



## ***Interactive comment on “Partnerships for affordable and equitable disaster insurance” by J. Mysiak and C. D. Pérez-Blanco***

### **Anonymous Referee #1**

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This is an interesting topic - it is very relevant to elaborate how existing disaster insurance and the policy frameworks can be reformed in order to aid risk reduction and adaptation.

The authors attempt to approach the question of disaster insurance from a new angle, the legal perspective, which deserves a lot of credit. However, I am struggling with the structure and lack of analysis.

The nature of the paper descriptive, it really lacks an analytical approach. This may be intended or not - but I think the value and contribution of this piece could be enhanced if it would offer some clear analysis.

It would be good to see more references to the interplay between the risk/policy land-

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scape and risk trends (what is driving what, does the existing political framework factor in changing risk levels etc. ). The paper provides an overview of PPPs as well as existing policies in the EU, however there is a lack of logic narrative that explain why those different instruments/policies have been chosen for the paper. The main current weakness arises from the fact that it does not offer the needed discourse in light of the existing literature. The concluding Policy Guiding Principles are somewhat removed from the earlier part – and there is not enough weighing of the arguments before concluding with those recommendations. I

In it's current format this is a document aimed at and useful for decision makers who want to be briefed on the legal backdrop, but it does not offer the necessary scientific analysis.

Some suggestions on how to improve this:

-start with a clearer research question/hypothesis -explain where within the different disciplines (economics, law, political science etc. ) this is grounded and what method/approach it uses. -reflect on the key issues currently relevant for disaster insurance: role of public/private, affordability, availability, climate change. -the insurance schemes currently in operation across Europe are very much national affairs. EU policy is of relevance, but not key. This aspect should be discussed and elaborated to a greater extent. Some form of display on the different levels of governance / jurisdiction would add some clarity.

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