Commercial Property and Casualty Underwriting Training Course

Professional Development Training Course Outline

Category	Insurance	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The insurance industry continues to evolve with emerging risks, data-driven decision-making, and regulatory complexities. Commercial Property & Casualty Underwriting is at the core of risk assessment, pricing strategies, and client portfolio management. Training Course on Commercial Property & Casualty Underwriting is designed for professionals seeking to deepen their expertise in underwriting commercial lines, focusing on risk evaluation, policy structuring, claims anticipation, and strategic portfolio management. With an emphasis on real-world applications and regulatory updates, this program equips underwriters to meet the demands of modern business insurance needs.

Harnessing predictive analytics, regulatory compliance, and industry trends, the course delivers hands-on modules that cover underwriting principles, risk analysis, policy development, and loss prevention strategies. Whether you're enhancing your current underwriting practice or entering the commercial insurance space, this course offers actionable knowledge, data-centric insights, and case-based learning to drive underwriting excellence.

Programme Curriculum

Commercial Property and Casualty Underwriting Training Course

Introduction

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Course Objectives

1. Master the fundamentals of commercial property & casualty underwriting.
2. Analyze risk exposure profiles using industry best practices.
3. Apply AI and data analytics in underwriting decisions.
4. Understand regulatory and compliance requirements for commercial insurance.
5. Evaluate policy wordings and exclusions effectively.
6. Assess the impact of emerging risks (cyber, climate, geopolitical).
7. Implement pricing models based on actuarial data.
8. Improve loss control and risk mitigation techniques.
9. Integrate automation and InsurTech solutions into workflows.
10. Navigate reinsurance structures and treaty underwriting.
11. Collaborate with brokers for profitable underwriting strategies.
12. Utilize claims history data to anticipate future liabilities.
13. Develop strategic underwriting plans for sustainable portfolio growth.

Target Audiences

1. Commercial Lines Underwriters
2. Risk Analysts and Managers
3. Insurance Brokers and Agents
4. Compliance Officers in Insurance
5. Claims Professionals
6. Reinsurance Analysts
7. Product Development Specialists
8. Insurance Operations Executives

Course Duration: 10 days

Course Modules

Module 1: Introduction to Commercial Underwriting

- Overview of Property & Casualty Insurance
- Underwriting cycle explained
- Principles of insurable interest and indemnity
- Types of commercial lines
- Key differences between personal and commercial underwriting
- **Case Study: Assessing a new commercial property client in a high-risk flood zone**

Module 2: Underwriting Risk Analysis

- Understanding risk categories
- Hazard vs. peril differentiation
- Risk assessment tools and matrices
- Use of inspection reports and surveys
- Calculating probable maximum loss (PML)
- **Case Study: Risk profiling for a large warehouse facility**

Module 3: Property Underwriting Essentials

- Fire protection and construction class ratings
- Occupancy, Protection, Exposure (COPE) method
- Property valuation techniques
- Business interruption coverage
- Consideration of special perils (earthquake, flood, etc.)
- **Case Study: Evaluating a mixed-use building in a fire-prone region**

Module 4: Casualty Underwriting Principles
- Public liability exposure
- Workers' compensation underwriting
- Premises and operations risks
- Products liability evaluation
- Legal environment and tort liability
- **Case Study: Underwriting a large-scale construction company's liability exposure**

Module 5: Pricing and Premium Calculation
- Premium rating methodologies
- Exposure units and rate development
- Experience rating vs. schedule rating
- Use of actuarial data in pricing
- Renewal pricing strategies
- **Case Study: Pricing analysis for a chain of manufacturing plants**

Module 6: Policy Language and Interpretation
- Reading insurance policy declarations
- Understanding exclusions and endorsements
- Customizing coverage terms
- Legal interpretations of policy clauses
- Common pitfalls in policy drafting
- **Case Study: Resolving disputes on ambiguous liability coverage**

Module 7: Claims and Underwriting Interplay
- Claims analysis for underwriting improvement
- Predictive claims modeling
- Claims reserving impact on future premiums
- Red flags in claims history
- Role of underwriters in claims discussions
- **Case Study: Using claims data to re-underwrite a logistics company**

Module 8: Regulatory and Compliance Frameworks
- Local and international insurance laws
- Licensing and solvency regulations
- Anti-money laundering (AML) and fraud prevention
- Compliance reporting tools
- NAIC and ISO guidelines
- **Case Study: Penalties for non-compliant underwriting practices**

Module 9: Reinsurance and Treaty Underwriting
- Basics of facultative vs. treaty reinsurance
- Retention limits and ceding

- Structuring reinsurance programs
- Regulatory requirements in reinsurance
- Reinsurance treaties and their impact on risk sharing
- **Case Study: Treaty reinsurance for a multi-state commercial insurer**

Module 10: Emerging Risks and Modern Threats

- Cybersecurity underwriting
- Climate change risk assessments
- Political risk and terrorism coverage
- ESG considerations in underwriting
- Future-proofing underwriting strategies
- **Case Study: Developing cyber insurance terms for a tech startup**

Module 11: Portfolio Management and Underwriting Profitability

- Portfolio segmentation and analysis
- Balancing risk and return
- Identifying unprofitable segments
- Book-building strategies
- Performance monitoring KPIs
- **Case Study: Restructuring an underperforming underwriting portfolio**

Module 12: Broker Relations and Distribution Strategy

- Role of intermediaries in underwriting
- Effective broker communication
- Negotiation techniques
- Broker performance metrics
- Shared responsibility in loss control
- **Case Study: Broker underwriting for a national retail chain**

Module 13: Technology and Digital Underwriting

- Role of AI and machine learning
- Use of APIs and data platforms
- Workflow automation
- Chatbots and client-facing tools
- Blockchain for underwriting transparency
- **Case Study: InsurTech deployment in a mid-sized insurance firm**

Module 14: Loss Prevention and Risk Control

- On-site risk inspections
- Developing loss control plans
- Client education and risk awareness
- Role of third-party inspectors
- Integration with underwriting decisions
- **Case Study: Implementing a fire prevention plan for a restaurant chain**

Module 15: Capstone and Case Study Workshop

- Integrated underwriting scenario simulation
- Group case analysis
- Strategic decision-making in underwriting
- Peer feedback and review

- Final evaluation and knowledge test
- **Case Study: End-to-end underwriting for a commercial real estate development**

Training Methodology

- Live instructor-led sessions with interactive Q&A
- Real-world case study analysis and group discussions
- Hands-on underwriting simulations and role plays
- Digital worksheets and reference templates provided
- Knowledge checks and quizzes after each module
- Final capstone project and certification

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	02 Oct 2026	Online	$2,000
21 Sep 2026	02 Oct 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

Start Date	End Date	Location	Price
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21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

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