

## RESUME

### Ir. H. Douwes

#### PERSONAL

Name Douwes  
First name Hendrik (Rik)  
Address Herdersweg 13  
1272 AG Huizen  
The Netherlands  
Phone + 31 6 53125049  
Born: Amsterdam op 11-10-1959  
Married, with three children  
Nationality Dutch  
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#### EXECUTIVE PROFILE

##### ***Managing Director of Inadmin N.V.***

Ir. H. (Rik) Douwes (1959) is Managing Director of Inadmin N.V.. Inadmin is a newly created subsidiary of APG, one of the world's largest fiduciary pension servicing companies. Inadmin provides Third Party pension Administration services for primarily DC-pension schemes, on behalf of pension funds, PPI's and Insurance companies. Rik joined APG in 2012 with the objective to setup and grow this new company.

Rik's primary focus has always been to provide software, ASP and BPO service-infrastructures for pensions, mortgages, insurance, savings and other financial products based on proven technology and standard solutions. At Teos BV, a company owned by Rik, he also provides consultancy services regarding shared service centers, SaaS-, and BPO-projects and participates in business initiatives.

As of 2006 Rik was Managing Director and shareholder of Uniserv Outsourcing BV. His primary responsibility was to grow the business and professionalize the insurance Outsourcing services provided by Uniserv. Uniserv has bought and incorporated by COR&FJA AG, a German software company seeking international expansion. For which Rik became Managing Director in the Benelux.

Until 2006 Rik was Partner of Accenture and responsible for the business development of the financial services Business Process Outsourcing and he lead the Life & Pension BPO unit "Accenture Insurance Services B.V." in the Netherlands. He was also responsible for the creation and roll-out of a business plan with SAP to use SAP-software as the infrastructure for Accenture's BPO worldwide.

In 1997 Rik founded and became CEO of STATER N.V., International Mortgage Services the first and only successful example of Shared Business Process Outsourcing in the Dutch financial services industry.

From 1991 to 1996 Rik was the Managing Director of Bouwfonds Hypotheken BV, the fifth largest residential mortgage lender in The Netherlands.

In the seven years immediately following his education Rik was employed as an international consultant for Arthur Andersen.

He graduated in 1985 from the Technical University in Delft (The Netherlands) with a degree in civil engineering and specialty in business management.

## EDUCATION

Master of Science, Civil Engineering, Technical Universities of Delft (1985).  
Specialization numerical physics and Business Administration.  
International Executive Program, Insead in Fontainebleau (France, 1996)

## PROFESSIONAL EXPERIENCE

### **Arthur Andersen (Accenture). (1985-1991)**

Rik joint Arthur Andersen (Management Information Consultants) in 1985.  
Within Andersen Rik had as manager of the Financial Services Division, a primary focus on information architectures and project management.

A summary of clients and projects:

- Feasibility study of new information architecture. Nutsspaarbank, Den Haag
- Development of a strategic information plan Electronic Banking (Amro Telebank Services).
- Responsible project manager of the development of an Electronic banking system
  - First EB-system using electronic authorization tools (Tokens)
  - Using Videotex technology (predecessor of the Internet browser)
- Member of the steering comity of the implementation of an in-house banking system of “Dealer Financiering Maatschappij (PON-bank).”

### **Director ICT of Bouwfonds. (1991-1994)**

Bouwfonds is a large real estate development and financing company in the Netherlands.

Roles, responsibilities:

- Responsible for the ICT infrastructure and operations of Bouwfonds (100 fte).
  - Responsible for operations of ICT department
  - Development of a new information strategy
  - Execution of a ICT strategy and reorganization
- Design and Development of the new commercial origination system (SHS-OFKA)
- Design and Development of the new Servicing system (SHS-BHR)
- Creation of an industry standard Mortgage Data Network “Hypotheken Data Network”.  
This network was the first major step in supply chain integration. Brokers and lenders are able to exchange data real time in a standard format. (first using proprietary network later the internet)

### **Managing Director Bouwfonds Hypotheken BV. (1994-1996)**

Roles and responsibilities:

- Responsible for the operations of Bouwfonds Mortgages (150.000 mortgages and insurances)
- Responsible for the ICT of Bouwfonds Mortgages
- Responsible as member of the board for strategy and business development
- Development of the Business plans of Bouwfonds Mortgages (funding and distribution)
- Development of the Private Label Mortgages (B2B)
- Structuring one of the first Mortgage Backed Securities in the Netherlands Dutch-MBS-I
- Development of a commercial servicing company by using the Back-office of the existing Bouwfonds organization.

### **Chief Executive Officer, STATER BV. (1997 - 2003)**

In 1996 Rik founded STATER as a mortgage servicing organization in the Netherlands. Today STATER is the first and only successful example of Shared Business Process Outsourcing in the Netherlands. Besides sBPO STATER acts also as an Exchange or mark plaza where Originators and Investor meet to sell mortgages to the secondary market. The initial investments and launching portfolio to create STATER were provided by Bouwfonds.

In 1999 STATER began its international expansion strategy by starting a Greenfield operation in Germany and by acquiring the back-office of a mortgage bank in Belgium.

In 2000 Bouwfonds / STATER was acquired by ABNAMRO.

Roles and responsibilities:

- Founder and CEO of STATER BV
- Responsible for 450 fte in 2003
- Revenue in 2003 of Euro 70 million
- Assets under management > Euro 100 billion
- Acquired servicing contracts of more than 15 clients
  - eg. ABP, SwissLife, DeltaLloyd, DBV, Argenta, Bank of Scotland, GMAC etc
- Creating a support organization for the secondary mortgage market and Mortgage Backed Securities market.
- Initiate and execute international expansion strategy
  - Operations in Netherlands, Germany and Belgium

### **Senior Executive, Accenture. (2004 – 2006)**

In 2004 Rik (re)joined Accenture and became responsible for business development of the Business Process Outsourcing activities of Accenture in the Netherlands with a focus on the financial services industry.

Roles and responsibilities:

- Leading the development of a global strategic BPO business plan to rationalize the BPO platforms in order to leverage Accenture's assets and the strategic alliance with SAP.
- Part of this activity was to develop a marketing and sales plan together with SAP to use SAP globally for insurance and banking BPO within Accenture (AZUR).
- Support of roll-out of AZUR world-wide
- Responsible senior director of Accenture Insurance Services in the Netherlands. AIS is Accenture's life and pension BPO unit, with AXA and AEGON as clients in The Netherlands.
- Support of several initiatives to develop other vertical BPO markets are in progress, including mortgage credit.

### **Managing Director, Uniserv Outsourcing BV. (2006 – 2008)**

In 2006 Rik became large shareholder and Managing Director of Uniserv Outsourcing B.V.. Uniserv is a small BPO organization for the Dutch Life Insurance industry, providing services to Life Insurance companies and brokers.

Roles and responsibilities:

- Shareholder and Managing Director of Uniserv B.V.
- Responsible for 25 fte in 2007
- Professionalize the organization
- Successfully positioning Uniserv in the market
- Business Development and growth
- Acquired servicing contracts and Lol of 3 clients
  - eg. K&C-pensionfund, DWS (DeutscheBank), Van Lanschot
- Enhancing ICT platform with web-portal and Straight Through Processing

### **Managing Director, COR&FJA Benelux BV. (2009 – 2012 )**

In 2009 Rik became Managing Director of COR International B.V. which was renamed after the acquisition of Uniserv Outsourcing BV and the merger with FJA AG in Germany. COR&FJA Benelux B.V. Is one of the international subsidiaries of COR&FJA AG, a listed German company which provides standard software and ASP solutions to banks, insurance companies and pension institutions in Europe. With clients in more than 16 Countries it is one of the leading companies in this field.

Roles and responsibilities:

- Managing Director of COR&FJA Benelux B.V.
- P&L responsible of the COR&FJA Benelux B.V. Organisation.
- Successfully positioned COR&FJA in the Benelux market
- Business Development
- Sales of all products and product lines of COR&FJA AG
- Setup of a local support organization for local clients
- Setup of actuarial consultancy as a new business line

### **Managing Director, Inadmin N.V. subsidiary of APG (2012 – )**

Inadmin is a newly created subsidiary of APG, one of the world's largest fiduciary pension servicing companies. Inadmin provides Third Party pension Administration services for primarily DC-pension schemes, on behalf of pension funds, PPI's and Insurance companies. Rik joined APG in 2012 with the objective to setup and grow this new company.

Roles and responsibilities:

- Founder and Managing Director of Inadmin N.V.
- P&L responsible of the Inadmin Organisation.
- Successfully setting up the internal organisation
- Successfully positioned Inadmin in the European market
- Business Development

## PUBLIC SPEECHES (Not limited list)

Teaching training sessions at Andersen (USA)	AA (VS)	< 1991
IBM Guide congress	IBM Wenen	1990
Migratie naar een client server architectuur	NOVI	1993
De invoering van het Hypotheken Datanetwerk	IIR	1993
Implementeren van de client/server architectuur	DEC	1994
Veranderende rol van automatisering in de hypotheekverstr.	Euroform	1994
IT als strategisch wapen in het distributiekanaal	IIR	1994
Verandering van de werkplek door automatisering	NGI	1994
Mortgage Banking Seminar	AC Brussel	1995
Optimaal acceptatiebeleid	Euroform	1995
Performance management bij verzekeraars	NSC	1996
Het Nationale Hypotheken Congres	Euroform	1996
Visie op de nederlandse Hypotheekmarkt	AC	1996
Hypotheken VI	IIR	1997
The Implementation of Neural Networks	HNC London	1997
Automated Underwriting with Neural Networks	HNC San Diego	1998
Hypothecaire Kredieten	IIR Brussel	1998
Distributie-kracht in de financiële dienstverlening	Focus Amsterdam	1998
Hypothecaire Netwerk organisaties	IIR Brussel	1999
Best Practices in Mortgage Servicing	MBA London	1999
Securitisatie congres	IIR	1999
Nationale Hypotheken Congres	Euroform	1999
Online Moprtgages	Euro Forum London	2000
Future of E-Mortgages	WAC London	2000
Pan European Mortgage Market 2000	EMF Barcelona	2000
Mortgage Bankers Association	MBA San Francisco	2001
Master class Verzekeringen	Berenschot	2002
MBS Market	NHG	2002
Workshop Business Process Outsourcing	B&P Zurich	2002
European Mortgage Markets	Madrid	2002
Executive Dinner Operational Excellence	IG&H	2002
Mortgage Processing	IIR- London	2003
Hypotheken Congres (dagvoorzitter)	IIR	2003
De winst van shared services	Focus	2003
Process optimization (chairmen)	IIR	2004
Process optimization in the FSI (chairmen)	IIR	2005
The Impact of the Mortgage Crisis in the Netherlands	Everest	2007
Process optimization in the FSI	IIR	2010
Hypotheken Congres (dagvoorzitter)	IIR	2011
Business Faculty MBA Vlerick Leuven Gent Management School		2002
Guest faculty Business Process Outsourcing - MBA Technical University of Delft		2005
Guest faculty Business Process Outsourcing - MBA Technical University of Delft		2006

## ARTIKELS and PUBLICATIONS (Not limited list)

Mortgage Technology	USA	1999
Succesvol inspelen op ontvlechting hypotheekmarkt	NL	2000
Markante Ondernemers	Wolters Noordhoff	2001
Finance needs shared BPO	Forrester	2001
HIEP, HIEP, Hypotheek	CIO – NL	2002
Uitbesteden voor beginners	ELAN	2003
Ultieme ketenintegratie	VVP	2003
BPO in Nederland	TFA	2004
Monthly column in Banking Review	Banking Review	2005-2008
Outsourcen is meer dan mankracht	VVP	2007
Procesmanagement zal sterk veranderen	InFinance	2007
Ultieme ketenintegratie	VB	2007

## EDUCATION AND TRAINING

High school, Rijswijk, VWO

Technical University of Delft (Master of Science)

- Civil Engineering / Numeric physics
- Business Administration

Several in-house job related trainings at Arthur Andersen (2 to 3 weeks a year)

- System design
- Methodology
- Advance Technology School
- Banking Industry School
- Several 1- and 2-days financial services workshops.

Several personal developments skills trainings at Arthur Andersen

- Interpersonal skills
- Motivation and leadership
- Group problem solving
- Career management
- Effective presentations

INSEAD

- International Executive Program (1996)

## BOARD FUNCTIONS

Business:

- Board member Mortgage Data Network "Hypotheken DataNet" (1993-1995)
- Supervisory board member Aksense (1995- 1999)
- Board Member SOCIETAS Washington (2000-2002)
- Advisory board VDD IQware (2000-2002)
- Advisory board Partners in Perspective (2001- 2003)
- Advisory board EFDEFE software (2004 – 2007)
- Advisory board VDD IQware (2007 - 2012)

Personal:

- Board member Round Table (1994-1996)
- Board member Air Waterland (1995- )

## MASTERY OF LANGUAGES

Dutch	fluent, both orally and in writing
English	fluent, both orally and in writing
German	fair, both orally and in writing

## OTHER INTERESTS

- Licensed private pilot (PPL)
- Tennis
- Golf