



HERBERT
SMITH
FREEHILLS



CRYSTAL SANDERS

SPECIAL COUNSEL

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Crystal is a corporate insurance and reinsurance lawyer specialising in regulatory compliance.

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BACKGROUND

Crystal holds a Bachelor of Commerce, a Juris Doctor and an ANZIIF Fellow CIP. She is admitted to practice in Australia.

KEY SERVICES

Financial Services Regulatory
Corporate

KEY SECTORS

Banks and other Financial Institutions
Banks

EXPERIENCE

Crystal assists general and life insurers and reinsurers, and other insurance industry participants, to navigate the frequently changing expectations of regulators in relation to matters of governance and regulatory compliance.

Crystal advises on prudential requirements, consumer protections and financial services regulatory obligations.

Crystal also helps clients through the process of preparing for and responding to regulatory investigations and enforcement activity.

Crystal has over 20 years of international insurance industry and legal experience, both in-house and in private practice. She has helped a range of clients, from early stage start-ups through to some of the world's largest and long established insurers and reinsurers.

Crystal specialises in translating complex legal and regulatory compliance obligations into pragmatic and effective solutions that efficiently manage an array of risks faced by insurers and reinsurers and other industry participants. She helps clients design and execute customer centric strategies with the necessary governance rigour to give directors and executives comfort that the right balance has been struck between competing priorities.

Crystal has also assisted insurers and reinsurers with Federal Court approved scheme transfers of business portfolios, Australian financial services licensing applications and APRA authorisations.

Crystal's recent experience includes advising clients on:

- post-Banking Royal Commission legislative and regulatory changes including unfair contract terms, product design and distribution obligations, enhanced breach reporting and anti-hawking
- design of governance frameworks to support effective risk culture and executive accountability
- AFSL variations to authorise ongoing insurance claims handling services regulated as financial services
- outsourced distribution and administration arrangements
- development of digital platform technology solutions
- responding to regulatory investigations