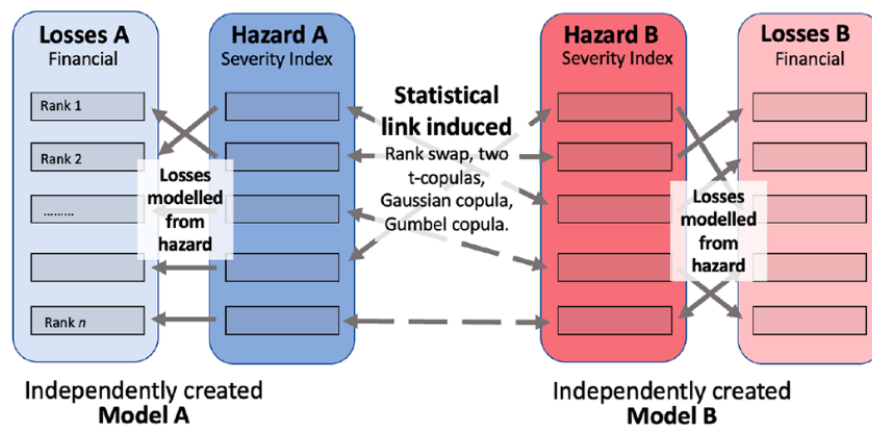


Thank you for engaging fully with my comments and providing good justifications for why you have or have not made changes. I think that the changes made improve the manuscript significantly, making it easier to understand and more transparent to the NHESS readership. I believe that this paper is now suitable for publication, subject to two minor changes noted below. Admittedly, one remains from the original comments due to my provision of inaccurate information on the reference date.

- L70 in the original manuscript, L74 in the revised manuscript. Apologies for the inconvenience, I intended to refer to Hillier (2024) [<https://doi.org/10.5194/gc-7-195-2024>] instead of Hillier (2025) with my comment about previous uses of statistics to link annually aggregated measures of hazard. Please see the figure below. Admittedly, the use of copulas to link ranks of hazards is significantly simpler than the statistics presented by Jones et al, which leaves a lot of space for novelty. Indeed, calling Hillier (2025) a ‘framework’ might be over-stating it, but it did establish the idea of linking hazard variables to consider the impact on losses, even if only in one narrow context. Since the authors say they know of no other work missed by Hillier (2025) adding a sentence (or even half a sentence) could readily account for this.



- Thank you for adding stippling to figures showing statistical significance in the supplementary material. Please add a cross reference to the captions of Figure 2 and Figure 6, directly pointing the readers to the new figures in the supplementary material that indicate the regions where observations are statistically significant.

To allow others to follow their work, the authors might consider making illustrative code available (e.g. to process annual data from a single x,y point), but I believe this should be regarded as optional.