

TNC's Parametric Coral Reef Insurance — First U.S. Payout After Hurricane Lala (Hawaii)

PES & Nature-Based Solutions · Good practice · United States of America

Quality score: 33/100

Evidence strength: Observational / pre–post

Summary

TNC's parametric wind-speed insurance for Hawai'i's coral reefs, running since 2022 with Munich Re and WTW, triggered its first-ever payout - a minimum \$200,000 - within days of Hurricane Lala in 2026, funding statewide coral rescue and reattachment.

Key dimensions

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

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-14

[The Nature Conservancy Hawai'i, with Munich Re, WTW and the Hawai'i Emergency Reef Restoration Network](#) — accessed 2026-09-14

[Artemis: Hurricane Lala triggers Hawaii's parametric coral reef insurance](#) — accessed 2026-09-14

[Insurance Business: Parametric insurance pays out for a coral reef for the first time in the US](#) — accessed 2026-09-14

[The Nature Conservancy: Insuring Nature to Ensure a Resilient Future](#) — accessed 2026-09-14

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