

December 2023 – EMEA Loss Report

The LEARISK LOSS REPORT is a monthly news clipping designed to keep professionals in the insurance community informed about relevant claims in the EMEA (Europe, Middle East, and Africa) region. A comprehensive understanding of losses and their circumstances is crucial for those interested in risk analysis and policy underwriting. It is important to note that since this data is sourced externally, the report does not represent the opinion of LEARISK, and we cannot assure the technical accuracy of the descriptions within the articles.

LEARISK also publishes a monthly loss report focused on LATAM (in Spanish). Subscribe to receive LEARISK Loss reports and our Seminar Program [HERE](#)

LOSSES IN THE EMEA REGION

ITALY
SOUTH AFRICA
SPAIN
UNITED KINGDOM

OTHER RELEVANT LOSSES (NA/LATAM/APAC)

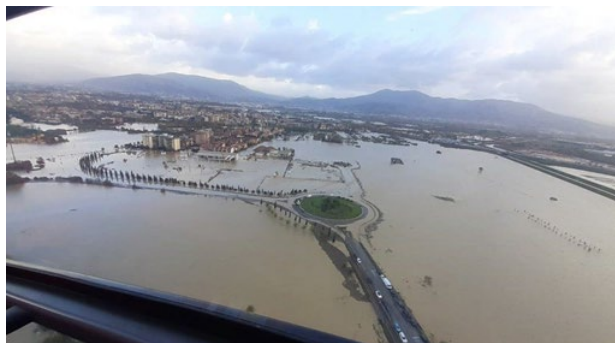
AUSTRALIA
BRASIL
CHINA
ECUADOR
FILIPINAS
INDIA
UNITED STATES

LOSSES IN THE EMEA REGION

ITALY

03/11/2023 – Flood

TUSCANY STORM AND FLOODS RAVAGE CENTRAL ITALY LEAVING SIX DEAD



Large areas of Tuscany have been hit by flooding, leaving six people dead and several others missing, after heavy winds and rain buffeted central Italy. Cars were swept away as the River Bisenzio flooded and people climbed on roofs to escape the deluge. Hospitals were flooded, people in cars were trapped in underpasses and the west coast was lashed by high waves. The extreme conditions are directly linked to Storm Ciarán which has caused more than 13 deaths in Western Europe.

Winds of 207km/h (129 mph) were recorded earlier on the north-west coast of France, as the storm also lashed southern England, Belgium, the Netherlands and Germany, as well as the Atlantic coast of Spain and Portugal. Power lines went down and transport was severely disrupted.

Source: [BCC](#)

SOUTH AFRICA

28/11/2023 – Collapses, Impacts and other accidents

IMPALA PLATINUM MINE ACCIDENT IN SOUTH AFRICA KILLS 11



An accident at a platinum mine in South Africa has resulted in the death of 11 workers and injuries to 75 others. The incident occurred at a mine in Rustenburg, involving a winding rope connected to a cage-style lift used for transporting workers up and down the mine shaft. The lift unexpectedly moved downward, causing the accident. The mine's operations have been suspended, and a thorough investigation is underway. The surviving workers, some with serious injuries, have been

sent to hospitals. The accident is described as "highly unusual," and calls for responsibility and compensation for victims have been made by union leaders

Source: [BCC](#)

SPAIN

01/11/2023 – Fire and/or Explosion

ONE PERSON KILLED, OTHERS SEVERELY INJURED IN FIRE AT ASPHALT PLANT

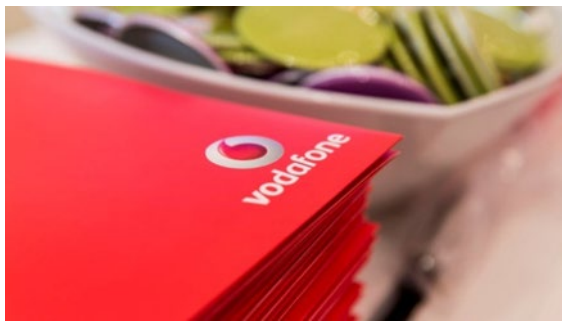


The firefighting services had to put out a fire that broke out in a pellet company located in the municipality of Pontedeva. An individual explained in the emergency call that an electrical transformer was on fire inside the company's facilities, located in the Trado business park. Although there were people working at that time, no one had been affected by the flames.

Source: [lavozdegalicia](#)

23/11/2023 – Cyber attack

THE CYBERATTACK ON VODAFONE EXPOSES BANKING AND PERSONAL DATA OF CLIENTS IN SPAIN



Vodafone has suffered a cyber incident that has compromised the privacy and banking and personal data of a "limited" number of customers in Spain. The incident is the result of unauthorized access to the systems of one of its collaborators. However, the organization has already admitted to having resolved the vulnerability that would have allowed access and the subsequent theft of data by attackers. The company has detailed that the leaked data includes

bank account numbers, names, telephone numbers, email addresses and postal addresses. Vodafone assures that the access passwords to the operator's customer area have not been exposed, but it is still recommended to "change the passwords that are related to payments".

Source: [CSO Computerworld](#)

30/11/2023 – Fire and/or Explosion

A FIRE AFFECTS ONE OF THE LARGEST BREAD FACTORIES IN ALFACAR



A fire that occurred in the early hours of this Thursday has burned to destruction one of the largest bread factories in Alfacar. Fortunately, the flames have not caused any injuries. The bakery's bread is known for having a Protected Geographical Indication (PGI) granted by the European Union, a certification that only four breads in the country have. The burned factory has almost fifty ovens. It is a factory that has its own offices, from where they supply bread and sweets to numerous stores,

restaurants and large stores in Granada, so what happened, just at the beginning of the Christmas campaign, is "a disaster" for the company and for the many families who work there.

Source: [Ideal](#)

UNITED KINGDOM

07/11/2023 – Fire and/or Explosion

FIRE AT A CHEESE FACTORY IN LONGRIDGE



On Monday at 9.30pm a fire broke out at the Butlers Farmhouse Cheeses offices and packaging site on the Shay Lane industrial estate in Longridge. “Our dairy, which is a separate site in Inglewhite, was not affected and continues to convert milk into cheese today. Our priority is to support and care for our entire team (our extended family) and we have been humbled by the support of our local community and our customers.” The fire led to the closure of Longridge High School and St Cecilia's RC High School throughout Tuesday as the playgrounds were filled with debris from the fire.

Source: [BBC](#)

23/11/2023 – Fire and/or Explosion

WORKER TRAPPED DURING FIRE IN TOWER UNDER CONSTRUCTION



A man working on a tower under construction in Reading, United Kingdom, was rescued this Thursday by the quick and agile actions of a crane operator who managed to locate a cage within his reach to remove him while he was surrounded by fire and a veritable wall of black smoke. Reading is an English city located west of London. It belongs to Berkshire County and is considered the safest city among the five countries that make up the island nation. Emergency services were alerted to the fire shortly after 11.30am local time and around 50 firefighters worked at the scene along with an aerial ladder platform and an incident command unit.

Source: [Daily Mail](#)

24/11/2023 – Cyber attack

CYBER-ATTACK DISRUPTS UK PROPERTY DEALS



House sales and purchases across the UK have been disrupted by a cyber-attack affecting multiple conveyancing firms. CTS, a legal sector specialist infrastructure service provider, confirmed in a statement that it has experienced a service outage caused by a cyber-incident. The firm said the cyber-attack has impacted a portion of the services it delivers to some of its clients. The outage is believed to have affected up to 200 law firms that use CTS' services. This prevents conveyancing companies from accessing the necessary systems to progress property transactions.

Numerous UK-based law firms, including O'Neill Patient, Talbots Law and Taylor Rose MW, have issued statements informing customers that they are “currently experiencing service difficulties due to a technical outage affecting multiple organizations within the legal sector.” The incident threatens to severely delay many exchanges and completions that are due to take place today. CTS said it is working with third-party experts, including a leading global forensics firm, to help investigate the incident and restore its services.

Source: [Infosecurity Magazine](#)

OTHER RELEVANT LOSSES (NA/LATAM/APAC)

AUSTRALIA

15/11/2023 – Machinery Breakage

5 INJURED IN TOXIC CHEMICAL SPILL AT PINJARRA ALCOA REFINERY



Five workers have been injured and two have been rushed to hospital after a toxic spill broke out at the Pinjarra Alcoa Refinery south of Perth, Australia. Emergency services arrived at the alumina site in Oakley at 3:30 p.m. on Tuesday, after reports that a number of workers had suffered chemical burns. The refinery mines bauxite ore. This is the third chemical spill for the Alcoa Refinery within nine years, after three workers suffered burns under similar circumstances in December 2021.

Source: [Powder Bulk Solids](#)

BRASIL

07/11/2023 – Fire and/or Explosion

FIRE CONSUMES CHOCOLATE FACTORY IN BRAZIL



The fire broke out during the late morning in a factory of the Brazilian company Cacau Show, in the municipality of Linhares. The factory is responsible for 19% of all Cacau Show production. The causes of the fire are unknown currently. The firm also indicated that it is reorganizing its supply chain so that the fire does not have an impact on its production. Cacau Show has three factories and last year had a turnover of 4 billion reais (820 million dollars), with a production increase of 26% compared to 2021, up to 27,400 tons.

Source: [Crisis 24](#)

CHINA

10/11/2023 – Fire and/or Explosion

2 KILLED IN OIL TANKER EXPLOSION IN SOUTHWEST CHINA'S SICHUAN



A fuel truck in Sichuan, China experienced a fatal leak, resulting in a devastating explosion near a gas station. The incident, which caused two fatalities and two injuries, serves as a stark reminder of the dangers associated with the handling and transportation of hazardous substances like fuel. The scene unfolded dramatically as the tanker erupted, engulfing the surrounding area in massive flames and thick smoke. The explosion also ignited two nearby trucks, prompting swift action from authorities.

Source: [TAPA APAC](#)

ECUADOR

06/11/2023 – Civil Liability

POWER OUTAGES: \$10 MILLION IN LOSSES IN THE POULTRY SECTOR



Losses after power outages. The poultry sector, through the National Corporation of Poultry Farmers of Ecuador (Conave), assured this November 1, 2023 that electricity rationing has generated losses amounting to about 10 million dollars. Conave pointed out that the losses translate into less demand for products such as eggs, chicken and turkey, by hotels, restaurants, catering and neighborhood stores. The energy crisis has also hit other sectors. Power outages can mean losses of 2.6 million dollars in Quito's commercial sector, according to a study

by the consulting firm Oikonomics.

Source: [Expreso](#)

18/11/2023 – Collapses, Impacts and other accidents

ABOUT 300 HOUSES CONTINUE SINKING IN SOLANDA, IN THE SOUTH OF QUITO



The habitants of Solanda, located in the south of Quito, have lived and slept in fear for seven years. Around 300 houses in this sector have not stopped sinking since 2017, when construction of the Quito Metro began. In just over eight blocks around there are one, two, three and four-story homes with broken windows, cracked walls, sloping floors and destroyed roofs. There are also about 50 empty houses that are barely supported by wooden sticks and iron and cement

columns. Their owners preferred to abandon them for fear that a wall or ceiling would collapse on them at any moment. Property damage is visible to anyone walking through the area. The external walls are inclined and with cracks, there are yellow tapes with the word "danger", which warn of a possible collapse of the building. The president of the Executive Committee of Solanda demands that the Municipality execute the guarantees of around USD 50 million that appear in the contract signed between the Metro builder and the Seguros Generali company.

Source: [Primicias](#)

FILIPINAS

21/11/2023 – Nature Risks

EARTHQUAKE OF MAGNITUDE 6.7 SHOCKED THE MINDANAO REGION



At least nine people died in the powerful earthquake that shook the southern Philippines. The 6.7 magnitude earthquake shook the Mindanao region, causing locals to flee, the roof of a shopping center collapsing and power outages. At least 15 people were injured and more than 800 houses were damaged, the national disaster reduction and management council reported.

Source: [The Guardian](#)

INDIA

14/11/2023 – Fire and/or Explosion

SEVEN KILLED IN FIRE AT BLUE JET HEALTHCARE'S MAHAD PLANT

Seven people were killed after a fire erupted following a blast at a pharmaceutical company in India's Maharashtra's Raigad district on Friday. Several others were left injured, and a search operation is underway to trace missing individuals. The blaze erupted at Blue Jet Healthcare around 11 a.m. Friday. The initial investigation showed the fire broke out due to a short circuit. However, officials on Friday said that the blaze erupted following a blast at the factory, leading the barrels containing chemicals to explode.

Source: [Powder Bulk Solids](#)

21/11/2023 – Collapses, Impacts and other accidents

41 WORKERS WERE TRAPPED FOR NINE DAYS IN A TUNNEL IN THE INDIAN HIMALAYAS

A group of 41 men has been trapped in a tunnel in the Indian Himalayas for over a week due to a cave-in on November 12. The men, who are in good condition, have access to light, oxygen, food, water, and medicines. Efforts to rescue them have been hindered by challenges in drilling through debris in the mountainous terrain. Recent images show the men communicating with rescue workers in the tunnel. A 30-second video, shot through an

endoscopy camera, depicts the trapped men in helmets and construction jackets. Rescuers plan to resume drilling horizontally to create an exit for the men. Authorities are also exploring other plans for their rescue. The trapped workers, low-wage laborers from impoverished regions, are reported to be in good spirits and have been advised to engage in light activities while confined.

Source: [IOL](#)

UNITED STATES

03/11/2023 – *Collapses, Impacts and other accidents*

COAL MINE COLLAPSE LEAVES 1 DEAD AND 1 TRAPPED AT MARTIN MINE PREP PLANT



One man has died after he and a coworker were trapped beneath tons of concrete and steel when an 11-story building being demolished collapsed at an abandoned eastern Kentucky mine's coal preparation plant. The building at Martin Mine Prep Plant in Martin County collapsed around 6:30 p.m. Tuesday. "It's a terrible day for us. We've seen tragedies like this before associated of course with the industries that we're involved in. So, it's not foreign to us, but it's still a terrible day any time we see a tragedy," Martin County Judge Executive Lon Lafferty said during a news conference at the scene. The

search is still ongoing for the second worker. Lafferty said the men were working to demolish part of the abandoned mine site on Wolf Creek when the collapse occurred. He said the workers were trapped under a "tremendous pile of rubble." The plant hasn't been in use for several years, and the men were on the bottom floor when it collapsed.

Source: [Powder Bulk Solids](#)

08/11/2023 – *Fire and/or Explosion*

EXPLOSION AT "SOUND RESOURCE SOLUTIONS", A CHEMICAL PLANT IN TEXAS



An explosion at a chemical plant in Shepherd, northeast Texas, this Wednesday morning left an employee injured and residents in the area under shelter-in-place orders after the intense black smoke it unleashed. The causes that led to this event are still being investigated. Sound Resource Solutions, is a company in charge of mixing, packaging and distributing industrial chemicals such as sulfuric acid, acetone, and other petrochemical products such as xylene and toluene. These solvents are then used in the production of glue and removers. The first

reports, however, suggest that the substances involved in the explosion would be flammable liquids - possibly diesel oil and turpentine - that left a worker injured. The authorities said that "at the moment, the effects of the chemicals in the air are unknown" although they warned that the products present in the plant are "known for their acute toxicity, carcinogenicity and reproductive toxicity, and can cause serious damage to the eyes. or eye irritation, skin corrosion or irritation, aspiration hazard, and organic toxicity".

Source: [Abc 13](#)