

# ***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 2,

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

- The title of the article was changed and the whole manuscript was focused on flood risk reduction.
- Limitations of insurers: Beyond the type of insurance scheme I did not feel competent enough to discuss further how legislative requirements (market and financial) support or hinder insurers engagement in flood risk reduction, as law is not my field of competence.

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tence. I mention this limitation also in the manuscript.

- Rival/complementing activities of insurers and public authorities: This is an interesting aspect! I took that up in the discussions-chapter (5).
- Customer-insurance relationship: I discussed that also in more detail in chapter 5.
- Renegotiation of roles in flood risk reduction: I changed that text and explained in the frame of PPP how different public and private actors including the insurers could work together.
- The paragraphs on cloud-seeding techniques were taken out, as they were not considered to be relevant anymore when focusing the manuscript on flood risk reduction.
- Insurance as cooperatives: I shortly addressed this issue in chapter 5
- Minor remarks: Please see my remarks after the → sign in the text below

P.3, line 10. The subtitle is about flood “protection” whereas the section begins with “flood adaptation” → This was corrected. P.4, ln. 5: provide citation for cloud seeding as flood prevention techniques (or it is for reducing hail losses?) → The cloud seeding was completely removed. P. 6, ln. 10: there is some literature about public-private-partnerships. . . → After restructuring the paper there is an own section on PPPs (4.2.5) P.9, ln. 10: one-year contracts may be also seen as a precondition for flexibility and thus allow climate change adaptation and may not act in any case as a barrier for risk prevention. If insurers are bound to very long contracts, they are not allowed to “adapt” their business to future requirements in the strict sense. → I added this argument to the text (chapter 2) P.14, ln.17: This is only a hint: The public insurance company of the Canton of Grisons for example is funding materials for flood interventions of the fire brigades and is financing the elaboration of emergency plans (contingency plans). → I added that example, thanks! P.17, ln.4-7: This a problematic issue and should be discussed more in detail. → I discussed that a bit more in detail in the discussion-chapter (5).

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With best regards, Isabel Seifert-Dähnn

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