

## Experts Predict Above-average Hurricane Season in the Atlantic

For 2024, Colorado State University (CSU) hurricane researchers are forecasting an "extremely active" Atlantic hurricane season, which runs from June 1 to Nov. 30. The CSU researchers predict 23 named storms throughout the year. This total sits well above the average of 14.4 named storms per year recorded between 1981 and 2020. In light of these predictions, it's crucial for businesses in hurricane-prone areas to prepare for the intense storm season ahead. This article provides more information on the CSU researchers' predictions and offers tips to help business owners safeguard their properties and operations when hurricanes strike.

## **Storm Predictions for 2024**

Of the predicted 23 named storms, 11 are expected to become hurricanes. Furthermore, five of these hurricanes could reach major strength with sustained winds of 111 mph or more. According to the CSU researchers, key factors contributing to this year's above-average hurricane predictions include record-high sea surface temperatures, the impending return of cyclical climate pattern La Niña, and a reduction in vertical wind shear to help dissipate storms throughout summer and fall.

These predictions also highlight the likelihood of hurricanes making landfall, breaking down probabilities by region. Specifically, there is a 62% chance of a Category 3, 4 or 5 hurricane making landfall across the entire coastline of the United States during 2024—an 18% increase from last year's predictions. The chance of these types of hurricanes striking the East Coast is 34%, while there is a 42% probability of such storms hitting the Gulf Coast.

## **Preparation Guidance**

Employers should make it a priority to properly prepare for severe storms, especially if they own commercial property or conduct operations in hurricane-prone areas. Here are some hurricane preparedness measures to consider:

- **Assess specific risks.** Business owners should make sure they know their unique hurricane exposures. The particular location of a property can determine wind and flood hazards.
- **Have a plan.** Establishing a hurricane response plan and practicing it regularly with employees is vital. This plan should address topics such as communication protocols, business continuity measures and emergency evacuation routes.
- Make property adjustments. To limit hurricane-related property damage, employers should install storm shutters on all windows and doors; remove any trees that could fall on nearby structures; and store essential equipment and documents in safe, elevated locations.
- **Maintain coverage.** Business owners should review their commercial coverage with insurance professionals to ensure sufficient financial protection in the event of a hurricane.

Contact us today for more risk management tips.

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