

## Commercial (buildings and contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration <sup>1</sup>
Windstorm			✓	90%
Hailstorm			✓	90%
Lightning — direct hit			✓	90%
Lightning — surge			✓	80%
River flooding			✓	5%
Overflow of stagnant waters			✓	5%
Torrential rain			✓	5%
Storm surge			✓	5%
Earthquake				
Snow pressure				
Avalanche				
Frost				
Landslide				
Subsidence				
Collapsing sinkhole				
Volcanic eruption				
Meteor strike				
Tsunami				

## Individual (buildings and contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration <sup>1</sup>
Windstorm		✓		95%
Hailstorm		✓		95%
Lightning — direct hit		✓		95%
Lightning — surge			✓	95%
River flooding		✓		95%
Overflow of stagnant waters		✓		95%
Torrential rain		✓		95%
Storm surge		✓		95%
Earthquake				
Snow pressure				
Avalanche				
Frost				
Landslide				
Subsidence				
Collapsing sinkhole				
Volcanic eruption				
Meteor strike				
Tsunami				

<sup>1</sup> Finance Finland statistics

<b>Tariffs, deductibles and risk prevention</b>	<p>In commercial lines, deductibles are a fixed amount.</p> <p>In individual lines, tariffs are risk-based. Higher deductibles apply for floods. Insurers support policyholders by providing advice on prevention measures, such as building maintenance. There are no stand-alone natcat insurance products on the market.</p>
<b>Sales, underwriting and claims processes</b>	<p>The sales, underwriting and claims processes follow the classic insurance value chain.</p>
<b>State intervention</b>	<p>There is no public compensation fund for natcat losses.</p>