Interactive comment on “California earthquake insurance unpopularity: the issue is the price, not the risk perception” by Adrien Pthon et al.

Anonymous Referee #1

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1. I enjoyed the paper. 2. The conclusions are realistic 3. The math is a bit obtuse and a few more words of explanation may help the non-mathematics types 4. It is an intractable problem - and the reasons for the poor uptake matches my previous experience