## Article summary

The article analyses the correlation between extreme rainfall events and compensation costs triggered by flash floods, which are drawn from insurance records. The correlation coefficient is used to draw conclusions on the causal effect between precipitation and damage to structures and infrastructures based on public insurance records.

## **General comments**

The presentation of the case study, the statistical analysis and the overall quality of writing improved since the revision. The results confirm that precipitation is a key factor in explaining the damage caused by flash floods in regions these are the most common type of inundation. This self-evidence is stated more clearly from previous author comment, "Since most of floods that affect this region are caused by in situ precipitation (surface water floods), our hypothesis is that precipitation is the main cause." Also confirms that the damage is higher where the wealth is larger.

Since the regression analysis had rather poor results, I would have liked a better effort on the spatial disaggregation of data, in order to have a larger and more detailed sample than 29 basins. The inclusion of physical indicators such slope and vegetation could also help to characterize better the vulnerability in each basin. Then, a better testing of the hypotesis could be made on the relative importance of each factor as explanatory variables.

I suggest to read "Wagenaar et al. (2017) - Multi-variable flood damage modelling with limited data."

The paper is informative about the phenomena of flash floods in Catalonia, but I feel it does not add much value to the scientific knowledge on this field.