

Delegatus

Lawyers Collective

Nathalie Durocher

Bar: QC 2008

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At Delegatus since 2019



“Untangling and making sense of the varied facets that make up the insurance industry has been my passion, for more than a decade.

I enjoy working shoulder to shoulder with clients to craft the best solution to meet their needs. I stay on top of industry trends and emerging practices, leveraging this deep legal knowledge to help my clients be at their best and stay ahead of the curve.

In my spare time I enjoy the simple things in life that revolve around family and friends. I also pursue other passions such as travel, music and reading. They help me recharge.”

Nathalie Durocher's primary areas of practice are insurance law, professional liability and regulatory compliance. Her practice extends to all aspects of litigation, including negotiation and dispute resolution.

As part of her litigation practice, Nathalie manages complex civil, professional liability and construction cases, as well as legal issues pertaining to product liability. She is regularly retained to provide legal opinions and counsel in cases involving property damage insurance, CGL, E&O, financial risk, construction insurance, pollution, aviation, cyberinsurance, life and disability insurance.

She represents and counsels financial institutions, insurance companies and insurance brokers, in resolving regulatory issues. Since 2010, she has been recognized as an opinion leader in the field of internet-based insurance sales. She is also recognized as a seasoned resource for insurance policy compliance reviews as they pertain to Quebec and Canadian law.

In addition to her legal expertise, she is a sought-after speaker on a variety of insurance legal and compliance issues, including online insurance sales. She has written a number of articles and papers on topics of interest, primarily to the insurance industry.

Areas of practice

- Insurance law
- Business law
- Litigation and conflict resolution
- Compliance
- Confidentiality, privacy and cybersecurity
- Information technology
- Commercial law
- Regulatory affairs and administrative law

In-house experience

Management and monitoring of major claims and litigation. Opinions on insurance coverage. Insurance risk management of major projects and corporate insurance portfolios. Revision and drafting of contracts and internal procedures. Revision of media content; privacy policy; Internet platforms; and reinsurance.

Experience in private practice

Before joining Delegatus, Nathalie was a partner in a large national law firm. She also practiced for several years with the litigation and financial services groups in national and international firms. Her list of clients includes Canadian and foreign insurers, brokers, MGAs and TPAs, manufacturers, and financial institutions. In addition, she represents professionals, fintechs, insurtechs, distributors, municipalities, and construction contractors.

Important mandates

- Monitoring of major litigation cases.
- Defense counsel for insurers and insureds in civil liability, manufacturer's liability, fraud, airplane accidents, major fire, floods, and class actions cases.
- Insurance litigation relating to the professional civil liability of insurance brokers, real estate brokers, land surveyors and other construction professionals.
- Subrogation action in major fire cases.
- Defense counsel for an insurer in machinery breakdown claim.
- Defense counsel for cities and municipalities in connection with claims for bodily injury and fire services department.
- Opinions on damage insurance, professional liability, pollution, and life and disability insurance coverage.
- Representation of professional liability insurance funds in connection with litigation involving lawyers', engineers' and accountants' services.
- Opinions on e-commerce in insurance products and financial services.
- Opinions on the legality and compliance of insurance and financial services distribution networks.
- Translation and revision of insurance policies and endorsements.
- Registration of insurance and digital firms, MGAs, and licensing of firms with regulatory authorities across Canada.
- Transactions for the purchase and sale of insurance firms and MGAs.

Education

- Québec Bar | 2008
- LL.B., Law, Université de Montréal | 2007

Commitment

- Canadian Bar Association (CBA) – President and member of the Executive Committee of the Insurance and Civil Litigation Section, Quebec Branch | 2008-
- Women in Insurance Cancer Crusade (WICC), Member of the Executive Committee, Québec division | 2017-

Professional affiliations and community involvement

- Montreal Association of Insurance Women | 2008-
- Association de la relève en assurance du Québec (LARAQ) | 2008-
- The Montreal Association of Law Libraries | 1997-2005

Conferences and publications

- Speaker, “La distribution d’assurance par internet” [Insurance distribution by Internet], Conference on best practices in insurance | 2021
- Moderator, “Panel des assureurs : Le futur du courtage selon les grandes compagnies d’assurance” [Insurers' Panel: The future of brokerage according to the major insurance companies], as part of the RCCAQ's annual conference | 2019
- Speaker, “Réforme de la Loi sur les assureurs et LDPSF : Que devez-vous savoir ?” [Reform of the Act respecting insurance and the Act respecting the distribution of financial products and services] with Louise Gauthier, Director of Distribution Policies, AMF, Canadian Bar Association (CBA), Insurance and Civil Litigation Section | 2019
- Speaker, “Vente d’assurance par Internet: vers quel modèle d’encadrement le régulateur doit-il s’orienter?” [Insurance sales by Internet: which oversight model should the regulator adopt?], Meeting with the Autorité (AMF) | 2018
- Speaker, “You are being sued! Do’s and Dont’s regarding your insurance coverage”, Miller Thomson Annual Construction Law Conference | 2018
- “Builders’ Risk Insurance – The Supreme Court Clarifies the Rules of Interpretation”, Lloyd’s Brief: Canadian Legal Perspectives | 2017
- “Builder’s Risk Insurance – The Supreme Court Clarifies the Rules of Interpretation”, Construction Newsletter | 2016
- “L’art de rédiger la lettre de réserve” [The art of drafting a reservation of rights letter], Développements récents en assurances, Vol. 423, Barreau du Québec, Éditions Yvon Blais | 2016

Conferences and publications listed here: since 2016 only