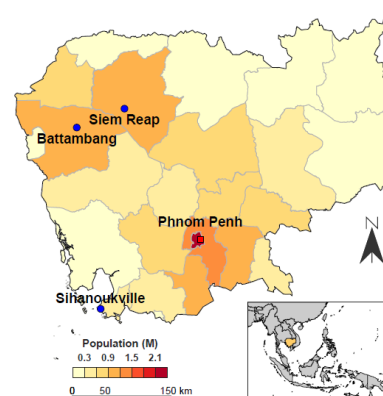


Social Indicators (2019)

Population (million) ¹ :	16.49
Population density (km ⁻²) ² :	93.4
Population growth rate (% yr ⁻¹) ³ :	1.61
Urban population growth rate (% yr ⁻¹) ⁴ :	2.89
Urban area growth rate (% yr ⁻¹) ⁵ :	5.12
Human Development Index ⁶ :	0.581
HDI Rank ⁶ :	146/189
Largest cities by population ⁷ :	Phnom Penh, Battambang, Siem Reap, Sihanoukville



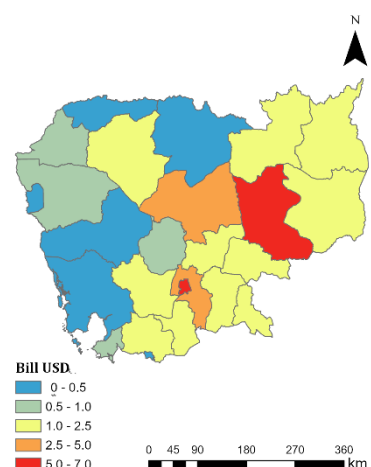
Geography

Land area (km ²) ⁸ :	176,500
Land area below 5 m MSL (%) ⁸ :	2.7
Length of coastline (km) ⁹ :	443 km
Terrain ⁹ :	Mostly low, flat plains; Mountains in southwest and north
Major river systems ¹⁰ :	Mekong and its tributaries (e.g., Se San, Se Kong), Tonle Sab, Bassac

Economic Indicators (2019)

GDP (million USD) ⁸ :	27,089
GDP PPP (million USD) ⁸ :	75,416
GDP per capita, PPP (USD) ⁸ :	4,574
Agriculture (%)	22
Industry (%)	32
Services (%)	40
Others (%)	6
Exposure (Billion USD) ¹¹ :	39.99
Primary (%)	14
Public & commercial (%)	24
Industry (%)	20
Residential (%)	42
Gross capital stock (Billion USD) ¹² :	64.44
Insurance density (USD) ¹³ :	4.13
(Non-life premium in USD per capita)	
Insurance penetration (%) ¹³ :	0.28
(Non-life premium in USD as a percentage of GDP)	

Province-level Economic Exposure



Description of a recent major event

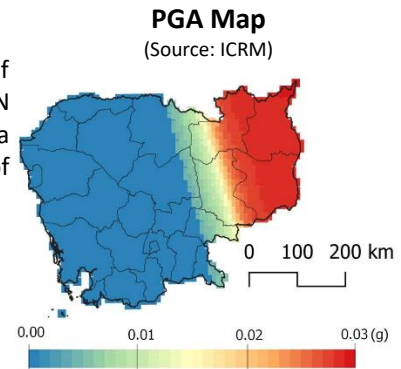
2013 Floods: Heavy monsoon rains in the northern Mekong River basin during September 2013 combined with rainfall from Tropical Storms Wutip and Nari in upstream parts of Mekong River basin and subsequent overflows and flash floods across the border resulted in severe flooding in 20 out of 24 provinces in Cambodia^{15,16}. Many areas remained inundated for 2.5 months, with

flood waters receding only by mid-November. About 377,354 households were affected and 200 people were killed (majority of whom were children) due to repeated flooding and slower receding waters^{14,16}. The floods caused significant economic impact as the worst affected provinces of Battambang and Banteay Meanchey are also among the top five rice producers in Cambodia. An estimated 384,846 ha or 15% of planted rice area in Cambodia were affected by flood waters. About 43% of total damage and loss from the 2013 floods was felt in the agriculture, livestock, and fisheries sectors, and further 37% was felt in the infrastructure sectors¹⁶.

Recent Major Loss Events ¹⁴				
Year	Event	Magnitude or Affected area	Deaths	Total loss (mill. USD)
2019	Flood	NA	12	NA
2015	Cyclone Vamco	NA	NA	NA
2014	Flash Flood	NA	45	2
2013	Riverine Flood	52283 km ²	200	500
2011	Riverine Flood	13466 km ²	247	521
2009	Typhoon Ketsana	NA	17	NA

Major Fault Systems

Cambodia earthquake hazard is classified as low and there is no record of significant earthquake disaster in the past¹⁷. The risk assessment from UN Office for the Coordination of Human Affairs (OCHA) regional office for Asia Pacific suggests there is a probability of 20% that ground shaking intensity of MMI VI will be exceeded in 50 years¹⁸.



Meteorology

The annual percentage of rainy days in Southeast Asia varies from 30% in Central Thailand and Cambodia to 75% in Central Borneo. The rainfall variability is mainly determined by the large-scale monsoon systems, intra-seasonal oscillations, and the complex terrain. Southeast Asia experiences two monsoons: the southwest monsoon from June to September and the northeast monsoon from November to March. June-August months form the main rainy season in continental Southeast Asia, while December-February months are the rainy months south of 5°N.

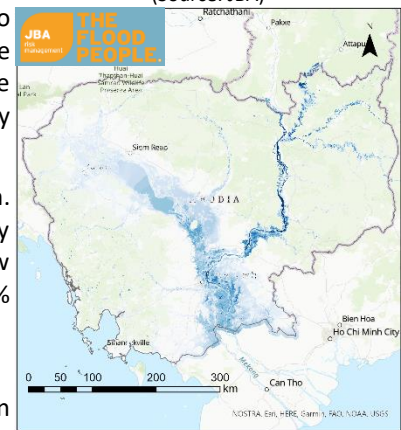
Cambodia's climate is governed by monsoons, with a wet and dry season. Strong prevailing winds from the southwest bring high humidity and heavy rains from mid-May to early October, and the winds and humidity are low during Boreal winter months of mid-November to mid-April. More than 75% of the annual rainfall occurs during the southwest monsoon^{19,20}.

Climate classification²¹: Tropical savannah climate with typically dry winters. Average annual rainfall^{10,22}: 1904 mm with values ranging from 1400 mm in the central low land regions to 4000 mm in southwest coastal areas and mountain areas.

Average monthly rainfall²⁰: 14 mm (January) – 321 mm (September) – 31 mm (December)

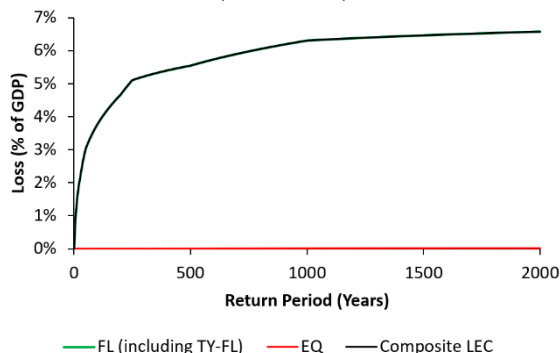
Average annual number of rainy days²³: 110-190; higher values in the southwest coastal areas

100-yr flood map
(Source: JBA)

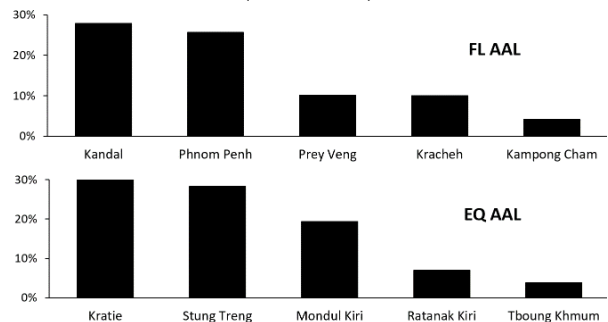


2019 Loss Values

Loss Exceedance Curves
(Source: ICRM)



% of Country's AAL (Top 5 Provinces)
(Source: ICRM)



Data sources

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