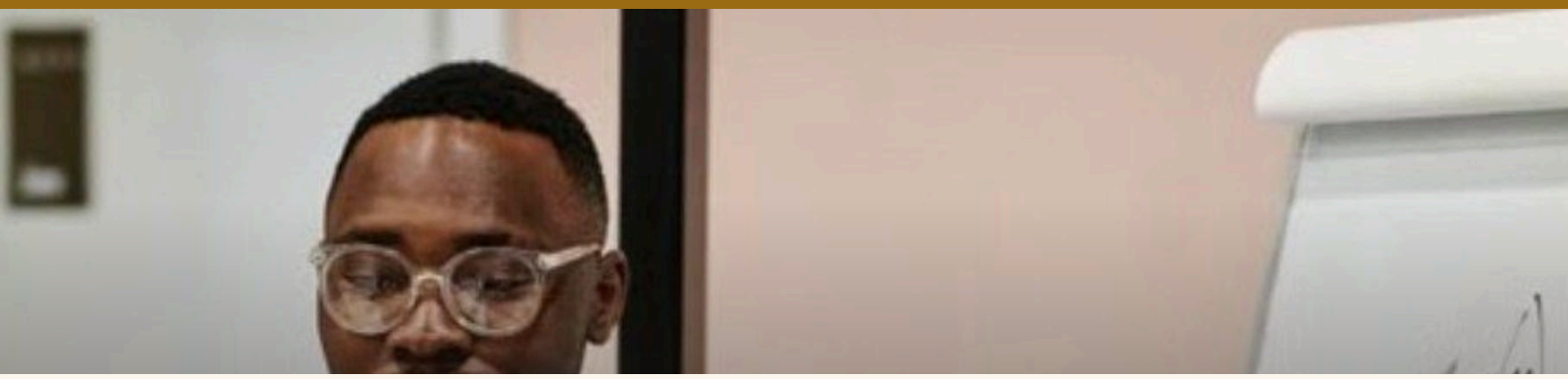


SEYA CAPITAL
INSIGHT · STRATEGY · GROWTH

INSURANCE

Medical Insurance Portfolio Optimisation and Claims Cost Management

Controlling Medical Claims Cost While Building a Sustainable Portfolio

SECTOR	FORMATS	FEE FROM	2027 SESSIONS
Insurance	5 days & 2 weeks	US$ 2,100	3

OVERVIEW

About this course

Medical insurance is under sustained cost pressure almost everywhere — rising provider tariffs, increasing utilisation, medical inflation running well ahead of general inflation, and growing member expectations all combine to squeeze underwriting margins. Insurers that manage their medical portfolios reactively, adjusting premiums only after losses mount, consistently lose ground to those who actively optimise risk selection, provider networks and claims cost management.

This Seya Capital course gives delegates a practical, technically grounded approach to medical insurance portfolio optimisation and claims cost management — covering underwriting and risk segmentation, managed care and provider networks, claims cost control and utilisation review, and the data analytics that tie portfolio strategy together.

2027 SCHEDULE

Dates, venues & fees

DATES	VENUE	FORMAT	FEE PER DELEGATE
18 – 22 Jan 2027	Johannesburg, South Africa	5 days	**US$ 2,200**
25 Jan – 5 Feb 2027	Nairobi, Kenya	2 weeks	**US$ 3,780**
1 – 5 Feb 2027	Nairobi, Kenya	5 days	**US$ 2,100**

Fees exclude travel and accommodation. This course is also available in-house, on dates and at a venue of your choice.

OBJECTIVES

By the end of the course

Participants will be able to:

- Understand the principles of medical insurance portfolio management
- Apply underwriting and risk segmentation techniques to medical business
- Evaluate managed care models and provider network strategies
- Apply claims cost management and utilisation review techniques
- Use data analytics to inform pricing and portfolio optimisation decisions
- Improve the overall sustainability and profitability of a medical insurance portfolio

WHO SHOULD ATTEND

Designed for

This Seya Capital course is suitable for a wide range of professionals, including:

- Medical insurance underwriters and portfolio managers
- Claims managers and utilisation review professionals
- Managed care and provider network managers
- Actuarial and pricing professionals in health and medical insurance
- Insurance brokers and intermediaries placing medical business

PROGRAMME

Course outline

Day One: Foundations of Medical Insurance Portfolio Management

- The structure and dynamics of the medical insurance market
- Understanding medical inflation and its drivers
- Key portfolio management metrics: loss ratio, claims frequency and severity
- Setting a strategic approach to portfolio sustainability
- The relationship between underwriting, provider networks and claims cost

Day Two: Underwriting and Risk Segmentation in Medical Insurance

- Underwriting criteria and risk assessment for medical business
- Risk segmentation by age, occupation and health status
- Group versus individual medical underwriting considerations
- Managing pre-existing conditions and waiting periods
- Practical exercise: segmenting a medical insurance portfolio

Day Three: Managed Care, Provider Networks and Cost Containment

- Principles of managed care and its role in cost containment
- Designing and negotiating provider networks
- Capitation, fee-for-service and other provider payment models
- Pre-authorisation and case management practices
- Practical exercise: evaluating a provider network strategy

Day Four: Claims Cost Management and Utilisation Review

- Principles of claims cost management in medical insurance
- Conducting utilisation review and identifying overutilisation
- Detecting billing irregularities and medical claims fraud
- Managing high-cost and chronic disease claims
- Practical exercise: reviewing claims for cost management opportunities

Day Five: Data Analytics, Pricing Strategy and Portfolio Optimisation

- Applying data analytics to medical portfolio management
- Predictive modelling for claims cost and risk
- Pricing strategy and premium adjustment techniques
- Building a portfolio optimisation strategy
- Course summary, key takeaways and action planning

METHODOLOGY

How you will learn

This Seya Capital course combines structured presentations with case studies, worked exercises and group discussion. Delegates work through real medical insurance portfolio and claims scenarios, applying underwriting, cost management and analytics techniques to build practical, transferable skills.

IMPACT

The return on learning

For your organisation

- Improved profitability and sustainability of the medical insurance portfolio
- Stronger control of medical claims costs and utilisation
- More effective provider network and managed care strategies
- Better-informed pricing and portfolio optimisation decisions
- Enhanced use of data analytics across underwriting and claims functions

For you

- A clear working knowledge of medical insurance portfolio management
- Confidence to apply underwriting and risk segmentation techniques
- Improved ability to evaluate managed care and provider network strategies
- Practical skills in claims cost management and utilisation review
- Stronger capability to apply data analytics to portfolio decisions

CERTIFICATION

Seya Capital certificate

On successful completion of this Seya Capital training course, delegates will be awarded a Seya Capital Certificate of Completion.

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Register or enquire

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