

## ***Interactive comment on “Are flood damage models converging to reality? Lessons learnt from a blind test” by Daniela Molinari et al.***

**Anonymous Referee #1**

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I find this a genuinely interesting paper and I would like to thank the authors for their work. I support the publication of the article with perhaps a few minor modifications.

There are a few areas where the grammar or writing could be polished although the sense is always clear.

Introduction: The introduction is clearly written, well referenced and summarizes the current state of the literature as I understand it.

Methodology / case study:

It would be interesting to see the maximum flood depths plotted on the map, so as to get a sense of how the flood varied across the flood zone.

C1

Do the authors have any information on the flood map and how closely it matched the flood events that occurred. This is obviously a potentially large source of uncertainty in the results.

In Table 1, where there is a set of discrete responses, is it possible to see what these choices are (e.g. level of maintenance: Low, medium, high, etc).

Table 2 and associated text. Is it possible to give more detail on the adjustments needed to each model to get them to work. This could be due to my misunderstanding, but for example, taking the model of Jonkman et al, two variables are needed (h and FA). However, is the replacement value also needed?

Figure 3 - could the authors explain why there are buildings with no damage? Are these the buildings discussed in Section 3.4?

Line 442 - there is some text missing "given that both datasets show comparable values. in, as"

Line 486 - I find it highly interesting that there is an expectation that many people do not claim through their insurance - this is worthy of a new line of inquiry in its own right (although not within the paper as it is out of scope).

Discussion:

Could the authors say more about what is needed to apply models not developed for Italy to work - for example, does the research suggest simple steps that could increase the performance of models developed in the Netherlands or Germany?

Conclusions:

I would like to commend the authors for their initiative to collect and test damage models to better understand their performance and transferability. I find the discussion useful and I suggest this paper will be interesting for a wide audience working in this field.

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