

# Environmental risk analysis

Environmental risk analysis forms part of the services provided for environmental risk management by Applus+ to Identify, prevent and manage environmental risks in business activities according to DIRECTIVE 2004/35/CE on environmental liability with regard to the prevention and remedying of environmental damage.



## THE Applus+ SOLUTION

### Features

Applus+ has developed our own methodology in environmental risk analysis based on the UNE 150008 standard, along with the software application 'system for the assessment and management of environmental risks' (SEYGRAM). The system for environmental risk analysis provides our clients with an intuitive, easy to use tool that helps easily complete risk analyses, which also automatically calculates the financial guarantee required for repairing possible damage to natural resources and services.

We perform environmental risk analysis by sector (MIRAT), methodology guides and bar charts, supporting the sectors until these documents are approved by the administration.

Our methodology in environmental risk analysis fulfils the UNE 150008 standard, used as a reference for the law, and is compared to the pool of environmental risks assembled by the main Spanish insurance companies.

### Target customers

The services in environmental risk analysis are for all companies whose activities are included in the scope of the scope of Directive 2004/35/CE and corresponding national laws, and those companies which want to prevent and manage their risks as part of their environmental risk management plans to avoid damage to the environment.

## Key customer benefits

The services in environmental risk management and environmental risk analysis form Applus+ offering clients:

- Forecasts and reduces environmental risk and therefore reductions on possibility of damage
- Transfers the environmental risk to an insurance company
- Benefits from the possibility of reducing the financial guarantee by adopting preventative measures