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J. B. BODA

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Rain and Floods hit Tamil Nadu, India hard in Nov - Dec 2015

Flooded highway in Chennai, India on December 3, 2015
Source: CNN

The period October to December is referred to as Northeast Monsoon season (The NE Monsoon) over peninsular India. The NE Monsoon is the major period of rainfall activity over south peninsula, particularly in the eastern half comprising of the meteorological subdivisions of Coastal Andhra Pradesh, Rayalaseema and Tamil Nadu-Pondicherry. For Tamil Nadu, this is the main rainy season accounting for about 48% of the annual rainfall. Coastal districts of the State get nearly 60% of the annual rainfall and the interior districts get about 40-50% of their annual rainfall.

The NE Monsoon of 2015 started with a deficit in October 2015, but the impact of the El Nino, the weather phenomenon that triggers atmospheric changes, resulted in historic rainfall. During The NE Monsoon, El Nino moistens the cyclones which bring rain to states like Tamil Nadu, Andhra Pradesh and Orissa.

Also, during an El Nino year, the low pressure systems in the Bay of Bengal have a typical feature that they move westward, while in other years they move eastward. This caused heavier rainfall in Tamil Nadu and other coastal areas.

The first spell of rains started when a low pressure system developed around November 8, 2015. Incessant rainfall lashed Cuddalore, Chidambaram, and Chennai. The city of Chennai flooded till 17 November, 2015.

The second spell of rain started when a low pressure system, fourth system in twenty days, developed over Bay of Bengal around November 28, 2015. As a result, city of Chennai, state capital and major commercial hub, experienced the worst rainfall in 100 years. The flooding triggered by this rainfall drove thousands of people from their homes, shutting down factories and paralyzed the transport network - road, rail and air. The Chennai airport, constructed in the Adyar river basin, remained shut from December 2-6, 2015.

The Tamil Nadu government estimated economical losses due to floods in Chennai alone could be INR 8481 crore (around USD 130 million, ROE: 1 USD = 65 INR). Assocham, The Associated Chambers of Commerce and Industry of India, estimated the total loss could touch INR 15,000 crore (around USD 2.3 billion). IT enabled services and Automobile would be hit worst. In addition, rice and sugar cane crops were also washed out up to four agriculture districts.

According to initial estimates, insured losses due to floods are around INR 2, 500 crore (USD 384 million); however, the loss numbers may increase. This makes the Tamil Nadu floods one of the worst loss causing events. Recent flood events that impacted the insurance industry and the nation are stated below in table.

Date	Region	Economic Loss (USD)	Insured Loss (USD) & Source
Nov -Dec 2015	Tamil Nadu	2.3 billion - 3 Billion	384 million, expected as on Dec 10, 2015
September 2014	Jammu & Kashmir	4.4 billion (2014 dollars, Swiss Re)	Around 200 million (2014 dollars, Swiss Re)
14-30, June 2013	Uttarakhand	1.5 billion (2013 dollars, Munich Re)	600 million (2013 dollars, Munich Re)
August, 2006	Surat, Gujarat	3.39 billion (2006 Dollars, Munich Re)	407 million (2006 Dollars, Munich Re)
27 July 2005	Mumbai	4.5 billion (2005 dollars, Munich Re)	770 million (2005 dollars, Munich Re)

Source: Assocham, BBC, IMD, Skymet, The Economic Times, The Guardian, The Hindu



Flooded home and cars in Cumbria, UK during storm Desmond on December 6, 2015
Source: *The Telegraph*

Storm Desmond Lashes U.K., Ireland, Norway

Storm Desmond, the fourth named storm of the season, arrived Friday December 4 and continued into Saturday December 5, prompting the issuance of red "take action" warning for parts of the north of England and the south of Scotland. It formed on December 3 and dissipated on December 8. During the weekend of December 5-6, the storm soaked parts of England, Scotland, Northern Ireland, Ireland and Norway with flooding rain, storm surge flooding and winds locally over 100 miles per hour (160 kilometers per hour).

In the United Kingdom, the worst affected areas were centred on Cumbria, parts of Lancashire and the Scottish Borders. In Ireland, the worst affected areas were in the Shannon River Basin in the west and Irish midlands.

According to Association of British Insurers (ABI), the storm will cost insurers around £520 million. Till December 18, insurance companies had already paid out £1.7 million to residential customers and £900,000 to commercial customers.

Source: *BBC, The Guardian, Weather.com*



Smoke fills the sky in the Mallala area, north of Adelaide, from a bushfire, Nov 25 2015 .
Source: www.abc.net.au

Multiple Brushfires in north of Adelaide, South Australia

Multiple brushfires broke out north of Adelaide around November 25, 2015. The fire spread 41 kilometers north to south and threatened communities of Kapunda, Eudunda, Marrabel and Dutton. Fire-fighters used water bombers to contain the fires.

The blaze, known as the Pinery Fire, swept through grasslands burnt more than 210,000 acres, 80 homes and more than 160 sheds. Some eye-witnesses reported the flames climbed to more than 25 meters (80 feet). One of the South Australia's largest piggeries, at Wasleys, was burned down, killing several thousand pigs. Significant loss of livestock was reported in other areas too.

According to the Insurance Council of Australia (ICA), till December 1, 2015, insured losses from the recent bushfires in South Australia now reached A\$88.2 million (USD 64mn) and they might increase too.

Source: *CNN, ICA, Sydney Morning Herald*

For more details email us at: earth@jbbodagroup.com

Address: J. B. Boda Reinsurance Brokers Pvt. Ltd. Maker Bhavan No. 1, Sir. Vithaldas Thackersey Marg,
Mumbai 400 020, India | Phone :+91-22-6631 4949

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