



Social Insurance and Risk Management

Online -

20-09-2026

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Course code: BA20 From: 20-09-2026 Venue: Online - Course Fees: 1400 £

Introduction

It is critical to explain the nature/costs of risk, the design and scope of social insurance, the point at which private insurance takes over, and the balance between preserving disadvantaged people, affordability, equity to taxpayers, considerations to keep, risk avoidance, reduction, and transference, the requirements of the profession, asset creation, and support product design.

Within the spectrum of risks, there are those that cannot be protected against due to their contingent and irregular force, and others that, due to cost, make it difficult for many to allow the awards (57% of Americans do not earn enough to pay income tax, and many others in the UK and Europe also earn very little). This is where social insurance comes in.

Individuals, insurance professionals, and other professionals involved in tax, pensions, health and unemployment provisions, actuaries, and risk consultants must all recognize the appropriate balance of private and public sector social insurance terms that provides intergenerational honesty, fairness to taxpayers, disaster mitigation for the disadvantaged, and incentives to work, business, and save.

Sensible financial and risk management, as well as social insurance policy-making, require trust in a privately funded provision to be most prominent within the organizations most capable of providing it, with social insurance holding up a greater symmetry of stability for those genuinely incapable of implementing for themselves.

Recognizing where one set of equipment ends, income sharing/preservation proportions and demographic trends determine the type of private insurance preparation and its purpose, whereas risks organize underwriting and claims policies.

This training course on the role of Social Insurance and Risk Management will highlight:

- How and Why Social Insurance Came Into Being, Its Nature, Purpose, and Limitations
- The Main Social Insurance Programs and Their Advantages and Aims
- Risk / Danger Management By Individuals
- Risks To Businesses / Other Institutions / Risk Management Processes and Frameworks
- Government's Role Within Risk Management / Social Insurance Design / Political Deliberations to Consider
- Emerging Risks / Opportunity For Insurers
- Careful Financial / Risk Planning for Different Kinds of Individuals

Course Objectives of Social Insurance and Risk Management

At the end of this training course, you will acquire to:

- Recognize Various Kinds of Risk, How to Alleviate Them and Where Social Insurance Provides into The Puzzle
- Recognize the Principal Schedules Under Social Insurance (Their Scope and Limitations)
- Long Term Social Insurance
- Emerging Trends and Threats
- Understand The Political, Sociological and Financial Drivers Behind Social Insurance

- Know Which Insurance Products To Create, Market and Sell to Which Markets (B2C / B2B / B2Other)
- Understand Which Insurance Products Have Most Traction in Completing Risk.

Course Methodology of Social Insurance and Risk Management

A mix of narratives, diagrams, matrices in color, and black and white will be used along with NLP style hypnotic language guides, case investigation examples, practical exercises and conversation/analysis with the course leader, each issue will have a bullet-pointed summary.

Organizational Impact of Social Insurance and Risk Management

This training course on Social Insurance and Risk Management will achieve the following:

- Enhanced organization-wide perception of risk and social insurance
- Improved and exceeding relevant and specifically targeted special insurance marketing
- Optimized underwriting and claims manners
- Greater profitability and more supplies under management
- Better employee commitment and productivity
- Enhanced organizational notoriety, image, brand value, and corporate advantage

Personal Impact of Social Insurance and Risk Management

Delegates will achieve:

- Increase highly commercial consciousness about social insurance, individual insurance, and risk
- Hone their existent skills in risk, niche marketing of insurance products and intangibles
- Develop new decision making/policy making skills relevant to social insurance
- Sharpen critical thinking abilities around ambiguity/complexity / finely balanced initiatives
- Become more useful, trusted and valuable employees with better judgment
- Learn how to think strategically and interact with a broader range of people

Target Audience of Social Insurance and Risk Management

This training course is intended for a diverse group of course delegates from various disciplines involved in the provision of private medical insurance, critical illness cover, disability income, accident and health, and unemployment insurance. It includes course participants who are involved in evaluating risks, developing marketing strategies, commissioning treatments, financing them, and determining eligibility in the medical sector.

People work in the public sector at the national, state, regional, and county levels to set public policy, calculate risks, and make trade-offs between different socioeconomic groups, constituencies, and other groups.

This training course is suitable for a wide range of professionals but will greatly profit:

- Management Consultants
- Outsourcers
- Offshore Providers of "white-labeled" services to the private and public sectors within this space

Course Outlines of Social Insurance and Risk Management

DAY 1

How and Why Social Insurance Came Into Being (It's Purpose and Limitations)

- Main Social Insurance Programs
 - Social Security
 - Unemployment Insurance
 - Workmen's Compensation
 - Temporary Disability Insurance
- Health Insurance and Health Services
- Programs for Specific Groups
 - Veterans Benefits
 - Government Employee Retirement Systems
 - Railroad Retirement
- Benefits of Social Insurance
- Trends in Social Insurance
- Introduction to where Private Sector Insurance Fits In

DAY 2

Assistance Programs / Food and Nutritional Assistance

- Types of Social Insurance and Assistance Programs
- Supplementary Security Income
- Temporary Assistance For Needy Families
- Food and Nutrition Assistance
- The Food Stamp Program
- The Special Supplemental Nutrition Program For Woman, Infants, and Children, The National School Lunch Program

DAY 3

Risk and Risk Management

- Risk & Risk Management for:
 - Individuals
 - Businesses
 - Third Sector Organizations
 - Charities
 - Other Organizations
- Types of Risk vs. Products Designed To Mitigate Them By Social Grouping
- The Government's Role Within Risk Management via Social Insurance
- Risk Management Planning & Financial Planning
- Emerging Themes in Risk Management
- Treatment via Insurance Products

DAY 4

Risk Management Methodologies and Frameworks (Lifestyle and Occupation)

- Risk Classification and Types
- Calculation of Risk
 - Likelihood
 - Severity
 - Frequency / Repeatability / Contingent Nature and Factors

- Insurability
- Risk Treatments
- Lifestyle and Occupational Considerations
- Business & Organizational Perspectives
- Trends
- PESTLE Analysis
- Future-proofing Methods Using Insurance as the Solution

DAY 5

Insurance Perspective (Societal, Attitudinal, and Government)

- Key Drivers of Risk / Social Insurance
- Key Gaps in Social Insurance Provision vs. Where Does the Opportunity Lie?
 - Which Socio-Economic Groupings?
 - Which Businesses / Organizations?
- The Future of Social Insurance
- What Do Insurance Marketers Need to Do To Stay Ahead of The Curve?
- What Are The Implications for Salesforce in Insurance, Financial Planning, and Wealth Management?
- Future Financial Planning and Risk Optimization Models