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

Paper Manual
Map of 1991

Web site
Map of 2002
Visualization of the value distribution of portfolios based on CRESTA zones

Example: Visualization of value distribution of a portfolio in Swiss Re’s Hazard Atlas
CRESTAzone visualization in Swiss Re’s GEOportal

ESRI UC 2008
Christina Schlenther
Swiss Re
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