

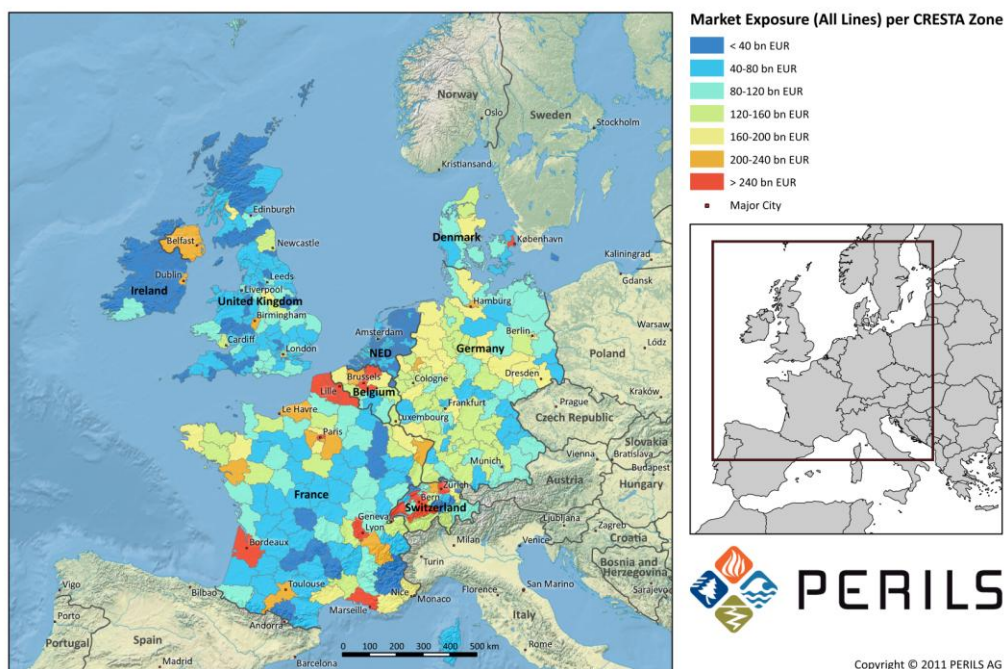


## PERILS ISSUES UPDATED EUROPE WINDSTORM INDUSTRY EXPOSURE DATABASE

**Zurich, 5 April 2011** - PERILS AG, the independent Zurich-based company providing industry-wide European catastrophe insurance data, has today announced the successful release of its 2011 update of the PERILS Europe Windstorm Industry Exposure Database.

The Industry Exposure Database contains updated market-wide property sums insured for the following nine countries: Belgium, Denmark, France, Germany, Ireland, Luxembourg, the Netherlands, Switzerland and the United Kingdom. The in-force date of the sums insured is 1 January 2011. As in the 2010 data set, granularity remains on a CRESTA zone, property occupancy type (residential, commercial, industrial, agricultural) and coverage type level (content, building, business interruption). Information about prevailing deductibles has also been updated. The extrapolation methodology for calculating the market level data remains unchanged.

Compared to 2010, the total sums insured (TSI) movement over all nine markets combined is +4.6% (+2.7% at constant EUR exchange rates). Changes in country-wide sums insured vary between -6% and +13%. This year-on-year development is mainly driven by movements in collected TSI data and movements in market benchmarks.



**PERILS Industry Exposure Database 2011:** the database contains market-wide property sums insured per CRESTA zone and property line of business.

In addition to exposure information, the PERILS database also contains loss data for windstorm events exceeding an overall industry loss of EUR 200m. The losses are available at the same level of granularity as the exposure information. Gust speed information is provided on a CRESTA Zone level.

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The combination of up-to-date exposure data and market loss information based on identical sources and methodology enables users to validate European storm risk models and to perform exposure and loss market benchmarking. For insurance risk transactions based on industry losses (ILW, ILS), the database facilitates the definition of custom-made triggers resulting in reduced basis risk for protection buyers. It can also be used to carry out the risk assessment of such transactions, thereby ensuring consistency with the trigger definition.

Edi Held, Head of Sales & Products at PERILS, comments: "Due to the increased support of the European insurance industry, the quality of the PERILS Industry Exposure & Loss Database has further improved over the last 12 months. We are very happy about this fact and look forward to continuing to work closely with our data providing insurance companies and database users to ensure that our industry data is of the highest quality and of the greatest practical benefit."

## **About PERILS**

PERILS is a European insurance industry initiative and provides natural catastrophe exposure and claims data. The PERILS Industry Exposure & Loss Database is available to all interested parties via annual subscription. The database contains industry property sums insured and loss information for nine European countries on a CRESTA zone level and per property line of business. PERILS industry loss estimates, provided via the PERILS Industry Loss Index Service, can be used as triggers in insurance risk transactions such as industry loss warranty contracts (ILW) or insurance-linked securities (ILS). The use of PERILS exposure and loss data other than in conjunction with a valid PERILS License and according to its terms, by a Licensee or an Authorized User as defined in the License, is illegal and expressly forbidden. More information can be found on [www.perils.org](http://www.perils.org)

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