Quest Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1823

Large & Complex Claims Management Training Course

INSURANCE CLAIMS MANAGEMENT
INSURANCE & RISK MANAGEMENT

DURATION
5 Days

DELIVERY
Classroom

Course Overview

The Large & Complex Claims Management Training Course provides an advanced professional framework for managing high-value, complex, and technically challenging insurance claims. The course focuses on developing the analytical, technical, operational, and decision-making capabilities required to manage significant claims from initial notification through investigation, evaluation, negotiation, settlement, and closure.

Participants will examine the complexities associated with large claims, including multiple coverage sections, significant financial exposure, disputed liability, business interruption, multiple stakeholders, complex loss calculations, specialist investigations, and potential litigation. The program emphasizes structured claim assessment, evidence management, coverage interpretation, financial evaluation, and effective coordination among all parties.

The course also addresses claims governance, reserving, authority levels, escalation, negotiation, fraud considerations, recovery opportunities, and claims leakage. Participants will learn how to maintain control over complex claims while ensuring appropriate documentation, transparency, consistency, and alignment with policy terms and organizational risk appetite.

Through realistic case studies and practical simulations, participants will strengthen their ability to manage complex claims strategically, challenge assumptions, evaluate financial exposure, negotiate effectively, and make well-supported settlement decisions while protecting the insurer's financial interests and maintaining appropriate customer outcomes.

Objectives

- Analyze the characteristics and complexities of large and high-value insurance claims.
- Assess complex claims from coverage, liability, financial, technical, and operational perspectives.
- Apply structured methodologies for investigating and evaluating significant claims.
- Evaluate policy coverage, exclusions, conditions, limits, deductibles, and potential coverage disputes.
- Analyze complex loss calculations, business interruption exposures, and financial impacts.
- Develop appropriate reserving and claims exposure assessment approaches.

- Strengthen coordination with loss adjusters, experts, brokers, legal advisers, policyholders, and other stakeholders.
- Apply advanced negotiation techniques to complex claims and settlement discussions.
- Identify claims leakage, recovery opportunities, subrogation potential, and other financial exposures.
- Strengthen governance, escalation, documentation, authority, and decision-making processes.
- Apply risk-based approaches to prioritize and manage complex claims effectively.
- Develop practical strategies for achieving timely, controlled, and commercially sound claims outcomes.

Who Should Attend

This course is designed for claims managers, senior claims professionals, complex claims specialists, large-loss adjusters, claims supervisors, technical claims managers, and insurance professionals responsible for managing significant or high-value claims.

It is also suitable for insurance executives, risk managers, legal and compliance professionals, underwriting managers, brokers, loss adjusters, corporate insurance professionals, and decision makers involved in complex claims assessment, negotiation, settlement, governance, and financial exposure management.

Learning Outcomes

- By the end of the course, participants will be able to:
- Assess the complexity, severity, and financial significance of large insurance claims.
- Develop structured investigation and assessment strategies for complex claims.
- Interpret policy coverage and identify potential coverage issues and disputes.
- Evaluate liability, causation, quantum, and supporting evidence.
- Analyze complex property damage, business interruption, liability, and consequential loss exposures.
- Establish and review appropriate claims reserves based on available evidence and expected exposure.
- Coordinate effectively with experts, adjusters, legal advisers, brokers, policyholders, and internal stakeholders.

- Apply advanced negotiation and settlement techniques to complex claims.
- Identify leakage, recovery, subrogation, contribution, and cost-control opportunities.
- Strengthen claims governance, escalation, authority, documentation, and decision controls.
- Monitor complex claims through structured performance and exposure indicators.
- Develop effective settlement and closure strategies for large and complex claims.

Course Outline

DAY 01

Foundations of Large & Complex Claims Management

- Characteristics and classifications of large and complex insurance claims
- Understanding claim severity, financial exposure, complexity, and stakeholder impact
- Establishing a structured approach to complex claims management
- Roles, responsibilities, authority levels, escalation, and governance

PRACTICAL APPLICATION

Developing an initial management strategy for a complex claim

DAY 02

Complex Claims Investigation and Coverage Assessment

- Planning and conducting complex claims investigations
- Evaluating policy wording, coverage, exclusions, conditions, limits, and deductibles
- Assessing causation, liability, evidence, and coverage disputes
- Managing documentation, expert reports, evidence, and information gaps

PRACTICAL APPLICATION

Conducting a coverage and liability assessment for a complex claim

DAY 03

Loss Evaluation, Reserving, and Financial Exposure

- Assessing physical damage and complex financial losses
- Business interruption, consequential loss, and additional expense evaluation
- Developing and reviewing claims reserves
- Identifying claims leakage, financial uncertainty, and exposure escalation

PRACTICAL APPLICATION

Calculating and evaluating the financial exposure of a large claim

DAY 04

Negotiation, Recovery, and Claims Resolution

- Advanced negotiation strategies for high-value claims
- Managing disputed claims and multiple stakeholder interests
- Settlement evaluation and decision-making
- Subrogation, contribution, recoveries, and cost-control opportunities

PRACTICAL APPLICATION

Conducting a simulated complex claims negotiation and settlement

DAY 05

Governance, Strategic Management, and Complex Claims Excellence

- Strengthening governance, reporting, documentation, and executive oversight
- Monitoring large claims, reserves, settlement progress, and emerging exposure
- Applying lessons learned and root-cause analysis to prevent recurring issues
- Developing strategic approaches for timely and controlled claims resolution

FINAL WORKSHOP

Managing a complete large and complex claim from notification to final settlement

Register or Request More Information

Course page: https://quest-training.com/courses/large-complex-claims-management-training-course
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