

Covered Area Rainfall Event (05/05/2026 to 05/05/2026)

Excess Rainfall

Event Briefing

The Bahamas North

12 May 2026

1 INTRODUCTION

This event briefing describes the impact of rainfall on the northern region of The Bahamas. The Bahamas has 4 Excess Rainfall policies: The Bahamas - Southeast, The Bahamas - Central, The Bahamas - North and The Bahamas - Extreme North. This rainfall was associated with a Covered Area Rainfall Event (CARE) in The Bahamas - North area, starting on 5 May 2026 and ending on 5 May 2026. The Rainfall Index Loss (RIL) for the Covered Area Rainfall Event was below the attachment point of The Bahamas' Excess Rainfall policy for the North area, and therefore no payout is due to the Government of The Bahamas on this policy.

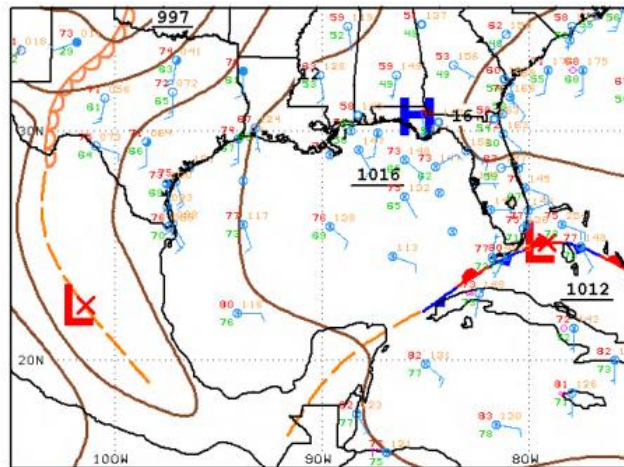
The CARE did not activate the Wet Season Trigger endorsement of the Excess Rainfall policy for any of The Bahamas's regions and therefore no payout under this endorsement is due.

2 EVENT DESCRIPTION

On 3 and 4 May, a cold front, which later evolved into a stationary front, extended over the Atlantic Ocean from latitude 31°N longitude 64°W to the Florida Straits. A broad band of showers and thunderstorms developed along the cold front and up to 220 km ahead of it, producing scattered rainfall of moderate intensity across the northern islands of The Bahamas.

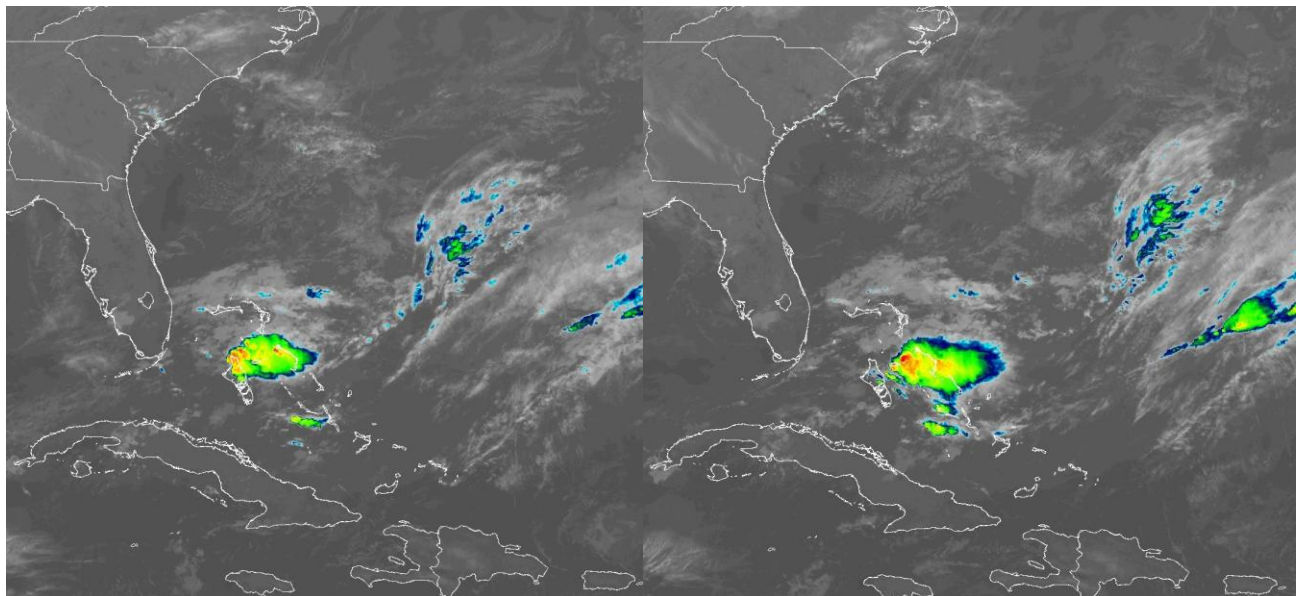
On 5 May, the development of a low-pressure system embedded within the stationary front, located just north-west of Andros (Figure 1), enhanced convective activity over the northern Bahamas. At 0600 UTC, a strong and long-lasting thunderstorm developed north of Andros and subsequently moved south-eastward, affecting northern Andros, New Providence, Eleuthera, and Cat Island with moderate to locally heavy rainfall, as reported by the satellite maps in Figure 2. Convective activity peaked between 0900 UTC and 1100 UTC, when the most intense convection affected New Providence and Eleuthera (Figure 2b and 2c). By 1500 UTC, the thunderstorm began to dissipate, marking the end of the convective episode over The Bahamas.

On 6 May, the stationary front weakened into a surface trough and drifted eastward, moving away from the area and allowing more stable conditions to establish over The Bahamas.



06Z GULF SURFACE ANALYSIS NATIONAL HURRICANE CENTER
ISSUED: Tue May 5 08:19:00 UTC 2026 BY TAFB ANALYST: KRV
COLLABORATING CENTERS: NHC OPC NPC

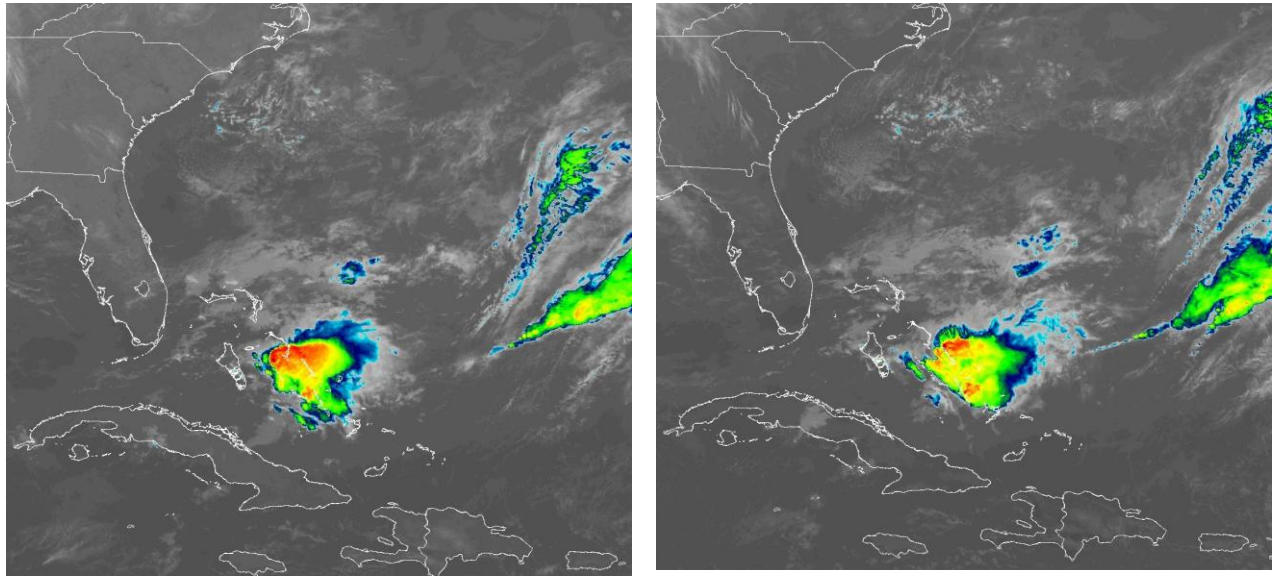
Figure 1 Surface analysis over the Caribbean area on 5 May at 0600UTC. Source: US National Hurricane centre¹



a) 5 May at 0650UTC

b) 5 May at 0850UTC

¹ National Oceanic and Atmospheric Administration - FTP, National Hurricane centre, review date: 5 May 2026, available at: <https://www.nhc.noaa.gov/tafb/GULF06Z.gif>



c) 5 May at 1050UTC

d) 5 May at 1250UTC

Figure 2 Satellite imagery on 5 May 2026 at different times as indicated in 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 Service².

3 REPORTED IMPACTS

At the time of writing this report, there was no information about impact in The Bahamas North region due to this Covered Area Rainfall Event during the indicated period.

On 5 May 2026, the Bahamas Department of Meteorology re-issued a Severe Thunderstorm Warning, noting a cluster of thunderstorms associated with a frontal boundary, warning of strong winds, dangerous lightning, heavy rain, however there is no information about impact.

4 RAINFALL MODEL OUTPUTS

All data sources used by the XSR 3.1 model, CMORPH, IMERG, WRF5, WRF7, WRF11 and WRF15³, detected the occurrence of precipitation over The Bahamas and the surrounding waters

² RAMSDIS Online Archive, NOAA Satellite and Information Service, available at:

<https://www.star.nesdis.noaa.gov/GOES/sector.php?sat=G19§or=car>

³ 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

during the period 3 to 5 May 2026. Each data source reported a specific distribution and accumulation of rainfall, as discussed below and shown in Figure 3. A CARE for The Bahamas - North was activated on 5 May and lasted one day. The CARE was activated due to the use of the 12-hour and the 48-hour aggregation intervals for precipitation⁴ and thus the period considered by the XSR 3.1 model for the loss estimate based on the accumulated precipitation in The Bahamas - North was 3 to 5 May 2026. A low modelled impact CARE activated for The Bahamas – Extreme North due to this event, while no CAREs activated for the The Bahamas – Central and The Bahamas – South East

Table 1: Report from XSR 3.1 Data Sources on the Precipitation over The Bahamas - North, 3 to 5 May 2026

CMORPH	CMORPH reported total accumulated precipitation values exceeding 60 mm over New Providence and most of Eleuthera. Maximum values, ranging between 120 mm and 150 mm, were observed over the central part of Eleuthera. Lower values were reported across the rest of The Bahamas - North.
IMERG	IMERG showed total accumulated precipitation values higher than 60 mm over the eastern portion of New Providence and the central part of Eleuthera. The highest values, between 120 mm and 150 mm, were reported in localized areas of central Eleuthera.
WRF5	WRF5 reported total accumulated precipitation values exceeding 60 mm, locally reaching maximum between 90 mm and 120 mm, over portions of Andros. Lower values were reported across the remainder of The Bahamas - North.
WRF7	WRF7 showed total accumulated precipitation values exceeding 60 mm over the eastern portion of Andros and most of New Providence. The highest values, between 120 mm and 150 mm, were reported along the north-eastern coast of Andros. Lower values were reported across the remainder of The Bahamas - North.
WRF11	WRF11 showed total accumulated precipitation values ranging between 120 mm and 180 mm over New Providence and between 90 mm and 120mm over a localized region in northern Andros, while values lower than 60 mm were reported over the rest of the territory
WRF15	WRF15 reported accumulated precipitation values exceeding 60 mm over the eastern side of New Providence and localized areas of Andros. The maximum values, between 120 mm and 150mm, were showed over small localized regions there. Lower values were reported across the rest of the territory.

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 report
WRF5, 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

⁴ 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.

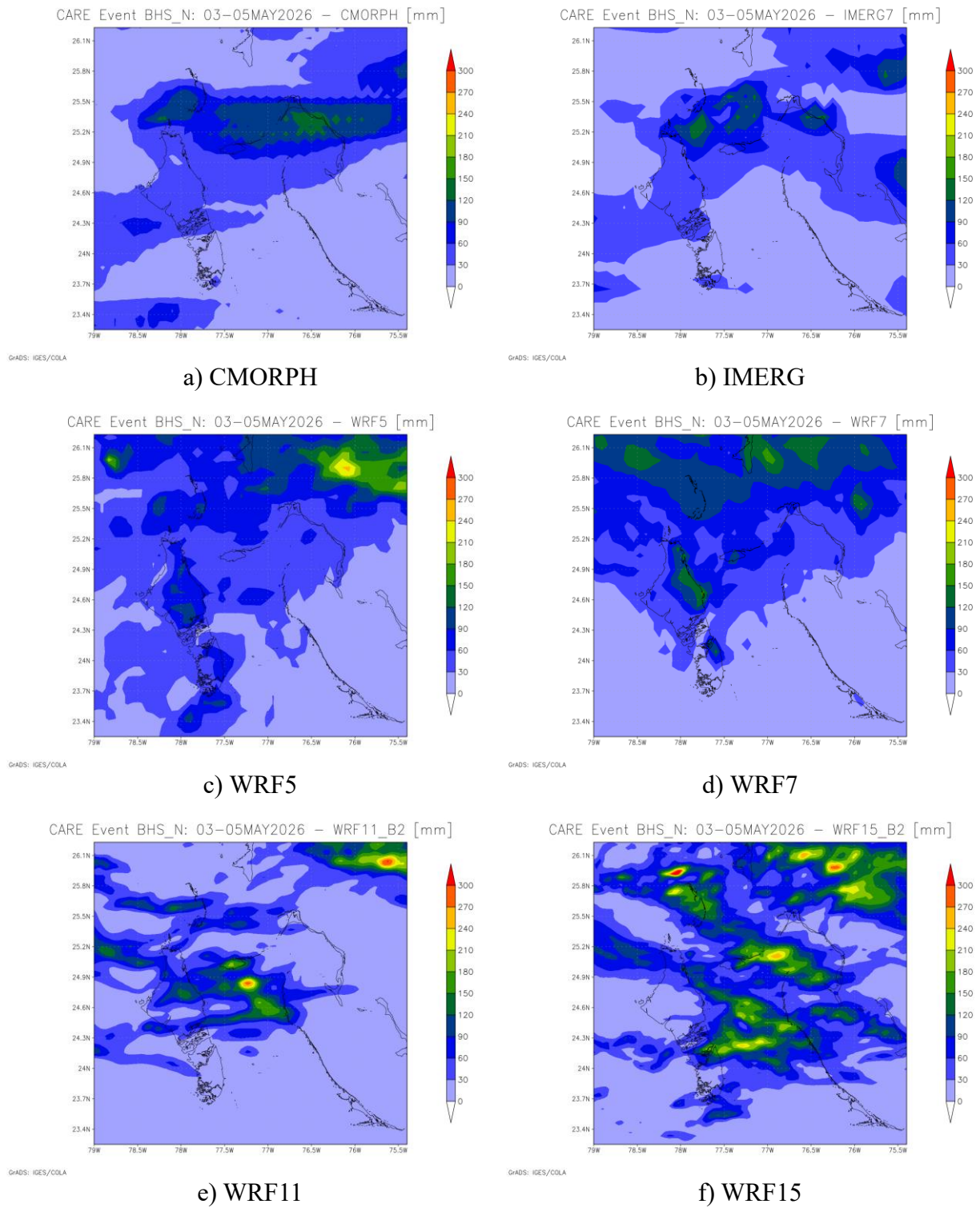


Figure 5 Total accumulated precipitation during the period 3 to 5 May 2026 estimated by CMORPH (a), IMERG (b), WRF5 (c), WRF7 (d), WRF11 (e), WRF15 (f). Source: CCRIF SPC

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 at the following links for 12-hour aggregation and 48-hour aggregation respectively:

https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/BHS/BHS_N/CARE_3_2025/daily_prec_short.mp4

https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/BHS/BHS_N/CARE_3_2025/daily_prec_long.mp4

The Rainfall Index Loss (RIL) was above the loss threshold for The Bahamas for four among the data sources used by XSR3.1: CMORPH, WRF7, WRF11 and WRF15. The RIL was the highest for WRF11.

The final RIL (RIL_{FINAL}) was calculated as the average of the four RILs from CMORPH, WRF7, WRF11 and WRF15. The RIL_{FINAL} was below the attachment point of the country’s Excess Rainfall policy, and thus the policy was not triggered. Therefore, no payout is due to the Government of The Bahamas under its Excess Rainfall policy.

The Wet Season Trigger (WST) endorsement of the XSR3.1 model did not identify this CARE as a “Wet Season” event⁵. Therefore, no payout is due under the Wet Season Trigger endorsement of The Bahamas’s Excess Rainfall policy.

5 TRIGGER POTENTIAL

The Rainfall Index Loss calculated for the Covered Area Rainfall Event (CARE) for The Bahamas – North was below the attachment point of the Excess Rainfall policy for this area, and therefore no payout is due on the main Excess Rainfall policies.

The Wet Season Trigger (WST) endorsement of the XSR3.1 model did not identify this CARE as a “Wet Season” event for The Bahamas - North. Therefore, no payment is due under the Wet Season Trigger endorsement of The Bahamas’ Excess Rainfall policy for the North.

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

⁵ 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.

DEFINITIONS

<i>Active Exposure Cell Percentage Threshold</i>	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.
<i>Active Exposure Grid Cells</i>	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.
<i>Aggregate Rainfall #1</i>	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.
<i>Aggregate Rainfall #2</i>	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.
<i>Calculation Agent</i>	Entity charged with undertaking the primary calculation of the Rainfall Index Loss.
<i>CMORPH-based Maximum Aggregate Rainfall #1</i>	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.
<i>CMORPH-based Maximum Aggregate Rainfall #2</i>	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.
<i>CMORPH-based Covered Area Rainfall Parameters</i>	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.

<i>Rainfall Event Threshold #2</i>	Aggregate Rainfall #2 level as defined in the Schedule which should be exceeded to trigger an Active Exposure Cell.
<i>Rainfall Aggregation Period #1</i>	The number of hours over which the Aggregate Rainfall #1 is computed for all XSR Exposure Grid Cells during a Covered Area Rainfall Event.
<i>Rainfall Aggregation Period #2</i>	The number of hours over which the Aggregate Rainfall #2 is computed for all XSR Exposure Grid Cells during a Covered Area Rainfall Event.
<i>Rainfall Index Loss</i>	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.
<i>WRF5 Model</i>	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.
<i>WRF7 Model</i>	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.
<i>XSR Rainfall Model</i>	The computer model used to calculate the Rainfall Index Loss, as described in the Attachment entitled ‘Calculation of Rainfall Index Loss and Policy Payment’.
<i>XSR Exposure Grid Cells</i>	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.
<i>XSR Grid Cell Exposure Value</i>	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.