



FINANCE AND TREASURY TRAINING

Insurance Underwriting and Claims Operations

5 day course

Classroom, online or in-house

Course overview

An insurer makes its money by pricing risk correctly and loses it by paying claims it should have declined or declining claims it should have paid, and both failures originate in the same place: an incomplete understanding of the risk written. This course covers both functions. Delegates work through risk assessment and rating factors, underwriting decision making including acceptance, loading, exclusion and declinature, and policy wording as the instrument that defines the exposure accepted. Reinsurance is covered at the level an underwriter needs. Claims handling follows: notification, reserving, investigation, settlement and recovery. Fraud indicators and investigation are addressed. The course closes on the feedback loop from claims experience back into underwriting, which is where most insurers underperform.

What you will learn

- Assess risk and apply rating factors to price it
- Decide on acceptance, loading, exclusion or declinature
- Use policy wording to define the exposure accepted
- Apply reinsurance arrangements at an underwriting level
- Handle claims from notification through reserving to settlement
- Recognise fraud indicators and investigate appropriately
- Feed claims experience back into underwriting decisions

Who should attend

- Underwriters and underwriting assistants
- Claims handlers and assessors
- Insurance brokers and intermediaries
- Actuarial and pricing support staff
- Managers overseeing insurance operations

Course outline

- 01 Paying what should be declined and declining what should be paid
- 02 Risk assessment and rating factors
- 03 Underwriting decisions and terms
- 04 Policy wording and defined exposure
- 05 Reinsurance for underwriters
- 06 Claims notification and reserving
- 07 Investigation, settlement and recovery
- 08 Fraud indicators and the claims to underwriting feedback loop

Upcoming dates

Dates	Venue	Format	Fee per delegate
12 to 16 October 2026	Online	Online	R8,500
9 to 13 November 2026	Maputo, Mozambique	Classroom	USD 1,325
23 to 27 November 2026	Casablanca, Morocco	Classroom	USD 1,325
21 to 25 December 2026	Mbabane, Eswatini	Classroom	R19,950



Fees and how to register

This 5 day course is **R8,500** per delegate online, **R19,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 1,325** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriscience.co.za, or WhatsApp us on **+27 63 479 1136**.

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