

Insurance English Jargon Quick Reference

Field-specific terms, contrast pairs, and high-pressure sentence frames

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.

Nomenclature and Jargon

These are classroom working definitions. Learners should adapt wording to their organization's policies, systems, and local regulatory environment.

Underwriting and Risk Selection

Term	Working meaning
underwriting	Working insurance term used in underwriting and risk selection; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
risk appetite	Working insurance term used in underwriting and risk selection; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
exposure	Working insurance term used in underwriting and risk selection; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
loss history	Working insurance term used in underwriting and risk selection; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Policy Language and Coverage Interpretation

Term	Working meaning
policy	Formal rule or standard that guides decisions and behavior.
endorsement	Working insurance term used in policy language and coverage interpretation; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
exclusion	Working insurance term used in policy language and coverage interpretation; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
coverage	Working insurance term used in policy language and coverage interpretation; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Claims Intake and Reserving

Term	Working meaning
claim	A statement that may need evidence, approval, qualification, or disclosure before it is used externally.
reserve	Working insurance term used in claims intake and reserving; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
proof of loss	Working insurance term used in claims intake and reserving; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
adjuster	Working insurance term used in claims intake and reserving; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Coverage Disputes and Denials

Term	Working meaning
denial	Working insurance term used in coverage disputes and denials; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
reservation of rights	Working insurance term used in coverage disputes and denials; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
appeal	Working insurance term used in coverage disputes and denials; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Term	Working meaning
coverage position	Working insurance term used in coverage disputes and denials; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Broker and Client Renewal Meetings

Term	Working meaning
renewal	Working insurance term used in broker and client renewal meetings; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
premium	Working insurance term used in broker and client renewal meetings; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
deductible	Working insurance term used in broker and client renewal meetings; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
reinsurance	Working insurance term used in broker and client renewal meetings; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Fraud Indicators and SIU Referral

Term	Working meaning
fraud indicator	Working insurance term used in fraud indicators and siu referral; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
SIU	Working insurance term used in fraud indicators and siu referral; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
material misrepresentation	Working insurance term used in fraud indicators and siu referral; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
investigation	Working insurance term used in fraud indicators and siu referral; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Actuarial Assumptions and Pricing

Term	Working meaning
loss development	Working insurance term used in actuarial assumptions and pricing; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
frequency	Working insurance term used in actuarial assumptions and pricing; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
severity	Working insurance term used in actuarial assumptions and pricing; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
reserve adequacy	Working insurance term used in actuarial assumptions and pricing; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Compliance, Market Conduct, and Complaints

Term	Working meaning
market conduct	Working insurance term used in compliance, market conduct, and complaints; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
complaint	Working insurance term used in compliance, market conduct, and complaints; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.

Term	Working meaning
timely communication	Working insurance term used in compliance, market conduct, and complaints; define the owner, evidence source, governing document, risk, and decision impact before using it in a meeting.
corrective action	Action taken to fix a current problem and prevent recurrence.

Industry-Specific Meeting Moves

Situation	Useful language
Underwriting and Risk Selection	Before we commit, I want to confirm underwriting, risk appetite, the owner, and the evidence behind the decision. If exposure, loss history, controls, appetite, and pricing adequacy need explanation., I recommend we document the risk and agree on the next step.
Policy Language and Coverage Interpretation	Before we commit, I want to confirm policy, endorsement, the owner, and the evidence behind the decision. If policy terms, exclusions, endorsements, facts, and claims review may control., I recommend we document the risk and agree on the next step.
Claims Intake and Reserving	Before we commit, I want to confirm claim, reserve, the owner, and the evidence behind the decision. If coverage, documentation, liability, damages, and reserve review are needed., I recommend we document the risk and agree on the next step.
Coverage Disputes and Denials	Before we commit, I want to confirm denial, reservation of rights, the owner, and the evidence behind the decision. If facts, policy language, legal review, appeal rights, and tone matter., I recommend we document the risk and agree on the next step.
Broker and Client Renewal Meetings	Before we commit, I want to confirm renewal, premium, the owner, and the evidence behind the decision. If loss trends, exposure growth, reinsurance, capacity, and terms need explanation., I recommend we document the risk and agree on the next step.
Fraud Indicators and SIU Referral	Before we commit, I want to confirm fraud indicator, SIU, the owner, and the evidence behind the decision. If evidence, investigation process, documentation, and legal boundaries matter., I recommend we document the risk and agree on the next step.
Actuarial Assumptions and Pricing	Before we commit, I want to confirm loss development, frequency, the owner, and the evidence behind the decision. If loss development, frequency, severity, assumptions, and confidence ranges need translation., I recommend we document the risk and agree on the next step.
Compliance, Market Conduct, and Complaints	Before we commit, I want to confirm market conduct, complaint, the owner, and the evidence behind the decision. If market-conduct rules, timelines, evidence, corrective action, and monitoring are needed., I recommend we document the risk and agree on the next step.

High-pressure pushback frames

- I understand the urgency. The risk is that we move faster than the evidence or process supports.
- I am not blocking the goal. I am naming the condition we need before the decision is safe and credible.
- If we accept this risk, we should name the owner, document the assumption, and define the trigger for escalation.
- That may be possible, but not under the current scope, timeline, or approval path.
- Let's separate what we know, what we assume, and what still needs confirmation.

Contrast Pairs

Do not confuse	Useful distinction
underwriting vs loss history	In underwriting and risk selection, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.

Do not confuse	Useful distinction
policy vs coverage	In policy language and coverage interpretation, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.
claim vs adjuster	In claims intake and reserving, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.
denial vs coverage position	In coverage disputes and denials, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.
renewal vs reinsurance	In broker and client renewal meetings, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.
fraud indicator vs investigation	In fraud indicators and siu referral, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.
loss development vs reserve adequacy	In actuarial assumptions and pricing, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.
market conduct vs corrective action	In compliance, market conduct, and complaints, define whether the discussion is about the current fact pattern, the controlling process, the stakeholder pressure, or the final decision.