



Process Safety Services High Risk Facility Insurance Businesses

Insuring high risk facilities is big business, with large stakes. The term high risk is not reserved in this context for COMAH / Seveso registered sites. Substantial hazards can exist with seemingly harmless substances such as food ingredients like sugar and flour. DEKRA Process Safety offer a range of services to support insurance companies, and their clients, to identify, evaluate and mitigate risks. This reduces risks for insurers and their clients – and is good business practice.

Unlike occupational safety risks, process safety risks are characterised by very low likelihood but high consequence events. The consequences can go beyond the threat to human life - often impacting the environment, business continuity and reputational damage. Lagging performance indicators – as used in occupational safety performance analysis - do not work well in process safety where leading indicators are more powerful – but harder to define and monitor. In complying with legislation, most clients will tend to have assessed their risks but the quality of internal assessments can be compromised by a lack of deep technical competence in the subject and / or cognitive corporate or site bias. Many companies engage external companies to perform risk assessments. The key question is – how do you gauge the quality of risk assessments (actual residual risk) of a high risk facility when establishing insurance schedules and premiums?

At DEKRA Process Safety, we can provide independent, external support to insurance companies and their clients to:

- > Support due diligence of risks at newly acquired or target acquisition facilities
- > Perform and review hazard and risk assessments to ensure all risks are identified
- > Ensure risk mitigation measures are providing the required risk reduction
- > Advise on additional risk mitigation measures to reduce residual risks further
- > Support incident investigations
- > Provide expert witness services when formal proceedings are launched.

Having an accurate assessment of risk allows a site to correctly target investments to reduce the potential for harm or loss, the likelihood of a large claim and, as a consequence, moderate insurance premiums. Spotting issues before an acquisition can avoid inheriting a problem. Working with DEKRA Process Safety to provide independent risk advice benefits the insurer, the broker and the insured by making sure there is a valid basis of safety, and that gaps identified are the right ones so that investment is targeted to maximise benefit.

Key facts:

- > A team of 150+ process safety professionals across three continents and 8 countries providing local language capability
- > Unrivalled breadth and depth of experience in process safety
- > Independent – not linked to equipment manufacture
- > Practical, pragmatic and tailored solutions based on specific client needs.

DEKRA Process Safety

The breadth and depth of expertise in process safety makes us globally recognised specialists and trusted advisors. We help our clients to understand and evaluate their risks, and work together to develop pragmatic solutions. Our value-adding and practical approach integrates specialist process safety management, engineering and testing. We seek to educate and grow client competence to provide sustainable performance improvement. Partnering with our clients we combine technical expertise with a passion for life preservation, harm reduction and asset protection. As a part of the world's leading expert organisation DEKRA, we are the global partner for a safe world.

Process Safety Management (PSM) Programmes

- > Design and creation of relevant PSM Programmes
- > Support the implementation, monitoring, and sustainability of PSM Programmes
- > Audit existing PSM Programmes, comparing with best practices around the world
- > Correct and improve deficient Programmes

Process Safety Information/Data (Laboratory Testing)

- > Flammability/combustibility properties of dusts, gases, vapours, mists, and hybrid atmospheres
- > Chemical reaction hazards and chemical process optimisation (reaction and adiabatic calorimetry RC1, ARC, VSP, Dewar)
- > Thermal instability (DSC, DTA, and powder specific tests)
- > Energetic materials, explosives, propellants, pyrotechnics to DOT, UN, etc. protocols
- > Regulatory testing: REACH, UN, CLP, ADR, OSHA, DOT
- > Electrostatic testing for powders, liquids, process equipment, liners, shoes, FIBCs

Specialist Consulting (Technical/Engineering)

- > Dust, gas, and vapour flash fire and explosion hazards
- > Electrostatic hazards, problems, and applications
- > Reactive chemical, self-heating, and thermal instability hazards
- > Hazardous area classification
- > Mechanical equipment ignition risk assessment
- > Transport & classification of dangerous goods

We have offices throughout North America, Europe, and Asia.

For more information, visit www.dekra-process-safety.co.uk

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Would you like to get more information?

Contact Us