

## ***Interactive comment on “Factors affecting flood insurance penetration in residential properties in Johor Malaysia” by U. Godwin Aliagha et al.***

### **Anonymous Referee #2**

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General comments: - generally ok, but the literature review seems a bit too long. - lots of mistakes in grammar and sentences please proofread carefully - sampling strategy needs more explanation and clarification.

Specific comments: Section 3.1: Why only 207 questionnaires were used and not 315? There is no explanation.

Section 3.2: Subject risk perception item (3)(4)(5)(6): why likelihood of dropping insurance is chosen to represent 'subjective risk perception'? Same question for all other questions that follow. This doesn't make sense

The question is on whether respondents had flood insurance or not is problematic. Is flood cover in Malaysia a standalone product or part of home insurance package? if so

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you should have asked whether current policies have flood cover or not. The meaning of 'flood insurance' is quite ambiguous when directly put in questionnaire. Also, do people in Malaysia have full access to flood cover? Often it is a matter of availability (i.e. insurance companies refuse to offer flood cover to high risk households). If this is the case, such question about purchasing behaviour should be triangulated by other indicators, such as whether respondents want to buy flood cover. How the authors address these issues?

Section 3.3: how random was the sampling scheme? How was it 'self-administered'? Sampling strategy is explained.

Tables could be presented in a reader-friendlier format. Please consult other published studies.

Please double check references. For example Bubeck et al (2012) was not cited correctly in text.

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Interactive comment on Nat. Hazards Earth Syst. Sci. Discuss., 2, 3065, 2014.