

Nat. Hazards Earth Syst. Sci. Discuss., referee comment RC3  
<https://doi.org/10.5194/nhess-2022-6-RC3>, 2022  
© Author(s) 2022. This work is distributed under  
the Creative Commons Attribution 4.0 License.

## **Comment on nhess-2022-6**

Anonymous Referee #3

---

Referee comment on "Invited perspectives: An insurer's perspective on the knowns and unknowns in natural hazard risk modelling" by Madeleine-Sophie Déroche, Nat. Hazards Earth Syst. Sci. Discuss., <https://doi.org/10.5194/nhess-2022-6-RC3>, 2022

---

The manuscript describes the development of risk models used in the insurance industry over the past three decades and discusses the need for further improvements. The paper touches on a wide range of topics, such as the need for detailed loss and exposure data or the challenge of climate change. A review paper on these topics from the perspective of the insurance industry is highly valuable and desired by the scientific community. However, the paper remains very superficial and lacks a real insurance perspective. I suggest more rigorous structural editing to better present the content. I strongly encourage the author to rewrite and restructure the manuscript; it is truly of great interest and could have a high impact for the community.

All comments are listed as major/minor revision points and edits in the attachment.

Please also note the supplement to this comment:

<https://nhess.copernicus.org/preprints/nhess-2022-6/nhess-2022-6-RC3-supplement.pdf>