AON BENFIELD

April 2012 Global Catastrophe Recap

Empower Results

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Executive Summary

- Separate severe weather outbreaks sweep across the central United States
- Heavy rainfall spawns flood events on several continents during the month
- Typhoon Pakhar becomes the Northwest Pacific Basin's first landfalling cyclone of 2012

A major severe weather outbreak swept across the central United States during the middle of April, killing at least six people and injuring dozens more. During a 72-hour stretch, the Storm Prediction Center (SPC) confirmed 94 tornado touchdowns and more than 400 reports of hail and damaging winds. The state of Kansas endured the worst affects, with at least 777 homes and 165 businesses damaged or destroyed just outside the city of Wichita alone after an EF-3 tornado crossed the metro region. Property damage in Sedgwick County was listed at USD284 million. Tornado damage also occurred in southwest Iowa and northwest Oklahoma. At least six people died in Woodward, OK after an EF-3 tornado affected the region. Total insured losses were expected to reach the hundreds of millions of dollars.

Another outbreak occurred during the first week of the month across northern sections of Texas. At least 21 tornadoes touched down during the event, which led to more than 1,100 homes sustaining damage in the greater Dallas-Fort Worth metropolitan area. Large hail and damaging winds also left widespread affects. Total economic losses were estimated at approximately USD1 billion, while various insurers received at least 105,000 claims with payouts in excess of USD650 million.

Elsewhere, severe weather was recorded across portions of Asia. In China, separate waves of inclement weather spawned hail and damaging winds to six separate provinces. The first event damaged more than 20,000 homes and caused CNY750 million (USD120 million) in economic loss. The second event killed at least 12 people, damaged 25,400 homes and caused CNY530 million (USD84 million) in economic loss.

In Vietnam, high winds and hail destroyed more than 4,780 homes in four northern provinces. At least two people were killed, and total economic losses were estimated at VND104 billion (USD5 million).

In Japan, a powerful spring storm system brought typhoon-strength winds across much of the country. At least four people died and 372 others were injured. More than 520,000 Tohoku Electric Power Company customers lost electricity, and transportation via air and rail was delayed or cancelled.

Shifting to South America, at least 18 people were killed and 20 others injured as severe weather struck the Argentine capital of Buenos Aires. A tornado caused as many as 32,000 homes to lose their roofs, while large hail and gusty winds left additional damage to businesses, automobiles and infrastructure.

Flooding was prevalent in South America, with heavy rains prompting rivers to overflow their banks. In Paraguay, at least 13,654 homes were damaged by floods; while in Colombia and Peru, at least 19 people were killed after floods destroyed more than 25,000 homes.

Damage and fatalities from flood events was also recorded in parts of Fiji, Hispaniola, Russia, Comoros, Kenya, Saudi Arabia, Oman and Afghanistan during the month.

Typhoon Pakhar became the first landfalling cyclone of 2012 in the Northwest Pacific as it came ashore in southern Vietnam. At least two people were killed and nine others were injured as the storm damaged more than 5,000 homes and structures in addition to infrastructure and agriculture.

United States

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
4/2-4/4	Severe Weather	Texas	0	105,000+	1+ billion
4/11	Severe Weather	California	0	Unknown	20.4+ million
4/13-4/15	Severe Weather	Plains, Midwest	6+	25,000+	100s of millions
4/20	Severe Weather	Texas	0	Thousands+	Millions+
4/28-4/29	Severe Weather	Midwest	1+	50,000+	Millions+

Severe weather impacted the southern Plains between the 2nd and the 4th, spawning 21 tornadoes. Most of the tornado damage occurred on the 3rd in the greater Dallas-Fort Worth metropolitan area with more than 1,100 homes sustaining damage. According to the Storm Prediction Center (SPC), the strongest tornado was an EF-3 with 150 mph (240 kph) winds that struck the town of Forney. Other areas sustaining major tornado damage included Arlington, Lancaster, Kennedale, Cleburne, Joshua, and Mesquite. Large hail and damaging winds also had widespread affects. At Dallas-Fort Worth International Airport, 110 planes were damaged by hail. Total economic losses were estimated at approximately USD1 billion, while various insurers received at least 105,000 claims with payouts in excess of USD650 million.

Strong thunderstorms struck parts of California's San Joaquin Valley on the 11th, prompting quarter-sized hail. At least four counties (Kings, Tulare, Fresno and Madera) sustained widespread crop damage. In Kings County alone, agriculture losses were listed at USD20.4 million.

A major severe weather outbreak swept across the central U.S. between the 13th and the 15th, killing at least six people and injuring dozens more. During the 72-hour stretch, the SPC confirmed 94 tornado touchdowns and more than 400 reports of hail and damaging winds. The most active day came on the 14th, with the state of Kansas enduring the worst affects. Just outside the city of Wichita, an EF-3 tornado damaged or destroyed at least 777 homes and 165 businesses. Property damage costs in Sedgwick County were listed at USD284 million. Southwest Iowa and northwest Oklahoma also sustained severe tornado damage. At least six people died in Woodward, OK after an EF-3 tornado ripped through the region. Preliminary data from various insurers noted that at least 25,000 home and auto claims had already been filed. Total insured losses were expected to reach the hundreds of millions of dollars.

A rapidly developing disturbance spawned explosive thunderstorm development across Texas's Rio Grande Valley on the 20th, spawning hail ranging from golf ball to grapefruit-sized. The system left widespread damage in the cities of McAllen, Edinburg, Pharr and Mission.

Rounds of severe thunderstorms developed along an elongated stationary frontal boundary in the Midwest on the 28th and 29th, killing at least one person and injuring more than 100 others. Missouri, Illinois, Indiana and Kentucky were particularly affected, where golf ball to softball-sized hail and winds gusting to 90 mph (150 kph) were recorded. Extensive hail damage was reported to personal and commercial properties and automobiles. As of this writing, local insurance companies suggested that as many as 50,000 vehicles were damaged in the greater St. Louis metro area alone.

Remainder of North America (Canada, Mexico, Caribbean Islands, Bermuda)

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
4/23-4/25	Flooding	Hispaniola	10+	3,000+	Unknown

Heavy rainfall impacted Hispaniola between the 23rd and the 25th, prompting flooding and landslides in Hispaniola. At least 10 people were killed in southern and western Haiti after landslides and overflowing rivers were recorded. In the Dominican Republic, government officials noted that more than 3,000 homes were flooded after rivers burst their banks in the province of Puerto Plata. Additional floods were recorded in central and southeastern towns. In total, more than 11,150 residents were left homeless.

South America

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
4/2-4/30	Flooding	Paraguay	0	13,654+	Unknown
4/4	Severe Weather	Argentina	18+	32,000+	10+ million
4/5-4/27	Flooding	Colombia, Peru	19+	25,000+	170+ million

Three weeks of persistent rainfall across central sections of Paraguay led to multiple rivers overflowing their banks. According to government officials, at least 13,654 homes were destroyed after the Pilcomayo River burst its banks in two separate districts (Boquerón and Presidente Hayes) in the Central Chacon region. Some of the hardest-hit communities included Paz del Chaco, Nueva Vida, San Carlos, El Estribo and Villa Alegre. No injuries or fatalities were immediately recorded.

At least 18 people were killed and 20 others injured on the 4th, as a severe thunderstorm struck the Argentine capital of Buenos Aires and surrounding towns. Local officials reported that a tornado, high winds and hail affected the region, causing extensive damage to 32,000 homes and also businesses, schools, vehicles and infrastructure. Economic losses were estimated at ARS44 million (USD10 million).

Weeks of heavy seasonal rains fell across portions of Colombia and Peru, killing at least 19 people. More than six rivers overflowed their banks in several Colombian provinces, damaging more than 20,000 homes and also inundating infrastructure and agriculture. The government allocated COP300 billion (USD170 million) to cope with the impacts from the floods. In neighboring Peru, excessive rainfall also prompted flooding in the Amazon region that led to a high volume of homes and crops being submerged.

Europe

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
4/20	Wildfire	Russia	1+	65+	Unknown
4/22-4/27	Flooding	Russia	0	3,957+	17+ million

A wildfire left at least one person dead and 346 others injured on the 20th in the Russian region of Amur. According to the Ministry of Emergencies, the fire destroyed at least 65 homes in the town of Tygda.

The combination of melting snow and spring rains prompted flooding across central Russia's Ryazan and Volgograd regions between the 22nd and the 27th. The Ministry of Emergencies noted that at least 3,957 homes were damaged in 10 separate towns and villages in floods that were exacerbated by the Moksha River overflowing its banks. No injuries or fatalities were recorded. Total economic damage to infrastructure was listed at RUB500 million (USD17 million).

Africa

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
4/20-4/28	Flooding	Comoros	0	9,338+	3.8+ million
4/24-4/27	Flooding	Kenya	36+	2,000+	10+ million

Persistent rainfall between the 20th and the 28th prompted flooding across the Islands of Comoros, damaging at least 9,338 homes. Additional damage occurred to the electrical and transportation infrastructures. No injuries or fatalities were recorded and damage costs were listed at USD3.8 million.

Three days of heavy rainfall between the 24th and the 27th prompted significant flooding throughout Kenya, killing at least 36 people. Government officials reported that extensive damage had occurred to property, infrastructure and agriculture after several rivers burst their banks. Relief workers estimated damages costing in excess of KES833 million (USD10 million).

Asia

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
4/1	Severe Weather	Sri Lanka	0	1,200+	Unknown
4/1	TY Pakhar	Vietnam	2+	5,000+	Unknown
4/3-4/5	Severe Weather	Japan	4+	Hundreds+	Unknown
4/5	Severe Weather	China	0	20,000+	120+ million
4/11-4/18	Flooding	Saudi Arabia, Oman	18+	Thousands+	Millions+
4/20-4/25	Severe Weather	China	12+	25,400+	84+ million
4/20-4/25	Severe Weather	Vietnam	2+	4,780+	5+ million
4/22	Flooding	Afghanistan	16+	1,140+	Unknown

A strong thunderstorm on the 1st damaged or destroyed at least 1,200 homes in northern Sri Lanka. The storm caused 14 injuries and cut electricity and telecommunication.

Typhoon Pakhar became the first landfalling cyclone of 2012 in the Northwest Pacific on the 1st. The system had maximum sustained winds of 65 kph (40 mph) as it came ashore in southern Vietnam. At least two people were killed and nine others were injured as the storm brought periods of heavy rainfall and gusty winds. More than 5,000 homes were damaged in addition to infrastructure and agriculture.

A powerful spring storm system brought typhoon-strength winds across much of Japan between the 3rd and the 5th, killing at least four people and injuring 372 others. The highest recorded wind gust came in the city of Sado, Niigata Prefecture, at 157 kph (98 mph). More than 520,000 Tohoku Electric Power Company customers lost electricity across Akita and Niigata prefectures, which led to widespread mobile phone disruption. Transportation was also impacted as flights and rail service was delayed or cancelled.

Severe thunderstorms brought hail to China's Guizhou and Guangdong provinces on the 5th, damaging at least 20,000 homes and hundreds of thousands of hectares (acres) of farmland. No injuries or fatalities were reported. The inclement weather also led to telecommunication and electricity disruptions. The Ministry of Civil Affairs cited economic damages of CNY750 million (USD120 million).

Heavy rainfall fell across portions of eastern Saudi Arabia and western Oman between the 11th and the 18th, prompting widespread flooding that left at least 18 people dead. The floods damaged thousands of homes and businesses, while also submerging swaths of infrastructure.

Rounds of severe thunderstorms swept across eastern and central portions of China between the 20th and the 25th, causing widespread damage and killing at least 12 people. According to the Ministry of Civil Affairs (MCA), four provinces sustained damage to personal property, infrastructure and agriculture as strong winds, hail and lightning occurred. The MCA noted that a combined 25,400 homes were damaged or destroyed in addition to at least 461,000 hectares (1.1 million acres) of crops being affected. Total direct economic losses were listed at CNY530 million (USD84 million).

Severe weather impacted four northern Vietnam provinces between the 20th and the 25th, leading to the deaths of two people and causing widespread damage. More than 4,780 homes were destroyed after high winds and hail struck. Total economic losses were listed at VND104 billion (USD5 million).

Torrential monsoonal rains prompted flash floods across northern and eastern Afghanistan on the 22nd, killing at least 16 people. Northern Balkh Province was particularly impacted (including the districts of Kushandi and Shulgara), where at least 840 homes and businesses were swept away. In the eastern province of Ghazni, an additional 300 homes were washed away in Gilan district.

Oceania (Australia, New Zealand and the South Pacific Islands)

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
3/27-4/3	Flooding	Fiji	7+	15,000+	71.3+ million

Multiple days of torrential rainfall between the end of March and early April led to flooding across the Western, Central and Eastern Divisions of Fiji's Viti Levu Island and prompting a natural disaster declaration. At least seven people were killed as several towns saw floodwaters reach up to 7.0 feet (2.1 meters) in height. Both flash flooding and river flooding were blamed for causing damage to personal property and farms in the hardest-hit areas of Cuvu, Nadi and Sigatoka in the Western Division. According to United Nations officials, total economic damages from the flood event were estimated at FJD128 million (USD71.3 million).

APPENDIX

Updated Jan. – Mar. 2012 Data

United States

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
1/8-1/12	Winter Weather	Plains, Southeast, Northeast	0	Thousands+	Millions+
1/12-1/13	Winter Weather	Midwest, Ohio Valley, Northeast	0	Thousands+	Millions+
1/16-1/17	Severe Weather	Midwest, Southeast, Northeast	0	Thousands+	25+ million
1/17-1/22	Winter Weather	Pacific Northwest	3+	1,000+	100+ million
1/19-1/21	Wildfires	Nevada	0	29+	9.1+ million
1/22-1/23	Severe Weather	Southeast, Plains	3+	10,000+	175+ million
2/17-2/18	Severe Weather	Plains, Southeast	0	Hundreds+	Unknown
2/20	Severe Weather	Plains	1+	Thousands+	Millions+
2/22	Severe Weather	Southeast	1+	250+	1.6+ million
2/24	Severe Weather	Southeast, Mid-Atlantic	0	Hundreds+	Millions+
2/28-2/29	Severe Weather	Midwest, Plains, Southeast	14+	25,000+	475+ million
3/2-3/3	Severe Weather	Midwest, Southeast	41+	170,000+	1.75+ billion
3/4-3/9	Flooding	Hawaii	0	Hundreds+	Millions+
3/12	Flooding	Louisiana	0	1,500+	2+ million
3/14-3/15	Severe Weather	Great Lakes	0	20,000+	275+ million
3/18-3/25	Severe Weather	Plains, Midwest, Southeast	1+	37,500+	325+ million
3/26-4/2	Wildfire	Colorado	3+	25+	Unknown
3/29-3/31	Severe Weather	Plains, Midwest, Southeast	0	30,000+	350+ million

Remainder of North America (Canada, Mexico, Caribbean Islands)

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
2/11-2/12	Flooding	Canada	0	200+	Unknown
3/20	Earthquake	Mexico	2+	44,000+	300+ million

South America

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
12/24-1/6	Wildfires	Chile	7+	Hundreds+	200+ million
1/1-1/10	Flooding	Brazil	39+	25,000+	Millions+
1/1-3/25	Flooding	Ecuador	30+	4,000+	Unknown
1/30	Earthquake	Peru	0	858+	Unknown

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
2/8-2/9	Flooding	Peru	14+	11,000+	Unknown
2/10-2/29	Flooding	Brazil, Bolivia	1+	37,300+	10+ million
3/11-3/16	Flooding	Chile	0	6,500+	3.1+ million
3/24-3/31	Flooding	Colombia	5+	5,000+	Unknown
3/25	Earthquake	Chile	0	Hundreds+	100+ million

Europe

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
1/3-1/4	WS Ulli	UK, Scandinavia	2+	5,000+	306+ million
1/4-1/5	WS Andrea	UK, Northern Europe	0	Thousands+	350+ million
1/24-2/17	Winter Weather	Eastern/Central Europe	824+	Unknown	660+ million
2/7-2/8	Winter Weather	Ukraine	0	Unknown	2+ million
2/7-2/9	Flooding	Bulgaria, Greece	12+	Hundreds+	4.4+ million
3/26	Earthquake	Turkey	0	Hundreds+	Unknown

Africa

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
1/16-1/17	Flooding	Mozambique, South Africa	10+	5,000+	Unknown
1/20-1/26	CY Funso	Mozambique, Malawi	40+	10,000+	100+ million
2/13	Severe Weather	Nigeria	15+	3,000+	1+ million
2/14	CY Giovanna	Madagascar	35+	50,000+	100+ million
2/26-3/7	CY Irina	Madagascar, Mozambique	84+	35,000+	Millions+

Asia

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
1/1-1/31	Winter Weather	Japan	56+	Thousands+	Millions+
1/1-2/7	Winter Weather	China	0	10,000+	2.1+ million
1/5	Landslide	Philippines	42+	100+	Unknown
1/5	Severe Weather	Indonesia	0	500+	30+ million
1/8	Earthquake	China	0	9,000+	Unknown
1/16-1/17	Winter Weather	Afghanistan	46+	Unknown	Unknown
1/21	Earthquake	Indonesia	0	450+	1.3+ million
1/21-1/24	Winter Weather	China	0	1,000+	4.4+ million
1/25	Severe Weather	Indonesia	14+	2,000+	1+ million

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
2/6	Earthquake	Philippines	58+	53,000+	1+ billion
2/7-2/9	Winter Weather	China	0	10,000+	20.2+ million
2/15-2/16	Winter Weather	China	0	1,000+	4+ million
2/18	Landslide	India	6+	Unknown	Unknown
2/19	Flooding	Philippines	0	5,000+	Unknown
2/22	Winter Weather	India	16+	Unknown	Unknown
2/25	Severe Weather	Indonesia	5+	100+	Unknown
3/4	Winter Weather	Afghanistan	50+	100+	Unknown
3/9	Earthquake	China	0	20,000+	82.7+ million
3/12	Winter Weather	Afghanistan	45+	50+	Unknown
3/15-3/18	Severe Weather	Thailand	0	200+	Unknown
3/16-3/20	Severe Weather	Indonesia	0	12,000+	Unknown
3/17	Flooding	China	0	578+	Unknown
3/20	Flooding	India	3+	15,862+	1+ million
3/27	Flooding	Philippines	11+	10,000+	2.1+ million

Oceania (Australia, New Guinea, New Zealand, Micronesia, Guam, Northern Mariana Islands)

Event Date	Event Name Or Type[1]	Event Location	# of Deaths[2]	# of Structures/ Claims[2,3]	Damage Estimates[2,4] (USD)
1/12	TC Heidi	Australia (Western Australia)	0	Unknown	Unknown
1/22-1/31	Flooding	Fiji	7+	Thousands+	17+ million
1/24	Landslide	Papua New Guinea	40+	Unknown	Unknown
1/24-2/15	Flooding	Australia (NSW, Queensland)	1+	6,408+	920+ million
2/24-3/16	Flooding	Australia (NSW, Victoria)	2+	8,914+	1.58+ billion
3/3	Severe Weather	New Zealand	0	1,250+	7.5+ million
3/17	CY Lua	Australia (WA)	0	Hundreds+	230+ million
3/20	Severe Weather	Australia (Queensland)	0	150+	21+ million
3/29-4/3	Flooding	Fiji	7+	15,000+	71.3+ million

[1] TD = Tropical Depression, TS = Tropical Storm, HU = Hurricane, TY = Typhoon, STY = Super Typhoon, CY = Cyclone

[2] As reported by public news media sources and official government agencies

[3] **Structures** 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** defined as the number of claims (which could be a combination of homeowners, commercial, auto and others) reported by various insurance companies through press releases or various public media outlets.

[4] Damage estimates obtained from various public media sources, including news websites, publications from insurance companies, financial institution press releases and official government agencies. These estimates can include insured or economic losses.

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About Impact Forecasting® LLC

Impact Forecasting® LLC is a catastrophe model development center of excellence within Aon Benfield whose seismologists, meteorologists, hydrologists, engineers, mathematicians, GIS experts, finance, risk management and insurance professionals analyze the financial implications of natural and man-made catastrophes around the world. Impact Forecasting's experts develop software tools and models that help clients understand underlying risks from hurricanes, tornadoes, earthquakes, floods, wildfires and terrorist attacks on property, casualty and crop insurers and reinsurers. Impact Forecasting is the only catastrophe model development firm integrated into a reinsurance intermediary. To find out more about Impact Forecasting® LLC, visit impactforecasting.com.

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