

Interactive comment on “When is it beneficial for insurers to engage in climate change adaptation – a cross country comparison” by Isabel Seifert-Dähnn

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Dear Referee 1,

Thank you for your valuable comments. I addressed them in the following way:

- The research aim was reformulated to “This article tries to shed a light on this, by investigating current engagement of insurance in developed countries in different flood risk reduction measures and their use of levers to get other actors engaged. This is discussed against how these activities are influenced by framing conditions such as the insurance scheme or market penetration (see assessment framework depicted in

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figure 2). The study focuses on developed countries and on household and business flood insurance.” - I did not aim to write a review paper, but collect examples for insurance engagement in risk reduction. But I added a more consistent approach to screen through the scientific literature. - Affordability of insurance was discussed in more detail, considering also some papers from Green & Penning-Rowsell (even though I must admit that I could not always agree on their view of a “parasitic” insurance system) - Chapter 2 was removed and relevant parts explaining the functioning of different risk reduction measures were incorporated in chapter 4. - The method section (3) was revised and figure 2 amended. - Concerning HORA: the term “successful” was removed, but what you mention here is exactly what I think is currently missing: An evaluation of the existing approaches in different countries to find out what is working or not and what could be done better. - I separated the results (chapter 4) and discussion (chapter 5) part in two separate chapters and extended the discussion. However, based on the results of this study I do not feel able to make a final judgement on what systems are more efficient to encourage risk reduction.

With best regards, Isabel Seifert-Dähnn

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