FINANCE AND TREASURY TRAINING

Short Term Insurance Products and Portfolio Management

3 day course Classroom, online or in-house

Course overview

A short term book can look profitable for two years and then absorb its accumulated margin in a single storm season, because the exposure that mattered was never measured. This course covers running the book rather than selling it. Delegates work through the main classes of business, motor, property, liability, engineering and marine, and the loss behaviour each exhibits. Rating is covered, including the factors that genuinely predict loss and the ones retained out of habit. Aggregation and accumulation are addressed directly, since geographic concentration is what turns a weather event into a solvency question. Policy wording, exclusions and the ambiguity that is read against the insurer are covered. Loss ratios, expense ratios and the combined ratio follow. Portfolio remediation is addressed, including repricing, restricting cover and exiting a segment. Reinsurance recoveries are covered as part of portfolio economics. The course closes on renewal strategy and on growing a book without buying losses.

What you will learn

- Describe the loss behaviour of motor, property, liability, engineering and marine classes
- Rate on factors that genuinely predict loss
- Measure aggregation and geographic accumulation
- Draft and interpret wordings and exclusions knowing ambiguity favours the insured
- Analyse loss, expense and combined ratios
- Remediate a portfolio through repricing, restriction or exit
- Account for reinsurance recoveries and grow a book without buying losses

Who should attend

- Short term insurance underwriters and portfolio managers
- Product and pricing specialists at insurers
- Insurance brokers advising commercial clients
- Risk and actuarial staff supporting general insurance
- Regulators and auditors reviewing general insurance books

Course outline

01 Two profitable years and one storm season
02 Classes of business and their loss behaviour
03 Rating factors that predict loss
04 Aggregation and geographic accumulation
05 Wordings, exclusions and ambiguity
06 Loss, expense and combined ratios
07 Portfolio remediation and exit
08 Reinsurance recoveries, renewal strategy and growth

Upcoming dates

Dates	Venue	Format	Fee per delegate
25 to 27 November 2026	Maputo, Mozambique	Classroom	USD 995
30 December 2026 to 1 January 2027	Dar es Salaam, Tanzania	Classroom	USD 995
1 to 3 March 2027	Online	Online	R6,500

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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