Advanced Valuation of Insurance Companies and Portfolios Training

Professional Development Training Course Outline

Category	Insurance	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Training Course on Advanced Valuation of Insurance Companies & Portfolios is designed for professionals and executives seeking cutting-edge expertise in insurance portfolio valuation, actuarial modeling, and risk-based capital assessment. As the global insurance industry evolves, valuation professionals must understand not only traditional techniques but also emerging trends such as IFRS 17, ESG integration, and AI-enhanced financial modeling. This course equips learners with practical tools and insights into valuing life, health, and P&C (Property & Casualty) insurance companies, offering a solid foundation for strategic decisions, mergers, acquisitions, and portfolio management.

In this dynamic environment of regulatory shifts, volatile capital markets, and technology-driven transformation, this course integrates global standards and forward-looking valuation strategies. Whether you’re a financial analyst, actuary, or portfolio manager, you'll gain advanced knowledge in embedded value, fair market value, and economic capital, supported by real-world case studies, practical tools, and robust valuation models.

Programme Curriculum

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13 Learning Objectives with Trending Keywords

1. Analyze insurance company balance sheets using advanced actuarial valuation techniques
2. Calculate and interpret embedded value and appraisal value metrics
3. Model fair value accounting under IFRS 17 and Solvency II
4. Apply Discounted Cash Flow (DCF) and stochastic models to insurance portfolios
5. Evaluate risk-based capital and economic capital frameworks
6. Integrate environmental, social, and governance (ESG) factors into valuation models
7. Leverage AI and machine learning for predictive financial valuation
8. Understand the impact of interest rate volatility on life insurance valuation
9. Perform valuation for mergers and acquisitions in insurance sectors
10. Develop strategies using portfolio optimization and diversification techniques
11. Quantify policyholder behavior and lapse rates in model assumptions
12. Implement valuation governance, controls, and audit readiness
13. Benchmark valuation against global best practices and market standards

Target Audiences

1. Actuaries and actuarial analysts
2. Financial and investment analysts
3. Insurance company executives
4. M&A professionals and private equity specialists
5. Risk managers and portfolio managers
6. Regulatory and compliance officers
7. Valuation consultants and auditors
8. CFOs and corporate finance teams

Course Duration: 10 days

Course Modules

Module 1: Fundamentals of Insurance Valuation

- Overview of insurance business models
- Key valuation drivers and indicators
- Types of insurance portfolios
- Regulatory frameworks overview
- Key valuation metrics: EV, MCEV
- **Case Study: Traditional Life Insurance Valuation vs. Market Consistent Approach**

Module 2: Actuarial Models and Forecasting Techniques

- Life and P&C actuarial models
- Mortality, morbidity, and lapse assumptions
- Reserve and liability estimation
- Premium and claims forecasting
- Model risk and validation techniques
- **Case Study: Building a Mortality Forecast Model for a Life Portfolio**

Module 3: IFRS 17 & Financial Reporting

- IFRS 17 overview and impact on valuation
- Measurement models: GMM, VFA, PAA
- CSM and liability calculations
- Transition requirements and disclosures
- IFRS 17 vs. Solvency II comparisons
- **Case Study: IFRS 17 Transition Impact on Life Insurer's Financials**

Module 4: Discounted Cash Flow Valuation for Insurers

- Principles of DCF for insurance entities
- Projections of future profits and cash flows
- Discount rate selection and sensitivity
- Terminal value estimation
- Scenario testing and stress analysis
- **Case Study: DCF Valuation of a Multiline Insurer**

Module 5: Risk-Based Capital and Economic Capital

- RBC and economic capital principles
- Risk categorization and measurement
- Capital adequacy assessment
- VaR and TVaR in insurance
- Integration with enterprise risk management
- **Case Study: Economic Capital Assessment for a Health Insurer**

Module 6: Valuation for Mergers & Acquisitions

- Valuation methods in M&A deals
- Adjusted book value and comparable transactions
- Due diligence in insurance acquisitions
- Synergy evaluation
- Deal structuring and price negotiation
- **Case Study: Acquisition Valuation of a Regional P&C Insurer**

Module 7: Portfolio Optimization Techniques

- Principles of modern portfolio theory
- Asset-liability matching
- Diversification strategies
- Risk-return trade-off analysis
- Optimization algorithms for insurers
- **Case Study: Portfolio Rebalancing for Solvency Optimization**

Module 8: Embedded Value and Appraisal Value

- Embedded value components
- Adjusted net asset value
- Value of in-force business (VIF)
- Appraisal value vs. market value
- Capital cost adjustments
- **Case Study: Embedded Value Valuation of a Bancassurance Business**

Module 9: ESG Considerations in Valuation

- ESG metrics and ratings for insurers
- Integration of ESG into cash flow projections

- Climate risk and sustainability premiums
- Regulatory trends on ESG disclosures
- Impact on valuation multiples
- **Case Study: ESG Valuation Adjustments in European Insurers**

Module 10: AI & Machine Learning in Insurance Valuation

- Machine learning for pricing and risk modeling
- AI for claims and behavior prediction
- Predictive modeling in capital forecasting
- Automation in valuation processes
- Governance and ethical AI use
- **Case Study: AI-Driven Reserve Estimation for Auto Insurance**

Module 11: Interest Rate Modeling

- Term structure and interest rate models
- Yield curve construction
- Sensitivity analysis of valuation metrics
- Hedging interest rate risks
- Interest rate scenarios in DCF models
- **Case Study: Valuation of Long-Duration Liabilities in Rising Rate Environment**

Module 12: Lapse and Policyholder Behavior Analysis

- Behavioral economics in insurance
- Modeling lapse and persistency
- Pricing and valuation impacts
- Dynamic lapse assumptions
- Stress testing behavioral factors
- **Case Study: Lapse Risk Modeling for a Universal Life Product**

Module 13: Reinsurance Valuation and Capital Relief

- Reinsurance structures and valuation
- Capital relief and solvency benefits
- Risk transfer effectiveness
- Embedded value impact
- Accounting treatments for reinsurance
- **Case Study: Valuing a Quota Share Reinsurance Treaty**

Module 14: International Valuation Standards and Governance

- Overview of global valuation standards
- Governance frameworks for valuation
- Internal controls and audit trails
- Reporting and transparency
- Review mechanisms and approvals
- **Case Study: Governance Failure and Its Impact on Insurer Valuation**

Module 15: Final Integrated Valuation Project

- Real-world insurance company simulation
- Model building and scenario analysis
- ESG and AI integration
- Capital adequacy testing

- Executive presentation of findings
- **Case Study: Comprehensive Valuation of a Cross-Border Insurance Group**

Training Methodology

- Expert-led instructor sessions with practical insights
- Hands-on model-building exercises using Excel and Python
- Breakout workshops with guided case studies
- Interactive quizzes and group discussions
- Access to premium resources, templates, and frameworks
- Real-time valuation simulation labs

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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