

Insurance Institute of India, COI, Mumbai

Classroom Training Session on
Industrial Risks: Pre-Underwriting Inspection/ Survey Methods & Report Writing (CT), (Program ID: CPG)

21st to 22nd January, 2026

Program Concept and Objectives:

Property risks have become increasingly complicated in modern times. Insurers need to understand the specialties of the large property risks that they assume, assess the challenges involved in accepting the risk, examine the risk management measures available, evaluate the scope of improving the risk and visualize the kind of claims that can occur and be averted. Insurers need to decide on the coverages to be offered, the exclusions and conditions to be imposed as also the rates to be charged.

In addition to the possibility of assessing the impact of tangible assets, Insurers may have to examine documents to understand consequential loss scenarios. Insurers need to also evaluate the incremental costs involved in settling claims on 'reinstatement value' basis, which is gathering popularity in the market vis-à-vis settling claims on 'market value' basis. The Inspection process helps in figuring out customer experiences and expectations as well. Inspections would help in offering customized services to clients and straightforward methods of loss assessment. Risk Inspection has become even more important in the present scenario for charging adequate premium.

College of Insurance has designed this program to help Risk Engineers and Officers dealing with Property Insurance develop the skills and insights to comprehend what can be readily seen during an inspection, what they need to search for and how they can draw certain inferences and patterns. They would also understand how insights from Risk Inspection will help underwriters in deciding whether to accept or reject a risk, in drawing up the terms and conditions of the policy, and in fixing risk commensurate rates.

Key Takeaways from the program: This program would provide the following:

- Appreciating the importance of Risk Inspection
- Providing knowledge about risk evaluation, risk improvement, risk control measures
- Understanding Probable Maximum Loss (PML) and related aspects
- Practical Report writing

Participant's Profile: The program is designed for Risk Engineers, Underwriters, and Officials dealing with Property Insurance, and middle level executives from Insurance Companies, as well as Brokers, Surveyors, Investigators and other intermediaries.

Program Fees:

- Participants requiring residential facilities: Total amount Required Rs. 12980/- i.e. (Rs. 11000/- plus 9% CGST + 9% SGST).
 (The fees cover tuition, course material, A/C single room accommodation in the Institute's campus and full boarding (bed tea/coffee, breakfast, lunch, light refreshments in the evening and dinner). All rooms are fully furnished with attached bathroom and Internet facility.
 - Rooms are reserved from 12.00 noon onwards the day prior to the commencement of the program. The participants can stay till 12.00 noon next day after the conclusion of the program.)
- Non-residential participants: Total amount Required Rs. 9440/- i.e. (Rs. 8000/- plus 9% CGST + 9% SGST).
 (The fees cover tuition, course material and day boarding (i.e. breakfast, lunch and tea/coffee during tea breaks for actual days of training).)

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Program Date: 21st to 22nd January 2026

Program Duration: 2 days (CT)

Program Time (IST): 10.00 AM to 05.00 PM (6 Hrs .Every Day)

