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COURSE BROCHURE

Corporate Insurance Buying and Risk Retention Training Course

18 – 22 January 2027
Amsterdam

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Registered in the United Kingdom and Saudi Arabia

Corporate Insurance Buying and Risk Retention Training Course

Ref: 3182_120960 **Date:** 18 – 22 January 2027 **Location:** Amsterdam **Fees:** 5600 GBP

Corporate Insurance Buying and Risk Retention is a 1-week training course for risk managers, insurance buyers, finance managers and treasury staff, built around one work product: an insurance and retention decision schedule. Rising premiums, tighter policy wording and larger self-insured layers now push organisations to decide carefully which losses they transfer and which they fund themselves. The course is delivered by Jupiter Prime Training.

Why Corporate Insurance Buying and Risk Retention Matters Now

Three forces shape insurance buying today. Underwriters reprice capacity quickly after large catastrophe and liability losses, so renewal terms can change sharply within one cycle. Lenders, landlords and major customers write insurance clauses into contracts and expect certificates that match them. Boards and finance directors, meanwhile, ask why premium keeps rising when claims stay low. Buying well means paying only for needed cover; buying badly leaves hidden gaps and disputed claims.

Who Gains Most from Corporate Insurance Buying and Risk Retention

- Risk owners who decide which exposures are controlled, retained or passed to insurers
- Insurance buyers who brief brokers, compare quotations and sign off renewals
- Finance managers who budget premium, fund deductibles and account for uninsured losses
- Treasury staff who weigh captive funding, letters of credit and liquidity for retained losses
- Contract and legal staff who check insurance clauses in supply, lease and loan agreements

An organisation gains most when its risk manager, insurance buyer and a finance manager attend together and agree one renewal position.

Corporate Insurance Buying and Risk Retention Capabilities

Participants learn to price retention against premium and to read a policy the way a claims adjuster will.

- Assess which residual exposures to insure, retain or control further — the risk committee
- Calculate deductible and limit options against loss history and balance-sheet capacity — the finance director
- Specify a broker submission that wins competitive underwriting terms — insurers and the broker
- Test policy wording for exclusions, conditions and gaps against contract demands — legal and contract owners
- Build a claims file that supports prompt settlement — the claims adjuster and insurer

- Measure the total cost of risk across premium, retained losses and control spending — the board

Key Corporate Insurance Buying and Risk Retention Terms

- Residual risk — the exposure that remains after controls, which the organisation must either retain or transfer.
- Deductible — the amount of each loss the insured pays before the insurer contributes.
- Limit of indemnity — the most an insurer will pay for one claim or in total over the policy period.
- Underwriting submission — the information pack a broker sends insurers so they can price and accept a risk.
- Total cost of risk — the sum of premiums, retained losses, control costs and risk administration.
- Captive insurer — an insurance company owned by the organisation it insures, used to fund retained losses.

Corporate Insurance Buying and Risk Retention Day by Day

Day 1: Risk Financing Choices

- Exposure Inventory by Asset, Liability and Income — What Could Cause Loss
- Insure, Retain or Control Decision Tree — Choosing a Treatment for Each Exposure
- Loss History and Frequency Severity Profile — Which Losses Recur and Which Are Rare
- Insurance Market Cycle — Timing Renewals When Capacity Is Tight
- Contractual Insurance Requirements — Cover Demanded by Lenders, Landlords and Customers

Day 2: Retention, Limits and Deductibles

- Retention Capacity Test Against Earnings and Cash — How Much Loss to Absorb
- Deductible Options Comparison — Premium Saved Versus Expected Retained Losses
- Limit Adequacy Modelling — Setting Cover for Maximum Foreseeable Loss
- Captive and Self-Insurance Funds — When Owning the Risk Pays
- Business Interruption Sum Insured — Indemnity Period and Gross Profit Basis

Day 3: Brokers, Underwriters and Placement

- Broker Appointment and Remuneration Terms — Fees, Commission and Service Scope
- Underwriting Submission Pack — Presenting Controls to Earn Better Terms
- Quotation Comparison Grid — Weighing Price, Wording and Insurer Security
- Insurer Financial Strength Review — Avoiding Cover That Fails When Needed
- Renewal Negotiation Timeline — Securing Terms Before Expiry

Day 4: Policy Wording and Claims

- Insuring Clause, Exclusions and Conditions — Where Cover Starts and Stops
- Gap Analysis Between Policies — Uninsured Areas Between Property and Liability Cover
- Notification and Proof of Loss Duties — Protecting the Right to Recover
- Claims File Preparation — Evidence, Quantum and Adjuster Meetings
- Disputed Claims Escalation — Negotiation, Mediation and Coverage Opinions

Day 5: Practising the Insurance and Retention Decision Schedule

- Total Cost of Risk Calculation — Comparing Years and Business Units
- Retention Scenario Exercise on a Manufacturing Fire — Testing Deductibles and Limits
- Mock Renewal Meeting With a Hospital Liability Underwriter — Defending the Submission
- Board Paper on Risk Financing — Explaining Transfer Versus Retention Choices
- Insurance and Retention Decision Schedule — Final Version for Renewal Approval

Applying Corporate Insurance Buying and Risk Retention After the Course

- Run a deductible options comparison on the next policy due for renewal and present the retained-loss trade-off to the finance director.
- Lead a gap analysis between property, liability and business interruption policies and log each uninsured area with an owner.

Corporate Insurance Buying and Risk Retention Questions FAQ

What is Corporate Insurance Buying and Risk Retention and why does it matter now?

It is the discipline of deciding which losses an organisation transfers to insurers and which it funds itself. Boards now expect every retained loss to be a deliberate choice.

Which roles gain most from Corporate Insurance Buying and Risk Retention?

Risk managers, insurance buyers, finance managers and treasury staff gain most.

How does Corporate Insurance Buying and Risk Retention differ from an insurance law course?

It is written for the buyer, not the lawyer. An insurance law course centres on disputes and court interpretation, while this course centres on retention levels, placement and the cost of risk.

What do you bring back from Corporate Insurance Buying and Risk Retention?

You bring back an insurance and retention decision schedule for your organisation. It lists each exposure, its treatment, deductible and limit.

Corporate Insurance Buying and Risk Retention: The Way Forward

The insurance and retention decision schedule sets out, exposure by exposure, what is insured, what is retained and why. Its first use is the next renewal briefing, where the insurance buyer and finance manager agree deductibles before the broker approaches the market. Revisit it after the first large claim, which shows whether retained layers and wording held.