

Virtual Training Session on Understanding the Risk Based Capital Framework (CVT) 27th November 2026

Participant Profile:

The Program is strategically designed to benefit

- Senior & Mid-Level Executives, Finance & Actuarial Professionals, Risk Management (ERM) Teams, Strategic Planners.

Program Date:

27 November 2026

Program Duration:

1 day (3hrs-CVT)

Program Time (IST):

10.30 am to 01.30 pm

Program Coordinator:

Mr. Subash Pattanayak, Faculty,

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Program Fees:

Rs. 1770/-

(₹ 1500/- plus 18% GST)

Certificate of Participation:

Online Certificate in PDF format will be issued to all the participant

Register Now

PROGRAM CONCEPT AND OBJECTIVES:

As the global insurance landscape becomes increasingly volatile and interconnected, traditional solvency models are giving way to more sophisticated, risk-sensitive architectures. The Risk-Based Capital (RBC) framework has emerged as the global gold standard, shifting the focus from static capital requirements to a dynamic approach where capital is directly proportional to the actual risks an insurer carries. The RBC framework is the cornerstone of modern financial stability. By aligning capital adequacy with risk profiles, it protects policyholders while allowing insurers to optimize their balance sheets and make data-driven strategic decisions. For Indian insurance professionals, mastering RBC is no longer optional—it is a prerequisite for navigating the industry's transition toward advanced Enterprise Risk Management (ERM) and global regulatory alignment.

This 3-hour intensive virtual masterclass provides a deep dive into the mechanics of RBC, moving beyond theory to provide practical insights into capital allocation, risk categorization, and the strategic implications of RBC ratios.

Upon completion of this session, participants will be able to:

- Deconstruct the RBC Architecture: Understand the fundamental logic of risk-sensitive capital modeling versus traditional fixed-solvency margins.
- Evaluate Risk Categories: Identify and quantify the key drivers of capital requirements, including market, credit, underwriting, and operational risks.
- Analyze RBC Ratios: Capital adequacy ratios to assess a firm's financial health and regulatory standing.
- Optimize Capital Allocation: Apply RBC data to strategic business decisions, pricing and investment.
- Anticipate Transition Challenges: Identify hurdles in implementing RBC and develop strategies

KEY TAKEAWAYS FROM THE PROGRAM:

Focus Pillar	Learning Outcome
Framework Anatomy	A comprehensive overview of the RBC components and the mathematics of risk-weighting.
Strategic Stability	Understanding how RBC acts as an early warning system to prevent insolvency.
Quantitative Ratios	Mastery of RBC ratio calculations and their impact on credit ratings and investor confidence.
Real-World Application	Analysis of global case studies showcasing successful RBC implementation and common pitfalls.
Limitations & Outlook	A critical look at the limitations of RBC models and the future of capital regulation.

PROGRAM TEAM:

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