Weekly Cat Report

Review of Global Catastrophe Activity

July 18, 2025

Executive Summary

Event	Affected Region(s)	Fatalities	Economic Loss Estimate ($)	Page
Flooding & SCS	United States	2	10s of millions	3
SCS & Flooding	Europe	2	10s of millions	5
Flooding	Japan	0	Millions	7
Wildfire	United States	0	Millions	7
Tropical Storm Nari	Japan	0	Millions	7
Flooding & LS (Update)	China, Nepal	18	N/A	7
TY Danas & SCS (Update)	Taiwan, China	2	100s of millions	7
Flooding	South Korea	4	Millions	7
Flooding & LS (Update)	Pakistan	116	N/A	8
Earthquake	United States	0	Negligible	8
Flooding & SCS	Canada	0	Millions	8
Flooding	Mexico	1	Millions	8
Heatwave	China	N/A	N/A	8

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: Flooding & Severe Convective Storm

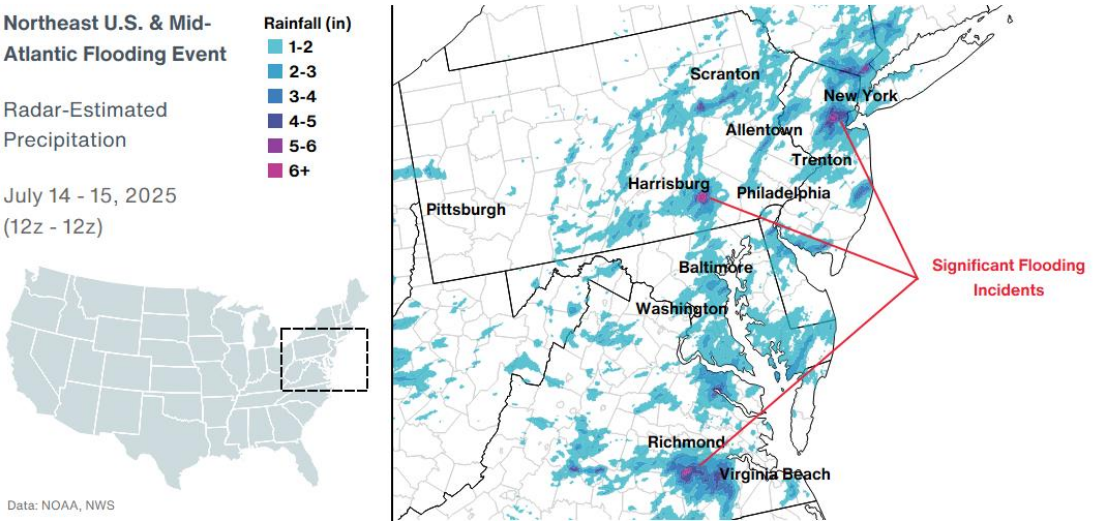
Overview

For the second consecutive week, several locations across the United States experienced severe flooding incidents. Among the worst affected was the Northeast and Mid-Atlantic regions, where numerous roads and buildings were inundated, resulting in two fatalities. Other areas in the U.S. were hit by strong storms and floods, including Kansas City, Chicago, central Texas, and North Carolina. Total economic and insured losses may reach into the tens of millions, possibly higher.

Meteorological Recap

Since July 11, several rounds of thunderstorms have produced intense rainfall and severe weather across the central and eastern United States. Beginning on July 11, the Quad Cities metro area across Iowa and Illinois experienced very heavy rainfall. Davenport was especially impacted as the National Weather Service (NWS) issued a flash flood emergency for the city and later confirmed an EF-2 tornado struck the western portions of the metro area.

Then, heavy rainfall and flash flooding caused further impacts in central Texas, the Mid-Atlantic region, and Northeast U.S. on July 12-14. While areas of central Texas still reeling from the July 4-5 floods did not experience significant impacts, other adjacent counties received as much as 9 inches (229 mm) of rainfall, including San Saba, Lampasas, and Schleicher counties. More severe flooding occurred in the Mid-Atlantic and Northeast U.S, particularly on July 14, due to slow-moving storms. Among the worst affected areas were Petersburg (VA), Lancaster County (PA), northern New Jersey, and the New York City metro area. A flash flood emergency was issued for Petersburg while a new daily rainfall record for July 14 was set in Central Park, New York City at 2.64 inches (67 mm).



By July 15-17, additional waves of storms and heavy rain were seen over the Southeast U.S. and Midwest. Portions of North Carolina and the Kansas City (MO) metro area saw some of the worst downpours as rainfall rates reached as high as 1 inch (25 mm) per hour. Notable severe weather impacts were felt in the Midwest, including the Chicago (IL) metro area which recorded wind gusts up to 70 mph (113 kph). Adjacent areas of southern Wisconsin also observed strong gusts and potentially a few tornadoes.

Event Details

Severe Flooding in Mount Joy, Pennsylvania

Source: Fire Department Mount Joy

July 11-14

In Scott County (IA), a disaster declaration was issued due to flooding and severe weather impacts on July 11. At least 144 calls for help were made around Davenport, primarily due to stalled vehicles and flooded basements. Western portions of the metro area were also damaged by an EF-2 tornado, which struck over 20 homes. In central Texas, flooding impacts were limited to inundated roads and vehicles, resulting in water rescues across San Saba, Lampasas, and Schleicher counties

Across the Mid-Atlantic and Northeast U.S., two people were killed in flooding incidents, both in New Jersey. A state of emergency declaration was made for Middlesex, Union, and Somerset (NJ) counties as debris-filled water damaged homes and stalled vehicles, resulting in at least 40 water rescues. An additional disaster declaration was made for Lancaster County (PA), with western areas Mount Joy seeing a number of homes flooded. The town of Glen Mawr (PA) was evacuated due to high water levels within Muncy Creek, while a state of emergency was declared in Petersburg (VA) as a number of homes and apartments were submerged. Major metro areas, including New York City and Washington DC, were also impacted as flash flooding inundated roads, railways, and led to over 2,200 flight cancellations or delays.

July 15-17

Flooding impacts on July 15 in North Carolina were especially evident in the towns of Burlington and Mount Airy. Damage reports from local officials included closed roads, flooded basements, and the formation of multiple sinkholes due to water erosion. The following day featured similar impacts in the Kansas City (MO) metro area. Roughly two dozen people were rescued from their vehicles, and nearly 20,000 customers lost power at the height of the storms. Localized severe weather damage was also seen in Chicago on July 16, mainly in the form of downed trees and powerlines.

Financial Loss Estimate

Despite less severe flooding impacts overall compared to the previous week, the widespread flash flooding and severe weather damage seen this week may drive total economic and insured losses into the tens of millions USD, possibly higher pending future damage assessments.

Europe: Severe Convective Storm & Flooding

Overview

A stationary low-pressure system Gabriel affected parts of Central and Eastern Europe for a prolonged period between July 9 and 14, bringing large hail, heavy rainfall and strong winds. Separately, a cut-off low generated high rainfall rates, leading to urban flooding and hundreds of interventions in northeastern Spain and southwestern France on July 11-12. Despite the impacts, which were locally severe, total economic losses are not expected to exceed tens of millions EUR. Finally, additional storm-related hazards were observed on July 15-17 with low-pressure system Horst.

Meteorological Recap

The low-pressure system Gabriel resided over Central and Eastern Europe for a prolonged period of time between July 9 and 14 as a result of the blocking pattern that developed in the region. Originally, some forecasts suggested heavy rain from the system to affect parts of Central Europe, yet these pessimistic scenarios did not materialize. However, notable thunderstorm activity ensued in parts of eastern Europe and produced very large hail and strong winds.

Concurrently, an isolated depression at high atmospheric levels, known in Spain as DANA (*Depresión Aislada en Niveles Altos*), combined with humid Mediterranean air, triggered severe storms that generated torrential rainfall, hailstones of up to 6-7 cm (2.4-2.8 in), and strong wind gusts of over 120 kph (75 mph) in parts of northeastern Spain and southwestern France. Some areas received more than 80 mm (3.1 in) of rain within an hour, prompting red warnings and emergency responses. Vilafranca del Penedès set a new daily rainfall record with 155.4 mm (6.1 in), surpassing the previous mark from 1926.

Finally, low-pressure system Horst brought additional, minor storm impacts on July 15-17.

Event Details

The low-pressure system Gabriel caused notable damage. Eastern Belarus, especially Mogilev, saw notable wind-related losses, with hundreds of trees downed, damaging about 240 roofs, killing one person, and injuring four others. Ukraine also experienced material losses from hail, winds, and heavy rain, resulting in several injuries and one death in the Kharkiv region. On July 11, Estonia and Latvia faced severe storms that produced giant hailstones of 11.5 cm (4.5 in) in Palsmane, damaging many roofs, cars, and greenhouses. Economic losses may reach tens of millions of EUR, while insured losses will be limited due to low insurance coverage in the region.

Impacts from the cut-off low over Spain and France were mostly flood related. Severe flooding struck the Spanish autonomous communities of Aragon and Catalonia on July 11-12, with Tarazona and Cubelles experiencing major urban flash floods. Local emergency services received up to 1,200 calls, and two people remain missing. Other areas across the Barcelona, Zaragoza, Teruel,

Castellón, and Burgos provinces also reported significant material damage, evacuations, and service disruptions. Most losses in France occurred in Tarn and Pyrénées-Orientales regions.

Between July 15-17, impacts from Horst were relatively minor. Notably, the village of Taufkirchen an der Pram was hit by what is yet to be confirmed an EF-2 tornado and severely damaged at least 30 buildings. Denmark experienced heavy rain across the country, yet flooding was localized and relatively minor.

Financial Loss Estimate

Total economic losses may reach tens of millions of EUR, resulting mainly from damaged infrastructure and agriculture. The Spanish Farmers' Union reports that vineyards near Vilafranca have already lost about 30 percent of their harvest due to recent heavy rain and hailstorms. According to the farming association La Unió, more than 8,000 hectares (20,000 acres) of crops were damaged and losses will reach at least €29 million ($34 million).

Global Disasters: In Brief

Japan: Flooding

On July 10, Japan experienced record rainfall, leading to significant flooding in Tokyo. The Japan Meteorological Agency reported that Suginami Ward in central Tokyo recorded 120 mm (approximately 5 inches) of rain. Although estimating losses is challenging due to the nature of the event (short-term rainfall in urban areas), the losses are not expected to be significant.

United States: Wildfire

Over the past week, a number of wildfires have ignited or grown rapidly across the western United States due to dry weather and strong winds. Among the worst affected areas is Arizona's Coconino County, which is battling both the Dragon Bravo and White Sage fires. A few dozen structures have been burned down. In Washington, the Western Pines and Greenacres fires have combined to burn down roughly 50 structures after consuming around 7,000 acres (2,800 hectares) of land in total. Additionally, the Deer Creek Fire in Utah's San Juan County has reportedly destroyed 15 structures.

Japan: Tropical Storm Nari

During the week of July 14, 2025, Tropical Storm Nari struck Hokkaido Island, Japan, with maximum 10-minute sustained wind speeds of 95 km/h (60 mph). The storm made landfall near Cape Erimo at 02:00 JST on July 15, impacting northern, eastern, and southern Japan with wind gusts, heavy rainfall, and high waves. Notably, Kuwana in Mie Prefecture experienced record rainfall of 144 mm (6 inches) in three hours. The storm weakened quickly and became extratropical by July 15, leading to evacuation advisories but resulting in no deaths or major injuries.

China, Nepal: Flooding & Landslide (update)

In Nepal, near the border with China, the death toll from flash flooding and related landslides has increased to 18, up from 9 last week. A total of 35 buildings have been damaged. The Miteri/Rasuwa Bridge, along with road infrastructure at a major Nepal-China checkpoint, has collapsed, which is expected to lead to significant losses due to business interruption, as reported by local media.

Taiwan, China: Typhoon Danas & SCS (update)

In addition to the damage reported in the most recent Weekly Cat Report (July 11), Taiwan has experienced significant material damage to solar power plants, which is likely to lead to further indirect damage. In China, particularly around Beijing, the remnants of Typhoon Danas combined with monsoonal activity have caused at least 25 rivers to reach their highest water levels in several decades, resulting in flash flooding for many of them.

South Korea: Flooding

Persistent, heavy rainfall on July 16-17 triggered widespread flash flooding across South Korea's South Chungcheong Province. Over 410 mm (16.1 inches) of rain was measured in Seosan and Hongseong, with multiple nearby locations receiving over 300 mm (11.8 inches). In Gwangju, at least 38 buildings and 166 schools were inundated, while over 1,000 residents were evacuated from Taean. According to authorities, four people have been killed as of July 17.

Pakistan: Flooding & Landslide (update)

Since late June, Pakistan has been experiencing significant monsoonal rainfall, which, as of July 15, has resulted in 180 fatalities and 290 injuries. Additionally, 610 houses have been severely damaged across the provinces of Khyber Pakhtunkhwa, Sindh, Balochistan, and Punjab.

United States: Earthquake

During the afternoon of July 16, a strong and shallow M7.3 earthquake struck near the town of Sand Point within Alaska's Aleutian Island chain. Despite powerful shaking and a subsequent tsunami warning, no fatalities or significant property damage has been reported.

Canada: Flooding & Severe Convective Storm

Portions of Ontario and Quebec in eastern Canada were hit with flash flooding and severe weather on July 13 ahead of a cold front. Among the worst affected was the Montreal metro area, where the rapid onset of heavy rain flooded homes and roads, especially with the St-Leonard neighborhood. At least 60,000 customers lost power at the height of the storms.

Mexico: Flooding

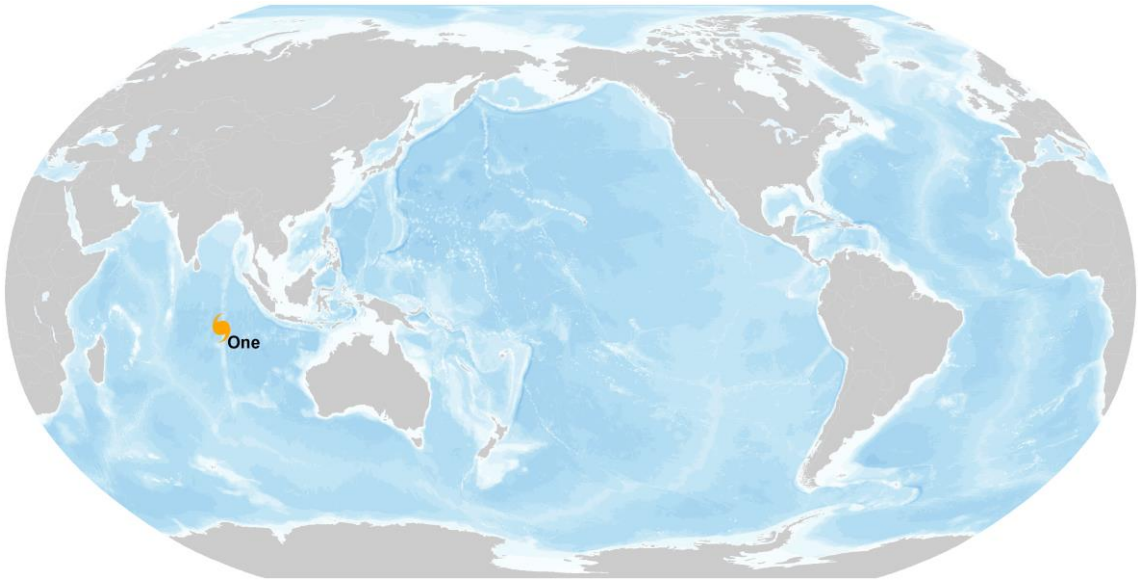
Late on July 15, a quick burst of torrential rainfall resulting in severe flooding across parts of La Martinica in Mexico's Jalisco State. Debris, mud, and water inundated numerous roads, stalled vehicles, caused power outages, flooded busineses, and severely damaged 144 homes, according to local authorities. One person was killed and 12 more were injured.

China: Heatwave

Since July 14, an intense heatwave has affected much of China, with near record highs seen across western, central, and southern provinces. Daytime temperatures exceeded 40 °C (104 °F) in the Shaanxi, Chongqing, and Sichuan provinces, with heat indices even approaching 50 °C (122 °F). The extreme heat has put a notable strain on the electricity grid, although no blackouts have been reported thus far.

Appendices

Current Global Tropical Cyclone Activity

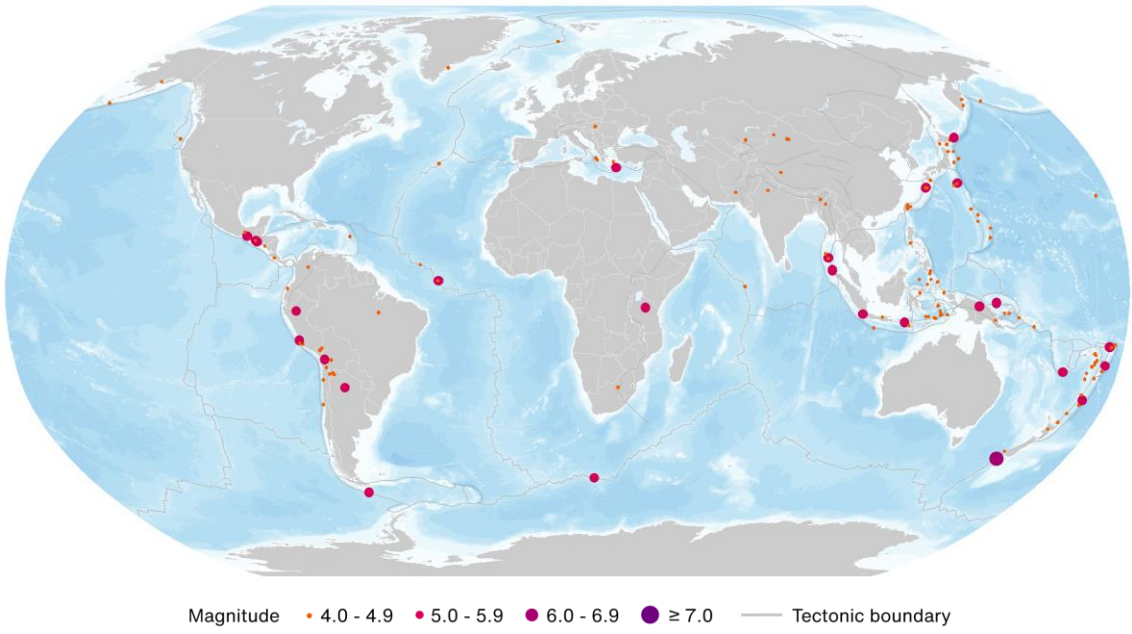


Tropical Depression Tropical Storm Category 1 Category 2 Category 3 Category 4 Category 5

Name	Location	Winds	Center
CY One	9.9S, 88.8E	40	1005 mi (1615 km) SW from Padang, Indonesia

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

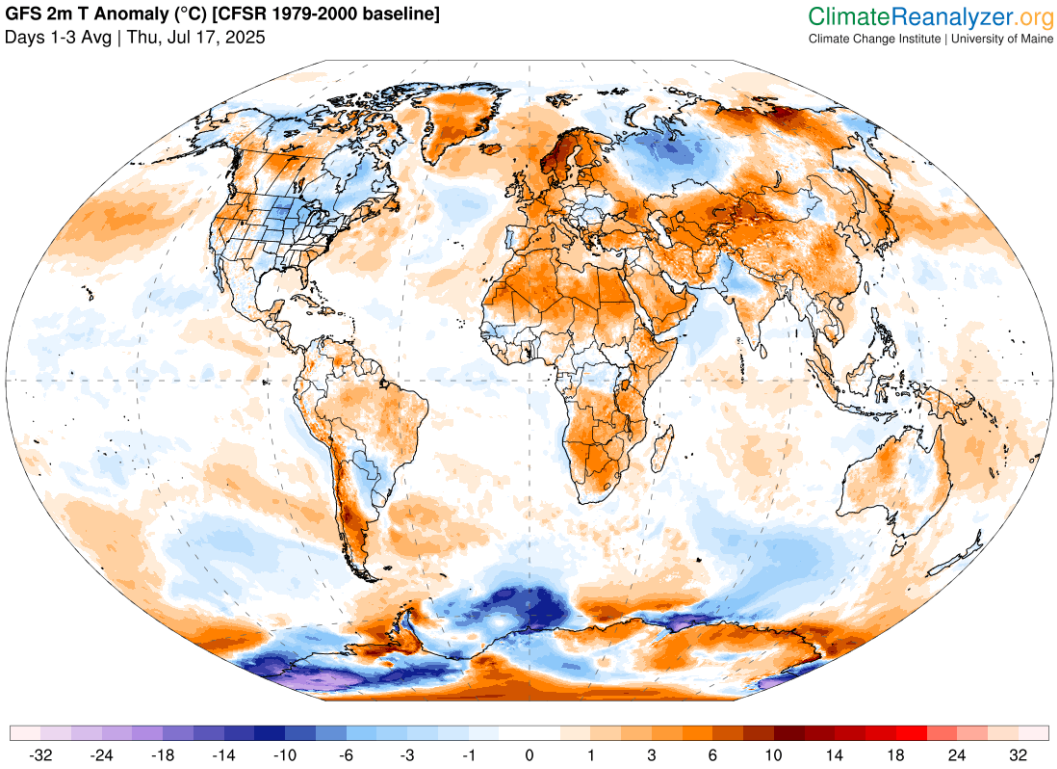
Global Earthquake Activity: M4.0+ Earthquakes on July 11-17



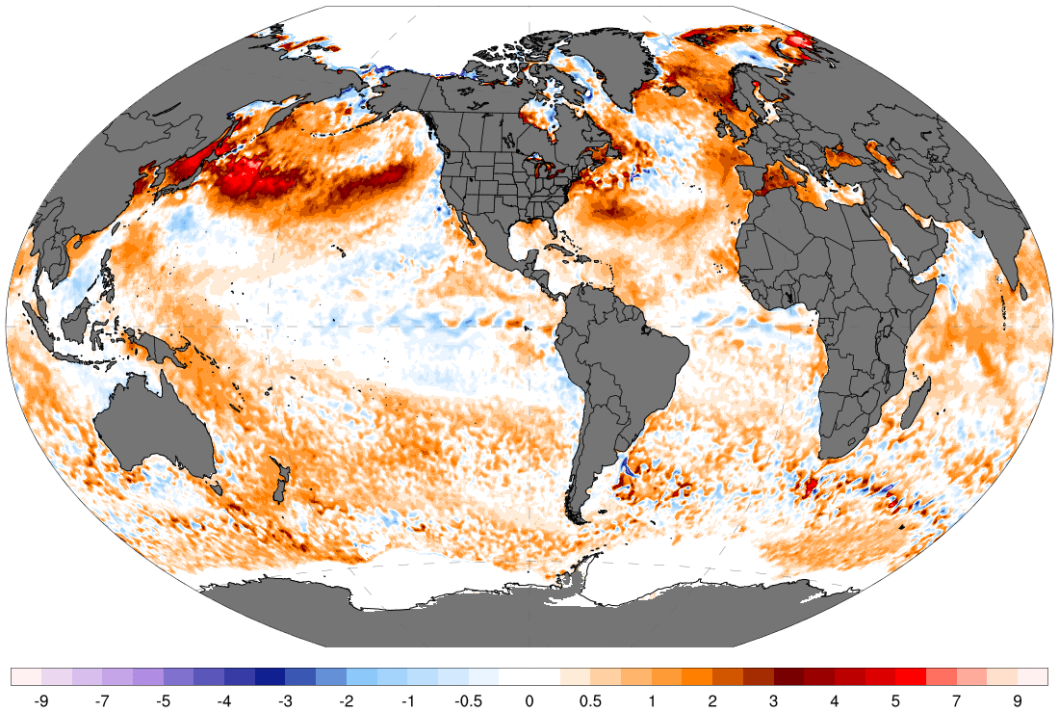
Date (UTC)	Location	Magnitude	Epicenter
7/14/2025	6.15S, 131.21E	6.7	17 km (11 mi) WSW of Tual, Indonesia
7/14/2025	6.18N, 82.68W	6.2	20 km (12 mi) S of Burica, Panama
7/16/2025	54.55N, 160.47W	7.3	Near Sand Point, Alaska

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

3-Day Global Temperature Anomaly Forecast



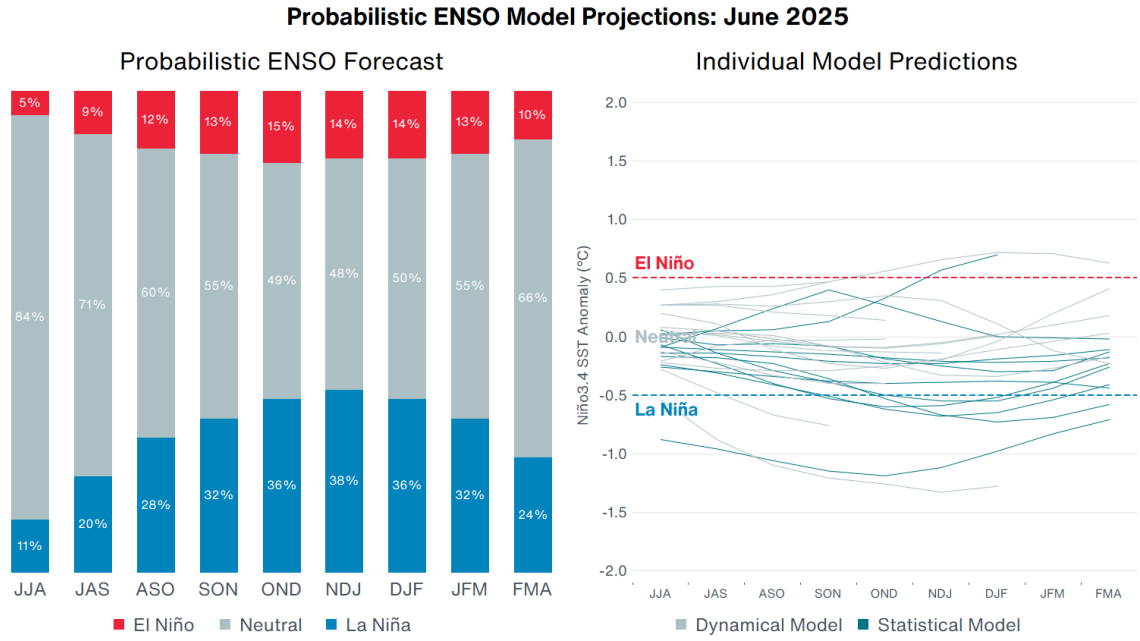
Current Global Sea Surface Temperature Anomaly



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

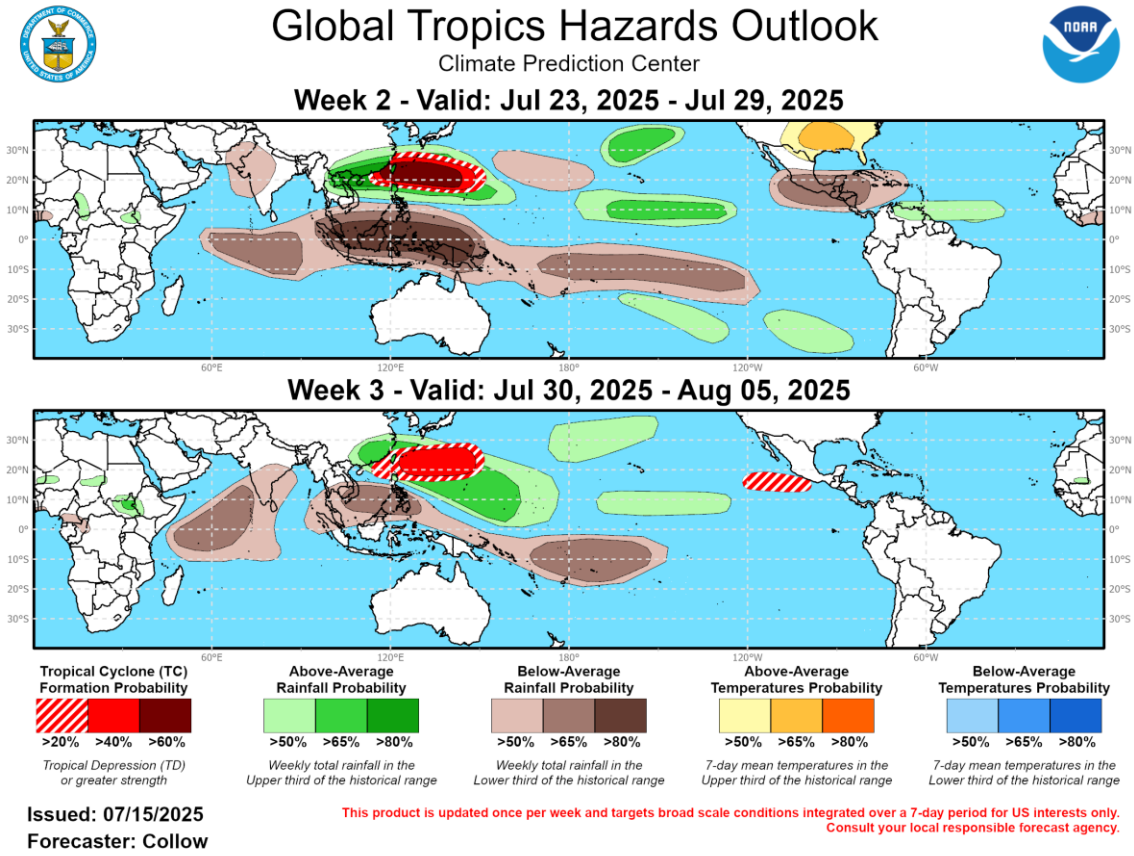
El Niño-Southern Oscillation (ENSO) Projections

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.



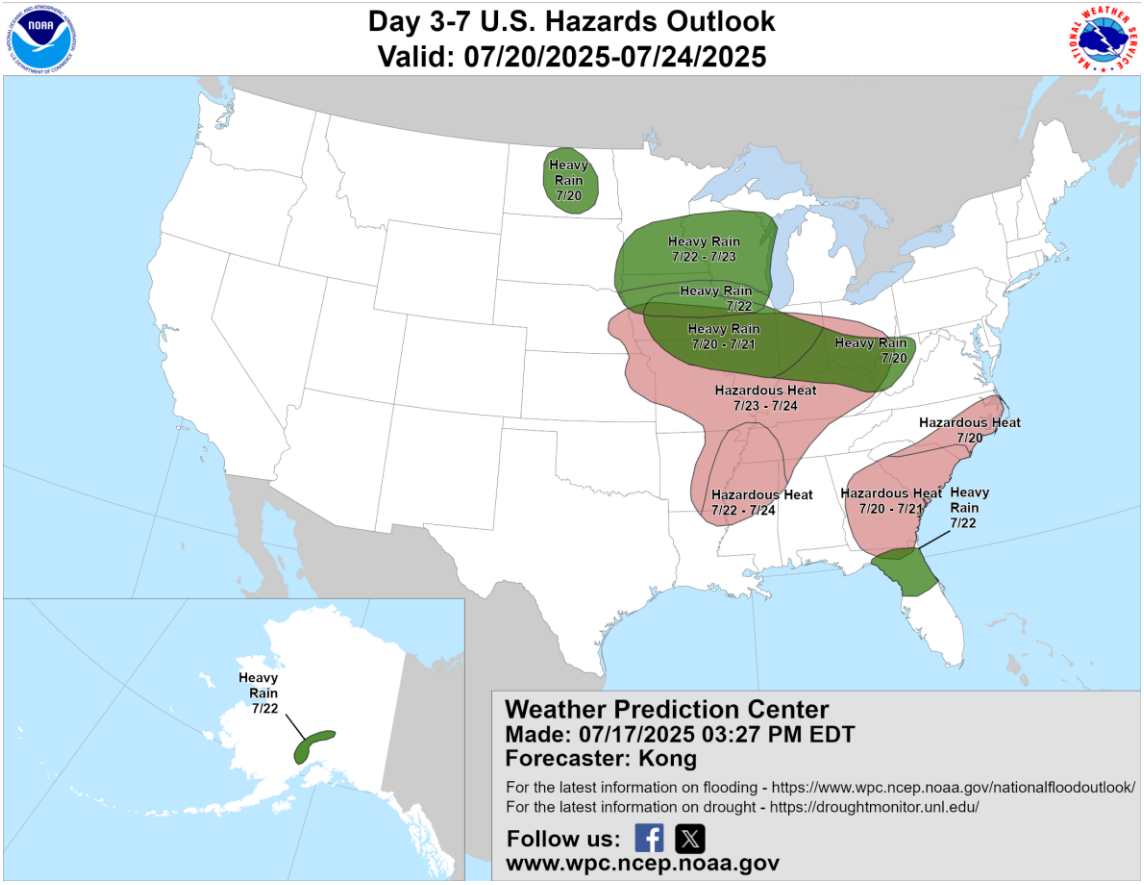
Data: National Oceanic and Atmospheric Administration (NOAA), Columbia University | Graphic: Aon Catastrophe Insight

Global Tropics Hazards Outlook



Data: Climate Prediction Center (CPC)

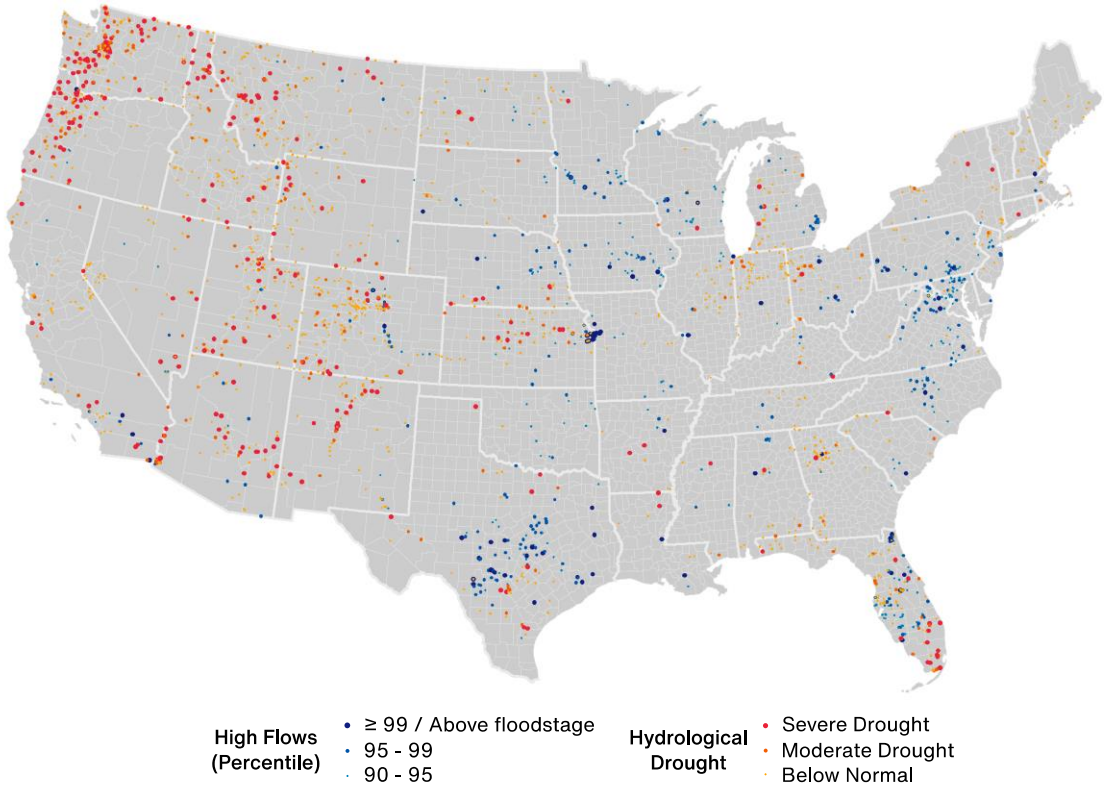
U.S. Hazard Outlook



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

United States: Flooding & Severe Convective Storm

National Weather Service (NWS)
Storm Prediction Center (SPC)
Fire Department Mount Joy
Flash floods kill 2 in New Jersey, strand subway riders in NYC, *Accuweather*
Davenport details damages from Friday storm, *QCBJ*
Pa. town evacuated due to flooding, mudslides, *Penn Live*
2 killed when car swept away in flash flooding in New Jersey, dozens rescued, *ABC News*
Heavy Rain Floods Kansas City Area, Prompting Overnight Rescues, *The New York Times*

Europe: Severe Convective Storm & Flooding

AEMET
European Severe Weather Database (ESWD)
The flood caused around thirty incidents throughout Aragon and flooding in Tarazona | El Pais

Global Disasters: In Brief

The Watchers
Insurance Asia News
Japan Meteorological Agency
JapanToday
The Mainichi
NHK World Japan
The Independent
República
The Himalayan Times
Taiwan News
Tragedy in Zapopan, Jalisco, due to Torrential Rains, *NMAS*
South Korea lashed by heavy rain, four dead and more than 1,000 evacuated, *Reuters*
Wildfires that forced Grand Canyon evacuations spread unabated, *The Washington Post*
Western Pines Fire near Davenport shrinks but remains uncontained, *KIRO7*
China's record-breaking heat pushes power demand to new high, *Reuters*

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.

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