Reinsurance Treaties and Programme Design Training Course

2027 □□□□ 20 – 16
Istanbul (Turkey)



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Introduction:

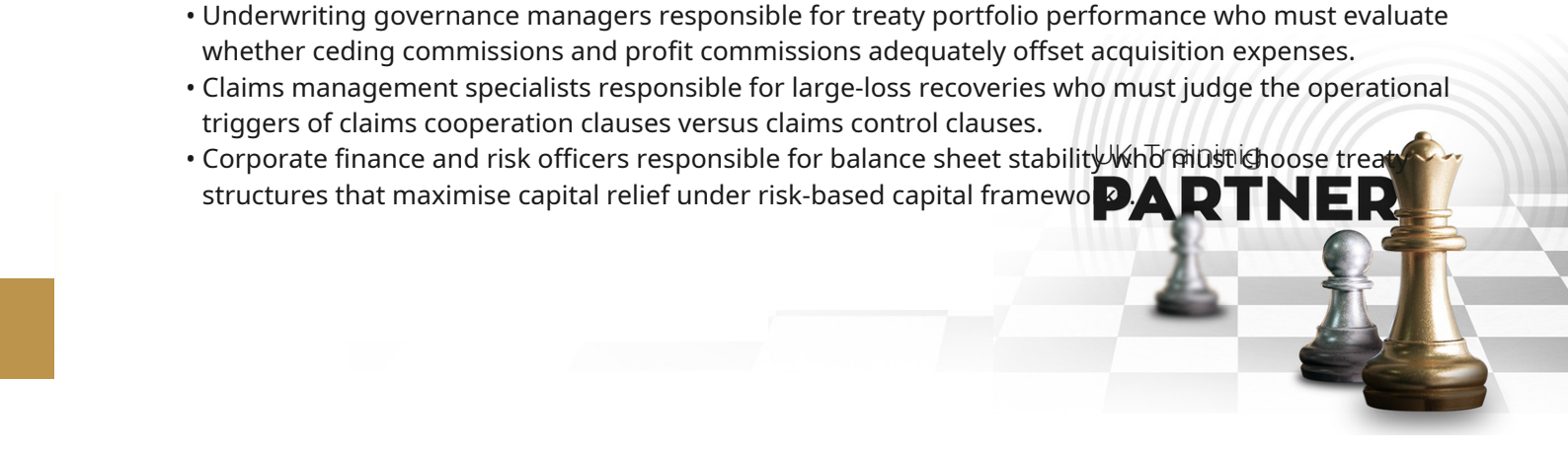
Reinsurance treaties and programme design is the systematic structuring, pricing, and placement of contractual risk transfer agreements between primary insurers and reinsurers to protect capital and stabilise underwriting portfolios. This one-week course equips risk and reinsurance professionals to structure treaty arrangements, calculate retention limits, and produce an operational Reinsurance Treaty Programme Structure and Cession Model. Delivered at practitioner depth through a hands-on modelling build, delegates apply technical benchmarks from IFRS 17 Insurance Contracts, a standard governing the measurement and balance sheet presentation of reinsurance contracts held. Finance and underwriting teams master reinsurance treaties and programme design with Blackbird Training Centre to safeguard balance sheets against volatility.

Course Objectives:

- Distinguish between proportional quota share treaties and surplus treaty arrangements to determine appropriate capacity limits and ceding commission baselines.
- Apply burning cost analysis and exposure rating methodologies to price non-proportional excess of loss treaty layers accurately.
- Compare per risk excess of loss covers against catastrophe excess of loss programmes to mitigate accumulation risks and catastrophic losses.
- Interpret IFRS 17 Insurance Contracts cash flow measurement models to evaluate balance sheet impacts and capital relief across reinsurance contracts held.
- Select appropriate contract clauses including hours clauses, reinstatement premium provisions, and claims control clauses to minimise contractual ambiguity.
- Justify net retention levels and multi-layer treaty structures to optimise underwriting capital relief under risk-based capital requirements.

Target Audience:

- Ceded reinsurance management teams responsible for portfolio outward protections who must decide between proportional cessions and non-proportional excess of loss structures.
- Actuarial and capital modelling personnel responsible for solvency requirements who must determine optimal net retention thresholds and layer attachment points.
- Underwriting governance managers responsible for treaty portfolio performance who must evaluate whether ceding commissions and profit commissions adequately offset acquisition expenses.
- Claims management specialists responsible for large-loss recoveries who must judge the operational triggers of claims cooperation clauses versus claims control clauses.
- Corporate finance and risk officers responsible for balance sheet stability who must choose treaty structures that maximise capital relief under risk-based capital framework.



Course Outline:

Day 1: Foundations of Reinsurance Treaties and Portfolio Protection

- Quota Share Treaties vs Surplus Treaties: Comparing Proportional Cession Mechanics and Capacity Allocations
- Ceding Commission Structures: Determining Acquisition Expense Recovery in Proportional Reinsurance
- Net Retention Baselines: Establishing Corporate Risk Appetite Thresholds Across Underwriting Classes
- Portfolio Exposure Mapping: Identifying Aggregation Risks and Spatial Concentrations in Direct Portfolios
- Facultative Cession vs Treaty Protections: Evaluating Program Placement Flexibility for Exceptional Single Risks

Day 2: Actuarial Pricing Models and Reinsurance Standards

- Burning Cost Analysis vs Exposure Rating: Evaluating Experience and Exposure Methodologies for Treaty Layers
- IFRS 17 Measurement Models: Accounting for Reinsurance Contracts Held Under Premium Allocation Approaches
- IAIS ICP 13 Principles: Aligning Outward Reinsurance Structures With International Supervisory Standards
- Risk-Based Capital Models: Calculating Underwriting Capital Relief Derived From Non-Proportional Covers
- Reinstatement Premium Calculations: Pricing Post-Loss Coverage Restoration Under Non-Proportional Treaties

Day 3: Treaty Structuring and Non-Proportional Programme Design

- Per Risk Excess of Loss vs Catastrophe Excess of Loss: Structuring Individual Loss Limits Against Systemic Accumulations
- Layer Attachment Point Calibration: Determining Optimal Deductibles to Balance Premium Costs and Volatility
- Hours Clause Protocols: Defining Event Duration Parameters During Consecutive Natural Peril Occurrences
- Ultimate Net Loss Formulations: Standardising Deductible Recoveries and Legal Defence Expense Inclusions
- Indexation Clause Mechanics: Adjusting Attachment Limits to Counteract Inflationary Loss Severity Growth



Day 4: Contract Governance and Counterparty Credit Risk Management

- Claims Cooperation Clauses vs Claims Control Clauses: Distinguishing Cedant Operational Autonomy During Major Losses
- Counterparty Credit Assessment: Evaluating Reinsurer Financial Strength Ratings and Collateral Trust Requirements
- Aggregate Stop Loss Structures vs Multi-Layer Excess of Loss: Managing Extreme Loss Ratio Volatility
- Cross-Border Syndication Workflows: Managing Outward Slip Distribution and International Placement Slips
- Reinsurance Recovery Dispute Protocols: Resolving Borderline Claims Denials and Insolvency Offset Rights

Day 5: Modelling Build of Reinsurance Treaty Programmes

- Quota Share Cessions vs Excess of Loss Retentions: Stress Testing Combined Portfolios Under Loss Scenarios
- Actuarial Layer Calibration: Implementing Burning Cost Loss Distributions Into Interactive Treaty Spreadsheets
- IFRS 17 Cash Flow Verification: Auditing Balance Sheet Net Ceded Liability Projections Across Multi-Year Terms
- Counterparty Allocation Optimisation: Balancing Security Rating Exposures Across International Syndicate Panels
- Model Finalisation and Dossier Assembly: Completing The Reinsurance Treaty Programme Structure and Cession Model

Skills You Will Gain:

- Treaty Retention Calibration
- Burning Cost Analysis
- Exposure Rating Calculation
- Catastrophe Layer Structuring
- Reinstatement Premium Pricing
- Counterparty Risk Assessment
- Reinsurance Cash Flow Modelling

Why Attend This Course:

- From setting net retentions through intuition to establishing mathematically optimised retention limits aligned with corporate capital standards.
- From pricing treaty covers using basic historical averages to executing exposure rating and burning cost models across complex layers.
- From managing treaty wordings with ambiguous wording to structuring enforceable contracts featuring verified hours and claims control clauses.
- From assembling fragmented cession worksheets to delivering a verified Reinsurance Treaty Programme Structure and Cession Model.



Conclusion:

Reinsurance treaties and programme design provides the analytical architecture for transferring concentrated balance sheet liabilities to global reinsurance markets while safeguarding capital adequacy. The course clarifies the operational distinctions between proportional sharing and non-proportional excess protection, empirical burning cost pricing and exposure-based risk modelling, as well as cedant claims cooperation versus full reinsurer claims control. Designed for underwriting managers, actuarial professionals, and reinsurance directors operating at practitioner depth, this curriculum delivers the technical rigor necessary to structure sound treaty treaties and manage complex risk portfolios effectively.

Frequently Asked Questions FAQ:

What is reinsurance treaties and programme design?

Reinsurance treaties and programme design is the actuarial and legal structuring of contractual risk-sharing agreements between insurance carriers and reinsurers. It establishes how underwriting exposures, premium revenues, and loss recoveries are apportioned across proportional and non-proportional covers to preserve solvency and reduce earnings volatility.

What is the difference between proportional and non-proportional structures in reinsurance treaties and programme design?

Proportional reinsurance shares premiums and losses between cedant and reinsurer according to a fixed percentage, whereas non-proportional reinsurance requires the reinsurer to pay losses only after claims exceed a pre-agreed net retention threshold up to a defined layer limit.

Which standards guide reinsurance treaties and programme design?

This discipline relies on IFRS 17 Insurance Contracts for accounting and valuation of reinsurance contracts held, alongside IAIS Insurance Core Principle 13 for supervisory governance. In addition, practitioners apply actuarial pricing methodologies including burning cost analysis and exposure rating models to calculate technical treaty layer costs.

Is this reinsurance treaties and programme design course suitable for underwriting managers?

Yes, underwriting managers benefit significantly from this course because it equips them to calculate retention boundaries, negotiate ceding commissions, and evaluate treaty wording clauses. The practitioner-level modelling build provides direct experience in constructing treaty programs that optimize net results and corporate capital relief.

