

Weekly Cat Report

Review of Global Catastrophe Activity

September 4, 2026



Executive Summary



Event	Affected Region(s)	Fatalities	Economic Loss Estimate (\$)	Page
Severe Convective Storm	Italy, France, Switzerland, Germany	0	Billions	3
Flooding (Update)	Nepal, China	1,273+	Billions	5
Tropical Storm Edouard	United States	0	10s of millions	8
Tropical Storm Dolly	Caribbean	0	Unknown	11
Wildfire	Algeria	12	Unknown	11
Flooding & SCS	Brazil	2	Unknown	11
Wildfire (Update)	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](#)

Italy, France, Switzerland, Germany: SCS

Overview

A severe thunderstorm outbreak affected parts of France, Switzerland, Germany, and Italy on August 26-28, generating one of the most significant industry loss events in Europe during the 2026 summer season. The most significant impacts were associated with large hail on August 28 in Italy and Switzerland, with additional wind- and hail-related losses on August 26 and 27 particularly in France. Total economic and insured losses were initially expected to reach well into the hundreds of millions EUR, with a potential to cause an overall impact in the lower single-digit billions.

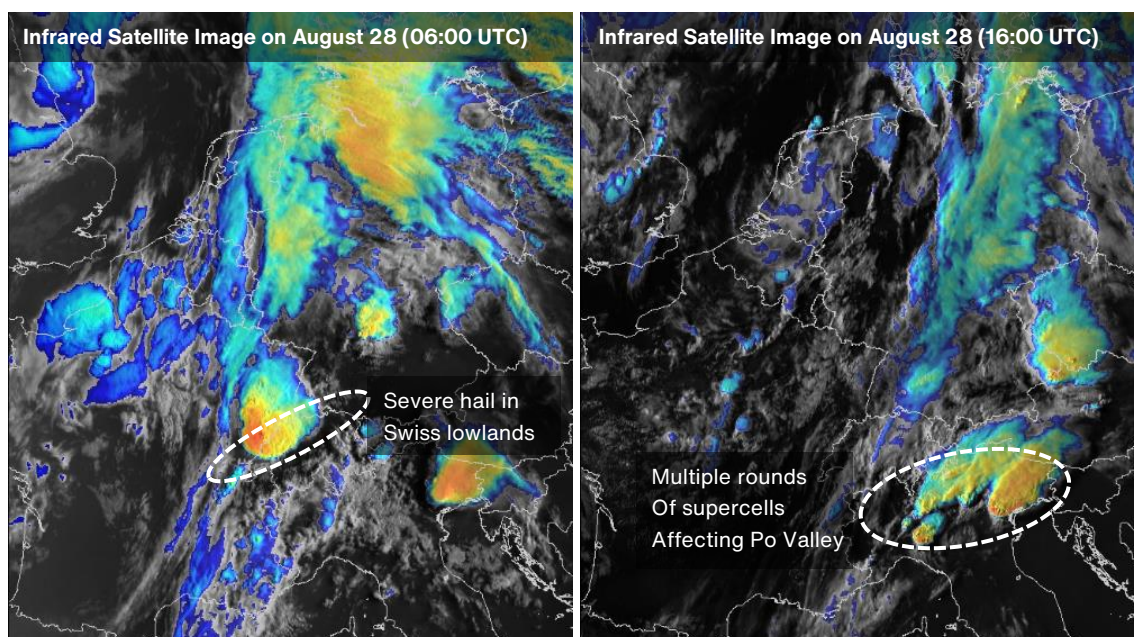
Meteorological Recap

During the period of August 26-28, a deep trough over the eastern Atlantic moved toward western Europe, with embedded short-wave disturbances affecting France and the Alpine region during the period. At the surface, the low-pressure system that was named Raphaela by the FU Berlin developed a pronounced frontal wave, with its associated cold front advancing from the Bay of Biscay toward the British Isles and later progressing across France into Germany, Switzerland, and northern Italy.

Ahead of Raphaela's cold front, strong southwesterly flow transported very warm and humid air, while a strengthening jet stream aloft provided pronounced vertical wind shear over much of western and central Europe.

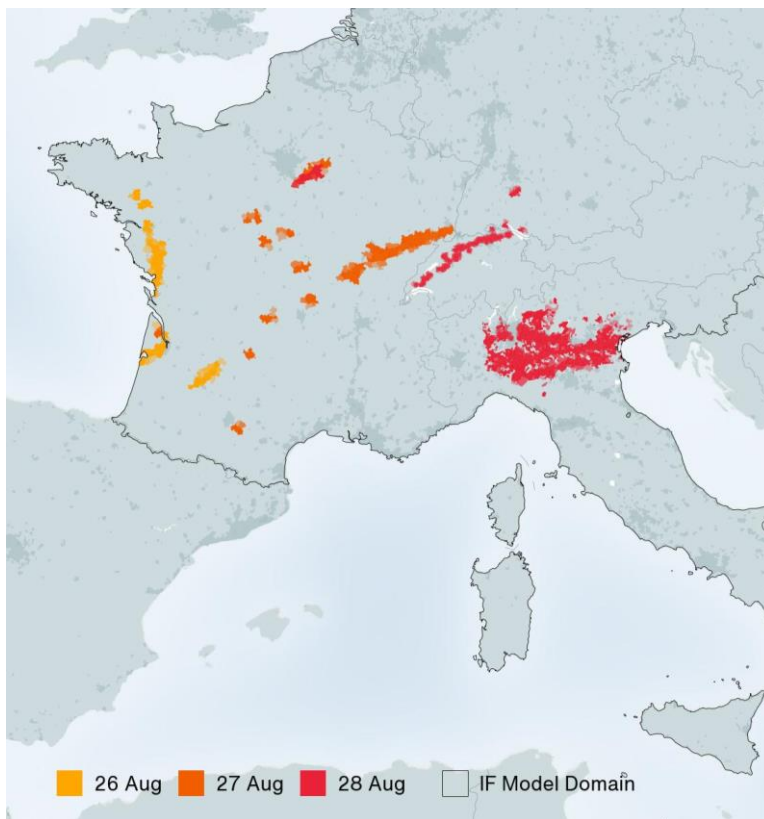
Multiple violent, organized storm systems with large hail, strong winds, and heavy rainfall caused notable property damage across parts of the region during the period.

Severe storm impacted western France on August 26, primarily produced large hail with the largest hailstones measuring 6.5 cm (2.6 in), reported in the municipality of Prayssas. Damage on August 27 was again mostly confined to France, where a storm system moving across the Bourgogne-Franche-Comté region produced hailstones up to 9 cm (3.5 in) in diameter.



On August 28, very warm and humid southwesterly flow was affecting Switzerland ahead of a cold front associated with Raphaela. As a result of strong Föhn winds, exposed northern lowlands experienced very strong gusting winds and exceptionally high night temperatures, nearing or exceeding 30°C.

During the morning hours, a severe thunderstorm cluster progressed northeastward from the Geneva region and Lake Neuchâtel toward Lake Constance, producing hailstones locally up to 6 cm (2.4 in) and wind gusts exceeding 140 kph on elevated, exposed locations in the Schaffhausen canton.



Hail swaths on August 26-28. Source: Aon Impact Forecasting

Event Details

Severe storms in western France on August 26 generated severe hail damage, particularly in the departments of Loire-Atlantique, Gironde, Vendee and Charente-Maritime. The focus of the storm activity shifted towards central and eastern parts of the country, with the highest losses experienced in Doubs, Lot-et-Garonne, Allier, and Saone-et-Loire.

The exceptional hail episode in Switzerland in the morning of August 27, coupled with strong winds, caused significant damage to property, vehicles, and greenhouses. Major damage was observed in the cantons of Bern, Solothurn, Aargau, Zurich and across the northern lowland region from Lake Geneva to Lake Constance. Additional damage was also reported from southern Germany around Lake Constance and elsewhere in Baden-Wurttemberg.

Northern Italy was also widely affected, including densely populated urban areas across Veneto, Emilia-Romagna, and Lombardy, where hailstones reached up to 11 cm (4.3 in) and wind gusts exceeded 100 kph (60 mph). Given the severity of the storm hazards and the broad affected area, combined economic and insured losses are expected to reach hundreds of millions of EUR, potentially higher, pending further damage assessments.

Financial Loss Estimate

Severe storms during the 3-day period of August 26-28 will likely result in a significant industry loss, with major insurers already reporting tens of thousands of claims and initial estimates of losses well into the hundreds of millions EUR. The costliest storm day was August 28, with widespread hail impacts across western and northern Switzerland and northern Italy. On an aggregated basis, total economic losses are expected to be in the lower single-digit billions, with insurers covering a substantial part of the total.

Nepal, China: Flooding (Update)

Overview

On August 26, 2026, between 8:30 and 9:15 NST (around 02:55 GMT), a devastating flood struck the Bhotekoshi–Trishuli river system near the China–Nepal border in the Himalaya. The unprecedented flash flooding affected dozens of settlements across Nepal’s Rasuwa, Nuwakot, Dhading, Gorkha, and Chitwan districts and buried the Gyirong Port area along the border. Likely triggered initially by a glacier collapse, the floods and mudslides caused widespread damage in riverine communities. As of September 3, at least 1,273 people had died and more than 2,300 had been injured across Nepal and China’s Tibet Autonomous Region, with about 5,400 people still missing. While the full humanitarian impact and material losses remain unclear as rescue operations and damage assessments continue, early estimates indicate economic losses in the billions of USD.

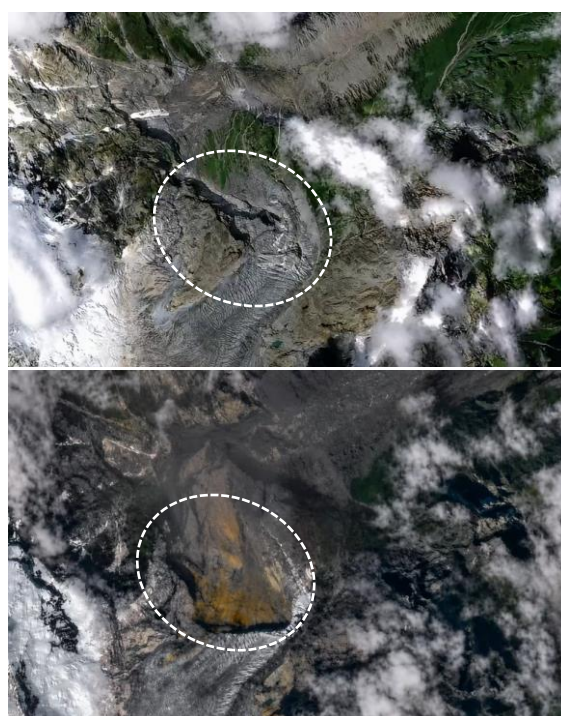
Causes

Authorities have not yet identified a definitive cause of the flood. Initial statements from Nepal’s foreign minister suggested that an earthquake triggered an avalanche, leading to the flooding. However, subsequent analysis by the U.S. Geological Survey (USGS) found that the seismic signal was generated by the collapse itself rather than a tectonic earthquake. Other early assessments considered the possibility of a glacial lake outburst flood (GLOF).

Satellite imagery indicates that the disaster was triggered by a massive ice-rock avalanche from the northern flank of Langtang Lirung Peak in Nepal that plunged into the Lhende Khola near the China–Nepal border. Preliminary estimates place the avalanche volume at 100 to 200 million cubic metres. The collapse generated strong ground vibrations, producing a magnitude 5.2 seismic signal. The avalanche descended from an elevation of approximately 5,200 m to about 2,930 m, dropping more than 2,270 m and generating a high-velocity debris flow.

This initiated a cascading sequence of meltwater, rock, sediment, and debris that produced an extreme flash flood. River levels rose by more than 100 m in some areas, causing severe damage to infrastructure and communities along the river corridor. The avalanche began at approximately 8:37 AM NPT and moved rapidly down the valley, reaching Rasuwagadhi at 8:44:55 a.m. after traveling about 22 km at an average speed of 46.3 m/s (167 km/h). See details in the table below.

A [preliminary detailed study](#) was conducted by an expert team from the Nepal Environment Society. The study concludes that such ice–rock avalanche–induced flash floods are likely to increase across the Himalaya under changing climatic conditions.



Glacier collapse detected by satellites.

Source: EUMETSAT, Landsat

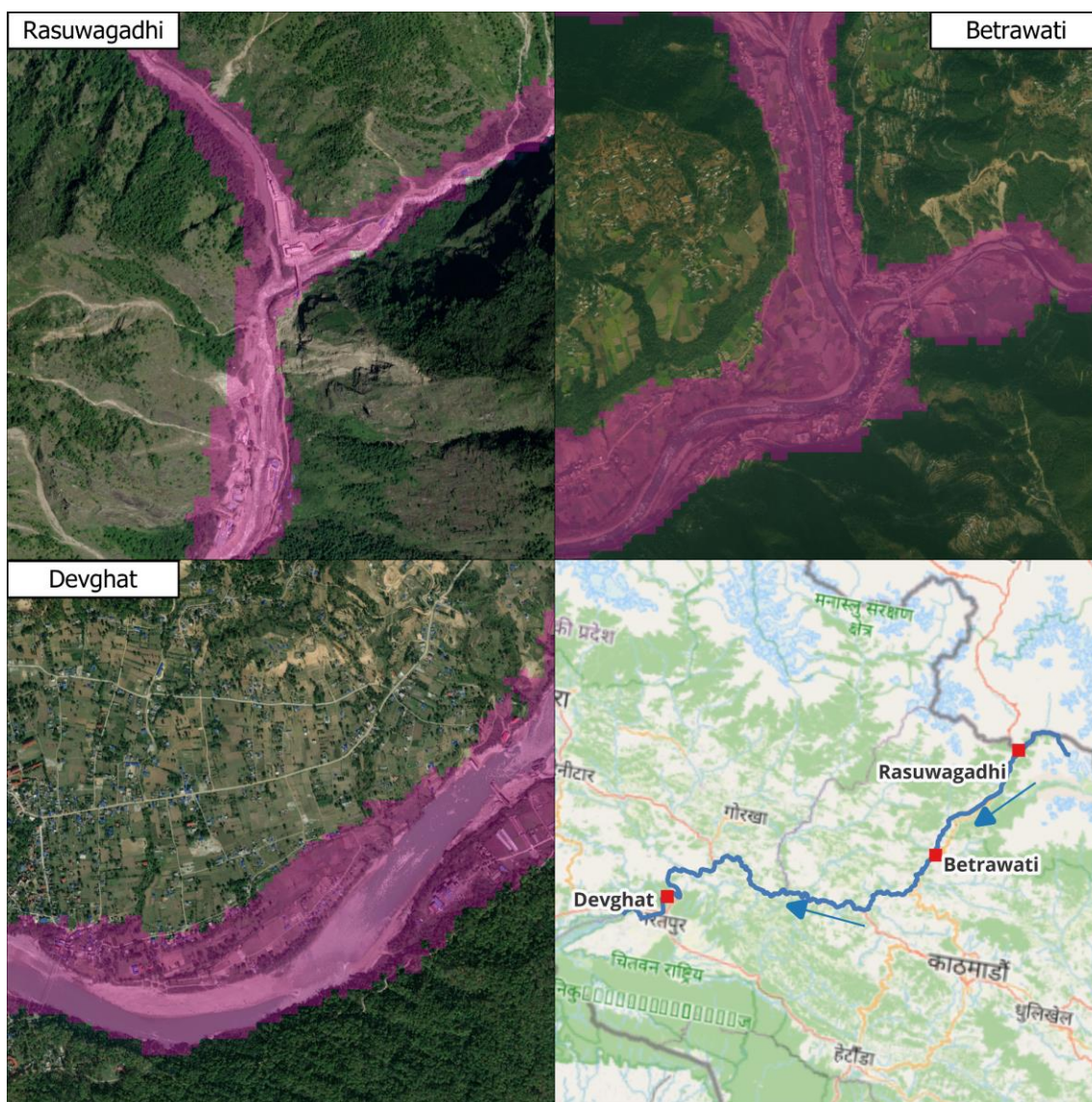
Flood characteristics

Location	Time [hh:mm]	Delay [min]	Distance [km]	Estimated peak discharge* [m ³ /s]	Peak velocity [m/s]	Buildings Exposed
Source area	8:37	0	0	~ 5.5*10 ⁴	N/A	N/A
Rasuwigadhi	8:44	7	22	~ 5.3*10 ⁴	~ 46.3	~ 400
Betrawati	9:20	43	66	~ 5.0*10 ⁴	~ 20.4	~ 2,900
Devghat	15:20	403	130	~ 1.5*10 ⁴	~ 6.0	~ 500

*The reported event consisted of a debris flow / landslide-water mixture rather than clear-water flow

Source: NES

Approximate flood extent generated by Aon Impact Forecasting



Event Details

The Bhotekoshi-Trishuli flood caused catastrophic loss of life and major humanitarian impacts across Nepal and Tibet. In Nepal, the National Disaster Risk Reduction and Management Authority (NDRRMA) reported at least 1,252 deaths, 2,301 injuries, 11,814 rescues, and 4,858 people missing. As of September 1, 583 foreign nationals from 38 countries were among those missing, while the Ministry of Health reported that only about 4% of approximately 900 recovered bodies had been identified. With many foreign tourists and workers still unaccounted for, the death toll is expected to rise further.

In Tibet, media reported 21 deaths and 541 missing people, including 261 foreign nationals from 23 countries and 104 Nepali nationals.



Rescue efforts in the Rasuwa District. Source: PMO Nepal, Nepal Police

Material loss estimates remain uncertain, as figures vary across sources. Major flood damage occurred along the river corridor across Rasuwa, Nuwakot, Dhading, Gorkha, and Chitwan districts. In Nuwakot, floodwaters affected areas including Timure, Dhunche, Mailung, Syafrubesi, Betrawati, Trishuli, and Devighat. A preliminary report by the Nepal Environment Society (NES) estimated that around 8,700 households were severely damaged or destroyed, with approximately 39,000 people affected. The floods also caused extensive infrastructure damage, including to hydropower facilities, about 42 km of roads, and dozens of bridges. The Copernicus Rapid Mapping System identified around 4,500 potentially affected buildings, while the United Nations Satellite Centre reported about 5,000 exposed buildings.

Financial Loss Estimate

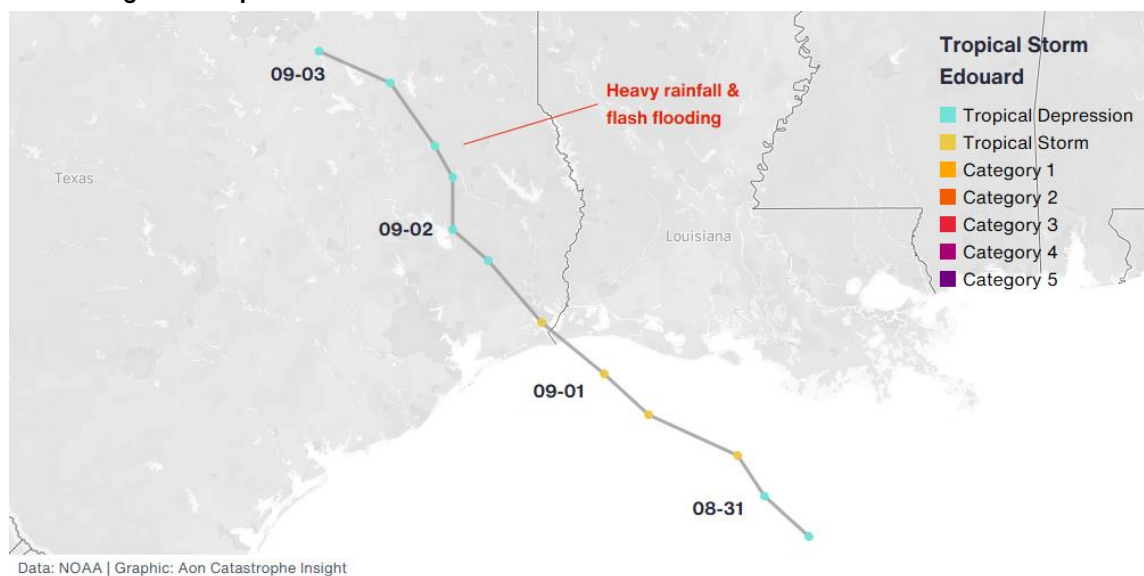
Initial local authority estimates placed damage to roads and bridges alone at around Rs15 billion (\$157 million). The Nepal government's preliminary assessment put total economic damage from the floods at Rs200 billion (\$1.3 billion), while the finance minister indicated that rebuilding costs could reach Rs762 billion (\$5 billion). Total material losses are still being assessed, with further updates expected.

United States: Tropical Storm Edouard

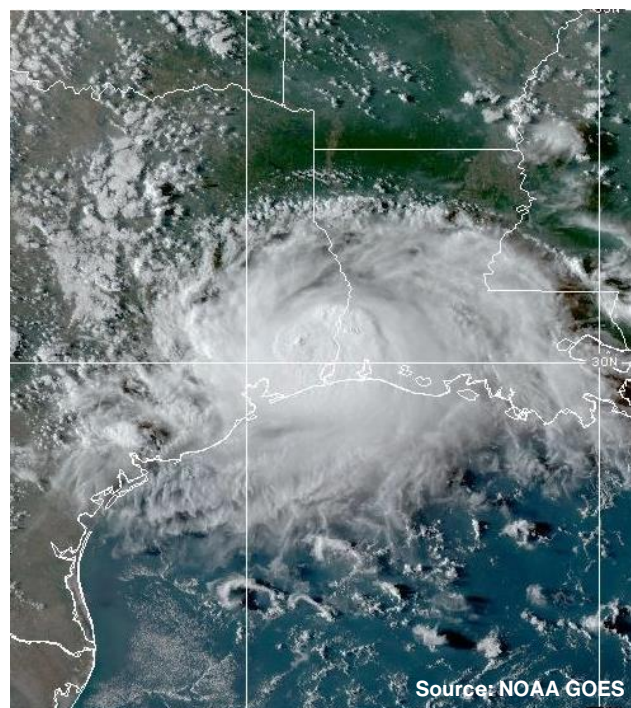
Overview

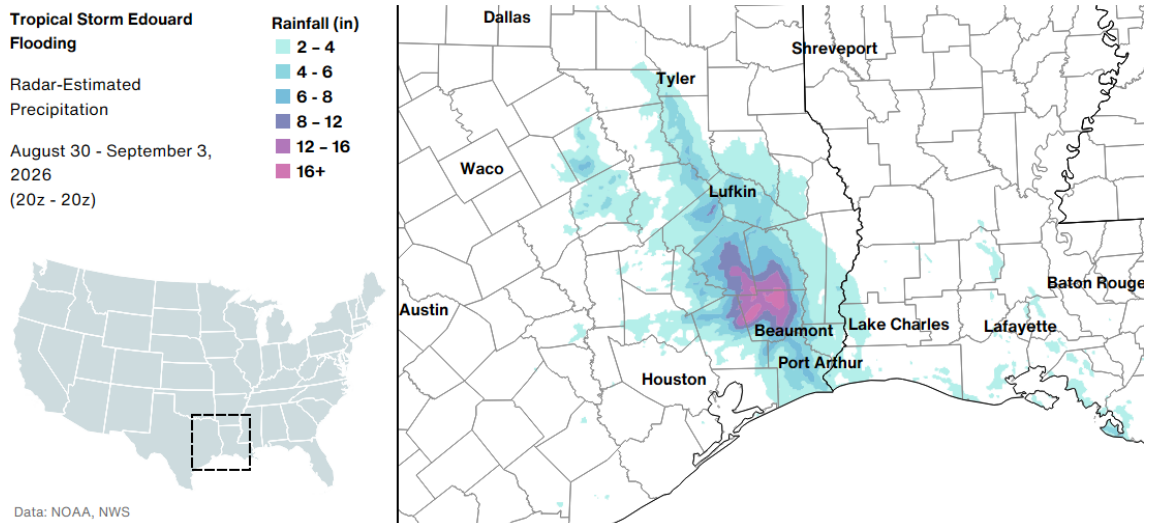
Tropical Storm Edouard made landfall along the Texas-Louisiana border on September 1, bringing damaging winds, storm surge, and prolific rainfall to the upper Texas coast and southwestern Louisiana. The storm caused widespread power outages and significant flash flooding, with no fatalities confirmed as of this writing. Total insured and economic losses are expected to reach the tens of millions USD, possibly higher due to inland flood damage.

Meteorological Recap



Edouard organized rapidly from a disturbance in the Gulf, strengthening from a tropical low on August 30 into a named tropical storm by August 31. The system, though small in size, continued to intensify as it approached the coast due to warm waters and low wind shear. The National Hurricane Center (NHC) recorded max sustained winds of 60 mph (97 kph) at landfall, which occurred near Johnson Bayou, Louisiana, at approximately 2:20 p.m. CDT (19:20 UTC) on September 1. A preliminary wind gust of 90 mph (145 kph) was reported in Port Arthur, Texas by the National Weather Service (NWS). Other notable gusts included 71 mph (114 kph) at Texas Point and 67 mph (108 kph) in Nederland and Beaumont. NHC estimated storm surge of 3 to 6 feet (0.9 to 1.8 meters) along the upper Texas coast and





southwestern Louisiana. After landfall, Edouard weakened to a tropical depression later the same day. The remnant system stalled over eastern Texas, producing exceptionally heavy rainfall totals. The NWS recorded 18 to 21 inches (46 to 53 cm) of rain in parts of Hardin County over a two-day span. This prompted a flash flood emergency, the highest-level flood warning issued by the agency. Edouard fully dissipated over eastern Texas by early September 3.

Event Details

In Jefferson County, Texas, high winds downed trees, billboards, and power lines, with widespread outages reported across the Beaumont and Port Arthur areas. Outages in southeastern Texas peaked at approximately 82,000 customers on the evening of landfall before declining to roughly 71,000 by the following day. In Hardin County, located northeast of Houston, prolonged and intense rainfall flooded roadways and homes. Emergency officials reported that a dozen motorists required rescue after driving into flooded roads. Two additional residents were rescued from a flooded home. Approximately ten structures sustained damage from falling trees, and an assisted living facility was damaged, requiring evacuation of its residents. Schools and municipal offices in areas near the



Flash flooding in Southeast Texas. Source: Texas Game Wardens

Texas-Louisiana border were closed as a precaution. Flooding also affected commercial and residential structures in Beaumont (TX), with storm-related property damage reported at multiple locations. Isolated to moderate river flooding developed across eastern Texas as rainfall continued into midweek.

Financial Loss Estimate

Losses from Edouard are expected to be driven primarily by inland freshwater flooding rather than wind or storm surge, especially in eastern Texas. Given the absence of a major metropolitan direct hit by Edouard, total economic and insured losses will reach at least the tens of millions USD.

Further loss development is expected as flood damage assessments continue in Hardin County and surrounding areas, which may drive losses even higher.

Global Disasters: In Brief

Caribbean: Tropical Storm Dolly

Tropical Storm Dolly originated from a tropical wave over the central tropical Atlantic in late August, organizing into a tropical storm on August 27 while located about 1,555 miles (2,505 km) east of the Leeward Islands. Steered westward by the subtropical ridge, Dolly moved rapidly across the Atlantic near 25 mph (40 kph), maintaining maximum sustained winds of around 40 mph (64 kph) as it approached the Lesser Antilles. By noon on August 28, Dolly had weakened into an open tropical wave while still about 1,610 km (1,000 mi) east of the Leeward Islands. Although Dolly dissipated as a tropical cyclone before reaching land, its remnants were forecast to move near the Leeward Islands late Saturday night into Sunday, with heavy rain spreading over the Leeward Islands, the Virgin Islands, Puerto Rico, and Hispaniola from late August 29 to August 31. This rainfall, occurring mainly over higher terrain, was expected to produce the primary impacts in the Caribbean. The disturbance passed closest to the northeastern Caribbean islands during the weekend hours without having reached hurricane strength.

Algeria: Wildfire

Since August 26, fast-moving wildfires have affected several northern Algerian provinces, killing 12 people and injuring 54. The fires were concentrated in Jijel, Béjaïa, and Tizi Ouzou, while Algeria's Civil Protection reported 154 separate outbreaks nationwide on August 26. As suppression efforts continued, the Interior Ministry launched detailed investigations to determine the causes and assess the full extent of the damage.

Brazil: Flooding & Severe Convective Storm

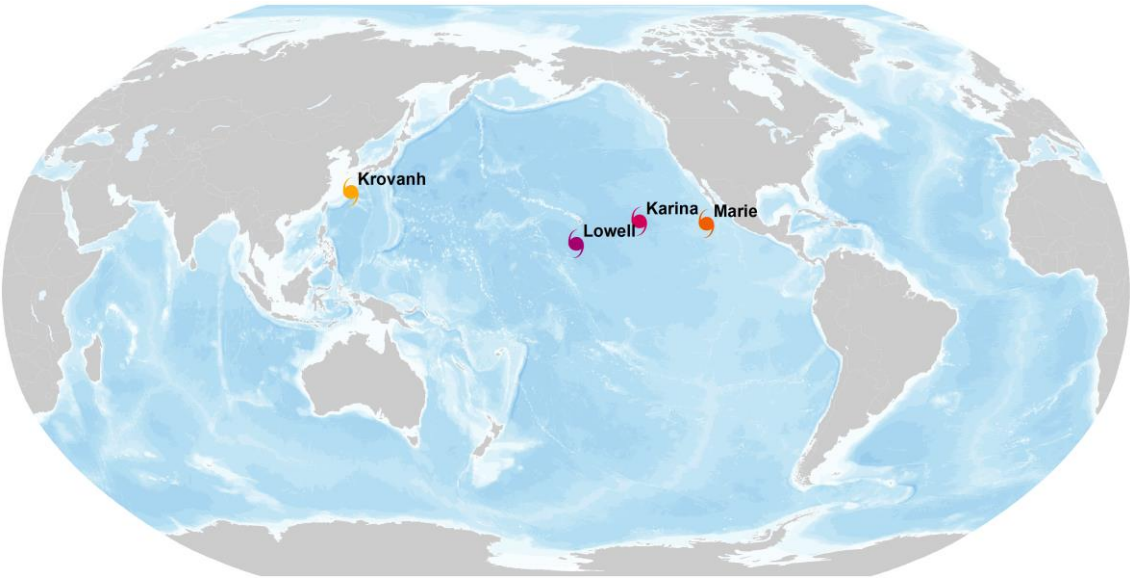
On August 29-31, a severe thunderstorm outbreak with large hail and heavy rain struck southern Brazil, causing significant flood- and hail-related damage in the states of Rio Grande do Sul and Santa Catarina. In the interior of Rio Grande do Sul, the municipality of Três Palmeiras reported hail damage to around 60–80% of the town, with more than 1,000 roofs partially or totally destroyed and over 1,500 houses affected across Três Palmeiras, Liberato Salzano and Iraí. State civil defense reported at least two storm-related fatalities, dozens of displaced residents, and more than 1,500 homes hit statewide. Further east, on the evening of August 30, an intense cell over Greater Florianópolis dropped heavy rain and hail on the beach districts of Canasvieiras, Ingleses, Jurerê and Daniela, as well as Biguaçu. Damage included shredded roofs and broken car windshields and windows, prompting five municipalities in Santa Catarina to declare an emergency. No deaths were reported in Santa Catarina, and loss estimates are still being compiled.

United States: Wildfire (Update)

Additional losses continue to materialize in north Texas due to the Ross Fire (see previous Weekly Cat Report). The blaze has now consumed over 90,000 acres (36,000 hectares) across Palo Pinto and Jack counties since igniting on August 24. Around 38% of the blaze was contained as of September 2, according to the Texas A&M Forest Service. The fire has destroyed at least 157 structures, including 25 homes, damaged another 140, and forced evacuations in Jack County. At least two injuries have been reported.

Appendices

Current Global Tropical Cyclone Activity

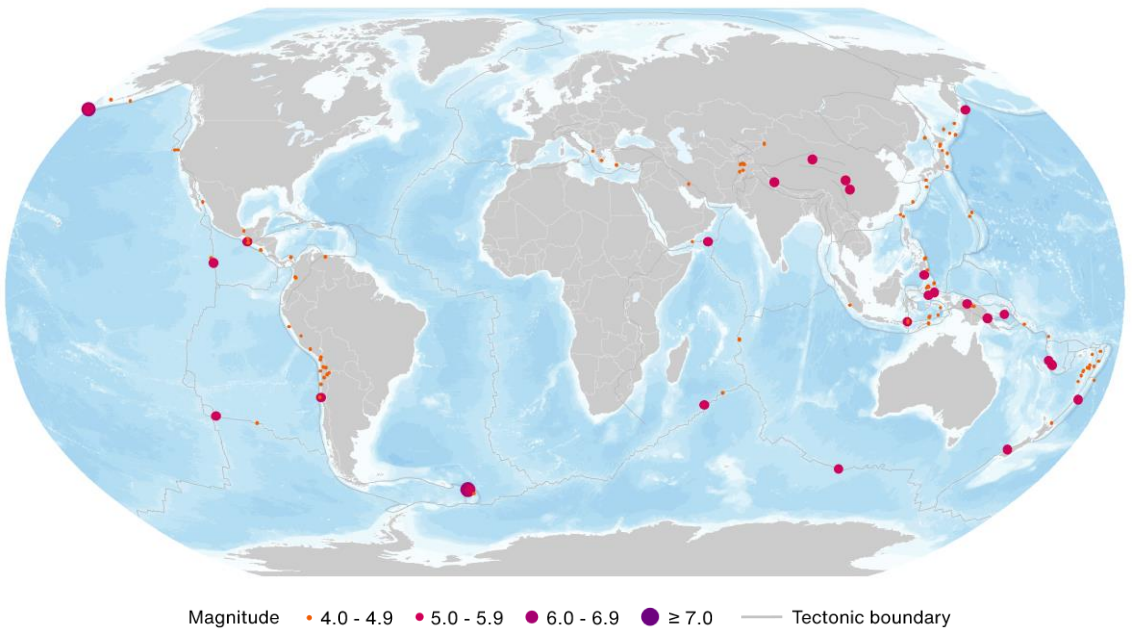


🌀 Tropical Depression 🌀 Tropical Storm 🌀 Category 1 🌀 Category 2 🌀 Category 3 🌀 Category 4 🌀 Category 5

Name	Location	Winds	Center
HU Marie	19.0N, 114.4W	90	440 mi (710 km) SW from La Paz, Mexico
HU Lowell	13.4N, 156.7W	140	550 mi (885 km) S from Honolulu, United States
HU Karina	19.7N, 136.2W	115	1405 mi (2265 km) E from Honolulu, United States
TS Krovanh	28.0N, 128.9E	45	145 mi (235 km) NE from Naha, Japan

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

Global Earthquake Activity: M4.0+ Earthquakes on August 28-September 3



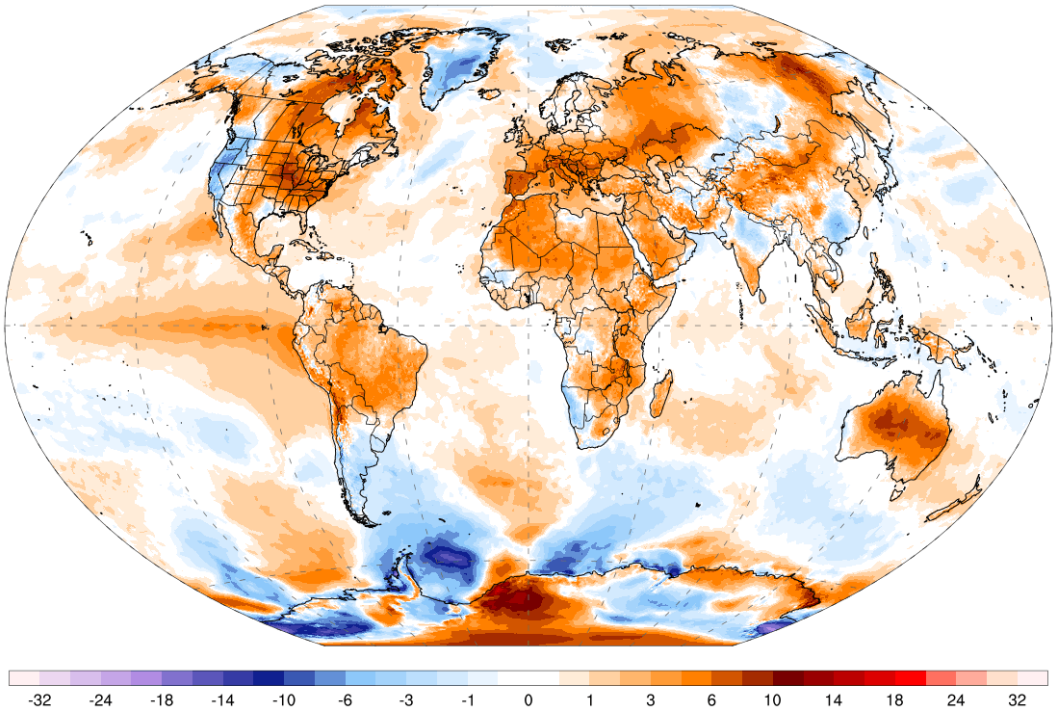
Date (UTC)	Location	Magnitude	Epicenter
9/2/2026	56.21S, 27.91W	6.2	South Sandwich Islands region
9/3/2026	52.26N, 169.41W	6.3	84 km (52 mi) SSW of Nikolski, Alaska

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, Sep 03, 2026

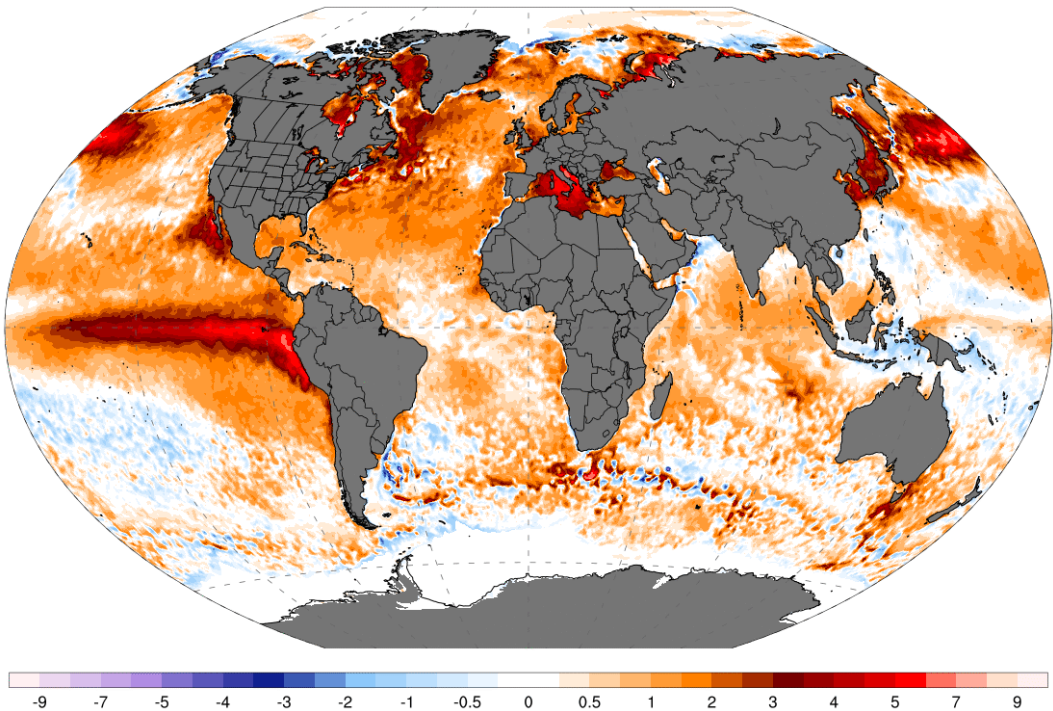
ClimateReanalyzer.org
Climate Change Institute | University of Maine



Current Global Sea Surface Temperature Anomaly

OISST SST Anomaly (°C) [1971-2000 baseline]
1-day Avg | Wed, Sep 02, 2026 [preliminary]

ClimateReanalyzer.org
Climate Change Institute | University of Main



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

Global Tropics Hazards Outlook

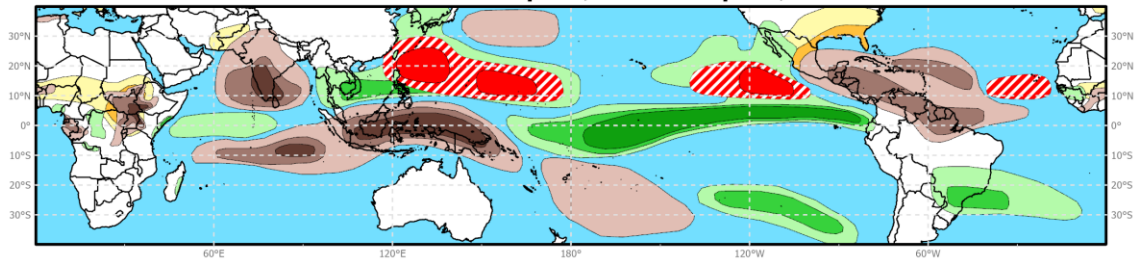


Global Tropics Hazards Outlook

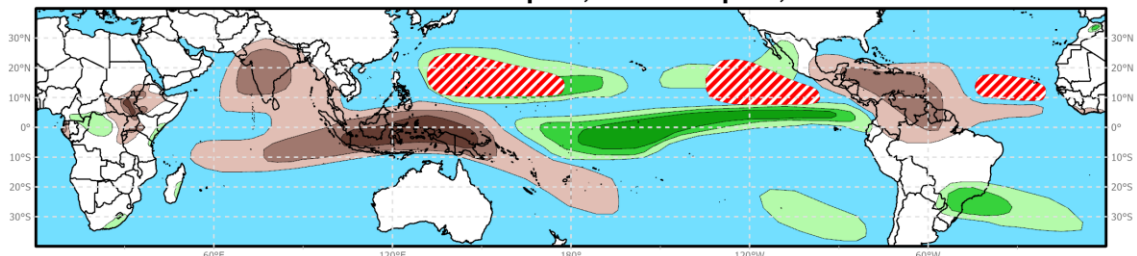
Climate Prediction Center



Week 2 - Valid: Sep 09, 2026 - Sep 15, 2026



Week 3 - Valid: Sep 16, 2026 - Sep 22, 2026

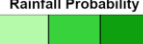


**Tropical Cyclone (TC)
Formation Probability**



Tropical Depression (TD)
or greater strength

**Above-Average
Rainfall Probability**



Weekly total rainfall in the
Upper third of the historical range

**Below-Average
Rainfall Probability**



Weekly total rainfall in the
Lower third of the historical range

**Above-Average
Temperatures Probability**



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

**Below-Average
Temperatures Probability**



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

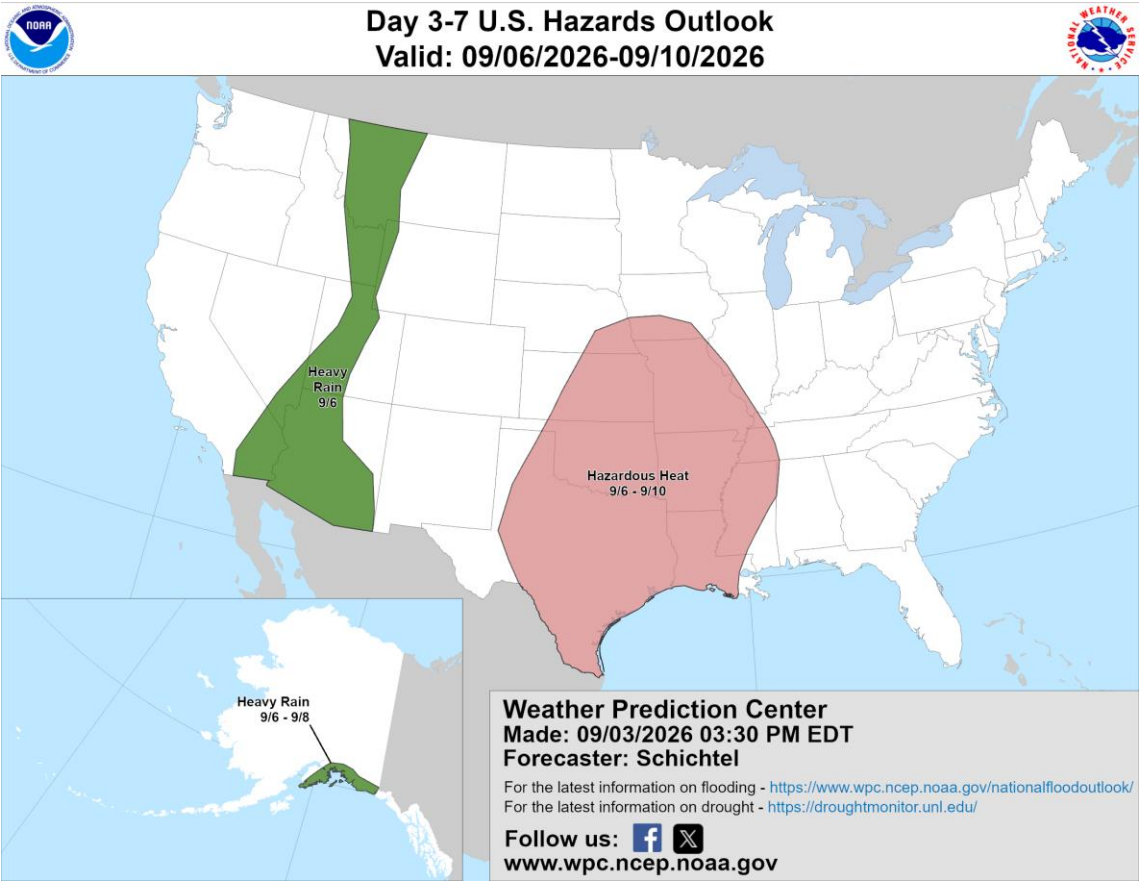
Issued: 09/01/2026

Forecaster: Novella

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

Data: Climate Prediction Center (CPC)

U.S. Hazard Outlook



Data: Weather Prediction Center (WPC)

References

Italy, France, Switzerland: Severe Convective Storm

European Severe Weather Database

Automated Event Response: European Hail (AER)

Storm Damage Caused by Thunderstorms and Hail in Northwestern Switzerland. *Blue News*

SRF Meteo

EUMETSAT

Nepal, China: Flooding (Update)

Office of the Prime Minister and Council of Ministers of Nepal (PMO Nepal)

Nepal's National Disaster Risk Reduction and Management Authority (NDRRMA)

Nepal Police

Nepal Environment Society (NES): [Preliminary Study Report on Ice-Rock Avalanche During Bhotekoshi-Trishuli Flood Tragedy](#)

U.S. Geological Survey (USGS)

Copernicus Rapid Mapping System

United Nations Satellite Centre

Aon Impact Forecasting

United States: Tropical Storm Edouard

National Hurricane Center (NHC)

National Weather Service (NWS)

Weather Prediction Center (WPC)

Texas Is Drenched by Edouard's Remnants, With More Flooding Possible, *The New York Times*

Former Tropical Storm Edouard lingers over Texas, flooding homes and roadways, *AP News*

Global Disasters: In Brief

Wildfires kill 12 and leave 54 injured in Jijel, Béjaïa and Tizi Ouzou, Algeria. *The Watchers*

CNN Brasil

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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