

## Looking Ahead to Hurricane Season 2025

Last year's hurricane season started early with Hurricane Beryl – the earliest category five hurricane to form in the Atlantic since 1920. Hurricanes Helene and Milton followed late in the season, with Helene becoming the most deadly storm since Hurricane Katrina and Milton named a top 10 storm for insured losses. Overall **insured losses for the 2024 season** are estimated as high as \$68B.

So, how will this year's season measure up? According to the industry forecasts so far, we can expect more of the same. But remember, every storm season is unique.

Last year's biggest impacts were on Florida's gulf coast and throughout Appalachia. This year, it's predicted that a major landfall is more likely on Florida's east coast – anywhere from Miami-Dade to Duval County – and along the Texas coast.

This article was produced in partnership with **Amwins InstantQuote**, a fast and efficient platform for securing flood insurance solutions.

### CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

### LEGAL DISCLAIMER

Views expressed here do not constitute legal advice. The information contained herein is for general guidance of matter only and not for the purpose of providing legal advice. Discussion of insurance policy language is descriptive only. Every policy has different policy language. Coverage afforded under any insurance policy issued is subject to individual policy terms and conditions. Please refer to your policy for the actual language.

*Courtesy of Amwins Group, Inc.*



## East Coast of Florida – Consider excess flood insurance

If the east coast of Florida is impacted early this season as expected, homeowners, HOAs and commercial risk managers should be considering excess flood insurance now. Why? Because almost every building on the Atlantic coast is only partially covered by NFIP or a similar policy. And with limits of \$250k for residential properties and \$500k for commercial, insureds relying only on NFIP may not be fully covered.

Properties along Florida's oceanfront are especially exposed. Excess coverage helps to ensure that these properties have the economic protection they need. When compared to primary insurance, excess coverage is often less expensive for the amount of coverage it provides and offers considerably more flexibility than primary coverage.

Only Amwins offers access to human underwriters through its digital platform, Amwins InstantQuote (IQ). This robust platform gives retailers the best of both worlds, handling difficult-to-place risks that require underwriter support and guidance without getting in the way on accounts retailers can handle independently. Amwins IQ empowers retail agents to make the best decisions for their clients within a platform that's easy to understand and use.

## Texas – Flood risk beyond NFIP flood zones

There are very few years the Texas shores have not experienced at least one hurricane landfall. We don't expect 2025 to be any different. So, property owners along the coast and throughout inland Harris County should consider private flood insurance beyond NFIP – regardless of their flood zone.

History has shown that in South Texas NFIP flood zones have a low correlation to flood risk. Because, remember, location matters – **rate maps are not risk maps!**

## Amwins IQ gives you an advantage

The Amwins flood team is committed to helping you and your clients prepare for the hurricane season. We recommend everyone in hurricane-exposed states have coverage for their homes and businesses. This includes excess coverage, which is more important than usual with Florida's high-value oceanfront likely to face a major hurricane this season. In Texas, Amwins is working with market partners to bring more flood solutions to retail agents and insureds.

We're the best in the game, with access to a multitude of markets, including unique proprietary programs that compete with both the NFIP and other private carriers. With **Amwins IQ, our one-stop shop for flood risk**, the flood insurance transaction process is as seamless and easy as possible. Agents can feel confident about getting their clients what they need when they need it, no matter how coverage-sensitive the insured is.

### **Flood insurance is not a one-size-fits-all insurance solution.**

Let Amwins IQ do the heavy lifting of quoting multiple products, coverages and programs, as well as consolidating multiple offers into a single, easy-to-read live comparison page where agents can instantly view bindable options to compare pricing, limits, deductibles and coverages.

For more information on Amwins IQ and the proprietary flood programs Amwins has to offer, [click here.](#)

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