



EFFECTIVE PROPERTY CLAIMS HANDLING:

FROM NOTIFICATION TO SETTLEMENT

FACILITATOR

MR. MANSOOR ALI KHAN
TECHNICAL ADVISOR

Property Underwriting & Risk Management Department
EFU General Insurance Company Ltd.

Date: 17-7-2025

Time: 9:00 am to 1:00 pm

LEARNING OBJECTIVES:

- ▶ By the end of the training, participants will be able to:
- ▶ Understand the end-to-end property claims lifecycle
- ▶ Identify and manage key documentation and timelines
- ▶ Communicate effectively with stakeholders
- ▶ Coverage and applicable Clauses.

TARGET AUDIENCE:

- ▶ Property Claims Handlers
- ▶ Claims Adjusters
- ▶ Brokers
- ▶ Underwriters
- ▶ Risk Engineers

FOUNDATIONS & TECHNICAL FRAMEWORK

- ▶ Introduction to Property Insurance and Claims
- ▶ Types of Property Policies
- ▶ Common Insured Perils (Fire, NATCAT, Theft, machinery breakdowns, DSU, BI etc.)
- ▶ Definitions: Insurable Interest, Sum Insured, Deductible, etc.
- ▶ Roles of Key Stakeholders (Insurer, Broker, Adjuster, Client)

THE CLAIMS LIFECYCLE – STEP-BY-STEP

Notification and FNOL (First Notice of Loss)
Appointment of Surveyor / Loss Adjuster
Site Visits, Inspections, and Reporting Timelines
Documentation Checklist (Policy, FIR, invoices, photos)

CAUSE, COVERAGE, AND LIABILITY DETERMINATION

Linking Perils to Coverage Clauses
Exclusions, Warranties, and Conditions Precedent

LOSS ASSESSMENT

Replacement Cost vs. Market Value
Salvage Value Estimation
Depreciation and Betterment Adjustments

CASE EXAMPLES

Mock Case: Assessing a fire loss at a commercial premises

PRACTICAL CLAIMS MANAGEMENT & CUSTOMER EXPERIENCE

Communication & Customer Management in Claims
Handling Difficult Conversations
Setting Realistic Expectations
Maintaining Transparency & Timely Updates
Claims as a Brand Touchpoint
Documentation Retention & Privacy Compliance
Arbitration, Litigation & Claims Disputes
Conditions for Subrogation
Coordinating with Third Parties / Other Insurers

TRAINING METHODOLOGY:

Power Point & Case Studies
Post-Training Quiz (Knowledge Assessment)

VENUE

NIC Building, 6th Floor
Abbasi Shaheed Road
Shahrah-e-Faisal, Karachi

PAKISTAN INSURANCE INSTITUTE

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July 7, 2025

Circular No: PII - 13/2025

Pakistan Insurance Institute is organizing a half day workshop on the topic of:

Effective Property Claims Handling: From Notification to Settlement

Date	: July 17, 2025
Time	: 09:00 am to 01:00 pm
Refreshment break	: 11:00 am to 11:15 am
Venue	: Institute's premises located at NIC Building 6th Floor, Abbasi Shaheed Road Shahrah-e-Faisal, Karachi
Participation fee	: Rs. 10,000 + Tax per person
Workshop Facilitator	: Mr. Mansoor Ali Khan Technical Advisor Property Underwriting & Risk Management Department EFU General Insurance Company Ltd.

You are requested to please send your nominations by **July 14, 2025**. For further details / information please contact the office of the Institute.



Tabish Pervez
Customer Service Assistant

Mansoor Ali Khan

He brings extensive and diversified experience from 50 years in Industry, Services and Academics in Pakistan & Overseas. He has worked at senior management level in Cement, Power and Insurance rising to Country Manager and Divisional head positions. Was General Manager, Licensed Surveyor of a Loss Adjusting and Risk management Company providing services to local and international Insurers, Reinsurers and Brokers.

Currently Technical Advisor on Property Risk Management at EFU General Insurance Co. Ltd.

Proficient in Interpersonal communications during Trainings, Class Room and on Electronic media. Specializations in Operations & Maintenance, Safety, Risk management and Insurance Underwriting and Claims management. He has conducted Training workshops, Seminars and Professional development programs at various forums and in-house

Education

**Institute of Business Administration, University of Karachi
1993**

Master of Business Administration (Marketing)

**University of Engineering & Technology, Lahore
1972**

B.S. (Mechanical Engineering)

Professional Development

- Fire , Technical Risk Evaluation & Loss Prevention – SCOR Insurance , Paris France – April 2008
- EAR / CAR /IDI : Scope of Cover . Risk Assessment – SCOR Insurance, Paris, France – April 2008
- Property Claims Workshop – Munich Reinsurance – Munich, Germany – April 2008
- Power Plant Management – Pacific Power International, Sydney, Australia – 1999
- Advanced Management Program, Pakistan Institute of Management. September 1997

- Wartsila NSD, Finland & Netherlands- Power Plant and Maintenance Management training. September 1996
- Field training at Elcosa Power Company, Honduras.

Affiliations

- Life Member, Pakistan Engineering Council
- Member Management Association of Pakistan
- Member Pakistan Society of Training & Development
- Life Member Institution of Engineers Pakistan
- Member Institute of Power Engineers UK
- Licensed Surveyor - SECP

Interests

- Golf, Travel- 51 countries around the Globe
- 1995-2022 Adjunct Faculty member at IBA, SZABIST & Iqra University, Textile Institute of Pakistan, Karachi
- Subjects taught: Strategic Management, Entrepreneurship, Leadership, Operations Management, Business Communications, Customer Relationship Management, HR Management, Self management Skills, Consumer Behavior, Industrial Marketing, Services Marketing, Decision making
- TV Anchor on a Business Program with INDUS TV. Interviewed over 50 business personalities including foreign investors.