

Paris, February 26, 2025

Cyclone Chido in Mayotte: insurers set to pay nearly €500 million in compensation

- On Saturday, December 14, 2024, tropical Cyclone Chido severely hit the archipelago of Mayotte. From December 18, France Assureurs decided to urgently send a joint reconnaissance mission involving all relevant insurers, and to extend the claims declaration period from the legal 30-day deadline to 45 days.
- Over two months after Cyclone Chido, the damage toll remains substantial: 20,520 losses and a total cost of €494 million.
- The damages affect the property of individuals (39% or €191 million), business and local authorities' property (44% or €220 million), and motor vehicles (15% or €72 million).
- Insurers decided to further extend the claims declaration period from the legal 30-day deadline to 60 days.

On December 14, 2024, the prefecture of Mayotte declared a purple cyclone alert as Cyclone Chido approached, causing substantial human and material damage. Schools and many homes were destroyed, mostly due to the wind. In addition, strategic locations were heavily impacted: the hospital system suffered severe damage, especially the Mayotte hospital centre, which lost part of its roof. The port was also damaged, and several crafts sank. Road networks, drinking water systems and power grids were greatly disrupted.

The island has not seen such severe climatic event in almost a century. Considering its intensity and the damage caused, Cyclone Chido would be classified as a category 4 on the Saffir-Simpson Hurricane Wind Scale, akin to Cyclone Dina in Réunion in 2002. According to French meteorological services, wind gusts recorded at over 220 km/h were still lower than the 360km/h recorded during Category 5 Cyclone Irma.

Cyclone Chido caused 20,520 losses and a total cost of €494 million:

- 7,860 losses correspond to the property of individuals, accounting for €191 million, which is 39% of both the losses and the total damage cost.
- 1,520 losses correspond to business and public authorities' property, accounting for €220 million, which is 7% of the losses and 44% of the total damage.
- 11,060 losses correspond to the motor vehicles, accounting for €72 million, which is 54% of the losses and 15% of the damage.

In such context, insurers decided to further extend the claims declaration period from the legal 30-day deadline to 60 days, following a prior extension to 45 days announced on December 14.

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Mrs Florence Lustman, President of France Assureurs: *"I wish to express my full support and solidarity to our fellow citizens in the archipelago of Mayotte, who have experienced and are still experiencing terrible times. After urgently sending a joint reconnaissance mission involving all relevant insurers, these same insurers are now doing everything possible to compensate the victims despite the degree of difficulty. The rationale behind this new extra time is to extend the claims declaration period to 60 days, well beyond the legal 30-day deadline."*

About France Assureurs

France Assureurs is the used name of the Fédération Française de l'Assurance, that gathers 254 insurance and reinsurance companies representing 99% of the market for companies regulated under the French Insurance Code. Insurance is central to many societal challenges. For this reason, France Assureurs is committed to playing an active role in public debates. It is the preferred interlocutor of public authorities, administrations and media on insurance-related matters both in France and abroad, encompassing prevention, protection, investment or employment issues. The statistical data it centralises and its expertise enable France Assureurs to assist its members in navigating changes within the sector. France Assureurs relies on a network of correspondents throughout the entire French territory to assist local leaders during major events, to promote careers in insurance or to relay the sector's positions.

"Mobilising all the resources of insurance to move society forward confidently" is the purpose of France Assureurs.

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