

Covered Area Rainfall Event (29/05/2026 to 31/05/2026)

Excess Rainfall

Event Briefing

Honduras

09 June 2026

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1 INTRODUCTION

This event briefing describes the impact of rainfall on Honduras, which was associated with a Covered Area Rainfall Event (CARE) starting on 29 May and ending on 31 May 2026. The Rainfall Index Loss (RIL) for the Covered Area Rainfall Event was below the attachment point of Honduras' Excess Rainfall policy, and therefore no payout is due to the Government of Honduras. This CARE did not activate the Wet Season Trigger[1] or Localized Event Trigger[2] endorsement of Honduras' Excess Rainfall policy and therefore no payout under either of these endorsements is due.

2 EVENT DESCRIPTION

Between 27 and 31 May 2026, Honduras was affected by two successive periods of convective activity. The first was associated with the northward advance of the monsoon and a tropical wave embedded within the monsoonal flow, while the second was driven by a surface trough extending across northern Central America.

From 1500 UTC on 27 May, the southeastern end of an upper-level trough near the Yucatán Peninsula enhanced scattered showers and isolated thunderstorms off the coast of Nicaragua and over the Gulf of Honduras, in association with strengthened monsoonal southeasterly flow across the western Caribbean (Figure 1a, Figure 2a). As this pattern persisted into 28 May, a tropical wave embedded within the monsoonal flow moved inland across Central America, providing an additional source of instability. From 0300 UTC on 28 May, convection expanded westward over Honduras and gradually intensified through 1500 UTC (Figure 1b, Figure 2b). During the following hours, while the tropical wave moved into the eastern Pacific, the monsoon trough shifted convective activity southward. Together with the initial development of a surface trough over the Yucatán Peninsula and the southern Gulf of Mexico, this pattern generated numerous strong thunderstorms over eastern Nicaragua and parts of southeastern and southwestern Honduras between 2100 UTC on 28 May and 1500 UTC on 29 May.

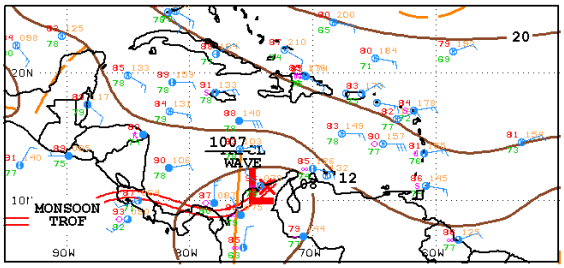
From the evening of 29 May, the surface trough became the dominant driver of instability over Honduras, reinforcing the moist and unstable conditions established during the earlier monsoonal

[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.

[2] The LET is designed to cover rainfall events that affect only a small portion of the country. To determine a qualifying localized event, two conditions must be met: the average precipitation in the 10% of the area with highest precipitation, known as the "Local Exposure", must be greater than the local precipitation threshold (LPT) for (i) at least one of the satellite datasets (CMORPH or IMERG) and (ii) at least three of the six models (CMORPH, IMERG, WRF5, WRF7, WRF11 and WRF15).

phase (Figure 1c, Figure 2c). After a relative lull during the daytime hours of 29 and 30 May, convective activity intensified markedly from 2100 UTC on 30 May, producing widespread thunderstorms over central and eastern Honduras through 0900 UTC on 31 May, followed by another convective episode later that day (Figure 1d, Figure 2d).

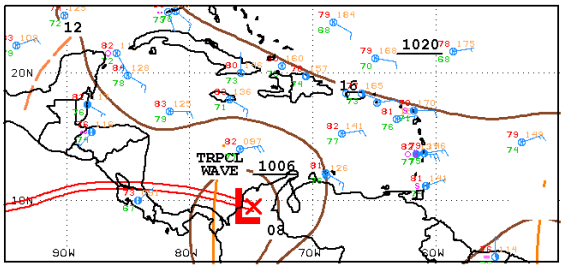
On 1 June, precipitation dissipated across Honduras as the surface trough weakened and atmospheric conditions gradually returned to a more stable pattern.



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Wed May 27 20:15:54 UTC 2026

NATIONAL HURRICANE CENTER
MIAMI, FLORIDA
BY TAFB ANALYST: DELGADO
COLLABORATING CENTERS: NHC OPC

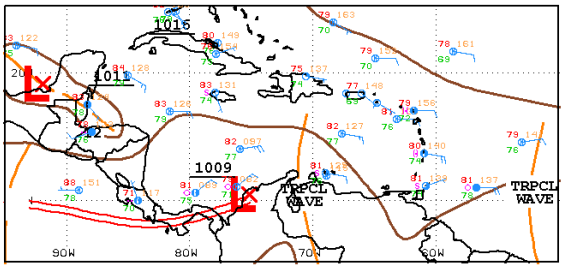
a) 27 May at 1800UTC



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NATIONAL HURRICANE CENTER
MIAMI, FLORIDA
BY TAFB ANALYST: ERA
COLLABORATING CENTERS: NHC OPC

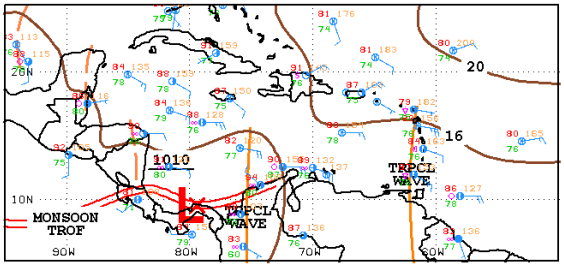
b) 28 May at 0600UTC



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NATIONAL HURRICANE CENTER
MIAMI, FLORIDA
BY TAFB ANALYST: EC
COLLABORATING CENTERS: NHC OPC

c) 29 May at 0600UTC



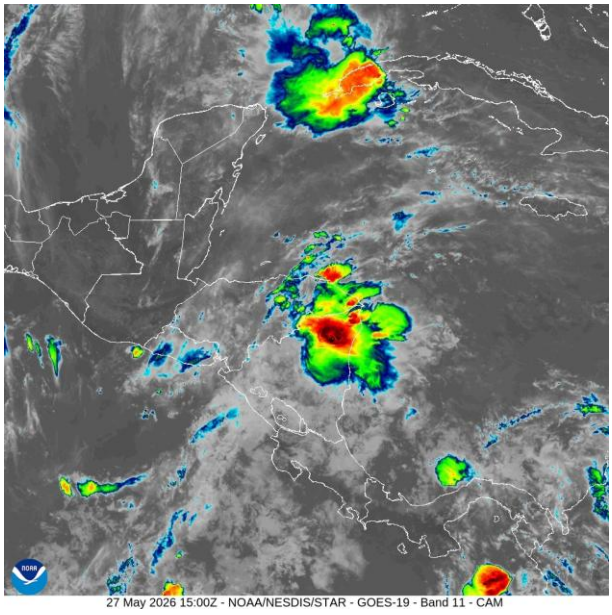
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NATIONAL HURRICANE CENTER
MIAMI, FLORIDA
BY TAFB ANALYST: ADAMS
COLLABORATING CENTERS: NHC OPC

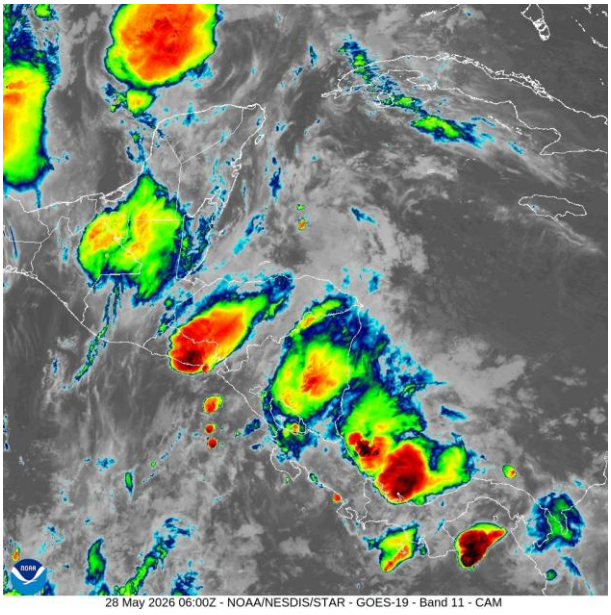
d) 30 May at 1800UTC

Figure 1 Surface analysis over the Caribbean area at selected times as indicated in the labels. Source: US National Hurricane Center[3]

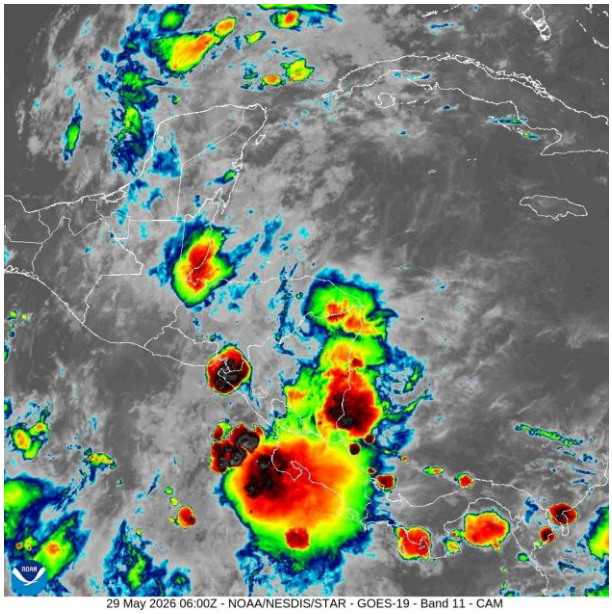
[3] National Oceanic and Atmospheric Administration - FTP, National Hurricane centre, review dates: 27-30 May 2026, available at: https://www.nhc.noaa.gov/tafb /CAR06.gif https://www.nhc.noaa.gov/tafb /CAR18.gif



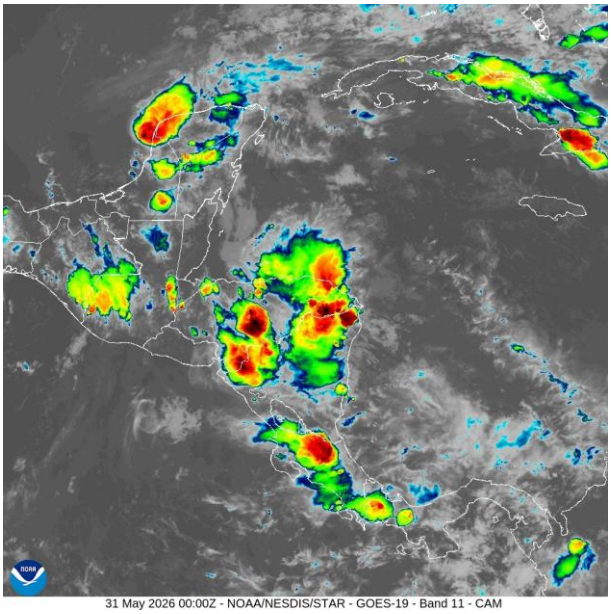
a) 27 May at 1500UTC



b) 28 May at 0600UTC



c) 29 May at 0600 UTC



d) 31 May at 0000 UTC

Figure 2 Satellite imagery on 27-31 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 Service[4]

[4] RAMSDIS Online Archive, NOAA Satellite and Information Service, available at: https://www.star.nesdis.noaa.gov/GOES/sector.php?sat=G19&sector=car

3 REPORTED IMPACTS

Coordinator of the Urban Adaptation to Climate Change Program of the Municipal Mayor's Office, Julio Quiñones, reported a landslide in Barrio Chile, the collapse of pipes in Colonia La Joya and risk conditions due to landslides in the El Reparto sector. Monitoring was reinforced in areas near rivers and streams, particularly in the colonies settled around the 16 tributaries of the Choluteca River, due to the recurrent exposure of these sectors during the rainy season. [5]



Figure 3 Damages by landslide in Barrio Chile, Tegucigalpa

At the time of writing of this report, no people have been affected or significative damage to homes has been reported. However, the situation requires monitoring, since approximately 600 neighbourhoods in Tegucigalpa and Comayagüela remain exposed to floods and landslides during the rainy season.

4 RAINFALL MODEL OUTPUTS

All data sources used by the CCRIF Excess Rainfall XSR 3.1 model, CMORPH, IMERG, WRF5, WRF7, WRF11 and WRF15[6], detected the occurrence of precipitation over Honduras and the surrounding region during the period 26 to 31 May 2026. Each data source reported a specific distribution and accumulation of rainfall, as discussed below and shown in Figure 3. A CARE for Honduras was activated on 29 May and lasted three days, closing on 31 May 2026. The CARE was activated due to the use of the 24-hour and the 72-hour aggregation intervals for precipitation and thus the period considered by the XSR 3.1 model for the loss

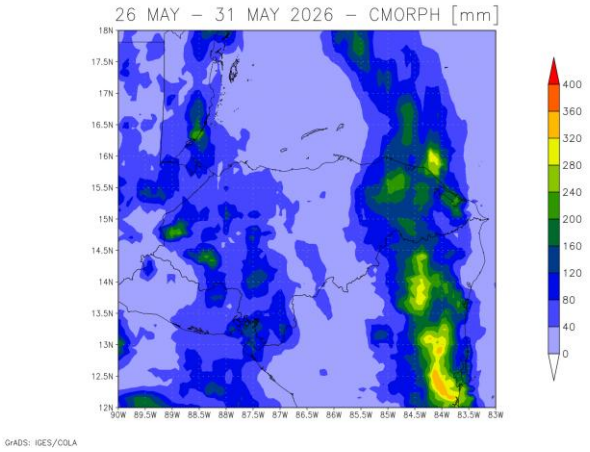
[5] Primeras lluvias dejan incidentes en la capital y activan vigilancia en zonas vulnerables

[6] CMORPH Model: the satellite-based rainfall precipitation estimates provided by the NOAA Climate Prediction centre (CPC) using the so-called Morphing Technique. 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.

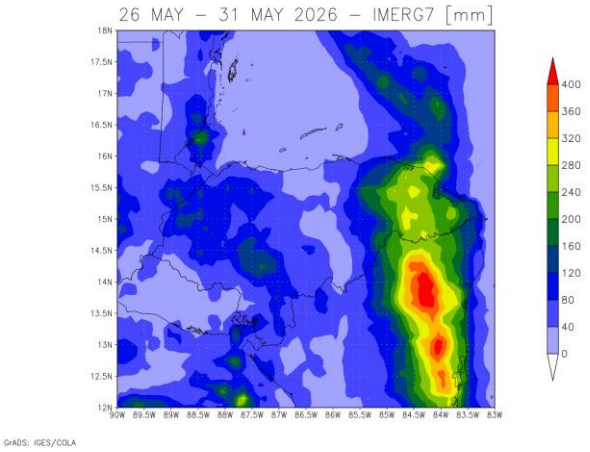
estimate based on the accumulated precipitation in Honduras was 26 to 31 May 2026.

Table 1: Report from XSR 3.1 Data Sources on the Precipitation over Honduras 29 to 31 May 2026

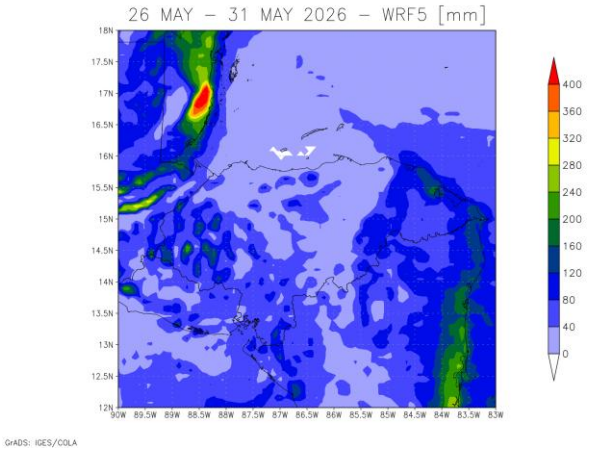
CMORPH	CMORPH reported total accumulated precipitation values between 80 mm and 160 mm over the eastern Caribbean coast, with maximum values of 280–320 mm concentrated over the Department of Gracias a Dios. Lower values, between 40 mm and 80 mm, were reported over the central and western regions.
IMERG	IMERG showed a spatial pattern consistent with that of CMORPH, with the highest accumulations concentrated along the eastern Caribbean coast, but with substantially higher intensities. Maximum values exceeded 400 mm over the Department of Gracias a Dios, with a broader area of 240–400 mm extending northward along the coast. Values reported over the western interior were generally below 80 mm.
WRF5	WRF5 reported total accumulated precipitation values higher than 80mm over western and southeastern Honduras, with maximum values exceeding 400 mm concentrated in a localized area over the Departments of Cortés and Santa Bárbara near the Guatemalan border. Accumulation over the remainder of the country was generally below 80 mm.
WRF7	WRF7 showed a broader and more spatially distributed pattern of total accumulated precipitation values across the country compared to that of WRF5, with values between 80 mm and 160 mm over much of the central and northern interior. A localized maximum of 360–400 mm was reported over the Department of Comayagua and the western interior.
WRF11	WRF11 reported total accumulated precipitation values higher than 40mm over most of the central and western interior, with values between 120 mm and 200 mm and multiple localized maxima of 240–280 mm over the Departments of Choluteca and El Paraíso. Lower values were shown over the eastern and northern departments.
WRF15	WRF15 showed a geographical distribution and intensity of the total accumulated precipitation values similar to that of WRF5, with maximum values exceeding 400 mm concentrated over the Departments of Ocotepeque and Cortés near the Guatemalan border. Over the remainder of Honduras, the reported accumulation was generally between 40 mm and 120 mm.



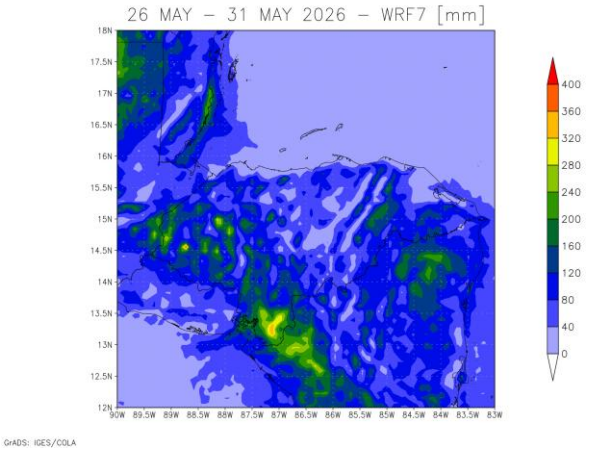
a) CMORPH



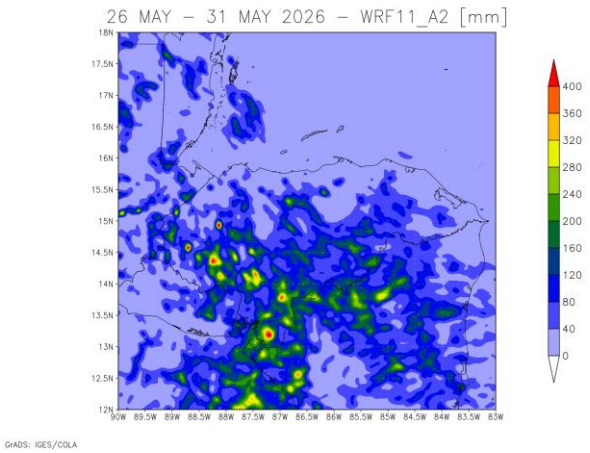
b) IMERG



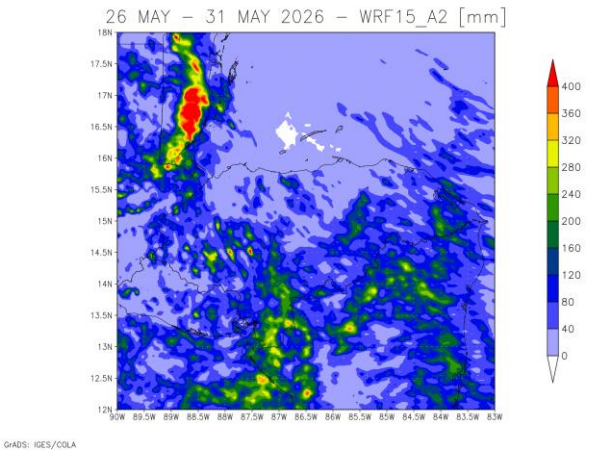
c) WRF5



d) WRF7



e) WRF11



f) WRF15

Figure 4 Total accumulated precipitation during the period 26 to 31 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 24-hour aggregation and 72-hour aggregation respectively:

https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/HND/CARE_5_2025/daily_prec_short.mp4

https://wemap.ccrif.org/OUTPUT/CCRIF/XSR/Events/HND/CARE_5_2025/daily_prec_long.mp4

The Rainfall Index Loss (RIL) was above the loss threshold for Honduras for three of the six data sources used by XSR 3.1: CMORPH, WRF7 and WRF15. The RIL was the highest for WRF7.

The final RIL (RIL_{FINAL}) was calculated as the average of the three RILs from CMORPH, WRF7 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 Honduras 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" event[7]. Therefore, no payout is due under the Wet Season Trigger endorsement of Honduras Excess Rainfall policy.

The Localized Event Trigger (LET) component of the XSR3.1 model did not identify this CARE as a localized event[8]. Therefore, no payout is due under the Local Event Trigger endorsement of the Honduras Excess Rainfall policy.

5 TRIGGER POTENTIAL

The Rainfall Index Loss calculated for the Covered Area Rainfall Event (CARE) for Honduras was below the attachment point of Honduras Excess Rainfall policy, and therefore no payout is due. This CARE did not activate the Wet Season Trigger or Localized Event Trigger endorsement of the Excess Rainfall policy and therefore no payout under either of these endorsements is due.

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

[7] 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.

8 The LET is designed to cover rainfall events that affect only a small portion of the country. To determine a qualifying localized event, two conditions must be met: the average precipitation in the 10% of the area with highest precipitation – known as the "Local Exposure" - from (i) either of the satellite datasets (CMORPH or IMERG) and (ii) at least three of the six WRF models must be greater than the local precipitation threshold (LPT).

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.