



Global Catastrophe Recap

April 2015

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Executive Summary

- Magnitude-7.8 earthquake devastates Nepal as death toll climbs towards 10,000
- Severe thunderstorms in the United States cause expected USD2.0 billion insured loss
- Chile's Calbuco volcano erupts; estimated economic loss near USD600 million

A major magnitude-7.8 earthquake struck Nepal and caused massive devastation and loss of life in late-April. As many as 10,000 fatalities and catastrophic damage were registered throughout Nepal, India, China, and Bangladesh. Some of the most considerable impacts were felt in the Nepalese capital of Kathmandu and the Kathmandu Valley. Government statistics noted that more than 700,000 homes and other structures were damaged or destroyed in addition to dozens of historical sites. Economic losses and reconstruction costs were expected to approach USD10 billion. However, very low insurance penetration meant that merely a fraction of the total damages were insured. Nepal's Insurance Board noted nearly 15,000 claims filed with payouts totalling NPR13.8 billion (USD135 million).

After a relatively benign start to the year for severe thunderstorms in the United States, activity greatly increased in April as no fewer than five separate events impacted in central and eastern portions of the country. Dozens of tornadoes touched down, including an EF4 in the town of Fairdale, Illinois, though the most costly damage occurred as a result of large hail, damaging straight-line winds and isolated flash flooding. Parts of the Plains, Midwest, Southeast, Mid-Atlantic and Southeast sustained the worst impacts. Total combined insured losses were expected to reach USD2.0 billion, including more than USD750 million from one event alone. Economic losses were even higher.

Despite an active month for U.S. tornadoes (185), the annual total remained at a historically low level.

Elsewhere, numerous severe weather events were noted throughout the Asia-Pacific region. Australia was particularly impacted as separate East Coast Low events caused heavy damage to property and vehicles in the states of New South Wales and Queensland. The Insurance Council of Australia listed combined insured losses approaching USD1.0 billion.

In China, four severe weather episodes caused widespread damage to properties and crops leading to aggregate economic losses near USD1.0 billion. In total, thunderstorms left 164 dead in APAC during the month.

A rare F2 tornado prompted considerable damage in the Brazilian town of Xanxere. Two were killed.

Chile's Calbuco volcano erupted three times and led to the evacuation of at least 6,500 residents. The agricultural industry suffered substantial losses as a thick layer of ash blanketed the flanks of the volcano. The eruptions were expected to cost the local economy up to USD600 million.

Torrential rainfall caused widespread flooding and landslides throughout parts of Brazil, Afghanistan, Haiti, Kazakhstan, and Kenya. In total, more than 100 people were killed.

Major wildfires engulfed parts of Russia's southern Siberia, killing at least 33 people and destroying nearly 1,500 homes. Total economic damages were listed at USD140 million.

A stretch of wintry weather caused heavy crop damage in eastern China. Unseasonably cold temperatures left vast areas of crops destroyed, with total damages tallied at up to USD174 million.

United States

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
4/2-4/3	Severe Weather	Plains, Midwest, Southeast	0	25,000+	250+ million
4/7-4/10	Severe Weather	Plains, Midwest, Mississippi Valley	3	160,000+	1.6+ billion
4/16-4/17	Severe Weather	Plains	1	20,000+	150+ million
4/18-4/21	Severe Weather	Plains, Southeast, Northeast	0	135,000+	1.4+ billion
4/24-4/28	Severe Weather	Plains, Southeast	4	115,000+	950+ million

Powerful thunderstorms spawned large hail and damaging straight-line winds across the Plains, Midwest and Southeast on April 2-3, causing widespread damage. The greatest damage occurred in Kansas, Missouri, Kentucky, and Indiana following up to baseball-sized hail and winds gusting in excess of 80 mph (130 kph). Total economic losses were estimated at USD250 million; while insurers noted losses in excess of USD175 million.

A widespread multi-day severe weather outbreak impacted central and eastern sections of the United States from April 7-10, killing at least three people and injuring dozens of others. Major damage was noted across the Plains, Midwest, and the Mississippi Valley following 25 confirmed tornado touchdowns, up to grapefruit-sized hail, damaging straight-line winds, and flooding rains. Portions of northern Illinois were hit hardest, where an EF4 tornado devastated the communities of Fairdale and Rochelle. Total economic losses were estimated at USD1.6 billion; while insurers noted losses at USD1.1 billion. Much of the insured losses were driven by claims resulting from hail.

Severe thunderstorms swept across the Plains on April 16-17, causing notable damage in Texas, Oklahoma and Kansas. One person was killed. Much of the damage was associated with hail, as Texas towns including Amarillo and Lubbock were affected. Damaging straight-line winds and isolated tornadoes also led to downed trees and power lines in the state. Similar damage was noted in Kansas and Oklahoma. Total economic losses were estimated at USD150 million; while insurers noted losses beyond USD100 million.

Multiple days of severe weather left widespread damage across parts of the Plains, Mississippi Valley, Southeast, the Mid-Atlantic and Northeast from April 18-21. The storms prompted at least 20 tornado touchdowns, large hail, damaging straight-line winds, and flash flooding in nearly two-dozen states. Some of the most significant damage came in portions of Texas, Alabama, Georgia, South Carolina, Oklahoma, Tennessee, and Pennsylvania. Total economic losses were estimated at USD1.4 billion; while insurers noted losses beyond USD925 million.

A severe weather outbreak from April 24 through 28 affected portions of the Plains and Southeast, killing at least four people and injuring dozens of others. The storms prompted multiple tornado touchdowns in Texas but most of the damage sustained was as a result of damaging winds and large hail. Damages to homes, businesses, vehicles, and power lines were noted in Texas, Louisiana, Alabama, and Mississippi. Total economic losses were estimated at USD950 million; while insurers noted losses beyond USD675 million.

Remainder of North America (Non-U.S.)

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
4/4-4/5	Flooding	Haiti	6	8,832+	Unknown

Heavy rainfall in Port-au-Prince, Haiti, over April 4 and 5 triggered widespread floods that claimed six lives and damaged approximately 8,832 homes. Worst affected were the areas of Cite Soleil and Tabarre.

South America

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
4/20	Severe Weather	Brazil	2	2,188+	2.0+ million
4/22-4/23	Volcano	Chile	0	Thousands	600+ million
4/27	Landslide	Brazil	15	Hundreds	Unknown

A supercell thunderstorm developed over Santa Catarina province in southern Brazil on April 20 and spawned at least one tornado that touched down in the city of Xanxere. The tornado, which was estimated at F2 or F3 intensity, was noted as one of the strongest in the region's history. At least two people died and 97 others were injured as the twister damaged or destroyed 2,188 homes. The Brazilian Government allocated USD2.0 million for repair works in the affected municipalities.

Chile's Calbuco volcano erupted multiple times during the last 10 days of the month that led to the evacuation of more than 6,500 people. The volcano ejected huge plumes of lava and vast quantities of ash that blanketed large swathes of agricultural land on the flanks of the volcano. Officials estimated that 210 million cubic meters (7.4 billion cubic feet) of ash was erupted. Local government officials estimated that the cost to the local economy of these eruptions could reach up to USD600 million.

Landslides in the city of Salvador, Bahia state, claimed 15 lives in Brazil on April 27. Numerous landslides were triggered following a period of torrential rainfall in the city: two of which proved to be deadly. One slide in Barro Branco claimed 11 victims while another in Bom Juá claimed four.

Europe

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
4/12-4/13	Wildfire	Russia	33	1,476+	140+ million

Wildfires were ignited in Siberia on April 12, killing at least 33 people and injuring 900 others. More than 1,476 homes were razed, rendering 9,000 people homeless, and roughly 4,000 heads of livestock also perished. Local government officials estimated damages of RUB7.0 billion (USD140 million).

Africa

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
4/4-4/10	Flooding	Kenya	13	Hundreds	Unknown
4/28	Flooding	Kenya	16+	300+	Unknown

Flooding in Nyanza and Homa Bay, Kenya, claimed thirteen lives and caused the evacuation of at least 1,500 others from April 4 through 10. Flash flooding following torrential rainfall caused dams to overflow sending torrents of water through residential streets. Widespread damage to property, crops, and livestock was sustained.

At least 16 people died on April 28 due to flooding in Kenya that affected the cities of Narok, Kisumu, Kisii, and Homa Bay. At least 300 homes were destroyed rendering hundreds of people homeless. Flooding also affected portions of Nairobi. Economic losses are expected to reach into the millions of dollars (USD).

Asia

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
1/01-4/30	Drought	Thailand	0	Unknown	428+ million
4/1-4/3	Severe Weather	India, Pakistan, Tajikistan, Afghanistan	33	1,000+	Millions
4/4-4/5	Severe Weather	China	7	14,500+	20+ million
4/4-4/5	Severe Weather	Bangladesh, India, Myanmar	40	46,033+	4.3+ million
4/6-4/9	Severe Weather	China	1	5,000+	130+ million
4/8-4/12	Flooding	Kazakhstan	2	1,760+	5.3+ million
4/11-4/13	Winter Weather	China	0	Unknown	174+ million
4/19-4/21	Severe Weather	China	0	2,000+	350+ million
4/21	Severe Weather	India	42	25,000+	158+ million
4/25	Earthquake	Nepal, India, Bangladesh, China	10,000+	850,000+	10+ billion
4/27	Landslide	Afghanistan	52	100	Unknown
4/27-4/28	Severe Weather	Pakistan	49	Hundreds	Unknown
4/27-4/29	Severe Weather	China	2	36,500	485+ million

Major drought conditions persisted throughout the month of April in Thailand, as farmers noted significant losses to crops and agriculture. The drought, which initially began in November 2014, damaged more than 160,000 hectares (395,000 acres) of rice crops alone. A study from the Kasikorn Research Center estimated total economic damages at THB14 billion (USD428 million).

Severe weather in northwestern India, Pakistan, Tajikistan, and Afghanistan claimed 33 lives as it triggered a spate of landslides and flash floods throughout South Asia. Pakistan was worst affected as the weather caused the deaths of 21 individuals across the country and caused severe damage to crops, power lines, and properties.

Severe weather struck China's Sichuan province on April 4-5 bringing hail, torrential rain, and wind gusts up to 139 kph (86 mph). Seven people were killed and at least 37 others were injured as the storms damaged approximately 14,500 homes. Economic losses were CNY120 million (USD20 million).

A cyclonic storm (“Nor’wester”) developed over Bangladesh, northeastern India, and northern Myanmar on April 4 and 5 claiming 40 lives as it brought hail, torrential rain, gusty winds, and tornadoes to the affected countries. Bangladesh was worst affected as the storm destroyed 7,143 properties and damaged a further 37,590. Three individuals were killed in Myanmar while one other died in India’s Tripura state. Thousands of homes were damaged in India and hundreds of kilometers of power lines were downed. Combined economic losses minimally reached USD4.3 million.

Strong thunderstorms swept across China’s Yunnan, Sichuan, Guizhou and Guangxi provinces on April 6-9, killing at least one person. The storms prompted hail and high winds that damaged or destroyed nearly 5,000 homes and other structures, plus large areas of cropland. Total economic losses were listed at CNY800 million (USD130 million).

Floods, caused by rapid snowmelt, in northern portions of Kazakhstan caused the evacuation of more than 15,000 residents from April 8 through 12. Local media reports suggest that two individuals may have died as a result. Some 1,760 homes sustained damage and transport and electrical infrastructure were also adversely impacted. Agricultural interests also suffered severe losses. A state of emergency was declared in Pavlodar region while the government allocated USD5.3 million to Karaganda region for recovery and relief efforts.

Damages amounting to CNY1.1 billion (USD174 million) were sustained in portions of eastern China as a result of a winter weather outbreak from April 11- 13. Hebei, Shandong, Shanxi, and Shaanxi provinces endured unseasonably low overnight temperatures that caused severe damage to economic crops.

Severe weather impacted northeastern and southern portions of China from April 19-21, causing major damage to homes and agriculture due to high winds, heavy rain, and hail. Worst-affected were areas in Guizhou, Shanxi, Shaanxi, and Gansu provinces as more than 2,000 homes and thousands of hectares (acres) of cropland was damaged. The Ministry of Civil Affairs (MCA) noted combined economic damages at CNY2.2 billion (USD350 million).

A powerful “Nor’wester” struck the northeastern Indian state of Bihar on April 21, killing at least 42 people and injuring 100 others. Winds from the severe storm gusted to 150 kph (93 mph), as much of the damage came in the districts of Purnia, Madhepura, Madhubani, Supaul, and Sitamarhi. More than 25,000 homes were damaged, and vast areas of agricultural land were impacted. Total economic damage to structures and crops were estimated at up to INR10 billion (USD158 million).

A magnitude-7.8 earthquake struck Nepal at 11:56 AM local time (06:11 UTC) on April 25 causing massive devastation and major loss of life throughout the region. The death toll was expected to approach 10,000, with the majority occurring in Nepal. Lives were also lost on Mount Everest and in India, China, and Bangladesh. More than 15,000 others sustained injuries as the main tremor and subsequent aftershocks damaged or destroyed more than 700,000 homes and other structures. Extensive damage was also noted to dozens of historical structures throughout the region. Economic losses and reconstruction costs were expected to approach USD10 billion. However, very low insurance penetration meant that merely a fraction of the total damages were insured. Nepal’s Insurance Board noted nearly 15,000 claims filed with payouts totalling NPR13.8 billion (USD135 million).

A massive landslide tore through Badakshan village in northern Afghanistan on April 27 claiming 52 victims and destroying almost 100 homes. The slide was triggered following a large snowfall event in the region.

A deep area of low pressure triggered torrential rainfall and at least one tornado touchdown in Pakistan on April 27 and 28. The storm and subsequent flash floods claimed 49 lives and injured 267 others in Khyber Pakhtunkhwa province while causing significant damage to properties, trees, and power lines. Disruptions to flights were also reported while local officials suggested that heavy losses to the agricultural sector are also expected.

Oceania (Australia, New Zealand, South Pacific Islands)

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
4/20-4/24	Severe Weather	Australia (NSW)	4	119,935+	925+ million
4/25	Severe Weather	Australia (NSW)	0	14,239+	500+ million

An intense East Coast Low impacted portions of Australia's New South Wales from April 19-22, killing at least three people. The strong thunderstorms brought winds gusting to 135 kph (84 mph) and torrential flooding rains for numerous communities along the coastline, including Sydney. The hardest-hit areas came in the Hunter Region of the state, with the community of Dungog sustaining major flood damage after the Williams River burst its banks. The Insurance Council of Australia declared a catastrophe for the event as 119,935 claims were filed with payouts totaling AUD922 million (USD655 million). Total economic losses were minimally estimated at AUD1.3 billion (USD925 million).

Severe thunderstorms prompted significant hail in the greater Sydney metropolitan region on April 25, causing widespread damage to homes and vehicles. Local State Emergency Service officials reported that the worst damage occurred from Newtown to Mt. Druitt. The Insurance Council of Australia declared a catastrophe for the event as nearly 15,000 claims were filed with payouts totaling AUD413 million (USD300 million). Total economic losses were even higher.

Appendix

Updated 2015 Data: January-March

United States

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
1/6-1/11	Winter Weather	Midwest, Northeast, Mid-Atlantic	15	Hundreds+	100+ million
1/26-1/28	Winter Weather	Northeast, Mid-Atlantic	2	5,000+	500+ million
1/31-2/4	Winter Weather	Midwest, Northeast, Southwest	22	10,000+	150+ million
2/6-2/8	Flooding	Northwest, Southwest	1	Hundreds	Millions+
2/7-2/11	Winter Weather	Northeast	2	25,000+	400+ million
2/13-2/15	Winter Weather	Midwest, Northeast, Mid-Atlantic	30	35,000+	500+ million
2/16-2/17	Winter Weather	Southeast	10	10,000+	100+ million
2/16-2/22	Winter Weather	Plains, Ohio Valley, Mid-Atlantic	8	150,000+	1.9+ billion
2/25-2/26	Winter Weather	Southeast, Mid-Atlantic	2	Thousands	Millions+
3/1-3/6	Winter Weather	Central & Eastern U.S.	13	10,000+	175+ million
3/25-3/26	Severe Weather	Plains, Midwest, Southeast	1	35,000+	450+ million
3/31-4/1	Severe Weather	Plains, Midwest, Southeast	0	20,000+	175+ million

Remainder of North America (Non-U.S.)

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
2/20-2/21	Flooding	Dominican Republic	2	4,190+	Unknown
3/26-3/28	Severe Weather	Mexico	14	1,000+	Millions

South America

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
12/1-1/31	Drought	Brazil	0	Unknown	Unknown
1/15-1/31	Flooding	Bolivia, Peru	16	10,780+	Unknown
2/15	Flooding	Argentina	8	1,500	17.2 million
3/1-3/6	Flooding	Argentina, Bolivia, Brazil, Ecuador, Peru	47	30,000+	Millions+
3/20-4/5	Severe Weather	Colombia, Ecuador, Peru	23	802+	Unknown
3/25-3/26	Flooding	Chile	25	14,000+	10+ million

Europe

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
1/9-1/16	EU Windstorms	Northern/Central/Western Europe	2	Thousands	650+ million
1/29-2/1	Winter Weather	Western/Northern Europe	12	Hundreds	Millions+
1/30-2/2	Flooding	Balkans, Turkey	13	2,170+	13+ million
2/3-2/8	Winter Weather	Spain, France, Italy, Slovenia, Croatia	7	Thousands	Millions+
3/4-3/7	Winter Weather	Italy, Balkans	7	Thousands	Millions+
3/29-4/1	WS Mike & Niklas	Western & Central Europe	9	10,000+	1.0+ billion

Africa

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
12/1-1/31	Flooding	Malawi, Mozambique, Zimbabwe	307	31,000+	450+ million
1/2-1/4	Severe Weather	Malawi, Zimbabwe	15	Hundreds	Unknown
1/16-1/18	TS Chedza	Madagascar	89	5,000+	36 million
2/7-2/8	TS Fundi	Madagascar	6	8,091	10+ million
2/13-2/14	Flooding	Angola	5	2,862+	Unknown
2/27-3/1	Flooding	Madagascar	24	642	Unknown
3/4	Flooding	Tanzania	47	634	Unknown
3/9-3/12	Flooding	Angola	69	2,500+	Unknown
3/28-3/29	Flooding	Burundi, Angola, Congo	24	500+	Unknown

Asia

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
1/1-1/23	Flooding	Indonesia	8	13,050+	6+ million
1/6-1/10	Winter Weather	Egypt, Israel, Jordan, Lebanon, Syria	9	Unknown	100+ million
1/9-1/12	Winter Weather	China	1	5,300+	226+ million
1/10-1/14	Earthquakes	China	0	17,500+	16+ million
1/14-1/20	Flooding	Malaysia	1	Thousands	Unknown
1/17-1/18	TY Mekkhala	Philippines	2	538+	1.0+ million
1/19	Severe Weather	Oman	0	5,000+	221+ million
1/23-1/25	Flooding	Indonesia	1	2,750+	Unknown
1/28-1/31	Winter Weather	China	0	1,000+	28+ million
1/31	Severe Weather	China	0	Unknown	80+ million
1/31-2/2	Flooding	Indonesia	2	5,050+	Unknown
2/8-2/13	Flooding	Indonesia	6	Thousands	235+ million
2/15-2/28	Winter Weather	Afghanistan, India	230	6,013	Unknown
2/22	Earthquake	China	0	3,000+	15+ million
2/24-3/3	Flooding	Pakistan	32	Unknown	Unknown
3/1	Earthquake	China	0	16,300+	19+ million
3/7-3/8	Winter Weather	Afghanistan, Pakistan	26	150+	Unknown
3/11-3/15	Severe Weather	India, Iran	20	1,140+	Unknown
3/14	Earthquake	China	2	11,234+	Millions+

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
3/16	Flooding	Indonesia	0	1,600+	Unknown
3/23-3/27	Flooding	Saudi Arabia	11	1,000+	Millions+
3/24-3/25	Severe Weather	China	0	1,000+	275+ million
3/25-4/5	STY Maysak	Micronesia, Philippines	9	2,000+	8+ million
3/28	Flooding	Indonesia	12	Unknown	Unknown
3/29-3/31	Winter Weather	China	0	1,000+	108+ million
3/29-3/31	Flooding	India	17	Thousands	38+ million
3/30	Earthquake	China	0	6,260+	20+ million
3/30-4/4	Severe Weather	China	6	19,300+	209 million

Oceania (Australia, New Zealand, South Pacific Islands)

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
1/2-1/8	Wildfires	Australia	0	996+	50+ million
2/20	Cyclone Lam	Australia	0	Hundreds	78+ million
2/20	Cyclone Marcia	Australia	0	29,565+	590+ million
3/11-3/15	CY Pam	Vanuatu, South Pacific Islands	11	30,000+	100+ million
3/13-3/15	CY Olwyn	Australia (WA)	0	500+	76+ million
3/20-3/24	CY Nathan	Australia (QLD, NT)	0	Hundreds	Millions

Additional Report Details

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

Fatality estimates as reported by public news media sources and official government agencies.

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.

Damage estimates are obtained from various public media sources, including news websites, publications from insurance companies, financial institution press releases and official government agencies. 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 include any available insured loss estimates, which can be found in the corresponding event text.

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