

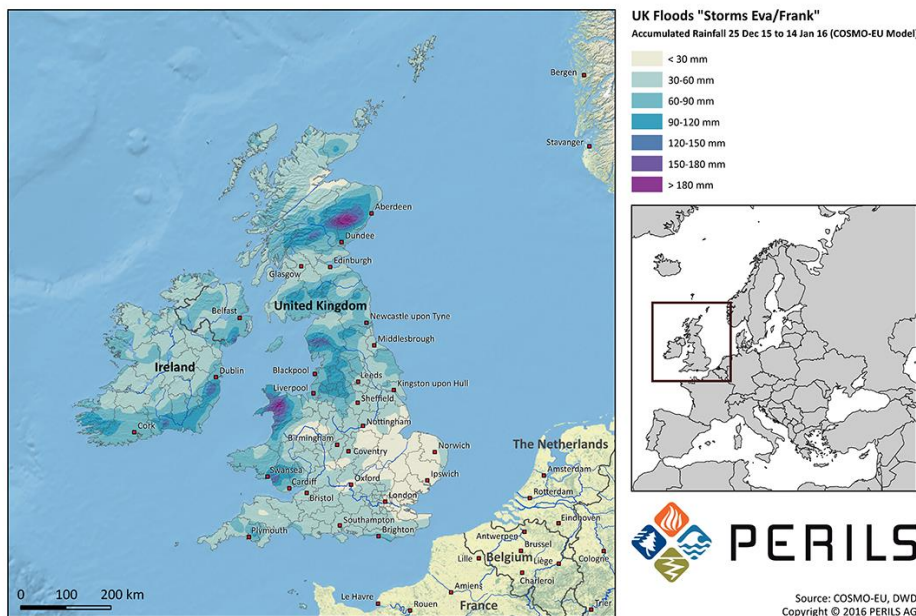
**PERILS DISCLOSES FIRST LOSS ESTIMATE FOR UK FLOODS FROM EVA-FRANK OF GBP 526M**

**Zurich, 5 February 2016** – PERILS, the independent Zurich-based organisation providing industry-wide catastrophe insurance data, has today disclosed its first loss estimate for the UK floods resulting from storms Eva and Frank in December, and from further low pressure systems in early January 2016.

The initial estimate of the insured property market loss for the flood damage during the period from 25 December 2015 to 14 January 2016 is GBP 526m. Windstorm losses for the same period are estimated to be in the low double-digit millions and are not part of PERILS' flood loss estimate announced today.

This loss estimate for the Eva-Frank floods is separate from and in addition to the market loss caused by the floods from storm Desmond (4 to 24 December 2015), which was estimated by PERILS in its first loss report at GBP 717m.

Storm Eva was identified and named by the UK Met Office / Met Éireann. The same depression system was named Chuck by the Free University of Berlin and Staffan by the Swedish Meteorological Institute. The heavy rain following Eva affected the UK from 25 December onwards. A subsequent storm system was named Frank by the UK Met Office / Met Éireann and Eckard by the Free University of Berlin. Heavy rainfall associated with Frank affected the UK from 29 December onwards.



**Accumulated rainfall amounts from 25 December 2015 to 14 January 2016:** The map shows the accumulated rainfall amounts for the UK and Ireland for the period from 25 December 2015 to 14 January 2016 (based on DWD, COSMO-EU model). The resulting flooding mainly affected Northern England and Scotland. PERILS' initial insured property market loss estimate for the floods for the entire period from 25 December 2015 to 14 January 2016 is GBP 526m.

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The record-breaking amount of rain falling on water-saturated ground led to extensive surface water and river flooding from 25 December 2015 onwards. Peaks occurred during 26-27 December (the Boxing Day floods), 30-31 December, 4-5 January and 8-9 January. The flooding mainly affected the counties of Lancashire, Greater Manchester and Yorkshire in the North of England, the councils of Ayrshire and Dumfries & Galloway in Southwest Scotland, and the councils of Aberdeenshire, Angus and Perth & Kinross in Northeast Scotland.

In line with the PERILS loss reporting schedule, the second flood loss report for Eva-Frank will be made available on 25 March 2016, and will be followed by a third loss report on 25 June 2016, which will contain loss data by CRESTA zone and by the property sub-lines Residential and Commercial.

### **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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