

Dear Dr. Tiberiu-Eugen Antofie and team

thank you for the revisions you have made to this manuscript. Here are some minor comments that I would still like you to consider to improve the readability of this paper.

Specific comments

- Line 51, where it is mentioned that this study looks at multi-layer hazards, is a bit unexpected to the reader, as you mention the study before it has been introduced. It would be more clear to first introducing the study, before highlighting which definition of multi this study considers
- Line 67 is still unclear to the reader. It gets explained in line 81-82, though I wonder if it can not just be stated more clearly in point 2. As 'exposure relationships between assets and multiple hazards.'
- Line 96-104, excellent to have the research gap in the introduction, but this new piece of text feels a bit out of place. As this highlights research gaps, it should go much earlier in the introduction, before highlighting what the study is going to address, before the challenges. Perhaps together with the multi examples in Line 54-58
- Line 268-269 reads a bit confusing, as it says 'compared with city centers' twice to say the same thing? Consider stating the statistics at the start of the sentence. '58% of commuting zones (FUA) are exposed to multi hazards, which is ... higher compared with city centers'
- Line 523-529, it would make more sense to first discuss the outcome of the study and end with future research. The newly added future research appears unconnected to the rest of the text now.

Technical comments

- Line 14, should 'develop' be 'developed' as It has been done in the past?
- Line 54-48, make two sentences for readability
- Line 187, the ESDA package, does this need a reference in the footnote? Can this not just be referenced at the end with a normal citation?
- Figure 7 still has risk instead of exposure in it.
- Line 374, still says risk, not exposure.