FINANCE AND TREASURY TRAINING

Risk Based Capital and Insurance Solvency Supervision

3 day course Classroom, online or in-house

Course overview

Solvency regimes across the region have moved from fixed ratios to risk based capital, which changes what an insurer must be able to demonstrate rather than simply report. This course covers meeting that standard. Delegates work through the purpose of regulatory capital and the policyholder protection it exists to provide. Valuation of assets and technical provisions on a supervisory basis follows, including where it departs from the published accounts. Capital requirement components are covered by risk type: insurance, market, credit and operational, with the drivers of each. Diversification and correlation assumptions are addressed. Own risk and solvency assessment is covered as an internal exercise rather than a return, including stress and scenario testing that a board can act on. Capital management actions and the options available when a ratio deteriorates follow. Supervisory reporting and engagement are addressed. The course closes on group supervision and on the early warning indicators a supervisor watches.

What you will learn

- Explain what regulatory capital protects and why
- Value assets and technical provisions on a supervisory basis
- Build capital requirements across insurance, market, credit and operational risk
- Apply diversification and correlation assumptions
- Run an own risk and solvency assessment a board can act on
- Identify capital management actions when a ratio deteriorates
- Report to a supervisor and understand group supervision expectations

Who should attend

- Insurance finance and risk managers
- Actuarial and capital reporting staff
- Insurance supervisors and regulators
- Auditors of insurance entities
- Directors of insurance companies

Course outline

01 From fixed ratios to risk based capital
02 What regulatory capital protects
03 Supervisory valuation of assets and provisions
04 Insurance and market risk components
05 Credit and operational risk components
06 Diversification and correlation
07 Own risk and solvency assessment
08 Capital actions, supervisory reporting and group supervision

Upcoming dates

Dates	Venue	Format	Fee per delegate
9 to 11 November 2026	Pretoria, South Africa	Classroom	R14,950
7 to 9 December 2026	Online	Online	R6,500
8 to 10 February 2027	Johannesburg, South Africa	Classroom	R14,950
24 to 26 February 2027	Maputo, Mozambique	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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