

## ***Interactive comment on “Estimation of insurance related losses resulting from coastal flooding in France” by J. P. Naulin et al.***

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Received and published: 30 October 2015

Valid and reliable damage models for coastal floodings are difficult to obtain (cp. Andre, Monfort, Bouzit, and Vinchon; in this journal 2013-11). This paper advances the current state of the art and delivers to this goal. It couples sensibly the Previmer system of hazard modelling with a storage-cell flooding model of inundation (Lisflood -FP like), and vulnerability and loss observations of a insurance data base. Damage models are derived for five risk classes (privately owned / rented housing property, agriculture, etc.) with the notable exclusion of public infrastructure damage (not insured in France). The damage model generates satisfactory levels of validity in exercises for major coastal flooding events in France (Xynthia, Johanna) but demonstrates an unsatisfactory reli-

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ability in sensitivity analyses. Overall the coastal flooding damage model seems still in an early stage. The probabilistic version of the model is not presented out of these limitations of the deterministic model. The paper is still to be considered a step ahead. It would gain from shortening in the description of model components and the characteristics; the text here is often repetitive.

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Interactive comment on Nat. Hazards Earth Syst. Sci. Discuss., 3, 2811, 2015.

C2170