

PERILS PUBLISHES LOSS ESTIMATES FOR FIVE MAJOR EUROPEAN STORMS SINCE 1999

Zurich, 18 January 2011 - PERILS AG, the independent Zurich-based company providing industry-wide European catastrophe insurance data, has today published its property insurance loss estimates for five major storm events in Europe since 1999.

The storms include Anatol (1999), Lothar (1999), Martin (1999), Jeanett (2002) and Kyrill (2007). PERILS has already produced loss estimates for windstorms Klaus (2009) and Xynthia (2010). The new industry loss estimates contribute to an extended event loss track record and confirm the robustness of the PERILS methodology.

The estimates represent the insured market-wide property losses as at the time of the event and include the following nine countries: Belgium, Denmark, France, Germany, Ireland, Luxembourg, the Netherlands, Switzerland and the United Kingdom. Losses covered by government insurance schemes such as CatNat in France are excluded.

The original insured property losses based on the PERILS methodology are:

Storm Name	Event Start Date	Original Loss*	Captured Territories
Anatol	3 Dec 1999	EUR 1'849 m	Denmark, Germany
Lothar	26 Dec 1999	EUR 5'768 m	Belgium, France, Germany, Luxembourg, Switzerland
Martin	27 Dec 1999	EUR 2'454 m	France, Switzerland
Jeanett	26 Oct 2002	EUR 1'264 m	Belgium, France, Germany, the Netherlands, Switzerland, the United Kingdom
Kyrill	18 Jan 2007	EUR 3'651 m	Belgium, France, Germany, Ireland, Luxembourg, the Netherlands, Switzerland, the United Kingdom
* Insured property loss as at the time of the event, excluding government insurance schemes. Forex rates as at event start date. Losses are available per country. Note that extrapolation to market level is performed on country loss data (as opposed to per-CRESTA zone loss data) and is based on a smaller market coverage than currently captured by PERILS. As a result, the industry loss estimates for these five storm events will not be as accurate as the loss estimates produced by PERILS for windstorms Klaus (Jan 2009) and Xynthia (Feb 2010).			

Storm Name	Event Start Date	Original Loss*	Captured Territories
Klaus	24 Jan 2009	EUR 1'574 m	CRESTA: France
Xynthia	28 Feb 2010	EUR 1'303 m	CRESTA: Belgium, France, Germany, the Netherlands, Luxembourg, Switzerland
* Insured property loss as at the time of the event, excluding government insurance schemes. Forex rates as at event start date. Losses are available per CRESTA and property lines of business.			

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The event loss data is available to subscribers to the PERILS Industry Exposure and Loss Database by country, and in the case of storms Xynthia and Klaus by CRESTA zone and property line of business.

Edi Held, Head of Sales & Products at PERILS, adds: "Industry loss estimates for European windstorms have been rather vague in the past. Various sources have used different definitions in terms of captured territories, insurance lines and currency exchange rates. More often than not markets were not aware of these differences and this often led to 'apple/orange' comparisons. With the PERILS loss estimates, the definitions are crystal clear and consistent. Coupled with our independence, this makes the PERILS loss data the source of choice for triggers of industry-loss-based insurance risk transactions such as industry loss warranty contracts (ILW) or insurance linked securities (ILS)."

Peter Frei, Head of Data Management at PERILS, comments: "Our loss estimates for the five biggest storm events between 1999 and 2008 represent further evidence of our capabilities as an independent loss collector and market data provider. Together with storms Klaus and Xynthia, our extensive industry loss database provides an accurate benchmarking tool for European storm models and hence contributes to the better understanding of European windstorm risk."

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**

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