

Course No. 1821

Advanced Insurance Underwriting Training Course

**INSURANCE UNDERWRITING & RISK SELECTION
INSURANCE & RISK MANAGEMENT**

DURATION

5 Days

LOCATION

Dubai, UAE

DELIVERY

Classroom

DATES

29 Nov – 3 Dec 2026



Scheduled Event Details

CITY	Dubai, UAE
DATE	29 Nov – 3 Dec 2026
DELIVERY TYPE	Classroom
COURSE FEE	€4,400

Course Overview

The Advanced Insurance Underwriting Training Course provides a comprehensive framework for strengthening advanced underwriting capabilities, particularly in evaluating complex risks, making high-quality underwriting decisions, and managing portfolio performance. The course moves beyond basic underwriting principles toward analytical, risk-based, and commercially informed decision-making.

Participants will examine advanced approaches to assessing complex and multidimensional risks, evaluating the quality of underwriting information, analyzing claims and loss experience, and identifying the factors that influence loss probability and severity. Particular attention is given to large, unusual, high-exposure, and exceptional risks that require enhanced analysis or higher levels of underwriting authority.

The course also explores the relationship between underwriting, pricing, portfolio management, and profitability. Participants will assess pricing adequacy, risk concentration, accumulation, portfolio quality, emerging exposures, and the financial implications of underwriting decisions, while using data and performance indicators to support more informed decisions.

Through practical case studies, underwriting simulations, and portfolio exercises, participants will strengthen their ability to manage complex referrals and exceptions, evaluate alternative underwriting strategies, improve governance and documentation, and develop sustainable approaches to underwriting that support disciplined and profitable portfolio growth.

Objectives

- Analyze advanced insurance underwriting methodologies and their application to complex risks.
- Evaluate multidimensional risks and identify the factors with the greatest potential impact.
- Analyze technical, financial, claims, and exposure data to support underwriting decisions.
- Apply advanced approaches to risk classification and exposure assessment.
- Assess risks in alignment with organizational risk appetite and underwriting strategy.
- Develop appropriate underwriting decisions for large, complex, and exceptional risks.
- Evaluate coverage limits, deductibles, exclusions, conditions, and special underwriting terms.
- Analyze the relationship between underwriting decisions, pricing, portfolio quality, and profitability.
- Apply data, analytics, and performance indicators to improve underwriting decisions.
- Strengthen the management of referrals, exceptions, delegated authorities, and complex cases.
- Evaluate risk concentration, accumulation, and emerging exposures within insurance portfolios.
- Develop advanced strategies for improving underwriting quality and sustainable technical performance.

Who Should Attend

This course is designed for underwriting managers, senior underwriters, advanced underwriting specialists, insurance portfolio managers, risk assessment professionals, technical insurance managers, and experienced insurance professionals involved in complex underwriting decisions.

It is also suitable for insurance executives, risk managers, pricing professionals, claims managers, technical operations professionals, insurance brokers, and decision makers responsible for large or complex risks and seeking to strengthen advanced underwriting decision-making, portfolio quality, and profitability.

Learning Outcomes

- By the end of the course, participants will be able to:
- Evaluate complex insurance risks using advanced underwriting methodologies.
- Analyze key risk drivers and determine actual levels of exposure.

- Assess the quality, relevance, and reliability of underwriting information.
- Analyze claims history and loss experience to identify decision-critical indicators.
- Apply organizational risk appetite and underwriting policies to complex cases.
- Make informed decisions to accept, decline, or refer high-exposure risks.
- Develop appropriate coverage structures and terms for large and exceptional risks.
- Evaluate pricing adequacy and the profitability implications of underwriting decisions.
- Analyze portfolio risk concentration, accumulation, and emerging exposures.
- Use data, analytics, and performance indicators in advanced underwriting decisions.
- Strengthen underwriting governance, documentation, authority, and accountability.
- Develop an integrated framework for improving underwriting quality and portfolio performance.

Course Outline

DAY 01

Advanced Insurance Underwriting Methodologies

- Evolution of insurance underwriting and the role of advanced underwriting
- Analyzing complex and multidimensional insurance risks
- Identifying critical risk drivers and exposure levels
- Aligning underwriting decisions with risk appetite and corporate strategy

PRACTICAL APPLICATION

Assessing a complex insurance risk and identifying key underwriting considerations

DAY 02

Advanced Risk and Data Analysis

- Analyzing technical, financial, exposure, and underwriting information
- Evaluating claims history, loss experience, and performance trends
- Assessing loss probability, severity, frequency, and potential exposure
- Using data and indicators to identify deteriorating or unusual risk patterns

DAY 02 — CONTINUED

PRACTICAL APPLICATION

Conducting an advanced assessment of a complex insurance risk

DAY 03

Underwriting Decisions for Large and Complex Risks

- Evaluating large, high-value, unusual, and exceptional risks
- Managing referrals, delegated authorities, and multi-level underwriting decisions
- Evaluating coverage limits, deductibles, exclusions, conditions, and special terms
- Managing incomplete information, exceptions, and commercial pressures

PRACTICAL APPLICATION

Simulating underwriting decisions for complex risk scenarios

DAY 04

Underwriting, Pricing, and Portfolio Performance

- Connecting risk selection with pricing adequacy and premium sufficiency
- Evaluating portfolio quality, profitability, and technical performance
- Analyzing risk concentration, accumulation, and portfolio exposure
- Using performance and risk indicators to support underwriting decisions

PRACTICAL APPLICATION

Analyzing an insurance portfolio and identifying key risks and improvement opportunities

DAY 05

Advanced Underwriting Strategy and Governance

- Developing sustainable underwriting strategies for complex risks
- Strengthening underwriting governance, consistency, documentation, and accountability
- Balancing business growth, risk quality, exposure, and profitability

DAY 05 — CONTINUED

- Establishing continuous review and improvement mechanisms for underwriting decisions

FINAL WORKSHOP

Developing an integrated advanced underwriting and risk management framework to improve insurance portfolio performance

Register or Request More Information

Course page: <https://quest-training.com/courses/advanced-insurance-underwriting-training-course>

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