

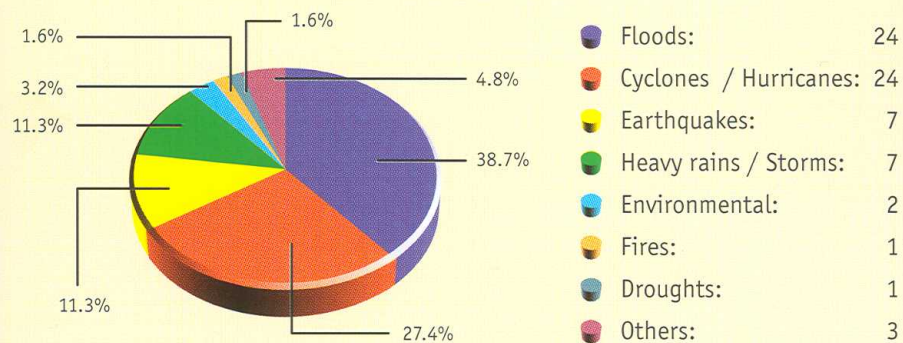
addition, in other countries with a well-developed insurance system, insurance companies often refuse to underwrite flood risks. However, even where flood insurance is available the take-up tends to be poor because the danger of floods is often underestimated.

The graphs in figure B show that Asia is the continent that suffers the most from floods. Data from the emdat Database of the Centre for Research in the Epidemiology of Disasters (CRED) in Brussels show that it suffered 44 per cent



Flooded Street, Bangladesh Naogaon City.
Still Pictures. G. Moti

TYPES OF DISASTERS IN 1996



DHA