

Review of “Unravelling the wind impact of clusters of storms, a case study over the French insurer Generali” by Hasbini et al. 2026 submitted to NHESS

In this study windstorm claims from the Generali France loss portfolio are attributed to single ECTs within and outside of a storm cluster. To quantify the amount of impactful storms within a storm cluster and to associated claims to a single storm of the cluster, the authors combine cyclone tracks determined from the ERA5 reanalysis (extended winter seasons 1979-2024) and applying a serial clustering with a claim portfolio from Generali France (spanning from 1998-2024). This study shows that within cluster the storms are more intense compared to single impactful storms. Moreover, cluster of storms are responsible for 85% of the total losses. The manuscript is clearly written and will be of interest to many readers of NHESS. It will make a valuable contribution to the literature on windstorm losses. I have some comments and some technical comments that should be straightforward for the authors to address, but otherwise I think this manuscript is suitable for publication.

Specific comments

Title: ‘clusters of storms’; maybe write storms clusters instead. ‘over’; do you mean over the French domain or for Generali?

L42: ‘the general population’; I suggest writing something like: ‘the whole range of ECT’.

L102: ‘... improves understanding of the physical characteristics of impactful storms and the specific features of storms occurring within cluster.’ This is a bit high fetched as the study doesn’t really characterize physical processes (besides minimum core pressure and maximum relative vorticity) of the storms and features of storms within clusters. Please adapted this accordingly.

L110: Same here ‘Do damaging storms embedded within clusters exhibit distinct physical characteristics compared to isolated storms?’ Where in the manuscript is this question answered. I find only results regarding storm intensity (minimum core pressure and maximum relative vorticity) and duration but not about distinct physical characteristics. The framing of this question is misleading, please change it.

L132: Why are you using two different time periods the tracks are from 1979-2024 and the claim data portfolio is from 1998-2024. I think this should be consistent or argued why it is not used consistent.

L153: I am a bit confused by the method of defining storm footprints, first why is a 12-hour temporal window around the trackpoint used. The gust associated with a cyclone should occur around its center at the time of the center being there. A time window longer than the resolution of the tracking seems a bit long. For 6 hourly trackpoint data I would suggest to not use more than +/- 6 hours. Secondly, in L155f I don’t understand what is meant with an additional moving radius around the center of maximal vorticity, isn’t that what was described in Line 153?

L325: I am a bit confused, what are constant euros compared to 2015 constant euros? Are you here reporting values for the year 2023 once in occurred euro and once in 2015 constant euros or values for the year 2023 and 2015?

L376: Here the footprint size of 1300km is used? Can you add the radius for the footprint that is used here, again? If not the 1300km radius was used but the 700km radius, did I miss it or is the 1300km radius never used? Then the question why explaining it in section 2.1?

Fig 8 may be cited earlier in the text.

Technical comments

Abstract L2: ‘clusters of storms’ could maybe be ‘storm clusters’.

L11f: ‘while the remaining storms collectively contribute the residual losses.’ needs to read: ‘while the remaining storms collectively contribute **to** the residual losses.’

L13: Extratropical cyclones don’t have a ‘population’, I would suggest using a different word. (See also L465)

L20: space between ‘€’ and ‘of’ missing.

L305: There is a ‘and’ missing between ‘storm intensity **and** track density’

Sometimes Figures are cited in the text like 'Figure' or 'Fig.' please cite consistently.
L591: In the citation Lothar in (1999) missing.