



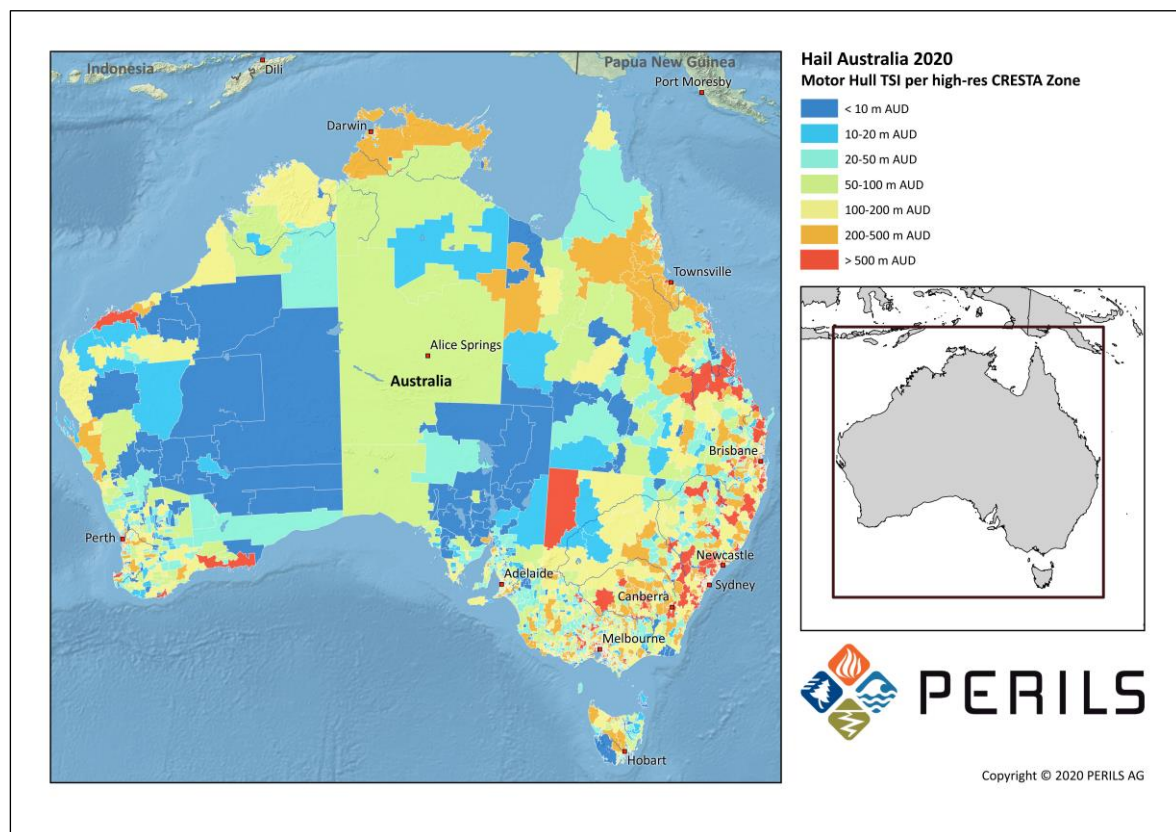
## PERILS RELEASES INDUSTRY EXPOSURE DATABASE 2020, MOTOR AUSTRALIA INCLUDED

**Zurich, 28 April 2020** - PERILS AG, the independent Zurich-based company providing industry-wide catastrophe insurance data, has today announced the release of the PERILS Industry Exposure Database 2020 (IED).

The database contains up-to-date information about property sums insured and the number of risks exposed to natural perils in Australia, Austria, Belgium, Denmark, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, New Zealand, Norway, Sweden, Switzerland, Turkey and the United Kingdom.

For the first time, the database also includes a detailed industry exposure portfolio for the motor line of business in Australia. The IED 2020 for Canada will be released by the PERILS subsidiary CatIQ in June this year.

The PERILS IED 2020 has been produced from the ground-up and is based on up-to-date sums insured information received from over 150 national insurance carriers. These represent over two-thirds of the insurance market across all territories covered by PERILS. The market sums insured are available by CRESTA zone, line of business and coverage type. The in-force date of the exposure data is 1 January 2020. Information about prevailing coverage conditions are also provided.



**Motor Hail Sums Insured, Australia:** For the first time this year, the PERILS IED includes market-level sums insured data per high-res CRESTA Zones (postcodes) for the motor line of business in Australia.

**PERILS RELEASES INDUSTRY EXPOSURE DATABASE 2020, MOTOR AUSTRALIA INCLUDED**

In total, the PERILS IED includes detailed information on USD 78 trillion of natural perils exposed sums insured. These represent approximately 236 million property and motor policies generating a premium volume of approximately USD 108 billion. The largest exposure in the database is European windstorm, with 186 million individual risks representing EUR 59.8 trillion of insured property values. This represents an increase of 4.1% in EUR terms (2.9% at constant FX rates) compared to 1 January 2019. Year-on-year variations in Australia, New Zealand, Italy and Turkey all showed robust sums insured growth ranging from 5% to 20%.

Luzi Hitz, CEO of PERILS, said: "This marks the 11th annual release of the PERILS IED and as always we are extremely grateful to those companies which provide us with their data. Each year, we produce the market portfolios based on the Cat-exposed sums insured data provided by insurers in each country and by calculating the market sums insured based on that data. Moving forward, we will continue to seek out opportunities to expand our coverage to cover other important Cat markets."

Eduard Held, Head of Products at PERILS, added: "The availability of high-quality market exposure and loss data based on identical sources and methodology is much valued by users of our database. Having both available in a consistent format not only supports a range of model validation activities but also facilitates more effective risk transfer. While PERILS loss data are used for the trigger of insurance-linked securities and ILW transactions, the exposure data enables users to define custom-made triggers resulting in reduced basis risk for protection buyers."

Darryl Pidcock, Head of PERILS Asia-Pacific, commented: "This update marks the first time that motor exposure and loss data are made available in the Australian market. As motor is a major Cat-exposed line of business in this market, today's announcement is a natural expansion of PERILS coverage to meet the needs of our subscribers. We are particularly grateful to our insurance partners who have been extremely supportive in sharing their data."

**About PERILS**

PERILS is an independent Zurich-based organisation providing industry-wide natural catastrophe exposure and event loss data. The PERILS Industry Exposure & Loss Database is available to all interested parties via annual subscription. The database contains industry property sums insured and event loss information 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 service currently covers the following 17 countries: Australia, Austria, Belgium, Canada, Denmark, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, New Zealand, Norway, Sweden, Switzerland, Turkey, and the United Kingdom. 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)

**PR Contact:**

Nigel Allen, +44 7988 478824, [nigel.allen@perils.org](mailto:nigel.allen@perils.org)