

Type of flood risk reduction measure	Examples of countries where insurers are directly engaged in flood risk reduction or use incentives to promote it	Use of incentives to foster the uptake of flood risk reduction measure by third parties	Influence of framing conditions on insurance engagement in flood risk reduction measures
Risk knowledge (provision) – targeting citizens	USA, Germany, Switzerland, Norway	Often done in PPPs, co-financing	Relatively inexpensive, so engagement makes sense under all types of insurance schemes.
Risk knowledge (sharing) – with governments	Germany, Norway, Denmark, Switzerland, USA, UK, France	Often done in PPPs, co-financing	Knowledge that is easier to share in countries with public insurance schemes, as claim data have a competitive value in private insurance schemes.
Prevention – Land-use planning	USA, Switzerland	Withdrawal or, better, the threat of withdrawal is used to enforce better land-use planning, e.g., in Switzerland.	No insurance engagement in regional or local land-use planning in private insurance schemes, but in public systems with high market penetration.
Prevention – Building codes	USA, Switzerland	USA: contractual requirement in high-risk zones	Less insurance engagement in private than in public insurance schemes. In countries with private insurance schemes, insurers seem to only be engaged on a higher level, while in some public systems, insurers are also engaged in the enforcement of building codes.
Adaptation – property-level measures	Germany, USA, Denmark, Iceland	Germany, UK, Denmark, USA: adjustment of premiums and deductibles; Denmark, Iceland, Germany: formulation of special contract conditions, coverage restrictions USA, France: offering of grants, loans, subsidies	Requires detailed knowledge of the risk to enable risk-based pricing. Often insurance scheme principles such as affordability or solidarity make the application difficult. Can generate high transaction costs when rolled out to the whole market, so smart solutions are required to evade these costs.
Protection – large-scale structural flood infrastructure	Switzerland, UK, USA	Switzerland: direct investment USA: positive and negative premium adjustments for citizens, when the municipality complies with NFIP regulations and, e.g., implements infrastructure UK: PPPs, the agreements between the government and the insurers, contain the requirement for the government to lower the flood risk to 1/75 Australia: insurance withdrawal from a high-risk area leads to the construction of structural infrastructure by the government	Most insurers currently do not see it as their role to invest in large-scale structural flood infrastructure. In some countries mechanisms exist to stimulate the implementation of large-scale flood protection infrastructure by governmental actors via the existing insurance scheme.
Preparedness – monitoring and early warning	Switzerland	Investment to develop early warning applications.	Is considered to be a governmental task, but could be included in risk knowledge provision campaigns for citizens.
Preparedness – emergency measures	Switzerland	Co-financing	Is usually considered to be a governmental task.