



General Insurance Business Operations Training Course

8 – 12 March 2027
Lisbon

General Insurance Business Operations Training Course

Ref: 441_135639 **Date:** 8 – 12 March 2027 **Location:** Lisbon **Fees:** 5700 Euro

Overview

General Insurance Business Operations Training Course is a five-day foundation course for insurance operations, underwriting, claims, distribution, and finance professionals, who leave with a General Insurance Operations Control File. The course maps general insurance business operations from product structure and risk pooling through underwriting, pricing, policy administration, claims, reinsurance, reserving, solvency, customer conduct, and performance review. Agile Leaders Training Center provides foundation training in general insurance business operations.

Who Should Attend

- Insurance operations functions responsible for policy issuance and servicing
- Underwriting functions responsible for risk selection, terms, and pricing
- Claims functions responsible for notification, assessment, reserving, and settlement
- Distribution functions responsible for channel controls and customer communication
- Finance and actuarial support functions responsible for reserves and performance records
- Risk and compliance functions responsible for governance and customer conduct

The course assumes participants already handle insurance, customer, policy, claim, or financial information and leaves out life insurance, retirement products, specialist actuarial modeling, and IFRS 17 accounting.

Departments and Industries

The course supports departments that design, sell, underwrite, administer, finance, control, or settle general insurance products across insurance and commercial settings.

- General insurance carriers and takaful operators
- Insurance brokers, agents, and distribution platforms
- Reinsurance and delegated underwriting operations
- Banking, leasing, and embedded insurance channels
- Corporate risk and insurance departments
- Finance, audit, and compliance functions

Learning Objectives

By the end of this course, participants will be able to:



- Apply an end-to-end general insurance operating model
- Use underwriting and premium calculation controls
- Build policy administration and distribution records
- Analyze claims, reserves, and reinsurance recoveries
- Evaluate solvency, conduct, and portfolio performance indicators
- Develop a General Insurance Operations Control File

Course Agenda

Day 1: Insurance Business Foundations

- General Insurance Value Chain Map
- Risk Pooling and Diversification Model
- Personal, Commercial, and Specialty Product Matrix
- Policy Structure and Coverage Clause Guide
- Insurance Operating Model Responsibility Chart

Day 2: Underwriting and Pricing Controls

- Risk Submission Information Checklist
- Underwriting Appetite and Authority Matrix
- Exposure Assessment and Risk Selection Method
- Premium Calculation Component Sheet
- Quotation, Referral, and Approval Workflow

Day 3: Policy and Distribution Operations

- Policy Issuance and Endorsement Process Map
- Broker and Agent Control Register
- Customer Disclosure and Consent Checklist
- Premium Collection and Receivable Ledger
- Policy Renewal and Cancellation Diary

Day 4: Claims, Reinsurance, and Financial Resilience

- Claims Notification and Triage Record
- Coverage Assessment and Settlement Decision Tree
- Case Reserve and Claims Development Sheet
- Reinsurance Retention and Recovery Schedule
- Solvency and Portfolio Performance Dashboard



Day 5: General Insurance Operations Practice

- Exercise: Product and Policy Structure Review
- Exercise: Underwriting and Premium Decision
- Exercise: Policy Administration and Distribution Control
- Exercise: Claim, Reserve, and Reinsurance Analysis
- Capstone Exercise: General Insurance Operations Control File

Practical Exercises

The course includes the following suggested activities:

- Suggested activity: map products, customers, channels, policy records, and operating handoffs across a general insurance value chain.
- Suggested activity: assess a risk submission, apply underwriting authority, document pricing components, and prepare a controlled quotation.
- Suggested activity: analyze a claim, set a case reserve, identify reinsurance recovery, and document a settlement decision.
- Suggested activity: assemble operating maps, registers, checklists, ledgers, and performance indicators into one control file.

FAQs

Who suits general insurance business operations training, and what does it assume?

General insurance business operations training suits insurance, underwriting, claims, distribution, finance, risk, and compliance functions and assumes workplace exposure to policy, customer, claim, or financial information.

How does general insurance business training differ from life insurance training?

General insurance business training addresses non-life products, annual or short-term risk, underwriting, claims, and reinsurance, while life insurance training focuses on mortality, long-duration protection, savings, and retirement products.

What is the role of underwriting in general insurance operations?

Underwriting selects and evaluates risks, sets coverage terms, applies authority limits, and establishes a premium that reflects exposure, expected claims, expenses, and the insurer's portfolio approach.

How do claims reserves support general insurance business operations?

Claims reserves provide an estimate of amounts required for reported and unresolved obligations, supporting case management, financial monitoring, reinsurance recovery, and portfolio review.



Why does general insurance use reinsurance?

Reinsurance transfers an agreed share of risk to another insurer, helping manage concentration, volatility, capacity, and the relationship between retained exposure and available capital.

Conclusion

Participants take back a General Insurance Operations Control File containing process maps, underwriting records, pricing sheets, policy controls, claims decisions, reserve records, reinsurance schedules, and performance indicators. The file connects technical and administrative handoffs in one traceable operating record. It gives teams a working basis for controlling policies, claims, financial resilience, and customer outcomes.