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COURSE BROCHURE

General Insurance Lines and Underwriting Basics Training Course

12 – 16 April 2027
Dar es Salaam

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Registered in the United Kingdom and Saudi Arabia

General Insurance Lines and Underwriting Basics Training Course

Ref: 2500_94827 **Date:** 12 – 16 April 2027 **Location:** Dar es Salaam **Fees:** 5300 GBP

General Insurance Lines and Underwriting Basics is a 1-week training course for general insurance staff and new joiners in underwriting, claims, broking support and distribution, who leave with a risk acceptance checklist for one non-life class. Non-life insurers face rising catastrophe losses, tighter reinsurance capacity and digital distribution, so staff who read a risk accurately protect both clients and the balance sheet. The course is delivered by Jupiter Prime Training.

Why General Insurance Lines and Underwriting Basics Matters Now

Three forces shape non-life business today. Weather-related and liability losses are growing, which pushes reinsurers to reprice treaties and narrow cover. Policyholders and intermediaries expect quotes and claim decisions in hours through digital channels. Staff who understand exposure, perils and wording select better risks and settle claims consistently; staff who do not leak claims cost and dispute cover. The course rests on the underwriting cycle and the principles of insurable interest, utmost good faith, indemnity and proximate cause.

Who Gains Most from General Insurance Lines and Underwriting Basics

- Junior underwriters who assess proposal forms, surveys and loss histories before quoting
- Claims handlers who verify cover, reserve losses and settle property or motor claims
- Broking and agency support staff who place risks and explain policy terms to clients
- Bancassurance and direct sales staff who distribute motor, home and travel products
- Finance and reinsurance assistants who record premiums, recoveries and technical results

Induction cohorts gain most when underwriting, claims and sales joiners attend together.

General Insurance Lines and Underwriting Basics Capabilities

Participants learn to read exposures, perils and wordings as underwriters and adjusters do.

- Distinguish property, motor, marine, engineering, liability and health lines by peril and exposure — product allocation decisions
- Assess a proposal, survey and loss history against underwriting guidelines — accept, load or decline decisions
- Calculate a basic premium from rate, sum insured, deductible and loadings — quotation decisions
- Apply insuring clauses, exclusions and conditions to a loss scenario — claims handlers and policyholders
- Explain how quota share and excess of loss treaties share risk — retention decisions
- Read loss ratio, combined ratio and technical result — line managers and finance colleagues

Key General Insurance Lines and Underwriting Basics Terms

- Sum insured — the maximum amount an insurer will pay under a policy section.
- Deductible — the part of each loss the policyholder bears before the insurer pays.
- Underwriting guidelines — internal rules that set which risks an underwriter may accept, at what terms.
- Proximate cause — the dominant, effective cause of a loss, used to decide whether an insured peril triggered the claim.
- Excess of loss treaty — reinsurance that pays losses above an agreed retention up to a limit.
- Combined ratio — claims plus expenses as a share of earned premium; below one hundred per cent signals an underwriting profit.

General Insurance Lines and Underwriting Basics Day by Day

Day 1: How Non-Life Insurance Creates Value

- Risk Pooling And The Law Of Large Numbers — Why Insurers Can Price Uncertainty
- Insurable Interest, Utmost Good Faith And Indemnity — Valid Contract Formation
- Insurer, Broker, Agent And Reinsurer Roles — Who Carries Which Risk
- Bancassurance, Direct And Digital Channels — Distribution Choice And Commission Cost
- The Underwriting Cycle Of Soft And Hard Markets — Capacity And Pricing Outlook

Day 2: Reading the Main Product Lines

- Property Fire And Allied Perils Cover — Material Damage And Business Interruption Choices
- Motor Own Damage And Third Party Liability — Fleet Versus Private Car Terms
- Marine Cargo And Hull Basics — Transit Risk Allocation Between Traders
- Engineering And Contractors All Risks Policies — Project Risk Transfer
- General Liability, Medical And Travel Lines — Matching Cover To Client Exposure

Day 3: Underwriting and Pricing a Risk

- Proposal Forms, Risk Surveys And Loss Histories — Material Fact Disclosure
- Hazard Assessment Of Construction, Occupancy, Protection And Exposure — Risk Grading
- Rate, Sum Insured, Deductible And Loadings — Premium Quotation
- Underwriting Authority Limits And Referral Rules — Accept, Load Or Decline
- Average Clause And Underinsurance Tests — Adequate Sum Insured Advice

Day 4: Wordings, Claims and Reinsurance

- Insuring Clauses, Exclusions, Conditions And Endorsements — Cover Interpretation
- First Notice Of Loss, Loss Adjusting And Reserving — Claim Settlement Path
- Subrogation, Contribution And Salvage — Recovering Paid Claims
- Quota Share, Surplus And Excess Of Loss Treaties — Retention And Capacity Choices
- Loss Ratio, Expense Ratio And Combined Ratio — Reading Line Profitability

Day 5: Practising the Risk Acceptance Checklist

- Property Proposal Case Graded And Priced — Applying Days Two And Three
- Motor Claim Scenario Tested Against Policy Wording — Applying Day Four
- Reinsurance Recovery On A Large Loss Calculated — Treaty Response Check
- Peer Review Of Quotes And Referral Decisions — Consistent Underwriting Judgement
- Risk Acceptance Checklist For One Non-Life Class — Completed Team Reference

Applying General Insurance Lines and Underwriting Basics After the Course

- Grade five recent proposals in one class using the hazard and sum insured tests.
- Walk a colleague from claims through three exclusions and conditions of a live wording.

General Insurance Lines and Underwriting Basics Questions FAQ

What is General Insurance Lines and Underwriting Basics and why does it matter now?

It is the working knowledge of how non-life products are designed, priced, worded, claimed and reinsured. Rising losses and digital quoting leave less room for misread risks or clauses.

Which roles gain most from General Insurance Lines and Underwriting Basics?

New and early-career underwriters, claims handlers, broking support and sales staff gain most.

How does General Insurance Lines and Underwriting Basics differ from an insurance pricing or insurtech course?

It covers the whole non-life policy journey at a core level. Pricing courses go deeper into actuarial methods and insurtech courses into automation; this one builds the foundation both assume.

What do you bring back from General Insurance Lines and Underwriting Basics?

You bring back a risk acceptance checklist for one non-life class. It lists hazards to check, information to request, pricing factors and referral points.

General Insurance Lines and Underwriting Basics: The Way Forward

The risk acceptance checklist first informs whether a new proposal in the chosen class is accepted, loaded or referred. Underwriters and sales staff use it at quotation; claims colleagues use it to trace terms. After its first month in use, revisit the deductible and loading points against the claims that actually arrived.