



**20
25**

WORKSHOP

UNDERSTANDING NON- PROPORTIONAL REINSURANCE



DATE: APRIL 22, 2025



10:00AM TO 1:30PM

WORKSHOP FACILITATOR

**MR. DARIUS HORMUSJI SIDHWA - FCII
CHIEF EXECUTIVE OFFICER & DIRECTOR
PRUDENTIAL INSURANCE BROKERS**



VENUE

NIC Building 6th Floor,
Abbasi Shaheed Road
Shahrah-e-Faisal, Karachi

TARGET AUDIENCE

Underwriters, Reinsurance Department,
Claims Professionals, Insurance Brokers
and Loss Adjusters

LEARNING OUTCOMES

- Understanding and use of Risk profile
- Determining gross / net retention (Priority / Deductible)
- Protecting risk /accumulation of risks and facultative placements
- Determining GNPI and pricing of non-proportional program on working layers / catastrophe layers (single risk / accumulation of risks)
- Preparation of XOL treaty slip and Placement of Subscription and Non-subscription basis
- Understanding reinstatement of capacity and calculation of reinstatement premium minimum deposit and final earned premium
- Negotiating XOL reinsurance program
- Arranging combined Proportional / Non Proportional Program.

COURSE CONTENTS

- Non-Proportional Reinsurance
- Risk Profile
- PML / Sum Insured basis cession to treaty
- Pricing of Treaties / Facultative Risks
- Preparation of treaty / facultative slips
- Excess of loss Program
- Types of XOL - single , Catastrophe and Stop loss
- Combined treaties program
preparation of quarterly accounts / annual portfolio

Pakistan Insurance Institute

NIC Building, 6th Floor, Abbasi Shaheed Road, Shahrah-e-Faisal Karachi
Tel: 021-35611063 & 64 Email: customer.service@pii.com.pk Web: www.pii.com.pk

April 10, 2025

Circular No: PII - 09/2025

Pakistan Insurance Institute is organizing a half day workshop on the topic of:

Understanding Non-Proportional Reinsurance

Date : April 22, 2025
Time : 10:00 am to 1:30 pm
Refreshment break : 11:30 am to 11:45 am
Venue : Institute's premises located at NIC Building
6th Floor, Abbasi Shaheed Road
Shahrah-e-Faisal, Karachi
Participation fee : Rs. 10,000 per person
Workshop Facilitator : Mr. Darius Hormusji Sidhwa - FCII
Chief Executive Officer & Director
Prudential Insurance Brokers

You are requested to please send your nominations by **April 17, 2025**. For further details / information please contact the office of the Institute.

For further enquiries you are requested to please contact the office of the Institute or visit our website at www.pii.com.pk



Tabish Pervez
Customer Service Assistant

PROFILE

Mr. Darius Hormusji Sidhwa
Chartered Accountant , FCII (UK)
CEO of Prudential Insurance Brokers

A Veteran Insurance Leader and Educator with Over Four Decades of Industry Excellence. A Fellow of the Chartered Insurance Institute (FCII, UK), has had a distinguished career in the insurance industry spanning over four decades.

In 1991, he joined EFU General Insurance Ltd., where he served as Executive Director, contributing significantly to human resources, reinsurance, and professional training. He also established a non-life technical training institute recognized by the SECP, and led in-house training divisions across Pakistan.

In recognition of his services to the Pakistan His expertise in negotiating reinsurance programs and his leadership in the industry were further demonstrated through workshops conducted for organizations like the Pakistan Insurance Institute (PII), Lahore Insurance Institute (LII), and Pakistan Reinsurance Company Limited (PRCL).

Insurance industry in Technical Training and Reinsurance, Insurance Association of Pakistan (IAP) accorded to him, Life Time Achievement Award on 28 September, 2024.