International Flood Insurance Programs at a Glance

G8 countries other than Canada

	Model	Purchase	Packaging	Take-up (residential)	Pricing	Subsidization	Government focus	Financial impact mainly borne by
France	Public	Mandatory	Bundled (with other catastrophes)	100%	Government-set	Both taxpayers and policyholders	Insurance Funding	Taxpayers
U.S.	Public	Voluntary	Optional (add-on)	20–30%	Government-set	Primarily taxpayers	Insurance funding and provision	Taxpayers
Germany	Private	Voluntary	Optional (add-on)	25–30%	Risk-based	None	Mitigation and zoning	Policyholders
Italy	Private	Voluntary	Optional (add-on)	<10%	Risk-based	Taxpayers (indirectly)	Mitigation	Taxpayers
Russia	Private	Voluntary	Optional (add-on)	<5%	Risk-based	—	—	—
Japan	Private	Voluntary	Bundled (with comprehensive homeowners policy)	40%	Risk-based	Policyholders	Mitigation	Policyholders
U.K.	Private	Voluntary	Bundled (with homeowners policy)	95%	Risk-based	Policyholders	Mitigation, mapping and zoning	Policyholders

Notes: Take-up based on residential coverage. Figures for commercial property are typically higher. No additional information for Russia was available.