Aon Benfield
Analytics | Impact Forecasting

Global Catastrophe Recap

March 2016

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Executive Summary

- Severe weather driven by major hail and flood events lead to multi-billion dollar U.S. insurance bill
- Flooding leads to combined billion-dollar economic cost in APAC and EMEA
- Windstorm Jeanne (Katie) brings widespread damage to the United Kingdom

An active March for severe convective storms in the United States saw seven separate events that impacted nearly every section of the country. More than 1,000 individual reports of tornadoes, damaging straight-line winds and hail were recorded by the Storm Prediction Center; while torrential rains also led to significant riverine and flash flooding in the Lower Mississippi River Valley. Among the hardest-hit states was Texas, where events during consecutive weeks of greater than golf ball-sized hail in the greater Dallas-Fort Worth metro region led to more than 125,000 home and auto claim filings. The Insurance Council of Texas preliminarily estimated insured losses in the state at more than USD1.1 billion alone.

Overall economic losses sustained to property, infrastructure and agriculture across the U.S. from the convective storm and flood damage were anticipated to approach USD3.5 billion. Insured losses incurred by public and private insurance entities were tentatively estimated at USD2.0 billion.

The most damaging severe thunderstorm and flood event in at least a decade impacted United Arab Emirates (UAE) and Oman. Significant flood and wind damage was noted to homes, businesses and vehicles in numerous cities and villages, including Dubai and Abu Dhabi. The local insurance industry in UAE anticipated claims to reach up to AED500 million (USD140 million). Total economic losses were expected to be well into the hundreds of millions (USD).

Thunderstorm and heavy rain events impacted central and eastern sections of China. Thousands of homes and other structures, plus thousands of hectares (acres) of cropland, were damaged or destroyed. The Ministry of Civil Affairs cited aggregated economic losses at CNY3.7 billion (USD570 million).

Additional flood events were noted in Pakistan, Indonesia, Brazil, the Balkans, and New Zealand.

Windstorm Jeanne—also known locally as Katie—brought hurricane-force winds and flooding to northern Europe, killing at least one person. The storm, which particularly impacted the United Kingdom and Scandinavia, caused widespread damage as trees were downed and roofs and scaffolds were partially damaged. River flooding left some regions inundated as well. Total economic and insured losses were estimated to be in excess of USD100 million.

Erratic rainfall across multiple sections of India led to intensifying drought conditions and major crop damage. The National Disaster Relief Fund (NDRF) recently allocated INR40 billion (USD600 million) for seven hard-hit states: Tamil Nadu, Rajasthan, Jharkhand, Assam, Andhra Pradesh, Himachal Pradesh, and Nagaland.

A winter storm tracked into southern Canada in late March. The system brought accumulating snow, ice and freezing rain to portions of Ontario and Quebec that caused widespread damage. Southern Ontario was particularly impacted as trees collapsed onto homes and vehicles under the weight of up to 30 millimeters (1.2 inches) of ice. Power outages were blamed on a spike of sump pump failures which led to flooding in basements. Total economic losses were estimated to approach CAD130 million (USD100 million); while insurers anticipated losses well into the tens of millions (USD).

United States

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
03/04-03/12	Severe Weather	Plains, Southeast, Midwest, West	6	60,000+	1.25+ billion
03/13-03/14	Severe Weather	Plains, Midwest, Southeast	0	10,000+	175+ million
03/13-03/15	Severe Weather	West, Midwest, Plains	1	17,500+	175+ million
03/17-03/18	Severe Weather	Plains, Southeast	0	115,000+	1.0+ billion
03/22-03/25	Severe Weather	Rockies, Plains, Southeast, Midwest	0	50,000+	750+ million
03/26-03/27	Severe Weather	Midwest, Southeast	0	Thousands	Millions
03/30-04/01	Severe Weather	Plains, Southeast, Midwest	0	Thousands	100s of Millions

An active stretch of inclement weather impacted several sections of the United States from March 4-12, as similar yet distinctive broad weather patterns led to significant damage. At least six people were killed. Among the hardest-hit areas in California, the Plains and Mississippi Valley as flooding and severe convective storms prompted historic rainfall, flooding (riverine and flash flood), tornadoes, hail, damaging winds, and heavy snow. Parts of Louisiana and Texas were severely impacted by flooding that resulted in a state of emergency declaration. Major structural, automobile, agriculture and infrastructure damage was also noted in parts of Arkansas, Tennessee, Mississippi, Alabama, Oklahoma, Kentucky, and Ohio. Total combined economic losses were estimated to exceed USD1.25 billion. Insured losses incurred by public and private entities were expected to approach USD500 million once all claims are filed.

A storm system tracked across parts of the Mississippi Valley and Midwest on March 13-14, causing damage in multiple states. Several tornadoes touched down, though the most damage was incurred due to large hail and damaging winds in Arkansas, Ohio and the Carolinas. Local officials reported that shattered windows and roofs in homes and vehicles were widespread in many areas. Total economic losses were estimated near USD175 million; while public and private insurers noted claims in excess of USD125 million.

A Pacific storm system came ashore in northern California and the Pacific Northwest on March 13 before tracking across the country and spawning strong thunderstorms in the Midwest on March 15. At least one person was killed. The event led to 70 mph (110 kph) wind gusts in parts of California, Oregon and Washington as trees were downed onto structures and vehicles. In the Midwest, up to baseball-sized hail pummeled communities in Illinois and Iowa; while damaging winds and isolated tornadoes were noted in Iowa, Indiana and Michigan. Total economic losses were estimated near USD175 million; while public and private insurers noted claims in excess of USD125 million.

A stationary frontal boundary draped across parts of Texas and the Gulf Coast on March 17-18, leading to widespread severe weather. Significant hail and damaging wind impacts were registered in Texas, Mississippi, Arkansas, Louisiana and Florida as multiple rounds of storms occurred. Among the hardest-hit areas came in the greater Dallas-Fort Worth, TX metro region as up to tennis ball-sized hail pummeled southern Tarrant County. Parts of southern Mississippi recorded baseball-sized hail. Total economic losses were expected to near USD1.0 billion. Public and private insurers anticipated losses in excess of USD700 million, with the Insurance Council of Texas noting up to USD600 million alone in Texas.

A strong storm system tracked across central and eastern sections of the United States from March 22-25, leaving several people injured. The storm brought tornadoes, large hail, damaging straight-line winds and heavy snow to portions of the Rockies, Plains, Midwest, and Southeast. The costliest damage resulted from hail and convective winds in Texas, Oklahoma, Louisiana, Arkansas, Mississippi, Alabama and Florida; though exceptional snowfall and near hurricane-force winds caused property damage and travel delays throughout the Rockies and the High Plains. Total economic losses were expected to approach USD750 million. The Insurance Council of Texas cited insured losses in the state alone at USD500 million.

Severe thunderstorms led to isolated damage in parts of the Midwest and Southeast on March 26-27. Among the most major damage came in Osceola County, Florida after nearly 45 minutes of hail in the city of Poinciana impacted a large number of homes, vehicles and businesses. Elsewhere, up to golf ball-sized hail was recorded in eastern Indiana; while at least three tornado touchdowns were noted in Kentucky. Total economic and insured losses were estimated in the millions of dollars (USD).

A powerful storm system developed across the Plains, Midwest and Southeast from March 30 to April 1, spawning reports of tornadoes, damaging winds, large hail and isolated flash flooding. No fatalities were reported, though at least 10 people were injured. Among the hardest-hit states included Oklahoma, Texas, Alabama, Mississippi, Louisiana, Arkansas, Tennessee, and Kentucky. Total economic and insured losses were each expected to enter into the hundreds of millions (USD).

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

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
03/09-03/10	Severe Weather	Canada	1	Thousands	Millions
03/13	Severe Weather	Canada	0	Thousands	Millions
03/24-03/25	Winter Weather	Canada	0	Thousands	100+ million

A strong Pacific weather system came ashore in western Canada, bringing heavy rain and high winds to parts of British Columbia and Alberta provinces. At least one person was killed. The inclement weather caused considerable tree damage as fallen limbs fell onto homes, businesses and vehicles. Isolated flooding left many homes inundated. As many as 120,000 customers lost electricity in the Vancouver metro region. Total economic losses were estimated well into the millions of dollars (USD).

A strong Pacific storm system brought near hurricane-force wind gusts to western Canada's British Columbia province on March 13. Widespread damage was noted as a result of downed trees onto homes, businesses and vehicles. At the peak of the event, tens of thousands of power outages were noted in the greater Vancouver metro region.

A U.S. winter storm tracked into southern Canada on March 24-25. The system brought accumulating snow, ice and freezing rain to portions of Ontario and Quebec that caused widespread damage. Southern Ontario was particularly impacted as trees collapsed onto homes and vehicles under the weight of up to 30 millimeters (1.2 inches) of ice. Beyond structural damage, power outages were blamed on a spike of sump pump failures which led to flooding in basements. Treacherous driving conditions additionally prompted hundreds of traffic accidents. Total economic losses were estimated to approach CAD130 million (USD100 million); while insurers anticipated losses well into the tens of millions (USD).

South America

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
03/10-03/11	Flooding	Brazil	30	5,000+	100+ million

Tremendous rainfall in southeast Brazil led to significant flash flooding and mudslides in many towns and communities in the states of Sao Paulo and Rio de Janeiro. At least 30 people were killed. The rains were spawned by strong thunderstorms that tracked over the two states on March 10 into March 11 and prompted major flash flooding. Of the 30 casualties, 25 were recorded in Sao Paulo. Storm damage associated with water inundation was particularly heavy in the cities of Sao Paulo, Francisco Morato, Guarulhos, Cajamar, and Maripora as multiple meters (feet) of water flooded homes, businesses and vehicles. Total economic losses were estimated to exceed BRL365 million (USD100 million).

Europe

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
03/06-03/08	Flooding	Serbia, Croatia, Montenegro	0	2,000+	100+ million
03/09-03/10	Flooding	United Kingdom	0	1,000+	Millions
03/27-03/29	WS Jeanne	UK, Scandinavia	1	Thousands	100+ million

Torrential rains fell across parts of the Balkans, leading to widespread flooding from March 6-8. The hardest-hit country was Serbia, where government officials declared a state of emergency for 15 municipalities after the Cemernica, Bjelica, and West Morava rivers overflowed their banks. More than 1,000 homes and structures were inundated. In nearby Croatia and Montenegro, heavy rains also led to hundreds of homes incurring damage. Total economic losses were estimated in excess of EUR90 million (USD100 million).

Heavy rains on March 9-10 prompted 46 flood watches and warnings across the United Kingdom. The rains were heaviest in England and Wales as high water levels led to significant travel disruption in the Midlands. Multiple rivers overflowed their banks – including the Dene, Sherbourne and Stour—which flooded hundreds of nearby homes, businesses and vehicles. Total economic losses were estimated well into the millions of dollars (USD).

Windstorm Jeanne—also known locally as Katie—brought hurricane-force winds and flooding to northern Europe from March 27-29, killing at least one person. The storm, which particularly impacted the United Kingdom and Scandinavia, caused widespread damage as trees were downed and roofs and scaffolds were partially damaged. River flooding left some regions inundated as well. More than 200,000 power outages were noted at the peak of the event, and hundreds of flights were cancelled or delayed. Additional impacts were noted in parts of France, Germany and the Netherlands. Total economic and insured losses were estimated to be in excess of USD100 million.

Africa

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
03/06-03/09	Flooding	Angola	6	551+	Unknown
03/10	Flooding	Kenya	3	1,000+	Unknown

Deadly rains lingered for another week in Angola, as six additional fatalities were noted in Cuanza Sul Province. The flash floods damaged or destroyed at least 184 homes, three schools and a hospital in Sumbe Municipality. Elsewhere, floods in nearby Lunda Sul Province brought additional destruction to 367 homes in the municipalities of Cacolo, Dala and Saurimo.

Heavy rains inundated parts of northwest Kenya on March 10 that led to the deaths of at least three people. The rains prompted the Turkwel and Kawalase Rivers to overflow their banks and flood the nearby villages of Napetet, Soweto, Kalifonia and Nakerekei. The town of Lodwar was also heavily impacted as more than 1,000 residents were left homeless.

Asia

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/01-03/31	Drought	India	0	Unknown	600+ million
03/03-03/09	Severe Weather	China	0	4,000+	315+ million
03/07-03/08	Flooding	Indonesia	6	3,500+	Unknown
03/07-03/11	Winter Weather	China	0	1,000+	140+ million
03/09	Severe Weather	United Arab Emirates, Oman	0	10,000+	500+ million
03/09-03/29	Flooding	Pakistan	141	1,058+	Millions
03/13	Flooding	Indonesia	5	5,900+	Unknown
03/19-03/22	Severe Weather	China	13	82,000+	170+ million
03/25-03/28	Severe Weather	China	0	2,000+	77+ million
03/26-03/29	Winter Weather	China	0	Unknown	146+ million

Erratic rainfall across multiple sections of India led to intensifying drought conditions and major crop damage in March. The National Disaster Relief Fund (NDRF) recently allocated INR40 billion (USD600 million) for seven hard-hit states: Tamil Nadu, Rajasthan, Jharkhand, Assam, Andhra Pradesh, Himachal Pradesh, and Nagaland. The country is in the midst of its second consecutive year dealing with harsh drought conditions that have led to severe economic hardship for local farmers.

A series of cold fronts tracked across portions of China from March 3-9, bringing periods of strong thunderstorms and heavy rains to multiple provincial regions. The hardest-hit provinces were Guizhou, Fujian, Yunnan, and Xinjiang as rainfall totals topped 64.6 millimeters (2.54 inches) and prompted flooding. High winds and large hail also caused damage to nearly 4,000 homes. In Xinjiang, the high winds sparked a fire that burned more than 350 greenhouses. The Ministry of Civil Affairs (MCA) reported that aggregated economic losses topped CNY2.05 billion (USD315 million).

Torrential monsoonal rains impacted Indonesia on March 7-8, leaving at least six people dead or missing. Among the most significantly impacted areas came in the greater Jakarta metro region as more than 2,500 homes were inundated. Elsewhere, flooding and landslides were reported by the country's National Disaster Mitigation Agency in parts of Jambi, South Kalimantan, and West Java. Hundreds of additional homes and businesses were damaged.

Cold temperatures and snow engulfed parts of central and southwest China from March 7-11, causing widespread damage to homes and agriculture. Chongqing and Guizhou provinces were the hardest hit as the weight of snow and ice left considerable damage to thousands of hectares (acres) of crops and some homes. The MCA cited economic losses at CNY912 million (USD140 million).

The most damaging severe thunderstorm and flood event in at least a decade impacted United Arab Emirates (UAE) and Oman on March 9. Local officials in UAE reported that more than 240 millimeters (9.44 inches) of rain fell in an area between Dubai and Al Ain with winds gusting in excess of 126 kph (78 mph). Significant flood and wind damage was noted to homes, businesses and vehicles in numerous cities and villages, including Dubai and Abu Dhabi. Total economic losses were expected to approach USD500 million, with damage in Oman alone estimated at up to OMR75 million (USD195 million). The local insurance industry in UAE anticipated claims to reach up to AED500 million (USD140 million).

Days of torrential rains fell across much of Pakistan and caused widespread flooding and landslides. At least 141 people died and 133 others were injured from March 9-29 as a series of storm systems crossed the nation. The hardest-hit provinces were Balochistan, Khyber Pakhtunkhwa, Sindh, Punjab, and tribal areas. Pakistan's National Disaster Management Authority (NDMA) noted that 1,058 homes and vast areas of agricultural land had been damaged or destroyed.

Seasonal monsoon rains continued to impact Indonesia's West Java province, as flooding and landslides left five people dead or missing on March 13. The hardest-hit areas occurred along the Citarum River after it overflowed its banks and left 24,000 people affected. An estimated 5,900 homes were inundated by floodwaters that reached as high as 3.0 meters (9.8 feet) in some locations. Indonesia's National Disaster Management Agency (BNPB) cited that the highest water levels were noted in the areas of Majalaya, Ciparay, Baleendah, Dayeuhkolot, and Bojongsoang.

Consecutive days of severe thunderstorms and flooding rains impacted six Chinese provinces from March 19-22, killing at least 13 people. Flash flooding and up to 5.0-centimeter (2.0-inch) hail in several counties shattered windows in cars and homes. High winds also downed trees onto structures. The MCA reported that nearly 82,000 homes were damaged or destroyed, and 53,000 hectares (131,000 acres) of crops were damaged as well. Total economic losses were listed at CNY1.1 billion (USD170 million).

Periods of thunderstorms and snowmelt led to damage across parts of China's Xinjiang and Shaanxi provinces from March 25-28. The springtime pattern caused isolated damage to crops and residential properties in multiple counties. The MCA cited economic losses at CNY500 million (USD77 million).

A stretch of cold temperatures caused widespread agricultural damage in China's Hubei and Gansu provinces from March 26-29. The cold temperatures led to major damage to cash crops and walnut trees. The MCA cited economic losses at CNY944 million (USD146 million).

Oceania (Australia, New Zealand, South Pacific Islands)

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
03/23-03/24	Flooding	New Zealand	0	Hundreds	Millions

Exceptional rains fell along the west coast of New Zealand's South Island on March 23 and 24, leading to extensive flooding in the districts of Tasman and Westland. More than 350 millimeters (13.78 inches) of rain fell in a 24-hour period in some locations as rivers quickly swelled and flash floods inundated neighborhoods and agricultural land. Among the hardest-hit areas came along the north branch of the Riwaka River, where New Zealand Civil Defense officials declared the floods as a "1-in-50 year" event.

Appendix

Updated 2016 Data: January-February

United States

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/04-01/08	Flooding	California	0	10,000+	125+ million
01/09	Severe Weather	Florida	0	200+	10+ million
01/17	Severe Weather	Florida	2	200+	20+ million
01/21-01/24	Winter Weather	Mid-Atlantic, Northeast, Southeast	58	25,000+	2.0+ billion
01/24	Earthquake	Alaska	0	Hundreds	Unknown
01/31-02/01	Severe Weather	California	0	12,500+	175+ million
02/08-02/09	Winter Weather	Northeast, Mid-Atlantic	0	Hundreds	25+ million
02/13	Earthquake	Oklahoma	0	Hundreds	Unknown
02/13-02/16	Winter Weather	Northeast, Midwest, Southeast	6	20,000+	400+ million
02/19-02/20	Severe Weather	Midwest	0	25,000+	250+ million
02/22-02/25	Severe Weather	Plains, Midwest, Southeast, Northeast	10	100,000+	1.2+ billion
02/29-03/01	Severe Weather	Plains, Southeast	0	Hundreds	Millions

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

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/01-02/29	Drought	Haiti	0	Unknown	84+ million
02/23-02/25	Winter Weather	Canada	0	Thousands	Millions
02/28	Flooding	Haiti	5	10,000+	Unknown

South America

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/01-01/25	Flooding	Ecuador	9	2,000+	10+ million
01/09-01/15	Flooding	Brazil	3	25,000+	100+ million
02/20-02/25	Flooding	Peru	1	2,000+	Millions

Europe

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/01-01/08	Winter Weather	Central & Northern Europe	21	Unknown	Unknown
01/12-01/14	Winter Weather	Central & Northern Europe	3	Hundreds	Millions
01/25	Earthquake	Spain, Morocco	1	Hundreds	13+ million
01/29-01/30	WS Marita	UK, Scandinavia	0	Thousands	100s of Millions
02/01-02/02	WS Norkys	United Kingdom	0	Thousands	100+ million
02/08	WS Ruzica	UK, France, Scandinavia	0	Thousands	100+ million
02/27-02/28	Severe Weather	Italy	6	Thousands	Millions

Africa

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/01-01/10	Heatwave	South Africa	11	Unknown	Unknown
01/01-03/01	Drought	South Africa	0	Unknown	250+ million
01/01-02/01	Flooding	Burundi	52	5,100+	13+ million
01/01-03/01	Drought	Zimbabwe	0	Unknown	1.6+ billion
02/29	Flooding	Angola	54	Thousands	Unknown

Asia

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/03	Earthquake	India	22	1,000+	75+ million
01/21	Earthquake	China	0	2,200+	15+ million
01/20-01/26	Winter Weather	China, Taiwan, Korea, Japan, Thailand	116	25,000+	2.0+ billion
01/26-01/29	Flooding	China	11	1,000+	20+ million
01/01-03/01	Drought	Vietnam	0	Unknown	6.7+ billion
01/01-03/01	Drought	Thailand	0	Unknown	285+ million
02/03	Winter Weather	India	10	Unknown	Unknown
02/05-02/09	Flooding	Indonesia	6	4,000+	Millions
02/06	Earthquake	Taiwan	117	Thousands	750+ million
02/18-02/19	Severe Weather	China	0	1,600+	62+ million
02/19-02/24	Flooding	Indonesia, Malaysia	1	7,200+	Millions
02/21-02/26	Winter Weather	China	0	1,000+	15+ million

Oceania (Australia, New Zealand, South Pacific Islands)

Date	Event	Location	Deaths	Structures/ Claims	Economic Loss (USD)
01/03-01/05	Flooding	Australia (NSW)	0	Hundreds	Millions
01/06-01/13	Bushfire	Australia (WA)	2	616+	100+ million
01/14	Severe Weather	Australia (NSW)	1	Hundreds	Millions
02/14	Earthquake	New Zealand	0	7,165+	Millions+
02/16-02/22	TC Winston	Fiji, Tonga	44	46,000+	470+ million

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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