【商务专业英语系列丛书】

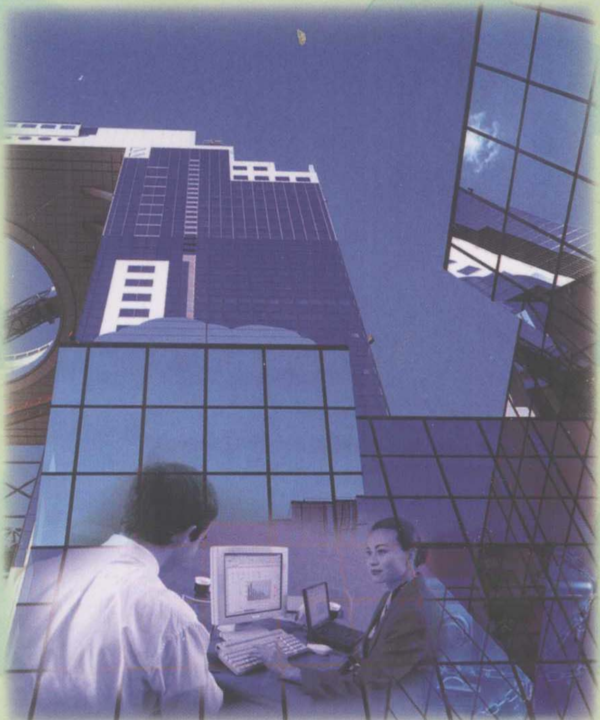
王关富 张海森 总主编

保险

专业英语

——西方保险学基础理论与实务

陈庆柏 王景仙 编著



Insurance English Reader

对外经济贸易大学出版社

University of International Business and Economics Press

商务专业英语系列丛书

保险专业英语

——西方保险学基础理论与实务

Insurance English Reader

陈庆柏　王景仙　编著

对外经济贸易大学出版社

图书在版编目（CIP）数据

保险专业英语：西方保险学基础理论与实务/陈庆柏，
王景仙编著．—北京：对外经济贸易大学出版社，2008
（商务专业英语系列丛书）
ISBN 978-7-81134-149-2

Ⅰ．保… Ⅱ．①陈…②王… Ⅲ．保险－英语－高等学校－
教材 Ⅳ．H31

中国版本图书馆 CIP 数据核字（2008）第 084742 号

保险专业英语

——西方保险学基础理论与实务

Insurance English Reader

陈庆柏 王景仙 **编著**

责任编辑：李 丽

对 外 经 济 贸 易 大 学 出 版 社
北京市朝阳区惠新东街 10 号 邮政编码：100029
邮购电话：010－64492338 发行部电话：010－64492342
网址：http://www.uibep.com E-mail：uibep@126.com

唐山市润丰印务有限公司印装 新华书店北京发行所发行
成品尺寸：787×960 1/16 19.75 印张 397 千字
2008 年 6 月北京第 1 版 2008 年 6 月第 1 次印刷

ISBN 978-7-81134-149-2
印数：0 001－5 000 册 定价：29.00 元

总　　序

经济全球化及加入世界贸易组织给我们带来巨大的挑战，这种挑战不仅表现在我国企业在国际经营活动中必须遵守国际商业规则与惯例，同时还要求我国商界从业人员及在校学生必须提升自己的专业知识，学习国外先进的管理技术、经营理念，熟悉国际商务活动的行为规范，具有娴熟的商务沟通技能，实现与国际市场的真正接轨，而所有这一切的最终实现在很大程度上取决于他们直接用外语获取相关专业知识的能力和水平以及商务英语交际的技能。为帮助在校学生、商界从业人员和有志于从事商务实践的人士实现这一目标，我们推出了《商务专业英语系列丛书》。

这套丛书的基本指导思想是：以商科各专业的知识框架为素材，用语言学习的方法将它们有机地编撰成有鲜明特色的教材，可适用于各类不同的读者，以达到各自不同的目的。丛书包括：《工商管理专业英语》、《人力资源管理专业英语》、《国际商法专业英语》、《国际贸易专业英语》、《证券专业英语》、《银行专业英语》、《国际经济专业英语》、《国际经济合作专业英语》、《旅游管理专业英语》、《国际投资专业英语》、《饭店管理专业英语》、《国际营销专业英语》、《保险专业英语》、《公共管理专业英语》、《物流专业英语》、《海关专业英语》和《国际物流专业英语》。

本套丛书有别于目前市场上种类繁多的商务英语书籍。在推出这套丛书之前，我们对商务英语图书市场进行了深入的调研与分析。这次调研发现市场上现有的商务英语类书籍多以阅读、写作和听说类为主，选材涉及经济、工商、金融、贸易等，其特点之一是涉及到的专业内容没有系统性和完整性，其二是编写的出发点主要在语言上。当然，市场上也有一些以专业知识为内容的教科书，但它们往往都是零散的，很难满足不同背景读者的不同需要；偶尔上市的这类系列丛书，要么系统性不强，要么只重专业知识或只重语言学习，鲜有两者有机结合的。因此，目前读者特别需要一套系统性强、专业知识与语言技能训练兼容、能满足不同读者需要的丛书。

正是基于上述需要，我们精心策划《商务专业英语系列丛书》与大家见面。

本系列丛书具有十分鲜明的特色，主要有：（1）目的：为具有专业背景的学生和读者提供学习商务英语和提高实际交流能力的有效学习途径，同时英语语言类专业背景的学生和读者可以学习相关专业的基本原理和框架性专业知识；（2）选材：涵盖各相关专业的基本知识，专业内容具有代表性，语言规范标准；（3）构架：专业知识和语言训练的最佳结合，除了专业知识外，还配有阅读理解问题、专业术语、常用短语、要点综述、相关背景知识和注释以及丰富多彩的练习。

参与本套丛书编写的作者来自对外经济贸易大学、北京外国语大学、中国人民大学等多所高等院校，他们都兼有商科和语言类的学历与学位，而且都是从事商科或商务英语教学与研究多年的资深学者，具有各自专业扎实的知识基础和丰富的教学经验。能有那么多出类拔萃的优秀学者参与编撰这套丛书是我们的极大骄傲和荣幸，同时也是广大读者可以对本套丛书寄予期望和信任的有利保证。

在这套丛书的编写过程中，对外经济贸易大学校长陈准民教授给予了关注和支持；对外经济贸易大学出版社刘军社长高度重视；出版社宋海玲编辑则一直以来认认真真、兢兢业业，投入了大量的时间与精力，为丛书的推出作出了重要贡献。我们在此对他们一并表示衷心的感谢。

最后希望广大读者在使用本套丛书过程中，如发现不足与问题给予指正以便将来改进。

对外经济贸易大学

王关富

2005年1月于惠园

编著者的几点说明

一、本书的适用对象

本书适用于以下四种人士：

1. 在校的保险专业的本科生与商务英语方向的本科生或研究生；

2. 希望提高自己的保险英语水平、从而进一步提升自己用英语处理有关保险业务能力的有关从业人员；

3. 将来可能参加社会上保险英语考试的人员；

4. 尝试用双语传授保险学理论与实务的年青教师。

二、本书所涉及的主要内容

全书共26章，基本覆盖了西方基础保险学的主要领域。其中有与保险有关的一些基本概念，保险的定义，保险的历史发展，保险的社会功能，保险的法律原则，常见保险种类，保险的组织形式，保险中的主要参与者，各种保险文件简介，保费的确定与重要性，保险的索赔，保险营销，保险的风险管理，对保险业的法律监管，保险的培训与教育以及保险领域一些值得注意的重要趋势。

三、本书的组织结构

每章由主辅课文组成。主课文主要用来较为系统地传授保险的理论与实务。为便于学生学习，每个正课文后有双语注释和旨在复习巩固它的练习；副课文的文章大部分从英美有关报刊与教科书中所摘取。吸纳它们的目的有：① 扩大学生的知识面与视野；② 让学生吸收更多、更生动、更地道的相关英语表达方法；③ 用它来与主课文进行互动。

四、本书的特点

该书有以下四个特点：

复合性

此书与我们所编的《大学外贸英语》一样，也具有明显的复合性。此特点首先体现在将保险学基本理论与实务介绍与相应英语学习有机地融为一体。具体讲，不仅有侧重系统传授保险学基础的主课文，还有让学生将重点放在保险英语上的副课文。此外，复合性还表现在对英美有关保险知识的同步介绍上。

多样性

此特点主要体现在为主课文所配备的近 30 篇副课文上，他们由各种不同的文体组成，如：对话，书信，新闻报道，评论和小论文等。

系统性

本书不只是选择了一些英美报刊和教科书的有关文章，加上注释练习来让学生学习，而是用英文写成的主课文较系统地传授基础西方保险学。从很大程度上讲，本书的主课文就是一本较完整、较系统的西方基础保险学的教科书。

双语性

对课文中的语言难点，重要和常用的短语，尤其是短语动词（phrasal verbs）我们用横线标出并将其做注释，同时还配有例句，以便加深学生对它们的理解和掌握。如：在为 to buy out 这个短语动词作注释时，我们首先提供了中文“出钱使其放弃……的全部”，然后给出英文“to gain control of sth. by buying the whole of it”，接下来是例句：She has enough money to buy out the town。在为保险术语做注释时，我们用了同样的方法。如：captive insurer = captive insurance company 为自己母公司进行投保的保险公司 = an insurance company established by a parent firm for the purpose of insuring parent's exposure to risk。

我们认为这样做，既便于学生的自学，也有助于培养学生用英文进行思维的能力。

五、针对学习本书的一点建议

尽管此书适合保险专业的双语教学，我们仍建议学习此书的读者始终要将重点放在保险英语（包括听、说、写、读、译）的提高上，而不是放在通过阅读英语保险读物单纯追求扩大保险知识面上。知识再丰富，如果用英文表达不出来，就不能算学习保险英语获得成功。

Contents

Part I Theories

Part II Practices

Part I

Theories

Chapter 1

Basic Concepts Relating to Insurance

This chapter deals with some basic concepts related to insurance which include risk, loss, peril, hazard, insurance and the law of large numbers.

Risk

- **Definition**

Put simply, risk means uncertainty about future loss or, in other words, the inability to predict the occurrence or size of a loss. But in the abstract, it is used to indicate a condition of the real world in which there is a possibility of loss; also used by insurance practioners to indicate the property insured or the peril insured against.

- **Types of Risks**

There are two basic types of risks which are: pure risk and speculative risk. Pure risk can result only in loss or absence of loss. Speculative risk has a third possible outcome: gain.

- **Importance of Distinguishing Pure Risk from Speculative Risk**

The distinction between these two types of risks is an important one, because normally only pure risk is insurable. Insurance is not concerned with the protection of individuals against those arising out of speculative risks.

- **Ways of Handling Risks**

Five methods can be used to handle risk: (1) trying to avoid it; (2) retaining it either voluntarily or involuntarily; (3) transferring it from one individual to another who is more willing to bear it; (4) sharing it in various ways. For example, a large number of investors may pool their capital, each bearing a portion of risk that the enterprise may fail; (5) reducing it through loss prevention and loss control.

Loss

- **Definition**

In insurance, a loss is an unexpected decline in or disappearance of economic value due to a contingency.

- **Classifications of Losses**

There are four principal types of losses. They are loss of property, loss of income, loss associated with legal liability claims, and loss due to unexpected expenses.

— **Loss of property** It includes the cost of repairing or replacing.

— **Loss of income** This loss can result from sickness, accidental injury, death, or damages of income-earning property.

— **Loss associated with Legal Liability Claims**

These claims are based on the law of negligence. For example, a homeowner may be sued by someone who trips and falls over a toy left lying on the sidewalk.

— **Loss due to unexpected expenses** For instance, each year many families are faced with huge bills from doctors, hospitals, or nursing homes.

Peril

- **Definition**

A peril is the cause of possible loss; the event insured against.

- **Common Causes of Loss**

Losses suffered by insurance companies are caused by payment of money for (1) building repairs; (2) replacing income lost by the hotel during the months it was closed after the disaster; (3) settling lawsuits, and (4) medical bills. In less spectacular fashion, automobile collisions also frequently create each of these four types of loss.

Hazard

- **Definition**

A hazard is a condition that creates or increases the probability of a loss due to a particular peril.

- **Kinds of Hazards**

There are three kinds of hazard: physical, moral, and morale.

— **Physical hazards** are those physical properties that increase the chance of loss from various perils. Examples of this kind of physical hazards are poor brakes, slippery floors and dry forests.

— **Moral hazards** A moral hazard refers to the temptation not to prevent or contain a loss. Sometimes, instead of preventing the loss, the insured may deliberately bring about the loss in order to receive compensation from the insurer.

— **Morale hazard** A careless attitude on the part of an insured that increases the chance of loss on causes to be greater than would otherwise be the case.

It is not uncommon for the terms **peril** and **hazard** to be used interchangeably with each other and with **risk**. However, to be precise, it is important to distinguish these terms.

Differences among Risk, Peril and Hazard

Sometimes risk, peril and hazard are used to mean more or less the same thing. However, to be precise, they are different in meaning from insunance specialists' point of view.

A peril is a cause of a loss. We speak of the peril of fire, or windstorm, or hail or theft. Each of these is the cause of the loss that occurs.

A hazard, on the other hand, is a condition that may create or increase the chance of a loss arising from a given peril. It is possible for something to be both a peril and a hazard. For instance, sickness is a peril causing economic loss, but it is also a hazard that increases the chance of loss from the peril of premature death.

A risk, in the abstract, is used to indicate a condition of the real world in which there is possibility of loss. It is also used by insurance practitioners to indicate the property insured or the peril insured against. Some insurance experts say: The term risk is used by people in the insurance business to mean either a peril insured against (e. g. fire is a risk to which most property is exposed) or a person or property protected by insurance (e. g. many insurance companies feel that young drivers are not good risk). In such case, "risk" is used in its general meaning: to indicate a situation where an exposure to loss exists.

Insurance

- **Definition**

Insurance may be defined as a mean of handling risk by combining many loss exposures with the costs of the losses being shared by all of the participants. The term **loss exposure** refers to the objects that are subject to loss. In auto insurance the loss exposures are autos; in life insurance they are lives.

- **How Insurance Actually Operates**

The actual operation of insurance can be illustrated by such an example, where 10 people have invested their money in a stereo system which is worth $1,000. To eliminate the risk of losing their money invested due to theft or destruction of fire, they buy an insurance policy to cover the stereos for the perils of theft and fire for a period of one year. So long as they pay the premiums (the price of an insurance policy), the insurance company will pay them if the stereos are stolen or destroyed by fire. In this way the insured are relieved of the risk. In other words, the insurance policy they have bought removes the possibility of financial loss sustained by the insurers.

- **Insurance and Gambling**

Though in some ways insurance does look like gambling. Both involve an exchange of money based on the occurrence of a future event, and in both situations the amount payable by one of the parties may be greater than the amount payable by the other. Yet, after a closer look at them, you will find differences. One difference, of course, is that insurance involves pure risk whereas gambling is a speculative risk. Another difference, and a very important one, is that gambling creates risk, while insurance transfers an existing risk from one to another. For example, until people bet on certain horses, they have no financial stake in the outcome of a horse race. Placing bets put them in a position in which they can win or lose, depending on which horses they bet on. Gambling thus creates a risk that did not previously exist.

Notes

1. in the abstract 抽象地,理论上 = in theory
2. insurable *a.* 可被保险的 = which can be insured or covered
3. to pool *vt.* 拿资金入伙 = to combine the financial resources
4. to be associated with... 与……有关/ 有联系 = in connection with...
5. law of negligence 有关疏忽方面的法律;过失法
6. to trip *vi.* 绊倒 = to stumble or cause to stumble, e. g. He tripped over a stone.
7. huge bill 金额大的账单
8. nursing homes 小型私人医院 = small private hospital
9. peril *n.* 可能引起损失的原因;被保险事件
10. in less spectacular fashion 以较少惊人的方式
11. hazard *n.* 能创造或提高损失可能性的条件
12. morale *n.* 士气 = state of mind with reference to confidence, courage, hope, zeal, etc.
13. property *n.* 用复数 properties 时表示"性质","性能","特征" = characteristic, the nature or basic structure
14. to contain *vt.* 控制,抑制 = to keep within bounds; restrain
15. deliberately *adv.* 故意地 = purposefully
16. interchangeable *a.* 可互换的 = putting each of two things in the place of the other
17. premature *a.* 过早的,不到期的 = happening before the natural or proper period
18. loss exposure 易受损的物体(解释见课文)
19. stereo system 立体声音响系统
20. to be relieved of... 被解除…… = to be freed from (pain, worry...)