

Increase Efficiency –  
customized strategies to  
manage my business better  
Finance and Insurance



Finance & Insurance





## DEKRA – excellence and expertise for your safety needs and requirements

The need for safety is a fundamental requirement of life. From our homes to our workplaces, the products and services we use, and how we produce, manufacture and distribute them. Safety underpins everything we do. With almost 100 years of experience, knowledge and innovation behind us, DEKRA ensures safety and peace of mind for businesses, organizations and individuals worldwide. Today, we support the safety needs and requirements of virtually every sector and industry, providing 100% reliability, anywhere around the globe.

### Safety is our DNA

Since the first day of our foundation in Berlin in 1925, safety has been deeply anchored in DEKRA's DNA. Safety was the reason our company was founded and it is the reason why we continue to grow. Starting life in the field of automotive safety, we have continued our expansion into every possible area of safety testing, certification and consulting. From automotive OEMs and suppliers to power generation and distribution, industrial goods or the oil and gas industry, we enable thousands of customers in all the world's leading industries to achieve safe, sustainable and profitable operations.

### Your global partner

Wherever you need our services, we can deliver. DEKRA's network of in-house experts, subsidiaries and representatives today extends across more than 60 countries and five continents. Whichever sector or industry you work in, our teams and consultants are on hand to help you meet your safety and certification objectives. As one of the world's leading expert organizations and a globally active partner, you can call on our expertise at any time, anywhere around the globe.

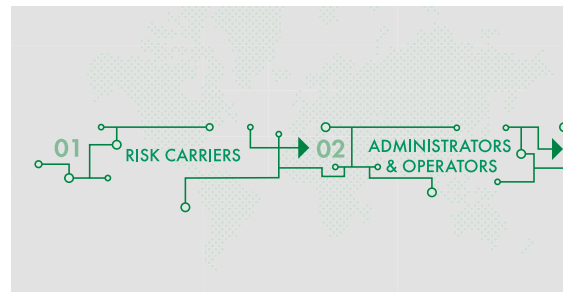
### A safer future

As the world continues to change and evolve at incredible pace, new safety challenges are constantly arising seemingly at every turn. Being able to respond successfully to this changing landscape requires a great deal of knowledge, experience and versatility. With our future-oriented services, that is precisely what DEKRA offers you.



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# Partnering along the value chain

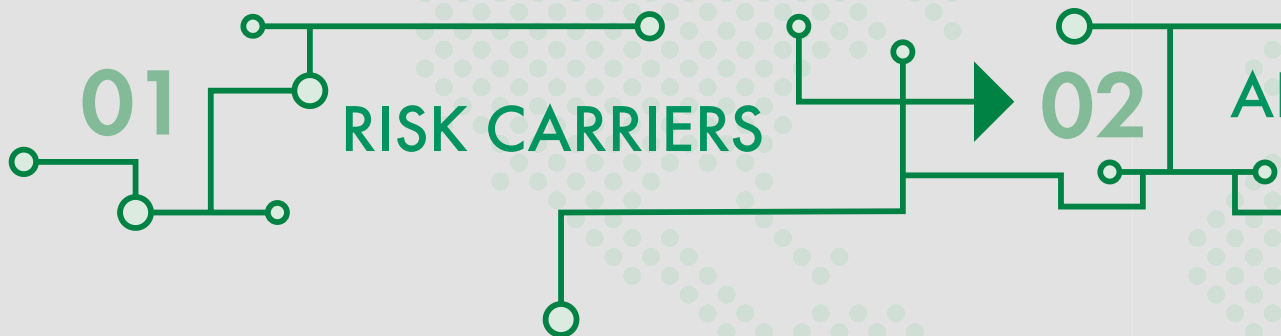
## Increase customer satisfaction and efficiency

Made up of diverse providers, the finance and insurance sector plays a critical role in the global economy, driving both private and business wealth around the world. While banks, lending institutions and public funding provide monies needed to support homeowners, finance automobiles or subsidize business endeavors, insurance companies help to guarantee loans, protect investment and provide support in unexpected events such as accidents, natural disasters, pandemics or political unrest.

Both financial institutions and insurance providers face unique challenges. Creditors rely on digital audits of financed objects, with OEM financiers requiring additional stock audits and banks in need of safety inspections of private and commercial properties and assets. Insurance companies that underwrite risk must be able to effectively adapt to emerging growth, supply and demand as well as sudden or even catastrophic events in order to support vital lending needed to fuel local, regional and global economies.

## Customized solutions to meet any challenge

DEKRA works to help lenders and insurers handle every situation to the best of their ability. We offer customized services extending throughout the vehicle, industrial and property lifecycles as well as CAT solutions in the aftermath of global and local events. Our tailored consulting, auditing, training and IT solutions help you protect confidential data, secure management systems and prevent cyber-attacks as well. Put our expertise to work for you!





ADMINISTRATORS  
& OPERATORS

03

INTERMEDIARIES



## Effectively managing risks for maximum results

Lenders and insurers operating in today's digitalized and competitive global financial services industry rely on prudent management to keep their risk at a minimum. Whether you deal in the vehicle, industrial, property or catastrophe segment, we provide support services tailored to your particular needs and circumstance to ensure a secure and profitable business environment.

### Implementing effective strategies    Controlling processes and claims

In planning robust management systems and efficient processes, carriers count on us to provide solid advice and consulting in process efficiency and business services. We help lenders develop effective strategies to ward off rising competition and boost customer loyalty. Our comprehensive training programs and personnel certifications ensure a strong and knowledgeable workforce to give you substantial competitive advantage.

Our experts help you effectively manage risk with claims handling, loss adjusting and a wide range of appraisal services. It is vital to integrate digital solutions to support robust risk management in any business model, ensuring continuous up-to-date tracking and fast settlement processing. We are authorized and accredited to provide you with expert audits and assessments as well as financed stock audits to support you in achieving your business goals.

“DEKRA has given us the tools we need to better manage our risk in a challenging world.”

As a global service provider, DEKRA works to help you ensure the integrity of your processes and systems to minimize risk and increase customer satisfaction and efficiency.



## DEKRA Services for ...

### Vehicle Lifecycle – monitoring asset safety and value

- > Accident Investigation of Railway Vehicles
- > Automotive Stock Audits
- > Connected, Autonomous, Shared, Electric (CASE) Mobility Training
- > Condition Report
- > DEKRA Used Car Seal

### Property Lifecycle – protecting investment and human capital

- > Environmental Due Diligence
- > Evacuation Assistance Training
- > Fire Safety Training
- > Work Safety Due Diligence

### CAT Solutions – acting in the face of adversity

- > Accident Investigation of Railway Vehicles
- > Process Safety Incident Investigation
- > Risk Management Systems Training

### Added Value - ensuring comprehensive support

- > Cyber Security and Data Protection
- > Data Protection Audits
- > Energy Management System
- > Examination of Experts for the Insurance Industry
- > Health, Safety and Environment (HSE) and Sustainability Solutions
- > Information Security Management System (ISMS) for Critical Infrastructures
- > Insurance Risk Assessments
- > Quality Management System





## Securing an effective financial plan

Responsible for all financially related issues including developing and executing a financial plan and directing investment activities, administrators and operators also work to secure effective funding programs and competitive interest rates. Our DEKRA experts provide administrators and operators the support they need to succeed.

### Setting up a sound strategy

Every effective process or system relies on smart planning and qualified personnel. We support administrators and operators with professional training programs and credentialed certifications tailored to enhance performance in every industry sector and business model. Our experienced experts provide valuable insight into digitalization aspects with integrated remote solutions. DEKRA is your partner in IT security in accordance with local regulations.

### Protecting your interests

Fielding day to day or even unexpected changes in your financial landscape can pose challenges to any administrative process or system. Administrators must be on top of every situation, implementing customized solutions to prevent or appropriately respond to dedicated risks. We provide a wide range of support services from professional personnel certification to auditing and appraisals to help you assess, adapt and succeed in any circumstance.



“DEKRA has provided us an objective perspective and solid solutions upon which to optimize the effectiveness of our information security and data protection strategies for reduced risk and increased resilience.”

Tailored support services address your unique circumstance and goals to ensure maximum results and business success.



## DEKRA Services for ...

### Vehicle Lifecycle – determining the damage

- > Accident Reconstruction
- > Bodyshop Seal
- > CAT Damage Appraisal
- > Claims Handling Automotive
- > Condition Report
- > DEKRA Used Car Seal
- > Document Check
- > High-voltage Vehicle Training
- > Recourse
- > Technical Report
- > Tele Expertise
- > Traffic Monitoring Investigation

### Property Lifecycle – managing the insurance claim

- > Claims Handling
- > Fraud Investigation
- > Loss Adjusting
- > Occupational Health and Safety Training
- > Recourse
- > Remote Adjusting

### CAT Solutions – continuing in difficult circumstance

- > CAT Damage Appraisal
- > Information Security Auditor Training
- > Loss Adjusting CAT
- > Risk Management Systems Training

### Added Value - maximizing service resources

- > Chief Information Security Officer (CISO) Training
- > Cyber Security and Data Protection
- > Examination of Experts for the Insurance Industry
- > Health, Safety and Environment (HSE) and Sustainability Solutions



## Providing the right solutions for operational efficiency

Intermediaries working in the finance and insurance industry serve in diverse capacities ranging from acquisition and process handling to information security and data protection. We provide expert services to help various professionals ensure they are acting in the best interests of their clients according to the latest industry standards and regulations.

### Ensuring process integrity for optimal results

When managing policies and claims, intermediaries rely on independent and reliable appraisal and adjusting services to determine action and payment plans. Both are also called upon to develop, implement and maintain effective information security and data protection strategies and systems to defend against cyber breach or improper sharing. Comprehensive DEKRA services are designed to support robust lifecycle operations.

### Credentialed credibility

Intermediaries at every level must be able to accurately and appropriately perform their duties according to recognized industry practices, processing protocols and current regulatory requirements. We conduct training courses, which comply with existing regulations and recognized practices. In this way, we train individuals working in high voltage vehicle services, data protection, information security and risk management to ensure qualified operational competence throughout the value chain.

“I can rely on DEKRA to help me enhance my operational capabilities and competences.”

DEKRA provides comprehensive services to ensure qualified personnel and expedient operations.



## DEKRA Services for ...

### Vehicle Lifecycle – reducing liability and protecting value

- > Accident Reconstruction
- > Bodyshop Seal
- > CAT Damage Appraisal
- > Claims Handling Automotive
- > Condition Report
- > DEKRA Used Car Seal
- > Document Check
- > High-voltage Vehicle Training
- > Recourse
- > Technical Report
- > Tele Expertise
- > Traffic Monitoring Investigation

### Property Lifecycle – protecting families and businesses

- > Claims Handling
- > Data Protection and Data Security Training
- > Fraud Investigation
- > Loss Adjusting
- > Recourse
- > Remote Adjusting

### CAT Solutions – fortifying resilience

- > CAT Damage Appraisal
- > Information Security Auditor Training
- > Loss Adjusting CAT
- > Risk Management Systems Training

### Added Value - ensuring maximum service

- > Cyber Security and Data Protection
- > Data Protection Audits
- > Examination of Experts for the Insurance Industry
- > Health, Safety and Environment (HSE) and Sustainability Solutions
- > Quality Management System





## Ensuring sustainability standards in the financial sector

Financial partners and insurance providers underwriting investment in today's green economy are subject to EU Taxonomy regulations to ensure environmentally sustainable funding. We provide comprehensive services to help diverse lenders and guarantors measure and evaluate the sector- and market-specific sustainability of their financial projects.

### Sustainable investment

The EU Taxonomy helps companies, investors and financial institutions measure the environmental performance of economic activities over a wide range of industries so they can meet established sustainability requirements. Lenders and insurance providers offering financial products to the European market as well as those operating under the non-financial reporting disclosure (NFRD) regulation are subject to mandatory compliance with EU Taxonomy guidelines.

### Facing the climate challenge

Any business responsibly operating according to relevant environmental and climate standards and statutes must develop a robust and resilient business strategy and install effective governance structures as well as related management systems. Further, it has to implement efficient processes for identifying, assessing and responding to risks and opportunities and establish emission targets supporting outstanding performance and company initiatives. Aiming to redirect finance and insurance sector investment to companies engaged in sustainable activities, EU Taxonomy provides standardized definitions of green business practices at the center of the EU

Sustainable Finance and Insurance Agenda and contributes to achieving the goals of the EU Green Deal.

### Financials and the real economy

Providing standardized definitions of green business activities, the EU Taxonomy is the critical centerpiece shaping emerging regulation affecting sustainable corporate climate strategies. Business executives and their responsible counterparts submit documented reporting to secure the investment, funding and insurance needed to operate and succeed in demanding global markets.

# Green services for a sustainable future

With expert intermediary functions and risk management, the finance and insurance sector plays a key role in promoting sustainable business models, policies and projects while directing investment to the real economy.

In accordance with EU Taxonomy regulation for the finance and insurance sector, we provide comprehensive services designed to help diverse lenders and guarantors make sure funding is granted to organizations promoting sustainable business. Our wide-ranging and objective assessments can be used to reliably evaluate clients across a spectrum of industries.

Sustainability audits assess a company's ability to implement effective customer-specific CSR standards. We provide verification and advisory services to

evaluate corporate sustainability management strategies. Life cycle assessment and critical reviews document the carbon footprint and sustainability of supply chains, products, green buildings and mobility fleets. You can rely on our KPI expertise to help you establish and maintain effective, efficient and compliant solutions to ensure the appropriate environmental, social and economic sustainability standards in every project.

The future of the finance and insurance sector, green finance provides innovative tools and mechanisms to generate and support environmentally responsible manufacturing and business. Update your lending and underwriting practices in compliance with all statutes and standards regulating green finance for businesses with solid sustainability strategies for secure investments and higher returns. We look forward to serving you.



## TOP AWARD FOR DEKRA:

In recognition of our efforts to continually maintain and improve our sustainability performance and proven results in the four environmental, labor and human rights, ethics, and sustainable procurement assessment areas, EcoVadis has awarded DEKRA its highest distinction. The EcoVadis "Platinum" award ranks us among the top 1 percent of companies rated in these categories.

Considered the leading international sustainability standard evaluating businesses and their global value chains, EcoVadis has assessed over 65,000 companies in more than 160 countries.

It is our honor to bear the EcoVadis Platinum Sustainability Rating seal.



“DEKRA’s global network ensures that I can access the testing and safety services I need, wherever I need them.”

**In over 60 countries,  
on 5 continents**

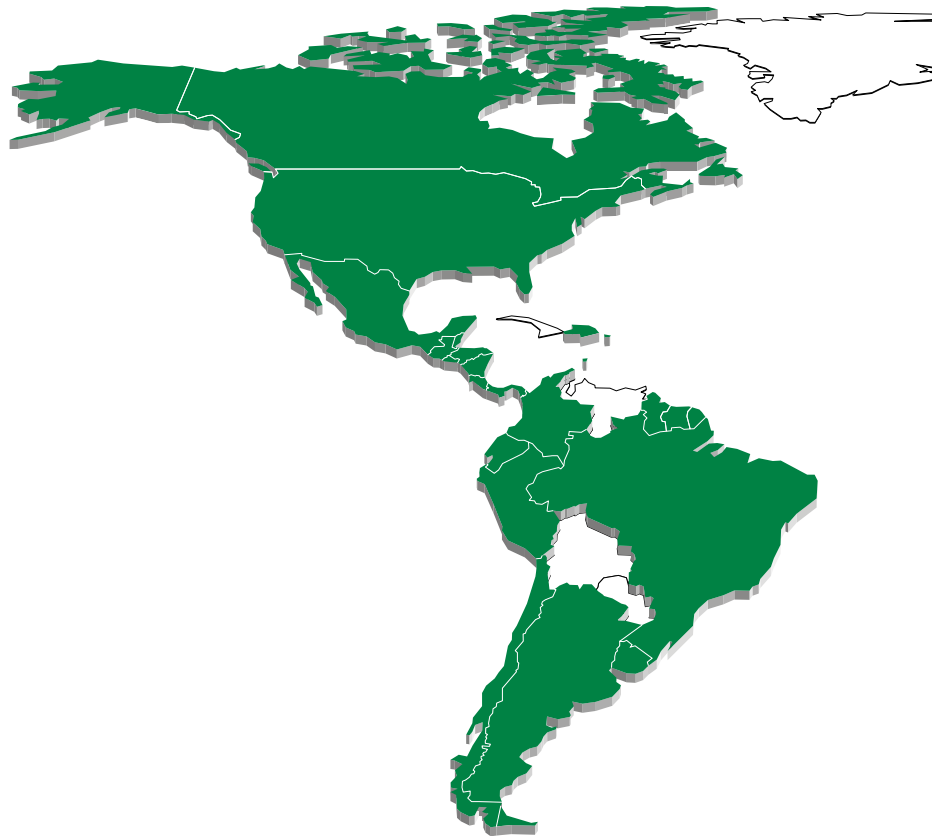
Whenever and wherever questions of safety arise, we are one of the first points of contact for solving them. With subsidiaries and representatives around the globe, we provide a direct local presence.

**Almost 44,000 employees**

Whenever our expertise and safety services are needed, we are there - with nearly 44,000 highly qualified employees, we take care of your safety needs and requirements around the world.

**Independent, neutral and  
reliable**

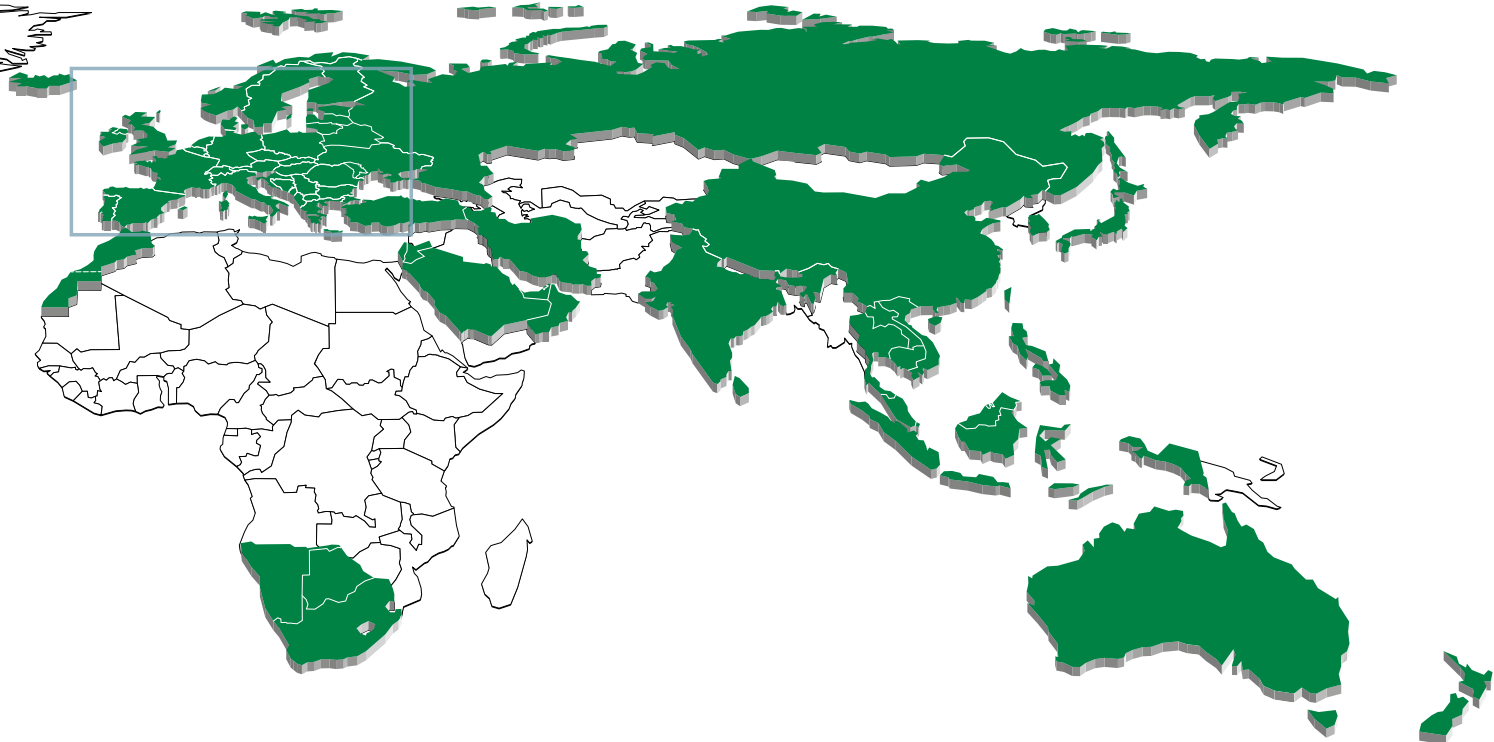
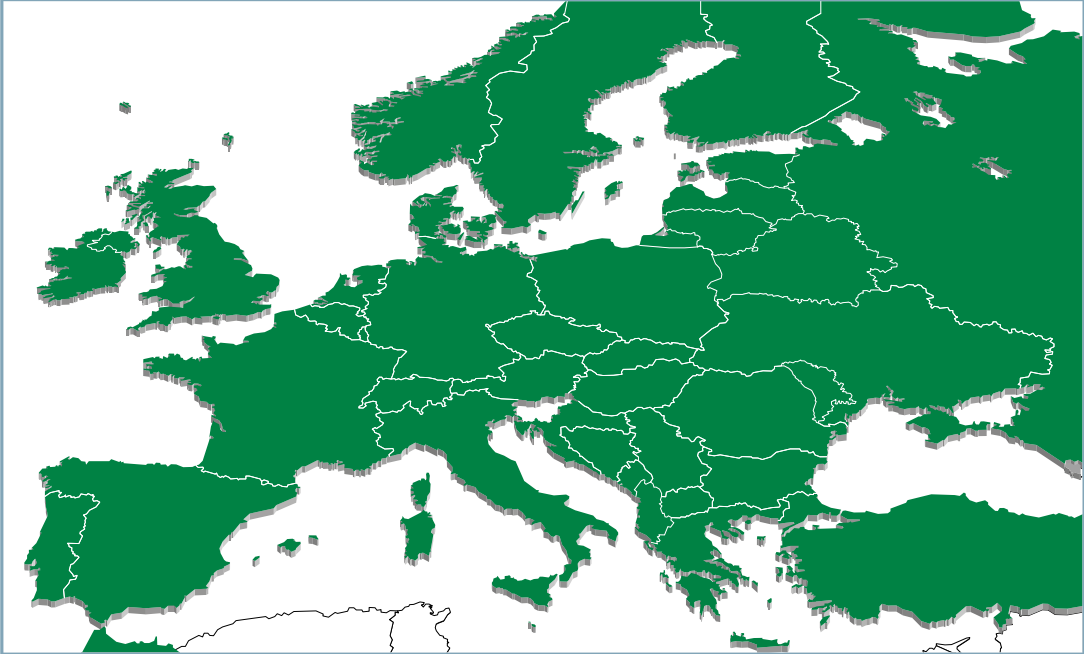
DEKRA is the world’s largest independent expert organization in the TIC industry. Our expertise and safety services meet the highest quality standards.

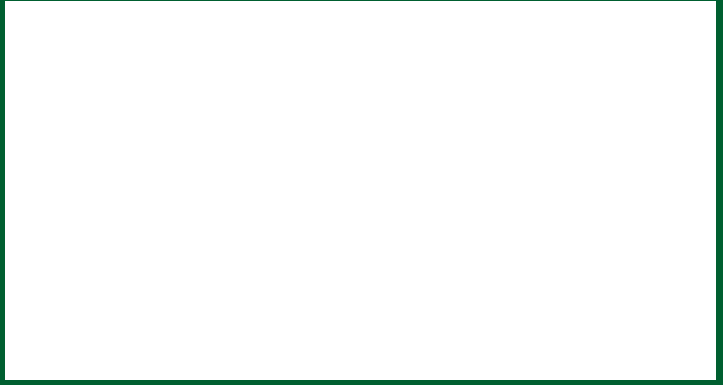


*Due to impartiality and independence requirements of regulatory authorities, services may have to be performed by different, mutually independently operating DEKRA units.*



# Global partner for a safe world





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