

Introduction

DPS is an **international organisation** of experts engaged in claims and risk management services to both the marine and non-marine insurance industries.

Our professionals are experienced in a vast range of key areas enabling **accurate** and **efficient** investigations to be reflected in detailed and crystal clear reports.

Their technical competence and social skills go hand in hand with a **sense of urgency** and a **focus on solutions**.

The ongoing challenge of widening and deepening **expertise** in combination with a steady geographical expansion best characterizes the daring but down-to-earth spirit of our company.

DP SURVEY GROUP N.V.

Frank DE PAUW

Managing Director



Introduction

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Timothy Buysse

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Hans Frans

Commercial

Johan Van der Meirsch

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Surveyors

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Jeroen Lanslots
Antoine Vande Maele
Wim Loos
Filip De Regter
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Yannik Baelus
Johan Eykens
Sam Lauwers
Pieter Gysels
Jürgen Franck
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Emiel Ascione
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Simon De Bie

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Rositsa Ganeva
Philippe De Rycker
Dirk Polfliet

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Leonid Vindergauz

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Karen De Weirt
Evi Vanhamme

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Kristien De Waele

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Mich Duré
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Non-Marine Services

Backed by **experience** and driven by **service** our team of engineers investigates, adjusts and settles liability, property and engineering claims. Their technical competence and social skills go hand in hand with a **sense of urgency** and a **focus on solutions**. By doing so, they create a unique **partnership** with you, based on trust and appreciation.

DPS NON-MARINE ACTIVITIES

- **Liability**
 - General, industrial and commercial liability
 - Product liability and recall
 - Professional liability
- **Property**
 - Cause of fire / arson investigation
 - Fire, water, hail, storm, electricity and theft risks
 - Business interruption
 - Agri-, horti- and floriculture risks
- **Engineering**
 - Machinery breakdown
 - Construction all risks
 - All risks electronics
- **Legal assistance claims**
- **Casualties**
 - Adjusting and settling of bodily injury
 - Protection of recovery rights for employer's risks
- **Traffic**
 - Technical inquiries concerning the circumstances of road/rail accidents
 - All-risk heavy rolling stock
- **Environment**
 - Ecological and environmental damage



Non-Marine Services



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Marine Services

With our team of dedicated and **multi-disciplinary surveyors**, we can offer a 24-hour service in handling **all types of transport related cargo claims** following shipments either by sea, rail, road or air as well as nautical surveys including loading/discharging supervisions and loss prevention surveys.

This service is available to the international insurance market, P&I Clubs, carriers and traders.

DPS MARINE ACTIVITIES

- **Liability**
 - Charterer's / Owner's liability
 - Carrier's liability
 - Forwarder's liability
 - Stevedores' liability
- **Cargo**
 - Pre-shipment surveys and surveys after discharge
 - Quality controls
 - Loading and discharging surveys
 - Stowage, lashing and securing surveys
 - Cargo damage surveys including investigations into extent and cause
 - Salvage sales
- **Special services for**
 - Fruit and perishables
 - Deep frozen and refrigerated cargoes
 - Steel
- **Vessel**
 - On/off hire surveys
 - Bunker surveys
 - Condition surveys
 - Pre-loading condition surveys
 - Hatch cover surveys including ultrasonic testing
- **Hull & Machinery**
 - Condition surveys
 - Damage surveys
 - Ship repair surveys
- **Risk prevention**
 - Risk analysis and investigation
 - Warehouse / terminal inspections
 - Heavy lifts
 - Project cargo



Marine Services

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International Coordination



Since DPS is well aware of the problems and uncertainties encountered by international underwriters, insurance brokers and traders, we have established a **worldwide network of experienced surveyors**. The network was started by opening office in Moscow in 1992-93 and gradually developed into further ventures expanding to new horizons in different parts of the world. The concept to centralize intelligence has received general recognition from our client base and annually about 3,000 cases are handled through the central desk at DPS in Antwerp.

DPS INTERNATIONAL COORDINATION DESK

To ensure that all of our correspondent surveyors meet the high DPS **quality standards**, candidates are first thoroughly screened and pass a trial period before being nominated as DPS correspondent surveyors. Moreover, our correspondent surveyors are regularly visited and a DPS conference is organized each year in order to adjust the level of performance and reporting to the required standards. As a token of **recognition** for our achievements, many of our affiliates have been nominated as AIMU, Cesam and/or Lloyd's agents as well.

Working in this **diverse multicultural context**, the international coordination desk was created to facilitate communication with this broad network of skilled surveyors. All survey work is organized, coordinated and closely monitored by our **international coordination desk** located at the DPS head office in Antwerp, Belgium. The coordination desk consists of 6 experienced and polyglot claims coordinators, each responsible for a particular world region. The claims coordinator ensures that all surveys are properly organized, carried out and reported to you at a uniform, high quality level and within a short period of time.

Due to the huge number of claims and prevention surveys handled during the past decades, we have a lot of valuable international **experience** waiting to be shared with you.



International Coordination

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Claims Handling & Recovery

In order to offer our clients a **complete service** we complemented our technical and nautical skills with **legal expertise**.

A dedicated team of two experienced lawyers with a broad **legal knowledge** and a **client focused mentality** is handling both non-marine and marine **claims** and performing **recovery** actions on behalf of underwriters and self-insureds.

Our Legal Department handles **all types of non-marine and marine claims** from the moment of notification of the claim up to and including payment of the claim.

DPS' Legal Department is also performing **recovery** actions worldwide from our office in Antwerp on a **no cure – no pay** basis. Our goal is always to obtain the best possible **result** through amicable negotiations and to avoid expensive and time consuming legal procedures.

DPS CLAIMS HANDLING & RECOVERY SERVICES

- **Claims Handling**
 - Registration of new claim file, notifying all parties involved and putting up a reserve;
 - 1st assessment of file (declaration / coverage / facts / claimed amount);
 - Organization of survey;
 - 2nd assessment of file (based on insurance policy and legal terms);
 - Rejection of claim / approval of claim;
 - Evaluation of indemnity;
 - Drafting Receipt and Claim Release / Arranging payment.



Claims Handling & Recovery

▪ Recovery Actions

○ Marine & Non-Marine services:

- Collecting all necessary documents for introducing the claim with the liable party;
- Introducing the claim with the liable party;
- Negotiating with the liable party in order to obtain a favourable settlement.

○ Specific Marine services:

- Negotiating with the Owner of the vessel / P&I Club to obtain a guarantee covering the estimated loss to the cargo;
- Taking all necessary legal measures in case the Owner of the vessel / P&I Club refuses to issue a guarantee;

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General Average

General Average is a principle of maritime law where in the event of a peril, the intentional losses and expenses made for the common safety are shared by all parties involved in the maritime adventure. DPS' Legal Department is experienced in handling such General Average claims on behalf of cargo underwriters. Our services include advising parties on all steps that need to be taken, putting up the **General Average Guarantee** on behalf of underwriters and checking / drafting the **General Average Adjustment**. Our guarantee is accepted by all major Average Adjusting Offices.

GENERAL AVERAGE SERVICES

- Advising parties on all steps that need to be taken;
- Issuing the General Average Guarantee and / or the Salvage Guarantee for account of the cargo underwriters;
- Participate in the discussion with the salvors in order to reach an agreement / amicable arrangement regarding the salvage charges;
- Negotiating a reduction of the General Average contribution (either before or after declaration of the General Average Adjustment);
- Advance deposits, provisional contributions and final contributions;
- Control of the General Average allowances, drafting of the General Average and/or Salvage Adjustment and collection of cargo contribution in General Average / Salvage.



General Average



DPS GENERAL AVERAGE TEAM

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Special Services Cyber Risks

Just about any organization that uses technology to do business faces cyber risk. And as technology becomes more complex and sophisticated, the scope, severity, and costs of cyber breaches are increasing, whether these breaches lead to damage to data and systems or leakage of sensitive information such as trade secrets or personal data. This development leads to a **growing importance of both marine and non-marine cyber risk insurance.**

A cyber risk policy can cover a wide range of **technology related risks.** Examples of risks and incidents include computer viruses, IT supplier failures, cyber extortion, privacy and data protection violations, confidentiality breaches, slander and defamation, intellectual property infringements, (personal) data breaches, denial of service attacks, hacking and data corruption and loss.

In the event of an incident the operations of the company suffering such incident and the company's relationships with third parties will require the appropriate attention.

DPS CYBER RISK SERVICES

We at DPS offer a **complete claims handling service** to insurance companies for all technology related risks. When handling these claims expertise is needed in the following fields: Investigation & Loss Adjusting, IT, Legal and Communication. DPS can offer a solution combining expertise in all 4 fields.

By putting together a **multidisciplinary team** we can meet the requirements in terms of experience and expertise as well as in terms of availability and full-time commitment. Our team consists of DPS' in-house adjusters and claims handlers together with a team of dedicated partners.

In case of a claim, the insured can declare the damage directly with DPS' cyber risk claims handlers, who will immediately take the necessary actions and appoint the experts needed. Our claims handlers will manage the **coordination** of our services with all parties involved.

DPS' adjusters / surveyors will perform the necessary investigations into the **cause of the damage** and evaluate the **extent of loss** suffered by the insured as well as the loss suffered by third parties.

In cases where the IT department of the insured is not equipped to handle the IT breach or our adjusters / surveyors need assistance in determining the cause of the damage, DPS can rely on the expertise of ODIT-HOFLINE who, as a dedicated partner, can offer the necessary **IT support.**

In order to meet the legal requirements generated from a technology related incident DPS works with DLA PIPER as a dedicated partner for **legal advice and assistance.** DLA PIPER is recognized by all of the legal directories as one of the top tier technology teams and have unparalleled experience in all matters relating to technology including procedures with the Privacy Commission.



Special Services Cyber Risks

In cases where customers or third parties are affected by a technology related incident, the way **communication** is handled will have an important impact on the extent of the damage that is caused. In order to make sure that all communications are dealt with in a professional way, we work with DVN as a dedicated partner. DVN is specialized in crisis communication in all its aspects and can even offer call-center capability.

DPS' Cyber Risk Team is ready to assist in dealing with any cyber related incident.

DPS CYBER RISK COORDINATION TEAM

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ADDITIONAL INFORMATION

In case you wish to receive a more extensive presentation about our claims handling services for technology related risks, please send an email to - nastasja.van.echelpoel@dpsurveys.com



Special Services Fruit & Perishables

DPS is an internationally focused survey company based in Antwerp. Our staff is specialized in the inspection and survey work of all kinds of **fruits and perishables**. We daily carry out fruit inspections for a large number of exporters, importers and cargo underwriters all over the world. Our team of **quality inspectors** and **fruit surveyors** have a broad knowledge in the fruit inspection business. They are all aware of the fact that cargo buyers / sellers need to receive the necessary information, such as general quality, packing, storage and transport conditions and facilities, within a short period of time.

As DPS is based in Antwerp, our own staff is able to conduct quality inspections in the main **European ports**. We have our own standardized reporting system or, if requested, a specific report form is drawn up in consultation with our clients.

Since DPS has **agencies all over Europe and in the rest of the world**, we guarantee that experienced surveyors can organize and attend surveys within the shortest possible time period.

Our main operations in the international trade of fruit and perishable business can be summarised as follows:

CONDITION SURVEYS ON REEFER VESSELS

This survey consists of a thorough inspection of a reefer vessel, including a detailed inspection and testing of the reefer installation.

PRE-DISCHARGE SURVEYS

Pre-discharge surveys on board of reefer vessels include an inspection of the cargo and a survey of the temperatures and transport conditions of the fruit during the sea passage.

DAMAGE SURVEYS

As soon as damage to the cargo is ascertained (for instance during the pre-discharge survey), the necessary actions can be undertaken to protect the interest of cargo owners and/or underwriters, and this also to safeguard the recovery of the damage at a later stage. A letter of protest is sent to the counter parties and joint survey can immediately be organized in order to jointly ascertain the aspect, nature, extent and cause of the damage.

QUALITY CONTROL

We carry out quality inspections on a broad variety of fruits for a large number of clients. As soon as the discharge operations are in progress, our fruit inspectors will sort out the required pallets and same will be inspected.



Special Services Fruit & Perishables



DPS FRUIT TEAM

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Special Services Steel Surveys

Steel has always been one of the most valuable cargoes transported by sea. Traditional trading patterns were East-West, between North America, Korea/Japan and Western Europe.

Since then, the steel market and the trading patterns have changed considerably. Russia and Eastern Europe as a whole have become an important exporter of steel products. Countries such as China, Brazil, India and Taiwan gradually started to increase steel export. Production sites in North Africa (Libya, Iran, Algeria, Morocco, etc.) and South-Africa succeeded in upgrading their quality standards, enabling them to also start the export of steel.

The once clear, traditional trading pattern has now changed into a **very complex and confusing pattern whereby steel products are nowadays exported from a huge number of 'exotic' places all over the world.**

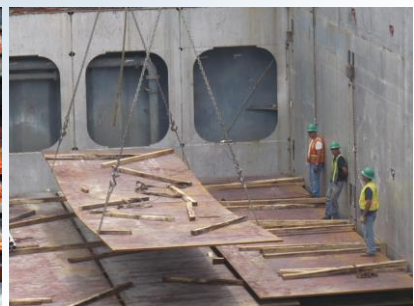
Under pressure of market prices, companies involved in steel business are forced to follow this evolution towards a complex and confusing global steel market. **In order to achieve competitive advantage and to yield profits, companies should be able to buy and sell steel products all over the world and to take these decisions in a very short period of time.** This need for quick decisions entails a lot of **uncertainty and additional risks**, e.g. how does the steel actually look like? How is it packed? How is it presently stored? What are the transport facilities to the nearest loading port? Are local stevedores experienced in loading steel?

Moreover, when a company has finally decided to buy steel and to ship it, it should ensure **that the cargo is safely transported from place of origin to destination, thus minimizing the risk of transport damage.**

DPS STEEL SURVEYS

DPS is well aware of all these uncertainties experienced by steel companies and has established a **worldwide network of experienced marine surveyors** with profound knowledge of the carriage of steel products by land and by sea. The network is used on a daily basis by several big steel traders, insurance brokers and underwriters. Surveys are daily done all over the world, from Brazil to China, from Russia to South-Africa.

In addition, DPS offers a **full package of standardised surveys, fully adapted to the steel business** i.e. inspections during the production of the steel at the mill, inspections of the packing, warehouse surveys, pre-shipment surveys of the steel, pre-loading condition surveys on vessels to determine whether the latter are fully fit and suitable to load steel cargoes, steel load surveys, steel discharge surveys, damage surveys on steel, etc. For all these surveys, standard instructions and standard reports have been drawn up, fully tailored to the specific needs of the clients.



Special Services Steel Surveys



All survey work is **organised, co-ordinated and closely monitored from one central point, being the DPS office in Antwerp**. At this central office, an experienced coordinator follows up on the survey work and monitors your steel cargoes during the entire transport chain, from the inspection in the mill to the load survey at the loading port, the discharge survey at the discharge port and possible damage surveys at inland locations. By ensuring that one coordinator monitors the entire transport chain of a specific consignment, a clear distinction can be made between pre-shipment and transport-related damage, an important point of discussion in the handling of steel claims.

Reporting is done without delay and **electronically**, all this at **highly competitive rates**, often fixed all-in lump sum rates clearly agreed upon between the parties involved.

DPS SPECIALISTS FOR STEEL SURVEYS

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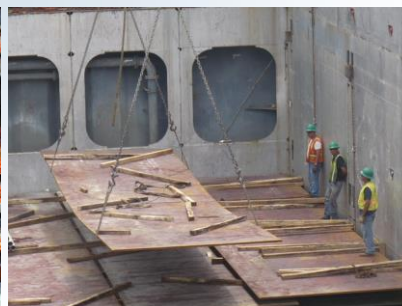
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DPS STANDARD REPORT FORMS

Additional information, including all standard report forms and instructions, can be found on our website - www.dpsurveys.com.



Special Services

Pre-loading condition



The staff of DPS has a longstanding tradition with handling the problem of substandard vessels used for the carriage of bagged and/or dry bulk cargoes, or other commodities such as steel. End of the nineties, the DPS staff developed a specific survey program for that specific problem, called the **DPS pre-loading condition survey of vessels**, taking into account all relevant worries of cargo underwriters involved (to be sure that the vessel is fully fit and suitable to load the intended cargo), and also taking into account the worries of the traders who want the vessel to start loading within a reasonable time after arrival of the vessel.

DPS PRE-LOADING CONDITION SURVEY ON VESSELS

In our pre-loading condition survey, the emphasis is placed on the cargo-worthiness of the vessel, which is the most important item to avoid any cargo damage. In addition, the emphasis is placed on successful testing of the important cargo worthiness items before loading could start (instead of visual inspection only). In case defects are found, loading is not started, and the Master is advised to carry out the necessary repairs, after which these repairs are tested and approved or not.

The whole pre-loading condition survey program is clearly described, explained in various documents i.e. a standard report form, instructions to surveyors, instructions to vessel, etc. This documentation ensures that, in whatever country the survey is done, it is done in a uniform way, with the same high quality standards. Reporting / communication is done quickly by e-mail and mobile phones, so that everybody is fully aware about the actual situation, almost in real time. Organization of the survey, plus follow-up, reporting, etc., is done on a 24/24 hours basis from inside the Antwerp Liaison Office, ensuring that, notwithstanding the different countries involved and the time differences, the survey is done according to the one and same DPS quality standard.

The above program started already end of the nineties. Now we are almost on a daily basis performing such surveys in many countries all over the world, with our network of correspondent surveyors, who are fully familiar with our specific approach. On a yearly basis, we perform about 200 of such surveys in Brazil, India, Thailand, China, Argentina, Colombia, Venezuela, Vietnam, Pakistan, and many other countries.

Our present clients for this service are international underwriters, insurance brokers and/or companies/traders. These companies can all ensure to you that the DPS-preloading-condition-survey program is properly operating and gives you a high assurance that the vessel is fully fit and suitable to load the intended cargo, as such minimizing the risk on any cargo damage. Many of these companies saw their loss ratio considerably reducing after putting our program into place. Their traders can also ensure you that we do not obstruct them from doing their business.



Special Services

Pre-loading condition



DPS SPECIALIST FOR PRE-LOADING CONDITION SURVEYS

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DPS STANDARD REPORT FORMS

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Special Services Commodities

Based on more than a few decades of experience in handling cargo claims in the **commodity trade**, DPS has developed a sense of duty to assist in providing **prevention** services aimed to prevent or keep the risks of the trade under control.

DPS LOSS PREVENTION SERVICES

In a soft insurance market there is less focus on long term results or prevention of re-occurring losses. Our goal has always been to detect patterns of loss and work out appropriate **prevention advice**. The main challenge is to timely implement recommendations in order to effectively prevent loss. This requires a **pro-active attitude** and hands-on mentality from all parties involved.

Thanks to our **centralized way of working**, we have a rather extensive collected experience in dealing with a variety of problems in different parts of the world. Specifically in relation to commodities, we offer a global approach with regard to following services:

1. Pre-risk analyses of **cargo packing, logistic chain**;
2. Investigation in relation to possible **quality** related issues;
3. Pre-loading **suitability survey** of sea going vessels or other **conveyance** (wagon, container);
4. Cargo **loading/outturn surveys** to evaluate proper stowage and analyse the cause of damage (packing, storage, stowage, transport, handling, post-discharge);
5. Risk assessment of **storage conditions** by means of **warehouse inspections** covering the main cargo risks (fire, flooding, theft);
6. Regular **stock controls** to verify the presence of high value stocks.

All prevention activities are monitored on a daily basis by competent surveyors from the International Desk in Antwerp. This allows us to easily collect data, keep budget control and present **statistic information** on short notice.

In our perception, the money spent on commodity claims outweighs the budget for a carefully planned and worked-out prevention programme. You are welcome to discuss any prevention project in order to put it to the test.



Special Services Commodities



DPS SPECIALISTS FOR RISK PREVENTION

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DPS STANDARD REPORT FORMS

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Special Services

Marine Warranty Surveys

Since the earliest days of shipping, cargoes have been typically loaded in break bulk onto general cargo vessels. Nowadays parts of these consignments are shipped palletized or containerized, nevertheless, a substantial part of shipped commodities still consist of break bulk items.

These items, generally referred to as “project cargoes”, consist of many different commodities, ranging from basic steel structures as a whole to complete industrial plants or installations split into many components.

The once straightforward manner of shipping has changed throughout time into a complex system with the involvement of different parties in the logistics chain (re. logistics providers, freight forwarders, shipping lines, NVOCC, booking and port agents, stevedores,...).

The project cargoes being shipped are ever increasing in volume, mass and value. It is obvious that the risks involved in transporting these items are equally rising.

Our surveyors have many years of experience in providing surveys to the different parties involved in the shipping process, from pre-shipment inspection of the condition of the goods to the complete follow-up of the transport chain of individual items or full projects.

PRE-SHIPMENT

Prior to shipment of the project cargoes, often complicated pre-transport is required from factory/storage of the project cargo up to alongside the oceangoing vessel.

The DPS surveyors are specialized in reviewing the pre-shipment phase of the transport, at which time different factors such as seaworthy packaging, transport planning and equipment are scrutinized in detail.

CARGO OPERATIONS / LOAD & STOW SURVEYS

Most project cargoes being shipped require careful planning and technical review prior to being loaded on board of a vessel. Before the cargo operations are carried out, our surveyors will request the technical documents prepared by the shipping lines or logistics providers.

Upon receipt of these method statements, the planned lifting, stowage and securing arrangements will be thoroughly scrutinized and commented where required.



Special Services

Marine Warranty Surveys

During the cargo operations at the port , our surveyors will then attend to ensure that the actual operations are conducted as per the pre-planned procedures in order to formally protest when required.

Our surveyors will draw up a professional and timely survey report, comprising the events during cargo operations and the IMO Lashcon calculation of the lashing arrangements as observed on board of the vessel.

DPS SPECIALISTS FOR MARINE WARRANTY SURVEYS

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DPS STANDARD REPORT FORMS

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DPS Africa



In order to ensure the best possible service to its clients, DPS has opened 2 regional offices in Africa, particularly in Senegal and Ivory Coast. Our African liaison office is based in Dakar, Senegal, and we have also opened a branch office in Ivory Coast covering the

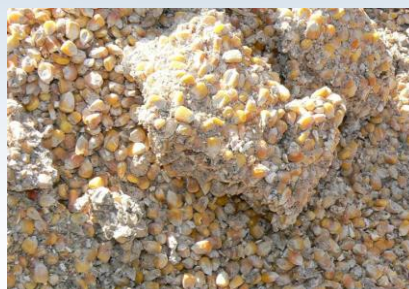
ports of Abidjan and San Pedro. These locations, besides the benefit of being situated in the heart of Africa, also allow us seamless cooperation with our Antwerp office, from which all worldwide activities are monitored. Thanks to these offices, DPS offers its clients direct and prompt service, without any intermediary and at a reduced cost.

We have chosen to engage expatriate professionals in our liaison office in Dakar, who have already proven themselves in Africa, and who are seasoned surveyors/ claim handlers. In Ivory Coast, our team is composed of senior surveyors and claim handlers, who have a wide knowledge of the many business branches in the Ivorian region. They are the best surveyors to coordinate our African activities in light of their knowledge of local practices, local culture, local languages and specific constraints of the region. Contactable at all times, they are also in the best position to nominate the appropriate surveyor which corresponds to the needs of our client and the technical situation.

As airport links are very frequent in Africa and road transfers very easy, we have surrounded ourselves with our own local surveyors, having a thorough understanding of all African countries and ports, and driven by an unrelenting passion for the profession. These employees are intervening in support of our local agents, based in each country in Africa to manage particularly sensitive cases, or in case multiple skills are required, in agreement with our clients. This unique vision of service in Africa allows our surveyors, together with our local agents in each country, to deal with sensitive assignments and provide unprecedented service quality.

In each country, our local surveyors have been selected with the utmost care to meet our criteria of excellence. Our surveyors each have their proper qualifications and will be assigned by our office in Dakar on a case-by-case basis in accordance with their experience and their technical skills. Our surveyors are all driven by a passion for our business and deeply value satisfaction and quality.

Further information on: www.dpsafrica.com



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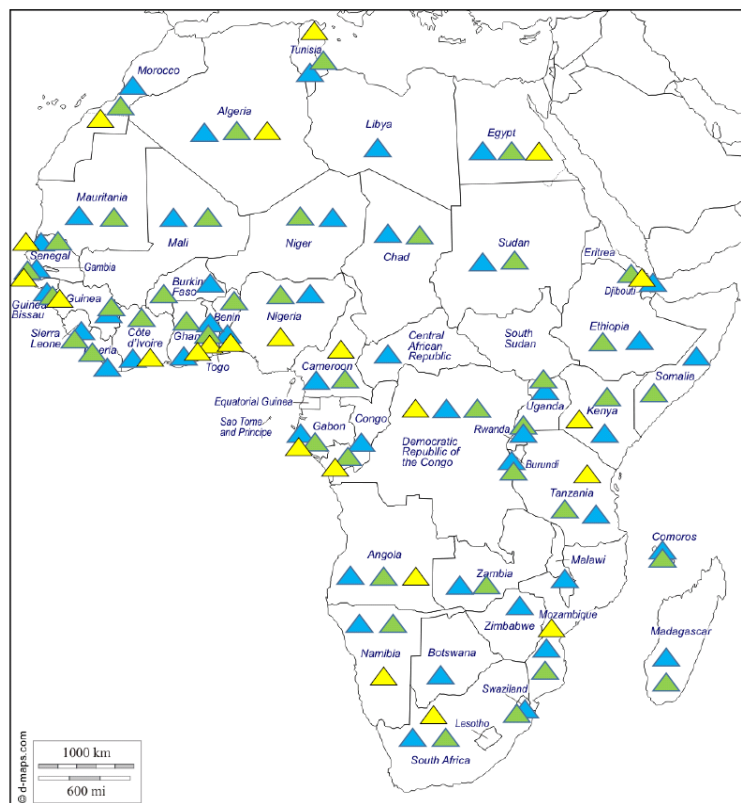
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Countries and services

- ▲ Cargo
- ▲ Risk prevention
- ▲ Hull & Machinery



Offices & Affiliates

Below you will find a limited list of our offices and affiliates. The listed companies are regarded as our solid partners with whom we have established a steady, strong and long standing relation. It should be noted, however, that DPS also offers certain services on a global scale and it would be beyond measure to present an exhaustive list of all DPS correspondents. In case you have inquiries regarding other parts of the world, please consult our website, section 'International Network'.

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