



● 7 CPD Hours | Intermediate

Fundamentals of Proportional Property Reinsurance Treaty Pricing

[Register Here](#)



13 October 2025



9.00 a.m. to 5.00 p.m.



Face-to-Face Training

Programme Highlights

This course provides participants with a solid understanding of the core principles and methodologies in pricing proportional property reinsurance treaties. Through practical examples and interactive discussions, participants will explore essential pricing techniques and factors impacting treaty terms, structure, and pricing strategy.



For Whom

- Junior to mid-level underwriters and actuaries specializing in reinsurance.
- Insurance and reinsurance brokers who want to deepen their knowledge of treaty pricing.
- Risk managers and finance professionals within insurance companies who seek a better understanding of reinsurance pricing mechanics.
- Actuarial and analytical professionals transitioning into reinsurance or pricing roles.

Key Learning Objectives

At the end of the programme, participants should be able to:

- Understand the fundamental concepts of proportional reinsurance and its types (Quota Share and Surplus Share).
- Identify the components involved in pricing property proportional treaties, including risk factors, nature and volatility of ceded portfolio, historical experience & loss ratios, and expense considerations.
- Apply basic pricing models and calculations in proportional reinsurance.
- Recognize the impact of treaty structure, terms, and market conditions on pricing strategies.
- Discuss recent trends and challenges in reinsurance treaty pricing, including the influence of emerging risks.

Programme Outline

Introduction to Proportional Reinsurance

- Definition, purpose, and types of proportional reinsurance (Quota Share, Surplus Share)
- Key distinctions between proportional and non-proportional reinsurance

Principles of Proportional Property Reinsurance Treaty Pricing

- Components of pricing: ceded portfolio volatility, ceded premium volume, historical experience & loss ratios, commission structures, and profit margin
- The role of historical data and exposure analysis in pricing

Pricing Models and Calculations

- Basic calculations for proportional treaty pricing
- Adjustments for varying retention and limit structures
- Consideration of expenses, ceding commissions, and profit-sharing arrangements

Impact of Treaty Structure and Terms on Pricing

- Understanding retention limits, ceding percentages, and terms
- Effect of these factors on treaty pricing and risk allocation and cession pattern

Market Conditions and Emerging Trends

- The influence of market cycles, capital availability, and underwriting performance
- Trends in proportional reinsurance, including considerations of climate risk, economic volatility, and evolving regulations

Programme Leader

Charles Robertson is a seasoned insurance and reinsurance professional with over 50 years of experience, including 14 years with Norwich Union across the UK, Singapore, and Kuala Lumpur; 10 years as a Non-Marine Reinsurance Treaty Underwriter in London with Unione Italiana (UK); 12 years at Aon Benfield in London; and the last 26 years at Aon Reinsurance Solutions in Singapore, where he currently serves as a Senior Director in the Technical Advisory Group. He advises on reinsurance across ASEAN, South Korea, and the Indian sub-continent.

Programme Fee

Full Course Fee: S\$414.20 (incl. of 9% GST)

SINGAPORE COLLEGE OF INSURANCE

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