Weekly Cat Report

Review of Global Catastrophe Activity

September 19, 2025

Executive Summary

Event	Affected Region(s)	Fatalities	Economic Loss Estimate ($)	Page
SCS & Flooding	United States, Canada	0	100s of millions	3
Flooding & LS (Update)	Pakistan, India	1,028+	Billions	5
Landslide & Flooding	Malaysia	12	Millions	7
Tropical Storm Mario	Mexico, United States	0	Unknown	7
SCS & Flooding	Indonesia	0	Unknown	7
Severe Convective Storm	China	0	100s of millions	7
Flooding	Mexico	2	Unknown	7
Tropical Storm Mitag	Philippines, China	5	Unknown	8
Flooding	The Gambia	8	Unknown	8
Flooding	Nigeria	0	Unknown	8

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

United States, Canada: SCS & Flooding

Overview

Over the past week, three waves of severe thunderstorms have impacted the U.S. Great Plains and Canadian Prairies. North and South Dakota experienced a rare fall tornado outbreak while parts of Kansas were hit by a potent hailstorm. Additionally, a coastal low-pressure system offshore from the U.S. Atlantic coastline brought heavy rainfall and flooding to southeast Virginia. Total economic and insured losses may reach into the hundreds of millions USD.

Meteorological Recap

Ahead of a slow-moving, upper-level trough over the Rocky Mountains, three waves of severe storms impacted the central United States and Canada. On September 11-12, the first thunderstorms moved through the upper Great Plains in the U.S. and southern Canadian Prairies. While impacts were limited in the U.S., parts of Saskatchewan and Manitoba were hit with large hail and heavy rain. Areas near Regina and Steinbach saw as much as 150 mm (5.9 in) of storm total rainfall, resulting in numerous flash flooding incidents.

Then, on September 14, a cluster of strong storms struck Nebraska, South Dakota, and North Dakota during the afternoon and evening. Notably, a rare tornado outbreak occurred within South and North Dakota. As of September 17, the National Weather Service (NWS) has confirmed at least 17 different twisters between both states, including two EF-2 tornadoes (see table on the right). For North Dakota, the recent outbreak has increased the state's 2025 tornado count to 73, setting a new annual record after surpassing the previous record (61 tornadoes) set in 1999.

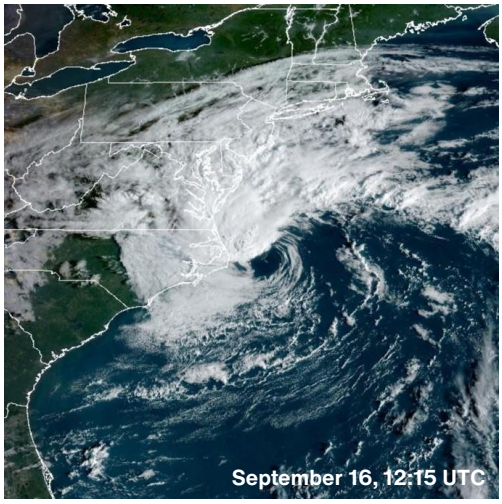
Strongest tornadoes from September 14 outbreak

Rating	Peak Wind (mph / kph)	Starting Location
EF-2	120 / 193	Emmons County (ND)
EF-2	112 / 180	Burleigh County (ND)
EF-1	110 / 177	Sheridan County (ND)
EF-1	110 / 177	Walworth County (SD)

Data: NWS Bismarck (ND) & Aberdeen (SD)

Two days later, scattered storms over the central U.S. resulted in limited impacts overall. However, a slow-moving supercell thunderstorm notably impacted Red Willow County within south-central Nebraska. The town of McCook experienced heavy rain and a long-duration hailstorm, with hailstones up to 3 inches (7.6 cm) in diameter, according to the Storm Prediction Center (SPC).

Simultaneously, a separate low-pressure system over the western Atlantic Ocean stalled out near North Carolina and Virginia. This coastal low, while not technically designated as a tropical system, produced impressive tropical storm-force wind gusts across Virginia, North Carolina, and Maryland coastal regions. The highest wind gusts approached 60 mph (97 kph) in southeast Virginia. This same area also saw heavy rainfall, especially Virginia Beach which received 7 inches (178 mm) of rain in 24 hours. The system's timing and proximity to the shore also resulted in tidal flooding, primarily within and near the Chesapeake Bay area.



Tornado damage in North Dakota (left) and South Dakota (right)

Source: NOAA DAT (left); Walworth County EM (right)

Event Details

Across south-central Canada, storms on September 11-12 resulted in mainly flash floods. While areas near Regina (SK) saw limited flooding impacts, more severe flooding occurred around Steinbach (MB) as drainage channels and creeks were overwhelmed. A number of homes and businesses were flooded, especially basements within affected residences.

The rare, September tornado outbreak in the Dakotas caused overall limited impacts to a handful of rural communities. Dozens of structures were damaged or destroyed, mainly within Walworth (SD), Emmons (ND), Burleigh (ND), Sheridan (ND), and McLean (ND) counties. Other areas in the Dakotas also reported localized flooding impacts, including in Bismarck (ND). However, more substantial damage was seen in McCook (NE) due to a long-duration hailstorm and heavy rainfall. Dozens of local reports and images on social media show extensive damage to homes and vehicles, with windows shattered and roofs heavily dented. Additional reports indicate severe crop damage in the surrounding farmlands.

Further east, the aforementioned coastal low brought strong winds and notable flooding to southeast Virginia. The town of Virginia Beach was among the worst affected as many roads were inundated and roughly 70,000 customers lost power. A number of homes were flooded and some vehicles stalled in floodwaters.

Financial Loss Estimate

Given the aggregated flooding and severe weather impacts over the past week, especially the damaging hailstorm in McCook, Nebraska, total economic and insured losses may reach into the hundreds of millions USD.

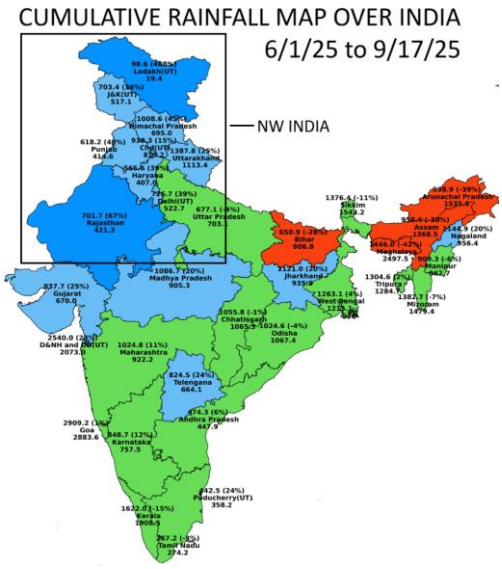
Pakistan, India: Flooding & Landslide (Update)

Overview

Exceptionally heavy monsoon rains, intensified by rare westerly disturbances, have caused catastrophic flooding across the Punjab plains of India and Pakistan. Hundreds of thousands have been displaced, with extensive losses to agriculture, homes, and medical infrastructure in both countries. Additional flooding landslides incidents in central, northern, and northeastern India have compounded the humanitarian and economic toll.

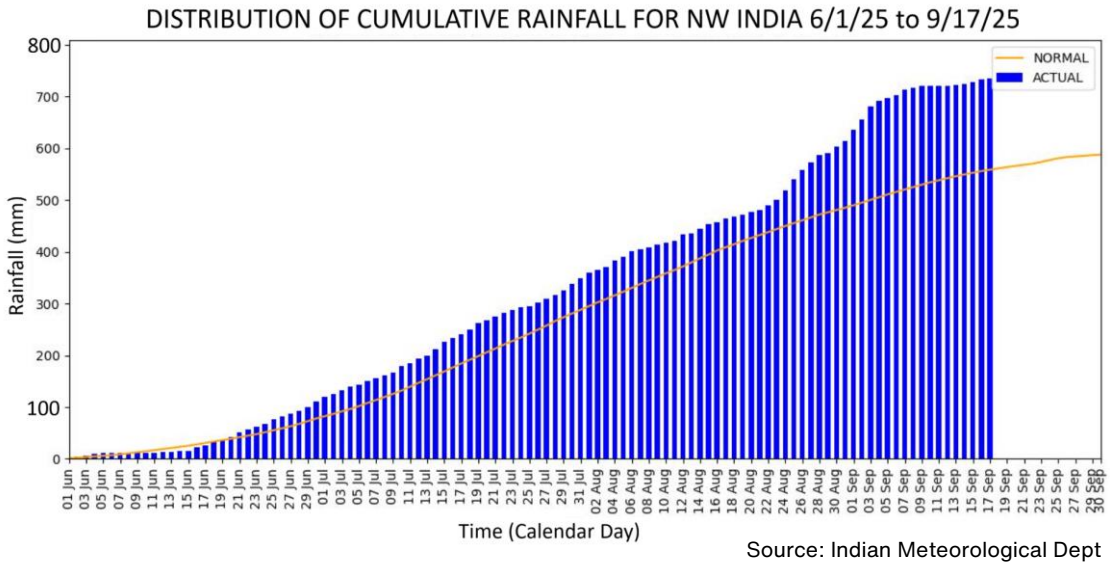
Meteorological Recap

The Punjab plains region of both India and Pakistan is experiencing one of its worst flooding disasters in recent history, caused by anomalously high monsoon rainfall across northwest India and northern Pakistan. On August 28-September 3, rainfall in northwest India was 180% above average, resulting in multiple dam failures and widespread flooding in low-lying agricultural and residential areas. This has added to the large cumulative rain totals seen since June 1 (see map on the right).



Source: Indian Meteorological Dept

The unusually high rainfall has been linked to the interaction between the prevailing monsoon system and rare westerly disturbances observed in recent weeks. Westerly disturbances are low pressure systems that are the primary mechanism for winter rainfall in the region, a rare occurrence in summer months when the jetstream retreats northward. This atmospheric setup has caused more impacts in other parts of India in the past week, including Maharashtra, Sikkim, Uttarakhand, and Himachal Pradesh.



Source: Indian Meteorological Dept

Event Details

In the Indian state of Punjab, the official death toll from the recent heavy rains and riverine floods has reached 55, including 25 additional fatalities since the previous Weekly Cat Report on September 5. A secondary damage survey by Sphere India estimates nearly 400,000 people displaced, massive losses to agriculture and livestock with 176,000 hectares (435,000 acres) of farmland submerged, and significant housing damage (97 homes fully destroyed and 363 partially damaged). Damage to medical infrastructure is valued at ₹780 crore (89 million USD), including facilities, machinery, and medicines.

Elsewhere, heavy rains and flooding in Maharashtra State during August and September damaged over 1.7 million hectares (4.2 million acres) of cropland. Additional significant flooding in the Beed and Jalgaon districts of Maharashtra between September 12-16 prompted urgent evacuations and relief efforts. In northeastern India, heavy rains have caused substantial destruction despite a monsoon deficit, with several landslides reported in Sikkim State between September 11-15, resulting in five fatalities.

In northern India, notable flash flooding and landslide incidents occurred on September 15-17. In Uttarakhand State, as much as 260 mm (10.2 inches) of storm total rainfall was recorded in the Dehradun and other nearby districts, triggering severe floods that resulted in 15 fatalities and 12 missing persons. Similar flooding impacts occurred in Himachal Pradesh State, with state officials confirming another three flood-related deaths and four missing persons.

In Pakistan, the National Disaster Management Authority reported that since June 26, seasonal floods have resulted in over 950 deaths nationwide, including 112 deaths in Punjab since August. 2.2 million hectares (5.4 million acres) of cropland have been flooded, and major infrastructure losses have been recorded, including 1,000+ homes and 200+ bridges destroyed.

Financial Loss Estimate

Considering the information collected and the widespread scope of the events, total economic and insured losses to infrastructure and agriculture from monsoon-related flooding since June 1 will likely reach the single digit billions of USD.

Global Disasters: In Brief

Malaysia: Landslide & Flooding

Since September 8, heavy rainfall has battered Borneo Island, especially Sabah State in eastern Malaysia. At least 42 large landslides and 18 flash flooding incidents soon followed on September 12-15, according to local authorities. Several structures were destroyed in Papar, Kota Kinabalu, and Penampang due to landslides, resulting in 12 deaths. Over 2,500 people near Kota Kinabalu were evacuated due to severe flooding, and the Malaysian government has pledged 10 million MYR (2.38 million USD) to assist flooding and landslide victims.

Mexico, United States: Tropical Storm Mario

After forming and dissipating on September 11-13, Tropical Storm Mario reappeared on September 14-16 just offshore of western Mexico. While the system did not make landfall before dissipating a second time, outer rain bands over Baja California Sur caused localized flash flooding. The town of San Ignacio was among the worst impacted as many homes, vehicles, and roads were damaged and inundated, according to local reports.

Additionally, remnant moisture from Mario has migrated into the southwest U.S., where showers and thunderstorms are ongoing as of this writing. Flash flooding is possible over the next two days, mainly in southern and central California, southern Nevada, and western Arizona.

Indonesia: Severe Convective Storm & Flooding

Severe weather and flash flooding in western and central Indonesia generated notable material loss over the past week. First, heavy rainfall triggered flash flooding in Boalemo and Bogor regencies on September 14. According to the National Disaster Management Agency (BNPB), at least 135 homes were damaged which affected 450 people. Then, on September 16, a large tornado tore through the village of Bojong Pandan in western Java Island. Roughly 22 homes were reportedly damaged.

China: Severe Convective Storm

Late on September 13, a large hailstorm heavily impacted China's capital city, Beijing, with the largest hailstones reaching 5 cm (2 inches) in diameter. Among the worst impacted districts within the city were Fangshan, Fengtai, Daxing, and Chaoyang. According to the Beijing Financial Supervision Bureau, at least 48,900 auto insurance claims were filed as of early September 17. Insured losses from the event are initially estimated at 409 million CNY (58 million USD). Another highly localized storm with hail sizes over 40 mm (1.6 inches) occurred on September 16 in Zhuoni County, Gansu Province. However, detailed assessments on damage in Zhuoni County have not yet been released.

Mexico: Flooding

In Mexico's Jalisco State, heavy rainfall resulted in severe flash flooding within the Guadalajara metro area overnight on September 15-16. Deep floodwaters inundated at least 250 homes and a number of vehicles, mainly within the towns of Colonia los Sauces, Tlajomulco de Zúñiga, Santa Cruz del Valle, Tlaquepaque, and Tonalá. According to local authorities, at least two people were killed while one more remains missing.

Philippines, China: Tropical Storm Mitag

A large cluster of storms associated with a tropical low-pressure system, now Tropical Storm Mitag, has produced heavy rain and landslides over Luzon and Mindanao islands in the northern Philippines since September 14. According to the ADINet, at least five people were killed, two more injured, 800 others displaced, and three remain missing due to various flooding and landslide incidents. Over the next few days, Mitag is forecasted to gradually weaken and approach Hong Kong and southeast China with primarily heavy rainfall.

The Gambia: Flooding

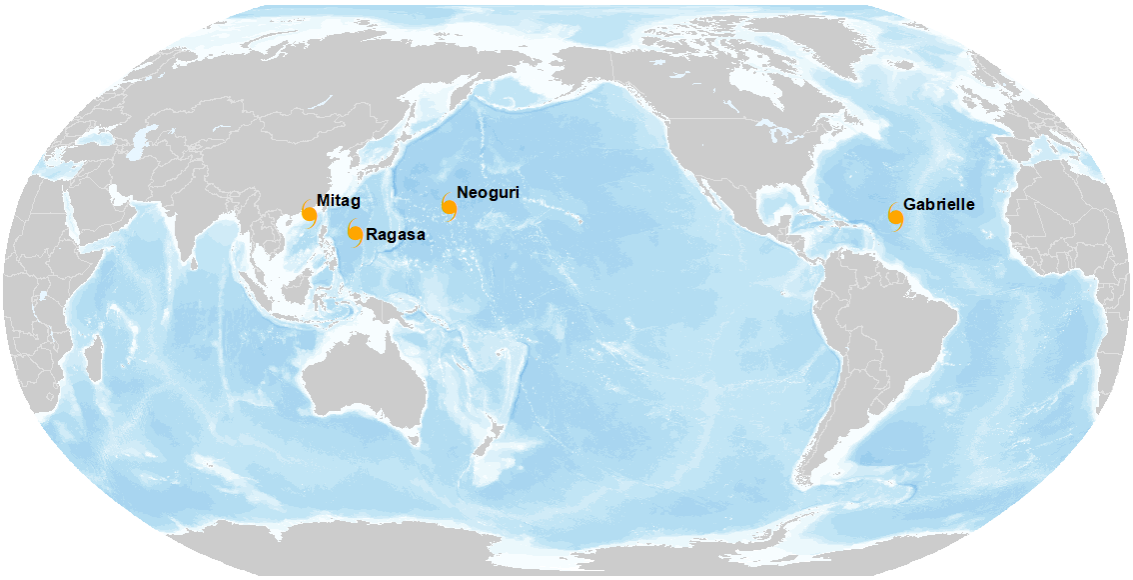
Heavy rainfall and severe flash flooding in recent weeks triggered a culvert collapse in the North Bank region of the Gambia on September 11. According to recent reports from the IFRC, at least 8 people were killed, 67 were injured, and another 240 were displaced by floodwaters.

Nigeria: Flooding

A torrential downpour on September 11-12 in north-central Nigeria led to severe flash flooding primarily in the states of Kaduna and Adamawa. According to federal and state government officials, the city of Zaria was the worst affected as floodwaters destroyed over 270 homes, displacing at least 470 people. Despite widespread flooding, no fatalities and only two injuries were reported.

Appendices

Current Global Tropical Cyclone Activity

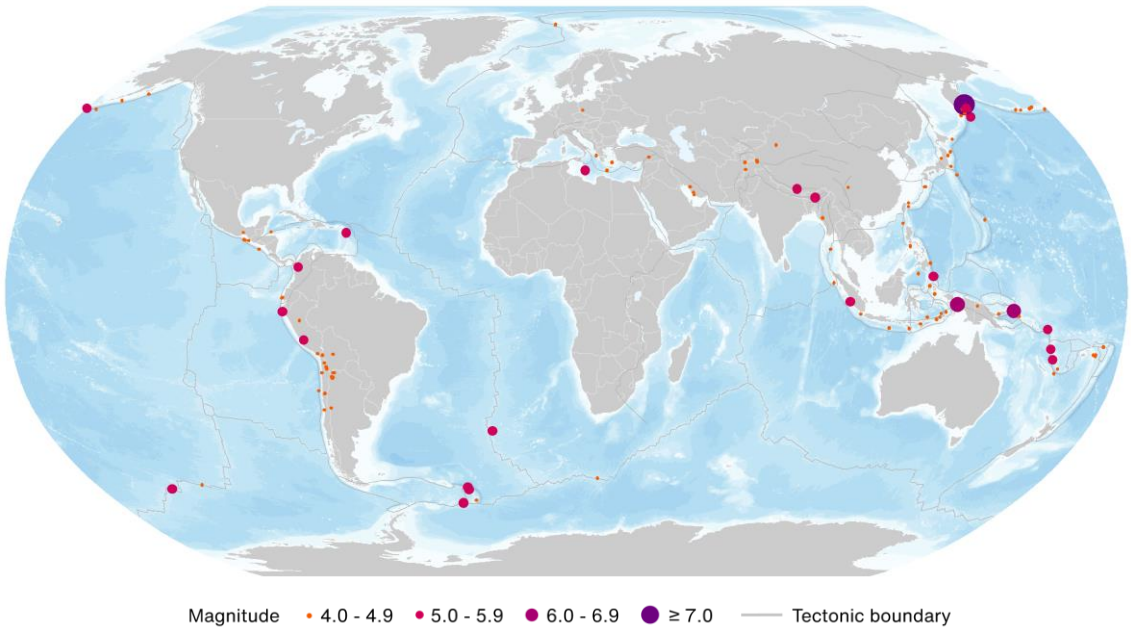


Tropical Depression Tropical Storm Category 1 Category 2 Category 3 Category 4 Category 5

Name	Location	Winds	Center
TS Gabrielle	20.8N, 52.7W	50	700 mi (1125 km) ENE from northern Leeward Islands
TS Mitag	21.6N, 116.2E	45	225 mi (365 km) SE from Hong Kong, China
TS Neoguri	23.6N, 161.8E	40	1150 mi (1850 km) N from Palikir, Federated States of Micronesia
TS Ragasa	16.3N, 132.0E	40	590 mi (945 km) N from Melekeok, Palau

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 12-18



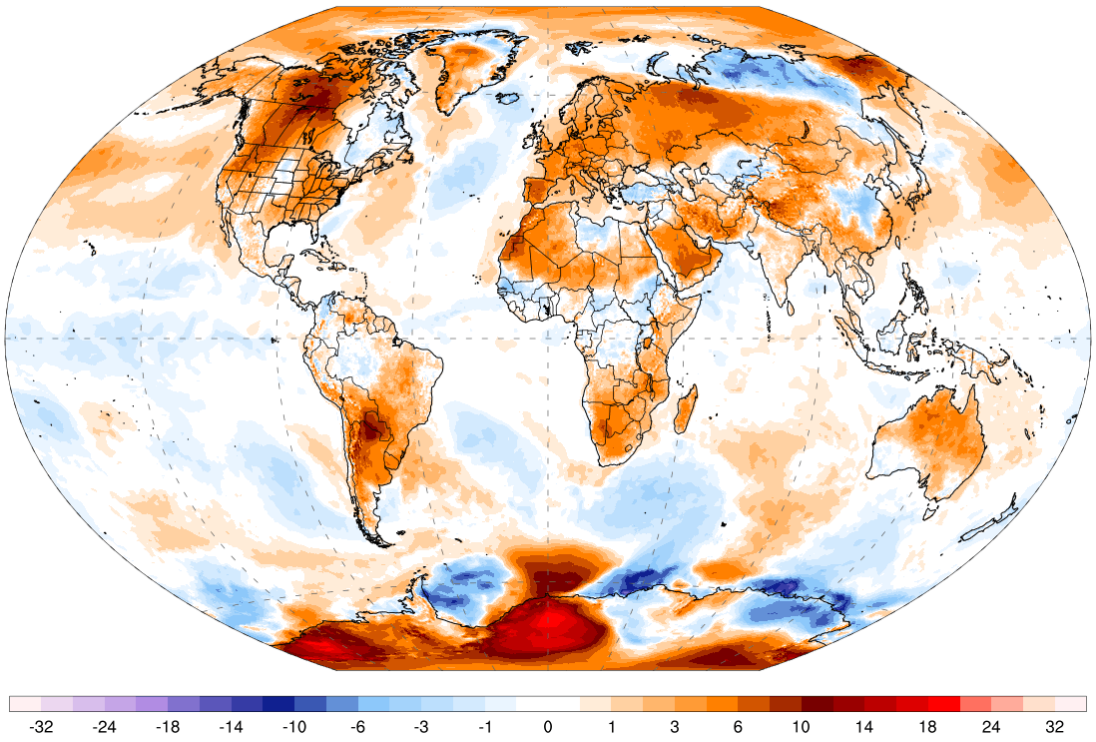
Date (UTC)	Location	Magnitude	Epicenter
9/13/2025	53.10N, 160.29E	7.4	11 km (7 mi) E of Petropavlovsk-Kamchatsky, Russia
9/15/2025	52.69N, 160.70E	6	14 km (9 mi) ESE of Petropavlovsk-Kamchatsky, Russia
9/16/2025	5.47S, 153.75E	6	20 km (12 mi) SE of Kokopo, Papua New Guinea
9/18/2025	3.61S, 135.53E	6.1	28 km (17 mi) S of Nabire, Indonesia
9/18/2025	53.17N, 160.53E	7.8	12 km (7 mi) E of Petropavlovsk-Kamchatsky, Russia

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 18, 2025

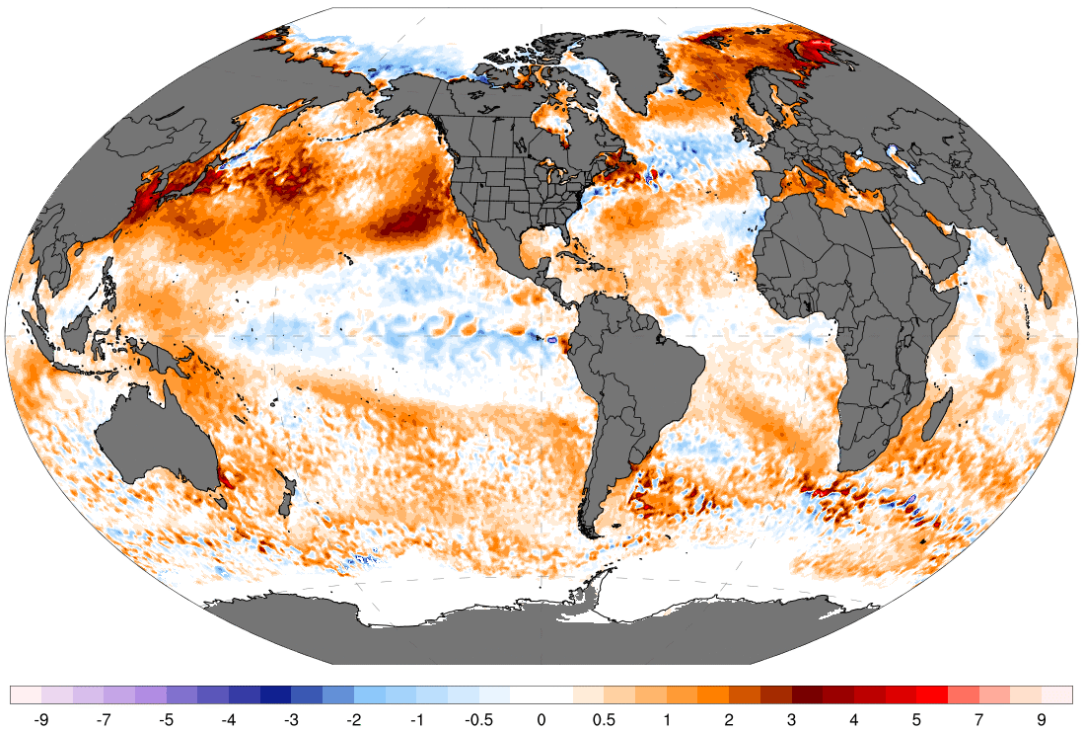
ClimateReanalyzer.org
Climate Change Institute | University of Maine



Current Global Sea Surface Temperature Anomaly

NOAA OISST V2.1 SST Anomaly (°C) [1991-2020 baseline]
Wed, Sep 17, 2025 | preliminary

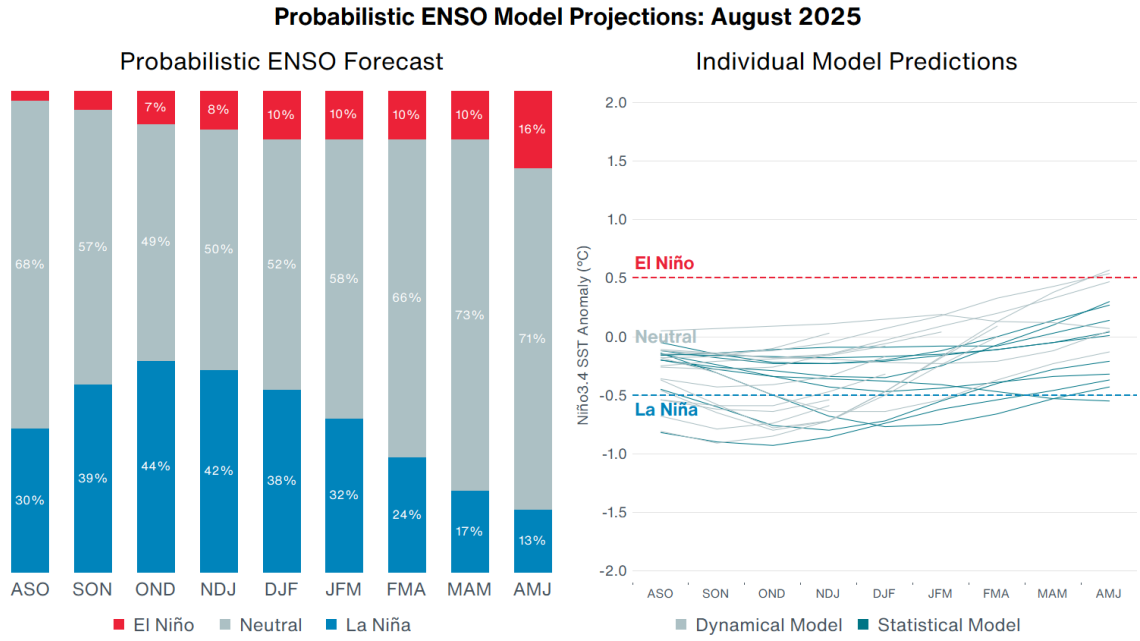
ClimateReanalyzer.org
Climate Change Institute | University of Maine



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

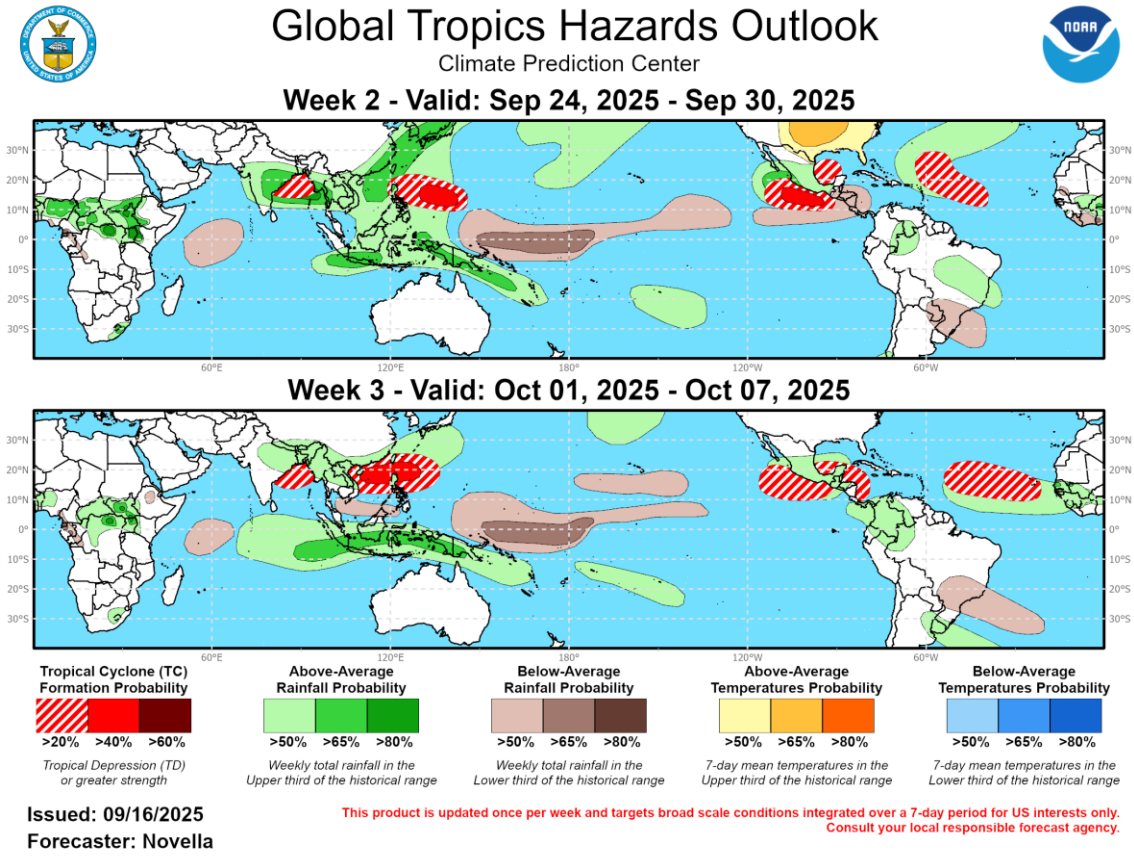
El Niño-Southern Oscillation (ENSO) Projections

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.



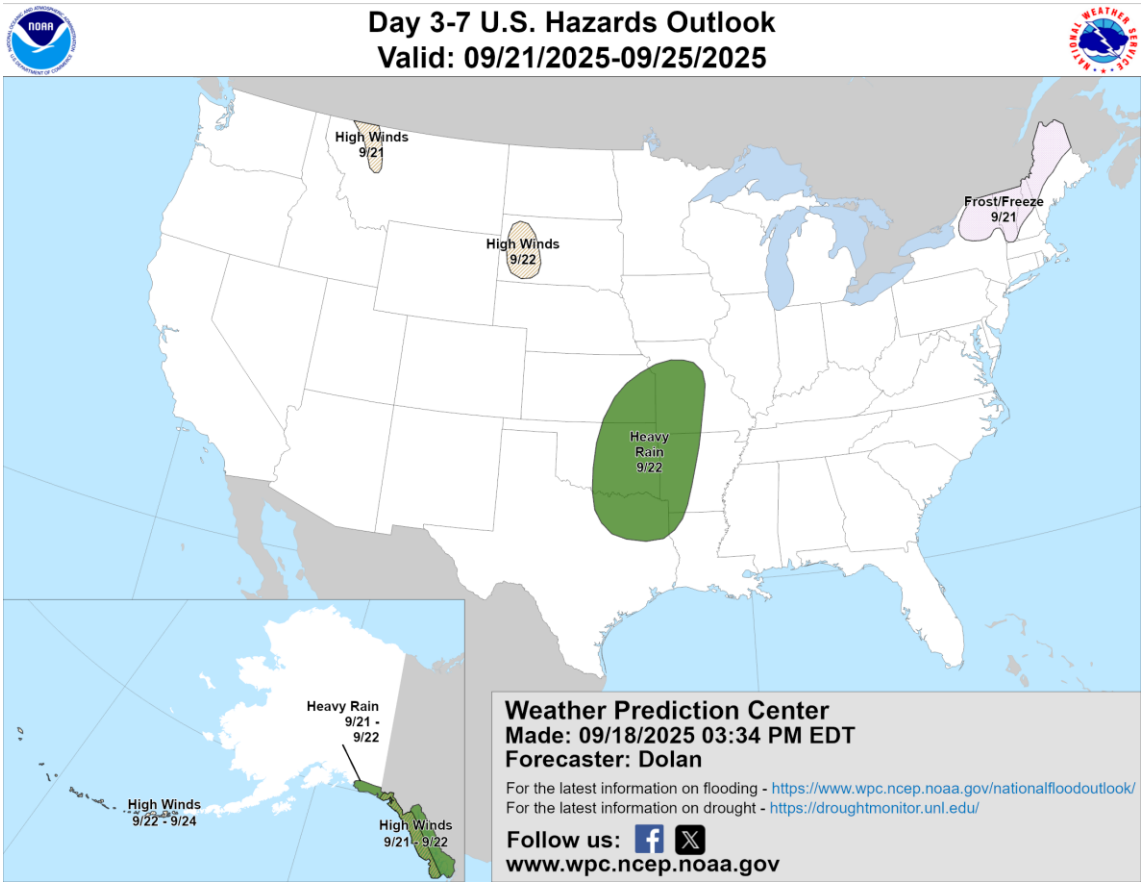
Data: National Oceanic and Atmospheric Administration (NOAA), Columbia University | Graphic: Aon Catastrophe Insight

Global Tropics Hazards Outlook



Data: Climate Prediction Center (CPC)

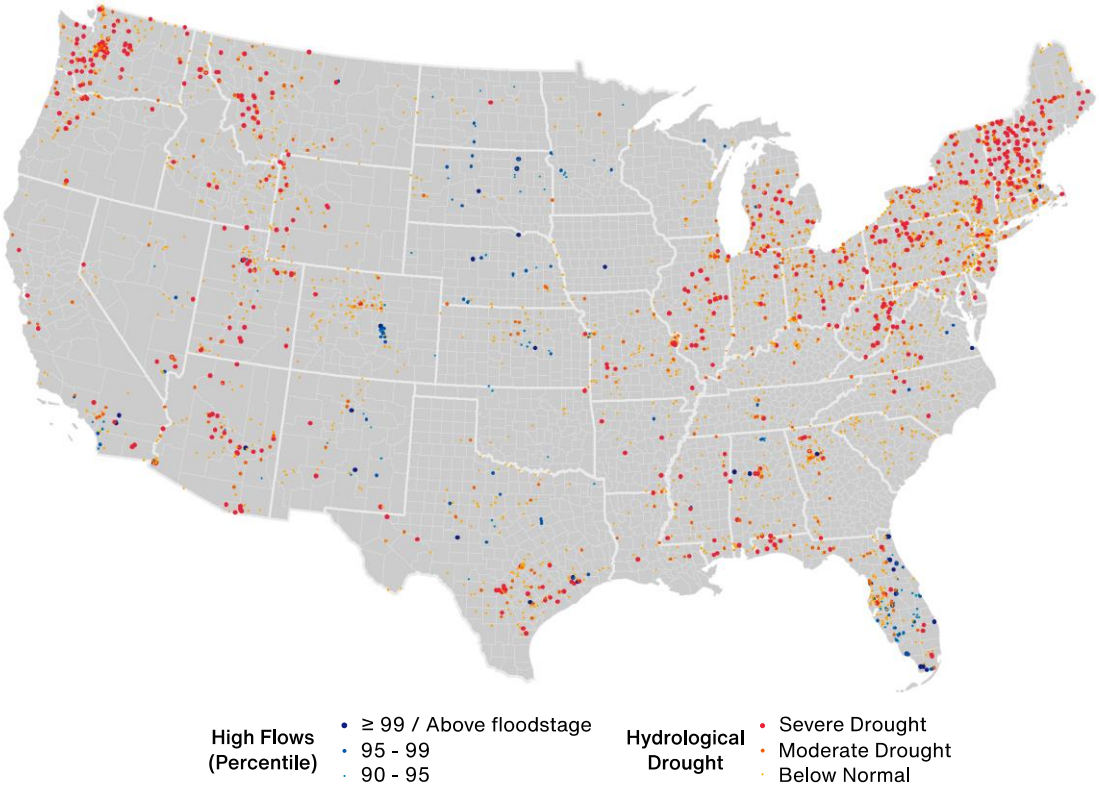
U.S. Hazard Outlook



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

United States, Canada: Severe Convective Storm & Flooding

National Weather Service (NWS)
Storm Prediction Center (SPC)
Walworth County Emergency Management (EM)
NOAA Damage Assessment Toolkit (DAT)
Steinbach homeowners begin cleanup after community floods overnight, *CBC*
Heavy rain, hail hit Regina area Friday night, *CBC*
Tornadoes Tear Through North Dakota Sunday In Bizarre September Outbreak, *The Weather Channel*
Hail storms and flooding impact city, *McCook Gazette*
VB cleans up after coastal storm drenches city, *WAVY10*

Pakistan, India: Flooding & Landslide (Update)

Sphere India
Indian Meteorological Department (IMD)
National Disaster Management Authority (NDMA) Pakistan
Army launches rescue operations in flood-hit villages of Maharashtra, *The Hindu*
Punjab Floods Death Count Rises To 55, Over 100 Relief Camps Operational, *NDTV*

Global Disasters: In Brief

Sphere India
Beijing Financial Supervision Bureau
Indonesia National Disaster Management Agency (BNPB)
ASEAN Disaster Information Network (ADINet)
International Federation of Red Cross and Red Crescent Societies (IFRC)
Punjab floods death count rises to 55, over 100 relief camps operational, *NDTV India*
At least 12 dead in Malaysia landslides after week of heavy rain, *The Express Tribune*
Sabah landslide death toll climbs to 12 as expert warns of 'new normal' in Southeast Asia, *CAN*
Tropical Storm "Mario" causes flooding in San Ignacio, Baja California Sur, *El Universal*
Members of the Serang Regency DPRD Visit Tornado Victims in Bojong Pandan Village, *Revolusi News*
Extreme hailstorm with 40 mm (1.57 inches) per hour rainfall hits China's Gansu Province, *The Watchers*
Flood displaces 470 children, wrecks 270 homes in Zaria, *The Nation*

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

Divyansh Chug
Senior Scientist
divyansh.chug@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.