

€ TRAINING

Life Insurance and Reinsurance



8 - 12 June 2025
Cairo (Egypt)



Life Insurance and Reinsurance

REF: T2702 DATE: 8 - 12 June 2025 Venue: Cairo (Egypt) - Fee: 3520 Euro

Introduction:

Life insurance and reinsurance provide financial protection by managing risks associated with life events. Life insurance offers individuals and families security through coverage payouts, while reinsurance allows insurance companies to mitigate their own risk exposure by sharing liabilities with other insurers. This training program is designed to equip participants with the knowledge and skills necessary to navigate the complexities of life insurance and reinsurance in today's dynamic financial environment.

Program Objectives:

By the end of this program, participants will be able to:

- Explore the fundamental principles of life insurance, including the various types of policies and their applications.
- Analyze the underwriting process and risk assessment methodologies used in life insurance.
- Identify the role and importance of reinsurance in risk management and capital efficiency.
- Gain insights into regulatory frameworks and compliance requirements in the life insurance and reinsurance sectors.
- Develop strategies for effective portfolio management and reinsurance treaty negotiation.

Target Audience:

- Insurance professionals involved in underwriting, claims, and policy administration.
- Risk management and compliance officers.
- Actuaries and financial analysts in the insurance sector.
- Professionals from reinsurance companies and brokers.

Program Outline:

Unit 1:

Introduction to Life Insurance

- Overview of the history and evolution of life insurance.
- Detailed analysis of different life insurance policies: term, whole, universal, and variable life.

- Breakdown of policy components: premiums, death benefits, and cash value.
- The role and significance of life insurance in personal financial planning.
- Key factors influencing the choice of life insurance policies for individuals.

Unit 2:

Life Insurance Underwriting and Risk Assessment

- The steps involved in the life insurance application and approval process.
- Understanding risk factors such as age, health, and lifestyle in underwriting.
- The importance of medical and non-medical requirements in underwriting.
- Use of mortality tables and actuarial science in determining policy terms.
- Techniques for classifying and pricing life insurance risks.

Unit 3:

Introduction to Reinsurance

- Definition and key purposes of reinsurance in the insurance industry.
- Comparison of proportional and non-proportional reinsurance types.
- Explanation of reinsurance treaties: facultative vs. treaty reinsurance.
- How reinsurance helps insurance companies manage large risks.
- The financial and operational benefits of reinsurance for insurers.

Unit 4:

Reinsurance Operations

- Steps to structuring effective reinsurance programs.
- Detailed walkthrough of the reinsurance claims process.
- Tools for managing relationships with reinsurers and resolving disputes.
- Monitoring the performance and profitability of reinsurance arrangements.

Unit 5:



Regulatory Frameworks and Future Trends

- Overview of the regulatory requirements governing life insurance and reinsurance.
- In-depth look at Solvency II and its impact on the industry.
- Examination of international regulations affecting life insurance and reinsurance.
- Emerging trends like digitalization and InsurTech in the sector.