

TERMS OF REFERENCE

National Consultant Project Advisor 4Ps Risk Sharing Instrument Pilot Design

CONTRACT MODALITY	Individual Consultancy
DUTY STATION	Manila, Philippines
DURATION OF CONTRACT	7 months

Purpose of Assignment

The purpose of this assignment is to design a pilot risk sharing instrument / micro-insurance for 4Ps beneficiaries in selected areas in Cebu City and LapuLapu City, to include in the package of interventions for exiting program beneficiaries.

The Philippines is highly exposed to climate-related shocks, with recurring typhoons, flooding, heat stress, health emergencies and other hazards affecting household income, food security, access to education, health-seeking behaviour, and overall child well-being. For poor and near-poor families, including households transitioning from or graduating from the Pantawid Pamilyang Pilipino Program (4Ps), these shocks can quickly erode development gains and increase the risk of falling back into poverty. The 4Ps is the Philippines flagship social protection and poverty reduction program covering 3.5 million poor and vulnerable families.

UNICEF, together with the Department of Social Welfare and Development Field Office VII (DSWD FO VII), Cebu City Government, Lapu-Lapu City Government, is designing a proof of concept to strengthen the resilience of selected 4Ps households through risk transfer and risk-sharing mechanisms. The initiative seeks to complement existing social protection measures by exploring inclusive and child-responsive insurance solutions that are affordable, accessible, understandable, and operationally feasible for low-income households.

The proof of concept is anchored on the broader objective of shifting from risk retention to risk sharing by linking social protection systems with appropriate private sector risk-transfer solutions. It builds on the co-creation process with DSWD FO VII, Cebu City, Lapu-Lapu City, UNICEF, cooperatives and other stakeholders from the insurance industry. The initiative aims to test a practical model that can strengthen household financial resilience, inform local social protection planning, and generate lessons for possible replication or scale-up while contributing to positive outcomes for children.

The purpose of this consultancy is to provide UNICEF, DSWD, LGUs of Cebu City and Lapu-Lapu City with high-level strategic, technical and operational advice on the design, validation and early implementation of a risk-sharing instrument for selected 4Ps households in Cebu City and Lapu-Lapu City. The consultant will help translate the programme concept into an implementation-ready model that is aligned with UNICEF's child-sensitive social protection approach, DSWD's 4Ps operational systems, local government planning and budgeting processes, and the regulatory, business and operational requirements of the insurance industry in the Philippines.

Scope of Work

Under the overall guidance of UNICEF Philippines, the consultant shall undertake the following tasks:

- Finalization of the Proof of Concept programme design document. Review, consolidate and finalize the programme design document using as primary references the draft design inputs generated from the 22–23

September co-creation workshop with DSWD FO VII, Cebu City, Lapu-Lapu City, UNICEF and cooperatives; the draft programme concept; relevant MOU provisions; and any additional technical inputs from the insurance industry. The final design should clearly articulate the problem statement, theory of change, target households, risk profile, institutional roles, delivery model, financing arrangements, expected results, implementation assumptions, risks and mitigation measures.

b. Translation of the design into an implementation-ready roadmap. Translate the finalized design document into a phased roadmap and operational workplan covering scoping, design validation, pre-launch readiness, enrolment, premium collection, policy issuance, claims processing, monitoring, learning and scale-up decision points. The consultant shall support the project technical team in prioritizing and sequencing activities across the programme cycle, including activities that require coordination with local governments, cooperatives, insurers, intermediaries, service providers and regulators.

c. Strategic advice on the proof of concept and implementation model. Provide strategic guidance to UNICEF on the implementation of the proof of concept, including options for institutional anchoring, partnership modalities, risk-sharing arrangements, target-beneficiary selection, consumer protection, and linkages with other institutions. The consultant shall advise on the role of DSWD FO VII, LGUs, cooperatives, PIRA, insurers, mutual benefit associations, brokers or agents, and possible channel partners in ensuring that the model is feasible, accountable and responsive to the needs of 4Ps households.

d. Insurance product and workflow advisory support. Provide technical advice on possible insurance or risk-transfer product options for the target households, including parametric, microinsurance, group insurance, bundled protection, or other appropriate market-based arrangements. The consultant shall map and assess key insurance business processes relevant to the proof of concept, including product design, actuarial and pricing assumptions, underwriting or eligibility rules, policy wording, regulatory filing or approval requirements, distribution arrangements, enrolment and consent processes, premium collection and reconciliation, policy issuance, customer servicing, claims notification, claims documentation, claims validation, payout mechanisms, complaints handling, renewal, lapse management, reporting and exit arrangements.

e. Coordination with PIRA, the Insurance Commission and industry actors. Support UNICEF and PIRA in structuring technical consultations with the Insurance Commission, non-life insurance companies, microinsurance providers, reinsurers, cooperative insurance societies, mutual benefit associations, brokers, agents, actuaries and other relevant actors. This shall include preparing technical briefs, discussion notes, decision matrices and consultation agendas on product feasibility, regulatory pathways, distribution channels, market conduct, claims standards, data requirements, consumer education and scale-up considerations.

f. Analysis of local financing and sustainability options. Review and analyze the annual local budget and relevant social protection, disaster risk reduction and management, climate adaptation, health, livelihood and gender-responsive planning instruments of Cebu City and Lapu-Lapu City to identify feasible entry points for sustainable financing, co-financing, premium support, administrative support, beneficiary education, claims facilitation, monitoring and eventual scale-up or expansion of the risk-sharing model.

g. Cooperative engagement framework and operational protocols. In consultation with cooperatives and relevant partners, draft a cooperation agreement, implementation framework or technical annex to guide the engagement of cooperatives in the proof of concept. This should include the proposed roles of cooperatives in member engagement, orientation, enrolment support, collection facilitation, record management, information dissemination, claims assistance and grievance referral, while ensuring that any activity involving insurance solicitation, advice or selling is undertaken only by duly authorized and licensed entities consistent with applicable regulations.

h. LGU readiness and implementation support. Provide hands-on advisory support to Cebu City and Lapu-Lapu City in preparing for implementation, including clarification of LGU roles, designation of focal units, local workplanning, beneficiary communication, integration with Family Development Sessions or related platforms,

referral pathways, documentation requirements, monitoring tools, coordination mechanisms, and risk management arrangements.

i. Consumer protection, financial literacy and beneficiary communication. Advise on beneficiary-facing information materials and processes to ensure that participating households understand the purpose, benefits, limitations, exclusions, costs, contribution requirements, claims procedures, complaints channels and renewal conditions of the proposed instrument. The consultant shall ensure that technical recommendations are consistent with principles of informed consent, plain-language communication, responsible market conduct, data protection, gender responsiveness, disability inclusion and child-sensitive programming.

j. Monitoring, learning and scale-up advisory. Develop or refine the learning agenda, monitoring framework and decision points for the proof of concept, including indicators on household enrolment, product uptake, payment flows, claims experience, timeliness of payouts, beneficiary understanding, satisfaction, complaints, operational bottlenecks, LGU readiness, partner performance and sustainability. The consultant shall support UNICEF in documenting lessons and identifying policy, regulatory, market and operational considerations for replication or scale-up

Work Assignments Overview	Deliverables/Outputs	Delivery deadline to complete the deliverable
Inception report and advisory workplan	Deliverable 1 – Refined understanding of the assignment, methodology, stakeholder engagement plan, information requirements, key risks and detailed workplan.	15/12/2026
Final Program Design Document	Deliverable 2 – Consolidated and implementation-oriented design document for the 4Ps risk-sharing proof of concept, integrating inputs from DSWD FO VII, LGUs, cooperatives, UNICEF and industry actors.	15/01/2027
Implementation Roadmap and operational workplan	Deliverable 3 – Operational plan with key milestones; Phased roadmap covering design validation, pre-launch, enrolment, premium flow, policy issuance, claims, monitoring, learning and scale-up decision points	30/01/2027
Insurance workflow and partnership options paper	Deliverable 4 – Technical note mapping product options, regulatory pathways, distribution	15/02/2027

	arrangements, premium collection, claims processes, consumer protection requirements and roles of insurers, intermediaries, cooperatives and LGUs.	
Cooperative engagement framework	Deliverable 5 – Draft framework or agreement, including operational protocols for collection facilitation, documentation, claims assistance, reporting, grievance referral and compliance safeguards.	01/03/2027
LGU financing and sustainability analysis	Deliverable 6 – Analysis of AIP, local budget and related local planning instruments, with practical recommendations for sustainable financing and scale-up pathways.	30/04/2027
Consultation and technical advisory briefs, inputs to M&E	Deliverable 7 – Briefing notes, decision matrices and technical inputs for consultations with PIRA, the Insurance Commission, industry actors, DSWD FO VII, LGUs and cooperatives.	Throughout the engagement until 30/06/2027
Final advisory report and scale-up recommendations	Deliverable 8 – Consolidated report documenting technical recommendations, implementation progress, operational issues, lessons learned, policy and regulatory considerations, and recommendations for adaptation, continuation or scale-up.	30/06/2027

Payment Schedule:

Payment will be made on submission and acceptance of deliverables. UNICEF reserves the right to withhold payment in case the deliverables submitted are not up to the required standard or in case of delays in submitting

the deliverables on the part of the consultant.

Important Notes

- Individuals engaged under a consultancy or individual contract will not be considered “staff members” under the Staff Regulations and Rules of the United Nations and UNICEF’s policies and procedures and will not be entitled to benefits provided therein (such as leave entitlements and medical insurance coverage). Their conditions of service will be governed by their contract and the General Conditions of Contracts for the Services of Consultants and Individual Contractors. Consultants and individual contractors are responsible for determining their tax liabilities and for the payment of any taxes and/or duties, in accordance with local or other applicable laws.
- The selected candidate is solely responsible for ensuring that the health insurance (and visa if applicable) required to perform the duties of the contract are valid for the entire period of the contract. Selected candidates are subject to confirmation of fully-vaccinated status against SARS-CoV-2 (Covid-19) with a World Health Organization (WHO)-endorsed vaccine, which must be met prior to taking up the assignment. It does not apply to consultants who will work remotely and are not expected to work on or visit UNICEF premises, programme delivery locations or directly interact with communities UNICEF works with, nor to travel to perform functions for UNICEF for the duration of their consultancy contracts.
- UNICEF offers reasonable accommodation for consultants with disabilities. This may include, for example, accessible software, travel assistance for missions or personal attendants. We encourage you to disclose your disability during your application in case you need reasonable accommodation during the selection process and afterwards in your assignment.

QUALIFICATIONS / SPECIALIZED KNOWLEDGE / EXPERIENCE/ COMPETENCIES (CORE/TECHNICAL/FUNCTIONAL) / LANGUAGE SKILLS REQUIRED FOR THE ASSIGNMENT

- **Education:** Advanced university degree in insurance, actuarial science, economics, finance, public policy, social protection, development studies, business administration, law or a related field
- **Work Experience:** At least ten years of progressively responsible experience in insurance, microinsurance, inclusive finance, risk financing, social protection, disaster risk financing, climate risk management or related fields.
- **Language Requirements:** English
- **Knowledge/Expertise/Skills:**
 - Demonstrated knowledge of the Philippine insurance industry, including product development, distribution channels, regulatory processes, insurance intermediaries, claims management, consumer protection and market conduct requirements.
 - Experience working with or advising insurers, reinsurers, brokers, agents, cooperative insurance societies, mutual benefit associations, cooperatives, regulators or industry associations is strongly preferred
- **Desirables:**
 - Strong understanding of social protection systems, preferably including the 4Ps, local government planning and budgeting processes, and approaches to strengthening resilience among poor and vulnerable households.
 - Experience facilitating multi-stakeholder consultations involving government, private sector, civil

society and development partners.

- Excellent analytical, writing, facilitation and communication skills, with ability to translate technical insurance concepts into practical guidance for non-insurance stakeholders
