

Interactive comment on “Contribution of insurance data to cost assessment of coastal flood damage to residential buildings: insights gained from Johanna (2008) and Xynthia (2010) storm events” by C. André et al.

Anonymous Referee #2

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The general approach is fair, with respect to the difficult experimental context.

The relatively large sampling of insurance claims loss records allows at least to discuss the variability of results at three levels : customer categories (Table 1), affected locations (Fig 4) and categories of construction works (Fig 6).

As the loss adjustment data available so far do not provide further details to obtain a more convincing "damage function" (Fig 7) and its variability according to the above mentioned criteria, it could be suggested as an improvement of the paper, to try corre-

C228

lating some of the results with "external" socio economic statistical material on housing according to affected locations etc.

Interactive comment on Nat. Hazards Earth Syst. Sci. Discuss., 1, 829, 2013.