

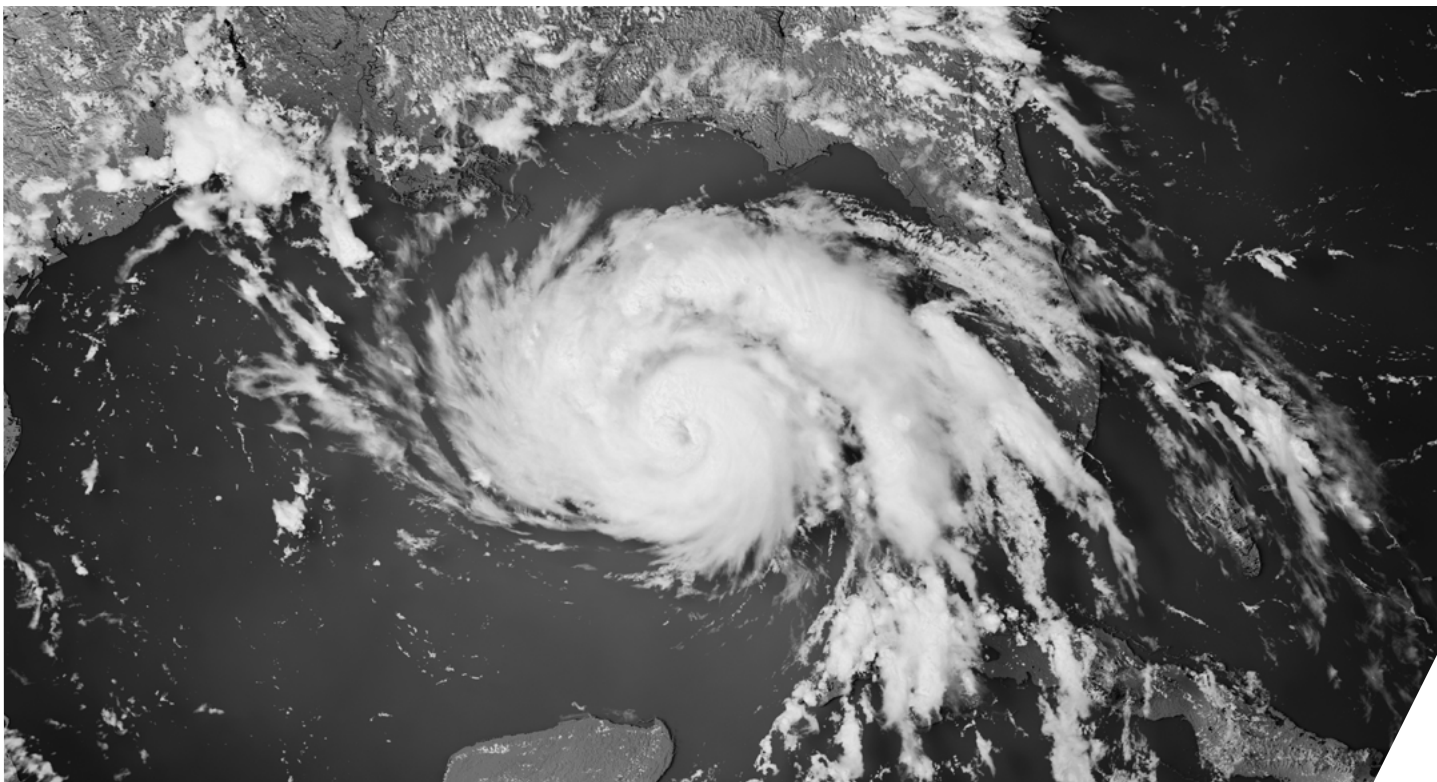
2026 Hurricane Season Forecast

Each spring various prognosticators look at the global weather patterns and localized temperature data to put together forecasts for the coming hurricane season.

The most prominent of these forecasts is from Colorado State University (CSU). While Colorado is thousands of miles from hurricane exposure, they have developed expertise in tropical atmospheric modeling since the 1970s.

Additional forecasts come from governmental agencies, like NOAA, and commercial weather entities that put their own proprietary spin on the governmental datasets.

Like most weather forecasts, these hurricane predictions are only guides. In no way do they offer precise predictions of when hurricanes will form or where hurricanes will impact.



What will this year's hurricane season look like?

The forecasts are predicting a below normal season. Most groups, such as NOAA, Accuweather and Tropical Storm Risk forecast eight to 14 named storms, three to six hurricanes, and one to three major hurricanes.

CSU generally makes more precise (though not necessarily more accurate) forecasts. This year they are predicting 13 named storms, six hurricanes and two major hurricanes. They are also projecting below-average major hurricane landfall probabilities: 32% for the U.S. coastline, 15% for the East Coast and 20% for the Gulf Coast.

Does this change what my clients should do?

Despite the below-average forecasts, both NOAA and CSU emphasize that one storm making landfall can still cause massive damage, transforming a quiet season into a significant year for losses. Insureds should not base their insurance decisions on forecasts.

Instead, encourage your clients to consider purchasing coverage. History shows that approximately 85% of damaged buildings have no flood coverage and **three quarters of flooded properties are outside high-risk flood zones.**

What options do my clients have?

Amwins offers a broad range of coverage options. From our **automated and convenient online portal** to traditional underwriting by a team with decades of experience, we offer flood solutions from several market partners, covering a broad appetite.

We help you win

The Amwins Flood Team is here to help you deliver winning solutions to your clients. We have added capabilities and options just in time for hurricane season, making sure we can help you exceed your clients' expectations.

The insights shared here, paired with tools like **Amwins IQ**, can help you more easily access and apply those solutions for your clients in real time.

Insights provided by:

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To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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