

Referee 2

First of all, I would like to acknowledge the enormous effort put by the author in revising the manuscript according to the comments by the reviewers and the editor. The manuscript has strongly improved, and the focus on specific aspects was a good choice. While I do not fully follow some of the reasoning, I do agree now that the scientific material included here that is worth publishing.

Still, the starting point of the reasoning is still not true, see first sentence of the abstract "Skilful predictions of European winter climate variations at interannual and longer timescales are not used by the insurance industry despite their great exposure to windstorm damage."

Several risk modelling companies have been using a wide range of Reanalysis and climate model simulations to enlarge their event datasets and take the multi-decadal variations in storm activity for at least ten years, and this includes RMS, Willis, Aon, MunichRe, SwissRe, Allianz, EQE, etc ... in fact, some of them have been published in this very same journal, including (but far from exhaustive)

<https://nhess.copernicus.org/articles/14/2041/2014/>

<https://nhess.copernicus.org/articles/14/2487/2014/>

<https://nhess.copernicus.org/articles/16/255/2016/>

Also the Stucki et al 2014 and Laurila et al 2021 paper is a good examples that should be discussed in detail, and not only shortly mentioned in the introduction. It would be excellent if the author could acknowledge this fact and discuss this in the manuscript accordingly.

- The referee has highlighted the first sentence of the Abstract, and provides examples of studies which they think contradicts the statement.
- There is a misunderstanding: the first sentence concerns the specific research topic of forecasting future storminess at decadal timescales, whereas the referee mentions studies of various aspects of windstorm behaviour, some of which include past decadal variations.
- To the author's knowledge, the first sentence of the Abstract is true and predictions of future European winter climate are not used by insurance companies in their view of risk.
- Though the referee's feedback can be viewed in a broader context. The research community have provided many actionable insights to improve how the insurance industry manages windstorm risk. The manuscript is very focused on decadal prediction, and does not mention these positive contributions.
- Based on these considerations, the author makes two changes to the revised manuscript:
 - 1) The opening statements in the Abstract were modified to clarify how research has helped the industry manage risk, yet this has not happened in the field of decadal forecasting. Specifically, the first sentence is expanded to three sentences.
 - 2) The author agrees that general storm research highlighted by the referee is worth more discussion in the article. The new third paragraph of the Introduction contains information on how researchers have helped insurers understand various windstorm topics. Sections 2 to 5 remain focused on the study of storm loss history, and decadal variability, and do not discuss general windstorm research.