

Final Response

We thank the editor and the reviewer for their positive words. Please find below a response to the few final small corrections requested by Reviewer #2:

- L121: *Citation is missing in the references*

Citation has been added

- L129: *I can't find any reference of GDV of 2022 in the references. Have you updated it? There is one from 2021, which is from December 2021, but that is certainly not the "latest" one... (e.g., <https://www.gdv.de/gdv/themen/schaden-unfall/naturgefahrenreport-2022-klimaresiliente-kommunen-105824>)*

Both the insured loss estimate and the citation have been updated to the most recent one.

- L104: *m3 --> m³*

This has been fixed

- L104: *Missing "I" at the beginning of the sentence*

This has been fixed

- L193: *"flow velocities"*

also streamflow (in m³/s)

The sentence has been rewritten as follows:

..it became evident that the high discharge and streamflow, and corresponding high flow velocities..