

## **PROFILE SUMMARY:**

Over twenty years of diverse senior management experience in the financial services sector including Retail Banking, Investment Banking, Small Business Banking, Commercial Banking, Regulatory and AML/CTF Compliance and Life and Health Insurance Management.

## **PROFESSIONAL EXPERIENCE:**

### **General Manager - August 2021 - Present**

Grace Kennedy - GK Life Insurance Caribbean Limited- Unit 203 Johnson Center, Gros Islet & 4<sup>th</sup> Floor CGI Tower, Warrens, St. Michael, Barbados

### **Responsibilities and Accomplishments**

- Lead on the acquisition and integration of a regional insurance company from the Scotiabank group with operations in twelve countries: Barbados, Belize, British Virgin Islands, Cayman Islands, Turks and Caicos Islands, Anguilla, Antigua, Dominica, Grenada, St. Kitts & Nevis, and St. Vincent & the Grenadines. Total premiums of over 100 million BBD during the period.
- Responsible for a cross cultural virtual team with employees across 6 countries and support staff in an additional two countries (Trinidad and Tobago and Jamaica).
- Led digital disruption and transformation strategy with the acquisition and development of a core insurance platform. Introducing omnichannel distribution, with a keen focus on financial inclusion, scalability, innovation and enhanced customer experience.
- Champion executive support on strategies for the Grace Kennedy Financial Group in cross selling, market penetration, branding and customer experience improvement initiatives across the money services, investment banking, retail and commercial banking and insurance regional footprint.

### **President & CEO - Jan 2016 – July 2021**

Scotia Insurance Caribbean Ltd 4<sup>th</sup> Floor CGI Tower, Warrens, St. Michael, Barbados

### **Responsibilities and Accomplishments**

- Responsible for a startup regional insurance company within the Scotiabank group with operations in twelve countries and oversight for three additional countries Barbados, Belize, British Virgin Islands, Cayman Islands, Turks and Caicos Islands, Anguilla, Antigua, Dominica, Grenada, St. Kitts & Nevis, and St. Vincent & the Grenadines. Total premiums of over 100 million BBD during the period.
- Team leader of a cross cultural virtual team with employees across 16 countries and support staff in an additional two countries (Trinidad and Tobago and Dominican Republic).

**Crisy M. Laurent**

C/O P O Box BW486, Gros Islet, St Lucia. LC0I60I

Email: [crissylaurent@gmail.com](mailto:crissylaurent@gmail.com)

Tel: (758) 2846138 (758) 7316138

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- Team lead on the digital transformation vision for Banc assurance in the Caribbean. Strategic partner on the successful launch of a digital platform, providing first in market 100% digital sales and fulfillment of home and auto insurance in the Caribbean.
- Led restructuring of the back office operations and implementation of process improvement across sixteen countries resulting in expense reduction of 30% year over year and customer wait time reduction on claims settlement from 21 to 5 days on average.

**General Manager - Dec 2013-Dec 2015**

Scotia Insurance Eastern Caribbean Limited, Wm Peter Blvd, Castries, St. Lucia

**Responsibilities and Accomplishments**

- Establish and manage Scotia Insurance Eastern Caribbean Limited (SIECL) – a new life insurance company based in St. Lucia with branch operations in Anguilla, Antigua, Dominica, Grenada, St. Kitts & Nevis, and St. Vincent & the Grenadines.
- Led business case approval and buy in from executive team.
- Led the branch expansion of the company, in addition to overseeing its operations.
- Responsible for ensuring regulatory and stakeholder approval and buy in of the structure, executing the business mandate across multiple departments, establishing key success factors, monitoring and reporting.
- Nominated for best of the Best award within the Scotiabank group,

**Senior Manager Business Support – Caribbean - July 2013- Dec 2013**

Scotia Insurance Caribbean Limited, Warrens, St Michael, Barbados

**Responsibilities and Accomplishments**

- Managed the business operations support of compliance and operational risk, quality improvement and migration to centers of excellence, business development and administrative management, outsourcing, contracts and real estate management in 15 countries, including St. Lucia, St. Vincent, Barbados, St. Kitts, Grenada, Dominica, Anguilla, Antigua, British Virgin Islands, Turks and Caicos, Belize, Haiti, Cayman Islands, Bahamas and Guyana.
- Change agent serving as the lead for the migration of the back office support for 15 countries to the centers of excellence in Trinidad and Tobago and Dominican Republic.
- Managed satisfactory internal and external audits and regulatory reviews.

**Manager Compliance - AML Investigations and Reporting (Caribbean East) Jan 2012- Jul 2013**

Bank of Nova Scotia, Managing Directors Office, Warrens, St. Michael, Barbados

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#### **Responsibilities and Accomplishments**

- Led a team which managed the Compliance AML/CTF program for nine countries across the Caribbean East including Antigua, Anguilla, Barbados, Dominica, Grenada, St Kitts and Nevis, St. Lucia, St. Maarten and St. Vincent.
- Provided ongoing advice and counsel to the Senior Management across the region on Regulatory and AML/CTF Compliance related matters.
- Established key metrics for monitoring and reporting to regulators and other key stakeholders.
- Nominated for Best of Best award within the Scotiabank Group.

#### **Assistant Manager Compliance Caribbean East- August 2010- December 2011**

Bank of Nova Scotia, Managing Directors Office, Warrens, St. Michael, Barbados

#### **Responsibilities and Accomplishments**

- Directly responsible for supporting the Senior Manager, Compliance and Business Units in Caribbean East reduce the Bank's risk of financial loss, damage to reputation, regulatory sanctions and litigation, fines and penalties.
- Responsible for providing AML/CTF and regulatory support and oversight to St. Lucia, St. Vincent, Dominica, Grenada, St. Kitts, Anguilla, Antigua, Barbados and St. Maarten.

#### **Assistant Manager Personal Banking/Relationship Officer – Retail Sales and Small Business Management June 2009-July 2010**

Bank of Nova Scotia, Wm Peter Blvd, Castries, St. Lucia

#### **Responsibilities and Accomplishments.**

- Manage portfolio of the banks most valuable customers, book of business in excess of XCD \$ 1.1Billion.
- Consistently achieved over 110% of annual sales targets.
- Provide ongoing coaching and leadership to a fourteen member team of sales and service representatives.
- Managed successful operations and reviews and the implementation of the Do It Right The First Time launch, which reduced branch processing error rates to less than 1% over the period.
- Review and recommendation and approval of complex retail lending applications.

#### **Caribbean Leadership Program – Jamaica- Regional Leadership Rotation, June 2006-2009:**

- **Corporate and Commercial Banking-** Training in all areas related to Corporate and Commercial banking, including financial analysis, account mangement, completion and

recommendation of application, CMS payments and online banking, relationship management and credit risk monitoring. Worked extensively with Corporate and Commercial head on large multi country accounts.

- **Branch Manager- Retail Banking Rotation-** Gained extensive knowledge in sales management, operations management, cash and custody management, compliance and operational risk management. This allowed me to lead a team of sales and service staff who exceeded overall branch goals for that year. Team lead and change champion on the launch of automated transaction sales and service system.
- **Treasury Department-** received significant leadership training in investment portfolio management and ALCO management responsibilities. Assisted with trading and reporting responsibilities.
- **Product Development and Marketing Department-** Worked extensively with the product development team on a new suite of deposit accounts. Assisted in preparation of the marketing and advertising plan, product launch and rollout, event management and execution of the launch and post launch activities.

**Various supervisory and management roles within Scotiabank - Retail Sales Management 1999 - 2006.**

#### **EDUCATION:**

**Australian Institute of Business, Australia**  
Masters of Business Administration (MBA)  
Completed May 2018

**University of the West Indies Mona, Jamaica**  
BSc Banking and Finance (Hons)  
August 2006- May 2009

**Life Office Management Association (LOMA)**  
Associate, Life Management Institute (ALMI)  
Completed October 2014

**Project Management Institute**  
Certified Project Management Professional (PMP)  
Completed December 2013

**Association of Certified Anti Money Laundering Specialists**  
Certified Anti Money Laundering Specialist (CAMS)  
Completed October 2011

#### **PROFESSIONAL ASSOCIATIONS:**

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- Board of Directors Rotary Club of Barbados -2017-2018
- Director on regional Bank of Nova Scotia Boards -2016-2021
- Certified (FIVB) Federation Internationale de Volleyball Coach (Level I)
- Certified Mentor- Commonwealth Mentorship Programme for Women
- Insurance Association of the Caribbean

## REFERENCES

Available upon request