FINANCE AND TREASURY TRAINING

Reinsurance Principles and Treaty Programme Design

3 day course Classroom, online or in-house

Course overview

Reinsurance is bought to protect capital, and a programme designed around last year's losses frequently leaves the insurer exposed to the event that actually threatens it. This course covers designing for the exposure. Delegates work through why an insurer cedes risk at all, and the difference between protecting a single large loss and protecting an accumulation. Proportional arrangements are covered, quota share and surplus, including commission and profit commission. Non proportional arrangements follow: excess of loss per risk, per event and stop loss, with retention and limit selection. Catastrophe exposure modelling is addressed at the level a cedant needs to challenge a broker's output. Programme structure across layers and the reinstatement provisions that decide cover after a first event are covered. Reinsurer security, credit risk and the recovery that fails follow. Facultative placement is addressed. The course closes on accounting for reinsurance, on claims recovery and on renewal negotiation.

What you will learn

- Explain why an insurer cedes risk and what each treaty protects
- Structure quota share and surplus arrangements including commissions
- Select retention and limits for excess of loss and stop loss covers
- Challenge catastrophe modelling output as a cedant
- Design layered programmes with workable reinstatement provisions
- Assess reinsurer security and the risk of a failed recovery
- Place facultative cover, account for reinsurance and negotiate renewal

Who should attend

- Reinsurance and treaty managers at insurers
- Underwriters responsible for ceded business
- Reinsurance brokers
- Finance staff accounting for reinsurance
- Risk and capital specialists at insurance companies

Course outline

01 Designed for last year's losses
02 Why an insurer cedes risk
03 Quota share, surplus and commissions
04 Excess of loss per risk and per event
05 Stop loss, retention and limit selection
06 Catastrophe modelling as a cedant
07 Layers, reinstatements and programme structure
08 Security, facultative placement, accounting and renewal

Upcoming dates

Dates	Venue	Format	Fee per delegate
5 to 7 October 2026	Online	Online	R6,500
26 to 28 October 2026	Maseru, Lesotho	Classroom	R14,950
16 to 18 November 2026	Cape Town, South Africa	Classroom	R14,950
25 to 27 November 2026	Lusaka, Zambia	Classroom	USD 995

Fees and how to register

This 3 day course is **R6,500** per delegate online, **R14,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 995** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit **www.afrisciencegroup.com**, email **info@afriscience.co.za**, or WhatsApp us on **+27 63 479 1136**.

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