

Saudi Authority for Accredited Valuers

Experience Hours Policy – Direct & Indirect Hours

March 2022

Introduction

Preface

Saudi Authority for Accredited Valuers [the "Authority" or "TAQEEM"] was established with a mandate to regulate and improve the standards of the valuation profession in the Kingdom of Saudi Arabia. Regulating the valuation profession is of critical importance in the uncertain global landscape – with challenges to markets from globalisation. geopolitical changes. advances in AI and big data. and global crises. such as the COVID-19 pandemic – to ensure the profession provides a suitable duty of care to its stakeholders.

Introduction

The Saudi Vision 2030 aims. with its strategic objectives. programs and initiatives that serve as a vehicle to establish and put these objectives into motion. to double both the real estate sector's contribution to overall GDP and the percentage of real estate financing allocated to non-oil GDP¹. Various mega-projects and giga-projects are expected to drive valuation sector activity. and the Kingdom's growing tourism industry is expected to be a force for diversified growth. Intangible assets – such as knowledge. relationships. and intellectual property (which includes brands. trademarks. copyrights. patents and designs. among others) are being ascribed increased importance. The value of these assets to the Kingdom – tangible and intangible. of real estate. businesses. machinery and equipment and movable properties. are underpinned by valuations. Hence. there is significant stakeholder expectation on the valuation profession. and it is in the public interest to have robust and trustworthy valuations. carried out by well regulated. competent. accredited professionals.

To demonstrate valuer competence. the IVSC has established a set of criteria the professional valuer must be able to demonstrate:

- 1. Professional knowledge
- 2. Professional skills
- 3. Professional values. ethics and behaviour ²

These 3 competencies are gained through Fellowship Certification Path (FCP) and by Continuing Professional Education / Development (CPE / CPD). To ensure members demonstrate these three criteria. the Authority has established suitable qualification programmes for the valuation sectors it regulates. TAQEEM members currently obtain mandatory FCP qualifications. prior to being awarded valuer accreditation. based on two requirements:

- mandatory curricula which are assessed through examinations. integrated valuation projects and panel assessments; and
- experience hours which are awarded by attaining the mandatory experience hours for the member's valuation sector.

This policy paper will focus on member experience hours. which is part of the FCP requirements for accreditation. CPE. which is a post-fellowship accreditation requirement for TAQEEM members. is covered under a separate paper. also issued by TAQEEM³.

¹ The Report: Saudi Arabia 2020 – Oxford Business Group. June 2020

² A Competency Framework for Professional Valuers – IVSC. September 2012

³ Guidelines for Continuing Professional Education - issued by Tageem's board of directors decision no. 33 dated 03/10/2022. and effective 13/01/2022.

List of Abbreviations

AVL: Accredited Valuers Law **BOD:** Board of Directors **BV:** Business Valuation COVID-19: Corona Virus Disease 2019 **CPD:** Continuing Professional Development **CPE:** Continuing Professional Education FCP: Fellowship Certification Path **MEV:** Machinery and Equipment Valuation **IVS:** International Valuation Standards **IVSC:** International Valuation Standards Council L&D: Learning and Development **NTP:** National Transformation Programme **PIF:** Public Investment Fund **REV:** Real Estate Valuation The Authority: Saudi Authority for Accredited Valuers The Board: The Authority's Board of Directors **TAQEEM:** Saudi Authority for Accredited Valuers The Kingdom: Kingdom of Saudi Arabia VDA: Vehicle Damages Assessment (also known as Automobile Damages) **VRP:** Vision Realisation Programme VSR: Valuation Summary Report

Context and Purpose

Valuer Regulation

The Authority. as the regulator of the valuation profession in the Kingdom. is mandated by the Accredited Valuer Law (AVL) to "review. develop and adopt valuation standards. code of ethics and professional performance quality control programs" – AVL. Article [28] 2. The Authority requires that TAQEEMs members maintain and improve their skills and knowledge through life-long learning. i.e., pre-accreditation. and post-accreditation.

Valuation is defined in the Accredited Valuers Law as "the process of determining the value of real estate. businesses or various types of machinery. equipment and moveable properties – except securities – according to a basis of value and for a specific purpose." (AVL Article [1] 6). The International Valuation Standards (IVS) defines Valuation as. "the act or process of determining an opinion or conclusion of value of an asset on a stated basis of value at a specified date in compliance with IVS" ⁴ (IVS Glossary 20.24).

⁴ International Valuation Standards – IVSC. effective 31 January 2022

The Authority regulates the following valuation sectors. as defined in the AVL (Article [1] 7]:

- **Real Estate Sector:** all interests. rights. and obligations related to the possession of real estate along with all permanent improvements and extensions. such as acquisition and disposition of property. mortgage. insurance. expropriation. easement and utilization.
- **Business Sector:** business facilities or equities therein regardless of their size. whether sole proprietorships or companies. rights and obligations related thereto and valuation of non-tangible assets such as patents. trademarks. goodwill and intellectual property.
- **Machinery Equipment and Movable Properties Sector**: it includes. for example. transport equipment. construction equipment. office equipment. contents of facilities and all interests. rights and obligations related thereto.⁵

A fourth sector. Automobile Damages Valuation Sector. also known as Vehicle Damages Assessment (VDA) sector is identified. and defined. in the Membership Regulations as follows:

• **Automobile Damages Valuation sector:** This sector is concerned with estimating the value of vehicle repairs and all related costs and damages ⁶.

Purpose and Objectives

The purpose of this policy is to provide guidance from the Authority to the Authority's members. on the mechanism for calculating and recording experience hours – both direct hours and indirect hours – for the valuation sectors regulated by the Authority.

Experience hours are:

"The acquired hours of professional valuation practice gained through carrying out valuation work and tasks in each valuation sector. The General Secretariat shall determine the process of calculating the hours of experience related to the profession."

Valuer experience comprises relevant experience – obtained through direct and indirect means – which assist in maintaining. developing. and improving the members' knowledge. competence. and problem-solving skills. both technical and non-technical.

It is recognised by the Authority that indirect valuation experience (which is not core to the valuation process) is still relevant to the members' overall professional development and benefits the valuation process. In this regard, the Authority is expanding its criteria for awarding experience hours to include relevant, indirect experience.

⁵ Accredited Valuers Law – Royal Decree No. M/34 Dated 9/7/1433H

⁶ TAQEEM Membership Regulations – Issued by TAQEEM's BOD and dated 22/12/1441H

The Policy:

- 1. Explains what constitutes relevant member experience hours both direct and indirect.
- 2. Providesamechanismforrecording(bythemember)andapproving(bytheAuthority)experiencehours.
- 3. Leverages off the current mechanism for allocating direct experience hours towards enhancing the member hours calculation mechanism.
- 4. Introduces a system for defining and capturing relevant. indirect experience hours for members.

Responsibilities of the Regulated Firm

TAQEEM regulated firms owe a duty of care to their employees. by ensuring that the necessary support structures are in place to meet staff learning and development needs. Well trained. competent staff. with the relevant skills and knowledge. are of direct benefit to the firm and ensure stakeholder trust in the profession.

Compliance Requirements

It is mandatory for all candidate members to meet the minimum number of experience hours required for their valuation sector. as part of the process for attaining TAQEEM Fellowship. This includes the following:

3,000 experience hours are required for the Real Estate Valuation (REV) sector. of which a minimum of 1.500 hours (50%) must be attained as direct hours.

A total of 2,000 experience hours are required for the Machinery & Equipment Valuation (MEV) sector and the Business Valuation (BV) sector respectively. of which a minimum of 1,000 hours (50%) must be attained as direct hours.

3,500 experience hours are required for the Vehicle Damages and Assessment (VDA) sector. of which a minimum of 1,750 hours (50%) must be attained as direct hours.

Valuation Sector	Total experience hours required	Minimum hours of direct experi	
	for Fellowship	ence required	
Real Estate	3,000	1,500	
Business	2,000	1,000	
Machinery, Equipment and Movable	2,000	1,000	
Properties			
Vehicle Damage Assessment	3,500	1,750	

The table below illustrates the experience hours required per sector.

Members must submit a record of their experience via the Authority's member account management system. Qima. which contains firm member accounts and individual member accounts – this is the online portal through which VRSs are submitted. with the exception of the VDA sector which requires VSR submission via Taqdeer. TAQEEM determines the annual maximum hours of direct and indirect experience for members in each sector. and it is submitted through the Qims portal or the Taqdeer System according to the valuation sector. membership number. and date.

Non-Compliance Penalties

Failure to meet the minimum requirements set out in this Policy will be dealt with via the Authority's disciplinary procedures for members. as outlined in the Accredited Valuers Law [Penalties. Article [32]] and the associated Implementing Regulations [Articlesp [25] to [37].

Experience hours

Direct Experience Hours

Direct experience hours are:

"The acquired hours of professional valuation practice gained through carrying out valuation work and assignments in each valuation sector. Hours of direct experience include valuation and valuation review assignments. including the main and supporting roles through all phases of the valuation process."

That is. direct experience is any type of structured work which is directly relevant to the valuer's role. and which is demonstrable through clear outcomes and supporting documentation. They are the hours directly attributable to the valuation process. from inception through to the issuance of the final valuation deliverable and closure. These are competency based and clearly demonstrate the knowledge. skills and experience of the candidate. as outlined in the respective sector manuals. It is process based and captures the 5 key stages. pre- engagement and post engagement. in the valuation assignment. which include:

- 1. Scope of Work: which includes defining the scope of work. proposal writing. contracting. defining the subject asset. and determining any change to the scope of work after contracting.
- 2. Data collection: It includes determining the type of information required. data collection. customer and stakeholder questionnaires. research. inspection (if necessary). meetings. instruction follow-up. and other research and verification methods necessary to carry out the valuation process.
- 3. Valuation data analysis: It includes verifying the credibility of the collected and analyzed data. and applying the appropriate valuation approaches and methods for the purpose of the valuation. the nature of the subject assets. and the available information.
- 4. Valuation modelling and value conclusion: Reviewing the results of the analysis. making appropriate adjustments. and reconciling the value indicators to reach the valuation results and the final opinion on value.

5. The criteria for allocating direct hours for each sector – based on asset type. size. complexity. approaches and methods of valuation used. and the nature and type of the reporting process.

Appendix 1 outlines the Authority's. role-based. system for experience hours allocation. for main and supporting roles.

Direct Experience Calculation Mechanism

Direct experience hours are awarded as follows:

- 1. The accredited valuer. or their authorised firm representative. submits a record of all valuation reports via the Authority's member portals. The submission comprises the full final report. and a summary report. also known as a VSR. which captures the salient points of the valuation.
- 2. The VSR is submitted via the Qima portal for all valuation sectors. except for VDA which uses the Taqdeer system. Member submissions must be completed. together with an upload of the final client report. prior to submitting a final report to the client or end-user. The VSR information must match the contents of the uploaded client report.
- 3. Accredited members or Firm representatives are required to assign the team's participatory contribution in the relevant online portal. based on the 5-stage role allocation system specified above and illustrated in Appendix 1 of this document.
- 4. The portal calculates the hours of experience for each team member. based on their contribution to the specified valuation assignment.
- 5. The criteria for allocating direct hours for each sector based on asset type. size. complexity. approaches and methods of valuation used. and the nature and type of the reporting process.

Indirect Experience Hours

Indirect experience hours are:

"The acquired hours of professional valuation practice gained through carrying out work related to the valuation profession. The General Secretariat shall determine the process of calculating the hours."

These are self-managed. work and learning. activities of relevance to the candidate's professional role. These are broader in scope. compared to the mandatory direct experience hours. and can include a wide range of activities. such as professional practice in related fields. structured professional development such as attending and participating at workshops. conferences. seminars and webinars. and unstructured development such as on-the job training and self-managed learning.

Professional Practice in Related Fields

Indirect experience hours accounts for the professional practice of members in the relevant areas. It depends on the number of years of actual practice. the position and the documents submitted by the member to support and prove the actual practice.

Professional Learning and Development

Indirect experience hours also account for structured and unstructured L&D activities that the member acquires under the L&D framework described later in this policy for each valuation sector.

Structured Learning and Development

Structured professional learning and development is linked to clearly demonstrable outcomes. such as offering or obtaining professional courses (in person or online) in profession-related fields. Authoring and publishing professional research is also considered.

Indirect Experience Hours can be gained within the framework of structured learning & development through continuing professional education (CPE) activities provided by the Authority. or activities - provided by external parties - approved and verified by the Authority.

Unstructured Learning and Development

For unstructured learning. indirect hours can take the form of internal. work-based learning programmes. Internal. work-based learning programmes offered by employers. together with personal study.

TAQEEM CPE Series hours attained by a member. prior to attaining the Fellowship designation. will be coded by the Authority as Indirect Experience Hours and will count towards the hours needed to attain Fellowship. Post-Fellowship. these hours will count towards the Fellow member's CPE quota.

Indirect Experience Calculation Mechanism

Indirect experience hours for all sectors will be awarded based on:

- [1] A member's profession or position and the Number of Years of Practical Experience in relevant areas.
- [2] Learning & Development provided and/or received through TAQEEMs formal L&D framework and programs approved by the TAQEEM from external parties. Non-approved programs are not recog nized. unless their validity is verified and calculated by the TAQEEM.

Appendix (2) provides samples of practice areas based on years of experience; along with the areas of L&D for each sector, to be considered when awarding indirect experience hours.

The experience hours submission year is based on the Gregorian calendar. A grace period of one month is allowed (a deadline of 31 January, of the following year) for a member to have submitted their records to the relevant portal for each sector.

The period from adopting this policy until the end of the provisional period on August 15. 2022. is exempted from the previous paragraph. In this period, members are allowed to register their previous and proven pro-fessional practices - in related areas (with a maximum of 10 years) and record L&D activities obtained after the date of obtaining the membership.

Experience Hours Criteria per Sector

Real Estate Sector:

3,000 experience hours are required in total. of which a minimum of 1,500 hours (50%) must be attained as direct hours. The remaining 1,500 hours of experience (or more) can be obtained as indirect experience hours. where a maximum of 750 hours. can be gained through the member's years of professional practice in related fields. provided that the member obtains the remaining 750 hours (or more) through structured and unstructured L&D activities.

Business Valuation Sector:

2,000 experience hours are required in total. of which a minimum of 1,000 hours (50%) must be attained as direct hours. The remaining 1,000 hours of experience (or more) can be obtained as indirect experience hours. where a maximum of 700 hours. can be gained through the member's years of professional practice in related fields. provided that the member obtains the remaining 300 hours (or more) through structured and unstructured L&D activities.

Machinery Equipment and Movable Properties Valuation Sector:

2,000 experience hours are required in total. of which a minimum of 1,000 hours (50%) must be attained as direct hours. The remaining 1,000 hours of experience (or more) can be obtained as indirect experience hours. where a maximum of 700 hours. can be gained through the member's years of professional practice in related fields. provided that the member obtains the remaining 300 hours (or more) through structured and unstructured L&D activities.

Vehicle Damages Assessment sector:

3,500 experience hours are required in total. of which a minimum of 1,750 hours (50%) must be attained as direct hours. The remaining 1,750 hours of experience (or more) can be obtained as indirect experience hours. where a maximum of 1,000 hours. can be gained through the member's years of professional practice in related fields. provided that the member obtains the remaining 750 hours (or more) through structured and unstructured L&D activities.

Article (10) states that: "Taqeem members shall commit to the maximum limit of experience hours specified by the Board – or whoever it delegates – in every membership category and every valuation sector." ⁷

⁷ TAQEEM Membership Regulations – Issued by TAQEEM's BOD and dated 22/12/1441H



Appendix 1: Direct Experience Hours

Direct experience hours are determined for each valuation task based on the VSR for each sector. The Firm representative allocates the percentage of participation based on the stages of the valuation process. the relative weight of each stage, and the main and supporting roles. The roles will be distributed among fellow. provisional, and associate members in a balanced manner to ensure adherence to the regulatory framework. Code of ethics, standards, and manuals. In addition, members must account for professional responsibility, managing risks, supporting valuation quality, transferring expertise and maintaining the continuity of the profession. To meet such objectives, the following table can be used as a guide:

Valuation Process Stages	Relative weight	Main roles	Minimum for main role	Supporting roles	Minimum for supporting role
Scope of Work	10%	 Define the problem Proposal Review Engagement Review Determine changes in scope of work 	30%	 Client interview Prepare Scope of Work Request Asset information Prepare and present the proposal Prepare the engagement Define the subject asset 	70%
Data collection	20%	• Meeting with management	20%	 Determine the required information Desk research Asset inspection [where ap- plicable for tangible assets] Meetings with stakeholders 	80%
Valuation data analysis	30%	• Data validation • Make adjustments	70%	• Data analysis	30%
Valuation modelling and value conclusion	20%	 Review the analysis results Make the required modi- fications Issuing the concluded value 	70%	• Satisfy review comments and adjust the analysis results accordingly	30%
Prepare valuation reports and closure of valuation assignment	20%	• Report Review • Report approval	40%	 Writing the report Updating the report according to the review Archive files 	60%
	100%		50%		50%

Appendix 2: Indirect Experience Hours

A. Real Estate Sector

I. Professional Practice in Related Fields

Indirect Experience Hours (maximum 750 hours) are allocated based on the proof of the number of years of professional practice that the member has obtained (maximum 10 years) and according to the position in any of the relevant areas of practice. including the following:

- Junior (Analyst. Trainee etc.)
- Senior Analyst (Senior Associate etc.)
- Middle Management (Supervisor, Manager, Assistant Director etc.)
- Senior Management (CEO. Executive Director. Director etc.)

Relevant areas of practice include:

- Advisory & Feasibility Studies
- Civil and Building Engineering / Construction Management
 Quantity Surveying / Building Surveying / Building Technology
- Asset Management
- Architecture
- Planning Urban / City
- Facilities / Property Management
- Estate Agency / Brokerage
- Property (Real Estate) Law
- Accounting and Finance
- Valuation management and review by government committees

II. Learning & development Activates

Hours of indirect experience (750 hours or more) are allocated based on structured and unstructured L&D activities in related areas as follows:

Structured Learning and Development

- Participation by submitting or attending. in person or online. professional courses. workshops. seminars. and conferences. held TAQEEM or other bodies. The indirect experience hours are calculated based on the hours specified by TAQEEMs L&D framework. or programmes recognised by TAQEEM.
- Publications and research: the indirect experience hours depend on the extent and quality of research as determined by TAQEEM.

Unstructured Learning and Development

 Internal learning activities and programs provided by employers. on-the-job training. and self-study in topics related to the member's professional role and practice area. Indirect experience hours are calculated through self-assessment with a maximum of 100 hours per year.

Learning & Development Competency Areas include:

- Accounting Principles & Procedures
- Auctioneering
- Building Pathology understanding the building fabric/structure and its impact on value
- Conflict Avoidance & Dispute Resolution
- Sustainability / ESG
- Compulsory Purchase (Eminent Domain) Valuation
- Real Estate Feasibility Studies (including Highest and Best Use & Development Appraisals)
- Facilities / Property Management
- Purchase and Sale (Leasing and Letting)
- Investment Management / Property Finance and Funding
- Valuation & Valuation Review

B. Business Valuation Sector:

I. Professional Practice in Related Fields

Indirect Experience Hours (maximum 700 hours) are allocated based on the proof of the number of years of professional practice that the member has obtained (maximum 10 years) and according to the position in any of the relevant areas of practice. including the following:

- Junior (Analyst. Trainee etc.)
- Senior Analyst (Senior Associate etc.)
- Middle Management (Supervisor, Manager, Assistant Director etc.)
- Senior Management (CEO. Executive Director. Director etc.)

Relevant areas of practice include:

- Advisory & Feasibility Studies
- Accounting and Finance
- Banking
- Asset Management
- Private Equity/ Venture Capital
- Corporate Finance
- Equity Research
- Insurance
- Valuation management and review by government committees

II. Learning & development Activities

Hours of indirect experience (300 hours or more) are allocated based on structured and unstructured L&D activities in related areas as follows:

Structured Learning and Development

- Participation by submitting or attending. in person or online. professional courses. workshops. seminars. and conferences. held TAQEEM or other bodies. The indirect experience hours are calculated based on the hours specified by TAQEEMs L&D framework. or programmes recognised by TAQEEM.
- Publications and research: the indirect experience hours depend on the extent and quality of research as determined by TAQEEM.

Unstructured Learning and Development

• Internal learning activities and programs provided by employers. on-the-job training. and self-study in topics related to the member's professional role and practice area. Indirect experience hours are calculated through self-assessment with a maximum of 100 hours per year.

Learning & Development Competency Areas include:

- Accounting Principles & Procedures
- Insurance
- Corporate Finance
- Conflict Avoidance & Dispute Resolution
- Sustainability / ESG
- Banking and Finance
- Fixed Income Instruments
- Equity Instruments
- Derivate Instruments
- Investment Management / Asset Finance and Funding
- Valuation & Valuation Review

C. Machinery Equipment and Movable Properties Valuation Sector

I. Professional Practice in Related Fields

Indirect Experience Hours (maximum 700 hours) are allocated based on the proof of the number of years of professional practice that the member has obtained (maximum 10 years) and according to the position in any of the relevant areas of practice. including the following:

- Junior (Analyst. Trainee etc.)
- Senior Analyst (Senior Associate etc.)
- Middle Management (Supervisor, Manager, Assistant Director etc.)
- Senior Management (CEO. Executive Director. Director etc.)

Relevant areas of practice include:

- Advisory & Feasibility Studies
- Accounting and Finance
- Asset Management
- Sales Managment
- Insurance
- Maintenance
- Facilities Management
- Plant Services
- Electrical Engineering
- Mechanical Engineering
- Chemical Engineering
- Fabrication Engineering
- Civil & Structural Engineering
- Architecture
- Project Engineering
- Valuation management and review by government committees

II. Learning & development Activates

Hours of indirect experience (300 hours or more) are allocated based on structured and unstructured L&D activities in related areas as follows:

Structured Learning and Development

- Participation by submitting or attending. in person or online. professional courses. workshops. seminars. and conferences. held TAQEEM or other bodies. The indirect experience hours are calculated based on the hours specified by TAQEEMs L&D framework. or programmes recognised by TAQEEM.
- Publications and research: the indirect experience hours depend on the extent and quality of research as determined by TAQEEM.

Unstructured Learning and Development

• Internal learning activities and programs provided by employers. on-the-job training. and self-study in topics related to the member's professional role and practice area. Indirect experience hours are calculated through self-assessment with a maximum of 100 hours per year.

Learning & Development Competency Areas include:

- Accounting Principles & Procedures
- Auctioneering
- Conflict Avoidance & Dispute Resolution
- Sustainability / ESG

- Specialised Liquidation Valuations
- Specialised Aviation Valuation
- Specialised Marine Valuations
- Specialised Oil & Gas Valuations
- Specialised Mining and Minerals Valuation
- Investment Management / Property Finance and Funding
- Valuation & Valuation Review

D. Vehicle Damage Assessment Sector

I. Professional Practice in Related Fields

Indirect Experience Hours (maximum 1.000 hours) are allocated based on the proof of the number of years of professional practice that the member has obtained (maximum 10 years) and according to the position in any of the relevant areas of practice. including the following:

Body workshop:

- Body Technician
- Denter
- Painter
- Preparation Technician
- Auto Estimator
- B&PTech Supervisor
- Body Service Advisor
- B&P Service Manager

Insurance:

- Claims Adjuster
- Claims Examiner
- Claims Manager
- Claims Specialist
- Estimator
- Insurance Engineer

• General Services:

- Mechanical Technician
- Electrical Technician
- Supervisor
- Service Advisor
- Service Manager
- Warranty Administrator

Mechanical Engineering

- Mechanical Engineer (Automotive related)
- Mechanical Engineer (Any discipline)

• Electrical Engineering

- Electrical Engineer (Automotive related)
- Electrical Engineer (Any discipline)

• Industrial Engineering

- Industrial Engineer (Automotive related)
- Industrial Engineer (Any discipline)

II. Learning & development Activates

Hours of indirect experience (750 hours or more) are allocated based on structured and unstructured L&D activities in related areas as follows:

Structured Learning and Development

- Participation by submitting or attending. in person or online. professional courses. workshops. seminars. and conferences. held TAQEEM or other bodies. The indirect experience hours are calculated based on the hours specified by TAQEEMs L&D framework. or programmes recognised by TAQEEM.
- Publications and research: the indirect experience hours depend on the extent and quality of research as determined by TAQEEM.

Unstructured Learning and Development

• Internal learning activities and programs provided by employers. on-the-job training. and selfstudy in topics related to the member's professional role and practice area. Indirect experience hours are calculated through self-assessment with a maximum of 100 hours per year.

Learning & Development Competency Areas include:

- Motor Mechanics
- Body Repairs / Structural Repairs
- Vehicle Insurance short term. comprehensive. etc.
- Panel Beating
- Plate Welding
- Paint Repairs
- Paintless Dent Repairs (PDR)
- Glass Repairs
- Vehicle Diagnosis & Calibrations
- Conflict Avoidance & Dispute Resolution
- Sustainability / ESG
- Valuation & Valuation Review