QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1820

# Commercial Insurance Underwriting Training Course

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

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| DURATION<br>**5 Days** | DELIVERY<br>**Classroom** |
| LOCATION<br>**Riyadh, Kingdom of Saudi Arabia** | DATES<br>**28 Dec 2026 – 1 Jan 2027** |

## Scheduled Event Details

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| CITY | Riyadh, Kingdom of Saudi Arabia |
| DATE | 28 Dec 2026 – 1 Jan 2027 |
| DELIVERY TYPE | Classroom |
| COURSE FEE | €4,200 |

## Course Overview

The Commercial Insurance Underwriting Training Course provides a comprehensive framework for evaluating, selecting, structuring, and underwriting commercial insurance risks. The course focuses on developing the technical and analytical capabilities required to make sound underwriting decisions while balancing risk exposure, coverage requirements, pricing considerations, client needs, and portfolio profitability.

Participants will explore the commercial underwriting process from initial risk information gathering and exposure analysis through risk classification, coverage evaluation, underwriting assessment, terms and conditions, risk acceptance, referral, and ongoing portfolio monitoring. Emphasis is placed on developing a consistent and evidence-based approach to underwriting commercial accounts.

The course examines the complexities of commercial insurance risks across businesses, industries, facilities, assets, operations, and liability exposures. Participants will learn how to assess financial, operational, physical, contractual, legal, environmental, and business continuity factors that may influence the likelihood and severity of losses.

Through practical case studies and underwriting simulations, participants will strengthen their ability to assess complex commercial accounts, identify key risk drivers, determine appropriate coverage structures, evaluate underwriting terms, manage exceptions, and develop recommendations that support sustainable portfolio growth and profitability.

## Objectives

- Analyze the principles and practices of commercial insurance underwriting.
- Identify key characteristics and exposure factors affecting commercial risks.
- Evaluate commercial risk information, documentation, financial data, and claims history.
- Assess property, liability, business interruption, operational, and other commercial exposures.
- Apply structured methodologies for commercial risk classification and selection.
- Evaluate coverage requirements, limits, deductibles, exclusions, and policy conditions.
- Develop appropriate underwriting recommendations for different commercial risk profiles.
- Apply risk appetite, underwriting guidelines, and delegated authority to commercial accounts.
- Assess the relationship between underwriting decisions, pricing, risk exposure, and profitability.
- Strengthen the use of data and analytical techniques in commercial underwriting.
- Manage underwriting referrals, exceptions, incomplete information, and complex risk conditions.
- Develop strategies for improving commercial portfolio quality and underwriting performance.

## Who Should Attend

This course is designed for commercial underwriters, senior underwriters, underwriting managers, risk assessment professionals, portfolio managers, technical insurance specialists, and insurance professionals responsible for evaluating and underwriting commercial accounts.

It is also suitable for insurance executives, risk managers, claims professionals, pricing specialists, brokers and intermediaries, corporate insurance professionals, and decision makers who need to strengthen their understanding of commercial risk assessment, underwriting strategy, coverage structuring, and portfolio management.

## Learning Outcomes

- By the end of the course, participants will be able to:
- Apply structured methodologies to evaluate commercial insurance risks.
- Identify critical risk drivers across different commercial industries and business activities.
- Analyze financial, operational, physical, legal, contractual, and environmental risk factors.

- Evaluate commercial property, liability, business interruption, and related exposures.
- Review claims history and loss experience to support underwriting decisions.
- Assess the adequacy of risk information and identify missing or unreliable information.
- Determine appropriate coverage structures, limits, deductibles, exclusions, and conditions.
- Apply underwriting guidelines and organizational risk appetite to commercial accounts.
- Make informed decisions to accept, decline, or refer complex commercial risks.
- Evaluate the impact of underwriting decisions on pricing adequacy and portfolio profitability.
- Strengthen documentation, governance, authority, and referral processes.
- Develop practical approaches to improve commercial underwriting quality and portfolio performance.

## Course Outline

DAY 01

### Foundations of Commercial Insurance Underwriting

- Principles, objectives, and role of commercial insurance underwriting
- Understanding commercial risk characteristics and exposure profiles
- Commercial underwriting processes, information requirements, and decision criteria
- Risk classification, selection, acceptance, decline, and referral

PRACTICAL APPLICATION

Evaluating a commercial account and identifying key underwriting considerations

DAY 02

### Commercial Risk Assessment and Exposure Analysis

- Evaluating business activities, operations, assets, facilities, and locations
- Assessing financial, operational, physical, legal, contractual, and environmental exposures
- Analyzing claims history, loss experience, and risk trends
- Identifying risk concentration, accumulation, and potential loss scenarios

DAY 02 — CONTINUED

> **PRACTICAL APPLICATION**
> Developing a comprehensive commercial risk assessment

DAY 03

## Coverage Structure and Underwriting Terms

- Designing appropriate commercial insurance coverage structures
- Evaluating policy limits, deductibles, exclusions, conditions, and extensions
- Matching coverage requirements with the actual risk profile
- Identifying coverage gaps, overlaps, limitations, and potential accumulation exposures

> **PRACTICAL APPLICATION**
> Structuring coverage and developing underwriting terms for a commercial account

DAY 04

## Commercial Underwriting Decisions and Portfolio Performance

- Applying underwriting guidelines, risk appetite, and delegated authority
- Managing referrals, exceptions, incomplete information, and complex risks
- Using data and analytics to support commercial underwriting decisions
- Linking underwriting quality with claims performance, pricing adequacy, and profitability

> **PRACTICAL APPLICATION**
> Reviewing a commercial portfolio and identifying underwriting improvement opportunities

DAY 05

## Advanced Commercial Underwriting and Portfolio Strategy

- Developing underwriting strategies for complex corporate and commercial accounts
- Balancing business growth, client requirements, risk exposure, and profitability
- Strengthening underwriting governance, documentation, consistency, and accountability

DAY 05 — CONTINUED

- Monitoring portfolio quality, risk concentration, performance, and emerging exposures

> **FINAL WORKSHOP**
>
> Developing a comprehensive underwriting recommendation for a complex commercial insurance account

## Register or Request More Information

Course page: https://quest-training.com/courses/commercial-insurance-underwriting-training-course
Website: https://quest-training.com
Email: info@quest-training.com
Phone: +905016771440