

Assessment of the losses caused by the 1992 Roermond earthquake, the Netherlands (extended abstract)

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The Roermond earthquake caused a great number of significant losses in the Limburg province of the Netherlands and in the federal state of North Rhine-Westphalia in Germany, most of which was incurred within a radius of 20 km. Minor losses also occurred outside this area, e.g. in Belgium and in southwestern Germany, at distances of up to 300 km. The figures in Table 1 have been compiled from various sources. Although they still have to be regarded as preliminary and incomplete, they give an idea of the overall dimen-

sions of the economic losses. As earthquake insurance either had not been introduced or was not widespread in the affected countries, the insured losses are not excessive (less than DM 50 million, mainly from extended industrial fire insurance). Nevertheless, this event is of great significance for the insurance industry, as it throws light on the loss potentials in earthquake insurance. These can run into billions of DM in areas of dense population, industry and insurance, even where the level of seismic risk is relatively low.

Table 1. Estimated losses due to the Roermond, the Netherlands, earthquake of April 13, 1992 (BRD = Germany, Mio = million, NL = Netherlands).

Earthquake losses, 13. April 1992	NL		BRD		Total*	
	Number of losses	Total loss amount (Mio hfl)	Number of losses	Total loss amount (Mio DM)	Number of losses	Total loss amount (Mio DM)
<i>Private Buildings</i>	5.000	50	1.000	10	6.500	65
<i>Public Buildings</i>	50	20	10	5	60	25
<i>Industr./Comm. B.</i>	300	40	100	15	400	55
<i>Ecclesiastical B.</i>	100	26	166	30	270	60
<i>Motor Cars</i>	500	2	200	1	700	3
<i>Contents</i>	5.000	20	1.000	5	6.500	25
<i>Infrastructure</i>	100	10	20	2	120	12
<i>Loss of Profits etc.</i>	300	4	100	1	400	5
Total	11.300	170	2.600	70	15.000	250

* including estimated losses in Belgium