Implementing IoT and Telematics in Underwriting and Claims Training

Professional Development Training Course Outline

Category	Insurance	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today’s fast-paced digital landscape, the integration of IoT (Internet of Things) and telematics technologies has revolutionized the insurance sector. As data-driven decision-making becomes a cornerstone of modern insurance practices, insurers are leveraging real-time data from connected devices to enhance risk assessment, streamline claims management, and deliver personalized underwriting. Training Course on Implementing IoT & Telematics in Underwriting and Claims is designed to equip insurance professionals with the strategic insights, tools, and practical expertise required to implement IoT and telematics effectively in both underwriting and claims functions.

With the rise of connected cars, wearable devices, and smart home systems, insurance companies now have access to granular behavioral and situational data. This evolution calls for a workforce that understands how to use this influx of real-time data to create value-driven underwriting models, dynamic risk scoring systems, and automated claims processes. By the end of this course, participants will be able to apply cutting-edge IoT strategies, understand regulatory and ethical considerations, and drive innovation in insurance operations using telematics data analytics.

Programme Curriculum

Implementing IoT and Telematics in Underwriting and Claims Training

Introduction

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Course Objectives

1. Understand the fundamentals of IoT and telematics in insurance.
2. Analyze real-time data for intelligent underwriting.
3. Implement connected devices in risk assessment protocols.
4. Use behavioral analytics to create dynamic pricing models.
5. Streamline claims processing with telematics technology.
6. Evaluate the impact of predictive analytics on underwriting accuracy.
7. Leverage AI-powered IoT ecosystems in claims and underwriting.
8. Address data privacy and regulatory compliance in IoT deployment.
9. Design telematics-based insurance products for niche markets.
10. Identify and mitigate cybersecurity risks in IoT-enabled environments.
11. Integrate geospatial data and sensors for property insurance claims.
12. Develop customer-centric strategies using IoT feedback loops.
13. Optimize operational efficiency and ROI through telematics adoption.

Target Audiences

1. Underwriters
2. Claims Adjusters
3. Insurance Product Managers
4. Risk Analysts
5. IT Professionals in Insurance
6. Insurance Executives & Strategists
7. Insurtech Consultants
8. Regulatory Compliance Officers

Course Duration: 10 days

Course Modules

Module 1: Introduction to IoT and Telematics in Insurance

- Definition and scope of IoT and telematics
- Historical evolution in the insurance industry
- Types of IoT devices relevant to underwriting and claims
- Key benefits and business drivers
- Overview of real-time data architecture
- **Case Study:** Progressive Insurance’s telematics-based UBI model

Module 2: Risk Assessment Using Connected Devices

- Understanding behavioral and environmental data
- Sensor data interpretation for auto and property insurance
- Integration of data into underwriting workflows
- Customizing policies using risk intelligence
- Building a dynamic risk-scoring system
- **Case Study:** Allstate's Drivewise program implementation

Module 3: Telematics and Usage-Based Insurance (UBI)

- UBI models: Pay-as-you-drive vs. Pay-how-you-drive
- Data collection methods: GPS, OBD-II, smartphone apps
- Pricing algorithms and transparency
- Legal and ethical concerns with UBI
- Customer acceptance and engagement strategies
- **Case Study:** Metromile's UBI customer acquisition strategy

Module 4: Real-Time Claims Processing

- Role of IoT in first notification of loss (FNOL)
- Automated damage assessment using sensors and images
- Real-time monitoring for fraudulent claims
- Data synchronization across systems
- Benefits of telematics in reducing cycle time
- **Case Study:** AXA's smart home claims automation process

Module 5: IoT Data Analytics and AI Integration

- AI-driven insights from telematics data
- Predictive models for claims and underwriting
- Machine learning in pattern recognition
- Visual dashboards and reporting
- Data lakes and cloud analytics
- **Case Study:** Lemonade's use of AI in claims automation

Module 6: Smart Home Devices in Property Underwriting

- IoT devices for fire, water, and burglary detection
- Data points used for premium calculation
- Preventive loss control strategies
- Integration with home automation systems
- Legal liability and consent management
- **Case Study:** Hippo Insurance and smart home risk mitigation

Module 7: Wearable Tech and Health Underwriting

- Health tracking wearables and data generation
- Personalized health insurance plans
- Ethics and consent in health data use
- Partnerships with tech firms for device provisioning
- Risk scoring based on activity patterns
- **Case Study:** John Hancock Vitality Program

Module 8: Vehicle Telematics in Fleet Insurance

- Data acquisition from fleet tracking systems
- Driver behavior analytics and coaching
- Predictive maintenance and loss prevention
- Operational cost reduction through insights
- Policy customization for commercial clients
- **Case Study:** Zurich's fleet risk management strategy

Module 9: Legal, Privacy & Ethical Frameworks

- Data protection laws (GDPR, CCPA)

- Consumer consent mechanisms
- Ethical implications of data usage
- Secure data storage and transmission
- Liability issues in IoT usage
- **Case Study:** Legal battle over data ownership in a telematics dispute

Module 10: Cybersecurity in IoT Implementations

- Threats to IoT ecosystems
- Cybersecurity frameworks and best practices
- Incident response planning
- Insurance coverage for cyber risks
- Staff training and security awareness
- **Case Study:** Telematics breach in a motor insurer

Module 11: IoT Infrastructure and Integration

- Device interoperability and standardization
- API and system integration for insurance systems
- Cloud vs. on-premise solutions
- Vendor selection and partnerships
- Scalability and future-proofing
- **Case Study:** Nationwide’s IoT infrastructure development

Module 12: Telematics-Driven Customer Experience

- Personalization based on behavior data
- Enhancing touchpoints with mobile apps
- Real-time alerts and policyholder education
- Gamification and engagement
- Customer retention through tech solutions
- **Case Study:** Root Insurance's app-based experience model

Module 13: Smart Claims Fraud Detection

- Identifying anomalies with machine learning
- Cross-referencing multiple IoT data streams
- Voice recognition and video analysis
- Integrating AI with claims management systems
- Cost savings from reduced fraud
- **Case Study:** Claims fraud prevention using geofencing data

Module 14: Telematics Product Innovation & Development

- Building new insurance products with IoT insights
- Piloting and prototyping methods
- Insurtech collaborations
- Product launch planning and feedback loops
- Market positioning and branding
- **Case Study:** Trov's on-demand microinsurance products

Module 15: Measuring ROI and Performance Metrics

- Key performance indicators (KPIs) for telematics initiatives
- Calculating ROI in digital transformation
- Continuous improvement using analytics

- Stakeholder reporting dashboards
- Budgeting and forecasting for IoT projects
- **Case Study:** ROI analysis from a leading auto insurer's telematics deployment

Training Methodology:

- Interactive instructor-led sessions (online and/or in-person)
- Hands-on demonstrations of IoT and telematics tools
- Group discussions and scenario-based exercises
- Live case study reviews and data simulation
- Assessment quizzes and certification
- Post-training support and resource toolkit

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
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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

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