

Tropical cyclones are predicted to increase across the North Atlantic

28 June 2023

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The [Met Office has forecast](#) an increase in tropical cyclones [Algorithmic underwriting, boosting time and cost efficiency](#) across the North Atlantic from June to November 2023.

The prediction addressed:

- Tropical storms, a form of tropical cyclone with winds of a minimum of 39 mph. 20 tropical storms are predicted in the period, compared to the long-term average of 14 for 1991-2020.
- Hurricanes, a form of tropical cyclone with winds of a minimum of 74 mph. 11 hurricanes are predicted for the period, compared to the long-term average of 7 for 1991-2020.
- Major hurricanes, a form of tropical cyclone with winds of a minimum of 111 mph. 5 tropical storms are predicted in the period, compared to the long-term average of 3 for 1991-2020.

Considerations for insurers

Needless to say, an increase in cyclones is likely to lead to an increase in claims, which underwriters may want to review when considering upcoming renewals that could be adversely impacted. Insurers may wish to revise their wordings to ensure that they are protected against a possible increase in claims, whilst ensuring that their policies meet the needs of consumers.

Traditional policies may not provide coverage for loss caused by tropical cyclones. [Parametric policies](#) may act as a solution, allowing parameters to be set around the impact of the tropical cyclone, to ensure clarity and a quicker process for responding to claims.

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