

# ***Interactive comment on “When is it beneficial for insurers to engage in climate change adaptation – a cross country comparison” by Isabel Seifert-Dähnn***

## **Anonymous Referee #1**

Received and published: 14 July 2017

Dear author, thank you very much for your submission. The paper sounds very promising and interesting, but there are several drawbacks, which should be solved within the next version. Especially the research question or aim is quite weak. The author state that the aim was not to create an exhaustive overview of existing initiatives. ...For a literature review I'm exactly expecting an exhaustive critical overview of the lit. Besides the paper only state "main positive" effects of insurance system, there are some papers by Colin Green and Edmund Penning-Rowse which see insurance much more critical way; whereabouts insurance are seen as a parasitic system. In particular, the key problems reflects to communities or low-income families which cannot afford insurance bill. I think this needs to add within the paper. Also I'm not entirely sure what is the

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aim of chapter 2; I would remove this part and extend on a more critical reflection of insurance system in natural hazards/climate change adaptation. Also a missing point is the method section: please, provide a more detail information how you conduct the survey/review, how you analysed the survey, how you select the used papers etc. On page 13 you talk about successful information sharing: how you define successful, because many people are quite unhappy with the HORA (also often called horrible risk assessment) or Zürs system. Last point what I'm missing is the discussion part of your paper: especially to see if insurance are more efficient in compare to state compensation or if insurance system is more successful in encouragement of the implementation of local adaptation strategies.

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Interactive comment on Nat. Hazards Earth Syst. Sci. Discuss., <https://doi.org/10.5194/nhess-2017-236>, 2017.

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