



Training Description:

The Fire Risk Insurance training course is designed to provide participants with a comprehensive understanding of fire-related hazards and their impact on property insurance. Fire remains one of the most significant causes of property damage and business interruption worldwide, making accurate risk evaluation and effective underwriting essential. This course offers a structured approach to understanding fire exposure, policy design and loss prevention strategies within modern insurance practice.

This course intensive training course focuses on fire science fundamentals, hazard identification, building construction, fire protection systems, underwriting methodology, pricing principles and claims management. Participants will examine how fire risks are assessed in residential, commercial and industrial environments and how insurers translate technical risk information into underwriting decisions. Practical case studies and interactive exercises are integrated throughout to ensure strong application of concepts.

By the end of the training course, participants will be able to analyze fire exposures, interpret underwriting requirements, contribute to sound pricing decisions and recommend effective risk improvement measures. The training course enhances technical competence, strengthens analytical thinking and builds confidence in managing fire risk insurance portfolios.

Training Objectives:

By the end of the training, participants will be able to:

- ✓ Understand the fundamentals of fire science and fire behavior
- ✓ Identify and evaluate common fire hazards
- ✓ Analyze building construction types and occupancy risks
- ✓ Assess fire protection and suppression systems
- ✓ Conduct structured fire risk inspections
- ✓ Apply underwriting principles specific to fire risk insurance
- ✓ Develop pricing and policy structuring approaches
- ✓ Understand fire claims management processes
- ✓ Recommend loss prevention and risk mitigation strategies
- ✓ Strengthen reporting and risk analysis skills

Training Designed for:

This training course is intended for insurance underwriters, brokers, risk engineers and claims professionals seeking specialized expertise in fire risk insurance. It is also suitable for loss control officers, safety managers and compliance professionals responsible for property risk management. Professionals working in manufacturing, energy, warehousing, construction and commercial real estate sectors will benefit from a deeper understanding of fire exposure and insurance implications.

Training Requirement:

“Hands on practical sessions, equipment and software will be applied during the course if required and as per the client’s request.”

Contents can be adapted to your specific wishes. It is therefore possible to focus on specific modules of the training course as per client’s learning needs and objectives. Further, it should be forwarded to us a month prior to the course dates.

Training Program:

DAY ONE:

FUNDAMENTALS OF FIRE SCIENCE AND INSURANCE PRINCIPLES

❖ Understanding Fire Behavior and Insurance Foundations

- Introduction to fire science and combustion theory
- The fire triangle and stages of fire development
- Classes of fire and extinguishing methods
- Overview of fire risk insurance coverage
- Policy structure, terms and key exclusions
- Principles of insurable interest and indemnity
- Practical exercise: Basic fire hazard identification

DAY TWO:

FIRE HAZARDS AND RISK ASSESSMENT TECHNIQUES

❖ Identifying and Measuring Fire Exposure

- Common ignition sources and combustible materials
- Electrical systems, heating systems and mechanical risks
- Industrial processes and high-hazard operations
- Fire load calculation and hazard grading
- Site inspection methods and risk survey reporting
- Evaluating housekeeping and human factors
- Workshop: Conducting a mock fire risk inspection

DAY THREE:

BUILDING CONSTRUCTION AND FIRE PROTECTION SYSTEMS

❖ Evaluating Structural and Protective Safeguards

- Types of building construction and fire resistance ratings
- Compartmentation and passive fire protection
- Active protection systems including sprinklers, alarms and detection systems
- Water supply systems, hydrants and emergency response planning
- Maintenance and reliability of protection systems
- Regulatory standards and compliance considerations
- Case study: Assessing protection adequacy for underwriting

DAY FOUR:

UNDERWRITING AND PRICING FIRE RISKS

❖ Translating Risk into Insurance Decisions

- Fire risk underwriting guidelines
- Exposure analysis and accumulation risks
- Rating factors and premium calculation
- Deductibles, limits and special clauses
- Reinsurance considerations for large fire exposures
- Preparing underwriting reports and recommendations
- Group exercise: Developing a fire underwriting decision

DAY FIVE:

FIRE CLAIMS AND LOSS PREVENTION STRATEGIES

- ❖ **Managing Losses and Strengthening Risk Control**
 - Fundamentals of fire loss investigation
 - Determining cause and origin of fire
 - Claims documentation and settlement procedures
 - Business interruption and consequential loss
 - Fraud indicators in fire claims
 - Post-loss risk improvement recommendations
 - Final group presentation: Comprehensive fire risk insurance case analysis
- ❖ Course Conclusion
- ❖ POST-ASSESSMENT and EVALUATION

Training Methodology:

This interactive training course includes the following training methodologies as a percentage of the total tuition hours:

- 30% Lectures, Concepts, Role Play
- 70% Workshops & Work Presentations, Techniques, Based on Case Studies & Practical Exercises, Gamification, Software & General Discussions
- Pre and Post Test

Training Certificate(s):

CMCT Internationally recognized certificate(s) will be issued to each participant who completed the course.

Training Fees:

TBA as per the course location - This rate includes participant's manual, hand-outs, buffet lunch, coffee/tea on arrival, morning & afternoon of each day.

Note: The 5% VAT (Value Added Tax), will be effective starting 01st of January 2018 as per the new regulation from the UAE Government. The VAT applies for all quotation both for local and abroad.

Training Timings:

Daily Timings:

07:45 - 08:00	Morning Coffee / Tea
08:00 - 10:00	First Session
10:00 - 10:20	Recess (Coffee/Tea/Snacks)
10:20 - 12:20	Second Session
12:20 - 13:00	Recess (Prayer Break & Lunch)
13:00 - 14:00	Last Session

For training registrations or in-house enquiries, please contact:

Aisha Relativo - Training & Career Development Manager

aisha@cmc-me.com / training@cmc-me.com

Tel.: +971 2 665 3945 or +971 2 643 6653 | Mob.: +971 52 2954615