

## Kryminał ubezpieczeniowy ze słowniczkiem, czyli:

### **DELIBERATE DAMAGE**

*By Małgorzata Kulik*



*Podobno ubezpieczenia to straszna nuda.*

*Ale można sobie przecież wyobrazić, że w nudnym zakładzie ubezpieczeń zostaje popełniona całkiem interesująca zbrodnia 😊.*

*Jest wielu podejrzanych: szalony Compliance Officer, zwolniony pracownik, zniechęcony Dyrektor Regionu .... Szukając sprawcy Detektyw zanurza się w świat korporacji.*

*Podstuchuje rozmowy pracowników działu likwidacji szkód. Rozmawia z underwriterem o jego obowiązkach. Czyta korespondencję z brokerem, uczestniczy w firmowym wyjeździe, prosi o wyjaśnienie spraw związanych z ubezpieczeniami, bo nic nie kuma.*

*A my dzięki temu możemy sobie w łatwy i przyjemny sposób powtórzyć ubezpieczeniowe słownictwo, nauczyć się wyrażen używanych w biznesie ubezpieczeniowym.*

*Przyda się! I to nie tylko w sytuacji, gdy ktoś postanawia zamordować szefa:-).*

## Chapter 1

'What a boring day' thought Eve, **sipping** her third cup of **tepid** coffee.

The conference room on the 13<sup>th</sup> floor of the insurance company was unusually quiet.

Five people sitting around the table were looking as **gloomy** as the November weather. It was raining outside and heavy clouds hung **ominously** over the huge Premium Insurance sign visible through panoramic roof windows.

The projector was **humming** quietly, accompanied by the **droning** voice of the speaker. The members of the **Management Board** continued to examine data on **loss ratio, policy sales growth rates, renewals and new business acquisitions**, trying to look interested but **failing miserably**.

'...and this should be our **key priority** moving forward' said the Chief Marketing Officer and Eve realized she hadn't heard a single word of his presentation on **Customer-centric sales approach**. 'What a **pompous asshole**' – thought Eve. 'I've never really liked him'.

The meeting was about to **wrap up** when the door suddenly **burst open** and the CEO's assistant appeared, looking unusually **disheveled** and **harried**. Short and stocky, she was **the antithesis** of the stereotypical trophy secretary. Respected for her **business acumen, hands-on-experience and insight**, she now appeared **out of her depth**. 'Something must have happened', thought Eve with a feeling of **foreboding**.

'Excuse me, gentlemen' said the assistant, visibly shaken.

'...and ladies' – said Eve **under her breath**, **jarred** by the ever-recurrent omission.

The assistant bent down to whisper in the CEO's ear. His face suddenly lost its red glow, acquired by years of obligatory whisky-fueled 'seminars' with insurance brokers and wealthy clients.

'I'm afraid there has been an accident' – he said with a **tremor** in his voice. Our colleague and managing director of Claims, Adam Sparks, has just been found dead in his office. 'And...', he added, with a note of **incredulity** in his voice, 'there is a suspicion of a **foul play**'.

### Słowniczek:

Deliberate damage	szkoda umyślna
To sip –	popijać
Tepid –	ledwo ciepły
Gloomy –	ponury
Ominously –	złowieszczco
To hum –	szumieć
Droning –	cedzący przez zęby
Management Board –	Zarząd
Loss ratio –	wskaźnik szkodowości
Policy sales growth rate	wskaźnik wzrostu sprzedaży polis
Renewal-	wznowienie
New business acquisition	nabycie nowego biznesu
To fail miserably –	beznadziejnie sobie z czymś nie radzić
Moving forward –	na przyszłość
Customer centric sales approach –	podjęcie sprzedażowe stawiające klienta w centrum uwagi
Pompous asshole	nadęty dupek
To wrap up –	podsumować
To burst open –	otworzyć się z trzaskiem
Dishevelled –	rozczochrany, zaniedbany
Harried –	udręczony
Antithesis –	przeciwieństwo,
Trophy secretary –	sekretarka trofeum, na pokaz
Business acumen –	żyłka do interesów
Hands – on –	praktyczne doświadczenie
experience –	wgląd
Insight –	wyglądać na wytrąconą z równowagi
To appear out of depth –	złe przeczucie
Foreboding –	pod nosem
Under her/his breath –	zirytowana
Jarred -	ciagle powtarzające się
Ever – recurrent omission –	pominięcie
Tremor –	drzenie
Claims –	dział likwidacji szkód
Incredulity –	niedowierzenie
Foul play –	nieczysta gra, przestępstwo

### Nowość:

**E-learning Angielski w Ubezpieczeniach.**

**Specjalistyczne szkolenie językowe bez udziału lektora.**

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## Chapter 2

The quiet conference room suddenly erupted with screams and questions:

- Are you sure?
- Who could have done this?
- Have we notified the Police?
- Who found him?
- How did he die?!

'There is a police detective here with me, said the assistant. 'He would like to ask you all a few questions, gentlemen. And ladies', she added **hastily**.

The detective had a **bulging briefcase**, an old gray **windbreaker**, a completely **ridiculous**, old-fashioned hat and a mustache to complete the look.

'He looks like a PZU insurance agent from the 70s, thought Eve. Before the era of **digital files**, **online comparison websites** and **fast – track claims handling**. He would make a perfect insurance agent, she thought. I bet people instinctively trust him. **Reliable, solid, trustworthy**....just what we promise our clients, she thought and smiled **inwardly**. If only they knew.

'I'd appreciate it if you could come in for individual interviews, said the detective. I will be waiting for you in the main conference room on the 6<sup>th</sup> floor. '

## Słowniczek:

Hastily –	pośpiesznie
A bulging briefcase-	wypchana aktówka
A windbreaker –	wiatrówka (kurtka)
Ridiculous –	absurdalny,
Digital files –	cyfrowe pliki
Online comparison websites –	porównywarki online
Fast-track claims Handling	szybka ścieżka likwidacyjna
Reliable –	taki, na którym można się oprzeć
Trustworthy –	godny zaufania
Solid –	solidny
Inwardly –	do środka (tutaj: do siebie)

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### Chapter 3

'May I ....? Andrew Boyd's head appeared in the partially open door.

' **By all means!** Please come in. Make yourself comfortable. **Could I get you anything to drink? Help yourself to the cookies!**'. The detective was acting like a host, entertaining a particularly dear guest.

'Oh....I guess I'm fine. Maybe a few cookies.....Andrew looked around with an expression of surprise on his handsome face. Normally there was only bottled water on the table. The company had recently **implemented strict cost-cutting measures**. '**Lean management**' was the **buzzword** of the day, along with '**retrenchment**' and '**austerity measures**'. **The bottom line** was that the Management Board was **mercilessly cutting corners** on everything: snacks and refreshments for employees, **subsidized English classes**, **company outings** and **incentive trips**....there were also rumors of **downsizing**. **Heads would roll**. 'Well, one of us has already been **relieved of his duties**' thought Andrew with a touch of irony.

'I hope you won't mind answering a few questions about the **deceased?** – **enquired** the detective politely. Pure formality' he **waved his hand dismissively**.

'Sure, replied Andrew. Anything I can do to help'. I still can't believe it happened. He was popular, **competent**, **a true team player**....'

'Did you work with him?'

'No, actually, not really. He was **in charge of claims**, while I'm responsible for **underwriting**'.

'Underwriting?' repeated the detective. Could you explain this to me in more detail? I'm afraid my insurance knowledge is a **bit rusty**', he said with a **disarming smile**.

Andrew **sighed**. People refused to learn the basic concepts of insurance. They thought insurers were a **bunch of greedy, ruthless bloodsuckers**, always ready to **deny claims, lowball repair estimates and cut payouts**. And they expected policies to be **dirt cheap** while providing **extensive scope of coverage** with **high limits**. 'They don't have to worry about **maintaining solvency levels**, thought Andrew angrily. All they want is a **rock bottom price**'.

'Ok, so I **examine insurance submissions**, he said with a sigh. I analyze **background information to assess risk, determine appropriate premium** ...I also participate in deciding the **wording of contracts, liaise with insurance brokers and give quotes**....Andrew saw the look on the detective's face and decided it was time to **cut to the chase**. 'To make a long story short, an underwriter's job is to decide whether we are interested in the risk or not', he added **lamely**.

By all means! –  
Help yourself to the cookies! –  
To implement strict  
cost-cutting measures –

Lean Management –  
Buzzword –  
Retrenchment –

Austerity measures –  
The bottom line is that....-  
To mercilessly cut corners –  
Subsidized English  
classes –

Company outings –  
Incentive trips –  
Downsizing –  
Heads would roll –

To relieve someone of  
his/her duties –

The deceased –  
To enquire –  
To wave a hand  
dismissively –  
Competent –  
A true team player –  
To be in charge of sth –  
Claims –  
A bit rusty-

A disarming smile –  
To sigh-  
A bunch of greedy, ruthless  
bloodsuckers –

To deny claims –  
To lowball repair estimates –  
To cut payouts-  
Dirt cheap –  
The wording –  
To liaise –

To give quotes –  
To cut to the chase –  
Lamely –

jak najbardziej  
poczęstuj się

wdrożyć ściśle środki  
oszczędnościowe  
Oszczędne zarządzanie  
modne powiedzonko  
oszczędności,  
ograniczanie wydatków  
środki oszczędnościowe  
wszystko sprowadza się do...  
bezlitośnie ciąć wydatki

dofinansowywane  
lekcje angielskiego  
firmowe imprezy  
wyjazdy motywacyjne  
redukcja zatrudnienia  
głowy będą się toczyć (po  
ścięciu)

zwolnić kogoś z pełnienia  
obowiązków  
zmarły  
zapytać, dowiadywać się

lekceważąco machnąć ręką  
kompetentny  
prawdziwy członek zespołu  
być odpowiedzialnym za coś  
szkody  
trochę zardzewiała  
(nieaktualna)  
rozbrajający uśmiech  
westchnąć

banda chciwych,  
bezwzględnych krwiopijców  
odrzucać roszczenia  
zaniżyć wyceny napraw  
obcinać wypłaty  
tani jak barszcz©  
zapisy (OWU)

utrzymywać  
kontakty  
dawać ofertę cenową  
przejsć do rzeczy  
niezgrabnie  
uprawnieni poszkodowani

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Oh...said the detective. That sounds really....fascinating' he added **hesitantly**. Andrew knew that he hadn't understood a damned thing.

'Let's go back to where we left off, said the detective. Did the victim have any enemies? Did anyone **hold a grudge** against him?'

'Well, not that I know of....said Andrew carefully. Have they already found out about that **sorry fraud case** last year? He hoped not. Certainly, he wasn't going to be the first to tell them. After all, the company's reputation was **at stake**.

He **shivered** at the memory. They were all so embarrassed ....to discover that two **claims adjusters** had **defrauded** the company for over 500 000 Euro. And the way they did it. So simple. A typical **employee fraud**. They created a network of corrupt doctors and medical service providers in popular travel destinations.

A doctor would **issue an invoice for medical treatment**. **Emergency surgeries, IV drips, PET scans and even fake amputations**. A long hospital stay due to **deep vein thrombosis**. **Exorbitant bills**. **Padded claims**. **Huge compensations**. **Damages for pain and suffering**. All paid to **valid claimants**. Who then turned out to be perfectly healthy fraudsters, using false **medical records and inflated cost estimates**. The two employees created **fictitious claims files** and paid compensations into their own accounts. And they were able **to act undisturbed** for 4 long years before the scam came to light. 'Our **fraud detection tools** still **leave a lot to be desired**' thought Andrew, but decided to keep this to himself.

'I'm afraid I'm **due to have a presentation** in 10 minutes, said Andrew. 'So if you don't have any more questions...'

'I guess this will be all, said the detective. 'For now, he added **ominously**. **Let's touch base soon, shall we?**

'Sure, said Andrew **feigning** enthusiasm. '**Don't hesitate to contact me** if you have any additional questions. 'I'll do my best to help'. I really liked him. He was a good soldier' he added, leaving the detective rather **puzzled** over this military description of the deceased.

Hesitantly  
To hold a grudge  
A sorry fraud case –

To be at stake –  
To shiver –  
Claims adjuster –  
To defraud –  
Employee fraud –

To issue an invoice –  
Medical treatment –  
Emergency surgery –  
IV drip –  
PET scan –  
Fake amputation –  
Deep vein thrombosis –  
Exorbitant bills –  
Padded claims –  
insurance submissions –  
Background information –  
To assess risk –  
To determine appropriate premium –  
Huge compensations –  
Damages for pain and suffering

Valid claimants –  
Medical records –  
Extensive scope of coverage-  
High limits –  
To maintain solvency levels –

Rock bottom price –  
Inflated cost estimates –  
Fictitious claim files –  
To act undisturbed –  
Fraud detection tools –

To leave a lot to be desired –

To be due to do sth –  
Let's touch base –  
To feign –  
Don't hesitate to contact me –

To be puzzled –

The deceased

z wahaniem  
chować urazę  
nieszczęśny przypadek  
fraudu  
być na szali  
zadrzeć  
likwidator  
oszukać  
przestępstwo finansowe  
popelnione przez  
pracownika  
wystawić fakturę  
leczenie  
operacja nagła  
kroplówka  
tomografia  
pozorowana amputacja  
zakrzepica żylna  
kosmiczne rachunki  
szucznie zawyżane  
wnioski ubezpieczeniowe  
podstawowe informacje  
szacować ryzyko  
ustalać odpowiednią składkę  
ogromne odszkodowania

zadośćuczynienie  
za ból i cierpienie  
uprawnieni poszkodowani  
dokumentacja medyczna  
szeroki zakres pokrycia  
wysokie limity  
utrzymać limity  
wypłacalności  
ekstremalnie niskie ceny  
zawyżone koszty  
falszywe teczki szkodowe  
działać bez przeszkód  
narzędzia wykrywania  
fraudów  
pozostawiać wiele do  
życzenia  
mieć coś zrobić  
skontaktujmy się  
udawać  
nie wahaj się ze mną  
skontaktować  
zdezorientowany,  
zaintrygowany  
zmarły

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## Chapter 4

After the meeting with Andrew, the detective enjoyed a few minutes of peace and quiet in the conference room. 'He is trying to hide something....' he thought. But **I will get to the bottom of this**' he resolved firmly, sitting down at the table to greet his next suspect.

**The Compliance Officer.** 'This should be interesting' he thought. 'I have a feeling that there are a few **compliance issues** in this company'.

The Compliance Officer was wearing a **rumpled suit** with a **horrendous** pink tie, round metal-frame glasses and black shoes that **could use** a good cleaning and shining. Nevertheless, he had **an air of authority**.

'Probably **used to ordering everyone around**, thought the detective, **taking an immediate dislike** to the man. 'A **stickler for the rules**. **Pencil-pusher**. **Guardian of the red tape**' he thought sarcastically.

The Compliance Officer immediately **launched into** a long and **tedious speech** about numerous **irregularities and procedural breaches** on all levels of the corporate structure.

'I'm very glad for this opportunity **to voice my concerns** about the company's attitude to compliance procedures' he said **pompously**. 'First of all, **cyber security procedures** are regularly ignored. Laptops are being **left unattended**. Passwords are not being changed on regular basis. Client files are permanently being left on the desks. But worst of all....he lowered his voice to a **horrified whisper** – the dress code is not being complied with! Women **parade around** wearing short skirts and no pantyhose! Jeans are considered OK even during client meetings! And ....he paused for breath, which gave the detective a long-awaited chance to speak.

'What can you tell me about the deceased?' he asked **abruptly**, ignoring the Compliance Officer's flood of complaints.

'Well. The Compliance Officer **looked thrown**. 'He sure **failed to comply with our regulations**, he said triumphantly. Especially during this employee fraud crisis we had experienced last year. He actually tried **to retaliate against a whistleblower** who alerted us about some **leakage** in the claims department. Spread some **vile rumors** about him being a pedophile, infected his computer with child porn...really **messed the guy up**. He's now unemployed, and **unemployable** from what I've heard'.

The detective looked quite **alert** now. 'So....he thought –**an internal fraud**, maybe an **organized ring** of fraudsters...if he had been involved in any way...maybe someone wanted to keep him quiet. Plus, a whistleblower whose professional life had been ruined...looks like a motive to me', he thought.

## Słowniczek

To get to the bottom of sth – Compliance Officer –	dotrzeć do sedna, do prawdy osoba odpowiedzialna za Compliance
Compliance issues –	problemy z przestrzeganiem zasad
A rumpled suit – Horrendous – Sth could use a good cleaning –	pognieciony garnitur obrzydliwy, okropny
To have an air of authority –	przydałoby się porządne wyczyszczenie robić wrażenie osoby z autorytetem
To be used to ordering everyone around –	być przyzwyczajonym do ustawiania wszystkich wokół
To take an immediate dislike to someone –	zacząć odczuwać natychmiastową antypatię do kogoś
A stickler for the rules – Pencil-pusher – Guardian – Red tape – To launch into sth –	pedant, służbista biurokrata strażnik biurokracja rzucać się w coś, zapuszczać się nużący
Tedious speech – Irregularities – Procedural breaches – To voice concerns – Pompously – Cyber security procedures –	nieprawidłowości naruszenia proceduralne wyrazić obawy z zadaniem procedury cyber bezpieczeństwa
To leave sth unattended – A horrified whisper – To parade around – Abruptly – To look thrown – To fail to comply with regulations – To retaliate – Whistleblower – Leakage –	zostawić coś bez dozoru prerażony szept paradować nagle, gwałtownie wyglądać na zaskoczonego
Vile rumors To mess someone up – Unemployable –	nie stosować się do regulacji wziąć odwet, zemścić się sygnalista wyciek (tutaj: nienależnego odszkodowania) podłe plotki sponiewierać kogoś niezdolny do bycia zatrudnionym
Alert – An internal fraud – Organized ring –	obudzony, czujny wewnętrzny fraud zorganizowana siatka

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## Chapter 5

Outside, it was growing dark. Crowds of **exhausted, glassy-eyed** corporate soldiers were **advancing** towards the **bank of elevators**, **eager** to leave behind their **KPIs, NDAs, DICs and DILs** and spend an hour or two of what was left of the evening on conversations involving **actual words** and phrases.

Following the long corridor, the detective **spotted** a light coming out of a partially opened door marked '**Claims Department**'. Some kind of a meeting **seemed to be still in progress**. The detective discreetly paused behind the door and listened.

'...well, I don't know about the rest of you, but **I've had it!**' said one of the older adjusters, **pounding his fist** on the table angrily. 'We can't continue to accept this kind of treatment. Especially now that he's dead. It's our chance to finally **set some ground rules** and demand respect', he added, visibly frustrated.

'Well, he was a **mobber** and a **harasser**, **I'll grant you that**. We all knew it. Some of us have experienced it. If someone hadn't done it, I would have killed him myself', laughed another guy, locking **claim files** in the **filing cabinet**.

'If you had murdered him, you wouldn't be so **giggly** now', said a pretty girl with a **ponytail**.

'Remember how he used to **chase** us for **response time** to **first notice of loss** (FNOL)? He was obsessed with deadlines. 'And how we had to hide **claim backlog** from him...'

'And the way he would **pore over** reports, added a young woman with curly red hair. 'As if his life depended on this'. '**Claims frequency and severity, recovery ratio, average time from notification to loss settlement**...all of it to be updated on weekly basis', she said **disgustedly**.

'Well, **turns out** he forgot to monitor **adjuster performance and claims leakage**' said the younger adjuster. He was lucky not to get fired for **failure in supervisory duties** after that fraud scandal last year'.

'So, a **crime of passion**, then...' concluded the younger one. 'Maybe one of his young **conquests** had finally had enough and decided to teach the old bastard a lesson. Or maybe it was his wife, when she found out that **fidelity** was not one of his **key priorities**' he added **scornfully**. **Serves him right**, the bastard. I've heard that he **pushed her around**. She came once to the office wearing sunglasses, with dark **bruises** under her eyes', he added. 'Anyway, I guess **we are all better off without him**'.

Exhausted –	wyczerpany
Glassy-eyed –	ze szklistym wzrokiem
To advance towards sth –	poruszać się w kierunku
Bank of elevators –	rząd wind
Eager –	ochoczy
KPI (główny wskaźnik wyników)	(Key Performance Indicator)
NDA (umowa o poufności)	(Non-Disclosure Agreement)
DIC (różnica w warunkach)	(Difference in Conditions)
DIL (różnica w limitach)	(Difference in Limits)
Actual words –	prawdziwe słowa
To spot –	zauważyć
Claims Department –	Dział Szkód
To seem –	wydawać się
In progress –	w trakcie
I've had it –	mam dosyć
To pound the fist on the table	walnąć pięścią w stół
To set ground rules –	ustalić podstawowe zasady
A mobber –	osoba stosująca mobbing
A harasser –	prześladowca
I'll grant you that –	przyznam ci
Claim file –	teczka szkodowa
Filing cabinet –	szafa na dokumenty
Giggly –	chichoczący
Ponytail –	kucyk
First notice of loss –	pierwsze zgłoszenie szkody
Claim backlog –	zaległości w likwidacji szkód
To pore over sth –	ślęczeć nad czymś
Claims frequency –	częstotliwość szkód
Severity –	powaga, ciężkość
Recovery ratio –	wskaźnik odzyskiwania regresów
Average time from notification to loss settlement –	średni czas od zgłoszenia do wypłaty z obrzydzeniem
Disgustedly –	wyniki likwidatorów
Adjuster performance –	nienależne wypłaty z tytułu roszczeń
Claims leakage –	
Failure in supervisory duties – nadzorczych	niedopełnienie obowiązków
Odd –	dziwne
To be dismissed –	być zwolnionym
To keep someone on dalej pracować)	zostawić kogoś (pozwolić
Friends in high places	znajomi na stanowiskach
Balding -	łysiejący
They wouldn't tell us –	nie chcieli nam powiedzieć
Heavy object –	ciężki przedmiot
A crime of passion –	zbrodnia z namiętności
Conquest – tutaj:	zdobycz
Fidelity –	wierność
Key priority –	najważniejszy priorytet
Scornfully –	pogardliwie
Serves him right –	dobrze mu tak
To push someone around –	pomiać kimś
Bruise -	siniak
To be better off–	wyjść na czymś lepiej

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## Chapter 6

'So, he wasn't really a nice guy', thought the detective, enjoying a glass of whisky sour in the hotel bar opposite Premium Insurance Company. 'a mobber...**a skirt-chaser** and **adulterer**...possibly **a fraudster**...**a ruthless corporate predator**'.

His eyes **wandered around** the **dimly lit** space, expensively **done up** in dark leather and **oak**. Suddenly he spotted a youngish, **solemn-looking** woman wearing a perfectly cut **pant suit** and high heels. 'Eve', he thought. The quiet, distanced woman from the Management Board conference room. The only woman in the room full of **male executives**. As he later learned, her duty was to take notes, **draft the minutes of the meeting**, and send them out to all participants. Not a corporate **high achiever**, this one.

**A line employee**, invisible and ignored. But sometimes also the most **knowledgeable**. 'She must have heard a lot during all those **Management Board sessions**...thought the detective. I think I'll buy her a drink and try **to pick her brains**'.

'Excuse me, is this seat free..? Do you mind...? he asked, **flashing** his most charming smile. '**Can you spare a moment?** I don't believe we've had a chance to speak...

'Actually, I was just about **to call it a night**' said Eve, thinking **longingly** about a hot bath and a Netflix series. But **her curiosity took the better of her**. 'But I guess I could stay for a while', she decided, inviting the detective to join her. 'I hope you don't mind my asking' she said **innocently**, 'but do you already have a **suspect?**'.

The detective looked at her and decided to try a new **approach**. 'Well, he said, we've eliminated a couple of obvious suspects, like his wife for example....'.

'Ellen? said Eve **incredulously**. You suspect Ellen of murdering her own husband?' 'Wife is usually **the prime suspect** with an obvious motive' said the detective. **Jealousy**, anger, **resentment** after years of **abuse**....'But in this case we've eliminated her right away. At the time of the murder she was away at a **brokerage conference** in Chicago', he said **regretfully**. Hundreds of people saw her. She couldn't have done it'.

'Well'. Eve **dropped** her eyes. 'I know they had had their problems. But to murder your own husband...that is **unthinkable**. I'm glad you've eliminated her', she added. 'She's quite well known in **the industry**, you know', she **pointed out**. A kind of a guru on cyber risks. Works for Median, the global insurance broker. They met at work, she was working **on behalf of a client** who had had his **claim denied**. She was trying to get us to pay the claim at least partially. And if I remember well, she managed to convince him that the claim was **valid** after all. At least the **undisputed part of the compensation** was paid.' She **winked**. 'So in the beginning they were a **charmed couple**. Then, it all **went downhill** somehow...she **trailed off**. 'Anyway', I guess I'll be on my way', she said. Suddenly she looked **shifty**. 'We've a difficult day tomorrow'.

A skirt-chaser –	ktos kto 'gania za spodniczkami', babiarcz
Adulterer –	cudzołoznik
Fraudster –	oszust
A ruthless corporate predator –	bezwzględný korporacyjny drapieznik
To wander around –	błądzić (wzrokiem)
Dimly lit –	słabo oświetlone
To be done up –	urządzone
Oak –	dąb
Solemn –	poważny
Pant suit –	garnitur ze spodniami
Male executive –	osoba na stanowisku płci męskiej
To draft the minutes of the meeting –	napisać protokół ze spotkania
Line employee –	pracownik średniego szczebla
High achiever –	człowiek sukcesu
Knowledgeable –	zorientowany
Management board sessions –	spotkania zarządu
To pick somebody's brains –	skonsultować się z kimś o większej wiedzy
To flash –	błyskać
Can you spare a moment?	Czy możesz poświęcić chwilę?
To call it a night –	skończyć na dziś
Longingly –	z tęsknotą
Her curiosity took the better of her –	jej ciekawość zwyciężyła
Innocently –	niewinnie
A suspect –	podejrzany
Approach –	podejście
Incredulously –	z niedowierzaniem
The prime suspect –	główny podejrzany
Jealousy –	zazdrość
Resentment –	uraza
Abuse –	przemoc
A brokerage conference –	kongres brokerów
Regretfully –	z żalem
To drop his/her eyes –	spuścić oczy
Unthinkable –	nie do pomyślenia
The industry –	branża
To point out –	zauważyć
On behalf of the client –	na rzecz klienta
A claim denied –	odmówiona szkoda
Valid –	zasadne (roszczenie)
Undisputed part of the compensation –	bezsorna część odszkodowania
To wink –	mrugnąć
A charmed couple –	magiczna para
To go downhill –	psuć się, pogarszać
To look shifty –	niespokojny

### Nowość:

**E-learning Angielski w Ubezpieczeniach. Specjalistyczne szkolenie językowe bez udziału lektora.**

**Wypróbuj [wersję demo](#)**



## Chapter 7

People sitting around the conference room table were looking alert and awake. Smiles flashing. **Heads nodding. Frowns of concentration.**

Yet there is also an **undercurrent** of completely different emotions hidden behind the **professional façade**, thought the detective, **cracking the door slightly ajar** and looking in discreetly. **Fear? Tension? Barely restrained hatred?** It was **audible** in their voices, visible in their hands that shook slightly.

A monthly sales meeting with the **infamous** Michael Gardner, the **Regional Director of Sales**, known and feared for his **ruthless management style** and **a total lack of empathy**, or for that matter, **any human emotion whatsoever**. A **perfect corporate predator, fearless, unburdened by conscience, undisturbed by doubt or hesitation**. The most **sought-after asset** for any corporation: **a brilliant, efficient, determined psychopath**.

'So, as we've seen, the first quarter's sales results are **approaching** the levels we had set last year', said the balding man in his fifties standing in front of the projector. His voice was **slightly trembling**. He's **terrified**, thought the detective. What on earth is going on here..?

'We are not interested in **APPROACHING** the target levels' hissed Gardner furiously. 'We want to **MEET** target levels, **EXCEED** shareholder expectations, **ENSURE** constant growth and **DELIVER** outstanding results'. **I can't stress enough** how important that is. Do you feel the **sense of urgency**?!'

Heads nodding –  
Frown of concentration –

An undercurrent  
Professional facade  
To crack the door ajar  
Fear  
Tension  
Barely restrained hatred

Regional Director of Sales

Ruthless  
Total lack of empathy  
Unburdened by conscience  
Undisturbed by doubt or  
Hesitation

a corporate predator  
sought-after asset  
brilliant  
efficient  
determined  
psychopath  
to approach target levels

slightly trembling  
terrified  
target levels  
to meet target levels  
to exceed shareholder  
expectations

to ensure constant growth  
to deliver outstanding results  
I can't stress enough

To have a sense of urgency

potakujące głowy  
grymas/ mina wyrażająca  
skupienie  
nuta, zabarwienie  
maska zawodowca  
uchylić drzwi  
strach  
napięcie  
ledwo powstrzymywana  
nienawiść  
Dyrektor Sprzedaży na  
Region  
bezwzględny  
zupelny brak empatii  
nieobciążony sumieniem

nieniekajony  
wątpliwościami lub  
wahaniem  
korporacyjny drapieźnik  
pożądany, poszukiwany atut  
genialny  
wydajny, skuteczny  
zdeterminowany  
psychopata  
zblizać się do osiągnięcia  
zakładanego poziomu  
wyników  
lekkko drżący  
prerażony  
zakładany poziom  
osiągnąć zakładany poziom

przewyższyć oczekiwania  
akcjonariuszy  
zapewnić stały wzrost  
dowieść wyjątkowe wyniki  
to jest wyjątkowo ważne (tak  
ważne, że aż nie da się tego  
jeszcze bardziej podkreślić)  
czuć, że coś jest bardzo  
pilne/ważne

**Nowość:**

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Specjalistyczne szkolenie językowe bez udziału  
lektora.**

**Wypróbuj [wersję demo](#)**

Executives **remained silent**, avoiding each other's eye, but mostly trying their best not to meet Gardner's **furious gaze**.

They knew **the drill**. He was **out for blood**, and now anyone could become his victim.

'George, will you stop **nodding** like an idiot?! The **eruption** came towards the small, round man sitting to Gardner's right with **an expression of awed admiration** and a continuous nodding movement of his head, which was probably meant **to tame the beast** by agreeing with anything he might say. 'You make us look like a fucking Muppet Show', yelled Gardner, **his rage in full bloom**. 'Carlos! How about the **cost-cutting measures, are we ready to roll?**'

The director of Operations stood up and **attempted to speak**, though his voice **faltered** and his face **acquired** an unhealthy pale shade of green.

'I.....I am....' He **stumbled**. 'I am sure...'

'I am, you am, he am!' roared Gardner. Can't you string two sentences together in English?! How much money have we spent on your English lessons?! Stop **mumbling** and **get on with it!**

The Director of Operations made a herculean effort. 'So, the HR department prepared a list of employees **to be made redundant**, as you requested last month' he said. The only problem is that **once they are gone**, we will not be able to **meet the efficiency goals** and we might **fail to meet the claims handling deadlines**....'

His voice trailed off as he looked at Gardner, whose face and ears were gradually acquiring a dangerously **purple hue**. He looks like **a boiling pot with the lid on**, thought the detective, **eager to see** how the situation was going **to unfold**. Anyway, he's nearing **the flash point**.'

'Carlos' said Gardner sweetly. '**Have you finally lost your marbles?**' Who told you to fire people who are **crucial** for the processes?' . 'Well', Carlos said under his breath 'actually, you did. And Adam Sparks was **due to prepare** a list of claims adjusters to be made redundant. This was, obviously, **put on hold** due to his sudden death'.

'So...our victim was charged with preparing grounds for huge redundancies', thought the detective, quietly closing the door to the conference room. 'Maybe there was someone desperate enough to keep their job to try and stop him, no matter what. Even **a generous severance package** wouldn't truly compensate for losing a job'.

To remain silent-  
Furious gaze  
To know the drill  
To be out for blood  
To nod  
Eruption  
An expression of  
awed admiration

to tame the beast  
rage  
in full bloom  
cost-cutting  
measures  
Are we ready to roll?  
To attempt  
To falter  
To acquire  
To stumble  
To mumble  
To get on with sth  
To make someone  
redundant  
once they are gone  
to meet efficiency  
goals  
to fail to meet claims handling  
deadlines

a dangerously purple hue  
a boiling pot with the lid on  
to be eager to do sth  
to unfold  
flash point  
Have you finally lost  
your marbles?  
Crucial  
To be due to do sth  
To be put on hold  
Generous  
Severance package

w dalszym ciągu milczeć  
rozwścieczone spojrzenie  
znać sposób postępowania,  
chcieć krwi  
potakiwać  
wybuch

wyraz twarzy pełen  
zachwyconego podziwu  
ułagodzić bestię  
wściekłość  
w pełnym rozkwicie

środki oszczędnościowe  
Jesteśmy gotowi by ruszać?  
usiłować  
załamywać się  
tutaj: nabierać  
tutaj: jąkać się  
mamrotać, bełkotać  
jechać dalej (z tym koksem☺)

zwolnić w ramach redukcji etatów  
kiedy ich już nie będzie

zrealizować cele wydajnościowe  
nie dotrzymać terminów likwidacji  
szkód  
niebezpiecznie purpurowy odcień  
gotujący się garnek z przykrywką  
być chętnym do zrobienia czegoś  
rozwinąć się  
punkt zapłonu  
w końcu ześwirowałeś?

kluczowy  
mieć coś zrobić  
być wstrzymanym  
hojny  
odprawa

## Nowość:

**E-learning Angielski w Ubezpieczeniach.  
Specjalistyczne szkolenie językowe bez udziału  
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**Wypróbuj [wersję demo](#)**

## Chapter 8

Megan was in a hurry. Her meeting was due to start in 10 minutes, and she still had **to figure out** how **to break the news** to the client.

His D&O policy was **up for renewal** and the situation wasn't looking good from the **risk exposure** perspective. The **financial standing** of the company has significantly changed during the last 12 year period; there were **rumors** of **impending insolvency**, followed by a potential bankruptcy due to wrong **managerial decisions**. Moreover, there were **allegations** of **professional misconduct, mismanagement and failure in supervisory duties** which could lead to a **drop in the company's stock price**, followed by a **securities claim** by the **shareholders**. Plus, she thought **incredulously**, he **failed to inform** us of the **circumstances**, which could easily **give raise to a claim**. That could be grounds for **precluding our liability**, she figured. Now it was time to confront him with the news.

On her way to the conference room she glanced through the glass wall of the empty **corner office** and saw the screen of a laptop light up. Jesus, she thought disgustedly, how many times had they been told not to leave their equipment **unattended**? And **to think** they were the Cyber Risks department! You'd think they would have a better sense than leaving equipment unattended, inviting a **data privacy breach** and **compromising IT safety**.

Now she had to enter the room and put the laptop away before anyone else saw it. David could get fired if someone reported it, and she didn't want him to get in trouble. For a year now, they had been having a **passionate affair**, made even more exciting by the need **to keep it under wraps**. The company **frowned upon** intimate relationships between coworkers, even though **it wasn't explicitly banned** by the **Employee Code of Conduct**.

On approaching the laptop, she saw the new message icon flashing.. 'I shouldn't' she thought. 'I definitely shouldn't....'. But **resisting temptation** had never been her **strongest suit**. She clicked the message. For a few seconds, she stood **as if rooted to the ground**, her face registering simultaneously shock, **incredulity**, followed by a cold fury. You fucking bastard, she thought. I will make you pay for this'.

To figure out-	wymyślić
To break the news –	przekazać (złe) wiadomości
The policy was up for renewal	polisa była do wznowienia
risk exposure	ekspozycja na ryzyko
financial standing	sytuacja finansowa
rumors	plotki
impending insolvency	nadchodząca niewypłacalność
managerial decision	decyzja zarządcza
allegations	insynuacja, domniemanie
professional misconduct	niewłaściwa praktyka zawodowa
mismanagement	niegospodarność, złe zarządzanie
failure in supervisory duties	niedopełnienie obowiązków nadzorczych
a drop in stock price	spadek wartości akcji
securities claim	roszczenie z tytułu papierów wartościowych
shareholder	akcjonariusz
incredulously	z niedowierzaniem
to fail to inform	nie poinformować o okolicznościach
about circumstances	stać się podstawą roszczenia
to give raise to a claim	wyłączyć odpowiedzialność
to preclude liability	biuro narożne
corner office	pozostawić bez nadzoru
to leave unattended	tutaj: pomyśleć, że
to think	naruszenie prywatności danych
data privacy breach	zagrozić bezpieczeństwu IT
to compromise IT	pełen pasji romans
security	trzymać w tajemnicy
passionate affair	krzywić się na coś
to keep sth under wraps	wyraźnie zakazane
to frown upon	Kodeks Postępowania
explicitly banned	oprzeć się pokusie
Employee Code Of Conduct	silna cecha
To resist temptation	jak wryta
strong suit	jednocześnie
as if rooted to the ground	niedowierzanie
simultaneously	
incredulity	

### Nowość:

**E-learning Angielski w Ubezpieczeniach.**

**Specjalistyczne szkolenie językowe bez udziału lektora.**

**Wypróbuj [wersję demo](#)**

## Chapter 9

'I'd like you all to listen to me very carefully' said the detective, opening the meeting with the Claims Department.

'We have evidence suggesting that Adam Sparks was murdered by a **disgruntled coworker** or a **subordinate**. If anyone knows of anything that could help the investigation, now is the time to speak'.

The group composed of about 20 **desk and field adjusters** and 5 **subrogation experts** remained silent and almost **motionless**.

'Right' said the detective. 'In that case, I will need all of you **to account for** your activities at the time of murder'. 'That should be easy' said the middle-aged blond woman sitting at a front desk **piled high with files**.

'For a month now we've been conducting a **Work Efficiency Audit**, with employees reporting every 15 minutes on the tasks they were working on. It's all in the system'.

'Every 15 minutes?' asked the detective with a note of incredulity in his voice. 'Are you telling me that you've been interrupting your day-to-day activities every 15 minutes to record your time use in the IT system?'.

'Well, yes', said the woman. 'I can assure you that it is not the most **ridiculous** activity we've been asked to do. Welcome to the corporate world' she added **gloomily**.

'Ok' said the detective **resignedly**. 'At least it gives us **ample** possibility to check your **whereabouts** and eliminate you from the enquiry. Let's get on with it. Show me the records'.

For the next hour he was **digging through minute details** of employee's activities. They basically involved **claims settlement procedures**, activities involving **loss notification, requests for additional documentation from claimants**, organizing **claims surveys** and finally **settling the claims**.

'How many claims end in **denial**?' asked the detective, suddenly remembering his own recent experience involving a motor claims settlement, which **left a lot to be desired**.

'About 20%' said the blond woman. 'They are usually **invalid claims** that are not covered **under the policy wording**, or because of **liability exclusions**. Sometimes we **deny** because of **gross negligence** on the part of the client, or because they fail to **mitigate the extent of the loss**. Recently we denied a claim for almost 900 000 dollars, involving a fire in a furniture producing plant. We found evidence of **arson**, and **filed the claim away** as **fraudulent**. The client was furious. He **kept pestering** us with phone calls and emails, once he even told Adam that he was going **to go after him** if he didn't **authorize the payment** of compensation'.

Disgruntled –	niezadowolony	
Subordinate –	podwładny	
Desk adjuster	likwidator merytoryczny	
Field adjuster	likwidator terenowy	
Subrogation expert	specjalista ds. Regresów	
Motionless	nieruchomy	
To account for sth	zdać sprawę z czegoś	
A pile	stos	
Work Efficiency Audit		Audyty Wydajności Pracy
Ridiculous		absurdalny
Gloomily		ponuro
Resignedly		z rezygnacją
Ample		obfity
Whereabouts		miejsce pobytu
To dig through sth		przekopywać się przez coś
Minute details		drobiazgowo szczegóły
Claim settlement		
Procedures		procedury likwidacji szkód
Loss notification		zgłoszenie szkody
Claimant		poszkodowany
Claim survey		ogłędziny, inspekcja
To settle the claim		zlikwidować szkodę
Denial		odmowa
To leave a lot to be desired		pozostawiać dużo do życzenia
Invalid claim		niezasadne roszczenie
under the policy wording		zgodnie z zapisami polisy
liability exclusions		wyłączenia
		odpowiedzialności
to deny		odmówić
to mitigate the extent of the loss		ograniczyć zakres szkody
arson		podpalenie
to file the claim away		zakwalifikować szkodę
fraudulent		mający character
		przestępstwa
to pester someone		męczyć kogoś (o coś)
to go after someone		dopaść kogoś (zemścić się)
to authorize		tutaj: dać zgodę

'Let me get this **straight**, said the detective with an **exasperated sigh**.

'The director of the Claims Handling department had been **threatened** by an obviously **unbalanced** client, and you didn't mention this to the police after he was brutally murdered?? You didn't report that to your **supervisors**? What were you thinking, **for God's sake**?'

'Well, said the woman **indignantly**. 'We get yelled at and threatened all the time. Clients telling us we are **bloodsuckers, scum, tightfisted cheating bastards**...that's the kind of **abuse** we have to **put up with** every day. After a while, you stop noticing. If I complained to my supervisor every time I get yelled at, I wouldn't last long in this job', she said calmly. 'All I can tell you is that the claim was a typical case of fraud. One of many, I might add. We get them all the time. **Inflated medical bills, staged car accidents and fake slip and fall bodily injuries**...we even had a guy who cut off his own finger to claim under his **Personal Accident** policy. We had to pay. It was impossible to prove he did it himself, and since it was his right hand, he got a **health detriment**. We deal with criminals all the time. On the other hand...she added **hesitantly**, 'If I had reported the threats against Adam, maybe he wouldn't have been killed'.

'Oh well' said the detective. 'What's done is done. If you think of anything else that could help us, please let me know'.

'Another **lead**...thought the detective. Or another **red herring**...this case is definitely not going to be a **slam-dunk**. So many people who had wished him dead...how do I find the one person who **had actually gone ahead with it**?'.  
  
**Nowość:**  
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**Specjalistyczne szkolenie językowe bez udziału lektora.**  
**Wypróbuj [wersję demo](#)**

let me get this straight

exasperated sigh

to threaten –  
unbalanced  
supervisor  
for God's sake  
indignantly  
bloodsucker

scum  
tightfisted  
cheating  
abuse  
to put up with sth  
inflated medical bills

staged accidents  
fake slip and fall bodily injuries

personal accident  
health detriment  
hesitantly  
lead  
red herring  
slam-dunk

to go ahead with sth

chciałbym się upewnić że  
dobrze zrozumiałem  
zniecierpliwione  
westchnienie  
grozić  
niezrównoważony  
przełożony  
na litość Boską  
z oburzeniem  
krwio pijca  
kanalia, łajdak  
skąpy  
oszukujący  
tutaj: zniewaga  
znieść coś  
sztucznie                      zawyżone  
rachunki za leczenie  
pozorowane wypadki  
pozorowane urazy      po  
upadku  
NNW  
uszczerbek na zdrowiu  
z wahaniem  
tutaj: trop  
idiom: fałszywy trop  
idiom: śledztwo które kończy  
się szybkim ujęciem sprawy  
zdecydować się coś zrobić

## Chapter 10

The rain stopped when the first cars arrived, and people started gathering around the circular **quad race track**. Without their **somber corporate attire**, they looked like students on a summer trip.

Finally, an opportunity to forget for a few hours about **operational profits, austerity measures, technical results and gross written premiums**. The quads were being lined up at the start line, getting ready for the **Annual Employee Quad Competition**, a part of an annual **incentive event** for the best employees, called **'talents'**.

But first, before the festivities started, they were all **due to attend** a quarterly **Strategic Outlook** seminar, also known among the employees as the **Strategic Bullshit Seminar**.

They were in for at least 2 hours of a **mind-bending, tedious corporate mumbo-jumbo, aimed at boosting their team spirit and commitment** to the company's mission, vision and values.

The detective sighed and followed them into the building where the seminar was to be held, regretting to leave the beautiful forest setting behind him. 'I can survive two hours **of corporate hype**' he thought. 'If it gives me any **insight** into this case, it will well be worth it'.

\*\*\*

'...and that leads us to our next point, which is **nurturing a customer-centric approach** while **maintaining sustainable growth and leveraging our global potential**', said the speaker **smugly**.

The detective woke up of a **slumber induced by the deadly tedium** of the first presentation, only to discover, **to his dismay**, that the first speaker was replaced by his clone, and that the seminar was nowhere near its end.

'Jesus, he thought. 'I wish I were somewhere else. Anywhere else for that matter. I wish they would say something that means something for a change...and most of all, **I wish I hadn't taken on this shitty case**'.

**Resigned to his fate**, he continued to listen.

Quad race track  
Somber  
Attire  
Operational profit  
Austerity measures

Technical result  
Gross written premium  
Annual Employee Quad  
Competition

Incentive event  
Strategic Outlook Seminar

Strategic Bullshit Seminar

Mind-bending  
Tedious  
Mumbo jumbo  
Aimed at  
To boost  
Team spirit  
Commitment  
hype  
insight  
to nurture  
to maintain  
sustainable growth  
to leverage global potential

smug  
slumber  
to be induced  
deadly tedium  
to his dismay  
to take on  
shitty case  
resigned to his fate

tor wyścigów dla quadów  
poważny  
ubiór  
zysk operacyjny  
środki  
ostrożnościowe/oszczędnościowe  
wynik techniczny  
składka przypisana brutto

Doroczny Konkurs  
Pracowniczy Wyścigów na  
Quadach  
impieza motywacyjna  
Konferencja 'Strategiczne  
Perspektywy'  
Konferencja 'Strategiczny  
Bełkot'  
niewyobrażalny  
nużący  
bełkot, skomplikowany język  
którego celem jest  
wzmocnić  
duch zespołu  
zaangażowanie  
tutaj: lanie wody  
wgląd  
pielęgnować  
utrzymywać  
zrównoważony rozwój  
wykorzystać globalne  
możliwości  
zadowolony sam z siebie  
drzemka  
wywołany, spowodowany  
śmiertelna nuda  
ku jego rozpaczy  
podjąć się  
gówniana sprawa  
pogodzony z losem

### Nowość:

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**Specjalistyczne szkolenie językowe bez udziału lektora.**

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'...and we **undertake to tailor our risk management solutions to the client's particular circumstances and risk tolerance.**

'We aim at identifying and **quantifying client's risk exposure** while **drawing from our in-depth risk mitigation expertise.**

'By **applying our comprehensive capabilities** we **deliver on our promise** of designing optimal risk management solutions. Our **insight, hands-on experience and expertise** in risk management provides our clients with an **invaluable** opportunity to ...'

'Am I dreaming? The detective asked himself. Or is this for real? **What on earth are they on about?** This **corporate mumbo-jumbo** sounds like a foreign language....'.

'...to limit their risk exposures while maximizing business potential and **boosting the bottom line**', concluded the speaker, visibly satisfied with the vision of professional excellence he has painted before his **awed audience.**

'And now, I'd like to thank everyone for your attention and invite you all to a 30 minute break'.

The detective wiped the sweat off his forehead and settled at a small side table with his coffee with a **sigh of relief.** 'Finally, he thought to himself. 'A **blessed moment of silence**'.

At the same moment, he saw a woman approaching his table.

'Hi' said Megan, 'do you mind if I take a few moments of your time? I've got something to show you. It might be important for the investigation'.

to undertake  
to tailor  
particular circumstances  
to quantify  
risk exposure  
to draw from

in-depth  
risk mitigation expertise

to apply  
comprehensive capabilities  
to deliver on the promise  
insight  
hands-on-experience  
expertise  
invaluable  
what on earth are they on about?  
Corporate mumbo-jumbo  
To boost the bottom line  
Awed audience  
A sigh of relief  
A blessed moment of silence

tutaj: podjąć się  
dopasować  
konkretne okoliczności  
wyrazić w liczbach  
ekspozycja na ryzyko  
wykorzystywać, sięgać do  
zasobów  
pogłębiony  
wiedza ekspercka na temat  
ograniczania ryzyka  
zastosować  
wszechstronne umiejętności  
dotrzymywać obietnicy  
wgląd  
praktyczne doświadczenie  
wiedza ekspercka  
bezcenny  
O co im na Boga chodzi?  
korporacyjny bełkot  
poprawić wynik finansowy  
zachwycona publiczność  
westchnienie ulgi  
błogosławiona chwila ciszy

**Nowość:**

**E-learning Angielski w Ubezpieczeniach.**

**Specjalistyczne szkolenie językowe bez udziału lektora.**

**Wypróbuj [wersję demo](#)**

## Chapter 11

The second part of the Strategic Outlook seminar was in progress. The inspired, **starry-eyed gospels** of the corporate religion had been replaced by **gloomyfaced executives** with an **unpleasant attitude**.

'**Let's cut to the chase now**' said the first speaker **ominously**.

'According to our quarterly **Global Performance Market Index**, the **commercial insurance pricing at the renewal** increased by 12% for the 8<sup>th</sup> **consecutive quarter** in the fourth quarter of 2019, which is the largest increase since the beginning of the survey. On average, pricing for **property risks** increased 10%; financial and professional lines rose almost 15%; and **casualty saw a rise of 4%**.

'The increases in all regions were **largely driven** by rates in Directors' and Officers' coverage, with a **significant contribution** of Cyber policy prices, which have reached high levels due to an increase in **cyber risk exposures**...'

'At least now I have an **excuse** not to listen to the **number crunchers**' thought the detective **gratefully**, closing the door behind him and returning to the table in the break room where Megan was waiting.

He settled in his chair, taking a piece of paper lying on the table.

'This is an email I saw...accidentally', said Megan, avoiding his eye. 'And I thought it's my duty to show it to you and let you **draw your own conclusions**', she added. 'I don't know who the sender is. It seems to have been sent from a **fictitious e-mail account**'.

The detective started reading:

starry – eyed  
gospeler  
gloomy -faced  
unpleasant attitude  
Let's cut to the chase  
Ominously  
Global Performance Market Index

Commercial insurance pricing

At the renewal  
Cosequitive quarter

Property risks  
Casualty  
To be driven  
Significant contribution  
Cyber risk exposure  
An excuse

Number crunchers

Gratefully  
To draw conclusions  
Fictitious

naiwny, żyjący w obłokach  
ewangelista  
o ponurej minie  
nieprzyjemny sposób bycia  
przejdźmy do rzeczy  
złowieszczo  
Rynkowy wskaźnik wyników  
w skali globalnej  
ceny ubezpieczeń  
komercyjnych  
przy wznowieniu  
kolejny, następujący po  
sobie kwartał  
ryzyka majątkowe  
OC  
być spowodowanym  
znaczący wkład  
ekspozycja na cyber ryzyka  
wymówka

maszyna licząca  
(humorystycznie o  
człowieku)  
z wdzięcznością  
wyciągać wnioski  
fikcyjny

### Nowość:

**E-learning Angielski w Ubezpieczeniach.  
Interaktywne szkolenie bez udziału lektora.  
Wypróbuj [wersję demo](#)**



Hi Dave,

**As a follow-up** to our meeting with Zoombox, **attached you will find** the policy wording **applicable** in a **long-term coverage arrangement**:

The insurance agreement is being concluded for the period of 24 months. However, for every 12-month insurance period a separate policy shall be issued, **notwithstanding the terms and conditions** of the **above mentioned** general agreement, with the following **reservations**:

The insurance premium for the following year shall **remain unchanged provided that**:

- The Insured's **claims ratio**, calculated after a 10 month insurance period is less than 30%, estimated according to the formula:  
**compensations paid plus reserves set/premium earned x 100**
- Guarantee sums declared for insurance for **subsequent insurance periods** shall not be modified by more than 10% **in proportion to the turnover** level declared as the **subject of insurance** in the current policy.

**Should** the turnover level change, the parties are **entitled** to **free renegotiation** of the contract terms. If they **fail to come to an agreement**, each party may **cancel** the insurance contract with a **monthly notice**. If the parties decide **to renew** the contract for the following year, the insurer **shall grant** an 8% discount...'

'I don't see how any of this is **relevant** to my case', said the detective tiredly. 'Claims ratio, turnover level, premium earned...**what is it when it's at home?**' 'Just ignore this, and **skip down** to the last paragraph', said Megan impatiently. See the post scriptum'.

'P.S: And Dave, last but not least – our last night was amazing☺. Plus we need an action plan in case they start suspecting something. My alibi is **airtight**, but that detective seems **awfully thorough and detail-oriented**.

We need to figure out what we are going to say **to corroborate** our stories in case he starts **digging**. I wish it hadn't come to this, but what's done is done. As the saying goes: **a cat backed into the corner becomes a tiger**. Well, I just had enough of being a cornered cat and decided to what needed to be done. Luckily, the police still seem to be looking in the wrong place as far as **MOD** is concerned. Let's just **sit tight** and **carry on** as usual in the office.

Love, xxx'.

As a follow up –

Attached you will find –  
Applicable  
Long-term coverage  
Notwithstanding  
Above mentioned  
Reservations  
To remain unchanged  
Provided that  
Claim ratio  
Compensations paid  
Reserves set  
Premium earned  
Subsequent insurance  
Period

In proportion to the turnover  
Subject of insurance  
Should  
To be entitled  
Free renegotiation  
To fail to come to  
agreement

to cancel  
monthly notice

to renew  
to grant  
relevant  
what is it when it's at home?  
To skip down  
Airtight alibi  
Awfully  
Thorough  
Detail-oriented  
To corroborate  
A cat backed into the corner becomes  
a tiger

MOD (Mode of Death)  
To sit tight  
To carry on

jako ciąg dalszy, w nawiązaniu w załączeniu znajdziesz mające zastosowanie długookresowa ochrona z uwzględnieniem wyżej wspomniany zastrzeżenia pozostać bez zmian pod warunkiem wskaźnik szkodowości wypłacone odszkodowania założone rezerwy składka zarobiona

kolejne okresy ubezpieczenia proporcjonalnie do obrotu przedmiot ubezpieczenia tutaj; jeśli być uprawnionym swobodna negocjacja

nie być w stanie dojść do porozumienia wypowiedzieć miesięczny okres wypowiedzenia wznowić przyznać istotne Co to znaczy po ludzku? omiń i przejdź na dół żelazne alibi okropnie sumienny, dokładny skupiony na szczegółach, potwierdzić

kot zapędzony do kąta staje się tygrysem

Rodzaj śmierci czekać spokojnie kontynuować

**Nowość: E-learning Angielski w Ubezpieczeniach. Specjalistyczne szkolenie językowe bez udziału lektora. Wypróbuj [wersję demo](#)**

It was almost 4 pm when the tired, **bleary-eyed** 'talents' started gathering in small groups around the quad track.

As the first participants started **mounting** the quads, their **spirits** seemed to be **uplifting**, excited shouts of encouragement echoing against the forest.

Freed from the **confines of the stuffy conference room**, they were ready to finally start enjoying themselves, determined to make the best of the company outing. Beer bottles were **popped open**, shirt sleeves rolled up, high heels kicked off and replaced **with comfy trainers**.

The detective stood behind the crowd of **spectators**, pretending to watch the quads make their way around the **dusty track**. Some people seemed quite **adept** at quad-driving; **swerving confidently** and with **apparent ease**, while others did their best not to **run into tightly packed** line of spectators, standing dangerously close to the track.

The detective, moving slowly behind the backs of race enthusiasts, eyed the crowd carefully. Eventually he stood behind a tall, broad-shouldered man with an **impressive mane** of curly hair.

'Dave' he said pleasantly. 'Could I have a word with you? It's about an email that you received a while ago...'

'Suddenly he stopped talking to watch, with **incredulity**, the scene that was **unfolding** before his eyes. One of the quads, driven by a young man who had been visibly **struggling** with the vehicle, **suddenly seemed to have acquired a mind of its own**; **roaring angrily**, it **sped** past the line of spectators, towards a Toi-Toi **makeshift toilet** set up on the **outer borders** of the track.

The driver let go of the steering wheel, watching in horror as the quad crashed into the Toi-Toi. The crowd, suddenly **frozen in anticipation of the inevitable**, watched as the Toi-Toi slowly **tipped**, then crashed to the ground with a **deafening thud**.

The plastic door opened **on impact** and out came a half-naked Gardner, with **pants around his ankles**. A huge, **white butt**, shining in the sunshine was **revealed** to the **stunned audience**. After a second of a shocked silence, a **roar of laughter** erupted at the **sight** of the **universally hated** regional director reduced to a **pile of helpless tangle of flailing hands and legs**. Then everyone rushed forward, as the laughter **gave place** to a **somewhat delayed joint effort** to help the injured.

The detective looked around, only to find that Dave has **disappeared into thin air**.

Bleary-eyed	z zaczerwionionymi oczami
Spirit	nastroj
To mount	wsiadać na coś
To uplift	polepszać się
Confines	ograniczenia
Stuffy	duszny
To pop open	otworzyć (kapsel)
Comfy trainers	wygodne buty sportowe
Spectator	kibic
Dusty track	zakurzony tor
To swerve	zakręcać
confidently	z pewnością siebie
Apparent ease	widoczna łatwość
To run into	wjechać
Tightly packed	ściśle wypełniony
Impressive	imponujący
Mane	grzywa
With incredulity	z niedowierzaniem
To unfold	rozwijać się
To struggle	walczyć
To seem	wydawać się
To acquire a mind of its own	zacząć podejmować własne decyzje, myśleć samemu
to speed	jechać za szybko
to roar angrily	ryczeć wściekle
makeshift toilet	toaleta przenośna
outer border	zewnątrzna granica
to be frozen in anticipation	zastygnąć w oczekiwaniu
the inevitable	nieuniknione
to tip	przechylić się
a deafening thud	ogłuszający głuchy huk
on impact	przy uderzeniu
pants around his ankles	spodnie wokół kostek
white butt	biały tyłek
to be revealed	ukazać się
stunned audience	zdumiona publiczność
a roar of laughter	ryk śmiechu
sight	widok
universally hated	powszechnie znienawidzony
reduced to a pile of helpless tangle of flailing hands and legs	sprowadzony do roli bezradnego kłębowiska rąk i nóg
to give place	ustąpić
somewhat	poniekąd
delayed	spóźniony
joint effort	wspólny wysiłek
to disappear into thin air	rozwiać się jak we mgle

**Nowość: E-learning Angielski w Ubezpieczeniach. Specjalistyczne szkolenie językowe bez udziału lektora.**  
**Wypróbuj [wersję demo](#)**

## Chapter 12

'Yes' said the pathologist, on the phone with the detective. 'Actually, we've decided **to run a full autopsy**, including **toxicology**, just to make sure that he hadn't been **poisoned**, and then **bludgeoned**. It came out clean, no drugs, no alcohol, no toxins of any kind.

'One thing I am certain of is that he didn't die of **head injuries**. They look **fatal**, but **upon closer examination** they **turned out** to be just **surface wounds**. Not a lot of blood, no **extensive bruising** plus none of this was **life-threatening**. The cause of death must have been different. Honestly speaking, I'm **puzzled**. **I can't put my finger on it**. Never had a case like this in the course of my career.

'But I'm beginning to suspect that the bludgeoning was just **an after-thought**, and only used as a **distraction**. The killer wanted us to think this was a crime of passion, **a spur of the moment** kind of thing, but I have a feeling it was the opposite. It wasn't **revenge**, or **blind fury**, or **jealousy**. I think it was **fully premeditated**, and **executed** with **merciless precision**.

'Now you have to find the motive and the **perpetrator**. What? The main suspect has disappeared and is nowhere to be found? **I don't envy you**'.

To run a full autopsy

toxicology  
to be poisoned  
to be bludgeoned  
head injuries  
fatal  
upon closer examination  
Surface wounds  
Extensive bruising  
Life – threatening

Puzzled

I can't put my finger on it

An after -thought  
Distraction

A spur of the moment

Revenge  
Blind fury  
Jealousy  
Fully premeditated  
To execute  
Merciless precision  
Perpetrator  
I don't envy you

przeprowadzić  
pełną sekcję  
badanie na obecność toksyn  
być otrutym  
być uderzonym czymś  
obrażenia głowy  
śmiertelne  
po dokładniejszym badaniu  
rany powierzchniowe  
rozległe siniaki, stłuczenia  
stanowiące zagrożenie dla  
życia  
zdezorientowany,  
zaintrygowany  
nie umiem znaleźć  
przyczyny  
po namyśle  
rzecz mająca odwrócić  
uwagę od czegoś  
pod wpływem chwili, bez  
zastanowienia, impulsywnie  
zemsta  
ślepa furia  
zazdrość  
z pełną premedytacją  
wykonać  
bezlitosna precyzja  
sprawca  
nie zazdroścę Ci

**Nowość:**

**E-learning Angielski w Ubezpieczeniach.**

**Specjalistyczne szkolenie językowe bez udziału lektora.**

**Wypróbuj [wersję demo](#)**

## Chapter 13

Megan was having a particularly unpleasant conversation with a **nasty** client when the icon on her screen blinked, signaling the registration of a new claim.

'I'm really sorry' she said for the third time. 'It must have been an **oversight** on our part. I'll make sure your case is dealt with **as a matter of priority**'.

'Another delay?' asked John. They had been struggling with **claim backlog** for at least two months now, and it seemed that they were nowhere near reaching their **claim target level** of 400 **claims settled per adjuster** monthly. **Delays in payment of compensations, denials, invalid claims and exclusions of liability**, all of the above had to be explained to angry clients on daily basis.

'That was Ellen' said Megan with a sigh. 'She **filed a life insurance claim** with us when Adam died. Just before his death, he **upped the life insurance limit** on his policy and she is **entitled to a hefty benefit**, as the **sole beneficiary** under the policy. A round million dollars'.

'No shit' said John thoughtfully. 'No wonder she just can't wait for the policy to pay out. Is she having any problems with it?'. 'Actually, the payment is **on hold pending investigation**' said Megan. 'Meanwhile, she's been **pestering** me on daily basis for an **approval on payment**, which I can't **grant**, obviously. She doesn't seem to understand that. Take a look at her **complaint letter**'.

Dear Sir/ Madam

On December 5<sup>th</sup> I submitted a claim under my **late husband's** Life Insurance Policy (ref.nr 7665489PJ). The claim was made in relation to a **death benefit** to which I am **entitled** as the **sole beneficiary** under the policy. In reply, I received a letter from your company, stating that the claim is still **pending** due to the police investigation into my husband's death.

**I would like to kindly remind** you that you are legally obligated **to settle claims** within 30 days of **notification**.

**Failure to do so** will result in a **legal action** on my part against your company. The **delay** is **unreasonable** and we seem to have **reached a deadlock**. I expect you to pay the claim immediately, in a **lump sum payment**, as provided for in the policy.

My husband's death **profoundly** shocked me and I have been on **medical leave** since, unable to go back to work. I have developed symptoms of **severe depression**. But make no mistake. I intend **to pursue my rights relentlessly**. **A cat backed into a corner becomes a tiger**. **Bear that in mind**'.

Sincerely Yours,  
Ellen Sparks

A nasty client-	wredny klient
An oversight	przeoczenie
As a matter of priority	prioritytetowo
claim backlog	zaległości w likwidacji szkód
claim target level	docelowa liczba zlikwidowanych szkód
claims settled peradjuster	szkody zlikwidowane na likwidatora
delays	opóźnienia
denial	odmowa
invalid claims	niezasadne roszczenia
exclusions of liability	wyłączenia odpowiedzialności
to file a life insurance claim	zgłosić szkodę z ubezpieczenia na życie
to up the limit	podnieść limit
a hefty benefit	pokaźna wypłata
beneficiary	beneficjent, uprawniony
to be on hold	być wstrzymanym
pending investigation	na czas śledztwa
to pester	męczyć kogoś, zawracać głowę
an approval on payment	zgoda na wypłatę
to grant	udzielić
a complaint letter	skarga
late husband	zmarły mąż
death benefit	wypłata z tytułu śmierci
sole beneficiary	jedyny uposażony
to be entitled	być uprawnionym
to be pending	być w toku
I would like to kindly remind you	chciałabym uprzejmie przypomnieć
to settle a claim	Zlikwidować szkodę
a legal action	kroki prawne
delay	opóźnienie
to reach a deadlock	osiągnąć impas
unreasonable	nieuzasadniony
a lump sum	wypłata w formie j ednorazowej kwoty
profoundly	głęboko
medical leave	zwolnienie lekarskie
severe depression	głęboka depresja
to pursue sb's rights	dochodzić praw
relentlessly	bez wytchnienia
a cat backed into a corner becomes a tiger	kot zapędzony do narożnika staje się tygrysem
bear that in mind	pamiętaj o tym

### Nowość:

**E-learning Angielski w Ubezpieczeniach. Specjalistyczne szkolenie bez udziału lektora.**

**Wypróbuj [wersję demo](#)**

'Wow' said John. 'A **veiled threat** as a **wrap up**. What is she going to do, **claw your eyes out** if you don't pay? **An angry predator**, that's what she is, a cat or a tiger **regardless**'.

'A cat backed into the corner becomes a tiger'...said Megan slowly. Where have I heard this expression before? It's not a **proverb**, not an idiomatic expression that is commonly used...yet it is quite **catchy** and **to the point**. I know I've heard it before'.

She looked towards the window **sill**, where two company cats were **lounging**, in full view of everyone entering the room and in **blatant disregard** of company rules, banning all animals on the **premises**. Named Bonus and Malus, they had been brought by one of the team members as kittens, and stayed on as company pets, **cuddled, spoiled and overfed** with special **treats** brought by anyone who visited. They looked at her with calm, **mysterious** eyes.

A cat backed into a corner....

And suddenly everything made sense. She dialed a number on her mobile. Time to tell that fool of a detective who the killer was.

A veiled threat  
A wrap up  
To claw sb's eyes out  
Predator  
Regardless  
Proverb  
Catchy  
To the point  
Window sill  
To lounge  
Blatant disregard  
Premises  
to cuddle  
to spoil  
to offerfeed  
treat  
mysterious eyes

ukryta groźba  
zakończenie  
wydrapać komuś oczy  
drapieżnik  
tu; wszystko jedno  
przysłowie  
wpadające w ucho  
sensowne  
parapet  
wylegiwać się  
bezcelny brak szacunku  
teren  
pieścić  
rozpieszczać  
przekarmiać  
przysmak  
tajemnicze oczy

### Nowość:

**E-learning Angielski w Ubezpieczeniach.**

**Specjalistyczne szkolenie bez udziału lektora.**

**Wypróbuj [wersję demo](#)**

## Chapter 14

The **interrogation room** was painted a **sickly** green color, matching the **complexion** of a woman sitting across the table from the detective. Ellen Sparks did not look her usual **immaculate** self. She had **haunted eyes**, a look of **bewilderment** and fear mixed with anger **bubbling just beneath the surface**. Like a **trapped predator**, thought the detective.

'We know you did it' said the detective **without any preamble**. 'We also know why you did it. A million dollar life insurance benefit is a **sufficient motive** for some people. I know criminals who had killed for 100 dollars. I know some who had killed for 10 bucks. So we understand why you wanted your husband dead. A million dollar **windfall** is a **convenient** way to leave the past behind and start a new life with your lover. Your only mistake has been **to assume** that he would prove loyal. Well, guess what. We **caught up with him** at the last moment, when he was entering the gate to fly off to Brasil under false identity. Faced with a perspective of a **life sentence**, he decided against loyalty to you and gave us his full **confession** in return for a lower verdict'.

'What do you want to know?' asked Ellen tiredly. 'Ask away, I'll tell you everything. I just want this to end'.

'First of all, how did you do it?' We know your husband didn't die of head injuries, but we didn't find anything in his system. What did you use? Some intractable poison?

'You've been reading too much of Agatha Christie' said Ellen **contemptuously**. We found a much better method. **If it wasn't for** this stupid email, it would have been a perfect murder. You would never have discovered the **perpetrator**'.

'Well, we have. Because you used the cat expression....in the email you sent to Dave, and in your complaint letter, which allowed us to identify you. So why don't you **cut the crap** and tell us what we've missed'.

'Do you know what **malware** is?' asked Ellen. The detective suddenly remembered that she was a Cyber risks broker with **extensive expertise** in her field. 'It's a computer program that a hacker uses to enter into a computer network of a **targeted user**. The aim is to change the **program settings** so that it does what the hacker wants it to do'.

'Fine' said the detective. 'But what does it have to do with your husband's death? He wasn't killed by a computer, was he?'

'**Actually**, he was' said Ellen **smugly**. David is not just an employee of an insurance company, he is also a **forensic cyber expert**. **He put his knowledge to the task**. It was all his idea'.

interrogation room  
immaculate  
sickly  
complexion  
haunted  
bewilderment  
to bubble  
beneath the surface  
trapped predator  
without any preamble  
a sufficient motive  
a windfall  
convenient  
to assume  
to catch up with sb  
a life sentence  
confession  
intractable poison  
Contemptuously  
If it wasn't for sth  
A perpetrator  
To cut the crap  
Malware  
Extensive expertise  
Targeted user  
Program settings  
Smug  
Actually  
Forensic cyber expert

To put the knowledge to the task

pokój przesłuchań  
bez zarzutu, perfekcyjny  
chorobliwie  
cera  
udręczony  
oszołomienie  
bulgotać  
pod powierzchnią  
drapieżnik w pułapce  
bez żadnych wstępów  
wystarczający motyw  
nagły napływ gotówki  
wygodny  
przyjmując założenie  
dogonić kogoś  
wyrok dożywocia  
tutaj: przyznanie się do winy  
niewykrywalna trucizna  
pogardliwie  
gdyby nie  
sprawca  
prześtań gadać bzdury  
złośliwe oprogramowanie  
rozległa wiedza  
namierzony użytkownik  
ustawienia program  
zadowolony z siebie  
w zasadzie  
specjalista ds. cyber  
przestępczości  
wykorzystać wiedzę do  
wykonania zadania.

'Would you mind being a little more **specific**? prompted the detective. 'What did he do, break into Adam's computer?'

'He broke into his **pacemaker**' said Ellen calmly. 'He found a **chain of vulnerabilities** in the **pacemaker's software** and used them to control the pacemaker **remotely**. After that, it was simple. All we had to do was to deliver a massive shock to the heart. Actually, I was the one **in charge** of that task' said Ellen with a hard **gleam** in her eyes. 'So where did the head injuries come from?' asked the detective. **What was the point of bludgeoning** him when he was dead or dying anyway...?'

'Well' said Ellen calmly. 'After all he had done to me, **abusing** me for years, **cheating** with my best friend, finally **threatening** me with a divorce that would **leave me high and dry**...I'd been wanting to **smash his head in** for decades. Unfortunately, I couldn't have done it myself, I needed to be away for the alibi. So David had done it. He convinced me that this would be the best option, because we couldn't risk the forensics focusing on the heart attack. His life insurance policy wouldn't pay out if he was found to have died of heart-related problems.... According to the terms and conditions, **pre-existing medical conditions** were excluded under the policy. So we had to find a method that would **mislead** the police and make you look in the wrong places'.

The detective looked through the window at the spring park **sprawling** beyond the police parking lot. Birds were singing, a smell of fresh earth and new grass was making his head **spin**. 'Love is in the air' the thought with a sudden **shudder**. Suddenly he felt **relieved** at the thought of nearing retirement and never having been the most attractive player on the matrimonial market. '**Hell hath no fury as the woman scorned**'\* he thought philosophically, closing the file on Adam Sparks.

\* William Congreve, *The Mourning Bride*

To be more specific  
A pacemaker  
a chain of vulnerabilities  
pacemaker's software  
remotely  
to be in charge  
gleam  
what was the point  
to bludgeon  
to abuse  
to cheat  
to threaten  
to leave someone high and dry  
to smash sb's head in  
pre-existing medical conditions

to mislead  
sprawling  
to spin  
a shudder  
to be relieved  
Hell hath no fury as the woman scorned  
mówić bardziej konkretnie  
rozrusznik serca  
łańcuch słabych punktów  
oprogramowanie rozrusznika  
zdalnie  
mieć za zadanie  
błysk  
jaki był sens  
uderzyć  
wykorzystywać, źle traktować  
zdradzać  
grozić  
zostawić kogoś na lodzie  
rozwalić głowę  
wcześniej istniejące stany chorobowe  
zmylić, wprowadzić w błąd  
rozciągający się  
kręcić się  
dreszcz  
poczuć ulgę  
piekło nie zna furii takiej  
jak wżgardzona kobieta

**Nowość:**

**E-learning Angielski w Ubezpieczeniach.  
Specjalistyczne szkolenie umiejętności  
językowych bez udziału lektora.**

**Wypróbuj [wersję demo](#)**