

# COLLEGE<sup>★</sup> ENGLISH TEST

## ★ 大学英语 2000 题 改 错

大学英语考试专项训练系列丛书  
石羽文 徐竟雄 蒋依群 编



上海交通大学出版社

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## 内 容 提 要

改错(Error Correction)是目前国内外大规模英语考试中一项常见的必试项目。本书集中介绍大学英语六级考试(CET-6)、非英语专业研究生考试和托福(TOEFL)考试中的改错题。内容包括 CET-6 综合改错 80 篇文章、800 道模拟试题和后两部分中单句改错模拟试题 1000 道。所有的单句和文章均配有汉语参考译文,编排合理,注释恰当。读者通过对正误的反复比较,定能切实掌握重要而易于混淆的语言点。

本书的主要读者对象为大学生和具有中等英语水平的自学者。本书也可用作泛读教材或英汉互译练习。

## 前 言

众所周知,语言这东西不是随便可以学好的,非下苦功不可。国人学英语的情况更是如此。有人认为:“英文易学难精”,言之有理。在解决了为什么要学英语的问题之后,随之而来的就是如何才能学得好。人们往往注意从正面,即通过教科书、语法书来学英语,而忽略了从反面的教训中来学,也就是不善于从错误中学习。事实上,如能通过对正误的反复比较,显然印象深刻,得益匪浅。

目前国内外大规模英语测试中都有改错这一项目,其重要性可想而知。这本《大学英语改错 2000 题》正是为读者提供了从改正错误中学习地道英语的丰富材料;其内容包括大学英语六级考试(CET-6)、研究生英语考试和托福考试(TOEFL)三大类考试中的改错项目,前者为 80 篇短文中的 810 道综合改错题,后两部分包含 1000 多道单句改错题,总计 1821 题。

本书涉及内容之广,题目之多均为同类书所罕见。其主要特点是所有的单句和文章都配有汉语参考译文,便于读者对照,以加深对内容的理解,更有利于英汉、汉英翻译实践;另外,本书编排合理,由浅入深,注释恰当,点面结合;某些重要内容重复出现,以使读者潜意识地熟悉它们,从而达到温故而知新并切实掌握各项语言点的目的。

本书主要读者对象为大学生和具有中等英语水平的自学者。本书为《大学英语考试专项训练》系列丛书之一。

笔者在成书过程中得到了杨顾行、周国勤、黄晓敏、姜云一等同志的帮助,谨向他们致谢。

编者 谨识

1997 年 7 月 1 日

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# 大学英语六级考试 (CET-6) 综合改错测试练习

## 一、概述

综合改错 (Error Correction) 主要是根据《大学英语六级考试大纲》编写的,旨在帮助读者复习、巩固和加深所学的英语知识,提高综合运用英语的能力。

顾名思义,综合改错的主要特点是:它的题目不再是检查个别语言现象的单个句子,而是检查综合语言能力的篇章。即选择题材熟悉、难度适中的短文(约 200 词),对其中的 10 行标出题号,并在该行右侧划出空格。每行有一个错误。错误的形式有 4 种:

1. 语义错误。即句子文字的用词、结构和语法可能是正确的,但从篇章来分析存在着背离主题、缺乏逻辑等语义上的错误。要求划出错误并把改正部分填入空格。

2. 用词错误。要求划出错误并把正确的词填入空格。

3. 句子残缺。要求用“^”号划出残缺部位,并把增补词填入空格。

4. 句子赘余。要求划去多余词,并在空格内划“/”号。

在这 4 种形式中,以第 1、第 2 种错误为主,约占 80%~90%。从内含来说,第 2、第 3、第 4 种错误的侧重点与第 1 种一样,也是要求读者在全面理解内容的基础上指出并改正错误,使短文意思和结构正确、完整。也就是说,尽管在实际答题过程中,词汇、句法和语法等英语知识是必不可少,且有时还起着很大的作用,但综合改错要求读者从语篇出发,解剖、分析、比较、归纳和总结全文的逻辑结构和中心思想,找出语病和语误并给出正确的答案。

可见综合改错要求高、难度大,同时也更能客观地全面地测定和检验考生的语言运用与表达能力。为了做好这类改错,考生除了应熟悉试题的形式与特点外,更应注重对英语阅读与表达及写作能力的全面掌握和提高。

本部分共 80 篇短文。每篇后均附有答案及参考译文,并在第 5、第 12、第 19、第 28、第 36、第 45、第 52、第 78 篇后附有详细的注释。这样安排是为了让读者“先实践后理论”,引导读者自己总结经验,提高学习效率。另外,学习语言,必要的重复也是重要的有效途径之一。为此,本部分有意识地重复了少量重点语言现象。

## 二、分析

根据《大学英语六级考试大纲》关于综合改错的规定:“在一篇题材熟悉、难度适中的短文(约 200 词)中有 10 行标有题号,每行有一个错误(不含拼

写或标点错误),可能需要改正某个词,也可能需要增添或删除某个词。”简言之,我们必须遵循“当前行只准动(改、增、删)一个词”的原则。“当前行”借用当前电脑术语,这里特指含有一个错误的标有题号的那一行。“一个词”(a word)即指 *one single word*,绝对不包含其短语(*phrase*)。有了这些限定,可避免一些不必要的差错。例如,在托福和研究生考试单句改错中常见的词序颠倒现象,在六级综合改错中是不允许的。为什么?因为改正词序颠倒必然会牵动至少两个词,这就违反了“只准动一个词”的原则。在已公布的国考六级试题的改错部分也是严格执行上述原则的。据有关方面透露,如果违反上述原则,势必增加难度,超出非英语专业学生的语言水平,也不符合命题的初衷,故不可取。这是值得读者特别注意的。

现在让我们具体剖析下面的两篇短文:

#### A

What is the nature of the scientific attitude, the attitude of the man or woman who studies and applies physics, chemistry or another science?

We all know that science plays an most important 1. \_\_\_\_\_  
role in the societies in where we live. Many people 2. \_\_\_\_\_  
believe, however, that our progress depends on two  
different aspects of science. The first of them is the 3. \_\_\_\_\_  
application of the machines and products that scientists  
and technologists develop. New drugs, faster and safer  
means of transport, new systems of applied knowledge 4. \_\_\_\_\_  
some examples of this aspect of science.

The second attitude is the application of the special 5. \_\_\_\_\_  
methods of thought and action that scientists use in their  
work.

#### Key

- |                     |                             |
|---------------------|-----------------------------|
| 1. most; /          | 2. where; which             |
| 3. them; these      | 4. knowledge; knowledge are |
| 5. attitude; aspect |                             |

在这三段中,在标有题号 1~5 各行中都有一个词汇或句法结构的错误。在题 1 的当前行中 *an* 似乎有错,改成 *the*,语法上通了,但词义欠妥,因为说“科学在我们生活的社会中起着最重要的作用”,有悖于“人才是最宝贵的因素”的这一历史唯物主义的观点。故宜删去 *most* 一词。这样实现了词义(meaning)与结构(structure)的统一。在题 2 行中应将 *where* 改成 *which*,构成一个由 *which* 带介词的定语从句,以修饰前面的 *societies*。在题 3 行中代词



them 用错, 应改为 these, 其后省略了名词 aspects, 这是代词误用的例子。在题 4 行中, 前面出现了三个并列主语, 即 new drugs, faster and safer means of transports, new system of applied knowledge, 唯独缺少谓语动词, 故应在 knowledge 与 some examples 之间插入一个 are, 才能使句子结构完整。最后一题孤立起来看, 似乎结构也正确, 但是联系上下文, 特别是第二段中已提到 two different aspects 以及 the first of these, 显然 attitude 一词欠妥, 必须将其改正为 aspect 才对。

上述三段的参考译文请参见本书 Passage 3。

## B

When you read a story in English, do you read it for the story or for the English? This is a question that is not so foolish than it may seem. For I find that many students of English pay far less attention to the story than to the English. They read, enjoy and for a long time afterwards forget the story, but do not care to study the use of words and phrases in it. For instance, they cherish the memory of why the mystery of the eternal triangle is solved, but do not remember a simple sentence in the story and can tell what preposition is used before or after a certain word in the speech of a certain character.

## Key

- |                |                     |
|----------------|---------------------|
| 1. less; more  | 2. forget; remember |
| 3. why; how    | 4. simple; single   |
| 5. can; cannot |                     |

在这一段短文中有 4 道题必须联系上下文, 从篇章层次上逻辑推理来加以探讨的问题。为此首先要求考生花一点时间快速通读全文, 对全局主题及内容有一个大致的了解, 这样胸有成竹、高屋建瓴, 就较易应付具体的问题。不然, 见树不见林, 忽略上下文联系, 势必导致差错。

众所周知, 作为一般读者的普通学生阅读英文故事主要是想知道故事的内容, 因此题 1 行中的 less 应改为 more 才合乎情理。题 2 中的 forget 应用其意义对立的词 remember; 而题 3 涉及一般常识, 比如观看亚洲杯中沙足球比赛, 人们最关心的当然是结局如何, 决不会是时间、地点等。因此, 对无休止的三角风波奥秘自然最关心的也是结局如何, 宜将 why 改成 how 才对。至于题 4 应将 simple 改为 single, 此处强调的是连一句也未记住, 并非谈论英语句法中的简单句或是复合句。在题 5 中, 根据上下文已知既然一般读者并不关心语言, 顺理成章地是说不出某个角色的道白中的某一词所用的介词究竟

是前置还是后置,故应将 can 改正为 cannot,当然在 can 后面增添 not 一词也是可行的。(可参见 Passage 1 中的参考译文。)

### 三、综合改错练习 80 篇

#### Part IV Error Correction (15 minutes)

**Directions:** This part consists of a short passage. In this passage, there are altogether 10 mistakes, one in each numbered line. You may have to change a word, add a word or delete a word. Mark out the mistakes and put the corrections in the blanks provided. If you change a word, cross it out and write the correct word in the corresponding blank. If you add a word, put an insertion mark ( ^ ) in the right place and write the missing word in the blank. If you delete a word, cross it out and put a slash (/) in the blank.

#### Example:

Television is rapidly becoming the literature  
of our periods. Many of the arguments 1. \_\_\_\_\_  
having used for the study of literature as a school 2. \_\_\_\_\_  
subject are valid for ^ study of television. 3. \_\_\_\_\_

#### Passage 1

When you read a story in English, do you read it  
for the story or for the English? This is a question that is  
not so foolish than it may seem. For I find that many  
students of English pay far less attention to the story 1. \_\_\_\_\_  
than to the English. They read, enjoy and for a long  
time afterwards forget the story, but do not care to study 2. \_\_\_\_\_  
the use of words and phrases in it. For instance, they  
cherish the memory of why the mystery of the eternal 3. \_\_\_\_\_  
triangle is solved, but do not remember a simple 4. \_\_\_\_\_  
sentence in the story and can tell what preposition is used  
before or after a certain word in the speech of a certain  
character. 5. \_\_\_\_\_

Of course, it is quiet right to read and enjoy and 6. \_\_\_\_\_

remember a story, and so long as one wants to know of 7. \_\_\_\_\_  
the story only, one need not bother about the language.  
But the case is quite different from a student of English. 8. \_\_\_\_\_  
I mean a student of English as distinguished by a student 9. \_\_\_\_\_  
of stories or what is called the general reader.

As you may also have gathered from the below, 10. \_\_\_\_\_  
you ought to read very carefully. (199 words)

### Key to Passage 1

- |                |                     |
|----------------|---------------------|
| 1. less; more  | 2. forget; remember |
| 3. why; how    | 4. simple; single   |
| 5. can; cannot | 6. quiet; all/quite |
| 7. of; /       | 8. from; with       |
| 9. by; from    | 10. below; above    |

### 参考译文 1

当你读一篇英文故事时,你是为了想知道这个故事的内容而去读它的呢?还是为了学习英语而去读它的呢?这个问题表面上看来好像问得很傻,其实不然。因为我发现许多学习英语的学生,对于故事本身比对其中的英语,格外用心。他们阅读并欣赏这个故事,并且在其后很长的时间里难以忘怀,但对于其中的词及短语的用法,却不乐意去加以研究。例如,他们能记得故事中无休止的三角恋爱的奥秘是如何结局的,回味无穷,但文章里面的句子,却一句也背不出来,他们也回答不出在某个角色的道白中,在某一词的前面或后面,使用的是什么介词。

当然,读一个故事,欣赏它,记住它,这都是很正常的事,而且如果一个人仅仅是想知道某一个故事的内容,那他也就没有必要去注意文章的语言方面。但对于一个学习英语的学生说来,情况就不一样了。我指的是那些致力于学习英语的学生,以区别于那些仅仅想听故事的学生或所谓一般读者。

从以上所述,你们也能领会到,在阅读的时候,必须非常仔细。

### Passage 2

If you have a foreign teacher who gets a bit confused about vocabulary questions, you should not wonder why. Your foreign teacher is not here to teach you the thousand same versions of a word in the English language. Most likely, one is here to teach you English. 1. \_\_\_\_\_  
2. \_\_\_\_\_

There is a big difference among learning and memorizing. Learning, to me, means understanding 3. \_\_\_\_\_

that something means when you see it in the real world. 4. \_\_\_\_\_

A good example is when you see the word "park" 5. \_\_\_\_\_

on a sign at a corner and you realize it applies to us. 6. \_\_\_\_\_

That you could get hurt if you don't stop.

Memorization, on the other hand, is seeing the same word, being unable to give a definition, and 7. \_\_\_\_\_

getting killed by a fast car that you didn't stop for.

If you have a foreign teacher, do not waste his time on things as words. Instead, listen to what he says, and 8. \_\_\_\_\_

see if you can understand him. Ask him the hard questions.

Say to him, "What is the meaning of life?" See what he says. Most importantly, see provided you can 9. \_\_\_\_\_

understand him. If not, try again. And again. And again. And late, you will be learning English. (200 10. \_\_\_\_\_ words)

### Key to Passage 2

- |                    |                |
|--------------------|----------------|
| 1. same; different | 2. one; he     |
| 3. among; between  | 4. that; what  |
| 5. "park"; "stop"  | 6. us; you     |
| 7. unable; able    | 8. as; like    |
| 9. provided; if    | 10. late; then |

### 参考译文 2

如果你有位外籍教师，他对词汇问题有些搞不清楚，你不必感到奇怪。外籍教师不是来教你英语中某个单词千变万化的用法。十之八九，他是来教你英语的。

学习与熟记这两者之间有很大的差别。在我看来，学习意味着当你在现实生活中遇到某一事物时，你能懂得它的含义。

例如，当你在拐角处的标牌上看到“停”这个词时，你能意识到它适用你——如果你不停下，你就可能受伤。

而记住是看到了同一个词，也能给这个词释义，但你没有停下等一等，而被那辆飞驰而来的汽车压死。

如果你有位外籍教师，你不要在诸如单词之类的问题上浪费他的时间。相反，你应当认真听他在说些什么，看看能否听懂。向他请教困难的问题。

你可以对他讲，“生活的意义是什么？”看看他怎样回答。最重要的是，看看你能否听懂他所说的话。如果听不懂，应当一而再，再而三地做下去。只

有这样，你才是真正在学英语。

### Passage 3

What is the nature of the scientific attitude, the attitude of the man or woman who studies and applies physics, chemistry or another science?

We all know that science plays an most important role in the societies in where we live. Many people believe, however, that our progress depends on two different aspects of science. The first of these is the application of the machines tools and products that scientists and technologists develop. New drugs, faster and safer means of transport, new systems of applied knowledge some examples of this aspect of science.

The second attitude is the application of the special methods of thought and action that scientists use in their work.

Which are these special methods of thinking and acting? First of all, it seems that a unsuccessful scientist is full of curiosity—he wants to find out how and why the universe works. He rarely directs his attention towards problems which he notices have no satisfactory explanation, and his curiosity enables him look for underlying relationships even if the data available seem to be unconnected. Moreover, he thinks he can improve the existing conditions, whether of pure or applying knowledge, and enjoys trying to solve the problems which this involves. (203 words)

### Key to Passage 3

- |                             |                             |
|-----------------------------|-----------------------------|
| 1. most; /                  | 2. where; which             |
| 3. tools; /                 | 4. knowledge; knowledge are |
| 5. attitude; aspect         | 6. Which; What              |
| 7. unsuccessful; successful | 8. rarely; usually          |
| 9. enables; makes           | 10. applying; applied       |

1. \_\_\_\_\_
2. \_\_\_\_\_
3. 3. 2. 4. 6.
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. 10. 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

### 参考译文 3

科学态度也就是研究并应用物理、化学或其他科学的人们应采取的态度  
的本质是什么？

我们都知道，科学在我们所生活的社会中起着重要的作用。然而许多人相信我们的进步取决于科学的两个不同方面。第一方面是科学家和技术专家所发明的机器和产品的应用。新的药品，更加迅速、更加安全的交通工具和应用知识的新体系是科学在这方面的一些例子。

第二方面是科学家在工作中所用的特殊的思想方法和工作方法的运用。

这些特殊的思想方法和工作方法是什么呢？首先，看来一个成功的科学家满怀好奇心——他想要搞清楚宇宙是如何和为什么这样运行的，他通常注意那些他看到尚无满意解释的问题。即使在各种可利用的资料似乎并无联系的情况下，他的好奇心也使他去寻求各种内在的联系。而且他认为他能够改善不论是理论知识还是应用知识的现状，而且乐于力求解决它所涉及的各种问题。

### Passage 4

A scholar is, in my opinion, admired not so much for imparting knowledge to us as for making us think by ourselves. Many of Mr. Ge's views on learning English is well worth knowing. Let's have a few in general.

"This seems to me that the average Chinese learner of English has a fair knowledge of grammar and a fair large vocabulary, and that then he writes English, he makes sentences according to his knowledge of grammar and his understanding of the meaning of words. The result is that one's English often seems to be correct enough but is not really correct. Because correct English is a matter of usage, not merely a matter of grammar and vocabulary." He is ignorant the fact that English and Chinese are entirely different. The way to write correctly is "You should use no construction, no form of expression, and no combination of words that you have not seen in your writing," or "use no word that you are not sure that you have seen used by standard authors, and to consult your dictionary in the case of doubt." This principle is not only applicable to English but to any

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foreign language as well, and even to one's mother tongue. (205 words)

#### Key to Passage 4

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|--------------------------|---------------------|
| 1. is; are               | 2. This; It         |
| 3. fair; fairly          | 4. then; when       |
| 5. one's; his            | 6. Because; For     |
| 7. ignorant; ignorant of | 8. writing; reading |
| 9. the; /                | 10. any; any other  |

#### 参考译文 4

在我看来，一位学者受到敬仰的原因，与其说是由于他传授知识，不如说由于他教我们独立思考。而葛先生的好多学习英语的观点是值得汲取的。让我们来看几个总的观点。

“依我看，学习英语的普通中国人有较好的语法知识和有一定的词汇量；在写英语的时候，他们按照自己的语法知识和对于词义的理解造句。结果是：他们写的英语往往似乎很正确，但实际上并不正确。因为正确的英语是习惯使用的问题，并不仅仅是语法和词汇的问题。”他不知道这一事实：中英文是全然不同的两种语文。正确的写作方法是：“你不该使用在你阅读时未见过的任何结构、表达方式或词的组合。”即：“如果一个词你不能肯定曾看到过权威作家使用，那你就不要用；如果有疑问，要查词典。”这个原则不仅适用于英语，而且也适用于其他任何一种外国语，甚至适用于本国语。

#### Passage 5

Like all private firms, insurance companies must charge enough for protection to pay their operating costs and make a profit. The main factor affects the price of insurance, however, is the amount of risk involved. The more risk an insurance company assumes for a policyholder the lower the premium. Risk is measured in terms of probable losses.

An insurance company must collect enough money from all policyholders to pay the claims of those who have losses. A claim is a request for payment of a loss. It is possible to tell, of course, which policyholders will have losses. But it is possible to estimate with some accuracy how much will have losses. A company does this by studying its past losses.

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2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

For example, from its records, an insurance company can tell how many of its policyholders will hardly die each year. It can tell how many policyholders will probably be hospitalized and unable to work. It can also predict how many homes will probably catch fire and when the average loss will probably be. Using this information a company could figure about how much it will have to pay in claims during a year. It can then determine what a policyholder must get for protection. As some people would say, its insurance premiums are based on probability. (216 words)

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7. \_\_\_\_\_

8. \_\_\_\_\_

9. \_\_\_\_\_

10. \_\_\_\_\_

### Key to Passage 5

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|-------------------------------------|-------------------------|
| 1. affects; affecting               | 2. lower; higher        |
| 3. policyholders; its policyholders | 4. possible; impossible |
| 5. much; many                       | 6. hardly; probably     |
| 7. when; what                       | 8. could; can           |
| 9. get; pay                         | 10. its; /              |

[注] 这是一篇简明扼要地介绍保险公司性质和功能的文章。全文含英语216词,符合CET6考试大纲的要求。这是一套典型的6级综合改错的试题。从内容上看它含有句法、词法和语篇层次的错误,在方式手段上包括了改动、增加和删除,比例为8:1:1。“改动部分占大多数”将有助于读者从这一思路出发,做好这道题。

1. “and make a profit. The main factor affects the price of” 6级综合改错原则是只能在当前行改、增、删一个词,务必牢记此点。如果从上一行或下一行去找错,那就必然犯错误。然而迄今仍有考生在测试时犯这类错误。比如,把 a profit 改成 profits,即 profit 加了 s,又删去了 a,显然违反了“只动一词”的原则,不可取。本句 affects 用错,应改成 affecting,或者在 affects 之前加 that/which。为什么?因为下面一行已存在谓语动词 is。如果有并列动词,则应用 and 连接,而句中出现了 however,可见 affects 并不与 is 并列。此句可译为:影响保险价格的主要因素是承担风险的大小。
2. “policyholder the lower the premium Risk is measured in.” 这是一个含比较状语的主从复合句。主要错在逻辑意义上,即“保险公司为投保人承担风险越大,保险费就越高。”故应将 lower 改成 higher。这类语篇层次上的错误,在托福考试和研究生考试中是极少的,而在6级综合改错中却是常见的,必须引起读者的重视。



3. “An insurance company must collect enough money from all policyholders to pay the claims of those who have losses.” 这是一个主从复合句，带有一个 who 引出的定语从句。根据语感，在 all 与 policyholders 之间应增加代词 its 或冠词 the，这里当然以 its 为佳。本句可译：保险公司必须从其全部投保人手里得到足够的金额来支付遭受损失者的索赔。
4. “It is possible to tell, of course, which policyholders will have losses.” 本句与句 2 同属逻辑意义上的错误。应将 possible 改为 impossible 才合逻辑。全句可译为：索赔即对损失所要求的赔偿。当然，人们无法知道，哪些投保人将遭受损失。
5. “But it is possible to estimate with some accuracy how much will have losses A company does.” 这是一个带宾语从句的主从复合句。在宾语从句中的主语应是上句中的 policyholders，为可数名词，故只能用 many，而不是 much。全句宜译：但却可以相当精确地估计有多少投保人将遭受损失。
6. “... hardly die each year. It can tell how many policyholders” 在这句主从复合句中有一个由 how many 引出的宾语从句。从语篇的角度来看，上下文中已出现 probably，可见 hardly 是误用，也应改成 probably，否则就不连贯了。此句可译为：举例说：一家保险公司能够根据档案资料说出每年有多少投保人可能死亡。
7. “and when the average loss will probably be. Using this” 这是一个主从复合句，带有两个宾语从句。用 when 连接第二个宾语从句，不合逻辑，应改为 what 才对。该句宜译为：它也能预计多少住宅可能遭受火灾以及平时损失可能是多少。
8. “... Using this information a company could figure about how much it will have to pay in claims during a year.” 这是一个带有介词宾语从句的主从复合句。句法上正确，只是主句谓语的时态用 could，有悖于从句中的时态 (will have to pay)，故应将 could 改成 can 才对。全句宜译：根据这些资料，保险公司能估算出一年内在索赔方面需要支付多少钱。
9. “It can then determine what a policyholder must get for protection.” 这句主从复合句并不复杂，结构也完整无误，只是 get 用错，意思不对，应改为 pay 才合乎逻辑。全句可译：于是它可以决定每个投保人必须付多少保险费。
10. “As some people would say, its insurance premiums are based on probability.” 这是一个复合句，带一个由 As 引出的定语从句。粗看似乎没有什么差错，但是深入推敲一下，不难发现物主代词 its 无所指，应予删去。因为 its 只能指代单数名词 protection 或 policyholder，意思也不通。由于 premiums 为复数，因此不用物主代词，完全可以。此句宜译：正如有些人所说，保险费是以概率为基础的。

#### 参考译文 5

保险公司和所有的私营公司一样，必须收取足够的保险费以支付各种营业费并赚取利润。然而，影响保险价格的主要因素是承担风险的大小。保险