

Finance and Insurance

Risk Carriers



Critical support for partners driving wealth around the globe

Financial institutions and insurance providers helping companies operate in diverse markets and industries rely on independent assessment and analysis to maintain effective risk management strategies. We provide you the expert auditing, inspection, certification and data security services you need to strengthen your portfolio and enable new investment to grow your business.

Vehicle Lifecycle – monitoring asset safety and value

The industry relies on lenders and insurers to finance and protect large investments in huge stocks of valuable goods. DEKRA provides a number of services specifically designed to help financiers and underwriters better manage their risk while sustaining the industry with the capital and insurance it needs to succeed.

Accident Investigation of Railway Vehicles

Risk carriers depend on objective and transparent investigations to determine the cause of any rail accident as well as company shortcomings that may have led up to the event. Whether examining the technical root cause, regulatory compliance, corporate safety management systems, or employee competence, comprehensive accident investigations provide critical insight necessary to ensure the optimal and safe performance of railway vehicles. DEKRA conducts clear and impartial investigations to help the rail industry learn from findings so they can prevent similar incidents, reduce liability and increase profitability.

Automotive Stock Audits

Automotive lenders and insurers implementing effective risk management strategies rely on comprehensive stock audits to provide clear and accurate inventory accounting and verify the physical

condition of actual assets. In-depth assessment ensures a reliable overview of stocks held in storage facilities, dealer networks and consumer points of sale, recording models and serial numbers as well as photographic documentation and vehicle GPS location. DEKRA experts perform single and regularly scheduled automotive stock audits tailored to your particular needs and business circumstance to minimize risk and protect your investment.

Connected, Autonomous, Shared, Electric (CASE) Mobility Training

Connected, autonomous, shared, and electric (CASE) mobility brings with it radical change to every part of the mobility value chain, and each of these requires new, innovative training concepts. From manufacturing to aftersales, mechanics or roadside assistance, we have the expertise and training programs you need to ensure that your employees will be safe and effective in this new environment.

Condition Report

An independent condition report supports financial partners when determining the actual value of a used vehicle. Comprehensive condition reporting verifies vehicle identification and on-board documentation as well as standard equipment and added features relevant to a reliable evaluation appraisal. Together with digital images, a manual body inspection assessing the chassis, wheels and tires notes any damage or deterioration to validate the general vehicle condition and calculate appropriate pricing. Experienced DEKRA experts provide you with an impartial condition report based on established technical guidelines and standardized inspection processes to ensure transparency in every transaction.

DEKRA Used Car Seal

The DEKRA seal for used cars has been the standard as a sign of reliability for many years. The aim of this certification is to document the status of a vehicle across borders based on an independent level of experience. The seal is divided into three individual checks: technology, bodywork and systems. A detailed report is prepared for each module, informing both buyer and seller about which criteria were met in each of the required tests and which were not fulfilled. The DEKRA Used Car Seal certificate is only granted if all three modules are successfully passed.



Property Lifecycle – protecting investment and human capital

When investing in property of any kind, lenders and insurance providers require their business partners to present reliable value appraisals and safety assurances. DEKRA due diligence assessment and fire and evacuation training help to determine an appropriate purchase price and ensure the safety of assets and employees alike.

Environmental Due Diligence

Prior to funding or insuring any new property or industrial site, providers review a properly conducted environmental due diligence assessment to identify any existing or previous environmental issues that may impact their level of legal and financial risk. Environmental due diligence aims to verify a property is in compliance with recognized standards and regulatory requirements as well as uncover hidden costs, renovation needs or potential liabilities to ensure transparent and fair negotiation. Our environmental site assessments and compliance audits provide you the expert appraisals you need to make informed decisions, reduce risk and save money.

Evacuation Assistance Training

To secure funding and qualify for insurance, companies must assure each provider that personnel have been properly trained in the areas of first aid, firefighting and evacuation procedures. Regular training and certification of qualified and responsible staff include courses in objectives, organization and methods of evacuation protection, fire protection regulation, alarm systems, extinguishers and escape routes as well as instruction on alerting, briefing and supporting auxiliary staff and the fire brigade. DEKRA experts conduct comprehensive and regular training to ensure qualified personnel are always ready to perform confidently and calmly in emergency situations to protect both property and employees.

Fire Safety Training

If fires result in the loss of production and delivery capacity, companies can lose customers and employees can lose their jobs. We support you in ensuring compliance with all legal regulations and recommend appropriate training to achieve effective risk prevention.

Work Safety Due Diligence

During mergers and acquisitions, properly executed work safety due diligence assures lenders, insurers and other stakeholders that an organization has taken appropriate precautionary steps to protect human health and safety. These measures are used to implement and optimize an effective and reliable due diligence system designed to boost performance and productivity while minimizing incidents, lowering risk and reducing costs related to health and safety issues. DEKRA experts conduct work safety due diligence assessments and help each organization customize basic elements such as Occupational Health and Safety practices, documentation, education and monitoring to their own particular needs and circumstance.

CAT Solutions – acting in the face of adversity

In the aftermath of catastrophic events brought about by accidents, natural disasters, pandemics or political unrest, lenders and insurers must be able to provide the vital financial support needed to help companies rebuild and continue operations. DEKRA solutions help financial institutions and insurance companies respond quickly and appropriately in times of need to protect business interests around the world.

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Process Safety Incident Investigation

When accidents happen, an in-depth process safety incident investigation must be carried out to identify root cause and contributing factors for proper analysis. Safety experts carefully sift through evidence and perform relevant testing to reach an independent and objective conclusion. Our process safety investigators take a thorough approach using our own methodology, extensive field experience and state-of-the-art laboratories and testing facilities to analyze incidents in a range of industrial contexts. DEKRA strictly adheres to relevant guidelines and uses advanced digital tools designed to support our investigation process. We provide comprehensive process safety incident investigation services from a single source to save you time and money.

Risk Management Systems Training

Every business faces a wide variety of risks. The design, implementation and optimization of a robust risk management system can help to identify threats and assess possible effects on the company. We conduct comprehensive risk management systems training in tested evaluation methods and analysis techniques ranging from scenario-based approaches to creativity and simulation strategies. DEKRA provides you the expertise you need to balance opportunity and risk for secure planning and increased productivity.



Added Value – ensuring comprehensive support

DEKRA experts can provide supplemental services to help you ensure integral security measures, increase performance, boost confidence and strengthen your overall business environment.

Cyber Security and Data Protection

With the continual growth in cybercrime and data security breaches, IT security is a key challenge for all technology users today. From network security to penetration testing and risk assessment, our 360° services are based on a comprehensive analysis of your IT processes. Working from that basis, we can help design and implement security systems, provide an information security officer, or use behavioral technology to optimize your organization's cyber security.

Data Protection Audits

In the digital age, the threat of cyber security breaches leading to the theft of data and intellectual property has thrust data protection and privacy security systems into the forefront. Personal data breaches can put stakeholders at risk and tarnish company repu-

tion. Data protection audits assess your systems, records and business activities to determine whether the policies and procedures you've implemented to regulate data privacy and use are working as planned. We review self-assessments and conduct compliance audits to provide you with detailed reports and certification of your data protection system. Our network of international expert auditors can help you identify risks early and recommend solutions specific to your unique circumstance. DEKRA conducts audits to support your efforts to implement stronger and more transparent data protection processes and to ensure your compliance with information security and personal data protection regulatory requirements.

Energy Management System

An energy management system (EnMS) certified according to the internationally recognized ISO 50001 standard helps companies of all sizes to meet the efficiency goals unique to their business. An effective energy management system works according to your company energy efficiency policy.

Examination of Experts for the Insurance Industry

Validation by an objective third party gives employees confidence in their skills and customers confidence that they have chosen the right partner. DEKRA personnel certification services cover a wide range of requirements generally recognized on the international stage.

Health, Safety and Environment (HSE) and Sustainability Solutions

Our services aim to help organizations optimize workplace health, protect the environment and foster a culture of safety and care. We share tools and strategies for maintaining the optimal physical and mental health of your team and build a workplace with safety at its core where humans prosper and the environment can thrive. Whether compliance, education or corporate sustainability management, we are equipped to provide innovative, tailored solutions that help you reach your sustainability goals.

Information Security Management System (ISMS) for Critical Infrastructures

DEKRA experts certify compliant, secure and efficient IT security architectures to prevent the failure, disruption or manipulation of critical infrastructures in efforts to protect the community from sustained supply shortages, significant public safety issues or other serious consequences. Our experienced professionals can help develop, implement and optimize a comprehensive security management system to ensure operational functions are maintained during any emergency and your business activities are quickly reinstated.

Insurance Risk Assessments

Our auditors perform risk assessments on your behalf with your potential customers to give you, with our help, a good feeling about the insurance you offer. For example, we assess risks that may lie in production failures or in your customer's supply chain.

Quality Management System

Reliable quality management based on ISO 9001 ensures high-quality processes, products and services. A central feature is its risk-based approach, which identifies opportunities and risks, derives appropriate measures and evaluates their effectiveness. Certification according to ISO 9001 helps you implement a robust quality management system and efficient accompanying processes with which to achieve your desired results.

Due to impartiality and independence requirements of regulatory authorities, services may have to be performed by different, mutually independently operating DEKRA units.

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On the safe side.