

Insurance English Participant Workbook

Practice pages for realistic field-specific meetings, pushback, documentation, and role-play preparation

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.

How to Use This Workbook

For each module, define the terms, identify the decision pressure, write a careful response, and practice the conversation aloud. Strong answers are specific, calm, evidence-aware, and tied to owner and next step.

Module 1. Underwriting and Risk Selection

Situation

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

Stakeholder pressure: Say the risk appetite changed.

Constraint: Exposure, loss history, controls, appetite, and pricing adequacy need explanation.

Terms to use

- underwriting
- risk appetite
- exposure
- loss history

Evidence, owner, or policy boundary

Pushback sentence

Draft the underwriting rationale

Module 2. Policy Language and Coverage Interpretation

Situation

A client asks whether a new activity is covered.

Stakeholder pressure: Say it should be covered.

Constraint: Policy terms, exclusions, endorsements, facts, and claims review may control.

Terms to use

- policy
- endorsement
- exclusion
- coverage

Evidence, owner, or policy boundary

Pushback sentence

Draft the coverage caveat response

Module 3. Claims Intake and Reserving

Situation

A policyholder wants immediate payment after submitting photos.

Stakeholder pressure: Promise payment this week.

Constraint: Coverage, documentation, liability, damages, and reserve review are needed.

Terms to use

- claim
- reserve
- proof of loss

- adjuster

Evidence, owner, or policy boundary

Pushback sentence

Draft the claims intake summary

Module 4. Coverage Disputes and Denials

Situation

A claim appears excluded under the policy.

Stakeholder pressure: Send a short denial letter.

Constraint: Facts, policy language, legal review, appeal rights, and tone matter.

Terms to use

- denial
- reservation of rights
- appeal
- coverage position

Evidence, owner, or policy boundary

Pushback sentence

Module 6. Fraud Indicators and SIU Referral

Situation

A claim has inconsistent timing and documents.

Stakeholder pressure: Accuse the claimant of fraud.

Constraint: Evidence, investigation process, documentation, and legal boundaries matter.

Terms to use

- fraud indicator
- SIU
- material misrepresentation
- investigation

Evidence, owner, or policy boundary

Pushback sentence

Draft the SIU referral note

Module 7. Actuarial Assumptions and Pricing

Situation

Leadership wants a simple reason for reserve strengthening.

Stakeholder pressure: Say the model says so.

Constraint: Loss development, frequency, severity, assumptions, and confidence ranges need translation.

Terms to use

- loss development
- frequency

- severity
- reserve adequacy

Evidence, owner, or policy boundary

Pushback sentence

Draft the actuarial assumption memo

Module 8. Compliance, Market Conduct, and Complaints

Situation

A regulator asks about delayed claim communications.

Stakeholder pressure: Say delays were isolated.

Constraint: Market-conduct rules, timelines, evidence, corrective action, and monitoring are needed.

Terms to use

- market conduct
- complaint
- timely communication
- corrective action

Evidence, owner, or policy boundary

Pushback sentence

Draft the market-conduct response

Capstone Simulation

Lead a cross-functional meeting in insurance. Choose four modules from this workbook, connect the risks, and prepare a five-minute update with decision, evidence, constraint, owner, and next step.
