

Tropical Cyclone Tomas (AL212010)

Event Briefing, Northern Caribbean Impacts

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1 INTRODUCTION

This report provides an update on the final phase of Tropical Cyclone Tomas and its impact on CCRIF territories in the Northern Caribbean. After impacting the eastern Caribbean on 30 and 31 October as the 12th Hurricane of the 2010 Tropical Atlantic Hurricane season and affecting the islands of Barbados, St. Lucia and St. Vincent & the Grenadines (reported in an earlier CCRIF Event Briefing), Hurricane Tomas entered the Caribbean Sea as a Category 2 Hurricane. The presence of dry air and southwesterly shear, however, weakened Tomas to a Tropical Storm on 2 November. By 5 November, Tomas had re-strengthened to a Hurricane as it approached Jamaica, Haiti and the southern islands of the Bahamian chain, including the Turks & Caicos Islands.

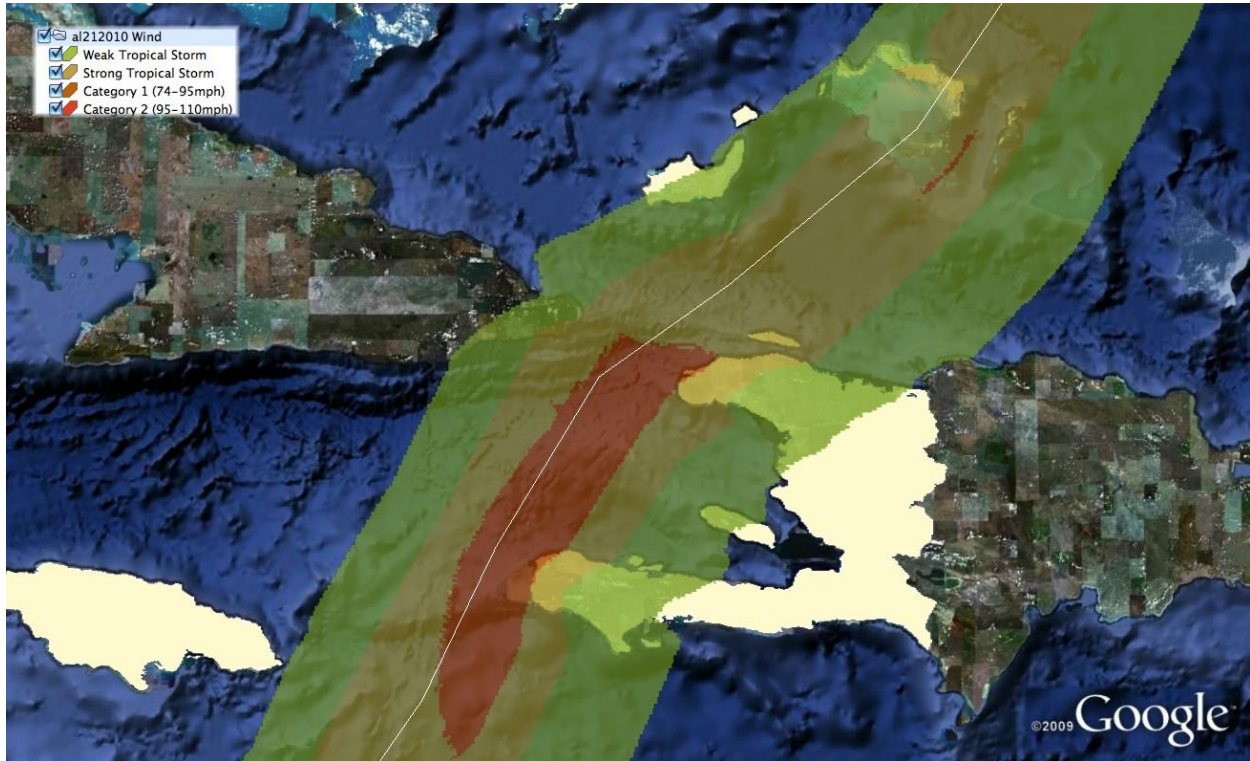
Both Haiti and Jamaica were spared major impact from Tomas, as the storm took a direct path through the Windward Passage between the two islands before passing through the southern Bahamas and the central Turks & Caicos Islands as a weakening Tropical Storm.

2 CCRIF MODEL OUTPUTS

The wind footprint on the following page is one of the outputs from the CCRIF Second-Generation Hazard and Risk Model. As can be seen, Tomas achieved the minimal requirements of a defined event under the CCRIF Policy by having winds of greater than 39mph in three member states in the northern Caribbean (additional to the four in which Tomas was a defined event in the eastern Caribbean, Barbados, Saint Lucia, St Vincent & the Grenadines and Grenada.) The Tropical Storm wind footprint does not quite touch the extreme eastern end of Jamaica, so Tomas is not a qualifying event there.

It should be noted that the defined event definition in the CCRIF policy is a minimal requirement for an event to be considered and entered into the CCRIF loss model. It does not in any way imply that damage or loss starts to occur at the qualifying threshold, nor is it related in any way to the triggering of a payout in any country.

As can be seen, Hurricane force winds just grazed the extreme western ends of Haiti's southwest and northwest peninsulas, while other CCRIF territories were affected only by Tropical Storm force winds. The CCRIF modelled hazard corresponds very closely to National Hurricane Centre wind field estimates.



3 IMPACTS AND MODELLED LOSS

A preliminary run of the CCRIF model generated government losses in all three territories in which Tomas was a defined event; however, in all case, losses were relatively small and substantially below the trigger point for coverage in each case. For Haiti, the loss estimate in the CCRIF model is around \$15 million, while in the Bahamas and Turks & Caicos Islands, it is less than \$1 million in each case.

Preliminary reports from all three islands suggest that the impacts are commensurate with these levels of losses. While economic losses in Haiti will likely be significantly higher than the CCRIF estimate, much of that impact will have been caused by the rainfall aspects of Tomas, which are not modelled in the CCRIF loss model. In both the Bahamas and TCI, the modelled loss is below the threshold that can be reasonably documented on the ground; while damage did occur in both territories, it appears to be very light.

Under the terms of CCRIF policies, a final loss calculation will be undertaken on 19 November, with the National Hurricane Centre data available at that time used as input to the loss model. We do not anticipate any changes to the modelled loss calculated in the model; the only cause of such a change would be a revision of NHC data, which is very rare.