



Twelve Securis Cat Radar

Hurricane Melissa | Jamaica

29 October 2025

Event Summary

Hurricane Melissa made landfall as a 185mph, Category 5 storm, with a minimum central pressure of 892mb, at approx.1pm (EDT) on Tuesday, 28 October, near New Hope, Westmoreland parish Jamaica.

Melissa is the 13th named storm, 5th Hurricane, and 3rd Category 5 storm of the 2025 North Atlantic hurricane season. With a peak intensity reported by the National Hurricane Centre prior to landfall of 185mph and central pressure of 892mb, Melissa is one of only seven Atlantic hurricanes to have had a central pressure less than or equal to 900mb. Melissa is the strongest hurricane on record to make landfall in Jamaica.

While Melissa's landfall as a Category 5 hurricane resulted in catastrophic destruction for communities near landfall, as well as impacts across all of Jamaica from both wind and torrential rainfall, the landfall has occurred farther west than initially forecast, with Kingston (the capital city of Jamaica) spared the worst of the impacts. In comparison, Hurricane Gilbert in 1988, the last major Hurricane to impact Jamaica, made landfall directly south of Kingston (with direct impacts on the key concentration of population and exposure in the capital), before tracking east to west across the south of Jamaica.

Insured Industry Loss Estimate

Initial commentary, and modelling by Twelve Securis, suggest that the insured loss impacts from Melissa could reach into the billions of US dollars with the total economic impact to Jamaica significantly higher.

In the Cat Bond Market, the focus is on the IBRD Jamaica 2024 Cat Bond (market weight around 28bps). This parametric structure uses the reported central pressure estimates across a pre-defined grid, which allows for an almost real-time evaluation of potential principal loss. Although subsequent data revisions are possible, the combination of landfall intensity and path suggests that a full loss of principal remains the most likely outcome.

Further Regional Impacts

Melissa exited the northwest coast of Jamaica around 5pm EDT as a 145mph, 921mb, Category 4 storm and has continued to weaken as it tracked north-east with a second landfall on Cuba's southeast coast, near Chivirico, Santiago de Cuba, as a Category 3 major hurricane. Melissa is forecast to impact the southern Bahamas during the course of Wednesday, 29 October.

Source: Twelve Securis, NHC.

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Landfall Summary

Location: New Hope, Westmoreland, Jamaica

Time: 1pm EDT, 28 October 2025

Category: Category 5 storm

Minimum Central Pressure: 892mb

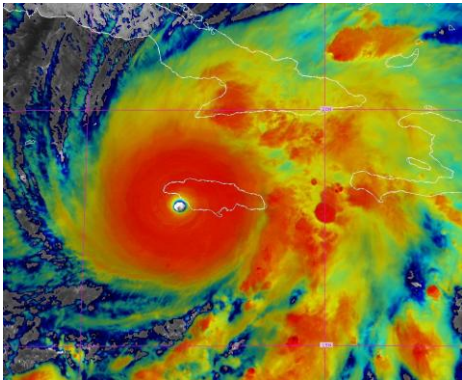


Fig. 1: Hurricane Melissa.
Source: NOAA. As at 28 Oct 2025, 15:32Z

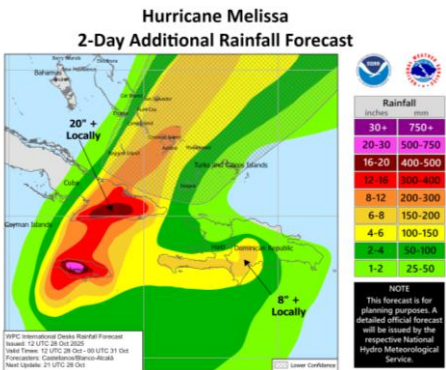


Fig. 2: Hurricane Melissa, rainfall potential
Source: NOAA. As at 28 Oct 2025, 12 UTC