Weekly Cat Report

Review of Global Catastrophe Activity

August 15, 2025

Executive Summary

Event	Affected Region(s)	Fatalities	Economic Loss Estimate ($)	Page
Flooding & Landslide	Japan	3	100s of millions	3
Earthquake	Turkey	1	10s of millions	5
Flooding & SCS	United States	5	100s of millions	7
Typhoon Podul	Taiwan, China	0	N/A	9
Flooding	China	10	10s of millions	9
Flooding	Nigeria	11	Unknown	9
Flooding	Cabo Verde	9	Unknown	9
Heatwave	Europe	N/A	N/A	9
Flooding	Mexico	0	Unknown	10
Wildfires	United States	0	Millions	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.

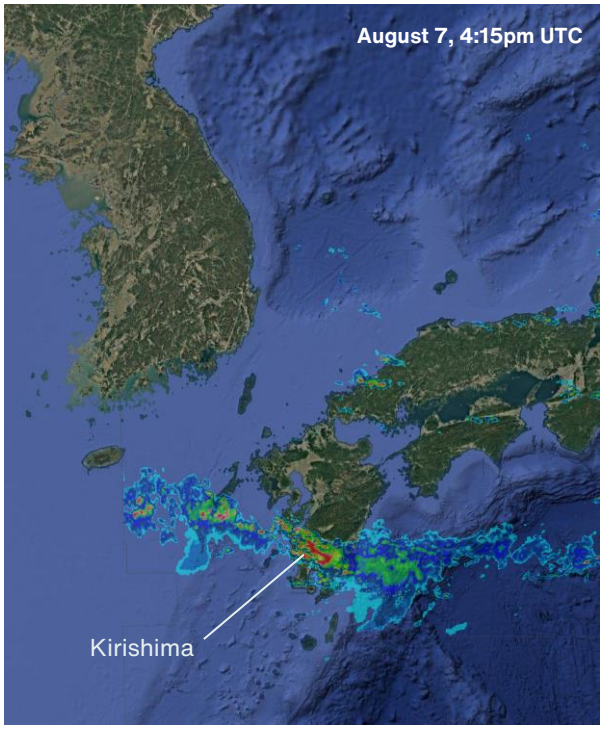
Japan: Flooding & Landslide

Overview

On August 8, 2025, record-breaking rainfall of 495 mm in 12 hours triggered severe flooding and landslides in Kirishima City, Kagoshima Prefecture, Japan, prompting the evacuation of over 360,000 residents as multiple rivers overflowed and critical infrastructure suffered major damage. Transportation services were suspended, and many communities left isolated. Direct economic losses are likely to reach into the hundreds of millions USD.

Meteorological Recap

Between August 6 and 12, a stationary front and associated low-pressure systems brought persistent inflows of warm, moist air over Japan, resulting in extremely unstable atmospheric conditions from northern to western regions. This led to the repeated formation of linear rain bands, which were especially severe in Ishikawa Prefecture on August 7 and in Kagoshima on August 8. 24-hour rainfall totals exceeded 300 mm (11.8 in) and 500 mm (19.7 in), respectively, which represent record amounts for these areas. Northern Kyushu, including Fukuoka and Kumamoto, experienced several rounds of torrential rain from August 9 to 11, with some locations recording over 600 mm (23.6 in) in total, more than three times the region's average August rainfall. The event caused widespread flooding and landslides, but after August 13, conditions largely improved.



Rainfall forecast for Kirishima City – red indicates Rainfall exceeding 80 mm (3.1 inches) per hour. Source: JMA

Event Details

The heavy rainfall event caused widespread damage across multiple regions of Japan. Numerous rivers in 10 prefectures overflowed, resulting in flooding within 65 rivers across 45 river basins. At least 74 landslides were recorded, with the hardest-hit areas including Ishikawa, Fukuoka, Nagasaki, Kumamoto, and Kagoshima. The disaster led to 3 deaths, 2 injuries, and the destruction of several homes. Significant damage to public infrastructure such as roads,

Yatsushiro Town, Kumamoto Prefecture

Source: The Ministry of Land, Infrastructure, Transport and Tourism

bridges, and ports was also reported. Over 3 million residents were advised to evacuate in (southern) Kyushu. Transportation was severely disrupted, with numerous train and bus suspensions and at least 56 flight cancellations at Kagoshima Airport. More than 6,000 households lost power at the peak of the event.

Financial Loss Estimate

With extensive damage to homes, public infrastructure, and transportation, direct economic losses from this event are likely to reach into the 100s of millions of dollars.

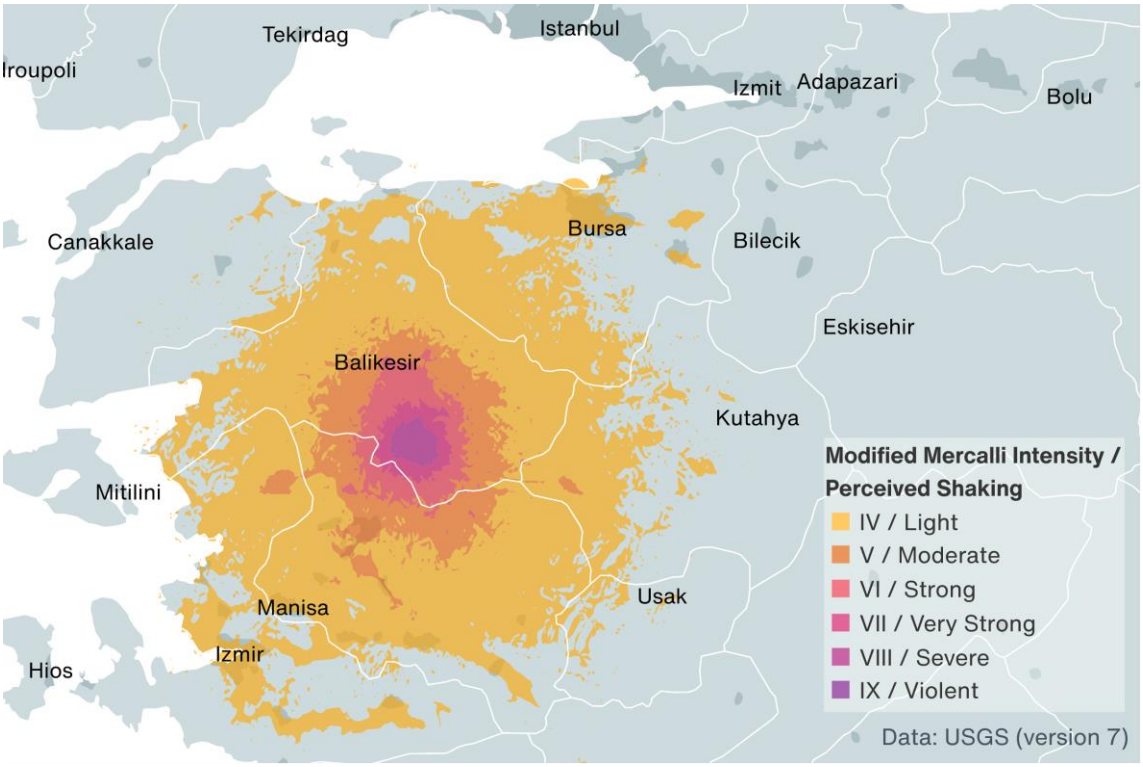
Turkey: Earthquake

Overview

On August 10, several Turkish provinces, particularly Balıkesir, experienced a magnitude-6.1 earthquake, which caused injuries to about 50 people and moderate structural damage across the affected region. According to the initial damage assessments, total economic losses are expected to reach at least into the tens of millions USD, pending future loss development. USGS PAGER methodology puts potential losses even higher.

Seismological Recap

On August 10 at 19:53 TRT, a magnitude-6.1 earthquake occurred at a depth of 10 km (6.2 mi) in the Sındırgı district of Balıkesir Province, Western Türkiye. The epicenter was located approximately 10 km (6.2 mi) south-southwest of Bigadiç. By August 13, over 1,200 aftershocks were recorded, including at least 19 events greater than magnitude-4.0.



The Mediterranean region is seismically active because the African plate moves northward towards the Eurasian plate along a complex boundary. Recently, on April 23, several Turkish provinces around the Marmara Sea experienced a magnitude-6.2 earthquake, which resulted in injuries to about 150 people and moderate structural damage across the affected region.

Historically, there have been a series of devastating M7+ strike-slip earthquakes propagating westward along the North Anatolian Fault Zone (NAFZ). The last powerful earthquake to strike the NAFZ occurred in 1999. The İzmit (August 17) and Düzce (November 12) events of that year struck one of Türkiye's most densely populated and industrialized urban areas, killing nearly 20,000 people and resulting in total economic losses of more than $30 billion (adjusted to 2025 USD).

Event Details

Impacts of the earthquake were felt primarily across the **Balıkesir and Manisa Provinces**, where moderate structural and infrastructural damage was recorded. Initial reports by local authorities claimed at least **426 severely damaged or collapsed buildings** and 61 slightly damaged buildings, mostly in rural areas. Overall, the population in this region resides in structures that are a mix of vulnerable and earthquake resistant construction. The predominantly vulnerable building types are adobe block and dressed stone/block masonry construction.

Over 32 million people felt various levels of shaking from this earthquake. Much of the affected area experienced weak or light shaking, including the capital city of Istanbul with a population of approximately 15 million. Over 70,000 people were exposed to very strong, severe, or violent shaking. 52 people were hospitalized, suffering mostly slight injuries due to panic. As of this writing, there was one fatality reported.

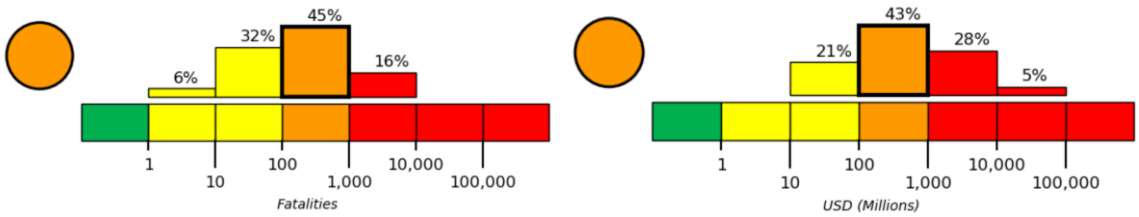
Note that human and material losses are subject to further changes since damage assessment remain ongoing and losses are still evolving.

Modified Mercalli Intensity (MMI)	Perceived Shaking	Exposed Population
III	Weak	18,922,000
IV	Light	12,638,000
V	Moderate	833,000
VI	Strong	301,000
VII	Very strong	33,000
VIII	Severe	36,000
IX	Violent	5,000

Affected population. Source: USGS, version 7

Financial Loss Estimate

Economic loss estimates by the USGS PAGER methodology suggest that economic losses may reach hundreds of millions USD, with a probability of 43 percent, pending future loss development.



Estimates of fatalities and economic damage based on USGS PAGER methodology

Source: USGS, version 7

Insured losses are anticipated to be considerably lower. However, they may still be substantial due to the relatively high insurance penetration in the Balıkesir province within the Turkish Catastrophe Insurance Pool (see the table below).

Province	Total Buildings	Current Policies	Take-up Rate (%)
Balıkesir	**377,000**	**241,431**	**64**
Manisa	353,000	158,066	44.8
Izmir	1,265,000	780,072	61.7
Kütahya	175,000	64,178	36.7

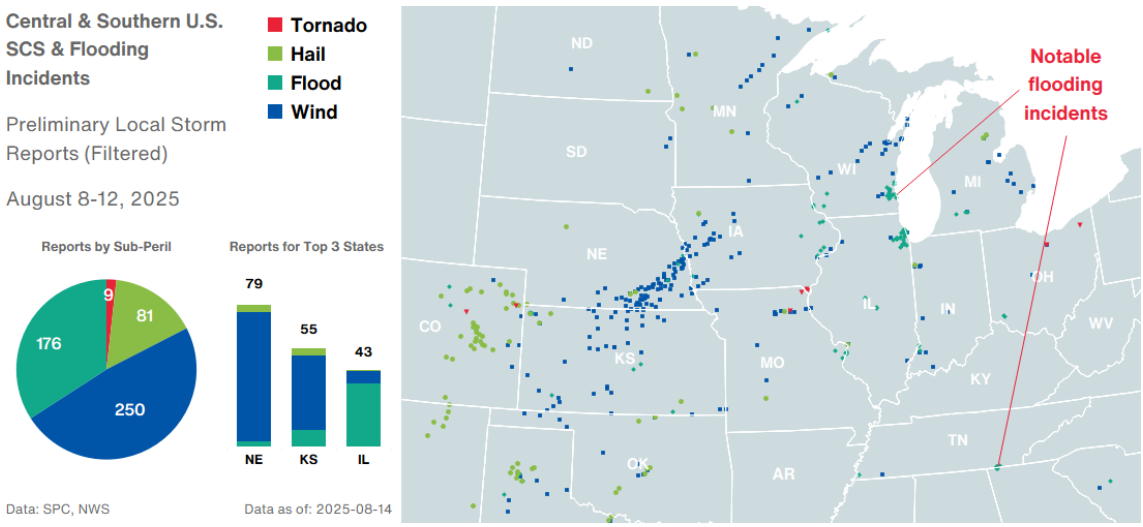
TCIP take-up rates in the affected provinces. Source: TCIP

United States: Flooding & Severe Convective Storm

Overview

Heavy rainfall and severe weather caused impacts to several communities across the central and southern United States in the past week. Chattanooga, Tennessee and Milwaukee, Wisconsin were among the worst affected by heavy rains, resulting in severe flooding damage and at least three deaths. Separate severe weather impacts were also observed in Minnesota, Nebraska, and Texas. Total economic and insured losses may reach into the hundreds of millions USD.

Meteorological Recap

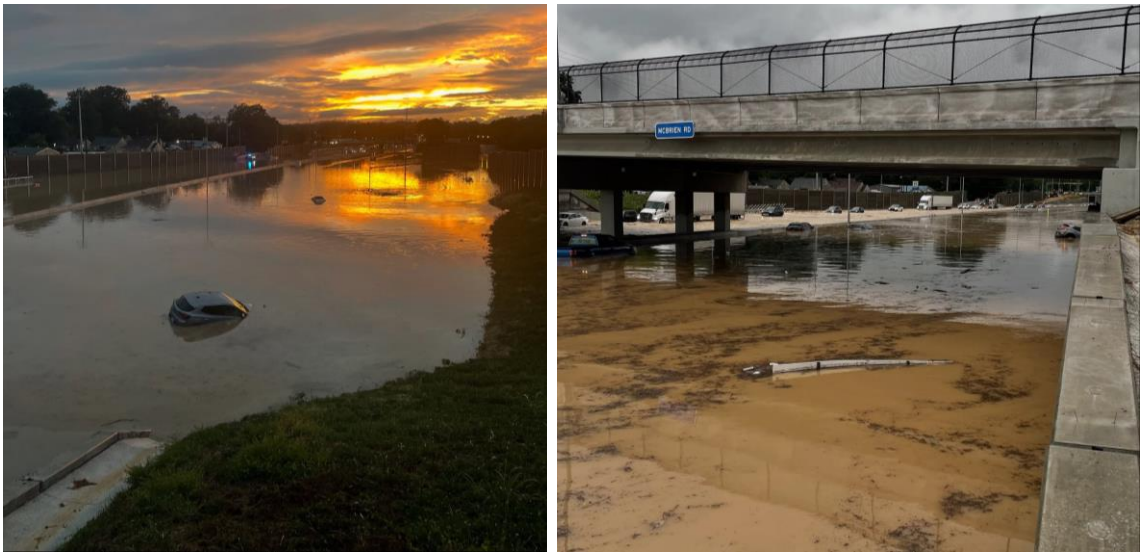


A slow-moving low-pressure system across the north-central United States and south-central Canada triggered heavy rainfall and severe weather on August 8-12. Beginning late on August 8 into August 9, two waves of severe weather affected the northern Great Plains and northern Midwest. Over a dozen reports of hail at least 2 inches (5.1 cm) in diameter in eastern Colorado were submitted to the Storm Prediction Center (SPC). In Kansas and Nebraska, several incidents of hurricane-force wind gusts (75 mph / 121 kph) were reported, especially in eastern Nebraska.

Then on August 9-10, southeast Wisconsin was notably affected by heavy rainfall and flash flooding. Milwaukee was especially impacted as 5.74 inches (146 mm) of rain was measured on August 9 alone. This was the second-wettest day on record for the city, only behind August 6, 1986 which saw 6.81 inches (173 mm) of rain. More heavy rainfall and localized flooding occurred in Kansas City (MO) early on August 10.

The following day, storms across the Texas Panhandle caused severe weather and flooding incidents, particularly in Amarillo. Then, on August 12, Chattanooga (TN) experienced significant flooding. The vast majority of rain fell over an 8 hour period during the afternoon and evening. A rain gauge at Chattanooga Metropolitan Airport recorded 6.42 inches (163 mm) for August 12, becoming the second-wettest single day rainfall total in the city's history. Remnants from Tropical Storm Lee in September 2011 dropped 9.49 inches (241 mm), which remains the wettest day on record for Chattanooga, according to the National Weather Service (NWS). Further north, more minor flooding was seen in parts of the Great Lakes, including Chicago.

Event Details



Flash flooding along Interstate-24 near Chattanooga, Tennessee

Source: TDOT

Chattanooga (TN) was among the worst impacted by flash flooding over the past week, leading to local officials to declare a state of emergency in Hamilton County. At least four people were killed while one remains missing. Across Chattanooga metro area, including nearby towns such as East Ridge, over 400 calls for help were made to emergency management officials. 35 people were rescued from flooded roads and highways, along with impacts due to downed trees. Despite widespread flooding, initial damage assessments from local authorities were less than expected.

However, more property damage was seen in the Milwaukee (WI) metro area due to floodwaters. Over 1,600 homes reported flooding damage across the 53218, 53209, and 53216 ZIP codes within northern Milwaukee and nearby Glendale. Hundreds of vehicles were inundated on roads, highways, and especially underpasses across the entire metro area. Hundreds of emergency calls were made to local emergency services, and roughly 47,000 customers lost power at the height of the storms. Due to the extensive impacts, a state of emergency was declared for Milwaukee County.

Further west, parts of eastern Nebraska saw notable severe weather impacts on August 9. Property damage was seen in Omaha, Lincoln, and Waterloo, including some buildings with roofs torn off. Downed trees and powerlines were widespread, at least one person was killed, and another person was injured. More severe storms in Minneapolis-St. Paul (MN) caused roughly 15,000 power outages. In Amarillo (TX), local reports indicated hail and wind damage to numerous homes and vehicles. Severe weather damage and localized flooding was seen especially within the Tradewinds, Olsen, and Paramount neighborhoods.

Financial Loss Estimate

Given the aggregated flooding and severe weather impacts over the past week, especially the observed flooding damages in Milwaukee (WI), total economic and insured losses may reach into the hundreds of millions USD.

Global Disasters: In Brief

Taiwan, China: Typhoon Podul

On August 13, Typhoon Podul (JMA; Gorio by PAGASA) made landfall in southern Taiwan as a Category 2 intensity-equivalent storm on the Saffir-Simpson scale. The typhoon then quickly moved towards China, where it made a second landfall 12 hours later. Media reports indicated no major damage, with one person missing and around 100 injured in Taiwan. In the Fujian and Guangdong provinces of China, around 15,000 people were evacuated, and fishing boats were called to port.

China: Flooding

Flash floods in Yuzhong County in the Gansu Province of China between August 7 and 8 resulted in at least 10 deaths and 33 missing persons after the area was hit by up to half its annual rainfall in just 24 hours. The event caused severe disruption, stranding more than 4,000 residents in four villages, and knocking out power and telecommunications across the county. Infrastructure damage was compounded by landslides, and emergency services faced significant challenges reaching affected communities. In response, full-scale rescue efforts were initiated, with local authorities declaring a Level-1 emergency and the central government allocating 100 million yuan (14 million USD) for recovery operations.

Nigeria: Flooding

Recent heavy seasonal rainfall led to flash floods in the Afikpo Local Government Area of Ebonyi State in southeastern Nigeria. According to the latest reports by humanitarian and local authorities as of August 11, there have been 11 deaths, several missing people, and over 800 people affected. The floods caused considerable damage to infrastructure and croplands. Historically, Nigeria experiences its annual rainy season from May to September.

Cabo Verde: Flooding

Heavy rainfall from a tropical depression (now Tropical Storm Erin), caused flash flooding on São Vicente and Santo Antão Islands in north-western Cabo Verde on August 10-11. 192.3 mm (7.6 in) of rain fell in just five hours, according to the National Institute of Meteorology and Geophysics (INMG). The International Federation of Red Cross (IFRC) stated that, as of August 11, nine people were killed, five were reported missing, thousands of individuals were affected, and approximately 1,500 were displaced. Buildings and infrastructure in these areas also sustained damage. A state of calamity was declared for both São Vicente and Santo Antão Islands.

Europe: Heatwave

This week, most of Europe experienced a significant heatwave with temperatures exceeding 40 °C (104 °F) in several countries. Extreme temperatures driven by a persistent heat dome broke numerous all-time temperature records and impacted many individuals and businesses. Maximum temperatures surpassed 40 °C (104 °F) in parts of Spain, France, Portugal, as well as in southeastern Europe during the early part of the week. By mid-week, this heatwave extended into Central Europe, with temperatures reaching the upper 30s in Germany, Czechia, Poland, and other areas. Some locations saw air temperature over 10 °C (18 °F) higher compared to the long-term average. Since excessive heat causes more fatalities than any other weather-related hazard, the death toll from recent European heatwave is subject to further analyses.

Mexico: Flooding

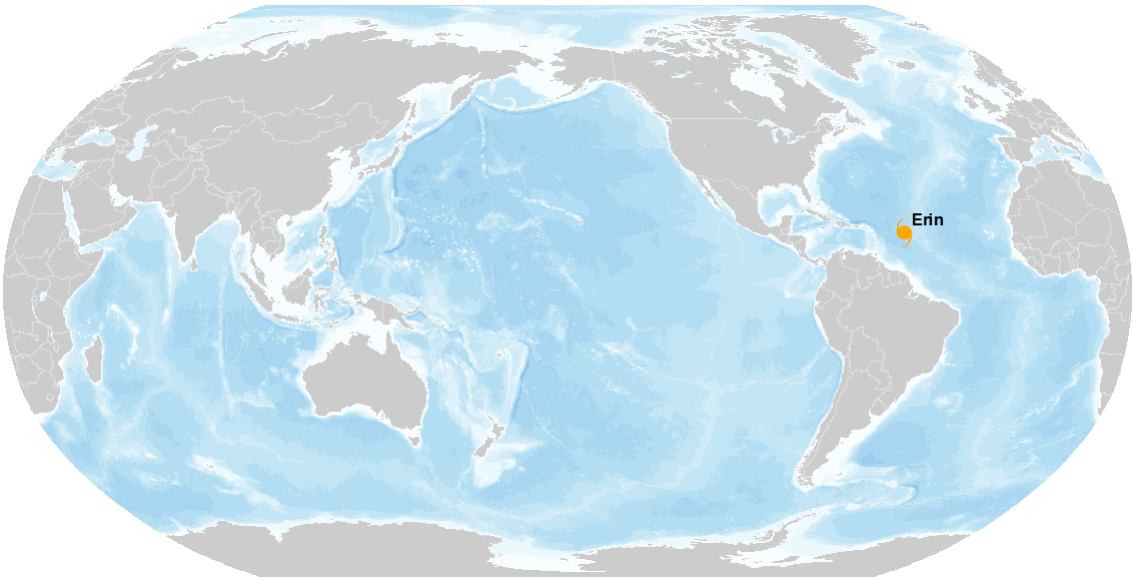
On August 7, heavy rainfall and subsequent flash flooding impacted parts of western and southern Mexico due to influences from Tropical Storm Ivo and another tropical low. The states of Nayarit and Veracruz were the worst affected as local media reported four injuries and many homes inundated across several towns and villages.

United States: Wildfire

Amid ongoing warm temperatures in the western United States, a number of fires in Colorado and California have ignited or continued to grow over the past week. In western Colorado, the Lee Fire (133,600 ac / 54,000 ha) is now the 6th largest fire in the state's history and resulted in the evacuation of a local prison. In southern California, the Canyon Fire in Los Angeles and Ventura counties destroyed 7 structures before being contained as of August 14. Further north in San Luis Obispo and Santa Barbara counties, mandatory evacuations remain in place as the Gifford Fire has already burned 132,600 ac (53,700 ha) of land since August 1. Over the past week, at least five structures were destroyed while 11 people have been injured.

Appendices

Current Global Tropical Cyclone Activity

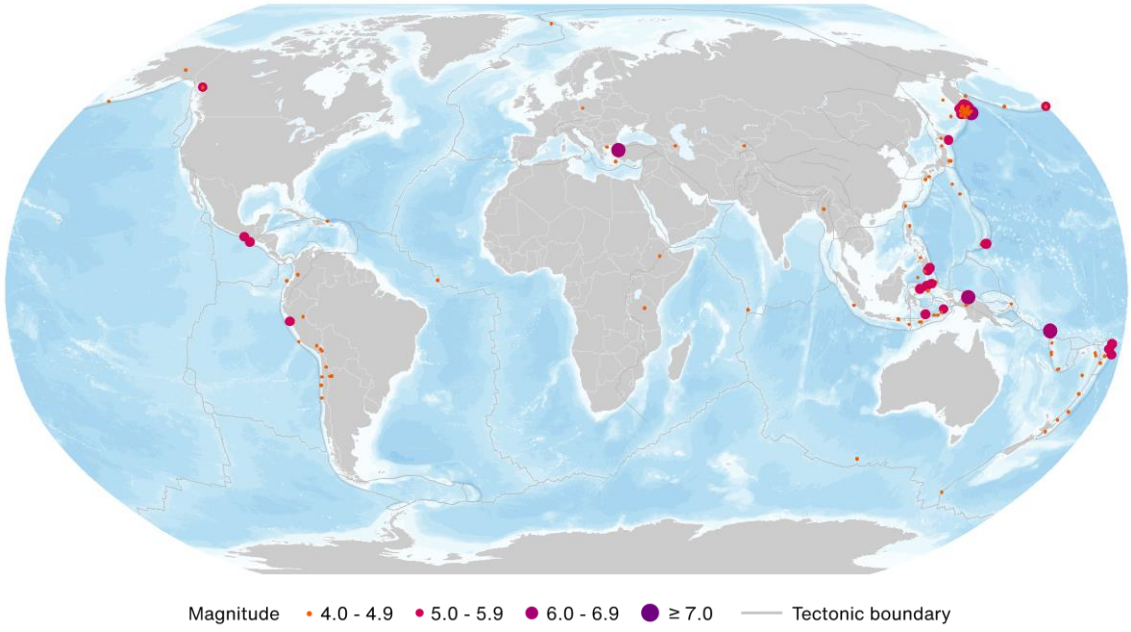


Tropical Depression Tropical Storm Category 1 Category 2 Category 3 Category 4 Category 5

Name	Location	Winds	Center
TS Erin	16.7N, 51.2 W	60	790 mi (1270 km) E of the Northern Leeward Islands

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 8-14



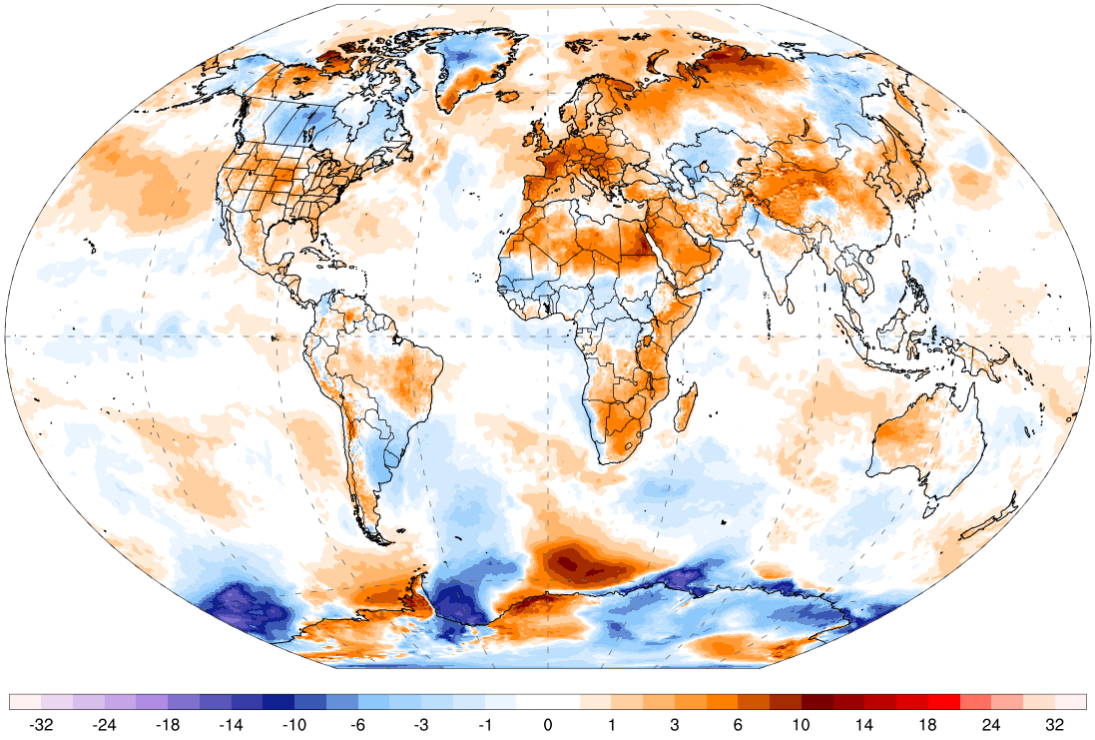
Date (UTC)	Location	Magnitude	Epicenter
8/9/2025	50.06N, 159.77E	6	26 km (16 mi) ESE of Severo-Kurilsk, Russia
8/10/2025	39.31N, 28.07E	6.1	10 km (6 mi) SSW of Bigadiç, Turkey
8/12/2025	2.06S, 138.97E	6.3	19 km (12 mi) WNW of Abepura, Indonesia
8/14/2025	11.64S, 166.17E	6.3	10 km (6 mi) SSE of Lata, Solomon Islands

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 | Thu, Aug 14, 2025

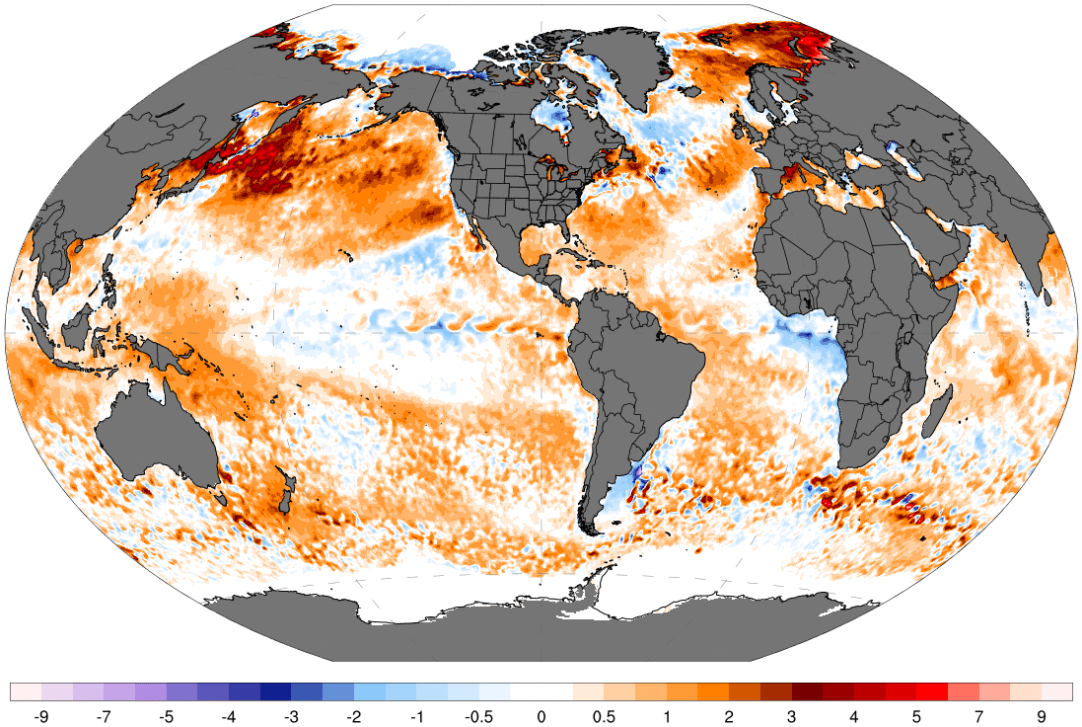
ClimateReanalyzer.org
Climate Change Institute | University of Maine



Current Global Sea Surface Temperature Anomaly

NOAA OISST V2.1 SST Anomaly (°C) [1991-2020 baseline]
Wed, Aug 13, 2025 | preliminary

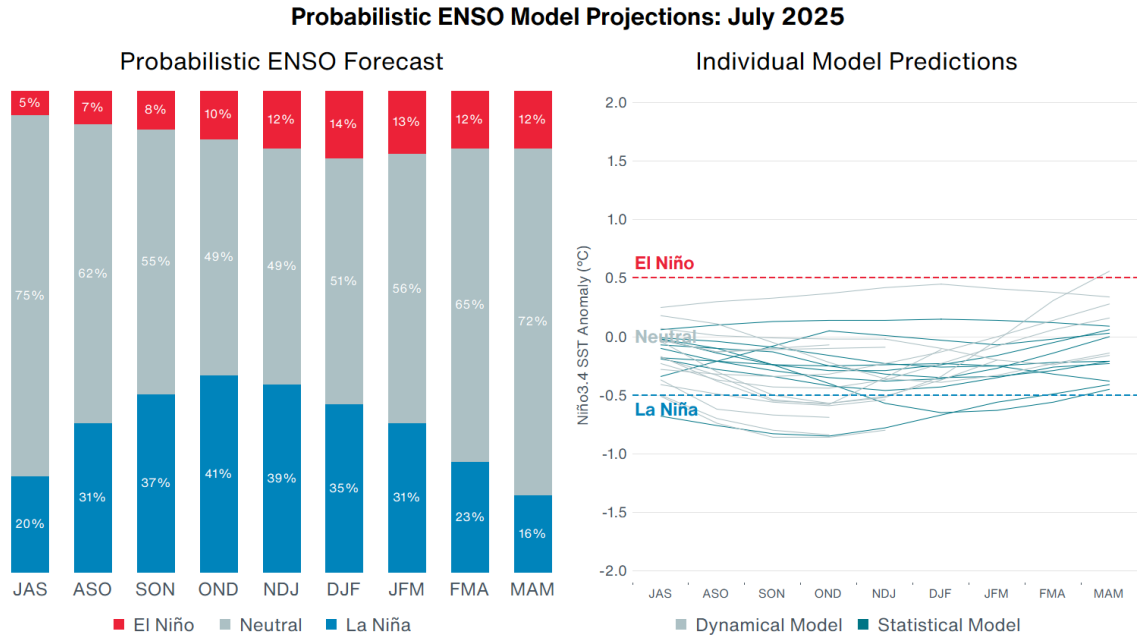
ClimateReanalyzer.org
Climate Change Institute | University of Maine



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

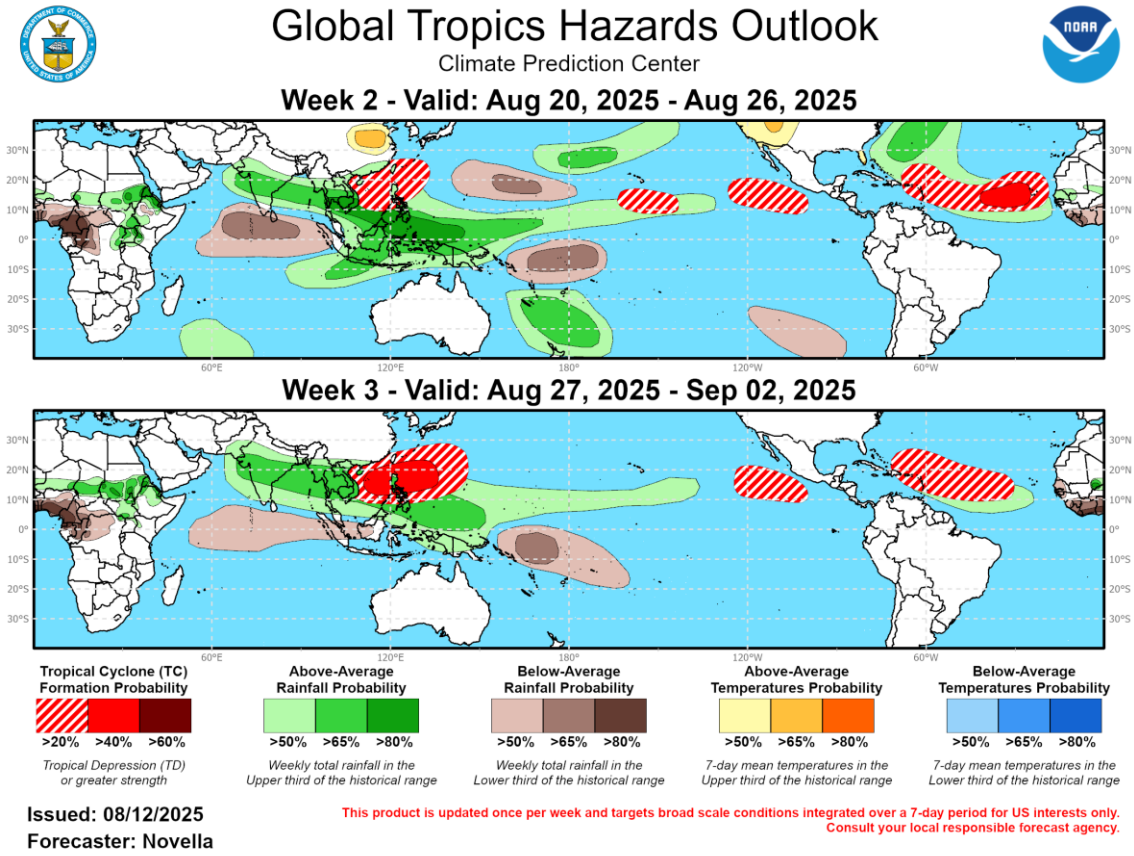
El Niño-Southern Oscillation (ENSO) Projections

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.



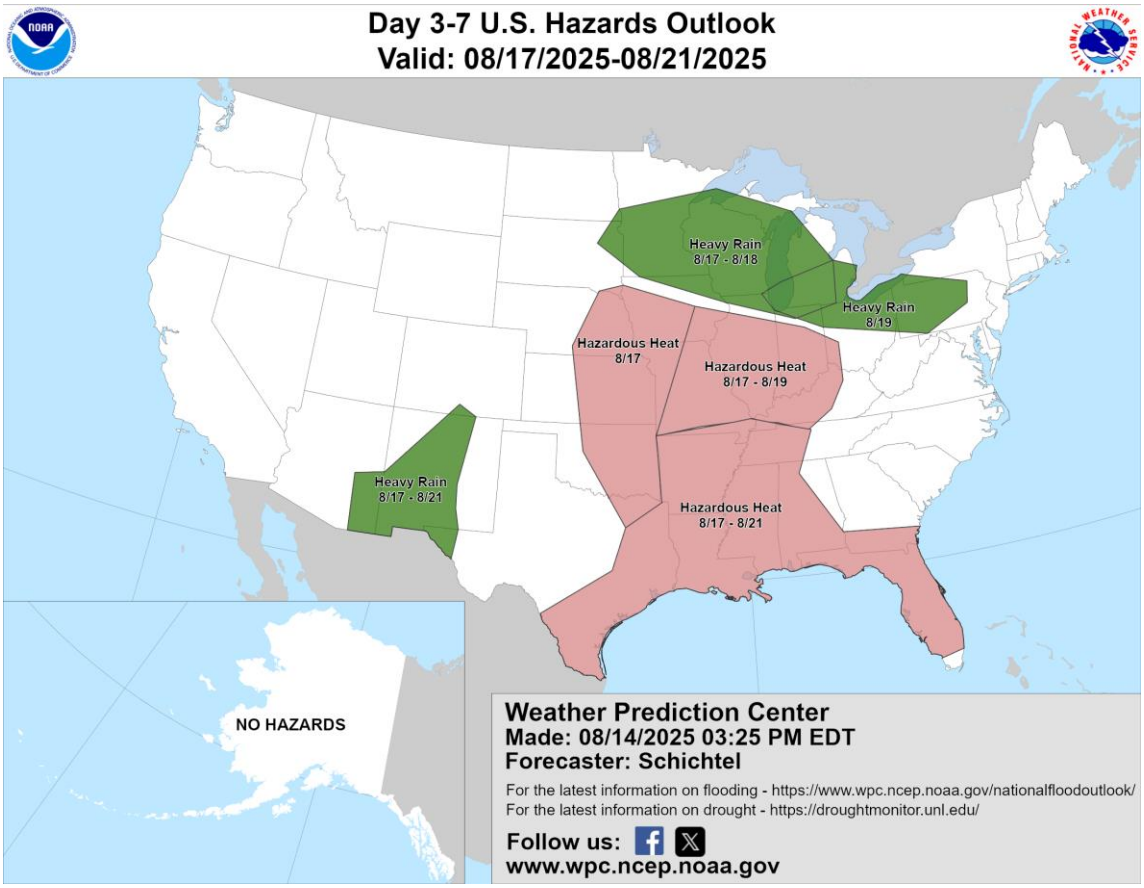
Data: National Oceanic and Atmospheric Administration (NOAA), Columbia University | Graphic: Aon Catastrophe Insight

Global Tropics Hazards Outlook



Data: Climate Prediction Center (CPC)

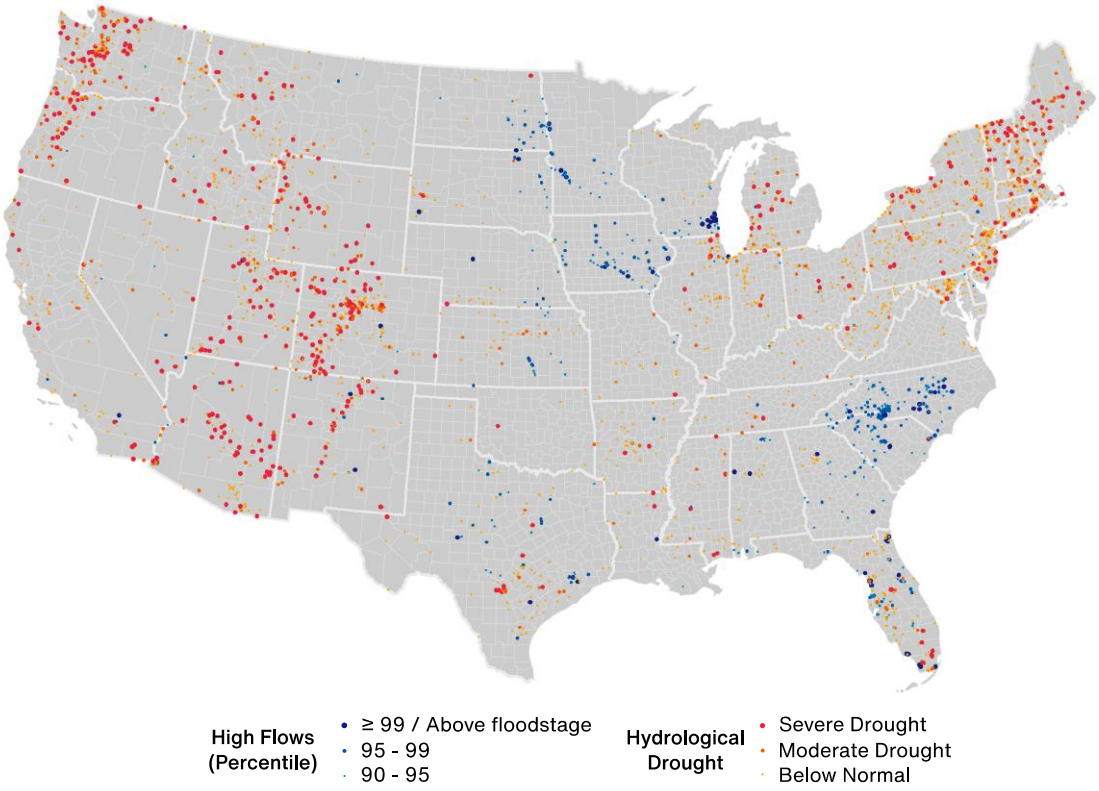
U.S. Hazard Outlook



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

Japan: Flooding & Landslide

Damage caused by heavy rainfall from August 6, 2025 (11th report) As of 2:00 PM on August 14, 2025, *The Ministry of Land, Infrastructure, Transport and Tourism (Japan)*

Japan moves to evacuate millions of people as torrential rain triggers flooding and Landslides, *The Independent*

Heavy Rain Hits Kyushu, Triggering Severe Floods and Landslides, *Japan Forward*

Multiple missing, over 3 million advised to evacuate after extreme rainfall hits Kyushu, Japan, *The Watchers*

Heavy rain emergency declared in Kirishima, Kagoshima as record rainfall hits Kyushu, Japan, *The Watchers*

Turkey: Earthquake

U.S. Geological Survey (USGS)

Turkish Disaster and Emergency Management Authority (AFAD)

Turkish Catastrophe Insurance Pool (TCIP)

Balıkesir quake severely damages over 190 buildings, minister says, *Daily News*

6.1 magnitude earthquake hits western Türkiye, *Anadolu Ajansı*

Minister Kurum visited the villages damaged by the earthquake in Sındırgı, *Anadolu Ajansı*

United States: Severe Convective Storm & Flooding

National Weather Service (NWS)

Storm Prediction Center (SPC)

Tennessee Department of Transportation (TDOT)

Flash floods in Chattanooga trigger more than 400 emergency calls, 35 rescues Tuesday, *KTVL*

Record Chattanooga rainfall leaves 3 dead, prompts state of emergency, *Accuweather*

Milwaukee's north side ZIP codes the hardest hit from historic flooding, *WISN*

Storms cause flooding, damage across Amarillo Monday evening, *KFDA*

Global Disasters: In Brief

Cal Fire

International Federation of Red Cross (IFRC)

National Institute of Meteorology and Geophysics of Cape Verde (INMG)

Colorado prison evacuated as growing wildfire becomes one of the largest in state history, *NBC News*

Typhoon Podul brings no major damage as it crosses Taiwan and heads for China, *ABC News*

10 dead, 33 missing after Yuzhong County, China, receives half a year's rainfall in 24 hours, *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.

Contacts

Contact the authors:

Michal Lörinc
Head of Catastrophe Insight
michal.lorinc@aon.com

Ondřej Hotový
Catastrophe Analyst
ondrej.hotovy@aon.com

Antonio Elizondo
Senior Scientist
antonio.elizondo@aon.com

Tomáš Čejka
Catastrophe Analyst
tomas.cejka@aon.com

About Aon:

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

Follow Aon on LinkedIn, X, Facebook and Instagram. Stay up-to-date by visiting Aon's newsroom and sign up for news alerts here.