

name : Robert van Gerven MBA
 address : Willem Barentszstraat 17, 3572 PA Utrecht, The Netherlands
 phone : +31 (0)6 – 3000.4631
 date and place of birth : 6 April 1957 at Rotterdam, The Netherlands

Profile

Rob van Gerven is managing director of Praktisch (Risico) Management B.V. (a limited liability company, since 2005). He is a well seasoned manager, who is capable to quickly and correctly analyse new issues, to develop practical solutions to them and implement them successfully in the organisation of the Customer.

Rob is engaged in transformation processes, necessitated by changes in legislation or by market or internal circumstances. As much is feasible and possible, he ensures that the required knowledge and skills are embedded in the organisation of the Customer.

Rob has 35 years experience in banking, insurance, asset management, treasury and financial management.

knowledge and skills

- . Enterprise Risk Management, System of (Risk) Governance
- . operational risk management
- . legislation Dutch Financial sector (Financial Services Act, supervisory regimes)
- . Solvency II, Basel II, MiFID
- . project en programme management
- . process analyses, (re)design, reorganisations and integration of organisations
- . professional upgrading of organisations
- . financial and treasury management
- . (interim) management

professional training

- . 1969 - 1975 (secondary) grammar school (gymnasium Alpha)
6 languages and History
- . 1975 - 1976 University of Leyden, History
- . 1991 - 1994 University of Glasgow, Master of Business Administration
a.o. finance, organisational psychology, organisational behaviour,
information systems, systems theory, logistic management, strategic
management, business law

training and courses

- . various banking courses (1977 – 1980) Dutch Bankers' Association
- . credit analysis courses of N.V. Slavenburg's Bank (1981)
- . D.C. Gardner, Advanced Credit Analysis (1984)
- . various courses on financial and treasury management (1984 - 1989)
- . Insurance Agent (1987)
- . Insurance Broker, Introduction (1987), General (1988) and Marine (1988)
- . KPMG, Operational Audit (1989)
- . various with respect to (inter)personal skills (1991 - 1993)
- . European Summer School for Advanced Management (1993)
- . Intermediair/Ernst&Young, Analysis and structuring of work processes (1997)
- . S&P's Non-Life and Life Insurance and Credit Ratings Analysis (2001)
- . IIR conference on Corporate Governance and SOx (2004)
- . IIR conference on risk management for insurance companies (2005)
- . Prince2 Foundation and Practitioner (2006)
- . Managing Successful Programmes Foundation (2008), Practitioner (2009)
and Advanced Practitioner (2009)

Recent assignments / contracts

1 September 2011 – 1 December 2011

Customer : ASR Nederland N.V.
 The situation : In Europe the Solvency II Directive will come into force as per 1 January 2014
 The assignment: Develop a plan for raising the risk awareness within ASR in the (daily) operations; train and instruct 2 employees who will introduce the programme in the organisation ("train the trainer").
 The role : project manager Solvency II Risk Awareness
 The results : Project plan plus multi year planning delivered.
 Developed the content of the programme for more than 50%.

1 February 2010 – 1 July 2011

Customer : ASR Schade, ASR Volmachten en Europeesche Verzekeringsmaatschappij
 (the 3 P&C business units of ASR Nederland)
 The situation : In Europe the Solvency II Directive will come into force as per 1 November 2012
 The assignment: The P&C business units of ASR to comply with the Solvency II Directive.
 The role : programme manager Solvency II Property & Casualty Domain
 The results : the Group requirements have been implemented.
 Out of scope, but additionally acted as a consultant to the risk management function at Group Level (ORSA, Risk Appetite, Enterprise Risk Management)

1 September 2010 – 31 October 2010

Customer : Kers & Partners B.V.
 The situation : Kers & Partners B.V. is a training organisation for Financial Institutions (mainly Banks). They wished to increase their training offering.
 The assignment: Develop and present the training Financial Risk Management for and at ING Bank N.V.
 The role : courseware developer and trainer

School year 2009 – 2010

Customer : The Hague University of Applied Sciences
 The situation : The Hague University of Applied Sciences offers 2 post graduate courses Risk Management. They attract for the development of and for presenting the course seasoned lecturers with actual business experience.
 The assignment: Develop and present the course Financial Risk Management
 The role : courseware developer and trainer

1 April 2009 – 1 January 2010

Customer : Achmea Bank Holding N.V.
 The situation : There was a new internal project manager with limited experience with Basel II and professional project management.
 The assignment: Consulting to and coaching of the project manager Basel II
 The role : consultant and coach

January 2009

Customer : Achmea Beleggingsfondsen Beheer B.V. (asset management company)
 The situation : The administrative processes with respect to the management and administration of the Unit-Linked investment funds is split between various organisational units within and outside Achmea.
 The assignment: Investigate and present solutions to improve (higher quality, cheaper) these administrative processes.
 The role : consultant

The results : The presented solutions have been implemented by the Customer.

School year 2008 – 2009

Customer : The Hague University of Applied Sciences

The situation : The Hague University of Applied Sciences offers 2 post graduate courses Risk Management. They attract for the development of and for presenting the course seasoned lecturers with actual business experience.

The assignment: Develop and present the course Financial Risk Management

The role : courseware developer and trainer

1 June 2008 – 1 January 2009

Customer : Achmea Hypotheekbank N.V. (specialised mortgage bank)

The situation : The internal project manager Basel II left the Company.

The assignment: Act as project manager Basel II until a replacement has been hired. Deliver as many as possible IRB credit risk models (PD, EAD, LGD), instigate a review of the quality of the data used for these credit risk models and propose corrective measures. Improve the risk management functions and the risk management policies.

The role : project manager ad interim Basel II

The results : Delivered the requirements in time and within budget. Additionally delivered the validation of the credit risk models by an independent consultant.

1 January 2008 – 1 June 2008

Customer : Achmea Beleggingsfondsen Beheer B.V., Achmea Pensioen- en Levensverzekeringen N.V., Achmea Shared Service Center Finance

The situation : The administrative processes with respect to the management and administration of the Unit-Linked investment funds is split between various organisational units within and outside Achmea. The TER (Total Expense Ratio) has not been investigated and agreed upon by the parties.

The assignment: Investigate the actual management processes of the Unit Linked investment funds and present solutions to improve (higher quality, cheaper) these processes.

The role : consultant

The results : The presented solutions have been implemented by the Customer..

1 April 2007 – 1 January 2008

Customer : Achmea Beleggingsfondsen Beheer B.V., Achmea Pensioen- en Levensverzekeringen N.V.

The situation : At the end of 2007 the European MiFID Directive came into force. Next to that the so-called "De Ruiters Committee" came with directives with regard to transparency in United Linked and unitised investment funds linked to Life insurance policies.

The assignment: Ensure compliance with the afore-mentioned directives (for De Ruiters Committee this consisted of prospectuses and Factsheets for the investment funds).

The role : project manager MiFID en sub-project manager "De Ruiters"

The results : Compliant with both directives on time and within budget.

1 December 2006 – 1 April 2007

Customer : Achmea Bank Holding N.V., Achmea Beleggingsfondsen Beheer B.V., Achmea Pensioen- en Levensverzekeringen N.V.

The situation : In 2007 the Dutch Financial Services Act (Wet op het financieel toezicht) came into force.

The assignment: Ensure compliance with the Financial Services Act part 4 (Market Behaviour)

The role : project manager Financial Services Act, part 4

The results : on the delivery date fully compliant

1 December 2005 – 1 December 2006

Customer : Achmea Hypotheekbank N.V. (specialised mortgage bank)

The situation : Upon the departure of 2 previous project managers the Customer required a project manager with subject knowledge and experience with transformation processes.

The assignment: Lead the programme, consisting of 11 projects and design and implement a new governance structure : Risk Governance, Risk Policies, Risk Charters

The role : project manager Basel II

The results : Delivered the requirements on time and within budget.

1 September 2005 – 1 November 2005

Customer : Circle of Excellence, Hoofddorp

The situation : Circle of Excellence was a consulting firm, who was contracted to design and Implement outsourcing of administrative mortgage processes. Business and administrative knowledge was brought into the project by external freelance consultants.

The assignment: To provide consulting to Circle of Excellence in the specified areas.

The role : consultant

The results : developed the required reports on time.

1990 - 2005 Achmea Group and its predecessors (insurance group)

February 2002 - May 2005 Eureka/Achmea Head of Risk Management (Zeist, Apeldoorn)

Introduction and establishment of Enterprise Risk Management (COSO), Control & Risk Self Assessments, development and introduction of risk management methodologies. Establishment of Group Risk Management Committee, redefining risk management governance and policies.

September 2000 – February 2002 Achmea, vice president Group Finance & Control (Zeist)

Establishment of Group ALCO. Involved in establishment Risk Based Capital competence centre. Various projects with respect to capital management and capital structure of the Group and its subsidiaries. Application credit rating. Involved in various M&A projects (valuation, due diligence, negotiations)

February 1999 – September 2000 Achmea, director Projects (The Netherlands)

Until May 1999 responsible for some strategic projects with respect to All Finance Concept and new business development.

In the period May/June manager ad interim of one non-consolidated subsidiary, responsible for reorganizing the Finance Department and delivery of the Annual Accounts 1997 and 1998, certified by their external auditor, thereby facilitating the sale of the company.

In the period June – November development of a strategic business plan for new business venture in personal sales. The plan and the necessary investments of €7 million were approved.

From December 1999 – April 2000 responsible for reorganising and restructuring of the sale of Mutual Investment funds to the general public. This included profit enhancement and reorganising the administrative processes between the involved companies of Achmea Group. Also approval was obtained from the Dutch Central Bank.

Member Taskforce “Belastingplan 21^e Eeuw” (introduction of new tax laws in The Netherlands)

May 2000 – September 2000 responsible for 2 projects in The Netherlands and in Belgium with respect to starting two joint ventures with external call centres.

1997 - 1999 Avéro Bank, executive director (Zaandam)

Responsible for Corporate Lending, Finance and Control, Information Management, Legal Affairs, PR and Marketing.

Management of EURO and Y2000 projects. Improvement of credit risk analysis; introduction of risk classification system. Introduction, improvement of management information : planning and control, Introduction and implementation of relationship management system, full revision legal documentation and contracts.

Account executive for a number of major clients.

Member Steering Committee EURO and Y2000 projects of the banking division of Achmea Group. Member Steering Committee Information Management of Achmea Asset Management, member working group Sales of Investment Funds of Achmea Group.

1995 - 2000 executive director Achmea Beheer

Responsible for the management of all retail mutual investment funds of Achmea Group (secondary activity).

1993 - 1997 AVCB/Achmea Asset Management, executive director (Apeldoorn)

1993 - 1995 Responsible for Finance and Control, Information Management and Corporate Lending. Also responsible for upgrading of clients' and management reports. Establishment and staffing of Internal Audit department. Improvement of systems development procedures. Redesign collection procedures and acceptance procedures Corporate Lending.

1993 - 1996 Programme Director reorganisation programme FUTURE of AVCB/ "secondary Achmea Asset Management (a.o. Business Process Redesign) activity" Responsible for (re-)engineering of the company, its business processes, redesign of information systems, introduction and implementation of performance measurement. Co-responsible for setting up HRM and Account Management departments. Coaching of the technical staff, in their new respective roles and responsibilities.

1995 - 1997 Responsible for Capital Markets, Venture Capital and Real Estate Investments. Upgrading of the investment processes, implementing business analysis of the companies (possibly) to be invested in, upgrading control processes. Account executive for a group major clients. Together with the pension funds acquiring new pension fund and asset management clients.

1992 Avéro Leeuwarden, deputy director Asset Management

Responsible for the treasury function, venture capital, real estate investments, mortgage lending, establishment of two companies in the field of mortgage lending. Responsible for the selection and implementation of a new backoffice system for mortgage lending and asset management. Major improvement of efficiencies. Upgrading of management reports.

1991 Avéro Leeuwarden, Group Treasurer and manager various investments

Responsible for the treasury function and the investments in real estate and venture capital. Development of profitability projections for real estate investments.

1990 Avéro Leeuwarden, Group Treasurer

Implementing and developing treasury function. Additionally development of management information for the group.

1984 - 1990 R.S. Stokvis & Zonen B.V., Rotterdam/Hoofddorp.

International holding company, with 25 subsidiaries, of which 10 located in Europe.

Group Treasurer

Implementation of treasury function, centralised cash management, local financing arrangements and maintaining relationships with the bankers of the group and of the subsidiaries. These activities contributed heavily to the operational result of the group. Development of custom made treasury management system.

Involved in buying and selling of companies, with respect to the financial aspects.

Responsible for the insurance programmes in Holland and, partly, abroad. These activities resulted in a substantial lowering of the insurance costs. Development of custom made insurance and claims handling system.

Executive director of the company's pension funds, a.o. responsible for the investment and reinsurance activities.

Member of the operational audit team.

Stand in for a period of 6 months for the corporate controller.

1982 - 1984 Hollandsche Beton Groep N.V., Rijswijk

International construction, engineering and real estate development company.

Assistant cash manager

Responsible for day-to-day cash and currency management of the Group, within executive guidelines. Arrangement of working capital financing of foreign subsidiaries. Introduction of world wide electronic banking system. Study into European and worldwide netting arrangements for the bank accounts. Arranging European netting. Maintaining operational contacts with the group's bankers. Development of in-house cash management system.

1976 - 1982 N.V. Slavenburg's Bank, Rotterdam and The Hague

1980 - 1982 manager Foreign Department and authorised signatory of the The Hague branch

Responsible for transforming the department from a cost centre into a profit centre. Account Manager for a group of corporate clients.

1979 - 1980 working trainee various departments with respect to foreign trade transactions, Foreign Payments, Documentary Collections, Documentary Credits Export.

Additionally a short stay on the trading desks Capital Markets and Money Markets, local and foreign.

1976 - 1979 employee Documentary Credits Import

After an introductory period I came to handle the large commodity transactions as well as international bid and performance bonds. Maintaining operational contacts with branch offices and clients.