## Reviewer 2

#	Comment	Response	Changes	Page, line
0	Overall, this is a well-written, polished, clear and important piece drawing on stakeholder insights from various case-studies ("pilot regions") to discuss multi-risk contexts and their complexity in those regions. Given the need for both highly context-sensitive DRR and DRM processes on the one hand, and a generalizable approach towards better understanding and dealing with an increasingly complex disaster risk context, the article provides important input for both the academic study and the practical handling of multi-hazard risks. An aspect that the authors may further develop is how they introduce the various stakeholders and the respective risks they face. As they point out, risks are multi-faceted and complex, and affect people in different ways. However, this differentiation of who is affected by what kind of risk, why that risk matters and for whom, could be highlighted a bit further (see comments below for specifics). Accordingly, I recommend the article be published after some minor revisions.	Thank you very much for the positive assessment and these thoughtful suggestions. We are pleased that the importance of our work is recognized. We have taken on board the recommendation to further highlight which stakeholders face which risks and why those risks matter to them. In the revisions, we have more clearly differentiated the perspectives of various actors in the text (as detailed in the specific responses below). Overall, we agree that balancing context-specific detail with generalizable insights is crucial, and we have aimed to strengthen the manuscript on that front.	N/A (general comment addressed through specific changes below)	N/A
1	From line 244 (3. Results), onward: It would be interesting to understand better who is actually dealing with what kind of hazard/risk. When the authors mention the Danube region (line 274), which is arguably an immense space (compared to e.g., Veneto), it would be interesting to know where and how the hazard interactions are complex to manage, and for whom. This also matters, since	Thank you very much for this thoughtful suggestion. We agree that clarifying which stakeholders are associated with each hazard example enhances the interpretation of the results and avoids presenting hazards in isolation from those who experience or manage them. In response, we have revised Section 3 to explicitly identify the stakeholder	Added stakeholder contextualisation in regional narratives within Section 3.1 (Hazard combinations), specifying the institutional roles and sectoral perspectives linked to the described risks (e.g., civil	Section 3.1, Section 4.2

	NGOs, academics, city administrators, and local municipalities may all have different conceptions of what makes a risk, and why that risk matters. While this is most obvious in the Danube region (given its size), similar things can be said about the North Sea, and the Canary Islands. While it makes sense that the authors only focus on a specific risk for a specific number of stakeholders in one publication, it would be useful to contextualize those risks with the various actors involved, rather than leaving the hazard "speak for itself".	groups whose perspectives inform each regional example. This includes clarifying the institutional scope and actor roles in the Danube Region (e.g., basin-wide authorities, agricultural and water management agencies, NGOs and academic institutions), and adding comparable contextualization in the Veneto, Scandinavia, North Sea and Canary Islands pilots. These additions make clear for whom hazard interactions are complex to manage and why certain risks matter to different stakeholders. Additionally, we strengthened the Discussion by adding a short subsection (Section 4.2) that reflects on differences in risk prioritisation between stakeholder groups, reinforcing the importance of context-specific perspectives in multi-hazard governance.	protection authorities, infrastructure operators, offshore energy developers, agricultural and tourism sector representatives).  Added Discussion subsection 4.2 to synthesise how risk priorities differ across actors and regions.	
2	On a more general level (and granted, the authors somehow mention this in the discussion/limitations section of the article), it may be interesting to reflect a bit more on the generic value of assessing and comparing highly heterogeneous set of stakeholders and regions to one another. Not that it may not have epistemic value to do so – but it may be interesting to highlight a bit more, why the information garnered from these interviews is valuable for DRM/DRR development beyond the fact that it is complicated and context-sensitive (a fact, that the article expresses nicely).	Thank you for this insightful comment. We agree that it is important to more clearly articulate the added value of comparing heterogeneous contexts beyond illustrating complexity. In the revised manuscript, we strengthened the Discussion to explain how comparative stakeholder perspectives help identify shared systemic challenges (such as governance fragmentation, infrastructure vulnerability, and interdependencies across critical sectors) that transcend individual regions. We also highlight how qualitative stakeholder insights reveal institutional and socio-economic dynamics that may not be visible in quantitative analyses, thus offering transferable lessons for DRM/DRR. These	We streamlined and expanded Section 4.4 to synthesize cross-regional patterns and demonstrate their relevance for generalizable DRM/DRR insights. We also refined the Conclusion to emphasize the contribution of comparative qualitative analysis for multihazard risk governance across scales.	Section 4.4, Section 5

		additions clarify why cross-regional comparison is valuable for broader risk governance development, not only within individual contexts.		
3	Should "in progress" be cited? (line 135)	We acknowledge this concern. The reference in question ("Ciurean et al., in progress") refers to a project manuscript in preparation. We have adjusted the text to clarify this status. In the revised manuscript we now label it as "Ciurean et al., in preparation" instead of "in progress," which is a more standard way to cite a work that is not yet published, we have also added the full working title. We will of course update the reference to a formal citation once that work is published, but for now it remains an in preparation citation included for completeness.	Revised the citation wording for the pending reference from "in progress" to "in preparation" to clearly indicate it's a work in preparation. Additionally, the full working title has been added.	Section 2.1
4	Double period (line 456)	We have corrected this typographical error. The duplicate period in the manuscript has been removed so that the sentence now ends with a single period.	Deleted the extra "." and fixed the punctuation at the end of the sentence on multi-hazard management challenges.	Section 3.3.2