

## Industry Exposure and Loss Database

## Excellence in Insurance Industry Benchmarks

PERILS is an insurance industry initiative aimed at improving the availability of catastrophe insurance market data.

PERILS offers two solutions:

- ◆ **PERILS Industry Exposure & Loss Database**
- ◆ **PERILS Industry Loss Index Service**

Both the exposure and loss data are based on the same sources and are generated using the same methodology, thereby ensuring consistency.

This brochure provides an overview of the **PERILS Industry Exposure and Loss Database**.

Access to the PERILS Industry Exposure & Loss Database is via an annual subscription for all or a selection of the covered countries.

Subscribers can download the DB at **[www.perils.org](http://www.perils.org)**.

If you are interested in obtaining a trial license or have any inquiries or comments please contact us at **[contact@perils.org](mailto:contact@perils.org)** or call **+41 44 256 8100**

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- ◆ independent and specialized
- ◆ industry exposure and loss information
- ◆ based on data supplied by insurance companies
- ◆ pre-determined, guaranteed loss-reporting schedule
- ◆ loss reports at 6 weeks, 3, 6 and 12 months
- ◆ systematic and transparent methodology





## Exposure DB

The PERILS Exposure DB is based upon sums insured data collected directly from insurance companies.

It is made available on a 100% industry level per country, CRESTA zone, property occupancy and coverage type (buildings, contents, business interruption).

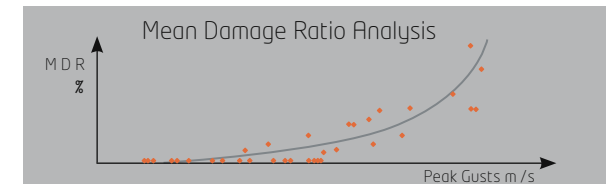
In addition, the DB contains information on the number of risks as well as on original deductibles.

| Total Sum Insured per Coverage (EUR) |                |                 |                |               |
|--------------------------------------|----------------|-----------------|----------------|---------------|
| CRESTA ID                            | Occupancy Type | Buildings Value | Contents Value | BI Value      |
| BEL.1                                | AGRICULTURAL   | 18,638,058,340  | 4,453,897,965  | 2,403,436,881 |
| BEL.1                                | COMMERCIAL     | 8,372,206,190   | 7,566,014,477  | 3,478,760,785 |
| BEL.1                                | INDUSTRIAL     | 14,785,644,265  | 4,056,335,702  | 3,794,176,128 |
| BEL.1                                | RESIDENTIAL    | 44,819,230,166  | 17,706,484,265 | 4,935,907,622 |
| BEL.2                                | AGRICULTURAL   | 4,938,133,071   | 1,290,479,929  | 632,439,608   |
| BEL.2                                | COMMERCIAL     | 3,394,114,335   | 818,933,353    | 537,890,353   |

## Event Loss DB

Subscribing to the PERILS Exposure and Loss DB provides access to loss information relating to qualifying European windstorm events with an insured industry property loss exceeding EUR 200m. The DB includes losses per country, CRESTA zone and property occupancy type.

In addition, the DB contains information on the number of insured losses reported and peak gust wind speeds in m/s.



The **PERILS Industry Exposure and Loss Database** (DB) contains industry exposure and loss information for European windstorm and ensuing perils. It is based on data collected directly from insurance companies writing property business in all of the markets covered.

The DB differs from other available exposure and loss information in that it is based upon factual information supplied by insurers, employing a bottom-up approach.

The DB contains property sums insured and event losses on a CRESTA zone level and per occupancy type for each of the countries listed below.

countries covered

- ◆ Belgium
- ◆ Denmark
- ◆ France
- ◆ Germany
- ◆ Ireland
- ◆ Luxembourg
- ◆ Netherlands
- ◆ Switzerland
- ◆ United Kingdom

occupancy types

- ◆ Residential
- ◆ Commercial
- ◆ Industrial
- ◆ Agricultural

typical applications

Exposure

- ◆ exposure market share analysis
- ◆ design of adequate reinsurance and retrocession protections
- ◆ natural catastrophe risk model validation

The PERILS Loss DB can be used for a variety of analysis to help enhance your understanding of your property portfolio and own modeling capabilities.

Event Loss

- ◆ event loss market share analysis
- ◆ customised industry loss triggers for ILS and ILWs (basis risk analysis)
- ◆ analysis of mean damage ratio per country and occupancy type (event losses in % of sums insured)