

Insurance Institute of India, COI, Mumbai

Virtual Training Session on

Risk Based Capital (CVT) 13th August, 2025

Program Concept and Objectives: In today's increasingly complex and interconnected global insurance market, managing risk and ensuring capital adequacy are critical components of an insurance company's overall strategy. The Risk-Based Capital (RBC) framework, widely adopted by insurance regulators and companies worldwide, provides a structured approach to assessing and managing risk. The RBC framework is designed to ensure that insurance companies maintain sufficient capital to cover potential losses, thereby protecting policyholders and maintaining financial stability. By applying the RBC framework, insurers can better manage their risk exposure, optimize their capital allocation, and make more informed strategic decisions. In this context, the 3-hour virtual training program on the RBC framework is designed to provide insurance professionals with a comprehensive understanding of the framework and its application in practice. Through interactive sessions, case studies, and real-world examples, participants will gain insights into the RBC framework's components, including risk categories, capital requirements, and risk-based capital ratios.

The program is designed to provide insurance professionals with a comprehensive understanding of the RBC framework and its application in practice and equip the insurance professionals with the knowledge, skills and expertise necessary to navigate the complexities of the RBC framework.

COI has created '**Virtual Training (CVT) Rooms**' as a cost-effective mechanism for participants to equip themselves academically at their respective locations.

Key Takeaways from the program: The one day virtual training program will enable the participants to understand and appreciate the following:

- Overview of RBC Framework
- Importance of RBC in ensuring financial stability
- Components of RBC Framework (Risk categories, Ratios)
- Case studies : RBC Applications in Insurance Companies
- Challenges and limitations of RBC Framework

Participant Profile: The Program is mainly designed for Senior and middle level insurance executives interested in understanding the RBC Framework and its implications, Finance and accounting professionals, Risk managers in ERM or related departments responsible for overseeing the financial stability of insurance companies. It may also be useful for insurance professionals seeking to update their knowledge and skills in various aspects of life insurance business.

Duration	Date	Time (IST)	Hours
One Day (CVT)	13 th August 2025	10.30 am - 01.30 pm	3 Hours

Program Fees: ₹ 1770/- (₹ 1500/- plus 18% GST)

Program Coordinator: Mr. Subash Pattanayak (Email: pattanayak@iii.org.in, Contact No: 022-69654204)

How to enroll: [Click here for Registration](#) and for any help/queries please mail to college_insurance@iii.org.in.

Certificate of Participation: Online Certificate in PDF format will be issued to all the participants.

Program ID : CPC

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