



أفضل ممارسات التأمين المتقدمة في العالم العربي: ضمانات الدولة والجمعيات

Duration: 5 Days

Language: ar

Course Code: PO5-121

Objective

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

- Explain the role and importance of state and association guarantees in insurance markets
- Evaluate guarantee mechanisms across life, health, and property insurance
- Understand the regulatory and legal frameworks governing guarantees
- Assess the financial and risk implications of guarantees on insurers and policyholders
- Apply advanced strategies to align insurance practices with national and association-level safety nets

Audience

:This course is ideal for

- Insurance professionals and underwriters
- Risk managers and actuaries
- Compliance officers and regulatory affairs specialists
- Financial advisors working in insurance and reinsurance
- Professionals in insurance associations or supervisory bodies

Training Methodology

The course uses a combination of expert-led presentations, real-world case studies, regulatory analysis, and interactive discussions. Participants will evaluate international models of guarantee schemes and apply insights to practical insurance scenarios

Summary

This specialised course explores advanced insurance mechanisms, with a particular focus on state-backed guarantees and insurance association guarantee schemes. Participants will gain a deep understanding of how these frameworks function to protect policyholders, stabilise the insurance market, and mitigate systemic risks. The course examines regulatory contexts, risk-sharing models, and practical applications across different types of insurance, including life, health, property, and liability

Through case studies and practical analysis, attendees will learn how to design, evaluate, and implement insurance strategies that incorporate guarantee mechanisms, ensuring both compliance and enhanced risk management practices

Course Content & Outline

Section 1: Introduction to Insurance Guarantees

- Definition and purpose of guarantee mechanisms
- Distinguishing between state guarantees and association-backed guarantees
- Historical evolution and role in protecting policyholders

Section 2: State Guarantee Systems

- Models of state insurance guarantees in different jurisdictions
- Financial backstopping and government interventions
- Advantages and challenges of state-backed frameworks

Section 3: Association Guarantee Schemes

- Functions of insurance associations in guarantee provisions
- Funding models: pre-funded vs post-funded schemes
- Case studies of guarantee associations in Europe and North America

Section 4: Regulatory & Legal Frameworks

- Global and regional regulations governing guarantees
- Supervisory authority roles and enforcement practices
- Impact of Solvency II, NAIC, and other regulatory models

Section 5: Strategic Applications in Insurance Practice

- Integrating guarantees into insurance product design
- Risk-sharing strategies for insurers and policyholders
- Future trends: digitalisation, cross-border insurance, and systemic risk protection

Certificate Description

Holistique Training عند إتمام هذه الدورة التدريبية بنجاح، سيحصل المشاركون على شهادة إتمام التدريب من (e-Certificate) وبالنسبة للذين يحضرون ويكملون الدورة التدريبية عبر الإنترنت، سيتم تزويدهم بشهادة إلكترونية من Holistique Training.

وخدمة اعتماد التطوير المهني (BAC) معتمدة من المجلس البريطاني للتقييم Holistique Training شهادات ISO 29993، ISO 21001 أو ISO 9001 كما أنها معتمدة وفق معايير (CPD) المستمر.

لهذه الدورة من خلال شهادتنا، وستظهر هذه النقاط على شهادة إتمام (CPD) يتم منح نقاط التطوير المهني المستمر واحدة عن كل ساعة CPD يتم منح نقطة CPD، ووفقاً لمعايير خدمة اعتماد Holistique Training التدريب من لأي دورة واحدة نقدمها حالياً CPD حضور في الدورة. ويمكن المطالبة بحد أقصى قدره 50 نقطة

Categories

الشؤون القانونية والعقود، القيادة والإدارة

Related Articles



Smart Choices: Overcoming Challenges in Insurance Decisions

Choosing the right insurance involves understanding types, assessing needs, and weighing cost-benefit. Key steps include comparing premiums, deductibles, coverage, and insurer reliability. Avoid pitfalls like underestimating coverage or ignoring policy details. Consult .professionals and consider future needs for optimal protection and peace of mind