



**2024's Atlantic hurricane season** is projected to be “very active,” surpassing the typical season’s activity and presenting a greater likelihood of continental U.S. landfall, according to the [Insurance Information Institute](#).

**The big picture:** This forecast,, describes the escalating threat of extreme weather events and their potential to cause widespread damage, emphasizing the need for adequate property insurance and flood coverage, Triple-I stated.

- The forecast also highlights the importance of individual and community preparedness — including property resilience measures and evacuation plans — to mitigate the impacts of these increasingly frequent and intense storms.
- Factors contributing to the higher probability include hurricane-favorable wind-shear conditions as climate patterns transition to La Niña, as well as warmer-than-normal tropical Atlantic waters, CSU said.

**By the numbers:**

- **23 named storms, 11 hurricanes and five major hurricanes** are forecast for the 2024 Atlantic hurricane season, well above the typical 14 named storms, seven hurricanes and three major hurricanes.
- **20 named storms and seven hurricanes** were produced in the 2023 season, and three reached major hurricane intensity, defined as storms with sustained winds above 110 mph.
- **Hurricane Idalia and two tropical storms** made continental U.S. landfall in 2023, causing widespread damage and flooding.
- **62% chance of a major hurricane** making a mainland U.S. landfall in 2024, compared to the historical average of 43% from 1880 to 2020.

**What they're saying:** “We anticipate a well above-average probability for major hurricanes making landfall along the continental United States coastline and in the Caribbean this season,” said [Phil Klotzbach](#), Ph.D., senior research scientist at CSU and a nonresident scholar at Triple-I.

- “This is an ideal time for homeowners and business owners to review their policies with an insurance professional to ensure they have the right amount and types of coverage,” said Sean Kevelighan, CEO of Triple-I.

**The takeaway:** The heightened hurricane activity forecast for 2024 underscores the urgency for homeowners and businesses to review their insurance coverage and preparedness plans.

**Go deeper:** [Read](#) Triple-I's Facts & Statistics: Hurricanes.