

## Florian Lacour

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39 years old

### Experience

Oct.2018 to present	<b>BNP Paribas Cardif LATAM</b> Santiago, Chile 2018 : Sales: €1.7 bn Profit: €125m Staff: ~2000	<b>Head of Business Transformation for Latin America</b> Member of BNP Paribas Cardif LATAM Executive Committee My role consists of ensuring sustainable and profitable business development at a regional level, managing 6 countries sales offices, with a financial perspective. Additionally the role encompasses transformation of distributor and customer experience via innovation and digital projects, including connecting the company with fintech and insurtech companies. Key achievement: successful bid in a regional distribution RFP, the company's largest to date.
Jun.2015 Sep. 2018	<b>BNP Paribas Cardif LATAM</b> Santiago, Chile  2017 : Sales: €1.8 bn Profit: €120m Staff: ~2000	<b>Head of Finance &amp; Strategy for Latin America</b> Finance supervision and contribution to decision making for the 6 countries of the region and 2 regional services hubs Core business of the company: protection insurance for individuals Main responsibilities: <ul style="list-style-type: none"><li>- CFO role for regional services hubs (€18m of Opex in 2017, ~130 staff)</li><li>- Review and support to countries strategic plans and M&amp;A deals (briefing, due-diligence, BP and valuation)</li><li>- Decision on yearly budget orientations and quarterly forecast, owner of budget process</li><li>- P&amp;L, distributor and product profitability analysis, long term value creation monitoring</li><li>- Valuation of investment projects and decision on go/no-go</li><li>- Representation of the region towards Group Finance</li><li>- Organization of regional events and seminars (content, topics, format, workshops)</li><li>- Management of a team of 4 analysts of which 2 distant (recruitment, yearly appraisal), and coordination with 6 countries local finance teams</li></ul>
Jan. 2013 May 2015	<b>BNP Paribas Cardif</b> Paris, France  2013 : Sales: €25 bn Profit: €1.2bn Staff: ~10000	<b>Finance &amp; Strategy Expert</b> Finance supervision and coordination for Cardif International Markets Core business of the company: protection and savings insurance for individuals with presence in 36 countries Main responsibilities: <ul style="list-style-type: none"><li>- New business deals financial review</li><li>- Product segment profitability analysis</li><li>- Contribution to M&amp;A transactions (briefing, due-diligence, BP and valuation, technical meetings)</li><li>- Corporate/Subsidiaries coordination and support on key financial processes (strategic plans, budgets, closings, corporate committees, etc)</li></ul>
Jan. 2010 Jan. 2013	<b>SBI Life Insurance</b> Mumbai, India  2012: Sales: €2bn Profit: €100m Staff: ~8500 Branches: ~700	<b>Assistant VP, Financial Planning &amp; Analysis (FP&amp;A)</b> A joint venture between State Bank of India and BNP Paribas Cardif. Core business: life insurance Main responsibilities: <ul style="list-style-type: none"><li>- Management of a team of 10 people (recruitment, yearly appraisal)</li><li>- Production of strategic plans, yearly budgets and quarterly forecast</li><li>- P&amp;L and profitability analysis, costing for pricing input</li><li>- Financial presentations and company performance review to ExCom and Board of Directors</li><li>- Auditors and regulator relationship</li><li>- Main achievements: transformed the budget process by designing automated models, reducing production time and increasing granularity; designed a comprehensive allocation model for channel and product unit costs, allowing calculation of long-term value creation by sales channel and subsequently adaptation of the commercial strategy to generate more value</li></ul>
Jan. 2007 Dec. 2009	<b>BNP Paribas Cardif</b> Paris, France  2009 : Sales: €21 bn Staff: ~6000	<b>Financial controller (FP&amp;A) – International subsidiaries</b> Business focused on protection insurance <ul style="list-style-type: none"><li>- Supervisory control of recurrent processes in 8 countries (in Northern Europe and North America) consisting of 31 legal entities: budgets, closings, analysis and commentary of the financials, staff and profitability follow-up, cost structure studies, benchmark on key indicators</li><li>- Relocation of the financial control &amp; management accounting function towards subsidiaries: training on IT systems, processes and methodology on site and at headquarters</li><li>- Involvement in new countries expansion (business plans)</li></ul>
2006 Apr. - Dec.	<b>BNP Paribas Cardif</b> Paris, France	<b>International Coordination</b> post-graduate internship Coordination of Head Office-Subsidiaries relations Entry point for recently launched subsidiaries on legal, governance, risks and financial matters Important role in obtaining licences for our start-ups in Romania, Bulgaria, Croatia, and Canada from the local regulators to launch the business in these countries

2005 May - Sep.	<b>Artcodif</b> Galeries Lafayette Group, Paris, France	<b>SME Restructuration - post-graduate internship</b> Small artefact publisher recently acquired by Galeries Lafayette Group Internship organized around the post-acquisition restructure : sales analysis, purchasing process review, reduction of inventory, optimization of treasury, implementation of a new IT system (Cegid), business case, reporting to new shareholder
Dec. 2002 Sept. 2003	<b>Harrods</b> London, UK	<b>Sales Associate</b> Menswear - sales and client base follow-up Supply management in relation with the buying department
Oct. 1998 Nov. 2002	<b>Credit Agricole</b> Montpellier, France	<b>Customer advisor</b> Various sales and advisory positions in branch and distance relationship Good track record on sales performance (banking and insurance products and services) Key role in the set-up of the distance relation center, including internet banking, from scratch

## Education

2006	<b>Master 2 International Affairs and Business Management</b> University of Paris 1 Panthéon-Sorbonne, France, with honours Paper: International take-overs: vulnerability and defence strategies of French groups
2005	<b>Master of Science in Business Management (MSG), major in Finance</b> University of Paris 12, France, with honours; President of the students bureau (120 students)
2000	<b>Graduate degree in Marketing Techniques (DUT Tech De Co)</b> University of Montpellier, France, work/study program (alternance), with honours
1998	<b>High School Diploma, France</b> , Montpellier, with honours
1996	<b>High School Diploma, USA</b> , Rockton, Illinois, with honours

## Languages and IT skills

English bilingual (TOEIC: 975)  
Spanish bilingual  
French native

Advanced Excel, VBA, Powerpoint (excellent slides skills), Oracle Hyperion Essbase, Sun Accounts, Power BI

## Personal interests

Travel, tennis, scuba diving, hiking  
Married, 2 kids (twins born in 2015)