Comment on nhess-2021-214

Sien Kok (Referee)

Referee comment on "Predicting Drought and Subsidence Risks in France" by Arthur Charpentier et al., Nat. Hazards Earth Syst. Sci. Discuss., https://doi.org/10.5194/nhess-2021-214-RC1, 2021

The content of the article is very novel and addresses a concrete societal problem: the difficulties in predicting building damage from subsidence, an increasingly costly climate risk for insurers. In some countries, such as France, this risk is insured via household policies. The methodology and results will be useful for the insurance industry in France, and may also be useful in other countries with similar established insurance products, as well as countries where insurance industry and policy makers investigate the possibly for developing insurance products for this risk. Overall the paper is well-structured. It compares various statistical models using a range of indicators to predict subsidence claims, calibrated against a historical dataset from insurance companies.

For detailed comments and suggestions, please see attached word file in zip folder.