MARSH RE

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Is the 2025 to 2026 Windstorm Season the New Normal?

Contents

Key 2025 to 2026 storms

The 2025 to 2026 winter season was characterized by a succession of storms affecting different regions of Europe. While storms continued to impact Northern and Western Europe, several of the highest loss-causing events tracked more southerly, bringing strong winds and heavy rainfall to Spain and Portugal. In contrast to many recent seasons, losses in the Iberian Peninsula represented a large share of total European insured losses, driven by both wind and rain.

Factors affecting windstorm activity in Europe

Key reasons for changes in windstorm activity include:

- **Natural variability –** The natural variation in storm activity arising from fluctuations in weather and climate conditions
- **NAO –** A positive NAO tends to favor storms in Northern Europe, and a negative NAO has a similar effect in Southern Europe. NAO contributes to natural variability
- **Climate change –** There is little to no evidence of historical trends in windstorm activity due to climate change, but future warming may result in changes in the severity and wetness of storms in parts of Europe

These factors are explored in more detail in the following sections.

Natural variability

European windstorm activity is characterised by pronounced natural variability on annual and decadal timescales. Historical records show alternating periods of elevated and suppressed storm activity, reflecting natural fluctuations in atmospheric and oceanic conditions rather than a clear long-term trend.

The 2025 to 2026 winter season was not especially unusual in terms of either total storm count or the geographical distribution of storm activity. A total of 21 storms were identified, compared with a historical seasonal mean of approximately 22.

Of the windstorm tracks identified using the TRACK algorithm, only three storms, or 14% of the total, reached maximum gusts at latitudes south of 47°N, which is consistent with the historical mean of 3.2 southern storms per season. However, seven named storms impacted Spain and/or Portugal during the 2025 to 2026 season. This places the 2025 to 2026 winter season around the middle of the historical distribution for southern European storms using the latitude of maximum gusts in the historical data, but the total number and impact of storms affecting the Iberian Peninsula were notably higher.

For the number of storms observed, the average severity per storm was not unusually high across Europe as a whole. In contrast, while the 2025 to 2026 winter season was typical from a pan-European perspective, storms impacting southern Europe were relatively more severe than the historical average.

It was also worth noting that a few of the storms, such as Marta, Nils, and Oriana, occurred together in groups, a phenomenon known as serial clustering.

North Atlantic Oscillation

NAO is a large-scale circulation pattern defined by the pressure difference between Iceland (low pressure) and the Azores (high pressure). The strength of this pressure difference determines whether the NAO is positive or negative.

NAO negative conditions represent a weaker pressure difference, which typically results in a weaker and wavier jet stream. This can steer storms toward southern Europe. NAO-positive conditions represent a stronger pressure difference, which typically results in a stronger, straighter jet stream. Most storms under these conditions are steered toward Northwestern Europe.

Our results demonstrate that the southern storms in the 2025 to 2026 winter season cannot be explained by the NAO phase alone. Instead, while NAO likely contributed to early-season variability, it was not the dominant driver of the persistent southward storm track influence observed throughout the season, with overall natural variability likely having a more significant effect.

Non-wind losses

A significant proportion of insured losses in the Iberian Peninsula during the 2025 to 2026 winter season was due to rain and flooding. Thus, insured losses cannot be wholly explained by changes in wind activity.

The winter of 2025 to 2026 was marked by a sharp contrast in rainfall across the continent. Western Europe, particularly the Iberian Peninsula, France and parts of the UK, experienced significantly wetter-than-average conditions, while much of central and eastern Europe remained anomalously dry. The most intense single-day rainfall events were concentrated over the Iberian Peninsula and the Cévennes region of southern France.

Climate change

Overall, future climate change is expected to lead to a decrease in windstorm frequency and severity and in river flooding in southern Europe, but there is high uncertainty. Heavy rainfall, which can lead to flash flooding, may increase in the future under a warming climate. Changes in exposure (such as inflation, population growth), vulnerability, and resilience (such as flood defenses and drainage) usually have a greater impact than hazard changes alone.

Marsh Re models

Marsh Re is developing new GCAT™ Iberian Windstorm and Severe Convective Storm (SCS) models and an updated Portugal Flood Model to address the need for an updated view on modelling in the Iberian domain. These latest models are scheduled to be released in early 2027.

(Re)insurance implications

The 2025 to 2026 winter season impacted (re)insurers in several ways. Insured losses in the Iberian Peninsula were higher than in previous years, driven by a sequence of storms and flash flooding. While the Spanish Consorcio offers protection to all lines of business except Contractors' All Risks (CAR)/Erection All Risks (EAR), not all losses are covered. If the wind gusts do not exceed the threshold of 120 kilometers/hour, Consorcio coverage is not activated.

This highlights the need for an increased focus on modelling of windstorm and flood risk, and their correlation, in the Iberian Peninsula. Resilience and adaptation are key for mitigating potential future losses.

Summary

The 2025 to 2026 winter season was not especially unusual in terms of total European storm frequency or the large-scale geographical distribution of storm activity. The number of storms reaching maximum gusts in Southern Europe was consistent with the historical average, but a larger number of named storms impacted Spain and Portugal than in recent years.

Some storms affecting the Iberian Peninsula appear to have been relatively severe for their frequency. This suggests that the season was notable, with several storms producing comparatively high impacts in the region. A southerly shifted jet stream in February, together with a series of atmospheric rivers, likely contributed to these impacts by directing storms and associated rainfall into Southern Europe.

This led to a combination of wind and precipitation-related effects. The NAO appears to have played only a limited role in modulating the distribution of storms, with several severe Southern European storms occurring during a period of positive NAO. This is consistent with Priestley et al. (2023), who found that the NAO exerts a stronger influence on windstorm activity in Northern Europe than in Southern Europe.

Climate change is unlikely to have had a substantial influence on windstorm frequency to date. Accordingly, variability is expected to remain the dominant driver of year-to-year changes in storm activity over the short- to medium-term, with future seasons likely to include a mixture of relatively active and relatively quiet years. However, the intensity of rainfall and subsequent flooding, particularly flash flooding, is likely to increase in a warming climate. As a result, future storms may become wetter, with flood-related impacts increasing even in the absence of clear changes in storm frequency.

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