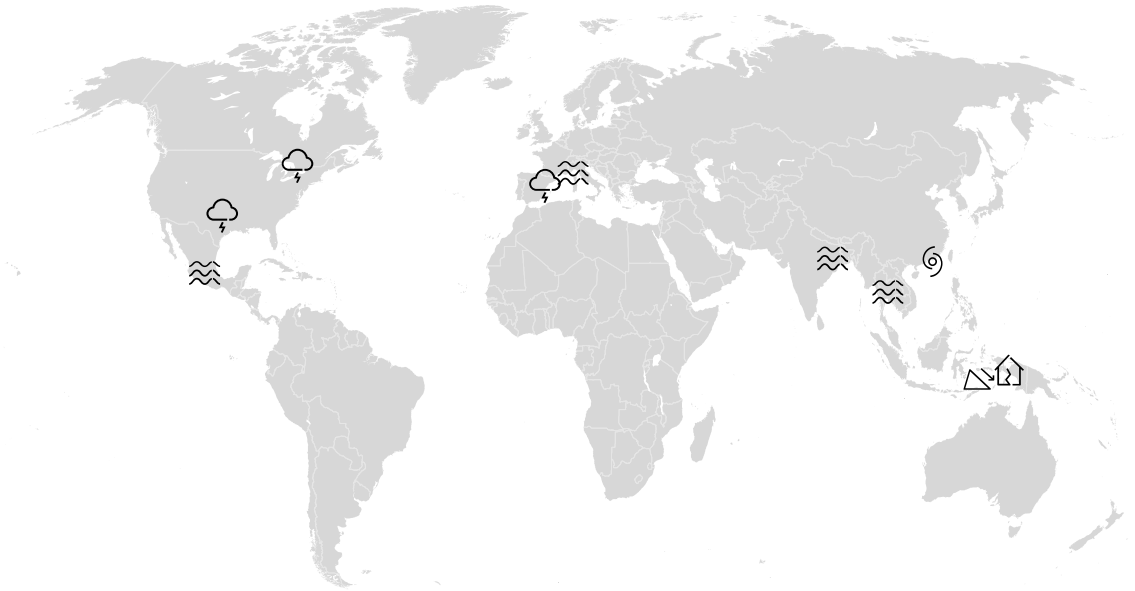
# Weekly Cat Report

## Review of Global Catastrophe Activity

September 26, 2025

# Executive Summary



| Event | Affected Region(s) | Fatalities | Economic Loss Estimate ($) | Page |
|---|---|---|---|---|
| **Super Typhoon Ragasa** | Philippines, China, Taiwan | 25 | 100s of millions | 3 |
| **Flooding & SCS** | Southwestern Europe | 4 | 10s of millions | 6 |
| **SCS & Flooding** | United States | 1 | 10s of millions | 6 |
| **Flooding** | Mexico | 1 | Unknown | 6 |
| **SCS & Flooding** | Canada | 0 | Millions | 6 |
| **Flooding** | Thailand | 4 | Negligible | 6 |
| **Flooding & Landslide** | Indonesia | 1 | Negligible | 6 |
| **Earthquake** | Indonesia | 0 | Negligible | 7 |
| **Flooding** | India | 12 | Unknown | 7 |

Explore the supplementary graphics in the Appendices. See Additional Report Details for more about loss estimates and data collecting. Explore more or sign up to receive Cat Reports here.

# Philippines, Taiwan, China: Super Typhoon Ragasa

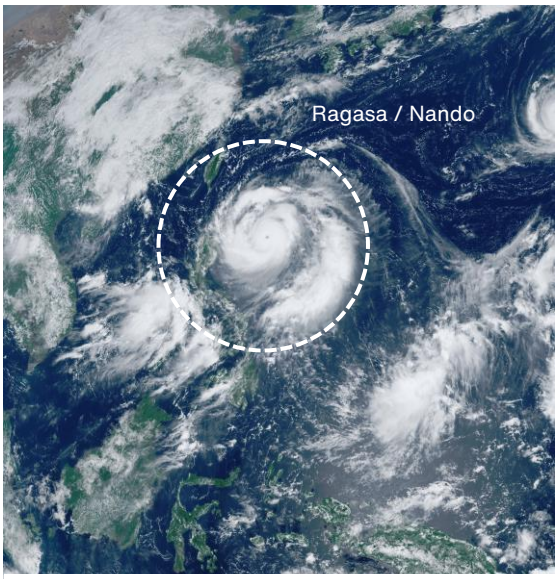
**Overview**

*In the last week of September, Southeast Asia and China experienced a major typhoon, Ragasa, which had developed days earlier in the Western Pacific. Due to its strength and intensity, Ragasa was classified as a 'super typhoon' and impacted several countries in the region. However, intensive preparations – particularly in Taiwan and China – helped mitigate extreme damage, and the number of casualties was limited to 25. Economic losses are expected to reach hundreds of millions of USD.*

**Meteorological Recap**

On September 16, a tropical low-pressure system emerged in the Philippine Sea and began to slowly strengthen despite initially unfavorable conditions. By September 19, the storm was upgraded to a tropical depression and named Ragasa by the Japan Meteorological Agency (Nando by PAGASA). In the following days, Ragasa would undergo rapid intensification and two eyewall replacement cycles as it tracked west-northwest through the Luzon Strait and into the South China Sea. In fact, Ragasa became the only super typhoon in the Pacific basin thus far in 2025 by early September 21. The storm reached its peak intensity with a 905 mb minimum central pressure and 1-minute maximum **sustained winds of 270 kph (170 mph)**, equal to a category 5 storm on the Saffir-Simpson Scale.

On September 22, Ragasa made its first landfall on Panuitan Island in the Philippines at peak intensity. Destructive winds and heavy rain struck the island as well as parts of northern Luzon Island. Rain bands to the northern of the center of Ragasa also brought intense rains and flash flooding to eastern Taiwan. Two days later, the storm began to weaken as it passed just south of the Hong Kong metro area before making its second landfall in China's Hailing Island. Despite no direct landfall in Hong Kong, the city and adjacent portions of China's Guangdong Province also saw heavy rain and strong gusts. Ragasa then continued west into northern Vietnam where it eventually dissipated on September 26.




**Typhoon approaching the Philippines on Sep 21**
Data: NOAA

**Historical Context**

The Pearl River Delta Region, which includes the cities of Hong Kong, Macao, and Guangzhou, has been impacted by a number of strong typhoons in the last decade. Among the most recent was Typhoon Saola (2023), which had a comparable track and intensity to Ragasa within the South China Sea. Both storms also brushed just south of Hong Kong and had similar landfall points within mainland China.

Two other storms with comparable intensities in this region are Typhoons Hato (2017) and Mangkhut (2018). However, both typhoons took a more direct path and angle towards Hong Kong, which likely amplified their impacts across the Pearl River Delta Region. Indeed, both storms are infamous in this area as they combined to cause nearly $12 billion in damages (inflated to $2025).

**Event Details**

Most of the damage resulted from heavy rainfall and wind gusts, as well as flooding of coastal areas due to storm surge and widespread inland flooding.

*Philippines*

As the first region impacted, the northern Philippines – particularly Luzon Island – experienced significant effects. Power outages affected 750,000 households, and damage to energy infrastructure alone has amounted to $40,000 so far, according to the National Electrification Administration of the Philippines. In central Luzon, four fatalities have been reported, and the earliest damage estimates from the NDRRMC indicate that 130 houses were damaged. Agricultural losses across northern and central Luzon, especially in Cagayan province, which was among the hardest hit, have been reported at $260,000. Infrastructure damage includes at least 34 bridges and three major roads, along with major disruptions to aviation and maritime transport, evidenced by over 40 cancelled flights and several vessels that capsized or ran aground. Additional reports indicate scattered damage in La Union province, Baguio City, Benguet province, and Ilocos Sur, where a tornado damaged around 50 houses. A flood control structure collapsed in Nueva Vizcaya province, damaging a neighboring church. So far, 11 fatalities have been reported in the Philippines. It is important to note that damage assessments are ongoing and subject to updates.

Meanwhile, another Tropical Storm Bualoi made landfall in central Philippines and is expected to strengthen again before making landfall in northern Vietnam. Further updates will be provided in the next weekly report.

**Fallen Trees in the Aftermath of the Typhoon**
Source: NDRRMC

*Taiwan*

More than 11,300 households across Taiwan experienced power outages. One of the major impacts was the breach of a barrier lake, which had formed after landslides triggered by a previous typhoon blocked rivers. This breach led to extensive flooding in Guangfu Township, Hualien County,

submerging multiple structures. So far, 14 people have been reported killed due to the typhoon, with most fatalities attributed to a partial failure of timely evacuation, according to media sources. Around 4,000 people lost access to water supply, and more than 160 flights were cancelled.

*China, Hong Kong, and Macau*

The typhoon subsequently made landfall in Yangjiang City, Guangdong Province. Prior to the event, China evacuated nearly 2,000,000 people. During the peak of the storm, at least 56,000 households experienced power outages, mainly in Jiangmen and Yangjiang. In Hong Kong, storm surge caused notable flooding, with 85 incidents reported, along with 1,200 fallen trees and one landslide. As in other affected areas, hundreds of flights were cancelled in Hong Kong. No casualties were reported in Hong Kong, and only minor damage was reported in Macau.

**Ragasa's Destructive Power**
Source: NDRRMC

**Financial Loss Estimate**

Given the severity of the event and its similarity in trajectory to Typhoon Hato (2017) and Typhoon Mangkhut (2018), as well as the intensive preparations for its impact, economic losses are expected to reach hundreds of million USD. Insured losses also have the potential to exceed tens of millions of USD. In terms of support, Chinese authorities have allocated $21 million for disaster relief, while local offices in the Philippines have provided $190,000 to assist affected communities. It is important to note that a comprehensive damage assessment may take weeks or even months following the event's landfall and the ultimate financial toll will evolve.

# Global Disasters: In Brief

**Southwestern Europe: Flooding & Severe Convective Storm**

A slow-moving low-pressure system, named Calvin (internationally Alessio), brought heavy rain to Western and Southern Europe from September 21-23. Flash flooding struck Catalonia, Spain, and moderate flood warnings were issued in several French departments, affecting cities like Marseille and Toulon. Northern Italy experienced severe flooding and landslides, especially around Milan, after the Seveso River overflowed. The storm caused local infrastructure damage and traffic delays in those countries. Weather-related fatalities included two in Spain, one in France, and one in Italy.

**United States: Severe Convective Storm & Flooding**

A complex set up of frontal boundaries, humid air, and daytime heating triggered multiple rounds of severe thunderstorms and heavy rain across the central and eastern United States on September 21-23. Among the strongest storms were seen in northern Texas, especially northern portions of the Dallas-Fort Worth metro area. Denton and Collins counties saw notable wind damage, resulting in at least one fatality in the town of Sanger. More persistent storms, particularly on September 23, affected a large swath of Kansas, Oklahoma, Arkansas, and Missouri. Local reports indicated mostly flooding and wind damage. Other isolated severe weather incidents elsewhere in the U.S. included tornado damage reported in Brooksville, Kentucky.

**Mexico: Flooding**

Intense rains caused by two low-pressure systems resulted in flash flooding in parts of Mexico's Guerrero State on September 23-24. Acapulco was especially impacted as local media reported flood waters as high as 1.5 meters (5 feet) inundating at least 15 neighborhoods around the city. At least one fatality was confirmed.

**Canada: Severe Convective Storm & Flooding**

Severe thunderstorms late on September 21 struck parts of southeast Ontario, Canada, producing intense wind gusts and as much as 50 mm (2 inches) of storm-total rainfall. The towns of Waterloo and Kitchner were among the worst affected as thousands of residents lost power. Local media reported flooded roads, widespread downed trees and powerlines, and a lightning-induced structure fire in Kitchner.

**Thailand: Flooding**

Heavy rainfall has impacted central Thailand in recent days, particularly affecting the provinces of Ayutthaya, Phichit, and Phetchabun, leading to widespread flooding. As of September 24, media sources reported 4 fatalities: 2 in Ayutthaya, 1 in Phichit, and 1 in Phetchabun, and approximately 250,000 people affected across several provinces in the Chao Praya River basin.

**Indonesia: Flooding & Landslide**

Persistent heavy rain and strong winds have caused landslides, casualties, and property damage in Central Papua and East Java. As of 20 September, a landslide in Central Papua resulted in 1 fatality, 6 injuries, and 2 damaged homes, while strong winds in East Java have led to 1 injury, 220 people affected, and 55 homes damaged or destroyed.

**Indonesia: Earthquake**

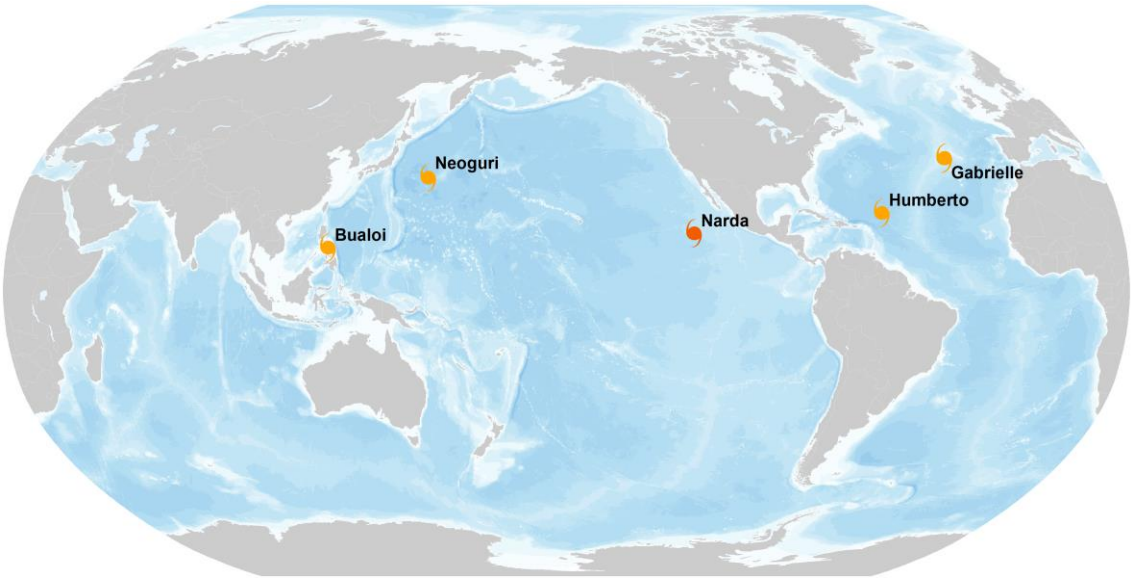
A magnitude 6.1 earthquake (6.6 per local authorities) struck Central Papua province, Indonesia, on September 18, with the epicenter located 28 km south of Nabire city at a depth of 10 km. USGS estimates indicate that up to 3,000 people experienced very strong shaking and as many as 122,000 were exposed to strong shaking. As of September 19, the National Agency for Disaster Countermeasure (BNPB) reported damage to several houses, public buildings, and one bridge, along with power and telecommunications outages, but no casualties.

**India: Flooding**

Severe flash flooding impacted parts of Kolkata in West Bengal State, India, on September 22-23. Some neighbourhoods around the city recorded over 250 mm (9.8 inches) of rain, leading to widespread traffic disruptions and infrastructure damage. According to local reports, at least 12 people were killed.

# Appendices

### Current Global Tropical Cyclone Activity

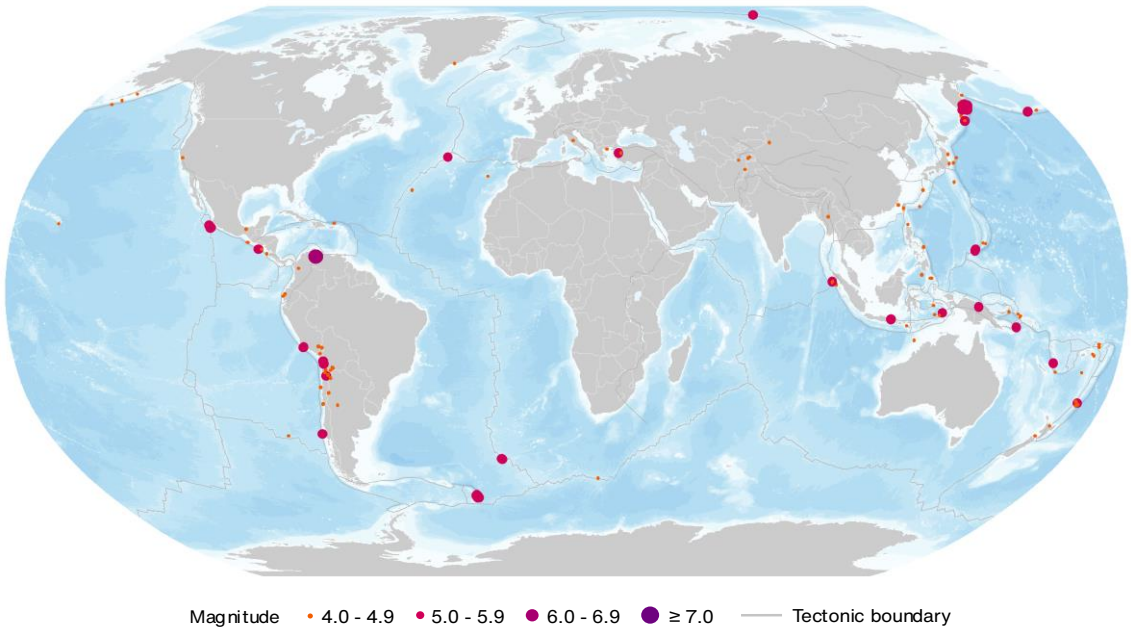



Tropical Depression Tropical Storm Category 1 Category 2 Category 3 Category 4 Category 5

| Name | Location | Winds | Center |
|---|---|---|---|
| HU Narda | 16.3N, 118.7W | 90 | 765 mi (1,230 km) SW from La Paz, Mexico |
| TS Humberto | 22.1N, 57.0W | 65 | 465 mi (750 km) NE from Saint John's, Antigua and Barbuda |
| TS Gabrielle | 37.6N, 30.5W | 65 | 265 mi (425 km) W from Ponta Delgada, Portugal |
| TY Bualoi | 12.3N, 123.3E | 70 | 220 mi (355 km) SE from Manila, Philippines |
| TS Neoguri | 32.0N, 153.7E | 70 | 840 mi (1,350 km) SE from Sendai, Japan |

Data: National Hurricane Center (NHC), Joint Typhoon Warning Center (JTWC), Central Pacific Hurricane Center (CPHC) | Graphic: Aon Catastrophe Insight

**Global Earthquake Activity: M4.0+ Earthquakes on Sep 19-25**



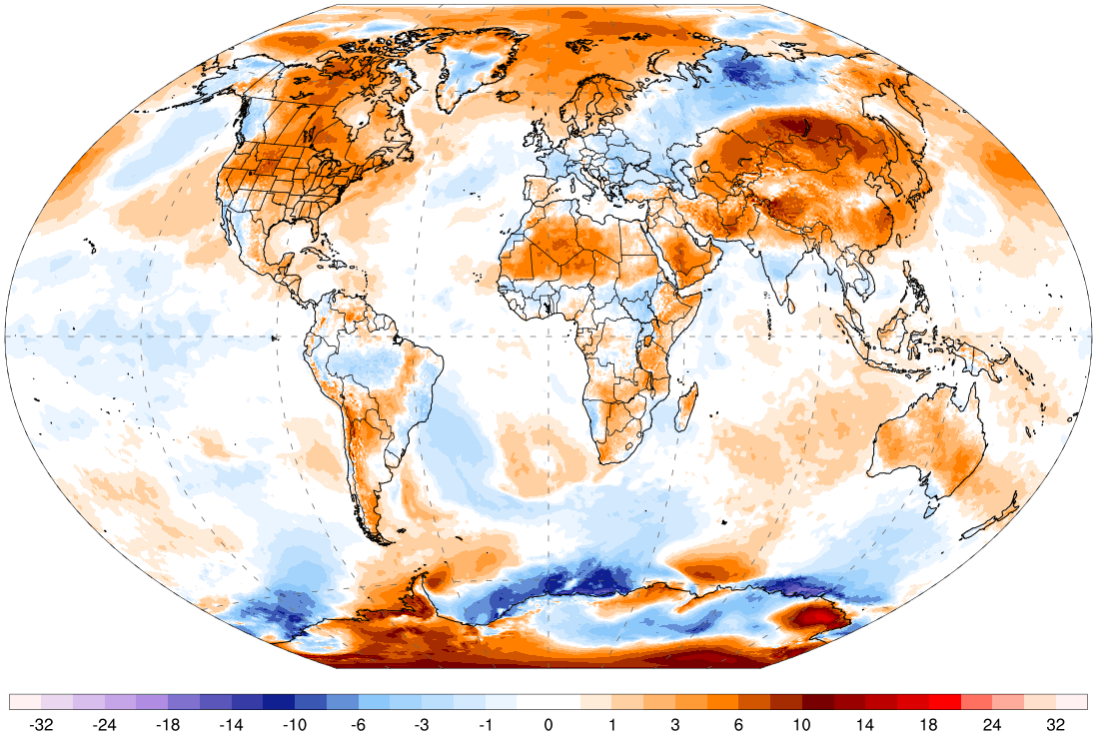

| Date (UTC) | Location | Magnitude | Epicenter |
|---|---|---|---|
| 9/24/2025 | 9.92N, 70.72W | 6.2 | 24 km (15 mi) ENE of Mene Grande, Venezuela |
| 9/25/2025 | 9.93N, 70.69W | 6.3 | 27 km (17 mi) ENE of Mene Grande, Venezuela |

Data: U.S. Geological Survey (USGS) | Graphic: Aon Catastrophe Insight

## 3-Day Global Temperature Anomaly Forecast

**GFS 2m T Anomaly (°C) [CFSR 1979-2000 baseline]**
Days 1-3 Avg | Fri, Sep 26, 2025

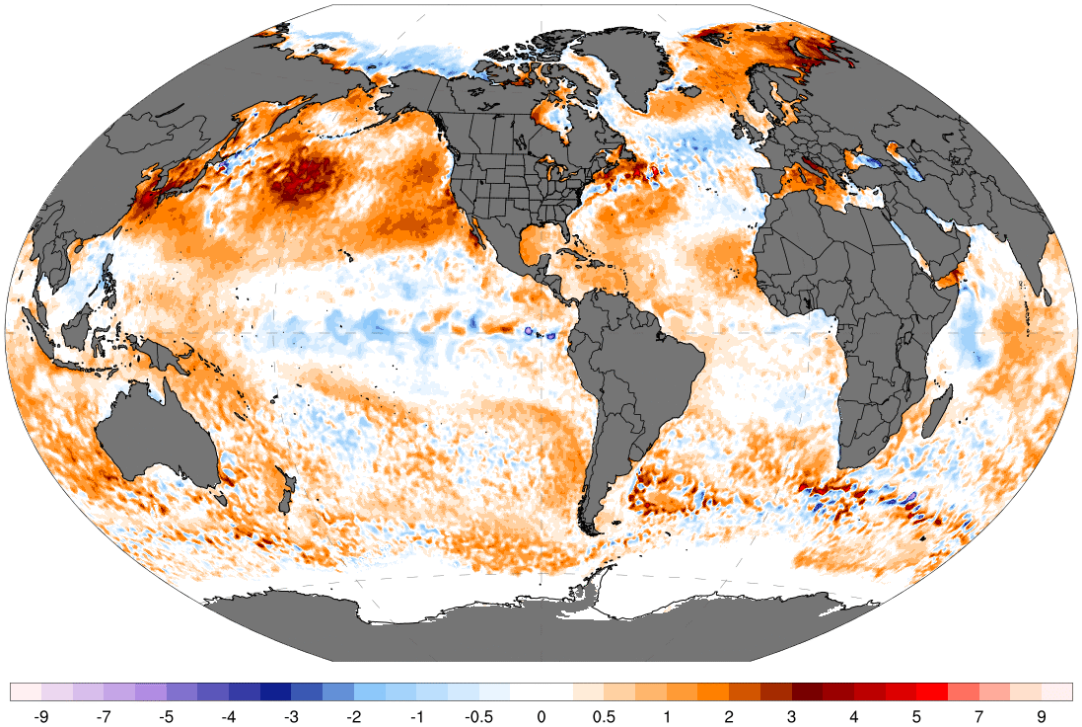
ClimateReanalyzer.org
Climate Change Institute | University of Maine




## Current Global Sea Surface Temperature Anomaly

**NOAA OISST V2.1 SST Anomaly (°C) [1991-2020 baseline]**
Wed, Sep 24, 2025 | preliminary

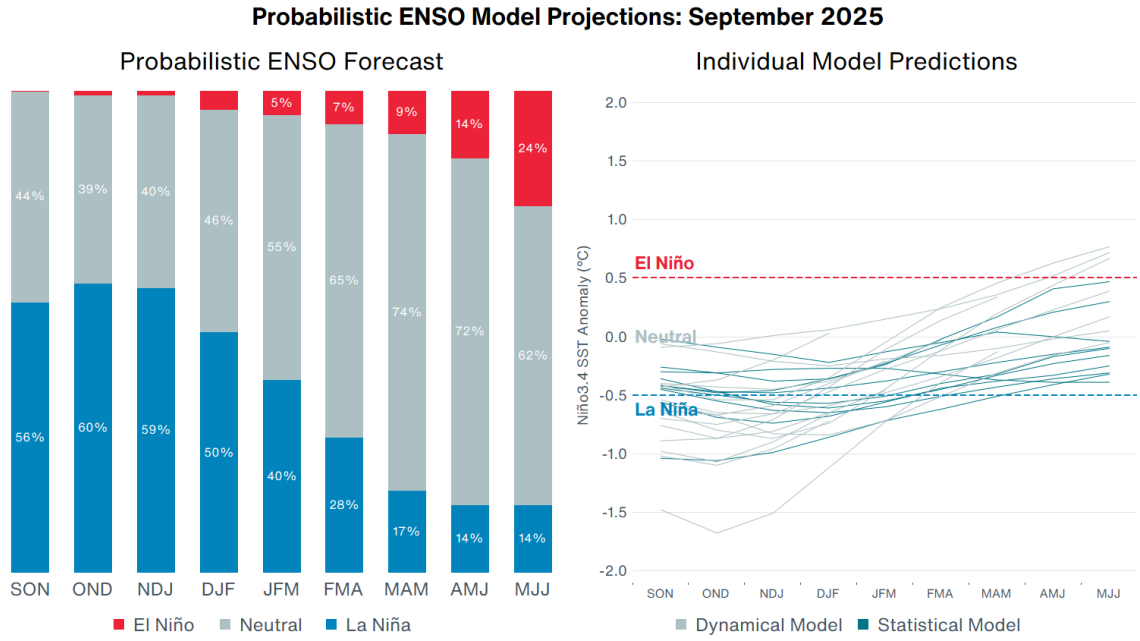
ClimateReanalyzer.org
Climate Change Institute | University of Maine




Data & Graphic: Climate Reanalyzer. Climate Change Institute, University of Maine

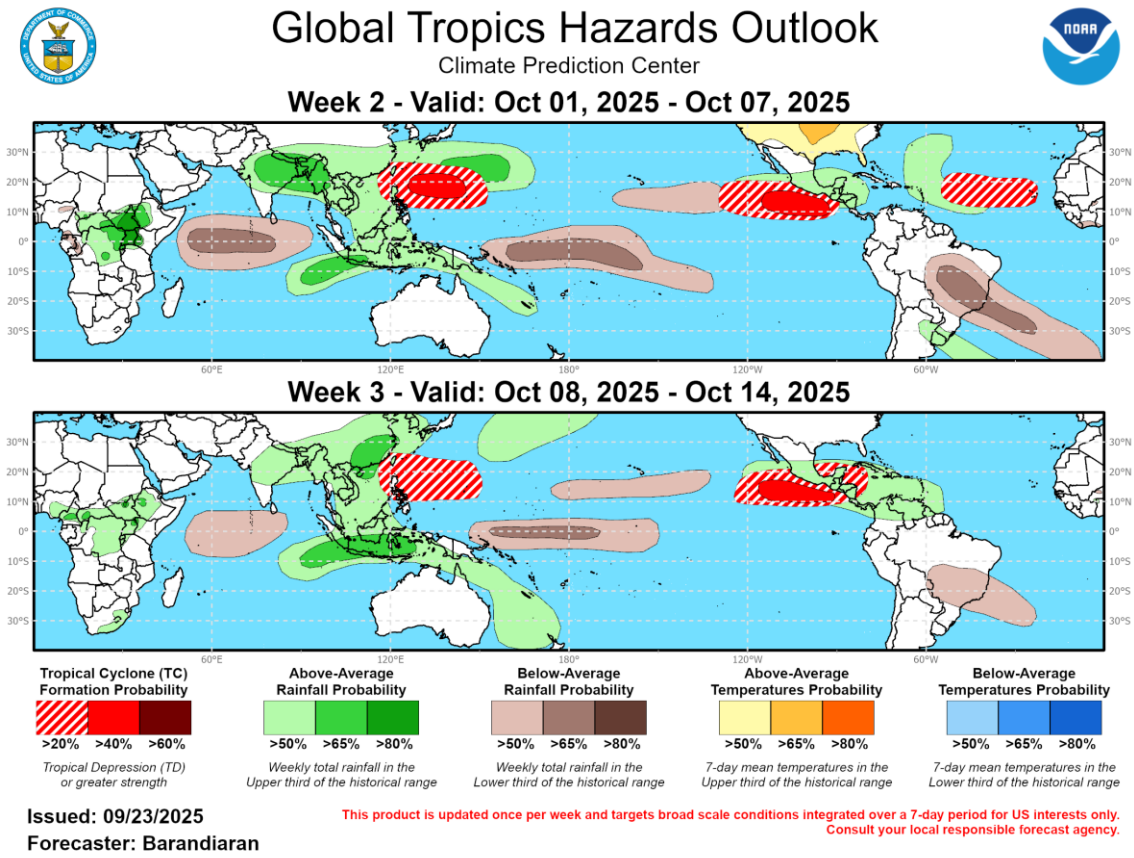
## El Niño-Southern Oscillation (ENSO) Projections

The graphic below shows the projected ENSO phase for upcoming months. These phases (warm El Niño, cool La Niña, and Neutral) are known to shift rainfall patterns and tropical cyclone behavior in many different parts of the world. Read studies by Lenssen et al. (2020) and Mason and Goddard (2001) to find more details about the typical but not guaranteed impacts of the ENSO cycle.



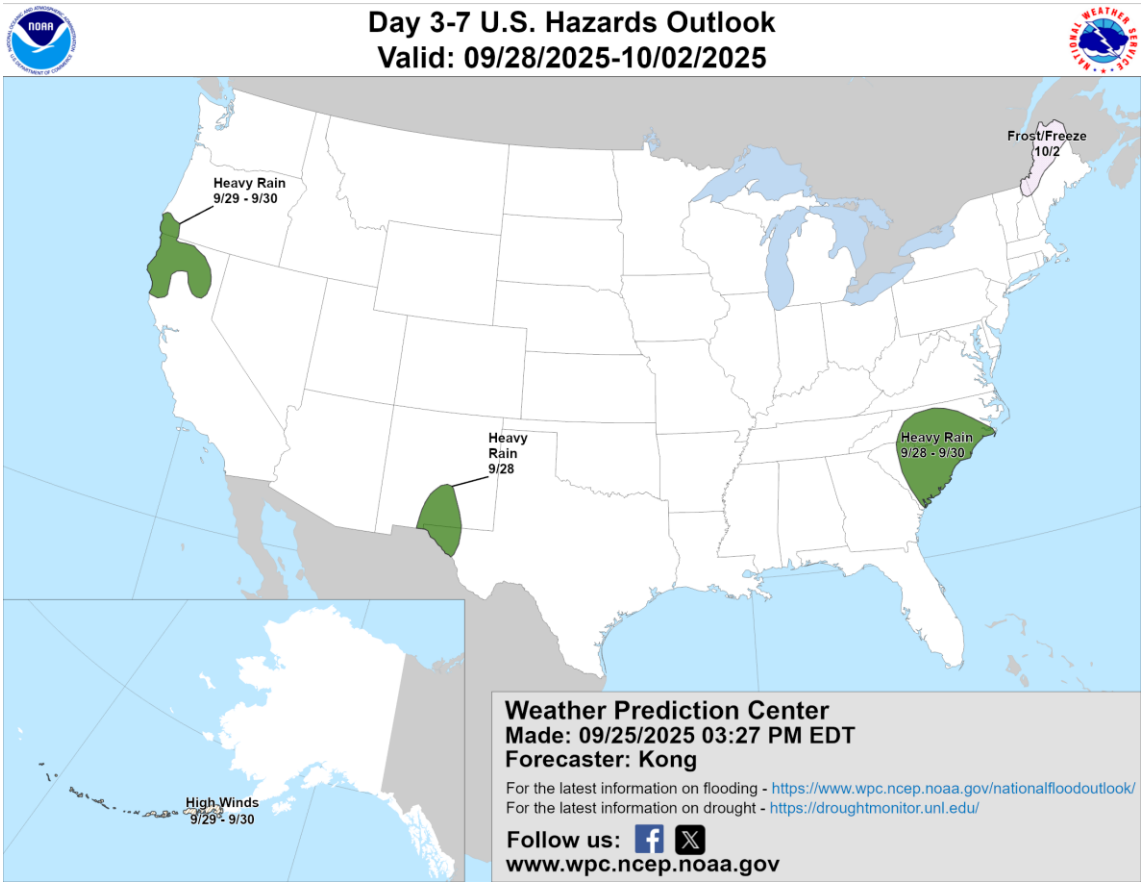

Data: National Oceanic and Atmospheric Administration (NOAA), Columbia University | Graphic: Aon Catastrophe Insight

**Global Tropics Hazards Outlook**




Data: Climate Prediction Center (CPC)

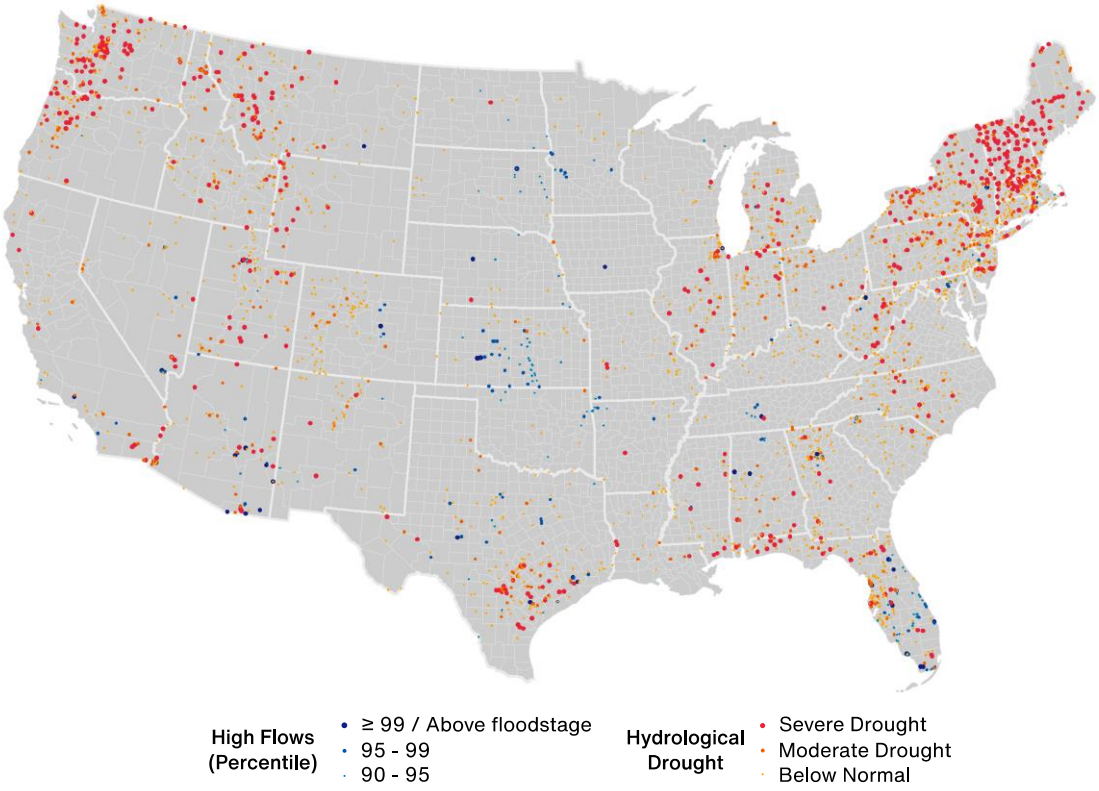
## U.S. Hazard Outlook




Data: Weather Prediction Center (WPC)

## U.S. Current Riverine Flood Risk

A ≥99th percentile indicates that estimated streamflow is greater than the 99th percentile for all days of the year. This methodology also applies for the other two categories. A steam in a state of severe drought has 7-day average streamflow of less than or equal to the 5th percentile for this day of the year. Moderate drought indicates that estimated 7-day streamflow is between the 6th and 9th percentile for this day of the year and 'below normal' state is between 10th and 24th percentile.




Data: U.S. Geological Survey (USGS) | Graphic: Aon Catastrophe Insight

# References


**Philippines, China, Taiwan: Super Typhoon Ragasa**

Joint Typhoon Warning Center (JTWC)
Japan Meteorological Agency (JMA)
Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA)
Around 746,000 households in Northern Luzon hit with power interruptions due to Nando: NEA, *ABS-CBN*
Typhoon Ragasa Floods Hong Kong and Slams Into Southern China, *NY Times*
Super Typhoon 'Nando' causes ₱2 million damage to electric coops, *Manila Bulletin*
4 killed, 692,000 affected by Mirasol, Nando, habagat – NDRRMC, *ABS-CBN*
48 houses damaged as tornadoes rip thru 3 villages in Ilocos Sur, *Manila Bulletin*
Nando batters northern Luzon; thousands evacuated, *INQUIRER.net*
'Nando' leaves over P40.2-M agri damage in Ilocos Norte, *Philippines News Agency*
'No warning' - residents reel from deadly flood after typhoon bursts Taiwan lake, *BBC*
Taiwan looks for missing after Super Typhoon Ragasa, questions persist on evacuations, *Reuters*
Typhoon Ragasa slams into south China after killing at least 14 in Taiwan, *The Japan Times*
Typhoon Ragasa batters Hong Kong and south China after killing dozens in Taiwan and the Philippines, *The Associated Press*
Nearly 2 million evacuated as Ragasa slams into southern China, after killing at least 14 in Taiwan, *CNN World*

**Global Disasters: In Brief**

Daily Flash
The Watchers
National Weather Service (NWS)
Environment and Climate Change Canada (ECCC)
NWS confirms tornado in Brooksville, Ky. area in Monday's storms, *NewsBreak*
Photos: Severe weather causes flash flooding, damage in Arkansas and Oklahoma, *5NewsOnline*
Severe storm kills 1 in Sanger, Denton County officials support response efforts, *Denton Record-Chronicle*
Rains affect 13 neighborhoods and 17 semi-sunken boats in Acapulco, *El Sol de Chilpancingo*
Severe thunderstorm causes damage - and even sparks a fire - in Waterloo Region, *CTV News*
Intense storm causes house fire, power outages and localized flooding in Waterloo Region, *Waterloo Region Record*

# Additional Report Details

Please note that any financial loss estimate is preliminary and subject to change. These estimates are provided as an initial view of the potential financial impact from a recently completed or ongoing event based on early available assessments. Significant adjustments may inevitably occur.

All financial loss totals are in US dollars ($) unless noted otherwise.

Structures are defined as any building — including barns, outbuildings, mobile homes, single or multiple family dwellings, and commercial facilities — that is damaged or destroyed by winds, earthquakes, hail, flood, tornadoes, hurricanes, or any other natural-occurring phenomenon.

Claims are defined as the number of claims (which could be a combination of homeowners, commercial, auto, and others) reported by various public and private insurance entities through press releases or various public media outlets.

Damage estimates are obtained from various public media sources, including news websites, publications from insurance companies, financial institution press releases, and official government agencies. Economic loss totals are separate from any available insured loss estimates. An insured loss is the portion of the economic loss covered by public or private insurance entities. In rare instances, specific events may include modeled loss estimates determined from utilizing Impact Forecasting's suite of catastrophe model products.

Fatality estimates as reported by public news media sources and official government agencies.

The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

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