NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Draft date: 7/6/26

Virtual Meeting

JOINT MEETING OF THE PROPERTY AND CASUALTY RISK-BASED CAPITAL (E) WORKING GROUP AND CATASTROPHE RISK (E) SUBGROUP
Wednesday, October 28, 2026
11:00 a.m. – 12:00 p.m. ET / 10:00 – 11:00 a.m. CT / 9:00 – 10:00 a.m. MT / 8:00 – 9:00 a.m. PT

ROLL CALL

PROPERTY AND CASUALTY RISK-BASED CAPITAL (E) WORKING GROUP

Tom Botsko, Chair	Ohio	Melissa Robertson	New Mexico
Wanchin Chou, Vice Chair	Connecticut	Ni Qin	New York
Charles Hale	Alabama	Will Davis	South Carolina
Rolf Kaumann/Eric Unger	Colorado	Rebecca Armon	Texas
Jane Nelson	Florida	Adrian Jaramillo	Wisconsin
Sandra Darby	Maine		

NAIC Support Staff: Eva Yeung

CATASTROPHE RISK (E) SUBGROUP

Wanchin Chou, Chair	Connecticut	Alexander Vajda	New York
Jane Nelson, Vice Chair	Florida	Tom Botsko	Ohio
Rolf Kaumann/Eric Unger	Colorado	Andrew Schallhorn	Oklahoma
Travis Grassel	Iowa	Will Davis	South Carolina
Sandra Darby	Maine	Rebecca Armon	Texas
Melissa Robertson/Elouisa Tyler	New Mexico		

NAIC Support Staff: Eva Yeung

AGENDA

1. Consider Adoption of the Working Group and Subgroup's Sept. 28, and July 9 Minutes—*Tom Botsko (OH)* — Attachment A

2. Consider Adoption Proposal 2026-13-CR (Severe Convective Storm Implementation)—*Wanchin Chou (CT)* — Attachment B
   a) National Association of Mutual Insurance Companies (NAMIC)—*Jon Rodgers (NAMIC)*

3. Consider Adoption Proposal 2026-04-CR (Jan. 1 — Sept. 30 Cat Event List)—*Wanchin Chou (CT)* — Attachment C

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4. Discuss Climate Impact Disclosures—*Wanchin Chou (CT) and Timothy Farrell (NAIC)*

5. Hear Considerations from the American Academy of Actuaries (Academy) for Future Analysis of Correlation Between Perils in the Rcat Component—*Ron Wilkins (Academy)*

6. Discuss Any Other Matters Brought Before the Working Group—*Tom Botsko (OH)* Attachment D
   a) Editorial Changes in the 2026 Property and Casualty Risk-Based Capital Publications

7. Adjournment

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Draft: 7/28/26

Property and Casualty Risk-Based Capital (E) Working Group
and the Catastrophe Risk (E) Subgroup
Virtual Meeting
July 9, 2026

The Property and Casualty Risk-Based Capital (E) Working Group of the Capital Adequacy (E) Task Force met July 9, 2026, in joint session with the Catastrophe Risk (E) Subgroup of the Property and Casualty Risk-Based Capital (E) Working Group. The following Working Group members participated: Tom Botsko, Chair (OH); Wanchin Chou, Vice Chair (CT); Charles Hale (AL); Rolf Kaumann and Eric Unger (CO); Corey Hubbard (FL); Ni Qin (NY); and Rebecca Armon (TX). The following Subgroup members participated: Wanchin Chou, Chair (CT); Rolf Kaumann and Eric Unger (CO); Corey Hubbard (FL); Travis Grassel (IA); Ni Qin (NY); Tom Botsko (OH); and Rebecca Armon (TX).

1. Adopted its June 17, May 2, and Spring National Meeting Minutes

Botsko reported that the Working Group and Subgroup met June 17 and May 2. During these meetings, they took the following action: 1) adopted proposal 2026-08-CR (PR027INT Item D Modification); 2) exposed proposals 2026-11-P (Underwriting Risk Line 1 Factors) and 2025-21-P (Premium and Loss Concentration Factors) for a 30-day public comment period ending June 11; 3) adopted proposals 2026-11-P and 2025-21-P; 4) heard updates on the Severe Convective Storms Impact Analysis; 5) discussed climate impact disclosures; and 6) discussed the Risk-Based Capital Model Governance (EX) Task Force and the Natural Catastrophe Risk and Resilience (EX) Task Force.

Chou made a motion, seconded by Grassel, to adopt the Working Group and Subgroup's June 17 (Attachment XXX), May 2 (Attachment XXX), and Spring National Meeting (*see NAIC Proceedings – Spring 2026, Capital Adequacy (E) Task Force, Attachment Four*) minutes. The motion passed unanimously.

2. Adopted the 2026 P/C RBC Newsletter

Botsko reported that the 2026 property/casualty (P/C) risk-based capital (RBC) newsletter reflects all proposals the Working Group adopted for year-end 2026. He noted that the adoption addresses the newsletter's content, with the format to be revised, and that the final version will be posted to the Working Group's web page in September.

Chou made a motion, seconded by Grassel, to adopt the 2026 P/C RBC newsletter (Attachment XXX). The motion passed unanimously.

3. Discussed 2025 RBC Statistics

Botsko reported that the 2025 P/C RBC statistics (Attachment XXX) were processed June 1, with 2,575 filings uploaded to the NAIC database, compared to 2,564 in 2024. He noted that 42 companies triggered an action level: 16 at the company action level, eight at the regulatory action level, five at the authorized control level, and 13 at the mandatory control level. Fifteen companies triggered the trend test. The aggregate RBC percentage increased from 619% in 2024 to 642% in 2025. R4 and R5 increased to 201,935,612,890 and 110,818,015,109, respectively, while the catastrophe risk charge (Rcat) decreased to 59,995,037,278.

Botsko noted that a small number of companies continue to drive the R2 component and its marginal contribution to RBC. He stated that R4 remains the primary RBC contributor, followed closely by R5, and that asset growth is concentrated among a limited number of companies. Chou agreed, noting that asset risk has a greater impact on

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life RBC than on P/C RBC. Botsko also reported that the Risk-Based Capital Investment Risk and Evaluation (E) Working Group and the Capital Adequacy (E) Task Force continue to review asset categories and factors, with collateralized loan obligations (CLOs) remaining a key focus. He noted that any life RBC changes may also need to be considered for the P/C and health RBC formulas.

4. Exposed Proposal 2026-13-CR (Severe Convective Storm Implementation)

Chou provided background on the Severe Convective Storm Impact Analysis II project. He noted that the Subgroup received a March 15, 2021, referral from the Climate and Resiliency (EX) Task Force recommending that the catastrophe framework be expanded to include perils such as wildfire, flood, and severe convective storms. He stated that the Severe Convective Storm Ad Hoc Group was formed to conduct a three-phase review under Actuarial Standard of Practice (ASOP) No. 38, Catastrophe Modeling (for All Practice Areas). After the Subgroup and Working Group adopted wildfire for informational purposes only in the 2024 RBC report, the ad hoc group was reestablished to continue its review of severe convective storms. Four vendors—Moody's Risk Management Solutions (RMS), Verisk Extreme Event Solutions, KCC, and Cotality—participated in the current evaluation cycle.

Chou reported that the ad hoc group completed a second impact analysis using consistent exposure inputs and determined that all four vendor models met the ASOP No. 38 reasonableness criteria and are appropriate for use in the RBC charge. He stated that proposal 2026-13-CR recommends adding severe convective storm peril to the Rcat component beginning with the 2027 Rcat calculation. Chou also noted that flood peril remains complex and is not expected to be discussed in the foreseeable future. He recommended exposing the proposal for public comment before implementation and noted that the Subgroup is working with the American Academy of Actuaries (Academy) on the Rcat correlation coefficient between hurricane and severe convective storm risk, which will be discussed at a future meeting.

Hearing no objection, the Working Group and Subgroup agreed to expose proposal 2026-13-CR (Attachment XXX) for a 61-day public comment period ending Sept. 8.

Botsko noted that the Working Group and Subgroup plan to meet in September to continue this discussion.

Having no further business, the Property and Casualty Risk-Based Capital (E) Working Group and Catastrophe Risk (E) Subgroup adjourned.

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Draft: 10/6/26

Property and Casualty Risk-Based Capital (E) Working Group
and the Catastrophe Risk (E) Subgroup
Virtual Meeting
September 28, 2026

The Property and Casualty Risk-Based Capital (E) Working Group of the Capital Adequacy (E) Task Force met Sept. 28, 2026, in joint session with the Catastrophe Risk (E) Subgroup of the Property and Casualty Risk-Based Capital (E) Working Group. The following Working Group members participated: Tom Botsko, Chair (OH); Wanchin Chou, Vice Chair (CT); Eric Unger (CO); Jane Nelson (FL); Melissa Robertson (NM); Ni Qin (NY); Will Davis (NC); Rebecca Armon (TX); and Adrian Jaramillo (WI). The following Subgroup members participated: Wanchin Chou, Chair (CT); Jane Nelson, Vice Chair (FL); Eric Unger (CO); Travis Grassel (IA); Melissa Robertson (NM); Alexander Vajda (NY); Tom Botsko (OH); Will Davis (SC); and Rebecca Armon (TX). Also participating was: Julie Lederer (MO).

1. Discussed Comments Regarding Proposal 2026-13-CR (Severe Convective Storm Implementation)

Chou said that in July, Lederer submitted comments suggesting minor grammatical corrections to the catastrophe risk charge (Rcat) formula for the Subgroup's consideration. Lederer clarified that her suggestions pertained to Rcat in general and did not address the implementation of the severe convective storm (SCS) charge in the risk-based capital (RBC) formula. Chou thanked Lederer for Missouri's comments and said the minor grammatical corrections would be incorporated into the proposal.

Chou said the Subgroup also received a comment letter from the National Association of Mutual Insurance Companies (NAMIC). NAMIC generally supported the recognition of SCS risk in the property/casualty (P/C) RBC framework but stated that implementation at year-end 2027 would be premature. The letter cited the frequency and materiality of SCS losses; the limited protection provided by traditional catastrophe reinsurance; potential effects on capital, pricing, availability, and affordability; significant variation among vendor models; possible double-counting with the R5 underwriting risk factors; and differences between SCS and wildfire risk. NAMIC recommended additional impact analysis using updated models; greater transparency regarding model assumptions and hail-driven changes; analysis by company characteristics and RBC impact; coordinated recalibration of R5 on an ex-catastrophe basis; a final combined impact analysis; and sufficient lead time for implementation. NAMIC emphasized that it supports an eventual SCS charge that is based on mature, consistent models and coordinated with existing RBC charges to avoid unnecessary volatility and unintended consequences.

Chou agreed with NAMIC that SCS is an increasingly significant catastrophe exposure that warrants appropriate recognition in the RBC framework. He said the Subgroup began reviewing the SCS peril in 2024, when it formed the Severe Convective Storm Ad Hoc Group to conduct a three-phase review of vendor catastrophe models under Actuarial Standard of Practice (ASOP) No. 38, Catastrophe Modeling (for All Practice Areas). The ad hoc group was reestablished in 2026 to continue this review. Four vendors participated in the current evaluation cycle: Moody's Risk Management Solutions (RMS), Verisk Extreme Event Solutions, Karen Clark & Company (KCC), and Cotality. Chou said the ad hoc group observed that several vendors have made material updates to their SCS models and that the resulting exceedance probability (EP) curves are considerably more reliable than in prior evaluations. He said he does not believe that delaying implementation by another year would produce a materially different outcome from implementing the SCS peril in the 2026 RBC framework. Regarding NAMIC's recommendation to recalibrate the R5 underwriting risk factors on an ex-catastrophe basis, Chou said the item is on the Subgroup's to-do list and will be addressed in the near future.

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2. Discussed Severe Convective Storm Implementation Impact Analysis

Chou said NAIC committee support compared RBC action levels under the current RBC formula with those under a formula that includes the severe convective storm peril (Attachment XXX). The analysis showed that only two companies moved from no action level to the trend test in 2024, and only one company did so in 2025. Chou added that the proposal would incorporate the severe convective storm peril into the Rcat component and would have minimal impact on the RBC formula.

3. Discussed the Working Group and Subgroup Working Agenda

Botsko summarized the proposed revisions to the Working Group's and Subgroup's 2027 working agenda (Attachment XXX). He said the expected completion dates for carryover items were updated to reflect the 2027 calendar year, and the expected completion date for evaluating other catastrophe risks for possible inclusion in the Rcat component was extended to year-end 2028 or later. He said the following three items were marked as completed, including one item that was both added and completed in 2026: 1) evaluating the addition of the wildfire peril to the Rcat component (Proposal 2025-20-CR); 2) separating earthquake and hurricane loss experience data in PR100 (Proposal 2025-19-CR), and both this proposal and proposal 2025-20-CR were adopted by the Task Force on March 24, 2026; and 3) updating the loss and premium concentration factors in PR017 and PR018 based on the findings of the American Academy of Actuaries (Academy) (Proposal 2025-21-P), which was added to the working agenda in 2026 and adopted by the Task Force on June 30, 2026.

Botsko said the following four new items were added to the working agenda, one of which has already been completed: 1) evaluating the addition of the SCS peril to the Rcat component (Proposal 2026-13-CR), which was exposed on July 9, 2026, for a public comment period ending Sept. 8, 2026; 2) updating the loss and premium concentration factors based on the Academy's findings (Proposal 2025-21-P), which was completed upon its adoption by the Task Force on June 30, 2026, as noted above; 3) eliminating Rcat interrogatory questions D13 and D14 to avoid ambiguity and inconsistency in data collection and reporting (Proposal 2026-08-CR), which was adopted by the Task Force on May 14, 2026; and 4) evaluating the correlation among hurricane, wildfire, and SCS perils, which is expected to be completed in 2027.

Botsko said the completion of the fourth item depends on the Academy's availability and priorities. Chou said that, due to climate change, the hurricane, wildfire, and SCS perils are expected to be positively correlated. He said he will follow up with the Academy, and the Working Group and Subgroup will continue discussing this issue during the Oct. 28 joint call.

4. Discussed Other Matters

Botsko said that because the Working Group and Subgroup will not meet during the Fall National Meeting, another joint meeting has been scheduled for Oct. 28. During that meeting, the Working Group and Subgroup will consider adopting proposal 2026-13-CR (Severe Convective Storm Implementation) and proposal 2026-04-CR for the catastrophe event lists covering January through September 2026. He also said the Academy is currently working on a project to evaluate the correlation among the hurricane, wildfire, and severe convective storm perils, and that the Academy will give an update on this project at the Oct. 28 call. Finally, Botsko said the Working Group and Subgroup plan to discuss the climate disclosure item in this meeting.

Having no further business, the Property and Casualty Risk-Based Capital (E) Working Group and Catastrophe Risk (E) Subgroup adjourned.

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Capital Adequacy (E) Task Force
RBC Proposal Form

☐ Capital Adequacy (E) Task Force
☒ Catastrophe Risk (E) Subgroup
☐ Variable Annuities Capital. & Reserve (E/A) Subgroup
☐ Health RBC (E) Working Group
☐ P/C RBC (E) Working Group
☐ Economic Scenarios (E/A) Subgroup
☐ Life RBC (E) Working Group
☐ Longevity Risk (A/E) Subgroup
☐ RBC Investment Risk & Evaluation (E) Working Group

DATE: 7/6/26

CONTACT PERSON: Eva Yeung
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ON BEHALF OF: Catastrophe Risk (E) Subgroup
NAME: Wanchin Chou
TITLE: Chair
AFFILIATION: Connecticut Department of Insurance
ADDRESS: 153 Market St., Hartford CT 06103

FOR NAIC USE ONLY

Agenda Item #2026-13-CR
Year 2027

DISPOSITION

ADOPTED:
☐ TASK FORCE (TF)
☐ WORKING GROUP (WG)
☐ SUBGROUP (SG)

EXPOSED:
☐ TASK FORCE (TF)
☒ WORKING GROUP (WG) 7/9/2026
☒ SUBGROUP (SG) 7/9/2026

REJECTED:
☐ TF ☐ WG ☐ SG

OTHER:
☐ DEFERRED TO
☐ REFERRED TO OTHER NAIC GROUP
☐ (SPECIFY)

IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

☐ Health RBC Blanks
☐ Health RBC Instructions
☐ Health RBC Formula
☒ Property/Casualty RBC Blanks
☒ Property/Casualty RBC Instructions
☐ Property/Casualty RBC Formula
☐ Life and Fraternal RBC Blanks
☐ Life and Fraternal RBC Instructions
☐ Life and Fraternal RBC Formula
☐ OTHER _____

DESCRIPTION/REASON OR JUSTIFICATION OF CHANGE(S)

Building on the precedent set by the 2023 severe convective storm review, an ad hoc group was re-established and began a new evaluation cycle this year, guided by the Actuarial Standard of Practice (ASOP) No. 38—Catastrophe Modeling for All Practice Areas. This comprehensive process included high-level analysis, confidential assessments, and detailed impact studies. Four vendors—Moody Risk Management Solutions (RMS), Verisk Extreme Event Solutions, KCC, and CoreLogic joined together with the Ad Hoc Group to review the models. Starting in early March, the group collaborated with all four vendors to conduct a second round of impact analysis using consistent exposure inputs. In April through June, the group reconvened to address feedback from the impact analysis presentations. The findings indicated that all four commercial vendor models met the reasonableness criteria identified under ASOP No. 38 and are appropriate for use in the risk-based capital charge. To reach this conclusion, the Ad Hoc Group assessed several metrics, including: 1) catastrophe model expertise; 2) catastrophe model components, including hazard, vulnerability, and financial components, with each vendor; 3) overall loss magnitude, including hail as a percentage of total severe convective storm risk; 4) exceedance probability (EP) curve shape; 5) regional allocation of risk, including Tornado Alley versus the Southeast; 6) spatial view of hazard; 7) vulnerability ranges between best and worst property attributes; and 8) secondary property attributes and market trends.

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This proposal formally recommends adding severe convective storm peril to the Rcat component, reflecting the enhanced reliability and applicability of the catastrophe models.

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Additional Staff Comments:

** **This section must be completed on all forms.** **Revised 2-2023**

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CALCULATION OF CATASTROPHE RISK CHARGE RCAT
PR027A, PR027B, PR027BI, PR027BII, PR027BIII, PR027BIV PR027C, PR027CI, PR027CII, PR027CIII, PR027CIV, PR027D, PR027, PR027INT, AND PR027INTA

The catastrophe risk charge for earthquake (PR027A), hurricane (PR027B), wildfire (PR027C) and convective storms ~~for informational purposes only~~ (PR027D) risks is calculated by multiplying the RBC factors by the corresponding modeled losses and reinsurance recoverables. The risk applies on a net basis with a corresponding contingent credit risk charge for certain categories of reinsurers. Data must be provided for the worst year in 50, 100, 250, and 500; however, only the worst year in 100 will be used in the calculation of the catastrophe risk charge. While projected losses modeled on an Aggregate Exceedance Probability basis is preferred, companies are permitted to report on an Occurrence Exceedance Probability basis if that is consistent with the company's internal risk management process.

The projected losses can be modeled using the following NAIC approved third-party commercial vendor catastrophe models: ~~AIR, CoreLogic, RMS, KCC~~ Cotality, KCC, RMS, and Verisk for ~~earthquake, hurricane, and wildfire only~~earthquake, hurricane, wildfire, and severe convective storm, the ARA HurLoss Model (hurricane), or the Florida Public Model for hurricane only as well as catastrophe models that are internally developed by the insurer or that are the result of adjustments made by the insurer to vendor models to represent the own view of catastrophe risk (hereinafter "own models").

However, an insurer seeking to use an own model must first obtain written permission to do so by the domestic or lead state insurance regulator. In the situation where the model output is used to determine the catastrophe risk capital requirement for a single entity, the regulator granting permission to use the own model is the domestic state. In the situation where the model output is used to determine the catastrophe risk capital requirement for a group, the grantor is the lead state regulator. In the situation where the insurer seeking permission is a non-U.S. insurer, the grantor shall be the lead state regulator. Under all scenarios, the regulator that is granting permission should inform other domestic states that have a catastrophe risk exposure and share the results of the review.

To obtain permission to use the own model, the insurer must provide the domestic or lead state insurance regulator with written evidence of each of the following:

1. The nature, scale, and complexity of the insurer's catastrophe risk make it reasonable for the insurer to use its own model.

2. The own model is used for catastrophe risk management, capital assessment, and the capital allocation process.

3. The insurer has validated the own model(s) for each of the perils included in the RBC catastrophe risk charge. The insurer is including both U.S. and non-U.S. exposures in the calculation of the RBC charge.

4. The insurer has individuals with experience in developing, testing and validating internal models or engages third parties with such experience.

5. The own model was developed using reasonable data and assumptions.

6. The insurer must provide supporting model documentation and/or the differences from the vendor models if modified from the vendor models, supporting that the model was developed using reasonable data and assumptions. The insurer must provide a copy of the latest validation report and the insurer is solely responsible for the relevant cost. The validation report must provide a description of the scope, content, results and limitations of the validation, the individual qualifications of validation team and the date of the validation. Both the model documentation and the model validation report must be provided at a minimum once every five years, or whenever the lead or domestic state calls an examination; whenever there is a material change in the model; or whenever there is a material change in the insurer's exposure to catastrophe exposure.

7. The results of the own model for each relevant peril should be compared with the results produced by at least one of the following models Cotality, KCC, RMS, and Verisk~~: AIR, CoreLogic, RMS, KCC~~ for ~~earthquake, hurricane, and wildfire only~~earthquake, hurricane, wildfire, and severe convective storm, ARA HurLoss (hurricane), or the Florida Public Model for hurricane only. The insurer must provide the comparison and an explanation of the drivers of differences between the results produced by the internal model vs. results produced by the selected prescribed model. Evidence that the own model produces reasonable results must be provided at a minimum once every five years, or whenever the lead or domestic state calls an examination; whenever there is a material change in the model; or whenever there is a material change in the insurer's exposure to catastrophe exposure.

8. If the own model has been approved or accepted by the non-U.S. lead supervisor for use in the determination of regulatory capital, the insurer must submit evidence, if available, from the non-US lead supervisor of the most recent approval/acceptance including the description of scope, content, results and limitations of the approval/acceptance process and dates of any planned future approval/acceptance, if known. The name and the contact information of a contact person at the non-US lead supervisor should also be provided for questions on the approval/acceptance process.

If the lead or domestic state determines that permission to use the own model cannot be granted, the insurer shall be required to determine the RBC Catastrophe Risk Charge through the use of one of the third-party commercial vendor models (~~AIR, CoreLogic, RMS, and KCC~~ Cotality, KCC, RMS, and Verisk for ~~earthquake, hurricane, and wildfire only~~earthquake, hurricane, wildfire, and severe convective storm, ARA HurLoss (hurricane)), or the Florida Public Model for hurricane only, as advised by the lead state or domestic state.

If the lead or domestic state determines that permission to use the own model can be granted to determine the RBC Catastrophe Risk Charge, the model will be subject to additional review through the ongoing examination process. If, as a result of the examination, the lead or domestic state determines that permission to use the own model should be revoked, the insurer may be required to resubmit the risk-based capital filing and any past filings so impacted where own model was used, as directed by the lead state or domestic state.

If the insurer obtains permission to use the own model, it cannot revert back to using third-party commercial vendor models to determine the RBC Catastrophe Risk Charge in subsequent reporting periods, unless this is agreed with the lead or domestic state that granted permission.

The contingent credit risk charge should be calculated in a manner consistent with the way the company internally evaluates and manages its modeled net catastrophe risk.

Note that no tax effect offsets or reinstatement premiums should be included in the modeled losses. Further note that the catastrophe risk charge is for earthquake, hurricane, ~~and~~ wildfire, and severe convective storm risks only.

As per the footnote on this page, modeled losses to be entered PR027A, PR027B PR027C and PR027D in Lines (1) through (4) are to be calculated using one of the third-party commercial vendor models – Cotality, KCC, RMS, and Verisk~~AIR, CoreLogic, RMS, and KCC~~ for ~~earthquake, hurricane, and wildfire only~~earthquake, hurricane, wildfire, and severe convective storm, ARA HurLoss (hurricane); or the Florida Public Model (for hurricane only)or the insurer's own catastrophe model; and using the insurance company's own insured property exposure information as inputs to the model. The insurance company may elect to use the modeled results from any one of the models, or any combination of results of two or more of the models. Each insurer will not be required to utilize any prescribed set of modeling assumptions but will be expected to use the same exposure data, modeling, and assumptions that the insurer uses in its own internal catastrophe risk management process. Any exceptions must be explained in the required *Attestation Re: Catastrophe Modeling Used in RBC Catastrophe Risk Charges* within this RBC Report.

The Interrogatory on page (PR027INT) supports an exemption from filing the catastrophe risk charge.

Any company qualifying for exemption from the earthquake risk charge must identify the particular criteria from among (1a), (1b), (2) and (3) that provides its qualification for exemption, and may leave the other three items from this group of four possible qualifications for exemption blank; except identification of criteria (3) as the basis for the exemption requires a further answer to (3a) and (3b).). If an insurer does not write or assume earthquake risks leaving no gross exposure, enter an "X" in PR027INT interrogatory 3, with no need to fill in (3a) and (3b). If the company qualifies for exemption from the earthquake risk charge, page PR027A and line (1) on PR027 may be left blank.

Any company qualifying for exemption from the hurricane risk charge must identify the particular criteria from among (4a), (4b), (5) and (6) that provides its qualification for exemption, and may leave the other three items from this second group of four possible qualifications for exemption blank. If an insurer does not write or assume hurricane risks leaving no gross exposure, enter an "X" in PR027INT interrogatory 6.If the company qualifies for exemption from the hurricane risk charge, page PR027B and line (2) on PR027 may be left blank.

Any company qualifying for exemption from the wildfire risk charge must identify the particular criteria from among (7a), (7b), (8), (9), and (10) that provides its qualification for exemption and may leave the other four items from this third group of five possible qualifications for exemption blank. If an insurer does not write or assume wildfire risks leaving no gross exposure, enter an "X" in PR027INT interrogatory 9. If the company qualifies for exemption from the wildfire risk charge, page PR027C and line (3) on PR027 may be left blank.

Any company qualifying for exemption from the convective storms risk charge must identify the particular criteria from among (11a), (11b), and (12) that provides its qualification for exemption and may leave the other four items from this ~~fourth~~ two group of three possible qualifications for exemption blank. If the company qualifies for exemption from the convective storms risk charge, page PR027D and line (4) on PR027 may be left blank.

In general, the following conditions will qualify a company for exemption: if it uses an intercompany pooling arrangement or quota share arrangement with U.S. affiliates covering 100% of its earthquake, hurricane, wildfire and convective storms risks such that there is no exposure for these risks; if it has a ratio of Insured Value – Property to surplus as regards policyholders of less than 50%; or if it writes Insured Value – Property that includes hurricane, earthquake and/or wildfire coverage in catastrophe-prone areas representing less than 10% of its surplus as regards policyholders.

"Insured Value – Property" includes aggregate policy limits for structures and contents for policies written and assumed in the following annual statement lines – Fire, Allied Lines, Earthquake, Farmowners, Homeowners, and Commercial Multi-Peril.

"Catastrophe-Prone Areas in the U.S." include:

i. For hurricane risks, Hawaii, District of Columbia and states and commonwealths bordering on the Atlantic Ocean and/or the Gulf of Mexico including Puerto Rico.

ii. For earthquake risk or for fire following earthquake, any of the following commonwealth or states: Alaska, Hawaii, Washington, Oregon, California, Idaho, Nevada, Utah, Arizona, Montana, Wyoming, Colorado, New Mexico, Puerto Rico, and geographic areas in the following states that are in the New Madrid Seismic Zone - Missouri, Arkansas, Mississippi, Tennessee, Illinois and Kentucky.

iii. For wildfire risk, California, Idaho, Montana, Oregon, Nevada, Wyoming, Colorado, New Mexico, Washington, Arizona, and Utah.

Specific Instructions for Application of the Formula

Column (1) – Direct and Assumed Modeled Losses – These are the direct and assumed modeled losses per the first footnote. Include losses only; no loss adjustment expenses. For companies that are part of an inter-company pooling arrangement, the losses in this column should be consistent with those reported in Schedule P, i.e. losses reported in this column should be the gross losses for the pool multiplied by the company's share of the pool.

Column (2) – Net Modeled Losses – These are the net modeled losses per the footnote. Include losses only; no loss adjustment expenses.

Column (3) - Ceded Amounts Recoverable – These are the modeled losses ceded under any reinsurance contract. Include losses only, no loss adjustment expenses, and should be associated with the Net Modeled Losses.

Column (4) - Ceded Amounts with Zero Credit Risk Charge – Per the footnote, modeled catastrophe losses that would be ceded to the categories of reinsurers that are not subject to the RBC credit risk charge (i.e., U.S. affiliates and mandatory pools, whether authorized, unauthorized, or certified).

Column (6) – Amount – These are automatically calculated based on the previous columns.

Column (7) - RBC Requirement – A factor of 1.000 is applied to the reported modeled catastrophe losses calculated on both AEP and OEP basis, and a factor of 0.018 is applied to the reinsurance recoverables. The RBC Requirement is based on either AEP reported results or OEP reported results (not both), consistent with the way the company internally evaluates and manages its modeled net catastrophe risk.

Column (5) – Y/N – Please indicate "Y" for OEP basis and "N" for AEP basis. This column should not be blank.

CALCULATION OF CATASTROPHE RISK CHARGE FOR CONVECTIVE STORMS PR027D

~~**(For Informational Purposes Only)**~~

	Convective Storms	Reference	Modeled Losses (1) Direct and Assumed	(2) Net	(3)† Ceded Amounts Recoverable	(4)†† Ceded Amounts Recoverable with zero Credit Risk Charge
(1)	Worst Year in 50	Company Records	0	0	0	0
(2)	Worst Year in 100	Company Records	0	0	0	0
(3)	Worst Year in 250	Company Records	0	0	0	0
(4)	Worst Year in 500	Company Records	0	0	0	0

		(5) Y/N
(5)	Has the company reported above, its modeled convective storms losses using an occurrence exceedance probability (OEP) basis?	

		Reference	(6) Amount	Factor	(7) RBC Requirement (C(6) * Factor)
(6)	Net Convective Storms Risk	L(2) C(2)	0	1.000	0
(7)	Contingent Credit Risk for Convective Storms Risk	L(2) (C(3) - C(4))	0	0.018	0
(8)	Total Convective Storms Catastrophe Risk (AEP Basis)	If L(5) C(5) = "N", L(8) C(6) = L(6) C(7)+ L(7) C(7), otherwise "0"	0	1.000	0
(9)	Total Convective Storms Catastrophe Risk (OEP Basis)	If L(5) C(5) = "Y", L(9) C(6) = L(6) C(7)+ L(7) C(7), otherwise "0"	0	1.000	0
(10)	Total Convective Storms Catastrophe Risk	L(8) C(7) + L(9) C(7)			0

Disclosure in lieu of model-based reporting:

		(8) Direct and Assumed	(9) Net
(11)	For a company qualifying for the exemption under PR027INT D (14), complete 11a through 11c below:		
	a. Provide the company's gross and net 1-in-100-year Convective Storms losses on a best estimate basis in lieu of model-based reporting.		

b. Provide details on how the company estimated the amounts shown in 11a.

c. Provide a narrative disclosure about how the company manages its Convective Storms risk.

Lines (1)-(4): Modeled losses to be entered on these lines are to be calculated using one of the following NAIC approved third party commercial vendor catastrophe models - ~~AIR, RMS, or KCC, Corelogic~~ Cotatility, KCC, RMS, Verisk, or a catastrophe model that is internally developed by the insurer and has received permission of use by the lead or domestic state. The insurance company's own insured property exposure information should be used as inputs to the model(s). The insurance company may elect to use the modeled results from any one of the models, or any combination of the results of two or more of the models. Each insurer will not be required to utilize any prescribed set of modeling assumptions, but will be expected to use the same data, modeling, and assumptions that the insurer uses in its own internal catastrophe risk management process. An attestation to this effect and an explanation of the company's key assumptions and model selection may be required, and the company's catastrophe data, assumptions, model and results may be subject to examination.

† Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

††Column (4) is modeled catastrophe losses that would be ceded to the categories of reinsurers that are not subject to the RBC credit risk charge (i.e., U.S. affiliates and mandatory pools, whether authorized, unauthorized, or certified).

Denotes items that must be manually entered on the filing software.

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CALCULATION OF CATASTROPHE RISK CHARGE PR027

		Reference	(1) RBC Amount
(1)	Total Earthquake Catastrophe Risk	PR027A L(10) C(7)	0
(2)	Total Hurricane Catastrophe Risk	PR027B L(11) C(7)	0
(3)	Total Wildfire Catastrophe Risk	PR027C L(11)C(7)	0
(4)	Total Convective Storms Catastrophe Risk	PR027D L(10)C(7)	0
(5)	Total Catastrophe Risk (R_{cat})	SQRT(L(1)^2 + L(2)^2) + L(3)^2 + L(4)^2)	0
~~(5a)~~	~~Total Catastrophe Risk (R_{cat} For Informational Purposes O~~	~~SQRT(L(1)^2 + L(2)^2 +L(3)^2+L(4)^2)~~	~~0~~

Lines 3 and 4a are for informational purposes only

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From: Jonathan Rodgers <jrodgers@namic.org>
Sent: Thursday, October 8, 2026 11:25 AM
To: Chou, Wanchin <Wanchin.chou@ct.gov>
Cc: Botsko, Thomas <thomas.botsko@insurance.ohio.gov>; Yeung, Eva <EYeung@naic.org>
Subject: RE: Cat Risk Subgroup Meeting - 9/28

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hey Wanchin, thank you for the response to our comments and apologies for not being able to attend the last meeting. I have the next one booked on my calendar for 10/28 at 11am and will be in attendance. Also, please let me know how I can join future Ad Hoc group meetings; I appreciate the invite and would like to participate in future discussions.

As I noted, we have continued to have discussions with members and have received additional feedback I'd like to share. Perhaps these items could be added to the agenda for the next Ad Hoc meeting. These are mostly technical/implementation issues we think would be important to address as the industry prepares for year-end 2027 effective date. We appreciate the Subgroup's efforts to evaluate the models and recognize it intends to proceed with adoption, but we continue to believe there are important questions regarding the calibration of the charge and its potential impact on insurers' capital and reinsurance decisions.

- **AEP vs. OEP:** Our members indicate that the relationship between AEP and OEP is materially different for SCS than for other catastrophe perils due to the frequency and cumulative nature of SCS losses. For example, one member reported that its modeled 1-in-100 year AEP loss was approximately 21% higher than its corresponding OEP loss for SCS (compared with only 2% higher for hurricane). This raises an important question about whether the proposed SCS charge should rely specifically on AEP, given the aggregate annual losses may be more representative of the capital exposure associated with this peril.
- **Treatment of Average Annual Losses in the Capital Charge:** Our members also raised questions regarding the treatment of AAL in determining the SCS capital requirement. AAL represents the expected cost of underwriting that insurers consider in their pricing. The portion of a modeled catastrophe loss exceeding AAL can therefore be viewed as a measure of unexpected loss, which is particularly relevant when evaluating solvency capital requirements. For SCS, AAL represents a considerably larger share of the modeled 1-in-100 year aggregate loss than it does for certain other cat perils. One member indicated that deducting AAL would reduce its modeled 1-in-100 year SCS AEP loss by about 14%. It is perhaps worth the Ad Hoc group's consideration on whether calculating the SCS charge using the net retained 1-in-100 year aggregate loss, adjusted for AAL. This could more appropriately reflect unexpected losses and potentially improve comparability across vendor models.

- **Model Accessibility and Implementation Costs for Smaller Insurers:** Several of our smaller members do not independently license or operate cat models. They rely on reinsurance brokers to provide cat modeling and exposure analysis as part of their annual reinsurance programs. While we didn't raise this in our letter, we are seeking clarification that modeling and supporting documentation obtained through an insurer's existing reinsurance program may satisfy the RBC reporting requirements. If not, this could be a significant financial and administrative burden if they were required to independently license a model or obtain additional modeling services solely to satisfy the RBC calculation.

The process of gathering member feedback has been challenged by the fact that our members have indicated there are confidentiality restrictions in their vendor licensing agreements that limit their ability to share detailed model comparisons (including proprietary results and methodological differences). This presents challenges for overall industry participation in discussions about model consistency and comparability.

We appreciate the Subgroups willingness to continue reviewing technical issues and the planned consideration of the R5 underwriting risk factors on an ex-catastrophe basis. Our objective remains to ensure the SCS charge appropriately measures unexpected cat risk and avoids unnecessary duplication.

Thank you again for the opportunity to weigh in and join the Ad Hoc group discussion. We are hopeful that the Subgroup is open to reconsidering the implementation timetable if material calibration or operational questions remain unresolved.

-Jon

Capital Adequacy (E) Task Force
RBC Proposal Form

☐ Capital Adequacy (E) Task Force
☒ Catastrophe Risk (E) Subgroup
☐ Variable Annuities Capital. & Reserve (E/A) Subgroup
☐ Health RBC (E) Working Group
☒ P/C RBC (E) Working Group
☐ Economic Scenarios (E/A) Subgroup
☐ Life RBC (E) Working Group
☐ Longevity Risk (A/E) Subgroup
☐ RBC Investment Risk & Evaluation (E) Working Group

DATE:	
CONTACT PERSON:	**Derek Noe**
TELEPHONE:	**816-783-8973**
EMAIL ADDRESS:	**dnoe@naic,org**
ON BEHALF OF:	**Catastrophe Risk (E) Subgroup**
NAME:	**Wanchin Chou**
TITLE:	**Chair**
AFFILIATION:	**Connecticut Department of Insurance**
ADDRESS:	**153 Market St,**
	Hartford, CT 06103

FOR NAIC USE ONLY

Agenda Item # 2026-04-CR
Year 2026

DISPOSITION

ADOPTED:
☐ TASK FORCE (TF)
☐ WORKING GROUP (WG)
☐ SUBGROUP (SG)

EXPOSED:
☐ TASK FORCE (TF)
☒ WORKING GROUP (WG) 1st 10/20/2026
☒ SUBGROUP (SG) 1st 10/20/2026

REJECTED:
☐ TF ☐ WG ☐ SG

OTHER:
☐ DEFERRED TO
☐ REFERRED TO OTHER NAIC GROUP
☐ (SPECIFY)

IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

☐ Health RBC Blanks ☐ Property/Casualty RBC Blanks ☐ Life and Fraternal RBC Blanks
☐ Health RBC Instructions ☐ Property/Casualty RBC Instructions ☐ Life and Fraternal RBC Instructions
☐ Health RBC Formula ☐ Property/Casualty RBC Formula ☐ Life and Fraternal RBC Formula
☒ OTHER Cat Event List

DESCRIPTION/REASON OR JUSTIFICATION OF CHANGE(S)

2026 U.S. and non-U.S. Catastrophe Event Lists

Additional Staff Comments:

New events were determined based on the sources from Swiss Re and Aon Benfield.

** **This section must be completed on all forms.** **Revised 2-2023**

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Type of Event	Name	Date	Location	Overall losses when occurred
Wildfire	Northern California Wildfires	10/8/17-10/31/17	Northern California	~ 11 billion
Wildfire	Southern California Wildfires	12/4/17-12/23/17	Southern California	~ 2.2 billion
Hurricane	Harvey	2017	Texas, Lousiana	25+ million
Hurricane	Jose	2017	East Coast of the United States	25+ million
Hurricane	Irma	2017	Eastern United States	25+ million
Hurricane	Maria	2017	Southeastern United States, Mid-Atlantic States	25+ million
Hurricane	Nate	2017	Louisiana, Mississippi, Alabama, Tennessee and Eastern United States	25+ million
Severe Convective Storm	Thunderstorms, tornadoes	1/1/2017 - 1/3/2017	GA, TX, AL, LA, MS	100-100m
Severe Convective Storm	Tornadoes	1/18/2017 - 1/23/2017	CA, GA, MS, TX, FL, AL, LA, SC	600m-1b
Severe Convective Storm	Thunderstorms, tornadoes, hail	2/7/2017	LA, AL, FL, MS	100-300m
Severe Convective Storm	Thunderstorms, hail, tornadoes, flood	2/19/2017 - 2/20/2017	TX	100-300m
Severe Convective Storm	Windstorm, flood	2/19/2017 - 2/21/2017	CA	25-100m
Severe Convective Storm	Thunderstorms, tornadoes, hail	2/25/2017	VA, PA	100m-300m
Severe Convective Storm	Thunderstorms, tornadoes, hail	2/28/2017 - 3/2/2017	IL, MO, IN, KY, OH, TN, GA, IA, AR, NC, VA, AL, SC, WV, MD, MI	1-3b
Severe Convective Storm	Thunderstorms, tornadoes, hail	3/6/2017 - 3/9/2017	MO, MI, NY, MN, IA, OH, IL, WI, AR, OK, NE	1-3b
Severe Convective Storm	Thunderstorms, hail	3/21/2017 - 3/22/2017	SC, TN, GA, NC	600m-1b
Severe Convective Storm	Thunderstorms, tornadoes, hail	3/28/2017 - 3/31/2017	TX, VA, NC, OK	100-300m
Severe Convective Storm	Thunderstorms, hail, tornadoes, flood	4/2/2017 - 4/3/2017	TX, GA, LA, MS, AL, SC, FL, AR, NC	100-300m
Severe Convective Storm	Thunderstorms, tornadoes, hail	4/4/2017 - 4/6/2017	AL, KY, GA, VA, SC, TX, MO, NC, TN,FL, MD, OK, AR, KS, DC	600m-1b
Severe Convective Storm	Thunderstorms, tornadoes	4/10/2017 - 4/11/2017	TX, IL, IN	100-300m
Severe Convective Storm	Thunderstorms, hail, tornadoes, flood	4/21/2017 - 4/25/2017	TX, TN, OK, NC, VA, SC	600m-1b
Severe Convective Storm	Thunderstorms, tornadoes, hail	4/26/2017	TX	25-100m
Severe Convective Storm	Thunderstorms, tornadoes, hail	5/3/2017 - 5/5/2017	TX, LA, GA, VA, NC	100-300m
Severe Convective Storm	Thunderstorms, tornadoes, hail	5/15/2017 - 5/18/2017	IL, WI, MN, OK, IA, NY	600m-1b
Severe Convective Storm	Thunderstorms, tornadoes, hail	5/27/2017 - 5/28/2017	MO, TN, VA, OK, KY	300-600m
Severe Convective Storm	Thunderstorms, hail	6/2/2017 - 6/4/2017	TX	100-300m
Severe Convective Storm	Thunderstorms, tornadoes, hail	6/12/2017 - 6/14/2017	TX, WY, Midwest	600m-1b
Severe Convective Storm	Thunderstorms, tornadoes, hail	6/16/2017 - 6/19/2017	NE, IA, KS, MO, PA, IL, VA, NY	300-600m
Severe Convective Storm	Thunderstorms, tornadoes, hail	6/27/2017 - 6/29/2017	NE, IA, IL	1-3b
Severe Convective Storm	Thunderstorms, hail, tornadoes, flood	7/11/2017 - 7/12/2017	IL, MN	100-300m
Severe Convective Storm	Thunderstorms, hail	7/21/2017 - 7/23/2017	IL, KS, MO	300-600m
Severe Convective Storm	Thunderstorms, hail, tornadoes, flood	8/5/2017 - 8/8/2017	TX, OK, LA, KS, MO	100-300m
Severe Convective Storm	Thunderstorms, hail, flood	10/14/2017 - 10/15/2017	IL, MO, KS	100-300m
Severe Convective Storm	Thunderstorms, hail	11/5/2017 - 11/6/2017	OH, MO	100-300m
Severe Convective Storm	Thunderstorms, tornadoes, hail	3/26/2017 - 3/28/2017	TX, OK, AL, TN, KY, MS	1-3b
Severe Convective Storm	Thunderstorms, tornadoes, hail	5/8/2017 - 5/11/2017	CO, NM, OK, TX, MO	1-3b
Severe Convective Storm	Hailstorm	6/11/2017	MN, WI	1-3b
Tropical Storm	Alberto	2018	Southeast, Midwest	25+ million
Hurricane	Lane	2018	Hawaii	25+ million
Tropical Storm	Gordon	2018	Southeast, Gulf coast of the United States, Arkansas and Missouri	25+ million
Hurricane	Florence	2018	Southeast, Mid-Atlantic	25+ million
Hurricane	Michael	2018	Southeastern and East Coasts of United States	25+ million
Wildfire	Spring Creek Fire	6/27/18-7/11/18	Spring Creek, Colorado	< 100 million
Wildfire	Carr, Mendocino California Wildfires	7/23/18-8/15/18	Northern California	>1,000 million
Wildfire	Northern California Camp Wildfire	11/8/18-11/25/18	Butte County, California	>7.5 billion
Wildfire	Southern California Woolsey Wildfires	11/8/18-11/21/18	Los Angeles andVentura County, California	2.9 billion
Severe Convective Storm		1/8/2018 - 1/10/2018	CA	<1,000m
Severe Convective Storm		2/24/2018 - 2/26/2018	KY, TN, MO, AR	<1,000m
Severe Convective Storm		3/18/2018 - 3/21/2018	TX, LA, AL, MS, GA, FL, SC	>1,000m
Severe Convective Storm		4/6/2018 - 4/7/2018	TX, LA, MS, OK	<1,000m
Severe Convective Storm		4/13/2018 - 4/17/2018	TX, OK, MO, AR, LA, MS, IA, KS, VA, NC, SC, GA, FL	<1,000m
Severe Convective Storm		4/28/2018 - 5/5/2018	KS, MO, IA, IL	>1,000m
Severe Convective Storm		5/12/2018 - 5/16/2018	Northeast, Midwest, Southern	>1,000m
Severe Convective Storm		6/3/2018 - 6/6/2018	Southwest	<1,000m
Severe Convective Storm		6/12/2018 - 6/13/2018	Midwest	<1,000m
Severe Convective Storm		6/18/2018 - 6/20/2018	Midwest	>1,000m
Severe Convective Storm		6/24/2018 - 6/26/2018	Midwest	<1,000m

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm		6/29/2018 - 7/1/2018	Midwest	<1,000m
Severe Convective Storm		7/19/2018 - 7/22/2018	Midwest, Southern	>1,000m
Severe Convective Storm		7/21/2018 - 7/26/2018	Northeast	<1,000m
Severe Convective Storm		7/26/218 - 7/29/2018	Midwest, Southern	<1,000m
Severe Convective Storm		7/30/2018 - 7/31/2018	Southwest	<1,000m
Severe Convective Storm		8/6/2018 - 8/7/2018	Midwest	<1,000m
Severe Convective Storm		9/20/2018 - 9/21/2018	Midwest	<1,000m
Severe Convective Storm		10/31/2018 - 11/1/2018	Midwest	>1,000m
Severe Convective Storm		11/14/2018 - 11/16/2018	Northeast	<1,000m
Hurricane	Dorian	2019	Southeast, Mid-Atlantic	500+ million
Hurricane	Barry	2019	Southeast, Midwest, Northeast	300+ million
Tropical Storm	Imelda	2019	Plains, Southeast	25+ million
Tropical Storm	Nestor	2019	Southeast	25+ million
Tropical Storm	Olga	2019	Louisiana, Mississippi, Texas and Arkansas	25+ million
Wildfire	Saddleridge Wildfire	10/10/19-10/23/19	Sylmar, Los Angeles, Calimesa, Riverside County, California	<1,000 million
Wildfire	Kincade Wildfire	10/23/19-11/6/19	Northeast of Geyserville, Sonoma County, California	<1,000 million
Severe Convective Storm		2/1/2019 - 2/3/2019	CA	<100m
Severe Convective Storm		2/23/2019 - 2/26/2019	Midwest, Northeastern	<1,000m
Severe Convective Storm		2/26/2019 - 2/28/2019	CA	<100m
Severe Convective Storm		3/3/2019 - 3/4/2019	Southern	<1,000m
Severe Convective Storm		3/23/2019 - 3/25/2019	Southern	>1,000m
Severe Convective Storm		3/26/2019 - 3/27/2019	FL	<1,000m
Severe Convective Storm		4/5/2019 - 4/7/2019	Southern	<1,000m
Severe Convective Storm		4/12/2019 - 4/15/2019	Midwest, Southeast	<1,000m
Severe Convective Storm		4/17/2019 - 4/20/2019	Southern	<1,000m
Severe Convective Storm		4/23/2019 - 4/25/2019	Southern	<1,000m
Severe Convective Storm		4/30/2019 - 5/2/2019	Midwest, Southern	<1,000m
Severe Convective Storm		5/7/2019 - 5/10/2019	Southern	<1,000m
Severe Convective Storm		5/13/2019	NC	<1,000m
Severe Convective Storm		5/16/2019 - 5/17/2019	Midwest	<1,000m
Severe Convective Storm		5/17/2019 - 5/18/2019	TX	<1,000m
Severe Convective Storm		5/20/2019 - 5/22/2019	Midwest, Southern	<1,000m
Severe Convective Storm		5/24/2019 - 5/25/2019	Southern	<100m
Severe Convective Storm		5/26/2019 - 5/29/2019	Multistate	>1,000m
Severe Convective Storm		6/4/2019 - 6/6/2019	Midwest	<1,000m
Severe Convective Storm		6/9/2019 - 6/10/2019	Southern	<1,000m
Severe Convective Storm		6/15/2019 - 6/16/2019	IN	<100m
Severe Convective Storm		6/16/2019 - 6/17/2019	TX	<1,000m
Severe Convective Storm		6/23/2019 - 6/24/2019	TX	<1,000m
Severe Convective Storm		6/29/2019 - 6/30/2019	IL, NY	<100m
Severe Convective Storm		7/4/2019 - 7/5/2019	CO	<1,000m
Severe Convective Storm		7/7/2019 - 7/8/2019	Southern	<1,000m
Severe Convective Storm		7/17/2019 - 7/18/2019	MN, WY	<1,000m
Severe Convective Storm		7/19/2019 - 7/23/2019	Northeast, Midwest	<1,000m
Severe Convective Storm		7/26/2019 - 7/27/2019	MN	<1,000m
Severe Convective Storm		8/4/2019 - 8/5/2019	MN, WI	<1,000m
Severe Convective Storm		8/6/2019	ND, SD	<1,000m
Severe Convective Storm		8/10/2019 - 8/11/2019	MT	<1,000m
Severe Convective Storm		8/14/2019 - 8/18/2019	Midwest	<1,000m
Severe Convective Storm		8/25/2019 - 8/26/2019	Midwest, South	<1,000m
Severe Convective Storm		9/10/2019 - 9/11/2019	Midwest	<1,000m
Severe Convective Storm		9/27/2019 - 9/28/2019	Midwest	<100m
Severe Convective Storm		10/16/2019 - 10/17/2019	Northeast	<1,000m
Severe Convective Storm		10/20/2019 - 10/21/2019	Southern	>1,000m
Severe Convective Storm		10/26/2019 - 10/27/2019	CA	<100m
Severe Convective Storm		10/31/2019 - 11/1/2019	Northeast, South	<1,000m
Severe Convective Storm		11/19/2019 - 11/21/2019	AZ	<100m

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm		11/26/2019 - 11/28/2019	Midwest	<1,000m
Tropical Storm	Cristobal	2020	Southeast, Plains, Midwest	150 million
Tropical Storm	Fay	2020	Southeast, Northeast	400 million
Hurricane	Hanna	2020	Texas	350 million
Hurricane	Isaias	2020	Southeast, Mid-Atlantic, Northeast	> 3 billion
Hurricane	Laura	2020	Plains, Southeast, Mid-Atlantic	> 4 billion
Hurricane	Sally	2020	Southeast (Alabama, Mississippi, Louisiana)	> 1 billion
Tropical Storm	Beta	2020	Plains, Southeast	25+ million
Hurricane	Delta	2020	Gulf Coast of United States, Southeast, Northeast (AL, GA, NC, SC, MS, LA, TX)	> 2 billion
Hurricane	Eta	2020	Florida	>1 billion
Hurricane	Zeta	2020	Gulf coast of the United States, Southeastern United States, Mid-Atlantic	> 1.5 billion
Wildfire	Cameron Peak	08/13/20-12/02/20	Roosevelt National Forest, Larimer County, Colorado	~71 million
Wildfire	SCU Lighting Complex Wildfire	8/16/20-9/16/20	San Franciscon Bay Area, Central Valleym Santa Clara, Alameda, Contra Costa, San Joaquin, Merced, Stanislaus	<1,000 million
Wildfire	Beachie Creek Wildfire	8/16/20-10/10/20	Approx. 2 miles south of Jaw Bones flats in rugged terrain deep in the Opal Creek Wilderness.	>1,000 million
Wilfire	CZU Lightning Complex Wildfire	8/16/20-9/22/20	San Mateo and Santa Cruz Counties, California	>1,000 million
Wildfire	LNU Lightning Complex WildFire	8/17/20-10/2/20	Lake, Napa, Sonoma, Solano, and Yolo Counties, California	> 1,000 million
Wildfire	Carmel Fire	8/18/20-9/4/20	Carmel Valley, California	<1,000 milion
Wildfire	North Complex Fire	8/18/20-10/12/20	Plumas and Butte Counties, California	<1,000 milion
Wildfire	Creek Fire	9/4/20-10/12/20	Fresno and Madera Counties, California	<1,000 milion
Wildfire	Bobcat Fire	9/6/20-10/23/20	Central San Gabriel Mountains, in and around the Angeles National Forest California	< 1,000 million
Wildfire	Babb Road Fire	9/7/20-9/18/20	Malden and Pine City, Palouse County of Eastern Washington	<1,000 million
Wildfire	Almeda Fire	9/7/20-9/16/20	Jackson County, Oregon	<1,000 milion
Wildfire	Holiday Farm Fire	9/7/20-10/3/20	Willamette National Forest	<1,000 milion
Wildfire	Echo Mountain Complex Fire	9/7/20-9/23/20	north of Lincoln City, Oregon	<100 milion
Wildfire	Riverside FIre	9/8/20-10/3/20	Valley Drive between Misty Ridge Drive and Mitchell Avenue, Oregon	<100 milion
Wildfire	Slater Fire	9/8/20-10-9/20	Northern California and Southern Oregon	<100 million
Wildfire	Glass Fire	9/27/20-10/19/20	Napa and Sonoma Counties, California	> 1,000 million
Wildfire	East Troublesome Fire	10/14/20-11/9/20	Grand County, Colorado	~543 million
Severe Convective Storm		1/10/2020 - 1/12/2020	Midwest, Southern	<1,000m
Severe Convective Storm		2/5/2020 - 2/8/2020	South, Northeast	<1,000m
Severe Convective Storm		2/8/2020 - 2/11/2020	AZ, CA	<100m
Severe Convective Storm		3/2/2020 - 3/4/2020	Midwest, Southern	>1,000m
Severe Convective Storm		3/17/2020 - 3/20/2020	Midwest, Southern	<1,000m
Severe Convective Storm		3/27/2020 - 3/30/2020	Midwest. Southern	>1,000m
Severe Convective Storm		4/7/2020 - 4/9/2020	Northeast, Midwest	>1,000m
Severe Convective Storm		4/10/2020 - 4/14/2020	Northeast, Southern	>1,000m
Severe Convective Storm		4/18/2020 - 4/20/2020	Southern	<1,000m
Severe Convective Storm		4/21/2020 - 4/24/2020	Southern	>1,000m
Severe Convective Storm		4/24/2020 - 4/26/2020	Southern	<1,000m
Severe Convective Storm		4/27/2020 - 4/30/2020	South, Northeast	<1,000m
Severe Convective Storm		5/2/2020 - 5/3/2020	Southern	<1,000m
Severe Convective Storm		5/4/2020 - 5/5/2020	Southern	>1,000m
Severe Convective Storm		5/7/2020 - 5/8/2020	Southern	<1,000m
Severe Convective Storm		5/13/2020 - 5/15/2020	Midwest, Northeast	<1,000m
Severe Convective Storm		5/16/2020 - 5/21/2020	South, Northeast	<1,000m
Severe Convective Storm		5/20/2020 - 5/24/2020	Southern	>1,000m
Severe Convective Storm		5/25/2020 - 5/26/2020	TX	<100m
Severe Convective Storm		5/27/2020 - 5/28/2020	TX	>1,000m
Severe Convective Storm		6/2/2020 - 6/3/2020	Northeast	<1,000m
Severe Convective Storm		6/4/2020	SD	<1,000m
Severe Convective Storm		6/5/2020 - 6/11/2020	Midwest	<1,000m
Severe Convective Storm		6/6/2020 - 6/9/2020	Southern	<1,000m
Severe Convective Storm		6/19/2020 - 6/21/2020	TX	<1,000m
Severe Convective Storm		7/5/2020 - 7/7/2020	Northeast	<1,000m
Severe Convective Storm		7/10/2020 - 7/12/2020	Midwest	<1,000m

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm		7/17/2020 - 7/19/2020	Midwest	<1,000m
Severe Convective Storm		7/25/2020 - 7/27/2020	TX	<1,000m
Severe Convective Storm		8/4/2020 - 8/5/2020	CO	<1,000m
Severe Convective Storm		8/8/2020 - 8/11/2020	Midwest	>1,000m
Severe Convective Storm		8/13/2020 - 8/17/2020	Midwest, Southern	<1,000m
Severe Convective Storm		8/26/2020 - 8/28/2020	Northeast	<1,000m
Severe Convective Storm		8/29/2020 - 8/30/2020	TX	<100m
Severe Convective Storm		9/5/2020 - 9/6/2020	IA, MN	<1,000m
Severe Convective Storm		9/7/2020 - 9/9/2020	ID, UT	<1,000m
Severe Convective Storm		10/7/2020 - 10/8/2020	Northeast	<1,000m
Severe Convective Storm		10/25/2020 - 10/28/2020	CA, OK	<1,000m
Severe Convective Storm		11/10/2020 - 11/12/2020	Midwest, Southern	<1,000m
Severe Convective Storm		11/15/2020 - 11/16/2020	Northeast	<1,000m
Severe Convective Storm		11/30/2020 - 12/1/2020	Northeast	<100m
Tropical Storm	Claudette	2021	Gulf Coast of the United States, Georgia, Carolinas	> 350 million
Hurricane	Elsa	2021	East Coast of the United States	1.2 billion
Tropical Storm	Fred	2021	Eastern United States (particularly Florida and North Carolina)	1.3 billion
Hurricane	Henri	2021	Northeastern United States	550 million
Hurricane	Ida	2021	Gulf Coast of the United States (especially Louisana), East Coast of the United States (especially the Northeastern United States)	44 billion
Tropical Storm	Nicholas	2021	LA, TX	>1.1b
Tropical Storm	Wanda	2021	Southern United States, Mid-Atlantic United States, Northeastern United States	>200 million
Wildfire	Bootleg Wildfire	7/17/21-8/6/21	Northwest of Beatty, Oregon	<1,000 million
Wildfire	Dixie Wildfire	7/14/21-10/5/21	Butte, Plumas, Tehama, Lassen and Shasta Counties, California	>1,000 million
Wildfire	Caldor Fire	8/14/21-10/5/21	El Dorado National Forest and other areas of the Sierra Nevada in El Dorado, Amador, and Alpine County, Calfornia	<1,000 million
Wildfire	Corkscrew Fire	8/15/21-8/30/21	Ford, WA; Tum Tum, Springdale, City of Deer Park, Loon Lake, Clayton, H395, Scoop Mt	<100 million
Wilfire	Marshall Fire	12/30/21-1/1/22	Boulder County, Colorado	~ 2 billion
Severe Convective Storm		1/11/2021 - 1/13/2021	Western	<1,000m
Severe Convective Storm		1/17/2021 - 1/20/2021	CA	<1,000m
Severe Convective Storm		1/25/2021 - 1/26/2021	Southern	<100m
Severe Convective Storm		1/24/2021 - 1/29/2021	AZ, CA	<1,000m
Severe Convective Storm		2/25/2021 - 2/26/2021	TX	<1,000m
Severe Convective Storm		3/9/2021 - 3/11/2021	MN	<100m
Severe Convective Storm		3/9/2021 - 3/11/2021	Midwest, Southern	<1,000m
Severe Convective Storm		3/22/2021 - 3/23/2021	TX	<1,000m
Severe Convective Storm		3/24/2021 - 3/26/2021	Northeast, Midwest	>1,000m
Severe Convective Storm		3/27/2021 - 3/29/2021	Northeast, Midwest, Southern	<1,000m
Severe Convective Storm		4/6/2021 - 4/8/2021	TX	<1,000m
Severe Convective Storm		4/9/2021 - 4/11/2021	Southern	<1,000m
Severe Convective Storm		4/9/2021 - 4/14/2021	LA, TX	<1,000m
Severe Convective Storm		4/15/2021 - 4/16/2021	TX	>1,000m
Severe Convective Storm		4/27/2021 - 5/2/2021	Southern, Northeast	>1,000m
Severe Convective Storm		5/3/2021 - 5/4/2021	Southern, Northeast	<1,000m
Severe Convective Storm		5/7/2021 - 5/11/2021	Southern, Midwest	<1,000m
Severe Convective Storm		5/14/2021 - 5/19/2021	Southern, Midwest	<1,000m
Severe Convective Storm		5/26/2021 - 5/28/2021	South, Northeast	<1,000m
Severe Convective Storm		5/25/2021 - 5/26/2021	Northeast	<1,000m
Severe Convective Storm		5/29/2021 - 5/31/2021	Midwest	<1,000m
Severe Convective Storm		6/7/2021 - 6/9/2021	TX	<100m
Severe Convective Storm		6/11/2021 - 6/14/2021	Midwest, Northeast	<1,000m
Severe Convective Storm		6/17/2021 - 6/20/2021	Midwest, Northeast	>1,000m
Severe Convective Storm		6/24/2021 - 7/1/2021	Midwest	<1,000m
Severe Convective Storm		7/8/2021 - 7/10/2021	Midwest	<1,000m
Severe Convective Storm		7/9/2021 - 7/11/2021	Southern	<1,000m
Severe Convective Storm		7/22/2021 - 7/25/2021	AZ, NM	<1,000m
Severe Convective Storm		7/24/2021	MI	<100m

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm		7/26/2021 - 7/27/2021	MN, WI	<1,000m
Severe Convective Storm		7/28/2021 - 7/29/2021	Midwest, Northeast	<1,000m
Severe Convective Storm		8/1/2021	TX	<100m
Severe Convective Storm		8/7/2021 -8/9/2021	Midwest	<100m
Severe Convective Storm		8/10/2021 - 8/13/2021	Midwest, Northeast	<1,000m
Severe Convective Storm		8/10/2021 - 8/16/2021	AZ	<1,000m
Severe Convective Storm		8/17/2021 - 8/19/2021	Western	<1,000m
Severe Convective Storm		8/21/2021 - 8/22/2021	TN	<100m
Severe Convective Storm		8/26/2021 - 8/28/2021	Midwest	<1,000m
Severe Convective Storm		9/6/2021 - 9/7/2021	Midwest	<1,000m
Severe Convective Storm		9/15/2021 - 9/17/2021	Midwest	<100m
Severe Convective Storm		9/24/2021 - 9/29/2021	Southern	<100m
Severe Convective Storm		9/30/2021 - 10/2/2021	TX	<100m
Severe Convective Storm		10/4/2021 - 10/7/2021	Southern	<1,000m
Severe Convective Storm		10/10/2021 - 10/11/2021	Southern	<1,000m
Severe Convective Storm		10/10/2021 - 10/12/2021	Western	<100m
Severe Convective Storm		10/24/2021 - 10/28/2021	Western, Southern	<1,000m
Severe Convective Storm		10/24/2021 - 10/25/2021	Midwest	<100m
Severe Convective Storm		10/24/2021 - 10/25/2021	Northeast	<100m
Severe Convective Storm		11/11/2021 - 11/13/2021	WA	<100m
Severe Convective Storm		11/14/2021 - 11/16/2021	TX	<100m
Severe Convective Storm		11/10/2021 - 11/11/2021	TX	<100m
Severe Convective Storm		12/10/2021 - 12/11/2021	South, Eastern, Central	>1,000m
Severe Convective Storm		12/13/2021 - 12/16/2021	TX	>1,000m
Severe Convective Storm		12/17/2021 - 12/18/2021	TX	<100m
Severe Convective Storm		12/21/2021	FL	<100m
Wildfire	Calf Canyon/Hermits Peak Fire	4/6/22-8/22/22	San Miguel County, Mora County, Taos County	> 25 million
Wildfire	McKinney Fire	7/29/22-9/7/222	Siskiyou County, Northern California	> 25 million
Wildfire	Cedar Creek Fire	8/1/22-present	Central Oregon	> 25 million
Wildfire	Mosquito Fire	9/6/22- present	Northern California, Placer County, El Dorado County	> 25 million
Hurricane	Hurricane Fiona	9/18/22-9/20/22	PR	>3 billion
Hurricane	Ian	9/23/22-10/2/22	Florida and the Carolinas, FL, GA, NC, SC, VA	>110 billion
Hurricane	Hurricane Nicole	11/9/22-11/11/22	FL, GA, SC	>1 billion
Severe Convective Storm		1/21/2022 - 1/22/2022	GA, SC	>25m
Severe Convective Storm		2/21/2022 - 2/22/2022	MO, KY	>500m
Severe Convective Storm		3/5/2022 - 3/7/2022	MO, IA, IL, WI, IN	>250m
Severe Convective Storm		3/11/2022 - 3/13/2022	FL, GA	>50m
Severe Convective Storm		3/14/2022 - 3/16/2022	TX, FL, GA, SC	>100m
Severe Convective Storm	New Orleans Tornado	3/21/2022 - 3/23/2022	TX, LA, MS, AL, OK	>250m
Severe Convective Storm		3/29/2022 - 3/31/2022	TX, OK, AR, LA, AL, MS, FL, TN	>500m
Severe Convective Storm		4/2/2022 - 4/4/2022	MS, LA, AR, TX, OK	>50m
Severe Convective Storm		4/3/2022 - 4/7/2022	MS, AL, GA, FL, SC, NC, TN	>500m
Severe Convective Storm		4/10/2022 - 4/14/2022	MO, AR, TX, LA, IA, NE, KS, MS, AL, TN, KY, MN, WI	>1b
Severe Convective Storm		4/15/2022 - 4/17/2022	AR, MS, LA, FL, AL	>250m
Severe Convective Storm		4/21/2022 - 4/24/2022	TX, OK, KS, NE, SD, IA	>250m
Severe Convective Storm	Andover Tornado	4/26/2022 - 4/30/2022	NC, VA, KS, MO, NE, OK	>100m
Severe Convective Storm	Tornadoes, Hail	5/1/2022 - 5/3/2022	TX, OK, AR, KS, KY, OH,	>500m
Severe Convective Storm	Tornadoes, Hail	5/4/2022 - 5/6/2022	TX, OK, MS, FL, GA, SC, NC, VA, TN, KY	>250m
Severe Convective Storm	Thunderstorms, Hail	5/9/2022 - 5/10/2022	MN, WI, TX	>1b
Severe Convective Storm	Upper Midwest Derecho	5/11/2022 - 5/12/2022	ND, SD, MN, IA, NE	>1b
Severe Convective Storm	Tornadoes, Hail	5/13/2022 - 5/16/2022	IL, MO, TX, OK, KA, NE, NC, NY, NH, CO	>250m
Severe Convective Storm	Tornadoes, Hail	5/17/2022 - 5/19/2022	KS, NE, OK, MO, IL, KY	>25m
Severe Convective Storm		5/19/2022 - 5/22/2022	MN, WI, MI, IN, OH, AR, TX	>1b
Severe Convective Storm	Tornadoes, Hail	5/23/2022 - 5/25/2022	TX, NC, SC, MS, IL	>50m
Severe Convective Storm	Tornadom, Hail	5/29/2022	NE, SD, MN	>25m
Severe Convective Storm	Tornadoes, Hail	5/30/2022 - 6/2/2022	MN, IA, NE, SD, KS, OK, TX, VA, OH	>250m
Severe Convective Storm		6/1/2022 - 6/3/2022	NM, CO, TX	>25m

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm	Tornadoes, Hail	6/4/2022 - 6/8/2022	KS, NE, MO, IN, OH, OK, AR, TX	>1b
Severe Convective Storm	Tornadoes, Hail	6/11/2022 - 6/17/2022	KS, NE, SD, MN, OH, KY, MI, IN, WI, VA, NC, SC	>1b
Severe Convective Storm	Tornadoes, Hail	6/22/2022 - 6/23/2022	OH, KS, MN, KY, ND, SD	>25m
Severe Convective Storm	South Dakota Derecho	7/1/2022 - 7/7/2022		>250m
Severe Convective Storm		7/7/2022 - 7/13/2022	MT, ND, SD, MN, NE, IA	>250m
Severe Convective Storm		7/21/2022 - 7/25/2022	ND, SD, NE, KS, IL, IN, OH, WI, IA, MN, MI	>500m
Severe Convective Storm		8/1/2022 - 8/4/2022	WV, PA, IL, WI, MN, MI, MD	>25m
Severe Convective Storm		8/11/2022 - 8/12/2022	WA, OR, ID, MT	>25m
Severe Convective Storm		8/20/2022 - 8/21/2022	IA, IL, IN, OH, MO	>250m
Severe Convective Storm		8/27/2022 - 8/29/2022	MN, IA, IL, MI	>25m
Severe Convective Storm		8/28/2022 - 9/6/2022	TX, OK, KS	>100m
Severe Convective Storm		9/18/2022 - 9/21/2022	IL, MO, IA, WI, MI	>250m
Severe Convective Storm		10/1/2022 - 10/4/2022	CO, UT, AZ	>25m
Severe Convective Storm		10/15/2022 - 10/26/2022	OK, AR, NE, ND, MN	>100m
Severe Convective Storm		10/24/2022 - 10/25/2022	TX	>100m
Severe Convective Storm	Southern Plains Tornadoes	11/4/2022 - 11/5/2022	TX, LA, OK, AR	>100m
Severe Convective Storm		11/4/2022 - 11/5/2022	WI, IA, IL	>25m
Severe Convective Storm		11/11/2022	TX, VA	>25m
Severe Convective Storm	Western PA Hail	11/27/2022	PA	>25m
Severe Convective Storm		11/29/2022 - 11/30/2022	LA, MS, AL, GA, FL, AR, TN, KY	>25m
Severe Convective Storm	Mid-December Tornadoes	12/13/2022 - 12/14/2022	TX, OK, LA, AR, MS, AL, FL, GA	>100m
Wildfire	Hawaii Wildfire	8/8/23-8/17/23	Hawaii	> 25 million
Hurricane	Hurricane Hilary	8/17/23-8/22/23	West, Southwest United States	> 25 million
Wildfire	Washington Wildfire	8/18/23-8/22/23	Washington	> 25 million
Hurricane	Hurricane Idalia	8/27/23-8/31/23	Southeastern United States	> 25 million
Hurricane	Hurricane Lee	9/14/23-9/17/23	Northeast United States	> 25 million
Tropical Storm	Ophelia	9/22/23-9/26/23	East Coast of the United States	> 25 million
Severe Convective Storm	Selma Tornado	1/12/2023	MS, AL, GA, TN, KY, NC, SC	>250m
Severe Convective Storm	Houston Tornado	1/24/2023	TX, LA	>100m
Severe Convective Storm		2/7/2023	TX, LA, MS	>100m
Severe Convective Storm		2/15/2023 - 2/17/2023	OK, AR, MO, MS, TN	>100m
Severe Convective Storm	Southern Plains Derecho	2/26/2023 - 2/28/2023	TX, OK, KS, MO, IL, IN, OH	>250m
Severe Convective Storm		3/1/2023 - 3/3/2023	TX, AR, OK, LA, KY, IN, OH	>1b
Severe Convective Storm	Dallas Hail	3/16/2023 - 3/17/2023	TX, OK	>250m
Severe Convective Storm	Mississippi Tornado	3/23/2023 - 3/28/2023	TX, OK, MO, IL, AR, TN, MS, AL, GA, LA	>1b
Severe Convective Storm		3/30/2023 - 4/1/2023	NE, IA, MO, IL, WI, AR, TN, KY, IN, OH, MI, NJ, MD	>1b
Severe Convective Storm		4/2/2023	TX, LA, MS	>25m
Severe Convective Storm		4/3/2023 - 4/5/2023	IA, WI, IL, MO, KY, IN, OH, TX	>1b
Severe Convective Storm	Missouri Tornadoes	4/14/2023 - 4/16/2023	KS, NE, MO, IL, AR, TX, LA	>250m
Severe Convective Storm	Oklahoma Tornadoes	4/18/2023 - 4/22/2023	KS, NE, IA, WI, IL, OK, TX	>1b
Severe Convective Storm		4/23/2023 - 4/27/2023	TX, FL	>500m
Severe Convective Storm		4/28/2023 - 5/1/2023	TX	>500m
Severe Convective Storm		5/2/2023 -5/9/2023	TX, NE, MO, IL, IA, IL, KY, KS	>1b
Severe Convective Storm		5/9/2023 - 5/16/2023	CO, KS, TX, OK, LA, NE, IA, KY	>1b
Severe Convective Storm		5/17/2023 - 5/20/2023	TX	>1b
Severe Convective Storm		5/22/2023 - 5/26/2023	TX, NM, CO	>250m
Severe Convective Storm		5/23/2023 - 5/25/2023	ID, MT	>25m
Severe Convective Storm		5/31/2023 - 6/4/2023	NM, TX, TN, PA	>100m
Severe Convective Storm		6/5/2023 - 6/8/2023	KS, TX, TN, VA	>100m
Severe Convective Storm		6/9/2023 - 6/14/2023	TX, OK, AR, MS, AL, TN, GA, LA	>1b
Severe Convective Storm		6/15/2023 - 6/19/2023	TX, OK, LA, AMS, AL, FL, KS, AR, MO	>1b
Severe Convective Storm		6/15/2023 - 6/16/2023	OH, MI, VA	>250m
Severe Convective Storm		6/21/2023 - 6/26/2023	TX, CO, NM, WY, NE, SD, IA, MN, AR, IN, KY	>3b
Severe Convective Storm	Midwest Derecho	6/28/2023 - 7/4/2023	CO, KS, NE, IL, MO, IA, IN, KY, PA	>1b
Severe Convective Storm		7/3/2023 - 7/9/2023	SC, NC, VA	>250m
Severe Convective Storm		7/5/2023 - 7/10/2023	TX, OK, CO, KS, NE	>1b
Severe Convective Storm	Illinois Tornadoes	7/9/2023 - 7/14/2023	NE, IA, SD, IL, MI, MN	>500m

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm		7/15/2023 - 7/19/2023	KS, MO, NE	>250m
Severe Convective Storm		7/19/2023 - 7/21/2023	MI, OH, PA, TN, AL	>1b
Severe Convective Storm		7/19/2023 - 7/20/2023	MN	>25m
Severe Convective Storm		7/25/2023 - 7/31/2023	MN, WI, IA, IL, IN, OH, MO, KS, NE	>500m
Severe Convective Storm	Arizona Duststorm	7/25/2023 - 7/30/2023	NY, NH, VT, PA, MA	>25m
Severe Convective Storm		8/4/2023 - 8/8/2023	MO, KS, CO, IL, NC, PA, NE	>500m
Severe Convective Storm		8/10/2023 - 8/11/2023	SD, NE, MN, IA, MO, WI, MI	>1b
Severe Convective Storm		8/12/2023 - 8/15/2023	OH, PA, NY, KY, TN, NC, SC, GA	>25m
Severe Convective Storm		8/22/2023 - 8/24/2023	MI, OH,PA	>250m
Severe Convective Storm		8/31/2023 - 9/2/2023	AZ, CA, NV	>25m
Severe Convective Storm		9/9/2023 - 9/11/2023	KS, NE, TX, OK	>250m
Severe Convective Storm		9/12/2023 - 9/14/2023	TX	>25m
Severe Convective Storm		9/23/2023 - 9/24/2023	MN, SD, NE, KS, MO, OK, TX	>500m
Severe Convective Storm		9/26/2023 - 9/27/2023	MO, IL, KY	>25m
Severe Convective Storm		10/2/2023 - 10/5/2023	TX, KS, NE, OK	>250m
Severe Convective Storm		10/23/2023 - 10/24/2023	WI, MN	>100m
Severe Convective Storm	Tornados	10/24/2023 - 10/26/2023	TX	>100m
Severe Convective Storm	Tornadoes, Hail	12/8/2023 - 12/10/2023	LA, TN, KY, MS, AL, FL, NC	>250m
Severe Convective Storm		1/8/24-1/10/24	Multistate	> 25 million
Severe Convective Storm		1/11/24-1/18/24	Multistate	> 25 million
Severe Convective Storm		1/19/24-1/22/24	Multistate	> 25 million
Severe Convective Storm	Jan Southern SCS	1/22/24-1/26/24	Multistate	> 25 million
Severe Convective Storm	Early Feb Outbreak	2/8/24-2/13/24	Midwest, Southeast	> 25 million
Severe Convective Storm	Polar Front & SCS	2/26/24-2/29/24	Multistate	> 25 million
Severe Convective Storm	Western US Storm	2/28/24-3/4/24	Multistate	> 25 million
Wildfire	Smokehouse Creek Fire	2/26/24-3/9/24	Texas	> 25 million
Severe Convective Storm		2/28/24-3/2/24	Ohio, Pennsylvania	> 25 million
Severe Convective Storm	Early March Storm Complex	3/6/24-3/11/24	Southeast, Midwest	> 25 million
Severe Convective Storm	Colorado Snow Storm	3/13/24-3/15/24	Colorado	> 25 million
Severe Convective Storm	Mid-March SCS Outbreak	3/12/24-3/17/24	Northeast	> 25 million
Severe Convective Storm	San Antonio Hail & SCS	3/21/24-3/23/24	Texas	> 25 million
Severe Convective Storm	Late March Southern SCS	3/24/24-3/28/24	California, Southeast	> 25 million
Severe Convective Storm	Early April Outbreak	3/31/24-4/4/24	California, Midwest	> 25 million
Severe Convective Storm	Southern SCS & Floods	4/6/24-4/12/24	Multistate	> 25 million
Severe Convective Storm	April Mid-Atlantic SCS	4/14/24-4/16/24	US	> 25 million
Severe Convective Storm	April Plains & Midwest SCS	4/15/24-4/16/24	Texas, Missouri	> 25 million
Severe Convective Storm	Central & Eastern Outbreak	4/17/24-4/20/24	Southeast	> 25 million
Severe Convective Storm	Texas April SCS	4/19/24-4/21/24	Texas	> 25 million
Severe Convective Storm	Late April Central SCS	4/25/24-4/29/24	Midwest, Southwest	> 25 million
Severe Convective Storm	Early May Hail	4/30/24-5/2/24	Kansas, Oklahoma, Texas	> 25 million
Severe Convective Storm	Texas SCS	5/3/24-5/5/24	Texas	> 25 million
Severe Convective Storm	Early May SCS	5/6/24-5/10/24	Multistate	> 25 million
Severe Convective Storm	Southern SCS	5/11/24-5/14/24	Southwest, Southeast	> 25 million
Severe Convective Storm	Houston Derecho	5/15/24-5/19/24	Southwest, Southeast	> 25 million
Severe Convective Storm	Mid-May SCS	5/17/24-5/22/24	Multistate	> 25 million
Severe Convective Storm	Late May Plains Outbreak	5/23/24-5/24/24	Southwest, Midwest	> 25 million
Severe Convective Storm	Late May Central & East SCS	5/25/24-5/26/24	Multistate	> 25 million
Severe Convective Storm	Dallas SCS	5/27/24-5/29/24	Southwest	> 25 million
Severe Convective Storm	Denver SCS	5/30/24-6/1/24	Southwest, Southeast	> 25 million
Severe Convective Storm	TX Hail & MD Tornadoes	6/2/24-6/5/24	Multistate	> 25 million
Severe Convective Storm	Early June Outbreak	6/6/24-6/10/24	Multistate	> 25 million
Severe Convective Storm	Colorado June SCS	6/9/24-6/10/24	Colorado	> 25 million
Severe Convective Storm	Midwest Mid-June Outbreak	6/12/24-6/13/24	Southwest, Midwest	> 25 million
Severe Convective Storm	Central & East Mid-June SCS	6/14/24-6/18/24	Multistate	> 25 million
Wildfire	South Fork & Salt fires	6/17/24-6/25/24	New Mexico	> 25 million
Severe Convective Storm	Central & East Late-June SCS	6/19/24-6/23/24	Multistate	> 25 million
Tropical Storm	Trophical Storm Alberto	6/19/24-6/20/24	Texas, Louisiana	> 25 million

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm		6/24/24-6/26/24	Multistate	> 25 million
Severe Convective Storm	US Lat-June Outbreak	6/27/24-6/30/24	Multistate	> 25 million
Severe Convective Storm	Early July Plains Outbreak	7/1/24-7/4/24	Multistate	> 25 million
Severe Convective Storm	Southeast SCS	7/1/24-7/4/24	Multistate	> 25 million
Hurricane	Hurricane Beryl	7/1/24-7/12/24	Texas, Louisiana, the Ohio Valley, and the Lower Peninsula of Michigan	> 25 million
Severe Convective Storm	Early July Central Outbreak	7/6/24-7/7/24	Multistate	> 25 million
Severe Convective Storm	Chicago Derecho & SCS	7/13/24-7/18/24	Multistate	> 25 million
Severe Convective Storm	Arizon Monsoon SCS	7/14/24-7/15/24	Arizona	> 25 million
Severe Convective Storm	Late July Central Outbreak	7/19/24-7/20/24	Multistate	> 25 million
Severe Convective Storm	July Southwest Monsoon	7/15/24-7/21/24	Multistate	> 25 million
Severe Convective Storm	Late July US SCS Outbreak	7/24/24-8/1/24	Multistate	> 25 million
Wildfire	Park Fire California	7/24/24-8/20/24	California	> 25 million
Severe Convective Storm	Early Aug Eastern Outbreak	8/2/24-8/3/24	Multistate	> 25 million
Severe Convective Storm	Minnesota Aug SCS	8/3/24-8/5/24	Minnesota	> 25 million
Hurricane	Hurricane Debby	8/3/24-8/14/24	Florida, Georgia, and the Carolinas	> 25 million
Severe Convective Storm	Northeast July SCS	8/4/24-8/6/24	Northeast	> 25 million
Severe Convective Storm	Mid August SCS	8/12/24-8/19/24	Multistate	> 25 million
Severe Convective Storm	August Northern Outbreak	8/22/24-8/30/24	Multistate	> 25 million
Hurricane	Hurricane Francine	9/9/24-9/14/24	Mississippi and Louisiana	> 25 million
Severe Convective Storm	Oklahoma City Hail & SCS	9/21/24-9/24/24	Oklahoma	> 25 million
Hurricane	Hurricane Helene	9/24/24-9/29/24	Florida, Carolinas, Georgia, Alabama, Tennessee, Kentucky, Virginia, West Virginia, Illinois, Indiana, Ohio	> 25 million
Hurricane	Hurricane Milton	10/5/24-10/12/24	Florida, Georgia	> 25 million
Severe Convective Storm		11/2/24-11/4/24	South Central US	>25 million
Wildfire	Wildland Fire Mountain Fire	11/6/24-11/14/24	California	>25 million
Severe Convective Storm		11/19/25-11/24/24	Multistate	>25 million
Severe Convective Storm		12/13/24-12/16/24	Northeast, West Coast	>25 million
Severe Convective Storm		12/26/24-12/29/24	South	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	1/5/2025	Arkansas, Louisiana, Alabama	>25 million
Wildfire	Palisades Fire	1/7/25-1/28/25	California	>1 billion
Wildfire	Eaton Fire	1/7/25-1/27/25	California	>1 billion
Severe Convective Storm	Wind	1/7/25-1/9/25	California	>25 million
Severe Convective Storm	Flooding, Freezing, Ice, Snow, Wind	1/9/25-1/11/25	Georgia, Texas	>25 million
Severe Convective Storm	Flooding, Snow, Wind	1/11/25-1/13/25	Alaska	>25 million
Severe Convective Storm	Flooding, Freezing, Ice, Snow, Wind	1/20/25-1/22/25	Florida, Georgia, Louisiana, Texas	>25 million
Severe Convective Storm	Flooding, Freezing, Ice, Snow, Wind	1/21/25-1/25/25	Illinois, Maryland, New Jersey, Pennsylvania, Ohio, Virginia	>25 million
Severe Convective Storm	Flooding, Snow, Wind	1/30/25-2/7/25	California, Nevada, Oregon, Washington	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	2/5/25-2/7/25	Kentucky, Tennesse	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	2/11/25-2/13/25	Virginia	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	2/12/25-2/17/25	Alabama, California, Conneticut, Georgia, Kentucky, Massachusetts, Maryland, North Carolina, New Jersey, New York, Pennsylvainia, Tennesse	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	2/15/25-2/16/25	Louisiana, Mississippi, Alabama, Georgia, Tennesse, North Carolina, South Carolina	>25 million
Severe Convective Storm		2/21/25-2/25/25	California, Oregon, Washington	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	3/3/25-3/6/25	Oklahoma, Texas, Louisiana, Mississippi, Alabama, Georgia, Tennesse, North Carolina, Virginia	>25 million
Severe Convective Storm		3/7/25-3/10/25	Florida, Georgia, Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	3/14/25-3/17/25	Missouri, Iowa, Illinois, Indiana, Alabama, Louisiana, Mississippi, Tennesse, West Virginia, Pennsylvania, New York, Ohio	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	3/18/25-3/20/25	Arkansas, Illinois, Indiana, Missouri, Nebraska, New Mexico, Texas	>25 million
Severe Convective Storm	Hail	3/23/25-3/24/25	Texas, Louisiana, Mississippi, Alabama, Tennesse	>25 million
Severe Convective Storm		3/25/25-3/27/25	Texas	>25 million
Severe Convective Storm		3/28/25-3/31/25	Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Michigan, Missouri, Ohio, Tennesse, Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	4/1/25-4/7/25	Texas, Oklahoma, Kansas, Nebraska, Missouri, Arkansas,Louisiana, Mississippi, Tennesse, Kentucky, Illinois, Indiana, Michigan, Ohio, West Virginia, Georgia, Alabama, South Carolina, North Carolina	>25 million
Severe Convective Storm	Wind, Hail	4/10/25-4/11/25	Tennesse, Alabama, Georgia	>25 million

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm	Wind, Hail	4/14/25-4/15/25	Kentucky, West Virginia, Virginia	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	4/16/25-4/21/25	Nebraska, Iowa, Missouri, Wisconsin, Oklahoma, Texas, Illinois	>25 million
Severe Convective Storm		4/21/25-4/26/25	Iowa, Kansas, Louisiana, Nebraska, New Mexico, Oklahoma, Texas	>25 million
Severe Convective Storm		4/27/25-5/1/25	Kansas, Missouri, New York, Ohio, Oklahoma, Pennsylvania, Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	5/1/25-5/3/25	Nebraska, Minnesota, Wisconsin, Texas, Oklahoma, Kansas, Missouri, Ohio, Pennsylvania, Illinois, Arkansas, Tennesse, Mississippi, Alabama, Kentucky, Georgia, New Jersey, New York, Massachusetts, Conneticut	>25 million
Severe Convective Storm	Wind, Thunderstorms, Hail	5/4/25-5/8/25	Texas, Louisiana	>25 million
Severe Convective Storm	Wind, Thunderstorms, Hail	5/9/25-5/14/25	Alabama, Florida, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia	>25 million
Severe Convective Storm		5/15/25-5/16/25	Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, North Carolina, Ohio, Pennsylvania, Texas, Virginia, Wisconsin	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	5/17/25-5/20/25	Alabama, Arkansas, Georgia, Kansas, Missouri, Mississippi, Oklahoma, Tennesse, Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	5/22/25-5/27/25	Texas, Oklahoma, Mississippi Tennesse, Alabama, Georgia, Louisiana	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes	5/28/25-5/30/25	West Virginia, Virginia, South Carolina	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	6/1/25-6/7/25	Texas, Colorado, Kansas, Oklahoma, Nebraska, Iowa, Minnesota, Missouri, Illinois	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	6/5/25-6/8/25	Texas, Oklahoma, Arkansas, Tennesse, Alabama, Mississippi, Georgia, South Carolina, Virginia, Missouri	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	6/8/25-6/12/25	Illinois, Texas	>25 million
Wildfire	Rowena Fire	6/11/25-6/30/25	Oregon	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	6/15/25-6/20/25	Montana, Minnesota, South Dakota, Nebraska, Kansas, Oklahoma, Illinois, Indiana, Ohio, West Virginia, Virginia, Maryland, North Dakota	>25 million
Severe Convective Storm	Wind, Thunderstorms, Hail	6/23/25-6/26/25	Georgia, South Carolina, North Carolina, Florida	>25 million
Severe Convective Storm	Wind, Thunderstorms, Hail	6/27/25-7/3/25	Pennsylvania, New York, New Jersey, Conneticut, Vermont, New Hampshire	>25 million
Severe Convective Storm		7/3/25-7/7/25	Texas	>25 million
Severe Convective Storm		7/4/25-7/7/25	Colorado	>25 million
Tropical Storm	Tropical Storm Chantal	7/5/25-7/7/25	Florida, North Carolina, Virginia	500 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	7/8/25-7/13/25	Texas, Oklahoma, Virginia, Maryland, Deleware, New Jersey, Pennsylvania, South Carolina, Niorth Dakota, South Dakota, Missouri, Iowa,Illinois	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	7/14/25-7/19/25	Nebraska, South Dakota	>25 million
Severe Convective Storm		7/20/25-7/30/25	Florida, Georgia, Illinois, Maryland, Michigan, North Carolina, New Jersey, Ohio, Texas, Virginia	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	7/26/25-7/30/25	Minnesota, Iowa, South Dakota, Nebraska	>25 million
Severe Convective Storm		7/31/25-8/3/25	Texas, Wyoming	>25 million
Severe Convective Storm	Wind, Thunderstorm, Hail	8/4/25-8/12/25	North Dakota, Montana, Nebraska, Kansas, Colorado, Wisconsin	>25 million
Severe Convective Storm	Wind, Thunderstorm, Hail	8/14/25-8/20/25	South Dakota, Minnesota, Iowa, Wisconsin, Illinois	>25 million
Wildfire	TCU September Lightning Complex	9/2/25-9/13/2025	California	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	9/3/25-9/5/25	Kansas, Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	9/6/2025	Massachusetts, Conneticut, New Hampshire, New York	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	9/8/25-9/9/25	Texas, Oklahoma, Kansas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	9/14/2025	North Dakota, South Dakota, Nebraska	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	9/15/25-9/21/25	Minnesota, Nebraska, Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	9/25/25-9/28/25	Arizona	>25 million
Severe Convective Storm		10/11/25-10/13/25	Arizona	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	10/11/25-10/14/25	Conneticut, Massachusetts, North Carolina, New Jersey, New York, South Carolina, Virginia	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	10/18/2025	Louisiana, Mississippi	>25 million
Severe Convective Storm	Wind, Thunderstorms, Tornadoes, Hail	10/23/25-10/26/25	Texas, Oklahoma, Florida	>25 million
Severe Convective Storm	Wind, Rain, Hail	10/30/25-11/6/25	New York, New Jersey, Connecticut	>25 million
Severe Convective Storm	Wind, Rain, Hail	11/3/25-11/6/25	Texas	>25 million
Severe Convective Storm	Wind, Thunderstorms, Hail	11/13/25-11/20/25	California, Nevada, Arizona, Texas, Missouri, Oklahoma	>25 million
Severe Convective Storm	Earth Movement, Flooding, Snow, Wind	12/4/25-12/13/25	California, Oregon, Washington	>25 million
Severe Convective Storm	Flooding, Snow, Wind	12/16/25-12/19/25	Idaho, Montana, Tennessee,Virginia, Kentucky, North Carolina, Pennsylvania, New Jersey, New York, Conneticut	>25 million
Severe Convective Storm	Earth Movement, Flooding, Tornadoes, Wind	12/23/25-12/25/25	California	>25 million

Type of Event	Name	Date	Location	Overall losses when occurred
Severe Convective Storm	Winter Strom, Tornadoes	12/28/25-12/31/25	New York, Illinois, Michigan, Indiana, Wisconsin, Ohio	>25 million
Severe Convective Storm	Winter Storm, Wind	1/2/26-1/6/26	California	>25 million
Severe Convective Storm	Winter Storm, Tornadoes	1/8/26-1/11/26	Georgia, Illinois, Maryland, Michigan, New York, Ohio	>25 million
Severe Convective Storm	Winter Storm, Ice, Tornadoes	1/23/26-1/29/26	Alabama, Arkansas, Conneticut, DC, Georgia, Illinois, Indiana, Louisiana, Massachusetts, Maryland, Michigan, Missouri, Mississippi, North Carolina, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Virginia	>25 million
Severe Convective Storm	Winter Storm	1/30/26-2/1/26	Conneticut, Georgia, Massachusetts, Maryland, North Carolina, New Jersey, New York, South Carolina, Tennessee, Virginia	>25 million
Severe Convective Storm	Winter Storm	2/2/26-2/4/26	Conneticut, Florida, Georgia, Massachusetts, Maryland, North Carolina, New Jersey, New York, Ohio, Pennsylvania, Virginia	>25 million
Severe Convective Storm	Winter Storm	2/6/26-2/8/27	Conneticut, Massachusetts, Maryland, New Jersey, New York, Pennsylvania, Virginia	>25 million
Severe Convective Storm	Winter Storm	2/9/26-2/12/26	Conneticut, Massachusetts, Maryland, New Jersey, New York, Ohio, Pennsylvania, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	2/13/26-2/16/26	New York, Pennsylvania, Texas	>25 million
Severe Convective Storm	Windstorm	2/15/26-2/19/26	California	>25 million
Severe Convective Storm	Winter Storm	2/21/26-2/23/26	Delaware, Massachusetts, Maryland, New Jersey, New York, Pennsylvania, South Carolina, Virginia	>25 million
Severe Convective Storm	Winter Storm, Tornadoes	2/26/26-2/27/26	Alabama, Georgia	>25 million
Severe Convective Storm	Wind, hail	3/3/26-3/4/26	Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/5/26-3/9/26	Georgia, Indiana, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/10/26-3/12/26	Georgia, Iowa, Illinois, Indiana, Kansas, Michigan, Missouri, Ohio, Oklahoma, Texas, Wisconsin	>25 million
Hurricane	Kona Storm	3/10/26-3/22/26	Hawaii	>25 million
Wildfire	Morrill and Cottonwood Fires	3/11/26-3/28/26	Nebraska	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/11/26-3/13/26	Colorado, Idaho, Washington, Wyoming	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/13/26-3/14/26	Illinois, Indiana, Maryland, Michigan, New York, Ohio, Pennsylvania, Virginia, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/15/26-3/17/26	Arkansas, Conneticut, Florida, Georgia, Illinois, Indiana, Kentucky, Massachusetts, Maryland, Michigan, Missouri, North Carolina, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Texas, Virginia, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/22/26-3/23/26	Indiana, Ohio, Pennsylvania, Virginia,	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/26/26-3/27/26	Illinois, Ohio	>25 million
Severe Convective Storm	Tornadoes, wind, hail	3/30/26-4/01/26	Illinois, New York, Ohio	>25 million
Severe Convective Storm	Tornadoes, wind, hail	4/2/26-4/5/26	Iowa, Illinois, Michigan, Ohio, Texas, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail, Snow	4/9/26-4/12/26	California	>25 million
Severe Convective Storm	Tornadoes, wind, hail	4/12/26-4/16/26	Iowa, Illinois, Indiana, Kansas, Michigan, Missouri, Ohio, Pennsylvania, Tennessee, Texas, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	4/17/26-4/18/26	Illinois, Minnesota, Missouri, Oklahoma, Texas, Wisconsin	>25 million
Wildfire	Highway 82 and Pineland Road Fire	4/18/26-5/5/26	Georgia, Florida	>25 million
Severe Convective Storm	Tornadoes, wind, hail	4/22/26-5/01/26	Arkansas, Illinois, Indiana, Kansas, Missouri, Nebraska, Ohio, Oklahoma, Tennesse, Texas, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	5/3/26-5/7/26	Alabama, Illinois, Missouri, Mississippi, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	5/8/26-5/12/26	Arkansas, Florida, Louisiana, Oklahoma, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	5/13/26-5/21/26	Iowa, Kansas, Michigan, Missouri, Nebraska, Ohio, Oklahoma, Tennessee, Texas, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	5/22/26-5/27/26	Georgia, Maryland, New York, Ohio, Pennsylvania, Texas, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	5/26/26-5/27/26	Wisconsin	>25 million
Severe Convective Storm	Wind, hail	5/28/26-6/2/26	Alabama, Colorado, Georgia, Idaho, Missouri, Texas, Washington	>25 million
Wildfire	Stinky Fire	5/12/26-5/25/26	Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/3/26-6/6/26	Maryland, New Jersey, New York, Ohio, Pennsylvania, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/7/26-6/8/26	Colorado, Kansas, Missouri, North Dakota, Nebraska	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/9/26-6/12/26	Iowa, Illinois, Indiana, Kansas, Maryland, Michigan, Minnesota, North Dakota, Nebraska, Ohio, Pennsylvania, Texas, Virginia, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/13/26-6/14/26	Georgia, Missouri, Pennsylvania, Ohio, Texas, Virginia	>25 million
Hurricane	Tropical Strorm Arthur	6/15/26-6/20/26	Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/16/26-6/18/26	Illinois, Indiana, Kentucky, New York, Ohio, Pennsylvania	>25 million

Type of Event	Name	Date	Location	Overall losses when occurred
Wildfire	Upriver Fire	6/14/26-6/26/26	Washington	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/19/26-6/19/26	Minnesota	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/19/26-6/23/26	Colorado, Maryland, North Carolina, Nebraska, Oklahoma, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/22/26-6/27/26	Colorado, Illinois, Indiana, Kansas, Nebraska, Oklahoma, Texas, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	6/28/26-7/8/26	Colorado, Connecticut, Florida, Georgia, Iowa, Illinois, Maryland, Michigan, Minnesota, Missouri, North Carolina, North Dakota, Nebraska, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennesse, Texas, Virginia, Wisconsin	>25 million
Wildfire	Cottonwood fire	6/22/26-8/31/26	Utah	>25 million
Wildfire	Aspen Acres	6/29/26-7/26/26	Colorado	>25 million
Severe Convective Storm	Tornadoes, wind, hail	7/9/26-7/15/26	Florida, Georgia, Missouri, North Carolina, Pennsylvania, South Carolina, Texas, Virginia	>25 million
Wildfire	Chelan Hills	7/4/26-7/12/26	Washington	>25 million
Hurricane	Super Typhoon Bavi	7/4/26-7/11/26	Guam, Northern Mariana Islands	>25 million
Severe Convective Storm	Wind, hail	7/11/26-7/20/26	Arizona	>25 million
Severe Convective Storm	Tornadoes, wind, hail	7/17/26-7/22/26	Connecticut, Iowa, Maryland, New Jersey, New York, Ohio, Pennsylvania, Tennesse, Texas, Virginia, West Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	7/19/26-7/24/26	Alabama, Florida, Georgia, Louisiana, Mississippi, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	7/24/26-7/30/26	Florida, Georgia, Illinois, Indiana, Maryland, Minnesota, North Carolina, North Dakota, New Jersey, New York, Pennsylvania, South Dakota, Virginia, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	7/31/26-8/3/26	Georgia, Illinois, Indiana, Maryland, North Carolina, New Jersey, New York, Pennsylvania, Texas, Virginia	>25 million
Wildfire	Old Trail (Spokane Complex Fire)	8/1/26-8/12/26	Washington	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/3/26-8/10/26	Arizona	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/5/26-8/8/26	Connecticut, Florida, Georgia, Iowa, Kansas, Massachusetts, Maryland, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Tennesse, Texas, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/9/26-8/17/26	Alabama, Colorado, Florida, Georgia, Iowa, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennesse, Texas, Virginia	>25 million
Hurricane	Huricane Lala	8/14/26-8/16/26	Hawaii	>25 million
Wildfire	Rose Fire	8/25/26-9/22/26	Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/18/26-8/21/26	Kansas, Missouri, North Carolina, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Wisconsin	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/19/26-8/21/26	Arizona	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/22/26-8/24/26	Florida, Ohio, Pennsylvania, Tennesse, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	8/25/26-8/27/26	New Jersey, New York, Pennsylvania, Texas	>25 million
Severe Convective Storm	Wind, hail	8/28/26-8/28/26	Texas	>25 million
Hurricane	Tropical Storm Edouard	8/31/26-9/3/26	Louisiana, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	9/1/26-9/6/26	DC, Delaware, Florida, Georgia, Iowa, Kansas, Maryland, Michigan, Missouri, North Carolina, New Jersey, New York, Ohio, Pennsylvania, , Ohio, South Carolina, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind, hail	9/5/26-9/11/26	Colorado, Iowa, Montana, North Dakota, Nebraska, Ohio, South Dakota, Texas,	>25 million
Hurricane	Hurricane Lowell	9/6/26-9/9/26	Hawaii	>25 million
Severe Convective Storm	Wind, hail	9/12/26-9/13/26	Connecticut, New Jersey, Pennsylvania, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	9/14/26-9/19/26	Arizona, Florida, Georgia, Texas	>25 million
Severe Convective Storm	Tornadoes, wind, hail	9/17/26-9/21/26	Colorado, Idaho, New Mexico, Ohio, Utah	>25 million
Severe Convective Storm	Wind	9/22/26-9/24/26	New Mexico, Texas	>25 million
Severe Convective Storm	Nor'eastern	9/24/26-9/29/26	New York, New Jersey, Pennsylvania, Massachusetts, Conneticut, Rhode Island, Virginia	>25 million
Severe Convective Storm	Tornadoes, wind	9/28/26-10/1/26	Arizona, Nebraska, New Mexico, Texas	>25 million

Year	Event Type	Begin	End	Event	Country	Affected Area (Detail)	Munich Re NatCATService Insured losses (in original values, US$m) Criteria: insured losses equal/greater US$ 25m. Tries to reflect non-US losses only	Swiss Re Sigma: Insured Loss Est. US$m (mid point shown if range given) Mostly reflect total US and nonUS losses combined.	
2017	Earthquake	01/18/17		Earthquake	Italy	Europe	N/A	N/A	> 25 million
2017	Earthquake	01/28/17		Earthquake	China	Asia	N/A	N/A	> 25 million
2017	Earthquake	02/10/17		Earthquake	Philippines	Asia	N/A	N/A	> 25 million
2017	Earthquake	03/27/17		Earthquake	China	Asia	N/A	N/A	> 25 million
2017	Cyclone	03/28/17	04/05/17	CY Debbie	Australia	Queensland, New South Wales, New Zealand	N/A	N/A	> 25 million
2017	Earthquake	05/11/17		Earthquake	China	Asia	N/A	N/A	> 25 million
2017	Typhoon	07/29/17	07/31/17	TY Nesat & TS Haitang	China, Taiwan, Philippines	Asia	N/A	N/A	> 25 million
2017	Typhoon	08/07/17	08/09/17	Typhoon Noru	Japan	Asia	N/A	N/A	> 25 million
2017	Earthquake	08/08/17		Earthquake	China	Asia	N/A	N/A	> 25 million
2017	Typhoon	08/23/17	08/24/17	TY Hato	China	Macau, Hong Kong	N/A	N/A	> 25 million
2017	Typhoon	08/25/17	08/28/17	TY Pakhar	China	Asia	N/A	N/A	> 25 million
2017	Hurricane	08/25/17	09/02/17	Hurricane Harvey		Caribbean Islands and Central America	N/A	N/A	> 25 million
2017	Hurricane	08/30/17	09/16/17	Hurricane Irma		Caribbean Islands and Cape Verde	N/A	N/A	> 25 million
2017	Hurricane	09/05/17	09/26/17	Hurricane Jose		Caribbean Islands and Eastern Canada	N/A	N/A	> 25 million
2017	Hurricane	09/16/17	10/03/17	Hurricane Maria		Caribbean Islands, UK, Francs and Spain	N/A	N/A	> 25 million
2017	Earthquake	09/07/17		Earthquake		Mexico, Guatemala	N/A	N/A	> 25 million
2017	Earthquake	09/19/17		Earthquake	Mexico	Mexico City	>200	N/A	> 25 million
2017	Hurricane	10/04/17		Hurricane Nate		Central America, Cayman Islands, Cuba Yucatan Peninsula	N/A	N/A	> 25 million
2017	Wildfire	06/06/17		Knysna Fires	South Africa	Knysna region of the Western Cape			~$146m
2017	Wildfire	07/01/17	08/01/17	British Columnbia Wildfires	Canada	British Columbia			>$78m
2017	Wildfire	10/15/17	10/16/17	Iberian Wildfires	Portugal	Northern Portugal and Northwestern Spain			~$210m
2017	Severe Convective Storm	02/01/17	02/02/17	Windstorm Kurt, Live, Marcel	France, Spain				86m
2017	Severe Convective Storm	02/23/17	02/24/17	Windstorm Thomas	UK, Germany, Belgium, Netherlands, Ireland				292m
2017	Severe Convective Storm	03/06/17	03/07/17	Windstorm Zues	France				341m
2017	Severe Convective Storm	03/08/17	03/09/17	Windstorm	Canada				84m
2017	Severe Convective Storm	05/23/17	05/24/17	Thunderstorms, hail, flood	Canada				52m
2017	Severe Convective Storm	08/06/17	08/10/17	Thunderstorms, hail, flood	Italy				168m
2017	Severe Convective Storm	10/05/17		Windstorm Xavier	Germany, Poland, Czech Republic, Netherlands				420m
2017	Severe Convective Storm	10/09/17	10/10/17	Thunderstorms, hail, flood	South Africa				81m
2017	Severe Convective Storm	10/16/17	10/18/17	Windstorm	Canada				87m
2017	Severe Convective Storm	10/29/17		Windstorm Herwart	Germany, Austria, Denmark, Poland, Czech Republic, Slovakia, Hungary				390m
2017	Severe Convective Storm	12/19/17		Thunderstorms, hail, flood	Australia				296m
2017	Severe Convective Storm	02/18/17		Hailstorm	Australia				400m
2017	Severe Convective Storm	06/22/17	06/23/17	Hailstorm Paul, Hailstorm Rasmund	Germany, Hungary				721m
2017	Severe Convective Storm	06/24/17	06/28/17	Thunderstorms, hail, flood	Italy				132m
2017	Severe Convective Storm	07/21/17	07/27/17	Hailstorm	Switzerland				88m
2017	Severe Convective Storm	07/27/17		Thunderstorms, hail, flood	Turkey				185m
2018	Earthquake	02/06/18		Earthquake	Taiwan				> 25 million
2018	Earthquake	02/16/18		Earthquake	Mexico				> 25 million
2018	Cyclone	02/09/18	02/20/18	CY Gita	Tonga, Fiji, Samoa, New Zealand				> 25 million
2018	Earthquake	02/26/18		Earthquake	Papua New Guinea				> 25 million
2018	Earthquake	03/05/18		Earthquake	Papua New Guinea				> 25 million
2018	Cyclone	03/17/18		CY Marcus					> 25 million
2018	Tropical Storm	05/23/18	05/27/18	Tropical Storm Mekunu	Yamen, Oman , Saudi Arabia				> 25 million
2018	Tropical Storm	06/02/18	06/07/18	Tropical Storm Ewiniar	Vietnam, China, Taiwan, Philippines and Ryukyu Islands	Guangdong Province, Jiangxi, Fujian, Zhejiang Provinces, and Hainan Island.			> 25 million
2018	Earthquake	06/18/18		Earthquake	Japan				> 25 million
2018	Super Typhoon	07/10/18	07/12/18	STY Maria	China, Taiwan, Guam and Japan	Fujian province, Yantze River Basin, Japan's Ryukyu Islands			> 25 million
2018	Tropical Storm	07/17/18	07/24/18	TS Sonh-Tinh	Vietnam, China, Loas	Japan, Russian Far East			> 25 million
2018	Tropical Storm	07/22/18	07/25/15	TS Ampil	China	Jiangsu, Zhejiang, Shandong, and Hebei			> 25 million
2018	Typhoon	07/27/18	08/03/18	TY Jongdari	Japan, China				> 25 million

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2018	Earthquake	08/05/15	08/09/18	Earthquake	Indonesia				> 25 million
2018	Tropical Storm	08/09/18	08/15/18	TS Yagi	Philippines, China	Zhejiang, Anhui, Jiangsu and Shandong Provinces.			> 25 million
2018	Tropical Storm	08/13/18	08/19/18	TS Bebinca	China	Hong Kong, Guangdong and Hainan			> 25 million
2018	Typhoon	08/16/18	08/18/18	TY Rumbia	China	Shanghai, Jiangsu, Zhehiang, Anhui, Shandong and Henan			> 25 million
2018	Typhoon	08/23/18	08/25/18	TY Soulik	Japan, South Korea, China and Russia	Haenam County, South Jeolla Province			> 25 million
2018	Typhoon	09/04/18	09/05/18	RY Jebi	Japan, Mariana Islands, Taiwan, Japan, Russian Far East and Artic				> 25 million
2018	Earthquake	09/06/18		Earthquake	Japan	Hokkaido			> 25 million
2018	Super Typhoon	09/15/18	0918/18	STY Mangkhut	N. Mariana Islands, Philippines, China and Hong Kong				> 25 million
2018	Hurricane	Leslie	09/23/18	Hurricane Leslie	Azores, Bermuda, Europe	Azores, Bermuda, Madeira, Iberian Peninsula, France			> 25 million
2018	Hurricane	10/07/18	10/16/18	Hurricane Michael	Central American, Yucatan Peninsula, Cayman Islands, Cuba, Atlantic, Canad				> 25 million
2018	Wildfire	May-18	Aug-18	Sweden Wildfires	Sweden	ranging from north of Arctic Circle to the sourthern County of Scania.			>$87m
2018	Wildfire	Jul-18		Greece Wildfires	Greece	Attica, Greece			~38.1m
2018	Severe Convective Storm	01/01/18		Windstorm Ingmar	France				<226m
2018	Severe Convective Storm	01/03/18		Windstorm Burglind	Austria, Belgium, France, Germany, Ireland, Luxembourg, Netherlands, Switzerland, U.K.				1020m
2018	Severe Convective Storm	01/17/18	01/18/18	Windstorm Friederike	Belgium, France, Germany, Great Britain, Netherlands, Italy, Central Europe				2,100m
2018	Severe Convective Storm	01/23/18	01/24/18	Windstorm Georgina	Ireland, Norway, U.K.				<226m
2018	Severe Convective Storm	09/19/18	09/20/18	Windstorm Dorcas-Elena	Ireland, Norway, U.K.				<226m
2018	Severe Convective Storm	09/23/18		Windstorm Fabienne	Germany, Austria, Switzerland				<226m
2018	Severe Convective Storm	04/10/18	04/11/18	Tornadoes	New Zealand				51m
2018	Severe Convective Storm	May	June		Central/western Europe				900m
2018	Severe Convective Storm	12/20/18		Hailstorm	Australia				492m
2019	Cyclone	05/03/19	05/05/19	Cyclone Fani	India, Bangladesh				>500 million
2019	Earthquake	06/17/19		Earthquake	China				> 25 million
2019	Tropical Storm	08/01/19	08/08/19	Tropical Storm Wipha	China, Vietnam				> 25 million
2019	Typhoon	08/09/19	08/11/19	Typhoon Lekima	China				> 855 million
2019	Typhoon	08/15/19	08/16/19	Typhoon Krosa	Japan				>25 million
2019	Hurricane	08/31/19	09/07/19	Hurricane Dorian	Caribbean, Bahamas, Canada				>1 billion
2019	Typhoon	09/05/19	09/08/19	Typhoon Lingling	Japan, China, Korea				>5.78 billion
2019	Typhoon	09/08/19	09/09/19	Typhoon Faxai	Japan				> 7 billion
2019	Hurricane	09/19/19	09/22/19	Hurricane Humberto	Bermuda				>25+ million
2019	Hurricane	09/17/19	09/26/19	Hurricane Lorenzo	Portugal				>25+ million
2019	Earthquake	11/26/19		Earthquake	Albania				>25+ million
2019	Cyclone	11/08/19	11/11/19	Cyclone Matmo (Bulbul)	India, Bangladesh				>25+ million
2019	Typhoon	10/01/19	10/02/19	Typhoon Hagibis	Japan				> 7 billion
2019	Earthquake	12/18/19		Earthquake	Philippines				>25+ million
2019	Wildfire	Sep-19	Mar-20	Australian Bushfires	New South Wales, Queensland, Victoria, South Australia, Western Australia, Tasmania and Northern Territory				~910 million
2019	Severe Convective Storm	03/09/19	03/10/19	Windstorm Dragi-Eberhard	Belgium. France, UK, Germany, Czech Republic, Poland, Slovakia, Netherlands, Luxembourg				851m
2019	Severe Convective Storm	06/20/19	06/23/19	Windstorm	Italy				277m
2019	Severe Convective Storm	07/08/19	07/10/19	Windstorm	Italy				165m
2019	Severe Convective Storm	11/17/19		Sunshine Coast Hailstorm	Australia				112m
2019	Severe Convective Storm	12/10/19	12/22/19	Ewindstorm Elsa-Fabien	Spain, Portugal, France				149m
2019	Severe Convective Storm	06/10/19	06/13/19	European Hailstorm	Germany, Poland, Slvenia, Czech Republic				830m
2020	Earthquake	03/22/20		Earthquake	Croatia				>25+ million
2020	Cyclone	04/01/20	04/11/20	Cyclone Harold	Solomon Islands, Canuatu, Fiji, Tonga				> 25+ million
2020	Tropical Storm	05/31/20		Tropical Storm Amanda	El Salvador, Guatemala, Honduras				> 25+ million
2020	Tropical Storm	06/01/20	06/05/20	Tropical Storm Cristobal	Mexico, Guatemala, El Salvador				150 million
2020	Hurricane	07/25/20	07/27/20	Hurricane Hanna	Mexico				350 million
2020	Hurricane	07/28/20	08/01/20	Hurricane Isaias	Caribbean, Canada				> 3 billion
2020	Hurricane	08/22/20	08/25/20	Hurricane Laura	Caribbean				> 4 billion
2020	Typhoon	05/15/20	05/22/20	Typhoon Amphan	India, Bangladesh, Sri Lanka				15 billion

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2020	Tropical Storm	06/03/20	06/04/20	Tropical Storm Nisarga	India				> 25+ million
2020	Typhoon	08/03/20	08/04/20	Typhoon Hagupit	China, Taiwan				> 100+ million
2020	Hurricane	10/05/20	10/12/20	Hurricane Delta	Jamaica, Nicaragua, Cayman Island, Yucatan Peninsula				> 2 billion
2020	Hurricane	10/24/20	10/30/20	Hurricane Zeta	Cayman Islands, Jamaica, Central America, Yucatan Peninsula, Ireland, United Kingdom				> 1.5 billion
2020	Cyclone	04/01/20	04/11/20	Cyclone Harold	Solomon Islands, Canuatu, Fiji, Tonga				> 25+ million
2020	Hurricane	10/31/20	11/14/20	Hurricane Eta	Colombia, Jamaica, Central America, Cayman Islands, Cuba, The Bahamas				> 7.9 billion
2020	Hurricane	11/14/20	11/19/20	Hurricane Iota	ABC Islands, Colombia, Jamaica, Central America				> 1.4 billion
2020	Typhoon	11/22/20	11/23/20	Typhoon Goni	Philippines, Vietnam, Cambodia, Laos				> 400+ million
2020	Typhoon	11/08/20	11/15/20	Typhoon Vamco	Philippines, Vietnam, Laos, Thailand				> 400+ million
2020	Wildfire	10/04/20		Lake Ohau Fire	New Zealand	Northwest of Lake Ohau Village			~$25m
2020	Severe Convective Storm	01/20/20		Hailstorm	Australia				1,250m
2020	Severe Convective Storm	02/08/20	02/11/20	Windstorm Sabine/Ciara	Austria, Belgium, Switzerland. Germany, Denmark, France, UK, Ireland, Luxembourg, Netherlands, Norway, Sweden				2,200m
2020	Severe Convective Storm	02/15/20	02/17/24	Windstorm Victoria-Dennis	Belgium, Demark, France, Germany, Ireland, Luxembourg, Netherlands, Norway, Sweden, UK				372m
2020	Severe Convective Storm	09/26/20	09/27/20	Windstorm Odette	Belgium				28+m
2020	Severe Convective Storm	09/30/20	10/03/20	Windstorm Alex-Brigitte	UK, Spain, Portugal, France, Italy, Austria, Poland, Czech Republic				340m
2020	Severe Convective Storm	10/31/20		South East Queensland Hailstorm	Australia				905m
2021	Wildfire	02/05/21		Perth Hills Wildfire	Australia	Shire of Mundaring, Shire of Chittering, Shire of Northam City of Swan			~$63m
2021	Earthquake	01/14/21	01/14/21	West Sulawesi	Indonesia				> 58.1 million
2021	Earthquake	02/13/21	02/13/21	Fukushima Prefecture Offshore	Japan				1.3 billion
2021	Tropical Cyclone	05/17/21		Toropical Cyclone Tautae	India				> 25+ million
2021	Tropical Storm	06/19/21	06/23/21	Trophical Storm Claudette	Oaxaca, Veracruz, Atlantic Canada				> 25+ million
2021	Earthquake	06/21/21	06/21/21	China	Yunnan Dali				> 25+ million
2021	Earthquake	06/21/21	06/21/21	China	Southern Qinghai				> 25+ million
2021	Hurricane	07/01/21	07/14/21	Elsa	Lesser Antilles, Greater Antilles, Venezuela, Colombia, Atlantic Canada, Greenland, Iceland				50 million
2021	Typhoon	07/16/21	07/31/21	In-fa (Fabian)	Philippines, Ryukyu Islands, Taiwan, China, North Korea				> 25+ million
2021	Trophical Storm	08/11/21	08/20/21	Fred	Lesser Antilles, Greater Antilles, Southern Quebec, The Maritimes				25 million
2021	Hurricane	08/13/21	08/21/21	Grace	Lesser Antilles, Greater Antilles, Yucatan Peninsula, Central Mexico				513 million
2021	Earthquake	08/14/21	08/14/21		Haiti				1 billion
2021	Hurricane	08/26/21	09/04/21	Ida	Venezuela, Colombia, Jamaica, Cayman Islands, Cuba, Atlantic Canada				> 250 million
2021	Earthquake	09/07/21	09/07/21	Guerrero	Mexico				200 million
2021	Earthquake	09/16/21			China				> 25+ million
2021	Hurricane	09/12/21	09/18/21	Nicholas	Yucatan Peninsula, Tamaulipas				1.1 billion
2021	Hurricane	09/10/21	09/11/21	Larry	Canada				80 million
2021	Cyclone	10/02/21	10/04/21	Cyclone Shaheen	Oman, Iran, India, Pakistan, United Arab Emirates, Saudi Arabia, Yemen				> 25+ million
2021	Earthquake	10/07/21	10/07/21		Japan				> 25+ million
2021	Tropical Storm	10/10/21	10/14/21	Tropical Storm Kompasu	Philippines, Hong Kong, China				245 million
2021	Earthquake	10/16/21	10/16/21		Indonesia				> 25+ million
2021	Tropical Cyclone	10/24/21	11/02/21	Apollo	Italy, Malta, Tunisia, Algeria, Libya, Turkey				> 25+ million
2021	Tropical Storm	10/31/21	11/07/21	Wanda	Atlantic Canada, Bermuda, Azores				> 25+ million
2021	Earthquake	11/14/21	11/14/21		Iran				> 25+ million
2021	Tropical Cyclone	12/14/21	12/18/21	Rai (Odette)	Caroline Islands, Palau, Philippines				> 25+ million
2021	Severe Convective Storm	01/08/21	01/10/21	Windstorm Filomena	Spain				259m
2021	Severe Convective Storm	01/18/21	01/20/21	Windstorm Christoph	UK, Norway				106-159m
2021	Severe Convective Storm	03/10/21	03/13/21	Windstorm Klaus-Luis	France, Belgium, UK, Ireland, Germany, Netherlaands, Luxembourg				192m

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2021	Severe Convective Storm	10/20/21	10/23/21	Windstorm Aurore	France, Belgium, Germany, Poland, Luxembourg, Czech Republic				362m
2021	Severe Convective Storm	11/26/21	11/28/21	Windstorm Arwen	UK				330-396m
2021	Severe Convective Storm	06/18/21	07/01/21	Europe Hailstorm	Austria, Czech Republic, Germany, Poland, Switzerland, Slovakia, France, Italy				2,132m
2021	Severe Convective Storm	06/24/21		Tronado	Czech Republic				200m
2021	Severe Convective Storm	10/28/21	10/29/21	Hail	Australia				733m
2022	Wildfire	01/15/22	02/28/22	Corrientes	Corrientes Province, Argentina				> 25+ million
2022	Earthquake	03/16/22		Fukushima Earthquake	Japan				2.8 billion
2022	Tropical Storm	04/08/22	04/12/22	Megi	Philippines				>25+ million
2022	Typhoon	08/28/22	09/07/22	Hinnamnor	Japan, Taiwan, Philippines, South Korea, Russian, Far East				>25+ million
2022	Earthquake	09/05/22		Luding Earthquake	Luding County in Sichuan province				>25+ million
2022	Hurricane	09/14/22	09/28/22	Fiona	Leeward Islands, Puerto Rico, Dominican Republic, Lucayan Archipelago, Bermuda, Eastern Canada, Saint Pierre and Miquelon, Greenland				660 million
2022	Hurricane	09/23/22	10/02/22	Ian	Trinidad and Tobago, Venezuela, Colombia, ABC Islands, Jamaica, Cayman Islands, Cuba				> 110 billion
2022	Hurricane	10/07/22	10/10/22	Julia	Trinidad and Tobago, Venezuela, ABC islands, Colombia, Nicaragua, El Salvador, Honduras, Guatemala, Panama, Mexico				>400 million
2022	Severe Convective Storm	01/16/22	01/17/22	Windstorm Hannelore	Norway, Sweden, Denmark, Poland, Finland, Lithuania, Liechtenstein				>25m
2022	Severe Convective Storm	01/29/22	01/30/22	Windstorms Malik, Nadia, Valtteri	Denmark, Germany, Sweden, Austria, Czech Republic, UK, Norway, Poland, Slovakia, Lithuania, Latvia				>100m
2022	Severe Convective Storm	02/06/22	02/07/22	Windstorm Roxana	Germany, France, UK, Belgium				>25m
2022	Severe Convective Storm	02/16/22	02/21/22	Windstorms Dudley, Eunice, Franklin	Germany, Belgium, Netherlands, Luxembourg, UK, Ireland, France, Poland, Czech Republic, Austria, Denmark, Switzerland				>1b
2022	Severe Convective Storm	04/06/22	04/07/22	Windstorm Nasim	Germany, Belgium, France, UK, Netherlands				>25m
2022	Severe Convective Storm	05/20/22		Emmelinde	France, Germany				>100m
2022	Severe Convective Storm	05/22/22	05/25/22	Finja	France, Italy, Austria, Hungary, Switzerland, Slovenia				>100m
2022	Severe Convective Storm	06/02/22	06/06/22	Leocardia, May	France, Switzerland, Germany, Slovenia, Austria, Czech Republic, Hungary				>250m
2022	Severe Convective Storm	06/19/22	06/24/22	Petra, Qiara	France, Germany, Switzerland, Italy, Czech Republic, Poland				>1b
2022	Severe Convective Storm	06/26/22	06/29/22	Rebecca, Scarlett	France, Czech Republic, Germany, Italy, Poland, Netherlands, Austria				>250m
2022	Severe Convective Storm	06/30/22	07/01/22	Ulrike	France, Germany, Poland				>25m
2022	Severe Convective Storm	07/20/22		Carolin	Switzerland, France, Denmark, Austria, Poland				>25m
2022	Severe Convective Storm	08/17/22	08/21/22	Karin, Lavinia	France, Italy, Austria, Switzerland, Slovenia,				>100m
2022	Severe Convective Storm	05/21/22		Southern Canada Derecho	Canada				>250m
2022	Severe Convective Storm	07/18/22	07/21/22		Canada				>25m
2023	Wildfire	02/01/23	03/06/23		Chile				>25 million
2023	Earthquake	02/06/23	02/20/23		Turkey, Syria				> 25 million
2023	Cyclone	02/12/23	02/17/23	Gabrielle	New Zealand				> 25 million
2023	Typhoon	05/23/23	05/31/23	Mawar	Guam				> 25 million
2023	Earthquake	06/16/23		France Earthquake	France				> 25 million
2023	Wildfire	08/15/23	09/21/23	Kelowna Wildfire	Canada				> 25 million
2023	Wildfire	08/24/23	09/30/23	Bush Creek Wildfire	Canada				> 25 million
2023	Earthquake	09/08/23			Morocco				> 25 million
2023	Typhoon	07/26/23	08/01/23	Doksuri	Philippines, Taiwan, China, Vietnam				> 25 million
2023	Typhoon	08/26/23	09/03/23	Saola	Eastern Asoa				> 25 million
2023	Typhoon	09/03/23	09/07/23	Haikui	Philippines, Taiwan, China				> 25 million
2023	Typhoon	09/27/23	10/11/23	Koinu	China, Japan, Philippines				>25 million
2023	Hurricane	10/22/23	10/25/23	Otis	Southern Mexico, primarily Guerrero				> 25 million
2023	Earthquake	12/18/23		Jishishan Earthquake	China				> 25 million
2023	Severe Convective Storm	01/15/23	01/18/23	Windstorm Gerard/Gero	Belgium, Switzerland, Czech Republic, Germany, France, UK				>25m
2023	Severe Convective Storm	02/16/23	02/18/23	Windstorm Otto/Ulf	Germany, Denmark, UK, Norway, Poland, Sweden				>25m

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2023	Severe Convective Storm	03/07/23	03/10/23	Windstorm Larisa/Diethelm	Austria, Belgium, Czech Republic, Germany,France, Ireland, UK, Netherlands, Luxembourg				>25m
2023	Severe Convective Storm	03/30/23	03/31/23	Windstorm Mathis/Markus	Belgium, Swtzerland, Czech Republic, Germany, France, UK				>25m
2023	Severe Convective Storm	07/04/23	07/06/23	Windstorm Poly	Germany, Italy, Netherlands				>25m
2023	Severe Convective Storm	11/01/23	11/03/23	Windstorm Ciaran/Emir	Bulgaria, Germany, Spain, France, UK, Ireland, Italy, Netherlands				>1b
2023	Severe Convective Storm	11/04/23	11/05/23	Windstorm Domingos/Fred	Spain, France				>100m
2023	Severe Convective Storm	11/15/23	11/17/23	Windstorm Frederico/Linus	Germany, France, UK				>25m
2023	Severe Convective Storm	12/20/23	12/22/23	Windstorm Pia/Zoltan	Austria, Belgium, Czech Republic, Germany, Denmark, France, UK, Netherlands,Norway				>100m
2023	Severe Convective Storm	12/26/23	12/28/23	Windstorm Gerrit/Bodo	Ireland, UK				>25m
2023	Severe Convective Storm	06/18/23	06/23/23	Lows Kay, Lambert	Austria, Belgium, Czech Republic, Germany, France, Slovakia				>250m
2023	Severe Convective Storm	07/06/23		Zargoza	Spain, France				>25m
2023	Severe Convective Storm	07/11/23	07/13/23		Austria, Czech Republic, France, Germany, Italy, Slovenia, Serbia				>250m
2023	Severe Convective Storm	07/17/23	07/19/23		Austria, Bosnia, Croatia, Germany, Italy, Serbia, Slovakia, Slovenia				>1b
2023	Severe Convective Storm	07/20/23	07/25/23		Bosnia, Switzerland, Germany, France, Serbia, Hungary, Italy, Serbia, Slovakia, Slovenia, Romania				>1b
2023	Severe Convective Storm	08/12/23	08/16/23	Arend, Bernd	Austria, Czech Republic, Germany, France, Italy, Poland				>100m
2023	Severe Convective Storm	08/24/23	08/30/23	Denis, Rae	Austria, Czech Republic, France, Germany, Italy, Lithuania, Latvia, Norway, Poland, Spain, Switzerland				>1b
2023	Severe Convective Storm	07/01/23			Canada				>25m
2023	Severe Convective Storm	07/13/23			Canada				>25m
2023	Severe Convective Storm	07/15/23	07/16/23		Canada				>25m
2023	Severe Convective Storm	07/20/23	07/21/23		Canada				>25m
2023	Severe Convective Storm	08/03/23			Canada				>25m
2023	Severe Convective Storm	08/23/23	08/25/23		Canada				>25m
2023	Severe Convective Storm	08/24/23			Canada				>25m
2023	Severe Convective Storm	05/23/23	05/26/23		Australia				>25m
2023	Severe Convective Storm	12/23/23	12/26/23		Australia				>100m
2024	Earthquake	01/01/24		Noto Earthquake	Ishikawa Japan				>25 million
2024	Severe Convective Storm	01/20/24	01/22/24	Windstorm Isha	Belgium, Switzerland, Germany, Denmark France, Great Britain, Ireland, Netherlands, Norway				>25 million
2024	Severe Convective Storm	01/23/24	01/24/24	Windstorm Jocelyn	Great Britain, Ireland, Demark, Germany, Netherlands, Norway, Poland				>25 million
2024	Severe Convective Storm	01/31/24	02/01/24	Windstorm Ingunn	Norway, Great Britain, Ireland, Sweden				>25 million
2024	Wildfire	02/01/24	03/22/24	Chile Wildfires	Chile				>25 million
2024	Severe Convective Storm	02/12/24	02/23/24	Windstorm Louis	Western & Northern Europe				>25 million
2024	Severe Convective Storm	02/14/24		Victoria Valentine's Day SCS	Australia				>25 million
2024	Severe Convective Storm	02/21/24	02/23/24	Windstorm Nelson	France, Potgugal, Spain, Great Britain				>25 million
2024	Severe Convective Storm	03/30/24	04/03/24	Easter Weekend SCS	Czech Republic, France, Italy, Poland				>25 million
2024	Earthquake	04/03/24		Hualien Earthquake	Taiwan				>25 million
2024	Severe Convective Storm	04/03/24	04/08/24		Australia				>25 million
2024	Severe Convective Storm	04/04/24	04/07/24	Windstorm Olivia	Ireland, Great Britain, France, Spain, Portugal, Netherlands				>25 million
2024	Severe Convective Storm	04/16/24		Hyogo Hailstorm	Japan				>25 million
2024	Severe Convective Storm	05/14/24	05/17/24		Western & Central Europe				>25 million
2024	Severe Convective Storm	06/06/24	06/10/24	Storm Tina	Austria, Demark, Hungary, Switzerland, Slovakia, Romania				>25 million
2024	Severe Convective Storm	06/17/24	06/20/24	Storm Wibke	Denmark, France, Czech Republic, Poland, Switzerland, Beliguim				>25 million
2024	Severe Convective Storm	06/10/24	06/16/24		Chile				>25 million
2024	Tropical Storm	06/19/24	06/20/24	Tropical Storm Alberto	Mexico, Yucatan Peninsula				>25 million
2024	Severe Convective Storm	06/25/24	06/28/24		Central Europe				>25 million
2024	Severe Convective Storm	06/28/24	06/30/24	Storm Annelie	France, Italy, Switzerland				>25 million

Year	Event Type	Begin	End	Event	Country	Affected Area (Detail)	Munich Re NatCATService Insured losses (in original values, US$m) Criteria: insured losses equal/greater US$ 25m. Tries to reflect non-US losses only	Swiss Re Sigma: Insured Loss Est. US$m (mid point shown if range given) Mostly reflect total US and nonUS losses combined.	
2024	Hurricane	07/01/24	07/12/24	Hurricane Beryl	Barbados, Windward Islands, Trinidad and Tobago, Venezuela, Hispaniola, Jamaica, Cayman Islands, Yucatan Peninsula, Belize, Eastern Canada				>25 million
2024	Typhoon	07/23/24	07/28/24	Typhoon Gaemi	Taiwan, China, Philippines, Yaeyama Islands, Indonesia, Vietnam, North Korea				>25 million
2024	Hurricane	08/03/24	08/14/24	Hurricane Debby	Caribbean, Quebec, Atlantic Canada				>25 million
2024	Hurricane	08/13/24	08/19/24	Hurricane Ernesto	Bermuda, Puerto Rico, U.S. Virgin Islands, Antigua and Barbuda, Guadeloupe				>25 million
2024	Wildfire	08/23/24	09/06/24	Brazil/Sao Paulo Fires					
2024	Typhoon	08/28/24	08/31/24	Typhoon Shanshan	Japan, South Korea				>25 million
2024	Typhoon	09/01/24	09/12/24	Typhoon Yagi	China, Phillippines, Vietnam, Loas, Thailand, Myanmar, Hong Kong, Macau				>25 million
2024	Hurricane	09/09/24	09/14/24	Hurricane Francine	Mexico				>25 million
2024	Wildfire	09/15/24	09/20/24	Portugal Wildfires	Central and Northern Portugal				>25 million
2024	Typhoon	09/15/24	09/17/24	Typhoon Bebinca	China, Philippines, NorthMariana Islands, Ryukyu Islands				>25 million
2024	Hurricane	09/22/24	09/28/24	Hurricane John	Mexico				>25 million
2024	Hurricane	09/24/24	09/29/24	Hurricane Helene	Yucatan Peninsula, Honduras, Cayman Islands, Cuba				>25 million
2024	Typhoon	09/26/24	10/04/24	Typhoon Krathon (Julian)	Philippines, Taiwan				>25 million
2024	Hurricane	10/05/24	10/12/24	Hurricane Milton	Mexico, Yucatan Peninsula, Western Cuba, The Bahamas				>25 million
2024	Tropical Storm	10/25/24	10/27/24	Tropical Storm Trami	Philippines, Vietnam				>25 million
2024	Huricane	11/04/24	11/10/24	Huricane Rafeal	Cuba, Panama, Coast Rica, Columbia				>25 million
2024	Typhoon	11/01/24	11/07/24	Typhoon Kong-rey	Philippines, China, South Korea, Japan, Taiwan				>25 million
2024	Typhoon	11/09/24	11/20/24	Typhoon Man-yi	Philippines, Guam, Northern Mariana Islands				>25 million
2025	Earthquake	01/07/25			China, Nepal				>100 million
2025	Windstorm	01/23/25	01/25/25	Windstorm Eowyn (Gilles)	UK, Ireland				>500 million
2025	Cyclone	02/27/25	02/28/25	Cyclone Garance	Reunion, Mauritus				>100 million
2025	Cyclone	03/06/25	03/08/25	Cyclone Alfred	Australia				>100 million
2025	Earthquake	03/28/25			Myanmar, Thailand, Vietnam				>100 million
2025	Earthquake	04/23/25			Turkey				>25 million
2025	Severe Convective Storm	05/02/25	05/04/25		Spain, France, Portugal, Germany, Austria, Czechia, Poland, Sebia, Bosnia, Romania, Bulgaria, Macedonia				>100 million
2025	Severe Convective Storm	05/13/25	05/14/25		China				>25 million
2025	Wildfire	May	June		Canada				>25 million
2025	Severe Convective Storm	06/13/25	06/15/25		France, Italy, Germany, Switzerland, Belgium, Austria, Czechia, Croatia				>100 million
2025	Typhoon Wutip	06/11/25	06/15/25		China, Philippines, Thailand, Veitnam				>25 million
2025	Hurricane Erick	06/16/25	06/21/25		Mexico, Guatemala, El Salvador, Honduras				>25 million
2025	Severe Convective Storm	06/21/25	06/27/25		France, Italy, Germany, Switzerland, Belgium, Austria, Czechia, Slovakia				>25 million
2025	Typhoon Danas	07/04/25	07/10/25		China, Taiwan, Philippines				>25 million
2025	Tropical Storm Wipha	07/18/25	07/24/25		China, Philippines, Vietnam,				>25 million
2025	Wildfire	07/01/25	07/31/25		Cyprese, Greece, Turkey, Bulgaria, Bosnia, Herzegovina				>25 million
2025	Severe Convective Storm	09/04/25	09/09/25		France, Switzerland, Germany, Italy, Austria, Belgium, Luxembourg, Poland				>25 million
2025	Super Typhoon Ragasa	09/22/25	09/26/25		China, Taiwan, Philippines				>25 million
2025	Windstorm Amy	10/03/25	10/04/25		UK, Ireland, France, Norway, Sweden				>25 million
2025	Earthquake	10/27/25			Turkey				>25 million
2025	Huricane Melissa	10/25/25	10/30/25		Cuba, Dominican Republic, Haiti, Jamaica				>25 million
2025	Severe Convective Storm	10/25/25			Australia				>25 million
2025	Severe Convective Storm	11/13/25	11/17/25	Windstorms Claudia and Sascha	Pourtugal, Spain, Italy, France				>25 million
2025	Severe Convective Storm	11/23/25	11/25/25		Australia				>25 million
2025	Severe Convective Storm	12/04/25	12/13/25	Earth Movement, Flooding, Snow, Wind	Canada				>25 million
2026	Severe Convective Storm	01/04/26	01/07/26	Winter Storm	Europe				>25 million
2026	Earthquake	01/02/26			Mexico				>25 million
2026	Wildfire	01/06/26	02/14/26		Australia				>25 million
2026	Severe Convective Storm	01/18/26		Storm Harry	France, Spain, Malta, Italy, Tunisia, Greece				>25 million

Year	Event Type	Begin	End	Event	Country	Affected Area (Detail)	Munich Re NatCATService Insured losses (in original values, US$m) Criteria: insured losses equal/greater US$ 25m. Tries to reflect non-US losses only	Swiss Re Sigma: Insured Loss Est. US$m (mid point shown if range given) Mostly reflect total US and nonUS losses combined.	
2026	Severe Convective Storm	01/23/26	01/26/26	Winter Storm	Canada				>25 million
2026	Severe Convective Storm	01/28/26	02/08/26	Windstom Kristin	Portugal, Spain				>25 million
2026	Hurricane	02/09/26		Cyclone Mitchell	Australia				>25 million
2026	Severe Convective Storm	02/10/26	02/17/26	Windstorm Nils	Spain, France, Italy				>25 million
2026	Hurricane	03/20/26	03/24/26	Cyclone Narelle	Australia				>25 million
2026	Severe Convective Storm	05/29/26	06/04/26		Italy, Belgium, Germany, France, Switzerland, Czechia, Poland				>25 million
2026	Earthquake	06/07/26			Philippines (Mindanao)				>25 milion
2026	Severe Convective Storm	06/09/26	06/11/26		Canada				>25 milion
2026	Earthquake	06/24/26			Venezuela				>25 milion
2026	Severe Convective Storm	06/18/26	06/22/26		France, Belgium, Germany, Netherlands, Switzerland, Czech Republic, Austria, Poland, Slovakia, Hungary				>25 milion
2026	Hurricane	07/11/26	07/15/26	Super Typhoon Bavi	Tiawan, Japan, China				>25 milion
2026	Earthquake	07/28/26			Japan				>25 milion
2026	Wildfire	07/20/26			Spain, France				>25 milion
2026	Severe Convective Storm	08/19/26	08/28/26		France, Spain, Italy, Austria, Latvia, Lithuania, Poland, Estonia, Slovakia, Poland, Czechia, Germany				>25 milion
2026	Hurricane	09/27/26	10/01/26	Hurricane Polo	Mexico				>25 milion

CALCULATION OF CATASTROPHE RISK CHARGE FOR CONVECTIVE STORMS PR027D

(For Informational Purposes Only)

		Modeled Losses	
Disclosure in lieu of model-based reporting:		(8)	(9)
		Direct and Assumed	Net
(11)	For a company qualifying for the exemption under PR027INT D (14), complete 11a through 11c below:		
	a. Provide the company's gross and net 1-in-100-year Convective Storms losses on a best estimate basis in lieu of model-based reporting.		
	b. Provide details on how the company estimated the amounts shown in 11a.		
	c. Provide a narrative disclosure about how the company manages its Convective Storms risk.		

HEALTH PREMIUMS PR019

(36) Total Earned Premiums

C(1), **L(36)** should equal **U&I Part 1 Column 4 Lines 13.1 through 15.9**

Column (1): Sum of Lines **(1) through (22), Line (30), and Lines (33) through (35) minus Lines (7.3) and (18.3)**
Column (2): Sum of all lines