Consumer Protection in Insurance Training Course

Professional Development Training Course Outline

Category	Insurance	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The insurance industry plays a pivotal role in safeguarding consumers from financial loss. However, with complex policy terms, mis-selling, claim rejections, and lack of awareness, consumer protection in insurance has become more crucial than ever. Training Course on Consumer Protection in Insurance is designed to enhance knowledge, build trust, and empower professionals with actionable strategies to uphold consumer rights. Using regulatory frameworks, real-world case studies, and global best practices, this course prepares stakeholders to identify, prevent, and address violations that compromise consumer welfare.

With the rise of digital insurance platforms, regulatory compliance requirements, and increased customer expectations, understanding the dynamics of consumer protection is no longer optional—it's essential. From agents to policyholders, all stakeholders benefit when insurance practices are transparent, ethical, and focused on the long-term interests of consumers. This course combines in-depth knowledge with practical application to ensure participants are equipped to make informed, ethical, and consumer-centric decisions.

Programme Curriculum

Consumer Protection in Insurance Training Course

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Course Objectives

1. Understand key consumer protection laws in insurance.
2. Analyze insurance regulatory frameworks at national and global levels.
3. Identify the rights and responsibilities of policyholders and insurers.
4. Address mis-selling and unethical sales practices in the insurance sector.
5. Evaluate claims procedures for fair claims settlement.
6. Implement insurance grievance redressal mechanisms effectively.
7. Study the impact of digital transformation on consumer rights.
8. Promote insurance transparency and disclosure standards.
9. Ensure compliance with data protection and privacy policies.
10. Examine the role of insurance ombudsman and dispute resolution.
11. Design customer-centric insurance products and communication.
12. Enhance trust through ethical conduct and industry codes.
13. Utilize technology for consumer education in insurance.

Target Audience

1. Insurance company executives
2. Insurance agents and brokers
3. Compliance officers
4. Customer service professionals
5. Risk management officers
6. Regulators and policymakers
7. Legal professionals specializing in insurance
8. Consumer rights advocates

Course Modules: 5 days

Module 1: Introduction to Consumer Protection in Insurance

- Overview of consumer protection principles
- History and evolution of insurance consumer rights
- Key global and local regulatory bodies (e.g., IRDAI, NAIC)
- Core principles of fair treatment of customers
- Importance of ethical marketing in insurance
- **Case Study**: A policyholder's legal victory in a mis-sold ULIP

Module 2: Insurance Laws and Regulatory Compliance

- Key legislations: Insurance Act, Consumer Protection Act, GDPR
- The role of regulatory bodies and their mandates
- Insurance Code of Conduct for market practices
- Impact of non-compliance on insurers
- Tools for internal compliance audits
- **Case Study**: Regulatory action on a major insurer for non-compliance

Module 3: Claims Settlement and Grievance Redressal

- End-to-end claims process explained
- Best practices for faster, fairer claims
- Consumer rights in the claims process

- Insurance ombudsman and legal recourse
- Key performance indicators for grievance handling
- **Case Study**: A family’s claim dispute resolved via mediation

Module 4: Ethics, Transparency & Disclosure

- Ethical marketing and sales practices
- Transparency in policy documents
- Duty of disclosure from insurers and consumers
- Informed consent and policy understanding
- Red flags in unethical insurance dealings
- **Case Study**: Whistleblower reveals malpractice in policy sales

Module 5: Digital Insurance and Consumer Data Protection

- Rise of digital insurance platforms
- Cybersecurity in insurance operations
- Consumer data rights and GDPR compliance
- Transparency in online policy purchases
- Tools to assess digital platform integrity
- **Case Study**: Data breach in a digital insurer and its consumer impact

Module 6: Inclusive Insurance and Vulnerable Consumers

- Addressing challenges of low-income policyholders
- Simplifying policies for rural and less-educated consumers
- Gender equity in insurance access
- Microinsurance and social security products
- Role of intermediaries in inclusive insurance
- **Case Study**: Success of microinsurance in an African village

Module 7: Dispute Resolution and Consumer Legal Remedies

- Overview of dispute resolution mechanisms
- Arbitration, mediation, and consumer forums
- Role of legal aid in insurance disputes
- Documentation essentials in legal claims
- Strategies to reduce litigation
- **Case Study**: Landmark Supreme Court judgment on insurance fraud

Module 8: Building a Customer-Centric Insurance Culture

- Training staff in customer service excellence
- Building loyalty through transparent communication
- Using AI and analytics to track customer satisfaction
- Monitoring service quality metrics
- Crafting policies with a consumer-first approach
- **Case Study**: A successful turnaround by an insurer through customer-centric policies

Training Methodology

- Interactive presentations and lectures
- Case study analysis and group discussions
- Real-time simulations of grievance handling
- Policy document decoding workshops
- Online quizzes and gamified assessments

- Role-play exercises to simulate customer-agent interactions

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

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