

Swiss Re



CRESTA: geographic zoning standard for the (Re)insurance industry



ESRI UC 2008
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Swiss Re



Swiss Re at a glance

- One of the world's leading reinsurance companies
- Reinsurance: Insurance for insurance companies
- Around 70 offices in more than 30 countries
- Headquarter in Zurich, Switzerland
- Business functions:
 - Client Markets
 - Products
 - Financial Services
 - Risk Management
- GEOservices team is part of Swiss Re's Products Division and within the Actuarial Services & Tools Unit

CRESTA at a glance

- Established by the insurance and reinsurance industry in 1977
- Administered by the CRESTA Secretariat (currently located at Swiss Re's GEOservices team)
- Independent body for the technical management of natural hazard coverage
- Broadly accepted zoning standard within the (re)insurance industry
- Goal: establish a uniform and global system to process and electronically transfer accumulation risk control data for natural hazards
- Basis for this data exchange: CRESTAZones
- Preparation of maps using ArcMap and data from GfK GeoMarketing

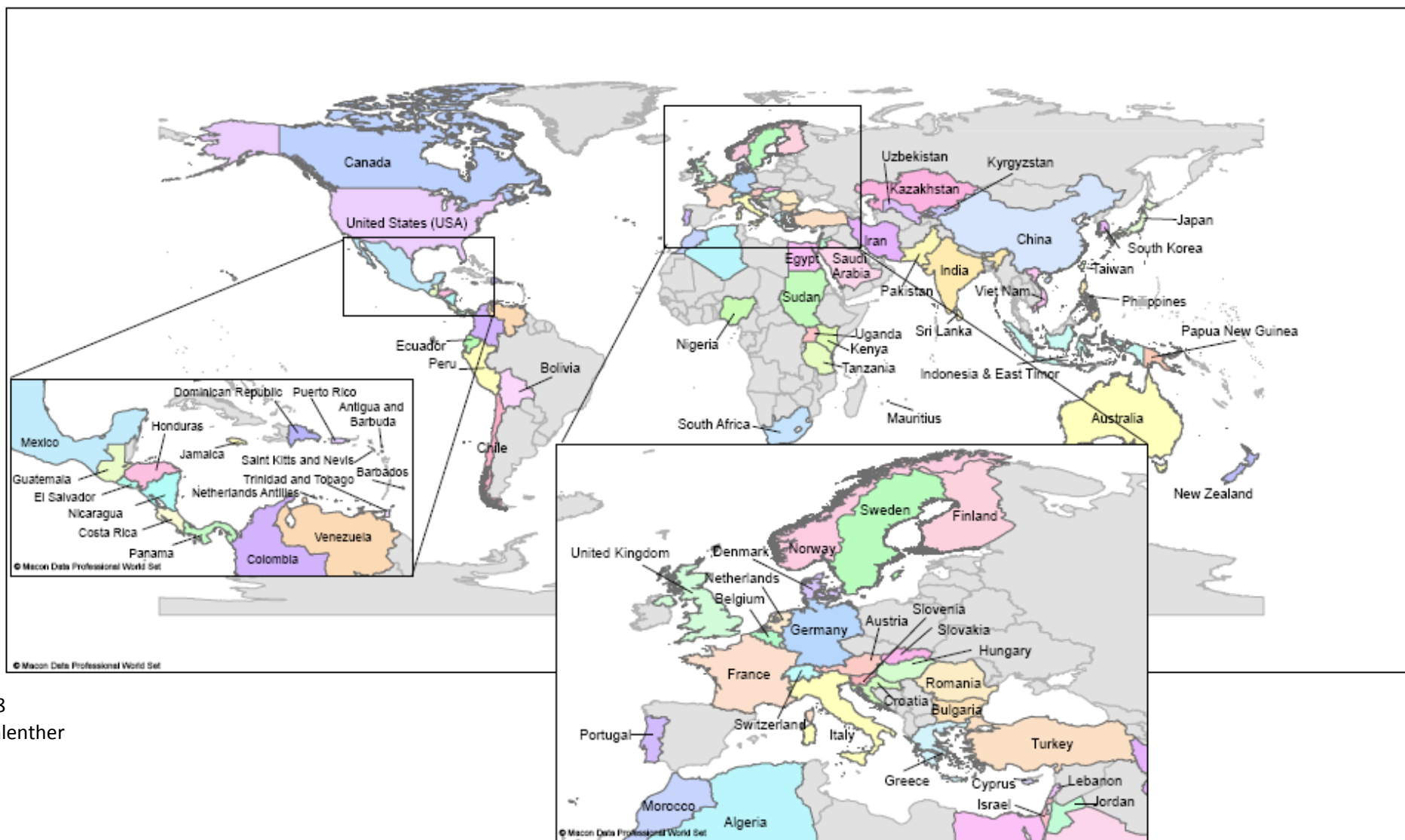


Why a zoning standard for the (re)insurance industry?

- Country-specific zones for unified and detailed reporting of accumulation risk data.
- Spatial basis for the standardized exchange of insurance related information.
- In countries where no geocoding is available these zones play a major role in geographic accumulation risk control.

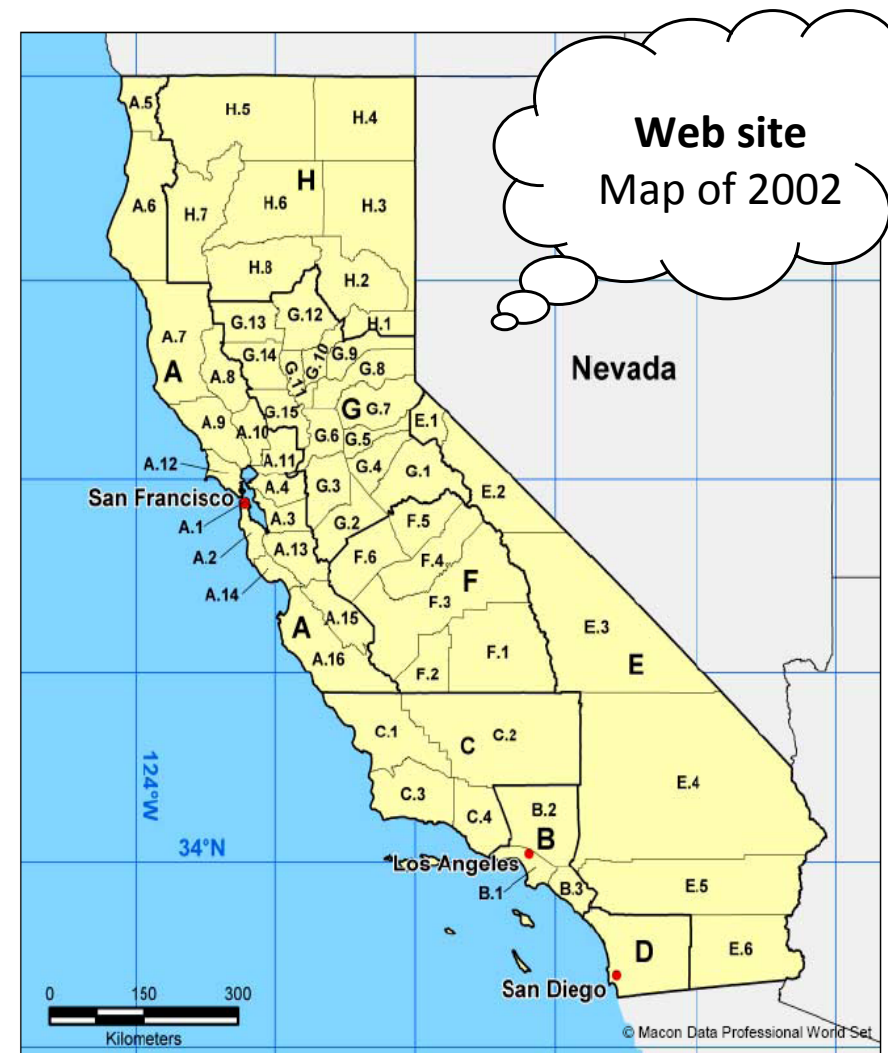
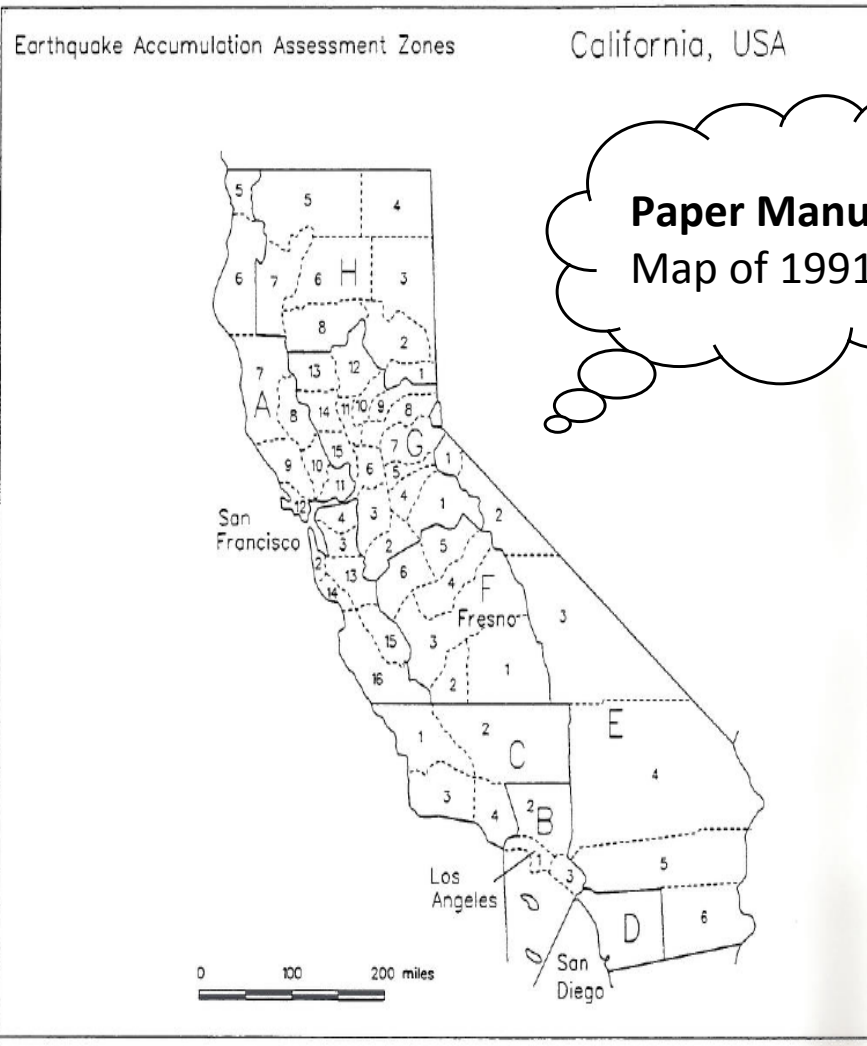


CRESTAZones – availability





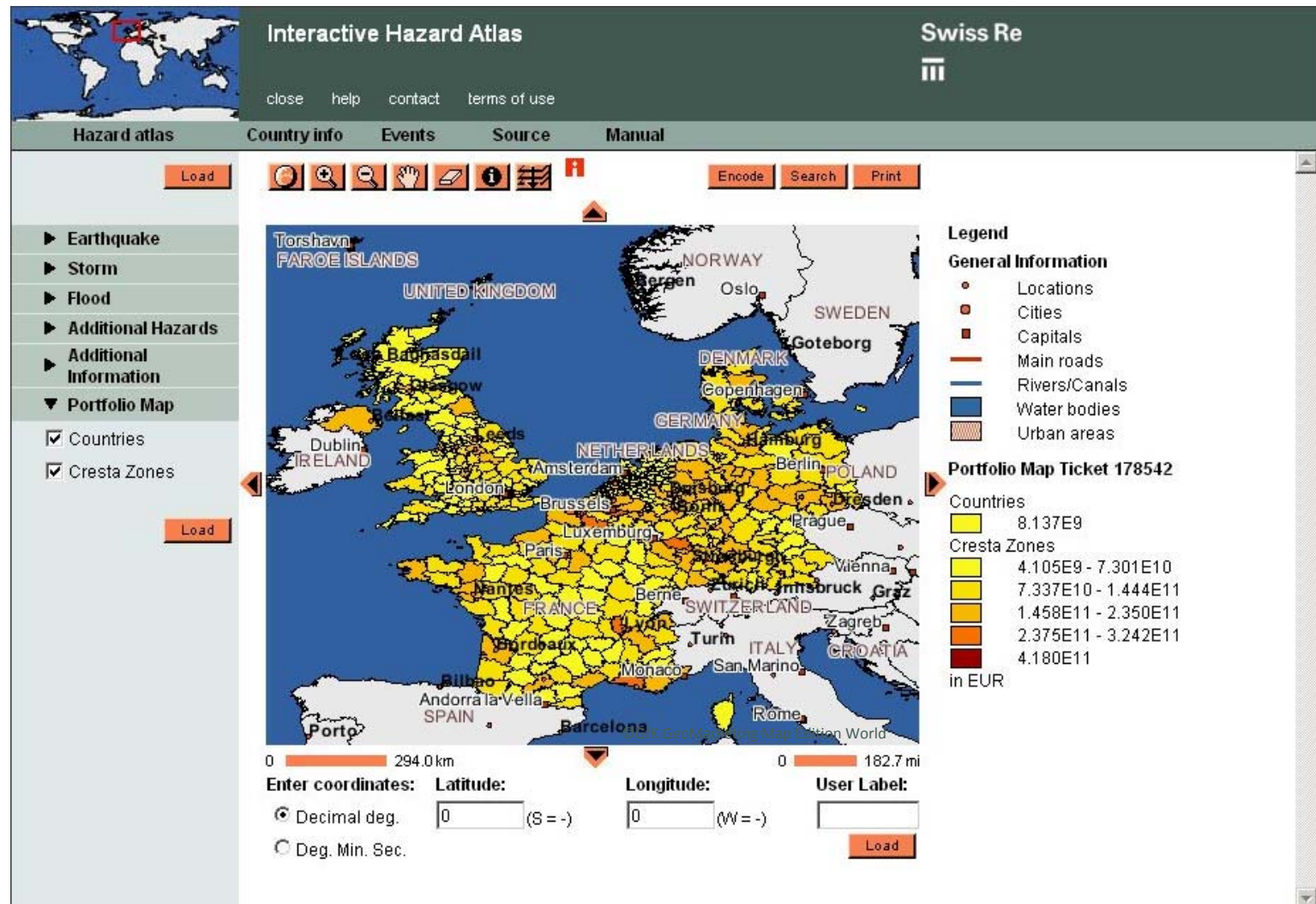
Development of the zoning standard





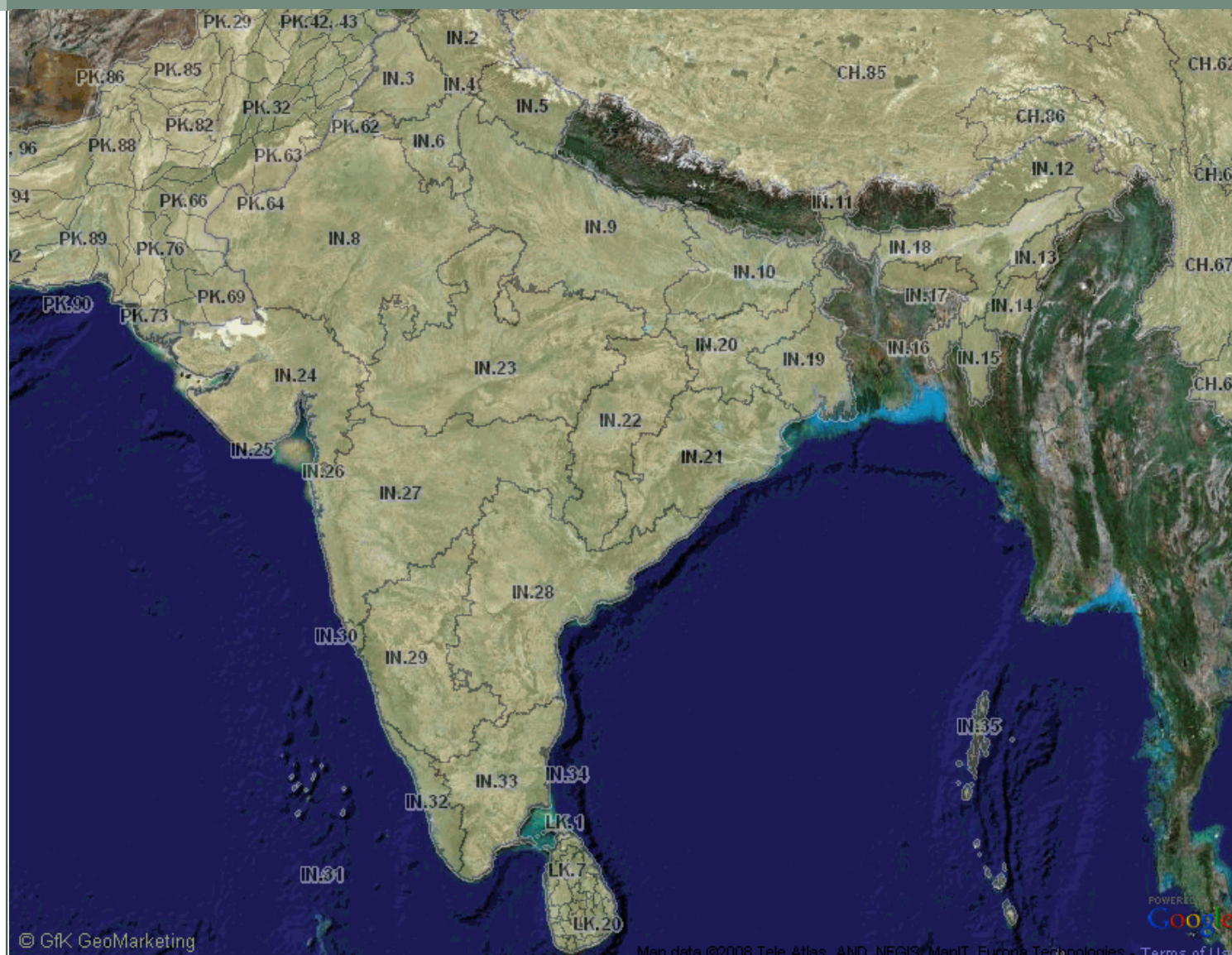
Visualization of the value distribution of portfolios based on CRESTzones

Example: Visualization of value distribution of a portfolio in Swiss Re's Hazard Atlas





CRESTAzone visualization in Swiss Re's GEOportal



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The future of the zoning standard?

- Focus on emerging markets
- Add zones for additional countries
- Provide more detailed zones
- Discussion to provide interactive mapping application
- Discussion to implement new web site