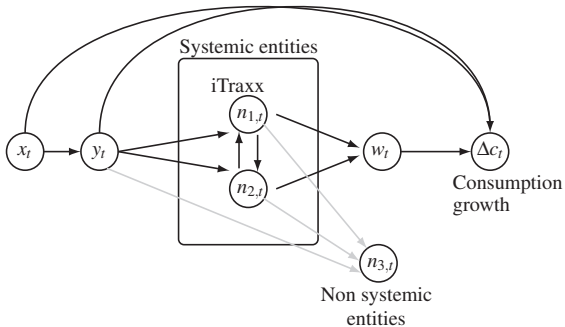


**Panel (a)**  
Present model



**Panel (b)**  
Standard disaster-risk model

