

RÉSUMÉ
Andrea Signorino Barbat

1- PROFESSIONAL DEVELOPMENT - SKILLS

1.1- PRESENT – MANAGEMENT - ADVISING - ARBITRATION

Executive positions (academic - honorary):

- President of C.I.L.A. Ibero-Latin American Committee of A.I.D.A (" Association International de Droit des Assurances", International Association of Insurance Law) 2014 - October 2018
- Sub- Secretary AIDA World
- Member of the AIDA World Presidential Council.
- International Academic Secretary - AIDA - Uruguayan Section. (Former President 2009- 2017)
- President of AIDA International Working Group "New technologies, prevention and insurance" within the scope of CILA
- Member of the Advisory Honorary Commission in Insurance matters of the Ministry of Economy and Finances (Uruguay).
- Member of the Board of Directors of the Uruguayan Association of Maritime Law (Former President 2015)
- Member of the Ibero-American Maritime Law Institute (Former Vice-President for Uruguay 2015)

Independent advisor:

- Legal and technical Advisor in Insurance and Reinsurance www.andreassignorino.com.uy
- Expert Court Witness admitted by the Supreme Court of Justice, specialized in Insurance Law
- BCU: Central Bank of Uruguay: winner of the Public Tender to become a Lawyer of the Central Bank of Uruguay. Pending due to her admission at *República Afisa*.

Arbitration:

- Member (arbitrator) of ARIAS LATAM (Latin American Center for Mediation and Arbitration of AIDA) based in Chile.
- Arbitrator in all branches of insurance (life, health, accidents), damages, civil liability, transport, maritime insurance, and reinsurance.

Tuition:

- Member of the Uruguayan Bar Association
- Member of the Association of Public Translators of Uruguay

1.2- BACKGROUND – MANAGEMENT and ADVISING

REPÚBLICA AFISA (a trust belonging to BROU - *Banco de la República Oriental del Uruguay*) from September 2004 to May 2014-

HEAD OF HUMAN RESOURCES AND DEPUTY MANAGER OF LEGAL ADMINISTRATION.

Manager of Legal Administration: We entered the company as Chief in order to structure the area which did not exist in the company, and after we assume as Manager.

Head of Human Resources: In January of 2006, the company offers us the position of person in charge of human resources, conserving in addition the position previously described.

THE HARTFORD SEGUROS DE VIDA S.A.: from March 1996 to September 2001

Member of the Company's Managing Committee

Manager of Risk Management Area (Risk Underwriting and Claims)

Technical Legal Manager

- **FERRÈRE-LAMAISSON LAW FIRM:** from September 1994 to March 1996

2- EDUCATION – KNOWLEDGE - COMPETITIONS

2.1- UNIVERSITY

LAWYER

-Degree of Paralegal

-Degree of Doctor of Law and Social Sciences

March, 1994

School of Law and Social Sciences

University of the Republic of Uruguay

CERTIFIED TRANSLATOR

-Degree of Public Translator in French Language

June, 1992

School of Law and Social Sciences

University of the Republic of Uruguay

2.2- POSTGRADUATE DEGREES

Postgraduate course: MANAGERIAL DEVELOPMENT PROGRAM

MANAGEMENT DEGREE – Years 1998-1999

ORT University - Uruguay

- Business Management Degree - July, 1999

- **Integrating Project:**

Business Plan: "Development of the Civil liability Branch for a Life Insurance Company. Feasibility and Convenience Analysis"

Postgraduate course: MANAGERIAL SKILLS – Years 2006-2008

Universidad de la Empresa (Business University) - Uruguay

- Diploma of Specialization in Managerial Skills – April, 2008

- Final Paper: Subject: Human Resources
“Organizational culture analysis at *República Afisa* - Determination of its existence, type and trends“.

**Human Resources-Centered Programs: Years 2008-2009
ISEDE, Catholic University of Uruguay**

Diploma of Human Resources Management
Human Resources Management Program
Labor Relations Program
Performance Assessment Program-Workshop

2.3- LANGUAGES

- English: - English for Business- Level 4- Eastbourne School of English- Dec 1999
 - First Certificate in English – University of Cambridge- Dec 2000
- French: -Diplôme d’ Hautes Études de la Langue Française- Alliance Française- Dec 1989
- Italian and Portuguese - Private lessons

2.4-- OTHERS:

Advanced Excel- Computer School
Seminar / LOMA Course in Life Insurance- Orlando, USA

3- TEACHING ACTIVITIES

IN URUGUAY

- Academic Director - Full Professor - University of Montevideo - Postgraduate "Diploma in Insurance Law" with double certification with the Pontificia Universidad Católica de Chile. Since 2015
- Full Professor “Legal framework for insurance activities” - Instituto Universitario BIOS – since 2010
- Full Professor "Legal and regulatory framework of the insurance activity" - International Business School. Chamber of Commerce and Services of Uruguay- Since 2014
- Full Professor- Courses on insurance- French Business School- Since 2016
- Visiting Scholar – Postgraduate course on “Liability Insurance” - Universidad Católica del Uruguay – since 2010
- Visiting Scholar - Master in Commercial Law- University of the Republic- Year 2012
- Member of the Jury of Notables- National Contest of Fight against Fraud in Insurance - CESVI - Since 2013
- Member of the Jury of Notables- International Contest to Fight against Insurance Fraud- CESVI- Since 2014
- In-house trainer at The Hartford Seguros - “Basic notions on insurance” addressed at the company’s technical staff – 2000
- Lecturer at the “Technical-Legal Course on Life Insurances” - AIDA Uruguayan Section, addressed at brokers and professionals - 2004

-Candidate for the position of Professor the chair of Private Law IV and V (Commercial I and II) School of Law, *Universidad de la República Oriental del Uruguay* – from 1995 to 2005.

ABROAD

- Visiting Scholar – Postgraduate Courses on Insurances - *Universidad de Buenos Aires* – since 2010, **ARGENTINA**

- Visiting Scholar – *Escola Superior da Magistratura, Porto Alegre* – Since 2011, **BRAZIL**

- Visiting Scholar- *Universidad del Externado- Bogotá, COLOMBIA*- Year 2014.

-Professor Course for legal advisors of the General Insurance Superintendence of Costa Rica- **COSTA RICA**- October 2016.

-Professor Course or the Superintendence of Insurance of Paraguay -**PARAGUAY** -March 2017

-Course in Company: Aseguradora Rumbos- **PARAGUAY**

4- BIBLIOGRAPHIC AND ACADEMIC ACTIVITY

4.1- CORRECTOR OF BILLS

- Bill of the **Organic Law on Insurance Contracts**

- Update of the above mentioned draft bill in the years 2007 and 2011

- Draft Bill of the **Law on Mandatory Vehicle Insurance**-Become Law: No. 18.412

- Regulations pertaining to the **Law on Mandatory Vehicle Insurance** -Resolutions in force: year 2009 and 2010

- Draft Bill of the **Law for the regulation of Insurance Brokers**

- Update of the **Draft Bill of Insurance Intermediation** in 2010, 2017, 2018

- Collaborator in the **Abridged Draft Bill for Maritime Law**

4.2- DIRECTOR OF INSURANCE MAGAZINES AND AUTHOR OF SPECIALIZED BOOKS

- **Director in Charge:** *Insurance Law Magazine “Jurisprudencia y Doctrina”*- from 2006 to 2011.

- **Co-Director in Charge:** *Transportation and Insurance Magazine* – since 2011.

- **Author of specialized book:** “*Life Insurance – Different coverage for individuals – Main technical, legal and commercial aspects*”, edited by *Fundación de Cultura Universitaria, Uruguay* - August, 2008.

- **Author of specialized book:** “*Civil Liability Insurance. Essential features and main coverage scopes*”, edited by *Fundación de Cultura Universitaria, Uruguay* – August, 2011.

- **Author of specialized book:** "Studies about Insurance and Reinsurance", edited by Thomson –Reuters- *La ley Uruguay* – August 2017

- **Author of specialized book:** "Civil Liability Insurance. Current issues", edited by Editorial Ibañez, Bogotá, COLOMBIA

4.3- AUTHOR OF INSURANCE-SPECIALIZED ARTICLES

ARTICLES PUBLISHED IN URUGUAY

- "Current legal insurance and reinsurance regulations in Uruguay. The role of insurance companies in the social security system (Law 16,713 for AFAP social security reform)" – Magazine of the School of Law of the University of the Republic - March 1999.
- "Annotations to a Second Instance court order on insurance matters" – Annual Commercial Law Magazine, Volume No. 8 - Year 99/00.
- "Is the pre-existing condition clause an abusive clause?" – Insurance Law magazine – "*Jurisprudencia y Doctrina*", October, 2006.
- "Burial insurance for individuals" – Insurance law magazine – "*Jurisprudencia y Doctrina*", November, 2008.
URUGUAY
- "Vehicle Civil Liability Insurance (SOA)" - Insurance law magazine – "*Jurisprudencia y Doctrina*", October, 2009.
- "Micro-insurance" - Insurance law magazine – "*Jurisprudencia y Doctrina*", October, 2009
- "Environmental Insurance: specific features and difficulties to adequate coverage of the risks involved" – Transportation and Insurance magazine No. 25, November, 2012.
- "Obligatory Automotive Insurance (SOA). Should victims who suffer injuries or die when charging parked vehicles be covered?" Magazine of Transport and Insurance N° 26, November 2013 - Tribune of the Lawyer, September 2014
- "Obligatory Automotive Insurance (SOA). Jurisprudential news" - La Ley Magazine, September 2014
- "The insurance contract within the framework of the Contest" - Article in Collective Book - University of Montevideo- June 2015
- "New Technologies and Insurance: Nanotechnology and its impact on Civil Liability Insurance" - Article in Commercial Law Magazine - July 2016.
- "Insurance in the context of exploration and exploitation of offshore hydrocarbons" Article in Collective Book on First Interdisciplinary Workshops- AUDM- Ministry of Foreign Affairs-November 2016
- "Maritime insurance in the República Oriental del Uruguay: special reference to the market reserve in insurance matters" Article in Maritime and Port Law Magazine- Number 1- 2017- May 2017.

ARTICLES PUBLISHED ABROAD

- "Health Insurance – Situation in Uruguay and international experience" - Ibero- and Latin-American Insurance Magazine, No. 22, Year 2005. **COLOMBIA**
- "The Evolution of Insurance Law in the Republic of Uruguay over the last few years" *Liber Amicorum* in honor of Professor Antígono Donati - Fondazione Azzicurassioni Generali, Year 2006. **ITALY**

- "Civil Product Liability – an outlook on the aspects involved" - AIDA Magazine, Chile, April 2006.
CHILE
- "Insurance and the Environment – A dynamic approach of its evolution on Uruguay" – Commercial Law and Liabilities Magazine of the School of Law of the University of Buenos Aires – December, 2007. **ARGENTINA**
- "Micro-insurance, a tangible example of the social function of insurance - Ibero- and Latin-American Insurance Magazine, No. 30, Year 2009. **COLOMBIA**
- "Consumer Rights and Insurance Law; necessary supplementation and regulatory coordination" – *Liber Amicorum* in honor of Lawyer Fernando Sánchez Calero. Year 2012. **ARGENTINA**
- "Peculiarities of Environmental Civil Liability Insurance" – Ibero- and Latin-American Insurance Magazine, No. 36, Year 2012. **COLOMBIA**
- "Mandatory Vehicle Insurance in Uruguay" – Rosario Insurance Law Institute Magazine, Year 2012, **ARGENTINA**
- "Extension of consumer protection laws to maritime transportation contracts. Uruguay's experience" – Ibero-American Maritime Law Institute. Year 2012 **BRAZIL**
- "The challenges to insurance law posed by nano-technologies and its biological applications"- MAPFRE Foundation, Book - "III New Technologies and Insurance Congress". Year 2013, **SPAIN**
- "The Civil Liability Insurance of Directors and Managers: the usefulness of their coverage" Ibero-Latin American Journal of Insurance - Pontificia Universidad Javeriana, CILA and FIDES, No. 39, Year 2013. **COLOMBIA**
- "Obligatory Insurance in Mercosur: Obligatory Automotive Insurance, Green Card Insurance and International Terrestrial Transportation Insurance; problematic about its harmonic application in Uruguay" - magazine of the National Confederation of Insurance Companies of Brazil- October 2014- **BRAZIL**
- "A current look on the aggravation of risk" - Liber Amicorum in honor of Dr. Arturo Díaz Bravo. Pontificia Universidad Javeriana, AIDA and CILA- Work presented at the CILA Congress 2015 -April 2015.- **COLOMBIA**
- "Current challenges of professional civil liability insurance" - Revista Española de Derecho de Seguros- number 162, October 2015, **SPAIN**
- "New technologies and their impact on liability insurance" - Chilean Magazine of Insurance Law, Year 17 n 24, June 2016 - **CHILE**

4.4- LECTURER AT CONGRESSES AND SEMINARS

CONFERENCES DELIVERED IN URUGUAY

- "Insurance Fraud" - V Conference on Insurance Law. AIDA Uruguayan Section, Central Bank of Uruguay, June 2005.
- "Product Liability" - VI Conference on Insurance Law - AIDA Uruguayan Section, Central Bank of Uruguay, April 2006.
- "Insurance Fraud" – Conferences on fraud organized by AUDEA, Central Bank of Uruguay, June 2006.
- "New technologies and insurance" - VII Conference on Insurance Law. AIDA Uruguayan Section, Central Bank of Uruguay, April 2007.
- "High Risk Insurance" – Interactive Conference - AIDA Uruguayan Section, Radisson Hotel, September 2007.
- Lecture upon article "Is the pre-existing condition clause an abusive clause?" at a Conference organized by AUDEA, October 2006.

- "Off-shore insurance – A global outlook" - VIII Conference on Insurance Law - AIDA Uruguayan Section, Central Bank of Uruguay, April 2008.
- "Maritime Insurance and modernization thereof" - XI Ibero-American Congress on Maritime Law, November 2009
- "Draft Bill of the Insurance Intermediation Law" - IX Conference on Insurance Law - AIDA Uruguayan Section, Central Bank of Uruguay, April 2010.
- "Consumer Rights and Insurance Law" - 1st AIDA International Congress of the Southern Cone, Uruguayan Section, Radisson Victoria Plaza Hotel, October 2010.
- "Mandatory Vehicle Insurance" – Lawyers' Association of Soriano, Province of Mercedes, March 2012
- "Micro-insurance" - APROASE (Association of insurance brokers) Conference, Balmoral Hotel, August 2012
- "Draft Bill for Insurance Law, questionable or nouvelle aspects" - AIDA Seminar, Uruguayan Section, IMPO Conference Hall, September 2012
- "Draft Bill of the Insurance Law in Uruguay" – Ibero- and Latin-American Congress of Insurance Advisors organized by COPAPROSE and APROASE, Radisson Hotel, April 2013.
- "A necessary systematic approach to insurance fraud" – VIII International Congress on insurance fraud – Development of the anti-fraud culture in the region. Radisson Hotel, Montevideo, July 2013.
- "Professional Civil Liability Insurance for Directors and Managers (D & O)" - XII Conference on Insurance Law- AIDA Uruguayan section- Hollyday Inn Hotel- April 2014.
- "Insurance and consumer relations: a general view on its necessary regulatory complementation". III Conference on Bank-Central Law - Organized by the Central Bank of Uruguay, September 2014
- "New technologies and insurance" - XIV Conference on insurance law of AIDA- April 2015
- "General Principles of Obligatory Motor Insurance in Uruguay" Insurance Rights Conference of AIDA Uruguay- November 2015.
- "Risk Management: a vision from the insurance technique" Insurance Rights Conference of AIDA Uruguay- April 2016
- "Professional Civil Liability Insurance (D & O, errors and omissions) What is insurable and what does not have possible coverage?" - Business School of the University of Montevideo- June 2016
- "A didactic vision of the elements of the insurance contract" - Conference / Master Class-Sala Dr. Bauzá of the Catholic University of Uruguay, July 2016.
- "Insurance in the context of exploration and exploitation of offshore hydrocarbons" First interdisciplinary conferences- AUDM- Ministry of Foreign Affairs-November 2016
- "Travel assistance insurance. Insurance or services?" XVI Congress of AIDA Uruguay- April 2017 URUGUAY
- "Hull and Machinery insurance - General characteristics and peculiarities of its Underwriting" Rioplatense Congress of Maritime Law - October 2017- URUGUAY

LECTURES DELIVERED ABROAD

- "The human genome and insurance of individuals" - IX Ibero- and Latin-American Insurance Congress (CILA) – Mexican Association of Insurance and Finance, AIDA Mexican Section, and AIDA-CILA Ibero- and Latin-American Committee, March 2006. Guadalajara, **MEXICO**
- "High Risk Insurance" IX Ibero- and Latin-American Insurance Congress (CILA) - AIDA Chile and AIDA-CILA Ibero- and Latin-American Committee, November 2007. Viña del Mar, **CHILE**

- Lecturer of Workgroup “New technologies and insurance” - X World Insurance Congress organized by AIDA Argentinean Section and AIDA International. October 2006 - Buenos Aires, **ARGENTINA**
- “Civil Liability Insurance – New Trends” - X Conference on Civil Law in La Habana, January 2011. **CUBA**
- “Consumers and insurance” - XI Ibero- and Latin-American Insurance Congress (CILA) - AIDA Paraguay and AIDA-CILA Ibero- and Latin-American Committee, April 2011 - Asuncion, **PARAGUAY**
- “Evolution of the essential elements of Civil Liability Insurance” – Congress “50 years of the Colombian Insurance Association (ACOLDESE- AIDA)” – October 2011 - Cartagena de Indias, **COLOMBIA**
- “Civil Liability Insurance for Directors and Officers (D&O Insurance)” – 2nd International Congress of the Southern Cone organized by AIDA Brazil and AIDA Uruguayan Section, November 2011 - Porto Alegre, **BRAZIL**
- “Insurance Fraud: its reality and regulatory framework in Uruguay”- Conference on Insurance Fraud – CILA International Fraud Group, June 2012 – Sao Paulo, **BRAZIL**
- “Environmental Damage and Insurance” at the XIV National Congress on Insurance Law - organized by AIDA Argentina and the Lawyers’ Association of Tucumán. June 2012, **ARGENTINA**
- “The challenges to insurance law posed by nanomedicine and other biological applications of nanotechnology” – III International Congress on New Technologies and insurance. November 2012 - Santiago de Chile, **CHILE**
- “Extension of consumer protection laws to maritime transportation contracts. The Uruguayan experience” within the framework of the XXVI International Congress and XXV anniversary of the Ibero-American Maritime Law Institute. November 2012 - Río de Janeiro, **BRAZIL**
- “Risk aggravation at present. An international outlook” within the framework of the VII Brazilian Congress on Insurance and Prevention, organized by AIDA Brazil and *Escola da Magistratura de Santa Catarina*. March 2013 - Florianopolis, **BRAZIL**
- “Individual insurance, pre-existing conditions” at the X Ibero- and Latin-American Insurance Congress (CILA) organized by AIDA Portugal and AIDA-CILA Ibero-Latin-American Committee. April 2013 - Lisbon, **PORTUGAL**
- “The omission in life insurance. How the duty of informing of the Contractor influences ”speaker at the Insurance Law Congress organized by the Bar Association of Córdoba and AIDA Argentina. April 2014, Carlos Paz, **ARGENTINA**
- “Obligatory Automotive Insurance (SOA) in Uruguay. Do you need to cover victims who suffer injuries or die when charging parked vehicles?” Speaker at Insurance Law Congress of Córdoba organized by the Bar Association of Córdoba and AIDA Argentina. April 2014, Carlos Paz, **ARGENTINA**
- “The worsening of risk in the insurance contract” Insurance Law Congress of AIDA Paraguay- August 2014, **PARAGUAY**
- “The Different Coverages in Life Insurance” Congress of Insurance Law of AIDA Paraguay- August 2014, **PARAGUAY**
- “Vision of the topic: influence of the Internet, genetics and nanotechnology in medicine and insurance in Ibero-Latin America” Speaker at the XII World Congress of AIDA- September, 2014, Rome, **ITALY**.
- “Legal vision on privacy, confidentiality and data protection in the context of the electronic clinical record” in IV Congress of New Technologies, prevention and insurance October 2014, Bogotá, **COLOMBIA**
- “The judicialization of health” in a seminar organized by the Order of lawyers of Rio Grande do Sul and AIDA Brazil-November 2014- Porto Alegre- **BRAZIL**
- “New technologies and their impact on the insurance sector” - AIDA Brazil Congress - March 2015 Saint Paul-**BRAZIL**

- "Professional Civil Liability Insurance: the current challenges" - CILA Congress 2015- Havana-**CUBA**
- "The fight against insurance fraud" - Insurance Law Conference AIDA Bolivia-September 2015- La Paz-**BOLIVIA**
- "New technologies and their impact on civil liability insurance" - 1st Congress of Securitary Law- Order of Lawyers of Paraná- October 2015- Curitiba- **BRAZIL**
- "The consumer in the Insurance Law project of Uruguay" Insurance Law Conference- AIDA Chile- October 2015- Santiago de Chile- **CHILE**
- "Alternative dispute resolution (ADR) & online dispute resolution (ODR) for consumers - the Latin American / Uruguayan perspective" - International Working Group on Consumer Protection and Dispute Resolution - AIDA International- December 2015- Paris, **FRANCE**
- "Transparency in the Insurance Law: the Uruguayan approach" International Working Group on Consumer Protection and Dispute Resolution- AIDA International- June 2016- Helsinki, **FINLAND**.
- "Topical issues in insurance law" - Costa Rican Bar Association - September 2016- **COSTA RICA**
- "Transparency in Insurance Law" International speaker - Colegio de Abogados de la Plata and AIDA - La Plata- September 2017- **ARGENTINA**
- "Manipulation in social networks, prevention and insurance" - Working group New technologies and insurance AIDA- October 2016- **PERU**
- "Transparency in insurance law" - AIDA consumer protection working group- October 2016- Lima, **PERU**
- "Topical issues in Insurance and Reinsurance" - AIDA Paraguay's honor session - November 2016- **PARAGUAY**
- "Nanotechnology and insurance law" - Congress of AIDA Brazil-Gohiania-Working group New technologies, prevention and insurance- March 2017- **BRAZIL**
- "The comparators of insurance on the Internet- advantages and disadvantages" XI Congress CILA- Working group New technologies, prevention and insurance- Santa Cruz de las Sierras- May 2017 – **BOLIVIA**
- "South American practice with regards to personal insurances securing consumer credits" Working Groups - ASIA PASIFIC INSURANCE CONFERENCE- October 2017- **SINGAPORE**
- "New Winds in the Insurance Marketing and Distribution - The Latin American Perspective" Working Groups- ASIA PACIFIC INSURANCE CONFERENCE- October 2017- **SINGAPORE**
- "Insurance Law and Consumer Protection Law. Its role in the fight against fraud in insurance" Congress Culture Antifraud CESVI- Buenos Aires -November 2017- **ARGENTINA**

5.- INTERNSHIPS

- Delegate of the Republic of Uruguay – Social Security Reform Program, Planning and Budget Office. Internship on "Operation of the social security system in Chile". August 1997 – Santiago, **CHILE**
- 8th Term Labor Court. August, 1994 - **URUGUAY**

6- PERSONAL FILE

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Yours sincerely,
Andrea Signorino Barbat