CCRIF SPC
The Caribbean Catastrophe Risk Insurance Facility

Covered Area Rainfall Event (29/10/2025 to 31/10/2025)

Excess Rainfall

Event Briefing

The Bahamas

10 November 2025

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1 INTRODUCTION

This event briefing describes the impact of rainfall on The Bahamas related to TC Melissa. The Bahamas has four Excess Rainfall policies: The Bahamas – South East; The Bahamas – Central; The Bahamas - North and The Bahamas - Extreme North. Two Covered Area Rainfall Events (CAREs) for The Bahamas were activated on 29 October and closed on 31 October 2025. The CAREs were for The Bahamas – Central and The Bahamas Sout East. A CARE was not identified in The Bahamas – North nor The Bahamas – Extreme North regions.

The Rainfall Index Loss (RIL) for the Covered Area Rainfall Event was below the attachment point of the excess rainfall policies for The Bahamas-Central and The Bahamas – South East, and therefore no payout is due for these policies. However, the CARE activated the WST Endorsement[1] for the Excess Rainfall policy for The Bahamas – Central, since the Wet Index was above the WST Payment threshold. Therefore, a payout of US$56,326 is due to the Government of The Bahamas under the Wet Season Trigger endorsement of The Bahamas' Excess Rainfall policy for The Bahamas – Central.

The CARE did not activate the Wet Season Trigger endorsement of the Excess Rainfall policy for The Bahamas – South East and therefore no payout under this endorsement is due.

2 EVENT DESCRIPTION

Tropical Cyclone Melissa originated on 21 October over the central Caribbean Sea. After remaining nearly stationary for three days as a tropical storm, it began to intensify rapidly on 25 October, reaching Category 5 hurricane strength by 27 October—in less than two days. During this period of rapid intensification, Melissa moved slowly westward, tracking almost parallel to the southern coast of Jamaica. On 28 October, Melissa turned northeastward and made landfall along Jamaica's southwestern coast, bringing hurricane conditions to the country.

After emerging off Jamaica, the hurricane continued moving north-northeastward, accelerating to a forward speed of about 10 mph (17 km/h), and made landfall over southeastern Cuba at 0710 UTC as a Category 5 hurricane. Satellite imagery prior to this second landfall indicated that, after a brief weakening caused by interaction with Jamaica's terrain, Melissa had rapidly re-intensified: the eye re-formed, and the surrounding convection reorganized quickly. An extensive outer rainband developed, extending well into the northern and eastern semicircles of the hurricane (Figure 1a).

[1] The WST endorsement is designed to provide a predetermined payout for rainfall events occurring amidst already saturated soil conditions, effectively capturing the heightened risk of flooding and landslides. It is activated based on two factors: the Wet Index (the average 1-month Standardized Precipitation Index for all grid cells in the country) and Wet Periods (the period of time where the Wet Index exceeds 1, which indicates that the soil is wetter than its long-term average and serves as an indicator of soil saturation). The WST policy endorsement provides a payment when one or more CAREs with a modelled loss greater than zero and lower than the policy Attachment Point occur within a Wet Period and the corresponding value of the Wet Index during the Wet Period exceeds a predetermined threshold. Wet season event (WE). Any period of consecutive days, during which the Wet Index (WI) is equal or greater than 1.

From the early hours of 29 October, this outer rainband began affecting the central and southern portions of The Bahamas (Figure 1a), producing moderate to locally intense rainfall. Satellite imagery showed that precipitation peaked between 0400 and 0800 UTC, mainly impacting the Bahamian archipelago between Long Island in the north and Acklins in the south, as Melissa was approaching Cuba and making landfall. After landfall, interaction with Cuba's rugged terrain weakened the hurricane's overall convection, including that of the northern outer rainband then located over The Bahamas. Consequently, rainfall temporarily subsided across the islands.

When Melissa re-emerged off Cuba's northern coast at 1500 UTC, it had weakened to a Category 3 hurricane, with maximum sustained winds estimated at 100 mph (155 km/h) and a minimum central pressure of 965 mb. At that time, the hurricane's centre was located near 21.4°N, 75.6°W, about 120 mi (192 km) south-southwest of Long Island, The Bahamas (Figure 2).

Satellite imagery showed that the previously well-defined convective ring surrounding the eye had become disorganized and weaker (Figure 1b). The small, distinct eye that had characterized Melissa in previous days had dissipated, giving way to a broader core structure (Figure 1b). Over adjacent Atlantic waters, sea surface temperatures of 27–28°C remained sufficiently warm to support renewed intensification. Although vertical wind shear was increasing, it remained aligned with the hurricane's forward motion, allowing convection to redevelop gradually around the circulation.

By 1800 UTC, Melissa's centre was located near 22.1°N, 75.3°W, about 70 mi (113 km) south-southwest of Long Island. Satellite imagery indicated that convection was redeveloping in the northwestern quadrant—on the upshear side of the hurricane—and starting to wrap around the centre (Figure 1c). Over The Bahamas, moderate to locally intense rainfall resumed over the same islands previously affected by the outer rainband (Figure 1c).

Over the next six hours, a large and intense convective core developed near the hurricane's centre, roughly in the vicinity of Long Island, though elongated from northeast to southwest due to southwesterly wind shear. Heavy to very heavy rainfall affected islands between Cat Island in the north and Long Island in the south, while less intense rainfall extended farther north to Eleuthera and south to Little Inagua.

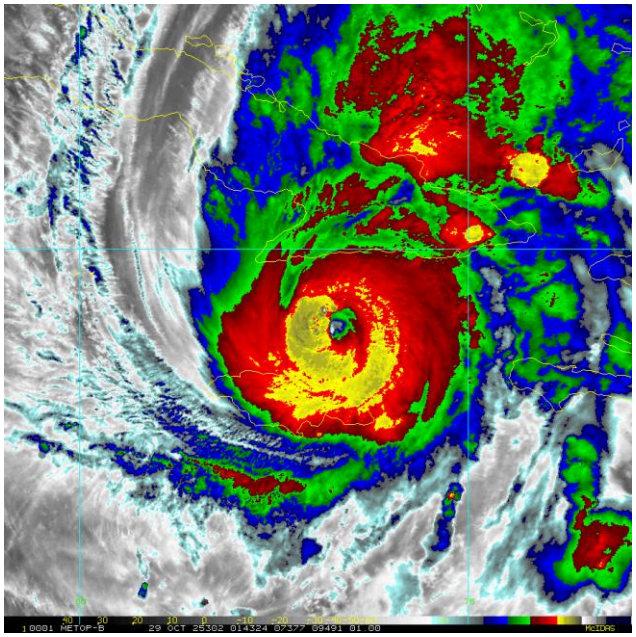
By 0000 UTC on 30 October, Melissa was centred near 23.5°N, 74.8°W, about 30 mi (48 km) north-northeast of Long Island. The hurricane exhibited a large convective structure, although a cloud-free eye had not yet reformed (Figure 1d). Maximum sustained winds had slightly decreased to 90 mph (150 km/h), making Melissa a Category 2 hurricane. The intense convective core continued to affect the area between Cat Island and Long Island with heavy to very heavy rainfall (Figure 1d). However, over the following six hours, Melissa accelerated further northeastward, moving the strong convective core away from The Bahamas.

By 0600 UTC, Melissa had regained Category 3 status, with maximum sustained winds of 100 mph (155 km/h). At that time, its centre was located near 24.8°N, 73.9°W, about 130 mi (210 km) northeast of Long Island. Satellite imagery revealed extensive convective rainbands—particularly in the northeastern sector—fully encircling the centre and showing signs of a developing cloud-free eye (Figure 1e). Moderate to locally intense rainfall was still affecting Cat Island and San Salvador, while lighter precipitation extended northward over Eleuthera and the Abaco Islands.

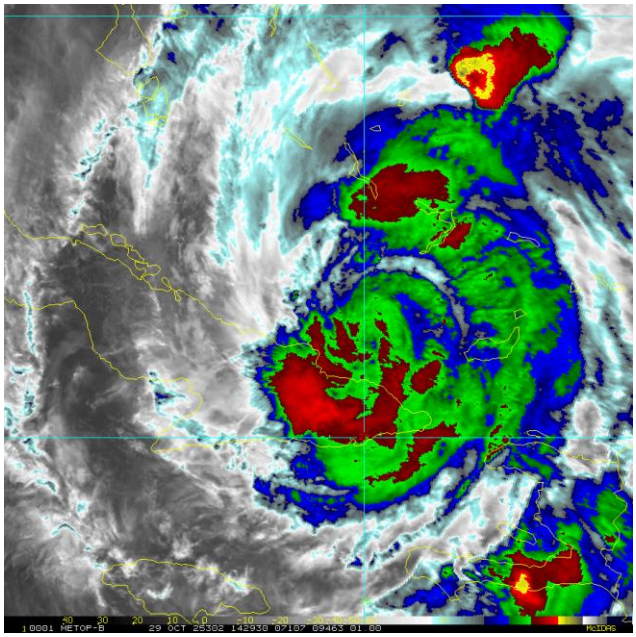
Within the next three hours, as Melissa moved farther away, rainfall across The Bahamas finally ceased.

For the remainder of the day, Melissa continued to re-intensify. However, by 31 October, decreasing sea surface temperatures and a sharp increase in vertical wind shear prompted Melissa's transition into an extratropical system over the northwestern Atlantic Ocean.

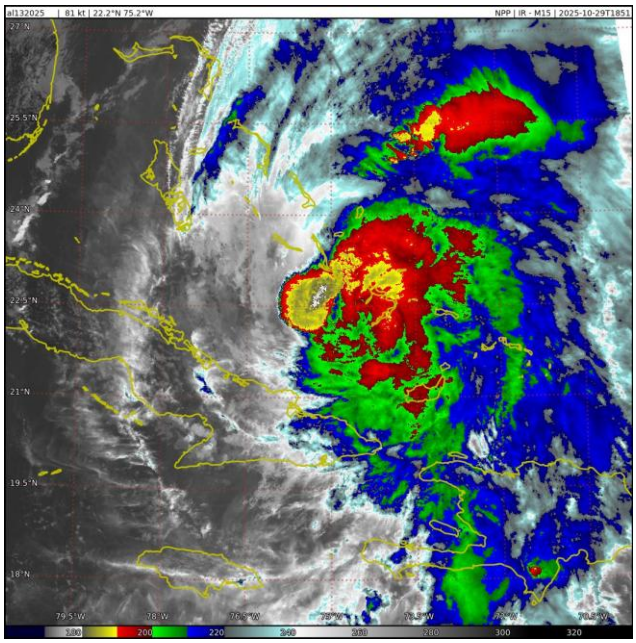
On 31 October, additional rainfall occurred due to scattered moderate showers that developed north of Hispaniola (between longitudes 62°W and 72°W), supported by a surface trough present in the region, continuing to affect The Bahamas



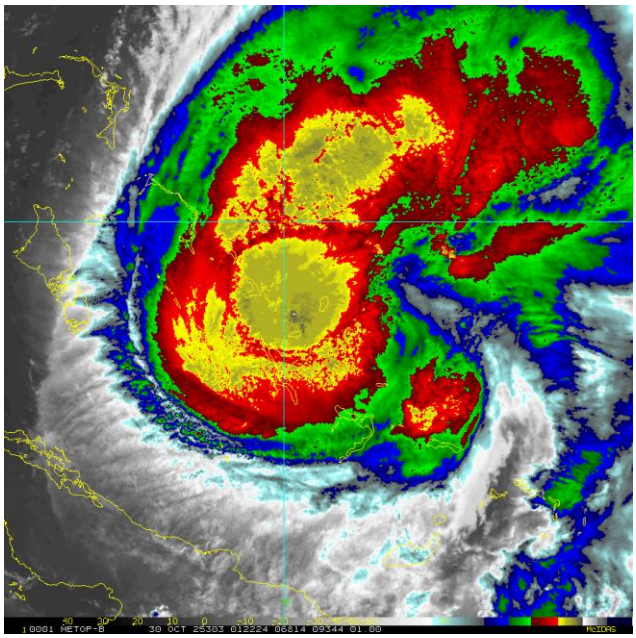
a) 29 October at 0143UTC



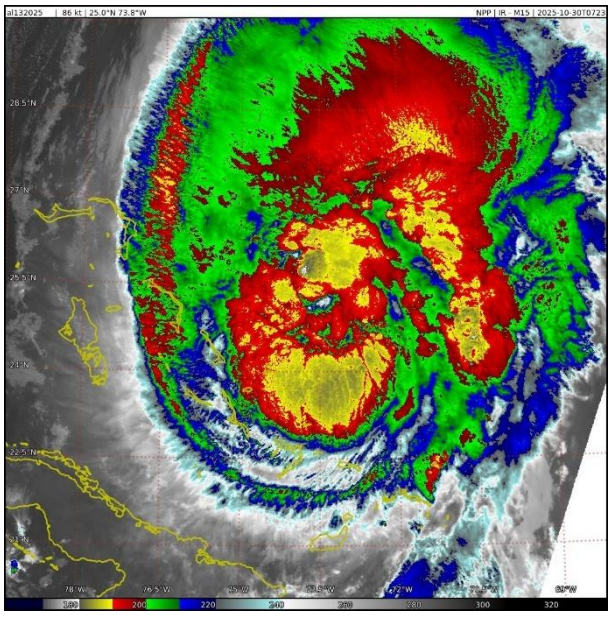
b) 29 October at 1500UTC



c) 29 October at 1851UTC



d) 30 October at 0114UTC



e) 30 October at 0723UTC

Figure1 Satellite imagery from 29 to 30 October, 2025 at different times as indicated by the labels from the thermal infrared channel enhanced with colour. Blue/green colours represent high altitude clouds (top cloud temperature between -50°C and -70°C), while the red/yellow colours represent very high altitude clouds (top cloud lower than -70°C). High altitude clouds indicate strong convection associated with intense precipitation. Source: NOAA, National Environmental Satellite, Data and Information Service[3].

[3] RAMSDIS Online Archive, NOAA Satellite and Information Service, available at: al132025

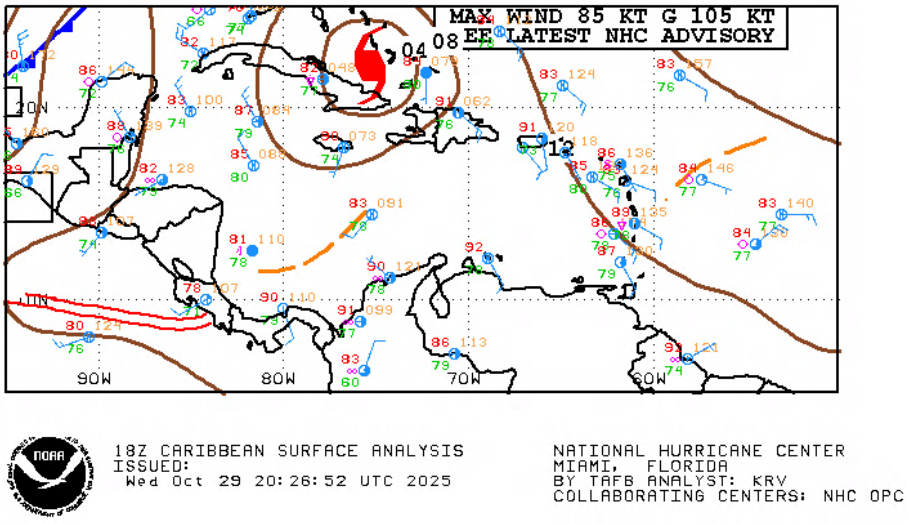


Figure 2 Surface analysis over the Caribbean area on 29 October at 1800UTC. Source: US National Hurricane Center[4]

3 REPORTED IMPACTS

At the time of writing this report, the information about damage in The Bahamas due to this Covered Area Rainfall Event during the indicated period is described below.

The hurricane brought hurricane-force winds, storm surge, and heavy rainfall across the southeastern islands. The Bahamas Department of Meteorology and National Emergency Management Agency (NEMA) urged residents in low-lying areas to move to higher ground, and three shelters in Nassau registered 4,000 evacuees from the islands of Inagua and Acklins as of the afternoon of 28 October. Due to the country's dispersed geography, logistics constraints were expected to delay immediate relief operations once conditions deteriorated[5].

Preliminary estimates indicated that 1,800 people living in Acklins, Inagua, and Crooked Islands were the most exposed, and around 12,800 people from San Salvador, Rum Cay, Long Island, Ragged Island, Cat Island, Exuma, and Mayaguana could also be affected[5]. Anticipatory actions taken by the Bahamas Red Cross included assisting the government with sheltering efforts, deployment of trained shelter staff, and pre-positioning and distribution of relief supplies such as food, water, and essential items[6].

4 RAINFALL MODEL OUTPUTS

All data sources used by the XSR 3.1 model, CMORPH, IMERG, WRF5, WRF7, WRF11 and

[4] National Oceanic and Atmospheric Administration - FTP, National Hurricane centre, review date: 29 October 2025
[5] Emergency Appeal Jamaica | Hurricane Melissa (MDRJM005)
[6] IOM Caribbean: Hurricane Melissa SITUATION REPORT: 03 November 2025

WRF15[7], detected the occurrence of precipitation over The Bahamas and the surrounding waters during the period 27 to 31 October 2025. Each data source reported a specific distribution and accumulation of rainfall, as discussed below and shown in Figure 3 and in Figure 4. Two CAREs for The Bahamas were activated on 29 October and closed on 31 October. The CAREs were for The Bahamas – Central and The Bahamas Sout East. The CAREs were activated due to the use of the 12-hour and the 48-hour aggregation intervals for precipitation[8] and thus the period considered by the XSR 3.1 model for the loss estimate based on the accumulated precipitation in The Bahamas was 27 to 31 October 2025.

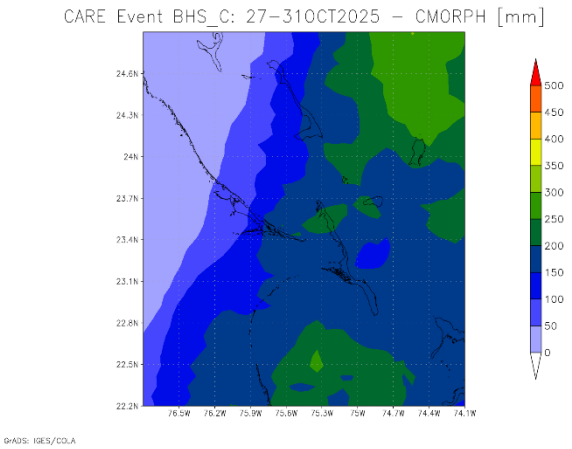
Table 1: Report from XSR 3.1 Data Sources on the Precipitation over The Bahamas - Central, October 27 to 31, 2025

CMORPH	CMORPH reported total accumulated precipitation values above 100 mm over most of The Bahamas - Central, with higher values, ranging between 200 mm and 250 mm, over several localized areas: respectively over the northern portion of Long Island, over the western area of Rum Cay, and over San Salvador.
IMERG	IMERG reported total accumulated precipitation values above 150 mm over most of The Bahamas - Central. The maximum values, between 250 mm and 300 mm, were reported over San Salvador.
WRF5	WRF5 showed total accumulated precipitation values above 150 mm over the southern area of Long Island and over San Salvador, while lower values were shown over the remaining areas of The Bahamas – Central.
WRF7	WRF7 showed total accumulated values of precipitation above 100 mm over most of The Bahamas - Central, with higher values, ranging between 250 mm and 350 mm, over the southern area of Long Island, the eastern area of Rum Cay and the eastern area of San Salvador.
WRF11	WRF11 reported accumulated values of precipitation higher than 250 mm across the southern area of Long Island, over Rum Cay and over San Salvador, while lower values were shown over the remaining areas of The Bahamas – Central.

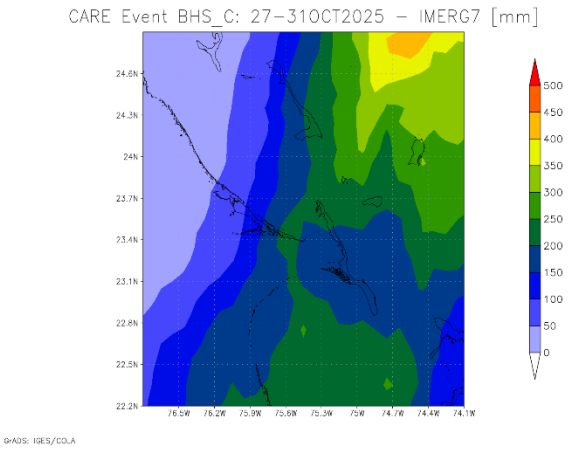
[7] CMORPH Model: the satellite-based rainfall precipitation estimates provided by the NOAA Climate Prediction Center (CPC) using the so-called Morphing Technique
http://www.cpc.ncep.noaa.gov/products/janowiak/cmorph_description.html. Further details are provided in the Definitions section of this report
IMERG Model: The satellite-based rainfall estimation model developed by NASA, expressed in mm, derived by aggregating the IMERG 30-minute Rainfall Data at 10km spatial resolution and available at https://jsimpsonhttps.pps.eosdis.nasa.gov/imerg/late. Further details in the Definitions section of this reportWRF5,
WRF7, WRF11 and WRF15 Models: the Weather Research and Forecasting Model weather model-based Configuration #1 and #2 data https://www.mmm.ucar.edu/weather-research-and-forecasting-model. These data are initialised by the NCEP FNL dataset. (NCEP FNL Operational Model Global Tropospheric Analyses [http://rda.ucar.edu/datasets/ds083.2/]). Further details are provided in the Definitions section of this report

8 The two aggregation periods correspond to the Rainfall Aggregation Period #1 and Rainfall Aggregation Period #2, as indicated in the Schedule. Further details in the Definitions section of this report.

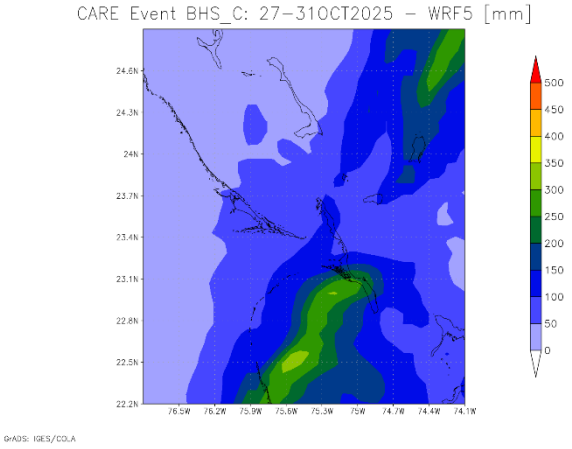
WRF15 WRF15 reported accumulated values of precipitation higher than 350 mm across the central area of Long Island and the western area of Rum Cay. The highest values, between 400 mm and 450 mm, were reported over a small area located over Long Island.



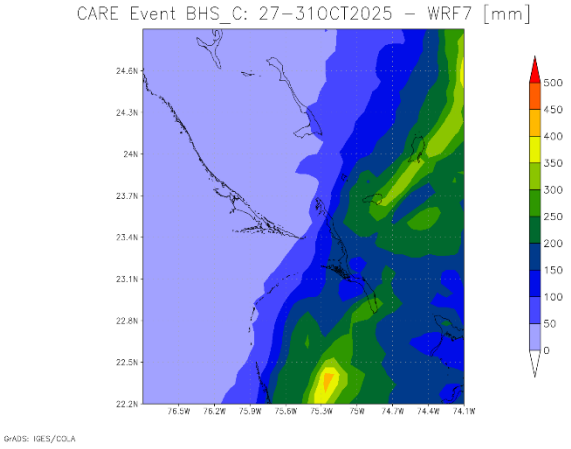
a) CMORPH



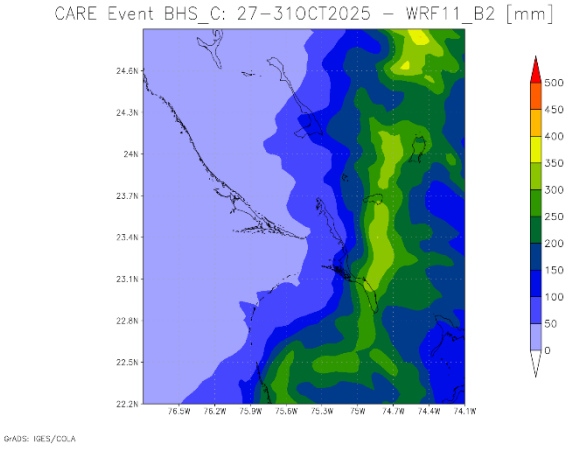
b) IMERG



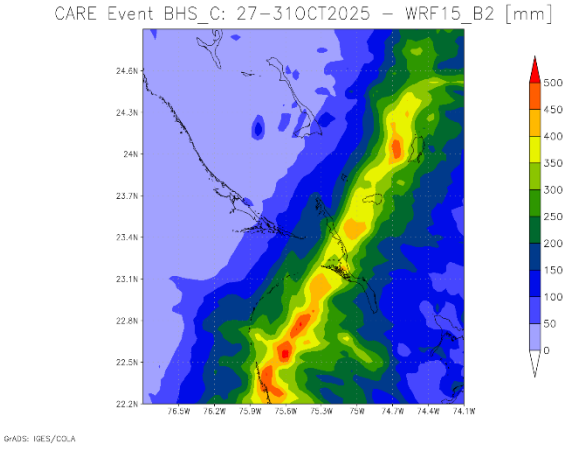
c) WRF5



d) WRF7



e) WRF11

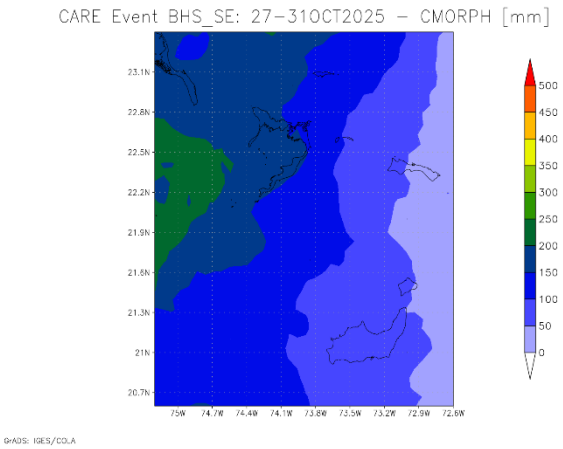


f) WRF15

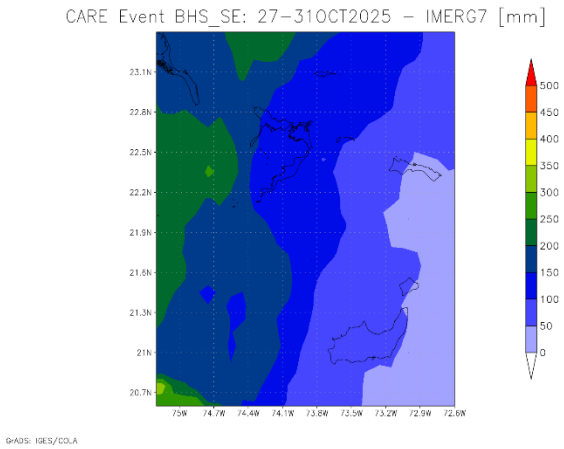
Figure 3 Total accumulated precipitation during the period 27 to 31 October 2025 in The Bahamas – Central estimated by CMORPH (a), IMERG7 (b), WRF5 (c), WRF7 (d), WRF11 (e), WRF15 (f). Source: CCRIF SPC

Table 2: Report from XSR 3.1 Data Sources on the Precipitation over The Bahamas – South East, October 27 to 31, 2025

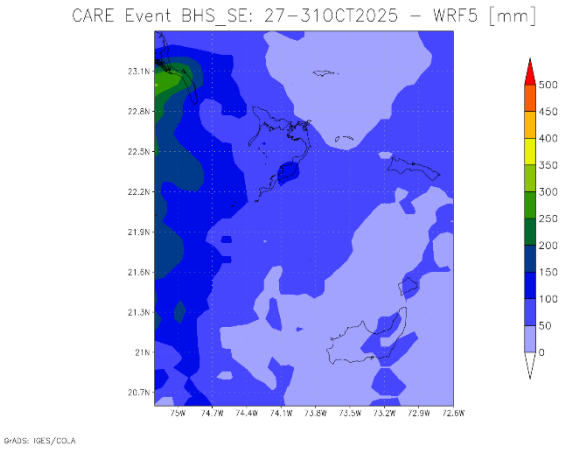
CMORPH	CMORPH reported total accumulated precipitation values above 50 mm over most of The Bahamas - South East, with higher values, ranging between 150 mm and 200 mm, shown over Crooked Island and almost the entire island of Acklins.
IMERG	IMERG reported total accumulated precipitation values above 50 mm over most of The Bahamas - South East. The maximum values, between 100 mm and 200 mm, were reported over the islands of Crooked and Acklins
WRF5	WRF5 showed total accumulated precipitation values between 100 mm and 150 mm over a small area in Acklins, while lower values were reported over the remaining areas of The Bahamas - South East.
WRF7	WRF7 showed total accumulated values of precipitation ranging between 150 mm and 250 mm over the islands of Crooked and Acklins. The highest values, between 200 mm and 250 mm, were reported over a small area in Crooked Island.
WRF11	WRF11 reported accumulated values of precipitation between 150 mm and 200 mm over a small area in the northern area of Crooked Island, while lower values were shown over the remaining areas of The Bahamas - South East.
WRF15	WRF15 reported accumulated values of precipitation higher than 50 mm across almost the entire territory of The Bahamas - South East. The highest values, between 150 mm and 200 mm, were reported over some small areas located over Acklins and Crooked islands.



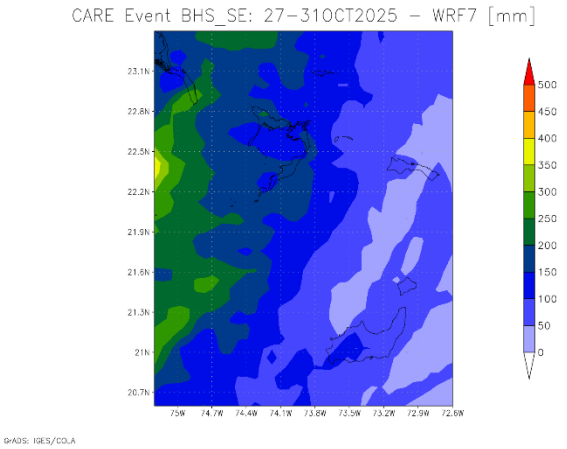
a) CMORPH



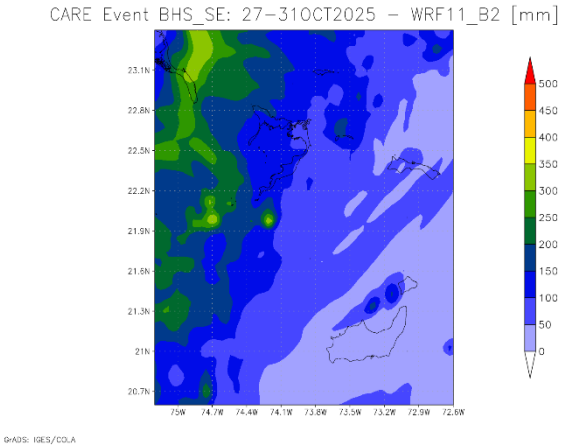
b) IMERG



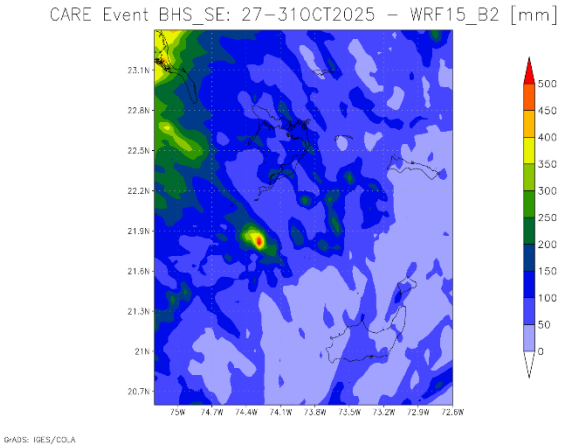
c) WRF5



d) WRF7



e) WRF11



f) WRF15

Figure 4 Total accumulated precipitation during the period 27 to 31 October 2025 in The Bahamas - South East estimated by CMORPH (a), IMERG7 (b), WRF5 (c), WRF7 (d), WRF11 (e), WRF15 (f). Source: CCRIF SPC

Daily rainfall maps by CMORPH, IMERG, WRF5, WRF7, WRF11 and WRF15 over the exposure map of XSR 3.1 are not included here and they can be downloaded for all the two areas at the following links for 12-hour aggregation and 48-hour aggregation respectively:

BHS_C
https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/BHS/BHS_C/CARE_5_2025/daily_prec_short.mp4
https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/BHS/BHS_C/CARE_5_2025/daily_prec_long.mp4

BHS_SE
https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/BHS/BHS_SE/CARE_4_2025/daily_prec_short.mp4
https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/BHS/BHS_SE/CARE_4_2025/daily_prec_long.mp4

The Rainfall Index Loss (RIL) was above the loss threshold for The Bahamas - Central for five of the data sources used by XSR3.1: CMORPH, IMERG, WRF5, WRF7 and WRF15. The RIL was the highest for CMORPH.

The Rainfall Index Loss (RIL) was above the loss threshold for The Bahamas – South East for four of the data sources used by XSR3.1: CMORPH, WRF5, WRF7 and WRF11. The RIL was the highest for WRF7.

In both cases, the final RIL (RIL_{FINAL}) was calculated as the average of all the RILs above the loss threshold. In the case of The Bahamas – Central, the RIL_{FINAL} was calculated from CMORPH, IMERG, WRF5, WRF7 and WRF15, for The Bahamas – Southeast, the $RILF_{INAL}$ was calculated from CMORPH, WRF5, WRF7 and WRF11.

The RIL_{FINAL} was below the attachment point of the Excess Rainfall policies for The Bahamas – Central and for The Bahamas - South East, and thus these two policies were not triggered. Therefore, no payouts are due under the Excess Rainfall policies for The Bahamas - Central and The Bahamas - South East to the Government of The Bahamas.

The Wet Season Trigger (WST) endorsement of the XSR3.1 model did not identify this CARE as a "Wet Season" event[9] for The Bahamas - South East. Therefore, no payment is due under the Wet Season Trigger endorsement of The Bahamas' Excess Rainfall policy for the Southeast.

The Wet Season Trigger (WST) endorsement of the XSR3.1 model identified this CARE as a "Wet Season" event for The Bahamas - Central. A Wet Period was activated on 12 October 2025 and is still open at the time of writing this report, thus including the period of this CARE. During the Wet Period, the Wet Index was above the WST Payment threshold for The Bahamas - Central. The Wet Index was computed as the average for all grid cells in The Bahamas - Central of the 1-month Standardized Precipitation Index (SPI), computed based on IMERG precipitation, on the day the CARE opened (Figure 6). Therefore, a payout of US$56,326 is due to the Government of The Bahamas under the Wet Season Trigger endorsement of The Bahamas' Excess Rainfall policy for The Bahamas – Central.

[9] The WST endorsement is designed to provide a predetermined payout for rainfall events occurring amidst already saturated soil conditions, effectively capturing the heightened risk of flooding and landslides. It is activated based on two factors: the Wet Index (the average 1-month Standardized Precipitation Index for all grid cells in the country) and Wet Periods (the period of time where the Wet Index exceeds 1, which indicates that the soil is wetter than its long-term average and serves as an indicator of soil saturation). The WST policy endorsement provides a payment when one or more CAREs with a modelled loss greater than zero and lower than the policy Attachment Point occur within a Wet Period and the corresponding value of the Wet Index during the Wet Period exceeds a predetermined threshold. Wet season event (WE). Any period of consecutive days, during which the Wet Index (WI) is equal or greater than 1.

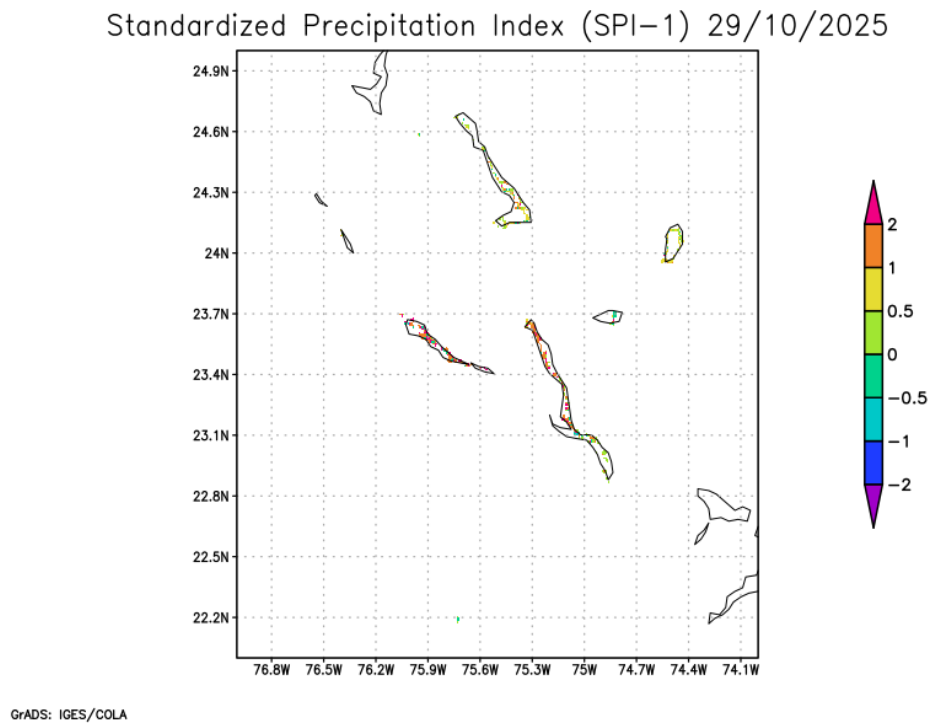


Figure 6 The 1-month Standardized Precipitation Index (SPI) on 29 October 2025 computed on the base of IMERG precipitation over the exposure map of XSR 3.1. 1-month SPI values greater than 1 indicate soil conditions wetter than the long-term average. Source: CCRIF SPC

5 TRIGGER POTENTIAL

The Rainfall Index Loss calculated for the Covered Area Rainfall Event (CARE) for The Bahamas – Central and The Bahamas – South East was below the attachment point of each of the Excess Rainfall policies for these areas, and therefore no payout is due on the main Excess Rainfall policies. However, the Wet Season Trigger (WST) endorsement of the XSR3.1 model identified this CARE as a "Wet Season" event for The Bahamas - Central. A Wet Period was activated on 12 October 2025 and is still open at the time of writing this report, thus including the period of this CARE. Therefore, a payout of US$56,326 is due to the Government of The Bahamas under the Wet Season Trigger endorsement of The Bahamas' Excess Rainfall policy for The Bahamas – Central.

The Wet Season Trigger (WST) endorsement of the XSR3.1 model did not identify this CARE as a "Wet Season" event for The Bahamas - South East. Therefore, no payment is due under the Wet Season Trigger endorsement of The Bahamas' Excess Rainfall policy for the Southeast.

For additional information, please contact CCRIF SPC at: pr@ccrif.org

DEFINITIONS

Active Exposure Cell Percentage Threshold	The percentage of the total number of XSR Exposure Grid Cells within the Covered Area of the Insured, that must be exceeded to trigger a Covered Area Rainfall Event.
Active Exposure Grid Cells	The XSR Exposure Grid Cells for which in the same single day the Aggregate Rainfall #1 value computed using the CMORPH-based Rainfall Estimate equals or exceeds the Rainfall Event Threshold #1 or the Aggregate Rainfall #2 value computed using the CMORPH-based Rainfall Estimate equals or exceeds the Rainfall Event Threshold #2.
Aggregate Rainfall #1	The rainfall amount accumulated over the Rainfall Aggregation Period #1 (as defined in the Schedule) measured in millimeters (mm) in any of the XSR Exposure Grid Cells in the Covered Area of the Insured. For a given day and a Rainfall Aggregation Period #1 of n hours, the Aggregate Rainfall #1 is the maximum amount of rainfall accumulated over any of the n-hour windows that intersect the day itself considering a time interval of 3 hours.
Aggregate Rainfall #2	The rainfall amount accumulated over the Rainfall Aggregation Period #2 (as defined in the Schedule) measured in millimeters (mm) in any of the XSR Exposure Grid Cells in the Covered Area of the Insured. For a given day and a Rainfall Aggregation Period #2 of n hours, the Aggregate Rainfall #2 is the maximum amount of rainfall accumulated over any of the n-hour windows that intersect the day itself considering a time interval of 3 hours.
Calculation Agent	Entity charged with undertaking the primary calculation of the Rainfall Index Loss.
CMORPH-based Maximum Aggregate Rainfall #1	The maximum value during the Covered Area Rainfall Event of the Aggregate Rainfall #1 computed using the CMORPH-based Rainfall Estimates in any given XSR Exposure Grid Cell over the Covered Area of the Insured.
CMORPH-based Maximum Aggregate Rainfall #2	The maximum value during the Covered Area Rainfall Event of the Aggregate Rainfall #2 computed using the CMORPH-based Rainfall Estimates in any given XSR Exposure Grid Cell over the Covered Area of the Insured.
CMORPH-based Covered Area Rainfall Parameters	The CMORPH Model information provided on a continuous basis by the XSR Model Data Reporting Agency used by the

	Calculation Agent to obtain the CMORPH-based Rainfall Estimates using the XSR Rainfall Model. Parameters are drawn from XSR Exposure Grid Cells within the Covered Area of the Insured, by their respective latitude and longitude. Measurement units and precision of data ingested by the XSR Rainfall Model are identical to those provided by the XSR Model Data Reporting Agency and are further elaborated in the Attachment entitled 'Calculation of Rainfall Index Loss and Policy Payment'.
CMORPH Model	The satellite-based rainfall estimation model provided by NOAA CPC as described in the Rainfall Estimation Models section of the Policy.
Covered Area	The territory of the Insured as represented in the XSR Rainfall Model.
Covered Area Rainfall Event	Any period of days, with an interruption less than or equals to the Event Tolerance Period, during which the number of Active Exposure Grid Cells is greater than or equal to the product of (a) Active Exposure Cell Percentage Threshold multiplied by (b) the total number of XSR Exposure Grid Cells within the Covered Area.
Country Disaster Alert	An official disaster alert issued by ReliefWeb (*http://reliefweb.int/*) for the country in question for one of the following types of events: tropical cyclone, flood, flash flood and severe local storm. Any disaster alert issued later than seven (7) days after the completion of the Covered Area Rainfall Event (CARE) event will not be considered. The Disaster Alert description issued by ReliefWeb and/or its attached documentation must include specific reference to the CARE dates with a tolerance period of 2 calendar days.
Maximum Aggregate Rainfall #1	The highest value during a Covered Area Rainfall Event of the Aggregate Rainfall #1 amount in any of the XSR Exposure Grid Cells in the Covered Area of the Insured computed.
Maximum Aggregate Rainfall #2	The highest value during a Covered Area Rainfall Event of the Aggregate Rainfall #2 amount in any of the XSR Exposure Grid Cells in the Covered Area of the Insured computed.
Rainfall Event Threshold #1	Aggregate Rainfall #1 level as defined in the Schedule which should be exceeded to trigger an Active Exposure Cell.

Rainfall Event Threshold #2	Aggregate Rainfall #2 level as defined in the Schedule which should be exceeded to trigger an Active Exposure Cell.
Rainfall Aggregation Period #1	The number of hours over which the Aggregate Rainfall #1 is computed for all XSR Exposure Grid Cells during a Covered Area Rainfall Event.
Rainfall Aggregation Period #2	The number of hours over which the Aggregate Rainfall #2 is computed for all XSR Exposure Grid Cells during a Covered Area Rainfall Event.
Rainfall Index Loss	For any Covered Area Rainfall Event affecting the Insured, the US Dollar loss calculated by the Calculation Agent using the XSR Rainfall Model, as described in the Attachment entitled 'Calculation of Rainfall Index Loss and Policy Payment'. The Rainfall Index Loss can only be calculated once the Covered Area Rainfall Event is completed.
WRF5 Model	The weather research and forecasting rainfall model by NOAA with Configuration #5 data initialized with and assimilating the data provided by the National Center for Environmental Prediction as described in the Rainfall Estimation Models and in the Input Data to the Rainfall Estimation Models sections of this Attachment.
WRF7 Model	The weather research and forecasting rainfall model by NOAA with Configuration #7 data initialized with and assimilating the data provided by the National Center for Environmental Prediction as described in the Rainfall Estimation Models and in the Input Data to the Rainfall Estimation Models sections of this Attachment.
XSR Rainfall Model	The computer model used to calculate the Rainfall Index Loss, as described in the Attachment entitled 'Calculation of Rainfall Index Loss and Policy Payment'.
XSR Exposure Grid Cells	The 30 arc-second by 30 arc-second grid of cells each of which is attributed with an XSR Grid Cell Exposure Value greater than zero.
XSR Grid Cell Exposure Value	The value, used to calculate the CMORPH-based Exposure Grid Cell Loss, the WRF5-based Exposure Grid Cell Loss, and the WRF7-based Exposure Grid Cell Loss.