HARALD SCHUSTER



FOUNDER & EXECUTIVE ADVISOR | LATITUDE 47 ADVISORS GMBH

RISK · INSURANCE · CAPITAL · RESILIENCE

Aschau im Chiemgau, Munich area, Germany | lat47advisors.com | German (native), English (fluent)

Email: harald.schuster@lat47advisors.com

With more than three decades of international experience in corporate insurance, captive management, reinsurance and strategic risk financing, I have held senior executive positions including CEO and CUO of Mercedes-Benz Reinsurance S.A. and Global Head of Risk & Insurance Management at Mercedes-Benz Group.

Today, I am the Founder and Managing Director of Latitude 47 Advisors, an independent executive advisory boutique operating at the intersection of risk, insurance, capital and resilience. I advise boards, executive management teams and captive owners on complex decisions where risk, capital allocation and governance converge. My approach combines the perspectives of a corporate insurance buyer, captive executive, underwriter and reinsurance broker with C-level leadership experience, independent judgment and a strong commercial perspective.

AREAS OF EXPERTISE

Executive advisory & decision support · Captive strategy & governance · Corporate insurance & reinsurance · Solvency II & risk governance · Strategic risk financing & capital efficiency · Independent expert analysis & expert witness services

CURRENT EXECUTIVE & INDUSTRY ROLES

Founder & Managing Director | Latitude 47 Advisors GmbH | July 2026 - Present

- Advise boards, executive management and captive owners on insurance and reinsurance strategy, risk financing, captive governance and capital efficiency
- Provide independent executive sparring, decision support and selected leadership engagements on governance and strategic partnerships
- Offer independent specialist analysis and expert witness services in complex insurance and reinsurance disputes

Executive Manager | ECIROA | October 2026 - Present

European Captive Insurance and Reinsurance Owners' Association (ECIROA)

- Support strategic development and representation of European captive owners in close collaboration with the ECIROA Board
- Advance dialogue with European policymakers, regulators and insurance industry stakeholders on captive governance, resilience and risk financing

CORPORATE EXECUTIVE LEADERSHIP

Mercedes-Benz Group and predecessor companies | 1992-2025

Progressive leadership responsibilities across global insurance programs, captive governance, underwriting and reinsurance; senior appointments included concurrent responsibilities

CEO & CUO | Mercedes-Benz Reinsurance S.A. | 2023-2025

Led captive strategy, underwriting and portfolio steering, Solvency II governance, capital considerations and regulatory interaction

CRO | Mercedes-Benz Reinsurance S.A. | 2020-2023

Oversaw risk management framework, ORSA, risk appetite, reporting and underwriting governance
Board of Directors: 2020-2025 (concurrent mandate)

CORPORATE EXECUTIVE LEADERSHIP | CONTINUED

Global Head of Risk & Insurance Management | Mercedes-Benz Group | 2021-2025

Led global insurance strategy and programs across Property, Construction, Marine, Casualty and Motor Insurance; aligned coverage, claims governance, risk engineering and loss prevention with group requirements

Managing Director | Daimler Re Broker GmbH | 2017-2021

Built and managed the internal reinsurance brokerage, negotiated international reinsurance structures and developed market relationships

Head of Property, Marine & Construction Insurance | Daimler Insurance Services GmbH | 2013-2017

Directed global insurance programs and multinational placements for industrial assets, construction projects and logistics exposures

Managing Director Retail Insurance | Mercedes-Benz Banking Services GmbH/Mercedes-Benz Bank AG | 2006-2013

Developed retail insurance products and services in the German market; managed dealer, insurer, broker and automotive finance relationships

Earlier positions | Daimler Group Companies | 1992-2006

Global automotive business development; employee benefits and management insurance; international accounts and broker networks; motor and warranty products; key account management; liability and motor insurance

EARLIER CAREER

Allianz Versicherung AG, Stuttgart | 1985-1991 - Insurance apprenticeship, major-client insurance and performance coaching

German Red Cross (DRK) | 1989–1990 - Civilian service as emergency medical assistant

EDUCATION & EXECUTIVE DEVELOPMENT

University of St. Gallen (HSG) | 2009-2010 - Diploma of Financial Services in Insurance Management

St. Galler Executive Business School | 2015-2016 - Executive Management Program

IMD Lausanne | 2004 and 2008 - Management Development Programs

Daimler Group | 2001 - Corporate Management Diploma; 1995-1996 - Young Talents Program

IHK Stuttgart | 1990 - Insurance Performance Coach; 1985-1987 - Insurance Professional

SELECTED RESEARCH & PUBLICATIONS

Latitude 47 Executive Perspectives 2026 Survey - "From Convergence to Better Decisions - The Evolving Strategic Role of Insurance, Capital and Resilience."

https://www.lat47advisors.com/executive-surveys/