



Singapore College
of Insurance

Intermediate Level

Alternative Risk Transfer for Employee Benefits: Understanding Pools & Captives

Register for

In Person Session

Or

Virtual Access



3 August 2026



3 CPD hours



2.00 p.m. – 5.00 p.m.
(Singapore Time)



Hybrid Mode
(Singapore College of Insurance / Virtual Mode)



Rising healthcare costs and evolving multigenerational workforce needs are reshaping how organisations fund employee benefits. This session explores how alternative financing strategies—such as multinational pooling and captive solutions—can unlock greater control, efficiency, and sustainability.

This session challenges conventional thinking by exploring Alternative Risk Transfer (ART) strategies—multinational pooling and captives—unlocking greater precision in how benefits are structured and funded, organisations can deliver more relevant, personalised, and meaningful benefits that better align with diverse workforce needs—strengthening engagement, wellbeing, and retention.



Target Audience

This programme is designed for:

- HR and Rewards Professionals
- Employee Benefits Specialists
- Insurance and Employee Benefits Brokers
- Corporate Risk Managers
- Finance and Treasury Professionals
- Captive Insurance Managers
- Insurance Underwriters and Account Managers
- Professionals involved in multinational employee benefits programmes



Key Learning Outcomes

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

- Understand the role of Alternative Risk Transfer (ART) in employee benefits financing.
- Explain the key features and operation of multinational employee benefits pools.
- Describe how captive insurance structures can be utilised for employee benefits programmes.
- Evaluate the benefits, limitations, and practical considerations of pools and captives.

Programme Topics

Introduction to Alternative Risk Transfer for Employee Benefits

- Employee benefits risk financing landscape
- Why organisations are exploring ART solutions
- Key drivers and market developments

Multinational Employee Benefits Pools

- What is a pooling arrangement?
- How pools operate
- Financial and operational considerations
- Benefits and challenges of pooling

Employee Benefits Captives

- Overview of captive insurance structures
- Incorporating employee benefits into captives
- Strategic and financial benefits
- Governance and operational requirements

Comparing Pools and Captives

- Key differences between the two approaches
- Suitability for different organisations
- Decision-making considerations

Practical Considerations and Market Trends

- Regulatory and compliance considerations
- Stakeholder engagement and implementation challenges
- Emerging developments in employee benefits financing
- Case examples and discussion



Programme Fee

Face-to-face Training: S\$218.00 (inclusive of 9% GST)

Virtual Instructor-led Training: S\$163.50 (inclusive of 9% GST)

A 10% Group Discount is also applicable for organisations registering a minimum of three participants.



Programme Leader

Ms. Juliet Kwek

Head of People Solutions, Greater China
Lockton, Hongkong

Juliet Kwek is Head of People Solutions, Greater China, Lockton, Hongkong. She is an executive leader in the insurance and consulting sectors, with deep expertise in employee benefits, health and risk financing, and benefits strategy across Asia Pacific. She is recognized for driving digital innovation, improving mental health access, and shaping client-focused solutions during times of change. Juliet regularly contributes to industry publications and events, sharing insights on employee benefits and risk management.

Singapore College of Insurance

PEI Registration No.: 199408491M

Period of PEI Registration: 26-09-2023 to 25-09-2027



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