

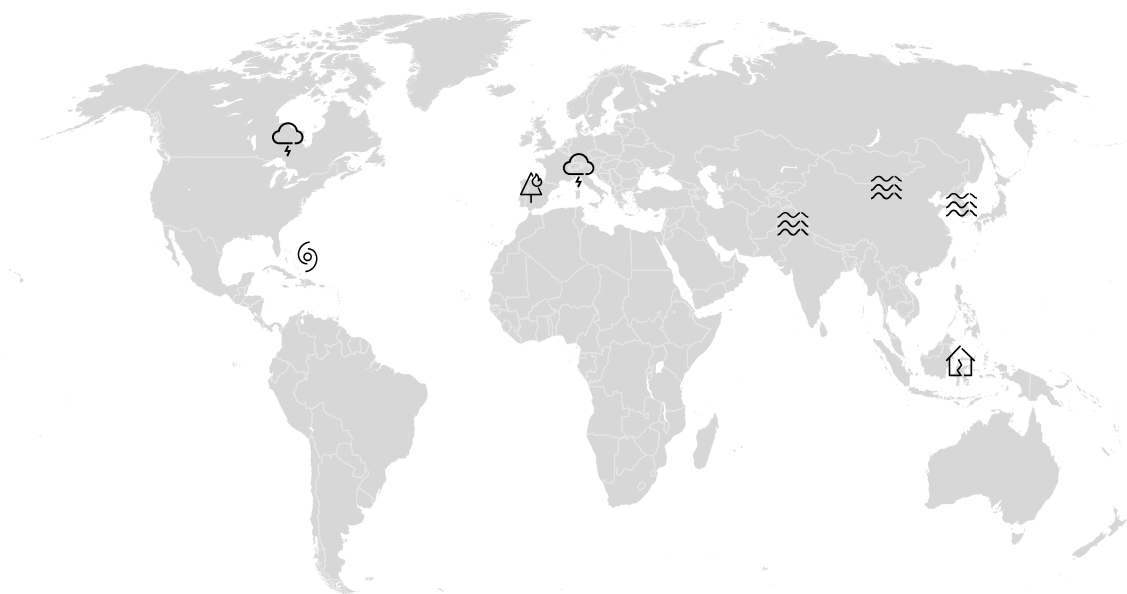
Weekly Cat Report

Review of Global Catastrophe Activity

August 22, 2025



Executive Summary



Event	Affected Region(s)	Fatalities	Economic Loss Estimate (\$)	Page
SCS & Flooding	United States	0	100s of millions	3
Hurricane Erin	Caribbean, United States	0	Millions	5
Wildfire	Spain, Portugal	7	100s of millions	7
Flooding	India	60	10s of millions	9
Flooding & Landslide	Pakistan	385	10s of millions	9
Severe Convective Storm	Europe	2	10s of millions	9
Earthquake	Indonesia	1	N/A	9
Flooding	China	13	10s of millions	9
Flooding	South Korea	3	N/A	10

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](#).

United States: Severe Convective Storm & Flooding

Overview

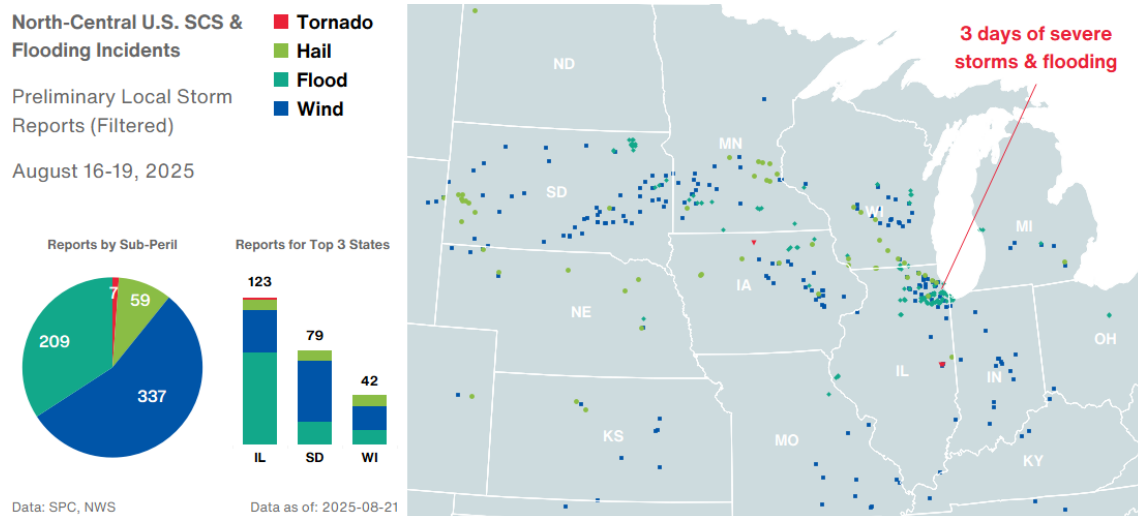
Repetitive storms on August 15-19 caused notable severe weather and flooding impacts in the upper Great Plains and Midwest. Portions of South Dakota and Minnesota were affected, while more significant damage was observed in the Chicagoland area. Total economic and insured losses may reach into the hundreds of millions USD.

Meteorological Recap

North-Central U.S. SCS & Flooding Incidents

Preliminary Local Storm Reports (Filtered)

August 16-19, 2025



On August 15-19, several rounds of strong storms tore through the north-central United States, bringing severe weather and flooding impacts to the Great Plains and Midwest. First, late on August 15 into early August 16, two waves of thunderstorms hit large portions of South Dakota and southern Minnesota. Reports of wind gusts as high as 80 mph (130 kph) and hailstones up to 1.75 inches (4.4 cm) wide were submitted to the Storm Prediction Center. South Dakota would eventually be hit by large hail once again on August 18.

Then, portions of Wisconsin and northern Illinois were impacted by two waves of strong storms on August 16-17 and again on August 18. Due to a warm and humid air mass, continuous storm development persisted for nearly 17 hours straight on August 16-17, according to the National Weather Service (NWS). Very heavy rainfall rates and wind gusts over 60 mph (95 kph) were recorded, particularly around the Chicagoland area. More explosive thunderstorms and similar impacts were felt again on August 18 around Chicago. By early August 19, over half a foot (153 mm) of rain was measured across several locations in northern Illinois. The town of Oswego measured the largest 3-day rainfall total at 8.54 inches (217 mm) of rain.

Event Details

A large swath of northern Illinois was heavily impacted by severe storms on August 16-19, especially Chicago. According to Chicago OEMC officials, more than 5,600 calls for basement flooding incidents were made across the city on August 16-19. Among the worst affected areas were Gage Park, Chicago Lawn, West Elsdon, Archer Heights, and Brighton Park. Notably, this is now the second large flooding event in Chicago within the last month, with the other occurring on July 25-

28. Elsewhere, notable wind damage was reported in Belvidere, Cary, and Mount Prospect, with hundreds of residents being displaced in Mount Prospect due to a microburst. The village of Cary also declared a state of emergency.

In South Dakota, large hail caused property damage around the Black Hills region, particularly in the town of Johnson Siding. In Minnesota, the Minneapolis-St. Paul metro area saw widespread downed trees and powerlines, resulting in roughly 20,000 customers losing power.

Nearby Lyon and Blue Earth counties reported notable severe weather damage, with the former county opting to declare a state of emergency on August 19.



Tree damage in Cary, Illinois

Source: Cary Fire Protection District

Financial Loss Estimate

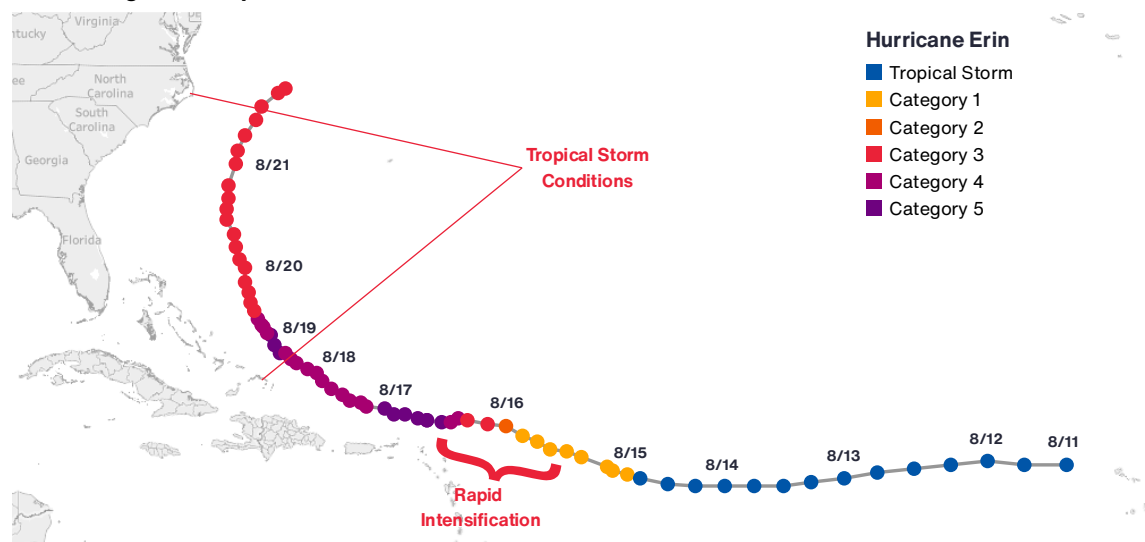
Given the notable severe weather and flooding impacts in Chicago, along with other portions of northern Illinois, Minnesota, and South Dakota, total economic and insured losses may reach into the hundreds of millions USD.

Caribbean, United States: Hurricane Erin

Overview

Erin, the first hurricane of the 2025 Atlantic hurricane season, continues to spin well-offshore from the eastern United States coast as of this writing. In the past week, the storm has shown explosive intensification and growth, with no direct landfalls. Aside from large waves and brief tropical storm conditions in the Caribbean and North Carolina, overall impacts are expected to be limited.

Meteorological Recap



Data: NOAA | Graphic: Aon's Catastrophe Insight

A tropical system, initially named Invest 97L, developed from a tropical wave that moved across the Cabo Verde Islands in early August. The system was reclassified as Tropical Storm Erin on August 11 and began moving rapidly westward around a mid-level ridge across the subtropical Atlantic basin. Initially, Erin struggled to intensify due to cool waters and dry mid-level air along its path. However, by August 15-16, more favorable conditions allowed the storm to undergo explosive intensification from a category 1 to a category 5 hurricane. In fact, Erin saw an 85 mph (135 kph) wind speed increase in 24 hours, among the largest 24-hour rapid intensification (RI) periods on record in the Atlantic Basin. For comparison, Hurricane Milton last year saw a 95 mph (155 kph) wind speed increase, the third largest 24-hour RI period ever in the Atlantic.



Soon after, the storm's width grew tremendously following an eyewall replacement cycle. By August 21, tropical storm force winds extended over 300 miles (482 km) away from the center of the storm, according to the National Hurricane Center (NHC). Brief tropical storm-force winds were observed in portions of Turks and Caicos, The Bahamas, and the Outer Banks of North Carolina in recent days. Erin also experienced fluctuations in strength as it began moving more north and northeastward.

As of this writing, Erin continues to move northeast across the open Atlantic Ocean as a very large category 2 storm with 100 mph (160 kph) sustained winds. Erin is forecasted to experience more hostile conditions and slowly weaken while transitioning into an extratropical cyclone within the next two days. The storm is not expected to make a direct landfall over the eastern U.S. or Atlantic Canada.

Event Details

In the Caribbean, Puerto Rico was among the most affected as strong winds and heavy rainfall caused damage to the island's already fragile electrical grid. Nearly 160,000 people lost power across Puerto Rico, while local media reported flooded roads. Elsewhere, portions of Turks and Caicos and The Bahamas saw minor flooding and wind impacts.

In the United States, minor coastal flooding and storm surge occurred on August 20-21 for the North Carolina and Virginia coastlines. The largest swells were seen in North Carolina's Outer Banks, resulting in flooding and erosion around Highway 12. The towns of



Coastal flooding and erosion in North Carolina Outer Banks

Source: NCDOT NC12

Hatteras and Ocracoke were evacuated ahead of the coastal impacts. Erin is expected to continue producing large waves along the U.S. east coast over the next two days.

Financial Loss Estimate

Despite the storm's large size and intensity, Erin is not expected to produce major material losses across the Caribbean and United States. The minor impacts seen across Turks and Caicos, The Bahamas, Puerto Rico, and North Carolina may drive total economic and insured losses into the millions USD, possibly higher with any future damage assessments.

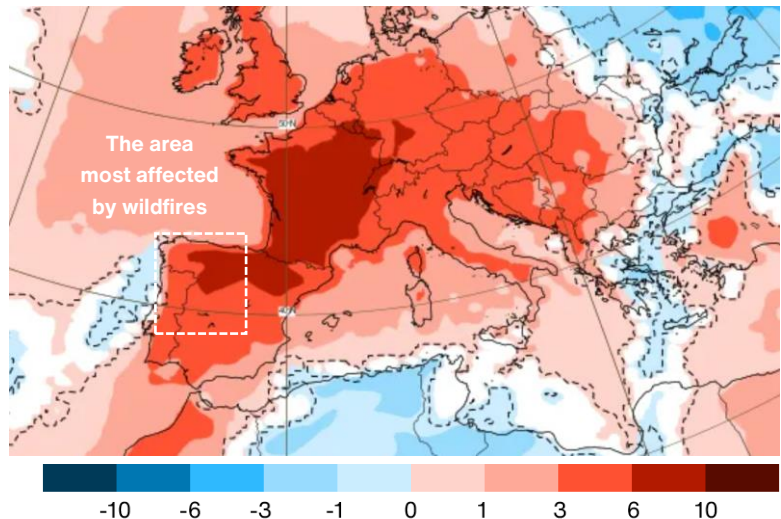
Spain, Portugal: Wildfire

Overview

Prolonged period of elevated temperatures has fostered conditions favourable to wildfire occurrence throughout Southern Europe. Currently, the most significant wildfires are impacting Spain and Portugal, leading to evacuations, casualties, and property damage. Cumulative losses may become significant, as several countries in the region are experiencing greater-than-average wildfire activity. The overall seasonal impact will depend on the progression of active fires and the potential for further wildfire development, however, aggregated economic losses may reach hundreds of millions EUR.

Meteorological Recap

Most of the region has seen temperatures around 40 °C (104 °F) over the past week, with anomalies over 5 °C (9 °F), locally higher. Combined with stronger winds, this has increased wildfire risk, which remains high to extreme, particularly in central Portugal, according to the EFFIS Wildfire Risk Viewer.



Modelled 7-day (Aug 11-17) mean temperature anomaly (°C)

Source: ECMWF



Satellite view on ongoing wildfires in northwestern Spain

Source: Copernicus

Event Details

Southern Europe is experiencing one of its worst wildfire seasons in decades, with Spain and Portugal among the hardest-hit countries.

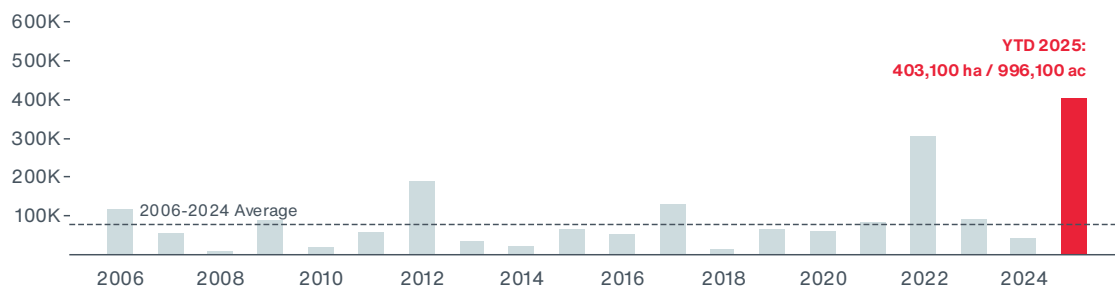
So far this year, an estimated 403,100 hectares (996,100 acres) have burned in **Spain** - the largest area on records that go back to 2006 and five times the 2006-2024 average (79,600 ha / 196,700 acres), according to the EFFIS (see the graphic below). Major fires have affected Galicia, Castile and Leon, Castilla-La Mancha, Extremadura, and Asturias. As of August 20, disaster authorities report four fatalities, 44 injured people and nearly 30,000 evacuated people due to recent wildfires, along with notable damage farmland, forest, infrastructure and unspecified number of structures.

In **Portugal**, recent widespread wildfires have resulted in three deaths, 246 injured and nearly 2,000 evacuated people. 273,600 hectares (676,100 acres) have been reported burned during the ongoing wildfire season, with the regions of Guarda, Castel Branco, Coimbra, Viseu, and Braganca the most affected. Currently, the largest fire in Trancoso has already burned over 80,000 hectares (197,700 acres), according to Copernicus EMS.

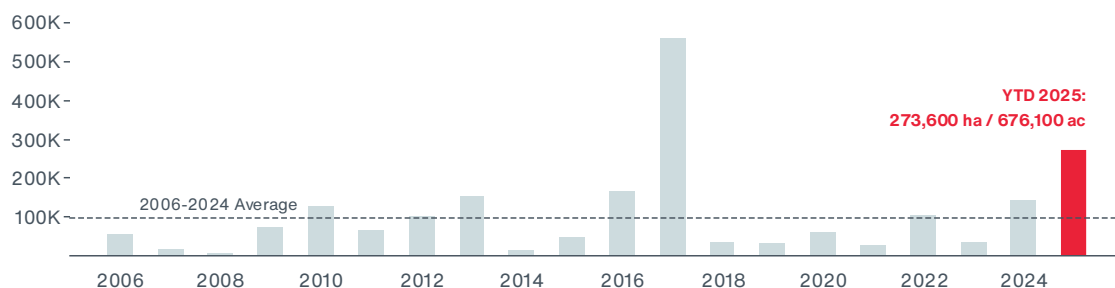
Severe wildfires are still burning also in other parts of Southern Europe, including Italy, the Balkans, and Greece, resulting in further property losses.

Annual Burned Area (hectares)

Spain



Portugal



Data: EFFIS (as of Aug 21)

Financial Loss Estimate

While it is still early to determine the exact financial impact of the ongoing wildfires, initial reports indicate significant damage to structures, infrastructure, forests, and agriculture. Overall seasonal losses may total hundreds of millions EUR, depending on future assessments and wildfire progression.

Global Disasters: In Brief

India: Flooding

On August 14, an intense thunderstorm struck Chosoti village in Jammu and Kashmir's Kishtwar district, along the Machail Mata pilgrimage route in India. The resulting flash flooding swept away temporary shelters crowded with pilgrims, vehicles, and infrastructure, catching hundreds off guard. By the following day, at least 60 people had been confirmed dead, over 300 injured (including around 50 critically), and more than 250 remained missing as rescue teams continued to search through mud and debris.

Pakistan: Flooding & Landslide

On August 15, heavy monsoon rains triggered widespread flooding and landslides across Pakistan, killing more than 385 people and destroying critical infrastructure, with the worst impacts in Khyber Pakhtunkhwa, Gilgit-Baltistan, and Azad Jammu and Kashmir. Dozens of villages were inundated or cut off, and relief efforts were hampered by washed-out roads and continued rainfall; a rescue helicopter crashed near Swat Valley during operations, killing all five crew members.

Europe: Severe Convective Storm

Between August 14 and 17, several regions in Europe experienced storms with large hailstones, strong winds, and heavy rainfall, resulting in casualties and property damage. Italy reported hailstones up to 6 cm (2.4 in) and the United Kingdom reported hailstones up to 5 cm (2 in) on August 14, which impacted crops and vehicles. Germany, Switzerland, and Austria also had localized hailstorms with heavy rain. According to the European Severe Weather Database (ESWD), fallen trees caused two fatalities – one in France and one in Italy – and at least 21 injuries, with 18 in Italy and three in Germany.

Indonesia: Earthquake

A shallow 5.8-magnitude earthquake struck near Poso, Central Sulawesi, Indonesia, on August 17, resulting in one death and at least 41 injuries, most notably when a partially constructed church collapsed during a service in Masani village. The quake caused significant structural damage to homes, churches, schools, and government buildings, and triggered a minor tsunami with wave heights up to 4 cm in Poso Regency.

China: Flooding

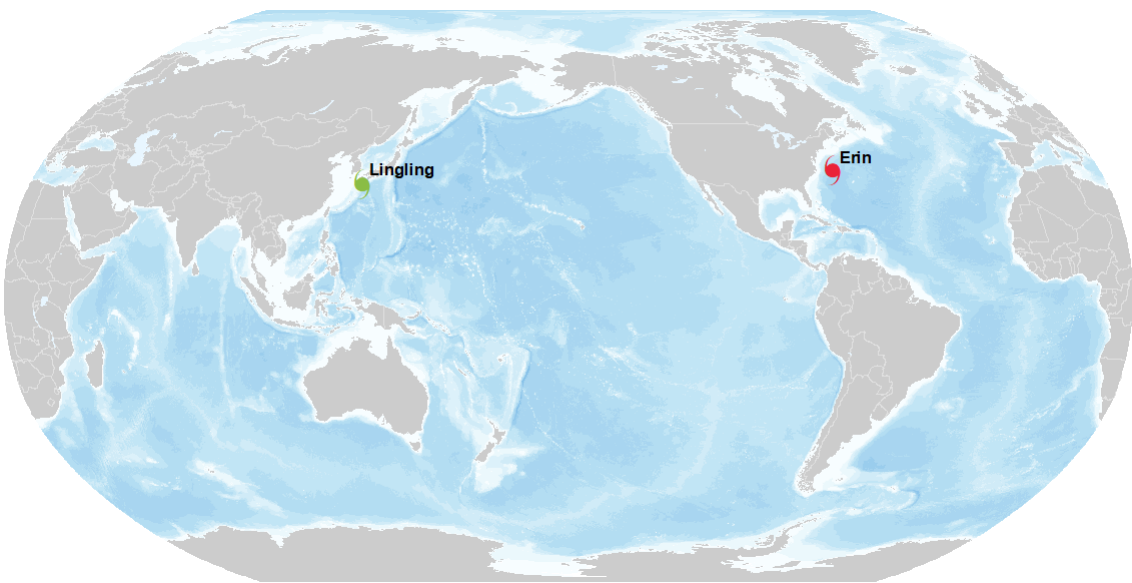
Record-breaking rainfall of 215 mm (8.5 inches) in just 12 hours triggered severe flooding in Ordos, Inner Mongolia, on August 19, leaving three people dead and three missing, with search and rescue operations ongoing. Another flash flooding incident killed 10 people in Bayannur city. The deluge overwhelmed urban drainage systems in respective districts and caused widespread disruption, prompting emergency responses such as road closures, evacuations, and deployment of relief teams.

South Korea: Flooding

Torrential rainfall on August 13-14 caused severe flooding in the Gyeonggi region of South Korea, resulting in significant casualties and damage. As of August 15, three fatalities were reported in Incheon, Gimpo, and Pocheon. Around 1,000 people were evacuated in Seoul, and 145 were rescued from floodwaters. The flooding damaged hundreds of homes and roads, and about 4,000 people experienced power outages.

Appendices

Current Global Tropical Cyclone Activity

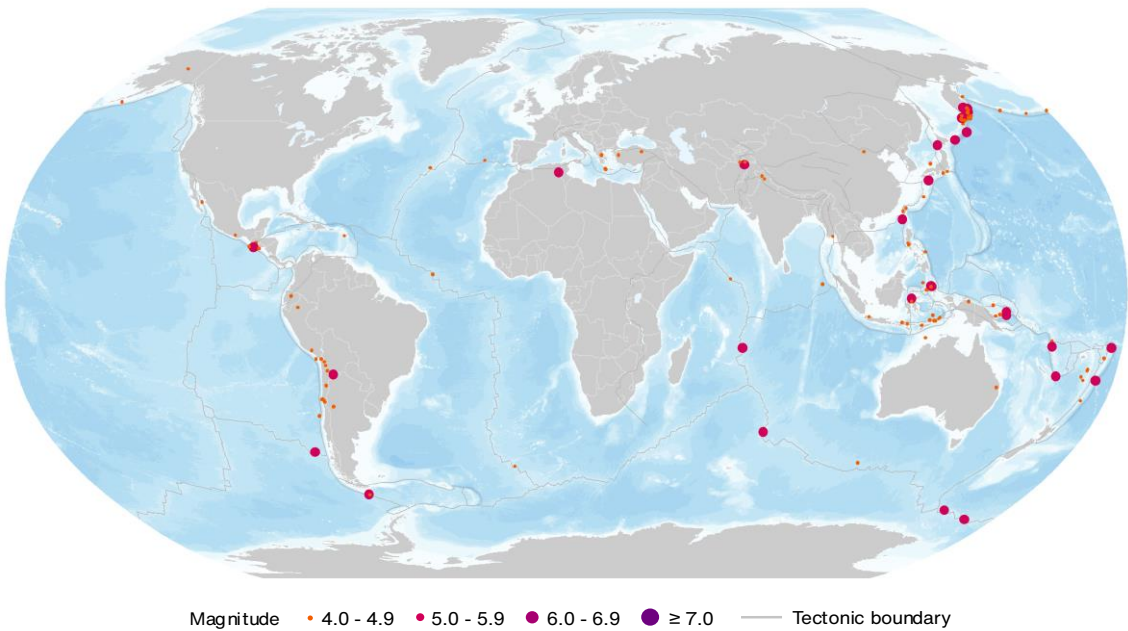


Tropical Depression Tropical Storm Category 1 Category 2 Category 3 Category 4 Category 5

Name	Location	Winds	Center
HU Erin	35.6N, 70.5W	100	285 mi (455 km) E of Cape Hatteras, North Carolina
TD Lingling	31.6N, 131.1E	35	100 mi (160 km) SW from Oita, 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 August 15-21



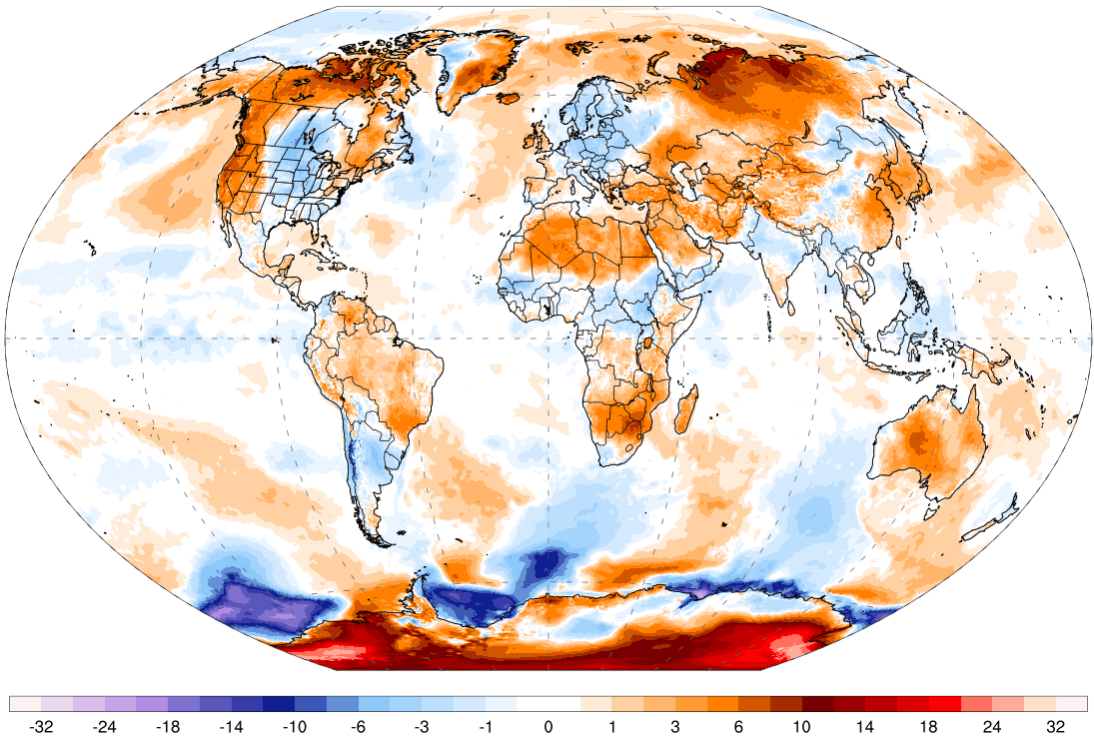
Date (UTC)	Location	Magnitude	Epicenter

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, Aug 22, 2025

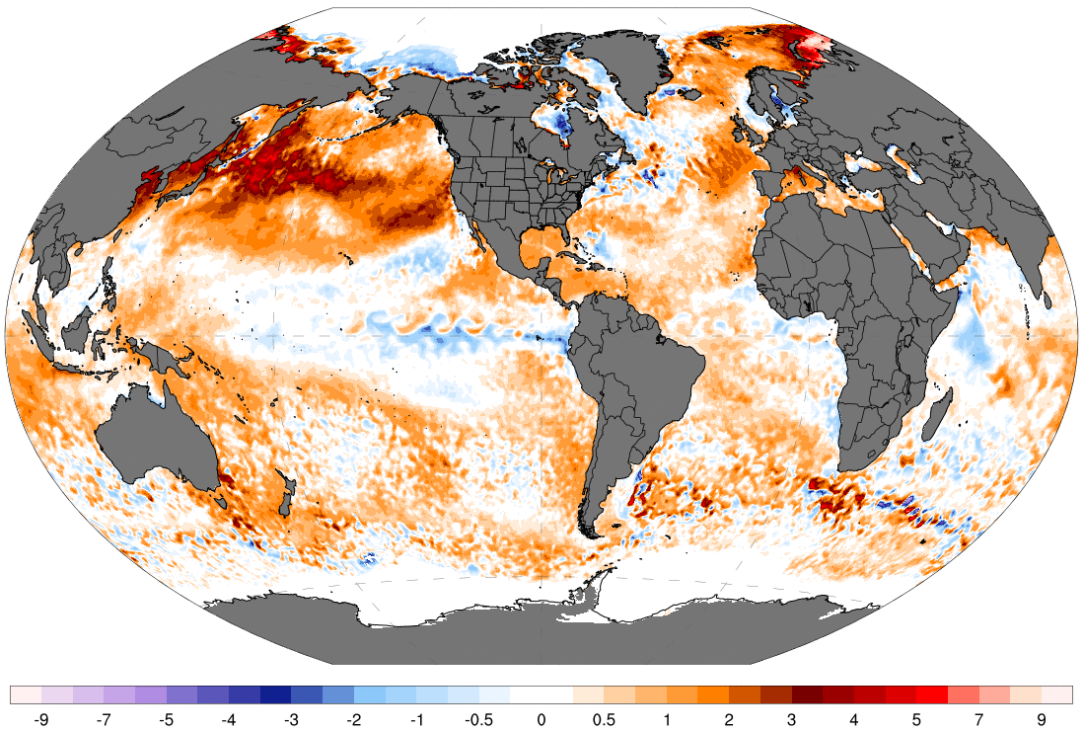
ClimateReanalyzer.org
Climate Change Institute | University of Maine



Current Global Sea Surface Temperature Anomaly

NOAA OISST V2.1 SST Anomaly (°C) [1991-2020 baseline]
Wed, Aug 20, 2025 | preliminary

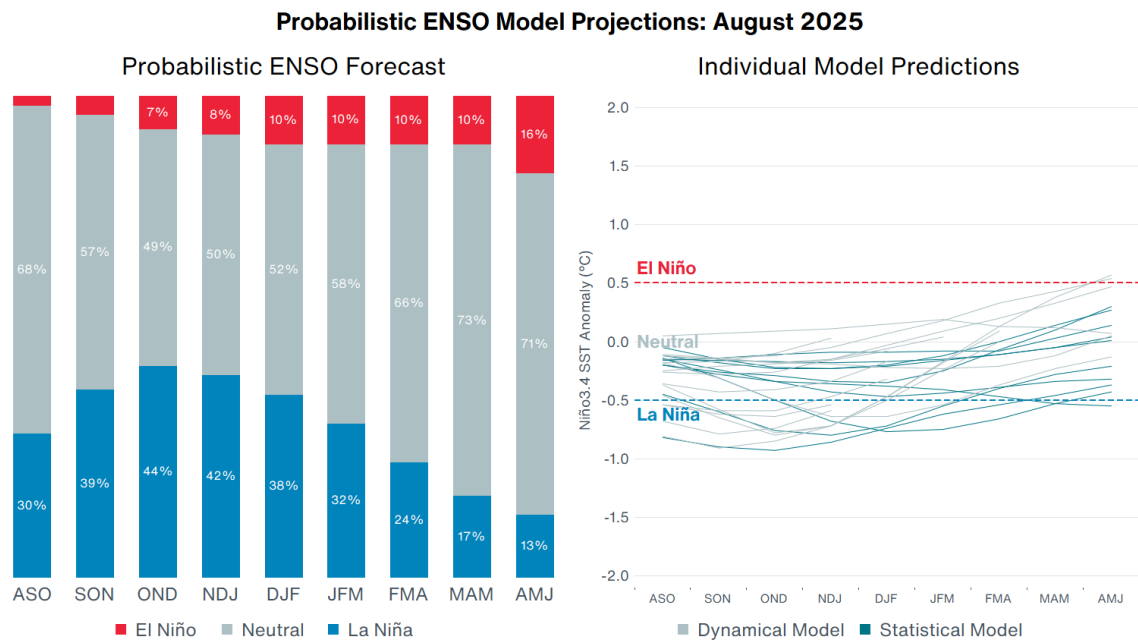
ClimateReanalyzer.org
Climate Change Institute | University of Maine



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

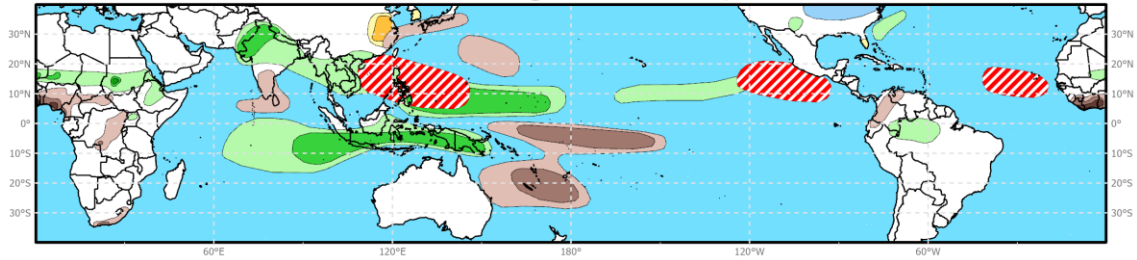


Global Tropics Hazards Outlook

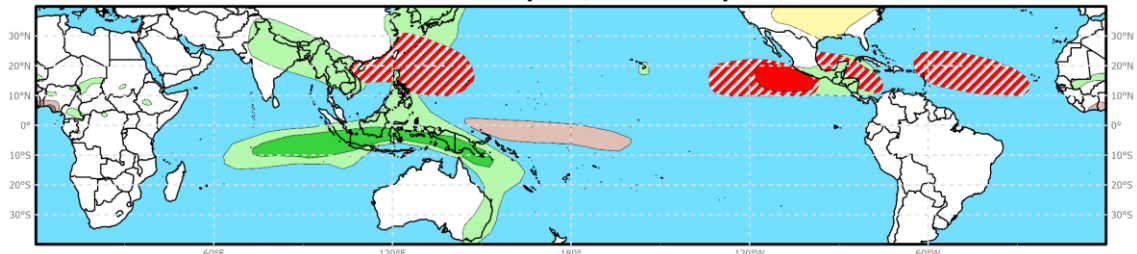
Climate Prediction Center



Week 2 - Valid: Aug 27, 2025 - Sep 02, 2025



Week 3 - Valid: Sep 03, 2025 - Sep 09, 2025



**Tropical Cyclone (TC)
Formation Probability**



Tropical Depression (TD)
or greater strength

**Above-Average
Rainfall Probability**



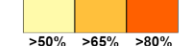
Weekly total rainfall in the
Upper third of the historical range

**Below-Average
Rainfall Probability**



Weekly total rainfall in the
Lower third of the historical range

**Above-Average
Temperatures Probability**



7-day mean temperatures in the
Upper third of the historical range

**Below-Average
Temperatures Probability**



7-day mean temperatures in the
Lower third of the historical range

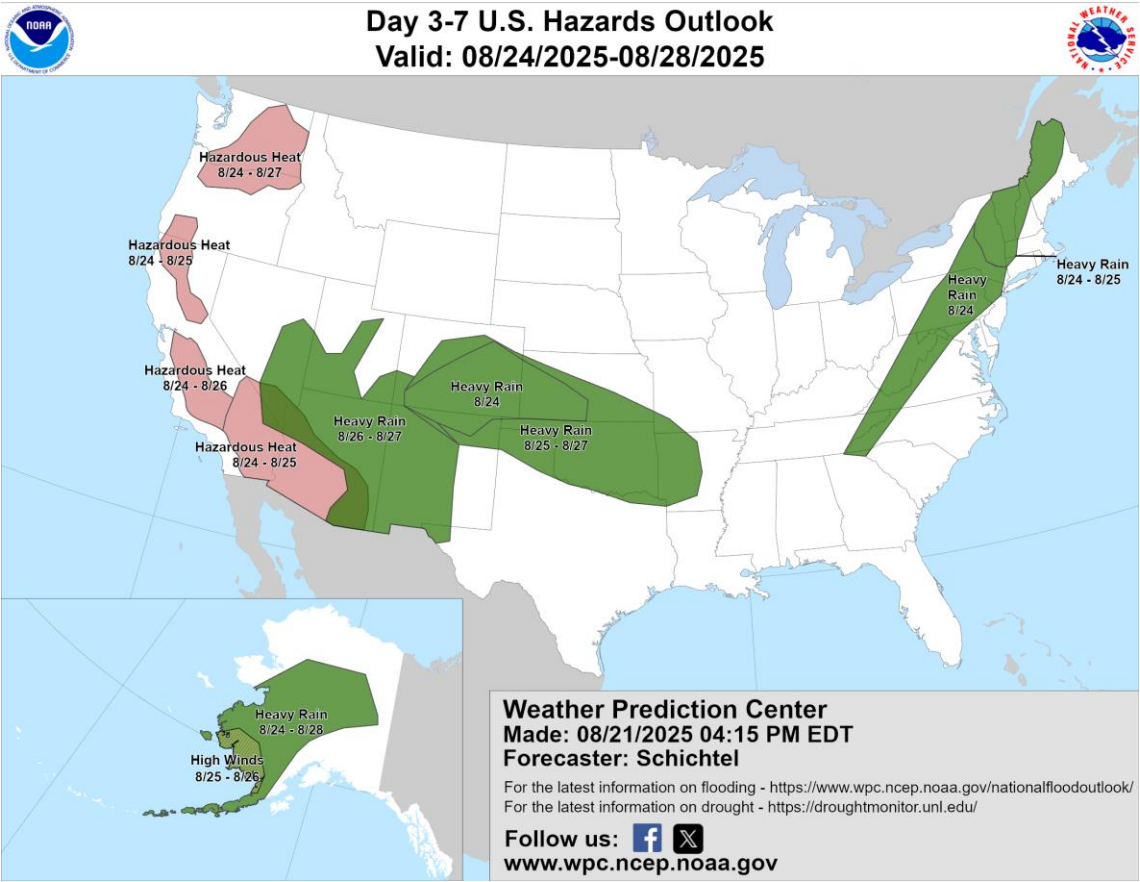
Issued: 08/19/2025

Forecaster: Allgood

This product is updated once per week and targets broad scale conditions integrated over a 7-day period for US interests only. Consult your local responsible forecast agency.

Data: Climate Prediction Center (CPC)

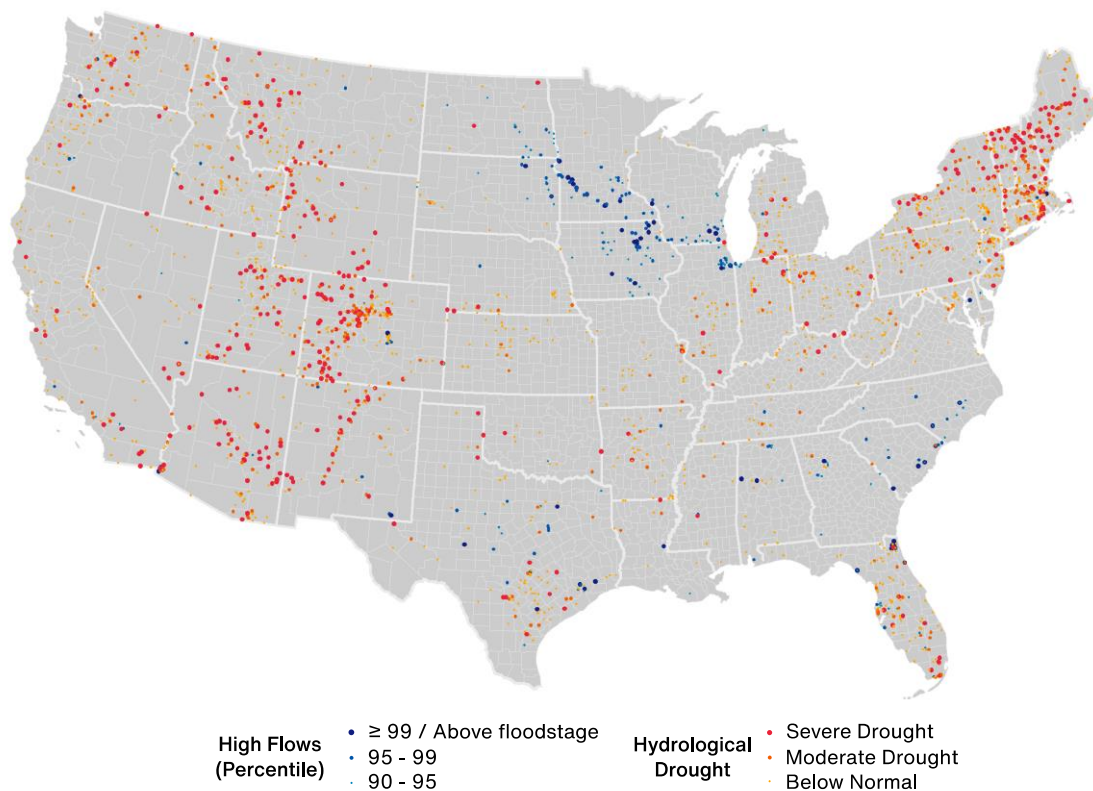
U.S. Hazard Outlook



Data: Weather Prediction Center (WPC)

U.S. Current Riverine Flood Risk

A $\geq 99^{\text{th}}$ 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 stream 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

United States: Severe Convective Storm & Flooding

National Weather Service (NWS)

Storm Prediction Center (SPC)

Chicago Office of Emergency Management and Communication (OEMC)

Hit With Flood Damage? Johnson Asks Chicagoans to Complete Survey While Calling for State, Federal Support, *WTTW*

Cary declares state of emergency across northwest suburban village following powerful storms, *WGN*

Powerful hail storm damages property across eastern Black Hills, *KOTA*

More than 14,000 without power after storms roll through Minnesota, *Bring Me The News*

Caribbean, United States: Hurricane Erin

National Hurricane Center (NHC)

Hurricane Erin: Storm surge watch is issued for North Carolina's Outer Banks, *NPR*

Hurricane Erin knocks out power lines in Puerto Rico before heading north, *The Guardian*

Spain, Portugal: Wildfire

European Forest Fire Information System (EFFIS)

European Centre for Medium-Range Weather Forecasts (ECMWF)

EFFIS Wildfire Risk Viewer

Copernicus

Global Disasters: In Brief

At least 60 dead, over 250 missing after severe flash floods in Kishtwar, Jammu and Kashmir, India, *The Watchers*

Over 160 killed in deadly monsoon floods and landslides across Pakistan, *The Watchers*

European Severe Weather Database (ESWD)

Shallow M5.8 earthquake in Central Sulawesi kills one, injures 41; church collapse and minor tsunami reported, *The Watchers*

Record-breaking rainfall leaves six dead or missing in Ordos, Inner Mongolia, *The Watchers*

Pakistan's financial capital Karachi hit by torrential rain and flooding, *Reuters*

ECHO Daily Flash

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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