Insurance Institute of India, COI, Kolkata

Virtual Training Session on
Consequential Loss Cover: Fire, IAR and Engineering Policies (CVT) - 3rd December 2026

Program Concept and Objectives:

A deep knowledge of Fire Insurance (Material Damage and Loss of Profits) is essential for ensuring the competence, efficiency, and adaptability of Non-Life insurance professionals dealing with any form of property insurance. Insurers need the knowledge and skills to assess and mitigate risks associated with material damage risks and loss of profits scenarios in Fire insurance. This will help in taking precise underwriting and risk management decisions, as well as in crafting effective insurance policies tailored for specific needs of customers. It will also help in understanding how to efficiently manage Fire insurance claims.

The program is designed to equip participants with basic knowledge related to risk assessment, underwriting, and claims handling in fire insurance, specifically focusing on key components of Fire and Loss of Profits insurance policies. The program would also provide an appreciation of risk assessment and underwriting considerations specific to LOP insurance. It would also help in understanding the role of risk inspection in assessing the risk profile.

Key Takeaways from the program: The one day CVT program intends to provide participants the following:

- Developing a deep understanding of Fire insurance and Material damage.
- Understanding the working of Consequential Loss (Loss of Profits/ Business Interruption) policies/ coverages.
- Appreciating Underwriting and Claims management functions better.
- Developing the ability to make informed decisions by gathering material knowledge about the risk.

Participant Profile:

The program is designed keeping in view the professional needs of junior and middle level insurance professionals, including risk assessors, risk managers, underwriters, claim handlers, brokers, agents/ corporate agents, surveyors, legal professionals and others interested in understanding Fire/ Property insurance. Corporate customers of the insurance industry are also welcome to attend.

Program Fees: Rs. 3540/- (₹ 3000/- plus 18% GST).

Certificate of Participation: Online Certificate in PDF format will be issued to all the participant.

Program Coordinator: Mr. Sudip Dutta, Faculty, Email: dutta@iii.org.in, Contact: 9769606484

Program Date: 3 December 2026 | **Program Duration: 1 day (CVT-6hrs)** | **Program Time (IST): 10.30 am to 05.30 pm**

PROGRAM TEAM:

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