

## Dr. Sébastien Gros

Deputy Regional Managing Partner – EMEA  
Paris

### Biography

Sébastien Gros, a partner in the firm's Paris office, leads the Financial Institutions Practice Group within the Corporate & Finance practice. Regarded as one of three leading individuals in the European regulatory and corporate field, he is dedicated to helping financial services and insurance industry clients. Sébastien also has in-house counsel experience, working directly for several clients on a short-term basis, including a leading French banking group.

French and foreign financial institutions rely on Sebastian's solutions-focused approach to domestic and cross-border mergers and acquisitions (M&A), including share acquisitions and disposals, assets and business transfers, portfolio transfers, joint ventures, and group reorganisations. His clients include banks, e-money and payment institutions, investment services providers, insurers/reinsurers, and other regulated entities across the financial and insurance services industry. His support includes non-transactional financial services and insurance to these same institutions as well, such as the setting up of new businesses, licensing and conduct of business requirements, marketing and distribution of products, and product regulation.

Sébastien graduated from University of Freiburg (1995-2000), Paris Sorbonne (LL.M., 2002-2003) and Dresden (Doctor of Laws, 2008.) He qualified as a Rechtsanwalt (Germany) in 2002 and was admitted to the Paris bar in 2006.



### Phone

+33 1 53 67 16 23

### Fax

+33 1 53 67 47 48

### Email

[sebastien.gros@hoganlovells.com](mailto:sebastien.gros@hoganlovells.com)

---

### Languages

English  
French  
German

---

### Practices

Digital Assets and Blockchain  
Financial Services  
Mergers and Acquisitions  
Our legal work in Africa

---

### Industries

Financial Institutions  
Insurance  
Technology and Telecoms

---

## Representative experience

Advising a French banking group on the reorganisation of its insurance and reinsurance activities across several jurisdictions.

Advising a UK banking group on the disposal of its employee savings scheme business (épargne salariale) in France to a French credit institution.

Advising a French-based insurance group on the cross-border restructuring of its fine art insurance activities in France and Germany.

Advising a U.S. oil and gas corporation on the disposal of its downstream subsidiaries in Central, North and West Africa.

Advising a French banking group on the setting up of its insurance mediation business in several European countries in compliance with Directive 2002/92/EC on insurance mediation.

Advising a global leader in worldwide money transfer services on the implementation of Payment Services Directive 2007/64/EC in France and the reorganisation of its French business operations to comply with this directive.

Advising a leading French-based insurance group on the distribution of an innovative life insurance (investment related) product in 14 jurisdictions throughout Europe, Asia, Australia and North and South America.

Advising French and EU prepaid card issuers on French e-money and payment services regulations, including passporting issues and the impact of E-money Directive 2009/110/EC and Payment Services Directive 2007/64/EC.

## Awards and rankings

- Recommended as a Global Leader in Insurance & Reinsurance, *Who's Who Legal*, 2020-2021
- Recommended as a National Leader in Insurance & Reinsurance, *Who's Who Legal*, 2020-2021

## Areas of focus

Payment Services

---

## Education and admissions

### Education

Dr. iur., Doctorate in Law, Dresden University of Technology, 2006

LL.M., University of Paris I Panthéon-Sorbonne, 2003

Second State Exam in Law, University of Freiburg, 2002

First State Exam in Law, University of Freiburg, 2000

---

### Memberships

Centre de Professions Financières, Paris

Franco-German Chamber of Commerce and Industry, Paris

German French Lawyers Association (DFJ/AJFA)

International Association Insurance Law (AIDA), Paris

---

### Bar admissions and qualifications

Germany

Paris

---

- Exclusive winner of the Client Choice Awards of the Insurance category for France, *International Law Office*, 2019
- Banking and Finance: Bank Regulatory, *Legal 500 EMEA*, 2019
- Insurance (France), Leading Individuals, *Legal 500 EMEA*, 2018-2020
- Insurance (France), Recommended, *Legal 500 EMEA*, 2019-2020
- Exclusive winner of the Client Choice Awards of the Banking category for France, *International Law Office*, 2018
- Leading individual: regulatory and corporate Band 1 for Insurance in France, *Legal 500 EMEA*, 2015/2016
- Most highly recommended Insurance & Reinsurer lawyer for France, *Who's Who Legal*, 2013 - 2015
- Exclusive Winner of the International Client Choice Award for France, *International Law Office*, 2014
- Strong reputation in the 'Regulatory insurance/ reinsurance sector', *Décideurs Stratégie Finance Droit*, 2014
- Banking and finance: Bank regulatory, France, Recommended, *Legal 500 EMEA*, 2019-2020

## Latest thinking and events

- ■ Payments Conference: Payments on the Cusp
- News
  - The Payments Newsletter including Digital Assets & Blockchain, August 2023
- News
  - The Payments Newsletter including Digital Assets and Blockchain, July 2023
- News
  - Evolution not revolution: European Commission publishes financial data access and payments package
- News
  - EBA finds ineffective management of EU payments firms' money laundering/terrorist financing risks

- News
  - The Payments Newsletter including Digital Assets & Blockchain, May/June 2023