

2026 North Atlantic Hurricane Season Outlook

North America Peril Advisory

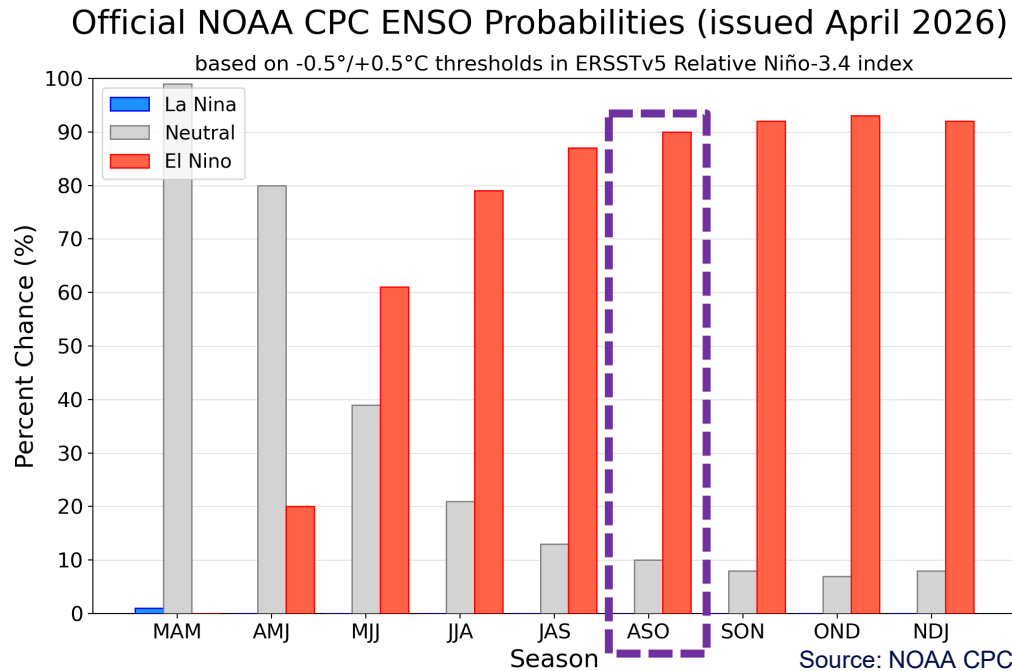


Key Headlines

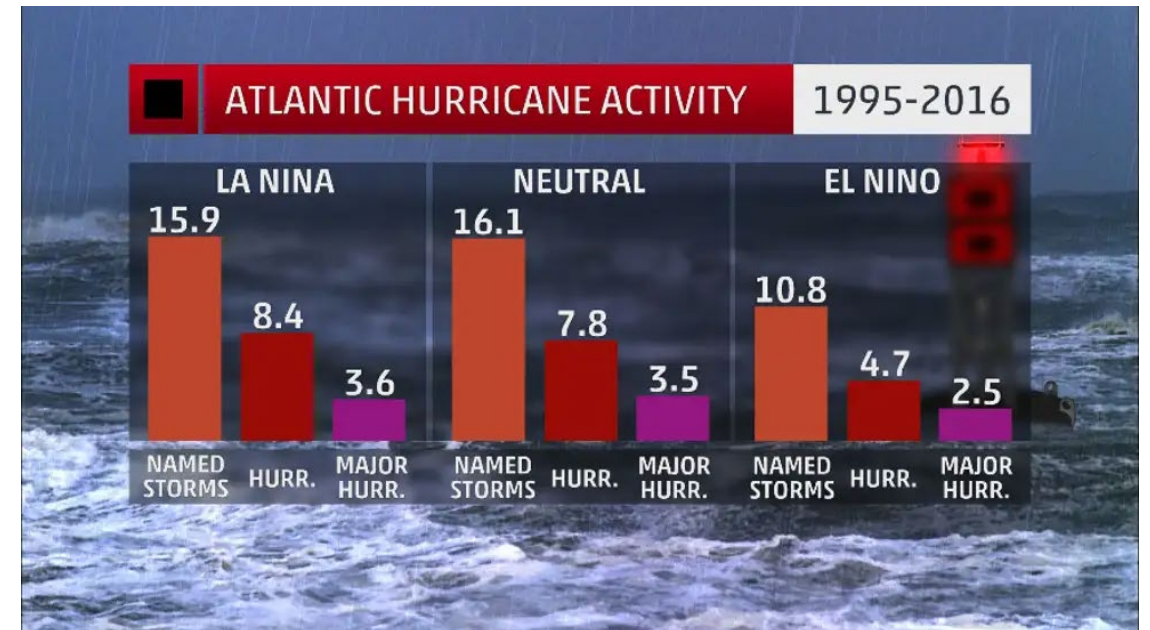
- A strong El Niño is forecasted to develop this summer, with the National Oceanic and Atmospheric Administration (NOAA) Climate Prediction Center indicating a 90% chance of El Niño conditions for peak season (August-October).
- El Niño conditions typically lead to lower-than-average hurricane activity across the Atlantic. Wind shear, or changing winds with height, increases across the Tropical Atlantic during an El Niño, and is disruptive to tropical cyclone development.
- The likelihood of a “Super El Niño” is growing, though peak strength of the El Niño event will likely be after the conclusion of the hurricane season. Hurricane seasons since 1950 that have experienced Super El Niño conditions have averaged only ~10 named storms and ~4 hurricanes.
- Sea Surface Temperatures (SSTs) remain above average across the Gulf of Mexico and the Subtropical Atlantic, perhaps offsetting some of the negative effects of elevated wind shear on hurricane development.
- Drier-than-normal conditions are expected during the peak season across the main development region and Caribbean Sea, potentially leading to a lower number of storm days than average.

El Niño Expected to Emerge During Hurricane Season

NOAA forecasts a 90% chance for El Niño during August-September-October



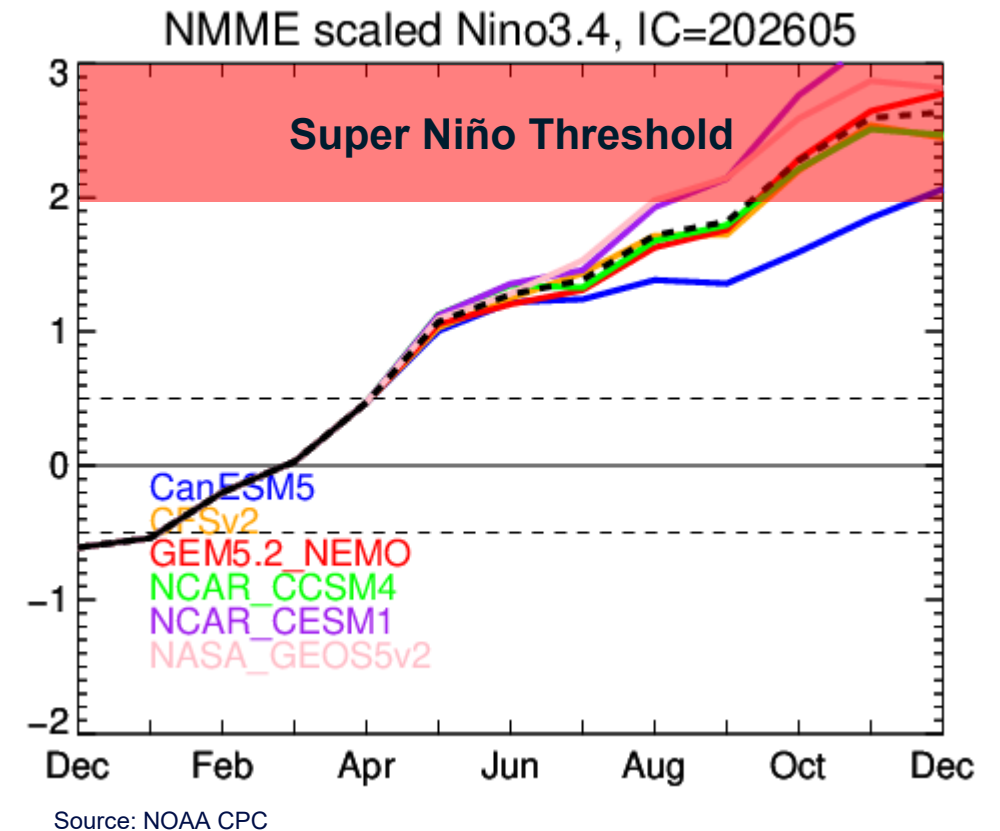
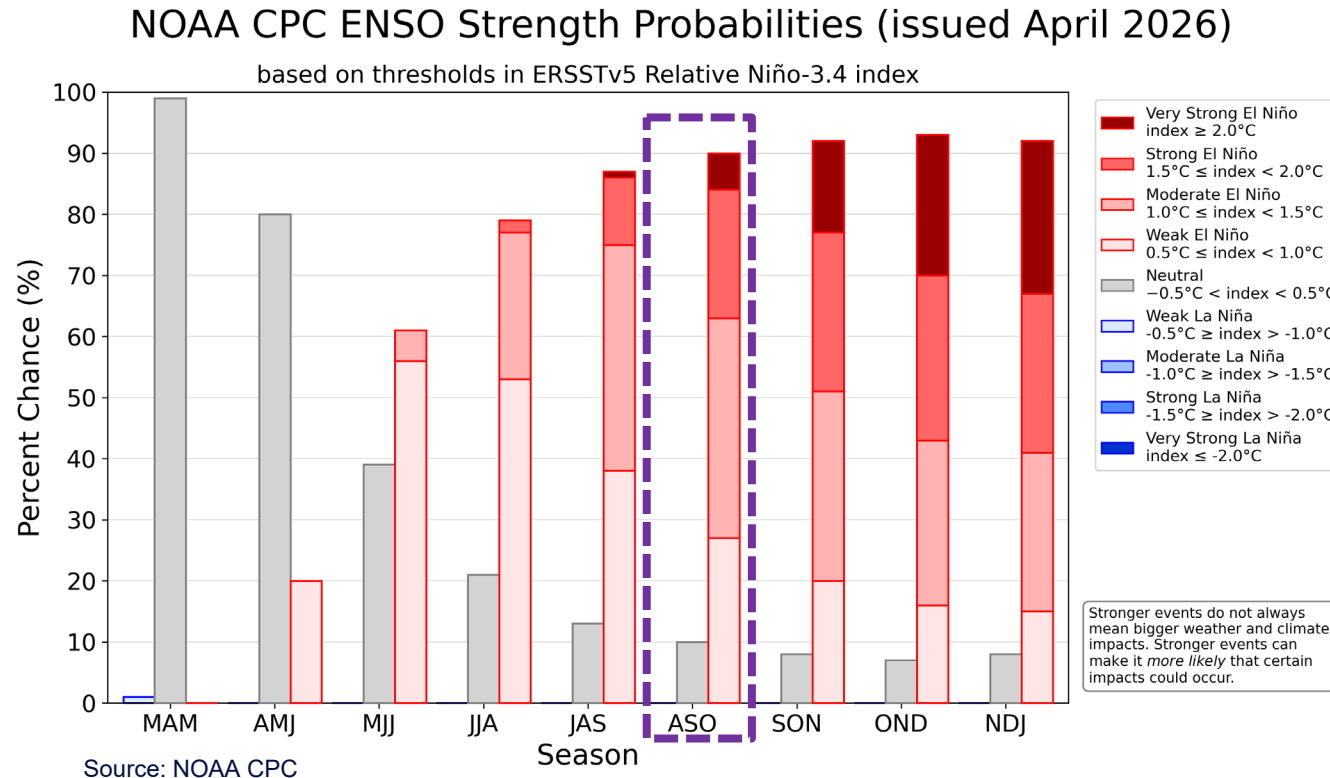
La Niña: Decreased Atlantic wind shear
El Niño: Increased Atlantic wind shear



Source: The Weather Channel

A Super El Niño?

The likelihood of a Super El Niño is growing, though odds are highest after peak season



A “Super El Niño” is defined as when the Niño 3.4 region of the Pacific warms by $>2^{\circ}\text{C}$ above normal

Observed Super El Niño Hurricane Activity

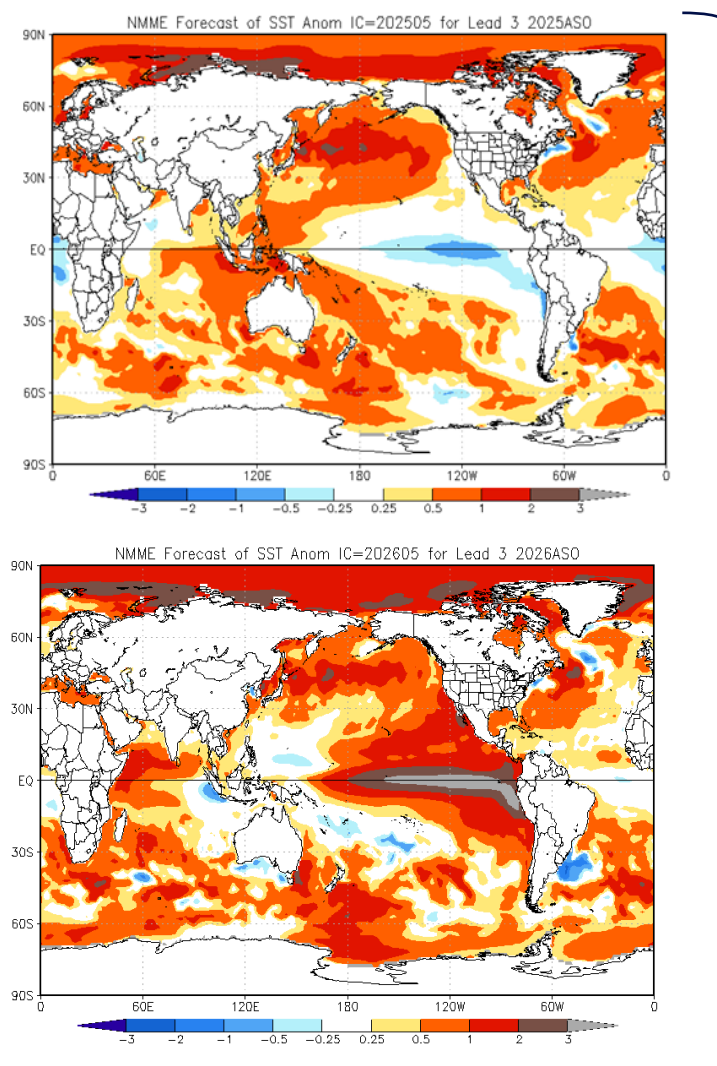
El Niño events tend to peak after the core hurricane season. There have only been two years (1997 and 2015) where Super El Niño intensity was achieved during peak hurricane season.

Only 6 hurricane seasons have seen Super El Niño conditions at any point between June and December. On average these Super El Niño years have had well below average hurricane activity. The lone exception, 2023, was accompanied by record high Atlantic sea surface temperatures.

Year	Peak Season (August-October) Oceanic Niño Index	Tropical Storm Count	Hurricane Count	Major Hurricane Count
1965	1.9°C	10	4	1
1972	1.6°C	7	3	0
1982	1.6°C	6	2	1
1997	2.1°C	8	3	1
2015	2.2°C	11	4	2
2023	1.6°C	20	7	3
Mean Counts		10.3	3.8	1.3

North American Multi-Model Ensemble (NMME) ASO⁽¹⁾ Forecasts

Ocean temperature and precipitation forecasts suggest a less active hurricane season than last year



Source: NOAA CPC

SSTs⁽²⁾

2025: Slightly above average SSTs forecast for MDR⁽³⁾ and GoM⁽⁴⁾, Average SSTs for Caribbean

La Niña forecast in line with 2024 validation.

2026: Very strong El Niño signal across the Pacific

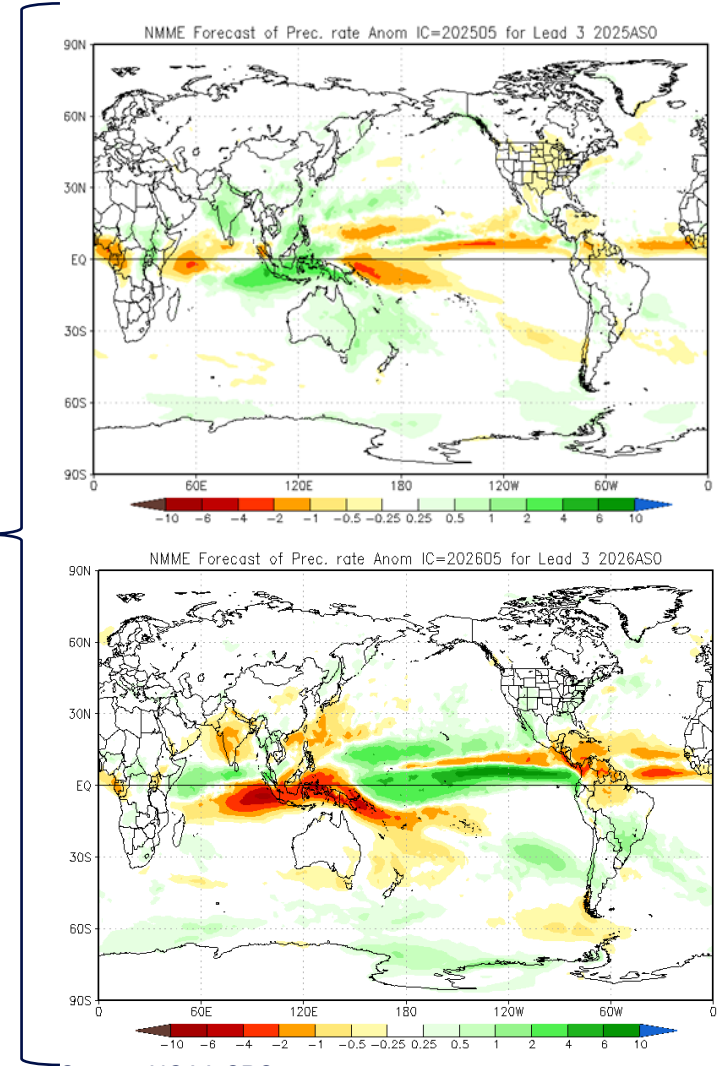
Generally warm SSTs across the Atlantic

Precip

2025: Neutral precipitation forecast for MDR⁽³⁾ and GoM⁽⁴⁾

Caribbean forecasted to be slightly **drier** than normal.

2026: Drier than normal conditions predicted across the Caribbean and the MDR. Generally neutral conditions forecasted elsewhere in the Atlantic



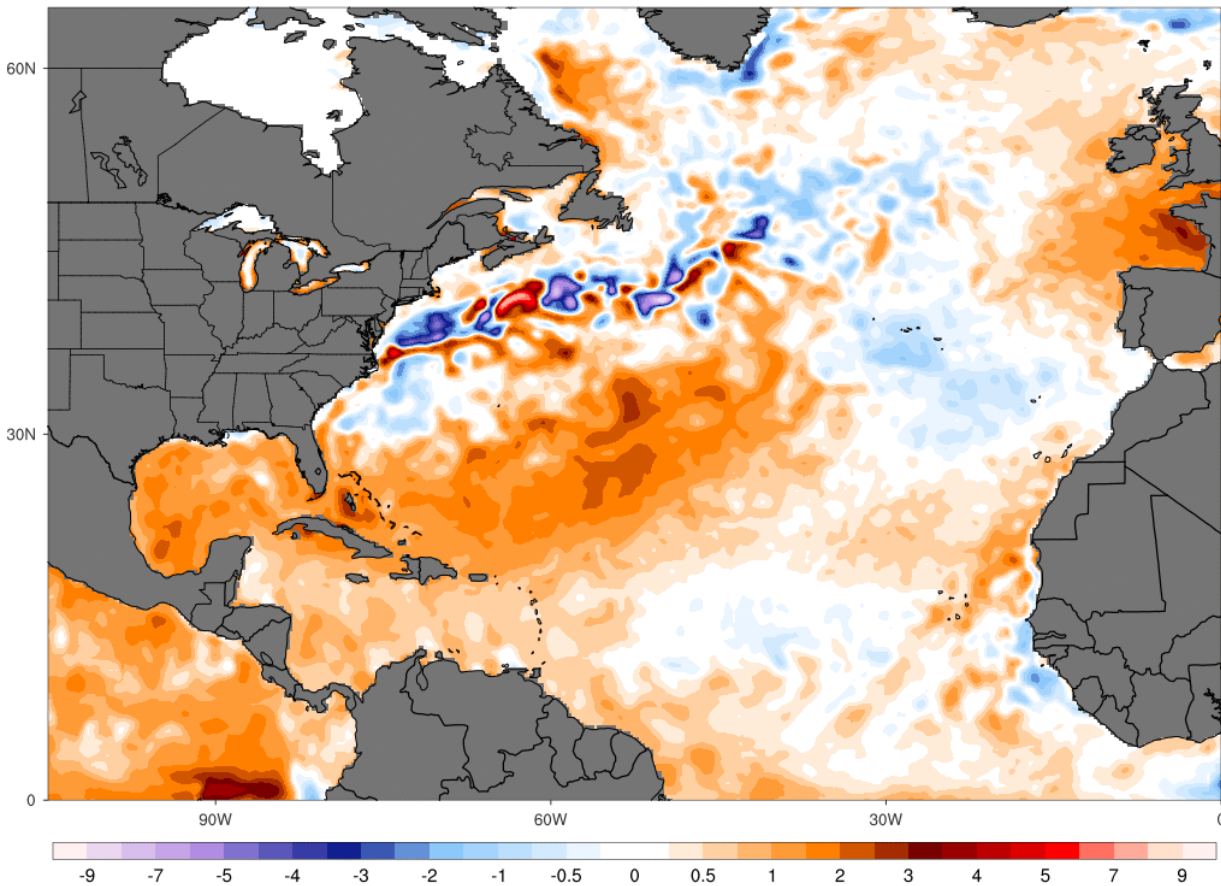
Source: NOAA CPC

North Atlantic Sea Surface Temperatures Are Still Elevated

Caribbean, Gulf, and Subtropical Atlantic are above average, while the main development region is slightly cool

NOAA OISST V2.1 SST Anomaly (°C) [1991-2020 baseline]
Sat, May 09, 2026 | preliminary

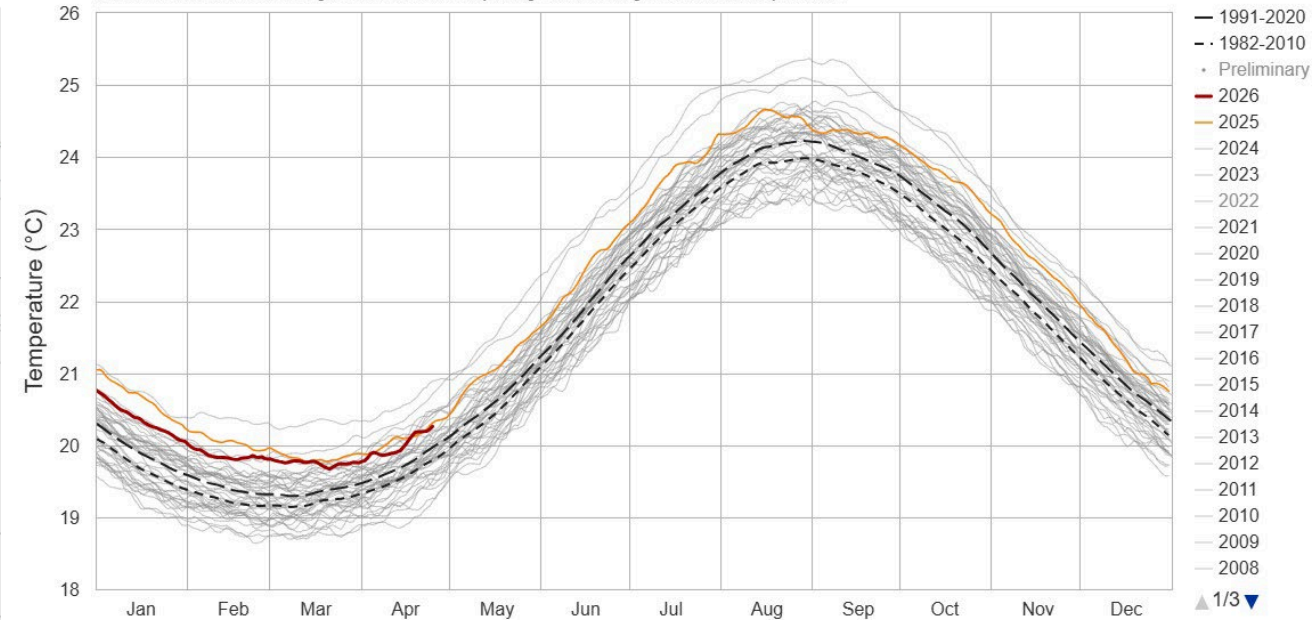
ClimateReanalyzer.org
Climate Change Institute | University of Maine



Source: University of Maine, Climate Reanalyzer

Daily SST, North Atlantic (0–60°N, 0–80°W)

Dataset: NOAA OISST V2.1 | Image Credit: ClimateReanalyzer.org, Climate Change Institute, University of Maine



Source: University of Maine, Climate Reanalyzer

Note that 2023 is the highest value on the above plot from June to Mid-September

An Early Look at the 2026 Season

Slightly below average activity forecasted by Colorado State University (CSU)

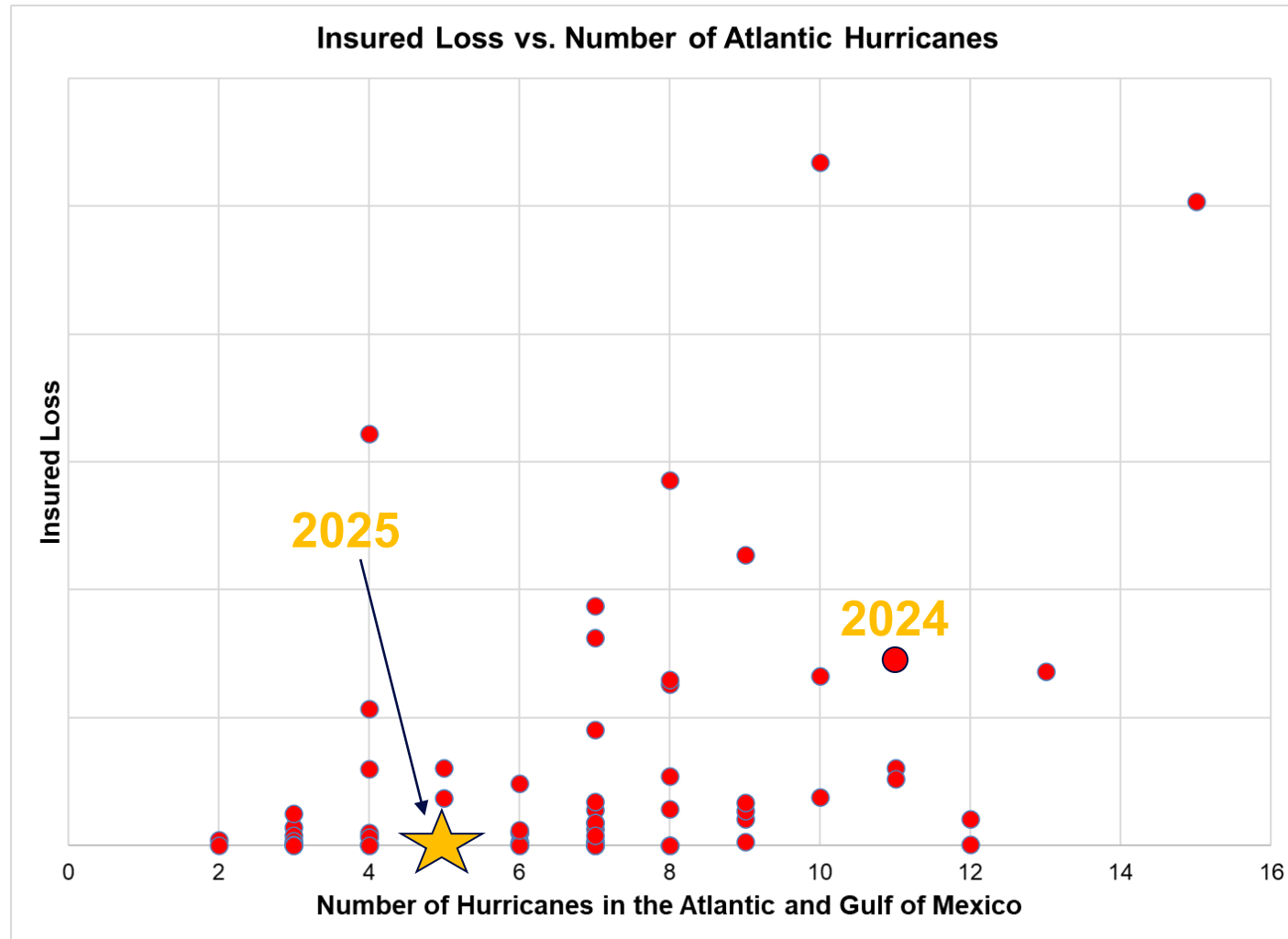
	CSU Forecast April 9, 2026	Average 1991-2020
Named Storms	13	14
Hurricanes	6	7
Major Hurricanes	2	3
ACE	90	123

 Analog Years: 2006, 2009, 2015, 2023

Forecast Summary
Developing El Niño conditions are expected to continue into the summer. A “Super” El Niño appears likely
El Niño may reach near record intensity, introducing additional wind shear
SSTs are well above normal across the Gulf of Mexico and Caribbean, perhaps offsetting some El Niño effects, though it is unlikely that activity akin to 2023 is observed
Drier than normal conditions are forecasted for the Caribbean and Tropical Atlantic
Below-average probability for major hurricane landfalls along continental US coastline and in the Caribbean

Insured Losses vs. Hurricane Count

No strong correlation between insured loss and Atlantic storms



Between 1950 and 2025:

- Seasonal range of 2-15 hurricanes.
- Insured losses for a given season range from marginal to over USD 100 billion.

However:

- Basin activity is **not** a reliable predictor of insured loss (variability season to season).
- Landfall to basin ratio ranges between 0%-86% (average between 20%-25%).
- Insured losses are determined by hurricane **landfalls** in a given season, affected population centers, characteristics of impacted structures, etc.

Important Links

[National Hurricane Center](#)

[Colorado State University Hurricane Forecast](#)

[NOAA Climate Prediction Center, ENSO Probabilities](#)

[NOAA Climate Prediction Center: Oceanic Nino Index](#)

[University of Maine Climate Reanalyzer](#)

[NOAA CPC: North American Multi-Model Ensemble](#)

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