Natural disasters in 2025

Munich Re NatCatSERVICE

January 2026

	The figures for 2025	The figures for 2024 (inflation-adjusted)	5-year average (2020 – 2024) (inflation-adjusted)	10-year average (2015 – 2024) (inflation-adjusted)	30-year average (1995 – 2024) (inflation-adjusted)
Overall losses (in US$ bn)	224	368	302	266	192
Insured losses (in US$ bn)	108	147	125	107	66
Fatalities	17,200	11,000	23,400	17,800	41,900

The five largest natural disasters in 2025

Ranking by overall losses

Date	Country/Region	Event	Fatalities	Overall losses US$ bn	Insured losses US$ bn
7.1 – 10.2.2025	United States	Wildfire (Palisades Fire, Eaton Fire)	30	53	40
28.3.2025	Myanmar, Thailand, China, Vietnam	Earthquake	4,500	12	1.5
23 – 30.10.2025	Jamaica, Cuba, Bahamas, Dominican Republic, Panama, Haiti, Puerto Rico	Hurricane Melissa	95	9.8	3.0
14 – 17.3.2025	United States	Severe storm	29	9.4	7.0
23 – 29.7.2025	China	Flood	70	5.8	0.5

Ranking by insured losses

Date	Country/Region	Event	Fatalities	Overall losses US$ bn	Insured losses US$ bn
7.1 – 10.2.2025	United States	Wildfire (Palisades Fire, Eaton Fire)	30	53	40
14 – 17.3.2025	United States	Severe storm	29	9.4	7.0
15 – 17.5.2025	United States	Tornado (series), severe storm	30	5.2	4.0
23 – 30.10.2025	Jamaica, Cuba, Bahamas, Dominican Republic, Panama, Haiti, Puerto Rico	Hurricane Melissa	95	9.8	3.0
18 – 21.5.2025	United States	Tornado (series), severe storm	0	3.5	2.9

Ranking by number of fatalities

Date	Country/Region	Event	Fatalities
28.3.2025	Myanmar, Thailand, China, Vietnam	Earthquake	4,500
31.8 – 5.9.2025	Afghanistan	Earthquake	3,000
23 – 28.11.2025	Indonesia, Malaysia	Tropical Cyclone Senyar	1,100
31.8.2025	Sudan	Landslide	1,000
26 – 30.11.2025	Sri Lanka, India	Tropical Cyclone Ditwah	650

Loss overview 2025 per continent

	North America, Central America, Caribbean	USA only	South America	APAC	Europe	Africa
Overall losses (in US$ bn)	133	118	4.2	73	11	2.9
Insured losses (in US$ bn)	93	88	<0.5	8.9	5.3	<1
Fatalities	660	370	300	13,600	90	2,500

The largest natural disasters per continent in 2025

Ranking by overall losses – APAC

Date	Country/Region	Event	Fatalities	Overall losses US$ bn	Insured losses US$ bn
28.3.2025	Myanmar, Thailand, China, Vietnam	Earthquake	4.500	12	1.5
23 – 29.7.2025	China	Flood	70	5.8	0.5
26 – 30.11.2025	Sri Lanka, India	Tropical Cyclone Ditwah	650	4.1	<0.5

Ranking by overall losses – Europe

Date	Country/Region	Event	Fatalities	Overall losses US$ bn	Insured losses US$ bn
10 – 12.4.2025	Türkiye	Frost	0	2.0	0.6
25 – 26.6.2025	France, Austria, Germany	Severe storm, hail	3	1.2	0.8
24 – 25.1.2025	United Kingdom, Ireland, Norway	Winter Storm Éowyn	2	1.1	0.8

Ranking by overall losses – North America, Central America, Caribbean

Date	Country/Region	Event	Fatalities	Overall losses US$ bn	Insured losses US$ bn
7.1 – 10.2.2025	United States	Wildfire (Palisades Fire, Eaton Fire)	30	53	40
23 – 30.10.2025	Jamaica, Cuba, Bahamas, Dominican Republic, Panama, Haiti, Puerto Rico	Hurricane Melissa	95	9.8	3.0
14 – 17.3.2025	United States	Severe storm	29	9.4	7.0

Note
Droughts and heatwaves are not included.
Overall losses include direct losses.
Currency conversion with the end-of-month exchange rate.

Disclaimer

Munich Re's NatCatSERVICE collects information from governmental agencies, scientific institutes, associations, the insurance industry, the media and other publicly available sources in order to analyse nat cat losses. NatCatSERVICE applies Munich Re's comprehensive in-house nat cat expertise and market data from the worldwide insurance markets to its analyses. Munich Re assumes no guarantees as to the accuracy of this data, which is collected as of specific dates and can also change at any time. The information may not be used as the basis for any decision without prior professional advice and careful contextual analysis. Munich Re is not liable for damages arising from any decisions that third parties may take on the basis of this information.

Market loss estimates from similar events cannot serve as the sole basis for estimating Munich Re's share, as the loss pattern and underwriting strategy in the respective regions may differ from event to event.

Source: Munich Re, NatCatSERVICE, January 2026

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