

Course No. 1865

Reinsurance Programme Design & Optimization Training Course

**REINSURANCE MANAGEMENT
INSURANCE & RISK MANAGEMENT**

DURATION

5 Days

DELIVERY

Classroom



Course Overview

This comprehensive training course provides a practical and strategic framework for designing, evaluating, and optimizing reinsurance programmes. It focuses on how insurance organizations can structure reinsurance arrangements that effectively protect capital, manage volatility, support underwriting capacity, and align with the organization's overall risk appetite and business strategy.

The course examines the major components of reinsurance programme design, including risk retention, risk transfer, proportional and non-proportional structures, treaty and facultative reinsurance, catastrophe protection, aggregate covers, and the selection of appropriate programme layers. Participants will learn how different structures affect risk exposure, profitability, capital requirements, and portfolio resilience.

Particular attention is given to programme optimization through exposure analysis, loss modelling, scenario analysis, stress testing, attachment and exhaustion points, reinstatements, limits, retentions, pricing considerations, and counterparty risk. The course demonstrates how to balance protection and cost while avoiding excessive or inefficient reinsurance purchasing.

Participants will also explore the governance and decision-making processes required to manage reinsurance programmes effectively, including programme review, reinsurer selection, market engagement, contract considerations, performance monitoring, claims recoveries, and continuous optimization. The programme is designed to support senior insurance professionals and decision makers in developing reinsurance strategies that strengthen financial resilience and sustainable portfolio growth.

Objectives

- By the end of this course, participants will be able to:
- Analyze the strategic role of reinsurance within an insurance company's risk management framework.
- Assess insurance portfolio exposures and determine appropriate reinsurance requirements.
- Design proportional and non-proportional reinsurance structures for different classes of business.
- Evaluate retention levels, limits, attachment points, exhaustion points, and programme layers.
- Compare treaty and facultative reinsurance arrangements and determine appropriate

applications.

- Apply exposure, loss, scenario, and stress analysis to reinsurance programme design.
- Evaluate the financial and capital impact of alternative reinsurance structures.
- Assess reinsurance pricing, cost-effectiveness, and protection efficiency.
- Analyze catastrophe, accumulation, frequency, severity, and aggregate risks.
- Evaluate reinsurer counterparty strength and concentration exposure.
- Optimize reinsurance programmes in line with risk appetite, capital objectives, and underwriting strategy.
- Develop governance, monitoring, and review mechanisms for continuous programme improvement.

Who Should Attend

This course is designed for insurance and reinsurance professionals involved in reinsurance strategy, programme design, underwriting, risk management, portfolio management, actuarial analysis, capital management, and financial planning.

It is particularly relevant for reinsurance managers, underwriting managers, risk managers, portfolio managers, actuaries, insurance analysts, capital and solvency specialists, finance professionals, and professionals responsible for treaty and facultative reinsurance arrangements.

The course is also suitable for senior executives, insurance decision makers, and members of risk, underwriting, or executive committees who need to evaluate reinsurance strategies, understand their financial and risk implications, and make informed decisions regarding protection, retention, capital, and portfolio growth.

Learning Outcomes

- Upon completion of this course, participants will be able to:
- Explain the strategic and financial purposes of reinsurance.
- Assess portfolio risk exposures and determine appropriate risk transfer requirements.
- Distinguish between proportional and non-proportional reinsurance structures.
- Evaluate quota share, surplus, excess of loss, catastrophe, stop loss, and aggregate protection.

- Determine appropriate retention levels based on risk appetite, capital, and portfolio characteristics.
- Design effective reinsurance layers and programme structures.
- Analyze attachment and exhaustion points and their impact on protection.
- Evaluate reinsurance programme costs against expected risk reduction and financial benefits.
- Apply scenario analysis and stress testing to assess programme effectiveness.
- Identify concentration and counterparty risks within a reinsurance programme.
- Evaluate the impact of reinsurance on capital requirements, solvency, earnings volatility, and underwriting capacity.
- Assess reinsurer performance and programme effectiveness.
- Identify opportunities to improve programme efficiency and protection.
- Develop structured recommendations for reinsurance renewal and programme redesign.
- Establish an ongoing framework for monitoring, reviewing, and optimizing reinsurance arrangements.

Course Outline

DAY 01

Fundamentals of Reinsurance Strategy & Programme Design

- Strategic purpose and role of reinsurance in insurance organizations.
- Reinsurance as a tool for risk transfer, capital protection, and portfolio management.
- Key principles and terminology of reinsurance.
- Risk retention versus risk transfer.
- Proportional and non-proportional reinsurance.
- Treaty and facultative reinsurance.
- Quota share and surplus arrangements.
- Excess of loss and catastrophe protection.
- Reinsurance programme objectives and design considerations.
- Aligning reinsurance strategy with business strategy and risk appetite.

DAY 01 — CONTINUED

PRACTICAL APPLICATION

Develop the strategic objectives and initial structure for a reinsurance programme.

DAY 02**Risk Assessment, Retention & Reinsurance Structure**

- Assessing insurance portfolio exposures and risk characteristics.
- Portfolio segmentation and exposure analysis.
- Frequency, severity, accumulation, and concentration risk.
- Determining appropriate risk retention levels.
- Factors influencing retention decisions.
- Designing reinsurance layers and limits.
- Attachment points and exhaustion points.
- Reinstatements and programme capacity.
- Evaluating different structures for different lines of business.
- Linking programme design with underwriting capacity and capital.

PRACTICAL APPLICATION

Determine retention levels and develop alternative reinsurance structures for a defined insurance portfolio.

DAY 03**Reinsurance Programme Optimization & Financial Analysis**

- Principles of reinsurance programme optimization.
- Evaluating protection versus cost.
- Reinsurance pricing and cost considerations.
- Expected losses and loss experience analysis.
- Exposure-based and experience-based programme evaluation.
- Scenario analysis and stress testing.

DAY 03 — CONTINUED

- Catastrophe and accumulation modelling concepts.
- Evaluating programme efficiency and risk reduction.
- Impact of reinsurance on profitability and earnings volatility.
- Impact on capital requirements and solvency.

PRACTICAL APPLICATION

Compare alternative reinsurance programmes and identify the most efficient structure based on risk, cost, and capital considerations.

DAY 04

Reinsurer Selection, Counterparty Risk & Programme Governance

- Reinsurer selection criteria and evaluation frameworks.
- Financial strength and credit considerations.
- Reinsurer concentration and counterparty risk.
- Diversification of the reinsurance panel.
- Broker and market engagement considerations.
- Reinsurance programme governance and approval processes.
- Contractual considerations affecting programme effectiveness.
- Claims recovery and reinsurer responsiveness.
- Monitoring reinsurer performance and programme utilization.
- Reporting reinsurance exposures to senior management and risk committees.

PRACTICAL APPLICATION

Develop a reinsurer evaluation and programme governance framework.

DAY 05**Advanced Optimization, Renewal Strategy & Decision-Making**

- Annual reinsurance programme review and performance assessment.
- Identifying gaps, inefficiencies, and excessive protection costs.
- Optimizing retention, limits, layers, and programme capacity.
- Integrating reinsurance with enterprise risk management.
- Aligning reinsurance with capital strategy and risk appetite.
- Renewal strategy and preparation for market negotiations.
- Evaluating alternative programme structures and market scenarios.
- Developing management recommendations and decision criteria.
- Establishing key indicators for continuous reinsurance programme monitoring.
- Building a continuous optimization and improvement process.

FINAL WORKSHOP

Design and optimize a complete reinsurance programme, including portfolio analysis, retention strategy, programme layers, protection requirements, cost considerations, counterparty assessment, capital impact, stress scenarios, governance, and renewal recommendations.

Register or Request More Information

Course page: <https://quest-training.com/courses/reinsurance-programme-design-optimization-training-course>

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