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.

DISCLAIMER
This document is the product of work performed by GFDRR staff, based on information provided by GFDRR’s partners. The findings, analysis and conclusions expressed in this document do not necessarily reflect the views of any individual partner organization of GFDRR, including, for example, the World Bank, the Executive Directors of the World Bank, UNDP, the European Union, or the governments they represent. Although GFDRR makes reasonable efforts to ensure all the information presented in this document is correct, its accuracy and integrity cannot be guaranteed. Use of any data or information from this document is at the user’s own risk and under no circumstances shall GFDRR or any of its partners be liable for any loss, damage, liability or expense incurred or suffered which is claimed to result from reliance on the data contained in this document. The World Bank does not guarantee the accuracy of the data included in this work. The boundaries, colors, denomination, and other information shown in any map in this work do not imply any judgment on the part of The World Bank concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

RIGHTS AND PERMISSIONS
The material in this work is subject to copyright. Because The World Bank encourages dissemination of its knowledge, this work may be reproduced, in whole or in part, for noncommercial purposes as long as full attribution to this work is given. Any queries on rights and licenses, including subsidiary rights, should be addressed to the Office of the Publisher, The World Bank, 1818 H Street NW, Washington, DC 20433, USA; fax: 202-522-2422; e-mail: pubrights@worldbank.org.
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.

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.

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.
This analysis suggests that, on average, Zanzibar experiences nearly US$2.2 million in combined losses from earthquakes, floods, and tropical cyclones each year. However, a specific event such as severe flooding can produce significantly larger losses. For example, the results suggest that a 100-year return period flood event would produce direct losses of $13 million and require approximately $2.9 million in emergency costs.

Flooding is by far the most significant risk in the study, causing nearly 90 percent of the average loss per year from all three perils, although infrequent, strong earthquakes can cause losses comparable to those from the worst floods. In the analysis, the residential sector experiences over 85 percent of the combined losses. In terms of both absolute amount and amount relative to the value of local assets, the highest loss takes place in the Kusini-Pemba region. Of the country’s two main islands, Zanzibar Island has slightly higher absolute flood losses than Pemba Island, but Pemba Island has higher losses relative to local assets. In addition to the direct losses, an annual average of nearly $500,000 is estimated for emergency costs.

### Key Facts
This analysis suggests that:

- The average annual direct losses from earthquakes, floods, and tropical cyclones are over $2.2 million.
- The 100-year return period loss from all perils is nearly $14 million, or over 1% of Zanzibar’s 2013 GDP.
- The 250-year return period loss from all perils is $18 million.

### Direct Losses by Hazard

<table>
<thead>
<tr>
<th>Earthquake</th>
<th>Flood</th>
<th>Tropical Cyclone</th>
</tr>
</thead>
<tbody>
<tr>
<td>$16 M</td>
<td>$8 M</td>
<td>$4 M</td>
</tr>
<tr>
<td>$2 M</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

![Direct Losses from All Perils](image)

**Average Annual Loss (%)**

0% 0.04 0.08 0.12 0.16

![Average Annual Loss (%)](image)

**Average Annual Loss (%)**

0 .035 .07 .105 .14%
Zanzibar’s population in 2015 was approximately **1.23 million**. Nearly 60 percent live in metropolitan or urban areas (that is, areas with more than 2,000 people per square kilometer) and almost 30 percent in rural areas (fewer than 1,600 people per square kilometer). Zanzibar Town is the largest urban center. In 2013, Zanzibar’s **gross domestic product (GDP)** was approximately **$1.16 billion** ($118 billion in purchasing power parity), and the per capita GDP **$848**.

For 2015, the estimated **total replacement value** for all residential, commercial, industrial and public buildings and other infrastructure is estimated to be nearly **$4.3 billion**. The **largest concentration of replacement value** is in and around Zanzibar Town.

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 **75 percent** of the **replacement value**. In terms of construction type, buildings with masonry and concrete wall construction comprise the largest replacement value, at over 70 percent of the total.

<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>$140,000</td>
<td>$23,000</td>
</tr>
<tr>
<td>Floods</td>
<td>$1.9 million</td>
<td>$440,000</td>
</tr>
<tr>
<td>Tropical Cyclones</td>
<td>$89,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

*Education, Healthcare, Religion, Emergency*
Flooding in Zanzibar mainly results from periods of intense rainfall. The country’s most intense recorded rain event occurred between April 15 and 17, 2005. Approximately 150 millimeters of rain led to severe flooding, particularly in the Mjini and Magharibi regions of Zanzibar Island. The flooding caused one fatality, directly affected over 10,000 people, and resulted in significant loss to local infrastructure. Another significant rain event occurred in 2011 and damaged roads in Pemba.

This analysis suggests that, on average, Zanzibar will experience around $1.9 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 nearly 90 percent of the direct losses from flooding are from the residential sector and just over 10 percent from the commercial sector. Losses to infrastructure, industry, and public assets contribute a small fraction to the total. Annual emergency costs for floods are estimated at over $440,000, on average.

These results suggest that regions with both the greatest absolute and relative risks of loss are Mkoani and Kusini, which account for, on average, about 26 percent and 13 percent, respectively, of the total direct losses each year and around 20 percent and 15 percent, respectively, of the value of local assets.

Significant flood losses can occur frequently. For Zanzibar as a whole, direct losses from a 10-year flood are estimated to be $5.6 million, and direct losses from the 100-year flood event are estimated to be $13 million.

### Modeled Direct Losses

<table>
<thead>
<tr>
<th>Mode</th>
<th>Average Annual Loss</th>
<th>Total Modeled Losses</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAL</td>
<td>$2 million</td>
<td>$2 million</td>
</tr>
<tr>
<td>RP10</td>
<td>$6 million</td>
<td>$6 million</td>
</tr>
<tr>
<td>RP100</td>
<td>$13 million</td>
<td>$13 million</td>
</tr>
<tr>
<td>RP250</td>
<td>$16 million</td>
<td>$16 million</td>
</tr>
</tbody>
</table>

### Key Facts

- The average annual direct loss from flooding is $1.9 million.
- Average annual flood losses are almost equally divided between Zanzibar (51%) and Pemba (49%) Islands.
- The 100-year direct loss to Zanzibar from flooding could be $13 million.
Flooding hazard in Zanzibar tends to be highest in regions that parallel the east and west coasts of Zanzibar and Pemba Islands. This study suggests that the highest flood hazard is in the southeast of Zanzibar Island.

In this analysis the modeled annual average rainfall from non-tropical cyclone events is 1,567 mm with a minimum of 839 mm and a maximum of 2,343 mm.
Earthquakes are common in the Southwest Indian Ocean region, but the major seismic sources in the region are far from Zanzibar. 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. Consequently, Zanzibar has no history of economic losses or casualties.

Nonetheless, the analysis suggests earthquakes are possible and can account for almost 7 percent of Zanzibar’s total annual direct losses from earthquakes, floods, and tropical cyclones, amounting to an estimated $140,000 on average each year. The regions with the greatest absolute risk of loss are Magharibi and Mjini, which lose on average around 17 percent and 44 percent, respectively, of the total direct losses each year. Annual emergency costs for earthquakes are estimated at $23,000, on average.

These results suggest that losses from earthquakes are expected to occur infrequently, but can be significant. For example, direct losses for earthquakes with a 500-year return period are expected to be $19 million.

### Modeled Direct Losses

<table>
<thead>
<tr>
<th>Average Annual Loss</th>
<th>AAL</th>
<th>RP10</th>
<th>RP100</th>
<th>RP250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td></td>
<td></td>
<td>$15,000</td>
<td>$3.5 million</td>
</tr>
<tr>
<td></td>
<td>AAL</td>
<td>$100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP10</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100</td>
<td>$15,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250</td>
<td></td>
<td>$3.5 million</td>
<td></td>
</tr>
<tr>
<td>Commercial/Industrial</td>
<td>AAL</td>
<td>$15,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP10</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250</td>
<td>$400,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>AAL</td>
<td>$3,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP10</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250</td>
<td>$25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infrastructure</td>
<td>AAL</td>
<td>$3,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP10</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP100</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>RP250</td>
<td>$6,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Key Facts

This analysis suggests that:

- The average annual direct loss from earthquakes is $140,000.
- Zanzibar Island has the greatest risk of direct loss from earthquake with an average annual loss of almost $120,000.
- The 100-year direct loss to Zanzibar from earthquakes might be $16,000.
This analysis suggests that earthquake hazard is relatively constant throughout Zanzibar. Historical records report 11 earthquakes within a 200-kilometer radius of Stone Town. Two earthquakes of magnitude 5.2 and 5.0 occurred near Zanzibar in 1977 and 2005, respectively. No damage was reported in either case. Fortunately, model results suggest only a remote possibility of earthquakes 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. The 2004 Indian Ocean tsunami, the only recent tsunami event to affect Zanzibar, saw the largest run-up zone in the northwest tip of Pemba Island.
Tropical cyclones are common in the Southwest Indian Ocean region, but Zanzibar is too close to the equator for most cyclones. Perhaps the closest approach occurred in 1952, when a storm made landfall in southern Tanzania. Although Zanzibar has no history of economic losses and casualties from tropical cyclones, a storm could possibly make a close approach to the island.

This analysis suggests that, on average, Zanzibar will experience around $89,000 in direct losses annually from winds, flooding, and storm surge associated with tropical cyclones. This is less than 5 percent of the country’s total annual direct losses from earthquakes, floods, and tropical cyclones. The results suggest that nearly 80 percent of the loss from tropical cyclones originates from the residential sector and over 10 percent from the commercial sector. Losses to infrastructure, industry, and public assets contribute approximately 2 to 3 percent each to the total of direct losses. Annual emergency costs for tropical cyclones are estimated at over $20,000, on average.

**Modeled Direct Losses**

<table>
<thead>
<tr>
<th>Return Period</th>
<th>Total Modeled Losses</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAL</td>
<td>$90,000</td>
</tr>
<tr>
<td>RP10</td>
<td>$0</td>
</tr>
<tr>
<td>RP100</td>
<td>$90,000</td>
</tr>
<tr>
<td>RP250</td>
<td>$300,000</td>
</tr>
</tbody>
</table>

**Average Annual Loss**

<table>
<thead>
<tr>
<th>Sector</th>
<th>AAL</th>
<th>RP10</th>
<th>RP100</th>
<th>RP250</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>$70,000</td>
<td>$0</td>
<td>$80,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>Commercial/Industrial</td>
<td>$10,000</td>
<td>$0</td>
<td>$7,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Public</td>
<td>$3,000</td>
<td>$0</td>
<td>$400</td>
<td>$800</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>$2,000</td>
<td>$0</td>
<td>$800</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

**Key Facts**

This analysis suggests that:

- The average annual direct loss from tropical cyclones is $89,000.

- Zanzibar Island has the greatest risk of direct loss from tropical cyclones with an average annual loss of $87,000, almost 98 percent of the total loss.

- The 100-year direct loss to Zanzibar from tropical cyclones could be $87,000.
Tropical cyclones generate wind, flood, and storm surge hazards. This analysis suggests that the southern and southeast regions of Zanzibar Island tend to have the greatest chance of experiencing hazards associated with cyclones.

The results suggest that southeast of Zanzibar Island has the highest risk of flood and storm surge hazards, and that significant storm surge hazards also exist around Pemba Island. However, based on this analysis, flood and storm surge hazards are not very significant since wind causes over 95% of the loss to Zanzibar, as evidenced by the modeled risk that shows that wind from tropical cyclones cause over 95% of the loss. Model results suggest that southern Zanzibar Island could experience winds of almost 100 kph from a 500-year return period tropical cyclone event.

According to this analysis, for a 100-year event, Zanzibar does not experience winds, storm surge, or flooding related to tropical cyclones over the following thresholds: 63 kph for winds, 1 m for storm surge, and 10 cm for flooding.
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 three perils: earthquake, flood, 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. 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 suggests 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 on 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 vulnerability functions for key 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.

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.
**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).
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. In the GFDRR secretariat we would like to particularly thank Francis Ghesquiere, Vivien Deparday, Isabelle Forge, Rossella Della Monica, and Hugo Wesley. We would also like to extend our appreciation to the World Bank Africa Disaster Risk Management Team: Christoph Pusch and Doekle Wieilinga. Thank you to the Disaster Risk Financing and Insurance Team: Julie Dana, Samantha Cook, Barry Maher, Richard Poulter, Benedikt Signer, and Emily White. Our thanks to AIR Worldwide for their risk assessment analysis. Finally, we are grateful to Axis Maps and Dave Heyman for creating the data visualizations and these well-designed profiles.