



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Risk Finance Principles for Insurance Solutions

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 242562 · NQF Level 5 · 5 Credits · 2 Days

COURSE OVERVIEW

This course equips learners with a foundational understanding of risk finance principles, enabling them to identify, analyse and propose appropriate insurance solutions for various risk scenarios. It bridges the gap between theoretical risk concepts and practical insurance applications, ensuring learners can confidently recommend risk transfer mechanisms.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	242562
Accreditation	SAQA Accredited · NQF Level 5 · 5 Credits
Duration	2 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Demonstrate an understanding of the fundamental principles of risk finance and their application to insurance.
- Analyse different types of risk (pure, speculative, financial, operational) and their financial implications.
- Evaluate the role of insurance as a risk transfer mechanism within a broader risk management framework.
- Apply risk finance concepts to calculate premiums, deductibles, and limits for basic insurance products.
- Propose appropriate insurance solutions for given risk scenarios based on cost-benefit analysis.

WHO SHOULD ATTEND

- This course is designed for insurance professionals, risk managers, financial advisors, and anyone involved in risk assessment or insurance solution design who seeks to deepen their understanding of risk finance fundamentals.

COURSE OUTLINE

Day 1: Foundational Risk Finance Concepts

- Introduction to risk finance: definitions and scope
- Risk financing mechanisms: retention, transfer, and hybrid approaches
- Cost of risk: expected losses, risk control costs, and risk financing costs
- Insurance as a risk transfer mechanism: premiums, deductibles, and limits
- Captive insurance and alternative risk transfer (ART) methods
- Time value of money and discounting in risk finance
- Regulatory and accounting considerations in South Africa
- Case study: Analysing a simple risk financing decision

Day 2: Advanced Applications and Practical Integration

- Reinsurance structures: proportional, non-proportional, and alternative
- Pricing insurance products: actuarial methods and capital allocation
- Enterprise risk management and risk finance alignment
- Solvency assessment and regulatory capital requirements
- Dynamic financial analysis and scenario testing
- Emerging trends: parametric insurance, catastrophe bonds, and climate risk
- Practical workshop: Building a risk finance model for a product line
- Final assessment: Presenting a risk finance strategy

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **5 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 11,900.00	R 11,900.00
1	In-House	R 15,400.00	R 15,400.00
1	On-Campus (Pretoria)	R 17,800.00	R 17,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
25 Aug 2026	26 Aug 2026	On-Campus	Bangkok, Thailand
25 Aug 2026	26 Aug 2026	On-Campus	Shenzhen, China
25 Aug 2026	26 Aug 2026	On-Campus	Abu Dhabi, UAE
27 Aug 2026	28 Aug 2026	On-Campus	Victoria Falls, Zimbabwe
27 Aug 2026	28 Aug 2026	On-Campus	Harare, Zimbabwe
27 Aug 2026	28 Aug 2026	On-Campus	Durban, South Africa
31 Aug 2026	01 Sep 2026	On-Campus	Harare, Zimbabwe
31 Aug 2026	01 Sep 2026	On-Campus	Victoria Falls, Zimbabwe

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 242562) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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