Silveus INSURANCE GROUP

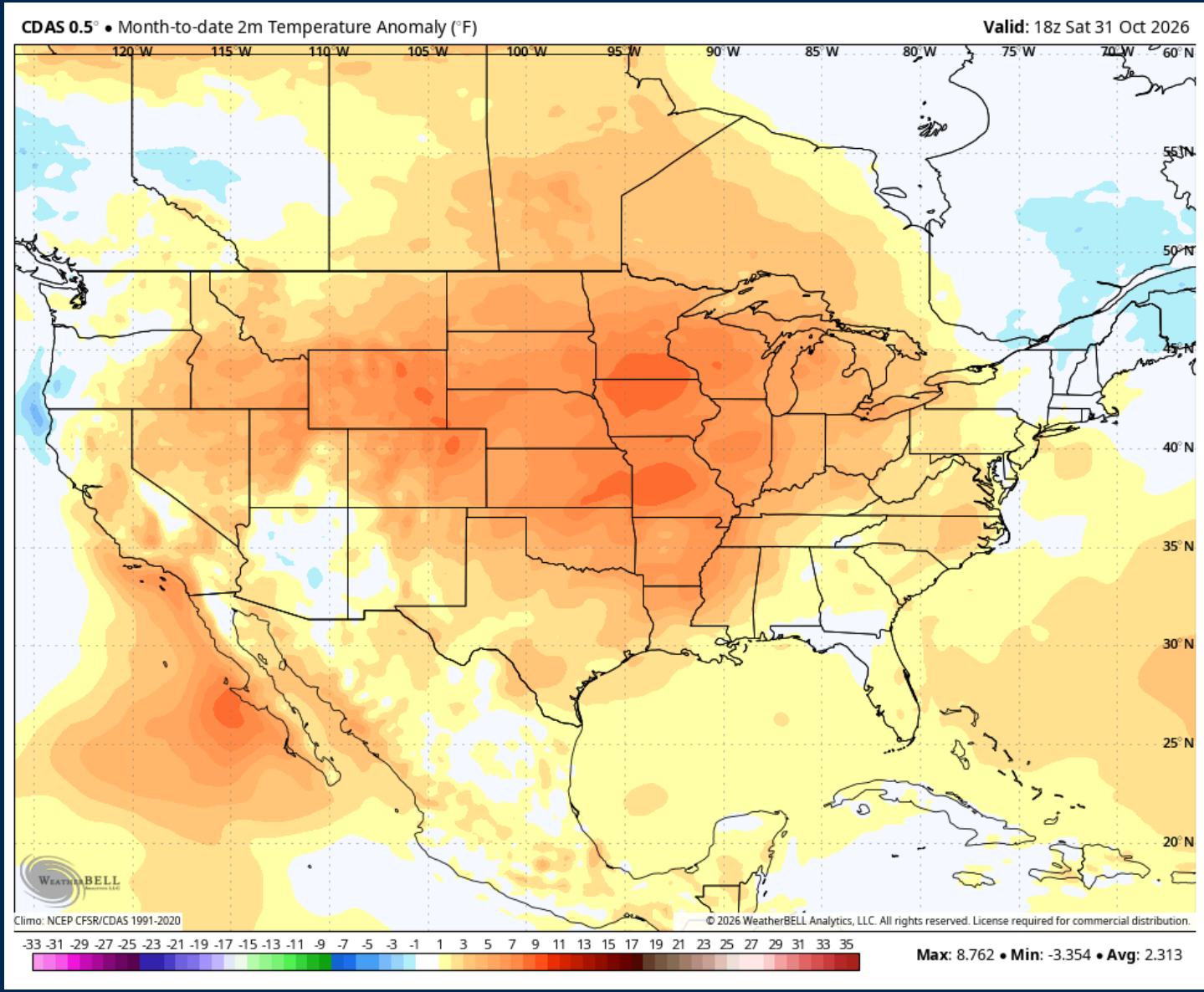
Monthly Outlook Update
November 2026

Don Day, Jr. – DayWeather, Inc.

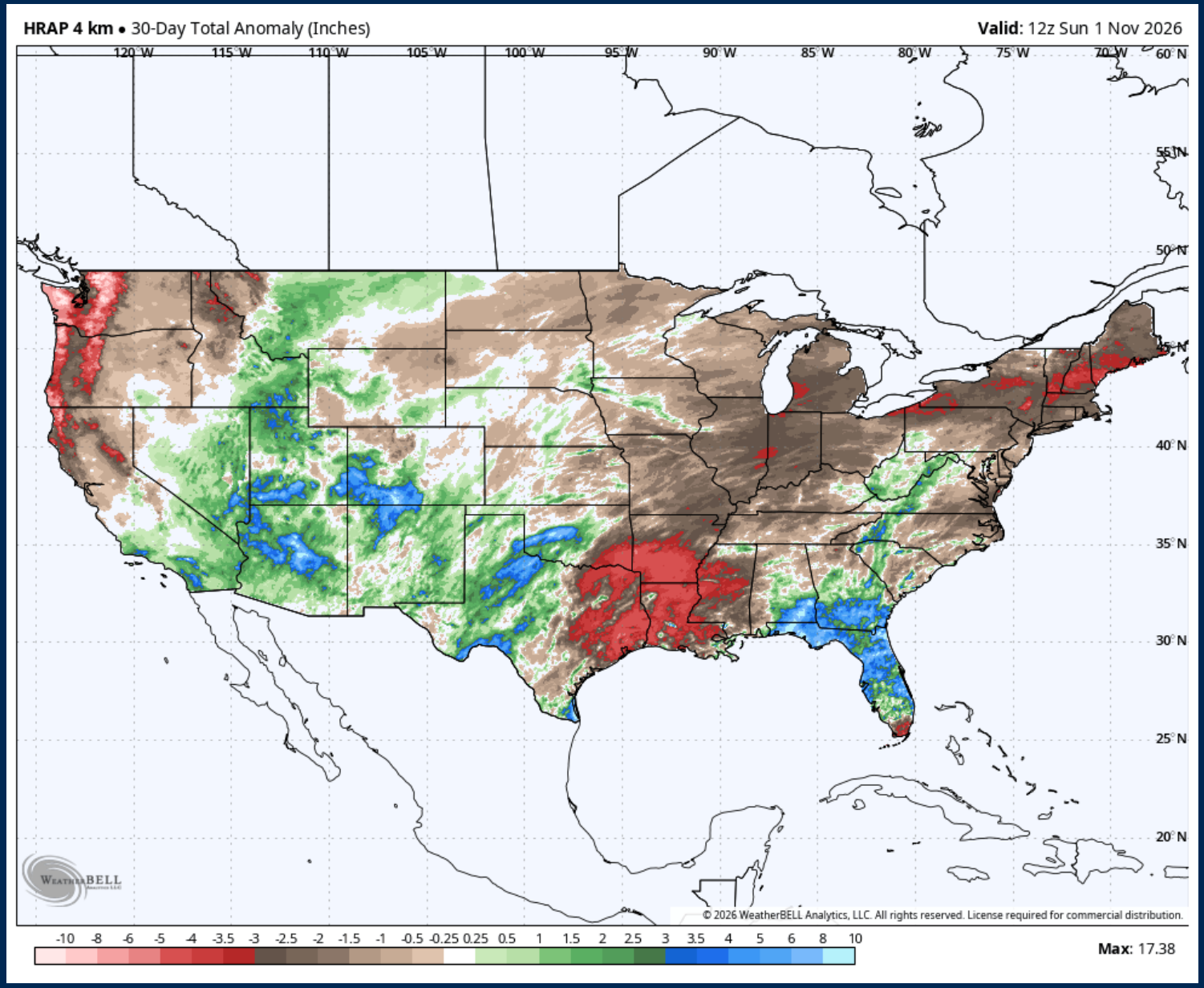
Long Range Discussion – *November 2026*

- **Highlights – October**
  - More rain/flooding and early season snow for the Desert SW and Southern Rockies and Florida. Major drought improvements in some locations.
  - Well above average temperatures across the USA.
  - Dry/drought conditions in parts of the south and southcentral areas persisting.
  - Extended growing season in many areas.

October Temperature Anomaly



October Precipitation Anomaly

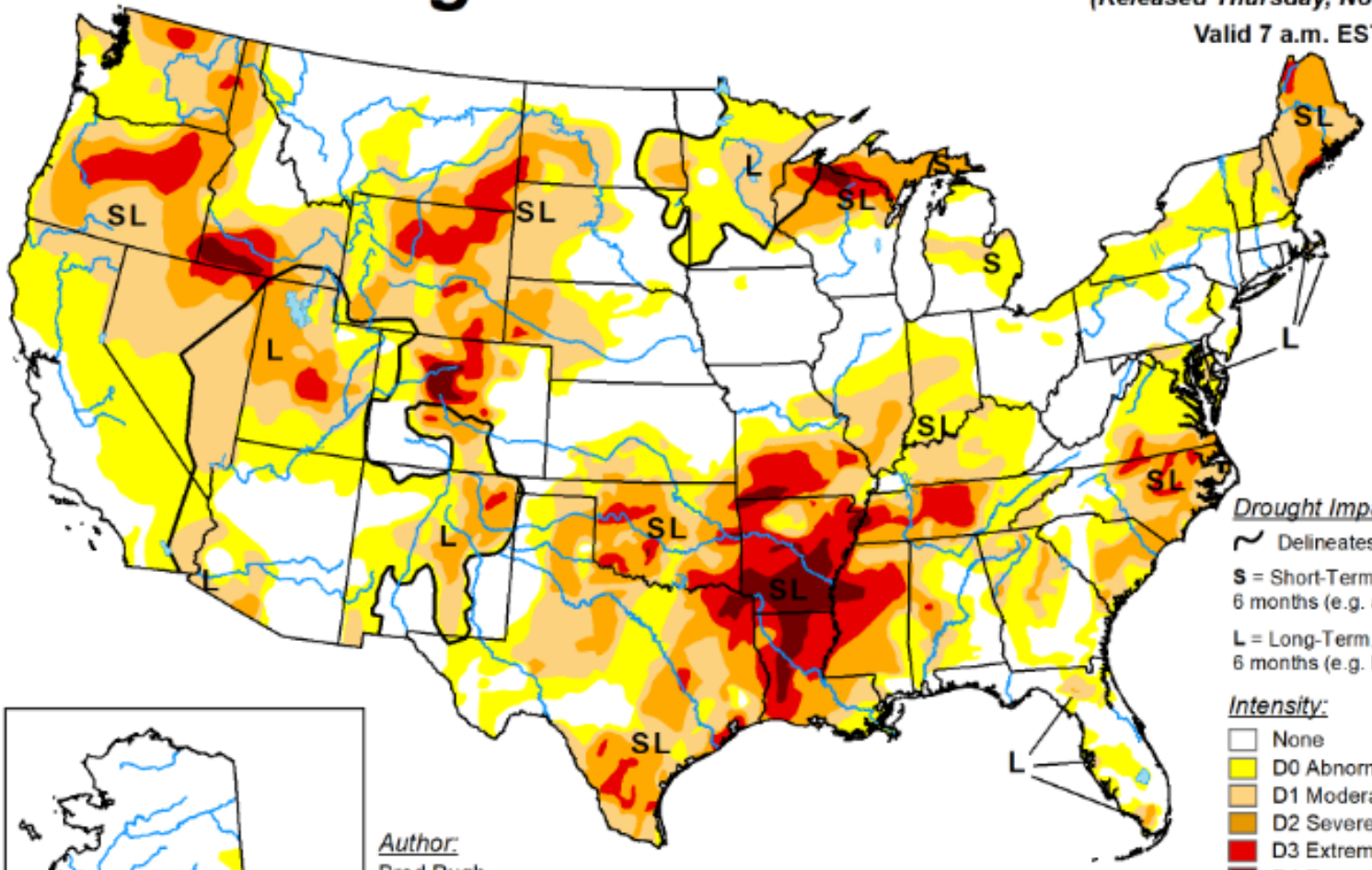


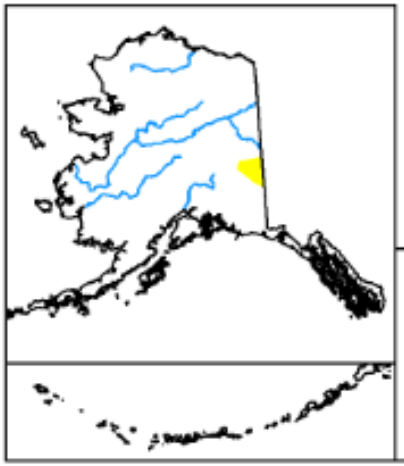
U.S. Drought Monitor

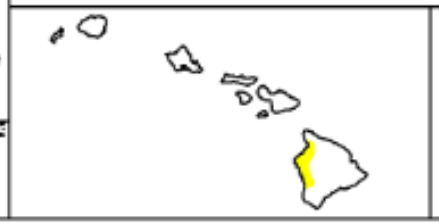
November 3, 2026

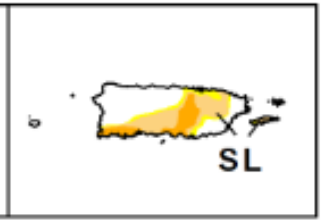
(Released Thursday, Nov. 5, 2026)

Valid 7 a.m. EST









Drought Impact Types:

Delineates dominant impacts

S = Short-Term, typically less than 6 months (e.g. agriculture, grasslands)

L = Long-Term, typically greater than 6 months (e.g. hydrology, ecology)

Intensity:

- None
- D0 Abnormally Dry
- D1 Moderate Drought
- D2 Severe Drought
- D3 Extreme Drought
- D4 Exceptional Drought

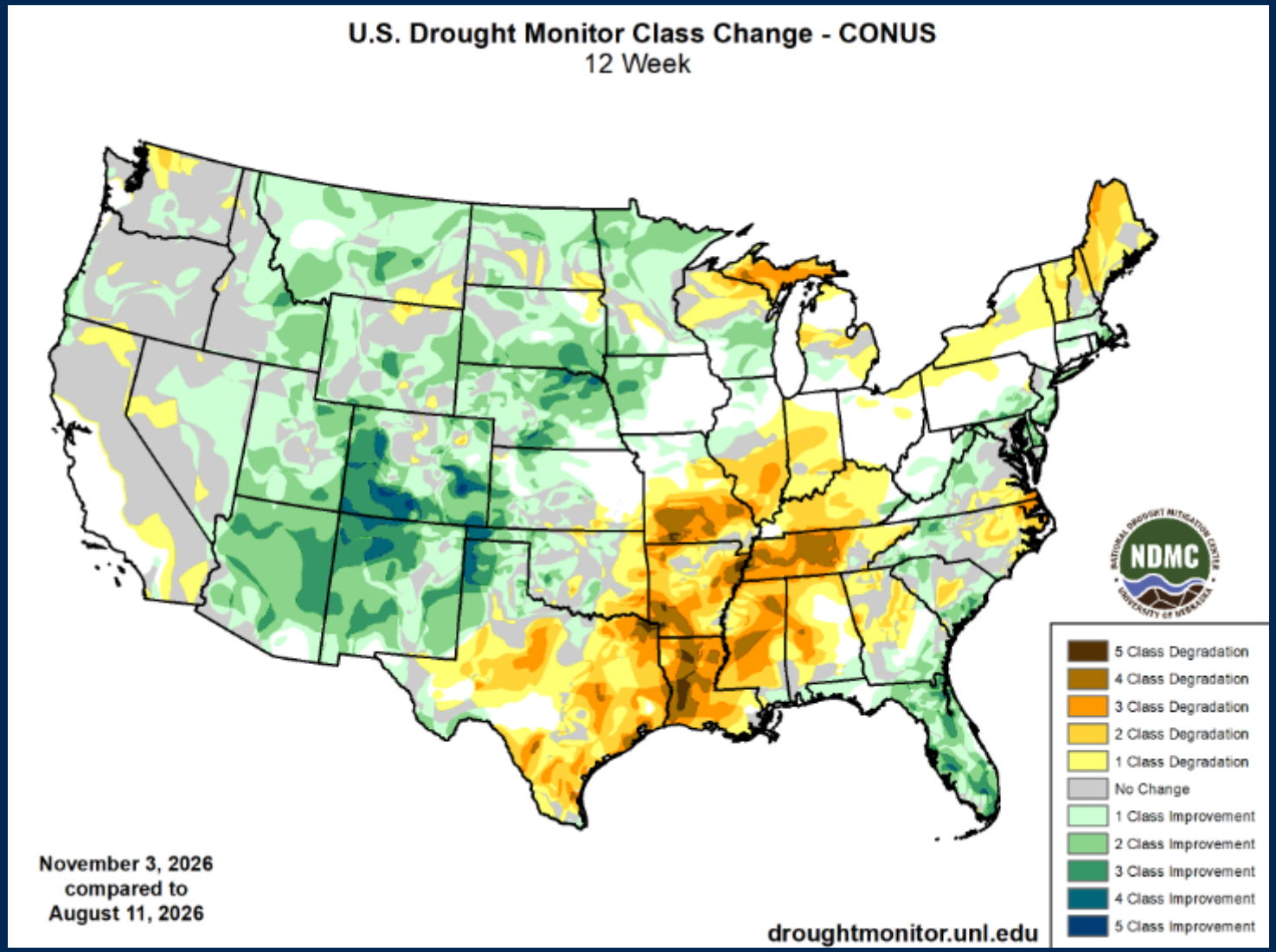
Author:
Brad Pugh
CPC/NOAA

The Drought Monitor focuses on broad-scale conditions. Local conditions may vary. For more information on the Drought Monitor, go to https://droughtmonitor.unl.edu/About.aspx

USDA NDMC NOAA NASA

droughtmonitor.unl.edu

Drought Status Change

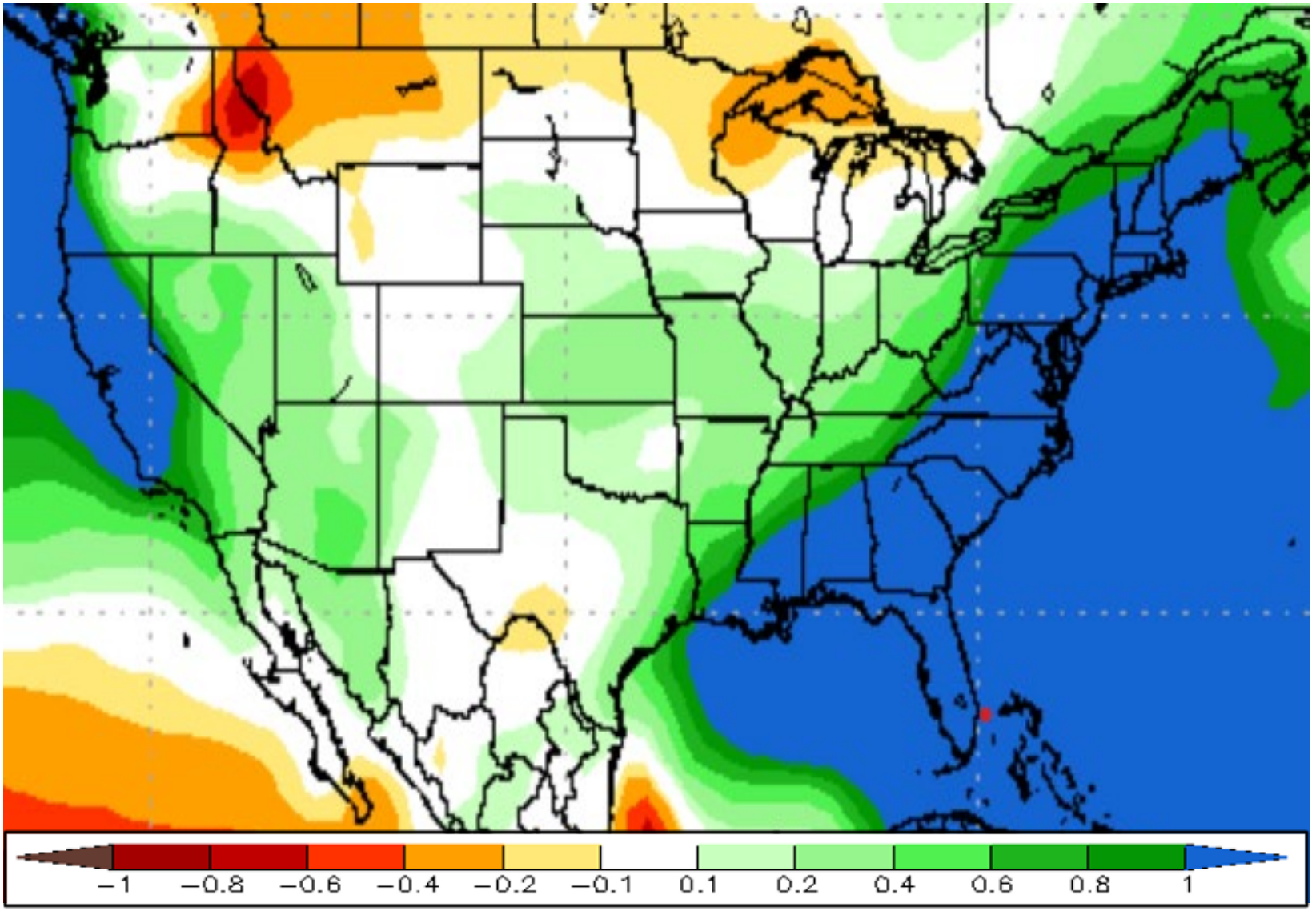


Long Range Highlights – November

- Quiet start to the month will likely turn colder and stormier for the last two weeks of the month.
- El Nino influence on jet stream increasing rapidly.
- Possible polar vortex influence could lead to colder temperatures late November and into December, especially in the south.
- Seasonal model trends unchanged. El Nino influence will likely lead to near to above normal precipitation across portions of the west, south and southeast.

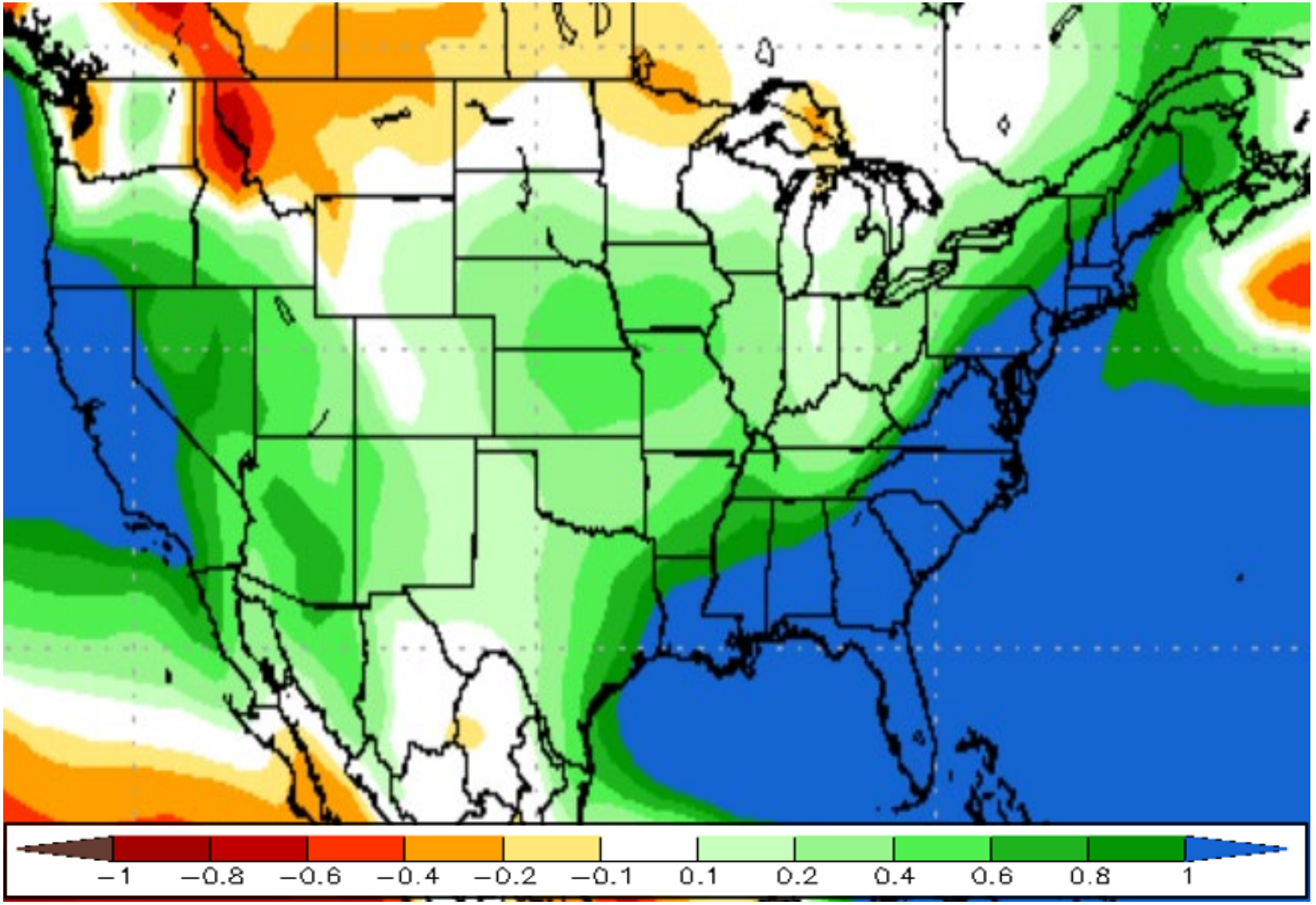
Long Range Forecast

NMME Precipitation Forecast – December 2026 as of 11/05/2026



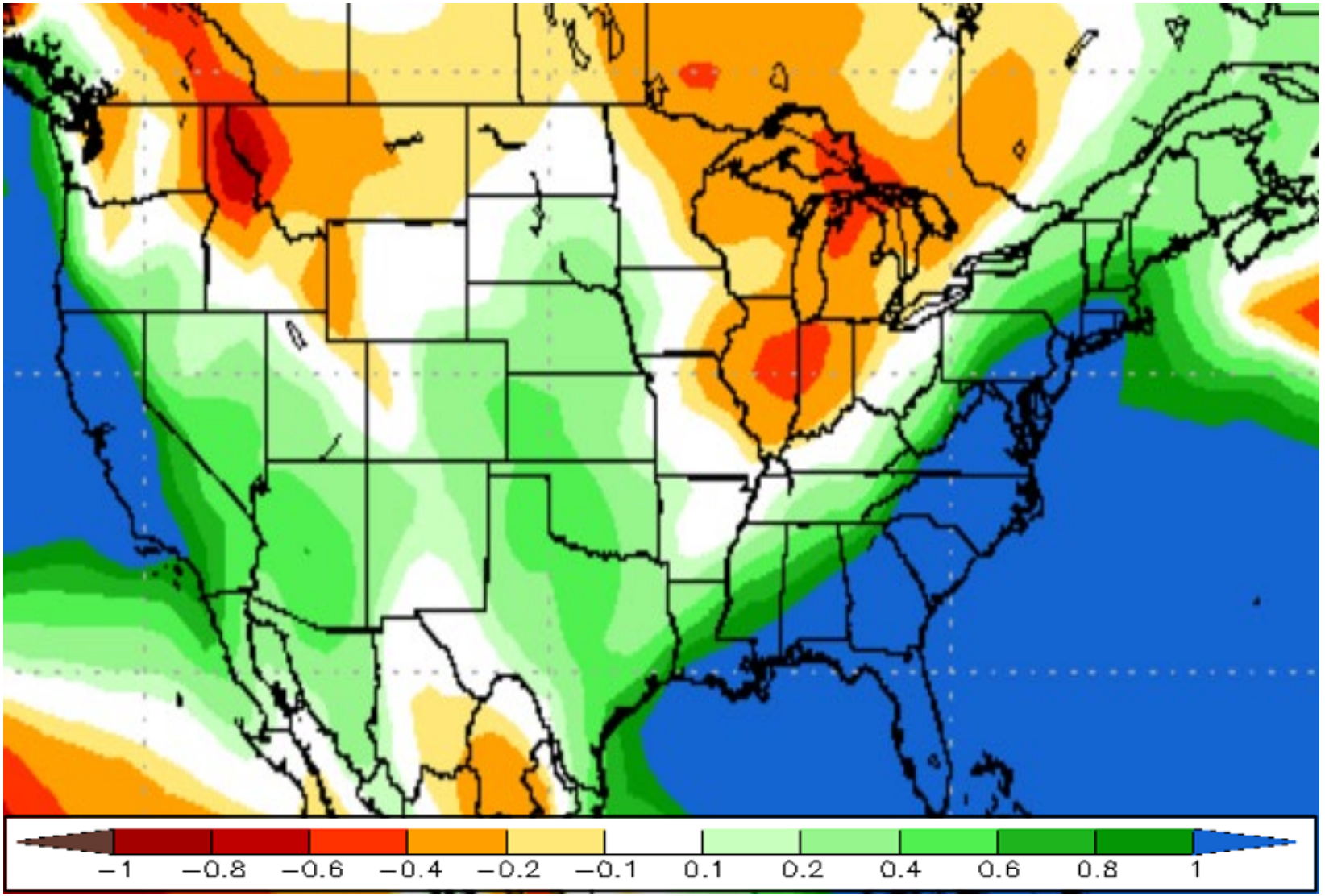
Long Range Forecast

NMME Precipitation Forecast – January 2027 as of 11/05/2026



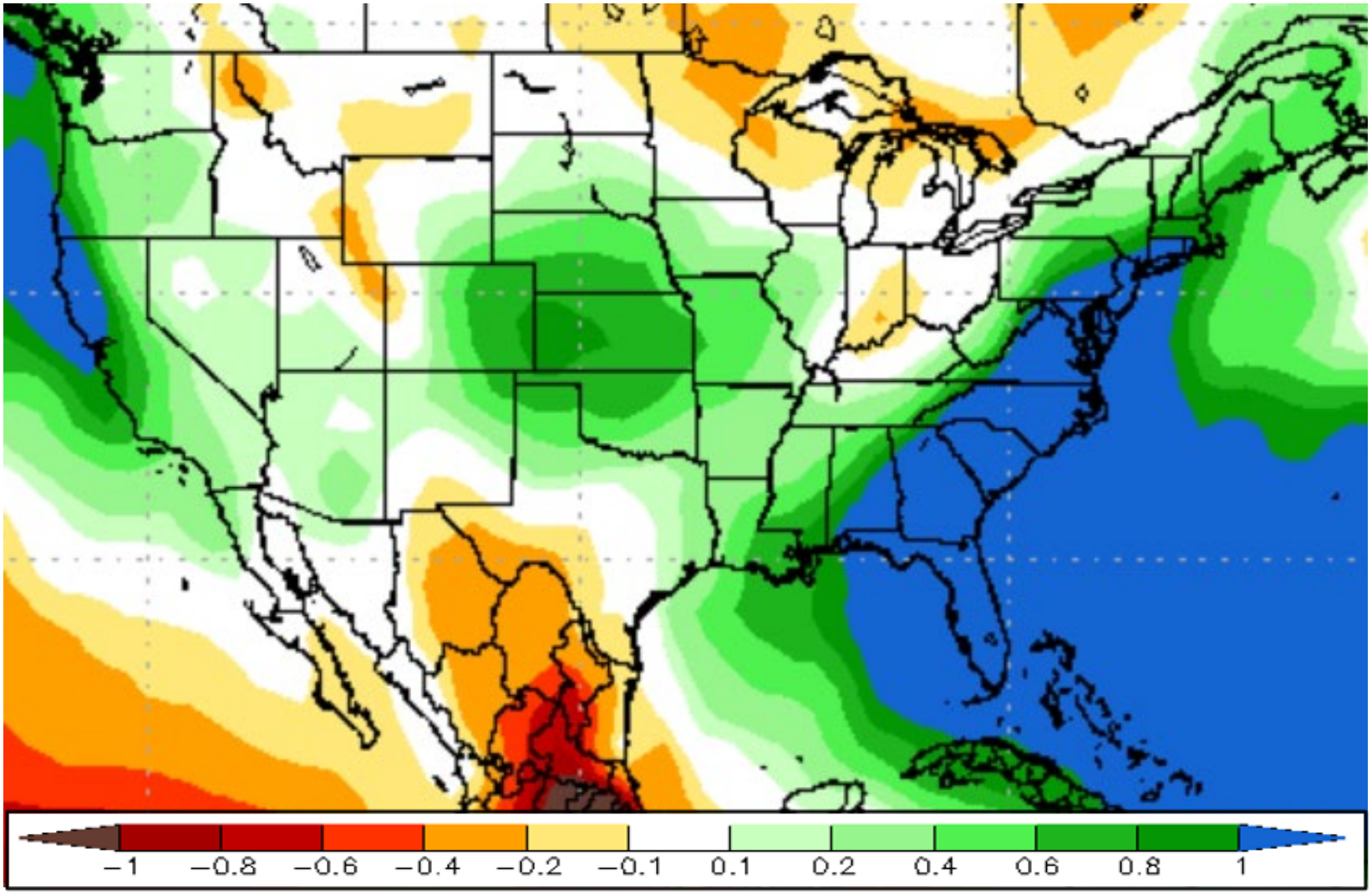
Long Range Forecast

NMME Precipitation Forecast – February 2027 as of 11/05/2026



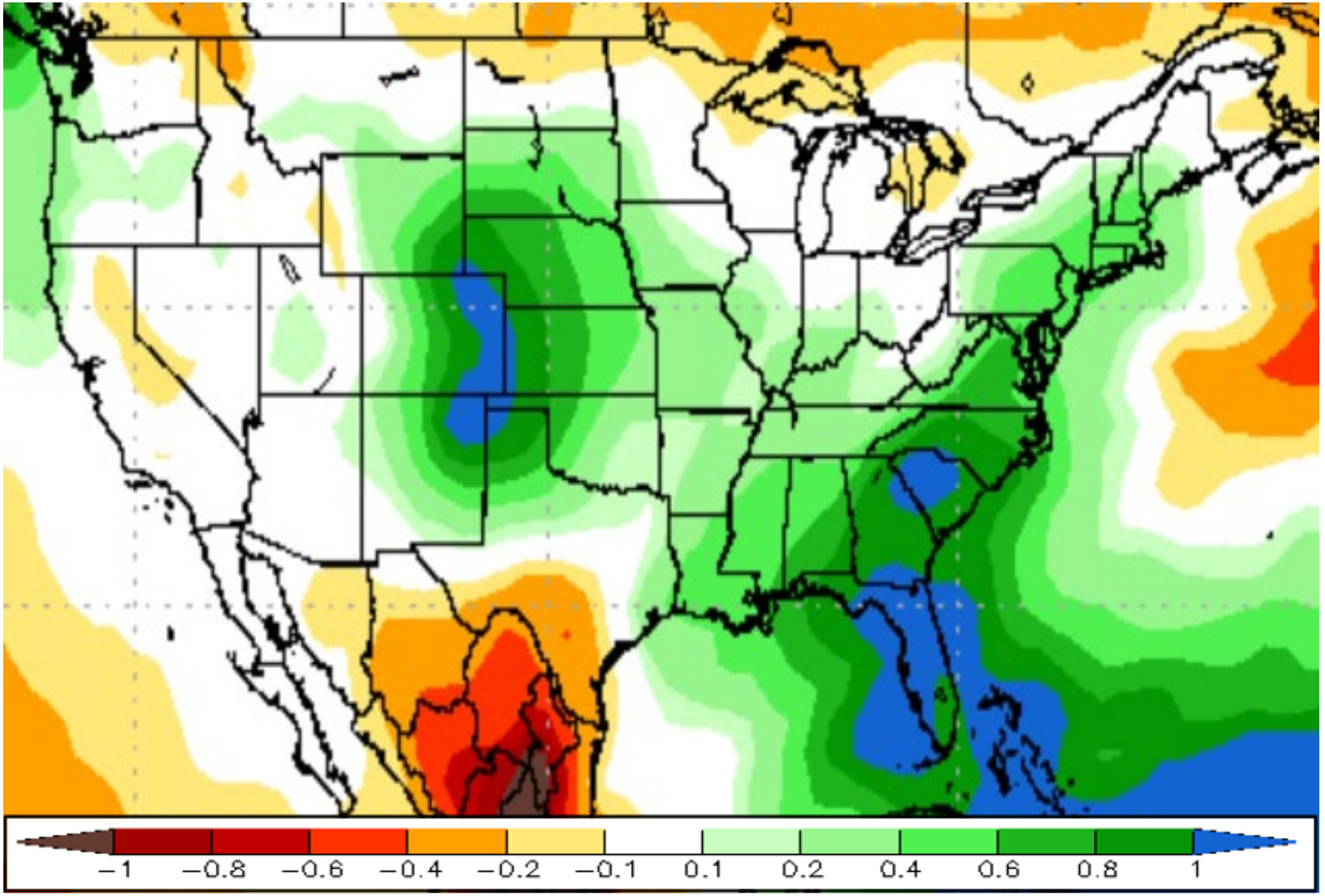
Long Range Forecast

NMME Precipitation Forecast – March 2027 as of 11/05/2026



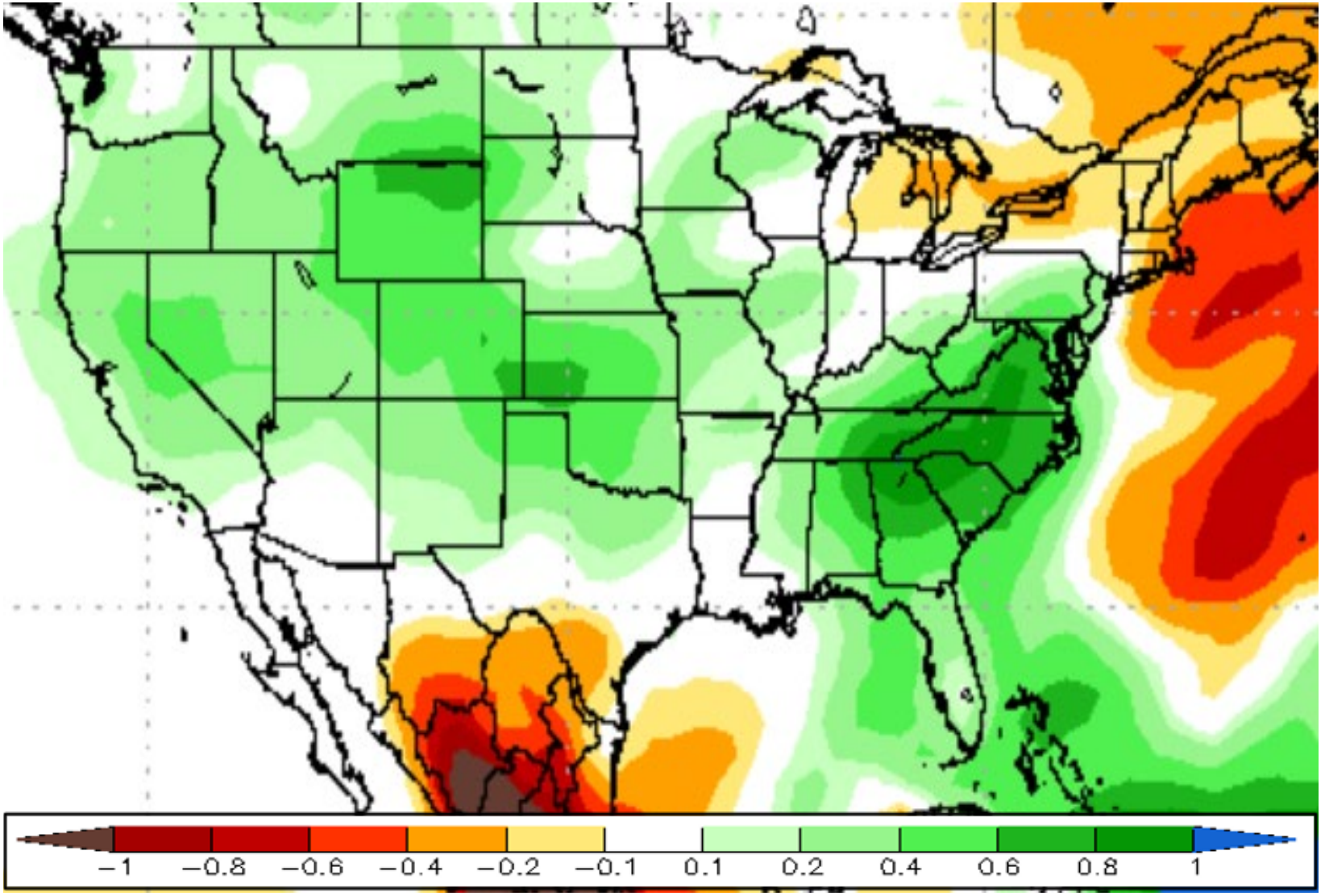
Long Range Forecast

NMME Precipitation Forecast – April 2027 as of 11/05/2026



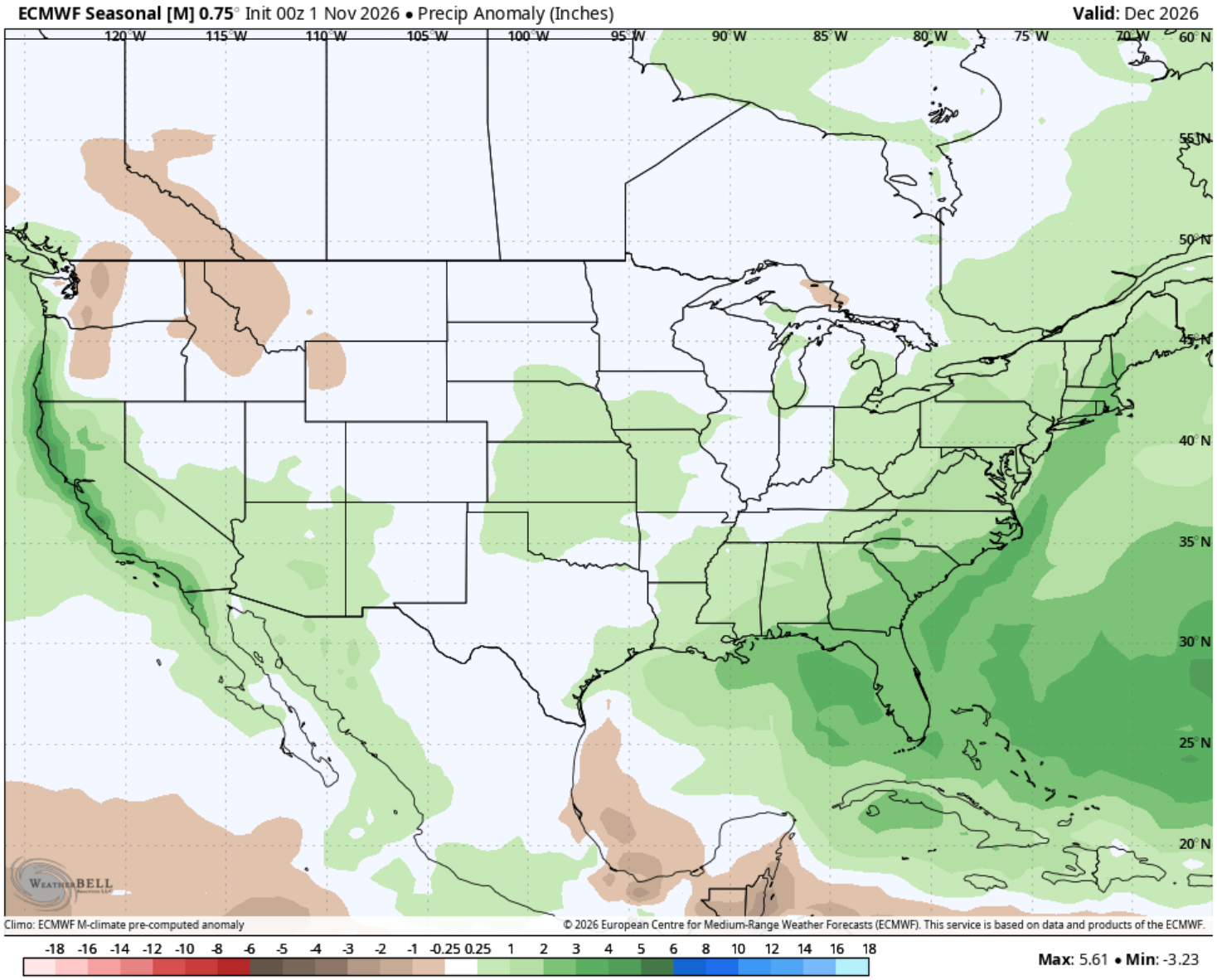
Long Range Forecast

NMME Precipitation Forecast – May 2027 as of 11/05/2026



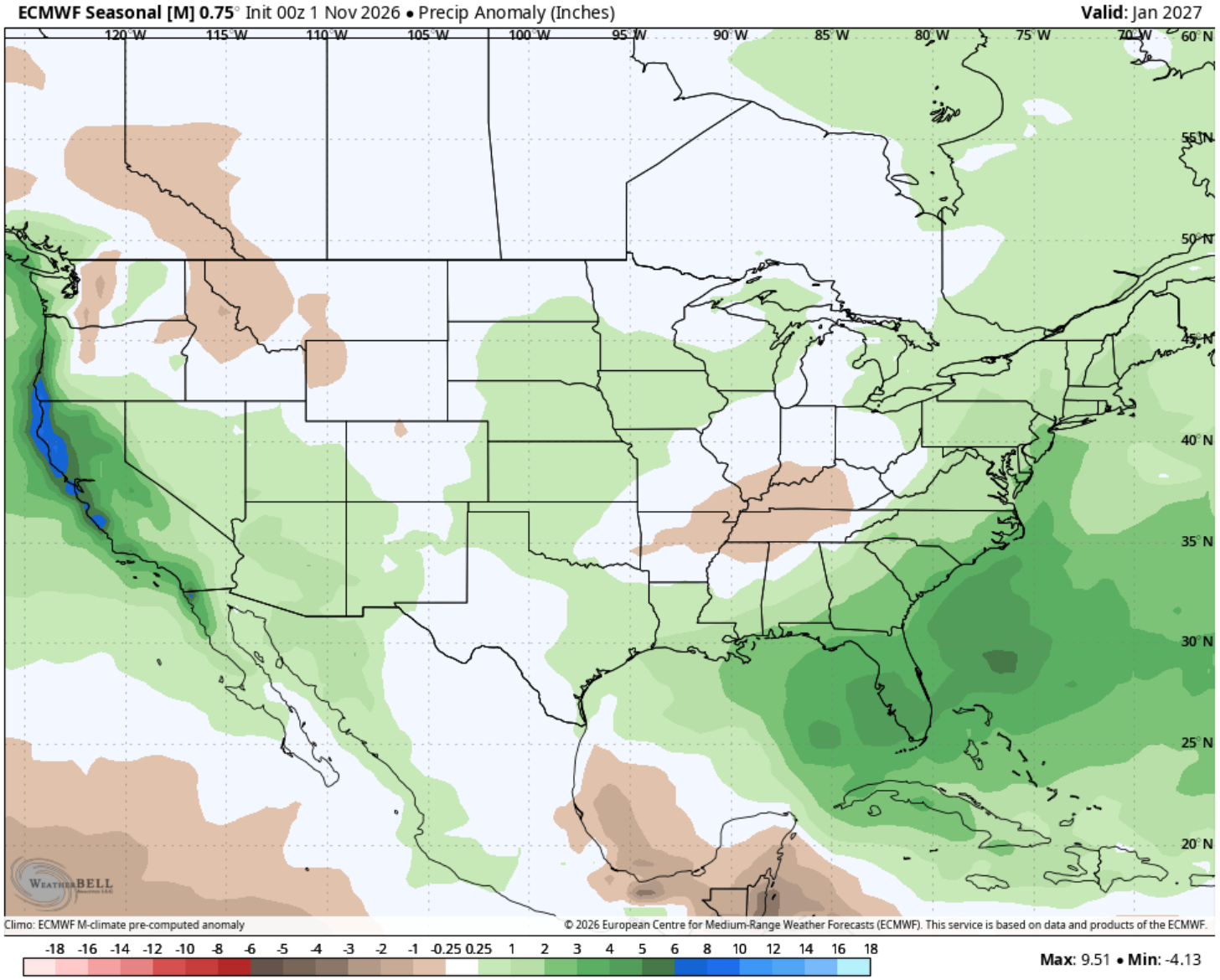
Long Range Forecast

Euro Model Precipitation Forecast – December 2026 as of 11/05/2026



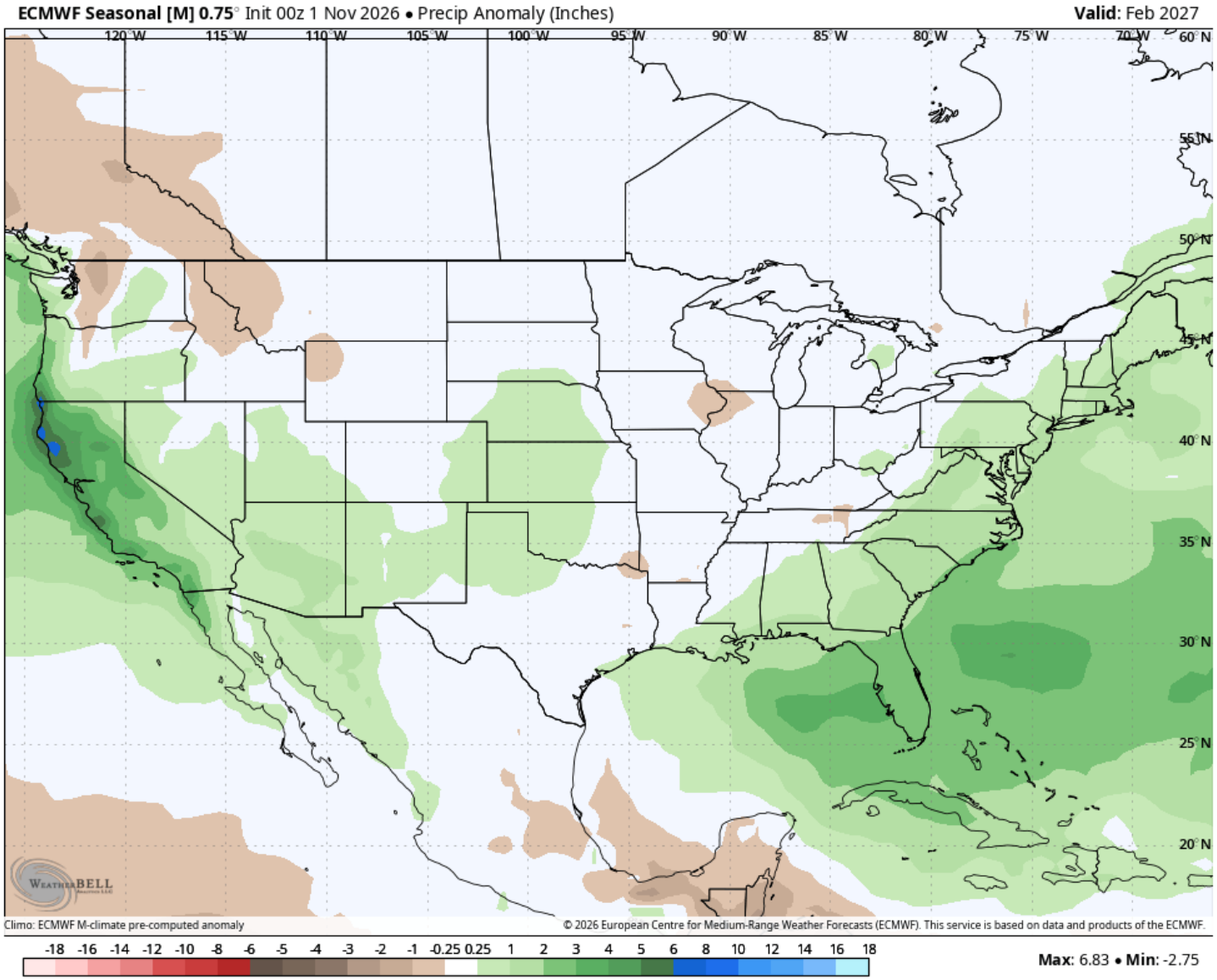
Long Range Forecast

Euro Model Precipitation Forecast – January 2027 as of 11/05/2026



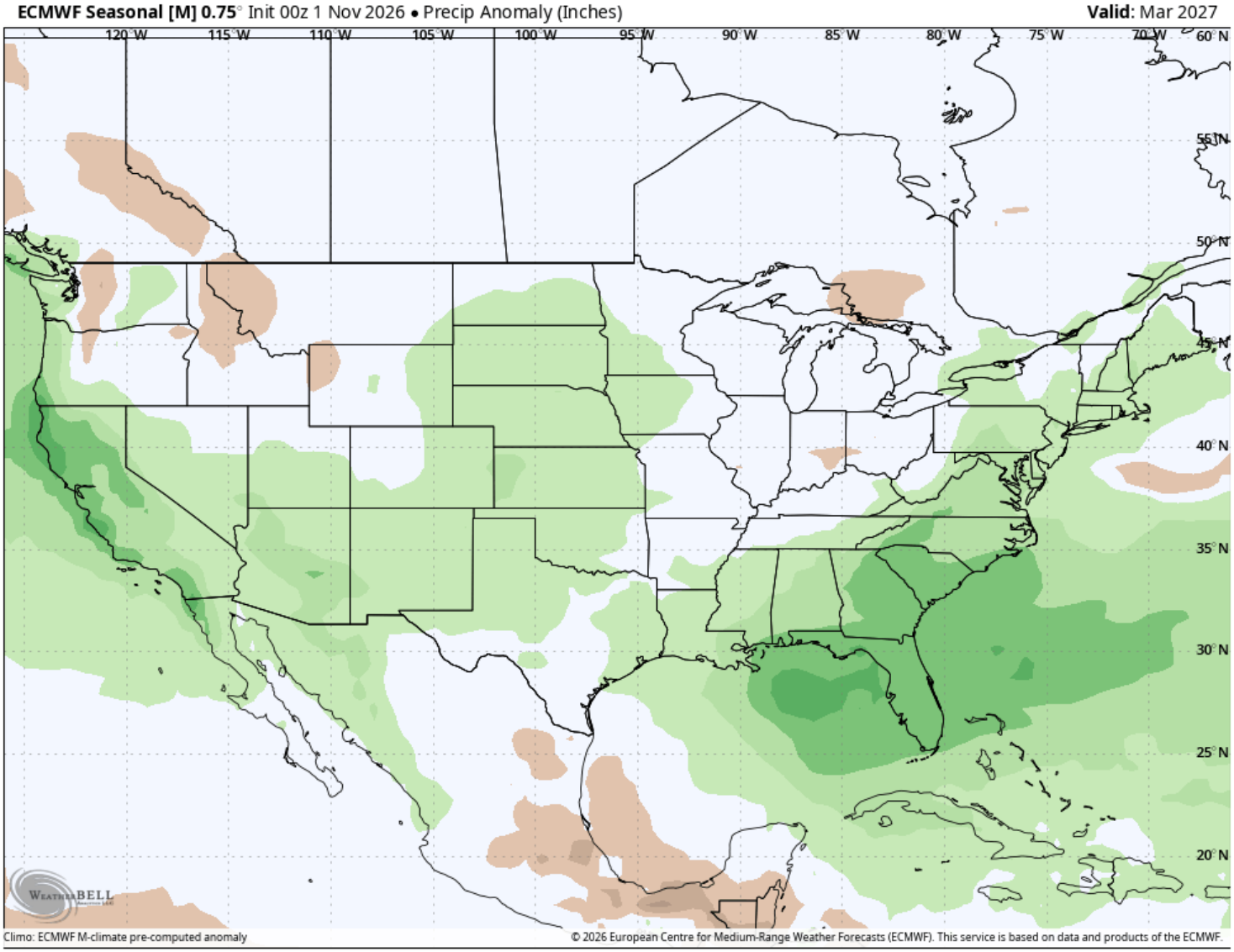
Long Range Forecast

Euro Model Precipitation Forecast – February 2027 as of 11/05/2026



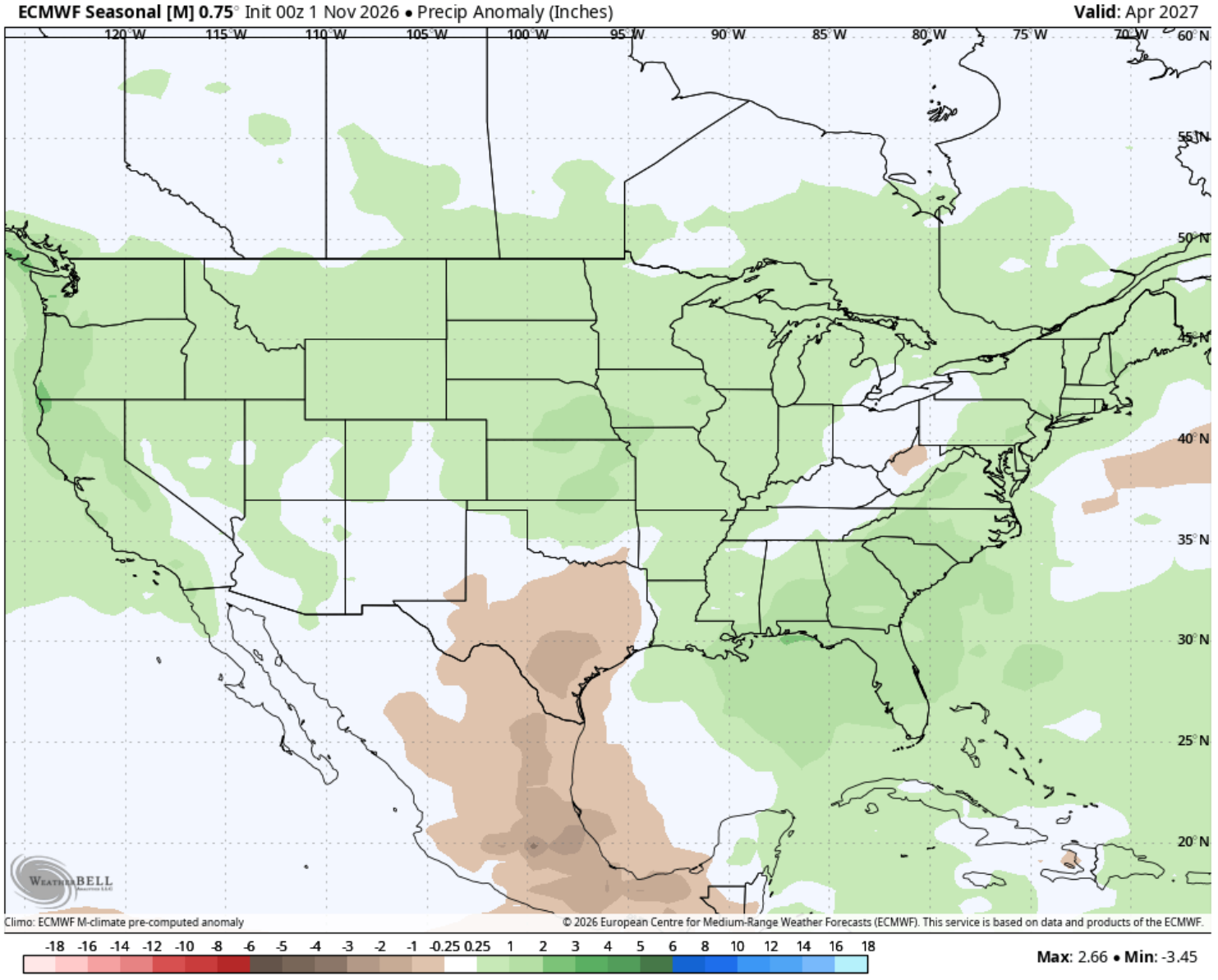
Long Range Forecast

Euro Model Precipitation Forecast – March 2027 as of 11/05/2026



Long Range Forecast

Euro Model Precipitation Forecast – April 2027 as of 11/05/2026



Long Range Forecast

Euro Model Precipitation Forecast – May 2027 as of 11/05/2026

