

PRESENTATION

Knowledge Management Products Overview

PARTNERSHIPS FOR CORAL REEF FINANCE
AND INSURANCE IN ASIA AND THE PACIFIC



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Introduction

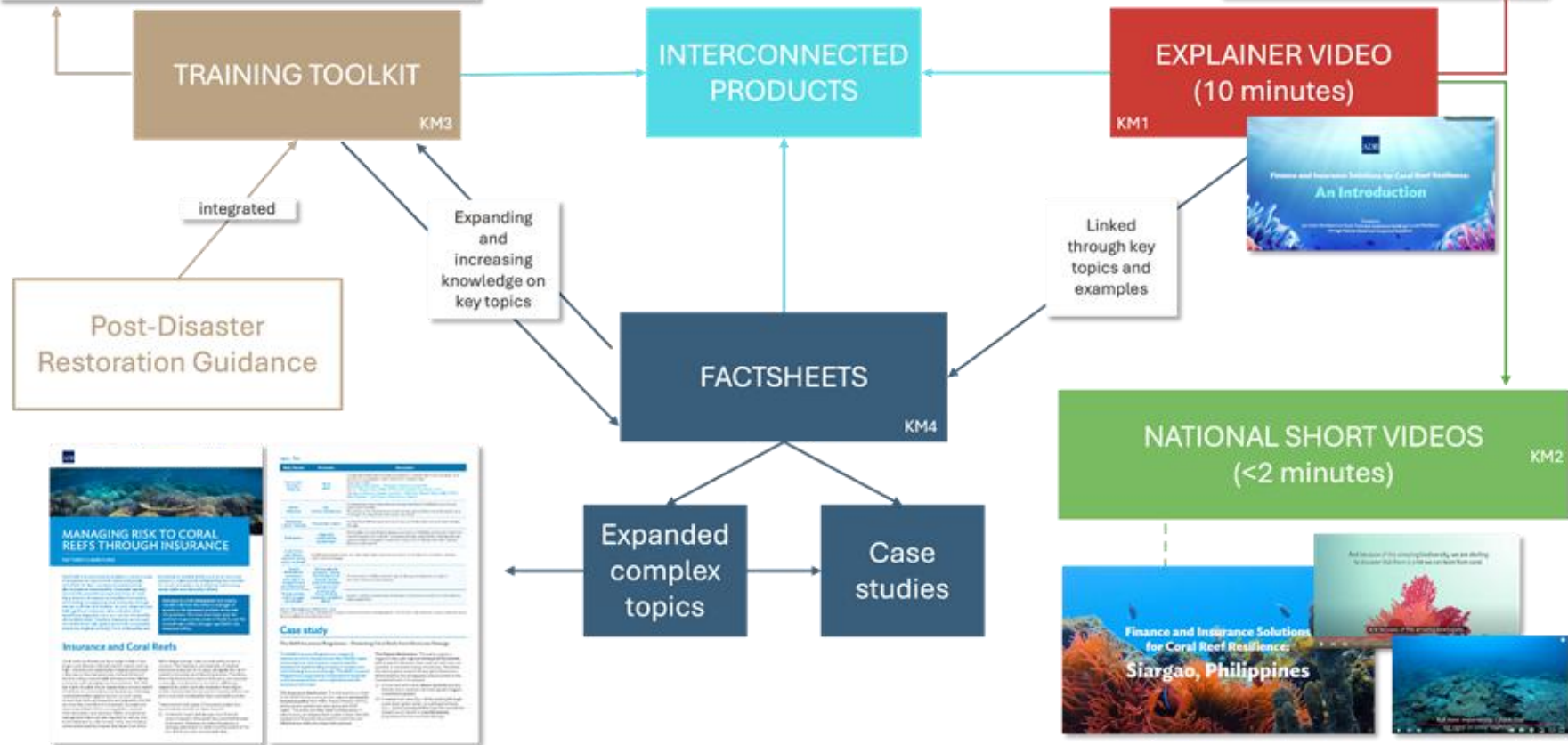


- To provide decision-makers, reef managers, and local communities with the technical and financial tools required to implement resilience and mechanisms for risk management, transfer and financing.
- **Knowledge products** transform information into **action**. They ensure that lessons, tools, and evidence are:
 - Accessible to diverse audiences.
 - Practical for decision-making.
 - Replicable across countries.
 - Sustainable beyond project timelines.

The training toolkit provides an introductory overview to coral reef resilience, risk management, and insurance mechanisms. It assumes minimal prior experience and that those conducting the training sessions are well-informed.

Building capacity on core topics

An explainer video is a short-form video used for introducing content and topics, which can often be complex, in a compelling and efficient way.



Explainer Video

- **Focus:** Interview questions were designed to provide clear, accessible information on parametric insurance and its relevance to coral reef resilience.
- **Interviews:** 2024 presented valuable opportunities to engage with leading specialists at international events, enabling the filming of expert insights.
- **Language Accessibility:** Subtitles were translated into English, French, Spanish, and Tagalog to ensure broader reach and inclusivity.



Introduction



Country context



ADB context

National Videos

PURPOSE

- Provide **country-specific context** on the value of coral reefs.
- Serve as an introduction to the explainer video: Insurance for Coral Reef Resilience.

KEY OUTCOMES

- Increased understanding of coral reef benefits for local communities and businesses.
- Strengthened national ownership of coral reef knowledge.
- Improved accessibility through national languages and culturally appropriate visuals.



National Videos



Philippines



Indonesia



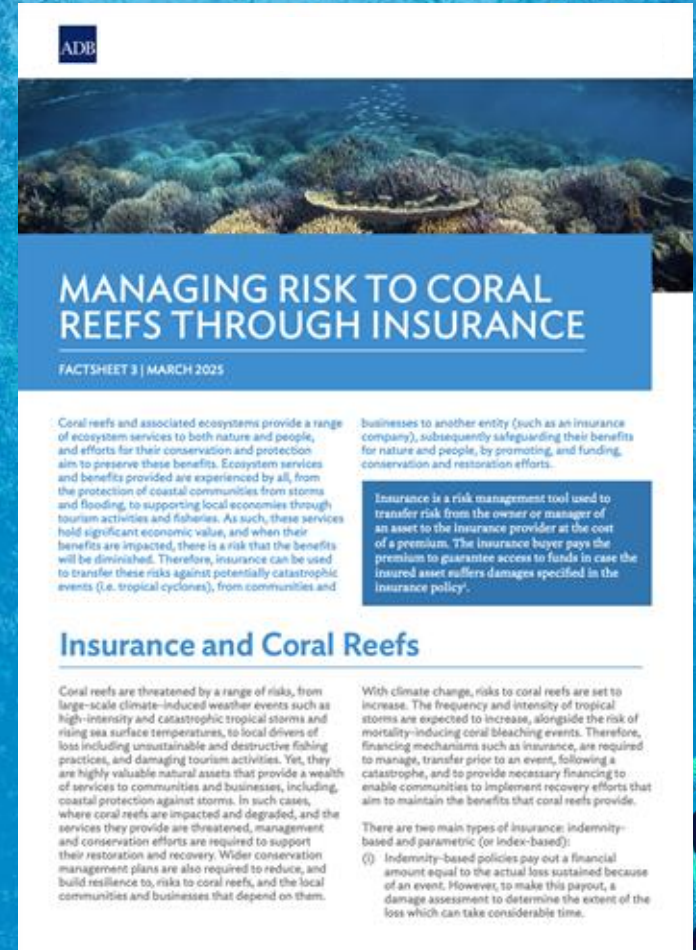
Fiji



Factsheets

Factsheets are a valuable support tool for communicating complex information in a clear and digestible way. They can be useful for a variety of audiences, and contain rich information **supported by case studies** or first-hand accounts of the topic.

1. Coral Reefs In East Asia and the Pacific Region: Managing For Resilience
2. Coral Reef Restoration
3. Managing Risk to Coral Reefs through Insurance
4. What Is Needed for a Parametric Insurance Policy Product?
5. Conservation Trust Funds
6. Other Sustainable Financing Mechanisms



ADB

MANAGING RISK TO CORAL REEFS THROUGH INSURANCE

FACTSHEET 3 | MARCH 2025

Coral reefs and associated ecosystems provide a range of ecosystem services to both nature and people, and efforts for their conservation and protection aim to preserve these benefits. Ecosystem services and benefits provided are experienced by all, from the protection of coastal communities from storms and flooding, to supporting local economies through tourism activities and fisheries. As such, these services hold significant economic value, and when their benefits are impacted, there is a risk that the benefits will be diminished. Therefore, insurance can be used to transfer these risks against potentially catastrophic events (i.e. tropical cyclones), from communities and businesses to another entity (such as an insurance company), subsequently safeguarding their benefits for nature and people, by promoting, and funding, conservation and restoration efforts.

Insurance is a risk management tool used to transfer risk from the owner or manager of an asset to the insurance provider at the cost of a premium. The insurance buyer pays the premium to guarantee access to funds in case the insured asset suffers damages specified in the insurance policy.

Insurance and Coral Reefs

Coral reefs are threatened by a range of risks, from large-scale climate-induced weather events such as high-intensity and catastrophic tropical storms and rising sea surface temperatures, to local drivers of loss including unsustainable and destructive fishing practices, and damaging tourism activities. Yet, they are highly valuable natural assets that provide a wealth of services to communities and businesses, including coastal protection against storms. In such cases, where coral reefs are impacted and degraded, and the services they provide are threatened, management and conservation efforts are required to support their restoration and recovery. Wider conservation management plans are also required to reduce, and build resilience to, risks to coral reefs, and the local communities and businesses that depend on them.

With climate change, risks to coral reefs are set to increase. The frequency and intensity of tropical storms are expected to increase, alongside the risk of mortality-inducing coral bleaching events. Therefore, financing mechanisms such as insurance, are required to manage, transfer prior to an event, following a catastrophe, and to provide necessary financing to enable communities to implement recovery efforts that aim to maintain the benefits that coral reefs provide.

There are two main types of insurance: indemnity-based and parametric (or index-based):

- (i) Indemnity-based policies pay out a financial amount equal to the actual loss sustained because of an event. However, to make this payout, a damage assessment to determine the extent of the loss which can take considerable time.

Factsheets - Case Studies

1.	Coral Reefs In East Asia and the Pacific Region: Managing For Resilience	<ul style="list-style-type: none">• Using Coral Restoration and Ecotourism to Increase Local Participation and Financial Benefits of Resource Management Efforts.
2.	Coral Reef Restoration	<ul style="list-style-type: none">• The Mars Assisted Reef Restoration System (MARRS).
3.	Managing Risk to Coral Reefs through Insurance	<ul style="list-style-type: none">• The MAR Insurance Programme – Protecting Coral Reefs from Hurricane Damage.
4.	What Is Needed for a Parametric Insurance Policy Product?	<ul style="list-style-type: none">• Parametric coral reef insurance for Fiji’s Lau Group.• Lessons Learnt from the Philippines: the Philippines Parametric Catastrophe Risk Insurance Program.
5.	Conservation Trust Funds	<ul style="list-style-type: none">• The Papua New Guinea Biodiversity and Climate Fund (BCF).• Asia-Pacific Conservation Trust Fund Network.• The Self-Assessment Tool for Conservation Trust Funds.
6.	Other Sustainable Financing Mechanisms	<ul style="list-style-type: none">• List of mechanisms:<ul style="list-style-type: none">• Green Taxes – Palau Tourism Blue Tax.• Marine Biodiversity Offsets – Fiji Marine Biodiversity Offsetting.• Debt-for Nature Swaps – USA Restructure Indonesia’s debt.• Payment for Ecosystem Services – Indonesia.• Impact Investments – Dominican Republic.• Green & Blue Bonds – Blue Bonds.

Training Tool Kit

Objective: Enable national specialists and trainers to introduce coral reefs, resilience, and parametric insurance to diverse stakeholders, building knowledge and capacity.

Product Overview: Modular tool kit: slide decks, guidance documents, templates, and teaching aids. Covers core topics:

1. Coral reefs: importance, status, pressures and managing for resilience
2. Promoting coral reef resilience & risk management (pre- and post-disaster)
3. Coral reef restoration
4. Understanding insurance for coral reefs
5. Parametric insurance in practice
6. Conservation Trust Funds
7. Other sustainable financing mechanisms
8. Integrating risk financing into management

Building Coastal Resilience through Nature-based and Integrated Solutions - Risk Financing and Insurance Solutions for Coastal Resilience

PPTX 3 – Trainer Guidance: Coral Restoration

This trainer guide provides full delivery support for PPTX 3 – Coral Restoration. It includes a complete trainer script, contextual guidance, and facilitation notes for a 60-minute session.

Slide No. & Title	Trainer Script / Expanded Explanation	Prompts, Considerations & Facilitation Notes
Slide 1 – Coral Reef Restoration	Welcome everyone to this session on coral reef restoration. This module introduces what restoration is, why it matters, and how it forms part of broader reef resilience. We will explore different restoration techniques, how to prepare for restoration, and how rapid response after disturbance events can support recovery. By the end of this session, you will have a clearer picture of what restoration can achieve and how it links with management and resilience planning.	<ul style="list-style-type: none"> Ask participants what words come to mind when they hear “reef restoration”. Use this moment to gauge familiarity and expectations. Keep responses short to stay on schedule. Emphasise that restoration is not a standalone solution but a complementary tool.
Slide 2 – Session Aims	This session has five aims. First, to explain the role of restoration in reef resilience. Second, to introduce key restoration techniques used across the Indo Pacific. Third, to identify when and where restoration is appropriate. Fourth, to outline the main phases of restoration, from preparation to long term recovery. And finally, to present a case study that shows how restoration works in practice.	<ul style="list-style-type: none"> Clarify that this is an introductory session supported by later modules. Invite participants to think about which techniques may already be used in their country. Keep this slide brief to maintain flow.
Slide 3 – What is Coral Reef Restoration	Coral reef restoration refers to actions that assist the recovery of degraded reefs. It can involve improving ecological processes, rebuilding coral cover or restoring physical structure. Restoration can use sexually produced larvae, asexually propagated fragments, or both, depending on the technique. The goal is to help the reef return to a healthier state where natural processes can resume.	<ul style="list-style-type: none"> Highlight that restoration is not about recreating a perfect past ecosystem. Encourage participants to think about which stressors may need to be reduced first in their context.

The image shows a collage of training materials. On the left is a thumbnail of a slide deck titled 'CORAL REEF RESTORATION'. In the center is a large presentation slide with the title 'CORAL REEF RESTORATION' and subtitle 'PREPARING, RESPONDING AND SUPPORTING RECOVERY'. On the right is a page from the 'Trainer Script' which includes an introduction to the session, a list of aims, and a case study about a coral reef restoration project in the Indo-Pacific region.

Training Tool Kit

1

CORAL REEF RESTORATION
PREPARING, RESPONDING AND SUPPORTING RECOVERY

2

SESSION AIMS

- Understand the scope of coral reef restoration
- Understand the different types of coral reef restoration
- Understand the different types of coral reef restoration
- Understand the different types of coral reef restoration
- Understand the different types of coral reef restoration
- Understand the different types of coral reef restoration

3

WHAT IS CORAL RESTORATION

- Restoration is the process of returning a coral reef to a state similar to its natural state
- Restoration can be done in a variety of ways
- Restoration can be done in a variety of ways
- Restoration can be done in a variety of ways
- Restoration can be done in a variety of ways
- Restoration can be done in a variety of ways

4

WHY CORAL REEF RESTORATION MATTERS

- Restoration can help to protect coral reefs from further damage
- Restoration can help to protect coral reefs from further damage
- Restoration can help to protect coral reefs from further damage
- Restoration can help to protect coral reefs from further damage
- Restoration can help to protect coral reefs from further damage
- Restoration can help to protect coral reefs from further damage

5

REPRODUCTIVE PATHWAYS EXPLAINED

- Restoration can help to protect coral reefs from further damage
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ADB

CORAL REEF RESTORATION
PREPARING, RESPONDING AND SUPPORTING RECOVERY

Building Coastal Resilience through Nature-based and Integrated Solutions – Risk Training and Response Solutions for Coastal Resilience

Trainer Script:

Welcome everyone to this session on coral reef restoration. Today we are going to focus on how restoration supports the recovery of damaged reefs and why it has become such an important tool in the Indo Pacific region. Many of you will already be familiar with disturbances such as bleaching, sedimentation, cyclones or localised impacts like anchor damage. Restoration offers a practical way to step in when natural recovery is too slow or when the scale of damage is too large for the reef to heal on its own.

During this session we are going to look at different techniques, how they work, and what makes them successful. We will also explore how restoration needs to be planned in advance, just like any other emergency response. By the end of this session, you should have a clear understanding of how restoration fits into wider reef management and how it can be adapted to your national context.

Optional Text:

You may want to acknowledge local examples. For instance, if participants are from areas affected by recent storms or bleaching, note that restoration is often one of the first tools communities want to mobilise. Highlight that restoration is not a solution for all problems, but it becomes powerful when combined with good management, impact reduction and strong community support.

Transition:

Let us begin by clarifying what we aim to cover in this session.

Building Coastal Resilience through Nature-based and Integrated Solutions – Risk Training and Response Solutions for Coastal Resilience

PTTS 3 – Trainer Sub-guide: Coral Restoration

The trainer guide provides full delivery support for PTTS 3 – Coral Restoration. It includes a complete trainer script, contextual guidance, and facilitation notes for a 90-minute session.

Slide No. & Title	Trainer Script / Expanded Explanation	Prompts, Considerations & Facilitation Notes
Slide 1 – Coral Reef Restoration	Welcome everyone to this session on coral reef restoration. Today we are going to focus on how restoration supports the recovery of damaged reefs and why it has become such an important tool in the Indo Pacific region. Many of you will already be familiar with disturbances such as bleaching, sedimentation, cyclones or localised impacts like anchor damage. Restoration offers a practical way to step in when natural recovery is too slow or when the scale of damage is too large for the reef to heal on its own.	<ul style="list-style-type: none"> Ask participants what words come to mind when they hear "coral restoration". Use the moment to gauge familiarity and expectations. Assign responsibility to stay on schedule. Emphasise that restoration is not a standalone solution but a complementary tool.
Slide 2 – Session Aims	This session has five aims. First, to research the role of restoration in reef resilience. Second, to introduce key restoration techniques used across the Indo-Pacific. Third, to identify when and where restoration is appropriate. Fourth, to outline the main phases of restoration, from preparation to long-term recovery. And finally, to present a case study that shows how restoration works in practice.	<ul style="list-style-type: none"> Check that this is an introductory session supported by their audience. Invite participants to think about which techniques may already be used in their country. Keep the slide brief to maintain flow.
Slide 3 – What is Coral Reef Restoration?	Coral reef restoration refers to actions that assist the recovery of degraded reefs. It can involve engineering ecological processes, re-establishing coral cover or replacing physical structures. Restoration can use naturally produced larvae, artificially propagated fragments, or both, depending on the technique. The goal is to help the reef return to a healthier state where natural processes can resume.	<ul style="list-style-type: none"> Highlight that restoration is not about creating a perfect coral ecosystem. Encourage participants to think about what elements would need to be restored that in their context.

Training Tool Kit

Building Coastal Resilience through Nature-based and Integrated Solutions – Risk Financing and Insurance Solutions for Coastal Resilience

PPTX 3 – Trainer Guidance: Coral Restoration

This trainer guide provides full delivery support for PPTX 3 – Coral Restoration. It includes a complete trainer script, contextual guidance, and facilitation notes for a 60-minute session.



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Training Tool Kit

Interactive Games:

Fishing for the Future | Coastal Choices |
Sinking Island

Guidelines for additional presentations:

- Swiss Re General Recommendations Risk Financing and Insurance for Coral Reefs 2025.
- Coral Reef Risk Financing and Insurance Solutions for General Luna, Siargao, Philippines – A Business case for action.
- Indonesia Guidelines: Readiness and Enabling Conditions for Coral Reef Insurance.

Building Coastal Resilience through Nature-based and Integrated Solutions – Risk Financing and Insurance Solutions for Coastal Resilience

PPTX 10.2 – Trainer Guidance Table: Coral Reef Risk Financing and Insurance Solutions for General Luna, Siargao, Philippines – A Business case for action.

This trainer guide provides a presentation framework to support the development of an additional training session based on the Coral Reef Risk Financing and Insurance Solutions for General Luna, Siargao, Philippines – A Business case for action – document. It includes slide content, complete trainer script, contextual guidance, and facilitation notes for a 45-minute session.

Slide No. & Title	Slide Content	Trainer Script / Expanded Explanation	Prompts, Considerations & Facilitation Notes
Slide 1 – Title Slide	Philippines Case Study: Coral Reef Insurance Feasibility and Turn Sheet Options	"This presentation explores findings from the Philippines Business Case study. It focuses on the feasibility of coral reef insurance, different term sheet options and lessons from the Philippines that may inform future design in other countries."	No prompts for this slide
Slide 2 – Session Aims	This session aims to outline the feasibility assessment undertaken in the Philippines. It summarises the different actors and	"This session draws on the Philippines experience assessing reef insurance options. It presents the findings in a	"What do you hope to learn today about how insurance could support reef recovery?"

Building Coastal Resilience through Nature-based and Integrated Solutions – Risk Financing and Insurance Solutions for Coastal Resilience

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Slide No. & Title	Slide Content	Trainer Script / Expanded Explanation	Prompts, Considerations & Facilitation Notes
Slide 1 – Title Slide	Philippines Case Study: Coral Reef Insurance Feasibility and Turn Sheet Options	"This presentation explores findings from the Philippines Business Case study. It focuses on the feasibility of coral reef insurance, different term sheet options and lessons from the Philippines that may inform future design in other countries."	No prompts for this slide
Slide 2 – Session Aims	This session aims to outline the feasibility assessment undertaken in the Philippines. It summarises the different actors and	"This session draws on the Philippines experience assessing reef insurance options. It presents the findings in a	"What do you hope to learn today about how insurance could support reef recovery?"

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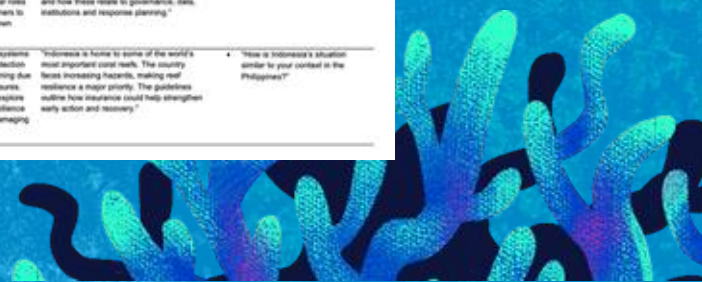
Building Coastal Resilience through Nature-based and Integrated Solutions – Risk Financing and Insurance Solutions for Coastal Resilience

PPTX 10.3 – Trainer Guidance Table: Indonesia Guidelines: Readiness and Enabling Conditions for Coral Reef Insurance.

This trainer guide provides a presentation framework to support the development of an additional training session based on the Coral Reef Post-Disaster Risk Management and Restoration Plan for Suboptimal temperature increases/low water runoff events in Nusa Penida, Klungkung Regency, Indonesia – document. It includes slide content, complete trainer script, contextual guidance, and facilitation notes for a 45-minute session.

Slide No. & Title	Slide Content	Trainer Script / Expanded Explanation	Prompts, Considerations & Facilitation Notes
Slide 1 – Title Slide	Indonesia Guidelines: Readiness and Enabling Conditions for Coral Reef Insurance	"This presentation summarises the Indonesian guidelines for coral reef insurance. It highlights the enabling conditions, governance arrangements and lessons learned from Indonesia's process of assessing reef insurance readiness."	No prompts for this slide
Slide 2 – Session Aims	This session explains the readiness work undertaken in Indonesia. It summarises the enabling conditions identified for reef insurance. It outlines key institutional roles and responsibilities. It supports teams to deliver the material or create their own PPTX using this structure.	"By the end of this session, you will understand the main enabling conditions that Indonesia identified for reef insurance and how these relate to governance, data, institutions and response planning."	"What would you like to learn about Indonesia's experience?"
Slide 3 – Introduction & Context	Indonesia has extensive coral reef systems that support livelihoods, coastal protection and tourism. Reef condition is declining due to storms, bleaching and local pressures. The guidelines were developed to explore how insurance could strengthen resilience and support rapid response after damaging events.	"Indonesia is home to some of the world's most important coral reefs. The country faces increasing hazards, making reef resilience a major priority. The guidelines outline how insurance could help strengthen early action and recovery."	"How is Indonesia's situation similar to your context in the Philippines?"

have storms in your area of reefs or coastal tourism?"



Training Tool Kit

Importance of Knowledge Products

- **Work together as an interconnected suite of resources.**
- **Build capacity and share knowledge on coral reef resilience and risk management.**
- **Support training, outreach, and awareness for diverse audiences.**
- **Enable scalable, replicable knowledge transfer across national projects.**
- **Highlight the benefits of coral reefs for coastal communities and livelihoods.**
- **Developed with national knowledge management experts.**



Explainer Video



Thank you

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