

Nat. Hazards Earth Syst. Sci. Discuss., author comment AC1
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Reply on RC2

Anja T. Rädler

Author comment on "Invited perspectives: how does climate change affect the risk of natural hazards? Challenges and step changes from the reinsurance perspective" by Anja T. Rädler, Nat. Hazards Earth Syst. Sci. Discuss.,
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I would like to thank both reviewers for the in-depth comments, corrections and suggestions that have greatly improved the manuscript.

Please find my response below. I have answered each point individually (highlighted in bold).

Reviewer 2:

The Paper by Anja Rädler deals with a very interesting and relevant topic.

Reinsurers are affected by extreme events in a relevant part of their core business, i.e. covering the risks of natural disasters.

They need to know these risks as best as possible to be able to calculate risk adequate premiums.

Climate change increasingly changes such risks. Anja Rädler describes very well in the paper how the reinsurers deal with this problem.

She also describes how changes of risks caused by natural cycles like ENSO also go into such model adaptation processes.

Anja Rädler also describes that this kind of research of climate change effects is not a one-way road as the scientists working in the insurance industry also provide additional knowledge to the rest of the scientific community, like with her project on changes in the risks of convective events.

Specific technical comments:

Some language editing is still necessary

Lines 4 and 5: The sentences should be changed in "Other drivers are changes in the frequency or intensity of natural hazards in the recent past and in the near future. In this

contribution the focus will be on the latter driver.”

Done

Line 34: here also already (is only done later in the paper) some reference should be made to the most recent AR6.

Yes. Done

Line 32: Exposure of “infrastructure” should be also mentioned.

Done

Paragraph around line 45: an example of natural variability should be given here.

Done

Paragraph around line 90: This should be rewritten as it is very unclear now.

Thank you for pointing this out. I have rephrased the paragraph.

Lines 110-111: There should be some discussion what a precise forecast of flood risks means for the insurability. One precondition for insurability is that a loss event cannot be foreseen in terms of time and place.

Yes, you are right. The precondition that a loss event cannot be foreseen in terms of time and place to be insurable should be discussed as well.

Line 128: ...in order to be able to substantiate...

Done

Line 129: pubic -> public

Done

Line 139: ...trends of the frequency of convective hazards have been...

Done