



Jean-Paul Perrault

MEMBER

Jean-Paul "J-P" Perrault advises business clients, including small businesses, developers, lenders, insurance companies and producers regarding general business, corporate, commercial, insurance regulation, and compliance issues.

Under the umbrella of corporate law, J-P routinely represents clients in all aspects of corporate structure, formation, and governance, including financing, joint venturing, asset and stock sales/acquisitions, and divestitures and mergers. His insurance practice includes representing insurance companies, producers, and lenders in the structuring of credit insurance policies and programs and related products and services in addition to form, rate, and other filings, as well as mergers and acquisitions of regulated insurance entities.

In addition to representing businesses in a variety of transactions, J-P represents clients in the areas of construction contract negotiation, contractor licensing, and compliance, as well as private and public works issues. He has provided counsel on business litigation matters relating to the ownership and management of closely held businesses and construction litigation.

J-P is actively involved in firm management. He is the Managing Member of the firm's Baton Rouge office and is responsible for the administration and oversight of the attorneys, staff, and budgetary items within the office. J-P leads the firm's Corporate and Business Transactions practice group, managing its attorneys and administrative matters. He is also the immediate past chair of the firm's Associate Evaluation Committee, where he was responsible for the firm's Associate performance and development evaluation process, including communicating those results to the firm's Associates. He was previously the chair of the firm's Baton Rouge recruiting committee, where he managed and provided oversight for lateral hiring and law student recruitment, including the office's summer law clerk program, for seven years.

Representative Transactions

Business

- Corporate structure, interaction and closing for start up with \$195 million in borrowings via private placement of notes and stock
- Asset sale for U.S. based manufacturer and global distributor of surf products
- Assisted several clients in large capital financing transactions under Reg D accredited investor registration exemptions

Insurance Regulation and Compliance

- Structure, advice and consultation as sole outside counsel for Detroit Big 3 manufacturer's initial foray into aftermarket sales of ancillary products including motor vehicle service contracts, guaranteed automobile protection, tire and wheel protection and the like
- Structure, advice and consultation as main outside counsel for Japanese Big 3 manufacturer's captive finance company's restructure of credit insurance and guaranteed automobile protection processes from inception through cancellation, refund and run off responsibility
- Co-counsel in purchase of a national vehicle warranty and service contract company, including change of control advice and approvals
- Restructured entire service contract documentation for a German auto maker's national program
- Created a 50-state warranty program for heavy trucking manufacturer
- Assisted in preparing a credit insurance policy, along with all processes and documentation for statewide credit insurance business
- Assisted with national product implementation, development, and sales for major credit insurance agency
- Multiple 50 state research projects regarding credit insurance and related ancillary collateral protection products

Service Areas

Construction

Corporate

Cybersecurity and Data Privacy

Education Law

Healthcare and Wellness

Insurance Regulation and Compliance

Insurance Regulatory and Compliance - Auto Finance

International

Mergers and Acquisitions

Securities

Education

Loyola University New Orleans College of Law, J.D., 1997, *cum laude*

Loyola University New Orleans, MBA, 1997, *summa cum laude*

Louisiana State University, B.S., Marketing, 1991

Admissions

Louisiana

U.S. District Court for the Eastern District of Louisiana

U.S. District Court for the Middle District of Louisiana

U.S. District Court for the Western District of Louisiana

U.S. Court of Appeals for the Fifth Circuit

Office

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(225) 343-3076

* indicates primary office

Construction Law

- Negotiation and documentation of \$95 million construction contract and \$3.5 million architect contract in context of a \$200 million total project for new casino development
- Successfully represented owner/developer in contractor lien disputes with more than a dozen lien creditors on 100+ acre major retail development
- Successful representation of out of state contractor in administrative action by the State Licensing Board for Contractors regarding hiring of unlicensed contractors on a \$10+ million contract

Litigation

- Co-counsel in a \$95 million reverse bid protest forcing a bidder to honor its awarded public bid
- Successfully represented minority shareholders in a closely held bank holding company to defeat management-offered amendments to reduce minority protections in the holding company structure

Professional Affiliations

- American Bar Association
- Baton Rouge Bar Association
- Louisiana Bar Foundation, Fellow 2011-present
- Baton Rouge Speech and Hearing Foundation, Inc.
- The Chamber of Greater Baton Rouge
- Leadership Greater Baton Rouge Alumni, Inc.

Honors

- *Martindale-Hubbell* AV Preeminent® Peer Review Rated Lawyer
- Ranked in the top tiers in *Chambers USA* for Louisiana Corporate/M&A
- *The Best Lawyers in America*® (Insurance Law), 2016–2019
- "Leadership Louisiana Class of 2011," Council for A Better Louisiana, 2011
- "Leadership Class of 2003," East Baton Rouge Mayor-President, December 2003
- "Top 40 Under 40," *Baton Rouge Business Report*, 2002
- "Leadership Class of 2002," Greater Baton Rouge Chamber, 2002

Community and Other Activities

- Baton Rouge Community College Program for Successful Employment, Member, Advisory Council

Experience

Represented environmental company in its \$40-million sale

Represented financial services company in sale

Represented FinTech company in \$100 million commercial loan transaction

Assisted a state government retirement system regarding its investments

Represented FinTech company in \$35-million loan facility

Lead Counsel in a complex public-private partnership transaction

Represented FinTech company in conversion transaction

Assisted Louisiana School Employees' Retirement System (LSERS) regarding its

investments in a real estate and energy asset fund located in the Cayman Islands.

Representation as main outside counsel of Japanese Big 3 manufacturer's captive finance company

Provided structure, advice, and consultations for their restructure of credit insurance and guaranteed automobile protection processes from inception through cancellation, refund, and run off responsibility.

Representation involving \$95 million reverse bid protest, forcing bidder to honor its awarded public bid

Representation involving negotiation and documentation of \$95 million construction contract and \$3.5 million architect contract in context of a \$200 million total project for new casino development

Representation of client in purchase of a national vehicle warranty and service contract company, including change of control advice and approvals

Representation of clients in multiple 50-state research projects regarding credit insurance and related ancillary collateral protection products

Representation of Detroit Big 3 manufacturer in connection with client's initial foray into aftermarket sales of ancillary products

Product initiatives include motor vehicle service contracts, guaranteed automobile protection, tire and wheel protection, and the like. Provide structure, advice, and consultation in ongoing representation.

Representation of German auto maker in connection with restructuring entire service contract documentation for a national program

Representation of heavy trucking manufacturer in connection with creation of a 50-state warranty program

Representation of major credit insurance agency in connection with national product implementation, development, and sales

Representation of minority shareholders in a closely held bank holding company to defeat management-offered amendments to reduce minority protections in the holding company structure

Representation of out-of-state contractor in administrative action by the State Licensing Board for Contractors regarding hiring of unlicensed contractors on a \$10+ million contract

Representation of owner/developer in contractor lien disputes with more than a dozen lien creditors on 100+ acre major retail development

Representation of several clients in large capital financing transactions under Reg D accredited investor registration exemptions

Representation of start-up with \$195 million in borrowings via private placement of notes and stock in connection with corporate structure, interaction, and closing

Representation of statewide credit insurance business in connection with preparing a credit insurance policy, along with all processes and documentation

Representation of U.S. based manufacturer and global distributor of surf products in

connection with asset sale

Represented FinFit Holding Co LLC and subsidiary in connection with capital investment transaction

Represented FinFit Holding Co LLC and its wholly-owned subsidiary, FinFit Ops LLC, in a capital investment transaction with BCPFF, LLC, an affiliate of Bison Capital Partners IV, L.P.

Recent Publications

- October 25, 2019 [A lender's guide to refund fees and charges of ancillary products](#)
Auto Finance Excellence
- December 21, 2017 [Business Alert - Tax Bill Provisions and Upcoming Changes](#)
With the expected signature of the president to the Tax Cuts and Jobs Act (TCJA), which has now been passed by Congress, significant tax changes will occur for U.S. taxpayers.
McGlinchey Corporate Law Alert
- December 11, 2017 [Upcoming Change to Louisiana Secretary of State's Policy on Business Filings: What You Need to Know](#)
An upcoming change in the Louisiana Secretary of State's filing rules will require businesses in certain parishes to file all available documents through the Secretary of State's online portal, geauxbiz.com, beginning January 1, 2018.
McGlinchey Corporate Law Alert
- March 19, 2007 [Negative Equity: A Vicious Financing Cycle](#)
AutoFinanceNews

Events

- October 15, 2019 [Landmines of Customer Insurance Programs](#)
2019 Consumer Finance Legal Conference
New Orleans, LA
- October 15, 2019 [Insurance and Ancillary Products Q&A](#)
2019 Consumer Finance Legal Conference
New Orleans, LA
- October 19, 2018 [Regulatory Impact on Commercial Finance](#)
2018 Consumer Finance Legal Conference New Orleans, LA
- October 18, 2018 [Ancillary Products in the News: CPI Issues, Examination Attention, Licensing, and Litigation Issues](#)
2018 Consumer Finance Legal Conference New Orleans, LA
- October 18, 2018 [Insurance / Ancillary Products Q&A](#)
2018 Consumer Finance Legal Conference New Orleans, LA
- January 30, 2018 [Hot Topics and Trends in Ancillary Products](#)
American Financial Services Association (AFSA) Law & Compliance Symposium
San Diego, CA
- October 12, 2017 [Insurance 101: The Basics of Insurance in Personal Property](#)

Financing

- 16th Annual Consumer Finance Legal Conference
New Orleans, LA
- May 24, 2017 **Ancillary Products in the “All-In” APR Minefield**
AFSA Ancillary Product Working Group Annual Meeting
Seattle, WA
- September 29, 2016 **State of the Nation with Ancillary Product Update Maps**
15th Annual Consumer Finance Legal Conference
New Orleans, LA
- October 23, 2015 **Roundtable Discussion: Hot Topics in Personal Property Ancillary Products**
14th Annual Consumer Finance Legal Conference
The Ritz-Carlton New Orleans
New Orleans, LA
- October 17, 2013 **Recent Developments in Ancillary Products Regulation**
12th Annual Consumer Finance Legal Conference
New Orleans, LA
- October 18-19, 2012 **Credit Card Insurance and GAP Product Refund and Refinancing Options**
11th Annual Consumer Finance Legal Conference
- October 20, 2011 **Back to Basics (and the Future) - Ancillary Products, Insurance and Terminology**
10th Annual Consumer Finance Legal Conference

News Results

- August 15, 2019 **Forty-two McGlinchey Stafford Attorneys Recognized in The Best Lawyers in America® 2020; Six Named “Lawyer of the Year”**
McGlinchey News Release
- April 25, 2019 **McGlinchey Stafford Receives Nationwide, State, and Individual Honors in Chambers USA 2019**
McGlinchey News Release
- January 17, 2019 **McGlinchey Stafford Adds Accomplished Corporate, Tax Attorney to Washington Office**
McGlinchey News Release
- August 15, 2018 **Thirty-nine McGlinchey Stafford Attorneys Recognized in The Best Lawyers in America® 2019; Four Receive “Lawyer of the Year” Honors**
McGlinchey News Release
- May 7, 2018 **McGlinchey Stafford Receives Nationwide, State, and Individual Honors in Chambers USA 2018**
McGlinchey News Release
- January 25, 2018 **McGlinchey Stafford Speakers at AFSA’s Inaugural Law & Compliance Symposium**
McGlinchey News Release

August 15, 2017	Forty McGlinchey Stafford Attorneys Recognized in The Best Lawyers in America® 2018; Four Receive "Lawyer of the Year" Honors McGlinchey News Release
May 26, 2017	McGlinchey Stafford Receives Nationwide, State, and Individual Honors in Chambers USA 2017 McGlinchey News Release
October 12, 2016	Businesses Impacted by Flooding Have Options for Financing Their Recovery, But They Need to do Some Homework Greater Baton Rouge Business Report
October 9, 2016	Post-flood Insurance, Legal Issues Dot Businesses' Road Recovery The Advocate
October 9, 2016	Law Firms use Katrina Experience to Help Baton Rouge Area Flood Victims The Advocate
August 15, 2016	Forty-Three McGlinchey Stafford Attorneys Recognized in The Best Lawyers in America® 2017; Eight Named "Lawyer of the Year" McGlinchey News Release
May 27, 2016	McGlinchey Stafford Receives Nationwide, State, and Individual Honors in Chambers USA 2016 McGlinchey News Release
January 19, 2016	McGlinchey Stafford Represents LEEVAC Shipyards in \$20M-Plus Asset Sale McGlinchey News Release
August 18, 2015	Forty-Two McGlinchey Stafford Attorneys Recognized in The Best Lawyers in America® 2016; Eight Named "Lawyer of the Year" McGlinchey News Release
July 21, 2015	Kristi W. Richard Completes Baton Rouge Area Leadership Program McGlinchey News Release
May 28, 2015	McGlinchey Stafford Receives Nationwide Recognition in Chambers USA 2015 McGlinchey News Release
August 5, 2014	J-P Perrault Receives Community Impact Award From Capital Area United Way
June 11, 2014	Chambers USA Ranks McGlinchey Stafford Among Top Law Firms for 2014 McGlinchey News Release
April 15, 2013	Sixteen McGlinchey Stafford Attorneys Selected by Chambers USA for 2013 McGlinchey News Release

Dec. 7, 2006

Perrault and Chick Produce Fifty State Survey on Motor Vehicle
GAP Waiver/Debt Cancellation