

Dr jur. Herbert Palmberger

CURRICULUM VITAE

29th May 1945

Born in Hamburg / Germany

Education :

1952 - 1965

School in Hamburg and London
Abitur at Gelehrtenschule des Johanneums in Hamburg

1965 - 1969

Studies of German Law at Bonn University
Degree : Referendar

1970 - 1971

Referendar in Cologne, Bonn and Hamburg

1971 - 1972

Scholarship for preparing a Doctor's Dissertation at Bonn University from the German Land of North-Rhine-Westphalia

1972 - 1973

Studies of U.S. Law at Georgetown University, Washington, D.C. and at New York University, New York, N.Y.
Degree : M.C.J. (Master of Comparative Jurisprudence) at New York University

1973 - 1974

Referendar at the Official German - French Chamber of Commerce and Industry in Paris

Studies of French Law at Université Paris 2 (Sorbonne)
Degree : Examen Préalable du Doctorat d'Université

1974 - 1975

Continuation of the Referendar term at Hamburg
Degree : Assessor

1975

Award of Doctor's Degree (Dr. jur.) in German Law from Bonn University

Professional Experience :

1975 - 1977

URENCO Ltd., Marlow/London
Company Lawyer and (from April 1976) Head of Legal Department

1978 - 1988

HANNOVER Rückversicherungs - AG (HANNOVER Re), Hannover/Germany
First appointment : Assistant to the President
Last appointment : Director with responsibility for legal and Claims, Executive Staff, and Foreign Subsidiaries (including their overall supervision). Engaged in reinsurance underwriting and its supervision in the United States

1988 - 1991

DKV DEUTSCHE KRANKENVERSICHERUNG AG, Cologne (Munich Re/Allianz Group)
General manager (with particular responsibility for Foreign Business and Subsidiaries). Engaged in health and personal lines underwriting, particularly in France

1992 - 1997

CHUBB Insurance Company of Europe, Duesseldorf
General Manager (with particular responsibility for Germany, Switzerland, Austria, Central and Eastern Europe). Responsible for management of direct insurance underwriting in Germany and Switzerland

Since 1998

Clifford Chance, London / Düsseldorf
Attorney-at-Law

Head of the German Insurance and Reinsurance Practice

Further Appointments :

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| since 1979 | Admitted as Attorney to the German Courts
(presently : Court of Appeals, Duesseldorf) |
| 1979 - 1998 | Member of the Boards of Directors of various insurance, Reinsurance and Financial Services Companies in Germany, France, England, Luxemburg, Netherlands, Belgium and U.S.A. |
| 1984 - 1985 | President of the Insurance Corporation of Hannover in Los Angeles, California (then appointed Vice Chairman of the Board) |
| 1984 - 1988 | Attorney-in-Fact/Mandataire Général for Germany of the Japanese based FUJI Fire & Marine Insurance Company |
| 1985 - 1997 | Attorney-in-Fact/Mandataire Général for Germany of the U.S.A. based KEMPER Insurance Group |
| since 1990 | American Arbitration Association, New York, N.Y.
Member of the Commercial Panel for Insurance and Reinsurance Matters |
| since 1991 | A.R.I.A.S. (UK) = A.I.D.A. Reinsurance and Insurance Arbitration Society (UK), London : Member of the Panel of Arbitrators |
| since 1996 | A.R.I.A.S. (US), New York, Certified Arbitrator and Certified Umpire |

Languages :

German (mother tongue)
English and French (fluent)
Spanish and Dutch (good knowledge)

Publications on International Insurance (Business and Legal matters) as well as Commercial, Civil and Tax Law in Germany, France, Great Britain and U.S.A.