



Financial Services

Our attorneys provide legal support to the many areas in which the financial sector operates, serving banks, insurance companies, consumer finance companies and investment funds. Pullman & Comley has extensive experience in the area of commercial lending. We represent numerous financial institutions doing business in Connecticut, including some of the state's most prominent financial institutions, as well as regional and out-of-state bank holding companies. We represent them in transactional and non-transactional matters, including state and federal regulatory compliance issues such as those that affect consumer and commercial lending, credit cards and leasing.

Our attorneys combine legal skills developed in traditional business enterprises and honed in specific industries with experience in the venture capital process and funding corporate growth. Clients who are served in this process include those in the biotech, software, e-commerce, information technology, telecommunications, health care, fitness, marketing and pharmaceutical industries. In merger and acquisition activity, we advise buyers, sellers and investors in a variety of business combination transactions, recapitalizations, leveraged buy-outs, acquisitions and divestitures. Our transactions range from representing closely held companies in small to mid-market deals to representing businesses with sales of \$100 million or more. We bring extensive private placement, venture capital and Exchange Act experience to our securities practice where we represent venture capital financed companies, family businesses, privately held companies and the angels and funds who purchase their debt, equity and hybrid securities offerings.

In the insurance area, we provide counsel and advice on a broad range of matters: environmental, health, product liability, construction, employment, professional, directors and officers, errors and omissions, general liability, intellectual property, real estate and title matters. We possess considerable experience in advising issuers on policy language and in advising annuity issuers and owners on disclosure requirements and how to avoid liability and reduce risks. Our attorneys offer assistance at all stages designed to prevent or resolve insurance-related disputes.

Serving the public sector, the firm's Public Finance practice is widely recognized throughout Connecticut for its experience in both general obligation and revenue bond financings. The firm has acted as bond counsel for bonds issued in fixed and variable interest rate modes. Our attorneys have significant experience in economic development bond issues including those issued to finance stadiums, arenas, parking garages and those secured by property tax increments and tax assessments.