

Interactive comment on “Defining and Analyzing the Frequency and Severity of Flood Events to Improve Risk Management from a Reinsurance Standpoint” by Elliott P. Morrill and Joseph F. Becker

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Received and published: 8 November 2017

Comment 1: This comment was made by referee #1 and we have corrected it in the manor listed below. “We recognize the error that we made in by contradicting ourselves in our methodology. We are in the process of removing those sites with < 5 years of data. The outcome of this removal does not affect the overall frequency that drastically as only a few sites within each basin level was removed to account for this error. We will recalculate all of the necessary statistics to account for this change as well.”

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Comment 2: For this paper we wanted to give a basic understanding for our method of capturing flooding events within a basin on a nationwide approach. We selected the Q2 because of how previous literature states that it is the best approximation for “Bankfull Discharge.” We recognize that this may be slightly low at certain sites as noted from your comment above. For the purpose of this paper we wanted to test how our methodology would work with a standard metric at first. We feel that the best way to capture the understanding of our method is to run our algorithm on a simple threshold first to get a sense of its applicability and then within a response paper and further dissection of this method we will run a sensitivity analysis and re-run the algorithm on the same subset of events with thresholds of Q5, Q10 and potentially higher thresholds. - This comment above is also a response to comment 1.

Comment 3: We made the necessary changes to the figures that we felt should be combined as noted. We also removed certain figures in response to the previous referee’s comments to remove duplicate figures.

Interactive comment on Hydrol. Earth Syst. Sci. Discuss., <https://doi.org/10.5194/hess-2017-167>, 2017.

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