QUEST Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 2075

Casualty Insurance Underwriting & Risk Assessment Training Course

PROPERTY & CASUALTY INSURANCE
INSURANCE & RISK MANAGEMENT

DURATION
5 Days

DELIVERY
Classroom

Course Overview

This comprehensive training course provides a practical and advanced framework for casualty insurance underwriting and risk assessment. It focuses on identifying liability exposures, evaluating insured risks, applying underwriting principles, structuring appropriate coverage, and making informed underwriting decisions.

The programme examines key casualty insurance risks across commercial and corporate environments, including general liability, employers' liability, professional liability, product liability, public liability, and other third-party exposures. Participants will explore how business activities, contractual obligations, operational processes, claims history, and legal considerations influence casualty risk.

Particular attention is given to risk selection, exposure assessment, policy conditions, limits, deductibles, exclusions, pricing considerations, and risk mitigation. Participants will also examine how underwriting decisions can be supported by claims data, loss experience, risk surveys, financial information, and other relevant sources.

Through practical case studies, scenarios, and workshops, participants will develop the ability to assess casualty risks systematically, identify potential loss drivers, formulate underwriting recommendations, and contribute to stronger portfolio quality, risk control, and sustainable underwriting performance.

Objectives

- By the end of the course, participants will be able to:
- Analyze the fundamental principles and structures of casualty insurance underwriting.
- Identify key liability exposures across different business activities and industries.
- Assess operational, contractual, legal, and third-party liability risks.
- Apply structured methodologies for casualty risk assessment and classification.
- Evaluate claims history and loss experience when assessing casualty risks.
- Assess appropriate coverage, policy limits, deductibles, and exclusions.
- Apply underwriting criteria to risk selection and acceptance decisions.

- Analyze factors influencing casualty insurance pricing and risk-based terms.
- Identify high-risk exposures and determine appropriate underwriting controls.
- Evaluate risk mitigation and loss prevention measures for liability exposures.
- Develop technically supported underwriting recommendations for casualty risks.
- Improve casualty insurance portfolio quality through effective risk selection and monitoring.

Who Should Attend

This course is designed for Casualty Insurance Underwriters, Underwriting Managers, Liability Insurance Specialists, Risk Assessment Professionals, Claims Managers, Claims Specialists, and Insurance Portfolio Managers.

It is also suitable for Risk Managers, Insurance Brokers, Account Managers, Insurance Analysts, Reinsurance Professionals, Loss Control Specialists, Compliance Professionals, and professionals involved in evaluating commercial and corporate liability exposures.

The programme is particularly relevant to managers, supervisors, and decision-makers responsible for casualty underwriting, risk selection, portfolio performance, claims exposure, and insurance risk management.

Learning Outcomes

- Upon completion of the course, participants will be able to:
- Explain the key principles and structures of casualty insurance.
- Identify liability exposures arising from business operations and third-party interactions.
- Assess general, employers', product, professional, and public liability risks.
- Analyze contractual and legal factors affecting casualty exposures.
- Evaluate claims history, loss trends, and relevant risk information.
- Assess the adequacy of coverage, limits, deductibles, and exclusions.
- Apply risk classification and underwriting selection criteria.
- Analyze the key factors affecting casualty insurance pricing.
- Identify high-severity and high-frequency liability exposures.

- Evaluate loss prevention and risk mitigation measures.
- Prepare structured and evidence-based casualty underwriting recommendations.
- Apply portfolio monitoring techniques to support sustainable casualty insurance performance.

Course Outline

DAY 01

Casualty Insurance Fundamentals & Liability Risk Landscape

- Principles and purpose of casualty insurance
- Major classes of casualty and liability insurance
- General liability and public liability exposures
- Employers' liability risks
- Product liability exposures
- Professional liability risks
- Third-party liability concepts
- Business activities and liability exposure analysis
- Key sources of casualty underwriting information

> **PRACTICAL APPLICATION**
> Identifying Liability Exposures in a Commercial Business

DAY 02

Casualty Risk Assessment & Underwriting Analysis

- Casualty risk assessment methodologies
- Operational and workplace liability exposures
- Product and service-related risks
- Contractual liability considerations
- Legal and regulatory factors affecting liability risks
- Claims history and loss experience analysis
- Financial and operational information for underwriting

DAY 02 — CONTINUED

- Risk classification and exposure measurement
- Risk acceptance and underwriting referral criteria

WORKSHOP

Comprehensive Casualty Risk Assessment

DAY 03

Coverage Structure, Underwriting Terms & Pricing

- Designing appropriate casualty insurance coverage
- Policy limits and sub-limits
- Deductibles and self-insured retentions
- Exclusions and special conditions
- Extensions and endorsements
- Occurrence-based and claims-made coverage concepts
- Factors influencing casualty insurance pricing
- Risk-based underwriting terms
- High-severity and complex liability exposures

PRACTICAL APPLICATION

Developing Underwriting Terms for a Corporate Liability Risk

DAY 04

Claims Exposure, Loss Prevention & Risk Mitigation

- Relationship between underwriting and claims performance
- Analysis of casualty claims trends
- Frequency and severity analysis
- Identifying major loss drivers
- Liability risk control measures
- Loss prevention strategies

DAY 04 — CONTINUED

- Risk improvement recommendations
- Monitoring emerging liability exposures
- Reinsurance considerations for casualty portfolios

WORKSHOP

Developing a Casualty Risk Mitigation and Loss Prevention Plan

DAY 05

Strategic Casualty Underwriting & Portfolio Management

- Strategic casualty underwriting frameworks
- Portfolio risk selection and diversification
- Monitoring casualty portfolio performance
- Loss ratios and underwriting performance indicators
- Claims trends and portfolio risk indicators
- Underwriting governance and internal controls
- Data-driven casualty underwriting decisions
- Portfolio concentration and accumulation risks
- Continuous improvement of underwriting standards
- Final Integrated Workshop: Developing a Comprehensive Casualty Insurance Underwriting & Risk Assessment Framework and Portfolio Improvement Plan.

Register or Request More Information

Course page: https://quest-training.com/courses/casualty-insurance-underwriting-risk-assessment-training-course
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