

Pérez-Llorca



Rafael Fernández

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Spain

Practice areas

- Insurance and Reinsurance

Profile

Rafael Fernández joined Pérez-Llorca in 2020. Prior to this, Rafael worked in the Insurance and Reinsurance areas in two highly prestigious international firms, in the legal department of the World Bank's Multilateral Investment Guarantee Agency in Washington DC and as Vice President, Legal Counsel at the head office of the reinsurer Swiss Re Europe in Luxembourg.

Studies:

- 2016 Master's degree in Law, with honours, Georgetown University Law Center
- 2012 Degree in Business Administration, Universidad Complutense de Madrid
- 2009 Degree in Law, Universidad Complutense de Madrid

He speaks Spanish and English.

Experience

Rafael Fernández has over 10 years of experience providing legal advice to entities from the insurance sector. In the commercial field, Rafael has been involved in some of the most significant transactions in the Spanish insurance sector, including the sale and purchase of large insurance companies and cross-border portfolio transfers. From a regulatory point of view, Rafael has provided advice on insurance distribution, on

the commencement of activities in the provision of services in Spain, as well as on the representation and assistance of insurance companies in inspection proceedings initiated by the Spanish Directorate-General for Insurance and Pension Funds. In the litigious field, Rafael has taken part in various civil liability claims (D&O, professional, product liability and warranty), major claims, bancassurance alliance ruptures, coverage dispute resolution and recovery actions. Rafael has also worked as Secretary and Vice-Secretary for insurance entities, both in Spain and Luxembourg, where he ran the secretariat and provided advice related to corporate governance to Boards of Directors and Delegate Committees (including the Audit and Management Committees) of national and international entities. Rafael also has a wide range of experience in the international insurance sector, having been part of the Multilateral Investment Guarantee Agency (MIGA)'s legal team, where he was involved in insurance against political risks and guarantees against losses from non-commercial risks, as well as Vice President, Legal Counsel at the head office of the insurance firm Swiss Re Europe in Luxembourg.

Academic and publishing collaborations

Rafael is a professor of Commercial and Trade Law at the IE Law School. Additionally, he has published a large number of articles and works related to the insurance sector, including:

- Directors and Officers' Liability Insurance (Spain), Thomson Reuters (July 2021).
- Insurance and Reinsurance in Spain: Overview; Practical Law Guide 2017; Thomson Reuters (Dec 2017).
- Bancassurance broker according to the Criteria of the DGSFP, Spanish Insurance Magazine n. 148, 2011.

Professional organisations

The Madrid Bar Association (ICAM).

Officer of the Insurance Committee of the IBA (International Bar Association).

National Representative for Spain at the IBA Young Lawyers' Committee.

Member of the Association of Young Insurance Professionals (AJPS).

Recognition

Rafael Fernández has been nominated for Best Insurance Lawyer in Spain and Portugal by Iberian Lawyer's Forty under 40 (2021).

Rafael Fernández has been mentioned by Legal 500 EMEA as a 'Next Generation Lawyer' for the area of 'Insurance Law' in the years 2018 and 2019.

Awards

- Nova Talent 111 (2022) – Legal Services.
- INESE: 40under40 for the insurance sector 2022.