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COURSE BROCHURE

Reinsurance Treaties and Programme Design Training Course

21 – 25 November 2027
Dubai

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Registered in the United Kingdom and Saudi Arabia

Reinsurance Treaties and Programme Design Training Course

Ref: 587_21655 **Date:** 21 – 25 November 2027 **Location:** Dubai **Fees:** 4600 GBP

Reinsurance Treaties and Programme Design Training Course is a 1-week training course for underwriting officers, capital actuaries, risk directors, and treaty operations managers, and each participant prepares an Enterprise Reinsurance Programme Design Dossier. Increasing frequency of severe climate events and heightened financial solvency standards make prudent risk transfer critical for protecting institutional balance sheets. Jupiter Prime Training delivers this Reinsurance Treaties and Programme Design Training Course to align ceded risk arrangements with enterprise capital protection.

Why Reinsurance Treaties and Programme Design Matters Now

Shifting climate volatility, capital market turbulence, and cross-border underwriting capacity constraints demand that cedants structure treaty protections with exceptional discipline. Inadequate treaty protections or mispriced retentions expose commercial insurers to catastrophic solvency erosion, credit rating downgrades, and unhedged balance-sheet shocks across multi-line portfolios. Conversely, excessive ceded coverage drains premium margins and weakens technical underwriting profitability. Grounded in Insurance Core Principle 13 ICP 13: Reinsurance and Other Forms of Risk Transfer established by the International Association of Insurance Supervisors IAIS and International Financial Reporting Standard 17 IFRS 17: Insurance Contracts, structured treaty design ensures capital resilience, regulatory compliance, and sustainable underwriting capacity across property, casualty, and marine lines.

Who Gains Most from Reinsurance Treaties and Programme Design

- Ceded reinsurance leads responsible for structuring treaty layers, negotiating renewal terms, and distributing exposure across international retrocession markets
- Capital and reserving actuaries tasked with calibrating retention thresholds, running aggregate loss simulations, and evaluating risk-adjusted returns
- Enterprise risk professionals accountable for monitoring counterparty credit exposure, catastrophe accumulation limits, and underwriting solvency adequacy
- Commercial underwriting directors directing multi-line capacity allocations, aggregate gross line limits, and facultative cession strategies

An integrated technical committee comprising lead treaty underwriters, pricing actuaries, and enterprise risk controllers gains most, as joint participation bridges the gap between portfolio accumulation control, capital relief modelling, and treaty placement execution.

Reinsurance Treaties and Programme Design Capabilities

Participants master the structural, mathematical, and contractual disciplines needed to formulate robust risk transfer architectures across commercial insurance lines.

- Evaluate portfolio exposure profiles and loss distributions — optimal retention calibration across property and casualty lines
- Structure proportional treaty arrangements including quota share and surplus layers — commission optimisation and capacity expansion
- Design non-proportional excess of loss structures — protection against extreme single-risk and catastrophe accumulation losses
- Calculate reinstatement premiums and aggregate deductibles — liquidity preservation during multiple catastrophic events
- Model contractual service margin impacts under accounting standards — compliant financial reporting for reinsurance held
- Assess reinsurer financial strength and counterparty credit risk — default protection and long-tail dispute mitigation

Key Reinsurance Treaties and Programme Design Terms

- Quota Share Treaty — A proportional reinsurance arrangement where the reinsurer takes a fixed percentage of every risk and premium.
- Surplus Treaty — A proportional agreement where the cedant retains a fixed monetary limit and cedes surplus liability in lines.
- Excess of Loss — A non-proportional contract indemnifying the ceding insurer for losses exceeding a predetermined retention attachment point.
- Reinstatement Premium — A pro-rata monetary charge required from the cedant to restore treaty limits after a loss claim occurs.
- Probable Maximum Loss — The estimated monetary damage expected under severe, realistic catastrophe scenarios across a concentrated property portfolio.
- Contractual Service Margin — An accounting component representing unearned profit recognised as reinsurance services are received across treaty periods.

Reinsurance Treaties and Programme Design Day by Day

Day 1: Risk Transfer Foundations, Retention Profiling, and Treaty Architecture

- Underwriting Exposure Diagnostics — Profiling Gross Portfolios Across Property, Casualty, and Marine
- Retention Setting Methodologies — Determining Risk-Bearing Capacity Across Capital and Solvency Bands
- Proportional Treaty Mechanics — Structuring Quota Share Treaties and Sliding Scale Commissions
- Surplus Line Treaty Engineering — Defining Retained Lines and Capacity Multipliers Across Risks
- Treaty Wordings and Contractual Clauses — Drafting Inspection, Errors, and Arbitration Provisions Defensibly

Day 2: Non-Proportional Structures and Catastrophe Accumulation Control

- Per-Risk Excess of Loss Layering — Establishing Attachment Points and Premium Burning Cost Formulas
- Catastrophe Excess of Loss Structuring — Protecting Capital Against Peak Multi-Asset Event Losses
- Exposure and Catastrophe Modelling Outputs — Interpreting Simulation Reports for Spatial Accumulation Management
- Reinstatement Calculation Frameworks — Calibrating Free, Paid, and Pro-Rata Reinstatements Against Capital
- Stop Loss and Aggregate Protections — Shielding Annual Loss Ratios Across Highly Volatile Lines

Day 3: Reinsurance Finance, Capital Modelling, and Solvency Relief

- Capital Relief Calculation — Quantifying Risk-Based Capital Reductions from Ceded Treaty Structures
- Reinsurance Accounting under IFRS 17 — Measuring Reinsurance Contracts Held and Loss Recovery Components
- Contractual Service Margin Adjustment — Projecting Balance Sheet Volatility from Shifting Ceded Cash Flows
- Counterparty Credit Risk Assessment — Establishing Security Committee Standards and Collateral Escrow Mechanisms
- Structured Reinsurance and Finite Solutions — Evaluating Pre-Funded Risk Financing Against Accounting Constraints

Day 4: Pricing Methodologies, Experience Rating, and Placement Negotiations

- Burning Cost Pricing Algorithms — Adjusting Historical Loss Experience for Inflation and Exposure Changes
- Exposure Rating and Pareto Distributions — Estimating Expected Losses Across Layers with Limited History
- Reinsurance Slip Drafting Protocols — Standardising Subjectivities, Warranties, and Special Termination Rights
- Broker Market Dynamics and Distribution — Formulating Syndicated Placement Strategies Across Global Reinsurers
- Claims Notification and Recovery Procedures — Establishing Rapid Cash Call Triggers and Dispute Protocols

Day 5: Enterprise Programme Structuring, Stress Testing, and Final Placement

- Programme Stress Testing Simulations — Testing Treaty Performance Against Severe Multi-Peril Event Scenarios
- Cross-Layer Optimisation Modelling — Balancing Net Retention Volatility Against Outgoing Ceded Premium Cost
- Run-Off and Commutation Analysis — Formulating Early Exit Strategies for Deteriorating Liability Portfolios
- Governance Review and Committee Sign-Off — Establishing Audit-Proof Internal Approval and Placement Records
- Enterprise Reinsurance Programme Design Dossier — Finalising The Multi-Line Treaty Placement Architecture and Specifications

Applying Reinsurance Treaties and Programme Design After the Course

- Audit existing treaty slip wordings against international underwriting standards, systematically closing ambiguities in catastrophe event definitions and arbitration clauses.
- Execute an empirical retention review across property and specialty classes to optimise net capital utilisation and reduce reinsurance premium spend.

Reinsurance Treaties and Programme Design Questions FAQ

What is reinsurance treaties and programme design and why does it matter now?

Reinsurance treaties and programme design is the technical engineering of proportional and non-proportional risk transfer structures. It matters now because escalating catastrophe losses and stringent solvency standards require commercial insurers to optimize capital protection while safeguarding underwriting margins through resilient ceded treaty architectures.

Which roles gain most from reinsurance treaties and programme design?

Senior treaty underwriters, ceded reinsurance managers, portfolio actuaries, and enterprise risk leaders gain the most practical value. The methods directly assist professionals who formulate underwriting retention guidelines, negotiate commercial treaty terms, and evaluate balance-sheet solvency across multi-line insurance portfolios.

How does this course differ from training on insurance underwriting or enterprise risk management?

General underwriting and risk courses focus on direct single-risk evaluation or broad operational controls. This course concentrates specifically on portfolio-level mathematical structuring, non-proportional layer design, pricing algorithms, IFRS 17 reinsurance accounting, and treaty contractual wording.

What does the participant bring back from reinsurance treaties and programme design?

You bring back a complete technical specification for a multi-layered reinsurance structure, ready to guide treaty negotiations, actuary evaluations, and executive committee sign-off with rigorous pricing models, retention calculations, and compliant wordings.

Reinsurance Treaties and Programme Design: The Way Forward

The Enterprise Reinsurance Programme Design Dossier provides an executive framework to determine corporate retention thresholds, structure layered treaty protections, and calculate capital solvency relief. Chief underwriting officers and technical reinsurance committees use this blueprint to conduct structured renewal negotiations. After completing annual renewal placements, teams should revisit the model to recalibrate attachment points against evolving catastrophe exposures.