Insurance Law and Claims Management Principles Training Course

28 Dec 2026 - 01 Jan 2027

Cape town

4600 € (Per Person)

Ref: #LEG9302_292992

Course Introduction / Overview:

The insurance industry operates at the complex intersection of commercial practice, risk management, and stringent legal frameworks. Mastering this domain requires more than just procedural knowledge; it demands a deep understanding of the legal principles that govern every policy and the practical skills to manage claims efficiently and ethically. This comprehensive program is designed to bridge the gap between insurance theory and real-world application, providing a robust foundation in both insurance law and claims management. Drawing on foundational concepts articulated by scholars like Robert H. Jerry, II in seminal works such as "Understanding Insurance Law," this course delves into the core tenets of insurance contracts, policy interpretation, and the duty of utmost good faith. BIG BEN Training Center has developed this training to empower professionals to navigate the entire claims lifecycle, from initial notification and investigation to complex litigation and dispute resolution. Participants will explore critical issues such as bad faith allegations, subrogation, and regulatory compliance, ensuring they are equipped to handle claims with legal precision, strategic foresight, and professional integrity in an ever-evolving industry.

Target Audience / This training course is suitable for:

- Claims Managers and Adjusters.
- Insurance Lawyers and Paralegals.
- Underwriters and Risk Managers.
- Insurance Brokers and Agents.
- Compliance Officers in the insurance sector.
- Corporate Legal Counsel.
- Professionals aspiring to a career in claims or insurance law.

Target Sectors and Industries:

- Insurance and Reinsurance Companies.
- Law Firms specializing in insurance litigation.
- Insurance Brokerage and Agency Firms.
- Large Corporations with self-insured retention programs.
- Financial Services and Banking Institutions.
- Governmental and Regulatory Bodies overseeing the insurance industry.
- Third-Party Administrators (TPAs).

Target Organizations Departments:

- Claims Department.
- Legal and General Counsel Department.
- Underwriting Department.
- Risk Management Department.
- Compliance and Regulatory Affairs Department.
- Internal Audit Department.
- Customer Service and Relations Department.

Course Offerings:

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

- Analyze complex insurance policies with legal precision.
- Apply fundamental principles of insurance law to practical scenarios.
- Manage the end-to-end claims process from notification to settlement effectively.
- Conduct thorough and compliant claims investigations.
- Identify and mitigate risks associated with bad faith claims.
- Develop strategies for effective subrogation and recovery.
- Navigate insurance litigation and alternative dispute resolution methods.
- Ensure claims handling practices adhere to regulatory standards.
- Evaluate and set appropriate case reserves for claims.
- Negotiate claim settlements with confidence and legal backing.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be highly interactive, experiential, and directly applicable to the professional challenges faced by participants. This course moves beyond traditional lectures to foster a dynamic learning environment where legal theory is tested against practical application. A cornerstone of our approach is the extensive use of case studies drawn from real-world insurance disputes, allowing participants to analyze judicial reasoning and strategic decisions. Interactive group discussions and workshops will encourage the sharing of diverse perspectives and collaborative problem-solving. Role-playing exercises, particularly in modules covering negotiation and dispute resolution, will provide a safe space to practice and refine critical communication skills. The program integrates practical exercises on policy interpretation and claims documentation, ensuring that learning is embedded through hands-on activities. Our expert facilitators provide continuous feedback and guide participants in applying complex legal principles to their specific operational contexts, ensuring a lasting and impactful learning experience.

Course Agenda (Course Units):

Unit One: Foundations of Insurance Law and Risk

- Introduction to the principles of risk transfer and insurance.
- The principle of Utmost Good Faith (Uberrimae Fidei).
- The concept of Insurable Interest.
- The doctrine of Proximate Cause (Causa Proxima).
- Principles of Indemnity, Subrogation, and Contribution.
- The role and function of insurance in the economy.
- Overview of the regulatory landscape governing the insurance industry.

Unit Two: The Insurance Contract and Policy Interpretation

- Formation and elements of a valid insurance contract.
- Understanding policy structure, conditions, and warranties.
- Rules of construction and interpretation of insurance policies.
- Analyzing declarations, insuring agreements, exclusions, and endorsements.
- The impact of misrepresentation and non-disclosure.
- The role of agents and brokers in the contractual process.
- Legal implications of policy renewal and cancellation.

Unit Three: The Claims Management Process

- The claims lifecycle from first notice of loss to final settlement.
- Procedures for effective claims notification and registration.
- Techniques for conducting a thorough and objective claims investigation.
- Best practices in evidence gathering and documentation.
- The art and science of claims evaluation and quantum assessment.
- Principles of reserving and financial management of claims.
- Communicating effectively with policyholders and third parties.

Unit Four: Advanced Claims Handling and Special Issues

- Identifying and combating insurance fraud.
- Understanding and avoiding bad faith claims and extra-contractual liability.
- Managing complex liability, property, and casualty claims.
- The process of subrogation and recovery management.
- Handling claims involving multiple insurers and contribution principles.
- Navigating reinsurance claims and their impact on primary insurers.
- Ethical dilemmas and professional conduct in claims handling.

Unit Five: Dispute Resolution, Litigation, and Emerging Trends

- Alternative Dispute Resolution (ADR) mechanisms like mediation and arbitration.
- The insurance litigation process from pleadings to trial.
- Managing litigation and working with legal counsel effectively.
- The role of expert witnesses in insurance disputes.
- Understanding judgments, settlements, and appeals.
- The impact of technology and InsurTech on claims management.
- Future trends and evolving legal challenges in the insurance sector.

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 AI-driven claims processing, how can the foundational legal principle of 'utmost good faith' be preserved and demonstrated by both the insurer and the insured?

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

This course distinguishes itself by seamlessly integrating the two critical pillars of the insurance world, legal principles and practical claims management, into a single, cohesive curriculum. Unlike programs that focus narrowly on either the law or operational procedures, this training provides a holistic perspective, enabling participants to understand the 'why' behind the 'how'. It moves beyond rote learning of policy clauses to cultivate a deep-seated legal and analytical mindset, empowering professionals to handle non-standard, complex, and contentious claims with confidence and authority. The curriculum is built around a rich tapestry of real-world case studies and judicial precedents, forcing participants to grapple with the same ambiguities and ethical dilemmas they face in their professional roles. Rather than just teaching a process, the course develops strategic thinking, ensuring that every decision made during the claim's lifecycle is not only procedurally sound but also legally defensible and commercially astute. This dual-focus approach creates uniquely competent professionals who can protect their organizations from legal risk while delivering fair and efficient outcomes.