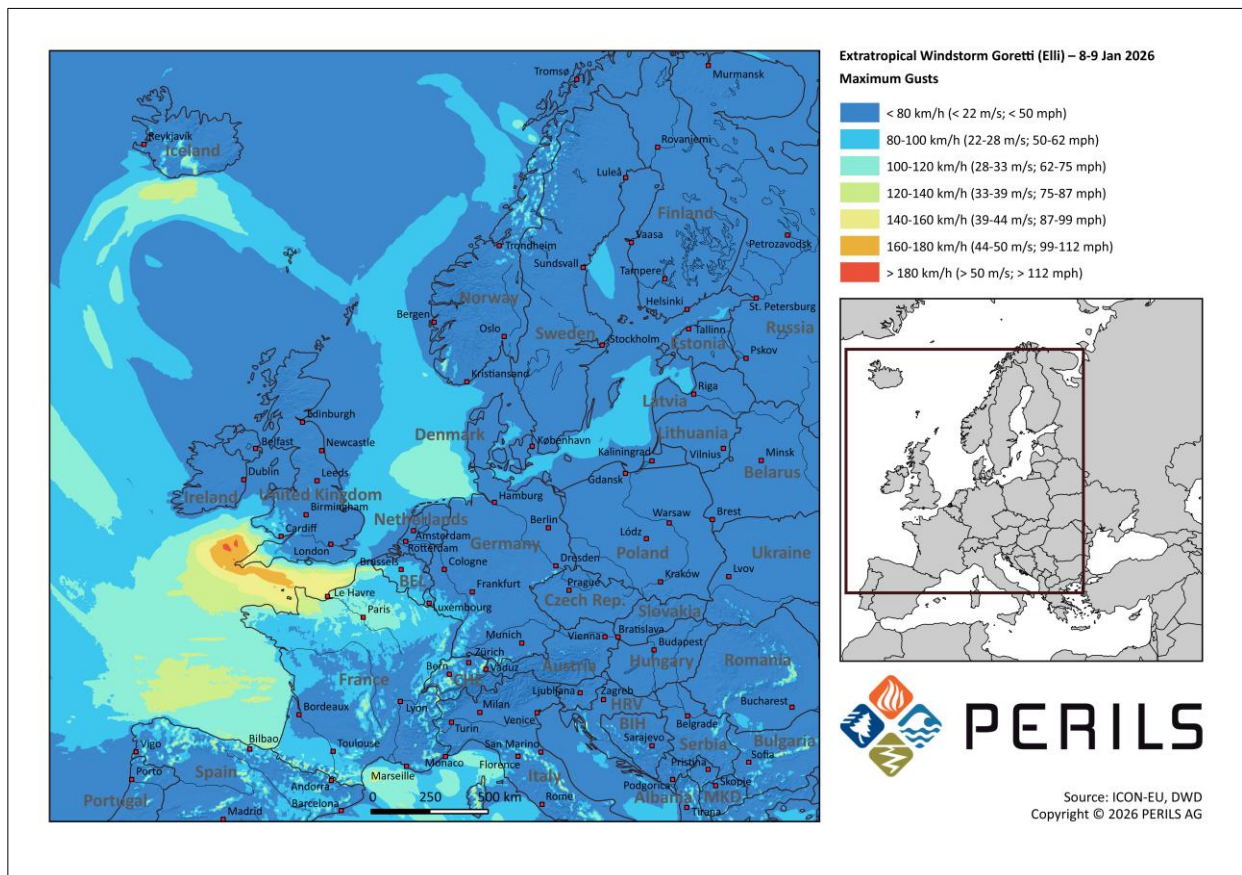




EUR 467M – FIRST PERILS INDUSTRY LOSS ESTIMATE FOR WINDSTORM GORETTI

Zurich, 20 February 2026 – PERILS, the independent Zurich-based organisation providing industry-wide catastrophe insurance data, has today disclosed its initial industry loss estimate for extratropical windstorm “Goretti”, also known as “Elli”. The storm affected southwestern England, northern France and Belgium from 8 to 9 January 2026.

The PERILS estimate of the insurance market loss, based on loss data collected from the affected insurers, is EUR 467 million. In line with the PERILS coverage definition for Europe, this loss number covers the property and motor line of business. An updated estimate of the market loss from Windstorm Goretti will be made available on 9 April 2026, three months after the event end date.



Extratropical windstorm Goretti (Elli), maximum gusts in km/h: From 8 to 9 January 2026, Windstorm Goretti affected southwest England, northern France and Belgium. Based on loss data collected from affected insurance companies, PERILS’ initial estimate of the insurance market loss from the storm is EUR 467 million.

Goretti was a multi-faceted European winter storm that generated record-breaking wind gusts, high waves, and a combination of rain, snow and ice. It was named Goretti by Météo France and Elli by the Free University of Berlin. Meteorologically, it was characterised by explosive cyclogenesis and an atmospheric phenomenon known as “sting jet”. The latter led to very high winds in a narrow corridor which affected Cornwall at the southwestern tip of England, the Channel Islands, and the Manche and Calvados departments in northwestern France. A record



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gust of 213 km/h was measured at the Gatteville lighthouse on the tip of the Cotentin Peninsula in the Manche department.

Goretti's impact was exceptional at a local level but not unusual from a European perspective, where windstorm event losses of this size can be observed annually. Nevertheless, Goretti marks the biggest European windstorm event loss so far in the 2025/26 season.

Luzi Hitz, Product Manager at PERILS, commented: "Windstorm Goretti was the first European windstorm event of the 2025/26 season to exceed our capturing threshold of EUR 300m for any one country or EUR 500m for a European event. Its high-wind field covered practically the entire English Channel and affected the bordering regions. Except for Cornwall and the Channel Islands, the UK was largely spared from its impact. Had the storm track been further north, it would have been a much more impactful event with much higher losses. France, however, was not as fortunate with damaging winds affecting practically the entire northern half of the country. This is why the vast majority of the Goretti losses – close to 75% – occurred in France. In comparison, Belgium was only marginally impacted."

About PERILS

PERILS is an independent Zurich-based organisation providing industry-wide natural catastrophe exposure and event loss data. The PERILS Industry Exposure & Loss Database is available as PERILS CORE and PERILS EXTENDED to all interested parties via annual subscription. PERILS CORE contains industry-level sums insured and event loss information on a CRESTA zone level and per insurance line of business. The product currently covers the following 18 countries: Australia, Austria, Belgium, Canada, Denmark, France, Germany, Ireland, Italy, Japan, Luxembourg, the Netherlands, New Zealand, Norway, Sweden, Switzerland, Turkey, and the United Kingdom. In addition, PERILS industry exposure data are available for Indonesia, the Philippines and Thailand. PERILS EXTENDED is complementary to PERILS CORE and includes country-level industry loss data for territories not covered by PERILS CORE. PERILS industry loss estimates can be used as triggers in insurance risk transactions such as industry loss warranty contracts (ILW) or insurance-linked securities (ILS). The use of PERILS data other than in conjunction with a valid PERILS License is illegal and expressly forbidden.

More information can be found on www.perils.org

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