

Country	Insurance scheme public–private	Bundled or single hazard	Flat or risk-based premium	Compulsory, quasi-compulsory, or voluntary	Market penetration
Switzerland	Public monopoly insurer in 19 cantons, private insurance in 7 cantons	Bundled multiple hazards	Flat premiums	Quasi-compulsory (tied with fire insurance)	High (99 % of all buildings)
Spain	Public, but customer relationship managed by private insurance companies	Bundled multiple hazard	Flat premiums	Compulsory	75 %–100 % (for households and business)
USA	Public, but customer relationship managed by private insurance companies	Single hazard	Risk-based premiums are applied for 80 % of all policies	Quasi-compulsory in the 100-year floodplain (requirement for mortgages from regulated or state backed lenders), otherwise voluntary	Large variations between the states, maximum 35 % in Florida
France	Public–private: private primary insurers, public and private reinsurance	Bundled multiple hazards	Flat premiums of 12 % surcharge on property insur.	Quasi-compulsory (tied with property insurance)	High (100 % for households, 90 % for business)
Denmark	Public (flooding from rivers and seas due to storms occurring 1/20 years); private for minor events	Bundled	Limited risk differentiation	Public: quasi-compulsory (tied with fire insurance) Private: voluntary	50 %–75 % for households
Austria	Private insurance with limited coverage co-existing with a governmental post-disaster catastrophe fund	Bundled	No risk-based premiums	Voluntary	Low (10 %–25 %); insurance is often denied in high-risk areas
Sweden	Private	Bundled with property insurance	Limited risk differentiation	Quasi-compulsory (requirement for mortgages)	High (> 75 % for business, > 95 % for households)
UK (post-2016)	Private	Bundled with building and content insurance	Risk-based pricing, though little variation in premiums	Quasi-compulsory (requirement for mortgages)	High (75 %–98 % for households)
Germany	Private	Single hazard and bundled insurance available	Risk-based	Voluntary	Low (40 % for building insurance)