

## Unit 2 Accidents, insurance services

### A Underwriting and claims

What do you think insurers mean by the sentence highlighted below, which can often be found in job advertisements for claims and underwriting staff?

Do you think this sends a positive or negative message to customers about the insurance industry? What steps can people working in insurance take to save their company money?

Additionally, you will need to demonstrate sound organizational ability as well as good people skills.

Successful applicants will have an "if it were my money" approach to their job.

Interested? Then apply today to:

**your-safety**

Gina Lauren

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Read the extracts from job ads, then decide whether claims or underwriting staff would handle these tasks. Some of the tasks may be done by staff from either department.

- 1 You should be able to build long-term relationships with internal / external distribution channels.
- 2 You have the ability to handle complex situations, including unique and unfamiliar risk types.
- 3 Negotiating with policyholders, brokers, underwriters, adjusters, and suppliers and identifying potential fraud and recovery are important aspects of the job.
- 4 You'll work to set authority limits and refer to your line manager for authorization if you need to exceed these.
- 5 You'll take on cases that can't be sorted out for the customer on day one. You have the listening skills, empathy, and experience to see the whole thing through from start to finish.
- 6 You'll be required to review reports, identify risk improvements, and maintain technical proficiency across a range of commercial risks.

#### Match the technical terms

disclose • exclude • loading • misrepresentation • omission • proposer • utmost good faith

- 1 Not including relevant information when taking out an insurance policy
- 2 Deliberately giving wrong information
- 3 A legal principle meaning that all parties to a contract have to be honest with each other
- 4 To make something known
- 5 An adjustment to a premium to reflect a higher risk or other expenses
- 6 A person who wishes to purchase insurance
- 7 Deliberately not covering something, for example, the risk of a certain illness

Alex explains to the salespeople the three types of non-disclosure: innocent, negligent, and deliberate. Read the definitions and decide what type of non-disclosure she is describing.

- 1 The non-disclosure was intentional. It is very likely that the customer knew that the information they gave was incorrect because it was incomplete.
- 2 The non-disclosure resulted from the customer not taking enough care. This could have been due to an understandable oversight, an accidental mistake, or even negligent behavior. Any reasonable person would have known that the information given was incomplete.
- 3 The customer acted honestly and reasonably. Any reasonable person would have concluded that the information which was not disclosed was not relevant to the insurer.

## B Past tenses – past simple

### Read the examples.

#### Positive

He started in Utah, in the mid-west of the USA.

After that, he went north to South Dakota.

He was a wedding coordinator in Nevada.

Some of them were very well paid.

#### Questions

Did he help to marry anyone?

Did he start in California?

Was he a good cook?

#### Short answers

Yes, he did.

No, he didn't.

Yes, he was. / No, he wasn't.

#### Negative

He didn't do any dangerous jobs.

### Complete the rules with these words.

*negative irregular was -ed questions were*

We add \_\_\_\_\_ to the verb to make the Past Simple of regular verbs.

Some verb endings in the Past Simple are \_\_\_\_\_, for example *go / went, buy / bought*.

We use \_\_\_\_\_ with *I, he, she, and it*, and \_\_\_\_\_ with *you, we, and they* to form the Past Simple of *be*.

We use *did, was, or were* to make \_\_\_\_\_.

We use *didn't, wasn't, and weren't* to make the \_\_\_\_\_.

### Choose the correct word.

We use the Past Simple for *finished / unfinished* actions and situations in the past.

**Complete the questions. Then match the questions and answers.**

- 1 What / your first job?
- 2 How / find it?
- 3 Did / move / to get the job?
- 4 What qualifications / need?
- 5 Did / enjoy / the job?
- 6 What / like / about the job?
- 7 Was / well paid?
- 8 How long / stay?
- 9 What job / do / after that?
- 10 What / favourite job?

- a I needed a degree in computer engineering.
- b I liked working with really smart people.
- c I stayed for three years.
- d Yes. It was quite hard at first, but I enjoyed it later on.
- e No, it wasn't. But we did have share options.
- f Yes, I did. I moved from Ohio to California.
- g Next, I joined a start-up company.
- h I worked as a software developer for Microsoft.
- i My favourite job was my first job. It was an exciting time.
- j My friend from university told me about it.

**C Past tenses – past continuous**

Compare the *past continuous* (I **was doing**) and *past simple* (I **did**):

*Past continuous* (in the middle of an action)

- I **was walking** home when I met Dan.  
(in the middle of walking home)
- Kate **was watching** TV when we arrived.

*Past simple* (complete action)

- I **walked** home after the party last night.  
(= all the way, completely)
- Kate **watched** television a lot when she was ill last year.

**What were you doing at these times? Write sentences as in the examples. The past continuous is not always necessary (see the second example).**

- 1 (at 8 o'clock yesterday evening) I was having dinner.
- 2 (at 5 o'clock last Monday) I was on a bus on my way home.
- 3 (at 10.15 yesterday morning) \_\_\_\_\_
- 4 (at 4.30 this morning) \_\_\_\_\_
- 5 (at 7.45 yesterday evening) \_\_\_\_\_
- 6 (half an hour ago) \_\_\_\_\_

Put the verb into the correct form, past continuous or past simple.

<p>1</p> 	<p>2</p> 	<p>3</p> 
<p>I <u>saw</u> (see) Sue in town yesterday, but she ..... (not / see) me. She ..... (look) the other way.</p>	<p>I ..... (meet) Tom and Jane at the airport a few weeks ago. They ..... (go) to Paris and I ..... (go) to Rome. We ..... (have) a chat while we ..... (wait) for our flights.</p>	<p>I ..... (cycle) home yesterday when a man ..... (step) out into the road in front of me. I ..... (go) quite fast, but luckily I ..... (manage) to stop in time and ..... (not / hit) him.</p>

#### D Describing accidents – what happened? What were you doing at the time?

- 1 Can you list some types of accidents?
- 2 Which accidents are most common?
- 3 Do you remember any accidents that you had in your life?
- 4 Role-play: describe an accident to an actuary.

#### E Work skills – telephoning

- 1 How many phone calls do you make a day? Who do you usually call?  
How many phone calls do you get a day? Who usually calls you?

- 2 Put the phrases in the correct order.

### Call 1

- a Could you hold the line? I'll put you through.
- b Thanks for getting back to me.
- c May I ask who's calling?
- d Cathy speaking. How can I help you?
- e I'm just returning your call.
- f Could I speak to Alex Borini, please?

### Call 2

- a Listen, this is just a quick call.
- b Hold on a second.
- c Hi, is that ...?
- d Naomi's on another line.
- e How are you?
- f Could you ask her to call me back?
- g Who's calling?

## Dealing with callers

**a** Anita Schmelz, Sales Manager of Bahu Interiors, is on a business trip. Markus Burger is standing in for her. Listen to the calls and complete the table. If there is no information, leave a blank (-).

Listen and complete the phrases.

### Call 1

- 1. Good morning, \_\_\_\_\_ Bob Holder.
- 2. Yes, \_\_\_\_\_. How can I help you?
- 3. Just a moment, I'll \_\_\_\_\_ my diary.
- 4. Where \_\_\_\_\_ we meet?

### Call 2

- 1. Oh, he's \_\_\_\_\_ a different \_\_\_\_\_
- 2. If you \_\_\_\_\_, I'll just \_\_\_\_\_ you.
- 3. Can I \_\_\_\_\_ him to \_\_\_\_\_ you \_\_\_\_\_?
- 4. I'll make sure he \_\_\_\_\_ your call.

	Call 1	Call 2
Who the caller wants to speak to		
Caller's contact details		
Reason for the call		
Action Markus needs to take		