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Executive Summary

- Results-oriented and implementation-strong Managing Director and COO with over 15 years of experience.
- Experienced in owner-managed German SMEs, owner-managed multinational corporations, and international corporations.
- Responsible for business units with revenues of €80-120 million, OPEX between €10-30 million; leadership span of 60 to 240 employees, and procurement volume responsibility between €15-30 million.
- Extensive expertise in developing and implementing efficiency enhancement and cost reduction programs, optimizing the value chain and improving customer experience, as well as in the strategic and operational management of company transformations, post-merger integrations, and data-driven process automation.

Professional Experience

2021 until 2024 Director Operations | Auto Fleet Control GmbH

Auto Fleet Control (AFC) is a company that specialises in digital claims, repair and risk management and complete claims processing for commercial vehicle fleets. With more than 90,000 claims processed annually, AFC is the market leader in Germany. It has 300 employees in Germany and generates a turnover of €120 million at its locations in Hamburg, Wuppertal and Rosenheim.

As a member of the leadership team, I was responsible for the day-to-day operations of claims management:

- €85 mill. turnover and €30 mill. purchasing volume per year, 140,000 customers, 60,000 claims per year, 60 FTEs, 6 directs.
- Responsible for the smooth provision of services, from damage assessment and immediate assistance to repair coordination and credit and debit receivables management.
- Purchasing and service provider management of 5 workshop networks with a total of 400 workshops and other service providers (call centres, assistants, car rental companies, towing services, experts, lawyers).

Projects:

- Customer Journey and Lean Management: Operations, Supply Chain, Sales and Product are consistently aligned with the customer with the help of the Net Promoter Score (NPS). Development, anchoring and KPI-driven further development of an NPS system. By continuously measuring and analysing customer satisfaction, management is empowered to identify and implement necessary changes in all business areas and across all service providers.
- Digitisation and Al Automation: The introduction of an Al-powered repair fundamentally changes the 25-year-old process, reducing turnaround times and costs by >30%. Changing customer expectations and staff shortages are addressed by the development of an Al-based customer service chatbot, which gradually reduces call volume by 25% with constant NPS.
- Supplier Management: The inventory of all suppliers leads to a focus and volume bundling. The total number of workshops will be doubled to 150, and the worst 15% will have to leave the network. Best practices in the repair process are identified, new process standards are defined and anchored in the network. The continuous analysis of relevant data points improves the order management of repairs. These measures significantly improve throughput times, total cost of ownership, NPS and the profitability of the shops.
- **Purpose:** Development and implementation of a value-based leadership approach as a basis for the further development of the corporate culture, as well as the development of managers, departments and teams.

2017 until 2021 Executive Director Data&Insights | CRIF Bürgel

CRIF Bürgel is part of the globally active CRIF Group, headquartered in Bologna, Italy. The CRIF Group is active in over 30 countries on four continents with around 5,000 employees and over 70 subsidiaries. CRIF provides risk management, information systems, analytics, outsourcing and process services, as well as advanced digital solutions for business development and open banking. CRIF enters the German market in 2016 by acquiring two German companies and merging them. I will come on board in 2017 to put the B2B business on a new footing and to shape the post-merger integration.

As a member of the management board, I was responsible for the day-to-day operations of the credit agency:

- 240 employees at 5 locations in Germany, 1 location in Slovenia and 1 location in Turkey.
- €15 mill OPEX, as well as group-wide data procurement €14 mill.

Projects:

- Restructure, Target Operating Model, Nearshoring: OPEX reduction by 20% through the establishment of international service hubs with 110 FTE in Slovenia and Turkey. Closure of 4 German locations, development of a social plan, standardization and transfer of business operations, as well as organizational change management. Establishment of a Data & Analytics Centre, 15 FTE, Italy.
- Platform development: A 30-year-old ERP system needs to be replaced in 15 months. Responsible for the development, golive and stabilization of a new portfolio management system in an international, cross-functional team (Germany, Italy, Poland, Slovenia, Slovakia).
- Data strategy and data cost management: The company's data treasures must be identified and tapped. Implementation of
 a data lake system to improve data quality and value creation. Consolidation of data source procurement, resulting in a
 significant reduction in purchasing costs and better use of data.

2019 until 2021 Managing Director | EuroPro Gesellschaft für Data Processing mbH

EuroPro offers companies, tradespeople and freelancers from all sectors of the economy comprehensive information on the address and solvency of private individuals and companies. The focus is on the identification of addresses of unknown customers and debtors, and in particular on a multi-level investigation system. In 2019, I will take over the management of EuroPro with the aim of significantly increasing the profitability of the company, developing new products and integrating the company into the Group.

As Managing Director, I was responsible for the digital transformation and revenue growth of the unit:

• €10 mill. annual revenue, 30 employees, 400 B2B customers.

Projects:

- **Product development and sales growth:** Introduction of new, profitable products to increase sales rate (+15%) and profitability (+20%).
- **Process automation:** Implementation of a fully automated system for residents' registration office requests, which significantly reduced processing times and significantly increased efficiency

2016 until 2017 Senior Manager Strategy and Business Transformation | Barclays Bank

Barclays Bank Europe in Hamburg is a leading credit card issuer and provider of installment loans and call money. It has been active in Germany since 1991, has 800 employees and belongs to the British Barclays Bank, founded in 1690.

- Organizational development: The implementation of agile organizational principles in IT and business leads to improved quality and collaboration.
- PMO: Responsible for the structured coordination and implementation of all Brexit measures.
- Cost reduction: Lead a program for significant cost reduction.

2014 until 2016 Head of Fraud Operations | Barclays Bank

- Responsibility for the topics of fraud prevention, prevention of money laundering and terrorist financing.
- €4 million in annual fraud risks, 4 team leaders and 85 employees.
- Further development of the area of quality and performance management.
- Development of a new structural and process organization, as well as outsourcing of 15 employees.

2011 until 2014 Head of Loan Operations | Barclays Bank

- Responsibility for the active telephone sales of installment loans and additional products, credit checks and application-related processing, as well as the support of existing customers and sales partners.
- €120 million loan volume, €10 million cross-selling, 6 executives, 100 FTE.
- Sales: The introduction of innovative sales processes increases the annual installment loan volume by >30% to €120 million per year. Profitability is achieved through cross-selling of highly regulated insurance products.

2010 until 2011 Head of Continuous Improvement | Barclays Bank

- Responsible for the bank's process management, 8 employees.
- Reorganization: Integrated sales and service departments to increase performance and customer experience: End-to-end processes and sales incentives, mixed teams based on the principle of "first point of contact resolution".

2009 until 2011 Senior Change Manager | Barclays Bank

- Co-responsible for the program management of the bank, leading 4 business analysts and project managers.
- Program Management: Introduction of SAP HR. Introduction of the installment loan platform.
- Implementation of profitability improvement in the credit card sector. in key product lines. Implementation of a strategic risk management system.

2007 until 2008 Senior Management Consultant | Capgemini Deutschland GmbH

Capgemini is one of the world's leading providers of management and IT consulting, technology services and digital transformation. As a pioneer of innovation, the company supports its customers in their complex cloud, digital and platform challenges.

- Introduction of a strategic risk management platform in the field of commercial banking, Landesbank.
- Planning a growth strategy and product launch, British banking and insurance group.
- Definition and introduction of a compliance and risk management system, taking into account the prevailing process and specialist architecture, risk aspects at a large German insurance group.

2002 until 2008 Senior Project Manager | Atradius Credit Insurance

The Atradius Group protects companies with trade credit insurance, guarantees, debt collection services and business information. Atradius emerged from the Gerling credit insurance division and generates sales of ≤ 2.5 billion with 3,500 employees in 50 countries.

- CRM: As part of a post-merger project, the processes in customer service are standardized. As a project manager, I am responsible for the conception, development and implementation of a cross-border CRM system.
- Test coordinator for data migration of contract inventories and functional expansion of the inventory system in France, Belgium and Luxembourg.
- Sub-project responsibility for the introduction of a uniform project governance based on Prince 2.

2001 until 2002 Product Manager | Gerling Insurance

Product development for digital marketplaces.

Education

- Certified Coach, bta Berlin, 2025.
- Certified Project Manager PRINCE2 and PMP, London and Brussels, 2006 and 2004.
- Studying Economics at the University of Essen. Majors in Finance & Banking, Marketing & Trade, and Energy Economics. Diploma thesis on energy trading entitled "Value-at-Risk and Credit Risk Management as Risk Management Instruments for Energy Suppliers in the Liberalized Electricity Market", 1999.
- Abitur at the Josef-Albers-Gymnasium in Bottrop, 1994.
- Student exchange and graduation at Princess Anne High School in Virginia Beach, Virginia, USA, 1992.