Studiedag fabrieksschoorstenen,
Saint Donatus
Risks

fire
Risks

theft
Risks

theft
## Claims Donatus

2001-2012

<table>
<thead>
<tr>
<th>Category</th>
<th>Claims</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theft etc</td>
<td>8,637</td>
<td>28.5%</td>
</tr>
<tr>
<td>Glas</td>
<td>6,553</td>
<td>21.6%</td>
</tr>
<tr>
<td>Fire</td>
<td>1,304</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>In EUR</td>
<td>€ 65,000,000</td>
<td>100%</td>
</tr>
<tr>
<td>Theft etc.</td>
<td>€ 10,400,000</td>
<td>16.1%</td>
</tr>
<tr>
<td>Glas</td>
<td>€ 2,700,000</td>
<td>4.1%</td>
</tr>
<tr>
<td>Fire</td>
<td>€ 30,800,000</td>
<td>47.5%</td>
</tr>
</tbody>
</table>
Movable Religious heritage

Less than 5% of all claims

Claims 20 to 30 per annum

Average € 40,000 per annum
1. Insurance does not protect
2. Insurance is not the start but final of risk management
Insurance does not protect

- Only financial compensation
- Additional costs
Insurance is last part of risk management

- Awareness of risks
- Inventory of risks
- Avoiding risks
- Minimize risks
- Cost benefit analysis
- Own risk or transfer risks
Risk management is the essence

Insurance ≠ prevention

Insurance is just safety net