Corporate Insurance Management: Risk Transfer, Insurance Programmes and Claims

9 – 13 November 2026
Amsterdam - Zuidas business district hotel

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Introduction:

Corporate insurance is often bought line by line, renewed on last year's terms and rarely tested against the losses a business could actually suffer. Gaps appear only when a claim is declined, a sub-limit proves too low or a contract demands cover the organisation never placed. This Core Concept course equips managers on the buyer side to decide which risks to retain and which to transfer, design and place an insurance programme with brokers and insurers, read policy wordings and prepare claims. Participants produce a Corporate Insurance Programme Review and Renewal Plan.

Course Objectives:

- Classify the organisation's exposures into insurable and uninsurable risks and choose between retention, deductibles, self-insurance, captives and transfer for each
- Design a corporate insurance programme covering property, business interruption, liability, engineering, marine, motor, directors and officers and cyber exposures
- Interpret policy wordings, including insuring clauses, exclusions, conditions, warranties, limits, sub-limits and deductibles, and identify coverage gaps
- Run a renewal or insurance tender with brokers and insurers, from underwriting submission to quote comparison and placement
- Prepare, notify and negotiate insurance claims with loss adjusters and insurers, and align insurance clauses and indemnities in commercial contracts
- Measure the total cost of risk and produce a Corporate Insurance Programme Review and Renewal Plan

Target Audience:

- Insurance and risk managers responsible for placing and renewing the organisation's policies
- Finance and treasury managers who budget premiums, deductibles and retained losses
- Contract and procurement managers who negotiate indemnities and insurance requirements with suppliers and customers
- Project and engineering managers who arrange construction and erection cover for capital projects
- Facilities, fleet and logistics managers who report losses and manage property, motor and cargo claims
- Legal and company secretariat managers who oversee directors and officers liability cover

Course Outline:

Day 1: Insurable Risk and Risk Financing Choices

- Insurable Risk Criteria: Pure Versus Speculative Risk and Fortuity
- Exposure Identification Checklist for Assets, Earnings and Third-Party Liability
- Risk Financing Hierarchy: Retain, Reduce, Self-Insure or Transfer
- Captive Insurance and Alternative Risk Transfer in General Terms
- Current Insurance Schedule Inventory and Gap Snapshot

Day 2: Designing the Corporate Insurance Programme

- Property Damage and Business Interruption Cover: Sums Insured and Indemnity Period
- Public, Products and Employers Liability Programme Structure
- Contractors All Risks and Erection All Risks for Capital Projects
- Marine Cargo, Motor Fleet and Goods in Transit Cover
- Directors and Officers Liability and Cyber Insurance Programme Layers

Day 3: Policy Wordings, Limits and Market Placement

- Policy Wording Anatomy: Insuring Clause, Definitions, Exclusions, Conditions and Warranties
- Limits, Sub-Limits, Aggregates and Deductible Structures Comparison Table
- Broker Appointment, Service Level Agreement and Remuneration Disclosure
- Underwriting Submission Pack and Risk Information Presentation
- Insurance Tender Evaluation Matrix: Price, Terms, Security and Service

Day 4: Claims Management and Insurance in Contracts

- Claims Notification Procedure and Policy Condition Compliance
- Loss Adjuster Engagement, Proof of Loss and Business Interruption Claim Calculation
- Declined and Disputed Claims: Coverage Positions and Escalation Routes
- Contract Insurance Clauses: Indemnities, Additional Insured and Waiver of Subrogation
- Total Cost of Risk Model: Premiums, Retained Losses and Administration Costs

Day 5: Case Work and the Programme Review and Renewal Plan

- Manufacturing Plant Fire Case: Property and Business Interruption Claim Review
- Construction Project Case: Contract Insurance Requirements Against Placed Cover
- Logistics and Services Case: Deductible Optimisation Using Loss History
- Corporate Insurance Programme Review and Renewal Plan Drafting
- Renewal Strategy Presentation to a Simulated Finance Committee

Skills You Will Gain:

- Risk Financing Analysis
- Insurance Programme Design
- Policy Wording Interpretation
- Coverage Gap Analysis
- Broker and Insurer Management
- Insurance Tender Evaluation
- Claims Preparation and Negotiation
- Total Cost of Risk Measurement

Why Attend This Course:

- Return with a Corporate Insurance Programme Review and Renewal Plan built on your organisation's own policies and loss history
- Recognise exclusions, warranties and sub-limits that would leave a serious loss uninsured before the next renewal
- Enter broker and insurer discussions with a structured submission and clear evaluation criteria rather than accepting last year's terms
- Compare insurance buying practice with managers from manufacturing, construction, logistics and services organisations

Conclusion:

Insurance protects an organisation only when the risks it retains are chosen deliberately and the cover it buys matches its real exposures and contracts. This course moves from insurable risk and risk financing choices, through programme design and policy wordings, to broker placement, renewal tenders, claims and contract insurance clauses. The final day applies these methods to multi-sector cases and produces a Corporate Insurance Programme Review and Renewal Plan that participants can take into their next renewal cycle.