

I don't think that the authors adequately addressed my comments on their previous version. Below are the points that I still find problematic.

- Some new information has been provided on the sampling method, but key information is still missing. How many villages and towns (rural and urban settlements?) exist in the regions, and how many people are living there? Did they conduct a stratified random sampling, or a different method? How high was the response rate, meaning the percentage of households that did not refuse to answer? When a household refused to participate in the survey, how did the interviewer find an alternative household? – this is important because it could lead to a selection bias
- Summary statistics (a standard table of the number of observations, the mean, the standard deviation, etc.) need to be given for demographic characteristics of the respondents
- I understand that there is no breakdown information on the cost estimates of floods and droughts from the survey, but some more intuitions still need to be given about what these cost figures may or may not include in the context of the studied areas. Right now, it is hard for the reader to interpret these numbers in any ways as there is hardly any hint of what they really mean.