
INTERNATIONAL INSURANCE LAW AND REGULATION

Dennis Campbell—Editor
Center for International Legal Studies
Salzburg, Austria

Volume 1

2025-2 EDITION

October 2025



For Customer Assistance Call 1-800-328-4880

Mat #43264168

© 2025 Thomson Reuters

This publication was created to provide you with accurate and authoritative information concerning the subject matter covered; however, this publication was not necessarily prepared by persons licensed to practice law in a particular jurisdiction. The publisher is not engaged in rendering legal or other professional advice and this publication is not a substitute for the advice of an attorney. If you require legal or other expert advice, you should seek the services of a competent attorney or other professional.

Introduction to the October 2025 Edition of International Insurance Law and Regulation

International Insurance Law and Regulation is a comprehensive collection of commentary from internationally recognized practitioners who are experts in their jurisdictions. These specialists discuss the law and regulation of insurance in their region, creating a country-by-country guide on doing business in this highly structured and regulated industry.

- **REMOVE and RECYCLE** current Volumes 1 and 2 from your library.
- **PLACE** the new 2025-2 Volumes 1 and 2 in your library.

The October 2025 edition contains the following updated or revised chapters:

Chapter 2, Australia	Chapter 14, Croatia
Chapter 30, Lithuania	Chapter 34, Myanmar
Chapter 37, Panama	

Each of these chapters has been written and updated by attorneys from these countries who are experts on their subject matter.

Please see below highlights from a selection of the updated chapters.

Australia

This update to the Australia chapter entailed a thorough review and revision of cited authorities (including cases, legislation, and regulations), with amendments made to the substantive text to reflect the changing regulatory environment.

A new version of the Life Insurance Code of Practice was enacted in 2025, introducing previously recommended changes around medical definitions and blanket mental health exclusions. A review of the General Insurance Code of Practice has made 101 recommendations around financial hardship, vulnerability, and claims handling. As part of the Australian Government's response

to the Quality Advice Review, the first tranche of the “Delivering Better Financial Outcomes” package of reform passed into law on 9 July 2024, with the Act commencing in stages. A draft second tranche of reforms as part of the Australian Government’s response to the Quality Advice Review is set to be debated further this year. New case law has provided guidance on conflicted remuneration, whilst a previously cited case in relation to the Unfair Contract Terms (UCT) regime has been appealed in the Full Federal Court of Australia for which we are awaiting judgment. Another case has also considered the interaction between the Insurance Contracts Act and the UCT regime.

The cyclone and cyclone-related flood damage reinsurance pool has now fully commenced and initial reports indicate it is beginning to have some effect on reducing premiums, though it will take some time before the full effect is known. There is an ongoing case about insurers needing to be careful about transparency around the calculation of premiums to avoid misleading customers – as yet, it is unclear whether the Court will follow previous judgments. A case on appeal has confirmed that a panel solicitor appointed by a liability insurer, to investigate and defend a claim against the insured, thereby is constituted as an agent of both parties for the respective purposes of giving and receiving notifications of facts and circumstances which may give rise to other claims against the insured. The High Court has put insureds and insurers on notice about coverage for unconscionable conduct arising under the Australian Consumer Law. Additionally, the Federal Court has provided guidance on how insurers should approach competing deeds of indemnity on the same terms for the same liability. APRA and ASIC have published guidance on their expectations of entities under the Financial Accountability Regime, including incorporating FAR elements into internal accountability frameworks. The new Cyber Security Act implements new security standards and reporting mechanisms, which will lead to more claims against companies and directors. Finally, new regulations have commenced in the general and life insurance sectors that change certain procedures and processes.

Country Authors

(Arranged by Country)

ARGENTINA

CALIXTO M. ZABALA AND AGUSTÍN M. AMURA

Richards, Cardinal, Tutzer, Zabala & Zaefferer
Av. Leandro N. Alem 1050, Piso 13
Buenos Aires (C1001AAS), Argentina
Telephone: +5411 5031 1500

Calixto M. Zabala is a partner of Richards, Cardinal, Tutzer, Zabala & Zaefferer, law firm located in Buenos Aires, Argentina. He advises clients on real estate matters, insurance issues, contracts construction, and commercial law in general, including litigation matters. He has broad experience in out-of-court restructuring and “Chapter 11” processes, restructuring of financial and commercial debt of mayor companies. Calixto M. Zabala received his law degree in 1988 from the University of Buenos Aires. He is a member of Buenos Aires and San Isidro Bar Association, and admitted to the Bar in Buenos Aires and the Province of Buenos Aires. He speaks Spanish and English.

Agustín M. Amura is semi-senior lawyer at Richards, Cardinal, Tutzer, Zabala & Zaefferer, law firm located in Buenos Aires, Argentina. He advises clients on civil and commercial law in general, including litigation matters, where he has wide experience, and consumers’ law. Agustín received his law degree in 2011 from the University of Buenos Aires. He is a member of Buenos Aires and San Isidro Bar Association, and he is admitted to the Bar in Buenos Aires city and Buenos Aires province. He speaks Spanish, English and French.

AUSTRALIA

F. G. HAWKE AND N. KRYS

Clayton Utz
333 Collins Street, Level 18
Melbourne, Victoria 3000, Australia
Telephone: (613) 9286 6000
Telefax: (613) 9629 8488
Email: fhawke@claytonutz.com
nkrys@claytonutz.com

AUSTRIA

KURT RETTER

Wolf Theiss
Schubertring 6
1010 Vienna, Austria
Telephone: (431) 51510
Telefax: (431) 51510 25
Email: Kretter@wolftheiss.com

Kurt Retter has been a partner of Wolf Theiss since 2001 and specializes in insurance law, banking law, mergers and acquisitions, and public law. He also practices in the areas of telecommunication law, energy law, and environmental law. Mr. Retter was admitted to the Austrian Bar in 2001 and is a member of the Vienna Bar Association. Between 2000 and 2001, he worked for the CEO of Allianz Elementar Insurance, Vienna. He graduated from the University of Vienna Law School with a Doctor juris in 1997 and, in 1995, he was awarded a Master of Laws (LLM) degree from Yale Law School.

BAHAMAS

BRIAN C. SIMMS

Lennox Paton
P.O. Box N-4875
Fort Nassau Centre, Marlborough Street
Nassau, Bahamas
Telephone: (1242) 3280 563
Telefax: (1242) 3280 566
Email: bcs@lennoxpaton.com

Brian C. Simms was educated at McGill University in Canada, and at Exeter University in England. He is a member of the Bahamas Bar Association, and his practice areas include admiralty, bankruptcy, commercial law, insurance, litigation, and maritime law.

BELGIUM

PIA CONSEIL

Miller, Bolle & Partners
Avenue Louise 283, bte 19
1050 Brussels, Belgium
Telephone: (322) 640 4400
Telefax: (322) 648 9995
Email: office@millerlaw.be

Pia Conseil's practice areas include European law, competition, insurance and mergers and acquisitions laws. She also advises on legal issues involving the Internet, intellectual property as well as the acquisition of companies located in Europe. She obtained her master's degree in law from the Sorbonne in Paris. She is a member of the International

AUTHORS

Bar Association and founding member and director of the Belgian-Finnish Business Association.

BERMUDA

ROD S. ATTRIDE-STIRLING, NEIL HORNER, AND FEDERICO CANDIOLO

Attride-Stirling & Woloniecki
Crawford House, 50 Cedar Avenue
HM 11 Hamilton, Bermuda
Telephone: (1441) 295 6500
Telefax: (1441) 295 6566
Email: Rod.Attride-Stirling@aswlaw.com, Neil.Horner@aswlaw.com

Rod S. Attride-Stirling is the managing partner of ASW, a law firm which specializes in insurance and reinsurance law, including corporate law, as well as litigation and insolvency law. Mr Attride-Stirling specializes in the resolution of complex commercial disputes, with particular emphasis on insurance and reinsurance litigation and arbitration. He has acted for major international insurance and reinsurance companies, in international disputes within and outside Bermuda, and is a member of various Bermuda Government advisory boards including the Insurance Act Advisory Committee; Investment Business Act Review Committee (Chairman); Bermuda/US Tax Convention Advisory Committee; and the International Business Forum.

Neil Horner is Senior Corporate Counsel at ASW. Prior to joining ASW in March 2003, he worked in leading firms in New York and London (he is qualified in both jurisdictions) and in Frankfurt. Mr Horner specializes particularly in the area of corporate insurance law, but also has significant experience in general corporate and finance transactions.

BRAZIL

EDUARDO AVILA DE CASTRO

Machado, Meyer, Sendacz e Opice Advogados
Avenida Brigadeiro Faria Lima, 3.144 - 11º andar
01451-000 Sao Paulo SP, Brazil
Telephone: (55 11) 31507464
Telefax: (55 11) 31507071
Email: eac@machadomeyer.com.br

BULGARIA

NEVENA RADLOVA

CMS Cameron McKenna LLP
Landmark Centre, 14 Tzar Osvoboditel Blvd.
1000 Sofia, Bulgaria
Telephone: (359 2) 9219910
Telefax: (359 2) 9219919
Email: Nevena.Radlova@cms-cmck.com

CANADA

HEATHER GRAY AND TYLER WENTZELL

Clyde & Co
401 Bay Street, Suite 2500, P.O. Box 25
M5H 2Y2 Toronto Ontario, Canada
Telephone: (1 416) 366 4555
Telefax: (1 416) 366 6110
Email: Heather.Gray@clydeco.ca

CAYMAN ISLANDS

ABRAHAM THOPPIL

Maples
P.O. Box 309, Ugland House
KY1-1104 Grand Cayman, Cayman Islands
Email: Abraham.Thoppil@maples.com

CHILE

IGNACIO DÍAZ IBÁÑEZ AND MARCELO NASSER

Pumpin, Dorfman, Hales, Díaz y Cía
Ebro 2740, oficina 306, Las Condes
Santiago, Chile
Telephone: (56 2) 4319120
Telefax: (56 2) 4319169
Email: mnasser@pdhd.cl, idiaz@pdhd.cl

Marcelo Nasser *PhD*, is a Lawyer and Professor of Private Law. He has obtained his Master in legal research in 2004 and his *PhD* in 2006 (*summa cum laude*). He is a senior partner and cofounder of *Pumpin, Dorfman, Hales & Díaz (PDHD)*, where he is in charge of civil liability, torts, insurance and consumer law, mainly in litigation and arbitration. He represents clients in the regular tribunals as well as before the Appeals and the Chilean Supreme Court. He is lecturer of Civil Law and Insurance Law in Universidad de los Andes, where he has also taught Insurance Contract and Legal Research. He teaches Consumer Law and Insurance Law at the LLM in Universidad Católica de Chile since 2006.

Doctor Nasser has participated in many National and International Seminars and Congresses of Private Law, he is a member of the Editorial Committee of the *Chilean Insurance Review* (AIDA Chile) since 2011 and a regular member of the Chilean Bar. Also he is a member of the Board of AIDA-Chile.

He speaks Spanish, fluent English and Italian. He reads Latin and French.

His most relevant publications are: “Reflexiones en espera de un fallo del nuevo Tribunal Constitucional: El pretendido ajuste a la Constitución de los artículos 95 números 6° 7° y 8° en relación con el artículo 96

AUTHORS

inciso 3° del Código de Minería”, en *Revista Chilena de Derecho* (ISI), vol. 34 n° 2 (2007), pp. 303-318; *Asimilaciones a la compraventa en el Derecho Romano*, Abeledo Perrot, Santiago, 2010 (204 pgs. ISBN 978956238942-6); “El seguro de responsabilidad civil del empresario por los daños ocurridos a sus trabajadores a causa de un accidente del trabajo: La cláusula de responsabilidad civil patronal”, en *Responsabilidad civil del empresario por accidentes del trabajo y enfermedades profesionales*, Cuadernos de extensión jurídica n° 20, Universidad de los Andes, Santiago, 2011, pp. 183-193: (with ALFREDO SIERRA) “La responsabilidad del empleador por enfermedades profesionales de sus trabajadores. Enfoque jurisprudencial”, en *Revista Chilena de Derecho* (ISI), vol. 39 n° 2 (2012), pp. 57 – 76; (with IGNACIO DÍAZ IBÁÑEZ) “On the Chilean Insurance Law”, Chapter n° 10-A, (Denis Campbell, Editor) *By the Centre for International Legal Studies, CILS, Graz - New York, WESTLAW-Thomson-Reuters*, 2nd Edition, September 2012. ISBN-13: 9780379012859. Reimp. 2013 y 2ª Reimp 2013; “El derecho de aprovechamiento de aguas que la ley concede ipso iure al minero”, en *Estudios de Derecho Civil VII. Jornadas Nacionales de Derecho Civil*, (Fabián Elorriaga, Editor), Abeledo Perrot, Santiago, 2012, pp. 227-236; “Artículo 12. La intangibilidad de las convenciones y la intangibilidad de la oferta en la Ley n° 19.496”, en AA.VV. *La protección de los consumidores en Chile* (Íñigo de la Maza y Carlos Pizarro Eds.; Coord. Francisca Barrientos), Thomson Reuters y Fundación Fernando Fueyo, Santiago, 2013, pp. 257-264; “Artículo 13” (negativa injustificada de compra o de prestación de servicios), en AA.VV. *La protección de los consumidores en Chile* (Íñigo de la Maza y Carlos Pizarro Eds.; Coord. Francisca Barrientos), Thomson Reuters y Fundación Fernando Fueyo, Santiago, 2013, pp. 283-288. “Artículo 21” (Ejercicio de los derechos de reposición, reparación o devolución del dinero), en AA.VV. *La protección de los consumidores en Chile* (Íñigo de la Maza y Carlos Pizarro Eds.; Coord. Francisca Barrientos), Thomson Reuters y Fundación Fernando Fueyo, Santiago, 2013, pp. 539-552; “Consumidor y seguros. Una mirada desde la solución de controversias” en *Boletín ADECO* (Academia de Derecho de Consumo de la Universidad Diego Portales - Fundación Fernando Fueyo, septiembre 2013; “Derechos y deberes de los pacientes y derecho del consumidor”, en *Cuadernos de Extensión de la Facultad de Derecho Universidad de los Andes* n° 25 (2013), pp. 91-99; “El seguro de responsabilidad civil del empresario por los daños ocurridos a sus trabajadores a causa de un accidente del trabajo: La cláusula de responsabilidad civil patronal”, en *Cuadernos de Extensión Jurídica. Responsabilidad por accidentes del trabajo*, Thomson Reuters, Santiago, 2014, pp. 89-98 (= en Cuadernos n° 20, Santiago 2011); “Artículo 512 letra i. Dejación”, en AA.VV. *El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio*, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014; “Artículo 534. Subrogación”, en AA.VV. *El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio*, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014; “Artículo 547. Concurrencia de intereses asegurables”, en AA.VV.

El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014; “Artículo 551. Aseguramiento del lucro cesante”, en AA.VV. El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014; “Artículo 559. Transmisión del seguro”, en AA.VV. El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014; “Artículo 560. Transferencia del seguro”, en AA.VV. El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014 “Artículo 564. Ejercicio de derechos de terceros sobre la indemnización”, en AA.VV. El contrato de seguro. Comentarios al Título VIII del Libro II del Código de Comercio, (Roberto Ríos, Director, Carolina Schiele, Coordinadora), Thomson Reuters, Santiago 2014 and finally, “Solución de controversias tras la entrada en vigencia de la nueva ley de contrato de seguros N° 20.667”, en Condiciones Generales de la Contratación y Cláusulas Abusivas, Cuadernos de Análisis Jurídicos Universidad Diego Portales y Fundación Fernando Fueyo, ISSN 0716-727-X, Santiago, 2014.

Ignacio Díaz *LLM*, is a Lawyer and Professor of Private Law. He has obtained his Master in Laws in 2007 at Southampton University. He is a senior partner and cofounder of *Pumpin, Dorfman, Hales & Díaz (PDHD)*, where he is in charge of insurance and consumer law, mainly in litigation and arbitration. He represents clients in the regular tribunals as well as before the Appeals and the Chilean Supreme Court. He is lecturer of Maritime Law in Universidad de Chile.

He speaks Spanish, and is fluent in English.

His most relevant publications are (with MARCELO NASSER OLEA) “On the Chilean Insurance Law”, Chapter n° 10-A, (Denis Campbell, Editor) By the Centre for International Legal Studies, CILS, Graz - New York, WESTLAW-Thomson-Reuters, 2nd Edition, September 2012. ISBN-13: 9780379012859. Reimp. 2013 y 2ª Reimp 2013; and “De los agentes de nave o consignatarios de naves”, en *Revista Chilena de Derecho Comercial*, Año III, N° 3 (2014), pp. 45-80.

CHINA

XIAOQUING CHU

Jincheng Tongda & Neal
Standard Chartered Tower, 7th floor; 201, Century Avenue
200120 Shanghai, China
Telephone: (8621) 6079 5656
Telefax: (8621) 5887 8852
Email: chuxiaoqing@jtnfa.com

Chu Xiaoqing is the youngest senior partner of JINCHENG TONGDA & NEAL Law Firm. He advises clients on International Investment,

AUTHORS

Merger & Acquisition and Restructuring, Security and Capital Market, Litigation and Arbitration, as well as Energy. He has published "LEGAL THINKING PROJECTING & APPLICATION (LAW PRESS CHINA)" in 2012. He is a member of Shanghai Bar Association mergers and acquisitions business research committee, PE Association of Shanghai(PEAS), the Shanghai Chamber of commerce in Hangzhou and the Zhejiang Chamber of commerce, Shanghai(ZCCS). In addition, he is an arbitrator of Ma'anshan Arbitration Commission and Guangzhou Arbitration Commission. Furthermore, he is employed as a counselor- at - law for the Baoshan District government in China.

COLOMBIA

CARLOS ESPINDOLA-SCARPETTA

Espindola International Consultants
Calle 21 Norte N 5AN-45, Piso 6
Cali, Colombia
Telephone: (572) 488 0378
Telefax: (572) 668 8895
Email: cespindola@espindola-ic.com

Carlos Espindola-Scarpetta obtained his J.D. from the Universidad del Rosario and his LL. M. from Tulane University School of Law. His practice areas include insurance, admiralty law, aviation law, business law, and foreign trade. He teaches international commercial law, contracting and logistics at the Universidad Javeriana Cali and at the Universidad Pontificia Bolivariana in Medellin.

CROATIA

ALEKSEJ MIŠKOVIĆ AND KATARINA ŠARIĆ

Glinska & Miškovic Ltd.
Green Gold - Tower V1, Ulica grada Vukovara 269f
Telephone: (3851) 619 9930
Telefax: (3851) 619 9977
Email: aleksej.miskovic@gamc.hr
katarina.saric@gamc.hr

Aleksej Miškovic is a founding partner of Glinska & Miškovic Ltd. with wide experience in project finance and corporate finance matters, securities law, and corporate law and commercial matters. Prior to founding Glinska & Miškovic Ltd. he was a partner with Travaš i Partneri, Zagreb, Croatia, and worked in cooperation with DLA Piper Weiss-Tessbach.

CYPRUS

ANTONIS GLYKIS

Elias Neocleous & Co LLC
Neocleous House 195 Makarios III Avenue
P.O. Box 50613

INTERNATIONAL INSURANCE LAW & REGULATION

3608 Limassol, Cyprus
Telephone: (357 25) 110000
Telefax: (357 25) 110001
Email: antonis.glykis@neo.law

Antonis Glykis is an advocate and partner with Elias Neocleous & Co. LLC and practices in the areas of general commercial, civil litigation, and criminal law. He is secretary of the Cyprus Bar Council. He is a co-author of "Introduction to Cyprus Law" by Elias Neocleous & Co. LLC (2009).

ESTONIA

JAANUS TEHVER

Law Office Tehver & Partners
Estonia pst 9
10143 Tallinn, Estonia
Tel: (372) 6419480
Fax: (372) 6419488
Email: jaanus@tehver.ee

Jaanus Tehver is the founder and senior partner of Law Office Tehver & Partners. He graduated from Tartu University Faculty of Law in 1998 and became a member of the Estonian Bar Association the same year. In 2004, he was awarded a postgraduate diploma in European Community Law by King's College, London. He specializes in financial, insurance, construction, and public procurement law.

FRANCE

ANDRÉ SOULIER AND VALÉRIE SPIGUELAIRE

Soulier, Granturco & Associés
51, Avenue Marechal Foch
69006 Lyon, France
Telephone: (334) 7282 2080
Telefax: (334) 7282 2090
Email: lyon@souliergranturco.com

Andre Soulier was admitted to the Bar in Lyon in 1959 and to the Bar in Paris in 1989. His practice areas: commercial litigation, criminal litigation, arbitration, antitrust, and bankruptcy. He was educated at the University of Lyon (Licence en Droit, 1956; Diplome de l'Institut D'Etudes Politiques, 1956; Diplome D'Etudes Superieures D'Economie Politique, 1957), and is a member of the National Association of Lawyers (ANA).

GERMANY

JAN VOLKER GLAUBER

Glauber & Partner
Rathausstraße 13, 20095 Hamburg, Germany

AUTHORS

Telephone: (4940) 323 3990
Telefax: (4940) 323 39911
Email: jan.volker.glauber@glauber.de

Jan Volker Glauber is a partner of Glauber Steinberg Stenger Hannemann. Before joining the firm he was a Research Assistant at the Institute of Insurance Law, University of Hamburg and a Lecturer of Insurance Law at the Institut für Berufsbildung der Versicherungswirtschaft, Hamburg. He practices in corporate law, insurance law, insurance regulation, and mergers and acquisitions, was admitted to the German Bar in 1995, and is a member of the Hamburg Bar Association. Mr. Volker Glauber has authored numerous articles on German insurance law and holds a law degree from the University of Hamburg.

GIBRALTAR

CHRISTIAN C. HERNANDEZ

Isola & Isola
Portland House, Glacis Road, P.O. Box 204, Gibraltar
Telephone: (350) 783 63
Telefax: (350) 789 90
Email: cch@isolaandisola.com

Christian C. Hernandez is a partner with Isola & Isola and specializes in the areas of admiralty and maritime law, commercial litigation, insurance law, and telecommunications law. In 1995 he was admitted as a Barrister to the English and Gibraltar Bars. He is a member of the Gibraltar Bar Association and the Honourable Society of the Middle Temple. Mr. Hernandez received his LL.B (Hons) from the University of Hertfordshire and completed his barrister training at the Inns of Court School of Law.

GREECE

ALKISTIS MARINA CHRISTOFILOU AND VIKTORIA CHATZARA

Rokas International Law Firm
25, Boukourestiou Street
106 71 Athens, Greece
Telephone: (30210) 361 6816
Telefax: (30210) 361 5425
Email: a.christofilou@rokas.com, v.chatzara@rokas.com

Alkistis Christofilou is a partner of Rokas International Law Firm and practices in the areas of business law, communications and media law, corporate law, insurance enterprise law, and mergers and acquisitions. She was admitted to the Athens Bar in 1986 and is a member of the International Bar Association and the International Association for Insurance Law. She has also lectured in company and business law at the Chartered Institute of Management Accountants. Mrs. Christofilou received her Diploma in law at the University of Athens Law School and in 1986 her LL.M at the London School of Economics and Political

Science.

Viktoria Chatzara is an Associate with Rokas International Law Firm. She holds a Law Decree from the National and Kapodestrian University of Athens and a LL.M. degree on European Law from the same Faculty. She specializes in the provision of legal services mainly on issues of EU law (particularly competition law and state aid), insurance law, telecommunications law, and compliance matters including data protection, packaging and waste management. Her work includes the reviewing of contracts as per their compatibility with EU and national applicable provisions, and the provision of legal advice on EU law, private insurance law, data protection law and, generally, civil and commercial law.

HONG KONG

ANGUS H. FORSYTH

Angus Forsyth & Co.
16A, Hillier Commercial Building
65-67 Bonham Strand, Sheung Wan
Hong Kong, China
Telephone: (852) 2638 9099
Telefax: (852) 2638 9880
Email: 920angus@angfor.hk

HEIDI CHUI

Stevenson, Wong & Co.
39/F, Gloucester Tower, The Landmark
15 Queen's Road Central
Hong Kong, China
Telephone: (852) 2526 6311
Telefax: (852) 2845 0638
Email: HeidiChui.Office@sw-hk.com

INDIA

SUMAN JYOTI KHAITAN, NUBAIR ALVI, SURABHI CHHABRA AND AARUSHI GAIROLA

Khaitan & Partners
W-13, West Wing, Greater Kailash, Part-II
110048 New Delhi, India
Tel: (91 11) 41639539
Fax: (91 11) 29217108
Email: suman@sumankhaitanco.in; delhi@khaitanpartners.in

Suman Jyoti Khaitan is the managing partner of Khaitan & Partners, Advocates & Notaries, New Delhi, India. His practice areas include arbitration and dispute resolution, anti-dumping, banking and finance, capital markets, corporate and commercial, criminal law, environmental law, insurance, intellectual property, information technology and e-commerce, labor law, litigation, media and entertainment, mining law, project finance, and real estate. He received his law degree in 1985 from

AUTHORS

the University of Kolkata, India. He is a member of the Bar Association of India, the Bar Council of India, the Supreme Court Bar Association, the American Bar Association, and the New York State Bar Association.

Mr. Nubair Alvi is an Associate Advocate working with Suman Khaitan & Co., Advocates, New Delhi. As a litigation lawyer he regularly appears before various courts representing clients on legal matters including Civil Laws, Corporate Laws, Competition Laws, Mergers, Real Estate, etc. He received his degree in law from Jindal Global Law School, Sonapat, India and is a member of the Delhi Bar Council and the Bar Council of India.

Surabhi Chhabra has been enrolled as an Advocate with the Bar Council of Delhi since 2021. She is currently working as a legal associate in the Suman Khaitan & Co. law firm.

Surabhi has expertise in arbitration, corporate law, and commercial litigation. As an Associate at Suman Khaitan & Co., she has honed her skills in legal research, drafting, and advisory services, contributing significantly to arbitration proceedings, cross-border disputes, and corporate compliance. Surabhi's practice includes drafting of pleadings, policies, agreements, legal notices, as well as advising on complex legal issues under the Arbitration Law, Insolvency and Bankruptcy Law, and Companies Law.

Aarushi Gairola has been enrolled as an Advocate with the Bar Council of Delhi since 2019. She is currently working as a legal associate in the Suman Khaitan & Co. law firm.

Aarushi is a legal professional specializing in corporate law, with expertise in regulatory and advisory matters, cross-border transactions, mergers and acquisitions, and providing strategic legal support for private equity and venture capital transactions. Aarushi's work involves delivering comprehensive solutions to complex corporate challenges, ensuring compliance, and facilitating seamless business operations for clients across diverse sectors.

IRELAND

ANDREW BATES

Dillon Eustace Solicitors
33 Sir Rogerson's Quay
Dublin 2, Ireland
Telephone: (353 1) 6670022
Telefax: (353 1) 6670042
Email: andrew.bates@dilloneustace.ie

ISLE OF MAN

PAUL BECKETT

Corlett Bolton & Co. Advocates
4 Finch Road

Douglas
Isle of Man IM1 2PT
Telephone: (44 1624) 676868
Email: Paul.Beckett@corlettbolton.com

Paul Beckett is an Isle of Man Advocate and an English Solicitor with over 40 years' experience in his field, and a Consultant to Corlett Bolton & Co. Advocates on the Isle of Man. He is an officer of the Isle of Man Parliament, Tynwald, serving as Tynwald Commissioner for Administration (Tynwald Ombudsman). A widely published author, he holds a Visiting Research Fellowship, School of Law and Social Sciences, Oxford Brookes University (UK).

AUTHORS

ISRAEL

DAVID GOLDENBLATT AND YORAN GILL

Yaacov Salomon, Lipschütz & Co.
64 Hameginim Avenue
Haifa 33264, Israel
Telephone: (9724) 814 0500
Telefax: (9724) 855 7038
Email: david-goldenblatt@ysl-law-com

David Goldenblatt is a partner in the Haifa office of Yaacov Salomon, Lipschütz & Co. The firm has offices in Tel Aviv and Haifa. He practices in agency and distributorships, company law, investment law, securities, and utilities law. Mr. Goldenblatt was admitted to the Quebec Bar, Canada in 1965 and the Israel Bar in 1978. He is also a member of the Canadian and Israel Bar Associations. He was educated at McGill University, Montreal, Canada, where he received a B.A. and B.C.L.

ITALY

GIAN PAOLO TAGARIELLO AND ARMENIA RIVIEZZO

Legance Studio Legale Associato
Via di San Nicola da Tolentino, 67
00187 Rome, Italy
Telephone: (3906) 931 8271
Telefax: (3906) 931 827403
Email: gtagariello@legance.it; ariviezzo@legance.it

Gian Paolo Tagariello has been partner at Legance – Avvocati Associati in Rome since 2007 and is the head of the firm's insurance department. He regularly deals with M&A transactions, joint ventures and other negotiations and corporate operations. He is particularly specialized in insurance, banking and financial sectors, including regulatory issues. He graduated *summa cum laude* at LUISS Guido Carli University in Rome in 1989 and earned his Masters in Advanced Legal Studies at the College of Europe in Bruges in 1992.

Before joining Legance, Gian Paolo has been partner at Gianni, Origoni, Grippo, Cappelli & Partners since 2001 and has been employed as a foreign visiting lawyer at Paul, Weiss, Wharton, Rifkind, & Garrison in New York.

He is regular speaker at seminars and author of several publications on insurance matters.

Armenia Riviezzo has been an associate at Legance – Avvocati Associati since September 2015. She mainly deals with regulatory matters, especially relating to insurance and reinsurance sectors. She also deals with M&A transactions and corporate matters. She graduated in 2013 at LUISS Guido Carli University in Rome and, before joining Legance, she has been working in other international law firms, where she focused on insurance regulatory matters and corporate transactions.

JAPAN

MAKOTO HIRATSUKA AND SHINICHIRO YAMASHITA

Hiratsuka & Co.
2-6-4 Hirakawa-cho, Chiyoda-ku
Tokyo 102-0093, Japan
Telephone: (81 3) 66668811
Telefax: (81 3) 66668820
Email: mak_hiratsuka@h-ps.co.jp
Email: sy@h-ps.co.jp

Makoto Hiratsuka is a senior partner of Hiratsuka & Co. Since founding the firm in 1976, he has handled a large number of cases in the fields of maritime, shipping and insurance laws for foreign (English, Russian, Chinese, Korean, Israeli, etc.) clients as well as for Japanese clients. These include, but not limited to, collisions, fires, explosions, grounding, charterparty disputes, cargo claims, disputes between insurers and reinsurers cases. On a number of occasions, he has provided expert advices on the position under Japanese law with respect to cases pending before foreign courts / arbitration tribunals. Makoto Hiratsuka received his law degree in 1963 from Tokyo University and a diploma in shipping law in 1972 from University College, London. He is a member of First Tokyo Bar Association, Japanese Maritime Law Association, and International Academy of Trial Lawyers. Makoto Hiratsuka speaks Japanese and English.

Shinichiro Yamashita is a junior partner of Hiratsuka & Co. He has graduated from University of Tokyo (faculty of law) in 1997 and completed training course of The Legal Training and Research Institute of the Supreme Court of Japan in 2002. Since admitted to the bar in 2002, Mr. Yamashita has extensive experience in a wide range of insurance law, including marine insurance and reinsurance. He acts for foreign clients as well as Japanese clients for both contentious and non-contentious matters. Mr. Yamashita has studied at Maritime Law Short Course of Institute of Maritime Law, University of Southampton in 2007. He is a coauthor of Getting the Deal Through - Shipbuilding 2012 Japan section and speaks Japanese and English.

JERSEY

ANDREW PINEL

Crills
P.O. Box 72, 44 Esplanade
St. Helier JE4 8PN, Jersey
Channel Islands
Telephone: (441534) 700 700
Telefax: (441534) 700 800
Email: andrew.pinel@crills.com

Andrew Pinel is an advocate in the financial services business department of Crills Advocates. He specializes in employment, company and

AUTHORS

business mergers and acquisitions, regulatory, and compliance matters. He has advised the States of Jersey, foreign governments, trust companies, international banks, and Jersey-based businesses and individuals on a range of commercial matters. He received his law degree from the University of the West of England, Bristol, and a postgraduate diploma in law from Cardiff University. He qualified as a Jersey advocate in 2004 and is a member of the Law Society of Jersey and the Employment Lawyers Association.

LIECHTENSTEIN

ERNST J. WALCH

Walch & Schurti Attorneys at Law Ltd
Zollstrasse 9, P.O. Box 1611
9490 Vaduz, Liechtenstein
Telephone: (423) 237 2000
Telefax: (423) 237 2100
Email: mail2@walchscurti.net

Ernst J. Walch is a partner of Walch & Schurti and specializes in the areas of banking law, corporate law, litigation, and trusts and estate planning. He is admitted to the Fürstentum Bar in Liechtenstein and the New York Bar. He has authored many books on commercial law in Liechtenstein. Ernst is a generally licensed and sworn interpreter and translator for the Principality of Liechtenstein. He served as a Member of the Liechtenstein Parliament from 1989 to 1996 and held the role of President of Parliament in 1993. His memberships include: the Liechtenstein Bar Association, Association Internationale des Jeunes Avocats, New York State Bar Association; DACH Deutsch-Oesterreichisch-Schweizerisch-Liechtensteinische Anwaltsvereinigung e.V., and the International Academy of Estate and Trust Law. He received a Dr.iur. from University of Innsbruck, Austria in 1980 and a Master of Comparative Jurisprudence from New York University in 1981.

LITHUANIA

EVALDAS RAPOLAS

Magnusson
Vilniaus g. 19
44284 Kaunas
Lithuania
Telephone: (37037) 308 899
Telefax: (37037) 308 890
Email: evaldas.rapolas@magnussonlaw.com

LUXEMBOURG

MICHEL BULACH

Wildgen, Partners in Law
69, Bd de la Pétrusse
PO Box 441, 2320 Luxembourg
Telephone: (352) 404960
Telefax: (352) 404409
Email: michel.bulach@wildgen.lu

Michel Bulach heads the Banking & Finance and Insurance & Reinsurance practice areas of WILDGEN, Partners in Law. He has considerable experience advising insurance undertakings, financial institutions and their clients on operational activities and regulatory matters (financial supervision, cross-border regulation, professional obligations, MIFID, PSD).

Michel Bulach, Avocat à la Cour, has been member of the Luxembourg Bar since 2000. He holds a Master's degree (Magistère, DESS-DJCE) in Business Law, awarded by the University of Nancy (France), and a Master's of Law (LLM) from the University of East Anglia, Norwich (England).

He is member of the Nordic Countries-Belgium-Luxembourg Chamber of Commerce (Nobelux), of the Luxembourg Association of Banking Lawyers (ALJB), of the Luxembourg International Bankers Forum (IBF) and of the International Bar Association (IBA).

MALAYSIA

S. RADHAKRISHNAN

Shearn Delamore & Co.
Wisma Hamzah-Kwong Hing, 7th Floor
No 1 Leboh Ampang, 50100 Kuala Lumpur
Malaysia
Tel: (603) 2027 2727
Fax: (603) 2078 5625
Email: info@shearndelamore.com

S. Radhakrishnan is a partner of the Malaysian firm of Shearn Delamore & Co. He practices in the area of civil litigation and insurance law, and is admitted to the Malaysian Bar (1979) and as a barrister to the Inner Temple, England.

MEXICO

CARLOS RAMOS MIRANDA AND PAUL BUCHELER

Hogan Lovells BSTL, S.C.
Paseo de los Tamarindos #150-PB, Bosques de las Lomas
05120 Mexico, D.F.
Mexico

AUTHORS

Telephone: (52 55) 50910000
Telefax: (52 55) 50910123
Email: carlos.ramos@hoganlovells.com

Carlos Ramos Miranda has been a partner with BSTL since 2001. He focuses his practice in insurance law, advising local and international clients in the establishment, compliance, and day to day operations. Carlos also has substantial experience in M&A, Contractual and general corporate law. Carlos sits at the board of various insurance companies, and has been recognized by Chambers & Partners and the Legal 500 as a leading attorney in the Mexican legal market.

Paul Bucheler is an associate of BSTL working in the Mexico City office since 2013. Paul advises clients on Corporate, Law, Insurance Law, Insurance Contract Law and Surety Law as well as the applicable administrative Regulation. He has over 15 years of experience advising clients in the insurance sector, and has worked for various insurance companies, including seguros Monterrey New York Life, AXA Seguros, and HDI Seguros. Paul has been certified by the Insurance Commission and authorised to sign Legal Opinions regarding Insurance Products. Have work with a number of Insurance Companies in Mexico, like S, as Internal counsellor.

MYANMAR

NISHANT CHOUDHARY, THIDA AYE, AND MAR MAR AUNG

DFDL Myanmar Limited
No 134/A, Than Lwin Road, Golden Valley Ward (1)
Bahan Township (GPO Box 729) Yangon, Myanmar
Telephone: +95 1 526 180
Telefax: +95 1 548 835
Email: myanmar@dfdl.com

Nishant Choudhary is the head of DFDL's Myanmar practice and the Regional Head of the Dispute Resolution Practice Group. Based in Yangon, Nishant works with a broad range of clients on single and multi-jurisdictional transactions, general corporate and commercial banking, and finance, fintech, capital markets, energy and infrastructure, telecommunications, real estate, aviation, dispute resolution, mergers, acquisitions and disposals, joint venture structuring, project development, and related financing arrangements. He has a diverse client portfolio and works with leading companies across various sectors. Nishant also spends time in DFDL's Phnom Penh office and has also practiced in India. Nishant is ranked as a leading lawyer by Chambers Asia Pacific, IFLR, Asialaw, and Legal 500. Nishant was also awarded as a 40 EU-India Business Leader 2019 at the European Parliament in Brussels. Chambers Asia quotes clients as saying, "Nishant Choudhary is a well-recognized name in Myanmar's legal market. He is noted for his banking specialism, as well as M&A." He has published multiple articles on various practice areas ranging from mergers and acquisitions to real estate, banking and finance, and insolvency. Nishant is India Law qualified and holds a Master of Laws from the George

Washington University Law School.

The country partner of DFDL Myanmar Limited, Thida Aye received her law degree at the University of Yangon. Admitted to the bar of Myanmar in 1982, she is an advocate and a former judge at the Yangon division of the civil township court. Her practice areas include insurance law, natural resources and transportation.

NEW ZEALAND

ALAN SHERLOCK AND JAMES BULLOCK

Hesketh Henry
Private Bag 92093
Auckland 1030, New Zealand
Telephone: (649) 375 8700
Telefax: (649) 375 8774
Email: alan.sherlock@heskethhenry.co.nz
james.bullock@heskethhenry.co.nz

NIGERIA

EMILIA UZOAMAKA ANAGBOGU-EZENWA

Nigerian National Defense College
Abuja, Nigeria

Dr. Emilia Uzoamaka Anagbogu-Ezenwa, is Legal Adviser at the Nigerian National Defence College, Abuja. She advises the Nigerian Defence College on International Law, International Insurance Law, Maritime Law, Procurement law, Comparative Law, International Trade Law, Conflict of Law, Criminalizing Terrorism, Good-governance and Democracy. She also represents the College in Litigation and is involved in research on humanitarian Law. She has written several articles, textbooks, and is also a speaker at both national and International conferences on these topics. She is equally consulted regularly by the Public in Nigeria on the above subject areas. Dr. Anagbogu received her Law degree in 1997 at the Nnamdi Azikiwe University, Awka in Nigeria and earned her LL.M and Ph.d degrees at the university of Wales, where she is currently a post-doctoral scholar and had also lectured in the school of Law. Dr. Anagbogu is a researcher of varied interest. She is a Fellow of the International Institute of Law and Medicine, an Associate Member Center of International Legal Studies, Austria, Member, American Geolinguists Association, Member, Nigerian Bar Association and Member Nigerian Insurance Law Association. She speaks English and some French, but predominantly her Igbo language one of the three major languages in Nigeria.

PAKISTAN

KHALID A. REHMAN AND ALI MURTAZA R. THAHEEM

Surrudge & Beecheno

AUTHORS

3rd Floor Finlay House, I.I. Chundrigar Road
74000 Karachi, Pakistan
Telephone: (92 21) 242 7292
Telefax: (92 21) 241 6830
Email: khalidrehman@surridgeandbeechno.com

PANAMA

ANNA G. BERNAL R.

Quijano & Associates
Bloc Office Hub, 5th Floor
Santa Maria Business District
Panama City, Panama
Email: quijano@quijano.com

PERU

SERGIO BARBOZA AND CLAUDIA SEVILLANO

Pizarro, Botto & Escobar Abogados
Av. Víctor Andrés Belaúnde 280, Piso 3, San Isidro
Lima 27, Peru
Telephone: (511) 616 1200
Telefax: (511) 616 1201
Email: sbarboza@PBEAbogados.com

Sergio Barboza is a partner working at Pizarro, Botto & Escobar Abogados. He advises clients on corporate, insurance, banking, and financial law. He received his law degree in 2001 from Universidad de Lima, holds a specialization degree in corporate finance from Universidad ESAN, and has been awarded an LL.M in international business transactions from Georgetown University. He teaches at Universidad de Lima, Universidad Peruana de Ciencias Aplicadas, and Pontificia Universidad Católica del Perú. He is a member of the Lima Bar.

Claudia Sevillano is an associate working at Pizarro, Botto & Escobar Abogados. She advises clients on corporate, insurance, capital markets, banking, and financial law. She received her law degree in 2009 from Universidad Católica del Perú. In 2005, she was admitted to the VII Specialization Course in Securities Market organized by the Peruvian securities regulator (CONASEV) and financed by the Inter-American Development Bank.

THE PHILIPPINES

JACINTO D. JIMENEZ

Romulo Mabanta Buenaventura Sayoc & De los Angeles
21st Floor, Philamlife Tower, 8767 Paseo De Roxas
1226 Makati City
Philippines
Telephone: (632) 8480114
Telefax: (632) 8130906

Email: jacinto.jimenez@romulo.com

Jacinto D. Jimenez is a partner in the law firm of Romulo Mabanta Buenaventura Sayoc & De los Angeles. He specializes in commercial law litigation. He was educated at Ateneo de Manila University, where he obtained his bachelor of arts degree in 1964 and his bachelor of laws degree in 1968. He is admitted to the Philippine Bar. He is a member of the Philippine Bar Association and the Philippine Association of Law Professors. He has been a member of the faculty of Ateneo de Manila University since 1970 and of University of Santo Tomas since 1989. He held the Alexander Sycip Professional Chair from 1986 to 1988, the Chief Justice Claudio Teehankee Professional Chair from 1989 to 1990 and from 1994 to 1997, and the Raymundo Dizon Professional Chair from 1999 to 2000.

POLAND

JULITA ZIMOCH-TUCHOLKA

Domanski, Zakrzewski, Palinka
Rondo ONZ 1
00-124 Warsaw, Poland
Telephone: (4822) 557 7697
Telefax: (4822) 557 7601
Email: Julita.Zimoch-Tucholka@dzp.pl

Julita Zimoch-Tucholka is a partner in the Polish law firm Domanski, Zakrzewski, Palinka in Warsaw. She specializes in insurance law, civil and commercial law, and litigation. She received her law degree in 1990 from the University of Warsaw. She is a member of the Polish Bar.

PORTUGAL

MARGARIDE LIMA REGO

Morais Leitão, Galvão Teles, Soares da Silva & Associados
Rua Castilho, 165
1070-050 Lisbon, Portugal
Telephone: (351 21) 3817400
Telefax: (351 21) 3817499
Email: mlrego@mlgts.pt

Margarida Lima Rego is Professor of Private Law at NOVA Law School, Universidade Nova de Lisboa, where she has lectured regularly since 2005, and is Of Counsel to *Morais Leitão, Galvão Teles, Soares da Silva & Associados*, having joined the law firm in 2002. She holds a PhD in Private Law (UNL 2009), having completed her dissertation on the insurance contract and third parties, an MPhil in Contract Law and an MJur in European and Comparative Law (Oxford 2001 and 2000). She is scientific coordinator of a Master's in Law and Financial Markets at NOVA Law School, where she has taught different courses and published in a wide range of topics within private law. As a practitioner her main focus has been on insurance. Margarida is a member of the

AUTHORS

Portuguese Bar, as well as a member of the Executive Committee of AIDA Portugal and of the Commercial Law and Practice Commission of the International Chamber of Commerce.

ROMANIA

IULIAN POPESCU

Musat & Asociatii

43 Aviatorilor Boulevard, 1st District

011853 Bucharest, Romania

Telephone: (40 21) 2025900

Telefax: (40 21) 2233957

Email: iulian.popescu@musat.ro

Iulian Popescu, Partner at Muşat & Asociații, regularly advises clients on a wide variety of projects both in the area of consultancy work and alternative dispute resolution. While overseeing the corporate/commercial and TMT practices of the firm, he has developed a valuable insight on the market development and regulatory trends, being actively involved in several high profile transactions of the recent years, but also in the area of corporate compliance of an impressive range of large corporate clients. His broad experience also includes advisory work as leading lawyer in large infrastructure projects, being particularly skilled in public acquisitions and PPPs, environmental and natural resources matters, concession law and licensing matters. It is also noteworthy that his diverse practice has been recognized in the area of transport law, with particular emphasis on aviation and shipping law; areas in which he has consistently advised clients in the carrier and logistic industries for the past 10 years.

SINGAPORE

STEVEN DEWHURST

DAC Beachcroft

#14-01, 20 Collyer Quay, 049319 Singapore

Telephone: (65) 6213 5900

Telefax: (65) 6213 5901

Email: sdewhurst@dacbeachcroft.com

Steven Dewhurst is a partner working in the Singapore office of DAC Beachcroft LLP and is the lead partner for the firm's Asia practice. He advises on insurance and reinsurance across Asia, both contentious non-contentious, including regulatory and advisory work. Steven received a bachelor of laws degree in 1989 and a master of laws degree in European and International Trade Law in 1990, both from the University of Leicester, United Kingdom. He is admitted to practise in England & Wales and Hong Kong. He has worked in Asia since 2000.

SOUTH AFRICA

DAVID PISTORIUS AND PATRICK FORBES

Garlicke & Bousfield Inc.
P.O. Box 1219, 4320 Umhlanga Rocks, South Africa
Telephone: (2731) 570 5300
Telefax: (2731) 570 5301
Email: david.pistorius@gb.co.za

David Pistorius is a consultant for Garlicke & Bousfield, where he was a Senior Partner until his retirement in 1990. He specialized in civil litigation relating principally to maritime and insurance law. He has published a textbook on the Law of Jurisdiction in South Africa, and has held a short acting appointment as judge of the High Court.

Patrick Forbes graduated from Rhodes University, Grahamstown, with Bachelor of Science and Bachelor of Law degrees in 2004. He completed his coursework towards a master's degree in Environmental Law at University of KwaZulu-Natal. After traveling and working abroad for several years, he joined Garlicke & Bousfield to serve his articles and was admitted as an attorney in 2012. He joined the Litigation Department as an associate and, in 2016, was appointed as a director, specializing in insurance, property, and environmental litigation. He is a member of the Executive Committee of the Environmental Law Association of South Africa.

SOUTH KOREA

HYUN KIM

Sechang & Co.
16F, Opulence Bldg., 1553-5 Seocho-dong
Seocho-gu
137-073 Seoul, South Korea
Telephone: (82 2) 5957121
Telefax: (82 2) 5959626
Email: hyunkim@sechanglaw.com

Dr. Hyun Kim is the founder and senior partner of the law firm Sechang & Co. located in Seoul, Korea. He advises clients on corporate; commercial; banking and financing; insurance; technology; litigation and arbitration; maritime; aviation. He has written many legal articles and is the author and co-author of several law books and is also a lecturer and speaker at universities and conferences on these topics. Dr. Hyun Kim received his LL.B. in 1980 from Seoul National University Law School, an LL.M. in 1983 from Seoul National University Law School, an LL.M. in 1984 from Cornell Law School, an LL.M. in 1985 from University of Washington Law School and a Ph.D. in law in 1990 from University of Washington Law School. He is a member of the Korea Bar Association (1988) and New York State Bar (1991). Dr. Hyun Kim held the office of Secretary General of the Korean Bar Association from 2007-2008 and held the office of President of the Seoul Bar Association from 2009-2011.

SPAIN

AUTHORS

LUIS MINGO BENEDICTO

KPMG Abogados, SL
Edificio Torre Europa P° Castellana, 95
28046 Madrid, Spain
Telephone: (34 91) 4563400
Telefax: (34 91) 5550132
Email: lmingo@kpmg.es

SWEDEN

TOBIAS BJÖRKLUND AND ÅKE J. FORS

Setterwalls
Arsenalsgatan 6, 10139 Stockholm, Sweden
Telephone: (468) 5988 9000
Telefax: (468) 5988 9090
Email: ake.fors@setterwalls.se, tobias.bjorklund@setterwalls.se

Åke J. Fors is a partner in the Swedish firm of Setterwalls. He practices in the areas of aircraft finance, banking, and finance law. He is a member of the Swedish Bar Association (1990) and the International Bar Association. In 1982 he received his LL.M from the University of Lund.

Tobias Björklund is a Specialist Counsel with Setterwalls law firm's Banking and Finance team. He specializes in financial regulatory law including legislation applicable to the insurance sector.

He has worked on financial regulatory matters and financial market legislation for more than 12 years. Before joining Setterwalls, he had specialist and managerial roles at the Swedish FSA (Finansinspektionen), and has extensive experience with instance licensing and supervisory issues concerning financial institutions, such as insurance companies.

SWITZERLAND

PETER HAAS

Eversheds Ltd.
Schwanengasse 1, 3011 Berne, Switzerland
Telephone: (4131) 328 7575
Telefax: (4131) 328 7576
Email: peter.haas@eversheds.ch

Peter Haas graduated from the University of Berne and was admitted to the bar in 1994. He holds an LL.M. in European Law from the University of Essex (LL.M. 2000). He has worked as court clerk in a Berne district court and served as an attorney with law firms in Berne and Zurich and as counsel with the legal department of Mobiliar insurance company. He is a founding partner of Schmid Attorneys at law with offices in Berne and Zurich. The firm became a member of Eversheds International Ltd. in 2008 and also has an office in Geneva

INTERNATIONAL INSURANCE LAW & REGULATION

since 2009. Mr. Haas is a member of the Berne and Swiss Bar Associations, the British-Swiss Chamber of Commerce, and the French-Swiss Chamber of Commerce.

TAIWAN

MARK J. HARTY

LCS & Partners
5F., No. 8, Sec. 5, Sinyi Rd, 110 Taipei, Taiwan
Telephone: (8862) 2729 8000
Telefax: (8862) 2722 6677
Email: markharty@lcs.com.tw

Mark J. Harty, is a senior counsel at LCS & Partners. Mr. Harty, a graduate of Harvard college and Harvard Law School, was Asian counsel with Shearman & Sterling's offices in New York, Hong Kong, Taipei, and Beijing. His practice focuses on bank financing, project financing, mergers and acquisitions and insurance. He is licensed in New York.

TURKEY

PELIN BAYSAL AND AND ILGAZ ÖNDER

Gün & Partners
Kore Sehitleri Cad. 17, Zincirlikuyu
34394 Istanbul, Turkey
Telephone: (90 212) 3540000
Telefax: (90 212) 2742095
Email: Pelin.Baysal@gun.av.tr, Ilgaz.Onder@gun.av.tr

UNITED KINGDOM

GEOFFREY MADDOCK, ALISON MATTHEWS, AND KRISTIEN GEEURICKX

Herbert Smith LLP
Exchange House, Primrose Street
London EC2A 2HS, England
Telephone: (44 207) 3748000
Telefax: (44 207) 3740888
Email: Geoffrey.Maddock@herbertsmith.com,
Alison.Matthews@herbertsmith.com,
Kristien.Geeurickx@herbertsmith.com

Geoffrey is a partner in the London office of Herbert Smith Freehills LLP focusing on non-contentious work for clients in the insurance sector. He has experience of acquisitions, disposals, demutualisations, joint ventures, regulatory capital, securitisation and other transactions in the sector, together with extensive experience of prudential and other regulatory advice to insurers and reinsurers. He has worked with a number of mutuals and has provided legal and regulatory advice on a broad range of issues arising from clients' with-profits business. He also has particular experience of transfers of insurance business, having led

AUTHORS

the Herbert Smith team advising on more than twenty such transfers.

Kristien Geeurickx is the professional support lawyer in the Competition, regulation and trade department at Herbert Smith Freehills LLP. Kristien specialises in all aspects of EU and UK competition law. She focuses on providing technical advice on regulatory issues and on analysing new legal developments in order to ensure that the firm and its clients are kept up to date of important legal developments in this field.

UNITED STATES

JAMES R. WOODS, AND HILARY KANG

Mayer Brown LLP
Two Palo Alto Square, Suite 300
3000 El Camino Real
Palo Alto, California 94306-2112, United States
Tel: (1 650) 331-2000
Fax: (1 650) 331-2060
Email: jrwoods@mayerbrown.com, hkang@mayerbrown.com

VIETNAM

SESTO E. VECCHI

Russin & Vecchi, LLC
Vietcombank Tower, 5 Me Linh Square, 14/F
Ho Chi Minh City, Vietnam
Telephone: (848) 824 3026
Telefax: (848) 824 3113
Email: sevecchi@russinvecchi.com.vn

Sesto E. Vecchi is a founder of the law firm Russin & Vecchi which has offices in developing countries in Asia and elsewhere. He has practiced with his firm in New York for 12 years and in Vietnam for 15 years. Russin & Vecchi has offices in both Ho Chi Minh City and Hanoi.

Vo Ha Duyen, admitted to the the bar in Vietnam, is an attorney associated with the law firm of Russin & Vecchi in its Ho Chi Minh City branch. She is taking an LL.M. program in Temple University in the United States under a Fullbright fellowship.

Russin & Vecchi
Hanoi Central Office Building 11/F, 44-B Ly Thuong Kiet Street
Hanoi, Vietnam
Telephone: (844) 825 1699
Telefax: (844) 825 1742
Email: nvha@russinvecchi.com.vn

EUROPEAN UNION

PAOLO CONCI

Studio Conci
Via Gorizia 78, 38100 Trento, Italy

Telephone: (39661) 932 330
Telefax: (39661) 933 241
Email: paoloconci@libero.it

Paolo Conci is a qualified tax consultant in Italy, where he teaches international tax law at the University of Trent. He is a graduate of the universities of Modena, Italy and Cambridge, England. He acts as a fiscal representative for some major insurance companies based in London. He has contributed to the journal *International Insurance Law Review*.

CHOICE OF LAW AND JURISDICTION

ROBERT MERKIN

University of Southampton
Highfield, Southampton SO17 1BJ, United Kingdom
Telephone: (4423) 8059 2647
Telefax: (4423) 8059 3024
Email: R.Merkin@soton.ac.uk

Robert Merkin is Professor of Commercial Law at the University of Southampton and a consultant to leading international insurance and reinsurance solicitors Barlow Lyde & Gilbert. He is the author of over 25 books, mainly on insurance, reinsurance and arbitration issues, and is editor of the *Journal of Business Law*, *Lloyd's Law Reports* and a number of other publications on insurance and arbitration. His writings are regularly referred to by courts. Professor Merkin sits on the Presidential Council of the International Association of Insurance Law (AIDA) and is secretary of AIDA's Reinsurance Working Party.

CROSS BORDER MERGERS & ACQUISITIONS

LIAM FLYNN, KATHERINE COATES AND CHRISTOPHER TOWNLEY

Clifford Chance
200 Aldersgate Street, London EC1A 4JJ, England
Telephone: (44207) 600 1000
Telefax: (44 207) 600 5555
Email: katherine.coates@cliffordchance.com

Liam Flynn is a lawyer in Clifford Chance's corporate insurance practice, where he has particular focus on financing work involving insurance, including alternative risk transfer. He is a solicitor of England and Wales, and a graduate of the University College, Dublin and Cambridge University, England.

Katherine Coates is a partner leading the corporate insurance practice at Clifford Chance. Since 1988, she has concentrated on providing corporate, product development, and regulatory advice to insurance brokers, life and non-life insurers, mutual insurers, and participants in the Lloyd's market.

Christopher Townley is a European associate of Clifford Chance specializing in European Union and competition law. He studied in Belgium,

AUTHORS

France, Spain and the United Kingdom, qualifying as an English solicitor. He now works out of Clifford Chance's Brussels and London offices.

MARINE INSURANCE

GRAYDON S. STARING

12 Marlin Cove
Oakland, California
United States 94618
Email: starlaw@att.net

Graydon Staring is an experienced arbitrator of insurance, technological, financial and maritime matters, and has authored a number of articles on maritime law and marine insurance. A Fellow of the American College of Trial Lawyers, he was past president of the Maritime Law Association of the United States. He holds an A.B. from Hamilton College and a J.D. from Boalt Hall, University of California.

REINSURANCE

DAVID MURPHY

DLA Piper UK LLP
3 Noble Street
London EC2V 7EE, England
Telephone: (44 207) 7966431
Telefax: (44 207) 7966932
Email: david.murphy@dlapiper.com