



MAURO MONTESANO

Business Consultant — Financial Services (Banking & Insurance)

Place and Date of Birth: Trieste (Italy), 4th of July 1978

Email: mamontesano@hotmail.it **Location:** Barranquilla, Colombia

PROFESSIONAL EXPERIENCE

Independent Advisor — Financial Sector Advisory

2020 – present strategic advisory on financial soundness of corporate projects and new ventures — market research, business modeling, valuation and quantitative risk solutions

- iGaming Financial Engineering & Web3 Integration: engineered a novel, yield-subsidized iGaming asset featuring a Return-to-Player (RTP) profile exceeding 100%; structurally optimized the payout model by programmatically routing a percentage of transaction volumes (wagers) into high-yield cryptocurrency mining streams to sustainably subsidize the payout pool.
- Executive Reporting & Corporate Governance: core liaison between C-suite executives and the CEO of a prominent Maltese technology firm; consolidation of KPIs and variance analyses to deliver monthly strategic Board packages, aligning performance tracking with budgetary targets.
- Financial Modeling & Venture Valuation: market sizing and venture valuations (DCF and multi-criteria methods) for early-stage startups; dynamic, multidimensional financial planning engines for real-time sensitivity and scenario analyses ("what-if" modeling) on key business drivers.
- Quantitative Trading Infrastructure: designed, back-tested and deployed automated quantitative trading algorithms, including grid-trading systems and signal-driven execution strategies; proprietary market-microstructure analysis and real-time risk monitoring tools to optimize order execution.

iGP – iGamingPlatform Group — Chief Financial Officer

2015 – end of 2019 Malta — technology provider for online casino platforms; today one of the largest players in Malta's gaming sector

- Capital allocation between projects, prioritizing investments based on ROI and strategic fit.
- Single casino P&L reporting for each licensee / operator on the platform.
- Group consolidation accounting across multiple jurisdictions and entities.
- Financial planning & budgeting, cash flow forecasting to support rapid international growth.
- Fundraising and relationship management with investors / shareholders.
- Definition and monitoring of KPIs (GGR, NGR, player LTV, churn) in coordination with the tech / product teams.
- Management of finance, accounting and administration team; process automation and ERP implementation.
- Due diligence support for M&A opportunities in the gaming sector.

Hype Bank — Operational Risk Manager

2014 – 2015 Tavagnacco (UD), Italy

- Identification, collection and classification of operational loss events (loss data collection).
- Business process mapping and operational risk assessment (Risk Self Assessment).
- Definition and monitoring of Key Risk Indicators (KRI).
- Calculation of capital requirements against operational risk (Basic Indicator / Standardized Approach, Basel II).
- Preparation of periodic reporting to senior governance bodies (Board of Directors, Risk Committee).
- Support in defining mitigation policies and Business Continuity plans.
- Liaison with Internal Audit and Compliance functions to coordinate control activities.

Accenture S.p.A. – Management Consulting, Risk Management — Senior Consultant

June 2012 – 2014 Risk Management team, Milano, dedicated to Insurance Solvency II and cross-industry Risk Based Capital projects

- Enterprise Risk-Based Capital Modeling: designed and implemented a risk-based capital allocation framework to optimize capital deployment across business units, maximizing Risk-Adjusted Return on Capital (RAROC) in alignment with corporate risk appetite; integrated capital allocation metrics into the strategic business planning process.
- Solvency II Reporting Infrastructure & Systems Integration: Functional Lead for the design and deployment of the IT architecture for Solvency II reporting (QRTs) at a major French group's subsidiary; data gap analyses for EIOPA compliance; calculation engine for asset and liability stress testing across risk sub-modules.
- Capital Optimization & Strategic Management Actions: formulated and analyzed strategic management actions (levers) to optimize risk capital, mitigate solvency volatility, and establish proactive recovery paths.
- ALM & Strategic Asset Allocation (SAA) Alignment: integrated Asset Liability Management strategies with the Solvency II framework to minimize capital absorption and optimize the investment portfolio's risk-return profile.
- ORSA Framework & Capital Resilience: enhanced the Own Risk and Solvency Assessment (ORSA) framework via tailored stress-testing scenarios and macroeconomic sensitivities.

KPMG Advisory — Consultant

September 2008 – June 2012 Milan

Banking — Corporate Finance

- NPL Strategy & Capital Optimization: designed integrated non-performing loan (NPL) management plans for national banks, using automated NPV evaluation tools and portfolio clustering (Large, Mid/Small, Retail) to minimize default status degradation, leverage state guarantees (MCC), and optimize capital requirements (RWA).
- Credit Recovery & Performance Engineering: re-engineered the credit recovery operational models of major consumer credit institutions; defined strategic KPIs and executive dashboard reporting (Tableau de Bord).
- Risk-Adjusted Pricing & Regulatory Frameworks: structured three-year business plans and organizational reports for regional guarantee consortiums for Bank of Italy approval (ex Art. 107 T.U.B.); evaluated rating models and designed risk-adjusted pricing systems via back-testing, PD and LGD calculations.

Insurance — Business Performance Services

- Solvency II, Risk Management & Compliance: implementation of the Solvency II "Standard Formula" approach (SCR/Best Estimate calculations, stochastic modeling in Prophet, ORSA); EIOPA-compliant executive reporting (Tableau de Bord); internal audits, stress testing, and risk framework alignment.
- Strategic Planning & Financial Valuations: three-year business plans using macroeconomic analysis, competitor benchmarking and multi-scenario cash flow modeling; technical advisory on asset/liability transfers and Embedded Value evaluations for Non-Life portfolios.
- Process Re-engineering & Project Management (PMO): restructuring, optimizing and reconciling core insurance operations (administrative, accounting, actuarial, investment systems) in multinational environments; standardized process trees and compliance risk indicators.

Consumer Credit — Corporate Finance

- Reengineering of the credit recovery model of 2 primary national consumer credit companies: assessment of performance and organizational structure of the Credit Recovery Area; definition of efficiency indicators and a Tableau de Bord for Top Management.

Credit Guarantee Consortium — Corporate Finance

- Three-year Business Plan of 3 primary regional Credit Guarantee Consortiums, submitted to the Bank of Italy supervisory bodies (ex Art. 107, T.U.B.).
- Evaluation of the Rating Model and definition of a risk-adjusted pricing system linked to the customer's rating vs. the guaranteed amount, via back-testing, PD detection and LGD-based pricing floor.

Genertel S.p.A. – Gruppo Generali — Insurance Salesman

July 2006 – May 2007 Trieste

- Insurance salesman to the retail segment: two-time Sales Production Award winner — car insurance upselling and top sales performance in Home Insurance policies.

EDUCATION

MIRM – Master in Insurance and Risk Management

MIB School of Management, Trieste — Achieved in 2008

Post-graduate, pre-doctoral research internship in Neuroscience

Animal Cognition Laboratory, University of Trieste — 2006

Master Degree in Neuropsychology

Università degli Studi di Trieste — Achieved in 2005, final grade 107/110

Bachelor Degree in Cognitive and Neurobiological Disciplines

Università degli Studi di Trieste — Achieved in 2005, final grade 107/110

FOREIGN LANGUAGES

- English: excellent, both spoken and written (International School of Trieste; 1 year of Erasmus at the University of Aarhus, Denmark).
- Spanish: excellent, both spoken and written (living in Colombia since 2020).

ADDITIONAL INFORMATION

Computer skills: expertise in standard consultancy tools (Excel Master, PowerPoint, Word, Access, MS Project). Advanced user of AI-driven coding platforms, utilizing AI assistance to design, manage and execute programming projects and automate complex data workflows.

Other skills: top-level athlete — Italian Elite Absolute Boxing Champion in 1999, second Italian Elite Champion 2006.