The SWIO RAFI Project

The Southwest Indian Ocean Risk Assessment and Financing Initiative (SWIO RAFI) seeks to provide a solid basis for the future implementation of disaster risk financing through the improved understanding of disaster risks to participating island nations. This initiative is in partnership with the Ministries of Finance, National Disaster Risk Management Offices and Insurance sector representatives from The Comoros, Madagascar, Mauritius, Seychelles, and Zanzibar, and carried out in coordination with the Indian Ocean Commission (IOC) ISLANDS Project, the United Nations Office for Disaster Risk Reduction (UNISDR), and the French Development Agency (AFD). The SWIO RAFI supports the ISLANDS project’s Islands Financial Protection Program (IFPP), which is also supported by the European Union (EU), UNISDR, and AFD. Africa Disaster Risk Profiles are co-financed by the EU-funded ACP-EU Natural Disaster Risk Reduction Program and the ACP-EU Africa Disaster Risk Financing Program, managed by the Global Facility for Disaster Reduction and Recovery.

SWIO RAFI complemented the ongoing work of the IOC to reduce vulnerability to natural disasters in accordance with the Mauritius Strategy for the Further Implementation of the Program of Action for the Sustainable Development of Small Island Developing States (SIDS) 2005–2015. More broadly, this initiative offers support to long-term, core economic, and social development objectives.

The risk modeling undertaken through SWIO RAFI focused on three perils: tropical cyclones, floods produced by events other than tropical cyclones, and earthquakes. Three hazards associated with tropical cyclones, wind, flooding and storm surge were considered in the risk assessment. In addition, as part of the earthquake risk assessment, tsunami risk zones were identified for each country.

The SWIO RAFI included the collection of existing hazard and exposure data, and the creation of new hazard and exposure data, that were used in the development of a risk assessment and risk profiles for The Comoros, Madagascar, Mauritius, Seychelles, and Zanzibar.

The exposure data includes detailed information on building construction for a variety of occupancy classes including: residential; commercial; industrial; public facilities such as educational facilities and emergency facilities; and infrastructure such as roads, airports, ports, and utilities. Finally, risk information that is determined through a combination of data on hazard, exposure, and vulnerability is provided at the national level and at several administration levels for each peril and for all perils combined, and broken down into occupancy classes.

In addition to the information provided in the risk profiles, the hazard and exposure data and the results of the risk analysis will be collated and stored on open data geospatial risk information platforms, or GeoNodes, in each country and will be available to a wide range of end-users. The results will be available in the form of geospatial files, text files, and detailed final reports and can be used for sector specific development planning and implementation.
This analysis suggests that, on average, Mahé and the Inner Islands of Seychelles experience nearly US$2.8 million in combined direct losses from earthquakes, floods, and tropical cyclones each year. However, a specific event such as severe flooding can produce significantly larger losses. For example, results suggest that a 100-year return period flood event could produce direct losses of $16 million and require approximately $3.7 million in emergency costs. Risk estimates and exposure data were not collected for the Outer Islands of Seychelles and are not included here.

In this analysis, flooding is the most significant risk, causing nearly 88 percent of the average loss per year from all three perils. Although infrequent, strong tropical cyclones can cause losses comparable to those of the worst floods.

The results suggest that the residential sector experiences over 50 percent of the combined losses and the commercial sector 35 percent. The highest loss takes place on Mahé Island, which experiences 75 percent of the average annual losses from all perils combined, with the remaining losses occurring on the Inner Islands. In addition to the direct losses, an annual average of over $640,000 is estimated for emergency costs.

**Key Facts**
This analysis suggests that:

- The average annual direct losses from earthquakes, floods, and tropical cyclones are nearly $2.8 million.
- The 100-year return period loss from all perils is $18 million, or over 1% of Seychelles 2015 GDP.
- The 250-year return period loss from all perils could be $21 million.
The population of Seychelles in 2015 was approximately 93,000. Victoria on Mahé Island is the largest urban center. Nearly 40 percent of Seychelles’s population lives in metropolitan or urban areas (that is, areas with more than 2,000 people per square kilometer) and slightly less than 50 percent in rural areas (fewer than 1,600 people per square kilometer). In 2015, Seychelles’s gross domestic product (GDP) was approximately $1.44 billion ($2.4 billion in purchasing power parity), and the per capita GDP was $14,760.

For 2015, the estimated total replacement value for all residential, commercial, industrial and public buildings and other infrastructure is estimated to be nearly $6.9 billion. The largest concentration of replacement value is in and around Victoria.

To assess risk better, replacement values and loss are often categorized according to occupancy and construction types. In terms of occupancy type, the residential sector accounts for nearly 50 percent of the total replacement value. In terms of construction type, buildings with masonry and concrete wall construction account for nearly 80 percent of the total replacement value.

<table>
<thead>
<tr>
<th>Peril</th>
<th>Average Annual Loss</th>
<th>100-Year Return Period Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Direct Losses</td>
<td>Emergency Costs</td>
</tr>
<tr>
<td>Earthquakes</td>
<td>$960</td>
<td>$150</td>
</tr>
<tr>
<td>Floods</td>
<td>$2.5 million</td>
<td>$560,000</td>
</tr>
<tr>
<td>Tropical Cyclones</td>
<td>$350,000</td>
<td>$80,000</td>
</tr>
</tbody>
</table>

Direct Losses by Building Type for All Perils

Residential
Average Annual Loss (%)

Commercial/Industrial
Average Annual Loss (%)

Infrastructure
Average Annual Loss (%)

Public*
Average Annual Loss (%)

*Education, Healthcare, Religion, Emergency
Flooding in Seychelles mainly results from periods of intense rainfall. The country’s rainiest month is January, during the northwest monsoon, although one of the most significant flood events occurred in August 1997—a time of year that typically is relatively dry. Over 500 millimeters of rain fell at Mahé Airport, and the associated landslides and flooding caused one fatality and significant damage to infrastructure. More recently, in January 2014, over 220 millimeters of rain fell over seven hours, causing a serious flood on La Digue, one of the Inner Islands.

This analysis suggests that, on average, Seychelles will experience around $2.5 million each year in direct losses from flooding, amounting to nearly 90 percent of the country’s total annual direct losses from earthquakes, floods, and tropical cyclones. It is estimated that over 50 percent of the direct losses from flooding are from the residential sector. Annual emergency costs for floods are estimated at over $560,000, on average.

The results suggest that Mahé has the greatest risk for flood loss, experiencing 79% of Seychelles’s average loss per year from flooding events other than tropical cyclones. In this study, the Central region of Mahé has the highest average annual losses of $870,000. The Central region also has the greatest total replacement value for exposed assets ($2.0 billion).

Significant flood losses can occur frequently. For Seychelles as a whole, direct losses from a 10-year flood event are estimated to be $7.9 million, and direct losses from a 100-year flood event could be $16 million.

### Modeled Direct Losses

<table>
<thead>
<tr>
<th>Category</th>
<th>AAL</th>
<th>RP10</th>
<th>RP100</th>
<th>RP250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>$1.5 million</td>
<td>$4 million</td>
<td>$8.5 million</td>
<td>$10 million</td>
</tr>
<tr>
<td>Commercial/Industrial</td>
<td>$1 million</td>
<td>$2.5 million</td>
<td>$6 million</td>
<td>$6.5 million</td>
</tr>
<tr>
<td>Public</td>
<td>$150,000</td>
<td>$500,000</td>
<td>$1 million</td>
<td>$1 million</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$4,000</td>
<td>$10,000</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

### Key Facts

This analysis suggests that:

- The average annual direct loss from flooding is $2.5 million.
- In Seychelles, the Central region of Mahé accounts for 35% of the average annual direct losses.
- The 100-year direct loss to Seychelles from flooding is $16 million.
The three main islands of Seychelles, Mahé, Praslin, and La Digue, have mountains with steep slopes. As the rivers are relatively short and their flow well correlated with rainfall intensity, the flooding occurs quickly in response to intense rainfall.

In this analysis, the modeled annual average rainfall from non-tropical cyclone events is 1,606 mm with a minimum of 1,147 mm and a maximum of 2,249 mm.
Tropical cyclones are common in the Southwest Indian Ocean region, but the Inner Islands and Mahé are too close to the equator for most cyclones to make direct hits. Nonetheless, the islands can still experience the associated wind, rain, and storm surge. The Outer Islands are more distant from the equator and more frequently experience the effects of tropical cyclones. This study focused on the more populated Inner Islands and Mahé.

A recent example of a tropical cyclone affecting the main islands of Seychelles is Felleng, which caused severe flooding and landslides during January 2013. The 330 millimeters of rain that fell over three days approached the 400-millimeter long-term average for the month, and three districts on the southeastern coast of Mahé (Au Cap, Pointe Larue, and Cascade) were declared disaster zones. The damage was accentuated by an already wet month, which ended with a total of over 870 millimeters of rainfall.

This analysis suggests that, on average, Seychelles will experience around $350,000 in direct losses annually from winds, flooding, and storm surge associated with tropical cyclones. This is more than 10 percent of the country’s total annual direct losses from earthquakes, floods, and tropical cyclones. The results suggest that over 50 percent of the loss from tropical cyclones originates from the residential sector, and nearly 35 percent from the commercial sector. Losses to industry and public assets each contribute approximately 6 percent to the total of direct losses. Annual emergency costs for tropical cyclones are estimated at nearly $80,000, on average.

Tropical cyclones generate wind, flood, and storm surge hazards. On average in this analysis, storm surge causes 84 percent of the loss from the three hazards, while inland flooding produces almost all of the remaining damage.

### Modeled Direct Losses

<table>
<thead>
<tr>
<th></th>
<th>Average Annual Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residential</strong></td>
<td></td>
</tr>
<tr>
<td>AAL</td>
<td>$200,000</td>
</tr>
<tr>
<td>RP10</td>
<td>$100,000</td>
</tr>
<tr>
<td>RP100</td>
<td></td>
</tr>
<tr>
<td>RP250</td>
<td></td>
</tr>
<tr>
<td><strong>Commercial/Industrial</strong></td>
<td></td>
</tr>
<tr>
<td>AAL</td>
<td>$150,000</td>
</tr>
<tr>
<td>RP10</td>
<td>$150,000</td>
</tr>
<tr>
<td>RP100</td>
<td>$4 million</td>
</tr>
<tr>
<td>RP250</td>
<td>$6 million</td>
</tr>
<tr>
<td><strong>Public</strong></td>
<td></td>
</tr>
<tr>
<td>AAL</td>
<td>$20,000</td>
</tr>
<tr>
<td>RP10</td>
<td>$13,000</td>
</tr>
<tr>
<td>RP100</td>
<td>$650,000</td>
</tr>
<tr>
<td>RP250</td>
<td>$1 million</td>
</tr>
<tr>
<td><strong>Infrastructure</strong></td>
<td></td>
</tr>
<tr>
<td>AAL</td>
<td>$3,000</td>
</tr>
<tr>
<td>RP10</td>
<td>&lt; $100</td>
</tr>
<tr>
<td>RP100</td>
<td>$55,000</td>
</tr>
<tr>
<td>RP250</td>
<td>$200,000</td>
</tr>
</tbody>
</table>

### Key Facts

This analysis suggests that:

- The average annual direct loss from tropical cyclones is $350,000.
- The direct loss from tropical cyclones is almost evenly divided between Mahé and the Inner Islands.
- The 100-year direct loss to Seychelles from tropical cyclones could be $10 million.
Tropical cyclones generate wind, flood, and storm surge hazards. This analysis suggests that winds from a 100-year and 1,000-year tropical cyclone are not expected to exceed 70 and 150 kph, respectively. For the Inner Islands, 150 kph winds are expected from tropical cyclones with a 1,000-year return period. Storm surge from 100-year tropical cyclones are expected to be less than 30 cm for Mahé and the Inner Islands.

The results suggest that the residential and commercial sectors experience 60 percent and 30 percent, respectively, of the losses caused by tropical cyclone winds. The residential sector experiences over 50 percent of the storm surge and flooding losses and the commercial sector almost 35 percent.
Earthquakes are common in the Southwest Indian Ocean region, but the major seismic sources are far from Seychelles. The two major sources of seismic activity are the Mid-Indian Ridge in the Indian Ocean and the East-African Rift system. Earthquakes in these regions are frequent but usually of low to moderate magnitude. As a consequence, Seychelles has no history of economic losses or casualties from earthquakes.

Significant losses from earthquakes are expected to occur infrequently. For example, this analysis suggests that direct losses for earthquakes with a 1,000-year return period are not expected.

### Modeled Direct Losses

<table>
<thead>
<tr>
<th>Category</th>
<th>Average Annual Loss</th>
<th>Exposure ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>AAL: $500</td>
<td>1.5 B</td>
</tr>
<tr>
<td></td>
<td>RP10: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250: $0</td>
<td></td>
</tr>
<tr>
<td>Commercial/</td>
<td>AAL: $400</td>
<td>650M - 1.5 B</td>
</tr>
<tr>
<td>Industrial</td>
<td>RP10: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250: $0</td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>AAL: &lt; $100</td>
<td>650 M</td>
</tr>
<tr>
<td></td>
<td>RP10: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250: $0</td>
<td></td>
</tr>
<tr>
<td>Infrastructure</td>
<td>AAL: &lt; $100</td>
<td>650 M</td>
</tr>
<tr>
<td></td>
<td>RP10: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100: $0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250: $0</td>
<td></td>
</tr>
</tbody>
</table>
This analysis suggests that earthquake hazard is minimal throughout Seychelles. This is consistent with no known reports of damage. Fortunately, model results suggest only a remote possibility of an earthquake that would produce significant damage to structures.

Tsunamis usually result from high-magnitude, subduction-zone earthquakes. The Southwest Indian Ocean region does not experience many high-magnitude earthquakes, nor does it contain major subduction zones. The entire region is at risk, however of tsunamis generated by subduction zones elsewhere in the Indian Ocean.

A recent tsunami event that affected the Southwest Indian Ocean region and Seychelles was the 2004 Indian Ocean tsunami. On Mahé Island, the tsunami extended an estimated 200 meters into downtown Victoria, and the maximum flood level was more than 4.4 meters above sea level at Anse Forbans.1

<table>
<thead>
<tr>
<th>Residential</th>
<th>Commercial/Industrial</th>
<th>Public</th>
<th>Infrastructure</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image1.png" alt="Residential" /></td>
<td><img src="image2.png" alt="Commercial/Industrial" /></td>
<td><img src="image3.png" alt="Public" /></td>
<td><img src="image4.png" alt="Infrastructure" /></td>
</tr>
</tbody>
</table>

Legend:
- **Exposure** (% of national asset value)
- **Average Annual Loss** (% of regional asset value)
- **RP250 Losses** (% of regional asset value)

Earthquake Hazard for RP250:
- Very Low
- Low
Risk

These risk profiles have been developed from a multi-hazard risk assessment using a variety of exposure data and vulnerability functions. Modeled perils include earthquake, flood, and tropical cyclone. The results for individual and aggregated perils are available in several formats, including geospatial data and text files. The risk profile results are presented in terms of average loss per year and for selected return periods. For details on the development of the risk profiles, see the final report "Southwest Indian Ocean Risk Assessment Financing Initiative (SWIO RAFI): Component 4 – Risk Profiles". Brief explanations of the exposure and hazard data and the vulnerability functions are given below.

Hazard

This study encompasses four perils: earthquake, flood, landslide, and tropical cyclone. One or more hazards are associated with each peril. For example, the hazards associated with tropical cyclones include strong winds, storm surge, and flooding. For perils other than landslide, a catalog representing 10,000 years of simulated events was constructed using empirical and theoretical principles and information derived from historical observations. A variety of statistical characteristics derived from the events in the catalogs are consistent with the historical record for each peril. The catalog (which is proprietary) includes information such as the intensity—for example, central pressure for a tropical cyclone and moment magnitude for an earthquake—and location of each peril event. This information is then coupled with peril-specific empirical and theoretical considerations to describe the spatial distribution of hazard intensity for each simulated peril event in the catalog, at a grid spacing of about one kilometer. The information is used to determine the hazard intensities expected at each return period.

EARTHQUAKE

This analysis suggests that there is a low likelihood of earthquakes in the SWIO region. The catalog of synthetic earthquake events is developed using characteristics based on the historical record of 1,228 earthquakes with moment magnitudes 5.0 or greater that occurred in the SWIO basin between 1901 and 2014 and the slip rates and geometries of known faults in the region. Ground motion prediction equations are used to determine the spatial distribution of ground motion (such as peak ground acceleration, or PGA) produced by each earthquake event.

FLOOD

The risk assessment indicates that floods from rainfall not associated with tropical cyclones are a significant hazard in the SWIO region, particularly for the areas closer to the equator. Flood hazard statistics in this analysis are ultimately based on satellite-derived rainfall estimates from the years 1998–2013. The satellite-derived data are used with a rainfall model to develop a catalog of daily rainfall produced by events other than tropical cyclones. A flood model then dynamically distributes the rainfall throughout the affected region and calculates flood depths.

TROPICAL CYCLONE

This analysis suggest that the most costly catastrophic hazard in the SWIO basin is tropical cyclone. The historical record of tropical cyclones in the region includes 847 events that took place between the 1950 and 2014. The event catalog is developed using characteristics of the historical catalog, such as annual tropical cyclone frequency, landfall frequency, seasonality, genesis location, forward speed, central pressure, and radius of maximum winds. Three tropical cyclone hazards are considered: wind, flooding from rainfall, and storm surge.

Tropical cyclone wind speeds are calculated using an equation that includes parameters such as the difference between the tropical cyclone’s central pressure and the surrounding environment, a storm’s forward motion and its asymmetry, and account for surface features such as land use.

Rainfall produced by modeled tropical cyclones is calibrated using satellite-derived rainfall estimates and used as a boundary condition to force a flood model that accounts for factors such as hourly rainfall, elevation, and soils.

Storm surge is derived from a variety of tropical cyclone characteristics that include central pressure, forward motion of the storm, maximum wind speed, and radius of maximum winds. For a tropical cyclone in the Southern Hemisphere, the highest storm surge generally occurs near the radius of maximum winds along the left side of the storm track.

Exposure

The methodology used to develop the exposure data is illustrated in figure A1. The exact process varies by country because of differences in available data. The exposure database for each island nation is constructed from various data sources, including government censuses, local agencies, satellite imagery, publicly available spatial statistics, and previous regional investigations. The end result is datasets that represent the built environment of each island nation and include nationally appropriate replacement values (that is, the estimated cost to rebuild a structure as new), construction characteristics, and occupancy classes.
The exposure data are divided into eighteen different occupancy classes spanning different types of residential, commercial, industrial, public facility, and infrastructure assets. The residential occupancy class includes single and multifamily residences. The commercial class includes general commercial buildings and accommodation. The exposure groups in the public occupancy class are health care services, religion, emergency services, primary educational, university educational, and general public facilities. The infrastructure occupancy classes are road/highway, bus/rail, airport, maritime port, electrical utility, and water utility. An “unknown” occupancy class is also assigned.

In addition to their categorization by occupancy class, the exposure data are categorized according to thirteen construction classes. Seven of these are specific to infrastructure occupancies and include structures such as roads, railroads, and bridges. Five represent common construction classes, such as single-story traditional bamboo and earthen buildings and single and multistory traditional wood, wood frame, masonry/concrete, and steel frame buildings. As with occupancy class, an “unknown” construction class is assigned.

The exposure data for residential, commercial, and general industrial assets are provided on a grid of 30 arc-seconds (approximately one kilometer). When high-resolution government and infrastructure data are available, these assets are captured at their individual exposure locations. When location-level information is not available, government and infrastructure assets are distributed to the one-kilometer grid. Exposure data for the Outer Islands of Seychelles were not collected.

### Vulnerability

Vulnerability functions appropriate to the construction and occupancy classes most commonly found in the SWIO region are used to estimate loss from a hazard. The functions calculate the average level of damage to the structures using the hazard intensity and information on their occupancy and construction. The damage level represents the fraction of the total building replacement value that has been damaged. Vulnerability functions used in this study have been developed specifically for the SWIO region based on research on local building practices, applicable building codes, engineering analysis, historical damage reports, and expert judgment.

Vulnerability functions for earthquake ground shaking, non-tropical cyclone flooding, tropical cyclone flooding, and tropical cyclone storm surge are assumed to be uniform throughout the SWIO region for all occupancies other than infrastructure. Except for infrastructure, the tropical cyclone wind damage functions for Mauritius and Seychelles are modified to be less vulnerable than the SWIO base functions used for the other island nations because of their history of more stringent construction practices relative to the other three nations. All damage functions for infrastructure occupancy classes are assumed to be uniform for all perils throughout the SWIO region.

*All dollar amounts are U.S. dollars unless otherwise indicated.*

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**Figure A1. Schematic diagram illustrating the methodology used to develop the SWIO-RAFI exposure data**

- Grided population (30 arc-seconds) → Average number of buildings per person → Percentage of buildings by occupancy type
- Average replacement cost per building floor area, per construction and occupancy type → Percentage of buildings by construction type, per occupancy type → Average building floor area by occupancy type
- Spatial cost adjustment → Exposure database of buildings

---

**DISASTER RISK PROFILE | METHODOLOGY**

11
Average Annual Loss

The modeled average annual loss (AAL) is equal to the total of all impacts produced by a hazard (e.g. earthquake) in a specified time period (e.g. 10,000 years) divided by the number of years in that specified time period (e.g. 10,000 years).

Building Construction Class

Building Construction Class is used to classify an asset’s construction, which determines an asset’s vulnerability to a certain hazard, contributing to a risk estimate. For example, a traditional wood building is more vulnerable (i.e. likely to be damaged or destroyed) by a tropical cyclone than a building made of steel-reinforced concrete. Thus an area with traditional wood buildings is likely to experience more damage and larger losses from a tropical cyclone than an area with steel-reinforced concrete buildings. Building Construction Class is one of the factors used to determine vulnerability (see below).

Building Type

Building Type, or Occupancy Class, specifies the usage of a given building, which contributes to a building’s vulnerability. The building types used in these profiles are: residential, commercial, industrial, infrastructure, and public.

Each building type has subtypes:
- Residential: single, multi-family (e.g. apartment)
- Commercial: accommodation (e.g. hotel), commercial (e.g. shop)
- Industrial: general industrial (e.g. factory)
- Infrastructure: bus terminals, rail terminals, airports, maritime ports, utilities, roads, highways
- Public: healthcare, education, religious, emergency services, general public facilities

Building Type is one of the factors used to determine vulnerability (see below).

Exposure / Exposed Assets

Exposure refers to assets such as buildings, critical facilities and transportation networks, which could be damaged by a hazard. A variety of attributes associated with the exposure, such as location and occupancy and structural characteristics, help determine the vulnerability of the exposure to a hazard.

Hazard

Hazard refers to the damaging forces produced by a peril, such as inundation associated with flooding, or winds produced by a tropical cyclone. A single peril can have multiple hazards associated with it. Those associated with a tropical cyclone, for example, include strong winds, storm surge and flooding.

Impact

Impact refers to the consequences of a hazard affecting the exposure, given the exposure’s vulnerability. The impact on structures is usually quantified in terms of direct monetary loss.

Replacement Value

Replacement value refers to the estimated amount it would cost to replace physical assets.

Return Period (RP)

Throughout this profile 10-year (RP10), 100-year (RP100), and 250-year (RP250) events are referenced. These events have intensities that (on average) are expected to occur once during a “return period”. A return period is based on the probability that an event could happen in a given year: The larger the return period for an event, the less likely its occurrence, and the greater its intensity. The probability of an event occurring in any given year equals 1 divided by the number of years named in the "X-year event", e.g. for a 10-year event (an event with a 10-year return period), the probability is 1/10 or 10%; for a 100-year event, the probability is 1/100 or 1%.

Risk

Risk is a combination of hazard, exposure, and vulnerability. It is quantified in probabilistic terms (for example, average annual loss) using the impacts of all events produced by models.

Vulnerability

Vulnerability accounts for the susceptibility of the exposure to the forces associated with a hazard. Vulnerability accounts for factors such as the materials used to build the asset (as specified by the Building Construction Class) and the asset’s use (as specified by the Building Type).
NOTES


3 Seng and Guillaude, "Disaster Risk Profile of the Republic of Seychelles.

4 Ibid.


ACKNOWLEDGMENTS

These risk profiles were prepared by a team comprising Alanna Simpson, Emma Phillips, Simone Balog, Richard Murnane, Vivien Deparday, Stuart Fraser, Brenden Jongman, and Lisa Ferraro Parmelee. The core team wishes to acknowledge those that were involved in the production of these risk profiles. First, we would like to thank the financial support from the European Union (EU) in the framework of the African, Caribbean and Pacific (ACP)-EU Africa Disaster Risk Financing Initiative, managed by GFDRR.

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