



# Earth



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## U.S.-flagged El Faro cargo ship sunk by Hurricane Joaquin

El Faro (File Picture)  
Source: NBC

The ill-fated U.S.-flagged El Faro cargo ship sunk on October 1, 2015 by Hurricane Joaquin, a category 4 storm that brought strong winds, torrential rain, and storm surge flooding in the Bahamas. Ship tracking data indicated that the ship was sailing at near full speed into the center of the storm before it lost propulsion amid mountainous waves and brutal winds.

Experts said that the captain of the ship had three options on September 30 before it was away from the storm: slow down to assess the weather; turn around; or change course, heading west and hugging the Florida coast. However, the ship went right into the storm and was trapped in the crush of 50-foot sea waves and winds of 125 miles per hour (200 kilometers per hour), near the eye of the hurricane.

On Monday October 5, 2015, after a four-day hunt for the lost ship amid the whipping winds of Hurricane Joaquin, the US Coast Guard said the vessel had probably sunk in a 15,000-foot-deep expanse of the Atlantic Ocean. The disappearance of the El Faro is the worst cargo shipping disaster involving a U.S.-flagged vessel since 1983.

Allianz, XL Catlin, RSA and QBE are among the marine insurers facing shares of a USD 31 million hull losses from El Faro cargo ship.

Source: *Carrier Management, Insurance Insider, New York Times, and Washington Post*



## Flash Flooding in South Carolina, USA

Cars are parked in front of a flooded apartment building in Columbia, South Carolina  
Source: Associated Press

The combination of tropical moisture advection by Hurricane Joaquin and an existing low pressure system over the southeast U.S. caused a band of heavy rainfall to impact South Carolina and the southeastern corner of North Carolina from Friday October 2 to Sunday October 4, which resulted in flash flooding across swathes of South Carolina.

The 1-in-1,000-year event, according to National Oceanic and Atmospheric Administration (NOAA), resulted in 15 deaths, while hundreds of residents remain stranded after heavy rains in the last week of September were followed by consecutive days of rainfall from 1-5 October. Some areas received up to 10 inches of rain on 3 October.



Rainfall distribution in South Carolina between October 1-6, 2015  
Source: Weather.com

At least 11 dams failed in South Carolina since October 3, according to South Carolina Emergency Management Division. Another 35 dams were being monitored.

Experts believe that economic losses from the historic and deadly flooding will easily exceed USD 1 billion. Insured loss estimates may take some to come.

Source: *CNN, Insurance Journal*



## Typhoon Koppu hit Philippines

Typhoon victims are transported along a flooded portion of a highway in Zaragoza, Nueva Ecija in northern Philippines October 20, 2015 | Source: Reuters

Typhoon Koppu made landfall on the east coast of Luzon, the Philippines' biggest and most populated island, early Sunday October 18, 2015 with 210 kilometers per hour (130 miles per hour) winds. After landfall, Koppu, the second strongest typhoon to hit the disaster-weary country this year, crawled over vast swathes of Luzon for three days, bringing torrential rains that triggered landslides and massive flooding.

The death toll from climbed to 58 as home-wrecking floods shifted downstream to coastal villages, displacing tens of thousands of residents. Economic losses, mainly due to damage of infrastructure, homes and crops, are around USD 142 million. Insured losses may not be significant as the insurance penetration is no more than 10 % to 20 %.

The Philippines is hit by an average of 20 storms each year, many of them deadly.

Source: The Guardian, Reuters, AIR Worldwide



A damaged gasoline station in the town of Munoz, Philippines, on Oct 18 2015. | Source: Straitstimes



Flooded municipality of Camilingin Tarlac province | Source: Philippine Air Force

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