

Course No. 1863

Insurance Portfolio Risk Management Training Course

INSURANCE RISK MANAGEMENT
INSURANCE & RISK MANAGEMENT

DURATION

5 Days

DELIVERY

Classroom



Course Overview

This advanced training course provides a comprehensive and practical framework for managing risks across insurance portfolios, with a focus on identifying, measuring, monitoring, and optimizing risk exposures across products, customers, sectors, and geographic regions. The course helps insurance professionals balance portfolio growth, profitability, capital efficiency, and protection against adverse loss outcomes.

Participants will examine the major sources of portfolio risk, including underwriting, pricing, claims, concentration, accumulation, reinsurance, credit, market, and liquidity risks. The course demonstrates how to analyze portfolio composition, exposure distribution, concentration levels, and risk correlations that may create significant losses under normal or stressed conditions.

The course places strong emphasis on quantitative and qualitative portfolio analysis, including loss and claims analysis, profitability assessment, trend analysis, key risk indicators, scenario analysis, and stress testing. Participants will also examine how portfolio risk management connects with risk appetite, capital adequacy, solvency, and reinsurance strategies.

Through practical exercises and insurance case studies, participants will develop the ability to assess portfolio quality, identify high-risk products and segments, improve diversification, establish exposure limits, develop mitigation strategies, and support underwriting, pricing, reinsurance, and capital allocation decisions. The course also focuses on establishing a sustainable framework for continuous portfolio monitoring and performance improvement.

Objectives

- By the end of the course, participants will be able to:
- Analyze the fundamental principles of insurance portfolio risk management.
- Evaluate portfolio structure, composition, and risk exposure distribution.
- Identify underwriting, pricing, claims, concentration, and accumulation risks.
- Assess diversification and correlations across products, sectors, regions, and customer segments.
- Analyze portfolio performance in terms of profitability, losses, and claims.

- Apply key risk and performance indicators to monitor insurance portfolios.
- Evaluate the impact of reinsurance on portfolio risk and protection.
- Analyze adverse scenarios and stress-test their impact on insurance portfolios.
- Link portfolio risk with risk appetite, capital adequacy, and solvency.
- Develop strategies to reduce concentration and optimize risk distribution.
- Support underwriting, pricing, and capital allocation decisions through portfolio risk analysis.
- Develop an integrated framework for continuous monitoring and optimization of insurance portfolio performance.

Who Should Attend

This course is designed for professionals and managers working in insurance risk management, portfolio management, underwriting, pricing, claims, reinsurance, actuarial functions, investment, and capital management.

It is particularly relevant to risk managers, insurance portfolio managers, underwriting managers, risk analysts, actuaries, reinsurance specialists, performance and profitability analysts, and capital and solvency professionals.

The course is also suitable for senior management, executives, and decision-makers responsible for portfolio growth, profitability, risk exposure, capital allocation, and financial resilience within insurance organizations.

Learning Outcomes

- Upon completion of this course, participants will be able to:
- Explain the principles of insurance portfolio risk management and its role in organizational sustainability.
- Analyze portfolio composition and risk distribution across products, sectors, and geographic regions.
- Identify material concentration, accumulation, and correlation risks.
- Evaluate underwriting, pricing, and claims risks within insurance portfolios.
- Analyze loss, claims, and profitability trends.

- Assess portfolio quality using key risk and performance indicators.
- Evaluate the impact of reinsurance on portfolio exposure and residual risk.
- Apply scenario analysis and stress testing to insurance portfolios.
- Assess the impact of portfolio risks on capital and solvency.
- Develop diversification strategies and improve risk distribution.
- Establish appropriate exposure limits and early-warning thresholds.
- Support underwriting, pricing, and reinsurance decisions through portfolio analytics.
- Develop remediation plans for underperforming products, segments, or portfolios.
- Prepare clear portfolio risk and performance reports for senior management.
- Develop a framework for continuous portfolio monitoring and strategic optimization.

Course Outline

DAY 01

Fundamentals of Insurance Portfolio Risk Management

- Definition and principles of insurance portfolio risk management.
- Relationship between portfolio strategy and risk management.
- Portfolio composition and exposure distribution.
- Underwriting, pricing, and claims risks.
- Concentration, accumulation, and correlation risks.
- Risk diversification and exposure limit management.
- Risk appetite and its relationship with portfolio management.

PRACTICAL APPLICATION

Analyze the composition of an insurance portfolio and identify its major risk exposures and concentration areas.

DAY 02

Portfolio Risk Measurement and Performance Analysis

- Insurance portfolio risk measurement methodologies.
- Loss distribution, trend, and exposure analysis.

DAY 02 — CONTINUED

- Claims frequency and severity analysis.
- Product-level and segment-level profitability analysis.
- Key risk and performance indicators.
- Portfolio quality assessment and identification of underperforming areas.
- Risk limits and early-warning thresholds.

PRACTICAL APPLICATION

Evaluate an insurance portfolio and identify products or segments with elevated risk and inadequate performance.

DAY 03

Concentration, Diversification and Reinsurance

- Concentration risk within insurance portfolios.
- Accumulation by sector, geographic region, product, and customer.
- Correlation between risks and its impact on aggregate losses.
- Diversification and exposure redistribution strategies.
- Role of reinsurance in portfolio risk management.
- Risk retention and reinsurance protection considerations.
- Reinsurance counterparty risk.

PRACTICAL APPLICATION

Analyze portfolio concentrations and develop a diversification and risk redistribution strategy.

DAY 04

Stress Testing and Portfolio Risk Management

- Scenario analysis for insurance portfolio risk.
- Stress testing of material portfolio exposures.
- Catastrophe and accumulation scenarios.
- Pricing, claims, and inflation stress scenarios.

DAY 04 — CONTINUED

- Market, credit, and liquidity shocks affecting insurance portfolios.
- Impact of adverse scenarios on capital and solvency.
- Risk mitigation and management response strategies.

PRACTICAL APPLICATION

Conduct a portfolio stress test and assess the impact of a severe scenario on losses, capital, and solvency.

DAY 05**Portfolio Optimization, Governance and Decision-Making**

- Optimizing portfolio composition and balancing risk with profitability.
- Integrating portfolio risk management with capital and risk appetite.
- Supporting underwriting and pricing decisions through portfolio analytics.
- Strategies for improving underperforming products and business segments.
- Monitoring risk, performance, and early-warning indicators.
- Portfolio risk reporting for senior management and the Board.
- Portfolio governance, accountability, and escalation processes.
- Continuous improvement and financial resilience.

FINAL WORKSHOP

Develop an integrated insurance portfolio risk management framework covering portfolio analysis, exposure assessment, concentration management, diversification, reinsurance, stress testing, capital, risk indicators, governance, reporting, and portfolio optimization.

Register or Request More Information

Course page: <https://quest-training.com/courses/insurance-portfolio-risk-management-training-course>

Website: <https://quest-training.com>

Email: info@quest-training.com

Phone: +905016771440