

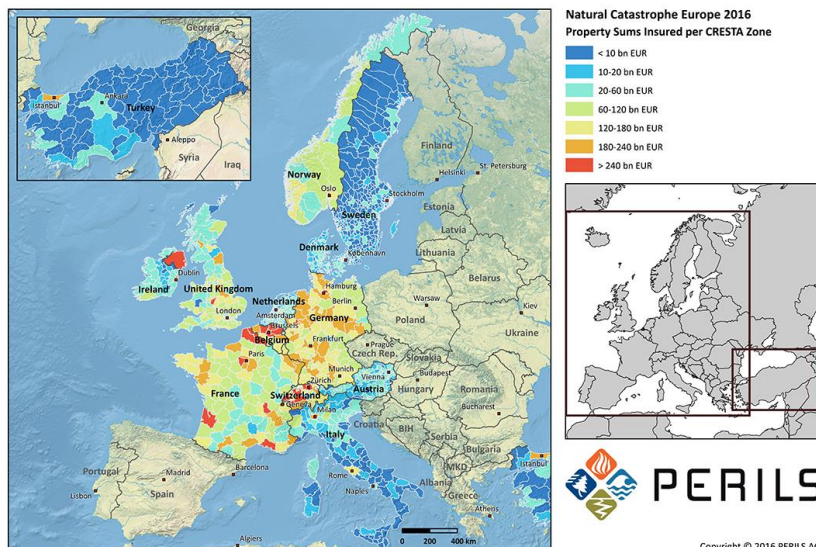
**Zurich, 1 April 2016** - PERILS AG, the independent Zurich-based company providing industry-wide catastrophe insurance data, has today announced the release of the 2016 update of the PERILS Industry Exposure Database.

The Industry Exposure Database (IED) contains updated market-wide property sums insured for:

- Windstorm: Austria, Belgium, Denmark, France, Germany, Ireland, Luxembourg, the Netherlands, Norway, Sweden, Switzerland and the United Kingdom
- Flood: Italy, Turkey and the United Kingdom
- Earthquake: Italy and Turkey

The in-force date of the sums insured is 1 January 2016. The database consists of more than 40'000 individual data entries defining the natural perils exposed sums insured per CRESTA zone, property line of business (residential, commercial, industrial, agricultural) and coverage type (building, content, business interruption). Information about prevailing deductibles and limits has also been updated.

The biggest exposure in the IED is European Windstorm with some EUR 54 trillion of insured property values contained within the database. Compared to 1 January 2015, the overall windstorm sums insured increased by 4.5% (+2.8% at constant FX rates). Changes in country-wide sums insured show a greater variation. The year-on-year developments are mainly driven by movements in collected sums insured data and movements in market benchmarks.



*The map shows property sums insured exposed to the peril of windstorm and earthquake (Italy, Turkey) as per 1 January 2016. Compared to 2015, the total sums insured over all windstorm markets increased by 4.5% (+2.8% at constant FX rates). The sums insured data are available in a CRESTA zone, property line of business and coverage type resolution to subscribers to the PERILS Database.*



In addition to exposure information, the PERILS database contains event loss data for the same countries and perils, and to the same level of granularity. In addition, physical intensity measures, such as gust speed information, are also provided with each captured event loss.

Luzi Hitz, CEO of PERILS, commented: "In order to ensure the PERILS IED contains the latest available exposure information, the update for 2016 has again been produced from scratch. It is based on sums insured information freshly collected from insurance companies representing more than 60% of the territories covered. This is the seventh version of the annually-updated exposure database, and as it is based on a continuously increasing market coverage, the overall quality of the IED is further enhanced. I would like to take this opportunity to thank all data providing insurance companies for their continued support. Without this, we would not be able to pursue our mission of increasing data availability to facilitate a better understanding and the improved tradability of natural catastrophe risk."

Eduard Held, Head of Products at PERILS, added: "Combined with loss and hazard intensity data from a current total of 19 events, the IED serves as the basis for a broad range of applications. The uses of the insurance market data, which is independently and professionally generated in a consistent manner, vary from market share analysis to the validation of natural catastrophe models, from the structuring and risk assessment of industry loss based transactions (ILS, ILW) to the analysis and calibration of vulnerability functions."

## **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 14 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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