

## Response to Reviewer's Comments: Round 4

Reviewers' comments in black. Authors' response this round in green.

Dear authors, thanks for your the revised version of the manuscript, which I am largely happy with. There is one exception, concerning your reply to a comment from reviewer 2 regarding Major Points 4 and 5 of the initial review. I think we need to find an appropriate solution for this, and basically it is centered around the following statement from Punge and Kunz (2016)

“Insurance records do not distinguish among different hailstorms, but register only hail damage that occurred on a whole day within a region.”

... and the choice of the authors to define hail days for a larger area. I suggest to combine the above statement with the new sentence

“Punge and Kunz (2016) wrote that hail days are also aligned with information that the insurance industry uses, as their portfolios cover regions larger than countries and hailstorm outbreaks may cover more than one country.”

A suggest could be something similar to:

Punge and Kunz (2016) wrote that Insurance records do not distinguish among different hailstorms, but register only hail damage that occurred on a whole day within a region. However, as insurance portfolios cover regions larger than countries and hailstorm outbreaks may cover more than one country, it is meaningful to combine this information to hail days for (large parts of) Europe

Looking forward to the revised version of the manuscript

We thank you for your comments and working with us to see this manuscript through to publication.

We appreciate the point highlighted here and have modified/added the following sentence for clarity:

L126-130: “For example, Punge and Kunz (2016) wrote that the insurance industry measures hail damage per region per day instead of measuring damage per individual hailstorm. Therefore, a pan-European overview of hail days may be of use given that these insurance portfolios cover large parts of Europe, often including data from multiple countries. However, an awareness of the spatial distribution of these reports is necessary to identify the most at-risk regions.”

We hope this addresses the concern over using hail days as a metric for Europe as a whole, while acknowledging that an understanding of the spatial distribution is necessary to make identify the most at risk areas.