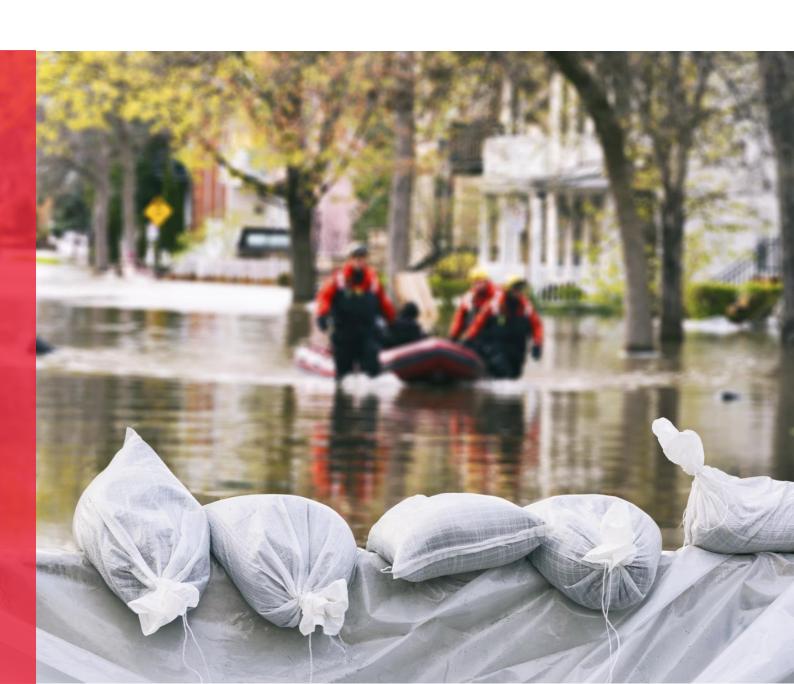


Weekly Cat Report

Review of Global Catastrophe Activity
October 3, 2025





Executive Summary



Event	Affected Region(s)	Fatalities	Economic Loss Estimate (\$)	Page
Typhoon Bualoi	PHP, Vietnam, Thailand	83+	100s of millions	3
Earthquake	Philippines	68+	10s of millions	5
Flooding	United States	4	100s of millions	7
Hurricane Imelda	Caribbean, Bermuda, U.S.	3	10s of millions	8
Ex-HUs Gabrielle & Humberto	Western Europe	0	10s of millions	10
Earthquake	China	0	10s of millions	12
Flooding	Ukraine	9	10s of millions	12
Tropical Cyclone Paolo	Southeast Asia	N/A	N/A	12

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



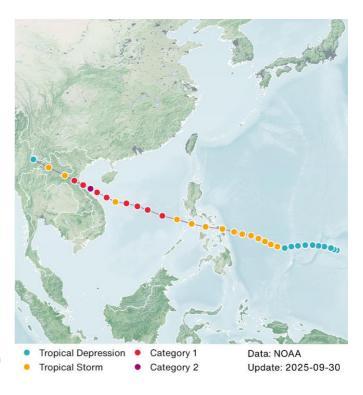
Philippines, Vietnam, Thailand: Typhoon Bualoi

Overview

In late September, the Philippines, Vietnam, and Thailand were impacted by Typhoon Bualoi, which first made multiple landfalls across the Philippines. The storm then reached Category 2 hurricane-equivalent strength before directly hitting northern Vietnam. Economic losses are likely to reach the upper hundreds of millions of USD.

Meteorological Recap

On September 22, a low-pressure area developed north of Yap Islands (Micronesia) and intensified into a tropical depression as it moved westnorthwest. By September 23, it entered the Philippine Area of Responsibility, where it was named Bualoi by JMA (Opong by PAGASA). The storm rapidly strengthened into a typhoon by September 24, supported by favorable sea surface temperatures and atmospheric conditions. Bualoi made multiple landfalls across the central Philippines, weakening temporarily before reemerging over water and intensifying again in the South China Sea. It reached Category 2 hurricane-equivalent strength (via the Saffir Simpson Scale) before making landfall in Hà Tĩnh, Vietnam, on September 29, and then weakening as it moved further inland over Laos.



Event Details

Philippines

According to the NDRRMC report dated October 2, the combined effects of Typhoons Bualoi, Ragasa, and Mitag resulted in considerable damage. However, since Ragasa dissipated more than a week ago, the following statistics primarily relate to the impacts of Bualoi and monsoon rains. The event killed at least 40 people, injured 41 more, and left 15 missing, prompting the evacuation of hundreds of thousands of more residents nationwide. The storms destroyed at least 700 homes and damaged 121,000 more while also impacting over 290 road sections and 52 bridges. Significant damage was reported in many schools, with over 1,100 classrooms affected and 121 schools used as evacuation centres. A severe damage occurred in the town of Oton (Iloilo Province) due to a typhoon-related collapse of a local dam.



Vietnam and Thailand

According to the Ministry of Agriculture and Environment (MAE) report from October 2, strong winds, torrential rain, and tornadoes associated with the typhoon damaged at least 155,000 houses in northern Vietnam, including at least 79,000 in Ha Tinh and 20,000 in Nghe An provinces. A total of 160 houses fully collapsed across the whole country. In Ninh Binh, one of the hardest-hit provinces, 1,186 houses were damaged, 21 more collapsed, and another 3,400 homes reported flooding due to heavy



Flooded street in Nghe An province Source: VNA

rainfall. A total of 51,600 ha (126,000 acres) of agricultural land, in addition to 13,400 ha (33,100 acres) of aquacultures, were inundated. At least 2.7 million households experienced power outages. Nationwide, 36 fatalities, 147 injured people along with many more missing were reported in Vietnam alone. At least seven additional deaths and thousands of displaced people were reported in Thailand. The typhoon also caused significant disruptions to transportation, including numerous flight cancellations at Hanoi airport and interruptions to railway services to and from Hanoi.

Financial Loss Estimate

In Vietnam, total economic damage from Typhoon Bualoi was estimated at \$432 million, of which about a half (\$227 million) was in Ha Tinh province, a quarter in Lao Cai (\$104 million), and \$61 million in Nghe An. In the Philippines, early NDRRMC reports estimated \$23 million in infrastructure damage and \$34 million in agricultural damage. Combined with further property damage in the Philippines and Thailand, the event will likely result in economic losses reaching several hundred million USD.



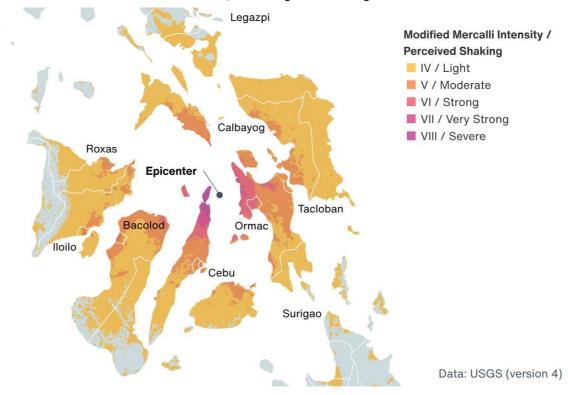
Philippines: Earthquake

Overview

On September 30, 2025, a magnitude 6.9 earthquake struck near Palompon, Leyte, Philippines, causing widespread structural damage and power outages across Cebu and Leyte. The event resulted in at least 68 fatalities, more than 550 injuries, and significant disruption to infrastructure and essential services. Economic losses are projected to reach tens to hundreds of millions of USD.

Seismological Recap

On September 30, 2025, at 13:59 UTC (21:59 local time), a magnitude 6.9 earthquake struck near Palompon, Leyte, Philippines, at a depth of 10–15 km (6–9 miles). The epicenter was located close to Calape, Daanbantayan, Bogo, and Medellin, and about 97 km (60 miles) north-northeast of Cebu City. According to USGS, the earthquake was strongly felt across the region: 361,000 people experienced severe shaking, 495,000 very strong shaking, 3,311,000 strong shaking, and 26,050,000 weak to moderate shaking. The area is characterized by a mix of vulnerable and earthquake-resistant structures, with significant risk of liquefaction and limited, but possible, landslides. Several aftershocks followed, the strongest measuring M5.2.



Event Details

The earthquake caused widespread structural damage in Cebu and Leyte, with buildings, roads, and bridges collapsing or sustaining severe damage. Power outages were reported across Cebu province and neighboring islands due to damage to transmission lines and substations. Authorities issued and then lifted a tsunami warning. By October 2, at least 68 fatalities and more than 550 injuries had been reported, with the highest death tolls in Bogo, San Remigio, and Medellin. Notable incidents



included the collapse of a fire station in Bogo, the historic Santa Rosa de Lima church in Daanbantayan, and the San Remigio Sports Complex. Six bridges and three government buildings were destroyed, and transport routes and power supply across the Visayas were disrupted. In total, 2,312 households and over 200 infrastructure elements sustained damage.

Modified Mercalli Intensity (MMI)	Perceived Shaking	Exposed Population	
11-111	Weak	257,000	
IV	Light	14,386,000	
V	Moderate	11,407,000	
VI	Strong	3,311,000	
VII	Very strong	495,000	
VIII	Severe	361,000	
Affected population. Source: USGS, version 4			

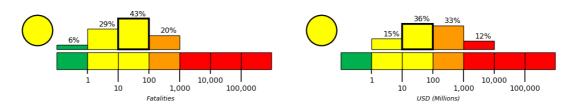


A crack in the road caused by an earthquake

Source: Philippine Army

Financial Loss Estimate

Given the overall extent of damage, the event is likely to result in major economic losses totalling tens to hundreds of millions of USD. This is supported by modelled estimates from the USGS, which indicate a combined probability of nearly 70% that the total economic loss will fall within this range.



Estimates of fatalities and economic damage based on USGS PAGER methodology

Source: USGS, version 4

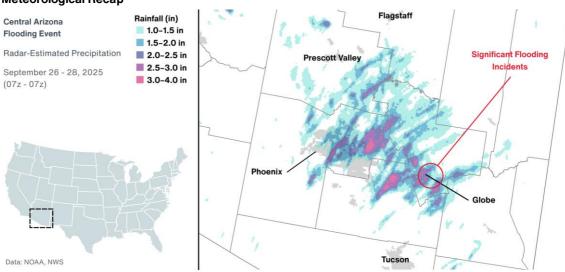


United States: Flooding

Overview

Monsoon-related storms on September 26 triggered near-record rainfall across south-central Arizona. Severe flooding ensued in the town of Globe, resulting widespread damage and four fatalities. Total economic and insured losses may reach into the hundreds of millions USD.

Meteorological Recap



On September 26-27, moisture from the North American monsoon triggered storms and heavy rain over south-central Arizona in the southwest United States. Most of the rain was seen on September 26, including 1.64 inches (41.7 mm) at Phoenix Sky Harbor Airport. This marked the highest single-day rain total in 7 years for Phoenix, according to the National Weather Service. The surrounding area also saw 1-2 inches (25-50 mm) of rain, causing notable flash flooding due to the arid terrain.

Event Details & Financial Loss Estimate

The town of Globe (Gila County), located less than 100 miles east of Phoenix (Maricopa County), suffered extensive flooding damage. A state of emergency was declared for the town and county as four people were killed. Floodwaters and mud inundated numerous homes and businesses in downtown Globe. Dozens of vehicles were swept off roads, thrown into nearby canyons, and crushed up against multiple bridges. Floodwaters also contained around 1,000 propane tanks, resulting in hazardous debris and chemicals. Given the scope of damage, total economic and insured losses may reach into the hundreds of millions USD.



Flooding damage in Gila County, Arizona Source: AZ Dept. of Forestry & Fire Mgmt.

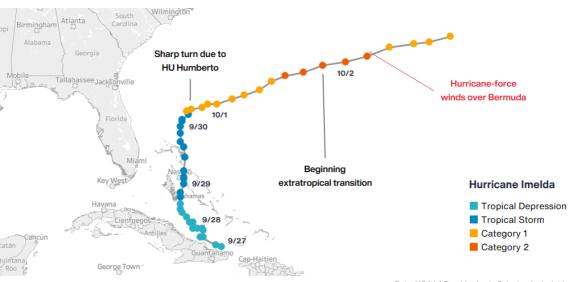


Caribbean, Bermuda, United States: Hurricane Imelda

Overview

In the past week, Hurricane Imelda became the 9th named storm of the Atlantic hurricane season. Despite slow development and a complex forecast, Imelda produced heavy rain and localized floods over a few Caribbean islands, along with large waves along the United States east coast. More direct, but overall minor, impacts were also felt in Bermuda. At least three fatalities were confirmed, and total economic and insured losses may reach into the tens of millions USD.

Meteorological Recap



Data: NOAA | Graphic: Aon's Catastrophe Insight

A tropical wave from the central Atlantic began moving through the northeast Caribbean Sea on September 22. By September 25-26, the wave moved northwest over the island of Hispaniola, bringing heavy rainfall and localized flooding to parts of the Greater Antilles islands. The system strengthened into Tropical Storm Imelda by September 28, becoming the 9th named storm of the 2025 Atlantic hurricane season. Imelda experienced strong wind shear as it drifted slowly northward across the Bahamas in the following days.

Simultaneously, a complicated forecast emerged as Imelda was caught between the influences of Hurricane Humberto and an upper-level ridge to its east and an upper-level trough to its west across the eastern United States. Despite initial forecasts signalling a U.S. landfall and heavy rain, the interaction of all four systems eventually steered Imelda east-northeast by September 30. The next day, the storm reached its peak strength as a category 2 hurricane with maximum sustained winds of 100 mph (160 kph), according to the National Hurricane Center (NHC).

Imelda began undergoing an extratropical transition late on October 1, following and eventually merging with the aforementioned upper-level trough. The center of the storm moved just south of Bermuda early the following day, bringing hurricane-force winds (75 mph / 120 kph) across the island. Soon after, Imelda began weakening as it completed its extratropical transition, moving northeast across the open Atlantic Ocean.



Event Details

Within the Greater Antilles Island chain, localized flooding was reported in Puerto Rico, resulting in one fatality. Similar impacts were felt in the Dominican Republic as flooding damaged nearly 1,000 homes and forced hundreds of people to evacuate. In eastern Cuba, two deaths were confirmed. Widespread flooding and landslides were also reported, mainly across Cuba's Guantanamo Province where nearly 20,000 people were evacuated.

In the Bahamas, the northwest and central islands were among the worst impacted by strong winds and rain. Notable damage was reported in Nassau, especially within the Carmichael and Pinewood communities as nearly 200 homes were flooded.



Downed tree in Bermuda Source: Bermuda Police Service

Despite a near-direct landfall, Bermuda's experience and mitigation efforts regarding tropical cyclones spared the island from more severe damage. Around 18,000 customers were without power on October 2 due to downed power lines, transformers, and trees. No casualties were reported, according to Bermuda officials.

While Imelda and Humberto remained well-offshore, portions of the U.S. Atlantic coastline saw large waves due to both storms. Some coastal flooding was observed in Buxton, North Carolina, resulting in six unoccupied oceanfront homes being destroyed.

Financial Loss Estimate

Given flooding impacts produced by Hurricane Imelda, total economic and insured losses across all affected areas may reach into the tens of millions USD.



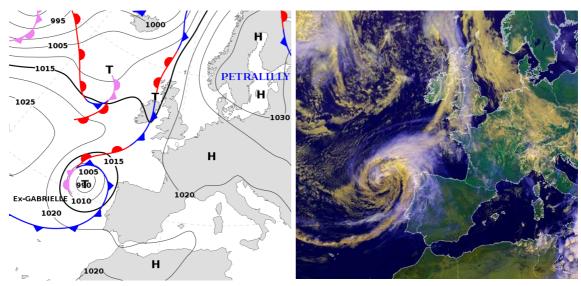
Western Europe: Ex-Hurricanes Gabrielle & Humberto

Overview

Remnants of hurricanes Gabrielle and Humberto affected parts of Western Europe from September 25 to October 3, leading to disruptions and moderate material damage. Economic and insured losses may reach tens of millions of EUR, mainly due to flooding in eastern Spain and wind claims in Ireland and the UK. Updates on the ongoing impacts of Ex-Hurricane Humberto / Windstorm Amy will follow in the next Weekly Cat Report.

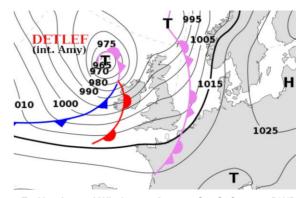
Meteorological Recap

Storm **Gabrielle**, initially the seventh named storm and second major hurricane of the 2025 Atlantic hurricane season, became a post-tropical cyclone over cooler waters of the Atlantic. On September 25, Gabrielle lost its tropical characteristics and dropped below hurricane intensity while approaching the Azores. The system moved over the Azores early on September 26, affecting the islands with tropical-storm-force winds and heavy rainfall. Gabrielle's remnants reached southern Portugal and Spain on September 28-29, bringing rainfall totals up to 200 mm (7.8 in) and triggering localized severe flooding in Valencia, Zaragoza, and the Balearic Islands. The local meteorological service (AEMET) issued its highest red warning for the impacted areas.



Ex-Gabrielle approaching Western Europe on Sep 27. Source: DWD, EUMETSAT

Remnants of another tropical system, Hurricane **Humberto**, are forecasted to impact Ireland and the U.K. on October 3 alongside a deep low-pressure system named **Amy** (Detlef by FU Berlin). The Met Office and Met Éireann have issued orange wind warnings, with gusts up to 100 mph (160 kph) possible.



Ex-Humberto / Windstorm Amy on Oct 3. Source: DWD



Event Details

Storm Gabrielle first struck the **Azores**, Portugal, toppling trees, forcing evacuations, and disrupting flights from September 25 to 27. Media and IFRC reported that about 200 buildings sustained mostly minor roof damage.

Additional impacts occurred in Italy's Sicily and Marche regions on October 1, with one person missing and several damaged houses due to scattered storms and flash flooding events.

Eastern **Spain** saw significant infrastructural and vehicular

damage in provinces such as Valencia, Zaragoza, Castellón, Alicante, Tarragona, and Baleares, with Ibiza Island especially affected. No deaths or injuries have been reported, though several people were rescued from flooded vehicles. Major transport disruptions were also reported.



Urban flooding in Ibiza, SpainSource: Spanish Civil Guard

Financial Loss Estimate

Given the severity of flash flooding damage, particularly in Spain, caused by storm Gabrielle, total economic and insured losses are estimated to reach into the tens of millions of EUR.

The updated loss assessment related to Amy's impact will be provided in the next Weekly Cat Report as this event continues to evolve at the time of writing.



Global Disasters: In Brief

China: Earthquake

A 5.6-magnitude earthquake struck near Dingxi City (Longxi County) in China's Gansu Province at 5:49 a.m local time on September 27. The quake's epicenter was located at a depth of 10 km (6.2 miles) below the earth's surface. Multiple nearby counties reported shaking and damage, resulting in 11 injuries, 4,328 houses damaged, and 7,812 people relocated across Longxi and Zhangxian counties.

Ukraine: Flooding

On September 30, heavy rains in Odesa city in southern Ukraine caused flash floods that led to at least nine fatalities, hundreds of rescues, damage to about 670 buildings, and power outages affecting at least 42,000 people across the Odesa Oblast. A state of emergency was declared after some locations received over 150-200 mm (5.9-7.9 in) of rainfall over several hours.

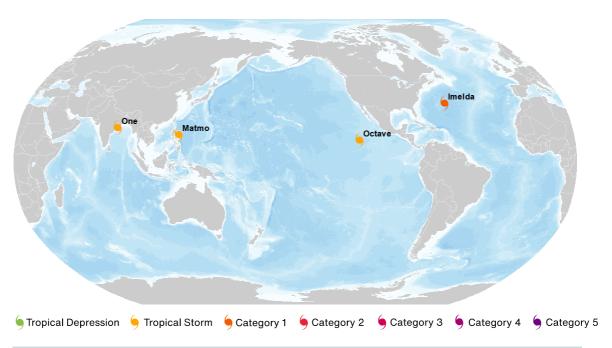
Southeast Asia: Tropical Cyclone Paolo

A new tropical cyclone, named Paolo by the PAGASA (Matmo by the JMA), formed over the Philippine Sea on September 30 and began moving west toward northern Luzon. It is expected to make landfall near Palanan, Isabela province, late on October 2 as a severe tropical storm. Paolo is then forecasted to continue moving toward southern China, where it may strengthen to a typhoon by October 5. Heavy to very heavy rainfall is forecast for central and northern Philippines, especially Luzon, and for Guangdong province in China in the coming days.



Appendices

Current Global Tropical Cyclone Activity

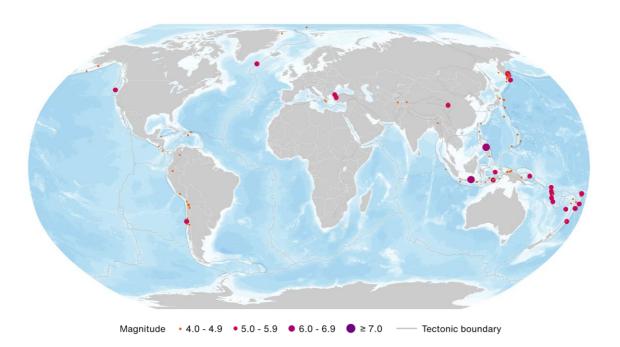


Name	Location	Winds	Center
TS Octave	12.5N, 118.5W	65	960 mi (1540 km) SW from La Paz, Mexico
PTC Imelda	33.2N, 59.5W	75	230 mi (370 km) E from Hamilton, United Kingdom
TS Matmo	15.6N, 125.0E	60	275 mi (445 km) E from Manila, Philippines
CY One	19.5N, 84.7E	40	90 mi (145 km) SW from Bhubaneshwar, India

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 26-Oct 2



Date (UTC)	Location	Magnitude	Epicenter
9/30/2025	11.15N, 124.14E	6.9	11 km (7 mi) ESE of Calape, Philippines
9/30/2025	7.24S, 114.17E	6	32 km (20 mi) SE of Kalianget, Indonesia

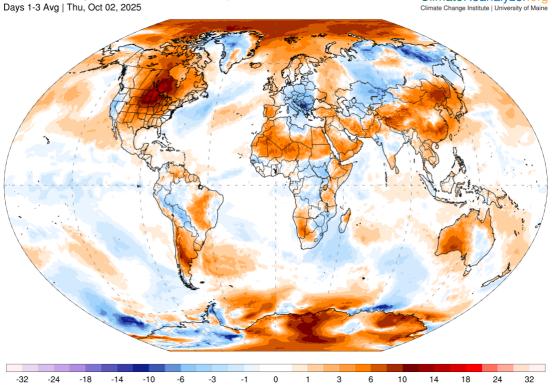
Data: U.S. Geological Survey (USGS) | Graphic: Aon Catastrophe Insight



3-Day Global Temperature Anomaly Forecast

GFS 2m T Anomaly (°C) [CFSR 1979-2000 baseline]

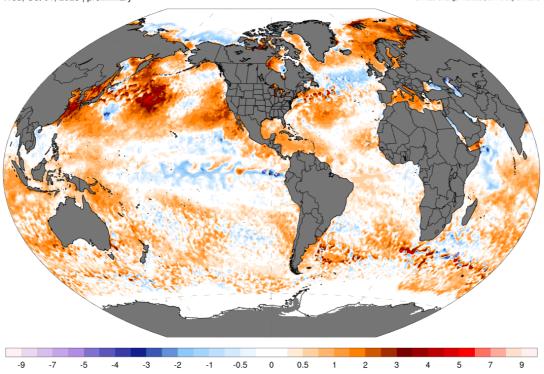
ClimateReanalyzer.org
Climate Change Institute | University of Maine



Current Global Sea Surface Temperature Anomaly

NOAA OISST V2.1 SST Anomaly (°C) [1991-2020 baseline] Wed, Oct 01, 2025 | preliminary

ClimateReanalyzer.org



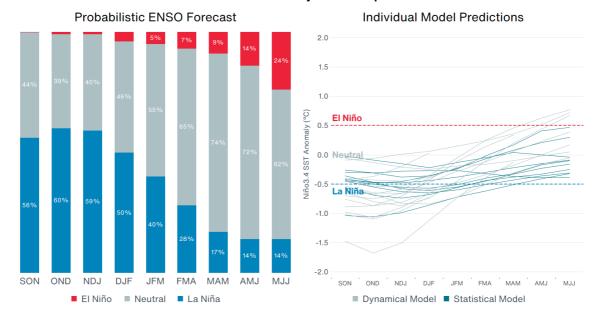
Data & Graphic: Climate Reanalyzer. Climate Change Institute, University of Maine



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 <u>Lenssen et al. (2020)</u> and <u>Mason and Goddard (2001)</u> to find more details about the typical but not guaranteed impacts of the ENSO cycle.

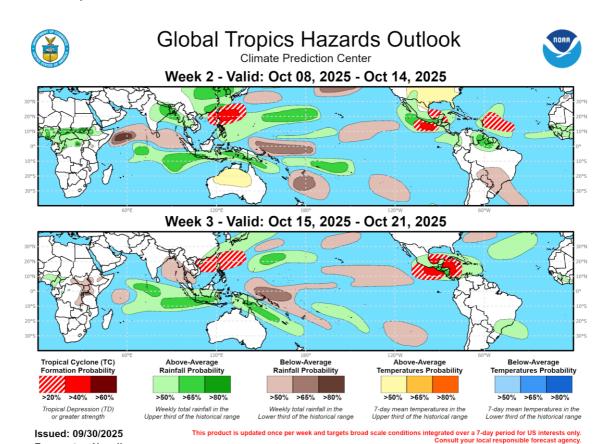
Probabilistic ENSO Model Projections: September 2025



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



Global Tropics Hazards Outlook

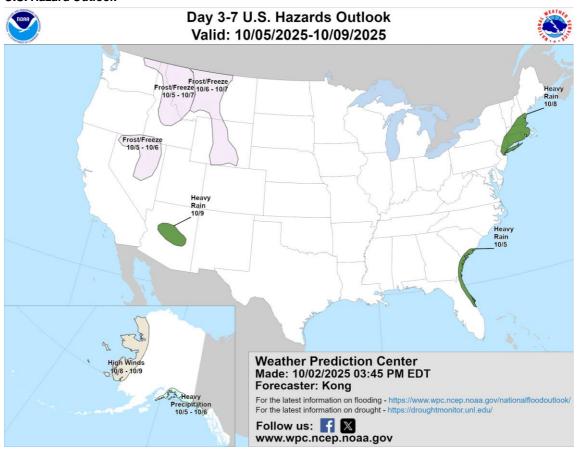


Data: Climate Prediction Center (CPC)

Forecaster: Novella



U.S. Hazard Outlook

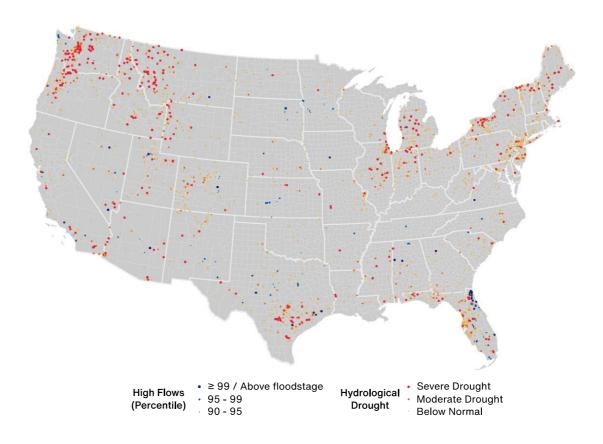


Data: Weather Prediction Center (WPC)



U.S. Current Riverine Flood Risk

A \geq 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, Vietnam, Thailand: Typhoon Bualoi

Oriental Mindoro under state of calamity due to Opong, ABS CBN

Vietnam estimates property damage from Typhoon Bualoi at \$303 mln, Reuters

PM orders urgent relief efforts as Typhoon Bualoi ravages across north-central, northern Vietnam, *Vietnam Plus*

Prime Minister inspects storm-hit areas in Ninh Binh, directs urgent recovery efforts, *Vietnam Plus*Typhoon-induced disasters leave 29 dead and hundreds injured in Vietnam, *Asia News Network*Rains from Typhoon Bualoi flood homes in Hanoi, disrupt transport, *Reuters*NDRRMC: 19 reported dead due to Mirasol, Nando, Opong, Habagat, *GMA News Online*36 people died, more than 11,400 billion VND in damage due to storm Bualoi, *VN Express*Situational Report No. 34 for the Combined Effects of Southwest Monsoon, TCs MIRASOL, NANDO, and OPONG (2025), NDRRMC

Philippines: Earthquake

U.S. Geological Survey (USGS)

Severe M6.9 earthquake hits Cebu and Leyte, central Philippines, leaving at least 69 dead, *The Watchers*

Situational Report No. 3 for the Effects of Magnitude 6.9 Earthquake in Bogo City, Cebu (2025), NDRRMC

Philippines ends quake rescue efforts, priority now on helping the 20,000 displaced, *Reuters* Why the Latest Earthquake in the Philippines Was Particularly Deadly, *The TIME*

United States: Flooding

National Weather Service (NWS)

Devastating flooding leaves 4 dead in Arizona as officials search for more unaccounted for, *CNN* Globe, Arizona, residents pick up the pieces after massive flooding, *AZ Central* At least 3 dead in Arizona following devastating flooding, *CBS*

Caribbean, Bermuda, United States: Hurricane Imelda

National Hurricane Center (NHC)

Bermuda Police Service

COE reveals damage caused by troughs and floods, *Hoy Guardianes De Le Verdad* Imelda leaves behind flooding in its wake, *The Tribune*

2 killed in Cuba as Tropical Storm Imelda and Hurricane Humberto threaten Bahamas and Bermuda, *AP News*

Hurricane Imelda pulls away from Bermuda leaving power outages and downed trees, *Santa Maria Times*



Western Europe: Ex-Hurricanes Gabrielle & Humberto

European Severe Weather Database (ESWD) Spanish Meteorological Institute (AEMET) UK's Met Office Irish Meteorological Service (Met Éireann) DWD EUMETSAT

Global Disasters: In Brief

UN OCHA

Update: 5.6-magnitude quake hits NW China's Gansu, injuring 9, *English News China*Nearly two months' worth of rain in 7 hours causes deadly flash floods in Odesa, Ukraine, *The Watchers*



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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