

Terms of Reference (ToR) for a Business Manager, Guatemala

The Microinsurance Catastrophe Risk Organisation SCC (MiCRO) is working together with the Swiss Agency for Development and Cooperation (SDC) and the Inter-American Development Bank / Multilateral Investment Fund (IDB/MIF) to expand the offering of index insurance products to cover vulnerable low-income populations in the Central America region from natural disasters.

MiCRO is a licensed reinsurance company committed to developing and implementing insurance solutions targeted at vulnerable low-income individuals. As a social enterprise, it focuses on the development and sale of insurance products that protect against natural perils like hurricanes, earthquakes, droughts, and floods, with clear social benefits to its users.

MiCRO is hiring a Business Manager (BM) to lead MiCRO's operations and expansion in Guatemala. The role involves management and coordination of the Project work in Guatemala, Business Development to expand MiCRO's network of products and partners, and general support to the broader MiCRO team.

The role will be full-time for a period of 12 months, with the possibility of renewal. The consultant will be expected to work and live in Guatemala, with frequent travel to rural locations in Guatemala, and occasional travel within the Central America region.

Additional Background

MiCRO is in the third year of expanding products within Central America, the largest focus currently being in Guatemala and El Salvador. This position will support the continuation and development of partnerships and product offering in Guatemala. In November 2016, MiCRO launched its first index insurance product, "Esfuerzo Seguro", in the region through local partners. The BM will lead the continued implementation and expansion of this product offering.

Responsibilities and Expectations of the Consultancy

This consultancy calls for an exceptional and proven professional with high degree of professional confidence and curiosity. Expertise, and experience in microinsurance product development and implementation is a plus.

The duties of the BM include, but may not be limited to:

- Lead and manage consultants and other team members that will support MiCRO activities in Guatemala; in particular relating to the project implementation and expansion of "Esfuerzo Seguro" through local partners;
- Identify potential insurance and distribution partners in-country, leading the business development process from initial discussions, to signing MoUs to collaborate;

- Project and partnership management; continually improving the current workplan and commercialization strategy, and its implementation;
- Leading the implementation of tasks related to product monitoring and evaluation (M&E);
- Reporting tasks relating to project progress, as well as management and coordination of the local consultants' activities.

MiCRO currently has one permanent team member and two medium-term consultants based in Guatemala, but largely works as a remote, virtual team across various countries. The candidate should be self-motivated, disciplined, and both comfortable and effective working in a virtual team.

Desired qualifications

The consultant will be based in Guatemala and will report to the management of MiCRO, predominately based in the United States.

Successful responses to this ToR will exhibit the following qualities and competencies:

- Experience in insurance or microinsurance, especially in Central America;
- Very strong communication skills and the ability to speak and write persuasively with technical audiences;
- Resourcefulness and the ability to think creatively and independently about problems and potential solutions, drawing on both experience of industry best practices and original ideas;
- Strong planning, organizational and project management skills;
- Aptitude for relationship building and relationship management, combined with a business vision for how to grow MiCRO's presence in Guatemala;
- A demonstrated track record of successfully analysing and/or implementing insurance product development processes.
- Strong commitment to teamwork and accountability. The candidate should be highly organized, innovative, and committed to the goals of the team.
- Availability to travel to regional and rural areas of Guatemala;
- Fluency in Spanish required, fluency in English a very strong plus.

The engagement is targeted for an immediate start.

Candidates are invited to send their applications by June 12 to the following email with the title of the consultancy in the subject line: **jobs@microrisk.org**