

Triple-I Update: Hurricane Season to Have ‘Above-Average’ Activity

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ST. JOHNS, Fla., June 3, 2021— An [updated 2021 Atlantic hurricane season forecast](#) released today by the Tropical Meteorology Project in the Department of Atmospheric Science at Colorado State University (CSU) maintains its outlook for an “above-average” level of tropical cyclone activity.

Led by [Phil Klotzbach, PhD](#), also a [non-resident scholar at the Insurance Information Institute](#) (Triple-I), the CSU forecast team [released its initial 2021 outlook on April 8](#).

In its updated 2021 forecast, CSU now anticipates 18 named storms, rather than 17, while keeping its estimate for the season at eight hurricanes and four major hurricanes. Major hurricanes are defined as those with wind speeds reaching Category 3, 4 or 5 on the [Saffir-Simpson Wind Scale](#). Tropical Storm Ana became the first named storm of 2021 when it formed in late May in the north Atlantic.

“History proves that if you live on or near the Gulf or Atlantic Coasts, you are in harm’s way,”

said [Sean Kevelighan](#), CEO, Triple-I. “Coastal states from Maine to Texas are vulnerable to the impacts of hurricanes. All it takes is one storm to make it an active season for you and your family so now is the time to prepare.”

“Homeowners and business owners should review their policies with an insurance professional to make sure they have the right types, and amounts, of insurance to protect their properties from damage caused by either wind or water. That also means exploring whether they need flood coverage since flood-caused damage is not covered under standard homeowners, renters, or business insurance policies. In addition, homeowners should take steps to make their residences more resilient to windstorms and torrential rain by installing roof tie-downs and a good drainage system,” Kevelighan added.

Flood policies are offered through [FEMA’s National Flood Insurance Program](#) (NFIP) and numerous private insurers.

The Atlantic hurricane season officially started on June 1 and continues through Nov. 30. A typical season has 14 named storms, seven hurricanes and three major hurricanes, based on 30-year seasonal averages from 1991 through 2020. The installation of a wind-rated garage door and storm shutters also boost a home’s resilience to a hurricane.

Fourteen of the 30 named storms that occurred in 2020 were hurricanes. Seven of the 14 hurricanes became major hurricanes, tying the record set in 2005. A record-setting 11 named storms made landfall in 2020 in the continental U.S., including six hurricanes.

Private-passenger vehicles damaged or destroyed by either wind or flooding are covered under the [optional comprehensive portion](#) of an auto insurance policy.

Through its [Resilience Accelerator](#) and other educational materials, the Triple-I offers numerous [hurricane season preparedness tips](#). These include:

- Developing a [photo/video inventory](#) of your possessions and your home’s exterior, which will ease the claims-filing process
- Preparing a [hurricane emergency kit](#) with a minimum two-week supply of essential items, such as drinking water, non-perishable food and COVID-19 safety items (face coverings, hand sanitizer)
- Creating an [evacuation plan](#) well before the first storm warnings are issued.

CSU predicts 2021’s hurricane activity will be about 120 percent of the average season. By comparison, 2020’s hurricane activity was about 145 percent of the average season. Moreover, the CSU forecast indicates there is a 69 percent chance of a major hurricane making landfall in the continental U.S. this year. This includes a 45 percent chance for the U.S. East Coast, including the Florida peninsula (the average for the last century is 31 percent); and a 44 percent chance for the Gulf Coast from the Florida Panhandle westward to Brownsville, Texas (the

average for the last century is 30 percent).

“We do not anticipate El Niño conditions this summer or fall in the tropical Pacific,” said Klotzbach. “When El Niño occurs, upper-level westerly winds tend to tear apart hurricanes as they are trying to develop and intensify in the Atlantic basin. Additionally, the subtropical Atlantic is much warmer than normal right now, which typically leads to a warming of the tropical Atlantic by the peak of hurricane season beginning in mid-August, fueling tropical cyclone activity.”

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