

Press Release

2026 CRESTA Zones expand global coverage and enhance risk analysis capabilities

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NIQ Geomarketing's new CRESTA Zones provide a worldwide cartographic standard for the aggregation and exchange of risk insights

Bruchsal, Germany, October 19, 2026 – NIQ Geomarketing has released the new 2026 CRESTA Zones, providing insurers, reinsurers, modelers, regulators and other industry professionals with a common standard for analyzing, aggregating and exchanging risk-related insights. The 2026 release expands the global standard by adding Tunisia, Paraguay and Uruguay while also introducing an additional level of geographic detail for the Philippines, supporting risk analysis and information sharing in these markets.

CRESTA Zones address the insurance industry's need for a common geographic standard for analyzing, aggregating and communicating risk insights. By linking data to uniformly defined regional entities, organizations can generate meaningful comparisons of aggregated values and exchange risk-related information more efficiently.

The new zones are available for 140 countries, including the newly added markets of Tunisia, Paraguay and Uruguay, and reflect numerous changes to administrative and postcode boundaries that have occurred since the last CRESTA update in 2019. The 2026 release also introduces an additional level of coverage for the Philippines. Improved assignment tables make it easier to compare CRESTA Zone vintages with the latest postcode and administrative boundaries using an area-share allocation approach.

"Accurate geographic boundaries are essential for consistent risk analysis and the exchange of insurance data," **explains Andreas Wicht, NIQ Geomarketing's head of cartography.** "The 2026 CRESTA Zones not only reflect administrative boundary changes around the world but also expand coverage through the addition of Tunisia, Paraguay and Uruguay while providing enhanced geographic detail for the Philippines. This gives

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insurers, reinsurers and risk modelers an even stronger foundation for analyzing and comparing risks across markets.”

The 2026 CRESTA Zones comprise more than 252,000 geographic zones worldwide, including 4,814 low-resolution zones and 247,202 high-resolution zones, providing a highly detailed geographic framework for catastrophe risk analysis, exposure management and insurance data exchange. The two levels of resolution support a wide range of insurance applications, from modeling risks associated with storms, floods and earthquakes to comparing exposures across multiple markets and adjusting insurance premiums. By aggregating information to CRESTA Zones, users can also anonymize data to help ensure compliance with privacy regulations.

The zones meet the insurance industry's need for detailed and accurate boundaries, particularly along coastlines where natural catastrophes frequently occur and high-value assets are concentrated. NIQ Geomarketing's cartographers research and digitize the administrative and postcode boundaries that form the basis of the CRESTA Zones. Special attention is paid to complex coastal areas to ensure accurate geographic representation and high-quality risk analyses.

CRESTA collaboration supports evolving industry requirements

The Catastrophe Risk Evaluating and Standardizing Target Accumulations (CRESTA) organization was established in 1977 to provide the insurance industry with a common geographic framework for catastrophe risk assessment and exposure aggregation. Nearly 50 years later, CRESTA Zones remain the globally recognized standard for analyzing, aggregating and exchanging risk information across insurance and reinsurance markets.

The standard is administered by PERILS, with NIQ Geomarketing providing the administrative and postcode boundary datasets on which the CRESTA Zones are based. Through ongoing collaboration with industry experts and market participants, the standard continues to evolve in response to changing geographic, regulatory and business requirements.

“Keeping CRESTA Zones aligned with the real world is critical to their value as an industry standard,” **says Dr. Christoph Oehy, CEO of PERILS AG.** “This update reflects the latest changes in demographics and geography, ensuring the insurance industry can continue to rely on a consistent and relevant framework for exposure assessment, reporting and exchange.”

Availability and supplementary data

The 2026 CRESTA Zones are available from NIQ Geomarketing in all standard digital map formats for easy integration into GIS applications, business intelligence platforms and risk modeling software. They support a broad range of analyses, including user-defined queries, data aggregation and risk-scenario modeling.

Digital maps are the foundation for geographic analysis in specialized mapping software. NIQ Geomarketing offers comprehensive collections of digital administrative and postcode maps with global coverage, multiple levels of detail and regularly updated market data, including demographic and purchasing power information.

Additional information

on NIQ Geomarketing's 2026 CRESTA Zones can be found [here](#).

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About NIQ

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With operations in more than 90 countries, NIQ covers approximately 82% of the world's population and more than \$7.4 trillion in global consumer spend. Through cloud-based platforms, advanced analytics and AI-driven insights, NIQ delivers The Full View™—helping brands and retailers understand what consumers buy, why they buy it, and what to do next.

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