## **Table of Contents**

		Topics	Useful Language
76.	Risk and Reward: First Principles	<ul> <li>The main types of insurance</li> <li>Key principles of insurance</li> <li>Roles and responsibilities in insurance companies</li> </ul>	<ul><li> Talking about your job</li><li> Describing your company</li><li> Using numbers</li></ul>
W. Ton	Underwriting and Claims	<ul> <li>The role of claims handlers and underwriters</li> <li>The customer and non-disclosure</li> <li>Increasing the efficiency of claims management</li> <li>Investigating potential fraud</li> </ul>	<ul><li> Making suggestions</li><li> Explaining a sequence of events</li><li> Reporting decisions</li></ul>
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Intermediaries, Distribution, and Advice Page 22	<ul> <li>How insurance is sold</li> <li>Cost and payment structures</li> <li>Regulation and the German insurance industry</li> <li>Choosing a financial adviser</li> <li>Assessing customers' needs</li> </ul>	<ul> <li>Describing positive qualities for insurance intermediaries</li> <li>Asking customers the right questions</li> <li>Making recommendations</li> </ul>
	Life Insurance and Pensions Page 30	<ul> <li>The pros and cons of life insurance</li> <li>The different types of life insurance</li> <li>Personal and company pensions</li> </ul>	<ul><li>Talking about differences</li><li>Expressing opinions</li><li>Agreeing and disagreeing</li></ul>
	Buildings and Household Contents Insurance	<ul> <li>The types of coverage offered by home insurance</li> <li>Complaints to the insurance ombudsman</li> <li>Advice on crime prevention for policyholders</li> <li>Handling a claim from a policyholder</li> </ul>	<ul> <li>Completing a claim notification form</li> <li>Making and answering telephone calls</li> <li>Checking progress on a claim</li> </ul>
	Car Insurance Page 46	<ul> <li>The terms and conditions of car insurance</li> <li>The variety of coverage offered by insurers</li> <li>Technology and car insurance pricing</li> <li>Car insurance fraud</li> </ul>	<ul> <li>Explaining coverage to customers</li> <li>Summarizing information</li> </ul>
	Private Medical and Health Insurance	<ul> <li>Preventative services for policyholders</li> <li>Private medical insurance</li> <li>A PMI policy</li> <li>Classifying illness</li> </ul>	<ul><li>Discussing advantages and disadvantages</li><li>Asking about medical history</li></ul>
	Challenges Facing the Insurance Industry Page 62	<ul><li> The challenges of climate change</li><li> The impact of the Gender Directive</li><li> Compliance</li></ul>	<ul><li>Talking about change</li><li>Explaining the practical impact of compliance</li><li>Asking for clarification</li></ul>

Page 70–76 Transcripts
Page 85–95 A–Z Wordlist

Page 77–80 Answer Key

Page 81–84 Phrases to use

Page 96 Key Verbs (in Context)