



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

Insurance for Complex Commercial and Corporate Enterprises

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

Unit Standard 243169 · NQF Level 5 · 10 Credits · 7 Days

COURSE OVERVIEW

This course equips learners with advanced knowledge and insight into insurance principles and practices as they apply to complex commercial and corporate enterprises. Participants will develop the ability to analyze, evaluate, and manage sophisticated insurance solutions tailored to large-scale business risks, ensuring compliance with South African regulatory frameworks. The course bridges theoretical understanding with practical application, enabling professionals to make informed decisions in the dynamic corporate insurance environment.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	243169
Accreditation	SAQA Accredited · NQF Level 5 · 10 Credits
Duration	7 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply advanced insurance principles to evaluate and address the unique risk profiles of complex commercial and corporate enterprises.
- Analyze the legal and regulatory requirements governing insurance contracts for corporate clients in South Africa.
- Evaluate different insurance products and structures to recommend optimal coverage for multi-faceted business operations.
- Design comprehensive risk management strategies integrating insurance solutions for corporate entities.
- Demonstrate the ability to assess and negotiate insurance terms, conditions, and premiums for complex commercial risks.
- Implement effective claims management processes and dispute resolution mechanisms within a corporate insurance context.

WHO SHOULD ATTEND

- This course is designed for insurance professionals, risk managers, financial advisors, and corporate executives who are involved in the procurement, management, or advisory of insurance for large commercial and corporate entities.
- It is also suitable for learners pursuing further qualifications in insurance or risk management.

COURSE OUTLINE

Day 1: Fundamentals of Commercial and Corporate Insurance

- Introduction to commercial and corporate insurance
- Types of enterprises: SMEs vs complex commercial vs corporate
- Regulatory bodies: FSCA, Prudential Authority, and SAIA
- Key legislation: Insurance Act, Long-term and Short-term Insurance Acts
- Principles of insurance contracts
- Risk management fundamentals for large enterprises

Day 2: Risk Assessment and Underwriting for Complex Enterprises

- Risk identification techniques for large enterprises
- Underwriting process: information gathering, analysis, decision-making
- Risk assessment models: qualitative and quantitative
- Emerging risks: cyber, climate, geopolitical
- Risk mitigation strategies: loss prevention, risk transfer
- Case study: Underwriting a corporate risk

Day 3: Commercial Property and Business Interruption Insurance

- Commercial property insurance: buildings, contents, stock
- Valuation methods: replacement cost, market value, indemnity
- Business interruption insurance: gross profit, increased cost of working
- Additional covers: machinery breakdown, electronic equipment, goods in transit
- Policy conditions: average, excess, sub-limits
- Exclusions and extensions for complex risks

Day 4: Liability Insurance for Corporate Enterprises

- Public liability: premises, operations, and completed operations
- Product liability: manufacturing, design, and warning defects
- Professional indemnity: errors and omissions
- D&O; liability: duties, breaches, and indemnification
- Employers' liability and COIDA
- Cyber liability: data breaches, network security, privacy
- Environmental liability: pollution and remediation

Day 5: Specialised Covers: Marine, Aviation, and Engineering

- Marine insurance: cargo, hull, freight, and liability
- Marine clauses: Institute Cargo Clauses, navigation limits
- Aviation insurance: hull, liability, passenger, and third-party
- Engineering insurance: contractors all risks, erection all risks
- Machinery breakdown and delay in start-up
- Case study: Insuring a construction project

Day 6: Claims Management and Dispute Resolution

- Claims process: notification, investigation, assessment, settlement
- Claims documentation and evidence gathering
- Policy interpretation and coverage determination
- Fraud detection: red flags and investigation techniques

- Dispute resolution: mediation, arbitration, ombudsman
- Case study: Handling a large corporate claim

Day 7: Integrated Risk Solutions and Future Trends

- Integrated risk management and insurance programmes
- Captive insurance: formation, benefits, and management
- Alternative risk transfer: finite risk, securitisation
- Insurtech innovations: telematics, usage-based insurance
- Regulatory updates: Solvency Assessment and Management (SAM)
- Future trends: climate risk, pandemic cover, ESG
- Capstone: Designing a corporate insurance programme

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 **10 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 29,600.00	R 29,600.00
1	In-House	R 38,500.00	R 38,500.00
1	On-Campus (Pretoria)	R 44,400.00	R 44,400.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	18 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	19 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	20 Aug 2026	On-Campus	Pretoria, South Africa
13 Aug 2026	21 Aug 2026	On-Campus	Abu Dhabi, UAE
14 Aug 2026	24 Aug 2026	On-Campus	Durban, South Africa
14 Aug 2026	24 Aug 2026	On-Campus	Mauritius
17 Aug 2026	25 Aug 2026	On-Campus	Harare, Zimbabwe
17 Aug 2026	25 Aug 2026	On-Campus	Dubai, UAE

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 243169) 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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