



复旦卓越·保险系列丛书

BAOXIAN YINGYU BAOXIAN YINGYU

# 保险英语

刘亚非 主编

 复旦大学出版社

复旦卓越·保险系列丛书

# 保 险 英 语

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## 内 容 提 要

本书是保险专业的专业英语教材,依据英语语言教学规律,配合保险专业的相关知识,讲述保险实务中最关键和最常用的英语语用习惯和实务惯例。全书包含 10 个单元,30 篇课文,分别涉及风险、风险和保险、保险的发展情况和基本特点、保险实务(承保、理赔、再保险)、政策及保险(强制保险、金融财政与保险、国际收支与保险)、保险与法律、可保利益原则与最大诚信原则、近因原则、损害赔偿原则及相关派生原则、保险市场与理赔程序等十个方面。

每篇课文附有单词表、注释和练习,帮助读者在实践中灵活的掌握保险英语的语言知识和基本用法,旨在培养既懂保险又能熟练运用英语的国际保险人才。

本教材主要适用于高等院校保险专业学生,亦可供保险公司员工培训以及对保险专业英语感兴趣的人士使用。

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## 保险系列丛书总主编

丁孜山

# 总 序

风险、危险与保险是人类社会进程中的永恒话题。

历史上的风险与危险通常表现或局限于自然危险,对危险后果的处理也主要是依靠个人或家庭自保;现代社会的风险与危险,无论是性质、种类或是规模都可能发生了质的变化,而且对风险和危险后果的处理也主要是通过社会化的保险机制来解决。毋庸置疑,在现代社会里,没有这样一个保险机制或者风险处理系统,一个独立单位或被保险人无法对绝大多数的商业活动中的风险进行评估和处理。

保险业与银行、证券及信托业构成了现代金融业。随着我国市场经济的发展和体制改革的深化,保险业在金融业乃至在整个国民经济中的地位日显重要。同时,随着我国保险市场的对外开放,国外各大保险公司看到中国保险业巨大的潜在市场而纷纷抢滩中国,中资与外资保险公司齐头并进,中国保险业将迎来空前的繁荣,保险业成为 21 世纪最为热门的行业之一。

社会主义市场经济的确立和健康发展,是我国保险事业得以全面发展的动力所在。中国的保险业发展到今天,已逐渐成为朝阳产业。保险市场不断拓展,保险主体持续增加,保险意识逐步增强,保险业务快速发展,监管力度逐渐加大,法规体系不断完善,理论研究日益深入,保险实践贴近市场。正是在这一背景下,为满足我国高等院校金融保险专业和保险系统员工培训的教学需要,我们组织了全国唯一的保险高等院校——保险职业学院的专家教授编写了这套保险系列教材。

自改革开放、恢复我国保险业务以来,保险学的学科建设在我国有了长足的进展,它为我国保险业的迅速发展提供了理论基础和人才支持。然而,任何一门学科的发展都是以与其相关的社会实践的发展为背景和条件的——以操作性即实务性强为特点的保险学科就更是如此。我国保险业发展的历史并不长,这就决定了保险学科在我国的发展还不成熟。因此,保险学科的建设还需要我们作不懈的艰苦努力。

保险系列教材的著述,注意了定性分析与定量分析的结合,理论与实务的兼备,并强调适用性,重视案例分析,力争让读者获得现代保险知识与技能。整套丛书不仅有其内在的科学体系,能反映保险领域各方面的密切关联和知识,而且每一本书都追求内容的系统性,反映了国内外有关的研究成果,介绍了我国保险市场上最新的非传统险种。

丁孜山  
2005 年 8 月于长沙市

# 前 言

《保险英语》是保险专业知识与英语语言知识相结合的专业英语教材,其目的是帮助保险专业学生和保险从业人员掌握保险专业英语。保险专业英语满足保险专业学习者的需要,针对性强,实用价值高,是保险专业必须开设的一门专业英语课。

本教材根据 1998 年修订的《全国大学英语教学大纲》的要求,将原有的“专业阅读”扩展为“专业英语”,强调“学生在完成基础阶段的学习任务,达到四级或六级后,必修专业英语,以便从学习阶段过渡到应用阶段”。

在整个教材中,淡化语言知识特别是语法知识,帮助学生在练习中积淀语言知识、语言规则、语用习惯、交际习俗及保险专业知识,从而培养既懂保险又能熟练运用英语的国际保险人才。

本教材分为 10 单元。每单元包含 3 篇课文,每篇课文附有单词表、注释、练习。主要内容涉及:风险的定义、风险分类、风险管理、保险的功能、人寿保险的特点、承保、理赔、损失的证据、保险追偿、损失分摊、再保险、保险与金融财政、保险与国际收支、保险的邀约与承诺、法律的性质、保险原则、保险市场、财产保险条款等。

本书由保险职业学院国际保险系副主任刘亚非副教授主编,保险职业学院常务副院长吴金文教授主审。本书大多数作者从事保险专业英语教学十多年,具有较丰富的保险专业教学经验。刘亚非编写第一至第五单元,其中王芳芳编写了第一单元课文 B、课文 C,第二单元课文 B、课文 C 和第三单元课文 C。王锦霞编写第六至第十单元,其中王进编写了第七至第十单元课后练习。谭艳阳编辑所有单词音标并负责书中部分修订工作。文晓永编写了第六单元课后练习。全书由刘亚非统稿。

本书适用于高等学校财经类尤其是金融保险专业学生以及保险应用英语专业学生,也可作为保险公司员工培训教材。

本书在出版过程中,得到了保险职业学院各级领导的支持和帮助,欧阳吉做了大量的工作,在此表示感谢。湖南师范大学外国语学院肖运初教授、谢则融副教授对编写本书提出了很好的建议,在此表示衷心感谢。

本书虽然经过一学期的试用,进行了修正,但是不妥之处在所难免,我们真诚地希望读者提出宝贵意见。

编 者

2005 年 8 月于长沙

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# Unit One

## Risk

*What is risk? What exactly is meant by the word "risk"? Risk enters into all aspects of life. However, some people are not aware of it.*

### Text A The Meaning of Risk

What exactly is meant by the word "risk"? The word is certainly used frequently in everyday conversation and seems to be well understood by those using it.

To most people, risk implies some form of uncertainty about an outcome in a given situation. An event might occur and, if it does, the outcome is not favourable to us; it is not an outcome we look forward to. The word "risk" implies both doubt about the future, and the fact that the outcome could leave us in a worse position than we are in at the moment.

Writers, particularly in America, have produced a number of definitions of "risk".

*Risk is the possibility of an unfortunate occurrence.*

*Risk is a combination of hazards.*

*Risk is unpredictability — the tendency that actual results may differ from predicted results.*

*Risk is uncertainty of loss.*

*Risk is the possibility of loss.*

Looking at the definitions there does seem to emerge some kind of common thread running through each of them. Firstly, there is an underlying idea of uncertainty, what we have referred to as doubt about the future. Secondly, there is the implication that there are different levels or degrees of risk. Thirdly, there is the idea of a result having been brought about by one cause or causes.

If a child is playing in the middle of a busy road; if a workman is using a machine while he is unaware, that it is faulty and dangerous; if the pedestrians are unaware that a wall running alongside a pavement is a dangerous condition and about to collapse, what

will happen to them? There is an element of risk and uncertainty in each of these situations. The child may escape free of injury, the machine may hold out until the workman has finished using it and the wall may not collapse and injure passersby. Alternatively, there could be serious injury in each case. Uncertainty can exist in the abstract, it is not dependent on being recognized as existing by those who may be most directly involved. Uncertainty is linked more to the event itself, rather than to any personal perception of the existence of uncertainty. (360 words)

## New Words and Expressions

mean [mi:n] *vt.* 意指, 意味着  
 combination [ˌkɒmbɪˈneɪʃən] *n.* 结合  
 frequently [ˈfriːkwəntli] *ad.* 经常地  
 hazard [ˈhæzəd] *n.* 危险因素  
 imply [imˈplai] *vt.* 暗示, 意指  
 unpredictability [ˌʌnpriːdɪktəˈbɪləti] *n.* 无法  
     预言  
 uncertainty [ʌnˈsɜːtnti] *n.* 不确定性  
 outcome [ˈaʊtkʌm] *n.* 结果  
 tendency [ˈtendənsi] *n.* 趋势, 趋向  
 given [ˈɡɪvən] *adj.* 特定的, 一定的  
 thread [θred] *n.* 思路, 思想, 线, 丝  
 situation [ˌsɪtʃuˈeɪʃən] *n.* 形势, 处境  
 differ [ˈdɪfə] *vi.* 不同, 相异  
 event [iˈvent] *n.* 事件, 事情, 活动  
 emerge [iˈmɜːdʒ] *vi.* 出现, 形成  
 occur [əˈkɜː] *vi.* 发生  
 underlying [ˌʌndəˈlaɪɪŋ] *adj.* 在下的  
 favourable [ˈfeɪvərəbl] *adj.* 有利的  
 refer [rɪˈfɜː] *vt.* 谈到, 涉及

look forward to 期望, 盼望  
 unaware [ˈʌnəˈweə] *adj.* 不知道的  
 position [pəˈzɪʃən] *n.* 位置, 地位  
 pedestrian [piˈdestriən] *n.* 行人  
 definition [ˌdefɪˈnɪʃən] *n.* 定义  
 collapse [kəˈlæps] *vi.* 倒塌  
 possibility [ˌpɒsəˈbɪləti] *n.* 可能性  
 element [ˈelɪmənt] *n.* 成分, 要素  
 unfortunate [ʌnˈfɔːtʃənɪt] *adj.* 不幸的  
 alternatively [ɔːlˈtəːnətɪvli] *adj.* 两者挑一的  
 occurrence [əˈkʌrəns] *n.* 发生  
 abstract [ˈæbstrækt] *adj.* 抽象的  
 exist [ɪɡˈzɪst] *vi.* 存在  
 dependent [dɪˈpendənt] *adj.* 依靠的  
 existing [ɪɡˈzɪstɪŋ] *adj.* 目前的  
 perception [pəˈsepʃən] *n.* 感觉  
 existence [ɪɡˈzɪstəns] *n.* 存在  
 faulty [ˈfɔːlti] *adj.* 有缺点的, 严格的  
 implication [ˌɪmplɪˈkeɪʃən] *n.* 暗指

## Notes

### 1. ...seems to be well understood by those using it.

……使用这个词的人似乎非常理解它。

those 那些人; using 现在分词作定语修饰 those.

**e. g.** Those using the word “risk” seem to understand the meaning of the word quite well.

to be understood 动词不定式的被动形式。

2. **...and the fact that the outcome could leave us in a worse position than we are in at the moment.**

……风险给我们带来的结果比目前所处的环境更糟糕。

that 引导同位语从句, than 引导比较状语从句。

3. **Thirdly, there is the idea of a result having been brought about by one cause or causes.**

第三, 定义包含这样一个思想, 即风险是由于某个或某些原因带来的一种结果。

having been brought about 现在分词完成式被动形式, 在句中作定语, 修饰 result。

**e. g.** The lecture having been given by him is very interesting

4. **...it is not dependent on being recognized as existing by those who may be most directly involved.**

……它不依赖于那些与此有直接联系的人是否承认它的存在。

being recognized : 动名词的被动式。

**e. g.** This question is far from being settled.

这个问题远远没有解决。

## PROVERBS

Penny wise and pound foolish.

小处聪明, 大处愚蠢。

Faults are thick where love is thin.

一朝情义淡, 样样不顺眼。

## Exercises

### I. Answer the following questions.

1. What does the word “risk” mean?
2. Does the risk imply an outcome which is favorable?
3. What is the main factor affecting a person's demand for insurance?
4. Why do people want to transfer risk to insurance company?
5. Can you tell us the determinants of demand for insurance?

### II. Find the word in the text that means.

1. to express indirectly \_\_\_\_\_
2. to appear \_\_\_\_\_
3. to fall down \_\_\_\_\_
4. danger \_\_\_\_\_
5. to represent a meaning \_\_\_\_\_

**III. A word may have more than one meaning. Its meaning depends on the way it is used. Choose the correct meaning in the text.**

1. leave
  - A. to go away
  - B. to allow to remain
  - C. to fail to take or bring
2. produce
  - A. to offer for examination or consideration
  - B. to grow or supply
  - C. to make something from materials
3. run
  - A. to move on one's legs at a speed faster than walking
  - B. to control
  - C. to pass
4. run through
  - A. to read or examine quickly
  - B. to pass or draw right through
  - C. to repeat for practice
5. case
  - A. a single example
  - B. a combination of events
  - C. a large box

**IV. Say "yes" or "no" in the following sentences according to the text.**

- ( ) 1. Risk implies some form of uncertainty about an outcome which is favourable to us.
- ( ) 2. Risk is unpredictability — the tendency that actual results may differ from predicted results.
- ( ) 3. Uncertainty is independent on being recognized as existing by people.
- ( ) 4. The child may escape free of injury when he was playing in the middle of a

busy road, but it does not mean that there is no risk.

- ( ) 5. Uncertainty is connected more to the event itself, rather than to any personal perception of the existence of uncertainty.

**V. Put the missing word in the blanks.**

It is interesting to contrast the word \_\_\_\_\_ with the word chance. Chance also \_\_\_\_\_ some doubt about the outcome in a \_\_\_\_\_ situation. The difference is that the outcome is normally a \_\_\_\_\_ outcome. We talk about the \_\_\_\_\_ of an accident, the \_\_\_\_\_ of losing our job, but we talk about the \_\_\_\_\_ of winning a bet, the \_\_\_\_\_ of passing an exam.

**VI. Put the best word or phrase in the blanks.**

- Electrical energy \_\_\_\_\_ from the sun in a round-about way is the most widely used today.  
A. coming      B. to come      C. come      D. having come
- A \_\_\_\_\_ achievement of electronics is electronic computers.  
A. widely knowing      B. being widely known  
C. widely known      D. having widely known
- Now the need \_\_\_\_\_ other peoples' language is becoming greater and greater.  
A. to learn      B. learning      C. to be learned      D. being learned
- Some of the experiments \_\_\_\_\_ in the book are easy to perform.  
A. describing      B. to be described      C. described      D. to describe
- Electric charges \_\_\_\_\_ in a circuit can do work.  
A. flowed      B. flowing      C. having flowed      D. being flowed
- The "picture writing" \_\_\_\_\_ long long ago is hard for us to understand today.  
A. drawing      B. to be drawn      C. to draw      D. drawn
- The noise of desks \_\_\_\_\_ could be heard out in the street.  
A. opened and closed      B. to be opened and closed  
C. being opened and closed      D. having been opened and closed
- Statistics is a discipline \_\_\_\_\_ all the other sciences.  
A. affected      B. affecting      C. to be affected      D. being affecting
- Power station employs \_\_\_\_\_ water to produce electricity.  
A. falling      B. fallen      C. filling      D. filled
- The order \_\_\_\_\_ pumps will come from the control room.

- A. stopping to      B. to stop      C. stopped      D. stops

**VII. Put the following passage into Chinese.**

Looking back over the history of mankind, we can certainly see the effect of risk. It has had its negative impact, but it is also true to say that there have been many positive outcomes from the ways in which people have been prompted to respond to risk. Think of the great explorers in the middle ages; they were certainly risk takers, as they ventured off into unknown parts of the globe. Many of the great steps forward in medicine have been achieved at the personal risk of those researchers who were prepared to test drugs and treatments.

**VIII. Translate the following sentences into English.**

1. 我们在日常生活中,每做一件事都充满着不确定的感觉。
2. 人们很早就认识到,不确定性是无所不在的。
3. 风险即为损失的不确定性。
4. 房屋可能被烧毁,财产可能被偷窃。
5. 如果运用保险,可以大大减轻可能造成的经济损失。
6. 风险是损失的可能性。
7. 如果一个小孩在繁忙的道路上玩,他(她)有可能受到严重的伤害。
8. 如果靠近人行道的墙倒塌,行人将会受到伤害。

*We will classify risk in three different ways. Firstly we will consider whether the outcome can be measured in monetary terms; Secondly, we will think whether there is a chance of gain; Thirdly, we will look at whether risk is out of control or personal.*

## **Text B The Classification of Risk**

We now turn our attention to the classes into which risk can be placed. This is different from scrutinizing the actual idea of risk, we are now looking at the whole concept of risk and grouping together similar classes of risk. Of the many classes, we will look at three.

### **Financial and non-financial risks**

A financial risk is one where the outcome can be measured in monetary terms. This is easy to see in the case of material damage to property, theft of property or lost business profit following a fire. In cases of personal injury, it can also be possible to measure financial loss in terms of a court award of damages, or as a result of negotiation between lawyers and insurers. In any of these cases, the outcome of the risky situation can be measured financially.

There are other situations where this kind of measurement is not possible. Take the case of the choice of a new car, or the selection of an item from a restaurant menu. These could be construed as risky situations, not because the outcome will cause financial loss, but because the outcome could be uncomfortable or disliked in some other way. There may or may not be financial implications but in the main the outcome is not measurable financially but by other, more human, criteria.

### **Pure and speculative risks**

Pure risks involve a loss or, at best, a break-even situation. The outcome can only be unfavourable to us, or leave us in the same position as we enjoyed before the event occurred. The risk of a motor accident, fire at a factory, theft of goods from a store, or injury at work are all pure risks with no element of gain.

The alternative to this is speculative risk, where there is the chance of gain. Investing money in share is a good example. The investment may result in a loss or possibly a break-even position, but the reason it was made was the prospect of gain.

### **Fundamental and particular risks**

Fundamental risks are those which arise from causes outside the control of any one individual or even a group of individuals. In addition, the effect of fundamental risks is felt by large numbers of people. This classification would include earthquakes, floods, famine, volcanoes and other natural "disasters". However it would not be accurate to limit



fundamental risk to naturally occurring perils. Social change, political intervention and war are all capable of being interpreted as fundamental risks.

In contrast to this form of risk, which is impersonal in origin and widespread in effect, we have particular risks. Particular risks are much more personal both in their cause and effect. This would include many of the risks we have already mentioned such as fire, theft, work related injury and motor accidents. All of these risks arise from individual causes and affect individuals in their consequences. (480 words)

## New Words and Expressions

- classification [ˌklæsɪfɪˈkeɪʃən] *n.* 分类; 类别, 种类
- class [kla:s] *n.* 等级, 种类
- scrutinize [ˈskru:tinaɪz] *v.* 仔细或彻底检查
- concept [ˈkɒnsɛpt] *n.* 观念; 概念
- group [ˈgru:p] *v.* 使集合、成组或归类
- financial [faɪˈnænʃəl] *adj.* 财务的; 金融的; 财政的
- outcome [ˈaʊtkʌm] *n.* 结果; 效果
- measure [ˈmeʒə] *v.* 测量; 估计, 判定
- monetary [ˈmʌnɪtəri] *adj.* 钱的; 货币的
- in terms of sth. 在某事物方面, 以某说法来表达
- property [ˈprɒpəti] *n.* 所有物; 财产; 资产; 房地产; 不动产
- theft [θeft] *n.* 偷窃
- court [kɔ:t] *n.* 法庭; 法院
- award [əˈwɔ:d] *n.* 裁定; 决定; 奖品; 助学金
- negotiation [niˌgəʊfiˈeɪʃən] *n.* 商议; 谈判
- construe [kənˈstru:] *v.* 解释; 理解; 分析; 翻译
- implication [ˌɪmplɪˈkeɪʃən] *n.* 含意; 暗示; 卷入; 牵连
- in the main 大体上; 大致上
- criteria [kraɪˈtɪəriə] *n.* (批评、判断的) 标准; 准则; 规律 (*pl. criteria*)
- speculative [ˈspekjʊlətɪv] *adj.* 思考的; 推测出的; 投机的; 投机生意的
- at best 充其量
- break-even 不赔不赚的; 得失相当的
- unfavorable [ˈʌnˈfeɪvərəbl] *adj.* 不宜的; 不利的; 反对的; 相反的
- element [ˈelɪmənt] *n.* 元素; 要素; 成分
- gain [geɪn] *n.* 利益, 营利; 增加; 获得
- alternative [ɔ:lˈtənətɪv] *n.* 二选一; 选择之事物; 选择余地; 可取之道; 替换物
- invest [ɪnˈvest] *v.* 投资; 花费; 授予
- investment [ɪnˈvestmənt] *n.* 投资; 投资额; 授权
- share [ʃeə] *n.* 股份; 一份; 参与
- fundamental [ˌfʌndəˈmentl] *adj.* 基本的; 基础的
- particular [pəˈtɪkjʊlə] *adj.* 特定的; 特殊的; 特指的; 特别的
- individual [ɪˈndɪˈvɪdʒʊəl] *adj.* 个别的; 单独的; 一个人的; 分开的; 特别的 *n.* 个人; 个体; 成员
- in addition 此外; 除……之外
- famine [ˈfæmɪn] *n.* 饥荒
- volcano [vɒlˈkeɪnəʊ] *n.* 火山
- disaster [dɪˈzɑ:stə] *n.* 灾难; 不幸