

Insurance English Dialogue Lab

Realistic field-specific dialogues, role-play variations, and observer checklists

Audience: underwriters, claims adjusters, brokers, risk managers, actuarial analysts, policy-service teams, compliance staff, and insurance operations leaders

Focus: An insurance English curriculum for underwriting, claims, policy language, coverage disputes, actuarial assumptions, broker communication, fraud concerns, compliance, and customer escalation.

Designed for advanced ESL learners who already use professional English and need industry-specific terminology, realistic meetings, role-play pressure, careful pushback, and polished workplace outputs.

Teaching stance: this is language and workplace-communication training, not legal, medical, financial, safety, or regulatory advice. Instructors should connect every scenario to the learner's current company policies, local rules, and approved procedures.

Dialogue Practice Method

Read each exchange once for meaning, once for tone, and once for decision structure. Then replace the ESL learner line with a version from the learner's own workplace.

1. Underwriting and Risk Selection

Setting

A broker asks why a profitable account received a restrictive quote.

Speaker	Line
Underwriter	Say the risk appetite changed.
Broker	Exposure, loss history, controls, appetite, and pricing adequacy need explanation.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm underwriting, risk appetite, the owner, and the evidence standard before we commit.
Underwriter	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short underwriting rationale. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: underwriting, risk appetite.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

2. Policy Language and Coverage Interpretation

Setting

A client asks whether a new activity is covered.

Speaker	Line
Account manager	Say it should be covered.
Insured client	Policy terms, exclusions, endorsements, facts, and claims review may control.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm policy, endorsement, the owner, and the evidence standard before we commit.
Account manager	What would let us move forward without slowing everything down?

Speaker	Line
ESL learner	Let's document the assumption, define the risk trigger, and create a short coverage caveat response. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: policy, endorsement.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

3. Claims Intake and Reserving

Setting

A policyholder wants immediate payment after submitting photos.

Speaker	Line
Claims adjuster	Promise payment this week.
Policyholder	Coverage, documentation, liability, damages, and reserve review are needed.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm claim, reserve, the owner, and the evidence standard before we commit.
Claims adjuster	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short claims intake summary. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: claim, reserve.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

4. Coverage Disputes and Denials

Setting

A claim appears excluded under the policy.

Speaker	Line
Claims manager	Send a short denial letter.
Policyholder	Facts, policy language, legal review, appeal rights, and tone matter.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm denial, reservation of rights, the owner, and the evidence standard before we commit.
Claims manager	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short denial explanation draft. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: denial, reservation of rights.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

5. Broker and Client Renewal Meetings

Setting

Premiums increase despite no recent losses.

Speaker	Line
Broker	Blame the market.
Risk manager	Loss trends, exposure growth, reinsurance, capacity, and terms need explanation.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm renewal, premium, the owner, and the evidence standard before we commit.
Broker	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short renewal meeting brief. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: renewal, premium.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

6. Fraud Indicators and SIU Referral

Setting

A claim has inconsistent timing and documents.

Speaker	Line
Claims examiner	Accuse the claimant of fraud.
SIU analyst	Evidence, investigation process, documentation, and legal boundaries matter.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm fraud indicator, SIU, the owner, and the evidence standard before we commit.
Claims examiner	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short SIU referral note. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: fraud indicator, SIU.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

7. Actuarial Assumptions and Pricing

Setting

Leadership wants a simple reason for reserve strengthening.

Speaker	Line
Actuary	Say the model says so.

Speaker	Line
Finance executive	Loss development, frequency, severity, assumptions, and confidence ranges need translation.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm loss development, frequency, the owner, and the evidence standard before we commit.
Actuary	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short actuarial assumption memo. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: loss development, frequency.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?

8. Compliance, Market Conduct, and Complaints

Setting

A regulator asks about delayed claim communications.

Speaker	Line
Compliance officer	Say delays were isolated.
Claims director	Market-conduct rules, timelines, evidence, corrective action, and monitoring are needed.
ESL learner	I understand the goal, but we need to separate urgency from control. For this decision, I need to confirm market conduct, complaint, the owner, and the evidence standard before we commit.
Compliance officer	What would let us move forward without slowing everything down?
ESL learner	Let's document the assumption, define the risk trigger, and create a short market-conduct response. Then we can decide whether to proceed, escalate, or revise the plan.

Language notes

- The learner names the field-specific control point instead of giving a vague no: market conduct, complaint.
- The response preserves the business goal while adding evidence, owner, and next-step discipline.

Role-play variation

Observer checklist

- Did the learner name the decision and the risk?
- Did the learner use at least two industry terms accurately?
- Did the learner give a concrete next step without overpromising?