

**Standardised insurance case:** Building<sub>new</sub> 300.000 € or 150 qm + cellar, replacement value insurance

[deductible]

\*) risk differentiated. **All premia are F+NH (gros)**

<p><b>Swiss</b> (KGV<sup>high</sup> – KGV<sup>low</sup>)</p>	<p>Case study analysis (Projekt der 8. Ausschreibung der Präventionsstiftung)</p>	<p><b>75 – 138 €</b> [414 € - 8.200€ - by choice]</p>
<p><b>Swiss</b> (GUSTAVO)</p>	<p>Case study analysis (Projekt der 8. Ausschreibung der Präventionsstiftung)</p>	<p><b>255 € (138 €)</b> [2.070 – 41.400 €]</p>
<p><b>France</b></p>	<p>An average household multiperils damage insurance rate is à round 1 per mille : 300 € annual premium for property damage including storm but Natcat compulsory extended coverage will be 12 % ie 36 € on top on thé previous one, with minimal deductible of 380 €. Thé deductible can be multiplied by factors 2, 3 or 4, according to number of NatCat recognition in the municipality and its progress with respect to including risk exposure in Land use planning police (PPR). Source: R. Nussbaum ((personal commuincation).</p>	<p><b>336 € (36€)</b> [380 - 1520 €*]</p>
<p><b>Finland</b></p>	<p>According to a comparison made by Taloussanomats magazine last year, price of a home insurance to a single-family house (150m<sup>2</sup>) in Southern Finland ranges from about 450 to 600 € per year. Usually, the natural hazard insurance is included in at least extensive home insurance packages. Most insurance companies have widened the scope of their natural hazard insurance to</p>	<p><b>450 - 600 €</b> [200 - 600 €]</p>

	<p>automatically cover flood damages of an exceptional (1/50a or more) flood event. The deductible sum usually is 150 € for chattel and 200–600 € for buildings. Source: Anne-Mari Rytkönen (personal communication).</p>	
<b>Poland</b>	<p>2.744- 3.277 PLN for a 120 - 160 qm single detached house. Premia are risk differentiated. Lacking authorised flood risk maps, risks are assessed by each insurer differently, and risk premia as well as deductibles differ across suppliers. Source: WGN Real Estate und Dr. Strupczynski (personal communication).</p>	<p><b>650 - 763 €</b> [N.N.*]</p>
<b>Germany</b>	<p>Taken from Finanztest 5/2004 completed by a market analysis of the Leipziger Verbraucherzentrale 2013.</p>	<p><b>400-1400 €* (30 - 1000*€)</b> [500 - 1.000 €*]</p>
<b>Austria</b>	<p>For natural hazard extra insurance up to € 50.000,-, which are only signed „on an exceptional basis“, the premium amounts to 112,- €. It is independent from the location of the insured object in different risk zones, according to Vorarlberger Landes-Versicherung (in personal communication). A proposed mandatory insurance scheme of the Austrian Association of Insurers (VVO) would be provided at a unit premim of 0,2 ‰. Source: Othmar Ederer, VVO. The currently existing catastrophe fund is based in a deductible of minimally 200 - 400€.</p>	<p><b>487-1577 €* (60 - 672* €)</b> [200 - 400€; &gt;10.000-100.000 €]</p>