



## Mesoamerican Reef Insurance Programme

Building the climate resilience of our critical natural infrastructure

**The Mesoamerican Reef Fund and Willis Towers Watson** are collaborating to develop a practical solution to address climate risk to the Mesoamerican Reef and the communities it supports: the deployment of parametric insurance tools, which will provide predictable and timely funds to support emergency response activities to help restore and conserve this critical natural infrastructure.

The Mesoamerican Reef (MAR) is a high-value natural asset, stretching over 1,000 kilometres along the coast of Mexico, Belize, Guatemala, and Honduras. From fisherfolk dependent on a reliable catch, through coastal communities made more resilient by the protective capacity of the reef, to tourism and recreational businesses generating GDP, the MAR provides food security, livelihoods, and safety for millions of people.

The MAR has faced, and survived, the impacts of hurricanes for eons, but as the effects of climate change and other stressors exert increasing pressure on the reef, the risk of a hurricane impact leading to irreversible coral degradation and mortality has grown ever more rapidly.

### The Challenge

Early action to clean up the reef and jump-start regeneration and recovery is critical to reducing the overall impact of lost ecosystem services—in both social and economic terms. However, the restoration of natural ecosystems is often not a priority in the aftermath of extreme events, as resources are focused mainly on grey infrastructure and property. This risk to coastal communities is currently unassessed, unaddressed, and unfinanced.

### The Solution

The goal of the Mesoamerican Reef Insurance Programme is to design and implement parametric insurance covering hurricane risk to the MAR and the communities who depend on it for protection, food security, and livelihoods. Pilot coverage for seven sites in Mexico, Belize, Guatemala, and Honduras will build the climate resilience of almost 2 million beneficiaries.

**The MAR Insurance Programme will provide a predictable and timely source of funds for hurricane-affected communities and emergency responders to plan and execute rapid response activities.**

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