Quintana Roo Coastal Zone Management Trust — Parametric Insurance for Coral Reefs

PES & Nature-Based Solutions · Good practice · Mexico

Quality score: 40/100

Evidence strength: Observational / pre–post

Summary

Quintana Roo's state government created the Mesoamerican Reef's first insurance-backed trust, using a hotel-bed tax to fund reef maintenance and buy parametric storm insurance. Hurricane Delta (2020) triggered an ~US$800,000 payout that stabilised 1,200 coral colonies in days.

Key dimensions

Dimension	Score
Carbon — sequestration / storage, evidenced	0/3
Biodiversity — conservation / improvement, evidenced	2/3
Water & soil — retention, infiltration, erosion control	1/3
Fire resilience — risk reduction, evidenced	0/3
Governance, certification & transferability	3/3

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-08-05

Government of Quintana Roo, The Nature Conservancy & Cancún–Puerto Morelos Hotel Owners' Association — accessed 2026-08-05

Green Finance Institute case study — accessed 2026-08-05

PreventionWeb / TNC announcement — accessed 2026-08-05

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