



Niche Insights – Q4 2026

A technical bulletin for Insurance Professionals

El Nino 2026: How We Are Preparing to Support You

1 October 2026

The WMO Announcement

On 2 June 2026, the World Meteorological Organization confirmed an 80-90% probability of a moderate to strong El Niño event, with peak impacts expected across East Africa from October to December 2026.

For Kenya, this means:

- Above-average rainfall during the short rains
- Flooding in Nairobi's Industrial Area and riparian zones
- Coastal flooding in Mombasa's lowlands
- Lakeshore flooding in Kisumu
- Riverine flooding in Tana River

Kenya Met's projections

The Kenya Meteorological Department (KMD) has similarly issued projections that align with the WMO's global outlook and added national-level detail. They forecast above-average rainfall across roughly 80% of the country during the October–December short rains, placing the probability of a "very strong" El Niño event at 81%, with a 97% chance it persists into early 2027.

Learning from 2024: What May Lie Ahead.

If the forecast holds, the market will be tested again, as it was in 2024. This bulletin makes reference to the reported 2024 figures to make sense of what may lie ahead.

2024 floods – what happened	2026 El Niño – what we may see
KES 3.145 billion in claims received by end of April 2024 (more than 850 claims)	A similar surge in claims, possibly higher
KES 5 billion in claims by end of June 2024 (a 62% rise in two months)	A comparable escalation if the event is prolonged
86% of claims originated from Nairobi – Industrial Area and riparian zones hit hardest	These areas remain vulnerable, though ongoing drainage and flood-control works may reduce the scale of impact
Less than 5% of claims had been settled by end of April 2024 (KES 147.3 million paid)	Settlement capacity is likely to be tested again
Adjuster capacity was overwhelmed	Capacity may again be stretched

Sources: Insurance Regulatory Authority data, reported by Business Daily Africa.

A note on the government's mitigation work:

Since 2024, county and national government agencies have undertaken extensive drainage rehabilitation, desilting, and flood-control infrastructure works in Nairobi and other hotspots. These efforts are ongoing. The extent to which they reduce flood losses in October–December will depend on the intensity of the event and how quickly the works progress.

How We Are Preparing

A surge event (like El Nino) places heavy demands on every adjusting firm as claims often arrive at once, across multiple locations, often with limited access. Being ready matters.

We have prepared in ways that benefit insurers directly.

What we have done	What it means for you
Our adjusters have handled major flood losses	They understand flood damage patterns and can identify what is genuine and what is not
Reporting templates aligned to reinsurer requirements	Your claims documentation will meet the standard reinsurers expect
Staff trained on flood claim assessment	Claims are handled consistently, not improvised

The value to you is straightforward. An adjuster who has handled complex flood claims before knows how to quantify that damage and document it.

We are not waiting for instructions to prepare. We are preparing now.

What Our Loss Adjusting Services Provide

What We Offer	What It Means for You
Property and business interruption claims	Accurate quantification of material damage and consequential loss.
Engineering and construction claims	Professional assessment of plant, equipment, and works in progress.
Marine cargo and hull claims	Cargo damage surveys, container and liability assessments at Mombasa Port and inland..
Claims training	Through Specialty Claims Academy, we offer CPD-certified programs and workshops to strengthen internal claims capacity.

Loss adjusting is our core discipline. When you instruct Niche Adjusters, you get more than a report. You get a partner who understands what claims teams need because we work alongside you every day.

Our team combines technical expertise with practical insurance experience so you can settle with confidence.

Learn more here: www.niche-adjusters.co.ke/loss-adjusting/

From the Managing Director's Desk

Every flood event exposes the same weakness in the market. There are too few adjusters with the right expertise, and they take too long to reach site.

When that happens, claims pile up, policyholders start calling, and reinsurers begin asking questions. Files stay open longer than they should.

Our adjusters have handled complex flood claims before. So when you instruct us, the adjuster who arrives already knows how to assess flood damage, how to document it, and how to produce a report that settles the claim rather than delays it.

That work was recently recognised at the MEA Markets African Excellence Awards 2026, where we received awards for loss adjusting and risk surveying. The announcement is here:

<https://meamarkets.digital/winners/niche-loss-adjusters-marine-surveyors-ltd/>

The season ahead will bring claims and Niche Adjusters are ready to deploy when they do.

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Please note that the information provided in this article does not constitute legal or professional advice or a legal opinion of any kind. If you require any assistance regarding specific issues, please contact Niche Loss Adjusters & Marine Surveyors Ltd

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