



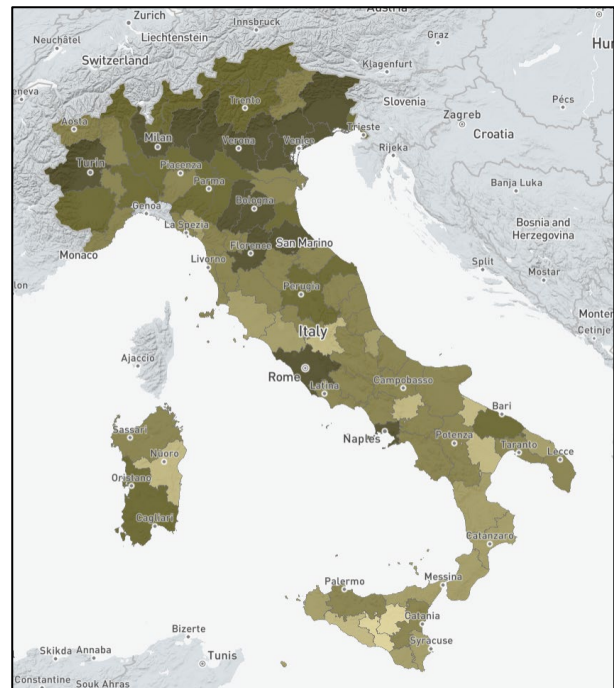
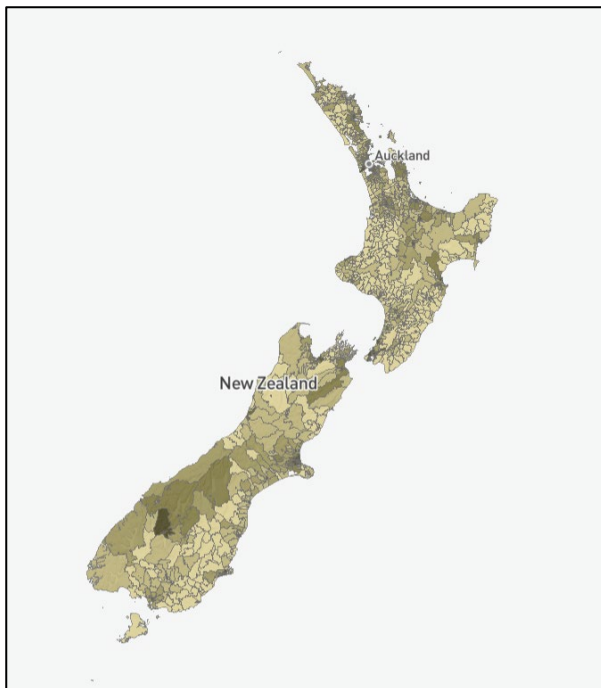
## PERILS RELEASES IED 2025 – SEVERE CONVECTIVE STORM ADDED

**Zurich, 17 April 2025** - PERILS AG, the independent Zurich-based company providing industry-wide catastrophe insurance data, has today released the PERILS Industry Exposure Database (IED) 2025.

The IED contains market sums insured exposed to natural perils for 21 countries: Australia, Austria, Belgium, Canada, Denmark, France, Germany, Ireland, Indonesia, Italy, Japan, Luxembourg, the Netherlands, New Zealand, Norway, the Philippines, Sweden, Switzerland, Thailand, Turkey, and the United Kingdom. In total the PERILS IED 2025 contains 67 individual market portfolios.

This year sees the inclusion of market sums insured for the peril of severe convective storm (SCS) in Europe, Japan and New Zealand. In addition, motor hull sums insured, which are a significant loss contributor in SCS events, have also been included.

The PERILS IED 2025 includes sums insured exposed to natural perils totalling USD 108 trillion of insured property assets. This represents an exposure growth of 3.9% year-on-year at constant USD exchange rates, but -2.8% at variable USD exchange rates, reflecting the impact of the strengthening dollar in 2024. Furthermore, inflationary pressures during the last two years have eased off, which has resulted in, for example, a 3.4% year-on-year increase in sums insured for European windstorm at constant EUR exchange rates and 4.0% at variable EUR exchange rates – growth rates which are similar to pre-2023 levels.



**PERILS Industry Exposure Database 2025:** The PERILS IED 2025 contains up-to-date information about market sums insured exposed to natural perils for 21 major Cat markets.



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The PERILS IED 2025 is produced from the ground-up by collecting sums insured information from the majority of the insurance market across all territories covered by PERILS. The market sums insured are available by CRESTA zone, lines of business and coverage type. The in-force date of the exposure data is 1 January 2025.

IEDs provide critical datasets for understanding Cat risk and can be analysed using Cat risk models to determine potential market losses, as well as for benchmarking an insurance company's market position. Further, when combined with event loss data, the IEDs can provide insights into the vulnerability of insured assets.

Christoph Oehy, CEO of PERILS, commented: "There has been growing demand from (re)insurers for PERILS to include the severe convective storm perils in our exposure database following multi-billion-dollar loss events in Germany, France and Italy in recent years. We are therefore extremely grateful for the support of all our data providing insurance companies who have provided sums insured information for the SCS peril, in addition to the exposure data covering all other major natural perils."

He continued: "Severe convective storms often generate hail which can cause significant damage to motor portfolios. It was therefore important to include motor exposures in our SCS database, alongside property exposures. We believe this is the first time that market motor portfolios, based on broad and systematic data collections from insurance companies, have been made available. We are proud of this achievement and thank our data providers for their ongoing commitment."

### 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 as PERILS CORE and PERILS EXTENDED to all interested parties via annual subscription. PERILS CORE contains industry-level sums insured and event loss information on a CRESTA zone level and per insurance line of business. The product currently covers the following 18 countries: Australia, Austria, Belgium, Canada, Denmark, France, Germany, Ireland, Italy, Japan, Luxembourg, the Netherlands, New Zealand, Norway, Sweden, Switzerland, Turkey, and the United Kingdom. In addition, PERILS industry exposure data are available for Indonesia, the Philippines and Thailand. PERILS EXTENDED is complementary to PERILS CORE and includes country-level industry loss data for territories not covered by PERILS CORE. PERILS industry loss estimates 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 data other than in conjunction with a valid PERILS License is illegal and expressly forbidden.

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