Singapore College of Insurance

REGIONAL ROUTES

7 CPD Hours | Intermediate

Essentials Of Non-Proportional Property Reinsurance Treaty Pricing

Register Here

14 October 2025

9.00 a.m. to 5.00 p.m.

Face-to-Face Training

Programme Highlights

This course offers a thorough introduction to the principles and methodologies behind pricing non-proportional property reinsurance treaties. Participants will delve into the complexities of pricing structures in respect of Excess of Loss (XOL) and Aggregate Stop Loss, exploring the impact of protected portfolio volatilily, portfolio past experience & loss scenarios, attachment points, and reinsurance layering on treaty pricing.

For Whom

- Actuaries and underwriters specializing in reinsurance or transitioning into treaty pricing roles.
- Insurance and reinsurance brokers interested in gaining a foundational understanding of non-proportional pricing.
- Risk and finance professionals within insurance companies who want to deepen their knowledge of treaty pricing.
- Junior to mid-level professionals in reinsurance with a focus on analytical or pricing functions.

Key Learning Objectives

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

- Understand the fundamental concepts of non-proportional ,reinsurance, including its primary structures Per Risk Excess of Loss (PRXL), Catastrophe Excess of Loss (Cat XL) and Stop Loss.
- 2Identify key factors influencing the pricing of the above noted non-proportional treaties, such as attachment points, limits, and reinstatements.
- Apply basic pricing models and calculations to the above noted non-proportional treaties.
- Assess the impact of loss scenarios, risk profiles, aggregate exposures, and catastrophic events on pricing.
- Recognize the role of market conditions and emerging risks in shaping non-proportional property reinsurance treaty pricing.

Programme Outline

Introduction to Non-Proportional Reinsurance

- Definition and purpose of non-proportional reinsurance
- Overview of key non-proportional structural considerations for both Risk and Catastrophe Excess of Loss treaties and Aggregate Stop Loss

Principles of Non-Proportional Treaty Pricing

- Key components: layer attachment, limits, reinstatements, and margins dependent on nature of cover provided viz., risk, cat, aggregate.
- Understanding retention levels and their influence on pricing

Pricing Models and Calculations

- Basic pricing methodologies for Excess of Loss and Aggregate Stop Loss
- Working with exposure curves, frequency, and severity data in pricing models
- Calculating risk premiums and applying risk loadings

Impact of Loss Scenarios and Catastrophic Events

- Understanding how catastrophe modeling affects cat non-proportional pricing
- Influence of aggregate exposures and high-severity losses on cat XL pricing
- Historical risk loss profile on per risk XL pricing

Market Trends and Emerging Risks in Non-Proportional Pricing

- Effects of market cycles, capital influx, and catastrophic events on pricing
- Emerging considerations, such as climate change, economic conditions, and regulatory factors

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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