



**Nicolas GARCIA**  
Group Commercial Director

20+ years of experience in credit insurance.

Nicolas Garcia holds a degree in economics and international finance from the University of Bordeaux, as well as an MBA in international banking & finance from Birmingham Business School. He has held various positions within the Euler Hermes group, including Head of Commercial Underwriting since 2011. He has held the position of Group Commercial Director since July 2, 2014.