

## INTRODUCTION TO INSURANCE

### Course Description

This course will provide a broad introduction to insurance, the various classes of business, the legal principles, the UK market, the role of the participants and regulation of the market.

### Target Audience

The course will be of value to anyone who is new to the market or wishes to have an overview of insurance and the insurance market.

### Course Objectives

On completion of the course delegates will:

- have knowledge of the market, the roles of the various participants, and how the market is regulated
- understand the function of insurance
- have a knowledge of the major classes of business and some emerging classes
- have knowledge of the principles of insurance
- have knowledge of how policies are structured and interpreted

### Course Format

The course will be presented by presentation, discussion, case studies and exercises.

### Course Content

#### The Risk Business

- The function of insurance
- What is insurable?
- Insurable and uninsurable risks
- Insurable interest

#### Classes of Business

- Major classes of business
- Emerging classes of business

#### Formation of the Insurance Contract

- Duty of Fair Presentation of Risk

#### Policy Wordings

- The structure of wordings
- Interpretation
- Some important legal decisions
- Conditions and warranties

## Principles in Claims Settlement

- Proximate Cause
- Indemnity
- Subrogation
- Contribution and other insurance clauses
- Fraudulent claims

## Regulation

- Financial Conduct Authority and Prudential Regulatory Authority

## Delegated Authorities

## A Glimpse of the Future

### Presented by Tony Gregory LLM BA(Hons) FCII RPLU CPCU

Tony Gregory is Managing Director of Insurance Market Conferences. He had many years' experience in the London Market underwriting Liability and Professional Indemnity business, before establishing IMC. He is a Fellow of the Chartered Insurance Institute and a Vice President of the Insurance Institute of London. He holds the Registered Professional Liability Underwriter designation of the Professional Liability Underwriting Society (US) and the Chartered Property and Casualty Underwriter designation (US). He holds a Master of Laws degree from the University of London. He was the leader of the Insurance Institute of London's Research Groups on Professional Indemnity Insurance (First Edition) and of Liability and Accident Compensation. He was a founder member of the Liability Underwriters Group. He lectures and provides training in a range of insurance topics in the London market and worldwide and for academic institutions including the University of Cardiff, Swansea University and Florida State University. He holds the Certificate in Teaching and Learning from the Chartered Insurance Institute.

**Duration** One day

**Date** **07 January 2026**

**Time** 9.00 am - 4.30 pm (London)

**Venue** Online using Zoom

**Fee** **£125.00 + VAT**

**In-House Fee** **£850.00 + VAT** for up to 12 delegates - Online using Zoom  
**£950.00 + VAT** for up to 12 delegates - Face to Face / in Your Offices

**Bookings** To reserve a place on this course please contact Tony Gregory  
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