

The background of the slide is a dramatic photograph of a wildfire at night. A line of trees is silhouetted against a bright, intense orange and yellow glow from the fire. Above the trees, a large plume of smoke or steam rises into the dark sky. In the upper right portion of the image, a helicopter is visible, suspended by a cable and dropping a bucket of water towards the fire below.

AON

Global Catastrophe Recap

Third Quarter (Q3) of 2026

Table of Contents

Executive Summary	3	Appendix	21
Q1-Q3 2026		United States	22
Natural Disaster Events and Loss Trends	6	North America (non-U.S.)	27
Economic Losses in 2026 Exceed \$200B but Remain Moderate	7	South America	29
Insurers See the Lowest Q1-Q3 Losses Since 2019	9	Europe	30
What We Learned	12	Middle East	32
El Niño Flips the Hurricane Activity Script for the Atlantic and Pacific	13	Africa	33
Costly Canadian Summer: Floods, Storms & Fires Drive Losses	15	Asia	34
Record Heat Exposes Europe’s Growing Vulnerability	17	Oceania	37
What Else Stood Out	19	References	38
		Contact Us	39

Year to Date 2026 Statistics

\$204 billion

global economic losses, 31% **below** the 21st-century average, lowest since 2015

42

billion-dollar economic loss events, above the 21st-century average of 37

23

billion-dollar insured loss events, above the 21st-century average of 14

\$91 billion

global insured losses, 3% **above** the 21st-century average, lowest since 2019

62%

of global insured losses were recorded in the United States

SCS

peril with the highest insured losses

55%

global protection gap (the portion of economic losses not covered by insurance)

\$25 billion

economic losses from the Venezuela earthquake, the costliest Q1-Q3 event by economic losses

\$8.5 billion

insured losses from the European drought, the costliest Q1-Q3 event by insured losses

53,000

global fatalities, driven by heatwaves and earthquakes, 8% **below** the 21st-century average

16

number of countries that experienced their all-time maximum temperature records

+3°C/+5.4°F

current sea-surface temperature anomalies in the Niño-3.4 region, a historic El Niño event ongoing

Q3 2026 Statistics

\$72 billion

global economic losses, 51% **below** the 21st-century average, 5th lowest since 2000

16

billion-dollar economic loss events, matching the 21st-century average of 16

8

billion-dollar insured loss events, above the 21st-century average of 5

\$29 billion

global insured losses, 31% **below** the 21st-century average

45%

of global insured losses were recorded in the United States

SCS

peril with the highest insured losses

59%

global protection gap (the portion of economic losses not covered by insurance)

\$9.6 billion

economic losses from the Colombia earthquake, the costliest Q3 event by economic losses

\$3.0 billion

insured losses from two U.S. SCS outbreaks (Jun 30-Jul 6, Aug 8-17), the costliest Q3 events by insured losses

4,800

global fatalities, driven by Bhotekoshi flash floods, 78% **below** the 21st-century average

892mb

minimum central pressure for Hurricane Polo, the 2nd lowest figure on record for the eastern/central Pacific basin

+1.65°C/+2.97°F

August global surface air temperature anomaly relative to pre-industrial levels, the warmest month ever recorded

2026 Economic Losses Track Below Average, Despite Frequent Costly Events

Global economic losses related to natural disasters worldwide reached approximately \$204 billion by the end of September. It was well below the average and median of the period since 2000 and at their lowest since 2015. At least 16 billion-dollar events occurred in the third quarter, bringing the year-to-date total to 42. These figures are subject to change as additional loss development and data updates are expected in the coming months.

Severe convective storms (SCS) remain a significant driver of losses, accounting for approximately one-third of global economic losses, primarily across North America and Europe. Major earthquakes in South America and SCS outbreaks in Europe contributed to economic loss totals now tracking above average for both regions. Meanwhile, the United States and APAC were below their long-term means since 2000, while losses in EMEA and Americas were above average.

The contrast between lower overall losses and continued frequency of significant events reinforces the importance of looking beyond headline totals to understand how the risk landscape is evolving.

Insured Losses Highlight Persistent Risk and Growth Opportunity

Global insured losses reached \$91 billion through the third quarter, consistent with the long-term average and the lowest year-to-date total since 2019. The overall loss picture for the (re)insurance industry has not changed since the end of the second quarter: with generally manageable losses and without any major \$10+ billion events.

More than 60% of losses occurred in the United States. While SCS emerged as the costliest peril globally, U.S. storms alone generated \$43 billion in losses. Prolonged drought conditions across Europe drove significant loss totals, affecting agriculture and property due to subsidence. In Asia and Pacific, industry losses were well below the long-term mean, while across the Americas losses were elevated due to earthquakes in South America and multiple notable events in Canada. The global insurance protection gap remains relatively low at approximately 55%.

Additional activity in the fourth quarter (including Hurricane Isaias in early October) will likely push total annual insured losses above \$100 billion.

More broadly, the 55% global protection gap means more than half of economic losses remain uninsured, highlighting both an ongoing societal challenge and an opportunity for insurers to expand coverage.

Capturing that opportunity sustainably will depend on understanding changing risk, managing accumulations and identifying where additional risk can be taken profitably.

Fatalities Driven by Heatwaves and Earthquakes

At least 53,000 people died due to natural disasters so far in 2026 - slightly below the 21st-century average of 57,800. Extreme heat and earthquakes were the primary drivers, including significant fatalities associated with European heatwaves and earthquakes in Venezuela.

Beyond insured and economic losses, record temperatures continue to demonstrate the evolving nature of the global risk landscape. Sixteen countries recorded all-time high temperatures, reinforcing the importance of understanding how changing climate conditions can influence future exposures and loss potential.

How This Report Can Help

We analyze global natural hazards to better inform organizations on the risk and human impact of catastrophes and climate. By examining impacts on workforce resilience, emerging technology and trade continuity, we provide insights to support better decisions, accelerate adaptation and build a more resilient future.

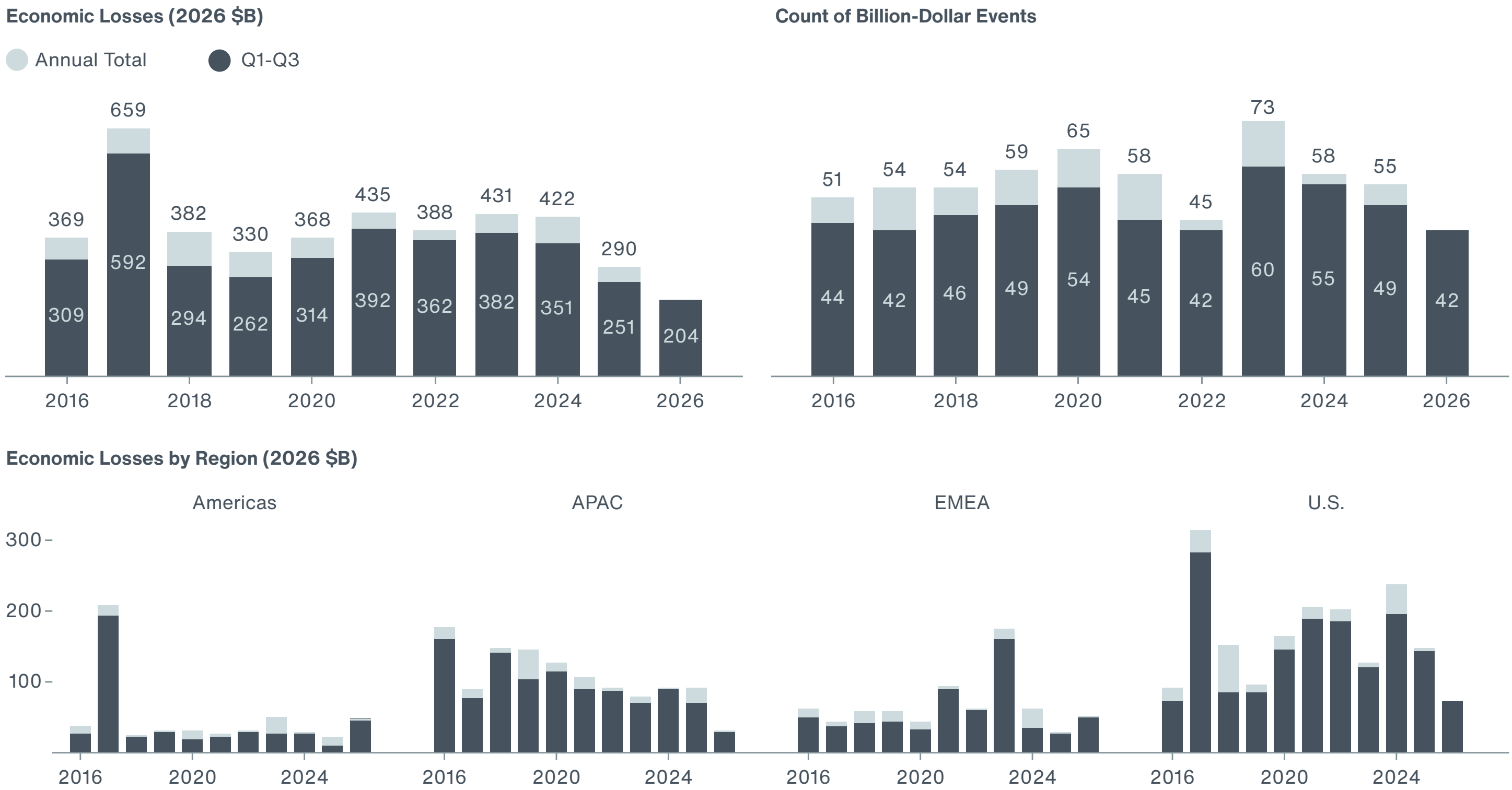


Q1-Q3 2026 Natural Disaster Events and Loss Trends

Explore long-term trends and the impacts of the major natural disasters from a global and regional perspective

Economic Losses in 2026 Exceed \$200B but Remain Moderate

Exhibit 1: Global Economic Losses



Data: Aon Catastrophe Insight

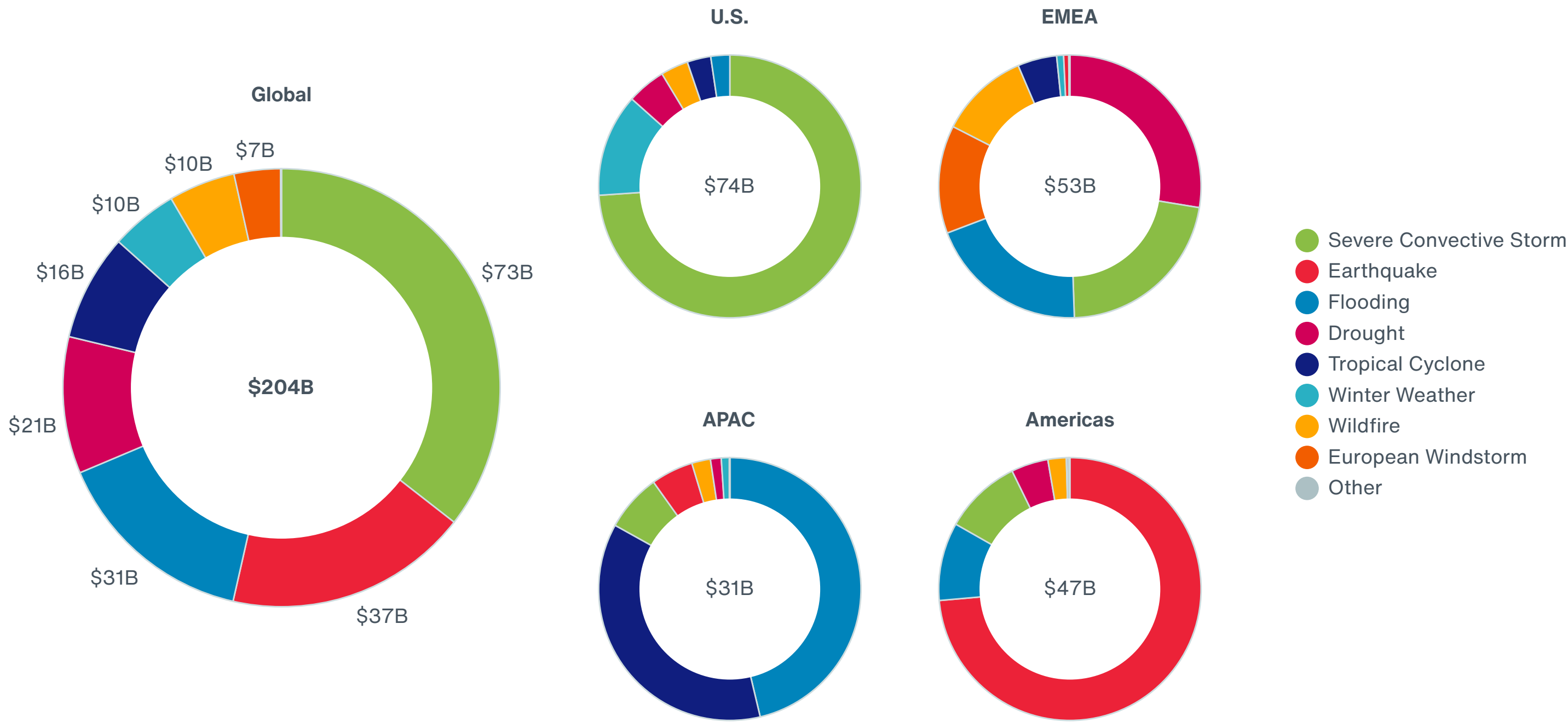
Global economic losses from natural disasters in the first nine months of 2026 were estimated at approximately \$204 billion, which was 31% below the long-term average since 2000 (\$296 billion) and 25% below the median of the same period (\$271 billion). It was also the lowest Q1-Q3 economic loss since 2015. These loss totals will likely evolve in future weeks and months as new data becomes available.

The third quarter thus extended the period of moderate global losses since the start of the year without any extraordinary global loss events. Long-term statistics show that the fourth quarter typically generates another \$50 billion in economic losses on average, with outliers in 2004 (\$102 billion) and 2012 (\$126 billion).

There were at least 42 events that resulted in losses above \$1 billion in 2026 so far, of which at least 16 occurred in Q3. Five such events occurred in the United States and Asia, four in Europe and at least two occurred in South America, including the Colombia Earthquake of August 10, the costliest global event of the quarter.

From the regional perspective, Q1-Q3 losses in the United States and in APAC were below their long-term means since 2000, while losses in EMEA and Americas were above average.

Exhibit 2: Q1-Q3 2026 Economic Losses by Region and Peril



Data: Aon Catastrophe Insight

Severe Convective Storms (SCS) remained the costliest peril overall with approximately \$73 billion in global losses, elevated further in Q3 by multiple significant outbreaks in the United States and Europe. 2026 already ranks among the five costliest years for SCS globally.

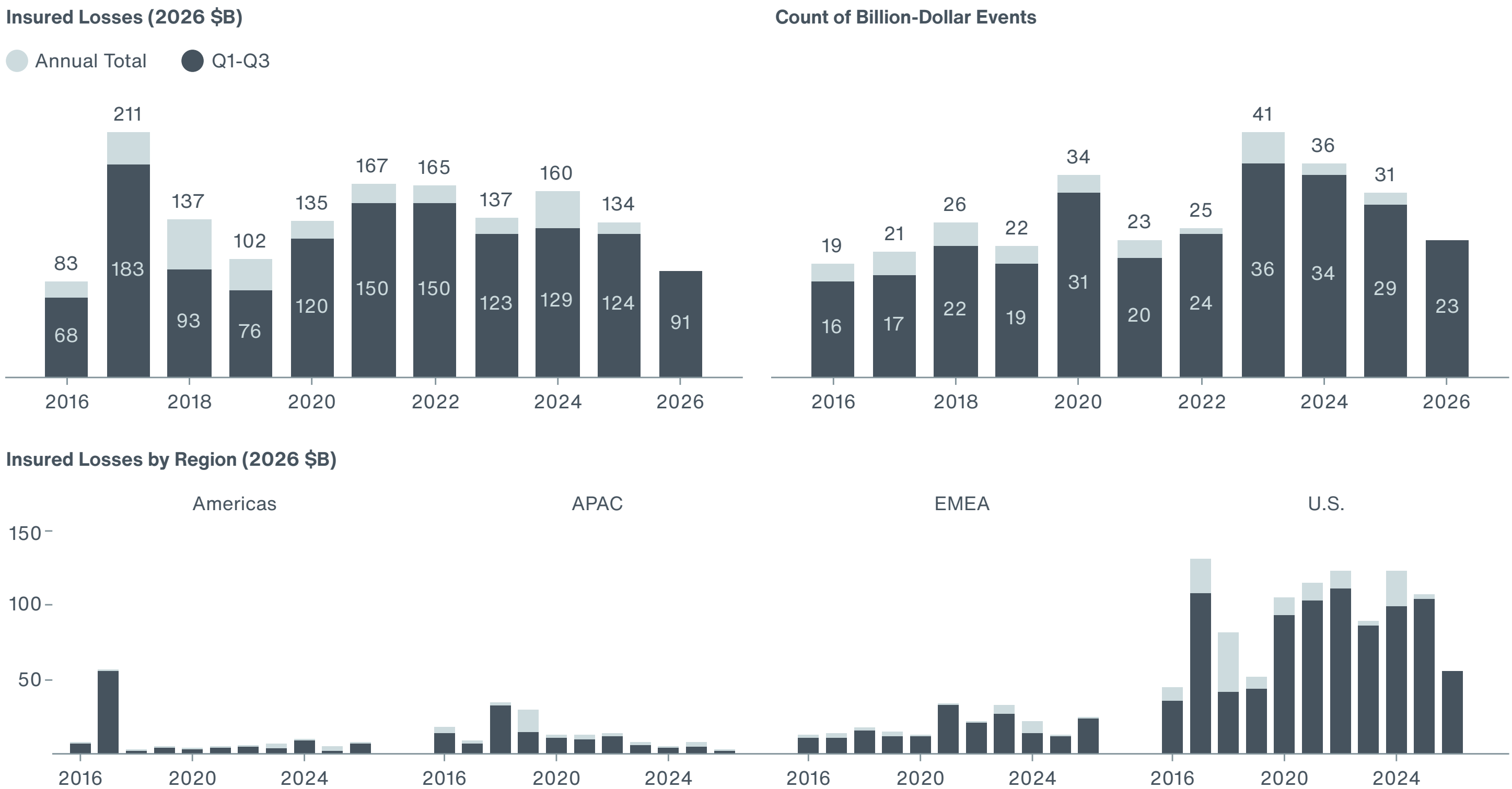
The composition of losses in the United States has not changed dramatically compared to the first half of the year due to the lack of significant hurricane activity. Losses in EMEA show a broad mixture of perils contributing to the overall total, with drought taking the lead as new assessment of impacts emerge. This includes major agricultural losses across multiple European countries, as well as impacts of subsidence in France and the United Kingdom.

In the Americas, majority of losses were caused by the earthquakes in Venezuela and Colombia. A notable share of the losses was also caused by significant flooding events in Colombia and in Chile.

Disaster activity in APAC was relatively benign compared to previous years and the costliest events were the seasonal flooding in China, Typhoon Sinlaku in the Northern Mariana Islands and Victoria Bushfires in Australia.

Insurers See the Lowest Q1-Q3 Losses Since 2019

Exhibit 3: Global Insured Losses



Data: Aon Catastrophe Insight

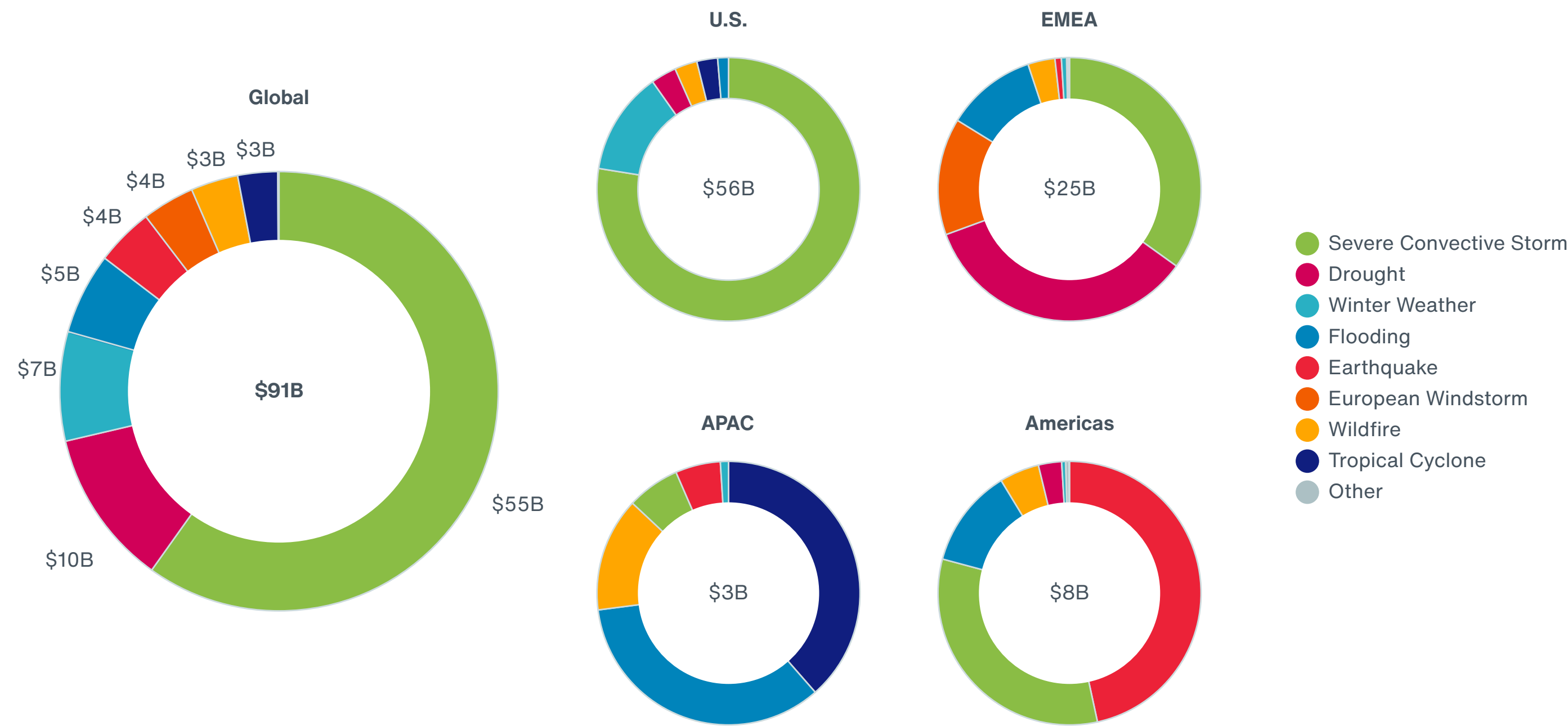
Global insured losses from natural disasters from January to September 2026 were preliminarily estimated to reach at least \$91 billion. This was slightly above the 21st-century mean of the period at \$88 billion, but notably lower than the average of the last five years (\$135 billion). The total is subject to change in the coming months as new data becomes available.

Additional activity in the fourth quarter (including Hurricane Isaias) will likely drive total annual insured losses above \$100 billion, with the average Q4 industry losses at \$16 billion.

The global protection gap, the portion of economic losses not covered by insurance, remained relatively low at approximately 55%, lower than the average value of 71% but consistent with the long-term decrease, caused primarily by changes in the composition of loss drivers.

The aggregated impacts of drought in multiple European countries can be considered the largest loss event so far in 2026. With the largest portion of losses associated with subsidence impacts in France, the extended lack of precipitation resulted in insured losses on property and agriculture estimated in excess of \$8.5 billion.

Exhibit 4: Q1-Q3 2026 Insured Losses by Region and Peril



Data: Aon Catastrophe Insight

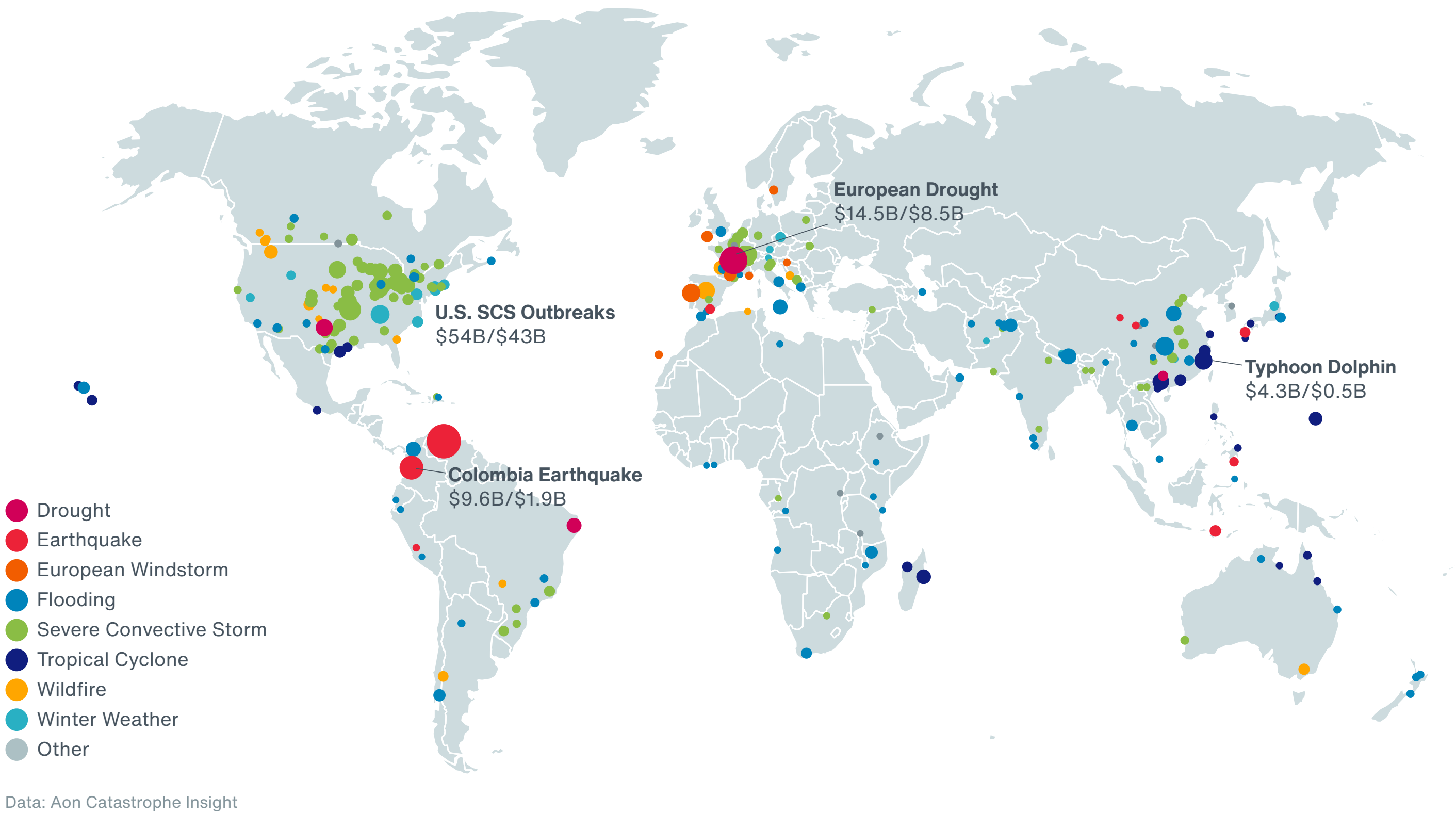
The majority of global insured losses from January through September 2026 were caused by severe convective storms, primarily in North America and in Europe.

The United States experienced average insured losses through the end of September in 2026. The national total reached \$56 billion, dominated by summer and winter storms, with little contribution from tropical cyclones. The current SCS annual total is estimated at more than \$43 billion, below the elevated losses in the last three years but still well above average.

European insurers experienced a very active SCS season with major outbreaks in mid-July and late August. Significant losses also emerged from the prolonged drought conditions across the continent in agriculture, as well as on property due to the subsidence phenomenon.

In the Americas, the costliest peril was earthquake due to two major events in Colombia and Venezuela.

Exhibit 5: Economic and Insured Losses from Notable Q3 2026 Events



As is typically the case, notable loss events were concentrated in North America, Europe and East Asia where economic exposure is highest.

However, regional differences are visible due to specific mix of peril activity in those regions. While the United States losses are dominated by high-frequency SCS outbreaks, majority of losses in Asia is caused by tropical cyclones and flooding. South America experienced the largest loss events due to major earthquakes in Venezuela and Colombia.

On the other hand, Europe experienced a wide range of disasters related to different perils with significant contributions from drought, SCS, flooding, windstorm, as well as wildfire.

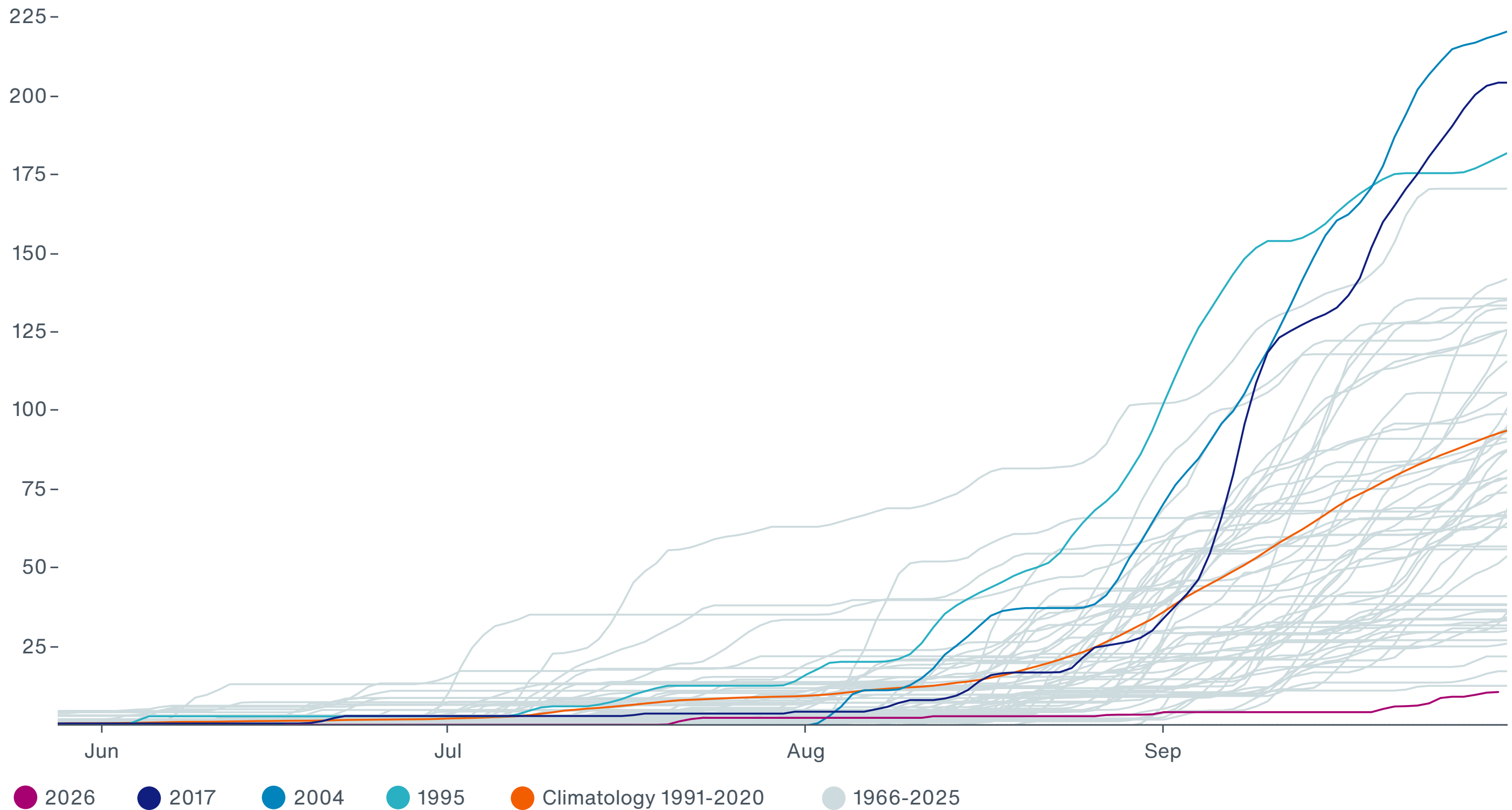
What We Learned

We examine selected issues highlighted by Q3
2026's catastrophe events



El Niño Flips the Hurricane Activity Script for the Atlantic and Pacific

Exhibit 6: Daily Progression of North Atlantic Accumulated Cyclone Energy (ACE) Index

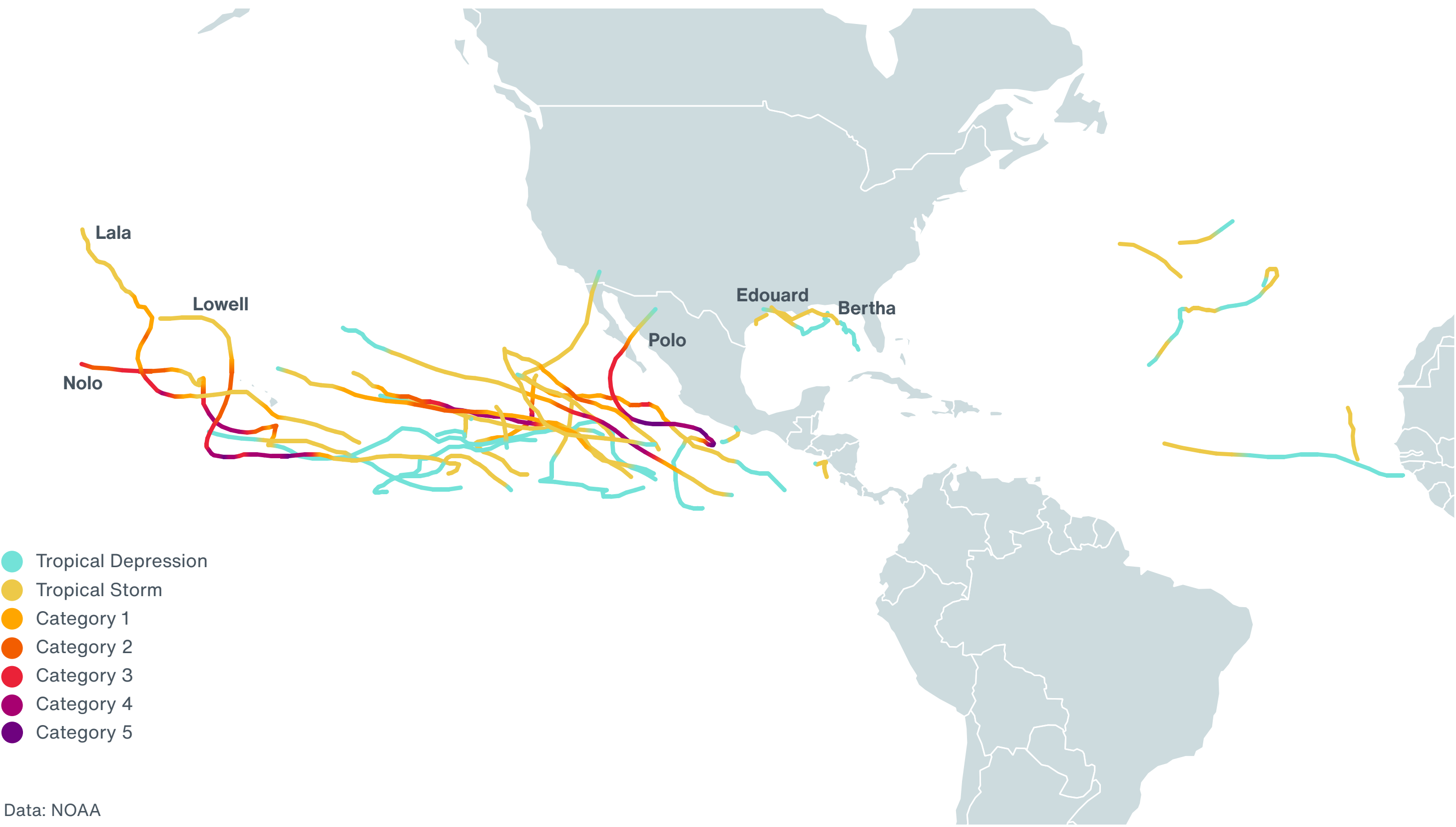


Data: NOAA, NHC

The 2026 Atlantic hurricane season passed through the end of September without producing a single hurricane. This is only the fourth such occurrence since 1950, joining 1962, 1972 and 1994. On September 11, this season broke the satellite-era (i.e., 1960's) record for the latest first hurricane, which previously fell on that date in 2002 and 2013. The North Atlantic produced eight named storms through September 30, all weak and short lived. Accumulated cyclone energy (ACE) totaled just 4.4 in mid-September, the lowest for that point in a season since 1950 and slightly above the satellite-era low of 7.8 set in 1984. Additionally, ACE only reached 10.8 through September 30, far below the September 30 climatological average of 94.1, according to Colorado State University¹. The record-low Atlantic hurricane activity was partially moderated in early Q4 due to Hurricane Isaias and may still be affected by other late-season storms.

In sharp contrast, the eastern and central Pacific basins have been exceptionally active. Hawaii was brushed by two hurricanes, Lala and Lowell, and felt minor impacts from Hurricane Nolo. These basins have already produced 8 major hurricanes of Category 3 or stronger, including three Category 5 storms. That ties the most on record, last reached in 1994, 2002, and 2018. The first two of those years also featured moderate to strong El Niño conditions similar to 2026. This year's Category 5 storms were Genevieve, Lowell, and Polo. Three such storms had not formed by late September in any season since 1994.

Exhibit 7: Tropical Cyclone Tracks in the Pacific and Atlantic Basins through September 2026



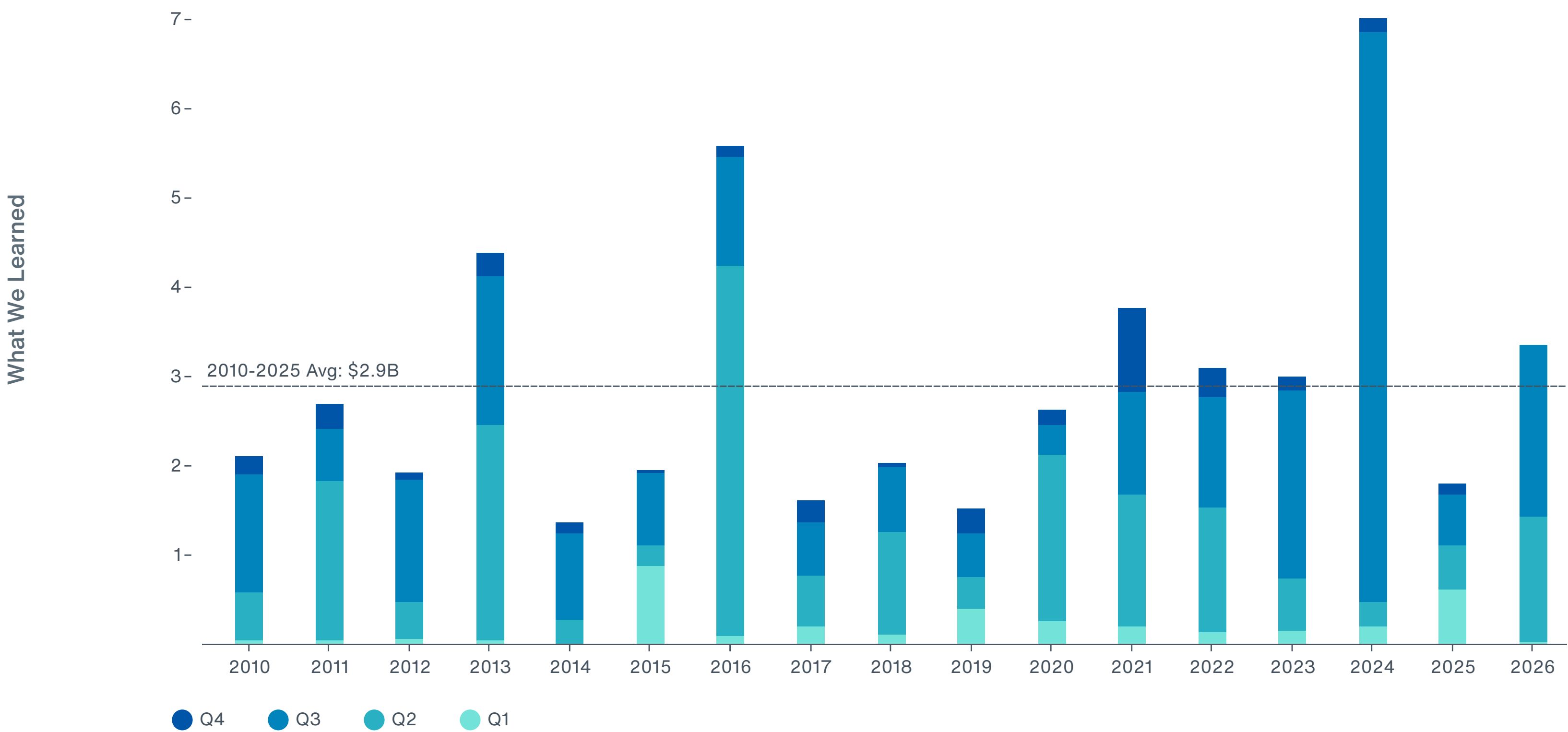
Hurricane Polo has been the standout system of the year. It intensified from a tropical depression to a Category 5 hurricane in just 39 hours, a basin record, with peak winds of 180 mph (285 kph). Polo is now the second strongest tropical cyclone on record in the basin, with a minimum central pressure of 892 mb that trails only Patricia (2015). Polo also recorded the second fastest 24-hour wind speed increase on record at 110 mph (175 kph), again behind only Patricia.

Direct Influence from Record-Breaking El Niño

Both extremes trace back to a very strong El Niño. In the Atlantic, El Niño shifts tropical Pacific convection eastward, producing anomalous upper-level westerly winds over the basin. This raises vertical wind shear and suppresses tropical cyclone development. Meanwhile, El Niño typically boosts eastern and central Pacific activity. Warmer waters with lower shear support rapid intensification, as seen with Hurricane Polo. The NOAA Climate Prediction Center (CPC) assigns a greater than 90% chance of a very strong event² and an 83% chance that the October-December period will exceed every El Niño since 1950 as measured by the Relative Oceanic Niño Index (RONI)³. As of this writing, the most recent RONI value reached 1.7°C for the July-September period, slightly below the peak RONI values reached in the most extreme El Niños. Strong El Niño events typically continue to strengthen into the winter months, so further gains are likely later this year.

Costly Canadian Summer: Floods, Storms & Fires Drive Losses

Exhibit 8: Canada Insured Losses by Quarter Since 2010 (Billions USD)



Data: Aon Catastrophe Insight

Historical Context of 2026 Canadian Losses

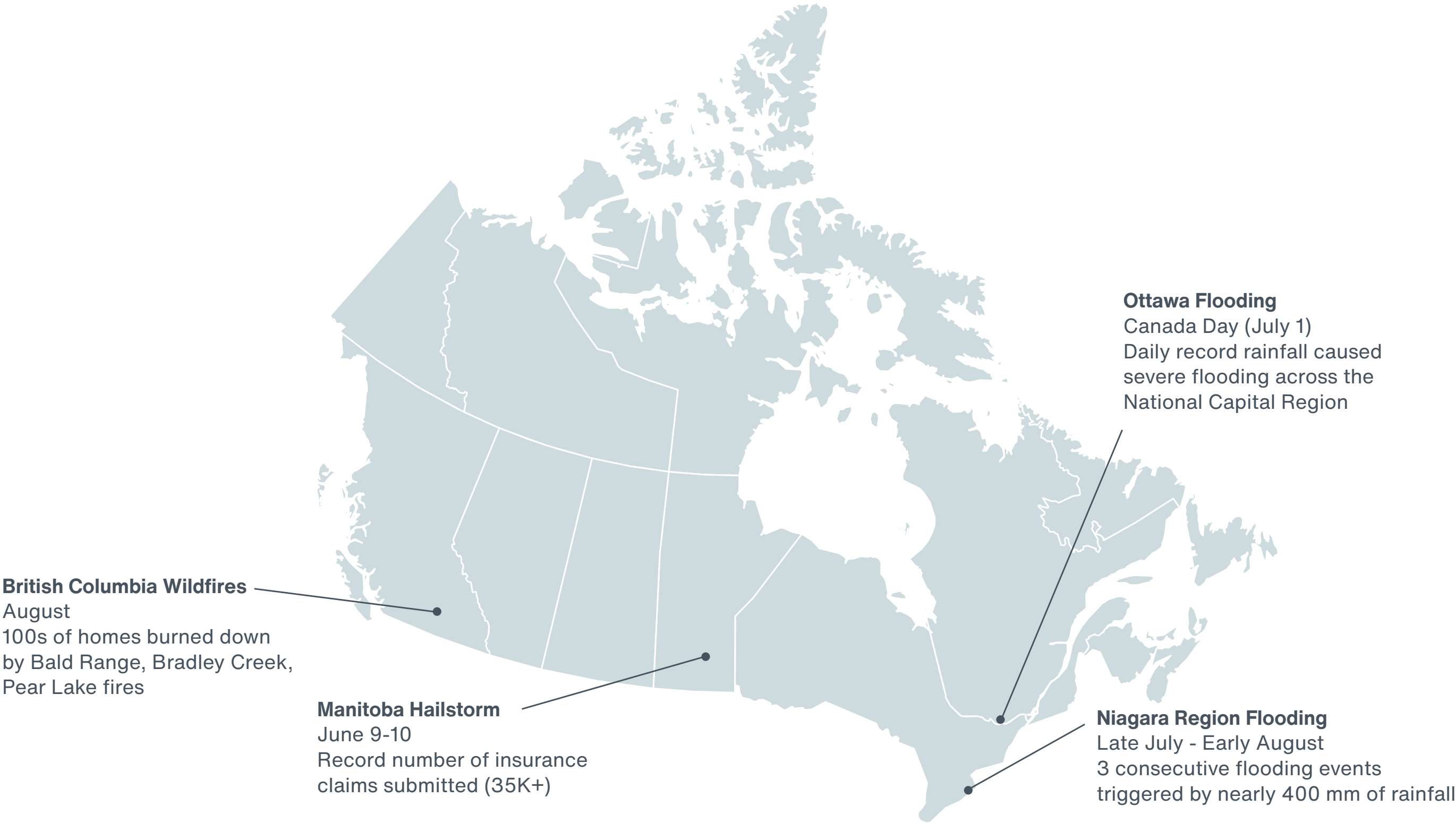
Canada recorded more than \$3.3 billion (USD) in insured losses through Q3. This figure is significantly higher than both the 21st-century average (\$2.2 billion) and average since 2010 (\$2.9 billion) for the same time period. Notably, 2026 also features the fourth-highest Q1-Q3 insured losses on record since 2000. Only 2024, 2016 and 2013 had higher losses over this period as each of these years was headlined by some of Canada's costliest individual events, including the Fort McMurray Fire (\$4 billion).

Remarkably, when compared to annual insured loss totals, 2026 is already within Canada's top five costliest years on record. This year's figure falls behind that of 2021 (\$3.8 billion), which saw a severe drought alongside several damaging severe weather outbreaks and floods.

Losses Driven by Summer Floods, Storms and Fires

In contrast to the largest loss years in Canada, 2026 was punctuated by several, medium-sized loss events. Most of the events occurred in the summer, including the costliest event of the year which occurred June 9-10 in Saskatchewan and Manitoba. Explosive thunderstorms produced large hail up to 10 cm (3.9 in) in diameter across these two days, resulting in substantial damage, particularly around Winnipeg.

Exhibit 9: Summary of 2026 Natural Disasters in Canada



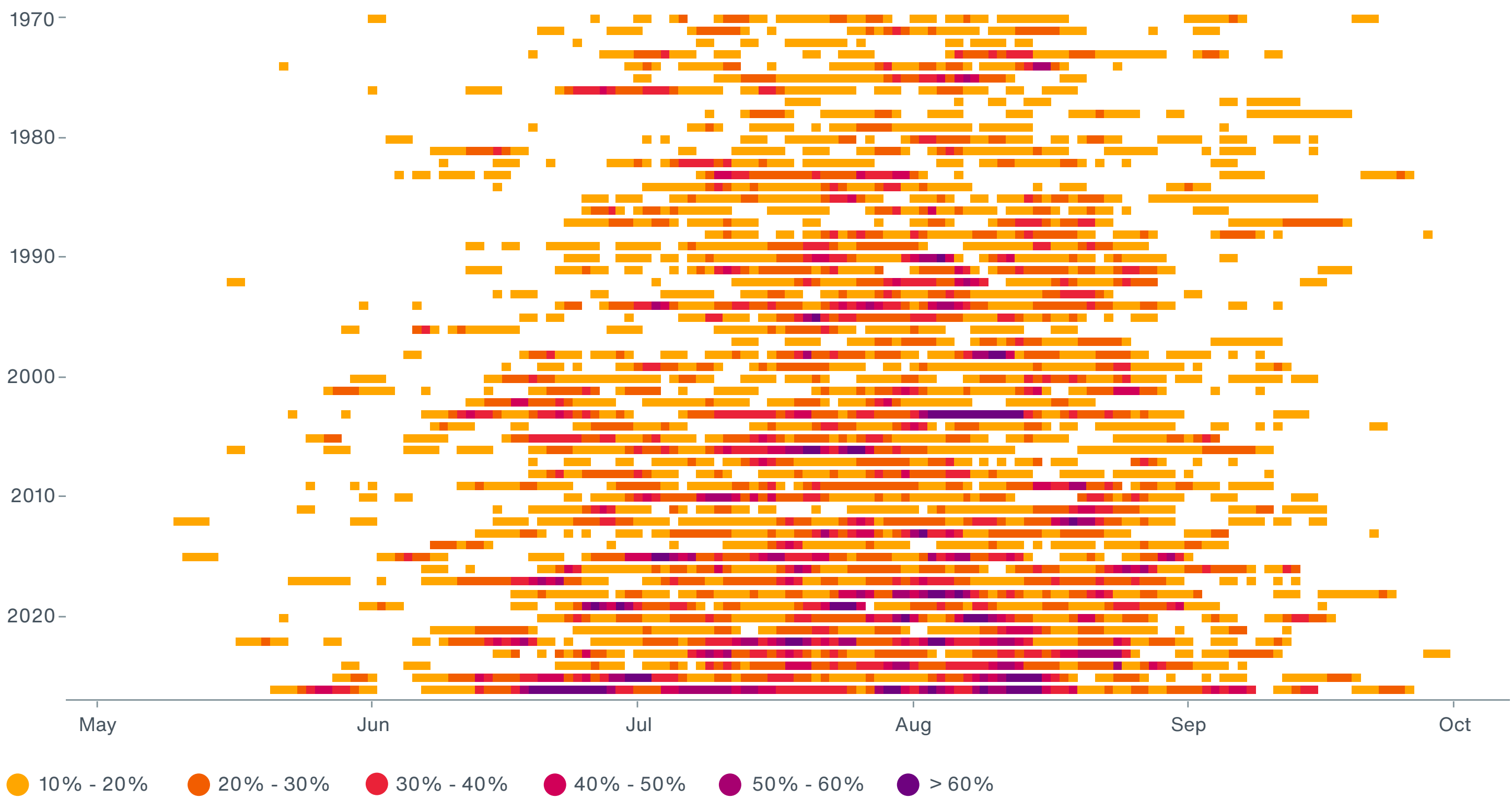
According to Manitoba Public Insurance, 35,000 insurance claims were filed following the event, setting the record for the most claims filed for a single weather event in the province’s history - smashing the previous record (24,000).

Additional severe weather and flooding damage was seen over Ontario and Quebec. Across a six-week period from late June through early August, five separate events generated nearly \$1 billion in insured losses between both provinces. Three of these events consecutively impacted the Niagara Region in lower Ontario. Repetitive, heavy rainfall resulted in thousands of homes experiencing multiple flash floods over just a two-week period. Meanwhile, record rainfall on Canada Day caused extensive flooding damage over the Ottawa metro area, including more than 4,500 homes reporting basement flooding.

Separately, wildfires in British Columbia contributed to the large insured loss total in 2026. The most impactful fires occurred in August following an extended period of hot, dry weather. Among the most destructive blazes were the Bald Range, Bradley Creek and Pear Lake fires which collectively generated around \$500 million in insured losses after burning down hundreds of homes.

Record Heat Exposes Europe’s Growing Vulnerability

Exhibit 10: Daily Percentage of Western Europe’s Land Area Experiencing Maximum Temperatures Above 30°C (86°F)



Data: Copernicus, ERA5

European summer 2026 was marked by an exceptional persistence of heat, accompanied by severe dry conditions, low river flows and wildfire activity, with the most pronounced severe conditions in Western and Central Europe, where repeated heatwaves occurred from May to September. Thirty-seven percent of European land experienced an all-time record in daily, monthly or seasonal average temperature⁵, resulting in widespread severe human and material primary and secondary impacts.

According to the Copernicus report⁵, a record 52% of Europe experienced very strong heat stress, with maximum temperatures exceeding 38°C (100°F) by the end of summer. As Exhibit 10 shows, temperatures above 30°C (86°F) are becoming more frequent and widespread across Europe, occurring earlier and later in the warm season. This trend is likely to intensify impacts on Europe’s ageing population. Heat is the deadliest weather-related extreme in Europe, with nearly 40,000 deaths reported this year alone.

Although heat stress clearly harms human health, Europe lacks a near-real-time system for recording heat-related deaths and health impacts, making it difficult to determine how many people are affected. Only 20 of the EEA-38 countries currently monitor heat-related health impacts, while three others are developing monitoring systems⁶. Although existing surveillance methods vary considerably, timely and reliable data on heat-related deaths and illnesses are essential for targeting emergency responses during periods of extreme heat.

Exhibit 11: Drought Impacts in Europe

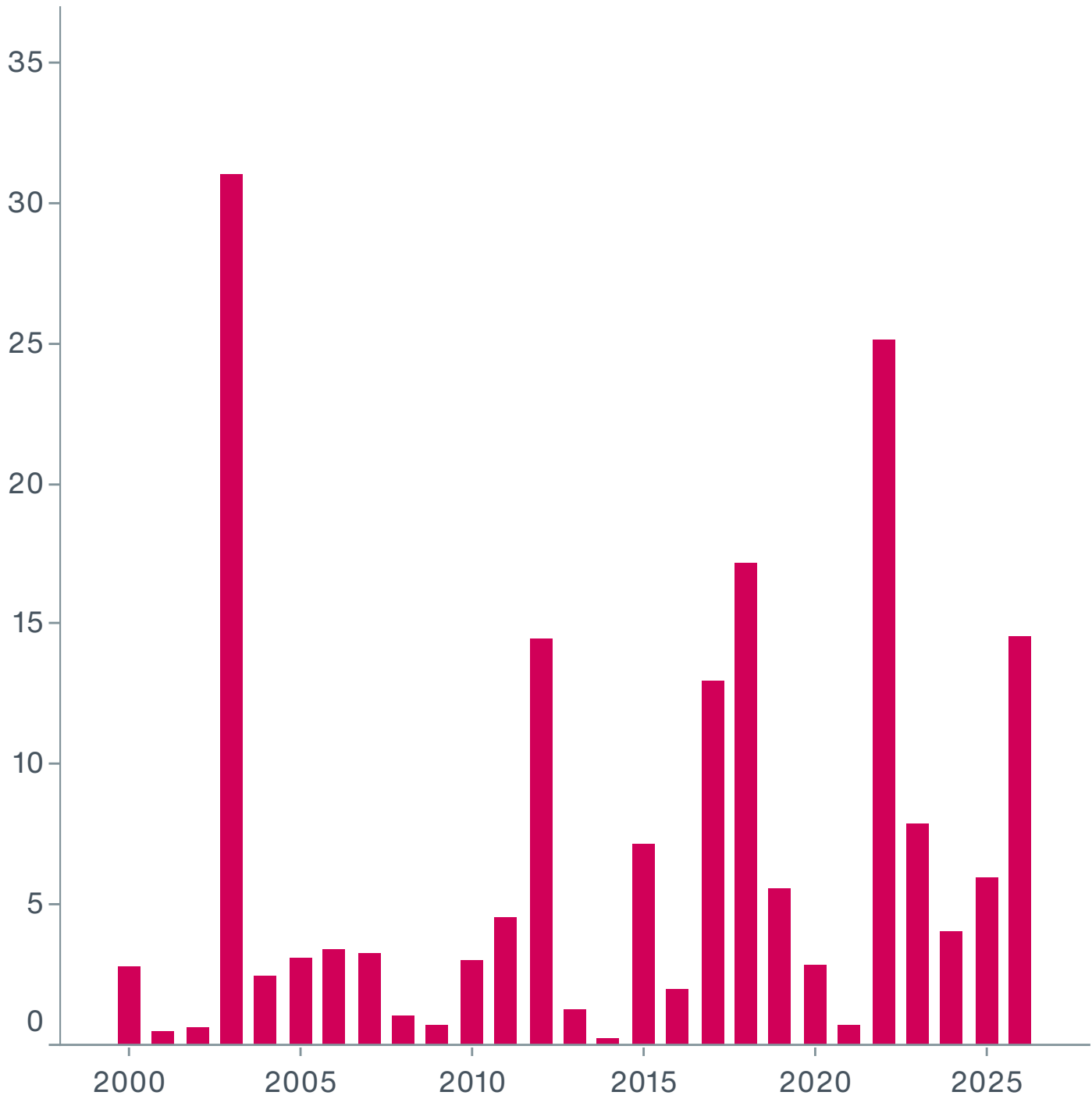
Average River Flow Anomaly in Summer 2026
Reference period: 1992-2026

- Lowest
- Much Lower
- Lower
- Near Average
- Higher
- Much higher
- Highest



Data: EFAS, Aon Catastrophe Insight

Economic Losses from Drought in Europe (2026 \$B)
2026 total is preliminary



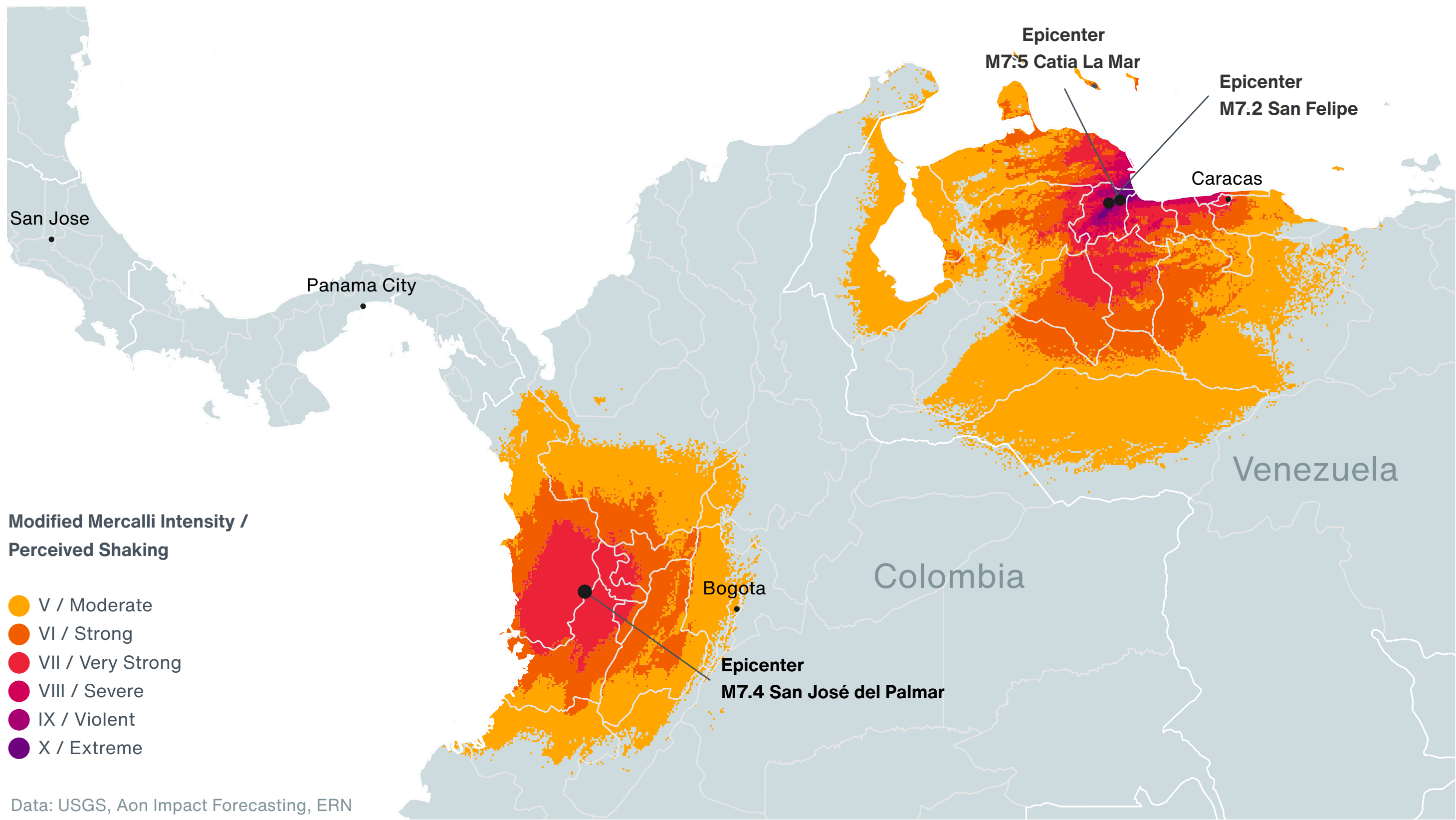
Drought and record-breaking heat affected much of Europe this year, drying soils, reducing river flows, and straining agriculture and water supplies. Combined economic losses exceeded \$14 billion, with France experiencing the greatest impact. France alone recorded about \$7.5 billion in economic losses and \$5 billion in insured losses—the highest on record.

According to France’s Central Reinsurance Fund (CCR), drought is now the leading source of claims under the country’s natural disaster insurance scheme⁷, placing **clay shrink-swell subsidence** at the center of concerns about housing resilience in a hotter climate. The phenomenon generated more than 240,000 claims during the dry years from 2018 to 2022. It occurs when expansive clay soils swell as they absorb water during wet periods, then shrink as they dry during drought. The resulting uneven ground movement can damage buildings, causing cracks in facades, slabs, and interior walls, as well as warped floors and misaligned doors and windows.

On July 1, 2026, France introduced a new national map of clay shrink-swell subsidence risk, expanding the designated area to about 55% of the country and significantly changing how the hazard is managed. Using updated geological, climate, and historical disaster data, the map identifies substantially more high- and medium-risk areas than the 2020 version. The change has major implications for urban and agricultural land use, risk prevention and insurance costs.

What Else Stood Out

Exhibit 12: Colombia (August 10) and Venezuela (June 24) Shakemaps



Colombia and Venezuela Earthquakes Highlight Protection Gap in Latin America

The 2026 earthquakes in Venezuela and Colombia highlighted one of the largest challenges facing the Latin American insurance market: the protection gap, where economic losses vastly exceed insured losses due to low insurance penetration. While both events generated multi-billion-dollar economic damage, the impact on insurers differed significantly:

The Colombia earthquake is expected to result in substantial insured losses and reinsurance recoveries but is generally viewed as manageable by the insurance industry due to extensive reinsurance programs, catastrophe reserves, and strong insurer capitalization⁸.

The Venezuela earthquake exposed a much wider protection gap. Despite very large economic losses, insured losses are expected to represent only a small fraction of total damage because of limited insurance penetration, a small domestic insurance market, and economic constraints.

The two events demonstrate that major earthquakes in regions with low insurance penetration continue to create significant uninsured losses that fall on households and governments rather than insurers.

European SCS Activity

Europe has experienced major SCS activity in the third quarter of 2026. Two notable outbreaks stood out: firstly, storms on July 13-18, which primarily affected Germany, France, Italy and Switzerland. On August 26-28, severe hailstorms hit parts of France, Switzerland and Italy. The latter event spawned widespread damaging hail along the densely populated areas of Central and Northern Switzerland and became by far the costliest SCS event in the country on record. In total, European SCS industry losses reached at least €7.6 billion (\$8.6 billion).

Typhoon Activity Across APAC

Tropical cyclone activity in the Western North Pacific during Q3 2026 was near climatological norms in terms of overall storm frequency. By 30 September, 27 named storms developed in the basin, slightly above the long-term annual average of around 26 and within the range observed since 2000. Typhoon Bavi was the most intense system which reached very strong typhoon intensity over open water before weakening prior to hitting land⁹. It produced heavy rainfall, landslides and 23 reported fatalities in the Philippines. From a loss perspective, the most significant impacts were recorded in China, where Typhoon Dolphin generated an estimated \$4.3 billion in economic losses, followed by Tropical Storm Maysak at around \$3.3 billion. Maysak was the season’s deadliest storm causing 159 casualties in Guangxi province, southern China. In contrast, no significant tropical cyclone-related losses were reported from Japan during Q3. Aggregate Q3 economic losses across the APAC region related to tropical cyclones are preliminarily estimated at \$9.5 billion, representing the second-highest quarterly total since 2020, but only around 56% of the 21st-century average.

Updates on Tibet-Nepal Flash Floods

Flash flood and landslide activity along the Nepal–Tibet border was dominated by the catastrophic event in Bhote Koshi river basin, which eventually became the deadliest flood in Nepal’s modern history¹⁰. On 26–27 August, a glacier collapse accompanied with cascading ice–rock avalanche and subsequent debris-dam failure in Tibet generated a sudden, hyper-concentrated flood wave that propagated into Nepal near Rasuwa Gadhi/Gyirong Port border crossing. The event resulted in more than 2,000 confirmed fatalities and over 6,000 people reported missing across Nepal and Tibet, with worst impacts in Nepal’s Rasuwa, Nuwakot and Dhading districts and severe damage to border-trade infrastructure at Gyirong. Thousands of buildings, bridges and sections of key transport routes, including the Pasang Lhamu Highway, alongside multiple hydropower and tourism assets, were damaged or destroyed. Official preliminary estimates put economic losses by late September to be over \$2.7 billion. Moreover, local authorities were still warning of a possible glacial lake outburst flood (GLOF) or related upstream hydrological event linked to the initial flood. Consistent with emerging evidence of increasing high-mountain flood and landslide hazards attributed to glacier retreat and slope destabilization under a warming climate, events of this character represent a growing risk in the Himalayan region.

Appendix

Analyze major global disasters
and their impacts



The list below includes notable global events that meet, or are expected to meet, at least one of the following criteria to be classified as a natural disaster in **Aon’s Catastrophe Insight Database: \$50+ million in economic loss, \$25+ million in insured losses, 10+ fatalities, 50+ injured, or 2,000+ structures damaged or claims filed**. Economic losses provided here are inflation-adjusted (using the US CPI), rounded and are subject to future development.

United States

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
01/01-01/05	Flooding	California	1	100
01/01-09/30	Drought	Nationwide	N/A	3,500
01/07-01/10	Flooding, SCS	Central, Midwest, East	0	210
01/23-01/29	Winter Storm Fern & Freeze	Central, East	132	4,800
01/30-02/02	Winter Storm Gianna & Freeze	Southeast, East	0	670
02/03-02/06	Winter Weather	Southeast, East	0	820
02/07-02/09	Winter Weather	Northeast	0	670
02/09-02/12	Winter Weather	Northeast	0	1,300
02/14-02/16	SCS, Winter Weather	South, East	0	310
02/15-02/19	Winter Weather, Flooding	California	9	200
02/22-02/23	Northeast U.S. Blizzard	Northeast	2	490
02/26	Severe Convective Storm	Southeast	0	260
03/03-03/04	Severe Convective Storm	Central, Midwest, Southeast	0	260
03/05-03/09	Severe Convective Storm	Central, Midwest, Southeast	8	760
03/10-03/12	Severe Convective Storm	Central, East	2	4,500
03/10-03/24	Kona Storms	Hawaii	0	1,000
03/11-03/13	Winter Weather, Flooding	Intermountain West	0	250

United States (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
03/12-03/25	Morrill Fire	Nebraska	1	50
03/12-03/31	Cottonwood Fire	Nebraska	0	50
03/13-03/14	SCS, Flooding	Midwest, East	0	2,000
03/14-03/17	SCS, Winter Weather, Flooding	Central, East	1	1,900
03/22	Severe Convective Storm	Midwest	0	250
03/26	Severe Convective Storm	Midwest	0	330
03/30-04/02	SCS, Flooding, Winter Weather	Midwest, Northeast	0	660
04/01-09/30	Heatwave	Maricopa	337	N/A
04/03-04/04	SCS, Winter Weather	Midwest	0	550
04/09-04/12	Severe Convective Storm	California	0	70
04/13-04/15	Severe Convective Storm	Midwest, Southwest	0	5,700
04/17	Severe Convective Storm	Midwest	0	1,150
04/18-06/01	Wildfire	Georgia, Florida	1	80
04/23-04/29	Severe Convective Storm	Midwest, Southwest, Southeast	0	7,400
05/03-05/07	Severe Convective Storm	Midwest, South	0	400
05/08-05/10	Severe Convective Storm	South	0	1,250
05/13-05/20	Severe Convective Storm	Midwest, Northeast, Southwest	0	1,600
05/22-05/27	Severe Convective Storm	Southeast, Northeast	0	700

United States (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
05/26-05/27	Severe Convective Storm	Wisconsin	0	150
05/30-06/02	Severe Convective Storm	West, Midwest, Southeast	0	900
06/04-06/06	Severe Convective Storm	Northeast	0	300
06/07-06/09	Severe Convective Storm	Central	0	250
06/10-06/12	Severe Convective Storm	Central, Midwest, East	0	2,200
06/13-06/14	Severe Convective Storm	Central, East	0	500
06/16-06/17	Severe Convective Storm	Midwest, East	0	500
06/17-06/20	Tropical Storm Arthur	Texas, Louisiana	0	900
06/19	Severe Convective Storm	Minnesota	0	300
06/19-06/21	Severe Convective Storm	Central, East	0	750
06/22-06/26	Severe Convective Storm	Central, Midwest	0	1,250
06/26-06/30	Severe Convective Storm	XXX	0	630
06/29-07/26	Aspen Acres Fire	Colorado	0	700
06/30-07/06	Severe Convective Storm	Midwest, Northeast, Plains	0	3,750
07/08-07/12	Severe Convective Storm	Plains, Southeast	0	250
07/09-07/14	Flooding	Texas, Missouri	3	100
07/11-07/20	Severe Convective Storm	Arizona	0	150
07/14-07/16	Severe Convective Storm	Northeast	0	130

United States (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
07/18-07/22	Severe Convective Storm	Midwest, Mid-Atlantic, Northeast	7	630
07/19-07/24	Tropical Storm Bertha	South	0	350
07/24-07/28	Severe Convective Storm	Midwest, East	0	2,800
07/31-08/03	Severe Convective Storm	South, Midwest, East	0	380
08/01-08/14	Spokane Complex Fires	Washington	0	1,600
08/03-08/10	Flooding	Arizona	0	200
08/05-08/08	Severe Convective Storm	Central, East	0	700
08/09-08/17	Severe Convective Storm	Midwest, Central, East	5	3,750
08/14-08/16	Hurricane Lala	Hawaii	0	500
08/18-08/21	Severe Convective Storm	Central, East	0	750
08/19-08/21	Severe Convective Storm	Arizona	0	100
08/22-08/24	Severe Convective Storm	Midwest, East	0	230
08/25-08/27	Severe Convective Storm	South, East	0	200
08/28	Severe Convective Storm	Texas	0	200
08/31-09/03	Tropical Storm Edouard	Louisiana, Texas	0	100
09/01-09/06	Severe Convective Storm	East	0	1,500
09/05-09/11	Severe Convective Storm	Central	0	750
09/06-09/09	Hurricane Lowell	Hawaii	0	300

United States (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
09/12-09/13	Severe Convective Storm	South, East	0	130
09/17-09/21	Severe Convective Storm	Central, Midwest	0	100
09/22-09/24	Flooding	New Mexico, Texas	0	80
09/24-09/29	Winter Weather	Mid-Atlantic, Northeast	0	80
09/28-09/30	Severe Convective Storm	Plains	0	80

North America (non-U.S.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
02/24-03/06	Flooding	Dominican Republic	0	Millions
03/10-03/12	Winter Weather	Canada	0	50
04/07-04/13	Severe Convective Storm	Dominican Republic, Haiti	25	Millions
04/13-04/29	Flooding	Canada	0	100
05/14	Dust Storm	Canada	0	40
05/31-06/02	Flooding	Canada	0	70
06/07-06/09	Tropical Storm Boris	Mexico	4	100
06/09-06/10	Severe Convective Storm	Canada	0	850
06/20-06/21	Flooding	Canada	0	160
06/20-06/21	Severe Convective Storm	Canada	0	440
06/26-06/30	Severe Convective Storm	Canada	0	170
06/30-07/03	Severe Convective Storm	Canada	0	440
07/04-07/06	Severe Convective Storm	Canada	0	250
07/10-07/11	Severe Convective Storm	Canada	0	140
07/18-07/19	Severe Convective Storm	Canada	0	40
07/21	Severe Convective Storm	Canada	0	40
07/24-08/14	Pear Lake Fire	Canada	0	80
07/27-07/28	Flooding	Canada	0	170

North America (non-U.S.) (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
08/01-08/23	Bradley Creek Fire	Canada	0	140
08/01-08/03	Flooding	Canada	0	230
08/07-08/18	Bald Range Fire	Canada	1	280
08/10-08/12	Severe Convective Storm	Canada	0	50
08/11	Severe Convective Storm	Canada	0	100
08/23	Severe Convective Storm	Canada	0	40
09/02-09/03	Severe Convective Storm	Canada	0	490
09/04-09/05	Flooding	Canada	0	100
09/06-09/07	Severe Convective Storm	Canada	0	60

South America

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
01/01-01/31	Wildfire	Chile, Argentina	23	520
01/01-02/23	Flooding, Landslide, SCS	Brazil	20	210
01/01-02/28	Flooding	Peru	58	N/A
01/01-03/31	Severe Convective Storm	Brazil	35	600
01/01-04/20	Flooding, Landslide	Ecuador	17	N/A
01/01-09/30	Drought	Brazil	N/A	2,200
02/01-02/14	Flooding	Colombia	44	2,250
02/23-03/06	Flooding, Landslide	Brazil	72	60
03/11-03/15	Flooding	Argentina	1	50
06/24	Earthquake	Venezuela	6,509	25,000
07/01-09/30	Wildfire	Brazil	0	60
07/03-07/04	Flooding, Landslide	Ecuador	19	Millions
07/14-07/23	Flooding	Chile	13	1,000
07/19	Earthquake	Peru	6	20
08/10	Earthquake	Colombia	335	9,600
08/29-08/31	Severe Convective Storm	Brazil	2	90
09/09-09/15	Severe Convective Storm	Brazil	4	160
09/26-09/29	Severe Convective Storm	Brazil, Argentina, Uruguay	0	470

Europe

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
01/04-01/08	Windstorm Francis, Flooding	Southern, Southeastern Europe	5	20
01/05-01/08	Winter Weather	Western, Central, Southeastern Europe	7	20
01/08-01/10	Windstorm Goretti	Western Europe	3	770
01/09-01/12	Flooding	Albania	1	250
01/10-01/18	Winter Weather	France, Austria, Switzerland	19	N/A
01/18-01/22	Storm Harry	Mediterranean	2	2,250
01/23-01/25	Windstorm Ingrid	Western Europe	1	60
01/27-01/28	Windstorm Chandra	United Kingdom, Ireland	0	480
01/27-02/13	Flooding	Portugal, Spain	2	4,250
01/28-01/29	Windstorm Kristin	Portugal, Spain	15	4,500
02/07-02/08	Winter Weather	France, Italy	11	N/A
02/12-02/13	Windstorm Nils	France	0	980
02/12-02/19	Flooding	France	3	420
02/18-02/19	Windstorm Pedro	Western Europe	1	290
03/01-09/30	Drought	Western, Central, Southeastern Europe	N/A	14,500
03/01-09/30	Wildfire	Spain	0	4,000
03/16-03/18	Windstorm Therese	Spain	0	100
03/25-03/26	Windstorm Marlis	Western, Northern Europe	0	70

Europe (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
03/25-03/27	Storm Deborah	Croatia, Italy	2	30
04/01-04/03	Flooding	Italy, Greece	1	580
04/01-04/30	Winter Weather	Central, Eastern Europe	0	410
04/05-04/06	Windstorm Dave	Northern, Western Europe	0	210
04/27-04/29	Severe Convective Storm	Spain	0	50
05/23-06/02	Heatwave	Western, Central Europe	1,154	N/A
05/26-05/27	Severe Convective Storm	France	0	40
05/28-05/31	Severe Convective Storm	Western, Central Europe	0	660
06/02-06/03	Severe Convective Storm	Western, Central Europe	0	190
06/09-06/10	Severe Convective Storm	Italy, Slovenia	0	220
06/18-06/22	Severe Convective Storm	Western, Central Europe	2	690
06/18-06/30	Heatwave	Western, Central Europe	37,448	N/A
06/27-07/01	Severe Convective Storm	Western, Central, Southeastern Europe	3	1,100
07/02-07/22	Heatwave	France	1,243	N/A
07/10-07/11	Severe Convective Storm	France, Italy, Slovenia	0	210
07/13-07/18	Severe Convective Storm	Western, Central Europe	0	3,550
07/19-07/21	Severe Convective Storm	Southeastern Europe	0	340
07/22-07/31	Wildfire	France	0	1,700

Europe (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
07/26-07/27	Severe Convective Storm	Western, Central, Eastern Europe	0	90
07/30-08/01	Severe Convective Storm	Western, Central Europe	0	180
08/03-08/04	Severe Convective Storm	Western, Central Europe	2	210
08/13-08/15	Wildfire	Croatia	1	140
08/14-08/18	Earthquake	Spain	0	340
08/19-08/21	Severe Convective Storm	Western, Central Europe	2	120
08/22-08/23	Severe Convective Storm	Northeastern Europe	2	50
08/24-08/26	Severe Convective Storm	France, Spain	0	280
08/26-08/28	Severe Convective Storm	Western Europe	0	3,500
08/26-08/31	Wildfire	Croatia	12	Millions
09/30-01/10	Flooding	France	0	100s of millions

Middle East

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
03/25-03/31	Flooding	Oman, United Arab Emirates, Yemen, Iraq	29	150

Africa

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
01/01-01/31	Flooding	Southeastern Africa	241	1,150
01/03	Severe Convective Storm	South Africa	17	10
01/13	Landslide	Democratic Republic of the Congo	13	N/A
01/31-02/01	Cyclone Fytia	Madagascar	14	490
02/01-02/08	Flooding	Morocco	43	330
02/10-02/14	Cyclone Gezani	Madagascar, Mozambique	66	2,050
02/19-02/20	Flooding	Democratic Republic of the Congo	6	N/A
03/06-03/31	Flooding	Kenya	110	N/A
03/08	Severe Convective Storm	Gabon	0	N/A
03/09-03/10	Flooding, Landslide	Ethiopia	125	N/A
03/15-03/19	Flooding	Mozambique, Malawi	71	N/A
03/28	Landslide	Tanzania	20	N/A
04/04-04/06	Flooding	Angola	45	N/A
04/25-05/02	Flooding	Kenya	18	N/A
05/04-05/12	Flooding	South Africa	10	580
05/15-06/30	Flooding	Ivory Coast	59	N/A
06/20-06/29	Flooding	Ghana, Nigeria	30	N/A
08/03	Landslide	Ethiopia	14	N/A
09/24	Flooding	Libya	1	Millions

Asia

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
01/01-08/31	Drought	China	N/A	400
01/02-01/04	Flooding	Afghanistan	17	10
01/05	Flooding	Indonesia	17	Millions
01/17-01/21	Winter Weather	China	0	20
01/20-01/30	Winter Weather	Japan	49	260
01/22-01/30	Winter Weather	Afghanistan, Pakistan	70	N/A
01/22-02/08	Flooding	Indonesia	70	20
01/26	Earthquake	China	0	30
02/01-02/28	Severe Convective Storm	China	0	50
02/05-02/07	Tropical Storm Penha	Philippines	12	30
03/17	Severe Convective Storm	Pakistan	19	Millions
03/25-04/07	Flooding	Afghanistan, Pakistan	155	410
03/29-04/02	Severe Convective Storm	Vietnam	0	20
04/01-04/30	Severe Convective Storm	China	4	460
04/05-04/06	Flooding	Russia	7	30
04/18	Severe Convective Storm	Bangladesh	12	N/A
04/25-04/30	Flooding	Afghanistan	16	Millions
04/26	Severe Convective Storm	Bangladesh	14	N/A

Asia (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
04/26-04/27	Flooding	China	0	100
04/29	Severe Convective Storm	India	10	Millions
05/01-05/31	Severe Convective Storm	China	10	80
05/02	Severe Convective Storm	Vietnam	0	10
05/03	Severe Convective Storm	Turkey	1	Millions
05/13	Severe Convective Storm	India	111	10
05/15-09/30	Heatwave	South Korea	N/A	36
05/16-06/30	Flooding	China	124	4,900
05/21-05/23	Severe Convective Storm	Afghanistan	28	Millions
06/01-06/03	Typhoon Jangmi	Japan	0	10
06/01-06/30	Severe Convective Storm	China	10	390
06/08	Earthquake	Philippines, Indonesia	93	250
06/26-06/28	Typhoon Mekkhala	Taiwan, Japan	10	40
06/26-09/30	Flooding	Pakistan	199	1,450
07/01-07/05	Tropical Storm Maysak	China, Laos, Vietnam	159	3,300
07/01-07/31	Flooding	China	0	2,550
07/01-07/31	Severe Convective Storm	China	5	410
07/05-07/08	Flooding	India, Bangladesh	35	20

Asia (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
07/05-07/11	Typhoon Bavi	Western Pacific	23	920
07/06	Severe Convective Storm	China	12	450
07/07	Landslide	China	21	Millions
07/17	Landslide	China	61	N/A
07/23-07/27	Typhoon Noul	China, Philippines	11	840
07/26	Flooding	China	25	N/A
07/28	Earthquake	Japan	38	500
08/01-08/06	Tropical Storm Kujira	Philippines	13	Millions
08/01-08/07	Flooding	India	28	60
08/01-08/31	Flooding	China	25	390
08/01-08/31	Severe Convective Storm	China	2	100
08/07-08/11	Typhoon Dolphin	Eastern Asia	0	4,300
08/13-08/14	Flooding	Japan	10	410
08/15	Earthquake	Indonesia	152	750
08/18-08/19	Flooding	China	10	Million
08/22-08/30	Typhoon Saudel	China, Japan, Northern Mariana Islands	0	60
08/23-08/25	Tropical Storm Narra	China, Vietnam	2	70
08/26	Flash Flooding	Nepal, China	2,016	2,750

Asia (cont.)

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
09/20-09/22	Typhoon Dujuan	Japan	12	20
09/20-09/22	Flooding	India	10	20
09/24-09/27	Flooding	Thailand, Myanmar	101	750
09/25-09/30	Flooding	India, Nepal	96	N/A
09/27	Winter Weather	Nepal	15	N/A

Oceania

Date(s)	Peril/Event	Location	Fatalities	Economic Loss (\$M)
01/07-01/10	Ex-Cyclone Koji, Flooding	Australia	0	60
01/07-01/31	Wildfire	Australia	1	690
01/15-01/24	Severe Convective Storm	New Zealand	10	60
01/29-02/09	Cyclone Mitchell	Australia	0	10
02/13-02/17	Flooding	New Zealand	0	70
03/04-03/13	Flooding	Australia	0	100
03/20-03/24	Cyclone Narelle	Australia	0	120
03/23	Flooding	New Zealand	N/A	50
04/11-04/13	Typhoon Sinlaku	Mariana Islands, Guam, Micronesia	17	1,550
05/31-06/01	Severe Convective Storm	Australia	0	140

References

- 1 Colorado State University (2026): [Real-Time North Atlantic Ocean Statistics by Storm for 2026](#)
- 2 NOAA's Climate Prediction Center (2026): [El Niño/Southern Oscillation \(ENSO\) diagnostic discussion, October 13](#)
- 3 NOAA's Climate Prediction Center (2026): [El Niño/Southern Oscillation \(ENSO\) diagnostic discussion, October 8](#)
- 4 KM Business Information Canada Ltd. (2026): [Prairie storm losses climbed to \\$923 million](#)
- 5 Copernicus (2026): [European Summer 2026: Records, Extremes and Context](#)
- 6 European Environment Agency (2026): [The impacts of heat on health: surveillance and preparedness in Europe](#)
- 7 Caisse Centrale de Réassurance (CCR) (2026): [Les catastrophes naturelles en France - Bilan 1982-2025](#)
- 8 Federación de Aseguradores de Colombia (2026): [Sube a \\$5,5 billones los pagos que harán las aseguradoras por los siniestros asegurados, Reporte No. 6](#)
- 9 NASA Scientific Visual Studio (2026): [Super Typhoon Bavi, July 14, 2026](#)
- 10 Nepal News (2026): [Timeline: Nepal's fatal history of major floods](#)





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 the Aon's [newsroom](#) and sign up for news alerts [here](#).

aon.com

© 2026 Aon plc. All rights reserved.

Disclaimer

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.

Contact Us

Michal Lörinc

Head of Catastrophe Insight
michal.lorinc@aon.com

Ondřej Hotový

Catastrophe Insight Analyst
ondrej.hotovy@aon.com

Antonio Elizondo

Associate Catastrophe Insight Analyst
antonio.elizondo@aon.com

Alejandro Aguado

Associate Catastrophe Insight Analyst
alejandro.aguado@ern.com.mx

Vojtěch Vlach

Catastrophe Insight Analyst
vojtech.vlach@aon.com