



Motor Insurance Course: Underwriting, Claims, Repair Cost Control and Fraud



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Introduction:

Motor insurance underwriting, claims, repair cost control and fraud is a 5-day course for motor underwriters, motor claims handlers, vehicle damage surveyors and motor operations staff that ends with a Motor Portfolio Review and Improvement Action Plan. Motor books lose money when rating factors lag claims experience, repair estimates go unchallenged, total losses are valued loosely and staged or inflated claims pass without referral. Nominees already price, issue, survey or settle motor business and work through case studies on rating, survey and claims data. CoreConcept Training Center delivers this motor insurance underwriting and claims course.

Course Objectives:

- Compare own-damage, third-party liability, fire and theft and fleet motor covers and explain their wordings, excess and add-ons to customers and intermediaries
- Apply motor rating factors, no-claims discount scales, loadings and telematics driving scores to price private and fleet motor risks within written guidelines
- Handle motor first notification of loss, determine liability from accident evidence and authorise repairs through approved garages at controlled labour and parts costs
- Value total losses against pre-accident value, dispose of salvage and recover outlays through subrogation and knock-for-knock arrangements
- Recognise staged accident, inflated repair and fronting indicators and refer suspect motor claims for proportionate investigation
- Measure motor portfolio results with frequency, severity, loss ratio and claims KPIs and propose underwriting and claims improvement actions

Target Audience:

- Staff responsible for rating, accepting and renewing private and fleet motor policies
 - Staff responsible for registering motor accidents and settling own-damage and third-party claims
 - Staff responsible for inspecting damaged vehicles, agreeing repair estimates and valuing total losses
 - Staff responsible for motor policy issuance, endorsements and renewal processing
 - Staff responsible for screening motor claims for fraud and preparing referral files
 - Staff responsible for approved garage networks, salvage sales and recovery collection
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Course Outline:

Day 1: Motor Insurance Products, Wordings and Portfolio Baseline

- Own-Damage, Third-Party Liability and Fire and Theft Cover Compared
- Fleet Motor Policies With Named Driver and Any Driver Extensions
- Motor Policy Wording Review of Exclusions, Excess and Add-Ons
- Motor Portfolio Baseline by Frequency, Severity and Loss Ratio
- Motor Claims Cost Drivers From Parts, Labour and Injury

Day 2: Motor Rating Factors, Telematics and Underwriting Guidelines

- Motor Rating Factor Matrix for Driver, Vehicle and Usage
- No-Claims Discount Scales, Excess Options and Premium Loadings
- Pay-As-You-Drive and Pay-How-You-Drive Usage-Based Pricing Models
- Telematics Driving Scores From GPS and OBD-II Data
- Motor Underwriting Guideline and Fleet Risk Survey Checklist

Day 3: Motor Policy Administration, Accident Notification and Damage Assessment

- Motor Policy Issuance, Mid-Term Adjustment and Renewal Workflow
- Motor First Notification of Loss Script and Accident Data
- Liability Determination From Accident Reports, Sketches and Dashcam Footage
- Vehicle Damage Survey With Photo Estimating and Parts Pricing
- Approved Garage Agreements, Labour Rates and Repair Authorisation Limits

Day 4: Total Loss, Injury Claims, Recoveries and Motor Fraud Control

- Total Loss Threshold, Pre-Accident Value and Salvage Disposal
- Third-Party Bodily Injury Claim Reserving at Overview Level
- Motor Subrogation and Knock-for-Knock Recovery Between Insurers
- Staged Accident, Inflated Repair and Fronting Fraud Indicators
- Motor Fraud Referral, Desktop Investigation and Interview Planning

Day 5: Case Study on a Motor Portfolio Review

- Case Motor Book Brief With Rating, Claims and Fraud Data
 - Rating Factor Adequacy Test Against Case Claims Experience
 - Repair Cost Leakage and Cycle Time Analysis for the Case
 - Motor Claims KPI Scorecard With Loss Ratio Targets
 - Motor Portfolio Review and Improvement Action Plan Completion
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Skills You Will Gain:

- Motor Cover Selection
- Motor Risk Rating
- Usage-Based Pricing Assessment
- Accident Liability Determination
- Vehicle Damage Estimating
- Total Loss Valuation
- Motor Fraud Screening
- Motor Portfolio Analysis

Why Attend This Course:

- Deliver a Motor Portfolio Review and Improvement Action Plan to the motor underwriting head and the claims manager
- Decide when a motor risk needs a loading, a higher excess, a telematics condition or a referral rather than standard terms
- Avoid repair cost leakage, under-valued salvage and missed recoveries that erode the motor loss ratio
- Share rating checklists, survey standards and fraud referral criteria with underwriting, claims and garage network colleagues

Conclusion:

Back at work, the participant presents the Motor Portfolio Review and Improvement Action Plan to the motor underwriting head, the claims manager and the fraud unit. They use it to adjust rating factors and loadings, tighten repair authorisation limits and approved garage terms, and set fraud referral criteria for the coming renewal cycle. After the first quarter of use, the motor team should compare frequency, average repair cost, salvage returns, recovery collections and loss ratio with the plan's targets and revise any action that has not moved the figures.

Frequently Asked Questions FAQ:

What should participants know before a motor insurance underwriting and claims course?

Participants should already handle motor policies, surveys or claims at work and be comfortable reading rating tables and repair estimates. Bringing an anonymised motor claims list or rating sheet helps them test the methods on their own book.

How does a motor insurance underwriting and claims course differ from a general insurance claims course?

It works only on the motor line: rating factors, telematics pricing, accident liability, garage repair costs, total loss and salvage and motor fraud. A general claims course covers coverage doctrine, property and business interruption quantum across many lines.

How does telematics change motor insurance underwriting and claims?

Telematics adds measured distance and driving behaviour, such as speed, braking and time of day, to traditional rating factors, so prices can reflect actual use. The same data supports accident reconstruction and helps claims staff test the account a driver gives.

What do participants take back from a motor insurance underwriting and claims course?

Participants return with a Motor Portfolio Review and Improvement Action Plan, a rating factor checklist, a damage survey and repair authorisation standard and fraud referral criteria that motor underwriting and claims teams can apply at the next renewal and claims review.