

Course No. 1819

Property & Casualty Underwriting Training Course

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

DURATION

5 Days

LOCATION

Munich, Germany

DELIVERY

Classroom

DATES

18 – 22 Jan 2027



Scheduled Event Details

CITY	Munich, Germany
DATE	18 – 22 Jan 2027
DELIVERY TYPE	Classroom
COURSE FEE	€5,400

Course Overview

The Property & Casualty Underwriting Training Course provides a comprehensive professional framework for evaluating, selecting, and underwriting property and casualty insurance risks. The course is designed to strengthen technical underwriting capabilities while supporting disciplined risk selection, appropriate coverage decisions, sustainable pricing, and profitable portfolio management.

Participants will examine the key principles of property and casualty underwriting, including risk identification, exposure assessment, risk classification, policy structure, coverage analysis, deductibles, limits, exclusions, claims history, loss experience, and underwriting documentation. Particular attention is given to understanding the characteristics and risk drivers associated with different property and casualty exposures.

The course addresses practical underwriting considerations across commercial and corporate risks, including property damage, business interruption, liability exposures, industrial facilities, commercial premises, and other complex risks. Participants will learn how to evaluate physical, financial, operational, legal, and environmental factors that can influence loss potential and underwriting acceptability.

Through practical case studies and underwriting exercises, participants will develop the ability to assess complex risks, determine appropriate underwriting terms, identify risk improvement opportunities, and make well-supported underwriting decisions. The course also emphasizes portfolio quality, underwriting governance, consistency, and alignment with organizational risk appetite and business objectives.

Objectives

- Analyze the fundamental principles and practices of property and casualty underwriting.
- Identify key physical, financial, operational, legal, and environmental risk factors.
- Evaluate property and casualty exposures using structured underwriting methodologies.
- Assess construction, occupancy, protection, and exposure characteristics for property risks.
- Analyze liability exposures and the factors influencing potential claims severity.
- Evaluate claims history, loss experience, risk controls, and loss prevention measures.
- Apply underwriting guidelines to determine risk acceptability and appropriate terms.
- Assess policy limits, deductibles, exclusions, conditions, and coverage requirements.
- Develop appropriate underwriting recommendations for complex commercial and corporate risks.
- Strengthen the use of risk information and analytical techniques in underwriting decisions.
- Evaluate the potential impact of underwriting decisions on portfolio performance and profitability.
- Develop practical strategies for improving underwriting quality, consistency, and risk selection.

Who Should Attend

This course is designed for underwriters, senior underwriters, underwriting managers, insurance risk professionals, portfolio managers, technical insurance specialists, and professionals involved in evaluating property and casualty risks.

It is also suitable for insurance executives, risk managers, claims professionals, pricing specialists, insurance brokers and intermediaries, corporate insurance professionals, and decision makers who require a stronger understanding of property and casualty risk assessment, underwriting standards, coverage decisions, and portfolio performance.

Learning Outcomes

- By the end of the course, participants will be able to:
- Explain the core principles and processes of property and casualty underwriting.
- Identify major risk characteristics affecting property and casualty exposures.
- Evaluate property risks based on construction, occupancy, protection, and exposure factors.

- Assess business interruption and consequential loss exposures.
- Analyze liability risks and potential sources of claims.
- Review claims history and loss experience to support underwriting decisions.
- Evaluate risk controls, loss prevention measures, and risk improvement opportunities.
- Determine appropriate coverage terms, limits, deductibles, exclusions, and conditions.
- Make structured underwriting recommendations for commercial and complex risks.
- Identify risks that require additional information, enhanced controls, special terms, or referral.
- Evaluate the relationship between underwriting decisions, pricing adequacy, and portfolio profitability.
- Develop practical approaches to strengthen property and casualty underwriting performance.

Course Outline

DAY 01

Foundations of Property & Casualty Underwriting

- Principles, objectives, and role of property and casualty underwriting
- Understanding property and casualty exposures and major risk categories
- The underwriting process, information requirements, and decision criteria
- Risk classification, selection, acceptance, referral, and decline decisions

PRACTICAL APPLICATION

Evaluating a property and casualty risk profile

DAY 02

Property Risk Assessment and Underwriting

- Assessing construction, occupancy, protection, and exposure characteristics
- Evaluating buildings, contents, equipment, and physical assets
- Fire, natural catastrophe, theft, machinery, and other property exposures
- Business interruption and consequential loss considerations

DAY 02 — CONTINUED

PRACTICAL APPLICATION

Conducting a property risk assessment and developing an underwriting recommendation

DAY 03

Casualty and Liability Underwriting

- Understanding major casualty and liability risk exposures
- Evaluating third-party liability and potential claims scenarios
- Assessing operational, contractual, product, employer, and public liability exposures
- Policy terms, exclusions, limits, deductibles, and risk conditions

PRACTICAL APPLICATION

Assessing a complex casualty risk and determining appropriate underwriting terms

DAY 04

Claims Experience, Risk Controls, and Underwriting Analysis

- Using claims history and loss experience in underwriting decisions
- Identifying loss trends, recurring causes, and high-severity exposures
- Evaluating risk management, loss prevention, and mitigation measures
- Applying underwriting data and analytical techniques to improve risk selection

PRACTICAL APPLICATION

Reviewing loss experience and identifying risk improvement requirements

DAY 05

Advanced Underwriting Decisions and Portfolio Management

- Developing underwriting strategies for complex commercial and corporate risks
- Balancing risk acceptance, coverage requirements, pricing, and profitability
- Strengthening underwriting governance, documentation, authority, and referral processes

DAY 05 — CONTINUED

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

FINAL WORKSHOP

Developing a comprehensive property and casualty underwriting recommendation for a complex commercial risk

Register or Request More Information

Course page: <https://quest-training.com/courses/property-casualty-underwriting-training-course>

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