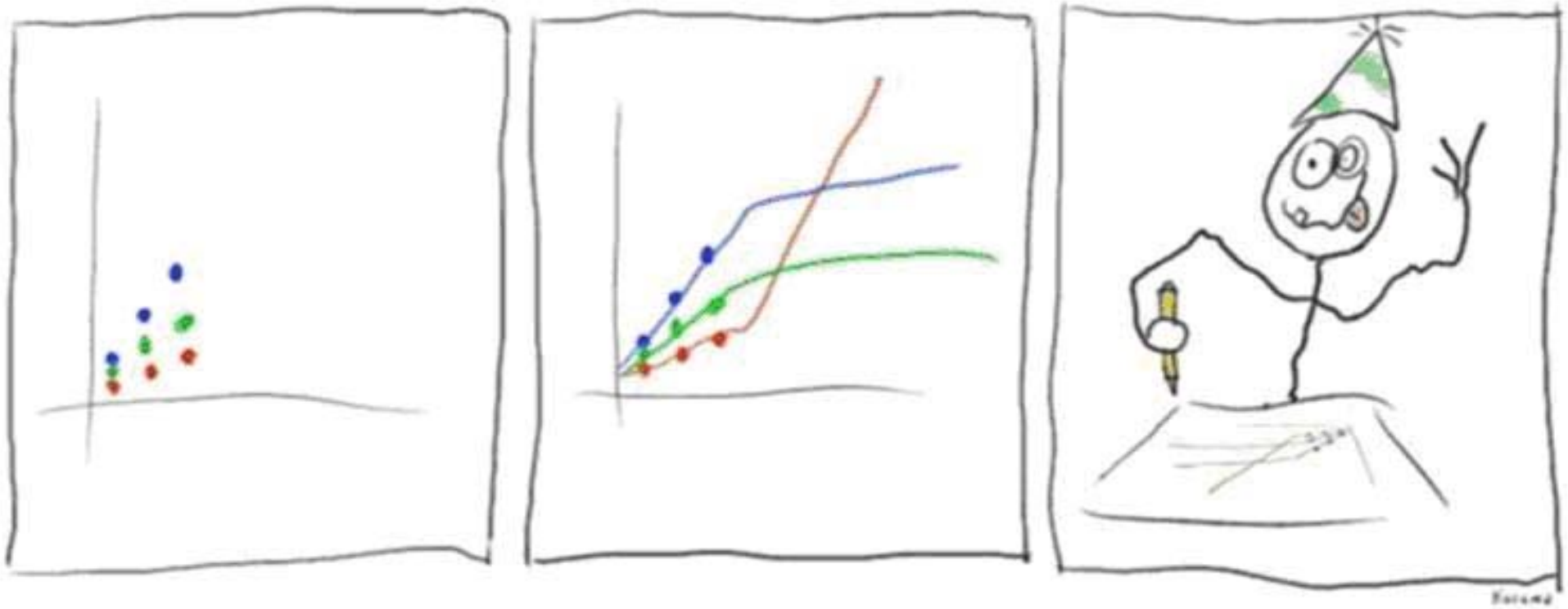


## Analysing Vulnerability



Russell Blong

Vulnerability refers to the propensity of exposed elements/attributes such as physical or capital assets as well as human beings and their livelihoods to experience harm and suffer damage or loss when exposed to a hazardous event  
(after Adger, 2006; Birkmann et al., 2013)

[from a vast, boring, fuzzy, multi-faceted literature]

Pre-event Resilience = 1.0

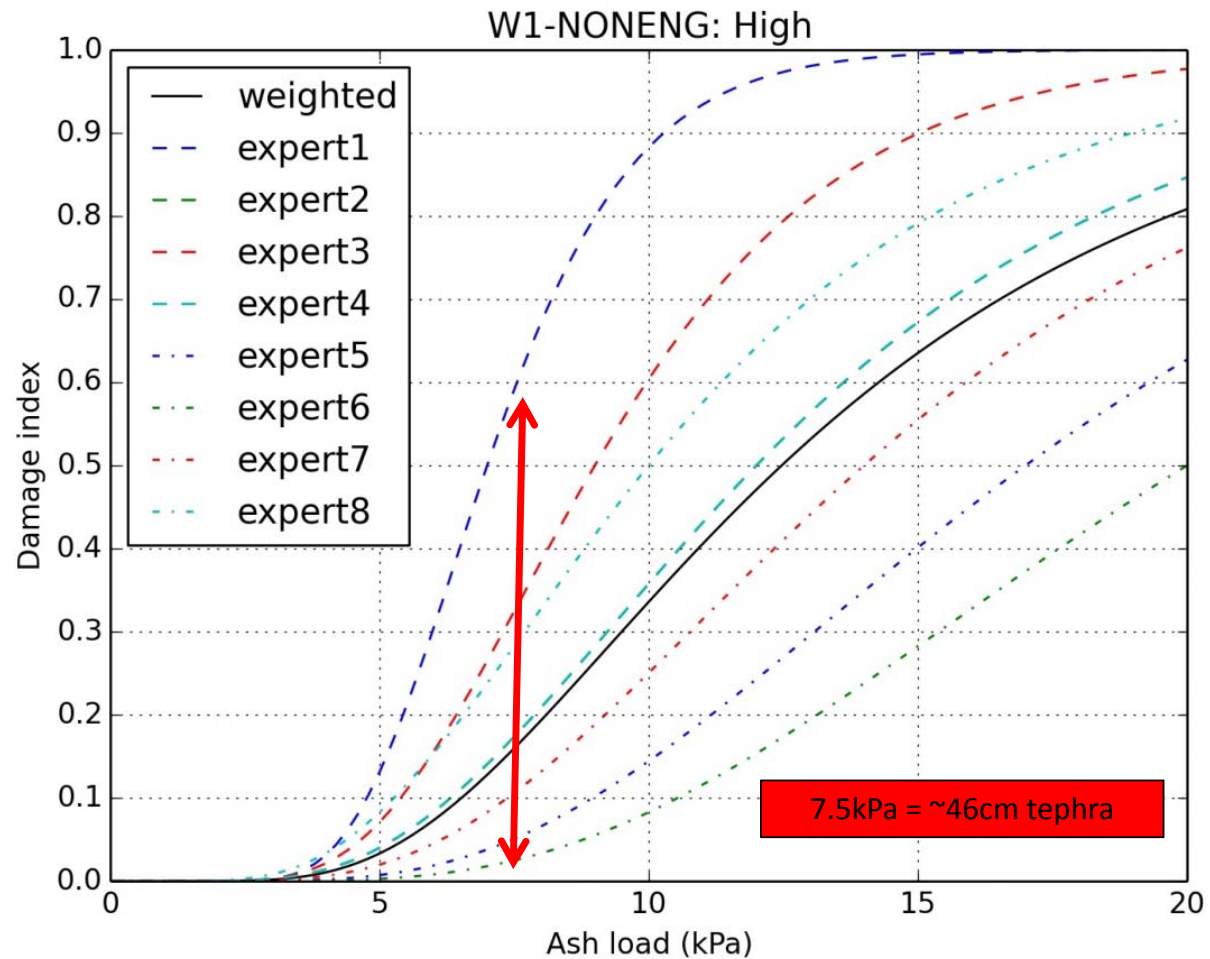
Replacement Value of the attribute = 1.0

Post-event Resilience = 1.0 – Vulnerability = Remaining Value

**Thoughts:**

- No point in getting hung up on definitions (>70 definitions of Resilience – Len Fisher, Nature, 5 Dec 2015, p35)
- Hard to know what decision makers want (what do they need to know? - may not know themselves)
- Above easy to manipulate for multi-elements – people, buildings, infrastructure, agriculture, other economic ...
- Have to avoid double counting – can only destroy building, human, or crop once
- Focus on a few – prioritise; avoid building a new framework (add to GEM?, GAR?, GFDRR? GRADE?, ....)
- We have close to zero data; reliant on expert opinion?
- Time frame for vulnerability assessment – immediate/1 year/ 2 year /10 years?

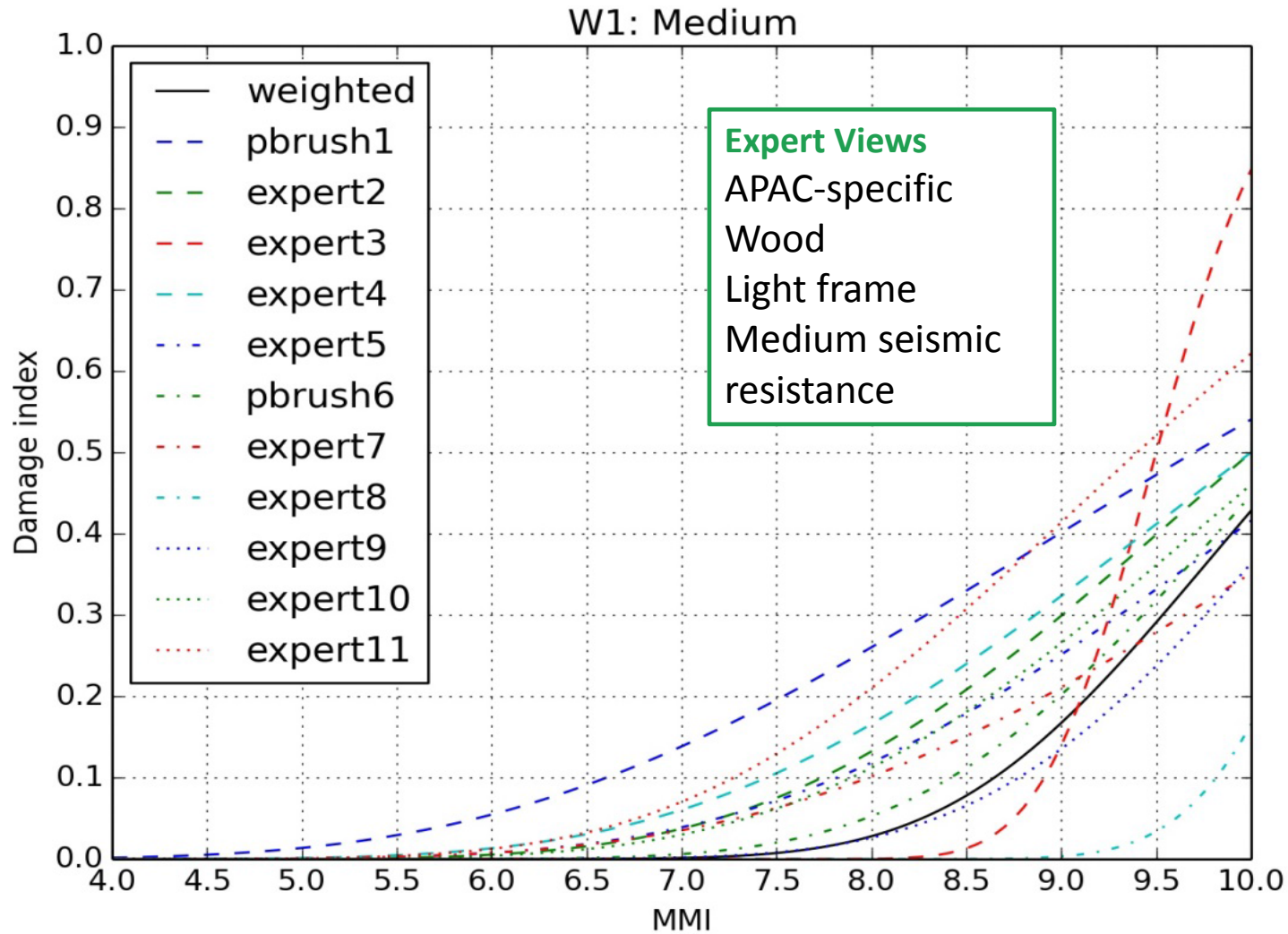
# Digression 1: Ash fall Vulnerability Curves: Art, Not Science.

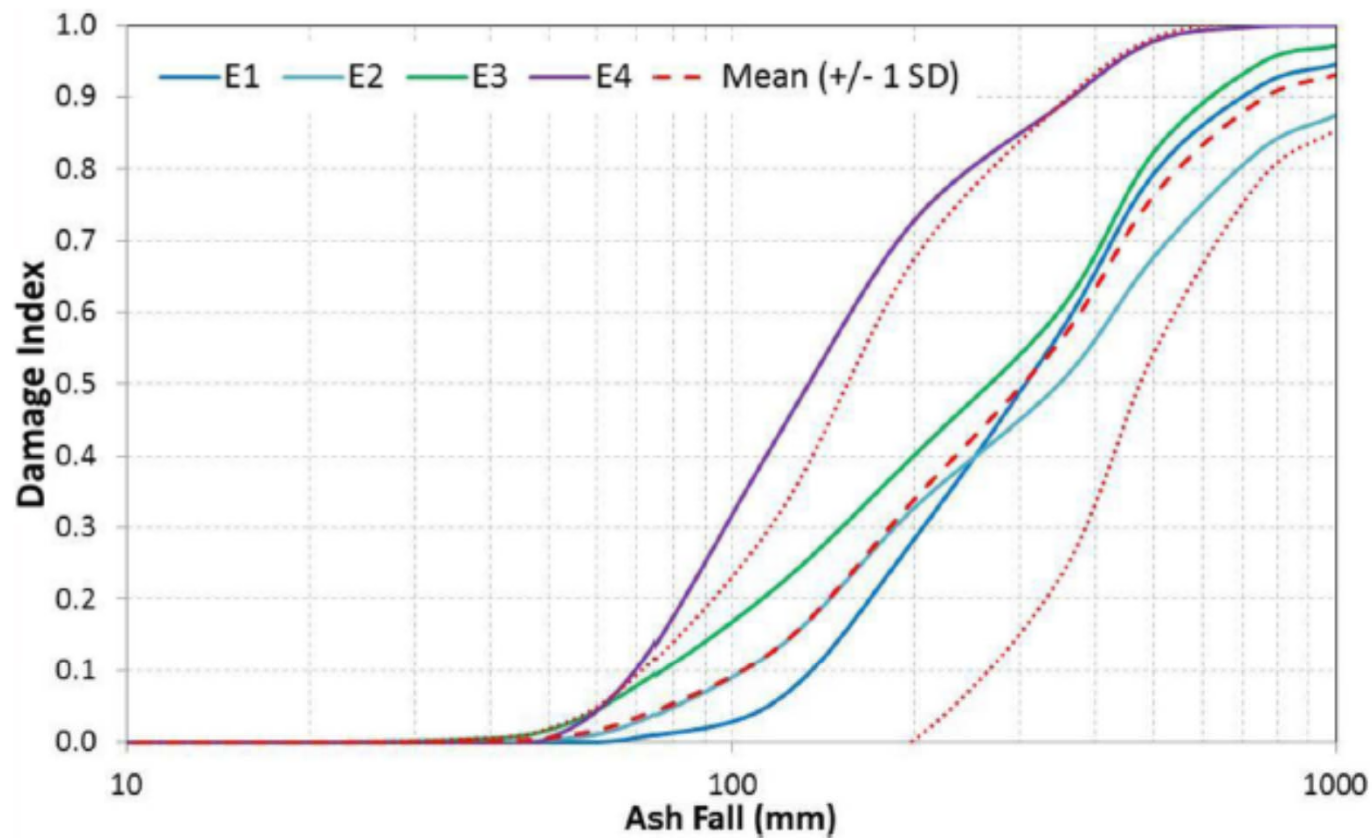


- W1 – NONENG
- Roof pitch  $>35^\circ$
  - APAC specific
  - Light timber frame
  - Area  $<5000\text{ft}^2$
  - Non-engineered
  - 1-2 storey

Source: GAR-15, p519

## Digression 2: EQ Loss estimates: GAR Report (2015).



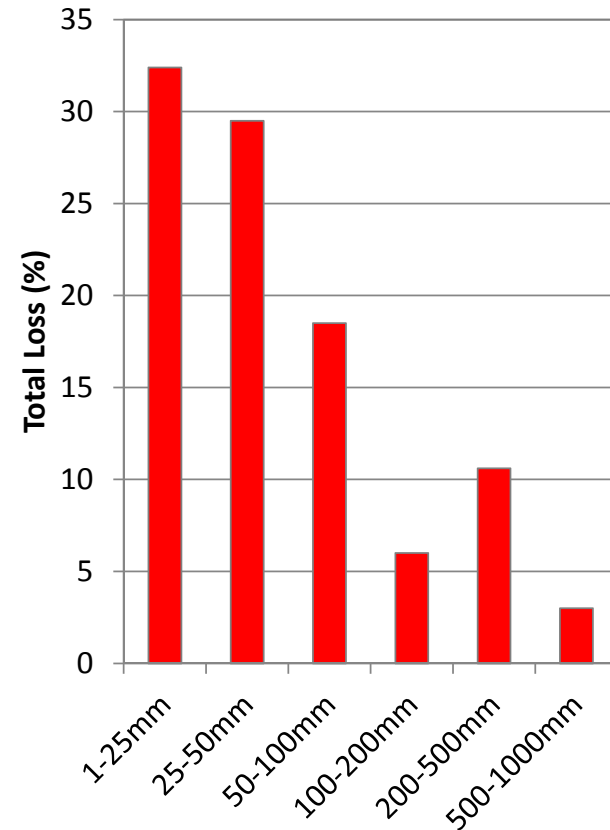


**Fig. 9** Damage Index – ash fall thickness relationships for four ‘experts’. The dotted lines represent the range of uncertainty ( $\pm 1$  standard deviation) in the mean, highlighting that the greatest uncertainty exists between 800 and 1000 mm ash fall thicknesses; i.e. the range where the majority of the damage occurs (see Fig. 11)

# Digression 3: Theoretical Ash fall – loss distribution

- Circular ash fall distribution
- 10 buildings/ha – value \$1 m each!

Thickness (mm)	Mean Loss %	Radius (km)	Donut Area (km <sup>2</sup> )	Buildings (000s)	Loss \$m
1-25	1	29	2,027	2,026.5	\$10,132.5
25-50	3	14	462	461.9	\$9,238
50-100	5	7	115	115.5	\$5,773
100-200	10	3.5	19	18.9	\$1,890
200-500	20	2.5	16	16.5	\$3,300
500-1000	30	1	3	3.1	\$930

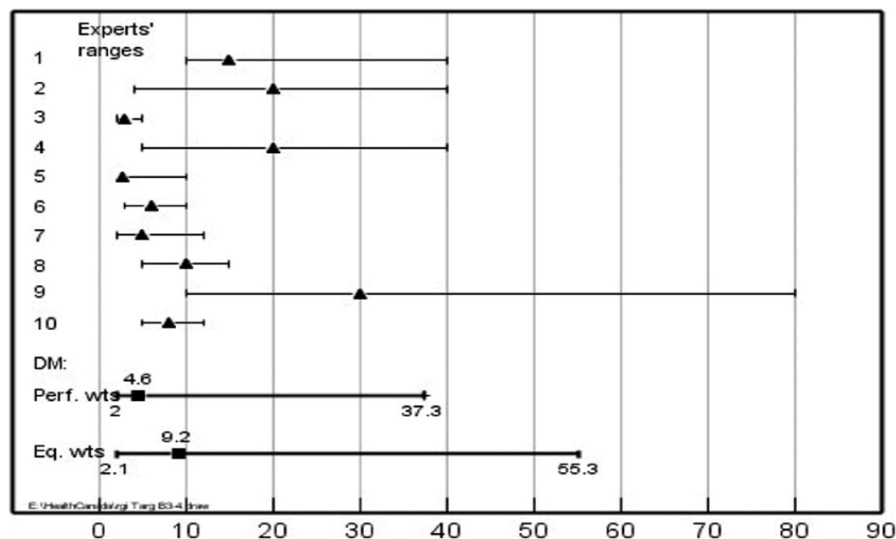


# Digression 4: Experts!

**“An EXPERT is someone who comes from overseas with a powerpoint and charges you a lot of money to tell you things you knew already in language you can’t understand”**

(Shiprock, Oregon, 1992)

- Russo and Showmaker (1992): Fewer than 1% of 2,000+ ‘Expert’ individuals were **NOT** over-confident (using 90% confidence intervals). Only 40-60% of total interval estimates provided by ‘experts’ contained the true value.



- Expert elicitation: mean incubation period in years for vCJD-infected human by transfusion.

**Source:** Jaiswal et al., WCEE, 2012.

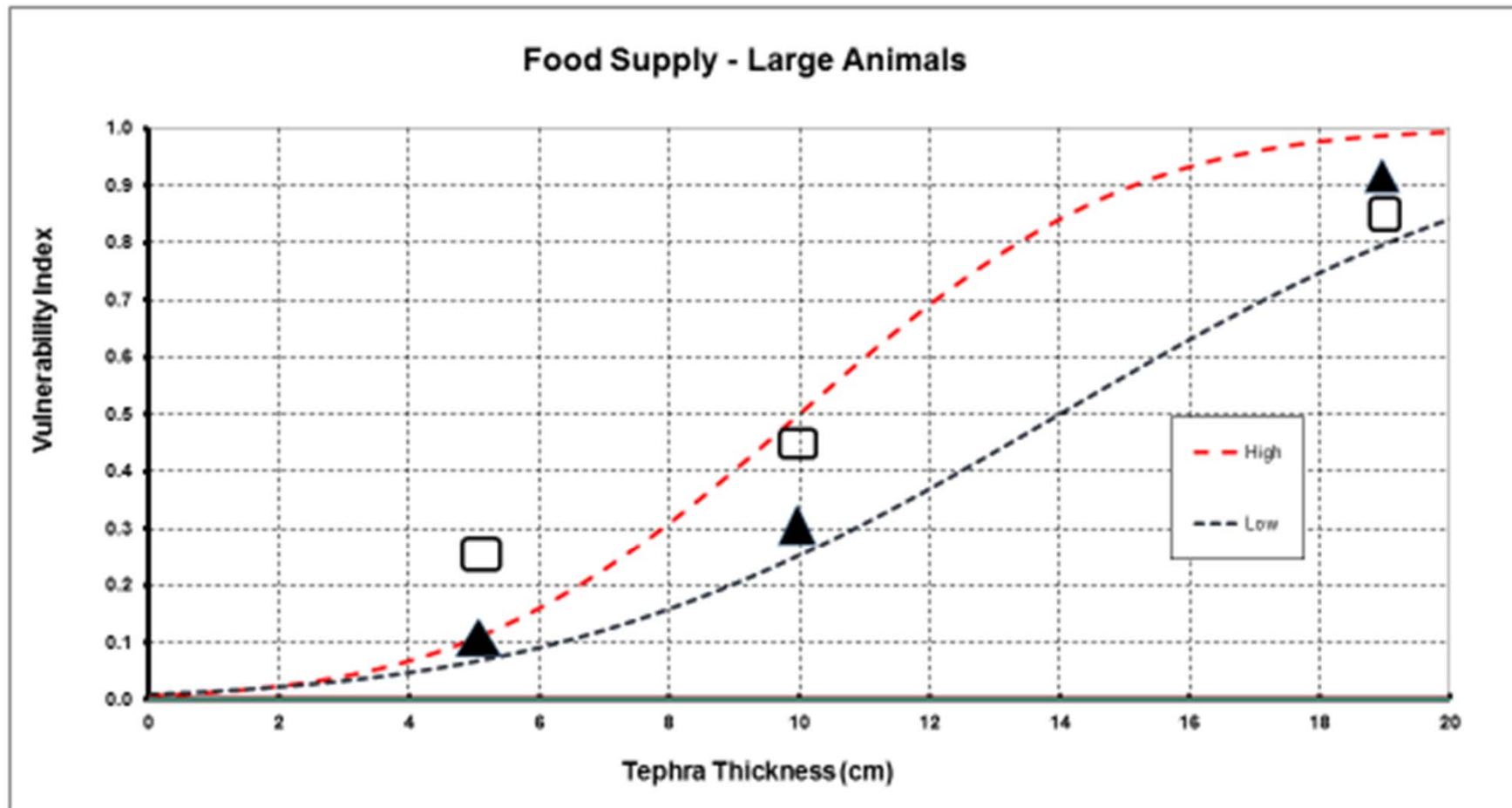
# AHP for decision makers?

Importance of four attributes to Federmessergruppen Resilience post-Laacher See ash fall 12 ka

ATTRIBUTE	PARTICIPANT A	PARTICIPANT B	COMBINED RESPONSE
HEALTH	8.8	4.6	6.7
SHELTER	15.7	15.9	15.8
FOOD SUPPLY	48.3	33.0	40.65
WATER SUPPLY	27.2	46.6	36.9
TOTALS	100.0	100.1	100.05

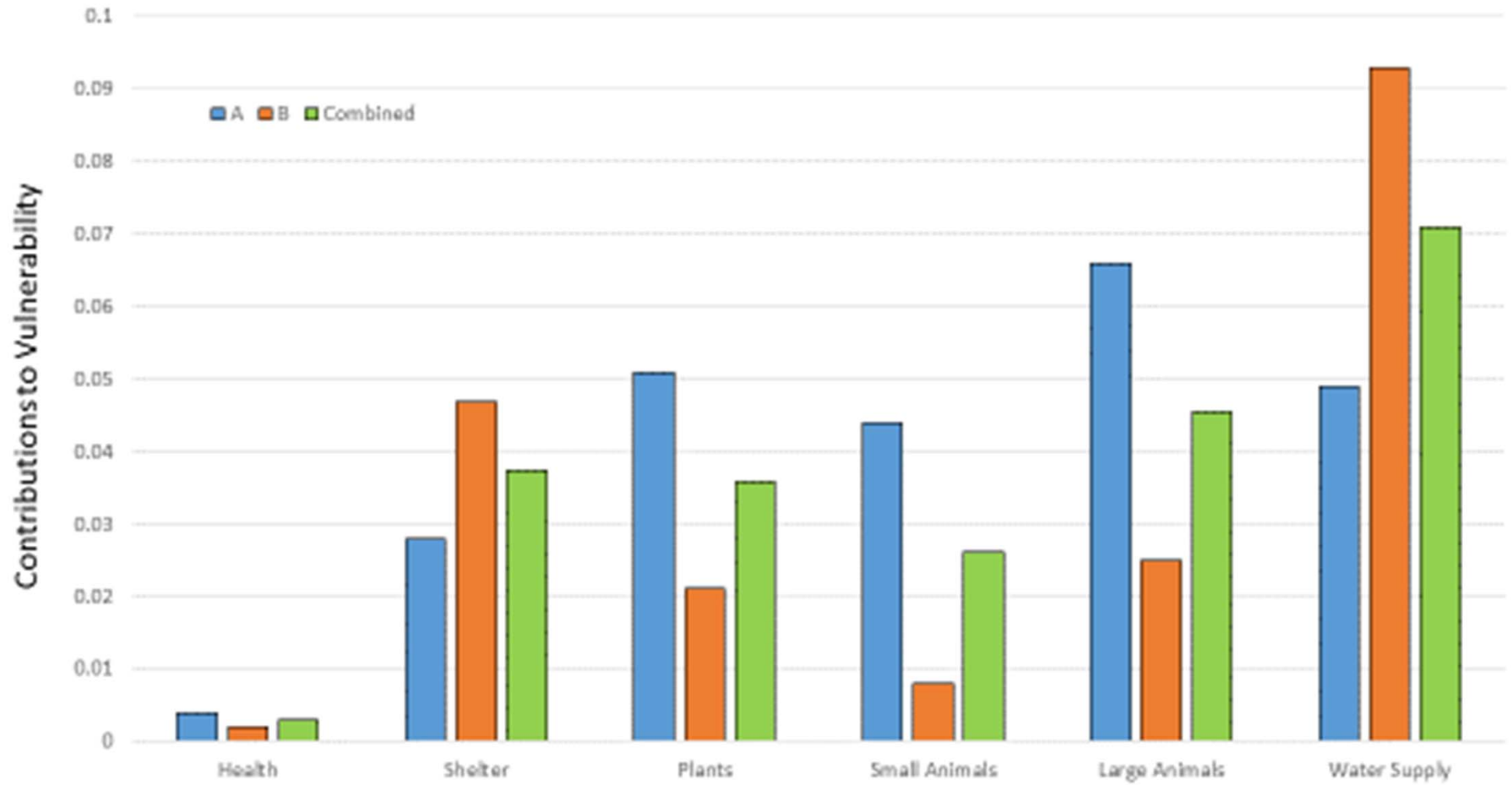
ATTRIBUTE	SUB-ATTRIBUTE	PARTICIPANT A	PARTICIPANT B	COMBINED RESPONSE
SHELTER	Tent-like structures	9.9	12.1	11.0
	Rock overhangs	2.4	2.9	2.65
	Caves	3.4	0.8	2.1
FOOD SUPPLY	Large animals	26.4	25.3	25.85
	Small animals	12.7	2.5	7.6
	Plants	9.2	5.2	7.2





- Omnivorous large animals – wild boar, red and roe deer – eat aerial parts of plants, forbs, fruits + various invertebrates, some carrion, grasses ...
- Eye irritation, tooth abrasion, ash ingestion, skin/fur irritation
- Soluble fluorine absorbed on tephra grains
- Seasonal and geographic variations in food supply

## FMG Vulnerability – 20 cm tephra fall





Rabaul 1994 ( $\sim 7.8 \text{ kN/m}^2$ )

## Insurance claim:

- Damage to building
- Debris removal – up to 10% of Sum Insured
- Alternative accommodation – 10% on top of SI
- Professional fees – 10% on top of SI
- Asbestos removal?
- Bring building up to code?
- If building damage  $>70\%$  SI, probably Total Constructive Loss (i.e. 100%)
- Loss assessors' fees -  $<10\%$  SI
- Insurer may pay up to total 1.3 times Sum Insured

## Hours clause in reinsurance contract:

72 h, 168 h, 672 h – then separate event (influences whether insurer or reinsurer pays)

Raises questions again about what we mean by and how we cost Vulnerability?

## EDO Earthquake 1855



A Pictorial History of Disasters  
in Japan, Marine & Fire  
Insurance Association of  
Japan, Inc., n.d.