

# Social insurance and risk management

Audit & Quality Assurance  
Cape Town (South Africa)  
17 - 21 Feb 2025

UK Training

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## Social insurance and risk management

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### Introduction

Risk management is one of the most important tools necessary in the field of business management, and this is not limited to companies with their multiple fields, but even individuals need planning and risk management as well. Every business needs planning on how to deal with issues related to the economy, financial risks and various other risks. Therefore, it is imperative for individuals who develop a map of the risks in life, which can be addressed and transferred based on the severity of the risks surrounding the individual or project. "Prevention is better than cure" and that is why risk management is essential for every organization/individual.

### Objectives of Social insurance and risk management

- Applying insurance concepts and risk management principles in social insurance cases
- Understanding the social insurance market, concepts, legislation, regulations and behaviors related to the provision of social insurance services to provide services in a professional manner
- Understanding the relationship between insurance needs and types of social insurance products, to provide appropriate solutions for social insurance needs
- Understanding the processes of creating, maintaining and terminating social insurance contracts and assessing the impact of changing circumstances on insurance arrangements

### Social insurance and risk management Outlines

#### Day 1

#### Understanding social insurance

- The historical development of social insurance
- Fundamentals of social insurance
- Social insurance: nature and characteristics
- Basic values of social insurance
- Elements of social insurance
- The importance of social insurance

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## Day 2

### The role of social insurance in facing risks

- The difference between social insurance and social security
- Social risks covered by social insurance compensation
- Gulf countries experience in Takaful insurance
- Insurance contract and insurance documents
- Insurance company control system
- Insurance and reinsurance

## Day 3

### Social insurance programmes

- Medical Insurance
- Medical malpractice insurance
- Personal accidents and civil liability
- Workers' injuries and occupational diseases
- Old age and non-occupational disability
- Unprofessional death

## Day 4

### Fundamentals of risk management

- Understanding of risk management
- Hazard preview
- Risk system development
- Risk forecasting and mapping
- The four ways to manage risk
- Risk assessment

## Day 5

### Information analysis

- The need for social insurance through risk management
- Social insurance methods from the perspective of risks
- Negative effects of social insurance
- Cost/benefit analysis of social insurance
- The social and economic effects of the social insurance system

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