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Comment

# ***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.***

**C. André et al.**

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Dear Anonymous Referee #2,

Thank you again for your comments.

We would like to point out that these statements were already considered in a first revision of the manuscript, which resulted from the access review phase comments. In the present version (i.e. open discussion version of the paper), we have provided some

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improvements and modified the initial manuscript as following:

According to the suggestions made about the discussion of the variability of the results at different levels, we have substantially modified the text of the manuscript and the corresponding figures:

- For customer categories, standard errors were estimated and included to Table 1.
- For affected locations, costs distribution was added, instead of the simple mean in Figure 4, which was renumbered Figure 3 in the revised version of the paper.
- For categories of construction works (renumbered Figure 4 in the revised version), the original pie chart had been split between records under and above the mean cost of 26,600 € for housing.

Regarding the second statement, we also made mention of the relevance of the comment and our agreement with the suggestion of trying to correlate some of the results with "external" socio-economic statistical material, as written in page 834, lines 1-3 and page 843, lines 23-29 in the revised version. Indeed, we fully acknowledge the limits of our findings in view of the high scattering of the collected data. At this stage, we were not able to draw up a convincing correlation of damage costs with available data on housing according to affected locations.

Thereby, our project is still ongoing and this question is the core of our forthcoming research: we are investigating the correlation of damage costs with other parameters, including simulated hazard parameters, residential buildings characteristics and other socio-economic data (e.g. inhabitants income), in order to attempting to build a damage model that will be based on multivariate analysis techniques. This was discussed in the revised conclusion (see page 845 lines 5-18 of the open discussion paper), as well as two recent references that underline our conclusions were added: Spekkers et al. (2011) and Merz et al. (2013). As this work is still in progress, we wish to present further results in a forthcoming paper, when these developments will be achieved.

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We hope that these additional thoughts will satisfy your requirements.

Our best regards, the authors.

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

**NHESSD**

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