

'What's on the Table for 2025'

U.S. Weather Overview

By Maryam Haji, Global Head of Research

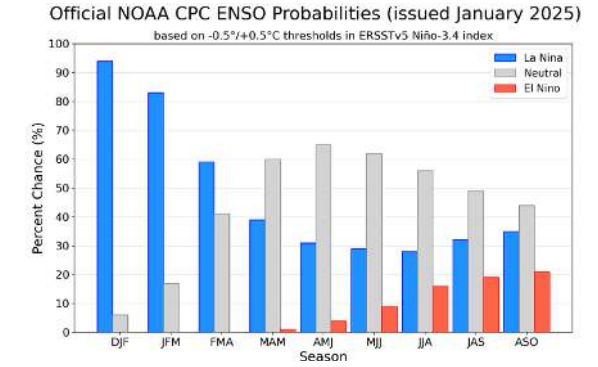
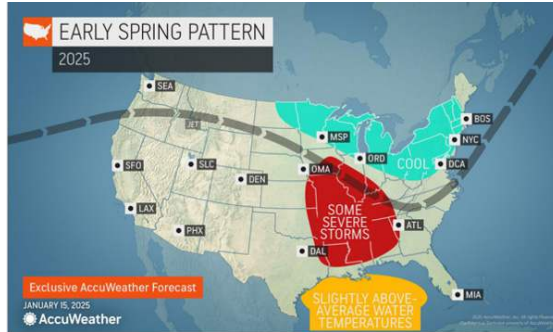
El Niño Southern Oscillation (ENSO)

Current La Niña conditions will most likely transition to ENSO-neutral during spring 2025 (NOAA) and it is projected to stay neutral during Atlantic hurricane season.

Severe Weather Highlights – Spring 2025

- Slightly an above average season, peak activity occurring in April
- Higher frequency of storm activity in Mississippi and Tennessee Valleys relative to “Tornado Alley”
- Less active season compared to 2023 & 2024

SCS Analog Year	Total Insured Loss (as of 2025)
2001	\$20B
2017	\$28B
25-year ave.	\$25B

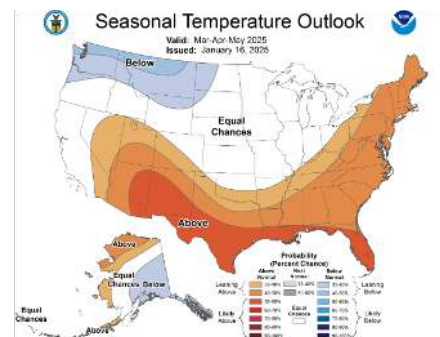
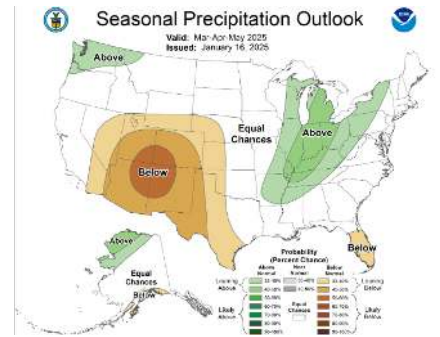
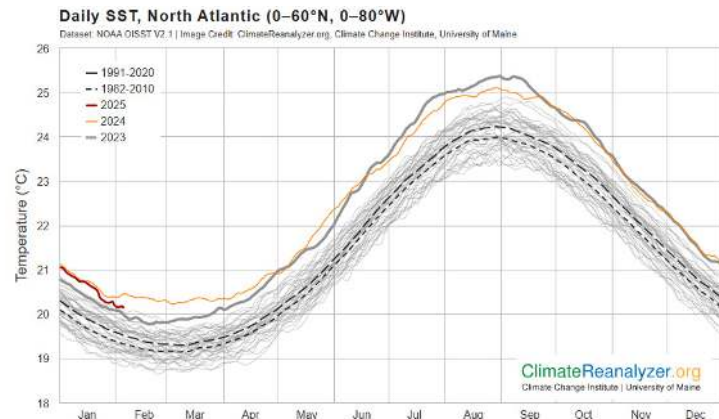


Flood & Drought Conditions – Spring 2025

- Higher flood risk in the mid to upper Mississippi Valley due to severe storms, heavy rain, snow melt, and ice jams. Possibility for heavy rain across Tennessee and Ohio
- The current ice coverage on the Great Lakes increases the risk of flooding in surrounding areas
- Rapid warm up in the West could cause localized flooding due to snowmelt
- Drought conditions continues in Florida, Carolinas, and mid-Atlantic increasing the threat of fire in mid-spring

2025 Hurricane Season – An Early Outlook

- Anticipate an above-average season (30-year average)
- Sea Surface Temperature (SST) is following 2023 and 2024 trends



Hurricane Analog Year	Significant Event	Total Insured Loss (as of 2025)
2008	HU Ike	\$30B
2012	HU Sandy	\$33B
2021	HU Ida	\$36B



Disclaimer: The material and any conclusions contained in this document are for information purposes only the authors offer no guarantee for the completeness of its contents. The statements in this document may provide current expectations of future events based on certain assumptions. These statements involve known and unknown risks, uncertainties and other factors which are not exhaustive. The authors of this document undertake no obligations to the publicity revise or update any statements, where as a result of new information, future events or otherwise and in no event shall TransRe or any of its affiliates or employees be liable for any damage and financial loss arising in connection with the use of the information relating to this document. Although TransRe makes reasonable efforts to obtain reliable content from third parties, TransRe does not guarantee the accuracy of or endorse the views or opinions given by any third party. This document may point to websites or other documents; however TransRe does not endorse or take responsibility for the content on such websites or other documents. [Click here](#) for more information on our privacy policies.