PRESENTATION

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What was leveraged from Quintana Roo and what was new?

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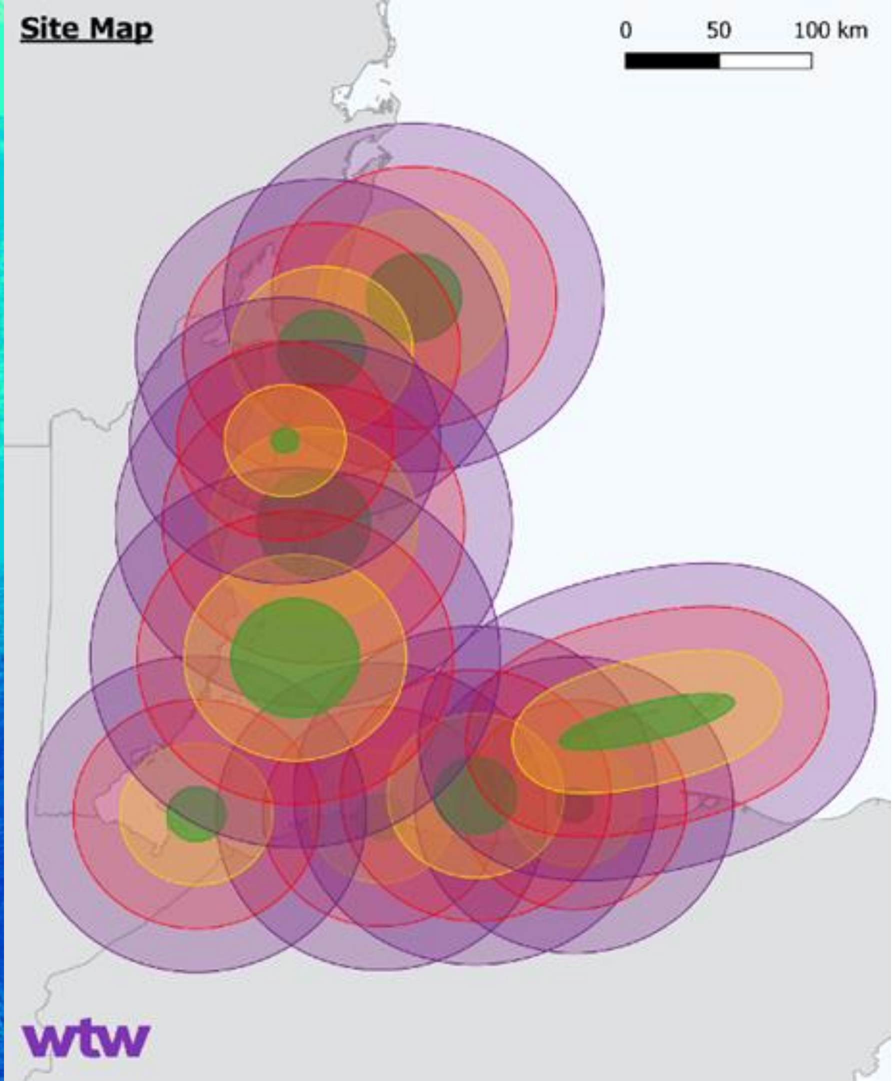

The MAR insurance program structure – CAT in nested circles

- Six years of placement: 2021 to 2026
- Ten protected areas are included in the coverage
- MAR Fund is the policyholder
- Response groups receive the payout to mobilize the response

Payout and Response Level

Minimum wind speed (kn)	Hurricane Category	Zone A	Zone B	Zone C	Zone D
64	1	0	0	Level 1	Level 2
83	2	0	Level 1	Level 2	Level 3
96	3	Level 1	Level 2	Level 3	Level 4
113	4	Level 2	Level 3	Level 4	Level 4
137	5	Level 3	Level 4	Level 4	Level 4

Response Level	Number of days
Level 1	20
Level 2	30
Level 3	45
Level 4	60

- **The payout needed at every response level (Level 1, 2, 3, and 4 or Maximum) is set for each reef site, depending on the estimated costs of four levels of response, which are calculated based on the duration of response, the number of Reef Guardians mobilized and site-specific characteristics such as size and remoteness, response plans, and prices.**
- **Level of response is defined as a "level of effort" in terms of the number of *Reef Guardians* mobilized and the duration of response activities.**