Weekly Cat Report

Review of Global Catastrophe Activity

July 11, 2025

Executive Summary

Event	Affected Region(s)	Fatalities	Economic Loss Estimate ($)	Page
Flooding	United States	124+	Billions	3
Typhoon Danas & SCS	Taiwan, China	2	100s of millions	7
SCS & Flooding	Europe	1	10s of millions	8
Tropical Storm Chantal	United States	6	10s of millions	10
Wildfires	France, Spain	0	Millions	10
Winter Weather	Argentina, Uruguay, Chile	15	N/A	10
Earthquake	Guatemala	6	Millions	10
FL & Landslide (Update)	Pakistan	87	N/A	10
Flooding	Bangladesh, Myanmar	0	N/A	10
Flooding & Landslide	China, Nepal	9	N/A	11
Flooding	Indonesia	3	N/A	11
SCS & Flooding	United States	0	100s of millions	11

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

Overview

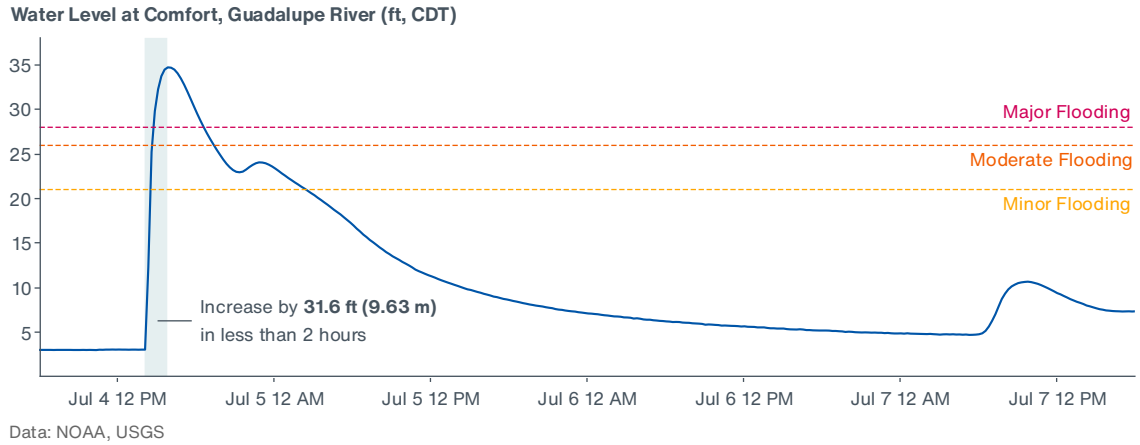
Over the past week, two very significant flooding events occurred in the southern United States. Most notably, portions of central Texas experienced a 1-in-1000-year rainfall event early on July 4 due to remnants from Tropical Storm Barry. The resulting flash floods caused catastrophic damage and at least 120 fatalities, becoming one of the deadliest non-tropical cyclone flooding events seen in the U.S. in decades. Another deadly flash flood hit the town of Ruidoso, New Mexico, damaging dozens of homes and causing three fatalities. While overall insured losses may be low, total economic losses may still reach into the billions USD.

Meteorological Recap

In the early hours of July 4, the remnants of Tropical Storm Barry, aided by ample moisture from the Gulf, produced extreme rainfall across much of central Texas. In fact, these storms produced a 1-in-1000-year rainfall event, according to Colorado State University's Precipitation Systems Research Group. Within just a few hours, months' worth of rain inundated the region, leading to significant river flooding particularly along the Guadalupe River.

Date	Water Level (ft/m)
Jul 7, 1869	42.3 / 12.89
Aug 2, 1978	40.9 / 12.45
Jun 14, 1935	36.9 / 11.25
Sep 16, 1915	34.9 / 10.64
Jul 4, 2025	**34.76 / 10.59**

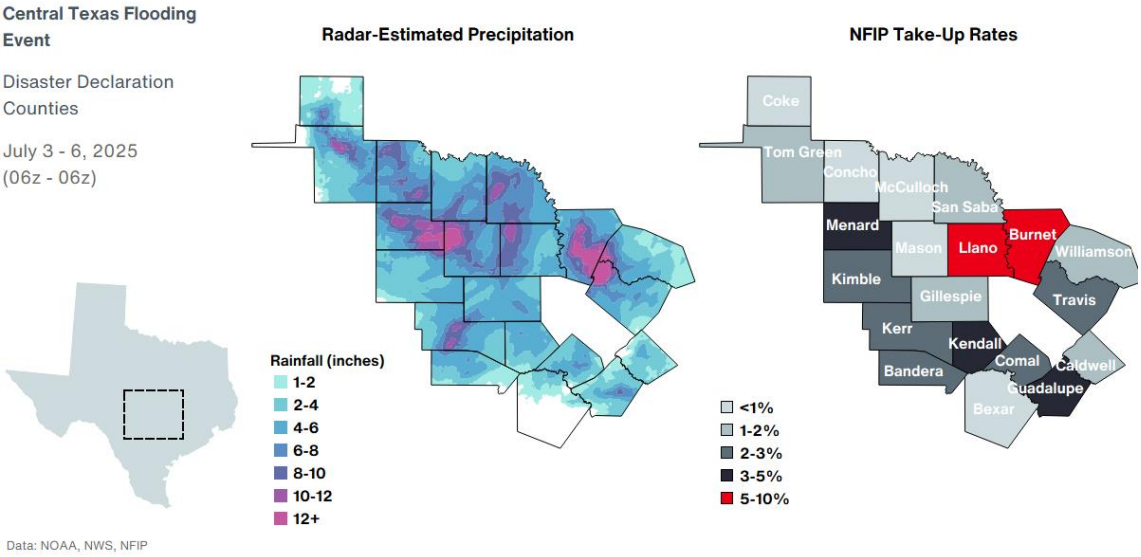
Local officials reported a dramatic rise in water levels, with the river surging 26 feet (7.9 meters) in just 45 minutes. Notably, several river gauges approached or even exceeded major flood stage. This included the Guadalupe River gauge at the town of Comfort, which saw its 5th-higher water level on record (see table on the right and graphic below).



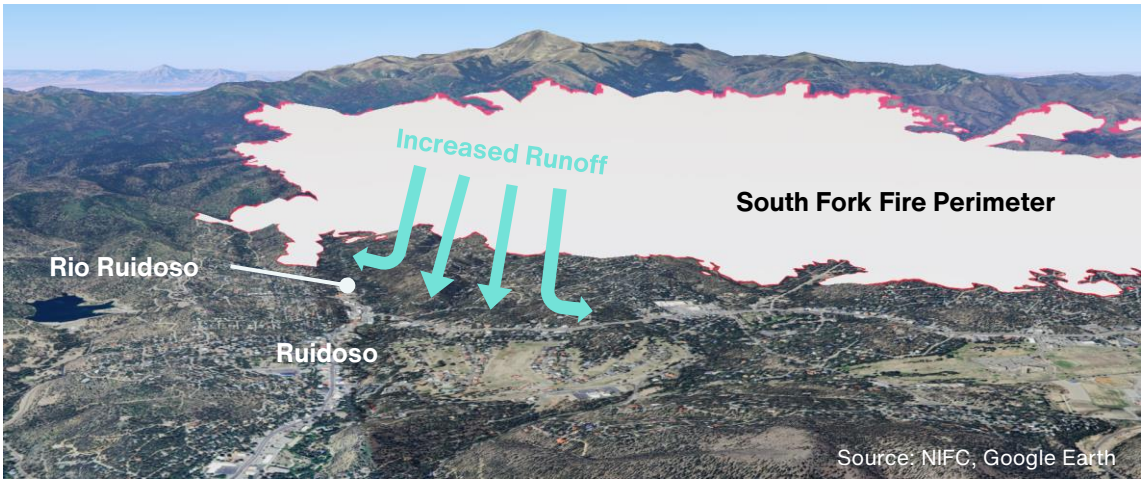
The overwhelming rainfall and flash flooding prompted the National Weather Service to issue multiple flash flood emergencies during the early morning hours on July 4. Catastrophic flooding rapidly unfolded in Kerr and Kendall counties, with additional severe flooding occurring in Tom Green County.

The storms on July 4 then helped initiate another cluster of storms the following day, bringing heavy rainfall to other parts of central Texas. Williamson and Burnet counties saw the heaviest rainfall, resulting in severe flooding and more flash flood emergencies being issued by the NWS early on July 5. Localized flooding was also reported in nearby Travis County.

On July 6-8, central Texas continued to see more rainfall, but with reduced impacts. By July 8, storm total rainfall exceeded 10 inches (254 mm) across much of the region, with some areas surpassing 20 inches (508 mm). Notably, many counties affected by the heaviest rains and flooding, such as Kerr, Williamson, Burnet, and Kendall, also have low public flood insurance penetration. Take-up rates are typically at or below 5% for these areas (see graphic below), according to the National Flood Insurance Program (NFIP).



In nearby New Mexico, another significant flash flooding incident occurred soon after the central Texas floods. During the afternoon of July 8, stagnant thunderstorms along the Sierra Blanca Mountain range resulted in very heavy rainfall, which poured into the nearby valleys. Residual burn scars left from the South Fork Fire in June 2024 also caused enhanced runoff (see graphic below). The Rio Ruidoso gauge in Ruidoso's Hollywood neighborhood exceeded 20 feet (6.1 meters), setting a new record water level at that gauge station. Subsequent river and flash flooding struck Ruidoso, becoming one of the largest flooding incidents for the town since last year's burn scars first appeared.



Historical Comparison

Hill Country, the area of central Texas impacted by the recent floods, is highly prone to flash floods and has locally earned the nickname “flash flood alley”. The hilly terrain and ample source of moisture from the Gulf combine to rapidly funnel heavy rainfall towards the flood plains situated in lower elevations. The rocky soils of the region also enhance rainfall runoff.

Similar to the most recent floods, many previous flash floods in Hill Country were not due to tropical cyclones. 10 years ago, a significant flood occurred in late May 2015, which caused the nearby Blanco River to rise 45 feet (13.7 meters) in one hour. The town of Wimberly was heavily impacted, along with other nearby rural towns, resulting in 13 deaths and 400 destroyed homes. Another significant flooding event occurred in October 1998 due to remnants from Hurricane Madeline and a separate cold front combining to enhance rainfall rates. At least 31 people were killed.

Both the May 2015 and October 1998 floods are among the costliest non-tropical cyclone flooding events in Texas history, according to data from Aon Catastrophe Insight. Notably, the majority of such events have almost exclusively occurred in central or southern Texas (see table below).

Date	Economic Loss (2025 $)	Fatalities	Context
April 2016	4.0 billion	8	Omega blocking pattern led to stagnant storms producing over 1 foot (305 mm) of rain around Houston
May 2015	2.8 billion	13	Pre-saturated soils and additional heavy rain caused flooding in Blanco River Basin, with severe impacts in Wimberley
October 1994	2.6 billion	17	Combination of a cold front and remnants of Hurricane Rosa resulted in flash floods in San Jacinto River Valley
October 1998	2.0 billion	31	Heavy rain and flooding due to remnants of Hurricane Madeline and a separate cold front
March 2016	1.2 billion	6	Multi-day heavy rain event triggered severe flash flooding across Sabine River Valley

Moreover, the July 2025 central Texas flooding event is considered the deadliest non-tropical cyclone flooding event in the U.S. since 1976. That year, a severe flash flood unfolded in Colorado’s Big Thompson Canyon along the Big Thompson River on July 31. The stagnant storms and heavy rains resulted in 144 fatalities. Another 250 people were injured while over 550 homes and businesses were destroyed.

Flooding damage in central Texas

Source: Texas Military Department

Event Details

Central Texas

As of late July 10, at least 121 fatalities have been confirmed. Roughly 173 people also remain missing as search and rescue operations continue. Of all fatalities, 96 of them were reported in Kerr County, which experienced the worst impacts in central Texas. Catastrophic flooding damage was seen along the Guadalupe River, including within the towns of Kerrville, Ingram, and Hunt. Entire roads and bridges were washed away, and multiple towns were nearly completely inundated. 12 campgrounds along the river also sustained damage. Camp Mystic was among the worst affected areas as 27 people were killed and much of the campground was destroyed. A federal disaster declaration was made for the county due to the extensive impacts.

Washed out road in Ruidoso, New Mexico

Source: NMDOT

Other adjacent counties also saw severe flooding, including Williamson County. Many homes and other structures were inundated near Georgetown and Leander, forcing evacuations. Reported of flooded homes and roads also came from San Angelo. Altogether, over 850 people were rescued from floodwaters across central Texas, with the majority being rescued in Kerr County. 20 counties in central Texas were also issued disaster declarations from state officials.

New Mexico

The severe flooding on July 8 across Ruidoso resulted in at least three fatalities and three injuries. As of July 10, four people remain missing. According to local officials, at least 200 homes were damaged or destroyed, and 65 people were rescued from floodwaters, mainly due to stalled vehicles. A number of roads were washed out or partially damaged, especially those near the Rio Ruidoso. State officials have also declared a state of emergency for Ruidoso.

Financial Loss Estimate

Since many roads remain washed out or covered in debris, it will take some time to understand the full damage extent in central Texas. Given the low NFIP take-up rates across this mostly rural area, this is not likely to be a major insured industry loss event. However, initial reports, local testimonies, and shared images from central Texas and New Mexico indicate substantial infrastructure damage. As a result, while insured losses may be low, total economic losses may still reach into the billions USD.

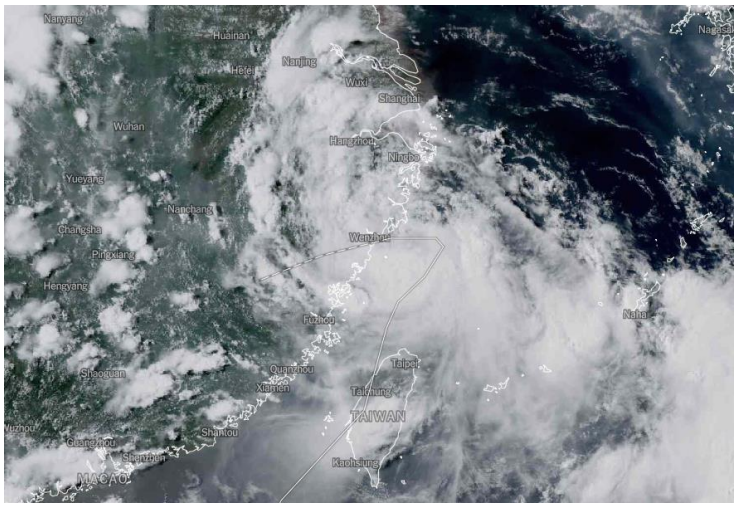
Taiwan, China: Typhoon Danas & SCS

Overview

Typhoon Danas resulted in notable damage and casualties in Taiwan and southeastern China, while severe weather in Yunnan Province led to floods and landslides affecting thousands and damaging roads, vehicles, and livestock. It is expected that cumulative loss from these events will reach lower hundreds of millions of USD.

Meteorological Recap

On July 4, tropical depression was identified moving westward with maximum sustained winds of 45 km/h. It was located about 320 km southwest of Taiwan. Later that day, the system intensified into a tropical storm and the JMA named the storm *Danas.* Eventually it reached its peak intensity as a Category 3-equivalent typhoon on July 6, before making landfall near Budai on the western coast of Taiwan. It is the first storm on record to make landfall in Chiayi County as a typhoon.



The cyclone that made landfall in China on July 8. Source NOAA

By July 7, it was over the East China Sea, transitioning to a tropical storm with winds of 80 km/h (50 mph). Danas made a second landfall in Dongtou District in Wenzhou, China, on July 8. Danas brought moderate to heavy rainfall across Taiwan, southeastern China, and northern Philippines.

Event Details

The impact of Danas was notable, particularly in Taiwan and China. It resulted in two fatalities and over 500 injuries in Taiwan as of July 10. Agricultural losses alone were estimated at TWD2.4 billion ($82 million), concentrated in the southwest of the country. The storm's trajectory indicated further impacts on central-eastern China, particularly around Wenzhou city. Meanwhile, the Yunnan Province in southwestern China faced severe weather conditions, with heavy rainfall leading to floods and landslides. As of July 10, five people were reported missing, and over 7,000 individuals were evacuated to temporary shelters. The floods affected more than 150 houses, damaged over 200 roads and 1,500 vehicles, and resulted in the loss of over 500 livestock. It is expected that next 48 hours will include moderate to heavy rain with isolated very heavy downpours across Yunnan Province, the greater Southwestern China region, and East China region.

Financial Loss Estimate

Total economic damages are anticipated to reach at least the lower hundreds of millions of USD.

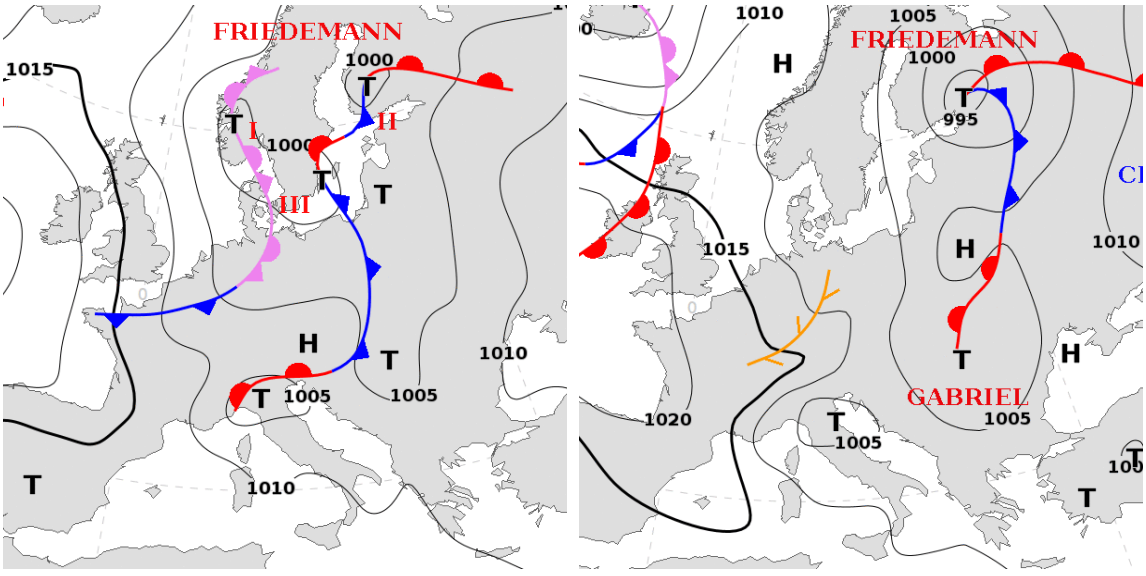
Europe: Severe Convective Storm & Flooding

Overview

Severe storms produced damaging winds, large hailstones, and heavy rainfall between July 6 and 8, affecting various parts of Europe, with notable damage incurred particularly in eastern Slovakia, Italy, Croatia, and Hungary. Aggregated economic losses are expected to reach at least tens of millions, possibly higher.

Meteorological Recap

Since July 6, storms have occurred along the cold front associated with low **Friedemann**, generating various hazards across the region. Hailstones over 10 cm (3.9 in) were reported in the Lazio region, central Italy, while 7-cm (2.8-in) hail occurred in northern Italy (Liguria and Veneto), Hungary, and Russia. Most damage resulted from wind gusts of up to 110 kph (68 mph) in eastern Slovakia and over 130 kph (81 mph) in Hungary and Croatia. On July 8, low-pressure system **Gabriel** formed over southern Europe and tracked northward, bringing heavy rainfall and localized flooding in parts of Poland and Slovakia. Daily rainfall exceeded 100 mm (3.9 in) of rain in some locations.



Synopsis on July 7 (left) and July 8 (right). Source DWD

Event Details

Since July 5, heavy rain, strong winds, thunderstorms, and hail have hit parts of **Italy**, causing casualties and property damage, especially in the Lombardy, Liguria, Veneto, Lazio, Tuscany, and Piedmont regions. One person died in the Milan metropolitan area and several were injured by falling trees. Lombardy's fire brigades responded to over 500 incidents, and river overflows forced dozens to evacuate.

On July 7, strong winds affected large portions of Eastern Europe, causing substantial damage in eastern **Slovakia**, specifically in the Prešovský and Košický regions. Gelnica town reported significant material damage to numerous houses and vehicles. In **Poland**, authorities conducted more than 2,200 interventions related to the storms, mainly in the Podkarpackie voivodship. In

Hungary, over 165,000 people experienced power outages as storms moved through northern parts of the country, resulting in additional material losses.

On July 7-8, thunderstorms with heavy rain, hail, and strong winds impacted the Split region in **Croatia**, causing injuries to several individuals and material damage to houses, vehicles, and ships. Damage was also reported in Rijeka.

Property damage in Gelnica, eastern Slovakia. Source: Gelnica Firebrigade

Financial Loss Estimate

Recent SCS activity, with material damage driven mainly by gusty winds, is expected to cause economic losses in the tens of millions of EUR, possibly higher. Final figures depend on upcoming damage assessments in the affected areas.

Global Disasters: In Brief

United States: Tropical Storm Chantal

On July 4-5, a tropical low-pressure system emerged from a stagnant frontal boundary and soon developed into Tropical Storm Chantal. Early on July 6, Chantal made landfall just south of Myrtle Beach, South Carolina with sustained winds of 50 mph (80 kph). Despite its low intensity, Chantal's slow movement over North Carolina produced heavy rain and severe flash flooding, particularly in The Triangle area. The ensuing 1-in-1000-year flooding event triggered over 200 water rescues and over 100 road closures. At least 6 people were killed.

France, Spain: Wildfires

Persistent warm and dry weather has fueled several major wildfires across Southern and Western Europe. Since July 8, a large wildfire near Marseille in the Pennes-Mirabeau area of southeastern France has injured 110 people, forced nearly 400 evacuations, and burned about 750 hectares (1,850 acres), according to the European Forest Fire Information System (EFFIS). The fire remains uncontained and losses may increase further. On July 7-9, a wildfire, which broke out in the Paüls municipality in Catalonia, Spain, affected about 18,000 people, and burned over 3,300 hectares (8,150 acres) of forestry and agricultural land.

Argentina, Chile, Uruguay: Winter Weather

A polar air mass originating from Antarctica swept across southern South America between June 30 and July 3, causing record low temperatures, casualties, and widespread disruptions. In Argentina, increased electricity demand caused widespread power outages across Buenos Aires. At least nine people died, according to local officials. Uruguay declared a nationwide red alert due to cold weather after six deaths were reported while Chile experienced its first Atacama Desert snowfall in a decade amid sharply falling temperatures.

Guatemala: Earthquake

A 5.7-magnitude earthquake struck southern Guatemala on July 8, with the epicentre 17 km (11 miles) north-east of Escuintla. Preliminary reports indicate at least six fatalities and seven injured people, with dozens of homes sustaining structural damage. Nearly 1 million people experienced strong shaking, over 2.6 million were exposed to moderate tremors. USGS issued a yellow alert, anticipating potential economic losses in the millions of USD.

Pakistan: Flooding & Landslide (Update)

Floods and landslides since June 26 have left 87 dead and 149 injured, while partially or completely damaging at least 240 houses in Khyber Pakhtunkhwa and Punjab provinces.

Bangladesh, Myanmar: Flooding

Since July 10, monsoon rains have been inundating parts of Bangladesh, particularly Feni, Cumilla, Banderban, Lakshmipur and Barishal, since at least last week. Due to poor infrastructure, this has led to the displacement of many people, including Noakhali, where more than 60,000 families are stranded. Assuming occupancy of one house per family, the event could flood a comparable number of houses. In Myanmar, flooding affected at least 35,000 people in Kachin, Rakhine and southern

Shan states. In Arakan State, heavy rains completely flooded low-lying areas in Ponnagyun and Minbya townships, indicating significant material damage.

China, Nepal: Flooding & Landslide

Heavy rainfall between June 10 and 8 has impacted south-western China, particularly the Shigatse prefecture in Tibet Autonomous Region, and eastern Nepal, mainly the Rasuwa district. This has led to flash floods and landslides, resulting in 9 fatalities, 31 missing persons (20 in Nepal and 11 in China), 355 evacuated individuals, and severe damage.

Indonesia: Flooding

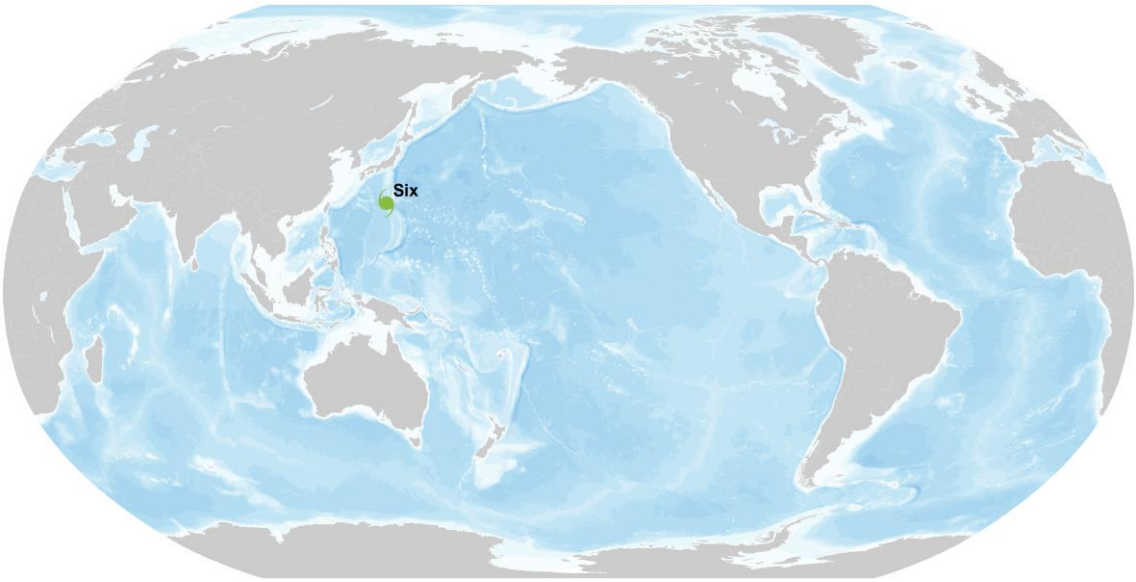
Heavy rainfall and river overflow have caused flooding and landslides in Bogor, West Java, and East Jakarta, Indonesia, leading to fatalities, evacuations, and damage. As of 6 July, in Bogor, three people have died, one is missing, three have been injured, and 16 have been displaced. A total of 13 houses are damaged and four destroyed.

United States: Severe Convective Storm & Flooding

Aside from the previously mentioned flooding events in Texas and New Mexico, additional storms also impacted the other areas of the United States on July 6-9. Areas in the Mid-Atlantic states, especially Pennsylvania and Maryland, were hit by multiple rounds of severe weather, resulting in impacts from downed trees. Eastern Colorado also reported hail and wind impacts. Additionally, stagnant thunderstorms on July 8 caused minor flooding in Chicago, especially within the western part of the city. According to local reports, several vehicles stalled in floodwaters, leading to water rescues. A number of residences were also flooded.

Appendices

Current Global Tropical Cyclone Activity

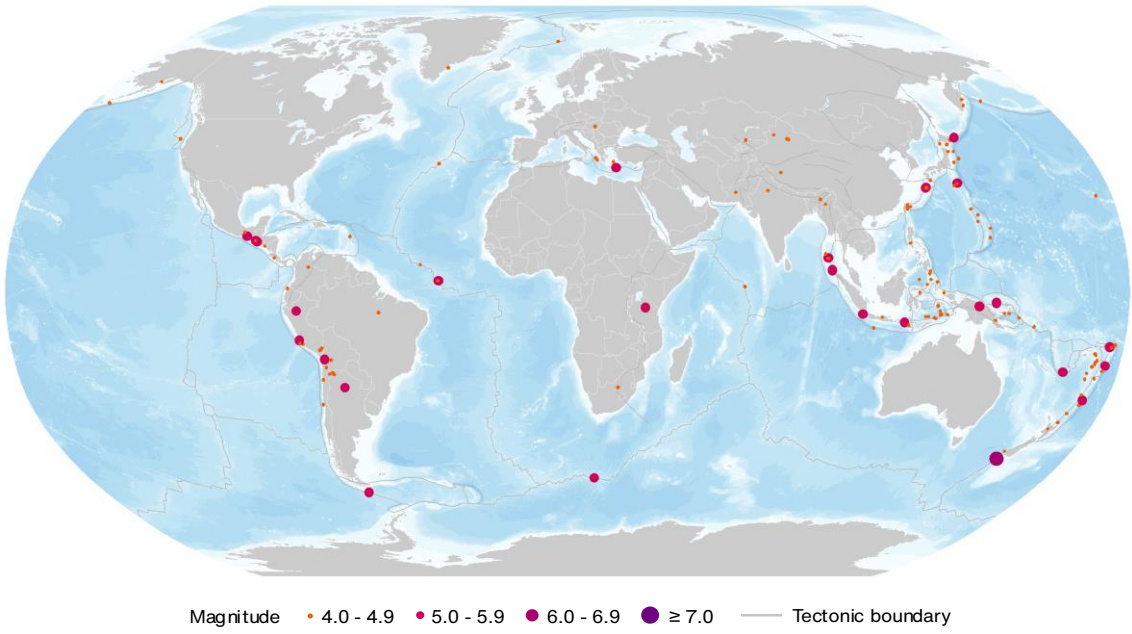


Tropical Depression Tropical Storm Category 1 Category 2 Category 3 Category 4 Category 5

Name	Location	Winds	Center
TD Six	25.0N, 140.4E	35	730 miles (1175 kilometers) S from Nagoya, Japan

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

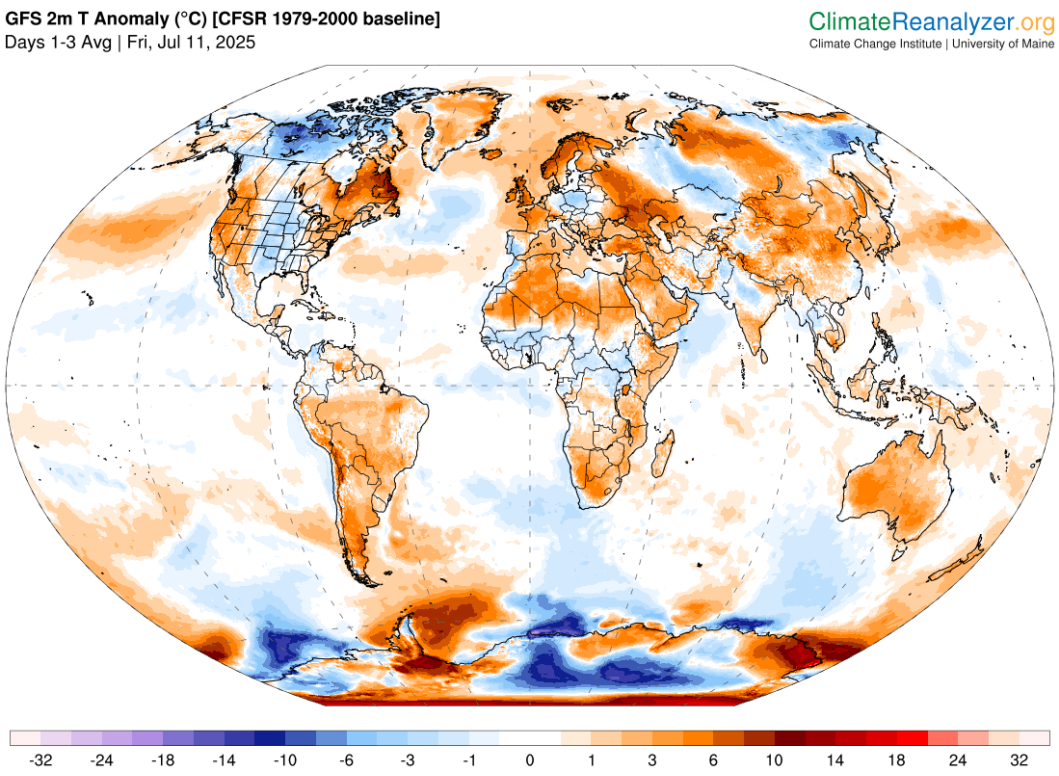
Global Earthquake Activity: M4.0+ Earthquakes on July 4-10



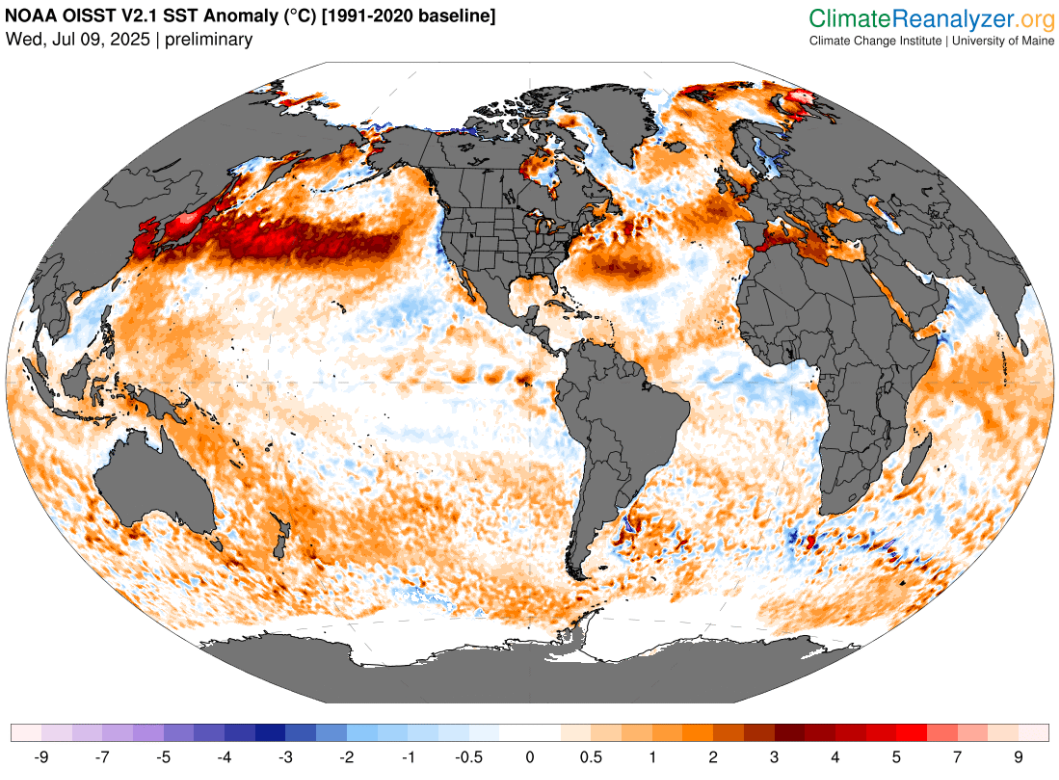
Date (UTC)	Location	Magnitude	Epicenter
7/7/2025	47.32S, 165.61E	6.3	21 kilometers (13 miles) WSW of Riverton, New Zealand

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

3-Day Global Temperature Anomaly Forecast



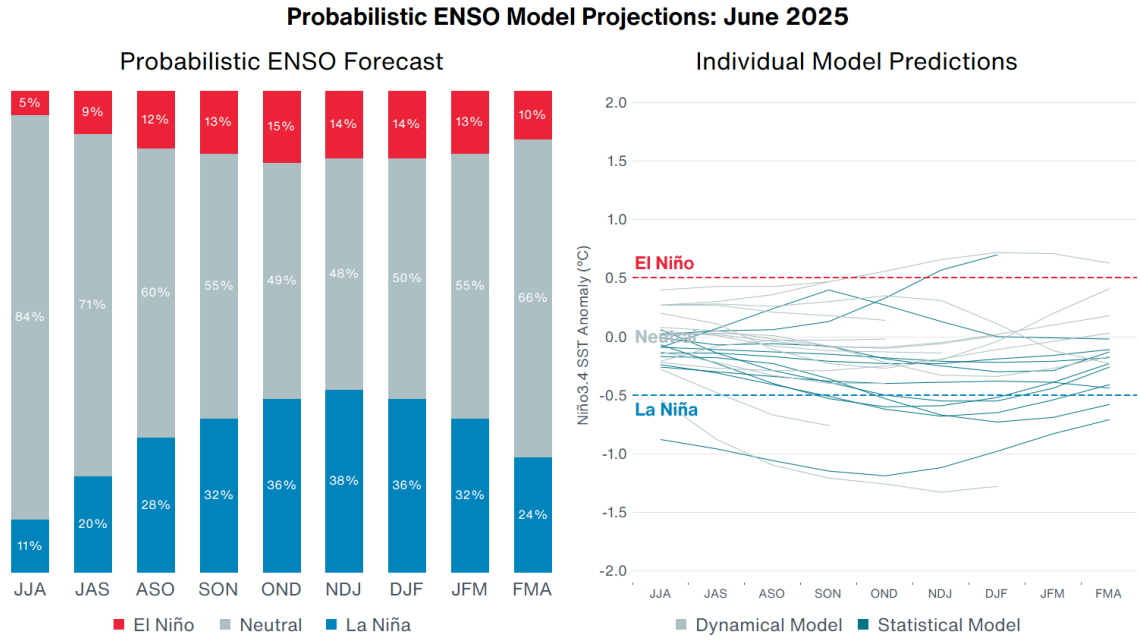
Current Global Sea Surface Temperature Anomaly



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

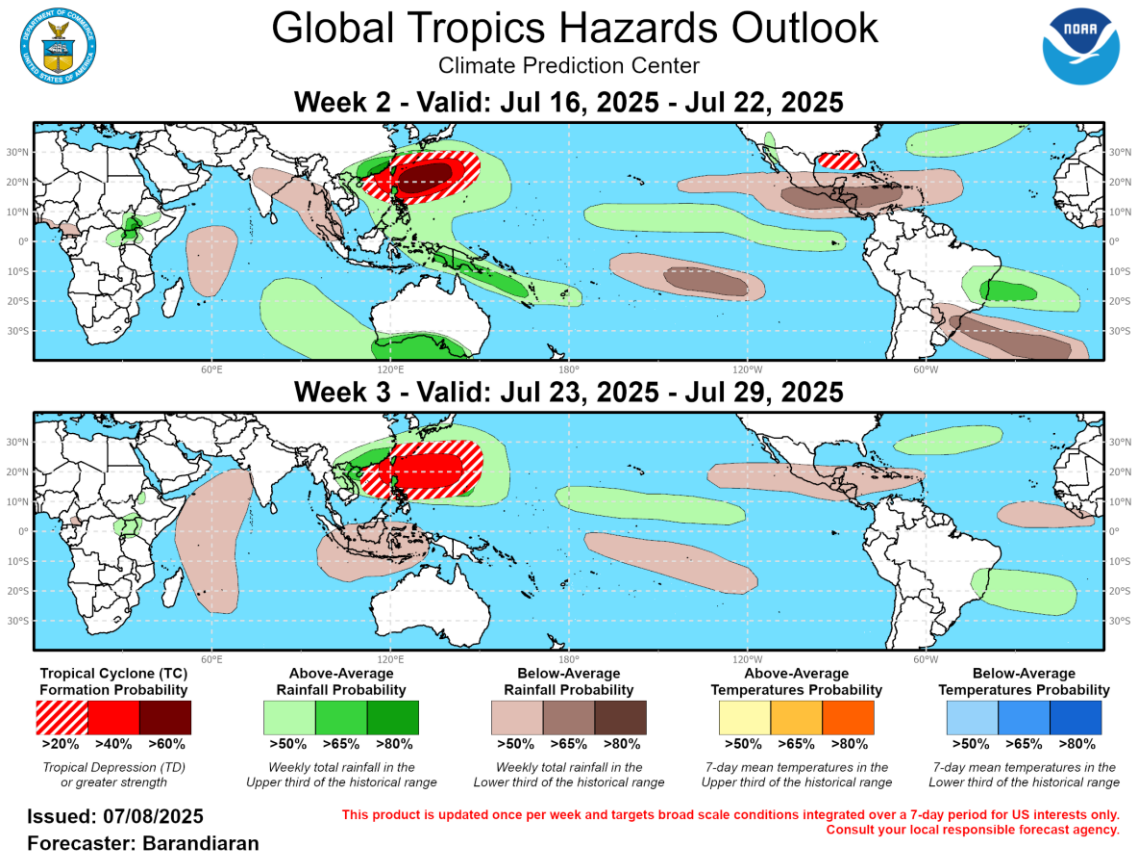
El Niño-Southern Oscillation (ENSO) Projections

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.



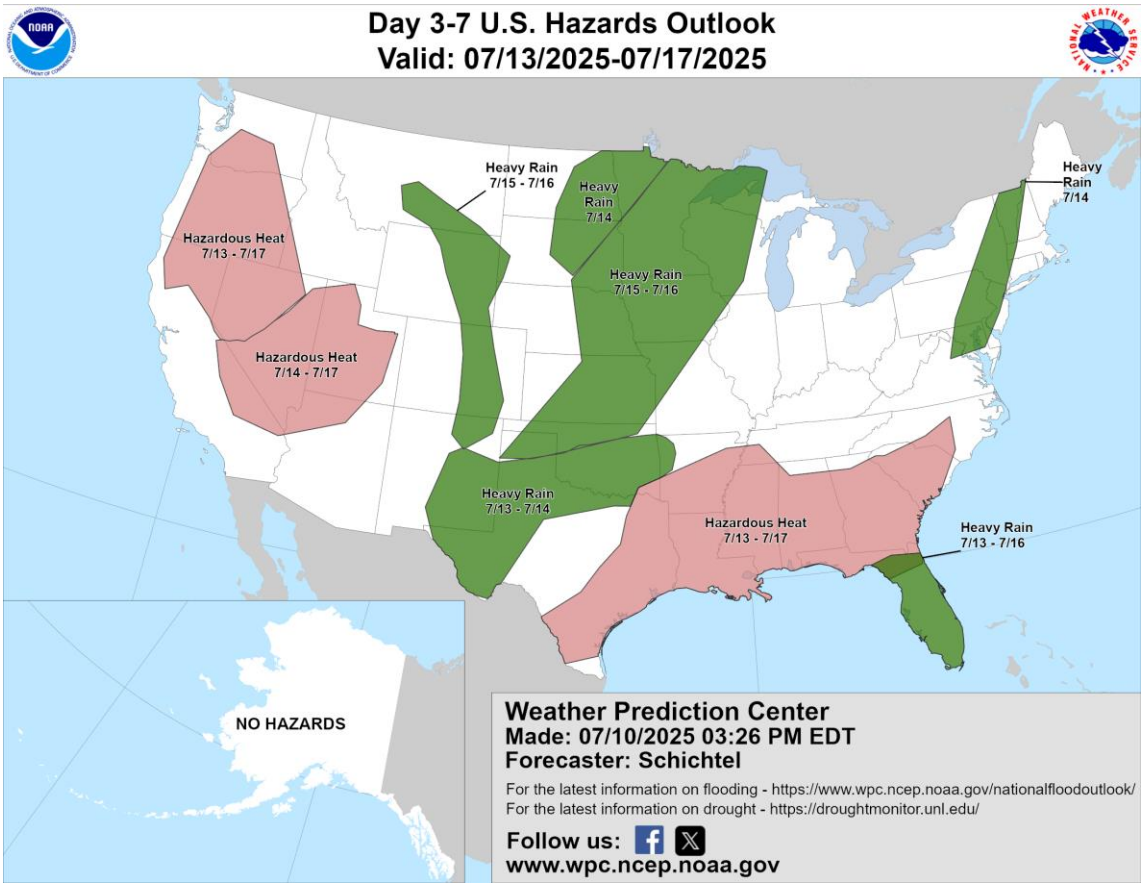
Data: National Oceanic and Atmospheric Administration (NOAA), Columbia University | Graphic: Aon Catastrophe Insight

Global Tropics Hazards Outlook



Data: Climate Prediction Center (CPC)

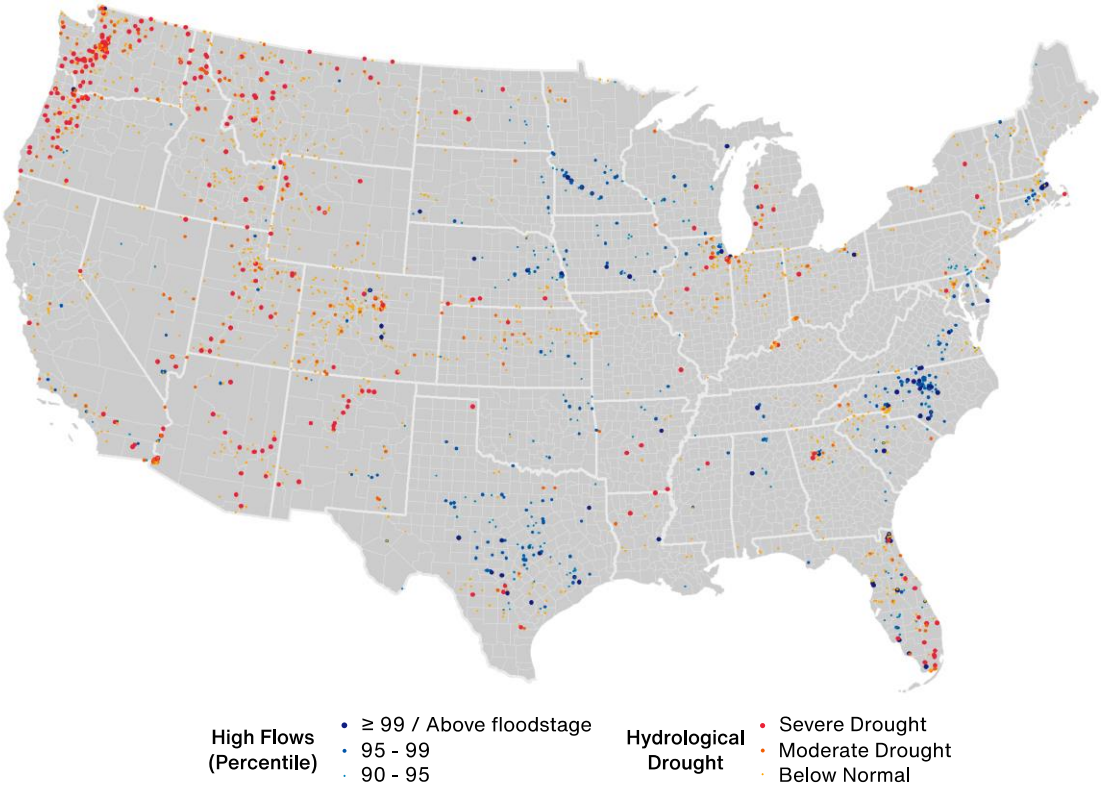
U.S. Hazard Outlook



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

Aon Catastrophe Insight
National Oceanic and Atmospheric Administration (NOAA)
National Weather Service (NWS)
Weather Prediction Center (WPC)
National Flood Insurance Program (NFIP)
U.S. Geological Survey (USGS)
Colorado State University Precipitation Systems Research Group
Death toll in devastating Texas flash floods at least 120, dozens still missing, *CBS News*
July 10, 2025: News on the deadly Texas floods, *CNN*
At least 200 homes damaged in New Mexico flooding that killed 3 people, officials say, *USA Today*

China & Taiwan: Typhoon Danas & SCS

Typhoon Danas lashes southern Taiwan with record winds, injuring hundreds, *Reuters*
2 Dead and 500 Injured After Typhoon Danas Strikes Taiwan, *The New York Times*
Tracking Tropical Storm Danas, *The New York Times*

Europe: Severe Convective Storm & Flooding

European Severe Weather Database (ESWD)
Slovak Hydrometeorological Institute (SHMI)
Deutscher Wetterdienst (DWD)
DHZM Gelnica

Global Disasters: In Brief

UN OCHA
French Inter-ministerial Crisis Management Operational Centre (COGIC)
European Forest Fire Information System (EFFIS)
U.S. Geological Survey (USGS)
More than 100 hurt as efforts to contain Marseille wildfire continue, BBC
Firefighters stabilize the Paüls fire, VilaWeb
The Watchers
National Hurricane Center (NHC)
Chicago flash flooding prompts water rescues, submerges vehicles, floods basements, *CBS News*
Storm and damage reports from Wednesday's storms in the Charlotte area, *WCNC*
5 dead in North Carolina after Chantal; 500- to 1,000-year flooding spurs 200+ water rescues, 65 roads closed, *CBS17*

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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