



Appendix 1 Terms of Reference

Assignment Title: Consulting Services for an individual Consultant to be assigned to the role of Environmental and Social Technical Advisor

1. Background

In 2007, the Caribbean Catastrophe Risk Insurance Facility was formed as the first multi-country risk pool in the world and was the first insurance instrument to successfully develop parametric policies backed by both traditional and capital markets. It was initially designed as a regional catastrophe fund for Caribbean governments to limit the financial impact of devastating hurricanes and earthquakes by quickly providing financial liquidity when a policy is triggered. CCRIF was developed under the technical leadership of the World Bank and with a grant from the Government of Japan. It was capitalized through contributions to a multi-donor trust fund (MDTF) by the Government of Canada, the European Union, the World Bank, the governments of the United Kingdom and France, the Caribbean Development Bank and the governments of Ireland and Bermuda, as well as through membership fees paid by participating governments.

In 2014, the facility was restructured into a segregated portfolio company (SPC) to facilitate offering new products and expansion into new geographic areas and is now named CCRIF SPC. The new structure, in which products are offered through a number of segregated portfolios (SPs), allows for total segregation of risk. In April 2015, CCRIF SPC signed an MOU with COSEFIN - the Council of Ministers of Finance of Central America, Panama and the Dominican Republic - to enable Central American countries to formally join the facility. The expansion into Central America and new products for the Caribbean is supported through a World Bank administered multi-donor trust fund established for that purpose. The MDTF channels resources from various donors, including Canada, through the Department of Foreign Affairs, Trade and Development; the United States, through the Department of the Treasury; the European Union, through the European Commission; and Germany through the Federal Ministry for Economic Cooperation and Development.

CCRIF SPC is registered in the Cayman Islands with a board of directors which is responsible for governance and the strategic direction of the company and a chief executive officer with responsibility for managing the company on a day-to-day basis. It operates primarily as a virtual organization, supported by a network of service providers covering the areas of risk management, risk modelling, captive management, reinsurance, reinsurance brokerage, asset management, technical assistance, and corporate communications and information technology. CCRIF offers earthquake, tropical cyclone and excess rainfall policies to Caribbean and Central American governments. The facility helps to mitigate the short-term cash flow problems small developing economies suffer after major natural disasters. The parametric nature of the insurance that CCRIF's provides, allows the Facility to make rapid payouts after a policy is triggered, helping

member governments finance their initial disaster response and maintain basic government functions after a catastrophic event.

Nineteen Caribbean governments are currently members of the Facility: Anguilla, Antigua & Barbuda, Barbados, Belize, Bermuda, British Virgin Islands, Cayman Islands, Dominica, Grenada, Haiti, Jamaica, Montserrat, Saint Lucia, St. Kitts & Nevis, St. Maarten, St. Vincent & the Grenadines, The Bahamas, Trinidad & Tobago and Turks & Caicos Islands. Nicaragua, Panama and Guatemala are currently the CA SP members.

This TOR supports the tender for a consultant who will ensure that the Environmental and Social Management of the Project is compliant with World Bank Environmental and , Social Standards. (ESS).

2. World Bank Environmental and Social Framework (ESF)

CCRIF activities financing by the World Bank CCRIF Projects are subject to the requirements under the World Bank's Environmental and Social Framework (ESF) which sets out the mandatory measures in relation to the identification and assessment of environmental and social risks and impacts associated. The ESF aims protecting people and the environment from any potential negative impacts that could arise. The ESF allows for wider and more systematic coverage of environmental and social risks. It also requires considering environmental and social issues throughout the preparation and execution of a project, with greater emphasis on stakeholder participation and monitoring. Additionally, it establishes more clearly the functions and responsibilities of the World Bank and its borrowers and proposes a hierarchical risk management approach which is proportionate to the risks and impacts of the projects.

The ESF consists of ten (10) Environmental and Social Standards (ESS) as follows:

- ESS 1: Assessment and Management of Environmental and Social Risks and Impacts: Relevant for the project
- ESS 2: Work and Labor Conditions: Relevant for the project.
- ESS 3: Resource Efficiency and Pollution Prevention and Management: Not relevant for the Project
- ESS4: Community Health and Safety: Not relevant for the Project
- ESS 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement: Not relevant for the Project
- ESS 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources: Not relevant for the Project
- ESS 7: Indigenous Peoples / Sub-Saharan African Historically Underserved Traditional Local Communities: Not relevant for the Project
- ESS 8: Cultural Heritage: Not relevant for the Project
- ESS9 Financial Intermediaries: Not relevant for the Project
- ESS 10: Stakeholder Engagement and Information Disclosure: Relevant for the project

The overall environmental and social risk associated to CCRIF activities is low since it does not support any physical works nor the procurement of goods, therefore, they are not expected to have any adverse impact on human population or the environment. Additionally, these activities are intended to have positive impacts on the most vulnerable who are disproportionately affected by the impacts of disasters by enabling governments to implement emergency activities and provide critical services in the aftermath of catastrophes.

Three ESSs were determined to be relevant: ESS1- Evaluation and Management of Environmental and Social Risks and Impacts, ESS2- Labor and Working Conditions, ESS10- Stakeholder Engagement and Information Disclosure. In addition to the ESF, the relevant World Bank Groups Environmental, Health and Safety Guidelines (known as the EHS Guidelines) will be applicable to the project. The EHS Guidelines are technical reference documents with general and industry-specific examples of Good International Industry Practice (GIIP) and are referred to in the World Bank's Environmental and Social Framework. The World Bank Group requires borrowers/clients to apply the relevant levels or measures of the EHS Guidelines. When host country regulations differ from the levels and measures presented in the EHS Guidelines, projects will be required to achieve whichever is more stringent.

3. Objective of the Assignment

The main objective of this assignment is to provide technical guidance to CCRIF SPC in accordance with the implementation of environmental and social best practices consistent with the ESF, including environmental and social related training/awareness raising and coordination activities. This includes ensuring that project activities comply with the CCRIF SPC's country's regulations and the Environmental and Social Standards of the World Bank.

4. Duties and Responsibilities

The Environmental and Social Technical Advisor (herein referred to as 'the Consultant') shall be responsible for the following tasks:

1. Oversee the implementation of the Project's Environmental and Social Commitment Plan (ESCP)¹;
2. Prepare bi-annual , regular monitoring reports on the implementation of the ESCP commitments, which includes, inter alia, progress on the implementation of the Labor and Management Procedures (LMP), measures related to stakeholder engagement, and a summary of activities supported during payouts, which will require a review of the participant countries voluntary reporting on activities supported through the payouts.
3. Provide technical guidance to promptly identify, assess and report any potential activity likely to have significant adverse effect on the environment, the affected communities, the public or workers. Advising also on immediate measures taken or that are planned to be taken to address it.
4. Lead stakeholder engagement and consultation measures as described in the Project's Stakeholder Engagement Plan (SEP)². These stakeholder engagement activities will be consistent with the World Bank's Technical Note: "*Public Consultations and Stakeholder Engagement in WB-supported operations when there are constraints on conducting public meetings March 2020*", along with any National Level COVID-19 regulations. This includes the provision of technical advice to CCRPF SPC when implementing relationships that are relevant for the management of

¹ The ESCP is disclosed at https://www.ccrif.org/sites/default/files/SCACCRIP/ESCP_P175616_NegotiatedVersion-202106.pdf

² Elements of the Stakeholder Engagement are included as part of the ESCP. The SEP elements were extracted from the ESCP and disclosed as the SEP at https://www.ccrif.org/sites/default/files/SCACCRIP/StakeholderEngagementPlan-as-part-in-ESCP_P175616.pdf

environmental and social risks, and for effective collaboration with participating countries, taking into consideration aspects related to gender participation, citizen engagement and social inclusion.

5. Complete a consultation report for each stakeholder consultation undertaken. These reports should be included as annexes to the bi-annual ESCP monitoring reports;
6. Oversee the maintenance of the overall project grievance mechanism (GM) for project stakeholders as described in the Project's SEP. This includes, inter alia, that all recommended improvements/updates to the mechanism are completed, ensuring that all uptake channels are operational and also ensuring the timely resolution of all project-related grievances. Information on accessing the Project's GM should be disseminated during stakeholder engagement and consultation activities. A report on received Project grievances should be included as an annex to the quarterly ESCP monitoring reports;
7. Oversee the implementation of the Project's Labor Management Procedures, including, inter alia, ensuring that all Project Workers adhere to the Project's Code of Conduct;
8. Oversee the implementation and maintenance of the grievance mechanism for project workers as described in the Project's LMP, including, but not limited to, the timely resolution of all Project Worker related grievances. A report on received Project worker grievances should be included as an annex to the quarterly ESCP monitoring reports;
9. Complete capacity development and training sessions CCRIF SPC staff on occupational health and safety, code of conduct and grievance mechanism or any other topic which maybe be required;
10. Complete capacity development and technical assistance training to member governments as required by the CCRIF SPC;
11. Provide technical advice to CCRIF to ensure that member countries have adequate knowledge about the requirements of the application of national rules and regulations to address potential environmental and social risks from post-disaster activities, as well as knowledge of the negative list of post-disaster activities listed in the ESCP and established in the Project Operations Manual;
12. Coordinates with the World Bank Environmental and Social Specialist Focal point for information and documentation relating to environmental and social related aspects of the Project;
13. Provide monthly reports to CCRIF SPC on overall environmental and social compliance of the project;
14. Perform any other tasks assigned by CCRIF SPC in line with the scope of the implementation of the World Bank Environmental and Social Framework.
15. Support to ensure that ESF requirements are duly reflected in any bidding documents and contracts needed.

5. Qualifications, Skills and Experience

1. A Bachelor's degree in environment, natural sciences, social sciences or a related field;

2. At least five (5) years' experience in environmental and social management and communications on development projects;
3. Demonstrated experience working on projects that have applied World Bank's ESF/ Environmental and Social Safeguards or the environmental and social standards of other international organizations;
4. Proven ability to engage meaningfully and constructively with project stakeholders and project management teams;
5. Experience in facilitating workshops and/or training sessions;
6. Fluency in English with excellent written and oral communication skills is required. Fluency in Spanish is highly preferred;
7. Excellent report writing skills;
8. Experience in disaster risk insurance would be an advantage;

6. Duration

The contract period will be one year, with possibility of extension of up to one more year.

It is expected that the Environmental and Social Consultant will be engaged on a part time basis for the duration of the project, subject to an annual review based on a measurable performance evaluation. The Consultant will be expected to work for a total of **ten (10)** working days each month. This time commitment will be revised/reviewed during project implementation to better reflect the E&S needs of the project.

7. Reporting

The Environmental and Social Specialist (Consultant) will report to the CCRIF SPC.

Please note that the selected candidate will be required to complete the World Bank's online Environmental and Social Framework course.