

We just entered hurricane season. Are you ready?

Preparedness today
means moving beyond
sandbags, plywood and
conventional wisdom.

\$1.8 billion

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7 - 10 hurricanes

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June 1 marked the beginning of the 2025 Atlantic hurricane season.



Even at this early date, forecasters are predicting that we can expect to see anywhere between seven and 10 hurricanes – three to five of which could be classified as major – between now and the end of November.

Climate change is making natural catastrophes of all types more destructive, and costlier as a result. Claims data from across Chubb's North American commercial, personal and agricultural segments reveals that our policyholders' pretax losses from catastrophic events reached \$1.8 billion in 2024, up from \$1.4 billion the year before – just one of the many signs all around us that trendlines are moving in the wrong direction.

Hurricanes in particular are growing more intense and more destructive. A warming planet means warmer oceans, and warmer oceans mean stronger winds. One study found that elevated ocean surface temperatures increased the highest sustained wind speeds of all 11 hurricanes in 2024 by anywhere from nine to 28 miles per hour – an increase that moved seven of them into a higher hurricane category. The National Oceanic and Atmospheric Administration (NOAA) has determined that for every jump in category, the potential for storm-related damages increases roughly fourfold.

But as NOAA acknowledges, its calculations don't address the potential for other hurricane-related impacts, such as storm surge and flooding caused by heavy rainfall. "When these additional factors are considered," the agency notes, "the rate of increase in damage is much higher."

As hurricanes continue to intensify, the potential for heavy wind and water damage will only increase. Further, homeowners and business owners are likely more vulnerable than they realize. Luckily, there are ways for them to proactively mitigate risk by availing themselves of new technologies, tapping into community resources and taking full advantage of all the risk engineering expertise and tailored products offered by a trusted insurer.

Concealed risks. When it comes to hurricane preparedness, the old rules simply don't apply anymore. Conventional wisdom regarding vulnerability is consistently being upended by the changing nature of events on the ground.

One example is the way we define and talk about flood zones. For decades, the U.S. government has mapped the entire country by dividing it into different zones that reflect different degrees of flood risk. The problem? These maps rely on historical data that doesn't account for the ways that climate change has already redrawn the boundaries of vulnerability, in part by making tropical storms and hurricanes move further inland and further north – while also moving more slowly, releasing more rain and causing more damage along the way. In September 2024, after making landfall in Florida's Big Bend region, Hurricane Helene continued to move northward across Georgia and all the way up to North Carolina, where the city of Asheville broke multiple all-time records for rainfall and where more than a hundred people lost their lives.

Another truism that has been subverted by the dramatic shift in hurricane behavior: The key to protecting a structure from damage is to ensure that it has as strong a building envelope as possible. As the old saying goes, "water always finds a way." While it's true that the structural integrity of a building is directly related to its ability to withstand the destructive force of incredibly strong winds, hurricane-related flooding and severe wind-driven rain often result in water intrusion, even in buildings that have been fortified to maximize resilience. Attics, windows and doors are frequent points of entry for water, which can not only ruin furnishings but can damage electrical systems and spawn mold growth.

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Technology as proactive protection

Sandbags and other physical barriers designed to prevent water from entering a building are simple and effective tools for mitigating damage during a tropical storm or hurricane. But a comprehensive risk mitigation plan will harness more sophisticated technologies to address the issue of wind and water damage — not just during a severe weather event, but also before and after.



Upon learning that a hurricane is likely to strike the area, most people will make the wise choice to vacate well in advance, assuming that this is possible. Battery-powered water sensors such as those manufactured by StreamLabs (a Chubb company) can detect water intrusion, instantly notifying homeowners and business owners — even if they're hundreds of miles away — of any pooling or flooding in rooms where the sensors have been placed. Early knowledge of water intrusion can allow for faster and more informed decision-making from remote locations, potentially speeding up the recovery and repair process once the hurricane has passed.

Advanced weather forecasting systems are another innovative technology to investigate before the storm clouds gather. These systems can help you be among the first to know when hurricane paths are shifting, trajectories are slowing down or speeding up, and other vital pieces of information. Businesses with sizeable outdoor infrastructure or other vulnerable assets can greatly benefit from new and commercially available products that generate high-resolution, hyper-local forecasts and that mirror the technical capabilities of governmental or scientific systems. A number of them apply artificial intelligence to state-of-the-art numerical weather prediction (NWP) modeling, instantly synthesizing billions of data points to provide the most accurate forecasts possible and alerting business owners to any sudden developments.

Damage assessment of affected properties should take place as quickly as possible after a hurricane, but logistical challenges can make the task physically daunting or even impossible in the immediate aftermath of a storm. Drones can be highly effective tools for comparing pre-storm conditions with post-storm conditions by aerially surveying properties along identical routes at different points in time.

Amplifying resilience through community

Hurricanes are collective catastrophes — no one goes through the recovery fully alone. Individual resilience is strengthened when it leverages the contributions of neighbors who can bring new ideas or valuable resources to the table. Community-based flood management plans pull together residents, businesses, public officials, community leaders, scientists and others to identify vulnerabilities and arrive at solutions that work for all stakeholders, capitalizing on their broad range of expertise and diversity of lived experience. They may also form the basis of a community emergency response team whose members receive special training in the handling of post-hurricane exigencies, including search and rescue missions and the provision of food, water and medicine.

Property owners can lower their own risk of sustaining hurricane-related damage by actively collaborating with others to undertake projects that benefit the community as a whole. This might include regularly clearing shared drainage structures, or creating a public stockpile of pumps, sandbags and earth fill for the creation of temporary levees. These collaborative efforts further galvanize resilience and responsiveness by opening up communication channels and building durable relationships.



Other practical steps

Hurricane season may only last from June through November, but hurricane preparedness is a year-round enterprise.



Business owners and homeowners alike should work to keep their roofs free of potential hazards by securing all flashing, bracing any rooftop equipment, and clearing drains, downspouts and gutters. Wind-borne debris is a major source of damage to buildings in a hurricane event. Remove any outdoor loose storage or equipment that could blow into the building, and prepare to cover windows and doors with shutters or other forms of shielding, such as plywood.

Here are more steps that can be taken to maximize a property's resilience and minimize losses.



For business owners

Develop a comprehensive hurricane preparedness plan.

Each plan will be unique, but models can be found that all share an emphasis on core aspects: protecting people, assets, systems and inventory; anticipating loss of business and identifying pathways towards resuming it; and creating an emergency response team of informed, trained employees. The most effective systems will integrate state-of-the-art forecasting and communications technologies and be updated regularly.

Secure backup power. Identify and perform preventative maintenance on backup resources, such as emergency generators, so that they can be activated as needed.

Establish relationships with pre-approved contractors.

After a hurricane, rebuilding efforts can be hindered by a scarcity of resources, technicians and workers. This step is essential for ensuring swift post-storm repairs.

Partner with a trusted insurer. The first two steps mentioned here are exactly the kinds of things that Chubb risk engineers help their clients do every day. Our flood- and natural-disaster-related risk management services draw upon local historical data regarding risk, but are closely tailored to be site-specific for each client. When these services are paired with our property insurance options, including commercial flood insurance, the result is a comprehensive risk management program.



For homeowners

Make it harder for water to get in. Remove any leaves or other debris from window wells to make sure water doesn't pool. Consider installing impact-resistant glass in windows, doors and skylights.

Secure valuable items and artworks. Safeguard the items that mean the most to you by carefully documenting them with photographs, detailed descriptions and certificates of authenticity. Consider moving them off-site if your house will be vacant during hurricane season. Find other ideas [here](#).

Consult a dedicated risk management advisor. Chubb's risk consultants work closely with homeowners to strengthen their home's resilience to wind and water and to protect their belongings in the event of a hurricane or other severe weather event. Pairing a Chubb flood insurance policy with a homeowner's policy is a prudent way to protect against wind or water-related risks.

Hurricanes are growing less predictable at the same time they're growing more destructive. Preparing for them effectively requires thinking beyond the traditional approaches and incorporating strategies that embrace specialized technology and leverage the power of community collaboration. This hurricane season, meet new forms of risk with new forms of resilience.

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