

# Reinsurance Contract Law and Claims Dispute Practice Training Course

4 – 8 July 2027
Accra

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Training Center

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## Overview

Reinsurance Contract Law and Claims Dispute Practice is a one-week course for insurance legal, underwriting, claims, wordings, broking, compliance, dispute, and risk functions who leave with a Reinsurance Contract and Recovery Decision File. The course connects treaty and facultative reinsurance, contract formation, wording interpretation, claims control, aggregation and allocation, recoveries, dispute clauses, and enforceability checks. Agile Leaders Training Center presents reinsurance contract law as a documented decision discipline.

## Who Should Attend

- Legal functions responsible for reinsurance wording, enforceability, governing law, and dispute strategy
- Underwriting functions responsible for treaty and facultative structures, retentions, limits, and attachment
- Claims functions responsible for notice, cooperation, settlement, allocation, and recovery records
- Wordings and broking functions responsible for placement records, clause consistency, and contract evidence
- Compliance and risk functions responsible for risk transfer, counterparty security, and recoverables oversight

The course assumes participants review insurance or reinsurance contracts and leaves out retail insurance sales, actuarial pricing, and jurisdiction-specific legal advice.

## Departments and Industries

The course supports contract and recovery decisions across insurance, finance, energy, transport, and infrastructure environments.

- Insurer and reinsurer legal, compliance, and company secretariat functions
- Reinsurance underwriting, portfolio, and exposure management units
- Claims, recoveries, reserving, and dispute resolution functions
- Broker placement, contract certainty, and wordings teams
- Captive insurance, energy, transport, and infrastructure risk functions

## Learning Objectives

By the end of this course, participants will be able to:

- Compare treaty, facultative, proportional, and non-proportional structures.
- Build formation, authority, disclosure, and placement evidence records.
- Analyze incorporation, attachment, exclusions, limits, and dispute clauses.
- Apply notice, cooperation, control, and settlement provisions.
- Evaluate aggregation, allocation, recoverables, security, and insolvency effects.
- Produce a locally verified contract and recovery decision file.

## Course Agenda

### Day 1: Reinsurance Structures and Contract Formation

- Treaty, Facultative, Proportional, and Non-Proportional Structure Map
- Cedant, Reinsurer, Broker, and Delegated Authority Responsibility Matrix
- Offer, Acceptance, Placement Slip, Binder, and Final Wording Record
- Disclosure, Representation, and Material Information Review Checklist
- Contract Certainty, Version Control, and Priority of Documents Log

### Day 2: Scope, Attachment, and Wording Interpretation

- Subject Matter, Covered Interest, Territory, and Period Scope Grid
- Attachment, Retention, Limit, Layer, and Reinstatement Calculation Map
- Underlying Policy Incorporation and Original Conditions Cross-Reference
- Exclusion, Warranty, Condition, and Condition Precedent Analysis
- Governing Law, Jurisdiction, Arbitration, and Service Clause Matrix

### Day 3: Claims Notice, Control, and Settlement Recovery

- Claim Notice, Proof, Reservation, and Recoverability Evidence File
- Claims Cooperation, Control, Consent, and Information Rights Protocol
- Follow-the-Fortunes and Follow-the-Settlements Decision Test
- Settlement Reasonableness, Coverage, Good Faith, and Approval Record
- Audit, Access, Reserving, Reporting, and Claim Decision Log

### Day 4: Aggregation, Allocation, and Financial Controls

- Event, Occurrence, Cause, and Series Aggregation Analysis
- Policy Year, Contract Year, Layer, and Exposure Allocation Schedule
- Recoverables, Counterparty Credit, Collateral, and Security Register
- Set-Off, Commutation, Insolvency, and Cut-Through Risk Review
- Dispute Issue, Evidence, Position, Remedy, and Escalation Matrix

## Day 5: Reinsurance Contract and Recovery Simulation

- Exercise: Map Treaty and Facultative Structure Responsibilities
- Exercise: Interpret Attachment, Exclusion, Limit, and Dispute Wording
- Exercise: Apply Claims Cooperation and Settlement Recovery Clauses
- Exercise: Calculate Aggregation, Allocation, and Recoverable Positions
- Capstone Exercise: Build the Reinsurance Contract and Recovery Decision File

## Practical Exercises

The course uses suggested activities to convert contract analysis into reviewable recovery decisions.

- Suggested activity: reconstruct a placement record and identify formation, authority, disclosure, and version-control gaps.
- Suggested activity: test notice, claims cooperation, settlement approval, and follow-the-settlements provisions against a disputed claim.
- Suggested activity: allocate a multi-period loss across contract years, layers, limits, and reinstatements.
- Suggested activity: prepare a dispute matrix linking wording, evidence, governing law, forum, security, and remedy options.

## FAQs

### Who suits reinsurance contract law training, and what does it assume?

It suits legal, underwriting, claims, wordings, broking, compliance, dispute, and risk functions; it assumes participants review insurance or reinsurance arrangements but does not require prior specialization in reinsurance litigation.

### How does reinsurance contract law training differ from general insurance operations training?

Reinsurance contract law training focuses on business-to-business risk transfer, wording enforceability, claims conditions, recoveries, allocation, aggregation, and disputes rather than policy administration, customer service, or retail claims handling.

### What evidence supports a reinsurance recovery claim?

A reinsurance recovery file should connect the executed wording, placement trail, underlying policy, loss facts, notice, cooperation records, settlement basis, allocation method, proof of payment, calculation, security position, and applicable legal requirements.

## How do follow-the-settlements clauses affect reinsurance claims?

Follow-the-settlements clauses may constrain a reinsurer's challenge to a cedant's settlement, but their effect depends on the wording, underlying coverage, good faith, reasonableness, exclusions, conditions, and governing law.

## How are losses aggregated and allocated in reinsurance disputes?

Aggregation and allocation depend on the contract's event, occurrence, cause, series, period, attachment, retention, limit, layer, and reinstatement language, applied to evidence about how losses arose and when exposures attached.

## Conclusion

Participants take back a Reinsurance Contract and Recovery Decision File linking structure, formation, wording, claims conditions, settlement, aggregation, allocation, recoverables, security, and dispute choices. The file makes legal and commercial reasoning traceable across insurer, reinsurer, broker, and adviser functions. The capstone tests its use from placement evidence through a contested recovery.