

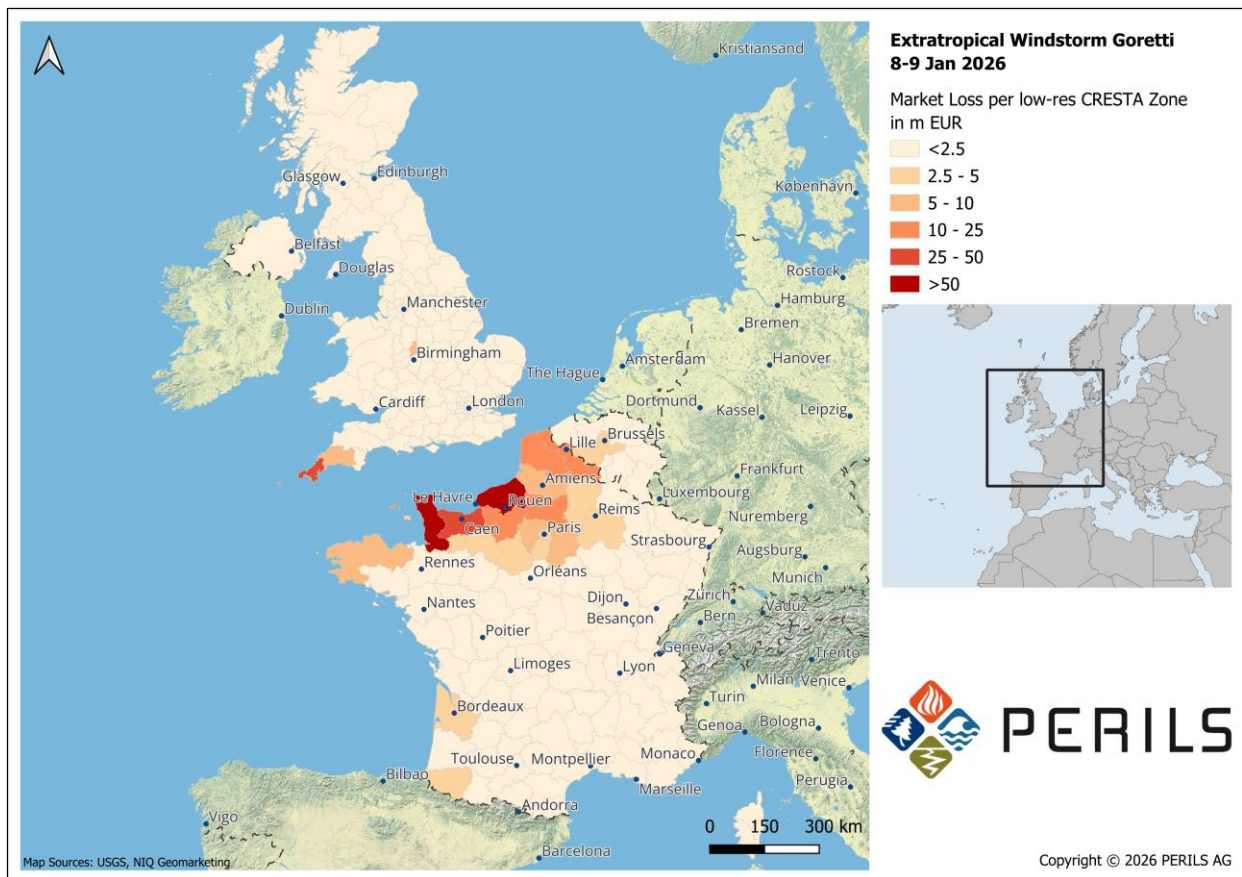


EUR 468M – PERILS RELEASES DETAILED INDUSTRY LOSS FOOTPRINT FOR WINDSTORM GORETTI OF JANUARY 2026

Zurich, 9 July 2026 – PERILS, the independent Zurich-based organisation providing industry-wide catastrophe insurance data, has today disclosed its third industry loss estimate for Windstorm Goretti, also known as “Elli”. The storm affected southwest England, northern France and Belgium on 8 and 9 January 2026.

The third estimate of the insurance market loss is EUR 468 million. This compares to the previous loss estimates of EUR 467 million and EUR 479 million, published by PERILS six weeks and three months after the event end date, respectively.

The estimate covers the property and motor lines of business and is based on loss data collected from affected insurers. For the first time, the industry loss footprint includes motor loss data at CRESTA-zone level for a European windstorm event. While motor losses account for 8% of total losses in Belgium, the share is lower in other affected countries, at 5% in France and only 1% in the UK. Despite these differences, a clear correlation between wind speed and loss severity is visible in both France and Belgium.



Industry loss footprint of Windstorm Goretti, also known as “Elli”. The storm affected southwest England, northern France and Belgium on 8 and 9 January 2026. In its third event report PERILS estimates the industry loss at EUR 468 million.

In this third report, the loss footprint provides a detailed breakdown by CRESTA zone. Property losses are further categorised into residential, commercial, industrial, and agricultural segments. Combined with the PERILS industry exposure database, which is available at the same level of resolution, the loss footprint offers valuable insights



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into wind vulnerability particularly for France and Belgium. In addition, by providing motor-related data, PERILS now enables a more detailed assessment of motor loss patterns.

In line with the PERILS reporting schedule, a fourth update of the market loss from Windstorm Gorette will be released on 9 January 2027, twelve months after the event end date.

Windstorm Gorette was an intense extratropical cyclone that generated high winds across the English Channel and adjacent coastal regions. The areas mostly affected were Cornwall in southwest England and the French departments of Manche, Calvados, and Seine-Maritime. Belgium experienced comparatively limited impacts.

Christoph Oehy, CEO of PERILS, commented: “Gorette represents the second-largest European windstorm loss event of the 2025/26 season, surpassed only by Windstorm Nils, which occurred one month later. Earlier in the season, two additional storms struck Europe in October 2025. However, neither exceeded the PERILS reporting threshold. With insured losses of EUR 468 million, Gorette was not exceptional from a European market perspective as Windstorm losses of a similar magnitude typically occur every one to two years.”

He added: “The inclusion of motor loss data for European windstorms is an important enhancement to the PERILS database. This is particularly valuable in the context of severe convective storms, where motor losses resulting from hail damage can account for a significant proportion of total insured losses.”

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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