

Tropical Cyclone Gonzalo (AL082014)

Event Briefing

20 October 2014

1 SUMMARY

Tropical Cyclone Gonzalo affected four CCRIF member countries: Anguilla, Antigua and Barbuda, Bermuda and St. Kitts and Nevis. However, preliminary runs of CCRIF's loss model indicate that none of the Tropical Cyclone policies for these countries triggered, therefore no payout is due.

2 INTRODUCTION

On 12 October 2014 at 1:30 pm AST (1730 UTC), the National Hurricane Center (NHC) produced a weather outlook on the development of Tropical Storm Gonzalo east of the northern Leeward Islands. Tropical storm warnings were issued for a number of Caribbean islands including CCRIF member countries Antigua and Barbuda, Anguilla, and St. Kitts and Nevis.

By 8:00 am AST (1200 UTC) on 13 October 2014, Gonzalo was moving westward through the northern Leeward Islands with maximum sustained winds of 60 mph (95km/h). Tropical Storm force winds were affecting Antigua at that time. A hurricane warning was issued for Anguilla at 2:25 pm AST (1825 UTC) as Gonzalo continued to strengthen.

Gonzalo became a Category 1 hurricane at 5:00 pm AST (2100 UTC) on 13 October 2014 about 20 miles (30 km) southeast of St. Martin/St.Maarten. The centre of Gonzalo passed over Anguilla shortly thereafter with maximum sustained winds of 70 mph (120 km/h).

By 8:00 am AST (1200 UTC) on 14 October 2014, Gonzalo was moving over the Atlantic Ocean in a northwestward direction and expected to strengthen as it headed towards Bermuda. A hurricane warning was issued for Bermuda at 5:00 pm AST (2100 UTC) on 15 October 2014.

At 4:00 pm AST (2000 UTC) on 17 October 2014, Hurricane Gonzalo was located approximately 40 miles (65 km) south south-west of Bermuda. According to the National Hurricane Center, the maximum sustained winds were approximately 115 mph (185 km/h) and Gonzalo was a Category 3 hurricane on the Saffir-Simpson scale. Around that time the Bermuda airport reported sustained winds of 83 mph (133 km/h) affecting the country.

The NHC advisory at 8:30 pm AST on 17 October 2014 (0030 UTC 18 October 2014) stated that the centre of the large eye of Gonzalo, at that point a Category 2 hurricane, made landfall along the south-central coast of Bermuda as the storm continued to move in a north-northeastward direction.

Hurricane conditions resumed at 12:00 am AST (0400 UTC) on 18 October 2014, with 110 mph (175 km/h) maximum sustained winds from the southern eye-wall of Gonzalo lashing Bermuda as the storm quickly moved away from the island. Weather conditions in Bermuda began improving as early as 8:00 am AST (1200 UTC) on 18 October, when all watches and

warnings were discontinued for that country, although large sea swells continued to affect portions of Bermuda.

3 CCRIF MODEL OUTPUTS

Under CCRIF's loss calculation protocol, a CCRIF Multi-Peril Risk Estimation System (MPRES) report is required for any tropical cyclone with winds of greater than 39 mph, affecting at least one of the 16 CCRIF member countries. Tropical Cyclone Gonzalo qualified as a reportable event with four countries (Anguilla, Antigua and Barbuda, Bermuda and St. Kitts and Nevis) experiencing at least Tropical Storm force winds.

The wind footprint, Figure 1 below, is one of the outputs from the CCRIF model. The modelled wind speed is consistent with surface wind speed estimates from NOAA-NHC¹. The maximum wind speed that impacted Bermuda was in the 110-115 mph band; 85-90 mph in Anguilla and 60-65 mph in St. Kitts and Nevis and Antigua and Barbuda.

¹ US National Oceanic and Atmospheric Administration – National Hurricane Center

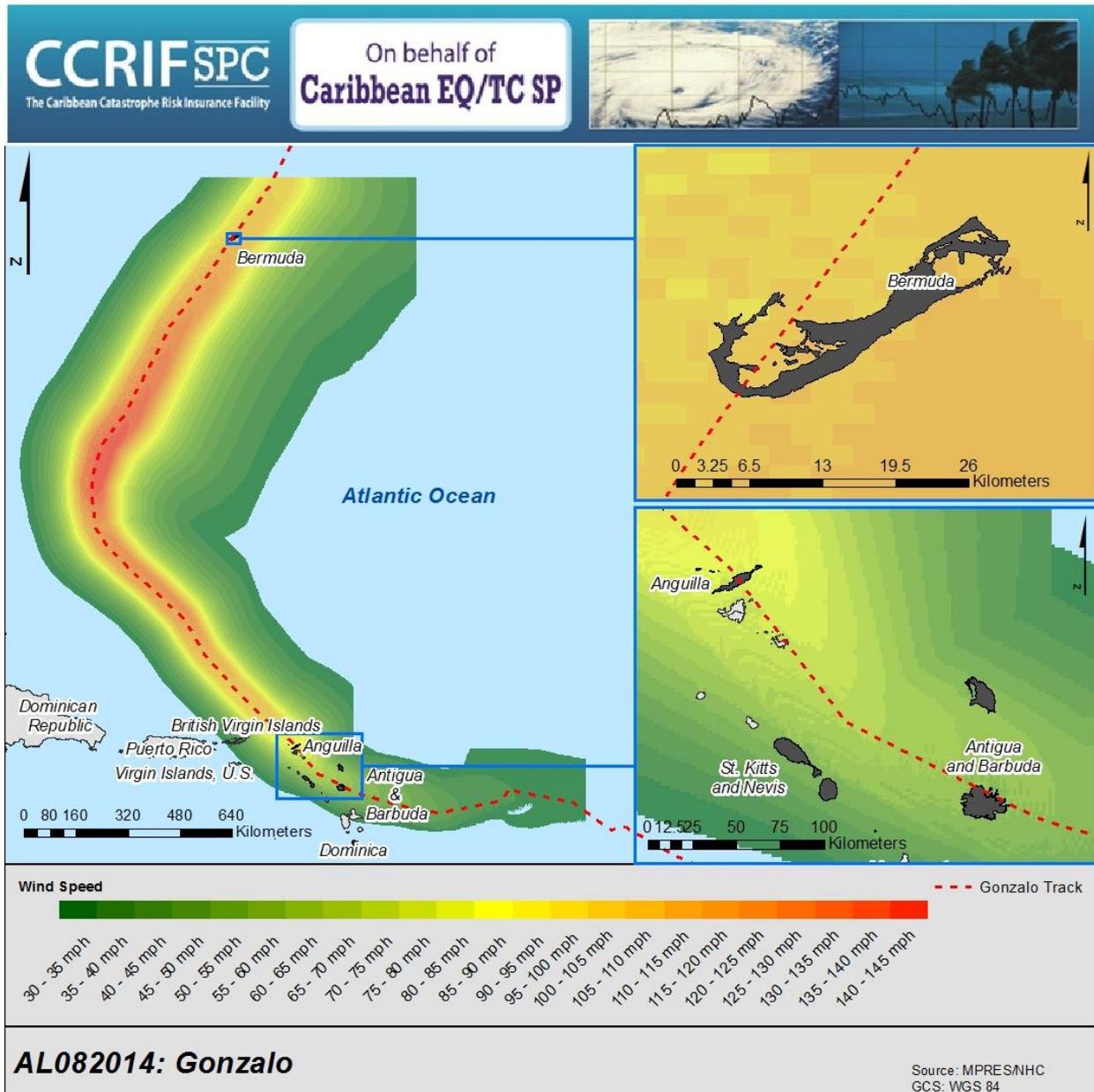


Figure 1 Map showing the path and wind footprint of Tropical Cyclone Gonzalo. *Source: NHC & CCRIF SPC/KAC MPRES*

4 IMPACTS

Based on the MPRES footprint, the CCRIF member countries affected by at least Tropical Storm force winds from Gonzalo were Antigua and Barbuda, Anguilla, Bermuda, and St. Kitts and Nevis.

Antigua and Barbuda

In Antigua, Tropical Storm force winds from Gonzalo reached as high as 88 mph. The passage of this storm caused disruption to power throughout the country and the Government issued a statement that all schools and the V.C Bird International Airport were to be closed. The V.C Bird International airport re-opened on the following day while the National Office of Disaster Services confirmed that the roofs of several schools (number to be confirmed) were damaged as a result of the storm.

There were reports of damage to roofs of houses and trees being uprooted as a result of high winds, while storm surge resulted in damage to boats situated in Jolly Harbor. Preliminary investigations revealed that over 11 residents received materials from the Antigua and Barbuda Red Cross to repair damage to the roofs of their homes.

Four emergency shelters were opened to accommodate persons who wished to vacate their homes during the passage of the storm. Cruise liners which were scheduled to dock or pass in close proximity to Antigua and Barbuda were forced to alter their itineraries to avoid being affected by the storm.

The high winds from Gonzalo are expected to have had significant impact on the agricultural sector which was already said to be experiencing a deficit in crop production. Farming communities affected by TC Gonzalo included McKinnon, Carlisle, Cassada Gardens and Pares village, where the crops affected were mangoes, bananas, cashews, avocados and sweet peppers among others. The Ministry of Agriculture has confirmed that the damage to crops is severe with some farmers, such as the banana farmers experiencing a total loss as banana plants are extremely vulnerable to high winds.

We have requested and are presently awaiting receipt of an official impact assessment from the National Office of Disaster Services.

Anguilla

Gonzalo impacted Anguilla as a Category 1 hurricane. Preliminary reports from the National Emergency Operations Centre (NEOC) indicate that the eastern and western points of the island experienced the most damage which was restricted to damage to roofs, fallen utility poles and damage to vegetation.

The Princess Alexandra Hospital (which is the only hospital on the island) sustained slight water damage but remained operational in the immediate aftermath of the storm while the Polyclinic, Valley Health Centre and Dental Unit were reported to have been closed during the storm. However, they reopened within 48 hours of the passage of the storm.

All schools were closed and were scheduled to be reopened within 36 hours of the passage of the storm. A section of the roof of the Adrian T Hazell Primary school was damaged and

assessments are presently being conducted to confirm the extent of the structural damage to this building.

There was disruption to electrical and some telecommunication services but it was reported that these services were restored within 36 hours.

Bermuda

In Bermuda, there were reportedly power cuts to 31,200 households as a result of the passage of Gonzalo. However, at the time of this briefing, power had been restored to approximately 25,000 households according to the Bermuda Electric and Light Company Limited (BELCO). The Bermuda Regiment is presently distributing materials to residents which can be used to cover the damaged roofs of their homes.

Preliminary reports from the West End Development Corporation (WEDCO) state that there was significant damage to the Royal Naval Dockyard. WEDCO was established to assist in the commercial and residential development of the area surrounding the Royal Naval Dockyard.

CCRIF understands that approximately 5 houses situated at Prince Alfred Terrace and a few on Boaz Island were severely impacted by the storm. It appears that some of these homes were impacted by rain and flooding and, depending on the outcome of the engineering reports, as many as 15 families may have to be relocated.

Reports indicated that there was significant damage to the roof of the National Museum and that a section of the road which leads to Heritage Wharf and King's Wharf had collapsed. There was also some damage to the roof of the Clock Tower Mall and at the time of this briefing only the food court had reopened for business.

Authorities in Bermuda are presently conducting recovery exercises and are still in the process of undertaking their preliminary damage and loss assessments. Therefore it is difficult to confirm the extent of the damage and losses sustained across the country at this time.

St. Kitts and Nevis

We understand that there were at least 2 brief power outages on Nevis as a result of Gonzalo but power was restored to consumers within a few hours.

Gonzalo impacted St. Kitts and Nevis as a Tropical Storm and we understand that there have not been any reports of significant damage to infrastructure as a result of this storm.

CCRIF LOSS MODEL

Modelled losses and any subsequent payouts are based on the conditions of the countries' policies and their risk profiles. Preliminary runs of the CCRIF loss model generated government losses due to

wind damage under the conditions of the Tropical Cyclone policies of the four affected countries but these losses were below the policy attachment point of each country and therefore no payout is due.

5 SPECIAL NOTICE

Tropical Cyclone policies are designed to cover damages from wind and storm surge but not rainfall. Some of the CCRIF countries affected by Gonzalo do have policies for excess rainfall. A separate update will be issued on the CCRIF model outputs and impacts for rainfall loss.

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