QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 2051

Commercial Insurance Portfolio Management & Performance Training Course

GENERAL & COMMERCIAL INSURANCE
INSURANCE & RISK MANAGEMENT

DURATION
5 Days

DELIVERY
Classroom

Course Overview

The Commercial Insurance Portfolio Management & Performance Training Course provides a strategic and practical framework for managing commercial insurance portfolios, optimizing risk exposure, monitoring performance, and supporting sustainable profitability. The programme focuses on the integration of underwriting, claims, pricing, risk management, customer retention, and portfolio analytics to support informed insurance management decisions.

Participants will explore the key principles of commercial insurance portfolio management, including portfolio segmentation, risk concentration, exposure management, underwriting quality, premium adequacy, claims experience, loss ratios, profitability, and portfolio balance. The course examines how portfolio managers can identify performance trends and respond to changes in risk exposure and market conditions.

The programme also addresses performance measurement and analytical techniques for evaluating commercial insurance portfolios. Participants will work with key performance indicators, claims and loss data, retention and renewal metrics, premium trends, risk-adjusted performance measures, and management reporting to identify opportunities for portfolio improvement.

Through practical exercises, case studies, and portfolio simulations, participants will develop the ability to evaluate portfolio health, identify underperforming segments, optimize risk selection, support pricing decisions, and develop targeted performance improvement strategies. The programme is designed to strengthen strategic portfolio management while maintaining appropriate risk, service quality, and profitability.

Objectives

- By the end of the course, participants will be able to:
- Analyze the principles and strategic objectives of commercial insurance portfolio management.
- Evaluate portfolio composition, segmentation, and risk characteristics.
- Assess portfolio exposure, accumulation, and concentration risks.
- Analyze underwriting quality and its impact on portfolio performance.
- Evaluate premium adequacy and pricing effectiveness.

- Analyze claims trends, loss ratios, and claims frequency and severity.
- Apply key performance indicators to monitor portfolio health.
- Evaluate retention, renewal, and customer portfolio trends.
- Assess portfolio profitability and risk-adjusted performance.
- Identify underperforming risks, segments, and accounts.
- Develop strategies for portfolio optimization and risk balancing.
- Apply data-driven techniques to support portfolio management decisions.
- Evaluate the impact of underwriting and claims decisions on portfolio results.
- Develop effective portfolio performance reports and management dashboards.
- Formulate targeted strategies for improving portfolio performance and profitability.
- Develop an integrated commercial insurance portfolio management and performance framework.

Who Should Attend

This course is designed for commercial insurance portfolio managers, underwriting managers, senior underwriters, insurance operations managers, claims managers, and professionals responsible for managing commercial insurance portfolios and performance.

It is also suitable for insurance risk managers, pricing specialists, actuarial professionals, business analysts, finance professionals, brokers, account managers, reinsurance specialists, and insurance executives involved in portfolio strategy, performance analysis, risk selection, or profitability management.

The programme is particularly relevant to professionals working in insurance and reinsurance companies, insurance brokerage firms, banks and financial institutions, multinational corporations, and organizations managing substantial commercial insurance portfolios.

Learning Outcomes

- Upon completion of the course, participants will be able to:
- Explain the key components of commercial insurance portfolio management.
- Assess portfolio structure and identify major risk segments.

- Analyze exposure levels, concentration, accumulation, and diversification.
- Evaluate underwriting performance across different portfolio segments.
- Analyze premium growth, adequacy, and pricing trends.
- Calculate and interpret loss ratios and other claims performance indicators.
- Assess claims frequency, severity, development, and emerging trends.
- Evaluate customer retention and renewal performance.
- Analyze portfolio profitability and identify key performance drivers.
- Identify underperforming accounts, products, sectors, and risk categories.
- Apply portfolio segmentation techniques to support strategic decisions.
- Use portfolio data and analytics to identify trends and opportunities.
- Develop appropriate portfolio optimization and remediation strategies.
- Prepare management reports and dashboards for portfolio performance.
- Recommend actions to improve risk-adjusted profitability and portfolio quality.
- Build a practical framework for continuous commercial insurance portfolio performance management.

Course Outline

DAY 01

Commercial Insurance Portfolio Management Fundamentals

- Principles and objectives of portfolio management
- Commercial insurance portfolio structures
- Portfolio segmentation and risk classification
- Product, industry, client, and geographic segmentation
- Portfolio balance and diversification
- Risk appetite and portfolio strategy
- Exposure identification and measurement
- Portfolio governance and management responsibilities
- Portfolio objectives and strategic targets

DAY 01 — CONTINUED

> **PRACTICAL APPLICATION**
> Assessing the structure and risk profile of a commercial insurance portfolio

DAY 02

Risk Exposure, Concentration and Underwriting Performance

- Portfolio exposure management
- Risk accumulation and concentration
- Geographic and industry concentration
- Large-risk and high-value account management
- Underwriting quality assessment
- Risk selection and portfolio consistency
- Underwriting guidelines and portfolio controls
- Monitoring changes in risk exposure
- Identifying adverse portfolio trends

> **PRACTICAL APPLICATION**
> Analyzing portfolio concentration and evaluating underwriting performance across risk segments

DAY 03

Portfolio Analytics, Claims Performance and Profitability

- Commercial insurance portfolio analytics
- Premium and exposure trend analysis
- Claims frequency and severity
- Loss ratio analysis
- Claims development and emerging loss trends
- Expense and combined ratio considerations
- Portfolio profitability analysis
- Risk-adjusted performance measurement

DAY 03 — CONTINUED

- Identifying performance drivers

> **PRACTICAL APPLICATION**
> Analyzing portfolio data to identify profitability and claims performance trends

DAY 04

Portfolio Optimization, Retention and Strategic Decision-Making

- Portfolio optimization principles
- Underperforming account and segment identification
- Risk remediation and corrective actions
- Pricing and underwriting adjustments
- Retention and renewal analysis
- Customer portfolio value
- Broker and distribution channel performance
- Reinsurance considerations for portfolio management
- Scenario analysis and portfolio decision-making

> **PRACTICAL APPLICATION**
> Developing an optimization strategy for an underperforming commercial portfolio

DAY 05

Performance Management, Reporting and Continuous Improvement

- Portfolio performance management frameworks
- Key performance indicators and performance targets
- Management dashboards and executive reporting
- Portfolio profitability and strategic reviews
- Portfolio risk monitoring and early-warning indicators

DAY 05 — CONTINUED

- Data-driven portfolio management
- Digital analytics and automation
- Portfolio governance and accountability
- Continuous improvement and best practices
- Final Integrated Workshop: Developing a comprehensive commercial insurance portfolio management and performance framework covering segmentation, exposure management, underwriting quality, claims performance, profitability, retention, optimization, reporting, and continuous improvement

Register or Request More Information

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