

# Geomarketing News

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**Thomas Muranyi**  
Public Relations  
T +49 7251 9295 280  
[thomas.muranyi@gfk.com](mailto:thomas.muranyi@gfk.com)

## **New 2019 CRESTA zones offer universal standard for global risk management**

**GfK's new CRESTA zones provide a worldwide cartographic standard for the aggregation and exchange of risk insights**

**Bruchsal, Germany, December 4, 2019 – GfK has released new 2019 CRESTA zones that give insurers, reinsurers, modelers, regulators and other industry professionals a common standard for analyzing, aggregating and exchanging risk-related insights. Available for 137 countries, the 2019 zones also feature a new coverage level for New Zealand, offering support for risk analysis and information sharing in this important market.**

CRESTA zones are a response to the need for a common geographic standard for analyzing, aggregating and communicating risk insights. Users of the zones link their data to uniformly defined regional entities, which are a prerequisite for carrying out meaningful comparisons of aggregated values. The new zones are available for 137 countries and reflect the many changes to the underlying administrative and postcode boundaries that have occurred since the last CRESTA update in 2013. The 2019 zones also now offer a new level of coverage for New Zealand. Improved assignment tables make it possible to compare CRESTA zone vintages with the latest postcode and administrative boundaries using an area share allocation feature.

The new CRESTA boundaries consist of 4,801 low-resolution zones and 242,172 high-resolution zones. The two resolutions provide support for a wide spectrum of insurance applications, from modeling risk from storms, floods and earthquakes to comparing exposures across multiple markets and adjusting insurance premiums. By aggregating information to CRESTA zones, users can anonymize data to ensure compliance with privacy laws. All of the zones also fit together seamlessly without any gaps or overlaps, which is a critical requirement for accurate, error-free geographic analyses.

GfK GeoMarketing GmbH  
[www.gfk.com/geomarketing](http://www.gfk.com/geomarketing)  
[geomarketing@gfk.com](mailto:geomarketing@gfk.com)

Bruchsal headquarters:  
Werner-von-Siemens-Str. 2-6  
Gebäude 5109  
76646 Bruchsal, Germany  
T +49 7251 9295 100  
F +49 7251 9295 290

Hamburg branch:  
Herrengaben 5  
20459 Hamburg, Germany

Nuremberg branch:  
Nordwestring 101  
90419 Nuremberg, Germany

Management Board:  
Friedrich Fleischmann

Amtsgericht Mannheim  
HRB 250872  
Ust-ID: DE 143585033

“Insurance industry professionals work with enormous quantities of data, which is why a common global standard for aggregating this information to regional entities is essential,” explains Klaus Dittmann, head of cartography for GfK’s Geomarketing solution area. “That’s where CRESTA zones come in. This boundary data gives users a universal standard for risk aggregation and information exchange. This makes it possible to carry out accurate comparisons between regions and share the resulting insights more quickly.”

The zones meet the insurance industry’s need for detailed and accurate boundaries along coastlines, where natural catastrophes frequently strike and where high-value assets are often concentrated. Cartographers in GfK’s Geomarketing solution area research and digitize all of the administrative and postcode boundaries on which the CRESTA zones are based. Boundaries must be manually rendered along jagged and uneven coastlines in order to ensure that waterfront buildings and real estate can be geocoded in the correct zone.

### **New CRESTA collaboration responds to evolving industry needs**

The Catastrophe Risk Evaluating and Standardizing Target Accumulations (CRESTA) organization was established in 1977 to provide a global standard for risk transfer and accumulation control related to natural catastrophes and associated exposures. CRESTA zones subsequently became the most widely used aggregation standard in the insurance industry. PERILS CRESTA AG recently assumed responsibility for the CRESTA secretariat, which was previously managed on a rotating basis by Munich Re and Swiss Re. GfK’s Geomarketing solution area continues to provide the global administrative and postcode boundaries on which the CRESTA zones are based.

“As a globally adopted standard for the exchange of insurance data, CRESTA zones play a critical role in increasing the efficiency of risk transfer,” says Dr. Eduard Held, head of products at PERILS. “The continued involvement of GfK in the CRESTA initiative ensures that this important product benefits from GfK’s proven cartographic expertise and data insights. Our collaboration allows us to meet the evolving demands of the insurance industry.”

This responsiveness to current insurance needs is reflected in the make-up of the CRESTA advisory board, which features many leading companies in the industry, including AIR, Aon, CoreLogic, Guy Carpenter, Impact Forecasting, Munich Re, Oasis, PERILS, RMS, Swiss Re and Willis Re.

The recent update is accompanied by a completely overhauled website at [www.cresta.org](http://www.cresta.org), which offers an interactive map for looking up and displaying the CRESTA zones associated with any entered locations or coordinates. Zoning lists and mapping tables can also be downloaded from the website.

### **Availability and supplementary data**

The 2019 CRESTA zones are available from GfK in all standard digital map formats for easy importing into GIS applications as well as business intelligence and risk modeling software. This makes it possible to carry out a wide range of analyses, including user-defined queries, data aggregation and risk-scenario modeling.

Digital maps serve as the foundation for the geographic analysis of data in specialized mapping software. GfK's Geomarketing solution area offers the largest collection of digital administrative and postcode maps on the market. This boundary data features global coverage, numerous levels of detail and boundaries that fit together seamlessly without gaps or overlaps. GfK also provides regionalized market data that fits seamlessly with its map data, such as demographic and purchasing power data.

### **Additional information**

on GfK's 2019 CRESTA zones can be found [here](#).

### **Print-quality illustrations**

can be found [here](#).

### **About GfK**

GfK is focused, digital and a client-centric business. The company connects data and science and is in the unique position to leverage proprietary and third-party data to create indispensable predictive market and consumer insights as well as recommendations. Innovative analytics solutions provide answers for key business questions around consumers, markets, brands and media. As an analytics partner, GfK promises its clients all over the world "Growth from Knowledge". For more information, please visit [www.gfk.com](http://www.gfk.com) or follow GfK on Twitter: <https://twitter.com/GfK>.