Strategic Insurance Negotiation and Claims Management Training Course



23 - 27 Nov 2026

Lisbon

4500 € (Per Person)

Ref: #HSM1792_105890

Course Introduction / Overview:

This comprehensive training course provides an in-depth exploration of the critical skills required for mastering the insurance contract lifecycle, from negotiation and drafting to effective claims management and dispute resolution. In an industry governed by complex legal principles and significant financial risk, the ability to navigate policy wording and manage claims strategically is paramount. This program, offered by BIG BEN Training Center, is designed to equip professionals with the advanced knowledge and practical tools needed to protect organizational interests and optimize outcomes. The curriculum delves into the foundational concepts discussed by leading academics like Robert H. Jerry, II, in seminal works such as "Understanding Insurance Law," and builds upon them with modern, real-world applications. Participants will learn to dissect intricate policy language, develop robust negotiation strategies, and implement efficient claims handling processes. The course moves beyond theoretical knowledge to foster a deep understanding of coverage analysis, risk mitigation, and the nuances of settling complex claims, ensuring delegates can perform their roles with confidence and precision.

Target Audience / This training course is suitable for:

- Insurance Claims Managers and Adjusters.
- Underwriters and Insurance Brokers.
- Risk Management Professionals.
- Corporate Legal Counsel and Paralegals.
- Contract Managers and Administrators.
- Procurement and Sourcing Professionals.
- Compliance Officers in the financial services sector.
- Anyone involved in negotiating or managing insurance policies and claims.

Target Sectors and Industries:

- Banking and Financial Services.
- Construction and Real Estate.
- Healthcare and Pharmaceuticals.
- Manufacturing and Engineering.
- Logistics, Transportation, and Marine.
- Energy, Oil, and Gas.
- Information Technology and Telecommunications.
- Government Agencies and Public Sector Entities.

Target Organizations Departments:

- Legal and Corporate Governance.
- Risk Management and Compliance.
- Claims and Underwriting.
- Procurement and Contract Management.
- Finance and Treasury.
- Operations and Project Management.
- Internal Audit.

Course Offerings:

By the end of this course, the participants will have able to:

- Analyze and interpret complex insurance policy terms and conditions with accuracy.
- Develop and execute effective negotiation strategies for policy renewals and claims settlements.
- Manage the entire claims lifecycle, from initial notification to final resolution.
- Identify potential coverage gaps and advise on necessary policy endorsements.
- Evaluate and quantify claims to establish appropriate financial reserves.
- Implement best practices for claims investigation, documentation, and evidence preservation.
- Mitigate the risks associated with bad faith claims and potential litigation.
- Handle dispute resolution through mediation, arbitration, and other alternative methods.
- Understand the principles of subrogation and initiate successful recovery actions.
- Apply regulatory and compliance requirements to all aspects of claims handling.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be highly interactive, immersive, and practical, ensuring that participants can immediately apply their learning in a professional context. This course moves beyond traditional lectures to create a dynamic learning environment centered on real-world application. A significant portion of the program is dedicated to analyzing case studies drawn from landmark insurance disputes and complex claims scenarios. Participants will engage in role-playing exercises that simulate high-stakes contract negotiations and claims settlement discussions, allowing them to practice and refine their tactics in a controlled setting. Facilitated group discussions will encourage the sharing of diverse perspectives on policy interpretation and claims strategy. The training incorporates practical workshops on quantum assessment and risk analysis. Our expert instructors provide continuous, constructive feedback throughout the sessions, guiding participants toward mastering the core competencies of insurance contract and claims management. This hands-on approach guarantees a comprehensive understanding of both the theory and its practical implementation.

Course Agenda (Course Units):

Unit One Foundations of Insurance Contracts and Legal Principles

- The core principles of insurance and insurable interest.
- Elements of a valid insurance contract.
- Understanding policy structure, conditions, warranties, and exclusions.
- The role of utmost good faith in insurance dealings.
- Navigating the regulatory landscape and compliance frameworks.
- Introduction to key legal doctrines like indemnity and subrogation.
- Common types of commercial insurance policies and their functions.

Unit Two Advanced Policy Wording and Coverage Analysis

- Techniques for dissecting complex policy language.
- The contra proferentem rule and its application to ambiguity.
- Analyzing Commercial General Liability (CGL) policies.
- Deep dive into property and business interruption coverage.
- Interpreting professional indemnity and D&O policies.
- Identifying and addressing potential coverage gaps and endorsements.
- Case studies in disputed policy interpretation.

Unit three Strategic Negotiation for Insurance Professionals

- Fundamentals of interest-based negotiation (BATNA, ZOPA).
- Developing a strategic negotiation plan for renewals and claims.
- Psychological tactics and communication skills in negotiation.
- Handling difficult negotiators and overcoming impasses.
- The role of mediation and Alternative Dispute Resolution (ADR) in insurance.
- Documenting settlement agreements to prevent future disputes.
- Role-playing negotiation scenarios for claims settlement.

Unit Four The Claims Management Lifecycle in Practice

- Best practices for First Notice of Loss (FNOL) and initial response.
- Conducting effective claims investigations and gathering evidence.
- Principles of reserving and quantum assessment.
- Techniques for detecting and managing fraudulent claims.
- The process of subrogation and pursuing recovery.
- Effective communication with policyholders, brokers, and third parties.
- Auditing claims files for quality and compliance.

Unit Five Managing Complex Claims and Emerging Risks

- Strategies for handling catastrophic and large-scale loss events.
- Understanding and mitigating the risk of bad faith claims.
- Litigation management for insurance professionals.
- The role of reinsurance in managing large exposures.
- Addressing emerging risks like cyber liability and climate change.
- Future trends in claims technology and automation (Insurtech).
- Developing a proactive and strategic approach to complex dispute resolution.

FAQ:

Qualifications required for registering to this course?

There are no requirements.

How long is each daily session, and what is the total number of training hours for the course?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

Something to think about:

In an era of increasing climate-related disasters and cyber threats, how must traditional principles of insurance contract interpretation evolve to address unforeseen 'super-catastrophic' claims?

What unique qualities does this course offer compared to other courses?

This course distinguishes itself by offering a holistic and integrated perspective that bridges the critical gap between legal theory and operational practice in the insurance industry. While many programs focus narrowly on either contract law or claims handling procedures, this training provides a comprehensive 360-degree view, treating them as interconnected disciplines. Participants will not only learn the legal doctrines governing insurance contracts but will also master how to apply these principles in the high-stakes environment of negotiation and claims settlement. The curriculum is built around practical application, moving beyond abstract concepts to immerse participants in realistic case studies and role-playing scenarios that mirror the challenges they face professionally. It emphasizes strategic decision-making, teaching delegates not just what to do, but why they are doing it. By focusing on the synergy between underwriting intent, policy language, and claims outcomes, the course equips professionals with a unique and powerful skill set to manage risk, control costs, and drive favorable resolutions in any situation.