

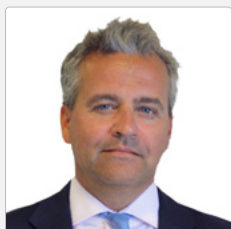
Meet the team

Surety in Europe

Operating from our offices in Europe, our team caters to all European businesses in the local surrounding areas.




We ensure direct access to our specialist underwriters and bond support team, and provide a prompt, professional and efficient service for all our clients and brokers.

Europe



LUC REUTER

Head of Surety
Europe

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Luc has more than 25 years of experience in the financial sector. Before joining Tokio Marine HCC in September 2018, he was SVP Surety Europe at Chubb and Head of Credit & Surety at Zurich Europe. Before this, Luc held positions on the credit risk side within the Global Finance Division of Dresdner Kleinwort Benson.




Luc holds a Master's Degree in Economics from the University of St Andrews.

He speaks French, German, Luxembourgish, Italian and English.



LUDOVIC CHERIOUX

Head of Bank Surety
Europe

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Ludovic is responsible for all European surety bank transaction business, including master risk participation agreements or direct participations. Based in France, he brings more than 12 years of experience to this steadily growing business.

Prior to joining Tokio Marine HCC in 2018, Ludovic held positions at Chubb and Zurich Insurance. He gathered experience in international surety underwriting and structured participation in several guarantee facilities in the syndicated and leveraged buyout markets.

Ludovic holds a master's degree in finance from the University of Strasbourg EM Strasbourg Business School and an MBA from Boston College Carroll School of Management.

He speaks French, English and German.

Benelux

From our office in Amsterdam,
we provide Surety services
to the Benelux region




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BJÖRN EDING

**Head of Surety
Benelux**

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Björn has more than 20 years of experience in the surety sector. Prior to joining Tokio Marine HCC in 2019, Björn worked as Surety Manager Benelux at Chubb.

He also held several roles at Liberty Surety. He was the Manager of the Construction Underwriting Team and the Manager of International Surety.




Björn holds a master's degree in law from the University of Groningen.

He speaks Dutch, English and German.



CHRIS MARX

Senior Surety Underwriter

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Prior to joining Tokio Marine HCC's Surety Team for Benelux in 2019, Chris worked at Euler Hermes and Liberty Surety for more than 15 years.




Chris holds a bachelor's degree in economics and tourism and a master's degree in business administration.

He speaks Dutch, English and German.



AD BROUWERS

Senior Surety Underwriter

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Ad has more than 25 years of experience in the banking industry and was focused on commercial corporate banking, mergers and acquisitions, FX/treasury, asset based finance and trade finance. He joined Tokio Marine HCC in October 2021.




Ad has a bachelor's degree in economics, business management economics and a master's degree in financial economics management.

He speaks Dutch, English and German.



MICHEL VRIES

Bond Administrator

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Michiel has more than 30 years of experience working in surety business. He joined Tokio Marine HCC in January 2021 to serve our Benelux clients.

Michiel has a bachelor's degree in business economics and has taken numerous courses aimed mainly at banking and the surety industry.

He speaks Dutch, English and German.

France

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**AYMERIC VINET
DESRUES**

Head of Surety France



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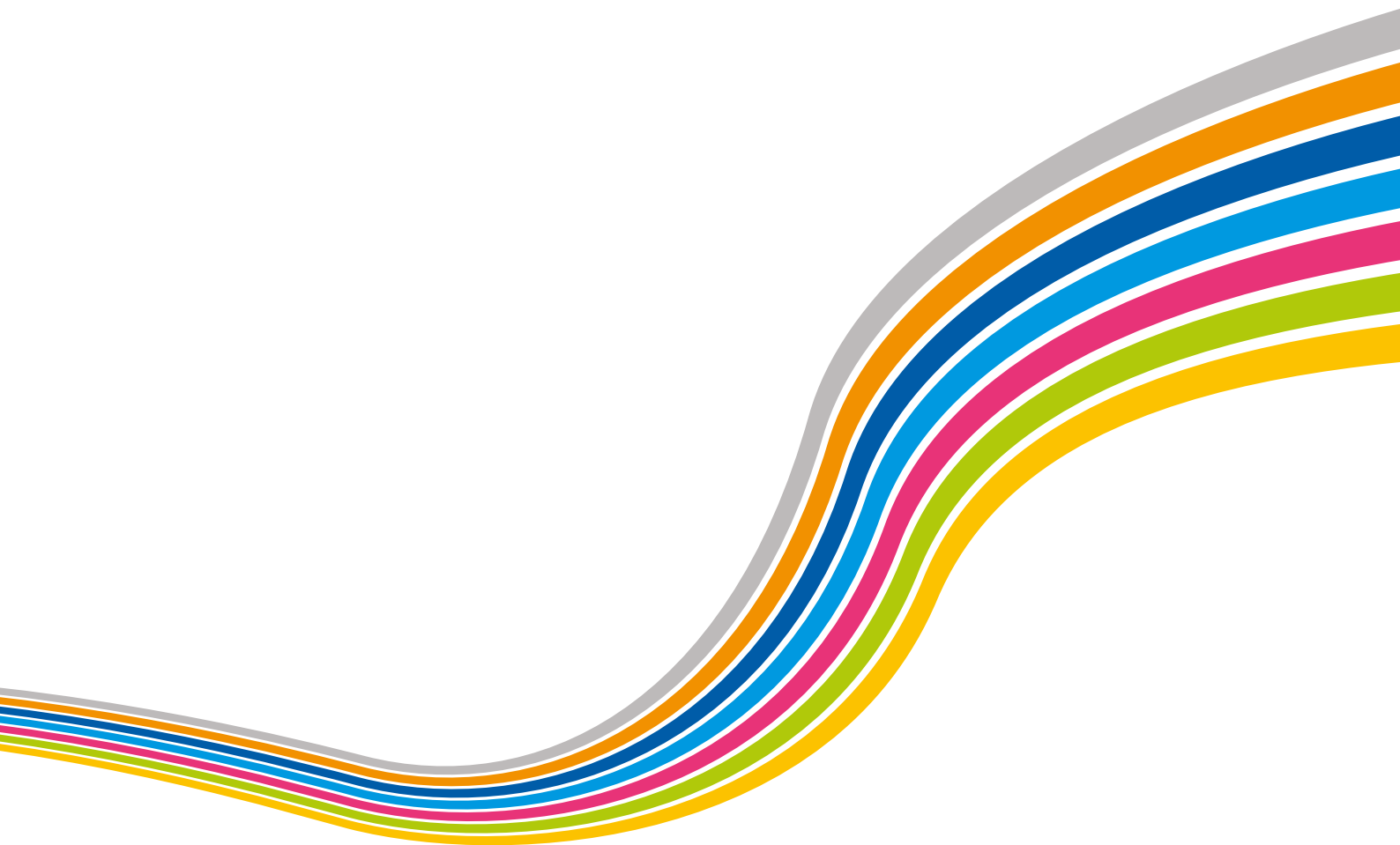


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Aymeric has 20 years of experience working in the surety industry. Prior to joining Tokio Marine HCC in 2019, he launched and managed the French Surety Team at Zurich Insurance from 2007 to 2012, and he was at Chubb between 2013 and 2018.

Aymeric holds a master's degree in finance from the University of Lille and an MBA from the University of Laval (Québec, Canada). Based in Paris, the team supports medium and large businesses both in France and internationally.

Aymeric speaks French and English.



Germany

From our office in Frankfurt,
we provide surety services to
Germany and Austria




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MATTHIAS SANDFORT

**Head of Surety
Germany**

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Over the last 20 years, Matthias has held various director-level roles in the banking industry. Before joining Tokio Marine HCC (TMHCC) in 2023, Matthias was working for Corestate Bank, where he spent the last five years as Managing Director. At TMHCC, Matthias is responsible for Surety business in Germany and Austria.




Based in Frankfurt, the surety team ensures quality and efficient handling of all client matters.

Matthias speaks German and English.



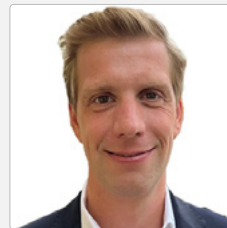
MATHIAS FRIMMEL

Senior Surety Underwriter

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Prior to joining Tokio Marine HCC in 2019, Mathias worked at Zurich Insurance for more than 10 years.

He holds a bachelor's degree in business administration and speaks German and English.



MAX GOTTWALD

Surety Underwriter

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Prior to joining Tokio Marine HCC in 2019, Max worked as a financial analyst at Rabobank Frankfurt, where he gathered experience in international accounting and controlling.




He holds a bachelor's degree in management and economics from the University of Wuerzburg and a master's degree in business administration from the RWTH Aachen University.

Max speaks German and English.



NICOLE HENSS

Senior Surety Underwriter

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Prior to joining Tokio Marine HCC in 2019, Nicole worked for Zurich Insurance and R+V in the German and international surety business.




Nicole has a 20-year banking background with experience in mergers and acquisitions and real estate financing transactions.

She speaks German and English.



JENS KRICHBAUM

Senior Surety Underwriter

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Jens has 20 years of experience in the financial industry, and more than 12 years of experience in the surety business.

Before joining Tokio Marine HCC in 2019, Jens held several managerial positions at Zurich Insurance, where he managed all surety business in northern Germany.

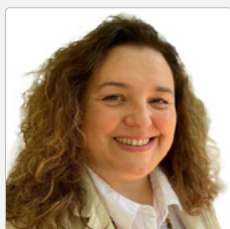
Jens speaks German and English.

Germany

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**SABRINA
AVERSA-TURANO**

Bond Administration Officer

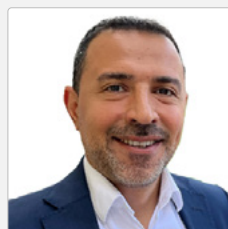
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Before joining Tokio Marine HCC in 2019, Sabrina worked at Zurich Insurance for over 14 years. There, she was PA to the head of claims in the Credit and Surety Division.

Sabrina joined Tokio Marine HCC as Bond Administration Officer for the German Surety Team.




Sabrina is a certified foreign language correspondent.

She speaks native German and Italian as well as English and French.



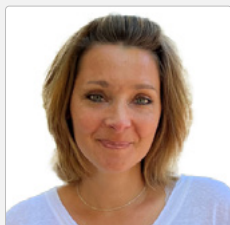
AYDEMIR KAPAR

Bond Administration Officer

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Prior to joining Tokio Marine HCC in 2022, Aydemir worked at Zurich Insurance for almost 30 years. Across his career, he has gained over 15 years' experience in surety administration, working for various international surety companies.

He speaks German, English and Turkish.



KATHARINA STIBITZ

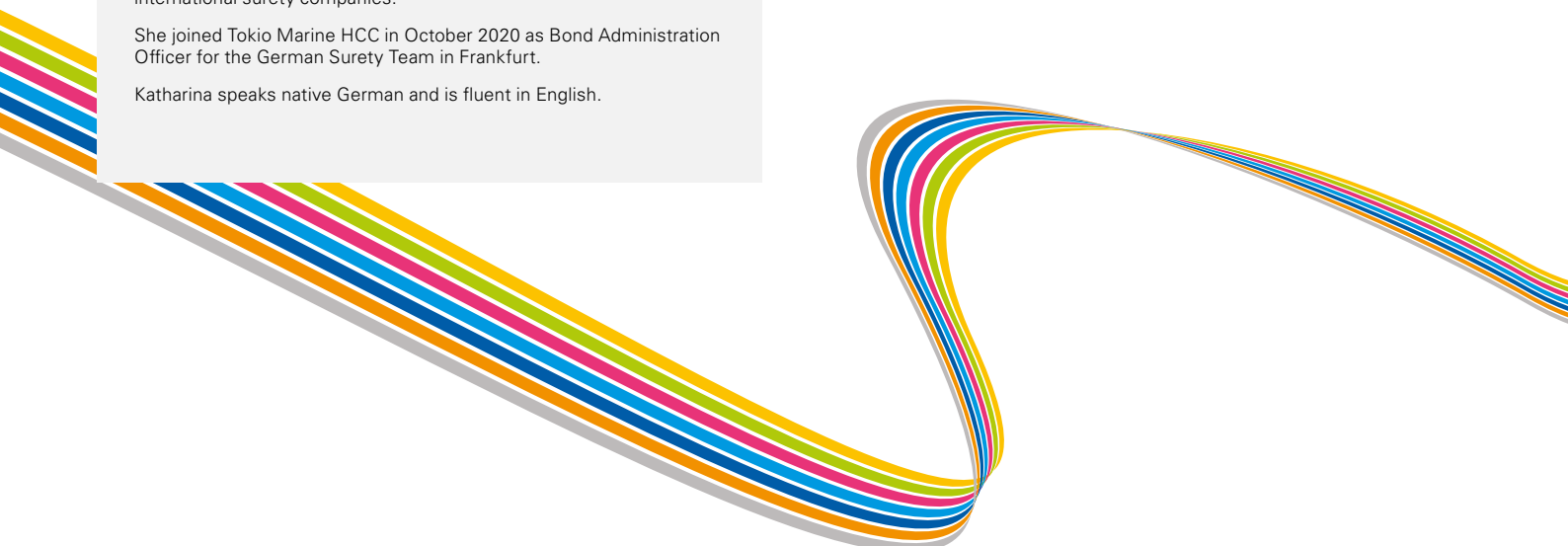
Bond Administration Officer

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Katharina has 15 years of experience in surety administration in international surety companies.

She joined Tokio Marine HCC in October 2020 as Bond Administration Officer for the German Surety Team in Frankfurt.

Katharina speaks native German and is fluent in English.



Ireland

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DEREK PHELAN

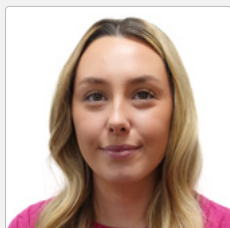
Head of Surety Ireland

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Derek started his career as a quantity surveyor and has a decade of experience in the building and civil engineering industry.

He joined the claims department of Tokio Marine HCC in 1992 and shortly afterwards became an underwriter, establishing the Irish branch office in 1997.

Derek holds a bachelor's degree in quantity surveying from University of Portsmouth.



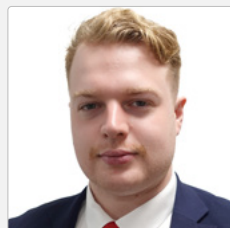
ALEXANDRA COSGROVE

Graduate Trainee Surety Underwriter

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Alexandra graduated from Maynooth University with a first-class honour in her BCL law and criminology degree last September, ranking first in her overall degree.

She has recently joined the Tokio Marine surety team in Kill at the start of 2024 and is looking forward to gaining experience and expertise in the surety industry.



CONOR ROWE

Graduate Trainee Surety Underwriter

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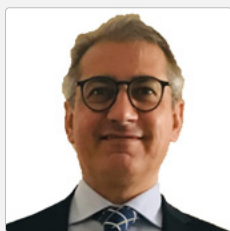
Conor is new to the surety arena having joined the Tokio Marine Europe surety team in Kildare in 2024.

Conor holds a bachelor's degree in law from Dublin City University and has previous experience of working in the Central Bank of Ireland as an enforcement officer.

Italy

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ANDREA GULISANO

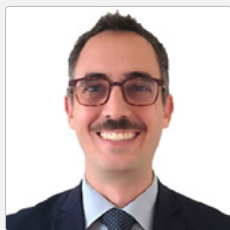
Head of Surety – Italy

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Prior to joining Tokio Marine HCC in 2021, Andrea worked as Head of Surety at Chubb and Credit Director at Credit Agricole Commercial Finance.

Andrea holds a bachelor's degree in economics and a master's degree in financial analysis and corporate finance from IFAF in Milan.

He speaks Italian, English and German.



MATTEO SANTINI

Senior Surety Underwriter

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Prior to joining the Tokio Marine HCC Surety Team in Milan in 2022, Matteo worked in surety for nearly 20 years, as a broker (Marsh), underwriter (SACE, RSA Group, AmTrust) and business analyst (S2C).

Matteo holds a bachelor's degree in economics of financial markets from Bocconi University.

He speaks Italian and English.



FELICE GENTILE

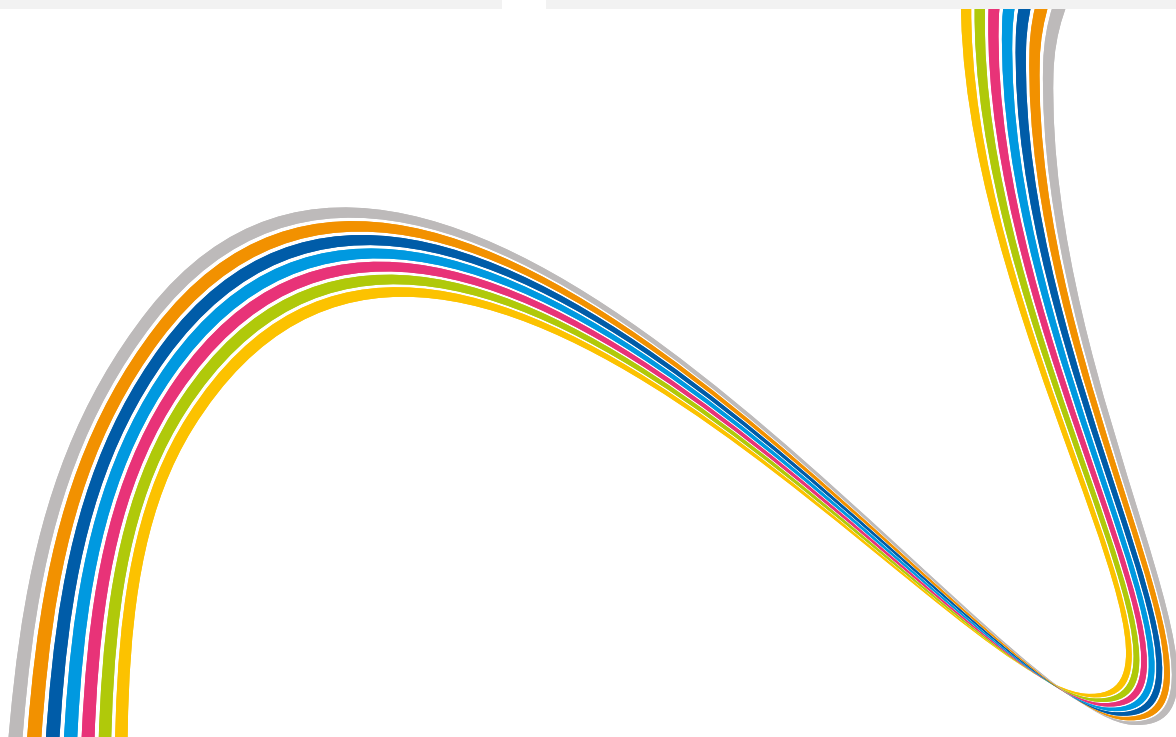
Surety Underwriter

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Felice brings 10 years of experience in the financial services industry, mainly in Trade Credit Insurance, Surety and Factoring. Before joining Tokio Marine he worked for Royal Sun Alliance, Barents RE, Coface and Mediobanca.

He holds a bachelor's degree in Business Economics and a master's in Finance.

Felice speaks Italian and English.



Nordic Region

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HENNING SKAARUP

Head of Surety
Nordic Region

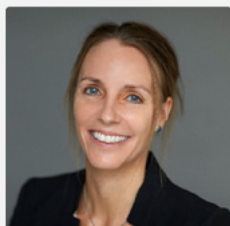
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With 35 years of financial services experience, including 28 years of underwriting surety business, Henning has been a regular member of the Surety Committee of the International Credit Insurance & Surety Association (ICISA) for 18 years.

Henning joined Tokio Marine HCC in 2019, from Tryg Garanti, where he had developed and directed the company's Nordic surety business in the role of Senior Vice President since 2001.

Henning's expertise, along with Tokio Marine HCC's focus on service backed by the company's profile and rating, is proving a compelling offering for both clients and brokers.

He speaks Danish, Swedish and English.



CHRISTINA GAJHEDE

Senior Surety Underwriter

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Prior to joining Tokio Marine HCC, Christina worked in banking for 22 years, seven of those in Melbourne, Australia.

With this wealth of experience, she joined the Nordic Surety Team in February 2020.

Christina speaks Danish and English.



CHRISTOFFER RAVN-NIELSEN

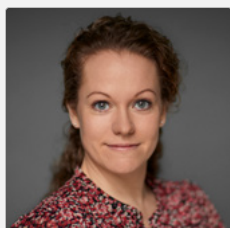
Surety Underwriter

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Prior to joining Tokio Marine HCC in 2021, Christoffer worked as a senior underwriter with the Danish ECA, EKF, where he gathered experience in credit and risk analysis, guarantees and export finance.

He holds a bachelor's and master's degree in economics and management from Aarhus University.

Christoffer speaks both Danish and English.



METTE SVITRUNG

Surety Administration Officer

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Prior to joining Tokio Marine HCC, Mette worked in the finance and tech industry for eight years and in surety administration since 2018. She holds a Bachelor's degree in Business Administration from the Netherlands, where she lived for five years.

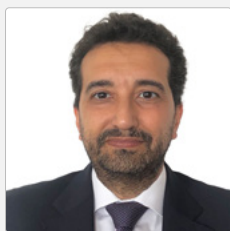
In 2022, Mette joined Tokio Marine HCC as a Bond Administrator, focusing on the Nordic region.

Mette speaks Danish and English.

Spain

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JAVIER TORREVEJANO

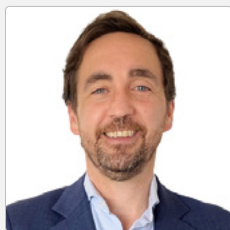
Head of Surety
Spain

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Javier has more than 25 years of experience in the financial sector. Before joining Tokio Marine HCC in May 2021, he was Head of Surety – Spain & Portugal for 11 years at Chubb and Zurich Insurance. Before this, Javier held positions on the credit risk side within the corporate banking divisions of BBVA, Banco Gallego and HVB-Unicredit.

Javier holds a master's degree in financial management and control from the Instituto de Empresa-IE and a double bachelor's degree in business administration and economics and law (E-3) from the Universidad Pontificia de Comillas-ICADE.

He speaks Spanish and English.



DAVID GARCÍA ÁLVAREZ

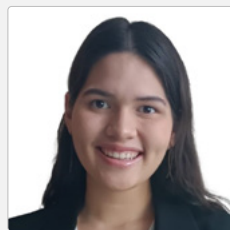
Senior Surety Underwriter

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David joined Tokio Marine HCC as surety underwriter for the Spanish market in 2008. In recent years, he has been focused on developing surety business in Italy, coming back to the Spanish surety market in 2021.

He has a bachelor's degree in economics from Universidad Autónoma de Madrid and an MBA from Cesma Business School.

David speaks Spanish, English and Italian.



ORIANA ZURGA

Surety Underwriter

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Oriana is pursuing a Bachelor's degree in Economics with a minor in Finance at CEU San Pablo University in Madrid.

She has previous experience as an investment banking off-cycle analyst at Bestinver Securities and was selected to participate in the III Bloomberg's EU Women in Finance program.

Oriana joined Tokio Marine Europe surety team in Spain as a Surety Underwriting Assistant in February 2025.

Oriana speaks Spanish and English.



Contact us

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 Tokio Marine HCC - International Group

 Tokio Marine HCC - Financial Lines

A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of Tokio Marine Europe S.A., which is a member of the Tokio Marine HCC group of companies.

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Surety in Europe Meet the Team *02/2025