

Solvency II & Risk-Based Capital (RBC)

Geneva (Switzerland)

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Introduction

Solvency frameworks and risk-based capital management have become essential foundations for insurance companies seeking to maintain financial stability, manage complex risk exposures, and ensure their ability to meet future obligations. As insurance markets continue to evolve, with increasing product complexity, changing risk profiles, and expanding regulatory expectations, organizations require advanced methodologies that enable effective risk assessment and establish a clear connection between risk exposure, capital requirements, and financial resilience.

The Solvency II & Risk-Based Capital RBC course provides a comprehensive understanding of the regulatory frameworks, analytical methodologies, and capital management approaches used to evaluate solvency positions and manage capital according to risk levels. The course examines the fundamental principles of Solvency II, including its three-pillar structure covering quantitative requirements, governance standards, and disclosure and transparency obligations, in addition to the Risk-Based Capital RBC frameworks used to measure insurers' capacity to absorb different types of risks.

The course focuses on the relationship between enterprise risk management, capital assessment, quantitative risk models, and regulatory supervision. It explores the evaluation of underwriting risk, market risk, credit risk, and operational risk, while examining their impact on capital requirements, solvency ratios, and overall financial strength.

In addition, the course addresses the role of corporate governance, Own Risk and Solvency Assessment ORSA, stress testing, and scenario analysis in supporting strategic decision-making within insurance organizations. It provides participants with a structured understanding of how effective capital management frameworks can improve resource allocation, strengthen risk oversight, and support long-term financial sustainability in line with international practices.

Course Objectives

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

- Understand the core principles of the Solvency II framework and its regulatory requirements.
- Analyze the concept of Risk-Based Capital RBC and its role in solvency management.
- Evaluate the relationship between different risk categories and capital requirements within insurance organizations.
- Understand the structure and practical applications of the three pillars of Solvency II.
- Analyze underwriting, market, credit, and operational risks and their impact on capital adequacy.
- Apply methodologies used for assessing regulatory capital and economic capital requirements.
- Understand approaches for calculating capital requirements through standard formulas and internal models.
- Evaluate capital adequacy under different risk scenarios and changing market conditions.
- Analyze the role of governance frameworks and enterprise risk management in strengthening solvency positions.
- Understand the principles of Own Risk and Solvency Assessment ORSA and its importance in strategic

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planning.

- Apply stress testing and scenario analysis techniques to evaluate financial resilience.
- Analyze the relationship between capital management, investment decisions, and operational strategies.
- Understand solvency reporting, disclosure requirements, and regulatory communication practices.
- Evaluate the impact of regulatory changes on insurance risk management strategies.
- Develop the ability to apply risk-based capital frameworks in supporting executive decision-making processes.

Course Outlines

Day One: Solvency Frameworks and Risk-Based Capital Foundations

- Understanding the concept of solvency and its importance in insurance financial stability.
- Evolution of regulatory frameworks and financial supervision in the insurance sector.
- Principles, structure, and objectives of the Solvency II framework.
- Understanding the three pillars of Solvency II and their practical implications.
- Relationship between risk exposure, capital requirements, and solvency levels.
- Introduction to Risk-Based Capital RBC frameworks and their objectives.
- Difference between regulatory capital and economic capital.
- Role of regulatory authorities in assessing insurers' ability to withstand risks.

Day Two: Risk Measurement and Regulatory Capital Requirements

- Classification of major risk categories affecting insurance organizations.
- Analysis of underwriting risk and its impact on capital requirements.
- Evaluation of market risk and investment portfolio exposures.
- Assessment of credit risk and counterparty risk considerations.
- Measurement and management of operational risk within capital frameworks.
- Methodologies for calculating Risk-Based Capital requirements.
- Analysis of risk diversification effects on capital needs.
- Evaluation of the relationship between risk exposure and required capital levels.

Day Three: Capital Models and Solvency Assessment Methodologies

- Designing economic capital measurement frameworks.
- Application of standard models in evaluating capital requirements.
- Principles of developing internal risk and capital models.
- Analysis of assumptions used in capital assessment models.
- Evaluation of data quality and reliability in quantitative risk models.
- Measuring capital adequacy and identifying capital gaps.
- Applying stress testing and scenario analysis methodologies.
- Interpreting capital model outputs to support strategic decisions.

Day Four: Governance, ORSA, and Risk Management under Solvency II

- Role of corporate governance in maintaining solvency and financial resilience.
- Risk management structures aligned with regulatory expectations.
- Understanding Own Risk and Solvency Assessment ORSA.
- Integrating risk management practices with strategic planning.



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- Role of senior management and boards in risk oversight.
- Capital management policies and resource allocation strategies.
- Solvency reporting, disclosure, and transparency requirements.
- Managing regulatory changes and their impact on insurance organizations.

Day Five: Advanced Applications and Future Developments in Insurance Capital Management

- Emerging developments in global solvency frameworks.
- Application of advanced analytics in risk and capital measurement.
- Use of big data approaches in improving risk models.
- Role of predictive modeling in capital management decisions.
- Integration between Risk-Based Capital and enterprise risk management.
- Developing capital strategies that support financial sustainability.
- Evaluating future trends in insurance regulatory frameworks.
- Reviewing key concepts and connecting them with practical insurance applications.

Why Attend This Course: Wins & Losses!

- Develop a comprehensive understanding of Solvency II & Risk-Based Capital RBC frameworks and their role in strengthening insurance organizations' financial resilience.
- Improve the ability to analyze the relationship between capital requirements, risk measurement, and solvency management.
- Enhance knowledge of risk assessment methodologies covering underwriting, market, credit, and operational risks.
- Understand the regulatory structure of Solvency II and the importance of governance in effective risk management.
- Strengthen the ability to evaluate capital adequacy and link financial analysis with regulatory requirements and long-term planning.
- Improve understanding of quantitative models used for risk measurement and economic capital assessment.
- Enhance the ability to interpret solvency reports, risk indicators, and capital performance measures.
- Understand the connection between enterprise risk management, capital planning, and financial sustainability.
- Gain insights into international best practices for implementing risk-based capital frameworks.
- Develop the ability to support executive decisions related to capital allocation, risk management, and financial optimization.

Conclusion

The Solvency II & Risk-Based Capital RBC frameworks represent major developments in insurance risk management and solvency regulation. These frameworks provide organizations with structured methodologies to measure risk exposures, determine capital requirements, and strengthen their ability to meet future financial obligations. With increasing complexity in insurance products and evolving regulatory environments, understanding these frameworks has become essential for improving financial resilience, governance effectiveness, and strategic decision-making.

The Solvency II & Risk-Based Capital RBC course provides a structured exploration of the principles and methodologies associated with risk-based capital management, starting from solvency framework components and risk classification through capital requirement calculations, governance structures, model management, and

A graphic of a chessboard with several chess pieces (pawns, knights, and a king) on it. The pieces are in shades of grey and gold. The text 'UK Training PARTNER' is overlaid on the right side of the chessboard.

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regulatory reporting. The course also demonstrates how quantitative risk analysis can be integrated with financial and strategic decisions within insurance organizations.

Applying solvency and risk-based capital methodologies enables insurers to improve risk assessment capabilities, optimize capital allocation, and achieve a stronger balance between growth objectives and financial stability. The integration of risk management, governance practices, and capital planning enhances transparency, improves decision quality, and supports sustainable institutional performance.

Through studying Solvency II & Risk-Based Capital RBC concepts, participants gain practical knowledge of evaluating financial risks, analyzing capital requirements, and understanding the connection between actuarial models, risk management frameworks, and regulatory expectations. This knowledge supports organizations in developing more effective and resilient approaches for managing uncertainty and responding to future economic and regulatory changes within the insurance industry.

A graphic of a chessboard with several chess pieces. A large gold king piece is in the foreground, with a silver pawn and a silver knight behind it. In the background, there are concentric circles and the text 'UK Training PARTNER'.

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