



4D Group

## Proportional Reinsurance

### Who would benefit?

This course has been designed for those who require a basic understanding of proportional reinsurance.

### Objective

To give an understanding of why insurers buy Quota Share and Surplus Treaties, how these operate and to explain in detail the difference between them and the main clauses used.

### Content

- The use of proportional treaties
- How proportional reinsurance fits in with an insurer's complete reinsurance programme
- A detailed description of treaties in relation to the classes of business in which they are commonly used and the differences between Quota Share and Surplus
- A proportional treaty slip is examined and the main treaty clauses
- Profit commission
- Ceding commissions
- Reserving
- Cash loss
- Accounting and portfolio transfers are examined in detail
- Mixing Quota Share and Surplus

### Duration

Half day

### Pre-requisites

It is assumed anyone attending this course has either attended or has the knowledge provided by:

Reinsurance: Introduction

### Suggested follow-on courses

Non-Proportional Reinsurance

Facultative Reinsurance