

Insurance Institute of India, COI, Kolkata  
**Classroom Training Session on  
 Industrial Risks : Pre-Underwriting Inspection  
 and Report Writing (CT) - 20 May, 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 inspect insured premises and examine documents to understand physical risk conditions and 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 One-day 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 Profile:**

The One-day program is designed for Risk Engineers, Underwriters, and Officials dealing with Property Insurance, at the junior and middle levels in Insurance Companies, Broking houses, Surveyors, Investigators and other intermediaries.

**Program Duration & Timing:**

**Program Date:** 20 May 2026

**Duration:** 1 day (CT)

**Program Time (IST):**

10.00 AM to 05.00 PM

**Program Coordinator:**

**Mr. Sudip Dutta, Faculty**

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**Program Fees:**

**₹ 2950/- (₹ 2500/- plus 18% GST)**



**Program ID : CPG**

**WEBSITE:**

[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

**PROGRAM VENUE:**

College of Insurance  
 Insurance Institute of India,  
 2nd Floor – 2A & 2C, CBD/1, Synthesis Business Park,  
 Action Area II, Newtown, Kolkata – 700 156.

Please follow below link for Training Venue

[Click Here](#)

**PROGRAM TEAM:**

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