



# **Training Courses**

**Business Solution  
For The Insurance Services  
Industry**



## **First: Professional Insurance Programs**

- 1) Fundamental of Risk & Insurance.**
- 2) Individual life Insurance Policies.**
- 3) Group life Insurance Policies.**
- 4) Non life Insurance Policies.**
- 5) Reinsurance principles and its practical problems.**
- 6) Claims handling I.**
- 7) Claims handling II.**
- 8) Introduction to takaful.**
- 9) Application of Takaful insurance (in life)**
- 10) Application of Takaful insurance (in property)**
- 11) Health Care Insurance.**
- 12) Medical care insurance.**



- 13) Accident and liability insurance  
(theoretical  
Presentation and its applicants)**
- 14) Hull Insurance.**
- 15) Introduction to Underwriting skills.**
- 16) Advanced Underwriting skills I.**
- 17) Advanced Underwriting skills II.**
- 18) Introduction to Agriculture.**
- 19) Engineering Insurance practice &  
applications.**
- 20) Credit Insurance.**
- 21) Developing time management skills  
in  
Insurance companies.**
- 22) Developing insurance skills for non  
specialists.**



## **Second: Financial & Managerial Programs**

- 1) Risk management.**
- 2) Developing marketing skills**
- 3) Real estate investment management.**
- 4) Financial analysis in insurance companies.**



## **5) Modern Approach for Analysis and Measure Risk in Insurance Companies Portfolio.**



## **Third: Statistical Programs**

- 1) Principles of statistical analysis.**
- 2) Intermediate statistical analysis.**
- 3) Statistical analysis and prediction.**



**And here exist a lot of other Specialized Programs**  
**EII: Fire, Motors, Liabilities, and So on**



Title : Fundamental of Risk & Insurance.  
 Type : Training Course  
 Level : Introduction  
 Date :  
 Duration: 5 Days

### About the program

This program provides an insight into the principal definitions and mechanism of risk and insurance.

This program will also discuss methods of handling risk, the insurance market, the duties of brokers and agents and their responsibilities.

### Learning outcomes

At the end of the program, participants should be able to:

- Acquire the essential knowledge of risk and insurance technical and legal principal of insurance.
- Understand the principals, concepts, and underline contract applied in the insurance market.
- Identify the difference between brokers duties and responsibilities.

Understand the methods of handling risk.

### Who should attend

This program is made available to:  
 Newly recruited personal.

### Program outline

- Risk management concept
- Concept of risk, hazard, perils, loss.
- Types of risks.

Risk management techniques

- \* avoiding
- \* controlling
- \* Accepting
- \* Transferring

- Insurance concept

Definition  
 Insurable risks  
 Types of insurance.  
 Insurance market

- Brokers and agents

Definition  
 Duties  
 Responsibilities

- Insurance policy

Fundamental of contract law.  
 Types of contracts  
 Contract: general requirements  
 Contract analysis

- Insurance market

- Application
- Global market
- Egyptian market

Fee :



(Including program materials, hard copy + soft copy + power point)





Title : Individual life Insurance policies  
 Type : Training  
 Level : Intermediate  
 Date :  
 Duration : 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of life insurance policies, participants will understand the policy wordings and claims settlement.

#### Learning outcomes

At the end of the program, participants should be able to:

- Describe the methods that organizations have used over the years to fund life insurance and distinguish among those methods
- Explain how the level premium pricing system operates.
- Identify the methods an insurer might use to change the price of a life insurance policy after it has been issued.
- Describe the coverage provided by term life insurance policies and determine when the premium charged for term life insurance coverage may increase.

- Distinguish between renewable term life insurance and convertible term life insurance.
- Identify (the features, modified, joint) whole life insurance and recognize how these plans of insurance differ from one another.
- Describe the characteristics of endowment insurance.
- Identify some types of supplemental benefits that life insurance policies may provide.
- Explain how a life insurance policy's coverage can be expanded to insure more than one individual.
- Understand insurance policies.

#### Who should attend?

This program is made available to: Personal who attended the fundamental of risk and insurance course. who work in life insurance and bank assurance fields.

#### Program outline

Introduction to life insurance policies' structures.

- Definition
- Properties of life risks and policies.

Analysis of life insurance policies.

- Methods of funding life insurance.
- Characteristics of term life insurance products.
- Plans **of term life insurance** coverage.
- Features **of term life insurance** policies.
- Needs met by **life insurance**.
- Cash value **life insurance** (Traditional, Modified, Joint ) **whole life insurance**
- Last survivor life insurance
- Family policies.
- A newer generation of cash value products.

- Supplemental benefit.
- Standard policy provisions.

Fee [redacted]:

(Including program materials, hard copy + soft copy + power point)



Title	: Group life Insurance Policies
Type	: Training
Level	: Intermediate
Date	:
Duration	: 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of life insurance policies; participants will understand the policy wordings and claims settlement.

#### Learning outcomes

At the end of the program, participants should be able to:

- Identify the parties to a group insurance contract.
- Describe the operation of the probationary period and the actively-at-work requirement.
- Identify situations in which a group member's coverage terminates while the group policy remains in force.
- Contrast insurer –administered plans with self –administered plans.
- Describe how group life insurance is regulated.

- Describe the purpose and operation of benefit schedules in group life insurance policies.
- Identify the features of group term insurance plans, group accidental death and dismemberment plans, group permanent plans, and group creditor life insurance plans.
- Understand insurance policies.

#### Who should attend?

This program is made available to: Personal who attended the fundamental of risk and insurance course.

#### Program outline

Introduction to life insurance policies' structures.

- Definition
- Properties of life risks and policies.
- Group insurance contracts .
- Group insurance policy provisions.
- Regulation of group life insurance .
- Group life insurance policy provisions
  - Benefit amounts
  - Beneficiary designation
  - Conversion privilege
  - Misstatement of age.
  - Settlement options.
- Group life insurance plans
  - Group term life insurance.
  - Accidental death and dismemberment insurance.
  - Group cash value life insurance.
- Policy's analysis

Fee :

(Including program materials, hard copy + soft copy + power point)



Title	: Non life Insurance Policies
Type	: Training
Level	: Intermediate
Date	:
Duration	: 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of non life insurance policies, participants will understand the policy wordings and claims settlement.

#### Learning outcomes

At the end of the program, participants should be able to :

- Obtain a good understanding on development of standard fire policy ,flexa, risk coverage and loss of profits .
- Obtain a better understanding on the operational aspects of liabilities (General, auto, product, professional liability) and engineering insurance [contractors all risks (car), erection (ear), electronic equipments, contract plant machinery.
- Understand insurance policies.
- Add value to their existing knowledge in fire, marine, auto, and accident insurance.

#### Who should attend?

This program is made available to: Personal who attended the fundamental of risk and insurance course.

#### Program outline

Introduction to non life insurance policies' structures.

- Definition
- Properties of non life risks and policies.

Fire Insurance Policy

- Economic background
- Development of the standard fire policy

- Policy structure.

- \* Declarations
- \* Insuring agreement
- \* Conditions
- \* Miscellaneous provisions
- \* Endorsements

- FLEXA.

- Risks coverage

- Loss of profit

- Motor insurance policy

- \* Overview of personal auto policy (PAP)

- \* Policy structure

- \* Claim settlement

- \* Policy's analysis

#### 1- General liability

- Loss exposure policy

- Premises and operations

-

- Contractual liability

- Contingent liability

#### 2- Commercial general liability policy (CGL)

- Policy structure

- Policy's analysis

#### 3- - Engineering

A-The history of engineering insurance.

B-Definition.

C-Policy's analysis.

- Machinery insurance.
- Erection all risks insurance.
- Contractors all risks insurance.

- Electronic Equipment insurance.
- Contract plant machinery.
- Loss of profit.

Fee :

( including program materials, hard copy + soft copy + power point)



Title : Reinsurance principles and its practical problems  
 Type : Insurance  
 Level : Introduction  
 Date :  
 Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of the concept reinsurance and importance of reinsurance. This program will discuss the forms of reinsurance agreements between the direct insurer and reinsurer. This program will also discuss the recent trends in reinsurance market.

### Learning outcomes

At the end of the programme, participants should be able to:

- Understand the end of reinsurance and the technical and economic importance of it.
- Explain the forms of reinsurance agreements.
- Obtain a better under standing on the problems emerged from reinsurance.

- Describe the recent trends in reinsurance field.

### Who should attend

This program is made available to:

- Persons who work in reinsurance department in insurance companies and persons who work in industrial sector which is responsible for insurance portfolio.

### Program outline

1. Reinsurance concept.
2. The importance of reinsurance.
3. Reinsurance technical accounts.
4. The macro and micro economic importance of reinsurance.
5. The forms of reinsurance agreement.
6. Proportional reinsurance agreement.
7. Non-proportional reinsurance agreement.
8. Reinsurance problems.
  - Claims handling.
  - Exchange rate problem.
  - Solving reinsurance problems
9. Recent trends in reinsurance.
10. Case studies.





Title : Claims Handling I  
Type : Training Course  
Level : Introduction  
Date :  
Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of claims handling process.

This program will also discuss investigation cause of loss, liability, damages. The program will discuss the application in the different insurance lines (marine, fire, accident and liability claims)

### Learning outcomes

At the end of the program, participants should be able to:

Acquire the essential knowledge of claim handling process.

Understand the principals, concepts, and steps of claim handling .

Identify the framework for coverage analysis and understand the general investigation tools.

### Who should attend

This programme is made available to people working in claim department.

### Program outline

- Claim Handling Process.
  - \* Insurance policy instruction.
  - \* Framework for coverage analysis.
  - \* Claim handling process applications
- Investigation of cause of loss, liability, and damages.
  - \* Basis of legal liability
  - \* General investigation tools
  - \* Property damages
  - \* Claim investigation
  - \* Bodily injury investigation
- Case studies in marine claims
- Case studies in fire claims
- Case studies in accidents and liability claims



Title : Claims Handling II  
 Type : Training Course  
 Level : Introduction  
 Date :  
 Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of advanced claims handling process.

The program will discuss the application in the different insurance lines (marine , fire , accident and liability claims) and the insurance found, also discuss the good faith principle and handling claims. The program will discuss the ethics and professionalism and the negotiation skills.

### Learning outcomes

At the end of the program, participants should be able to:

Acquire the essential knowledge of claim handling process.  
 Understand the principals, concepts, and steps of claim handling .

Identify the framework of good faith and insurance fraud and negotiations skills.

### Who should attend

This programme is made available to people working in claim department.

### Program outline

- Insurance fraud.
  - 1- Importance of Insurance Fraud Detection.
  - 2- Types of Insurance Fraud.
  - 3- Motives of Insurance Fraud
  - 4- Factors that Insurance Fraud.
  - 5- Fraud Indicator and Fraud Efforts
- Good faith claim handling: - .
  - 1- Low of Bad Faith.
  - 2-Parties to a Bad Faith Claim.
  - 3-Bases of a Bad Faith Claims.
  - 4-Damages Resulting From Bad Faith.
  - 5-Defences to Bad Faith claim.
  - 6-Elements of Good Faith Claim Handling
- Ethics and professionalism
  - 1-Important of professionalism .
  - 2-Ethical and professional Dilemmas .
  - 3- Ethical and professional Standard.
- Negotiation:-
  - 1- Negotiation Skills.
  - 2- Claim Negotiation Process.
  - 3- Claim Negotiation Variables.
  - 4- Claim Negotiation Techniques.
  - 5- Claim Negotiation Techniques to avoid common pitfalls in claim negotiation .



Title	: Introduction to takaful Insurance
Type	: Takaful Training Course
Level	: Introduction
Date	:
Duration	: 5 days

#### About the program

This program aims to provide an Introduction to the theoretical Takaful Insurance as an alternative product of Commercial Insurance which agree with religious laws of Moslems. This Program will also discuss the difference between takaful Insurance and Commercial Insurance also it will discuss the required modification in commercial Insurance to be in agree with religious laws of Moslems.

#### Learning outcomes

At the end of the program, participants should be able to:

- Identify the parties of Takaful Insurance Contract.
- Knowing the concept of risk, the types of risk and risk management Methods.
- Describe the opinion of religious Laws of Moslems about the various types of commercial Insurance.
- Knowing the agreement and the difference between the

commercial Insurance and takaful Insurance.

- Explain the required modification in commercial Insurance to be in agree with religious laws of Moslems.
- Describe the concept of takaful Insurance and its principle.
- Explain Takaful Insurance Contract.
- Identify the success requirement of takaful Insurance .

#### Who should attend?

This program is made available to People working in takaful Insurance companies and the people who works as Insurance intermediate

#### Program outline

- 1) Elements of Insurance activities (Insurance-insured-Beneficiary-insurance company-risk-benefits-premium-surplus)
- 2) The difference between Insurance types:-
  - Commercial Insurance and its types (life-property-responsibility)
  - Noncommercial Insurance (mutual Insurance-Cooperative insurance-social Insurance-private pension schemes )
- 3) The religious laws objections about commercial Insurance.
- 4) The principle of takaful Insurance
  - Technical principles
  - Legal principles
  - Legal Basics
  - The agreement and the difference between Traditional commercial Insurance and takaful Insurance

- The proposed aspect for takaful Insurance contract.
- 5) success requirement of takaful Insurance



Title	: Application of takaful insurance (in life)
Type	: Training Course
Level	: Introduction
Date	: / / 200
Duration	: 5 days

#### About the program

This program aims to provide a comprehensive understanding of application for takaful insurance in life insurance products.

This program will discuss the basics of underwriting in Takaful life insurance and how to settle claims.

#### Learning outcomes

At the end of the program participants should be able to:

- Understand a full idea of applied sides in Takaful life insurance.
- Distinguish between commercial life insurance and Takaful life insurance.
- Describe various types of Takaful life insurance policies.

#### Who should attend?

This program is made available to People working in takaful Insurance companies and the people who works as Insurance intermediate

#### Program outline

- 1) The concept of Takaful life insurance (development of Takaful life insurance-countries' experience in Takaful life insurance)
- 2) Takaful life insurance principles ( benefits – contributions)
- 3) Risk elements in Takaful life insurance.
- 4) How to determine contributions in Takaful life insurance.
- 5) Individual policies of Takaful life insurance (conditions – coverage).
- 6) Group policies of Takaful life insurance (conditions – coverage).
- 7) Family Takaful mortgage (risk element- how to determine contributions )
- 8) Takaful life insurance which is related with investment units.



Title	: Application of takaful insurance( in property)
Type	: Training Course
Level	: Introduction
Date	: / / 200
Duration	: 5 days

- 1) The concept of Takaful property insurance (development of Takaful property insurance- countries' experience in Takaful property insurance)
- 2) Takaful general insurance principles ( benefits – contributions)
- 3) Risk elements in Takaful property insurance.
- 4) How to determine contributions in Takaful property insurance.
- 5) Policies of Takaful property insurance (conditions – coverage).

#### About the program

This program aims to provide a comprehensive understanding of application for takaful insurance in property insurance products.

This program will discuss the basics of underwriting in Takaful property insurance and how to settle claims

#### Learning outcomes

At the end of the program participants should be able to:

- Understand a full idea of applied sides in Takaful property insurance.
- Distinguish between commercial property insurance and Takaful property insurance.
- Describe various types of Takaful property insurance policies.

#### Who should attend?

This program is made available to People working in takaful Insurance companies and the people who works as Insurance intermediate

#### Program outline



Title	: Health Care Insurance
Type	: Training
Level	:
Date	: / / 200
Duration	: 5 days

#### About the programme

This programme is an application for The concept and management Techniques of Health care Programmes and the types of these programmes.

This Programmes will Concentrate on the strategies of Health care Programmes.

This Programme will discuss the contracts for Health care and How to market its service . Also it will discuss Claim Handling and Cost determination of these Programmes which will be used in pricing.

#### Learning outcomes

At the end of the programme, participants should be able to:

- Explain Basics of health care Programmes management
- Describe Types of health care and its services.

- Identify strategies of health care programmes.
- Explain how to market health care services .
- Identify the cost in health care and claim Handling.

#### Who should attend?

This programme is made available to: Personal who attended Health Programmes management.

#### Programme outline

- Basics of health care management.
- Types of managed care.
- Strategies & relations of managed care.
- Sales& marketing
- communication & customer services .
- HMO: structure & internal management
- Claim Handling
- Cost containment



Title : Medical care insurance  
 Type : Training Course  
 Level :  
 Date :  
 Duration: 5 Days

### About the program

This program provides an insight into the concept and management of illness risk and how to insure this type of risk . This program will discuss underwriting and pricing for medical care insurance. This program will also discuss practical problems and sides which emerge in application this type of insurance and how to solve it.

### Learning outcomes

At the end of the programme, participants should be able to:

- Describe types of risks in medical insurance.
- Explain medical insurance policies and its types.
- Show how to underwrite in medical insurance.
- Explain how to introduce service in medical insurance( insurance

- companies – medical management companies).
- Understand how to settle claims in medical insurance.
- Describe moral hazard and its impact on medical care cost.

### Who should attend

This program is made available to:

- Persons who attended medical care insurance course.

### Program outline

1- Types of risks in medical insurance and the management techniques.

2 –Medical insurance policies

- Types of medical insurance policies
- Condition, coverage, exceptions and indemnifications limits of medical insurance policies.

3 –Underwriting in medical insurance.

4- Techniques introducing service in medical insurance

- Introduce service through insurance company.
- Introduce service through medical management companies.

5- Supervision and control on companies which provide medical insurance.

6- How to settle claims in medical insurance and the problem of claim settlement.

7- Serious diseases and moral hazards and its impact on medical insurance cost and pricing.





Title : Accident and liability insurance (theoretical presentation and applied presentation)  
 Type : Training Course  
 Level : Intermediate  
 Date :  
 Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of the concept of accident and its type.

This program will discuss the policies which insure the accident risks. It will also discuss some case studies of these policies.

### Learning outcomes

At the end of the programme, participants should be able to:

- Understand the concept of accident and its types.
- Explain accident policies, its risks and its conditions.
- Know how to underwrite in accident insurance policies.

- Know how to settle claims in accident insurance.
- Describe the problems in the accident insurance applications and how to solve these problems.

### Who should attend

This program is made available to persons who work in auto insurance department and responsible for the auto claims settlement.

### Program outline

#### 1- The concept of accident and its types.

- Hazard in accident insurance.
- Risk management.
- Underwriting in accident insurance.
- Basics of pricing in accident insurance.

#### 2 – Travel insurance policy

- Conditions.
- Coverage.
- Exceptions.
- Claims.
- How to sell travel insurance policy in Egyptian market.
- Practical Problems in travel insurance policy.

#### 3 –Professional liability insurance.

- Physician liability.
- Engineer liability.
- Lawyer liability.
- Experts liability.
- Accident liability

#### 4- Banking policy

- Condition.
- Coverage.
- Exception.
- Indemnifications.
- Practical problems.

- How to develop banking policies.

#### 5- Credit insurance policies

- Types of credit insurance policies.
- Developing of credit insurance policies.



Title : Hull Insurance.  
 Type : Training Course  
 Level : Introduction  
 Date :  
 Duration: 5 Days

### About the program

This program provides an insight into the principal definitions and mechanism of hull insurance.

This program will also discuss cases of handling marine risks, the marine insurance market, the duties of brokers and agents and their responsibilities in hull insurance.

### Learning outcomes

At the end of the program, participants should be able to :

Acquire the essential knowledge of marine insurance policies. Understand the principals, concepts, and underline contract applied in the marine insurance market.

Identify the technical and legal principal of insurance.

(Including program materials, hard copy + soft copy + power point)

Discuss the application of the doctrine of proximate cause to marine insurance.

### Who should attend

This program is made available to:  
 People working in marine department.

### Program outline

- Development and basic principal of marine insurance.
- Insurable interest.
- Insurance value.
- Disclosure and representations  
The policy and related issue
- The policy.
- Double insurance.
- Warranties.
- The voyage.

- Loss and payment
- Loss and abandonment.
- Partial loss.
- Measure of indemnity.

- Marine underwriting  
 Definition  
 Insurable risks  
 Types of insurance.  
 Insurance market

- Cargo insurance  
 Definition  
 Cargo risks.  
 Cargo rating.

- Hull insurance  
 Fundamental of contract law.  
 Types of contracts  
 Contract : general requirements  
 Contract analysis  
 - marine Insurance pricing  
 - principal of risk assessment and rating of marine risks.

Fee :





Title : Introduction to Underwriting skill.

Type : Training Course

Level : Introduction

Date : 16 / 11 / 2008

Duration: 5 Days

### About the program

This program provides an insight into the purpose and mechanism of underwriting.

This program will also discuss underwriting as decision making, it will discuss some study cases in marine and fire underwriting.

Also it will discuss financial analysis.

### Learning outcomes

At the end of the program, participants should be able to:

Acquire advanced knowledge of underwriting.

Understand the principals, concepts, and steps of underwriting .

Identify the decision making process.

The steps of underwriter as a decision maker.

### Who should attend

This program is made available to people working in underwriting departments and attended the introduction to underwriting

### Program outline

- What is underwriting.
- Underwriting activities.
  - ❖ Staff underwriting activities.
  - ❖ Line underwriting activities.
  - ❖ Underwriting authority.
- Establishing underwriting policy
  - ❖ Capacity.
  - ❖ Regulation.
  - ❖ Personal.
  - ❖ Reinsurance
- Implementing underwriting policy.
  - ❖ Underwriting guidelines.
  - ❖ Underwriting audits.
  - ❖ Measuring underwriting result.
- The underwriting process
  - ❖ Gathering information.
  - ❖ Identifying, developing and evaluating alternatives.
  - ❖ Selecting an alternatives.
  - ❖ Implementing the decision.
  - ❖ Monitoring the account.
  - ❖

- Underwriting information.
- Application for property underwriting.
- Application for liabilities.

Application for personal.



Title : Advanced Underwriting skills I.  
 Type : Training Course  
 Level : Introduction  
 Date : 16 / 11 / 2008  
 Duration: 5 Days

### About the program

This program provides an insight into the purpose and mechanism of underwriting.

This programme will also discuss details of underwriting process as well as the application in the different insurance lines (property-liability and personal commercial underwriting).

The program will measure the underwriting results

### Learning outcomes

At the end of the programme, participants should be able to:  
 Acquire the essential knowledge of underwriting and reinsurance  
 Understand the methods of handling underwriting also some advanced underwriting technique like pricing (rate making, underwriting in property

insurance and how to design underwriting policy.

### Who should attend

This programme is made available to people working in underwriting departments.

### Program outline

1- Reinsurance as a decision making.

- Rate making
  - Rate making basis.
  - Rate making methods.
  - Actuarial courses

2 - Underwriting direct exposure.

- Introduction to fire insurance.

3 - Cases in marine underwriting (Hull & cargo)

4- Cases in personal insurance

- 5- Designing underwriting policy
- Underwriting policy
  - Underwriting guidelines
  - Underwriting cycles.

Underwriting result.

- Measuring underwriting results.
- Evaluating the performance of individual underwriter.



Title : Advanced Underwriting skills II.  
Type : Training Course  
Level : Introduction  
Date : 16 / 11 / 2008  
Duration: 5 Days

### About the program

This program provides an insight into the purpose and mechanism of underwriting.

This program will also discuss underwriting activities, establishing underwriting policies and underwriting information, also the program will discuss the application in the different insurance lines (property-liability and personal commercial underwriting)

### Learning outcomes

At the end of the program, participants should be able to:

Acquire the essential knowledge of underwriting.

Understand the principals, concepts, and steps of underwriting .

Identify the difference between commercial property, liability and personal underwriting; understand the methods of handling underwriting.

### Who should attend

This program is made available to people working in underwriting departments, and they need more advanced application in underwriting skills.

### Program outline

- Underwriting as decision making.
  - Underwriting decision making process
  - Steps of underwriting decision making process
  
- General liability underwriting
  - Applicant information section
  - Financial information
  - Commercial general liability section
  - Evaluation of the information
  - Alternatives
  - Implement the decision
  - Contractors as insureds
  
- Case studies in Marine Insurance
  
- Case studies in Fire Insurance
  
- Financial analyses
  - Financial statements
  - Financial statements analysis.
  - Ratio analysis







Title : Introduction to Agriculture insurance.  
 Type : Training Course  
 Level : Introduction  
 Date :  
 Duration: 5 Days

### About the program

This program provides an insight into the principal definitions and mechanism of agriculture insurance.

This program will also discuss methods of handling agriculture's risks, the insurance market, the duties of brokers and agents and their responsibilities in agriculture insurance.

### Learning outcomes

At the end of the program, participants should be able to:

Acquire the essential knowledge of agriculture's risks and insurance policies.  
 Understand the principals, concepts, and underline contract applied in the agriculture insurance market.

Identify the technical and legal principal of insurance.

Identify the difference between brokers duties and responsibilities.

Understand the methods of handling agriculture's risks.

### Who should attend

This program is made available to:  
 Newly recruited personal and People working in sales department.

### Program outline

- Agriculture's Risks management concepts
- Concept of risk, hazard, perils, loss.
- Types of agriculture's risks.
- Agriculture's Risks management techniques
  - \* avoiding
  - \* controlling
  - \* Accepting
  - \* Transferring
- Agriculture Insurance concept
- Definition
- Insurable risks
- Types of insurance.
- Insurance market
- Brokers and agents
- Definition
- Duties
- Responsibilities
- Agriculture Insurance policy
- Fundamental of contract law.
- Types of contracts
- Contract : general requirements
- Contract analysis
- Agriculture Insurance market
- Application
- Global market
- Egyptian market





Title	: Engineering Insurance practice & applications
Type	: Insurance
Level	: Advanced
Date	:
Duration	: 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of engineering insurance. This program will discuss various types of engineering insurance policies.

#### Learning outcomes

At the end of the program, participants should be able to:

- Explain the concept of insurance in general and especially engineering insurance.
- Analyze professional types of policies and engineering insurance for example contractors all risks, erection, electronic equipments, contract plant machinery insurance.

#### Who should attend?

This program is made available to:

Persons who work in insurance sector especially who work in engineering insurance.

This program is also made available to persons who work in industry sector or any sector with engineering insurance.

#### Program outline

1. The history of engineering insurance.
2. Erection all risks insurance
  - Overview of engineering insurance.
  - Coverage and exceptions.
  - General conditions of policy.
3. Machinery Insurance
  - Coverage and exceptions.
  - General conditions of policy.
4. Electronic equipment insurance.
  - Coverage and exceptions.
  - General conditions of policy.
5. Contractors all risks insurance.
  - Coverage and exceptions.
  - General conditions of policy.
6. Contractor plant machinery
  - Coverage and exceptions.
  - General conditions of policy.
7. Loss of profit
  - Coverage and exceptions.
  - General conditions of policy.
8. Workshop in respect of engineering insurance.
  - Comparison among engineering insurance policies.
  - Examples of engineering insurance accidents and how to settle it.





Title	: Credit Insurance
Type	: Training
Level	: Introduction
Date	: / / 200
Duration	: 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of the concept of credit or guarantee. This program will discuss Credit Policies analysis and guarantee techniques. This program will discuss Credit insurance applicant and the policy for credit insurance. This program will introduce some case studies.

#### Learning outcomes

At the end of the program, participants should be able to:

- Acquire the essential knowledge of Credit Insurance Basics.
- Identify the financial organization which providing loans.
- Identify programs which concern with loans guarantee.
- Analyses Credit Insurance applicants and general aspect of these policies.
- Explain some case studies of Credit Insurance.

#### Who should attend?

This program is made available to: Persons who work in guarantee department in Insurance Companies and persons who work in SME which concerned with insurance after they have passed the fundamental principles of insurance course.

#### Program outline

1. Loan financing or SME financing.
2. Financial organization which provide loans to SME.
3. Loan guarantee program.
4. Loan guarantees techniques.
  - Small loan guarantee programs.
  - Export credit guarantee programs.
  - Capital transfer guarantees programs for exports.
  - Industry transfer guarantee programs.
5. Loans guarantee mechanisms.
6. Blanket credit insurance policy.
  - Definitions.
  - Contract parties.
  - Premiums and any amounts are received by insurance companies.
  - Insured liabilities.
  - Financial insolvency.
  - Policy analysis explains each part of it.
7. International and Arabic experiments in loan guarantee (American, German, Indian, Egyptian and Iranian Experiments)
8. International organizations role in encouraging and guarantee small and medium loans.

9. Technical Principles for credit insurance and case studies for credit insurance (Pools)



Title : Developing time management skills in insurance companies  
Type : Management  
Level : Introduction  
Date :  
Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of technique and tools of time management.

This program will discuss the role of this technique in facing and claiming work stress for workers in general and especially for managers.

### Learning outcomes

At the end of the programme, participants should be able to:

- Describe skills for time management and how to save and use time.
- Explain the role of time management in facing work stress.

- Identify the importance of time management in planning and controlling operations.

### Who should attend

This program is made available to:

- Persons who attended the developing time management skills in insurance companies course.

### Program outline

#### 1- The concept of time management

- Importance of time elements in management.
- Time spending phenomena.
- Case studies.

#### 2 – Time management skills

- Authorization.
- Staff.
- Meeting management.
- Case studies.

#### 3 – Time management and its role in planning and controlling

- Time planning.
- Controlling on time.
- Time saving and its impact on business cost.





Title	: Developing insurance skills for non specialists
Type	: Training course
Level	: Introduction
Date	:
Duration	: 5 days

#### About the program

This program provides an insight into the principle definitions and mechanism of risk and insurance. It will discuss the legal and technical principles for insurance and its importance for individual and society, it will also concentrate on steps and procedures of insurance contract and explain issuing and claim settlement for various types of insurance.

#### Learning outcomes

At the end of the program, participants should be able to:

- Acquire the essential knowledge of the concept of risk and its types.
- Distinguish among risk, hazards and elements which affect on it.
- Describe the concept of insurance and types.
- Explain legal and technical principles of insurance.

- Identify various types of insurance.
  - Issuing problems
  - Claim settlement problems.

#### Who should attend?

This program is made available to:

- New workers in various insurance which are non specialists.
- New graduates which are not professionals in insurance and wish to work in insurance sector.
- Workers in risk department in institutions which are no professional in insurance.
- Workers in financial departments in various organizations and banks which are concerned with insurance.

#### Program outline

1. Risk definition.
2. Risk managements techniques
3. Insurance market and various types of insurance in Egyptian market.
4. Technical and legal principles of insurance.
5. Insurance contract analysis.
6. Some case studies for life and property.



Title : Risk management and controlling loss  
 Type : Training Course  
 Level :  
 Date :  
 Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of Basics of risk management and its steps in various corporate. This program will discuss the activities of risk management which concerns with risk evaluation, how to control and how to manage risk, Also this program discuss case studies about various types of risks .

### Learning outcomes

At the end of the programme, participants should be able to:

- Explain Basics and steps of risk management.
- Describe the techniques for risk management.
- Identify risk evaluation.
- Explain how to control risk.

- Put the right programme for risk management for persons and corporates.

### Who should attend

his programme is made available to people who attended to risk management and controlling loss. Who work as risk manager and their assistants.

### Program outline

1- The concept of risk and its contents (Risk- Risk types- Elements effecting in risk- Loss and its types ).

2 – Risk management (Concept of risk management- Risk management methods )

3 –Risk evaluation ( Preparing a complete risk management programme – Steps of risk management- Evaluating losses in life risks- Evaluating losses in property risks- Evaluating losses in liability risks)

4- Controlling risk ( Life risks control- Property risks control –Liability risks control)

5- Preparing risks management programme ( Identify risks- Insurance as risk management method – Complete insurance programme- Every activity will have a different programme)

6- Case studies .





Title : Developing marketing skills  
 Type : Training  
 Level : Intermediate  
 Date :  
 Duration : 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of insurance sales skills; participants will understand the insurance business from a marketing perspective, marketing mix, strategic uses of communication.

#### Learning outcomes

At the end of the program, participants should be able to :

- Describe the different types of market.
- Discuss some modern criticisms of marketing.
- Explain product differentiation in the services sector.
- Explain and illustrate the five stages of the product life cycle.
- Explain and illustrate the six components of the marketing mix.
- Explain and illustrate the concept of segmentation.
- Outline the effect of competition on product design.

- Describe the types of market segment or insurance.
- Describe the process of contingency planning.
- Construct an action plan.
- Discuss the main ways in which advertising can be used to communicate the marketing message.
- Describe the activities and benefits of sales promotion.
- Discuss the ways in which the businesses establish their brands.

#### Who should attend?

This program is made available to: People working in sales department, who attended the fundamental of marketing in insurance businesses.

#### Program outline

- Introduction to key concepts.
  - Competition and the free market.
- Product life cycle.
  - Segmentation.
- Marketing positioning.
  - Marketing strategy.
    - Component of a market strategy for services.
    - Different strategy for different markets.
    - Impact of change.
    - Operational marketing, implementation, monitoring and measuring.
- Product development
  - Situational analysis
  - Perception and awareness.
  - Competitors.
  - Product development and management.
- Communication
  - Need for communication.
  - Communication methods.
  - Strategic uses of communication.

Fee :

(Including program materials, hard copy + soft copy + power point)



Title : Real estate investment management  
 Type : Training Course  
 Level :  
 Date :  
 Duration: 5 Days

### About the program

This program aims to provide the participants with a comprehensive understanding of basic concepts for real estate investment steps and the activities which is concerned with real estate investment.

### Learning outcomes

At the end of the programme, participants should be able to:

- Obtain a better understanding on investments from the beginning of land property , the laws which concerned with property or purchasing, various building steps, law procedures, permissions relationships which is required for building and real estate management after marketing.

### Who should attend

This program is made available to:

- Persons who work in real estate investment department in companies which have real estate assets.
- Persons who work in insurance companies especially who work in investment and real estate department.

### Program outline

1- Law procedures for land property or purchasing .

2 – Various building steps.

- Procedures before building.
- Making building permissions from district, water and electricity organization.

3 –Procedures of registration office.

4- The relationship with district and building orders (law and engineering)

5- Review the law wording which concerned with every step of selling or using steps.

6- Marketing real estate parties or planning for using.

7- Maintenance management (real estate –lift- ....ect)

8- New rent law and public relations in the case of real estate renting.



Title : Financial Analysis in insurance companies  
 Type : Training  
 Level : Intermediate  
 Date :  
 Duration : 5 days

#### About the program

This program aims to provide the participants with a comprehensive understanding of financial analyses in insurance companies; participants will understand the financial ratios analyses that are used in insurance business .

#### Learning outcomes

At the end of the program, participants should be able to :

- Describe the relationship and interaction between profit and loss account "income statement" and balance sheet.
- Identify the strengths and weakness of the income statement and balance sheet.
- Outline the influence of stock exchange on reporting.
- Explain and illustrate the six components of the marketing mix.
- Identify significance and value of cash flow statements.

- Describe the various ways of making comparisons and judgments.
- Look intelligently at companies' accounts and management information and use them to draw valid conclusions. Describe the types of market segment or insurance.

#### Who should attend?

This program is made available to:  
 People working in financial and accounting departments.

#### Program outline

- The accounting framework.  
 Accounting standards.
- Stock exchange obligations.
- Insurance companies' money sources.
- The balance sheet.
  - Balance sheet format.
  - Balance sheet items in detail – liabilities and capital.
  - Balance sheet items – assets.
  - Comparative figures.
- Income statement
  - Income statements formats
  - Income statement in detail – revenue account.
  - Changes in capital and reserves.
  - Cash flow statements.
- Financial ratios analysis
  - Solvency ratio.
  - Cover for claims outstanding ratio.
  - Asset reliability ratio.
  - Growth ratio.
  - Liquidity ratio.
  - Profitability ratio
  - Return in capital ratio.
- Supervision of insurance companies.

- Valuation of assets and liabilities.
- Matching and location of assets.
- Annual accounts.
  
- Fee :  
(Including program materials, hard copy + soft copy + power point)





Title : Modern Approach for Analysis and Measure Risk in Insurance Companies Portfolio.

Type : Training Course

Level : Introduction

Date :

Duration: 5 Days

### About the program

This program provides an overview of how the security markets are structured and the economic benefits provided by these markets for insurance company, This program will also discuss methods of risk measurement in insurance companies portfolio.

### Learning outcomes

At the end of the program, participants should be able to :

Develop a basic understanding of portfolio risk.

Understand the principals, concepts, and underline investment decisions.

Understand the methods of handling portfolio risk

Understand how the efficiency of an investment portfolio is measured.

### Who should attend

This program is made available to: People who are working in financial and accounting departments.

### Program outline

- Types of Security Traded.
- Principals of investment risk
- Security selection.
- Measuring portfolio risk.
- Efficient Diversification.
- Measuring the risk of a security.
- Measuring the risk of a real estate.
- Performance evaluation.
- The Sharpe performance measure.
- The Treynor performance measure.

Fee :

(Including program materials, hard copy + soft copy + power point)





Title : Principles of statistical analysis.  
 Type : Training Course  
 Level : Introduction  
 Date :  
 Duration: 5 Days

### About the program

This program provides an insight into the principal, definitions and mechanism of statistics and the statistical packages SPSS.

This program will also discuss how to enter the statistical data to the computer and use SPSS in the statistical analysis.

### Learning outcomes

At the end of the program, participants should be able to:

- Understand what the science of statistics is.
- Demonstrate how statistics applied to real-world problems.
- Differentiate between population and sample data.
- Differentiate between descriptive and inferential statistics.
- Creating and listing data using SPSS.
- Learn about the two types of data (quantitative and qualitative).

- Discuss the rule of statistical thinking in managerial decision making.
- Introduce graphical and numerical descriptive measures for both quantitative and qualitative data.
- Use SPSS in describing data graphically and numerically.
- Develop the notion of random variable.
- Study several types of discrete random variables.
- Study several of continuous random variables.

### Who should attend

This program is made available to: (Persons who are working in research departments, or who are dealing with data and the decision makers). And have passed the introduction course.

### Program outline

- What is the science of statistics
- Key of statistical concepts.
- Statistics and the computer.
- Fundamental elements of statistics (Types of data and types of statistics
- Creating a listing of data using SPSS
- Methods of describing sets of data,
- Graphical methods
- Numerical methods
- Methods of interpreting standard deviation.
- Methods of depicting outliers.
- Graphing bivariate relationships.
- Describing data using SPSS.

- Case study.
- Some types of discrete random variables.
- Some types of continuous random variables.



### **Stage Two**

Title ; intermediate statistical analysis.

Type : Training Course

Level : Intermediate

Date :

Duration: 5 Days

- Test a specific value of the population parameters called Test Of Hypothesis
- Provide a measure of reliability for the test of the hypotheses-called - The Significance Level Of The Test
- Learn how to compare two population using confidence interval and test of hypothesis.
- Discuss the critical elements in the design of a sampling experiments.
- show how to analyze data collected from a design experiment using ANOVA.
- Using one and two sample data and SPSS for testing and make inference.

### About the programme

This programme provides an insight into the principal of inferential statistics and use the SPSS in inference, estimation and testing hypothesis.

### Learning outcomes

At the end of the programme, participants should be able to :

- Understand the sample distribution as the probability distribution.
- Discover that the sample statistics such as the sample mean and sample variance can be used to make decision.
- Use the sample distribution to form a Confidence Interval for the population parameters.

### Who should attend

This programme is made available to:  
( Prsons who are working in research departments, or who are dealing with data and the decision makers). And have passed the introduction course.

### Programme outline

- The concept of a sampling distribution.
- Properties of the sample distribution
- Inference based on a single sample ( estimation and testing and determining the sample size).

- Inference based on two samples ( estimation and testing and determining the sample size).
- Elements of design experiment.

Analyze data using SPSS.



Title : Statistical analysis and prediction.  
Type : Training Course  
Level : Advanced  
Date :  
Duration: 5 Days

### About the program

This program provides an insight into the problem of analyzing and predicting using Regression's technique, ANOVA and Time Series Methods. Using SPSS in estimation, prediction and testing hypothesis.

### Learning outcomes

At the end of the program, participants should be able to:

- Introduce the straight line (simple linear regression) model as a means of relating one quantitative variable.
- Introduce the correlation coefficient as a means of relating one quantitative variable to another.
- Assess how well the simple linear regression model fits the sample data.
- Utilize the simple linear regression model for predicting the value of one variable from

specified value to another variable.

- Introducing a multiple regression model as a means of relating a dependant variable  $y$  to two or more independent variable.
- Show how an analysis of the model's residuals can aid in detecting violations of model assumptions and identifying model modifications
- Discussing the methods of descriptive analysis and experimental smoothing.
- Introducing time series component and analysis.
- Introducing some methods of time series analysis.
- Forecasting trends models.
- Show how to analyze data collected from a design experiment using ANOVA.
- Using one and two sample data and SPSS for testing and make inference.

### Who should attend

This program is made available to: Persons who are working in research departments, or who are dealing with data and the decision makers). And persons who have passed the introduction course.

### Program outline

- Simple linear relation.
- Fitting the model: the least squares approach.
- The coefficient of correlation.
- The coefficient of determination.
- Using the model for estimation and prediction using SPSS.
- Multiple regression models.
- Using the model for estimation and prediction.

- Model building (interaction, quadratic, qualitative and mixed models).
- Residuals analysis.
- Case study using time series analysis and forecasting using SPSS.