



"تأثير الاقتصاد السلوكي على قرارات التأمين في العالم العربي"

Duration: 5 Days

Language: ar

Course Code: P05-133

Objective

:By the end of this course, participants will be able to

- Understand the fundamentals of behavioral economics and its relevance to insurance
- Analyse common decision-making biases affecting insurance customers
- Apply behavioral insights to product design, pricing, and marketing
- Evaluate the role of behavioral nudges in risk prevention and claims management
- Assess the ethical implications of behavioral strategies in insurance
- Develop strategies to align behavioral economics with long-term trust and customer satisfaction

Audience

:This course is ideal for

- Insurance professionals in product development, marketing, and customer relations
- Behavioral economists and data analysts in financial services
- Risk managers and actuaries
- Regulators and policymakers in insurance markets
- Academics and consultants specialising in behavioral finance and insurance

Training Methodology

The course combines expert-led sessions, case studies, and interactive discussions. Participants will analyse customer behavior scenarios, evaluate decision-making patterns, and design interventions to enhance insurance decision outcomes.

Summary

This advanced training course explores how principles of behavioral economics shape consumer and organisational decisions in the insurance sector. While traditional economics assumes rational decision-making, behavioral economics reveals the impact of biases, heuristics, and emotional drivers on insurance choices such as policy selection, risk perception, and claims behavior.

Participants will gain insights into how psychological factors influence both insurers and policyholders, and how this knowledge can be applied to improve product design, pricing strategies, risk communication, and customer engagement. The course also highlights regulatory and ethical considerations in applying behavioral economics to insurance practices.

Course Content & Outline

Section 1: Introduction to Behavioral Economics in Insurance

- Key concepts: bounded rationality, heuristics, and biases
- Differences between traditional and behavioral economics
- Why behavioral economics matters for the insurance industry

Section 2: Decision-Making Biases in Insurance

- Loss aversion and its impact on policy selection
- Overconfidence and underestimation of risks
- Availability and anchoring biases in claims and coverage choices
- Real-world examples of bias-driven insurance behavior

Section 3: Applying Behavioral Insights to Insurance Products

- Behavioral pricing strategies and framing effects
- Designing policies that encourage uptake and retention
- Nudging preventive behaviors to reduce risk exposure
- Case studies of behavioral economics in life, health, and property insurance

Section 4: Behavioral Economics in Risk and Claims Management

- Influencing customer decisions in claims reporting
- Communication strategies to improve compliance and trust
- Behavioral interventions for fraud reduction and transparency
- The role of digital platforms and AI in shaping insurance decisions

Section 5: Ethical and Strategic Considerations

- Balancing customer welfare with insurer profitability
- Ethical implications of nudging and influencing behavior
- Behavioral economics in insurance regulation and consumer protection
- Future trends: personalisation, big data, and behavioral analytics

Certificate Description

Holistique Training عند إتمام هذه الدورة التدريبية بنجاح، سيحصل المشاركون على شهادة إتمام التدريب من (e-Certificate) وبالنسبة للذين يحضرون ويكملون الدورة التدريبية عبر الإنترنت، سيتم تزويدهم بشهادة إلكترونية من Holistique Training.

وخدمة اعتماد التطوير المهني (BAC) معتمدة من المجلس البريطاني للتقييم Holistique Training شهادات ISO 29993، ISO 21001 أو ISO 9001 كما أنها معتمدة وفق معايير (CPD) المستمر

لهذه الدورة من خلال شهادتنا، وستظهر هذه النقاط على شهادة إتمام (CPD) يتم منح نقاط التطوير المهني المستمر واحدة عن كل ساعة CPD يتم منح نقطة CPD، ووفقاً لمعايير خدمة اعتماد Holistique Training التدريب من لأي دورة واحدة نقدمها حالياً CPD حضور في الدورة. ويمكن المطالبة بحد أقصى قدره 50 نقطة

Related Articles



Understanding Behavioural Economics: Insights And Applications

Behavioural economics combines insights from psychology and economics to understand how people make choices. This blog post covers the principles, historical context, and importance of behavioural economics and its applications in various fields such as finance, marketing, and policy design. It also discusses what behavioural economists do and how their