



ACRISURE

RESM

2026 Pre-Season Hurricane Outlook

June 1, 2026





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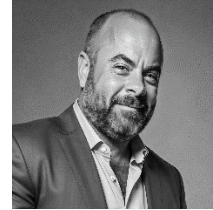
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1. Executive Summary

After a slightly above average 2025 Atlantic hurricane season, which spawned 4 major hurricanes, of which 3 strengthened to category 5 storms, including the devastating impacts of Hurricanes Melissa to Jamaica, the upcoming 2026 season is expected to bring marginally below-average activity.

While North Atlantic Sea Surface Temperatures (SSTs) are not at the record levels observed the last few years, they remain above normal across the basin, particularly in the western Atlantic, Caribbean, and Gulf of Mexico. Concurrently, the El Niño-Southern Oscillation (ENSO) phase in the tropical Pacific basin is projected to be in the El Niño phase throughout the peak of hurricane season, with many forecasts expected it to be an anomalously strong event. This warm state implies an increased likelihood of the hurricane-suppressing wind shear typically associated with El Niño conditions. The combined influence of the warmer-than-average Atlantic SSTs and the anticipated warm ENSO phase, along with other meteorological and oceanic variables, suggests a slightly suppressed North Atlantic hurricane season for 2026.

Despite these projections, forecasting hurricane activity inherently involves considerable uncertainty. Forecasting models show a range of possible outcomes, but most point toward a season that will sit on the quieter side of normal overall. The Acrisure Re internal forecast model expects the season to produce about 13 named storms, slightly less than the average of 14, based on current and expected conditions in the Atlantic and Pacific Oceans. Intraseasonal variability will play a role in when and where we see storms form, and it only takes one storm to make it an active season for those impacted. Acrisure Re will continue to monitor evolving conditions closely and provide timely updates to help clients prepare and respond effectively throughout the season.



2. 2025 Hurricane Season in Review

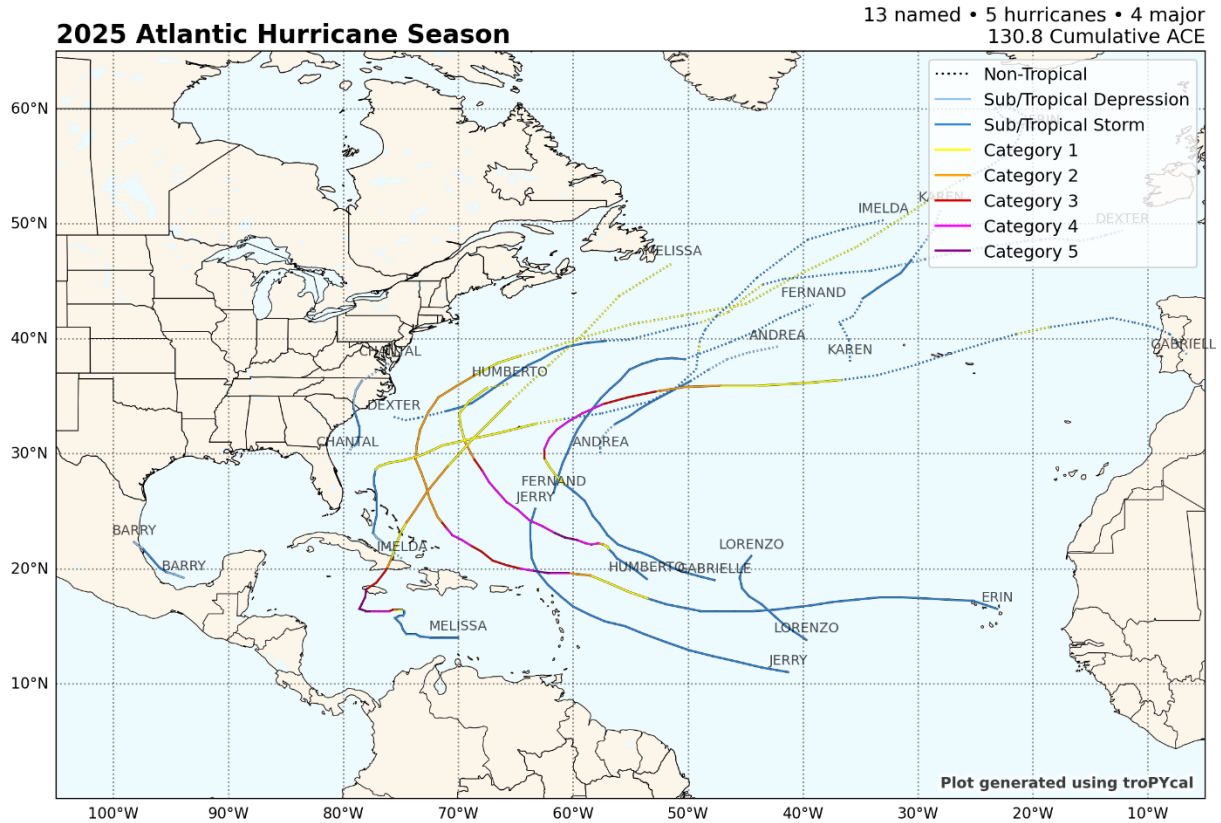


Fig. 1: 2025 Atlantic Hurricane Season summary and storm best tracks. (Source: HURDAT2, NHC/NOAA; Plot made with troPYcal package)

The 2025 North Atlantic hurricane season finished with a total of 13 named storms, 5 of which strengthened into hurricanes. Four of these hurricanes further escalated to major hurricane status, reaching wind speeds in excess of 111 mph. Relative to the average hurricane season, which typically includes 14 named storms, 7 hurricanes, and 3 major hurricanes, the 2025 season activity was slightly below normal in terms of storm count, below normal for hurricane count and above average for major hurricane count. In terms of Accumulated Cyclone Energy (ACE), a measure of total storm energy, 2025 was 8% above the mean of 123 ACE (1991 – 2020 period) with 133 ACE. Overall, the 2025 North Atlantic hurricane season was above average by some measures and below normal for others, just eclipsing the National Oceanic and Atmospheric Administration’s (NOAA) definition of an above-normal season (>126 ACE, based on 1951-2020 period).

Coming into the season, forecasts predicted an active season, with some forecasts expecting storm counts and ACE to nearly match the hyperactive 2024 season. This was due to another year of above average sea surface temperatures (SST) in the North Atlantic basin, especially in the Main Development Region (MDR) and the Gulf of Mexico, as well as a cool neutral El Niño-Southern Oscillation (ENSO)



phase, which favors below-average vertical wind shear, both of which are conducive to increased tropical cyclone activity. The season got off to an extremely late start, with the first named storm, Andrea, not forming until June 24th. Through mid-August, there was minimal activity in the Atlantic, with the only notable storm being Tropical Storm Chantal, which ended being the only U.S. landfalling event in 2025, impacting the East Coast. The slow start led to many forecast outlets revising their season long forecasts down in their mid-season updates.

The basin woke up when Major Hurricane Erin formed on August 11th. The storm followed the typical Cape Verde storm track, moving west initially and then recurving out to sea, with minimal impacts to land. These storms tend to be long-lived, and Erin was a named storm for over 11 days. This allowed it to accumulate over 32 ACE, nearly 25% of the season total. Erin also intensified at an extreme rate (a common theme for this season), with its peak wind speed increasing 85 mph in a 24-hour span. This ties it for the 4th fastest 24-hr intensification rate in Atlantic basin history.

However, between August 24th and September 16th, there was an uncharacteristic lull during what is usually peak hurricane season, likely due to a combination of factors including increased dry air in the MDR, above-average upper-level warmth which leads to a more stable environment, too much wind shear in the eastern and central Atlantic where storms usually form that time of year and an unfavorable phase of the Madden-Julian Oscillation (MJO) which generally inhibits storm formation. A similar hiatus in activity occurred during the 2024 season as well.

The second half of September saw two long-duration major hurricanes that experienced rapid intensification in Gabrielle and Humberto, but neither had major impacts on land, like Erin. At the end of September, the U.S. coast had its biggest scare of the season when Hurricane Imelda looked to be on a track to make landfall along the southeast Atlantic coast. However, due to its interaction with Hurricane Humberto (the Fujiwhara effect), Imelda took a sharp right turn out to sea, sparing the U.S. of direct impacts and narrowly missing Bermuda as well.

The season ended with a bang, when Hurricane Melissa formed towards the end of October, becoming the 3rd hurricane to reach category 5 status of the season, tied for the second most only behind 2005. The storm intensified to strengths rarely seen in Atlantic hurricanes. The storm tied for the 3rd lowest pressure ever recorded in an Atlantic hurricane with the Labor Day Hurricane of 1935 at 892 mb, only trailing Wilma (2005) and Gilbert (1988). After post-season analysis, it was determined that Melissa's peak wind was 165 kt (190 mph), tied with Hurricane Allen (1980) for the strongest winds for an Atlantic hurricane on record. Unfortunately, Melissa was near peak strength when it made landfall along the southern Jamaican coast, tying it as the strongest storm to ever make landfall in the Atlantic basin. The storm was responsible for at least 93 fatalities and is estimated to have caused \$12.2 billion of physical damage across Jamaica, representing over 40% of the country's 2024 GDP¹. Significant damage was seen across Cuba as well. Following the season, the World Meteorological Organization retired the name Melissa from the list of names used for Atlantic tropical cyclones.

¹NOAA



3. Atlantic Sea Surface Temperature

Hurricanes require sea surface temperatures (SSTs) in excess of 26.5°C (79.7°F) before they can form, as hurricanes are effectively heat engines powered by warm ocean water. High sea surface temperatures alone do not ensure an active season, but there is strong association between positive Atlantic sea surface temperature anomalies and active seasons.

As of May 26th, 2026, areas with sea surface temperatures over 26.5°C were less extensive than May 26th last year in some parts of the Atlantic (Fig. 2), especially in the eastern Main Development Region (MDR) and near the US coast of the Gulf of Mexico. The year over year SST difference map (Fig. 3) shows some interesting details as well. A majority of the MDR is colder than last year, as well as most of the Caribbean and Gulf of Mexico. The waters off the coast of the southeast U.S in the Gulf of Mexico and southeast Atlantic are significantly cooler than last year.

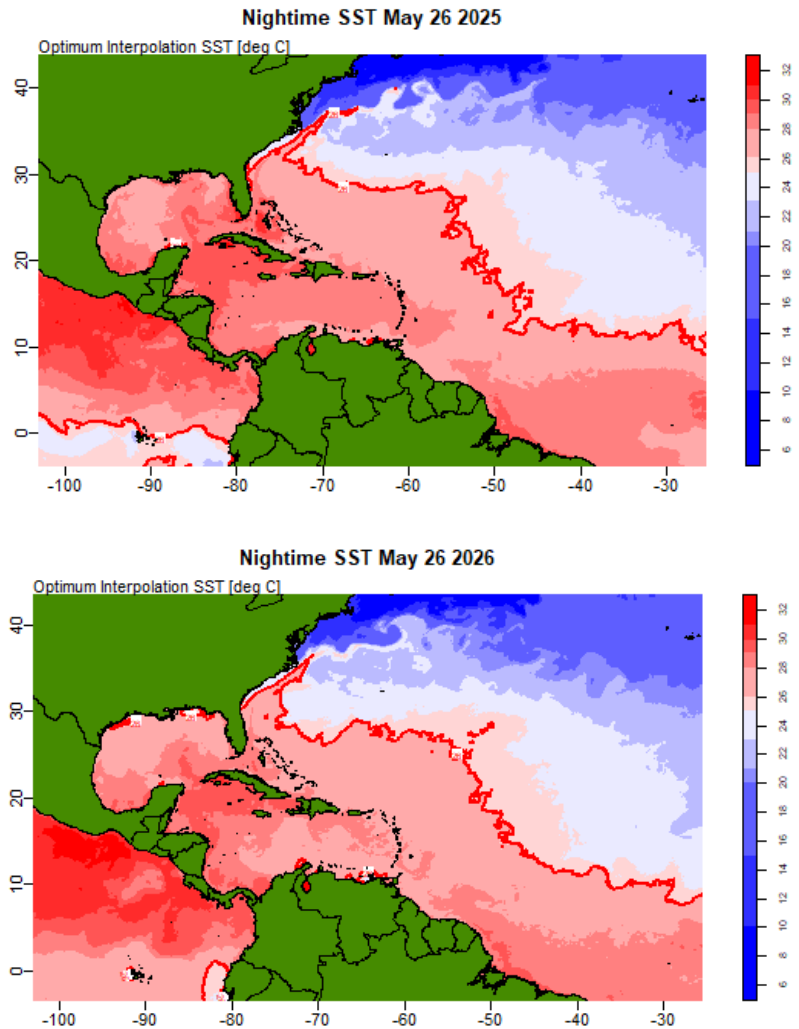


Fig. 2: Nighttime Sea surface temperatures for May 26, 2025 and May 26, 2026. The 26°C contour is shown as a red line. (Source: NOAA)

This could lead to less storm activity than usual in the regions that are generally the most conducive for developing storms. However, the SSTs for the Atlantic are still expected to be above average (Fig. 4), so while expectations are not as high as last year, conditions in the Atlantic are still conducive for an above-normal season.

On the other hand, parts of the Western Atlantic are currently warmer than last year. Last year we saw minimal activity in this region, with Lorenzo being the only storm to pass through the area. This year, we could see more storms form in that region and any storms that do move over that area might strengthen due to the relatively warmer waters.

Although current SST patterns are strongly correlated with what we are likely to see in the peak hurricane months of August, September and October, it is very useful to look at model predictions as well. We include two examples below where the predicted SST data is presented as temperature anomalies. Positive anomalies, where the water is warmer than average, are shown in red, and blue is used to denote areas where it is cooler. The examples shown are from the NMME (North American Multi Model Ensemble) and the ECMWF (European Centre for Medium Range Weather Forecasting). Direct comparison is difficult as the plots are based on different reference periods for mean temperature.

Both show warmer-than-average temperatures in the mid-latitude portion of the Atlantic Basin. However, they are also showing near average to slightly above average conditions in the MDR and Caribbean, as well as the warm ENSO pattern (El Niño) in the Pacific (see Section 4). Although there is some uncertainty in these forecasts, given the similar current conditions and the consensus from multiple model simulations, there is a high confidence of these conditions verifying. If this forecast does play out, it would suggest slightly above average seasonal activity.

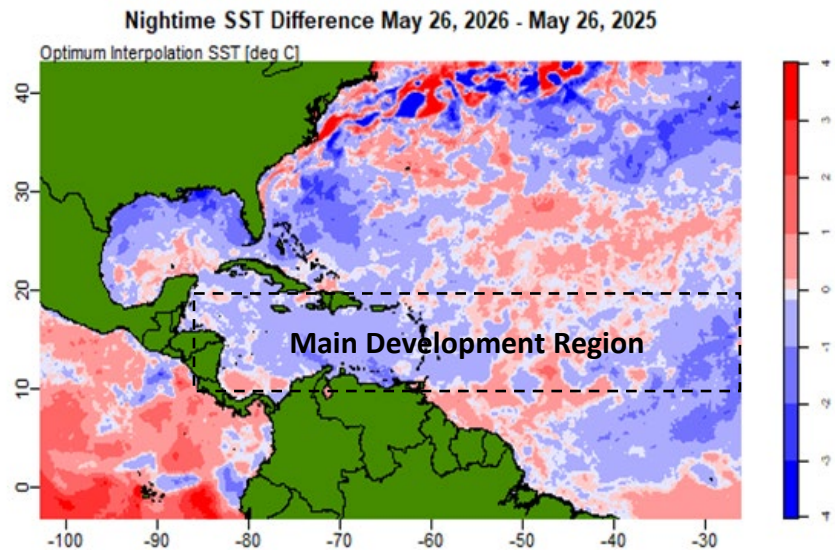


Fig. 3: Sea surface temperature difference in the North Atlantic from May 26, 2025 to May 26, 2026. Red areas are warmer this year than in 2025, while blue areas are colder. (Source: NOAA)

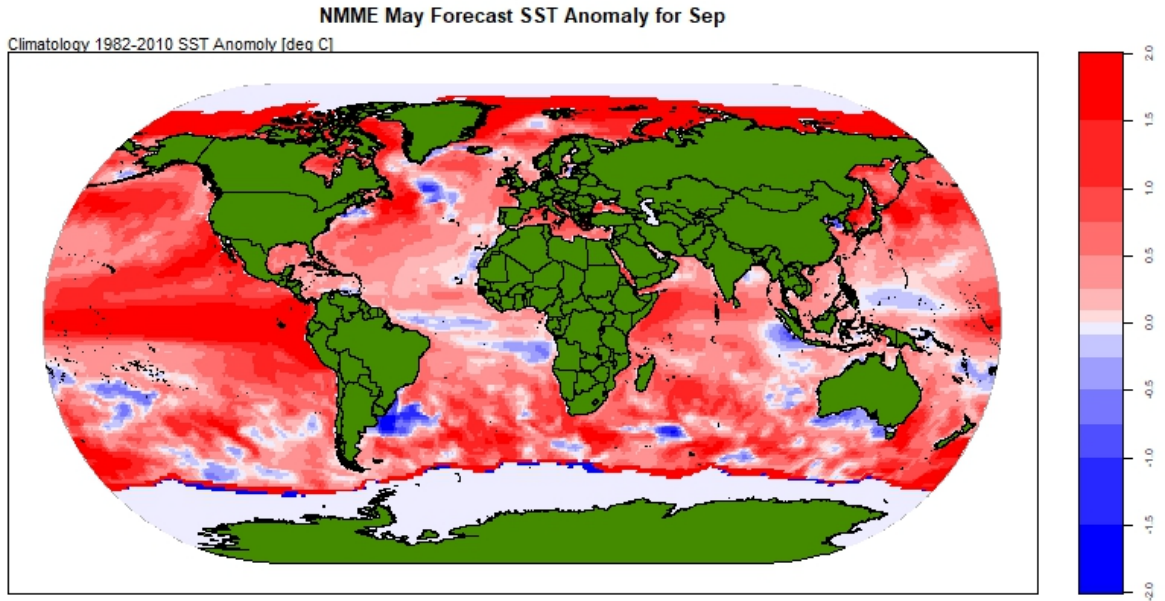


Fig. 4: Sea surface temperature anomaly map created based on the May ensemble of the North American Multi Model Ensemble forecast for September. The baseline for the forecast anomalies is hindcast average SST from 1982 to 2010. (Source: NOAA)

ECMWF Seasonal Forecast
 Mean forecast SST anomaly
 Forecast start is 01/05/26, climate period is 1993-2016
 Ensemble size = 51, climate size = 600

System 5
 ASO 2026

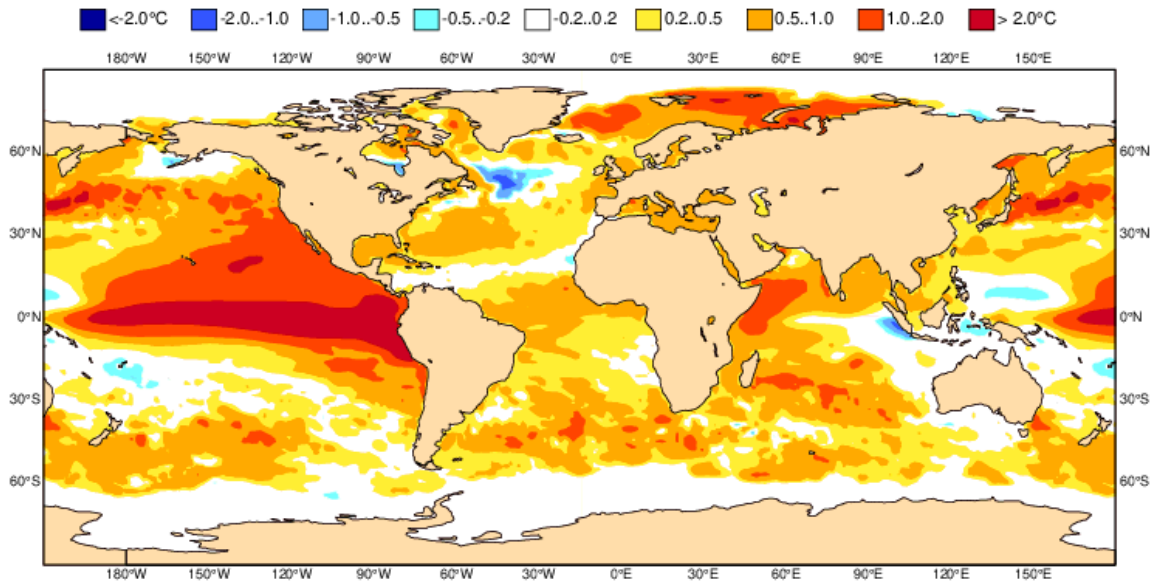


Fig. 5: Sea surface temperature anomaly map created based on the May ensemble of the ECMWF model for the August-September-October period. The baseline for the forecast anomalies is hindcast average SST from 1993 to 2016. (Source: ECMWF)



Atlantic Multi-Decadal Oscillation (“AMO”)

Atlantic SST appears to oscillate with a period of multiple decades and has been linked by numerous studies with changes in numbers of hurricanes. This sea surface temperature variation is often quantified using the AMO index, calculated by averaging the SST across the whole Atlantic, and is frequently used for statistical hurricane prediction. Though AMO indices can be defined using a couple of different approaches, there is general agreement that the AMO has been in a positive phase since 1995, and that this positive phase has been associated with an above average number of hurricanes.

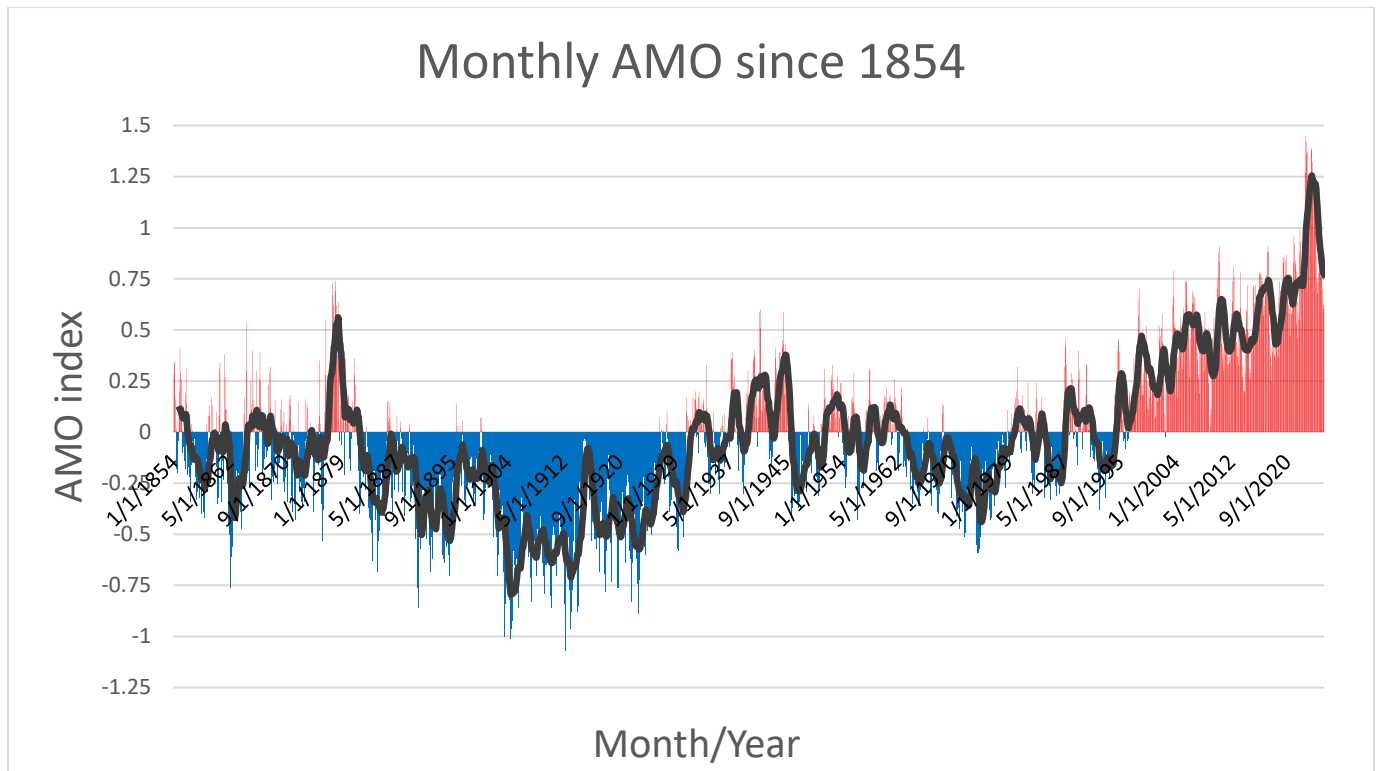


Fig. 6: Annual Atlantic Multidecadal Oscillation (AMO) index values since 1854. The multi decade periods of positive and negative AMO are clearly visible. Solid line represents 12-month moving average. After record high AMO index values a few years ago, the Atlantic appears to be in a cooling trend, with AMO values closer to the highs from earlier this decade. (Source: NOAA/NCEI, based on the NOAA ERSSTV5)

Since the peak of the AMO index in 2023 and 2024, the index has fallen consistently to slightly below the 15-year average. However, it is still in the positive, above-average phase, which is generally conducive for above average hurricane activity. An analog year proposed for 2026 is 2023, which, as mentioned, had an extremely high AMO index and a very strong El Niño (see below), and was a very active hurricane season. Another analog suggested is the below-average 2015 season, which had a “super-Niño” while the Atlantic SSTs were above average, but not the extremes seen in 2023. The 2026 season looks to be somewhere in the middle in terms of the SSTs, which suggests near-average hurricane activity.



Ocean Heat Content (OHC)

The Ocean Heat Content (OHC) is a quantity that describes the thermal energy stored in a volume of the ocean. The units of OHC are expressed in terms of energy per area since it is the vertically integrated quantity from the surface to the 26°C isotherm (line of constant temperature). While tropical cyclones require a minimum sea surface temperature to form, their lifecycle afterwards can be dependent on the OHC in the path of the storm. When a developing hurricane moves over a region with high OHC, the storm will be able to tap into the available energy in the ocean and potentially rapidly intensify. Like SSTs in the MDR, the OHC in the MDR has come down from the high levels seen in the last few years. Throughout the basin, the OHC is near average, with most areas slightly below average with some above average pockets. The combination of average to above average SSTs and OHC could lead to near average activity. However, this does not rule out the possibility that a storm could form and pass over an area of high OHC, leading to rapid intensification.

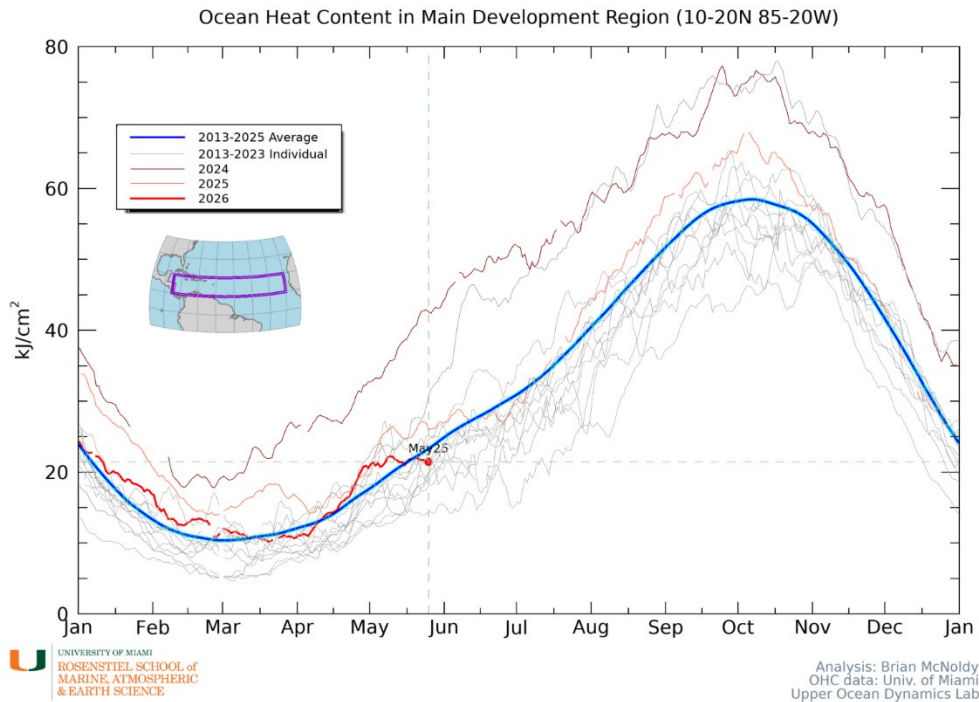


Fig. 7: The Ocean Heat Content (OHC) in the Main Development Region. As of May 25, OHC is near normal and below the high levels we have seen the last few years for this region of the Atlantic. (Source: Upper Ocean Dynamics Lab, University of Miami's Rosenstiel School of Marine, Atmospheric and Earth Science; Brian McNoldy)



4. Tropical Pacific Sea Surface Temperature (ENSO)

There is a strongly established link between the sea surface temperatures in the Tropical Pacific and hurricane activity. There are a range of indices used to quantify SST in the Pacific, and they all oscillate with a period of 3-7 years, defining what is known as the El Niño Southern Oscillation (ENSO). The NINO 3.4 Index is the most widely used in forecasts.

For Neutral conditions the anomaly value is between 0.5 and -0.5. Above 0.5 is defined as El Niño, and less than -0.5 corresponds to La Niña conditions.

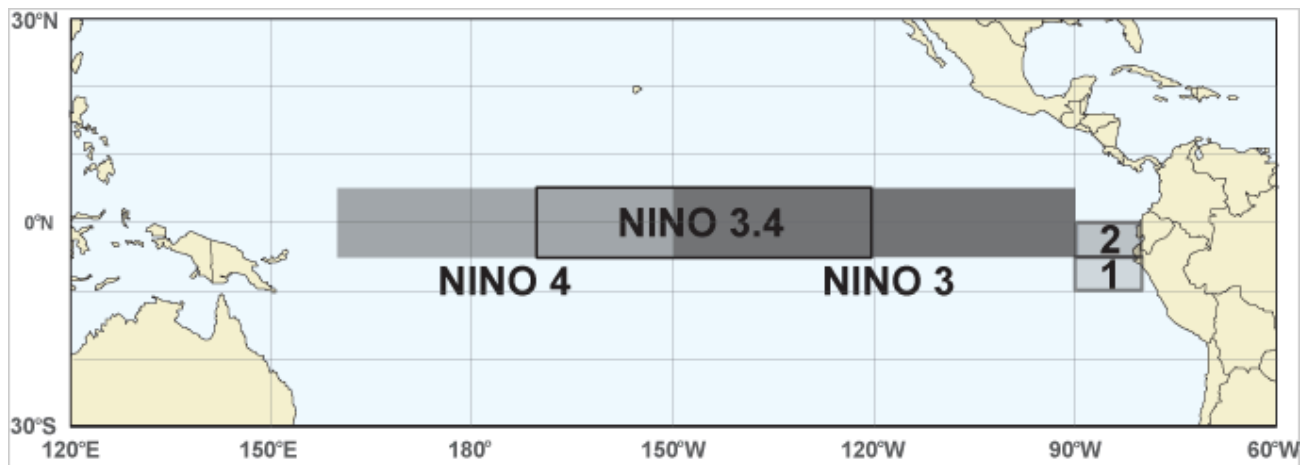


Fig. 8: The regions used to calculate the various ENSO indices. One of the most commonly used indices is a three-month average of the NINO 3.4 index. (source: BOM, Australia)

ENSO has been linked to a wide range of additional climate variations including Pacific typhoon activity, rain in California and tornado activity in parts of the US.

Warm (positive) phases of ENSO, El Niño events, are associated with above average wind shear in the Atlantic at latitudes where stronger hurricanes normally form leading to below average activity. La Niña (negative ENSO) events are conversely associated with more favorable conditions for Atlantic hurricane formation due to less wind shear, and more active seasons.

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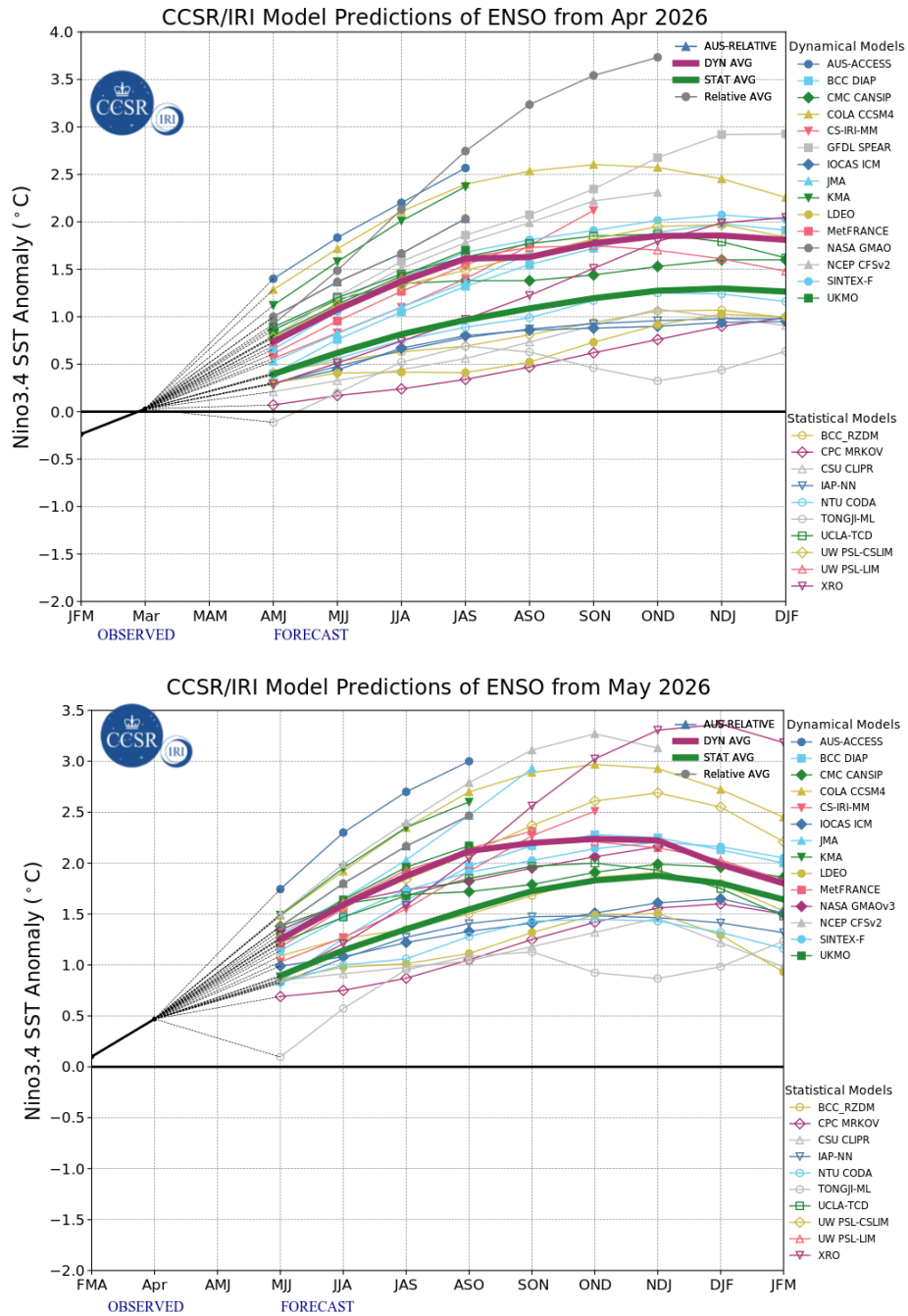


Fig. 9: April and May forecast plumes for ENSO defined as the NINO 3.4 Index averaged over 3 months. There are a range of dynamic and statistical models used to forecast ENSO, and generally the consensus forecasts shown in solid black (dynamic model average) and green (statistical model average) have more skill than most individual forecasts. The consensus is strong El Niño conditions for the key months of the hurricane season. (Source: IRI, Columbia Climate School)



After remaining in neutral conditions for the last two years, the central and eastern equatorial Pacific has warmed significantly, with ENSO indices indicating a transition to EL Niño conditions imminently. Models are in near-unanimous agreement that the EL Niño phase will continue throughout the peak months of hurricane season. While the outlook in April forecasted a moderate strength El Niño (3.4 index between 1 – 1.5) during peak season, the May outlook suggests that a very strong El Niño event (index > 1.5) could develop later this summer into early autumn, with some models forecasting a “super-Niño”. (Fig. 9). Either way, as of early May, the Climate Prediction Center (CPC) is giving a greater than 95% chance of El Niño conditions being present during the entire hurricane season.

Given the strong consensus of a developing El Niño, the expectation is that the tropical Pacific conditions will have a mitigating impact on Atlantic tropical cyclone activity for the 2026 season. Additionally, years with El Niño conditions tend to see lower frequency of landfalling hurricanes in the U.S., with only 55% of years with El Niño conditions seeing a U.S. hurricane landfall and 23% of years seeing a major hurricane landfall, compared to 89% and 49% respectively for La Nina conditions.²

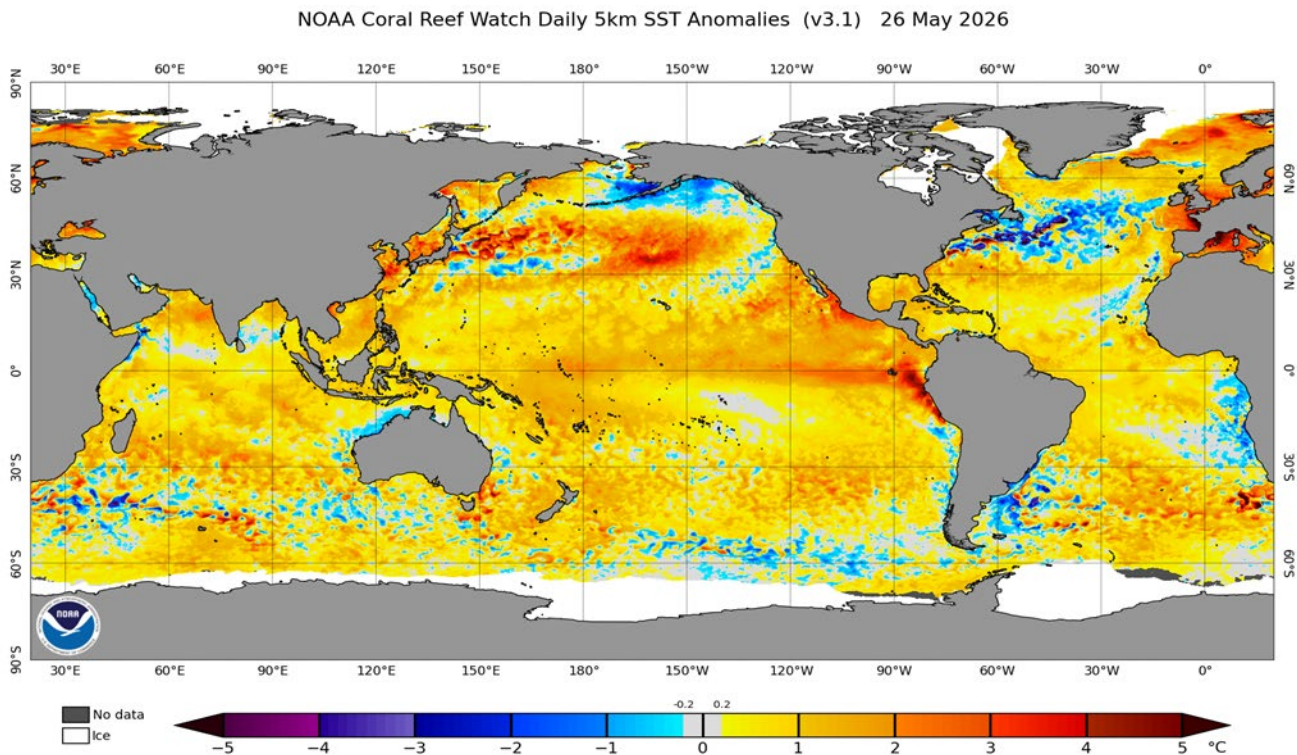


Fig. 10: 5km Global SST Anomalies as of May 26 2025 (Source: NOAA).

² Colorado State University



5. Saharan Dust

During the hurricane season, Saharan dust can have a significant effect on hurricane activity, as dust inhibits activity in two key ways:

- Dust absorbs relatively more infrared radiation than a dust free atmosphere and thus heats up the atmospheric layers where it is present. In summer, the dust is generally transported out over the Atlantic at heights of a few kilometers, well within the lower atmosphere. The creation of a warm layer at a relatively low to mid-level within the troposphere (lowest layer of the atmosphere where all of Earth's weather occurs) inhibits the rising of warm moist air from near the ocean surface, and thus suppresses the convection required to generate the thunderstorms that develop into tropical storms and hurricanes.
- Dust captures the incoming energy in the atmosphere, stopping it from reaching the ocean and further heating it.

The Saharan dust is produced by erosion of soil in Saharan Africa, and this erosion is more pronounced when the dust producing regions are dry. Hence the rainfall in the Western Sahel (near Saharan Africa), has a direct link with the amount of dust available to transport, which in turn influences the rate of hurricane formation in the Atlantic.

The current precipitation data, and that for the last three months, are similar to last year, with some regions seeing above or below average rainfall, but no substantial anomalies, although there are some regions just to the south with dryer than average conditions recently. Therefore, we expect a near average Saharan Air Layer (SAL). This means dust is unlikely to play a major role suppressing hurricane activity, but we could see some outbreaks early in the season.

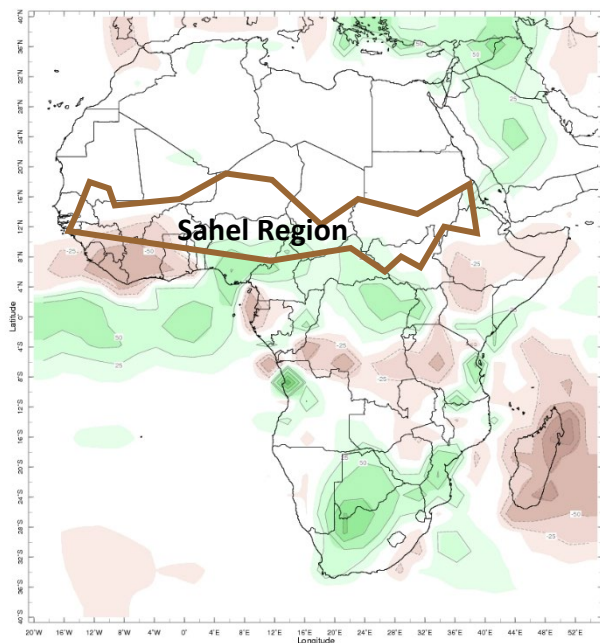


Fig. 11: Precipitation anomaly map of Africa as of April 2026. Green colors represent areas of higher than average precipitation and gray colors represent areas of lower than average precipitation (Source: NOAA NCEP Climate Prediction Center, CAMS_OPI; IRI, Columbia Climate School)



6. Intraseasonal Variability

While the above factors may impact the big picture for the season, there are some variables that influence the month-to-month variations in tropical cyclone formation. For example, the Madden-Julian Oscillation (MJO) has been shown to effect when and where hurricanes form. The MJO is an eastwardly migrating tropical wave that traverses the equator every 30 to 60 days. It is characterized by an area of enhanced rainfall and an area of suppressed rainfall. Tropical storms and hurricanes are more likely to form when the area of enhanced precipitation is moving over the ocean, especially the Gulf of Mexico and Caribbean. In regions of below average convection, hurricane activity is reduced. During the 2025 Atlantic hurricane season, we saw how the MJO can suppress or enhance activity. While the MJO was weak for much of the peak season, there were periods where it was in a favorable phase. During the middle of August, the MJO was primarily in phases 2-3, generally favorable for tropical cyclone (TC) formation, and we saw Hurricane Erin develop into a Category 5 storm during that period. Additionally, the MJO moved into phases 1-3 in mid-October, potentially enhancing the African easterly wave that would ultimately become Hurricane Melissa.

While it is difficult to predict how the MJO will play out over the course of the season, we can look at the early season forecast to get an idea if we will have a head start to the season in June. Current model predictions expect the MJO to be in phases 7 and 8 over the next 2 weeks, which are generally neutral for storm formation. Longer range predictions, which are less reliable, do expect the MJO to transition to phases 1 and 2 by the end of June, so that could be the time when we see an uptick in activity. We will continue to monitor the MJO throughout the season to give us a sense when we might see potential spikes or lulls in activity.

Another feature that impacts when storms may form are convectively coupled Kelvin waves (CCKW). These are also eastward-propagating tropical waves but move much faster than the MJO. CCKWs can influence tropical cyclone formation by enhancing convection (rainfall) and triggering African easterly waves (AEWs) which are known to be a main precursor for hurricanes to form over the Atlantic in the Main Development Region.

Four years ago, we saw another component of the atmosphere that contributes to intraseasonal variability. During August of 2022, there was anomalous cooling of the subtropical Atlantic sea surface temperatures between 25° N and 40° N latitude. These below average temperatures along with above average temperatures in the main development region led to a strong temperature gradient in the Atlantic. These conditions favor the development of mid-latitude anticyclonic wavebreaking, an event where the mid-latitude jet stream becomes highly amplified. Wavebreaking events can lead to dry air intrusions in the tropics and higher wind shear in the main development region. Both conditions suppress tropical cyclone activity, and we saw this first hand in the extremely long dry spell of August 2022 and likely during the even more unusual dry spell of August/September of 2024 and 2025. Monitoring the subtropical Atlantic SSTs will be another key indicator for potential active or inactive periods during the hurricane season, especially given the current below-average to near-average SSTs in the MDR and warmer waters in the subtropical Atlantic.



7. Acrisure Re Internal Forecast

Acrisure Re has developed an internal forecast model utilizing a sophisticated stratification approach to enhance the precision of seasonal tropical cyclone predictions. By employing the methodology established by Kossin et al. (2010), the model categorizes historical storms into distinct clusters based on shared physical characteristics, such as genesis location, track and intensity. This clustering allows for a more granular analysis, as different storm types—ranging from Gulf Coast landfalls to recurving open-ocean systems—exhibit distinct large-scale steering flow environments, peak intensity distributions, and climate-index sensitivities. For each identified cluster, two generalized linear models are utilized. The first calculates monthly storm counts as a function of one set of forecasted climate index values, while the second calculates a conditional landfall probability based on a different set of forecast indices. These monthly outputs are then aggregated to produce a comprehensive seasonal forecast for the June through November period, providing a statistically robust view of landfall exposure and storm activity. Based on this year’s forecasted climate indices and 6 clusters, the Acrisure Re internal model projects about 13 named storms and approximately 4 landfalls. The clusters most associated with the expected values of the climate indices have lower peak intensity and landfalling rates, suggesting that we can expect fewer stronger storms as well. This projection is in line with the industry consensus. This model was specifically built to enable Acrisure Re to adjust vendor modeled event sets and provide forecast adjusted model views for clients and the market. While Acrisure Re believes its model provides useful supplemental information, no forecast model can predict actual hurricane outcomes with certainty, and past model performance is not indicative of future accuracy.



8. Conclusions

There are many groups making pre-season hurricane forecasts, and this report is designed to help put those forecasts into context. We have examined several key variables that have been associated with hurricane activity in numerous published scientific studies to create a qualitative overview of the likely conditions this summer and fall.

The strongest predictors of hurricane activity are Atlantic and Pacific sea surface temperatures often expressed in terms of SST anomalies. This season, models are predicting a warm Atlantic which is generally associated with more storm activity, although not nearly as warm as last season. In addition, current models overwhelmingly point to El Niño conditions in the Pacific persisting throughout the 2026 hurricane season. These two combined have historically been associated with seasons that trend just shy of historical norms.

Additional factors like Saharan dust likely won't have a dramatic effect on the overall activity but can intervene at critical moments to suppress some activity. However, based on the current Sahel conditions there is no reason to expect especially large amounts of dust this year. While intraseasonal variables are hard to predict, they will need to be monitored to understand when and where increases in storm formation may occur.

Overall, statistical and dynamical models, including Acrisure Re's internal forecast, as well as a review of key variables, suggest a slightly suppressed Atlantic hurricane season for 2026. While we saw a similar SST pattern during the 2023 season, which ended up being a very active season, 2026 differs in a few ways. First, the Atlantic is expected to be much cooler than in 2023, suggesting less activity. Additionally, the El Niño event is beginning to develop much more quickly and will likely be stronger than the 2023 El Niño event, allowing the atmosphere and ocean to be more coupled by the time of peak season, ultimately inhibiting tropical activity in the Atlantic. Other analog years suggest a well-below average season, indicating that 2026 is most likely to experience a moderately subdued level of activity. As always, Acrisure Re will be monitoring the tropics and providing real-time updates both before and after any potential events using our suite of tools and analytics.



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