CCRIF SPC
The Caribbean Catastrophe Risk Insurance Facility

Tropical Cyclone Cristina (AEP032026)

Wind and Storm Surge

Final Event Briefing

Nicaragua
Honduras

22 June 2026

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1 SUMMARY

Tropical Cyclone Cristina is the third named cyclone of the 2026 Pacific Hurricane Season. Cristina formed as a tropical storm on 8 June 2026 at 1800 UTC off the Pacific coast of Nicaragua, remaining nearly stationary throughout its lifespan. Tropical-storm-force winds affected parts of western Nicaragua and Honduras for a short period around 0000 UTC on 9 June, while during the following 48 hours the strongest winds associated with Cristina remained offshore. The system weakened into a weak surface trough near the coast of El Salvador by 0600 UTC on 11 June.

The final runs of the CCRIF tropical cyclone loss model for wind and storm surge have produced government losses for Nicaragua and Honduras. The government losses for Nicaragua and Honduras are below the Attachment Point of their respective Tropical Cyclone policies and therefore no payout under their respective policies is due.

Also, the requirements are not met for an Aggregate Deductible Cover (ADC)[1] payment on the Tropical Cyclone policy for Nicaragua or Honduras, as for both the countries the government losses are below the 30% of the Attachment Point of their respective Tropical Cyclone policies.

The Localized Damage Index (LDI) component of the TC SPHERA model did not identify this event as a localized event[2] for Nicaragua or Honduras. Therefore, no payout is due under the LDI endorsement of the Tropical Cyclone policies for Nicaragua or Honduras.

This event briefing is designed to review the modelled losses due to wind and storm surge calculated by CCRIF's tropical cyclone model for affected CCRIF member countries. This review is analyzed with respect to members' Tropical Cyclone policies. A separate report on other CCRIF member countries affected by wind and storm surge from Tropical Cyclone Cristina, with respect to their Tropical Cyclone policies, or rainfall impacts on affected CCRIF member countries, with respect to their Excess Rainfall policies, will be issued if applicable.

2 INTRODUCTION

On 8 June 2026 at 1800 UTC, a tropical cyclone formed just off the Pacific coast of Nicaragua, about 100 mi (160 km) west-southwest of Managua, Nicaragua, and was named Cristina. Over the following 12 hours, Cristina moved northward at 6 mph (9 km/h), further approaching the Nicaraguan coast, while its intensity remained unchanged, with maximum sustained winds of 45 mph (75 km/h) and a minimum central pressure of 1002 mb.

[1] The ADC is activated if the modelled loss value is between 30% and 50% of a country's policy Attachment Point and a Disaster Alert is issued by ReliefWeb within 7 days after the event. The ADC can also be activated if the modelled loss value is between 50% of the Attachment point and the Attachment point of the country policy.

[2] The LDI policy endorsement provides coverage for intense events that do not cause very large losses at a national scale but severely affect a relatively small part of a country. It is activated based on a Localized Index (LI), which compares the mean damage ratio computed for the most damaged areas and the mean damage ratio computed in the whole country. For an event to be covered by this endorsement the following conditions must be met:

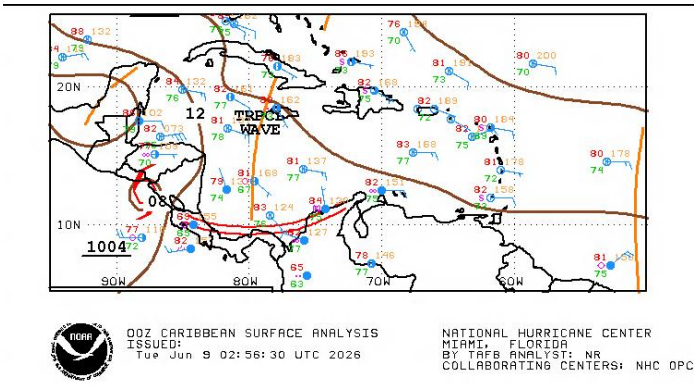
- the TC local mean damage ratio computed for the local exposure must be greater than 1%
- the TC global mean damage ratio computed for the whole country must be greater than 0.06%.

Competing environmental factors caused the tropical storm to maintain nearly steady intensity, with strong deep-layer vertical wind shear hindering the system, while high sea surface temperatures (29–30°C) and a moist mid-level environment supported its maintenance.

On 9 June at 0000 UTC, Cristina became nearly stationary, with its centre located at 12.4°N, 87.9°W, about 40 mi (65 km) southwest of the closest point of Nicaragua, near the border with Honduras (Figure 1). Satellite imagery around this time showed a burst of deep convection near and south of Cristina's centre, obscuring the low-level circulation, indicating that the tropical storm was continuing to struggle against significant northerly vertical wind shear (Figure 2).

Wind analysis maps (Figure 3a) indicated tropical-storm-force winds occurring at this time in portions of the low-level circulation, mainly to the northwest and northeast of the centre, off the coast of El Salvador and over the central highlands of Nicaragua near the border with Honduras. This represented the period of highest activity of the tropical storm, as thereafter the combined effect of northerly shear and the proximity of Central American mountains confined convection and the strongest winds to the southwestern semicircle of the system, mostly offshore.

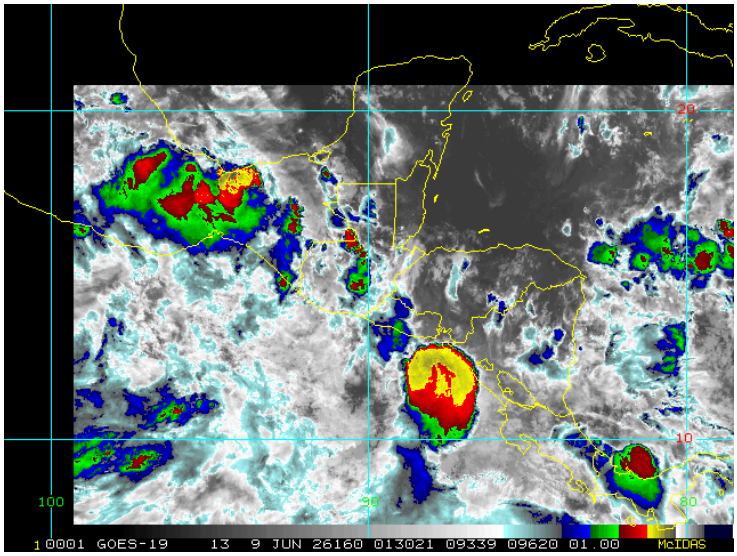
During the day, winds below tropical-storm force associated with Cristina persisted over western Nicaragua and Honduras, while the tropical storm remained nearly stationary and showed modest intensity fluctuations (Figure 3b). Over the next day, 10 June, conditions remained largely unchanged, with Cristina continuing to exhibit poor organization of convective clusters and its strongest winds remaining offshore. From late on 10 June, a further decrease in organization indicated a gradual loss of intensity, leading the system to degenerate into a weak surface trough near the coast of El Salvador at 0600 UTC on 11 June.



9 June at 0000UTC

Figure 1 Surface analysis over the Caribbean area on 9 June, 2026 at 0000UTC as indicated in the labels. Source: US National Hurricane centre[3]

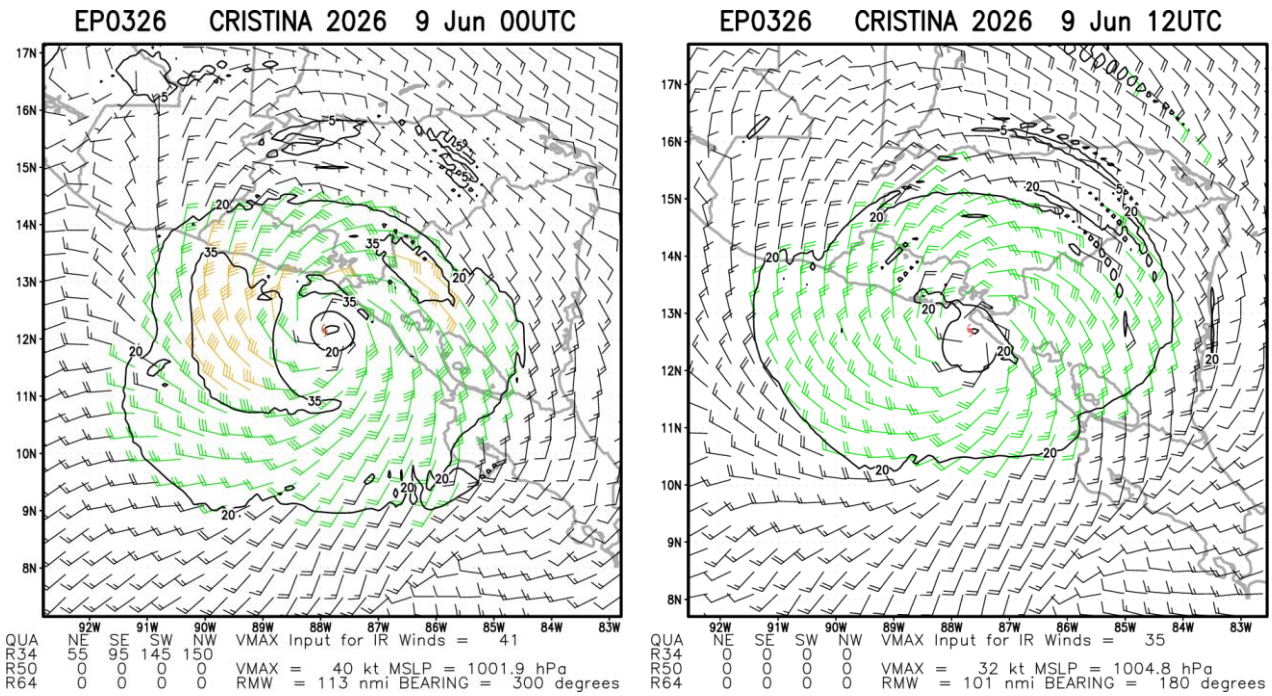
[3] National Oceanic and Atmospheric Administration - FTP, National Hurricane centre, review date: 9 June 2026, available at: *https://www.nhc.noaa.gov/tafb /CAR00Z.gif*



9 June at 0130UTC

Figure 2 Satellite imagery on 9 June, 2026 at 0130UTC as indicated by the label 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://rammb-data.cira.colostate.edu/tc_realtime/storm.asp?storm_identifier=ep032026



a) 9 June at 0000UTC b) 9 June at 1200UTC

Figure 3 Multi-platform satellite based tropical cyclone surface wind analysis estimated on 9 June, 2026 at different times as indicated by the labels. Contouring indicates wind intensity at 20 kn (23 mph, 37 km/h), at 35 kn (40 mph, 65 km/h), 50 kn (57mph, 93 km/h), 65 kn (74mph, 120km/h) and 80 kn (92mph, 148km/h). Source: NOAA, National Environmental Satellite, Data and Information Service[5]

3 CCRIF SPC MODEL OUTPUTS

A CCRIF System for Probabilistic Hazard Evaluation and Risk Assessment (SPHERA) report is issued for any tropical cyclone affecting at least one member country with winds greater than 39 mph (62.7 km/h). Nicaragua and Honduras had government losses due to Tropical Cyclone Cristina, which qualified as a Loss Event for both of these policies.[6]

The wind footprint is one of the outputs from CCRIF´s model. Figure 4 shows the wind footprint for the regions affected by Tropical Cyclone Cristina.

[5] RAMSDIS Online Archive, NOAA Satellite and Information Service, available at: https://rammb-data.cira.colostate.edu/tc_realtime/storm.asp?storm_identifier=ep032026

[6] Any Tropical Cyclone event which produces a modelled loss greater than zero in one or more policyholder countries.

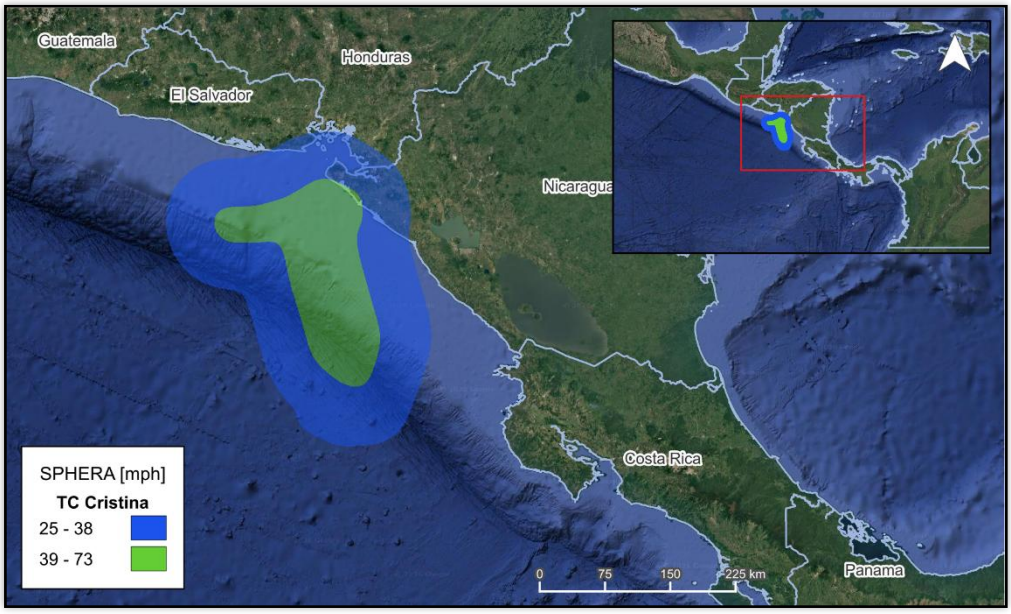


Figure 4 Map showing the wind field associated with Tropical Cyclone Cristina around CA. Source: NHC & CCRIF/SPHERA

4 REPORTED IMPACTS

At the time of writing this report, in Nicaragua, according to local news[7], Tropical Storm Cristina caused severe coastal and agricultural damage, with intense flooding and violent swells along the Pacific coast devastating tourist ranches and beachfront businesses in communities such as Paso Caballos, Corinto and San Juan del Sur, leaving many families homeless or heavily affected. In the Pacific departments of León and Chinandega, persistent rains and overflowing rivers flooded low-lying farmland, destroying recently sown corn and beans and damaging coffee and vegetable crops, forcing farmers to replant and driving up costs as yields for the current season have been put at risk[8].

Figure 5 Coastline damages in Paso Caballos, Corinto, Nicaragua. Source: Corinto Mayor's Office FB

[7] El impacto de la tormenta tropical Cristina en Centroamérica | N+ Univision América Latina | Univision

[8] ¿Cómo impacta Cristina al agro y a miles de familias en Centroamérica?

In Honduras, the storm's main impacts have been the rise in sea level and strong waves that triggered coastal flooding, damaging homes, small businesses, public spaces and particularly the artisanal fishing sector[7], as well as heavy rains that swelled rivers and caused localized flooding in agricultural valleys, harming subsistence and commercial crops.[8]

5 TRIGGER POTENTIAL

The final runs of the CCRIF tropical cyclone loss model for wind and storm surge produced government losses for Nicaragua and Honduras due to Tropical Cyclone Cristina. However, the losses were below the Attachment Points of these Tropical Cyclone policies and therefore no payouts under these policies are due to the Government of Nicaragua or Honduras.

The Aggregate Deductible Cover (ADC) endorsement of the Tropical Cyclone policies for Nicaragua and Honduras was not activated, as the conditions required for triggering a payment were not satisfied. Therefore, no ADC payment is due.

The Localized Damage Index (LDI) component of the TC SPHERA model did not identify this event as a localized event[9] for Nicaragua or Honduras. Therefore, no payout is due under the LDI endorsement of the Tropical Cyclone policies for Nicaragua or Honduras.

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

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