

Preparation of Impact matrix, Data Sources and Challenges-Part 1

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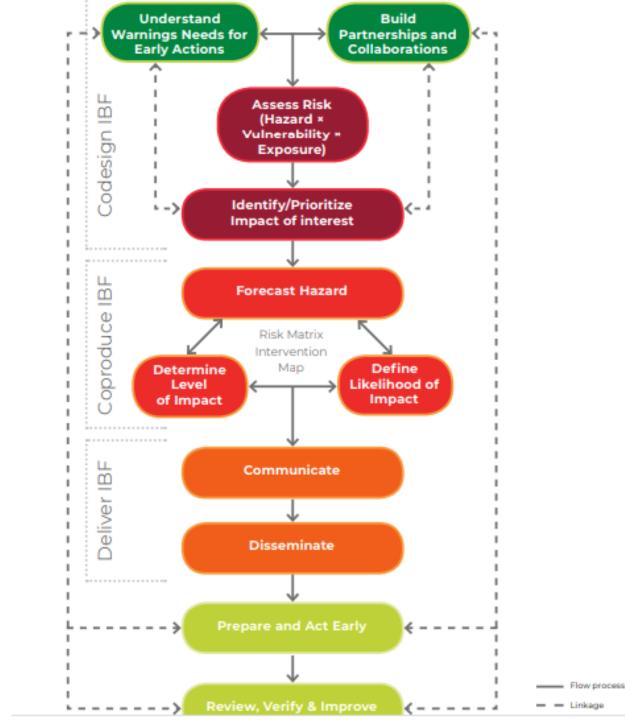




Preparation of Impact matrix, Data Sources and Challenges

- Hazard, Exposure, Vulnerability, Risk
- Preparation of Impact Based Forecast
- Preparation of Risk(Multi-hazard textual and graphical form using GIS/QGIS etc)
- Data Sources and Challenges

Methodological Framework of IBF and Warning Service



Methodological Framework of IBF and Warning Service Based Weather Forecast and Warning Services(Risk based)-Data and Models

Hazard

- Meteorological or hydrological element that poses a threat
 - Heavy rain Hazards, TS/DS Hazards(Tornado ? , Cyclone Hazards)
- Hazard Impact or loss Data
- Forecast Uncertainty(Nowcast, Synoptic and Model consensus, Extreme indices or Probability from EPS)-The limit of predictability imposed by the nature of the atmosphere





Figure 2. Peril Classification at Family, Main Event and Peril levels. (Adapted from IRDR, 2014).





Figure 3. Conceptual framework for Human indicators in disaster loss (adapted from IRDR, 2015).

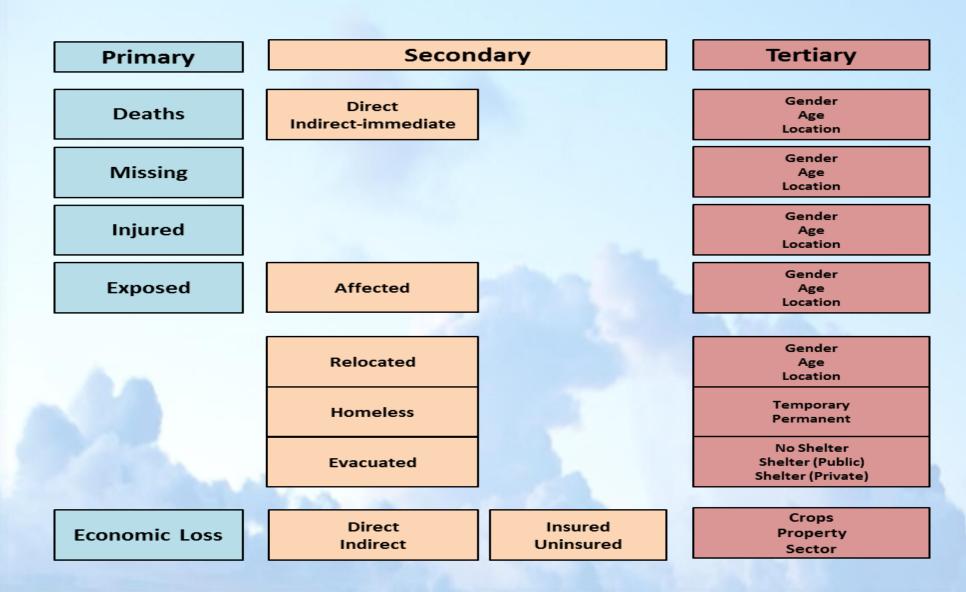
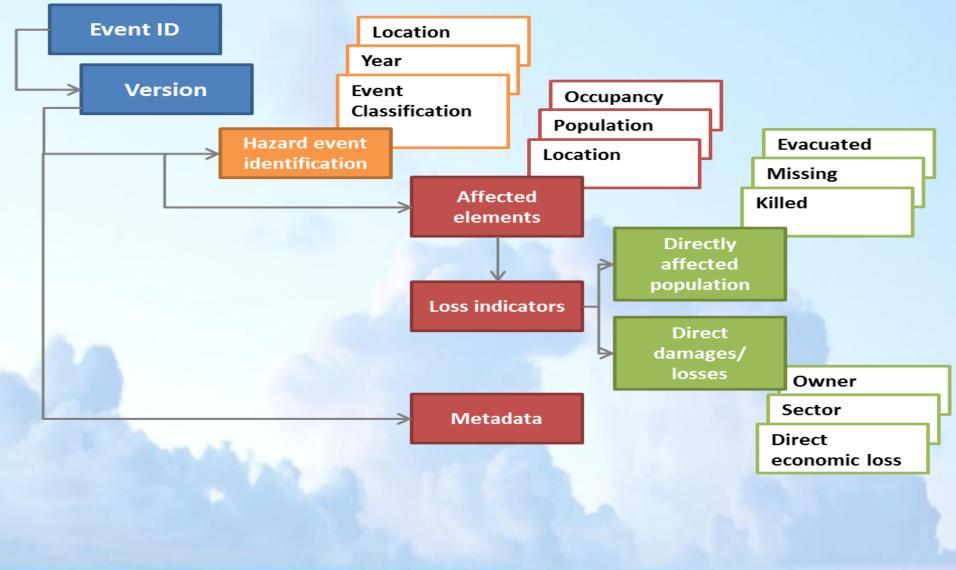






Figure 4. Joint Research Council conceptual data model for loss data (Adapted from Corbane et al., 2015).







Weather Type	Category(in terms	Duration of	Year, date & Month		Location/	A	ssociated Impact	
	of Impact)	occurrence	(/)	State	Area affected			
					(District/ Tehsil/Block)			
								Real Provide State
						Турез	Primary/Secondary/	Data
							Tertiary	
						Human casualties	Death	
							Injury	
							Missing	
						Livestock with type of species	Death	
							Injury	
							Missing	
						Evacuation	Number of people	
							Number of different livestock	
						Trees uprooted(Types and estimated	Small, medium, large	
						numbers)		
						Infrastructural Damage	Crop (Type of crop, area & stage of crop)	
							Type of House and number	
						Affected community services	Hospital	
							School	
							Water supply	
					-		Other services	
						Transportation	Rail (name of route/rail traffic disruption)	
							Road/Highway (name of route/traffic disruption)	
							Airports (name)	
						Communication	Telephone towers (no of uprooted/bent)	
							Electricity supply {no of poles & towers (11/22/33 Kw lines)uprooted/bent}	1.
						Occurrence of flooding/ inundation	If yes, then area of occurrence of	
1						/landslide	flood/Inundation and location/areas of	
ARITA Rati- Ra							landslide	u.
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Table 2. Potential Data Sources for Hazard Impacts

Hazard	Impact	Data Repositories
 National and regional hydrological and meteorological services World Meteorological Organization catalogue of extreme weather events Research institutes (e.g. Dartmouth Flood Observatory, UNEP, Copernicus, International Research Institute IRI, FloodList) 	 Primary data providers - Government ministries (environment, social welfare, health, public works, energy) water; Civil Protection Agencies/National Disaster Management Authorities Humanitarian sector - Affected communities, traditional knowledge holders, practitioners Media - newspapers, social media 	 Data repositories - (e.g. EM-Dat, Desinventar, Preventionweb) Data collection methods: Rapid damage assessments, Post Disasters Needs Assessments





In gathering historical datasets for a hazard, the following key questions may be helpful:

- What were the impacts?
- When did the impacts occur?
- Where were the impacts observed?
- What is the quality of the historical records?
- What was the magnitude of the hazard? This can be related to the return period.
- What is the frequency and geographic distribution of impacts from a particular hazard?
- How is the nature of the hazard expected to change in the future due to climate change, climate variability, socio-economic changes and other external drivers?





Key Ideas in Impact-Based Forecast and Warning Services

Exposure(Can be all)

- —Who or what may be affected in an area where a hazard may occur
- Vulnerability (Few may be vulnerable/Fully or partially, say
- Building/House-water entered, but no major damage, may completely)
- —The liability of exposed human beings, their livelihoods and property, to suffer bad effects when affected by a hazard (Sectors, Structure, Basic Services, Communities and Individual) Risk
- -The probability and magnitude of harm possible to humans, their livelihoods and assets because of exposure and vulnerability to a hazard(Low, Mod ,High)





Definition to be followed of Hazard, Vulnerability and

Exposure

- Hazard refers to the possible, future occurrences of natural or human-induced physical events that may have adverse effects on vulnerable and exposed elements. At times, hazard has been ascribed the same meaning as risk, but hazard is now widely accepted to be one component of risk and not risk itself.
- Vulnerability refers to the propensity of exposed elements such as humans, their livelihoods, and assets to suffer adverse effects when impacted by hazards. The ability of a population or community to cope and adapt to disasters significantly impacts vulnerability. Coping capacity is the ability to react to, and reduce the adverse effects of experienced hazards, whereas adaptive capacity is the ability to anticipate and transform structures or organisations to better survive hazards.
 - Exposure refers to the presence of elements in an area in which hazard events may occur. Hence, if population and economic resources are not located in potentially dangerous settings, no problem of disaster risk exists. Exposure is a necessary, but not sufficient, determinant of risk. It is possible to be exposed but not vulnerable (for example by living in a floodplain but having sufficient means to modify building structure and behaviour to mitigate potential loss).

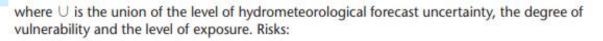




Risk Assessment

Risk may be mathematically expressed as:

 $| Risk of impact (x, t) | \\ \equiv | hazard (x, t) | \cup | vulnerability (x, t) | \cup | exposure (x, t) |$



Subjective Climatological/past impact and discuss impact with stakeholders

Exposure

Objective

Impact models using vulnerability & exposure data set and meteorological information



Vulnerability

Hazard

Risk



Impact based system depends on

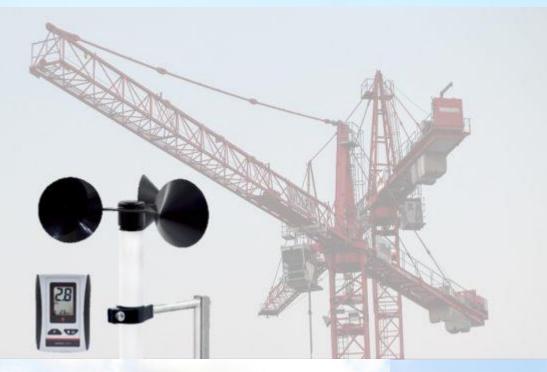
Two factors:

- Hazard: Intensity and Likelihood of weather system
- Exposure and Vulnerability: Non weather factors





Wind /Rainfall Impact-Risk based warning



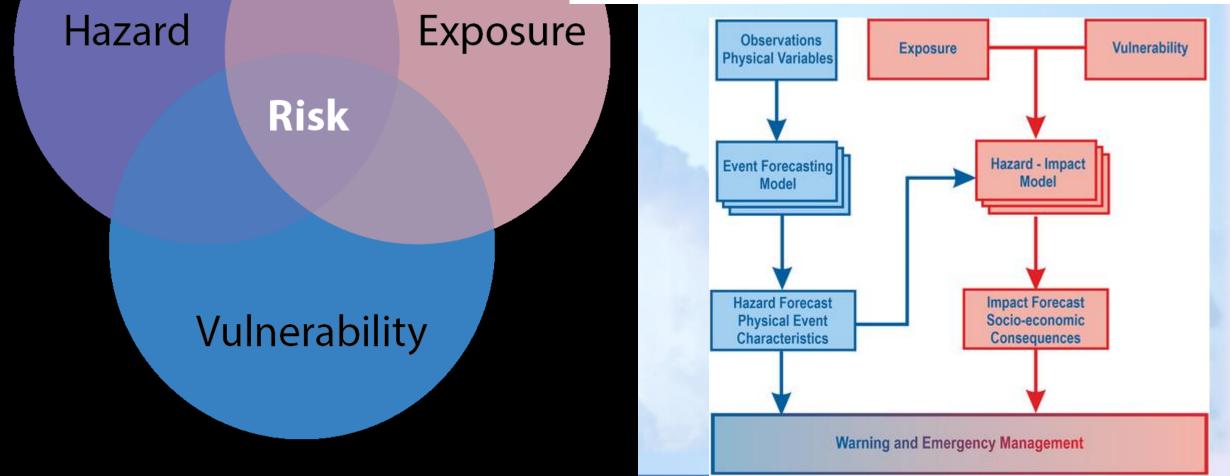




मारत मोसम INDIA METEOROLOGICAL DEPARTMENT Risk may be mathematically expressed as:

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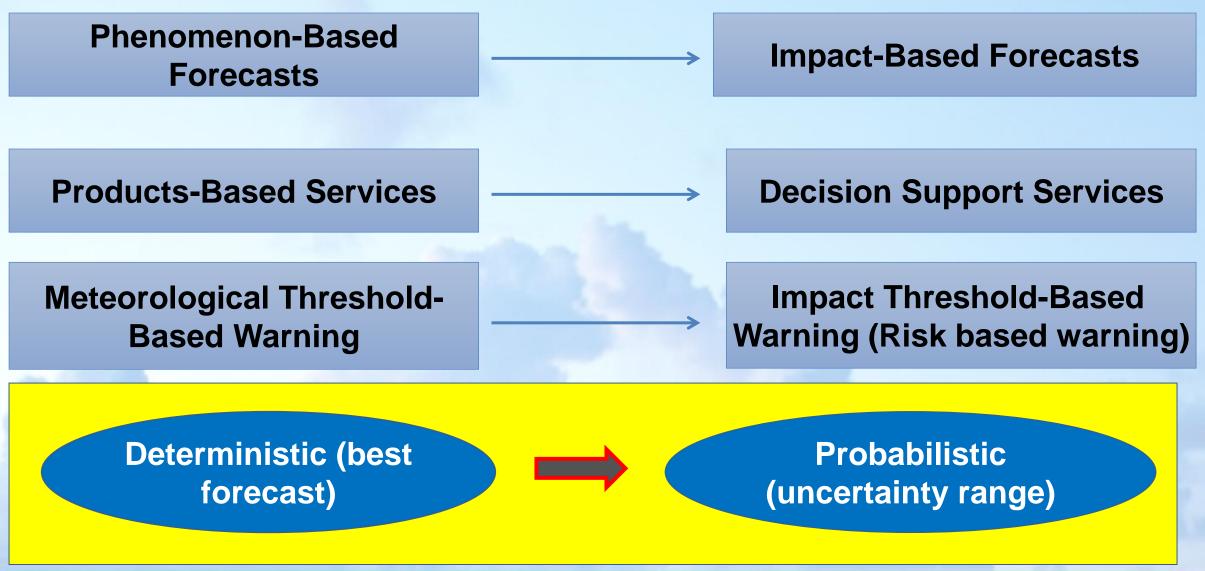
where \cup is the union of the level of hydrometeorological forecast uncertainty, the degree of vulnerability and the level of exposure. Risks:







Operational Shifts needed









Progress in India : Severe weather Events as per Seasons, Hazards, Vulnerability, RISK

1.Winter Season(Jan-Feb)
Dense fog, Cold wave, Frost and Heavy Snowfall
2.Summer Season(March-May)

- Thunderstorms, Dust storms and Lightning
- Cyclone Season-I
 3.Monsoon Season(June-Sept)
- Heavy Rainfall and Flash Floods

4.Post Monsoon or Northeast Monsoon Season(Oct -Dec)

ndia

- Cyclone Season-Il
- Heavy Rainfall and Flash Floods mainly in Peninsular India
- Starting Phase of Winter

Landslide

- Himalayas and Western Ghats
 Flood
 - 40 M ha flooding

Cyclone - 2 seasons (Gale Winds, Storm surge and Heavy rains)

7500 km long coastline

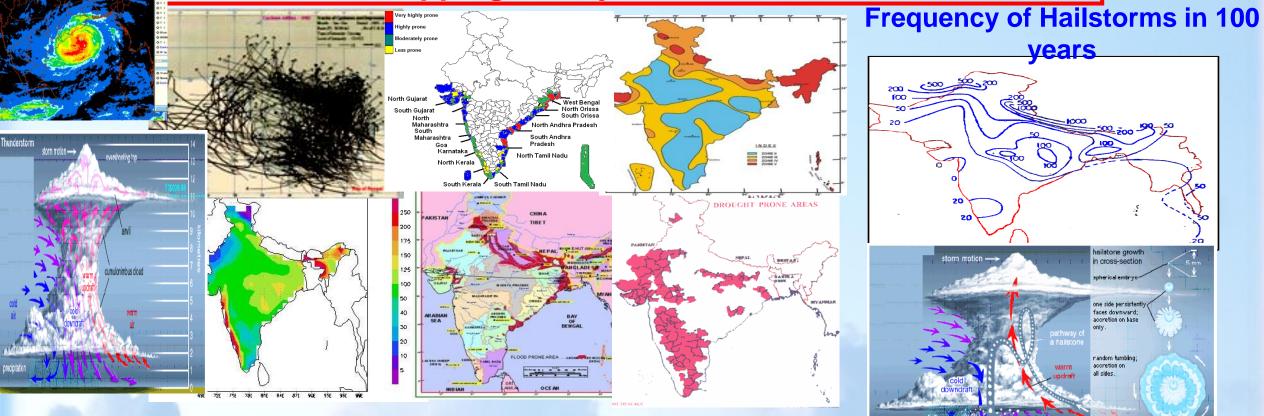
Thunderstorms

Most parts of country -Hazard-Lightning, heavy rainfall and Winds-June-August Heat Wave/Cold Wave-North plains of India

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(Image Courtesy: ISRO





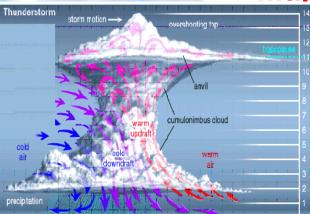
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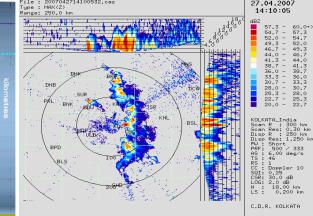
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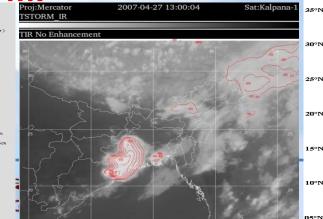
36.0

333 deg/:

Mapping of Thunderstorm:

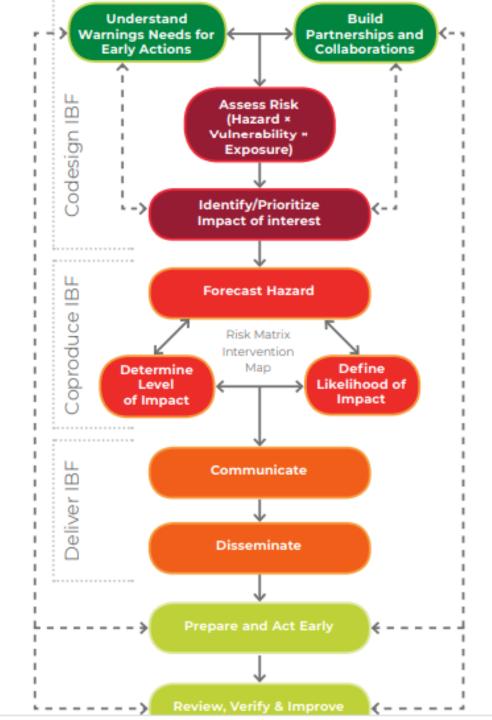








Methodological Framework of IBF and Warning Service



Methodological Framework of IBF and Warning Service



— Flow process

Typical Impact-based Forecast Users

- Members of the public
- Community leaders
- Government departments (agriculture, social welfare, public works etc.)
- Local government officials
- Disaster Risk Reduction and Civil Protection Agencies:
 - humanitarian agencies
 - development agencies
 - police
 - military
 - hospitals and health providers
 - local disaster managers

- Local businesses
- Transport services
- Energy providers and services
- Water providers and services
- Telecommunication providers and services







Analysing user needs and meeting requirements

Listed below are some sample questions to help identify users and their needs:

- Who is requesting impact-based forecasts and warnings or who could it be useful for?
- Who is using the forecasts for decision-making or to take early action?
- What forecast and warning information is currently being used?
- How is forecast and warning information used in practice?
- What challenges do users face at the onset of and during a hazardous event?
- What risks or impacts are users trying to reduce?
- How can forecasts and warnings provide appropriate information to enable informed decision-making and trigger action?
- At what spatial scale do users need forecast and warning information in order to act effectively?
- How much time do users need in order to anticipate and prepare?
- What would be the consequences of false alarms?

What forecasts and warnings already exist that can meet user requirements?

services?

What capability is needed to produce the impact-based forecasts and warnings that will meet the user requirements?

Which existing forecasts and warnings can be adapted to meet the user requirements of impact-based forecast



How can India adopt ?-Steps to switch over to IBF

Event	Hazard	Warning parameters	Validity and lead time	Scale	Conventional Methodology	NWP Products	Users		Post event meeting for assessment
Heavy rainfall (conventional EWS)	-	24-H/3-H event intensity	Nowcast/SR-MR	Location, City, Dist and Met Sub-dlv	Synopt, CLIPER, Analog. Persistence, MOS	Reg to Global Det to EPS	Sectorial	Upto 3 day 0.73 and 0.4 to 0.5 upto 5 days	Users meeting
Heavy rainfall (IBF and RBW	Floods:Pluvial (Surface Flood)/Flash flooding(especially Urban flooding) Coastal flooding(low tide/high tide and rainfall epochs) Riverine flooding Land slide and Land sink. Dam burst	Event and hazard and Impact details and a RISK Matrix	•	do	Event forecasts, Hazard types and intensity likely , Exposures, Vulnerability and Risk estimates	Weather Models Hazard Models IMAPCT Models Exposure, vulnerability and Impact data	Municipality, Authority, Power sector authority, Telephone service provider, Hospital authority, Transport authority Animal husbandry DMA and NGO	To start	





Exposure Delhi-In pre 1980s vs 2020s vs 2030 if we compare

1980	2020	2030
Geo-physical exposures, Livelehood, population Socio-economic conditions, land use, urbanization, industries, roads and other infrastructures and development of various sectors	Changing exposure	
New Exposure come up	Basic service facilities like, Mobile phone, internet(banking and transport, reservations), drinking water supply, Power, Health(medical Services facilities), Transportation	
		? Increase in Extreme weather event occurrences and changes characteristics, severity



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Steps to be followed for MET Service provider to switch over from current conventional event based EWS to EVENT-Hazards based IBF and RBW needs

- a) Dialogue between respective Hazard and Model scientists, Disaster data experts, forecasters, disaster managers, community leaders and other relevant users
- b) Raw event forecast –threshold based warnings- Heavy, very heavy much easier than IBF and RBW because
- A forecaster can easily give the former forecast but for latter , he has to know details of the concern district/city, past data and must have aces to voluminous big data/information
- It needs Hazard forecast information combined with vulnerability and exposure data available with but to be formatted and easily accessible by national hydrological and meteorological services and partner organizations, to create a risk assessment
 - Objective-: Forecaster officer in Duty, assess the impacts of the forecasted weather phenomenon and hazard likely and their intensity and consider their warnings based on the level and severity of those impacts at that particular location and /or for the target users/groups.





Typical Impact-based Forecast Users

- Members of the public
- Community leaders
- Government departments (agriculture, social welfare, public works etc.)
- Local government officials
- Disaster Risk Reduction and Civil Protection Agencies:
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 - development agencies
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 - local disaster managers

- Local businesses
- Transport services
- Energy providers and services
- Water providers and services
- Telecommunication providers and services





Steps to start IBF services and RBW by any NMS provider like MC/RWFC/NWFC

- a. Identifying and understanding users
- b. Which existing forecasts and warnings can be adapted to meet the user requirements of impact-based forecast services?- partners from health organisations or government health departments could provide relevant data on the health impacts of maximum daily temperatures. Combining and processing the two sets of information can produce an impactbased forecast for health impacts from high maximum temperatures.
- c. What capability is needed to produce the impact-based forecasts and warnings that will meet the user requirements? Some user requirements may not be immediately deliverable without significant changes within the national hydrological and meteorological service. Organisations may need to conduct a capability assessment and/or gap analysis to identify what infrastructure, resources or datasets are needed to deliver the appropriate level of impact-based forecasting. Once gaps are identified, a diagnostic can be made of if and how those gaps can be filled



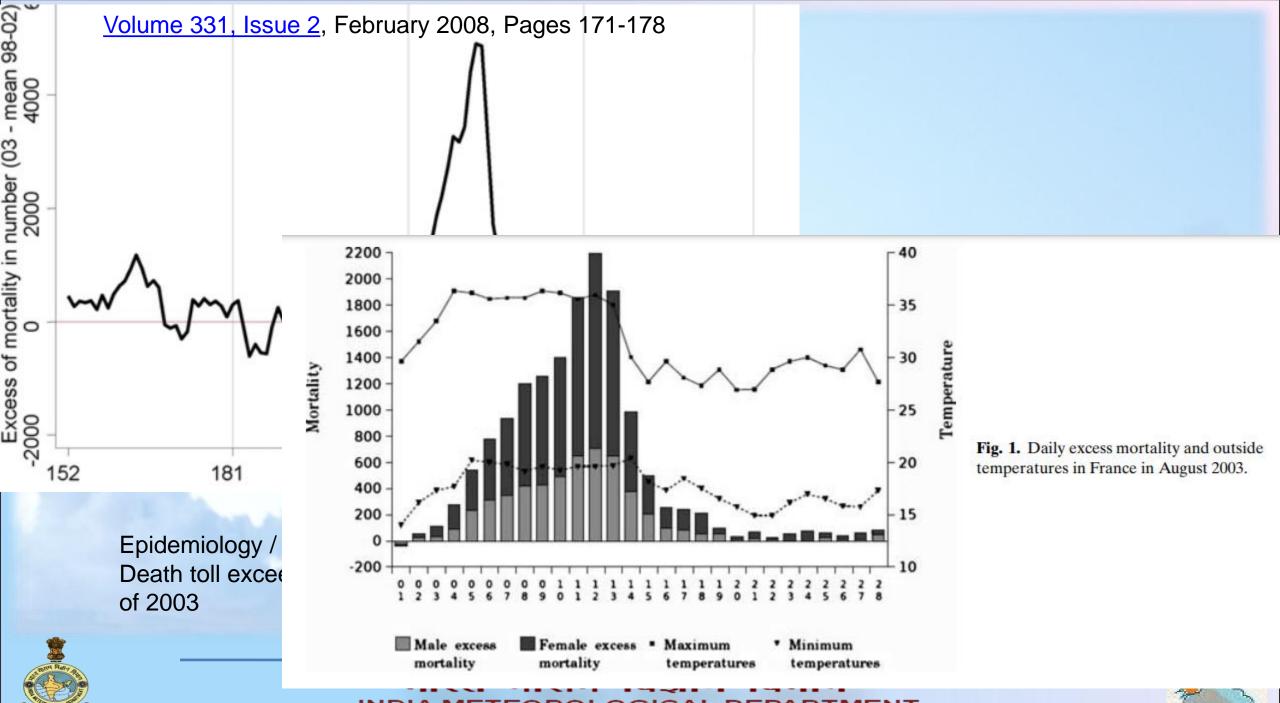


Understanding Risk and Impact

- » The Future of Forecasts Typical questions to ask include:
- » Nhat are the vulnerabilities that lead to impacts?
- » Nhich impacts cause the greatest suffering?
- » Who is affected the most?
- » Which impacts are the most difficult to deal with?
- » How livelihoods are affected?
- » Which sectors are affected the most?







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In IBF we deliver-Risk maps-An all also

- » Risk maps are an effective way of combining forecast hazard, vulnerability and exposure data into an easy to interpret visual aid.
- » The responsibility for generating risk matrixes, risk maps, or any other tools which can be used to help present the level of risk in IBF can from Met or from any others
- » Risk matrixes and risk maps are used individually and in combination to present assessments of risk for

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		Matrix	(
expec	ted HIGH		2	6	10		
Yellov	w: Be aware		1	5	9		
Orang	Take action			4	8		
Red:	Take action			3	7		
		VERY LOW	LOW	MEDIUM	HIGH		
GREEN	NO SEVERE WEATHER EXPECTED BE AWARE . There is a moderate risk of severe or a low risk of extreme weather occurring. <i>Remain alert and ensure you access the latest</i>	ІМРАСТ					
AMBER	weather forecast. BE PREPARED. There is a high risk of severe or a moderate risk of extreme weather occurring. <i>Remain vigilant and ensure you access the</i> <i>latest weather forecast. Take precautions where possible.</i>	Minimal	Minor	Significant	Severe		
RED	TAKE ACTION . There is a high risk of an extreme weather event occurring. <i>Remain extra vigilant and ensure you access the latest weather forecast. Follow orders and any advice given by authorities under all circumstances and be prepared for extraordinary measures.</i>						
	gn a colour to the warning which is a combina e) مالا			likelihood (so	urce: Met		

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Risk Matrix, Risk map, IBF maps etc

Calculating the hazard component. Raw wind gust data (a) from 12 Met Office Global and **Regional Ensemble Prediction System UK** (MOGREPS-UK) members (only member 3 is shown) is converted into a weighted wind gust field (b) through the application of the wind gust thresholds (Table 1). Hazard probability, based on the number of **MOGREPS-UK members exceeding thresholds** for each wind gust threshold, is applied to the road network (c). The example is from December 5, 2013, 10:00 UTC; the MOGREPS-UK run time was December 4, 2013, 15:00 UTC; the lead time of the data is T + 19 hr

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RMetS

(a)

(b)

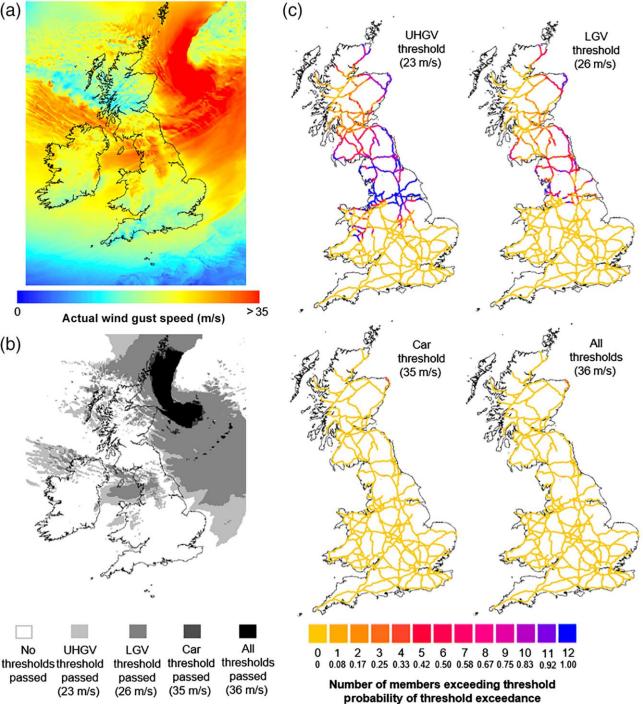
RESEARCH ARTICLE 👌 Open Access 💿 🚺

Developing a hazard-impact model to support impact-based forecasts and warnings: The Vehicle OverTurning (VOT) Model

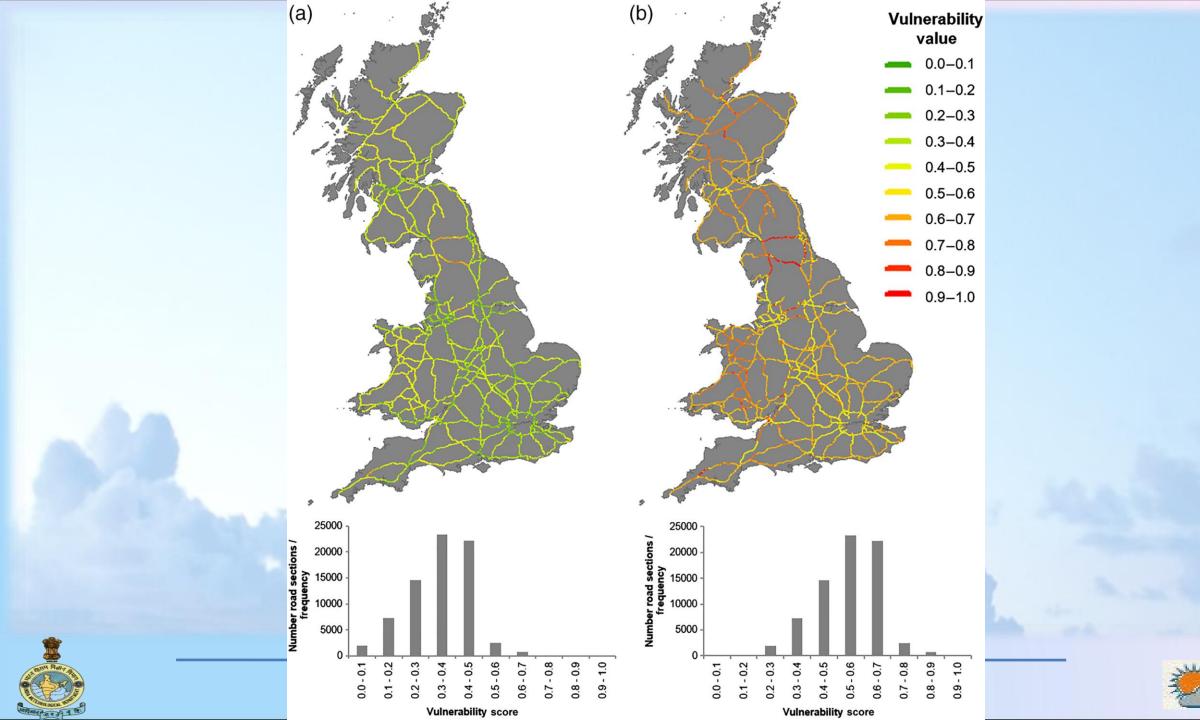
Rebecca Hemingway 🐹 Joanne Robbins 🔀

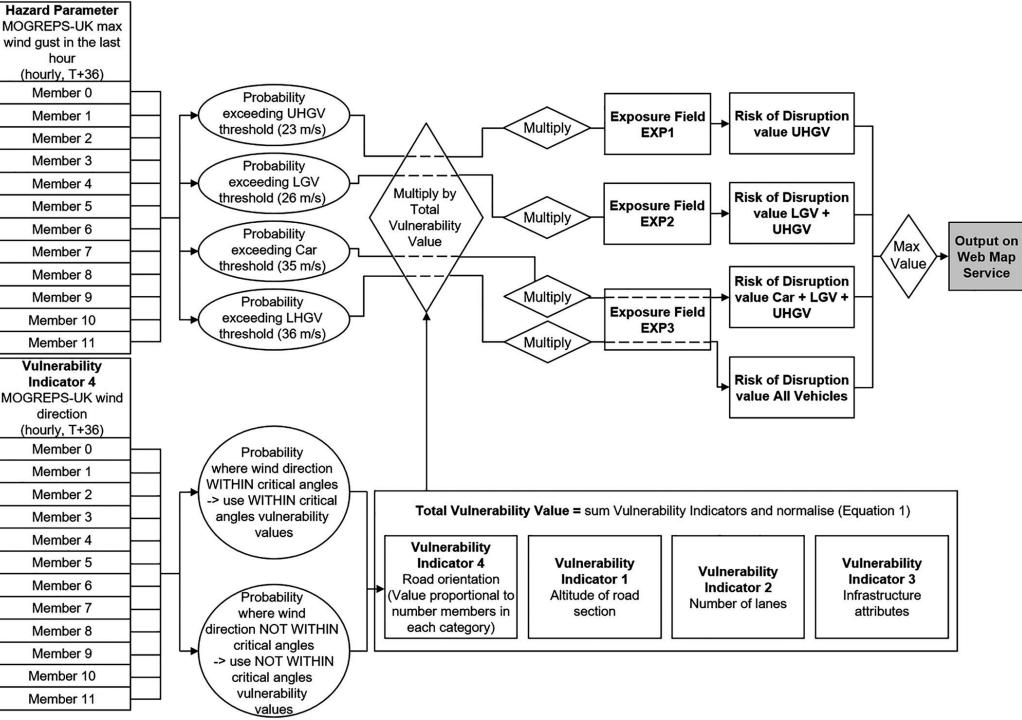
First published: 03 July 2019 | https://doi.org/10.1002/met.1819 | Citations: 4

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Wind gust threshold exceedance





Vehicle OverTurning (VOT) model risk algorithm: A combination of hazard, vulnerability and exposure. The algorithm is executed for each road section for each threshold detailed in Section 3.1. The maximum risk value output is made available to operational meteorologists in the Met Office Operations Centre via a webpage (grey box). No other upstream outputs in the modelling process are made available to forecasters



	Vehicle	Wind direction (°)									
	speed (m/s)	30	40	50	60	70	80	90	100	110	120
Unloaded heavy goods vehicle	5	39.1	34.5	31.8	30.0	29.0	28.9	29.1	29.5	30.9	32.8
(UHGV) (mass =	15	35.1	30.8	28.1	26.8	26.2	26.6	27.2	29.0	31.1	33.8
7,500 kg, area = 50 m ² , height = 3.5 m)	25	31.4	27.1	24.8	23.4	23.1	23.2	24.1	26.2	29.1	33.2
Loaded HGV	5			45.0	43.1	41.8	41.2	41.2	42.0	43.1	
(LHGV) (mass = 15,000 kg, area =	15			42.0	40.1	39.2	39.1	40.1	41.7	44.1	
50 m ² , height = 3.5 m)	25		42.1	38.5	37.0	36.0	36.2	27.7	40.1		
Unloaded light	5	41.5	37.2	24.5	32.8	31.5	31.2	32.1	33.4	33.5	35.2
goods vehicle (LGV) (mass = 2,500 kg,	15	38.3	34.1	30.8	29.3	29.1	29.1	29.8	31.2	33.5	36.5
area = 20 m ² , height = 2.5 m)	25	34.8	30.1	27.2	26.1	25.5	26.1	27.2	31.1	32.1	36.1
Car or small van	All speeds	35.0									

Table 1. Accident wind gust speeds (m/s) for vehicles with different aerodynamic parameters at different vehicle speeds and wind directions, adapted from Baker *et al.* (2008). Minimum accident gust thresholds, shown in bold, are rounded and used in the Vehicle OverTurning model







Data and Website shared

- » IMD Pune event climatological map and extremes
- » IMD Pune Disaster weather event data updated up to 2019 (1967 to 2019), City daily rainfall data
- » https://bhukosh.gsi.gov.in/Bhukosh/MapViewer.asp X
- » <u>https://bmtpc.org/DataFiles/CMS/file</u> <u>m.html</u>
- » City Municaplity commissioner, Dist state DMA Site



DISTRICT STATISTICAL HAND BOOK ANGUL







निर्माण सामग्री एवं प्रौद्योगिकी संवर्द्धन परिषद्

Building Materials & Technology Promotion Council

Ministry of Housing & Urban Affairs, Government of India

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NEW...Launch of NAVARITIH : Certificate

Home > Areas of work > Disaster mitigation and management > Hazard Maps of India

Vulnerability Atlas of India -3rd Edition

Hazard Maps of India

Initiatives for Disaster Preparedness, Mitigation and Management

Landslide Hazard Zonation Map of India

Earthquake Hazard Guidelines

Wind and Cyclone Hazard Guidelines

Flood Hazard Guidelines

Earthquake Tips



Wind Hazard Map

Flood Hazard Map

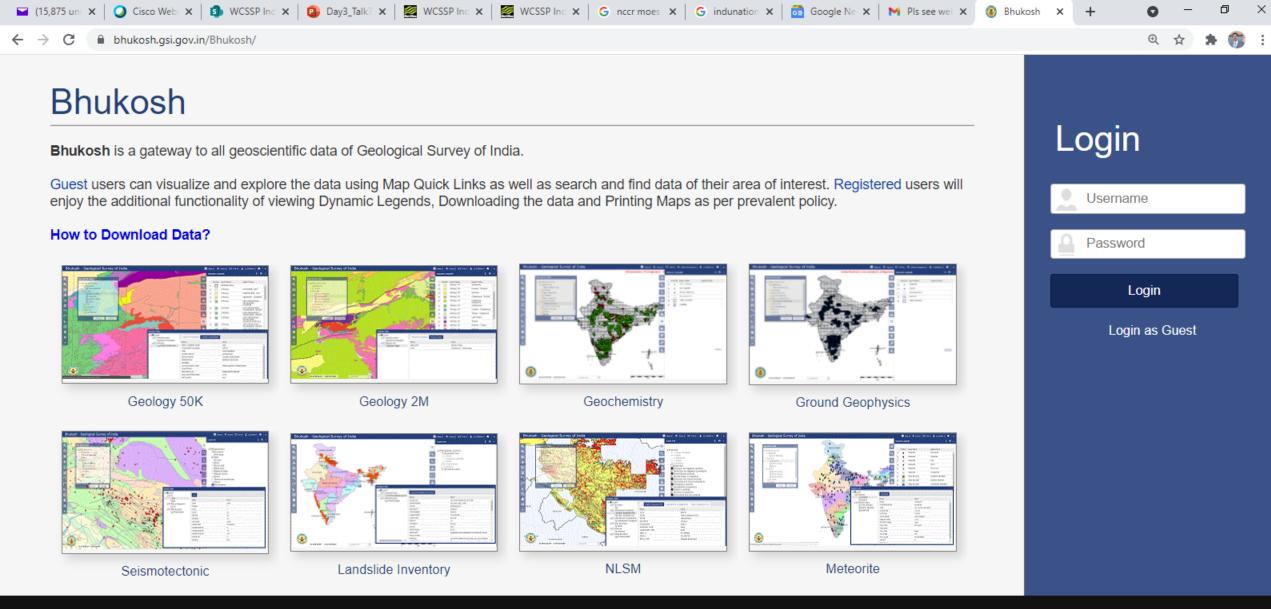








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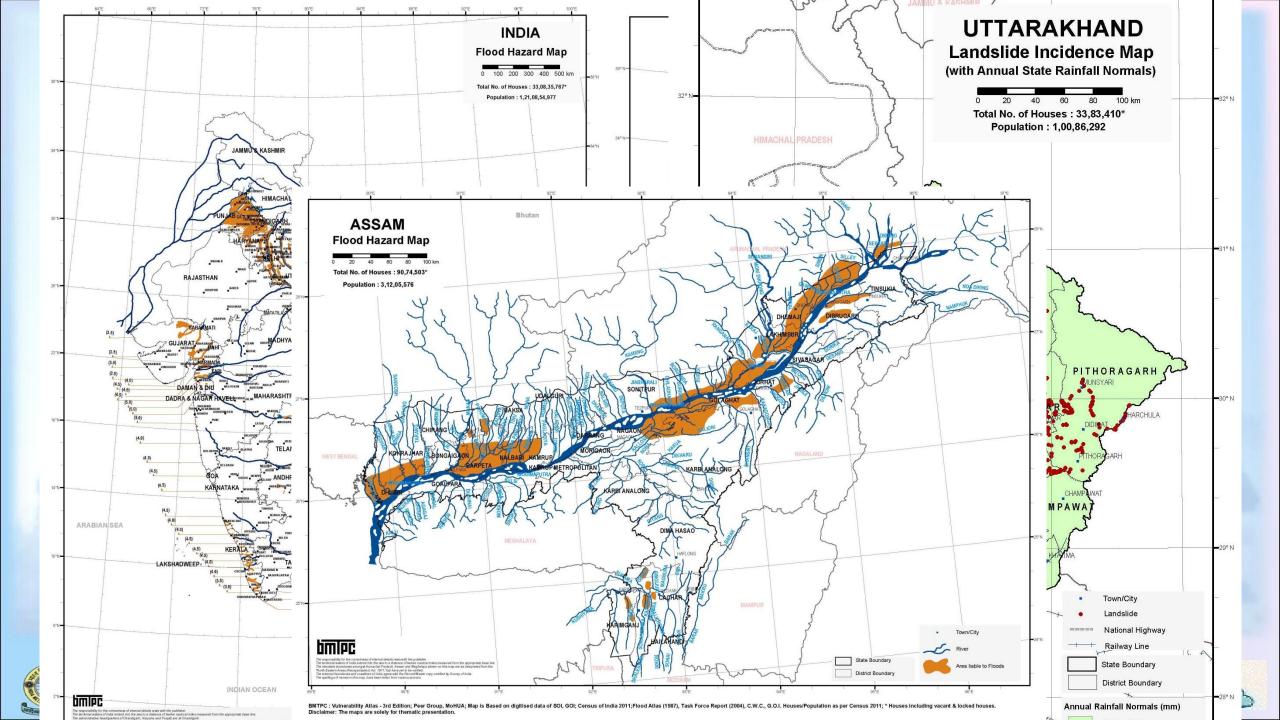


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March 2021-"Data format" for Lucknow city for Stage III

- » 1. Climatology
- » 2. Geophysical data
- » 3. Physical data
- » 4. Socio-economic data
- » 5. Vulnerability
- » 6. Impact & Response matrix
- » 7. Reference



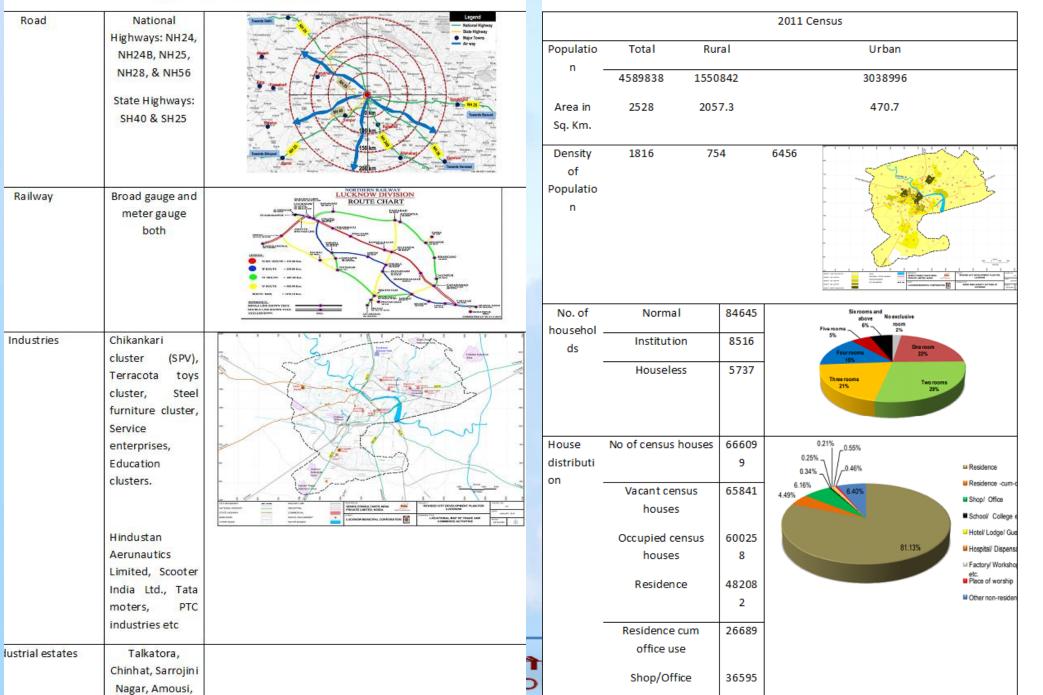


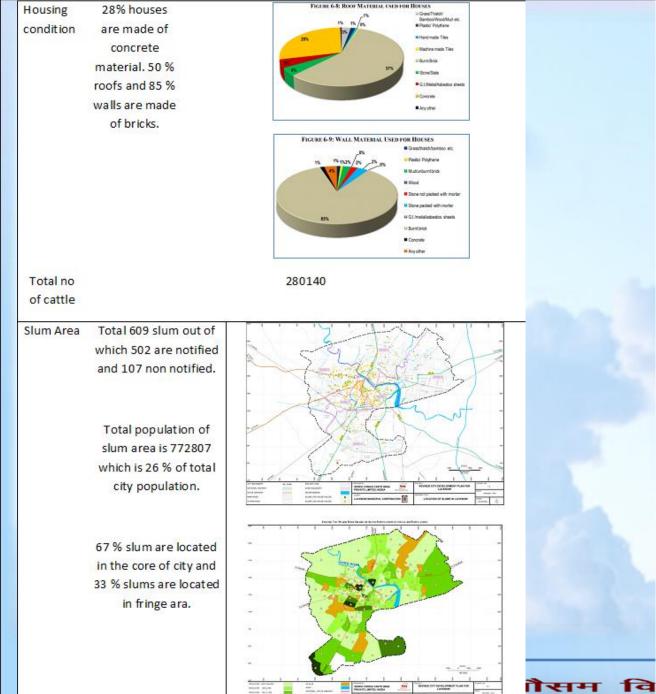
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Geographica	I 26.5°N - 27.15°N / 80.20°E - 80.50°E,		1.20 1.10			tion (2015 16) for Lucknew	
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			A Contraction of the contraction	acknow the second	1.31% 5.44% 0.01% 3.85% 0.05% 0.65% 2.52% 13.79%	2.53%	
Topography	 Lies in Ganga basin with flat alluvial tarrain covered with radiments and 		~ ~	2 m	LULC Class (Sq.Km		Area (Sq.Km)
	terrain covered with sediments and sedimentary rocks. Zone-III of		Start Start	M ANR & Marrie	Builtup, Urban Builtup, Mining Agriculture, Plantation	324.24 Builtup,Rural 0.04 Agriculture,Crop land 348.54 Agriculture,Fallow	63.93 1416.1 63.82
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	soutien side.	Gomati River 201.81 Immar California 201.81 Immar California 201.81	Agricultural Land	Gullied/Ravinous Land			N
	2. Lucknow Uparwar Plain: Between Sai	Mased Catherent 130.07 http://catherent 130.75 Dood Catherent 120.75 (Pared Catherent 130.45		Scrub Land	- 4. 10	CAR CHERY	7
	& Gomti rivers extending in east-	Lucknow	Crop Land	Sandy Area			l
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	are there. These Tal are mostly	ion Ror Don Calment Bracksteent Bracksteent Inner-Calment Bracksteent		Wetlands / Water bodies		Y-NALEY	177300
	located in the southeastern parts.	endo canver Bere Canver Ban Canve	Forest	Water bodies	00	A Start	854.8
			Evergreen/ Semi Evergreen	Rivers/Streams/Canals	2	A sure	2500 8 2 METERS
			Forest Plantation	Coastal Wetland	And B B B B B B B B B B B B B B B B B B B	POLICIT REVE Comment	ISED CITY DEVELOPMENT PLAN FOR
	3. <u>Upper Sai Catchments:</u> It is along the		Scrub Forest	Snow and Glaciers	efficie 100 min.mon.mon.mon.mon.mon.mon.mon.mon.mon.mo	Televise or series consultants india PRIVATE UNITED, NOIDA CONT LUCKNOW MUNICIPAL CORPORATION	MASTER PLAN OF LUCKNOW
	course of Sai river in the southern parts of district. There are no of		Skamp/ Mangroves	Snow/Glaciers	The second secon		
	small tributaries of Sai which flow						
	from north to south direction. The						
	slope of the area is towards south.						
Natural	Gomti & Sai rivers and their tributaries are		~			2 March	4
	d main drainage besides Sarda Canala and		विज्ञान वि			3,0	~
Hydrology	its distributries.		OGICAL DE	PARTMENT			

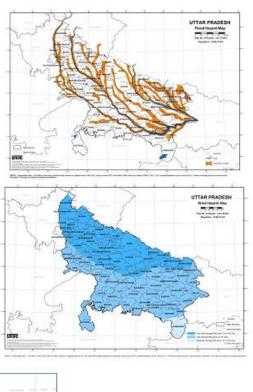


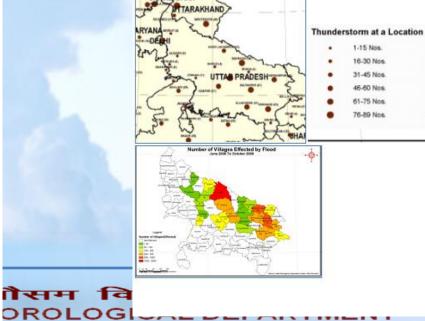






vullerability Data of Luckilow

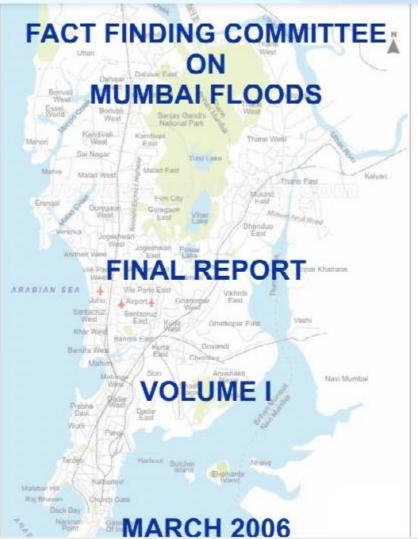




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Progress in the World, Issues and Challenges a. Needs massive on-line documentation to refer available with state and central Govt site, District level NIC portals





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Collaboration

- WCSSP-Indo-UKMO and other UK centers
- RIMES-Regional Integrated Multi-hazard Early Warning System - <u>http://www.rimes.int/</u>
- TN SMART (TamilNadu System for Multi-hazard potential impact Assessment and emergency Response Tracking) is a web-based system -<u>http://beta-</u> <u>tnsmart.rimes.int/index.php/login/login_form</u>

System for Assessing, Tracking, and Alerting Disaster Risk Information based on Dynamic Risk Knowledge (SATARK)-<u>https://satark.rimes.int/Login/register</u>







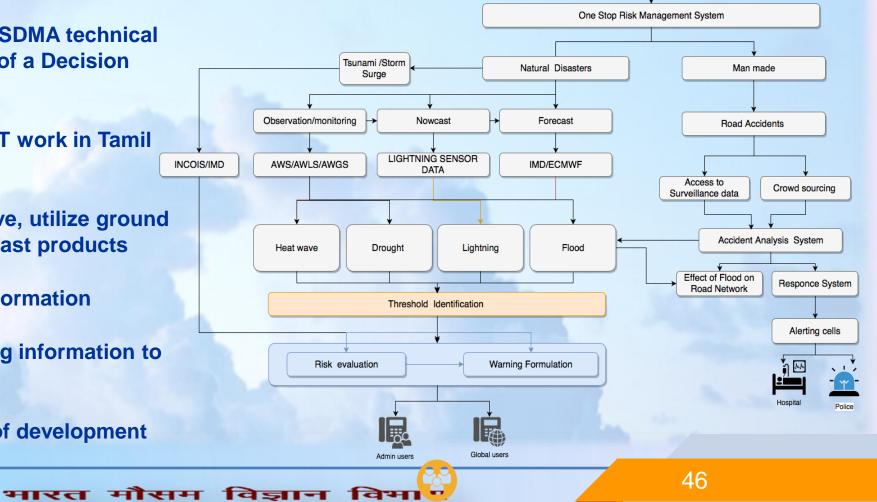
One Stop risk Management System

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OSDMA Operation Room/District level EOCs

- Agreement for strengthening OSDMA technical capacity through development of a Decision Support System
- Initiated based on the TNSMART work in Tamil Nadu
- An integrated platform to archive, utilize ground data and threshold driven forecast products
- WebGIS layers of risk based information
- Timely dissemination of warning information to users



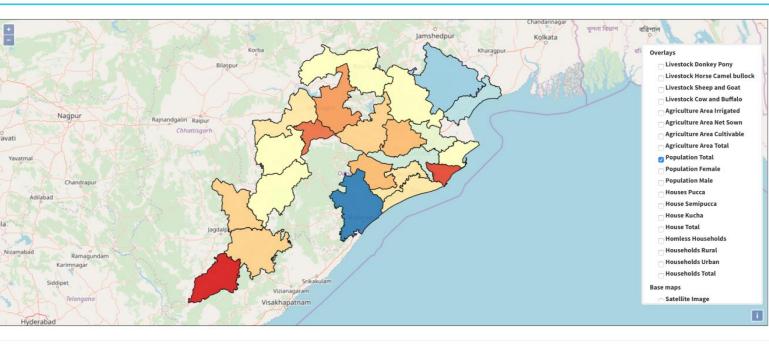




Exposure Database

Click on the region to inspect data

- Integrates all sectoral district level data colle from various departments so far
- Dynamic risk formulated based on the exposure and hazard intensity
- Exposure database estimates different paramete exposed to different disasters.
 - This includes:
 - population (male, female),
 - livestock's,
 - Houses with types and details
 - Agricultural area
 - Critical facilities







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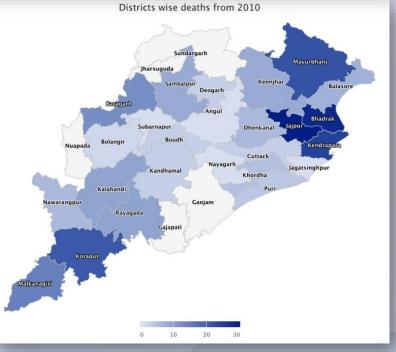
Heat Wave > Exposure Da



Disaster Archive



- Disaster impact profile module houses the time series of historical disaster related information at block and district level.
- The module has options to interactively generate infographics on disaster frequency and its associated impacts, district-wise.
- This dynamic module will enable experts to key in all relevant data pertaining to a disaster through a data entry panel such as damages, economic losses, injured humans, missing persons etc. at both district and block levels.
 - Infographic representation of historical data for better understanding.





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SEPÂ

Ordnance Survey

National

Oceanography Centre

URAL ENVIRONMENT RESEARCH COUNCIL

National Centre for Atmospheric Science

Met Office

Cabinet Office

Natural Hazards

Partnership

Delivering coordinated assessments, research and advice on natural hazards

for governments and resilience

communities across the UK

The Scottish Government Rightlas na h-Alba

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British Geological Survey AL ENVIRONMENT RESEARCH COUNCIL

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CE
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Centre for Ecology & Hydrology HAL ENVIRONMENT RESEARCH COUNCI



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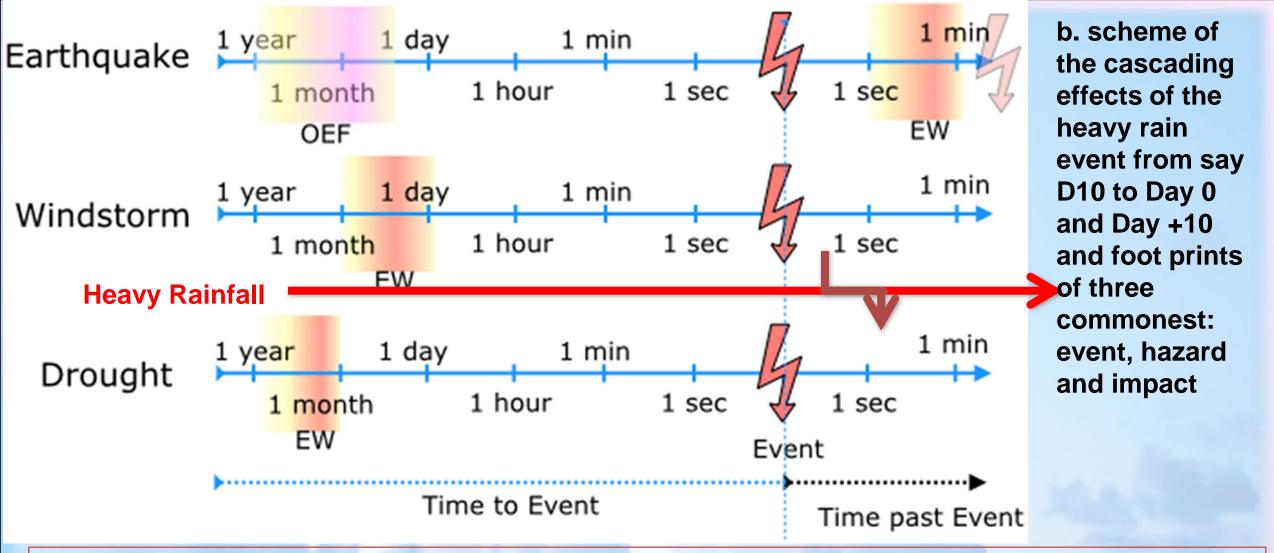
\$ Public Health England











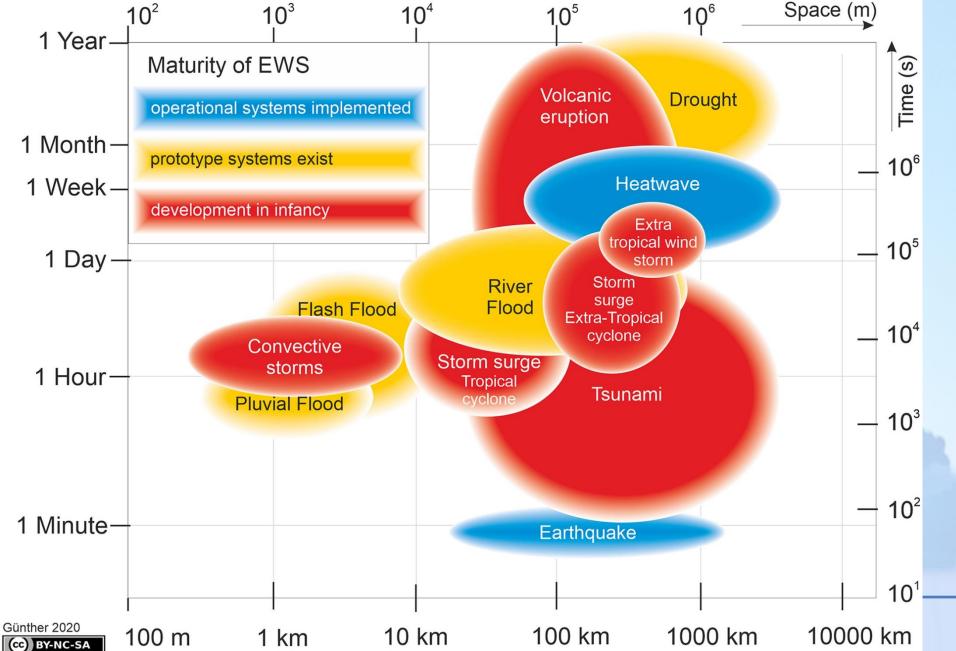
 Windstorms and Heavy rainfall can be forecasted with lead times from a couple of hours to several days. The lead times of droughts are even longer, in the range of one to several months.-Merz et al, 2020- https://agupubs.onlinelibrary.wiley.com/doi/full/10.1029/2020RG000704



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Hazards-natural phenomena with a specific magnitude that unfold with a given space-time footprint and with the potential for adverse consequences. The event footprint may vary significantly across hazards.



Examples are short-term, local-scale events, for example, localized heavy rainfall event causing pluvial floods with event duration and extent in the order of 1 hr and 1 km, to drought/riverine flooding covering 100s of km and for days - Merz et al, 2020



Use of IBF and RBW

- 1. Organizations and individuals can make critical decisions to ensure that resources and supplies are in place to take early action and to respond as soon as it is safe to do so.
- 2. Increase in Extreme weather event occurrences and changes characteristics, severity
- 3. Impact based Financing -Estimating Resource allocation needed from an impending disaster timely and to make Impact based financing for better managing the disasters
- 4. Demands are there from newly sectors(power, health, transport, urban pockets) for National Met service
- 5. IBF and RBW and observations-Insurance financing and settlement more logically





A lot of future lies with IBF; Weather – **Impact on consumer demand and Market** Exploring true extent of sales as driven by weather. The range of weather dependent verticals very vast FMCG Pharma Home Services Apparel Food & Drinks Home & Garden Sports Taxi & Delivery



Restaurants





Insurance







Automotive



HVAC



Outdoor Attractions







11% suncare products



4% Infant Apparel





Weekly increase in sales when temperature is 1° F colder

15% Portable heater

25% Mousetraps



2.5% Softline goods

+ 5000 units lipcare





Source: 'Profit of One Degree' by wxtrends.com



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THANKS





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