

*Paris, April 24, 2025*

## **Cyclone Garance in Réunion: insurers set to pay nearly €380 million in compensation**

- On April 21 and 22, Florence Lustman, president of France Assureurs, joined the French president on his official visit to the Indian Ocean. This visit was notably aimed at reviewing the reconstruction of the archipelago of Mayotte and Réunion Island, both severely affected by Cyclones Chido and Garance.
- The total cost for insurers from Cyclone Garance, which hit Réunion on February 28, 2025, amounts to nearly €380 million, according to the latest report dated April 8.
- The total cost for insurers from Cyclone Chido, which devastated the archipelago of Mayotte on December 14, 2024, is expected to reach €552 million.

### **Significant damage in Mayotte and an immediate response from insurers**

On December 14, 2024, Mayotte was severely hit by Cyclone Chido, causing substantial human and material damage: homes, schools, and hospital and port infrastructures were either destroyed or heavily damaged. The island has not seen such severe climatic event in almost a century.

In response to this situation, insurers immediately mobilised, sending a joint reconnaissance mission as early as December. Exceptional reporting measures were also implemented.

Based on the latest report dated March 26, Cyclone Chido may cause more than 20,000 insured losses with a total cost of €552 million, representing almost 10 years of property damage and motor subscriptions in Mayotte.

Considering the severe damage caused by Cyclone Chido, the insurance sector has suggested multiple tangible avenues to the government in order to accelerate the reconstruction of the archipelago of Mayotte. Based on lessons learned from Cyclone Irma, these proposals aim in particular to improve the training and support provided to local craftspersons that are involved in the reconstruction of private homes: insurers emphasise the need for a sustainable and high-quality reconstruction and reassert their commitment to collaborating with public authorities.

### **Cyclone Garance in Réunion: insurers set to pay nearly €380 million to policyholders**

On February 27, 2025, the prefecture of Réunion declared a red cyclone alert as Cyclone Garance approached. The cyclone swept across the island from north to south on February 27 and 28, with wind gusts that exceeded 215km/h as reported by French meteorological services, causing very substantial human and material damage.

Cyclone Garance caused around 68,000 losses, with an estimated total cost of €379 million.

It is the most expensive cyclone to hit Réunion since Cyclone Dina in 2002, with a total damage that amounts to €169 million, and Cyclone Bilal in January 2024, whose damage led to an overall cost of €100 million.

---

#### **Press contact**

**Jean-Baptiste Mounier**  
[j.mounier@franceassureurs.fr](mailto:j.mounier@franceassureurs.fr)  
+33 (0) 6 76 52 26 55

**Camille Bouchat**  
[c.bouchat@franceassureurs.fr](mailto:c.bouchat@franceassureurs.fr)  
+ 33 (0) 6 82 37 26 69

**Fédération Française de l'Assurance**  
26 boulevard Haussmann, 75009 Paris  
Tel.: +33 1 42 47 90 00 | [franceassureurs.fr](http://franceassureurs.fr)  
LinkedIn: [FranceAssureurs](https://www.linkedin.com/company/franceassureurs)

The insurance sector also supported Article 3 of the bill introduced by the Senator of Réunion on improving housing in the overseas territories. This article provides for the creation of construction reference committees to locally adapt applicable regulations and standards in order to better address the specificities of overseas territories during reconstruction.

**Mrs Florence Lustman, President of France Assureurs:** *"In response to the tropical cyclones of exceptional intensity that hit the archipelago of Mayotte and Réunion Island within a few weeks, insurers immediately mobilised to support their policyholders affected by these major climate events in the best possible conditions. In joining the French president and local public authorities to jointly record the initial reconstruction progress, I wished to send a strong signal about insurers' commitment to contributing to the future of these islands."*

### 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.

France Assureurs—Move society forward confidently—is a brand of the Fédération Française de l'Assurance.

---

#### Press contact

**Jean-Baptiste Mounier**  
[jb.mounier@franceassureurs.fr](mailto:jb.mounier@franceassureurs.fr)  
+33 (0) 6 76 52 26 55

**Camille Bouchat**  
[c.bouchat@franceassureurs.fr](mailto:c.bouchat@franceassureurs.fr)  
+ 33 (0) 6 82 37 26 69

**Fédération Française de l'Assurance**  
26 boulevard Haussmann, 75009 Paris  
Tel.: +33 1 42 47 90 00 | [franceassureurs.fr](http://franceassureurs.fr)  
**LinkedIn:** [FranceAssureurs](https://www.linkedin.com/company/franceassureurs)