



Negotiating insurance roleplays

Work in pairs or small groups, with one half of your group being an insurance company and the other being a customer of some kind (e.g. an individual or a company). Negotiate a new insurance policy, discussing topics like those on the next page. Start from the very beginning of the meeting and carry on until saying goodbye at the end.

Report your agreement to other groups. They will say if they think you missed anything out and who got the better deal.

Ask about any vocabulary you didn't understand or didn't know how to include in your negotiation, discussing what would be a good deal in each case.

Without looking below, brainstorm suitable vocabulary in each of these categories:

Kind(s) of insurance/ Coverage:
crime

natural disasters

others

Payment methods

Compare your lists with those below. Many other words are possible, so please check if you wrote something different.

Aspects of insurance to negotiate

Kind(s) of insurance/ Coverage:

- accident
- acts of god
- auto/ vehicle
- boiler
- burial
- casualty
- crime (arson, vandalism, kidnapping, blackmail, white collar crime like hacking and fraud)
- D&O
- disability
- endowment
- expatriate
- (private) health/ dental
- household/ home/ property
- (professional) indemnity
- liability
- life – non-life
- marine
- mortgage
- natural disasters (earthquakes, cyclones/ typhoons/ hurricanes, landslides, avalanches, tsunamis/ tidal waves, flooding, drought, forest fires, volcanoes, etc)
- payment protection
- personal
- political risk
- property
- public liability
- travel (lost luggage, delays, cancellations, repatriation expenses, etc)
- unemployment
- vehicle
- workers' compensation

Cost/ Price/ Premiums

Payment (direct debit, one-off payment, in advance, etc)

Length of contract

Claims/ Pay-outs (length of time needed, payment in instalments or as a lump sum, documentation needed, process, etc)

Renewing/ Renegotiating

Deductions/ Retentions

Exclusions/ Small print (gross negligence, acts of god, etc)

Dealing with:

- Direct – Through an agent or broker
- One dedicated member of staff?

No claims bonuses

Conflict resolution

Proof needed (before signing, to claim, e.g. inspections or police reports)

(Official) policyholder(s)/ beneficiaries

Reimbursement/ Refunds (cooling-off period, etc)

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