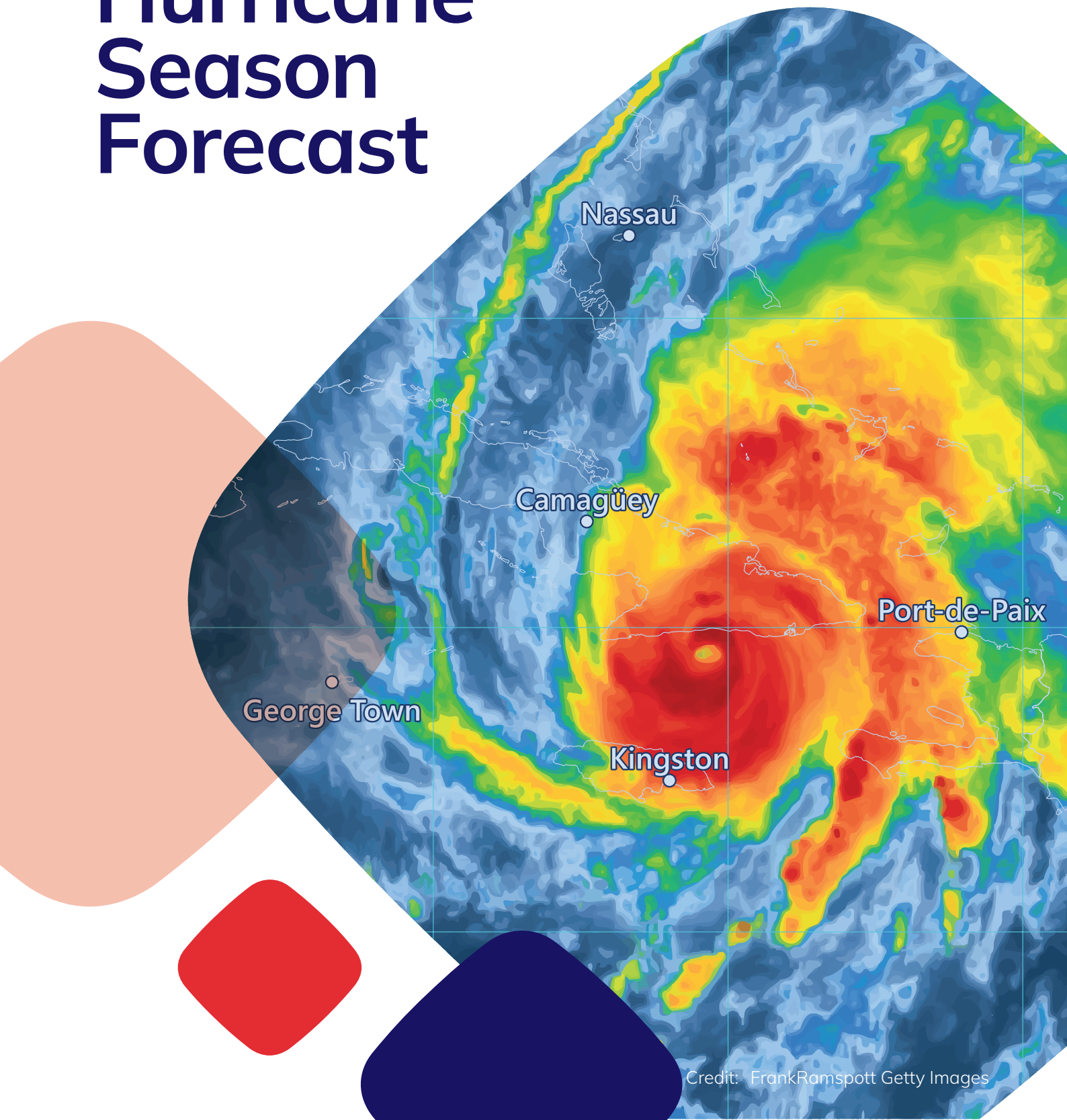
MS Amlin

2026 Hurricane Season Forecast



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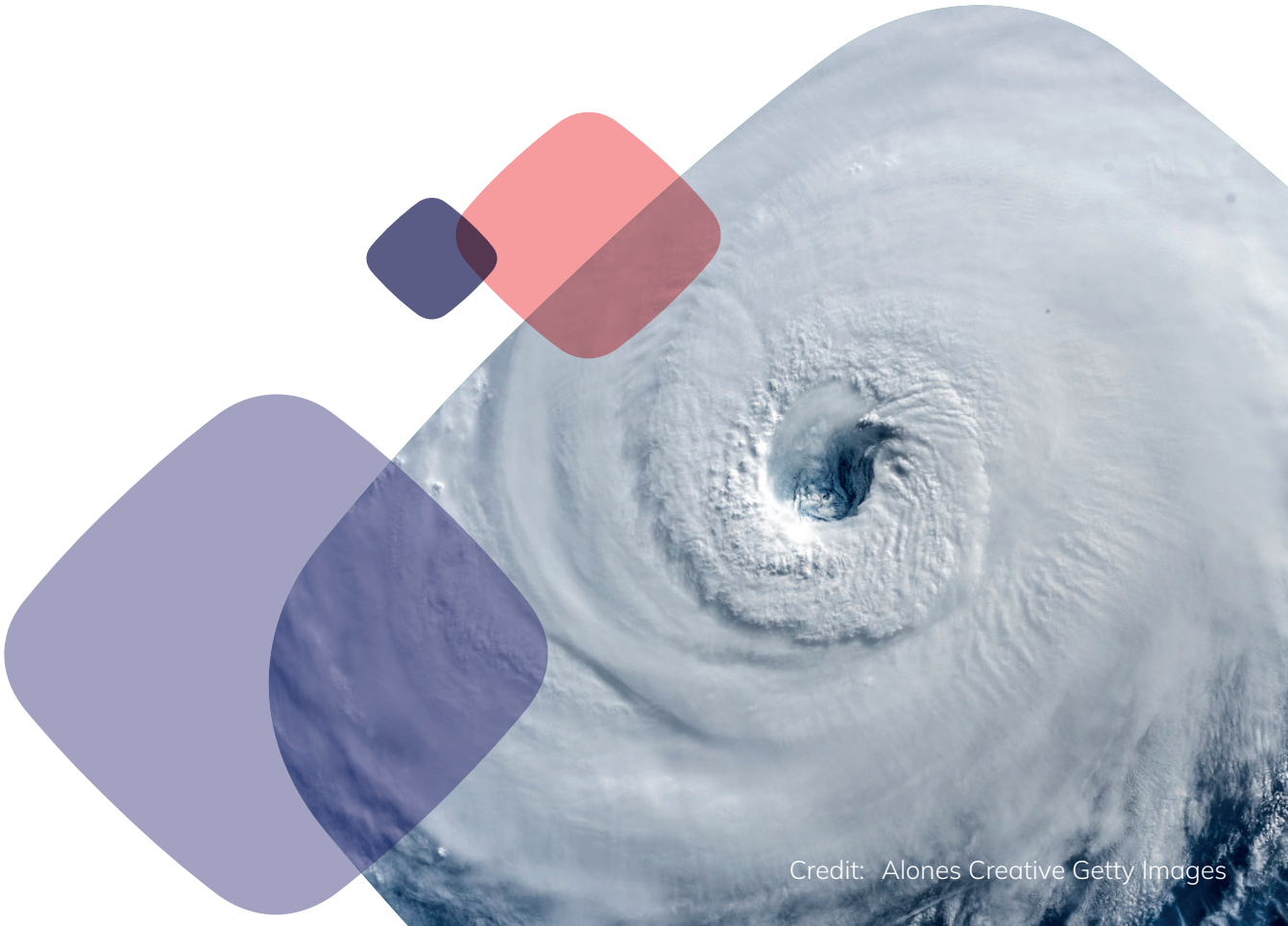
Executive Summary

Forecasts this year are for below average activity in the North Atlantic with the mean forecast (as at 12th June 2026) for a season with **11 named storms**, **5 hurricanes**, and **2 major hurricanes**.

The North Atlantic hurricane season officially begins on 1st June and ends 30th November, with August-October representing the peak months. Forecasts this year are for below average activity in the North Atlantic with the mean forecast (as at 12th June 2026) for a season with **11 named storms**, **5 hurricanes**, and **2 major hurricanes**. This is driven by the development of El Niño conditions, with the mean forecast predicting a very strong, or "super" El Niño year. **NOAA confirmed that El Niño has formed on 11th June 2026 and is expected to strengthen over the coming months.**

Consistent with the basin wide forecast, there is a reduced chance of a severe US landfall. There is a 27% probability of at least one Category 4 or 5 US landfall, compared with 39% in the 2025 forecast (based on Reask's forecast-conditioned event set).

In the Pacific Basin, an **above-average activity** season is forecast with **27** named storms, **18** typhoons, and **11** intense typhoons. This is also consistent with the expected El Niño influence, which tends to suppress Atlantic activity while making conditions more favourable for tropical cyclone activity in parts of the Pacific.



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2026 North Atlantic forecasts (as at 12 June)

The latest forecasts for the 2026 North Atlantic hurricane season point to below-average basin-wide activity. Forecasts[1] from a range of public, academic and private forecasting groups are summarised in Table 1 and Figure 1. Across the available forecasts, the mean outlook is for 11 named storms, 5 hurricanes and 2 major hurricanes.

For forecasts that also provide an Accumulated Cyclone Energy (ACE) estimate, the mean ACE forecast is 82.1, well below the 1991–2020 climatological average of 123. Accumulated Cyclone Energy (ACE) is a measure of overall seasonal activity that reflects the number, intensity and duration of named storms. However, these are basin-wide forecasts and do not directly indicate landfall risk. Landfall activity depends on in-season steering patterns, which are often only predictable weeks or days in advance. ACE also does not necessarily reflect the number or severity of landfalls. For example, a long-lived storm that remains over open water can generate a substantial share of seasonal ACE, while shorter-lived storms can cause greater insured impacts if their tracks bring them over exposed coastal areas.

The below-average outlook is primarily driven by the presence of El Niño conditions, which NOAA confirmed had formed by 11th June 2026 and are expected to strengthen into the Northern Hemisphere winter 2026-27 (NOAA, 2026b). This is directly relevant to the Atlantic hurricane season: NOAA's June 2026 ENSO probabilities indicate a 100% chance of El Niño during August–October, covering the peak months of the North Atlantic hurricane season. El Niño typically suppresses North Atlantic hurricane activity by increasing vertical wind shear across parts of the tropical Atlantic and Caribbean. NOAA also indicates a 63% chance of a very strong El Niño during November-January, after the hurricane season. The suppressive ENSO signal is partly offset by warmer-than-average tropical Atlantic sea surface temperatures, which remain favourable for storm formation and intensification.

Table 1: North Atlantic hurricane season forecasts (as at 12th June), where ACE is accumulated cyclone energy (ACE). Predictions from five reputable forecasters are shown. Not all forecasts provide a prediction for ACE.

Source	Named Storms	Hurricanes	Major hurricanes (Category 3+)	ACE Index
National Oceanic and Atmospheric Administration (NOAA 2026a)	11	4.5	2	-
Colorado State University (CSU 2026)	11	5	2	70
Tropical Storm Risk (TSR 2026a)	11	4	1	55
UK Met Office (Met Office 2026)	9	5	2	72
Reask (July leftover view[2])	10.4	5.3	2.7	-
Average of 12 forecasts (excluding Reask)	11.1	4.7	2.0	82.1
NOAA historical mean average (1991 – 2020)	14.4	7.2	3.2	123.0

[1] More than 20 research groups, private companies, universities, and government agencies produce seasonal hurricane forecasts each year, using seasonal weather forecasts, statistical models, and key atmospheric indices such as the El Niño-Southern Oscillation (ENSO), Sea-Surface Temperatures in the Atlantic and the North Atlantic Oscillation (NAO). We present results from 12 of these forecasters, which reported May-June forecast numbers.

[2] Reask forecast for the remaining season only, starting 1st July 2026, rather than a full season forecast. Reported storm counts therefore represent expected activity from July onwards and are approximately 10% lower than the equivalent full-season values.

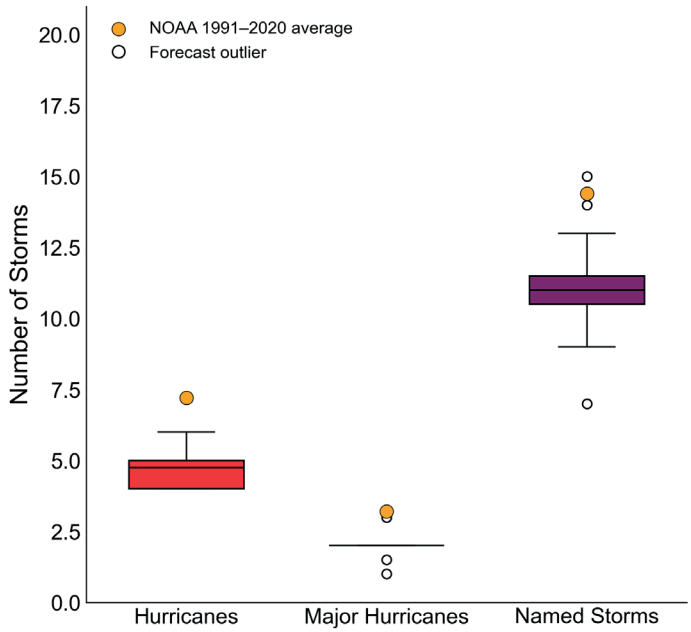


Figure 1: Box plots summarising 2026 North Atlantic hurricane forecasts from research groups, private companies, universities and government organisations, as at 12th June 2026. Forecasts are shown for hurricanes, major hurricanes and named storms. Historical averages from NOAA for 1991–2020 are shown as orange dots, and hollow circles indicate forecast outliers. Data downloaded from the Barcelona Supercomputing Centre Seasonal Hurricane Predictions platform (BSC 2026).

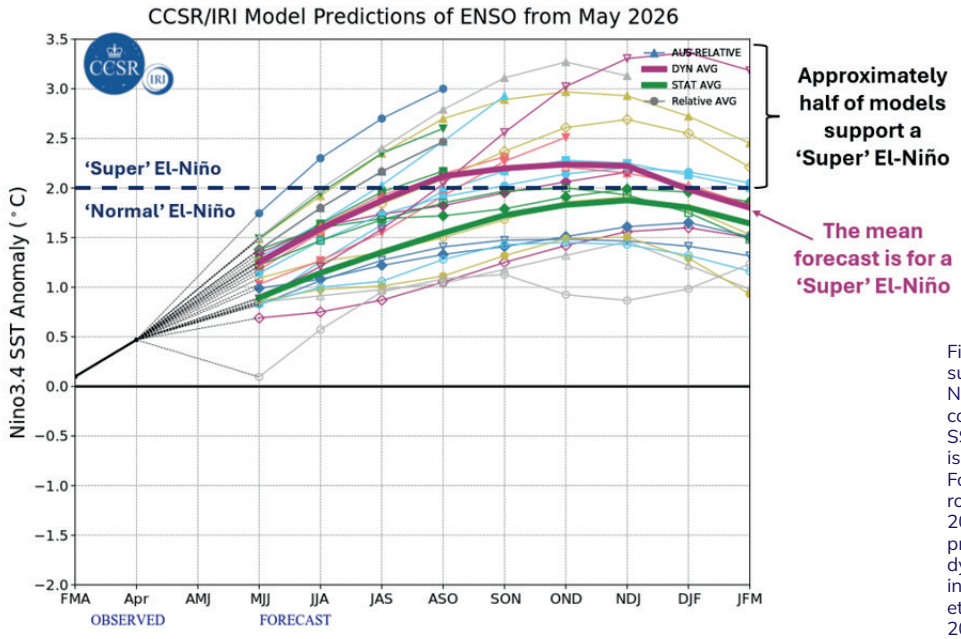


Figure 2: 2026 ENSO forecasts showing sea surface temperature anomaly forecasts for the Niño 3.4 region, as at 1st June 2026. El Niño conditions are typically defined when the Niño 3.4 SST anomaly exceeds +0.5°C, a 'super' El Niño is defined when the anomaly exceeds +2.0°C. Forecasts are shown for overlapping three-month rolling periods, beginning with May-June-July 2026. Forecasts are based on the IRI ENSO prediction plume, which combines real-time dynamical and statistical model forecasts from international forecast producers (IRI 2026; Ehsan et al., 2024). NOAA confirmed on 11th June 2026 that El Niño conditions were present and expected to strengthen into winter 2026-27.

Pacific Basin

Pacific basin tropical cyclone activity is strongly influenced by the state of ENSO. El Niño conditions have now developed, with NOAA CPC confirming on 11th June 2026 that El Niño is present and expected to strengthen into the Northern Hemisphere winter. El Niño typically shifts warmer waters and enhanced convection eastwards across the tropical Pacific, which can support a more active and more intense Northwest Pacific typhoon season, with a tendency for storms to form further east and track for longer over open water.

Consistent with this outlook, Tropical Storm Risk has forecast above-average Northwest Pacific typhoon activity for 2026. TSR forecasts **27 tropical storms**, **18 typhoons** and **11 intense typhoons**, compared with historical averages of 26, 16 and 9 respectively for 1991-2020. This points to a season that is only slightly above average by total storm numbers, but more clearly elevated in terms of typhoon and intense typhoon activity.

What Happened Last Year?

North Atlantic basin

The 2025 Atlantic hurricane season finished close to average by headline storm counts, generating **13 named storms**, **5 hurricanes** and **4 major hurricanes**. However, the season was unusual in terms of the intensity of storms that formed. Of the five hurricanes, four reached major (Category 3+) strength, giving an 80% hurricane-to-major-hurricane conversion rate, the highest ever recorded in the satellite era. Three storms reached Category 5 intensity: Erin, Humberto and Melissa (NHC, 2026a).

This made 2025 only the second season on record, after 2005, to produce more than two Category 5 storms in the North Atlantic. The season highlighted the difference between basin activity, storm intensity and insured loss outcome.

Pre-season conditions were shaped by very warm Atlantic sea surface temperatures, alongside weak La Niña-like conditions for parts of the season. Normally, these conditions would favour hurricane formation and intensification. Despite this, the early part of the season was relatively suppressed. From June to July, high pressure over the Atlantic, dry air and enhanced vertical wind shear limited tropical cyclone development, even though sea surface temperatures in the Main Development Region (MDR) were very warm. The season was therefore not consistently favourable for hurricane activity (Powell and Petrie, 2025).

Later in the season, particularly from late September into October, atmospheric conditions became more favourable, especially across the Caribbean. Short-lived favourable phases of atmospheric variability supported bursts of convection and rapid intensification. The most significant storm of the season was **Hurricane Melissa**, which formed in the Caribbean in late October and rapidly intensified from a Category 1 hurricane on 25th October to Category 5 intensity by 27th October. Melissa reached a peak intensity of 165 kt, equivalent to around 190 mph, with a minimum central pressure of 892 mb, making it one of the strongest hurricanes on record in the Atlantic basin. Melissa made landfall near New Hope, Jamaica, on 28th October 2025 as a Category 5 hurricane (NHC, 2026a).

Estimates cited placed physical damage in Jamaica at around US$8.8bn, equivalent to approximately 41% of Jamaica's 2024 GDP (World Bank and IDB, 2025). Limited insurance penetration in Jamaica meant insured losses were materially lower than total economic damage. Moody's RMS estimated private market insured losses from Melissa at US$3–5bn, with a best estimate of US$3.5bn, primarily driven by wind impacts in Jamaica (Moody's RMS, 2025). Wider regional economic loss estimates for the western Caribbean were reported at around US$48–52bn, although these are not directly comparable with Jamaica-specific physical damage or insured-loss estimates (AccuWeather, 2025).

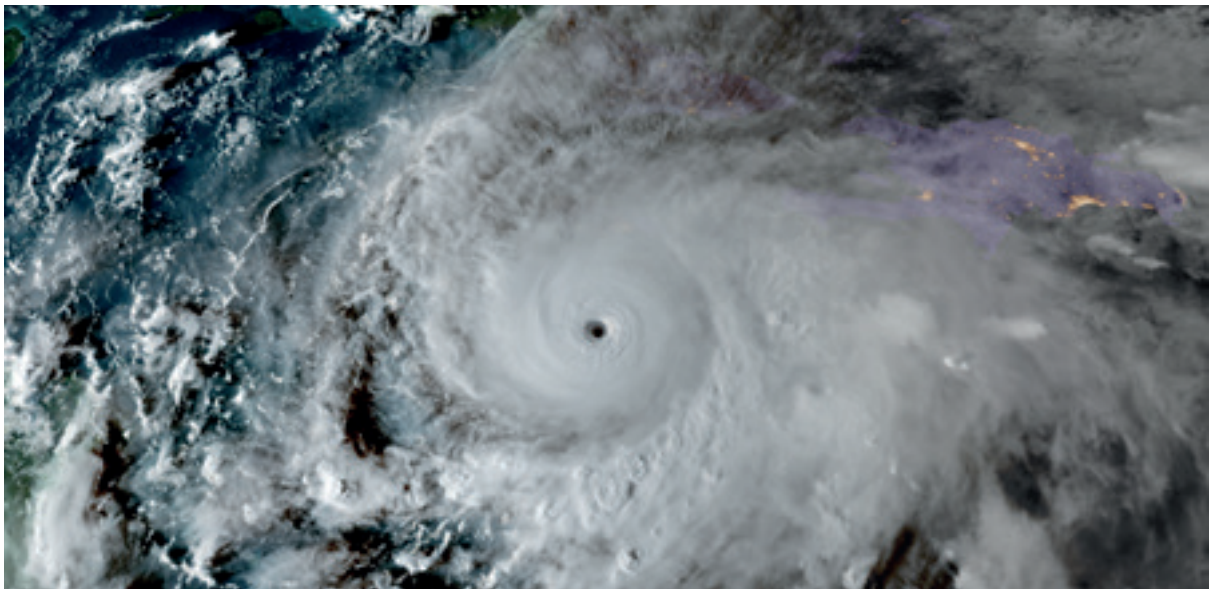


Figure 3. Hurricane Melissa approaching landfall in Jamaica. Source: CSU / CIRA & NOAA / NESDIS.

Ocean basin	Named storms	Hurricanes	Major hurricanes (Category 3+)	Accumulated Cyclone Energy (ACE)
North Atlantic	13 (14.4)	5 (7.2)	4 (3.2)	130.8 (123)
Eastern North Pacific	18 (15.0)	9 (8.0)	4 (4.0)	100.9 (133)
Western North Pacific	28 (25.5)	17 (16.0)	5 (9.3)	187 (301)

Table 2. 2025 tropical storm statistics by basin compared with 1991–2020 climatology. Bracketed values show climatological averages. Data are from NOAA/NHC for the North Atlantic and Eastern North Pacific, and TSR/EuroTempest for the Western North Pacific (NHC 2026a; NHC 2026b; TSR 2026b).

Note: The Eastern Pacific figures refer to the Eastern North Pacific only, excluding the Central Pacific; if including the Central Pacific, the wider East/Central Pacific season had approximately 20 named storms. Observed 2025 basin statistics are sourced from NOAA/NHC for the North Atlantic and Eastern North Pacific, and TSR/EuroTempest for the Western North Pacific. Bracketed climatological averages are from NOAA for the North Atlantic and Eastern North Pacific, and TSR/EuroTempest for the Western North Pacific.

The continental US experienced an unusually benign hurricane landfall season – for the first time since 2015 no hurricanes made landfall in the US. The only US landfalling storm was Tropical Storm Chantal, which made landfall in South Carolina and caused inland flooding and isolated wind damage (NOAA/NESDIS, 2025). Repeated low-pressure systems over the western Atlantic and eastern US helped steer several storms northwards and out to sea before they could make US landfall. Storm formation was also more concentrated in the central and eastern Atlantic, while the Gulf of Mexico was relatively quiet.

The key lesson for insurers is that even though there were no US hurricane landfalls, the climate state was still capable of producing severe losses. Warm ocean conditions supported rapid intensification, while favourable steering patterns prevented the most intense storms from reaching the US coastline.

Pacific Basin

Eastern Pacific

The Eastern Pacific had a near-normal to slightly above-average hurricane season by storm count. The basin produced **18 named storms**, **9 hurricanes** and **4 major hurricanes**. The season started relatively quickly, with several early-season systems forming off the Pacific coast of Mexico. The most notable landfalling storm was Hurricane Erick, which formed in June and rapidly intensified to Category 4 strength before making landfall in Oaxaca, Mexico, as a Category 3 hurricane on 19th June 2025.

Damage to power lines in Florida.

Credit: Bilanol. Getty Images

Western Pacific

The Western Pacific season produced near-average numbers of storms and typhoons, but below-average activity by ACE. The basin generated **28 named storms**, **17 typhoons** and **5 intense typhoons**. The season was unusual as it produced a relatively high number of typhoons but a low number of intense typhoons. Storms generally had less time over open warm water before interacting with land. This was partly because storm formation was displaced further west than normal, closer to the Philippines and South China Sea. Consequently, many storms tracked across the Philippines, southern China and Vietnam, while Japan was largely spared from typhoon landfalls (TSR, 2026b).

Activity increased sharply from mid-September, with the strongest typhoons developing later in the season. Losses were driven by multiple storms rather than a single dominant event. Insured losses remained low in the region, although Typhoon Matmo / Paolo caused total economic losses of around US$3.5bn (Munich Re, 2025).

Hurricane Melissa was a Category 5 landfall in Jamaica – what were the chances of a U.S. Category 4 or 5 landfall in 2025 and 2026?

While there were no US hurricane landfalls in 2025, climate conditions implied a greater than normal likelihood at the start of the season.

To assess the likelihood of severe US hurricane landfalls, we use Reask's forecast-conditioned tropical cyclone event sets (Johnson et al., 2019). Reask combines seasonal weather model output with stochastic hurricane track simulation to generate many plausible scenarios of a hurricane season. This allows us to move beyond headline seasonal activity metrics, such as the number of named storms or hurricanes, and instead estimate the probability of specific landfall outcomes, including Category 4 and Category 5 impacts along the US coastline for a given climate state.

In 2025, Hurricane Melissa made landfall in Jamaica, while no hurricanes made landfall in the US. But what was the probability of a severe US landfall given the climate conditions? Using Reask's mid-June 2025 forecast-conditioned simulated seasons, **33%** contained at least one Category 4 US coastal landfall, while **10%** contained at least one Category 5 landfall. For Category 4 or 5 landfall combined, the probability was **39%.**[3]

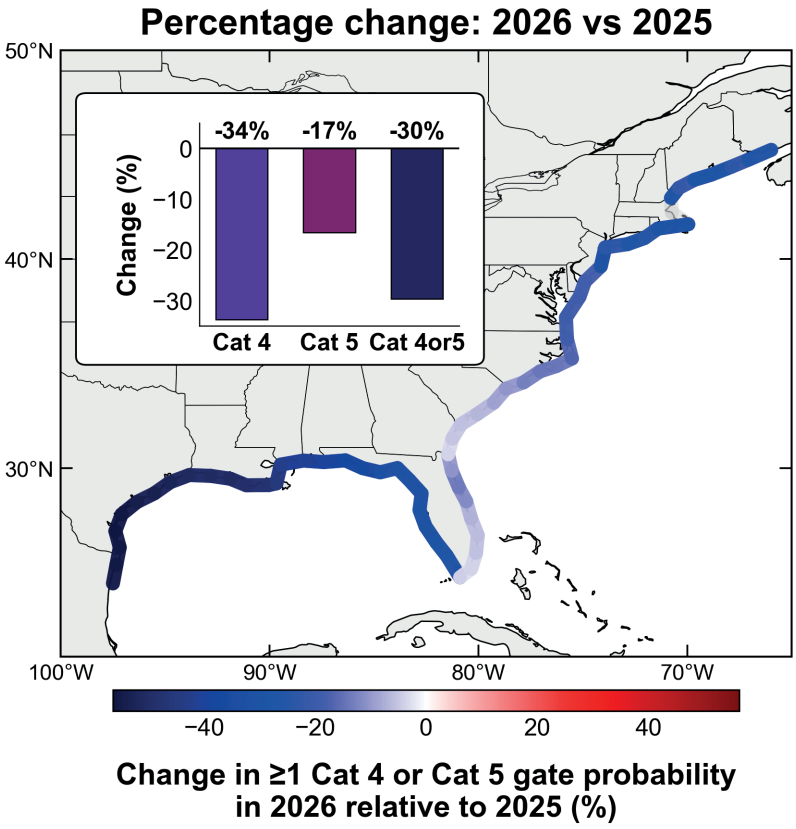


Figure 4. Percentage change in Category 4 or 5 US landfall probabilities between the June 2025 and June 2026 Reask forecasts. Landfall gates are coloured by the percentage change in the probability of at least one Category 4 or 5 hurricane intersecting each gate in a simulated season, with negative values indicating lower probability in 2026 relative to 2025. The inset bar chart shows the percentage change in probability of at least one Category 4, Category 5, and Category 4 or 5 hurricane making landfall anywhere along the continental US gates. Gates are smoothed using a five-gate rolling average.

[3] The 2025 analysis uses Reask's SEAS5 mid-June forecast-conditioned event set (Johnson et al., 2019). SEAS5 has 51 ensemble members, each sampled 1,000 times, giving 51,000 simulated seasonal realisations. For the Category 4 or 5 heatmap, 62 retained gates were included, of which 60 had a positive Category 4 or 5 probability. The maximum individual gate probability was 2.26%, while the mean and median positive gate probabilities were 0.85% and 0.91%, respectively.

What are the implications for the 2026 forecast?

The 2026 Reask mid-June forecast-conditioned simulated seasons show lower Category 4-5 probabilities compared to the 2025 mid-June view. Across the simulated 2026 seasons, **22%** contained at least one Category 4 US coastal landfall, while 8% contained at least one Category 5 landfall. For Category 4 or Category 5 landfall combined, the probability was **27%**[4].

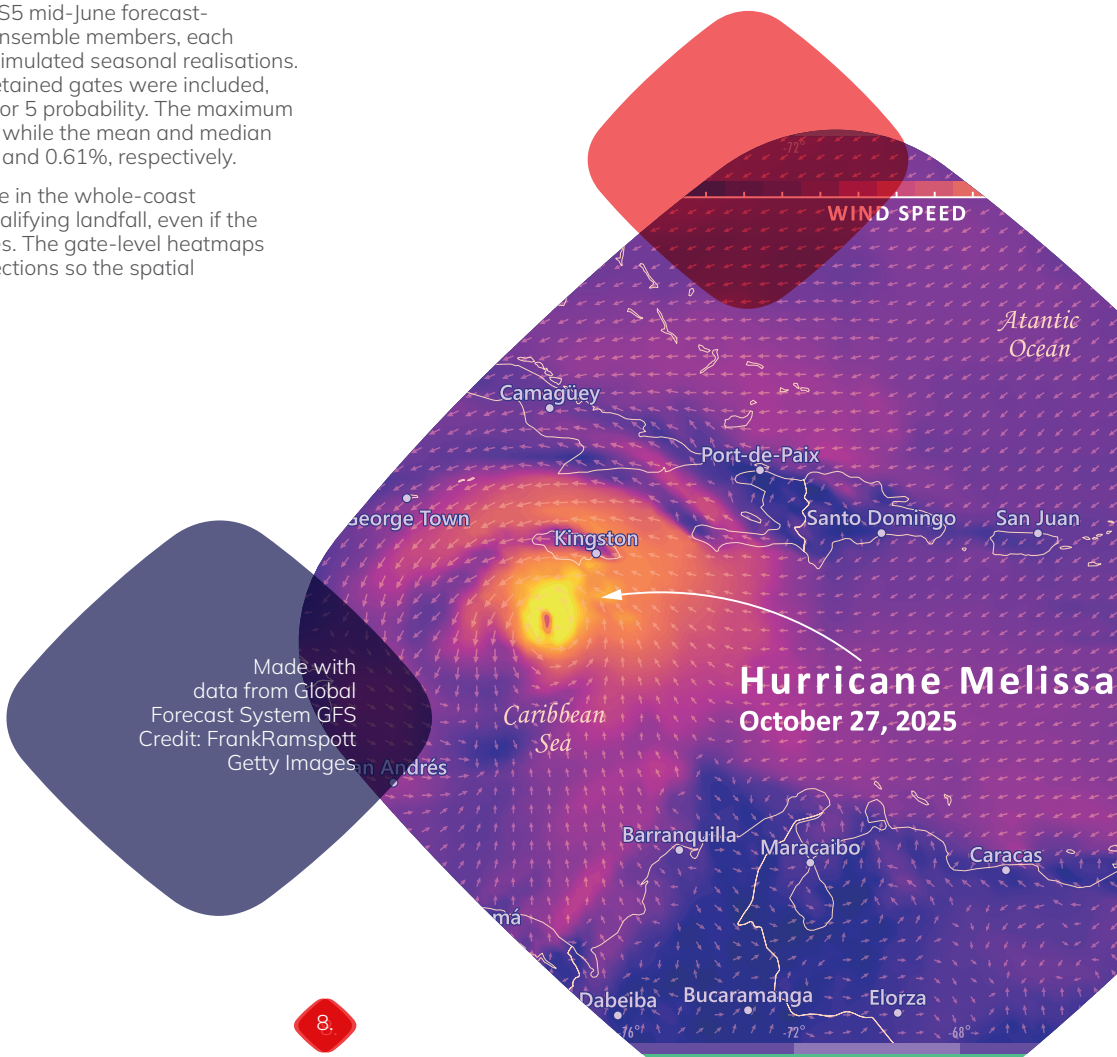
The main change relative to 2025 is the reduction in Category 4 or 5 risk. The combined Category 4 or 5 probability falls from 39% in the 2025 mid-June forecast to 27% in the 2026 mid-June forecast, a fall of **12 percentage points**. The reduction is mainly driven by the lower Category 4 probability, although the Category 5 probability is also slightly lower.

In 2026 the distribution of risk is different to 2025. The lower probability of a landfall is not consistent across the full US coastline[5], specifically the Gulf of Mexico probability of landfall is much reduced (19% in 2025 vs 10% in 2026) whereas Florida does not reduce so much (19% in 2025 vs 14% in 2026). This pattern is consistent with the forecast El Niño conditions, which are expected to suppress Atlantic hurricane activity, particularly in the Gulf of Mexico.

These changes are shown spatially in Figure 4, which compares June 2026 and June 2025 Reask forecast-conditioned event sets. The maps show the percentage change in Category 4 or 5 gate-level landfall probability, while the inset bars summarise the change in whole-coast seasonal probabilities for Category 4, Category 5 and Category 4 or 5 landfalls. Most US coastal gates show lower Category 4 or 5 probabilities in the 2026 forecast relative to 2025, with the largest reductions concentrated around the Gulf of Mexico. However, the reduction is not uniform, with smaller decreases, and some localised increases, around parts of Florida, South Carolina and the New York City region.

[4]. The 2026 analysis uses Reask's SEAS5 mid-June forecast-conditioned event set. SEAS5 has 51 ensemble members, each sampled 2,000 times, giving 102,000 simulated seasonal realisations. For the Category 4 or 5 heatmap, 62 retained gates were included, of which 61 had a positive Category 4 or 5 probability. The maximum individual gate probability was 1.48%, while the mean and median positive gate probabilities were 0.56% and 0.61%, respectively.

[5]. A seasonal realisation is counted once in the whole-coast probability if it contains at least one qualifying landfall, even if the storm intersects multiple adjacent gates. The gate-level heatmaps retain the individual storm-gate intersections so the spatial distribution of the risk can be shown.



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