



保险专业群核心课程教材

保险英语

BAOXIAN YINGYU

主编 李 兵



中国金融出版社



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前 言

自加入世界贸易组织以来，中国经济已经逐步融入世界经济的潮流，国外许多知名保险公司在中国开办分公司，这给中国的保险业带来了机遇，同时也带来了严峻的挑战。因此，培养一批有竞争力的知晓涉外金融与保险的人才便显得尤为重要。

本教材在编写过程中，为适应示范性高职院校教学改革和满足毕业上岗零距离的需要，结合自身实际，采用从简单的保险句子出发，到简单实用的课文，再到开拓视野的补充材料的渐进式安排。本教材共分十二个单元，内容包括保险起源、保险合同、保险原则、保险市场等方面，对财产保险、人身保险、再保险的承保与理赔等环节进行了系统介绍，并附上各险种的英文条款。为便于学生学习，特意在每个单元后编排了“Special terms to the text”、“Exercises”、“Appendix material”。

通过本课程的教学，要求学生能在密切联系实际业务的基础上，掌握保险业务的基本技能和保险合同的基本条款，能够用英文书写函电、处理赔案等，为今后从事涉外保险、更好地做好保险业务奠定坚实的基础。

本教材编写，主要参考了曹晓兰老师为上课所编的保险英语讲义，并在其基础上进行了补充、修改，增加了篇幅。书中部分内容来自编者平时收集的保险英语学习资料。

本教材是保险专业学生的必读教材，也可作为涉外保险工作者的培训教材、保险公司的培训教材，同时也适用于高等院校英语专业的学生及对保险感兴趣的读者。

本教材在编写过程中得到了浙江金融职业学院及保险与社会保障系领导和老师的关心、支持，在此表示感谢。

尽管编者在本书的编写过程中已经尽心竭力，但由于时间紧迫和水平有限，仍有许多不尽如人意之处，还望各位专家和读者不吝赐教。

编者

2009 年 12 月

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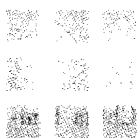
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Unit One



Section I Sentences

1. I'm looking for insurance from your company.
我是到贵公司来投保的。
2. Mr. Zhang met Mr. William in the office of the People's Insurance Company (Group) of China Limited.
张先生在中国人民保险集团股份有限公司的办公室接待了威廉先生。
3. After loading the goods on board the ship, I go to the insurance company to have them insured.
装船后，我到保险公司去投保。
4. When should I go and have the tea insured?
我什么时候将这批茶叶投保？
5. All right. Let's leave insurance now.
好吧，保险问题就谈到这里。
6. I have come to explain that unfortunate affair about the insurance.
我是来解释这件保险的不幸事件的。
7. I must say that you've corrected my ideas about the insurance.
我该说你们已经纠正了我对保险的看法。
8. This information office provides clients with information on cargo insurance.

这个问讯处为顾客提供大量关于货物投保方面的信息。

9. The underwriters are responsible for the claim as far as it is within the scope of cover.

只要是在保险责任范围内，保险公司就应负责赔偿。

10. The loss in question was beyond the coverage granted by us.

损失不包括在我方承保的范围内。

11. The extent of insurance is stipulated in the basic policy form and in the various risk clause.

保险的范围写在基本保险单和各种险别的条款里。

12. Please fill in the application form.

请填写投保单。

13. What risks is the People's Insurance Company (Group) of China Limited able to cover?

中国人民保险集团股份有限公司承保的险别有哪些？

14. What risks should be covered?

您看应该保哪些险？

15. What kind of insurance are you able to provide for my consignment?

贵公司能为我的这批货提供哪些保险呢？

Section II

Text

Risk and Insurance

1. The Concept of Risk

The word “risk” is certainly used frequently in everyday life and seems to be understood by people who use it. As a matter of fact, it is not so easy to un-

.....▶

derstand it in terms of insurance. First of all, we'll talk about risk, for where there is risk, there is insurance. In other words, there is no insurance without risk. Only when we know what risk really is can we know what insurance is. When we are aware of the existence of risk, we want to know what insurance can do to help us in preventing, controlling and reducing the 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 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 seems 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 a 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 in 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 passerby. 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.

2. The Concept of Insurance

Insurance is defined in Insurance Law of the People's Republic of China (2009) as: "the term 'insurance' means the commercial insurance act whereby the proposer pays insurance premiums to the insurer in accordance with the contract and the insurer is liable for payment of indemnities in connection with property losses arising due to the occurrence of an event the possibility of the occurrence of which is specified in the contract; or the insurer is liable for payment of insurance benefits due to the death, injury, disability or illness of the insured, or conditions such as age and term specified in the contract being satisfied." In simple words, the insured pays the premiums, while the insurer bears the liability to pay the claims or give the benefit under the terms of the insurance policy in the event of loss or damages.

What function does insurance perform? We all have some basic notion of how insurance works: a person pays a premium at the beginning of a year and can make a claim if certain events occur.

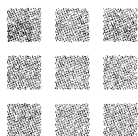
The primary function of insurance is to act as a risk transfer mechanism. Insurance will not, in itself, prevent any of risks from occurring but what it will do is provide some form of financial security. A managing director can exchange his uncertainty for certainty. In return for a definite loss, which is the premium, he is relieved from the uncertainty of a potentially much larger loss. The risks themselves are not removed, but the financial consequences of some are now known with greater certainty and he can budget accordingly.

The existence of a sound insurance market is an essential component of any successful economy. The knowledge that insurance exists to meet the financial consequences of certain risks, provides a form of peace of mind. This is important for private individuals when they insure their cars, houses, possessions and so on, but it is also of vital importance in industry and commerce. The premium can

be looked upon as a certain loss to the business, but the firm is now free to continue its business and invest in the knowledge that certain risks are now provided for. With this peace of mind, the firm can develop its business activities.

Insurance is primarily concerned with the financial consequences of losses, but it would be fair to say that insurers have more than a passing interest in loss control. Insurers do have an interest in reducing the frequency and severity of losses, not only to enhance their own profitability but also to contribute to a general reduction in the economic waste which follows from losses.

The fact that the owner of a business has the funds available to recover from a loss, provides the stimulus to business activity. It also means that jobs may not be lost and goods or services can still be sold. The social benefit of this is that people keep their jobs, their sources of income are maintained and they can continue to contribute to the national economy. It is not suggested that insurance alone keeps people in jobs, but it does play a significant role in ensuring that there are not unnecessary economic hardships.



Section III

Special terms to the text

1. imply vt. 暗示, 意味; 暗指
 - (1) Silence sometimes implies consent. 沉默有时暗指同意。
 - (2) His manner of speaking implies that he was not willing to accept the agreement. 他讲话的态度意味着他不愿意接受这份协议。
 - (3) The fact that nobody answered the telephone implies that the families are out. 没人接电话意味着一家人都外出了。
 - (4) His tone implied disapproval. 他的语调显示出他不同意。
 - (5) Life implies growth and death. 生命意味着成长和死亡。
2. uncertainty n. 无常, 不确定性, 不确定的状态; 怀疑

(1) Something uncertain 不确定的事物

(2) the uncertainties of modern life 现代生活的易变性

3. outcome n. a natural result; a consequence 结果, 成果

(1) The outcome was not what he fondly expected. 结果并不像他天真地希望的那样。

(2) The outcome of the election was in doubt then. 当时大选的结果还看不准。

(3) The outcome of their discussion is still unknown. 他们讨论的结果仍然不清楚。

4. occur vi. to take place; come about 发生, 出现

to be found to exist or appear 存在; 生存

happen 使发生

to come to mind 闪现进入大脑

(1) The accident occurred at five o'clock. 事故发生在5点钟。

(2) Such plants don't occur here. 这种植物不能在这里生存。

(3) Heavy rains occur during a summer monsoon (雨季, 季风). 暴雨出现在夏季季风期。

(4) The idea never occurred to me. 这个想法从未闪现在我脑海。

5. possibility n. the fact or state of being possible 可能, 可能性; 可能的事实或状态

Something that is possible 可能的事物

(1) Is it a possibility that you will work abroad? 你有可能去国外工作吗?

(2) There is no possibility of his coming. 他不可能来。

(3) Let's consider the possibilities. 让我们来讨论一下可能发生的事。

(4) The new invention contains wonderful possibilities. 新发明具有极好的未来。

(5) The idea has tremendous possibilities. 这个想法极具潜在价值。

6. unfortunate adj. unlucky 不幸的, 倒霉的; 运气坏的

(1) an unfortunate business venture 一次不成功的商业冒险

(2) an unfortunate turn of events 事情的不利倾向

7. combination n. 结合, 联合, 合并, 化合, 化合物

His character is a combination of strength and kindness. 他的性格是刚与

柔的结合。

8. hazard n. a chance of being injured or harmed; danger

意外, 危险; 受伤或受损的可能性; 冒险, 冒险的事

vt. 冒……的危险, 赌运气, 使遭危险

(1) a hazard to health 对健康有危害

(2) There are many hazards in a journey across Africa. 穿越非洲的旅行有许多危险。

(3) Rock-climbers sometimes hazard their lives. 攀登岩石者有时要冒生命危险。

(4) Space travel is full of hazards. 太空旅行充满危险。

(5) a fire hazard (a possible source of danger, 可能的危险之源) 一个潜在的火灾源

9. emerge vi. to come forth from obscurity 显现, 浮现, 暴露, 形成, (由某种状态) 脱出, (事实) 显现出来

to come into existence; appear 出现, 存活

(1) The sun emerged from behind the clouds. 太阳从云层后面露出来。

(2) The truth emerged at the inquest. 真相在询问中显露出来。

(3) The ship emerged from behind the fog. 船从雾里显现出来。

(4) He emerged from the accident unharmed. 他在这次事故中侥幸脱险没有受伤。

10. perception n. 理解; 感知, 感觉

(1) acoustic perception 听觉

(2) aesthetic perception 美感; 审美观念

(3) auditory perception 听觉

(4) olfactory perception 嗅觉

(5) sense perception 感性知觉

(6) visual perception of colour 彩色视觉

11. insurance contract 保险合同

12. valid contract 有效合同

13. void contract 失效合同

14. voidable contract 可取消合同

15. acceptance 承诺

16. offer n., vt. 要约; 提议; 出价; 报盘; 提供

(1) an offer of £ 100 出价 100 英镑

(2) offered me a drink 请我喝了一杯

(3) offer an opinion 提出一种观点

(4) I have been offered a large sum of money to go away, but I am determined to stay here. 有人曾向我提供大笔款项让我搬迁, 但我决心留在这里。

(5) Thank you for your offer of help. 感谢你提供的帮助。

(6) The hostess offered us a cup of coffee. 女主人招待我们喝咖啡。

(7) Many department stores offer television sets. 许多百货店提供电视机。

(8) I offered him some money for his help. 因为他帮了忙, 我给了他一些钱。

(9) She offered no response. 她没有回答。

17. progress n. 前进, 进步, 发展; vi. 前进, 进步, 进行

(1) You have made progress with your English. 你的英语进步了。

(2) The building of the largest bridge across the river in Asia is in progress. 这座亚洲最大的跨江大桥正在建设中。

(3) The year is progressing, it will soon be winter again. 时光流逝, 冬天又快到了。

(4) Our company cannot progress until we employ more people. 我们公司只有雇用更多的人才能发展。

18. effect n. 结果, 效果, 作用, 影响; vt. 招致, 实现, 达到

(1) Alcoholic drink can have a bad effect on your body. 含酒精的饮料会对你身体有很坏的影响。

(2) One of the side effects of this drug is the easiness of habit-forming. 这种药的副作用之一就是容易上瘾。

in effect 正在实行; 实际上

(3) The old system is still in effect. 旧制度仍有效。

(4) He is, in effect, my rival. 实际上他是我的竞争对手。

take effect 开始实行; 开始生效

(5) The medicine quickly took effect. 药很快见效了。

(6) The contract takes effect as of October 1. 本合同从 10 月 1 日起生效。

to... effect 大意是

(7) He called me a fool, or words to that effect. 他叫我傻子或诸如此类的话。

Section IV

Exercises

I. Answer the following questions.

1. What does the word "risk" mean?
2. Does risk imply an outcome which is favourable?
3. What will happen while a child is playing in the middle of a busy road?
4. Why does uncertainty exist in the abstract?
5. Is uncertainty linked more to the event itself or more to any personal perception of the existence of uncertainty?
6. What is the primary function of insurance?
7. Do you think that insurance can prevent any risks from occurring?
8. Which is the important element of any successful economy?
9. What is the social benefit of insurance?
10. What role does insurance play?

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.