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

**J. P. Naulin et al.**

dmoncoulon@ccr.fr

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Dear Sir

Thank you very much for your comments.

Since the submission of the first paper, works has been undertaken to improve the damage model. We have found that one important parameter was not taken into account by the model: the number of days for which insurance prime was computed. Indeed, the insured value is computed initially for the number of subscribed days and thus it is important to extrapolate this number to the year in order to estimate the global insured value. Given the results, some new destruction functions and claim probabilities were computed.

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The results of this new calibration drastically improved the results of the damage model as it is presented in table 3. In order to comfort our model, another historical event was added: Lothar and Martin (1999). Figure 8 was replaced by a table (3) that seems, from our point of view, more adapted to the situation.

Lastly, some reformulations have been done in order to avoid repetitions as it was suggested in the review. You will find enclosed the new version of the paper.

Kind regards

Please also note the supplement to this comment:

<http://www.nat-hazards-earth-syst-sci-discuss.net/3/C2787/2015/nhessd-3-C2787-2015-supplement.pdf>

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

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