



Zurich, 2 April 2012 - PERILS AG, the independent Zurich-based company providing industry-wide European catastrophe insurance data, has today announced the release of the 2012 update of the PERILS Europe Industry Exposure Database.

The Industry Exposure Database contains updated market-wide property sums insured for European windstorm for the following eleven countries: Belgium, Denmark, France, Germany, Ireland, Luxembourg, the Netherlands, Norway, Sweden, Switzerland and the United Kingdom. For the first time the database also contains property sums insured exposed to UK flood.

The in-force date of the sums insured is 1 January 2012. As in the 2011 data set, granularity is on a CRESTA zone, property occupancy type (residential, commercial, industrial, agricultural) and coverage type (content, building, business interruption) level. Information about prevailing deductibles has also been updated.

Compared to 2011, the total sums insured movement over all eleven windstorm markets combined is +3.4% (+2.5% at constant EUR exchange rates). Changes in country-wide sums insured vary between -7% and +12%. This year-on-year development is mainly driven by movements in collected sums insured data and movements in market benchmarks.

In addition to exposure information, the PERILS database also contains loss data for windstorm and future UK flood events where the overall industry loss exceeds EUR 200m. The losses are available at the same level of granularity as the exposure information. Intensity measures, such as gust speed information, are provided on a CRESTA zone level.

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 and ILS), the database facilitates the defining 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.

Commenting on the announcement, Eduard Held, Head of Products at PERILS, said: "With the expansion of our database to include the peril of rain-induced flood for the UK, we will increase data availability and transparency for this key risk. Over time, our independent market data will lead to a better understanding of UK flood, a risk which has moved to the top of many insurers' agendas, especially since the 2007 summer floods."



About PERILS

PERILS is an independent Zurich-based organisation providing industry-wide 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 eleven 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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