



Panama

Earthquake

9 October 2026

Preliminary Event Briefing

10 October 2026

1 INTRODUCTION

A magnitude 7.7 earthquake occurred at 17:56:06 (UTC) on 9 October 2026, some nearby locations from epicenter are Pitaloza Arriba, Herrera, Panama located 12.6 km (7.8 mi) ENE from the epicenter; Chitré, Herrera, Panama is located 56 km (34.8 mi) NE from the epicenter and San Juan Bautista, Herrera, Panama located 57.3 km (35.6 mi) NE from epicenter. Initial estimates from the United States Geological Survey (USGS) located the epicentre of the event at 7.587°N, 80.769°W, and at a depth of 12.6 km (7.83 mi). – Figure 1.

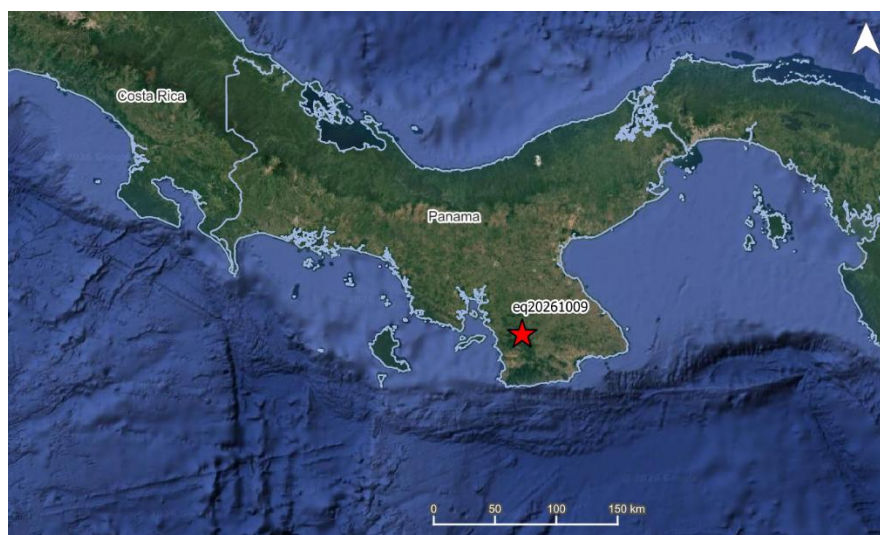


Figure 1 Information from the Earthquake Hazards Program of the United States Geological Survey regarding the earthquake event of magnitude 7.7 on 9 October 2026 at 17:56:06 (UTC). Source: USGS¹

Panama was the only CCRIF member country where peak ground acceleration, computed with the SPHERA model, was equal or greater than 0.03 g for this earthquake.

Preliminary runs of the CCRIF loss model for peak ground acceleration produced government losses for Panama, that were above the attachment point of the country's earthquake policy; therefore, a payout under the policy is due.

The Aggregated Deductible Cover (ADC²) for this country's earthquake policy was not activated because the modelled loss was greater than the attachment point. Therefore, no payment under the ADC feature is due for Panama.

¹ Download Event KML, United States Geological Survey, review date: 9 October 2026, available at: <https://earthquake.usgs.gov/earthquakes/feed/v1.0/detail/us6000u18k.kml>

² This endorsement provides coverage for some events that are not covered by the underlying policy. For an event to be covered by this endorsement the following conditions should be met: i) Either the modelled loss amount is greater than 50% and less than or equal to 100% of the Underlying Policy Attachment Point. ii) Or the modelled loss amount is greater than 30% or less than or equal to 50% of the Underlying Policy Attachment Point and a declaration of emergency has been issued by ReliefWeb for a covered Earthquake event.

2 CCRIF MODEL OUTPUTS

Under CCRIF's loss calculation protocol, a report using the CCRIF SPHERA model is produced for any earthquake with a magnitude greater than or equal to 5.0 that occurs within the region monitored by CCRIF and which generates a peak ground acceleration of at least 0.03 g in one or more grid cells of at least one CCRIF member country. Based on the SPHERA footprint for this earthquake, peak ground acceleration of up to 0.5 g was estimated in Panama (Figure 2).

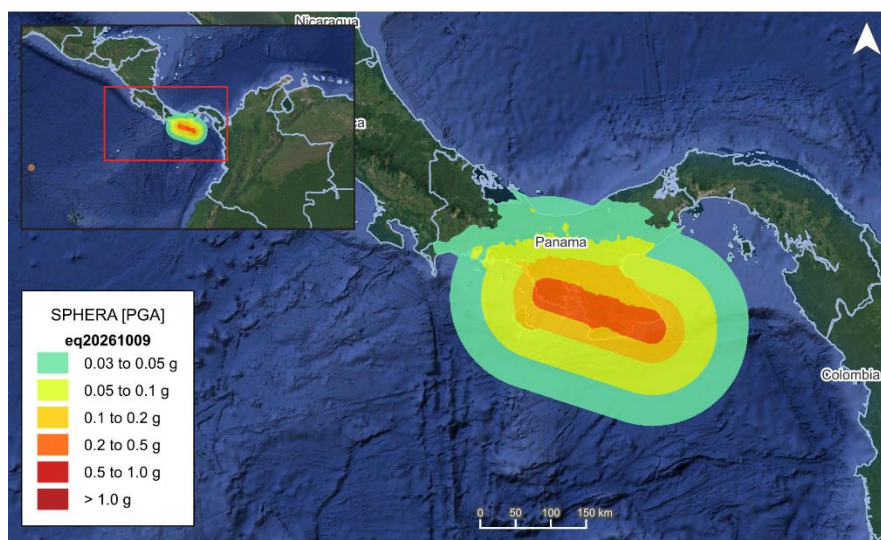


Figure 2 Map showing the peak ground acceleration in Panama computed using the SPHERA model following the magnitude 7.7 earthquake³ on 9 October 2026
Source: *USGS & CCRIF SPHERA EQ Model*.

3 REPORTED IMPACTS

At the time of writing this report, preliminary information is available on damage and loss in Panama due to this earthquake.

The National Civil Protection System (SINAPROC) reported at least 134 damaged homes, 27 people injured and 188 affected schools nationwide, with the greatest impacts concentrated in Veraguas, Coclé, Los Santos and Herrera. Several townships in Veraguas (Arena, Cacao and Quebro) remain cut off, facing simultaneous power, water and Internet outages, while approximately 300 people were evacuated from Isla Cañas (Los Santos) due to abnormal rising sea levels and eight families are sheltering in Penonomé (Coclé)⁴.

The Ministry of Health (MINSa)⁴ identified non-structural damage in 17 health facilities (6 hospitals, 8 health centres and 3 MINSa-CAPSI), prompting evacuations of hospitals in Los

³ United States Geological Survey (USGS), review date: 9 October 2026, available at: [M 7.7 - Panama](#)

⁴ [PANAMA: Earthquake in Azuero & Veraguas](#)

Santos, Chiriquí, Herrera and the Panama City metropolitan area, including the full evacuation of 209 patients from Hospital del Oriente Chiricano.

The Ministry of Education (MEDUCA)⁴ suspended classes nationwide and confirmed 188 affected schools, including 22 in the Ngäbe-Buglé Indigenous comarca, 15 in Chiriquí, 5 in Panamá Centro, 4 in Los Santos and 3 in Panamá Este, with 15 students sustaining minor injuries at Alberto Zúñiga School in Coclé.

Despite initial disruptions to water services, the National Institute of Aqueducts and Sewers (IDAAN) reported that the Chilibre water treatment plant is operating at full capacity and supply is gradually recovering⁴.

4 TRIGGER POTENTIAL

Preliminary runs of the CCRIF loss model for peak ground acceleration produced government losses for Panama, that were above the attachment point of the country's earthquake policy; therefore, a payout under the policy is due.

The Aggregated Deductible Cover (ADC⁵) for this country's earthquake policy was not activated because the modelled loss was greater than the attachment point. Therefore, no payment under the ADC feature is due for Panama.

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

⁵ This endorsement provides coverage for some events that are not covered by the underlying policy. For an event to be covered by this endorsement the following conditions should be met: i) Either the modelled loss amount is greater than 50% and less than or equal to 100% of the Underlying Policy Attachment Point. ii) Or the modelled loss amount is greater than 30% or less than or equal to 50% of the Underlying Policy Attachment Point and a declaration of emergency has been issued by ReliefWeb for a covered Earthquake event.
