

**МИНОБРНАУКИ РОССИИ**  
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**«Вологодский государственный технический университет»**  
**(ВоГТУ)**  
**Машиностроительный техникум**

**АНГЛИЙСКИЙ ЯЗЫК**

**МЕТОДИЧЕСКИЕ УКАЗАНИЯ  
ПО ЧТЕНИЮ И ПЕРЕВОДУ**

Машиностроительный техникум  
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Методические указания разработаны на основе Федерального государственного образовательного стандарта (далее - ФГОС) по специальности среднего профессионального образования 080118 Страхование (по отраслям) и адресованы студентам очной и очно-заочной (вечерней) формы обучения.

Данные указания предназначены для учащихся II-III курса, и являются завершающим этапом их профессиональной подготовки.

Электронная версия методических указаний находится в библиотеке ВоГТУ.

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## ПРЕДИСЛОВИЕ

Данные методические указания предназначаются для учащихся II-III курса. Цель пособия – организовать самостоятельную работу студентов с текстами, с газетными и журнальными изданиями по специальности с извлечением нужной информации, что соответствует требованиям программы по иностранному языку для учреждений среднего профессионального образования.

Методические указания представляют собой тексты и статьи с заданиями, тест для проверки полученных знаний, а также статьи для дополнительного чтения.

Предтекстовое задание №1 посвящено повторению грамматической темы «Порядок слов в предложении»

Задание №2 подразумевает чтение текстов с полным пониманием. После текстов размещен список новых слов и выражений по теме.

Задания №3-№6 служат для закрепления пройденной лексики и контроля понимания прочитанного.

В конце методических указаний помещен библиографический список.

Тематика текстов и статей охватывает вопросы страхования. Тексты информативны, профессионально ориентированы, снабжены кратким словарем и упражнениями, целью которых является усвоение лексики данного текста, развитие навыков устной речи.

Основное внимание уделяется изучающему чтению.

Владение умением чтения по окончании курса обучения иностранному языку предполагает сформированность умения читать иноязычную статью по специальности с общим охватом содержания и, если необходимо, с точным пониманием всех его деталей при минимальном обращении к словарю.

Степень проработки того или иного текста или статьи определяется преподавателем в соответствии с целями и уровнем подготовленности учащихся.

Работа с методическими указаниями предполагает предварительную (на I курсе) проработку грамматики.

## INSURANCE

### **Text. Insurance, the insurer and the insured**

**Task I.** *Restore the word order in the following statements.*

1) The insurer, insurance, is a person, who provides. 2) The, who is insured, insured, is a person. 3) Insurance, and an insurance company, is a contract in writing, between the insured.

**Task II.** *Read and translate the following text into Russian using a dictionary.*

**Insurance, the insurer and the insured.** To insure means to buy insurance to protect yourself against something bad happening to you, your family or your possessions. The insurer is a person or company that provides insurance. The insured is the person or people who are insured. Insurance is a contract in writing between an insurance company and the insured, whereby the insurance company will pay the insured a stated sum of money on the happening of a stated event. [Frequently the word insurance and 'assurance' are used in the same way.] In return for a specified consideration, the insurer undertakes to pay the insured some specified amount in the event that the insured suffers loss through the occurrence of a contingent event covered by the insurance contract (insurance policy). By pooling the financial contributions of a large number of policyholders, the insurer is usually able to absorb losses incurred over any given period much more easily than would the uninsured individual. While the destruction of an automobile in a traffic accident imposes a heavy financial loss on an individual, for example, one such loss is of relatively small consequence to an insurer who is collecting sufficient premiums (insurance premium is the money that you pay regularly to an insurance company) on a large number of automobiles.

### **Words and word combinations**

insurance – страхование;

the insurer – страховщик;

the insured – страхователь;

insure – страховать(ся);

consideration – компенсация;

suffer losses – терпеть убытки;

occurrence – происшествие;

incur – навлечь на себя;

contingent – непредвиденный;

insurance policy – страховой полис;

absorb – амортизировать;

insurance premium – страховой взнос.

**Task III.** *Agree or disagree with the following statements.*

1) Insurance is a contract for reducing losses from accident incurred by an individual party through a distribution of the risk of such losses among a number of parties. 2) Insurance is an arrangement with a company in which you pay them money each year and they pay the costs if anything bad happens to you, such as an illness or an accident. 3) To insure means to sell insurance to protect yourself against something bad happening to you. 4) The insurer is a person who plays a confidence trick on you in order to get your money. 5) The insurer is someone who deceives people to gain money. 6) The insured is a victim of insurance fraud. 7) The insurer takes responsibility for paying the insured some specified amount when the insured incurs losses. 8) The insurer is able to make up losses much more easily than would the uninsured individual. 9) To incur means to put yourself in an unpleasant situation by your own actions.

**Task IV.** *Translate the following words and phrases from Russian into English.*

Посредством чего; установленный; несчастный случай; в обмен; точно определять; брать на себя обязательства; в случае; охватывать; объединять в общий фонд; разрушение; налагать; относительно; последствие; достаточный; договор страхования; уменьшать; сторона в договоре; распределение; соглашение; случаться; злоупотребление доверием; обманывать; заработать; жертва; мошенничество при страховании; ответственность; терпеть убытки; возместить убытки; неприятная ситуация; страхование; страховщик; страхователь; страховать; издержки; Компенсация; происшествие; навлечь на себя; непредвиденный; страховой полис; взнос; амортизировать; страховой взнос.

**Task V.** *Complete the following statements.*

1) ... means to buy insurance to protect yourself against something bad happening to you. 2) ... is a person or company that provides insurance. 3) ... is the person or people who are insured. 4) ... is a contract in writing between an insurance company and the insured. 5) ... will pay the insured a stated sum of money on the happening of a stated event. 6) The insurer undertakes to pay ... in return for ... 7) The insurer is able ... by pooling ... 8) ... is the money that you pay regularly to an insurance company.

**Task VI.** *Retell the text Insurance, the insurer and the insured.*

### **Text. The insured and an insurable risk**

**Task I.** *Restore the word order in the following statements.*

1) Insurable risks, resulting from fire, include losses to property. 2) Insurable risks include,

or health, losses of life. 3) Insurable risks, legal liability include, for damage or injury. 4) Uninsurable risks, resulting from price changes, include losses, in the market. 5) Political risks, by private parties, are not insurable. 6) Political risks, by governmental institutions, may be insurable.

**Task II.** *Read and translate the following text into Russian using a dictionary.*

**The insured and an insurable risk.** From the viewpoint of the insured person, an insurable risk is one for which the probability of loss is not so high as to require excessive premiums (premium – the cost of insurance, especially the amount to pay each year). What is "excessive" depends on individual circumstances, including the insured's attitude toward risk. What is "excessive" stands upon insurance adjusters who are employed by an insurance company to decide how much to pay people who have had an accident. At the same time, the potential loss must be severe enough to cause financial hardship if it is not insured against. Insurable risks include losses to property resulting from fire, explosion, windstorm, burglary, etc.; losses of life or health; and the legal liability arising out of use of automobiles, occupancy of buildings, employment, or manufacture. Uninsurable risks include losses resulting from price changes" and competitive conditions in the market. Political risks such as war, cabinet crisis, monetary crisis or deepening economic crisis are usually not insurable by private insurance companies but may be insurable by governmental institutions. Very often insurance contracts can be drawn in such a way that an "uninsurable risk" can be turned into an "insurable" one.

### **Words and word combinations**

excessive – чрезмерный

premium – страховой взнос

insurance adjuster – оценщик размера страхового убытка

severe losses – большие убытки

financial hardship – финансовые трудности

windstorm – буря

burglary – ночная кража со взломом

legal liability – юридическая ответственность

occupancy – владение

competitive – конкурирующий

insurable – могущий быть предметом страхования

draw – составлять.

**Task III.** *Agree or disagree with the following statements.*

1) Risk is a person or business judged according to the danger involved in giving them insurance or lending them money. 2) Risk is the possibility that something bad, unpleasant,

or dangerous may happen. 3) Risk management is a system to prevent or reduce dangerous accidents or mistakes. 4) Loss adjuster is someone who is employed by an insurance company to decide how much should be paid to people who make claims on their insurance. 5) Insurable risks include losses to property resulting from debauchery. 6) Insurable risks include financial losses and fraud losses. 7) Insurable risks include legal responsibility for paying money that is owed, or for damage or injury. 8) Uninsurable risks include losses resulting from a violent and sudden event or change, such as a serious flood or earthquake. 9) Political risks include losses resulting from opinions, ideas, and actions that most people think are unreasonable and unacceptable.

**Task IV.** *Translate the following words and phrases from Russian into English.*

Составлять контракт; большие убытки; быть причиной; финансовые трудности; собственность; взрыв; буря; юридическая ответственность; возникать; точка зрения; страхователь; страхуемый риск; вероятность; ущерб; требовать; чрезмерный; страховой взнос; разумный; необходимый; зависеть от; обстоятельства; включать; отношение к; оценщик размера страхового убытка; взять на работу; страховая компания; несчастный случай; потенциальный; владение; занятость; конкурирующий; могущий быть предметом страхования; правительственный кризис; денежный кризис.

**Task V.** *Complete the following statements.*

1) An insurable risk is ... from the viewpoint of ... 2) What is "excessive" depends on ... 3) Insurance adjusters are ... 4) The potential loss must be ... to cause ... 5) Insurable risks include ... 6) Uninsurable risks include ... 7) Political risks are ... 8) Insurance contracts can be drawn ...

**Task VI.** *Choose one topic to speak about a) an insurable risk from the viewpoint of the insured person; b) insurable risks; c) uninsurable risks; d) political risks.*

### **Text. Kinds of insurance**

**Task I.** *Restore the word order in the following statements.*

1) Property insurance, from accidental destruction of property, insures against loss. 2) Marine insurance, negligence of the shipper, legal liability for, or the carrier, covers. 3) Aviation insurance, physical damage to the aircraft, covers. 4) Liability insurance, personal liability, covers. 5) Theft insurance, all acts of stealing, covers. 6) Credit insurance, of bad debts, covers the risk, from insolvency.

**Task II.** *Read and translate the following text into Russian using a dictionary.*

## **Kinds of insurance.**

Life insurance is a contract in writing whereby the insured person will pay the insurance company stated premiums, so that he / she will receive a certain sum of money with or without bonuses on reaching a certain age or at death, whichever is the sooner.

Property insurance is used to insure against loss from accidental destruction of property.

Marine insurance contracts are written to cover:

- 1) the vessel,
- 2) the cargo,
- 3) the freight revenue to be received by the ship owner,
- 4) legal liability for negligence of the shipper or the carrier.

There are at least four major types of liability insurance contracts:

- 1) liability arising out of the use of automobiles,
- 2) liability arising out of the conduct of a business,
- 3) liability arising from professional negligence (applicable to doctors, lawyers, etc.),
- 4) personal liability.

Theft insurance covers all acts of stealing.

Aviation insurance covers physical damage to the aircraft and legal liability arising out of its ownership and operation.

Workers' compensation insurance, sometimes called industrial injury insurance, compensates workers for losses suffered as a result of work-related injuries.

Industrial injury insurance is a contract whereby payments are made regardless of negligence.

Credit insurance covers the risk of bad debts from insolvency (that is, the inability of a person or company to pay their debts as they fall due), death, and disability. Also, Credit insurance covers the risk of loss of savings from bank failure and the risk of loss from export credit because of war or other political causes.

## **Words and word combinations**

premium – страховой взнос

bonus – премиальная надбавка

whichever – какой бы ни

accidental – случайный

marine – морской

vessel – корабль

cargo – груз

freight revenue – выручка от перевозки грузов

legal liability – юридическая ответственность

negligence – небрежность



shipper – грузоотправитель  
carrier – транспортная компания  
liability insurance – страхование ответственности  
conduct – ведение  
applicable – применимый  
aviation – авиация  
physical damage – материальный ущерб  
insolvency – неплатежеспособность  
disability – нетрудоспособность

**Task III.** *Agree or disagree with the following statements.*

1) Life insurance is a type of insurance that someone makes regular payments into so that when they die their family will receive money. 2) Bonus is money added to someone's wages, especially as a reward for good work. 3) Property insurance is used to insure against loss from burglary. 4) Marine insurance covers personal liability for negligence of the shipper. 5) Liability insurance covers liability arising out of the use of motorcycles and bicycles. 6) Theft insurance covers all acts of cheating. 7) Aviation insurance covers aviation accidents. 8) Industrial injury insurance compensates workers for losses suffered as a result of lateness and non-attendance. 9) Credit insurance doesn't cover the risk of bad debts from disability.

**Task IV.** *Translate the following words and phrases from Russian into English.*

Неплатежеспособность; нетрудоспособность; страховой взнос; премиальная надбавка; выручка от перевозки грузов; юридическая ответственность; грузоотправитель; транспортная компания; страхование ответственности; безнадежный долг; экспортный кредит; страхование жизни.

**Task V.** *Complete the following statements.*

1) Life insurance is ... 2) Property insurance is used ... 3) Marine insurance covers ... 4) Liability insurance covers ... 5) Theft insurance covers ... 6) Aviation insurance covers ... 7) Industrial injury insurance compensates ... 8) Credit insurance covers...

**Task VI.** *Choose one topic to speak about a) life insurance; b) property insurance; c) marine insurance; d) liability insurance; e) theft insurance; f) aviation insurance; g) workers' compensation insurance; h) credit insurance.*

**Article. Life Savers. Life insurance advisers are a rare breed,  
but they are worth the money.**

*Forbes, June 10, 2002, №13, p. 190*

*by Carrie Coolidge*

**Task I.** *Scan through the article.*

Life insurance comes in an array of choices. For a lot of people, simple term coverage will suffice: It's cheap, and you buy it only when you really need it. But if you are prosperous (assets in seven figures) and concerned about estate taxes, it could make sense to buy whole life. It builds up a cash value that can go to you in your retirement or to your heirs at your death. Properly structured, the policy will pay out a death benefit that escapes both estate tax and income tax. The tax benefits are sometimes enough to overcome the considerable overhead costs.

Should you have the time and the willpower to school yourself in the arcana of insurance, you can navigate this thicket. Insurance agents are eager to help you, yet their goal is to sell you the most coverage possible, even if you don't need so much. While the world is full of honorable agents, remember they typically pocket your first year's premium, so the bigger the policy they sell you, the better for them.

That's why insurance advisers exist. These savants are working for no one but you; they don't sell policies and thus receive no commissions. With most charging around \$250 per hour, they configure policies to suit your particular needs and steer you to low-cost insurers like Ameritas Life, which eliminates sales commissions. For complex estate planning, the adviser also can work with an attorney, accountant or financial planner. Life insurance advisers aren't numerous. A handful of them have national reputations and are easy to locate.

One MacNab client, a 45-year-old marketing executive with two teenage children, had a net worth of \$10 million. Agents had been trying to peddle him policies with \$5 million in death benefits. "That was twice as much as he really needed," scoffs MacNab. The agents' thinking was that he should buy as much insurance as he could now, because adding more insurance later to cover a growing estate means higher costs. Premiums are lower at 45 than at 55. MacNab evaluated all the proposals and saw they were burdened with high surrender penalties. She concluded that the executive could get by with \$3 million of coverage and helped him set up trusts. "Insurance is expensive, so you should do everything else first," she says.

**Words and word combinations**

insurance adviser – консультант по страхованию

term coverage – предельный охват страхования

assets – активы (балансовая стоимость имущества)

estate – состояние страхователя

tax – налог  
cash value – сумма возврата при отказе от полиса  
retirement – выход на пенсию, отставка  
policy – страховой полис  
income – доход  
overhead costs – накладные расходы  
insurance agent (salesman) – страховой агент  
insurance commission – комиссия (вознаграждение, уплачиваемое страхователем агенту за его услуги в виде % от суммы страховки)  
charge – страховой сбор  
to suit needs – удовлетворить потребности в чем-либо  
to eliminate – устранить что-либо  
attorney – поверенный  
accountant – бухгалтер  
marketing executive – маркетолог  
a net – капитал  
costs – издержки  
surrender penalties – штрафы в случае отказа от страхового полиса  
to set up trusts – создать страховой траст

**Task II.** *Annotate and review the article.*

### **СОСТАВЛЕНИЕ АННОТАЦИИ**

Аннотация специальной статьи или книги – это краткая характеристика оригинала, излагающая его содержание в виде перечня основных вопросов и иногда дающая критическую оценку. Объем аннотации обычно не превышает 500 печатных знаков. При составлении аннотации на статью или книгу нужно:

- а) выписать название статьи (книги), фамилию и инициалы автора на иностранном языке;
- б) дать перевод названия статьи или книги;
- в) дать выходные данные журнала на иностранном языке – номер, год издания, место издания, том, серию выпуска, количество страниц аннотируемой статьи (от – до), количество рисунков, таблиц, и т.д.;
- г) дать очень краткое изложение содержания статьи.

### **Список фраз для составления аннотации**

- 1. It is described in short ...
- 2. It is shown that ... / It is given ... / It is dealt with ...
- 3. It is designed for ...
- 4. It is examined, investigated ...

5. It is analyzed .../ It is formulated ...
6. The need is stressed to employ...
7. Attention is drawn to...
8. Data are given about...
9. Attempts are made to analyze, formulate ...
10. Conclusions are drawn...
11. Recommendations are given ...

### **СОСТАВЛЕНИЕ РЕФЕРАТА**

Реферат – это конспективное изложение содержания статьи или книги, передающее ее основной смысл. Реферат содержит в обобщенном виде все основные положения оригинала.

Объем реферата определяется степенью важности реферируемого материала, хотя практически объем реферата не превышает 2000 печатных знаков.

Рефераты должны составляться по определенной схеме: автор, название работы (на иностранном языке), перевод названия; выходные данные; краткое содержание работы; выводы или резюме составителя реферата.

### **Список выражений, рекомендуемых для написания реферата**

1. The article (text) is headlined ...
2. The author of the article is ...
3. The article is written by ...
4. It is (was) published in ...
5. Special emphasis is laid on ...
6. The main idea of the article (text) is ...
7. The article is about... / devoted to ... / deals with ... / touches upon ...
8. The article presents some results which illustrate ...
9. The purpose of the article (text) is to give the reader some information on... / ... is to compare (to determine) ...
10. The aim of the article is to provide the reader with some data on...
11. The author starts by telling the readers (about, that) ...
12. The author writes (states, stresses, thinks, points out) that...
13. The article describes ...
14. According to the article (text) ...
15. Further the author reports (says) that ...
16. The article is (can be) divided into 4 (5-7) parts.
17. The first part deals with ... / The second part is about ... / The third part touches upon ... / The fourth part of the article includes the fact on ...
18. In conclusion the article reads ...
19. The author comes to the conclusion that ...

### **Пример различия между рефератом и аннотацией**

<p><b>PRECIS</b></p> <p>A computer is a counting machine. There are two kinds of computers: special-purpose and general-purpose computers. A computer can store the information in its memory until it is needed. The process of inputting data into a computer is via punched card reader or punched paper tape reader from magnetic tape. The advantages of a computer are its small size and weight, reliability, speed of operation and little power required for running it.</p>	<p><b>ABSTRACT</b></p> <p>The text deals with computers. Types of computers and input data are described. Special emphasis is laid on the advantages of the computer.</p>
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**Task III.** *Speak about life insurance.*

#### **Article. Health insurance**

*Encyclopedia Britannica*

**Task I.** *Scan through the article.*

Health insurance is a system for the advance financing of medical expenses by means of contributions or taxes paid into a common fund to pay for all or part of health services specified in an insurance policy or law. The key element in health insurance is advance payment of premiums or taxes.

Health insurance may apply to a limited or comprehensive range of medical services and may provide for full or partial payment of the costs of specific services. Benefits may consist of the right to certain medical services or reimbursement of the insured for specified medical costs and may sometimes include income benefits for working time lost owing to sickness or maternity leave.

A health insurance system that is organized and administered by an insurance company or other private agency, with the provisions specified in a contract, is private, or voluntary, health insurance. Private health insurance is usually financed on a group basis, but most plans also provide for individual policies. Private group plans are usually financed by groups of employees whose payments may be subsidized by their employer, with the money going into a special fund. Insurance of hospital costs is the most prevalent form of private health insurance coverage; another type is major medical expense protection, which provides protection against large medical costs.

If a system is financed by compulsory contributions mandated by law or by taxes and the system's provisions are specified by legal statute it is a government, or social, health insurance plan. In the United States, Medicare (medical insurance for the elderly) and

Medicaid (medical insurance for the poor) are government health-insurance programs. The distinction between public and private programs is not always clear because some governments subsidize private insurance programs.

Quite different are socialized medicine and government medical-care programs. In these systems, which are usually financed from general tax revenues, doctors are employed by a government agency, hospitals and other health facilities which are owned or operated by the government.

### **Words and word combinations**

advance payment – авансовый платеж

expenses=burdens – расходы

contributions – вклады

common or special fund – общий или специальный фонд

health service – медицинское обслуживание

specified in – указанный в чем-либо

to apply – применяться, использоваться

limited or comprehensive – ограниченный или всесторонний

full or partial – полный или частичный

reimbursement – компенсация

maternity leave – декретный отпуск

private agency – частное агентство

provisions – условия (договора)

compulsory or voluntary – обязательный или добровольный

to provide – обеспечивать

employee – лица, работающие по найму

employer – работодатель

to subsidize – субсидировать

protection against – защита от чего-либо

mandated by law – предписанный законом

legal statute – юридический устав

distinction – различие

general tax revenues – общие налоговые доходы

to employ – нанимать, устраиваться на работу

health facilities – помещения и оборудование мед. учреждений

to own and to operate – владеть и эксплуатировать

**Task II.** *Annotate and review the article.*

**Task III.** *Complete the following statements.*

1. The ... element in health insurance is advance payment of premiums or taxes.
2. Benefits may consist of the right to certain ... services.
3. Private health insurance is usually financed on a ... basis.
4. The distinction between public and private programs is not ... .
5. Socialized medicine and government medical-care programs are ...

**Task IV.** *Choose one topic to speak about a) compulsory health insurance; b) voluntary health insurance.*

### **Article. Property insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Two main types of contracts – homeowner's and commercial – insure against loss from accidental destruction of property. Homeowner's insurance covers individual property.

#### **Perils insured**

In homeowner's policies coverage can be “all risk” or “named peril.” “All-risk” policies offer insurance on any peril except those later excluded in the policy. In “named peril” policies, no coverage is provided unless the property is damaged by a peril listed in the contract.

In addition to protection against the loss from destruction of an owner's property by perils such as fire, lightning, theft, explosion and windstorm, homeowner's policies typically insure against other types of risks faced by a homeowner such as legal liability to others for injuries, medical payments to others and additional expenses incurred when the insured owner is required to vacate the premises after an insured peril occurs. Thus the homeowner's policy covers a wide variety of risks formerly written under separate contracts.

#### **Property covered**

Homeowner's contracts are written to cover damage to or loss of not only an owner's dwelling but also structures (such as garages and fences), trees and shrubs, personal property, property away from the premises (such as boats), money and securities, and losses due to forgery. They also cover removal of debris following a loss and expenditures to protect property from further loss.

#### **Limitations on amount recoverable**

Recovery under homeowner's contracts is limited to loss due directly to the occurrence of an insured peril. Losses caused by some intervening source not insured by the policy are not covered. For example, if a flood or a landslide damages a house that subsequently is destroyed by fire, the homeowner's recovery from the fire is limited to the value of the house already damaged by the flood or landslide.

Recovery may be on the basis of either full replacement cost or actual cash value. Under the former, the owner suffers no reduction in loss recovery due to depreciation of the property from its original value. Under the second, the recovery will not be less than the “actual cash value” of the property, defined as the full replacement cost minus an allowance for depreciation, up to the amount of the policy.

Recovery is also limited if more than one policy applies to the loss. For example, if two policies with equal limits are taken out, each contributes one-half of any insured loss. Loss payments also are limited to the amount of an insured person's insurable interest. Thus, if a homeowner has only a one-half interest in a building, the recovery is limited to one-half of the insured loss.

### **Words and word combinations**

homeowner's contract – договор домовладельца

to cover – охватить

peril – опасность

to exclude in – исключать в (договоре)

to list in – вносить в (договор)

fire – пожар

theft – воровство

to face – сталкиваться с чем-либо

to incur – принять на себя расходы; потерпеть убытки

premises – *pl.* недвижимость; помещения

to occur – случаться, происходить

separate – отдельный

structures – *pl.* сооружения

securities – *pl.* ценные бумаги

forgery – подделка

expenditures – *pl.* затраты, расходы

to limit – ограничивать

amount – страховая сумма

recovery – возмещение

to cause – причинять

flood – наводнение

landslide – оползень

to destroy – разрушать

the value of – ценность, стоимость чего-либо

on the basis of – на основе чего-либо

full replacement cost – полное возмещение стоимости

actual cash value – наличная денежная стоимость



under the former – зд. в первом случае  
to suffer – терпеть, нести убытки  
reduction – сокращение расходов, снижение цены  
allowance for depreciation – скидка на амортизацию (обесценивание)  
original value – первоначальная стоимость  
to take out – получить, взять  
to contribute – вносить, делать взнос  
insurable interest – страховой интерес (объект страхования); процент; доля; участие

**Task II.** *Agree or disagree with the following statements.*

1) Homeowner's insurance covers public property. 2) The homeowner's policy covers a wide variety of risks formerly written under separate contracts. 3) Recovery under homeowner's contracts is not limited to loss. 4) If two policies with equal limits are taken out, each contributes one-half of any insured loss. 5) Loss payments also are limited to the amount of an insured person's insurable interest.

**Task III.** *Speak about property insurance.*

### **Text. Insurance of goods**

**Task I.** *Read and translate the following text into Russian using a dictionary.*

The export trade is subject to many risks. Ships may sink or collide; consignments may be lost or damaged. Sensible businessmen insure goods for the full value. The idea of insurance is to obtain indemnity in case of damage or loss. Insurance is against risk.

While the goods are in a warehouse, the insurance covers the risk of fire, burglary. As soon as the goods are in transit they are insured against pilferage, damage by water, breakage or leakage. Other risks may also be covered.

The insured is better protected if his goods are insured against all risks. The goods may be also covered against general and particular average. In the insurance business the word average means loss.

Particular average refers to risks affecting only one shipper's consignment.

General average refers to a loss incurred by one consignor but shared by all the other consignors who use the same vessel on the same voyage.

### **Words and word combinations**

consignment – груз, партия товара  
insurance indemnity – страховое возмещение  
warehouse – склад (товарный)

burglary – кража со взломом  
pilferage – мелкая кража, хищение из отдельных мест груза  
leakage – утечка  
general average – *страх.* общая авария  
particular average – *страх.* частная авария  
consignor – грузоотправитель  
insure goods – застраховать товар

**Task II.** *Answer the questions.*

1) Name some risks to which the export trade is subject. 2) What does the word “average” mean in the insurance business? 3) What is the name of the state insurance company in Russia? 4) Why is it very important to encourage competition in the insurance business? 5) Describe the conditions of insurance for your goods.

**Vocabulary**

cover note – свидетельство о страховании  
insure against smth – страховать от ...  
\_\_\_\_\_ all risks – от всех рисков  
\_\_\_\_\_ breakage – от поломки  
\_\_\_\_\_ burglary – от кражи со взломом  
\_\_\_\_\_ failure – от поломок (оборудования)  
\_\_\_\_\_ fire – от огня  
\_\_\_\_\_ leakage – от утечки  
\_\_\_\_\_ natural disasters – от стихийных бедствий  
\_\_\_\_\_ pilferage – от мелкой кражи  
\_\_\_\_\_ war risks – от военных рисков  
\_\_\_\_\_ water damage – от повреждения имущества водой  
insurance – страхование  
\_\_\_\_\_ cover – объем страховой ответственности  
aviation \_\_\_\_\_ – авиационное страхование  
goods-in-transit \_\_\_\_\_ – транспортное страхование  
marine \_\_\_\_\_ – морское страхование  
warehouse to warehouse \_\_\_\_\_ – страхование на условиях «со склада на склад»

**Task III.** *Retell the text Insurance of goods.*

**Article. Motor-vehicle insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Motor-vehicle insurance also called Automobile Insurance, a contract by which the insurer assumes the risk of any loss the owner or operator of a motor vehicle may incur

through damage to property or persons as the result of an accident.

Automobile insurance covers liability, collision loss of the vehicle, all other types of loss and medical expenses incurred by the driver, passengers and other persons. Coverage usually applies to anyone driving the car with permission of the owner. Thus, drivers are insured whether driving their own or someone else's car.

Automobile liability coverage is mandated by law in many countries. The policy states what happens if the driver is covered by other automobile policies that may cover the loss. It also covers the liability of persons, such as parents, who have legal responsibility for actions of the driver. Coverage includes legal defense costs. Many policies exclude coverage for the time the automobile is driven in a foreign country.

Liability insurance pays for damage to someone else's property or for injury to other persons resulting from an accident for which the insured is judged legally liable; collision insurance pays for damage to the insured car if it collides with another vehicle or object; comprehensive insurance pays for damage to the insured car resulting from fire or theft and also from many other causes; medical-payment insurance covers medical treatment for the policyholder and his passengers.

In many countries, other approaches to automobile accident insurance have been tried. These include compulsory liability insurance on a no-fault basis and loss insurance carried by the driver or owner on behalf of any potential victim. Most existing no-fault plans usually permit the insured party to sue the party at fault for damages in excess of those covered by the plan and permit insuring companies to recover costs from each other according to decisions on liability.

**Aviation insurance** covers physical damage to the aircraft and legal liability arising out of its ownership and operation. The major underwriting problem is the “catastrophic” exposure to loss. The largest passenger aircraft may incur losses of \$300 million. Policies are written to cover liability of the owner or operator for bodily injury to passengers or to persons other than passengers and for property damage.

### **Words and word combinations**

motor-vehicle – *англ.* автомобиль; автотранспортное средство

to assume – принимать на себя (ответственность)

owner and operator – владелец и управляющий

accident – авария

liability – ответственность

collision – столкновение

actions of the driver – действия водителя

passenger – пассажир

to drive a car – водить машину

permission – разрешение

legal responsibility for – юридическая ответственность за что-либо  
legal defense costs – расходы на адвоката  
injury – травма, увечье  
to be judged legally liable – считаться юридически ответственным  
medical treatment – медицинское лечение  
policyholder – страхователь  
no-fault – отсутствие вины  
on behalf of – в пользу кого-либо, от имени кого-либо  
potential victim – потенциальная жертва  
to permit – позволять, разрешать  
party – сторона, участвующее лицо, участник  
to sue – подавать в суд  
to be at fault – быть виновным  
in excess of – сверх (нормы)  
to recover – возмещать расходы  
aircraft – самолет  
ownership and operation – владение и эксплуатация  
underwriting – страхование  
exposure – подвергание

**Task II.** *Work in pairs to question the article and to give answers.*

**Task III.** *Retell the article Motor-vehicle insurance.*

## TEST

**Task I.** Agree or disagree with the following statements.

### Insurance

1. Insurance is an arrangement with a company in which you pay them money each year and they pay the costs if anything bad happens to you, such as an illness or an accident.
2. Life insurance is so that your family receive money if you die.
3. Insurance policy is the money that you pay regularly to an insurance company.
4. Insurance premium is a written agreement with an insurance company.
5. Insurance broker is someone who is employed by an insurance company to decide how much to pay people who have had an accident, had something stolen etc.
6. Insurance adjuster is someone who arranges and sells insurance as their job.
7. Insurer is the person or people who are insured.
8. The insured is a person or company that provides insurance.

**Task II.** Read and translate an extract from the article into Russian using a dictionary.

### Loose Cannons.

**Insurance companies have cleaned up their act. New problem: the rise of freelance agents, not all of whom are saints. (an extract)**

*Forbes, April 1, 2002, №8, p. 108-109*

*by Carrie Coolidge*

### Five Cautions

1. Don't do business with an agent who comes to you unsolicited. Seek your own advisers.
2. Ignore promises about returns unless they are in writing and come from the insurer.
3. Never sign under pressure. Any legitimate seller of products will encourage you to seek other advice.
4. Have an independent, fee-only adviser (estate-planning attorney, accountant and/or financial planner) review the policy before you sign the contract.
5. Go to your state's insurance department to see if complaints have been filed against the agent.

**Task III.** Choose one topic to speak about Insurance.

## SUPPLEMENTARY READING

### Article. Insurance

*Markt, №. 10, 1998, München*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Insurance is very important for people, enterprises and economy. Insurance is easier and cheaper, than all corresponding means in case of accidents. Insurance has economic value due to that it limits consequences of damage.

Insurance is divided into state social and private insurances. The state social insurance consists of pension, health, unemployment and accident insurance. Most people are insured in various branches of social insurance, where payments of insured can help another insured. There is also a principle of social compensation. So, for example, no distinction is made between the insured with high and low sizes of insurance premium in case of accidents, however payments by old-age pensions and unemployment benefits are various.

Alongside with the state social insurance there are numerous private insurances where the individual care of future concerns accident in a daily life. This individual insurance includes personal insurance (life insurance, health insurance, etc.) and property insurance (building, vehicles, etc.) In many cases the state obliges the person to the conclusion of insurance to satisfy claims of the injured and to guarantee him compensation. It concerns, for example, owners of vehicles.

One of the most important kinds of insurances is liability insurance as according to the law the one who was guilty of an accident should always pay. Private liability insurance protects the person in case of accidents. But if the person becomes the reason of road accident, or the pedestrian falls in winter on sidewalk and receives a trauma it can have consequences for health of the injured and financial consequences for the accused man as he is responsible for the caused damage irrespective of a property status. There is also special liability insurance, for example, pet insurance against the liability for harm caused by pets.

In addition to liability insurance firms offer other kinds of care of future, such as:

- Automobile insurance for the claims damage of at road accident or the nature disaster,
- Legal insurance for compensation of costs at legal disputes,
- Dwelling insurance at losses from storm, flood, fire, burglary.

Performance of insurance lay in payment of the insurance or the rent.

### Words and word combinations

insurance – 1. страхование; 2. страховое дело; 3. страховка

damage – ущерб

state social insurance – государственное социальное страхование

private insurance – частное страхование

pension insurance – пенсионное страхование  
health insurance – медицинское страхование  
life insurance – страхование жизни  
unemployment insurance – страхование от безработицы  
accident insurance – страхование от несчастных случаев  
liability insurance – страхование (гражданской) ответственности  
automobile insurance – страхование автодорожной ответственности  
property insurance – страхование имущества (собственности)  
pet insurance – страхование домашних животных  
dwelling insurance – страхование жилья  
to insure smb. against smth. – страховать кого-либо от чего-либо  
insured = insurant – страхователь; застрахованный  
insurer – страховая компания; страховщик  
insurance premium – страховая премия  
old-age pension – пенсия по старости  
benefit – страховое пособие, выплата, пенсия  
claim – требование, претензия, иск  
injured – пострадавший, раненый  
to be guilty of – быть виновным в чем-либо  
the accused man – виновник происшествия  
losses – убытки

## **Task II. Translate the sentences from Russian into English**

1) Страхование важно для людей, предприятий и экономики. 2) Есть государственное социальное и частные страхования. 3) Один из самых важных видов страхований – это страхование ответственности. 4) В некоторых случаях государство обязывает человека к заключению договора страхования. 5) Автострахование возмещает убытки при ДТП.

## **Task III. Retell the text Insurance.**

### **Article. Life insurance**

*Encyclopedia Britannica*

## **Task I. Read and translate the article into Russian using a dictionary.**

Life insurance is method by which large groups of individuals equalize the burden of financial loss from death by distributing funds to the beneficiaries of those who die. Life insurance is most developed in wealthy countries.

The three basic types of life insurance contracts are term, whole life, and endowment. Under term insurance contracts, issued for a specified number of years, protection expires at the end of the period and there is no cash value remaining. Whole life contracts run for the whole of the insured's life and also accumulate a cash value, which is paid when the contract matures or is surrendered; the cash value is less than the policy's face value. Endowment contracts run for a specified time period and pay their full face value at the end of the period.

Upon the death of the insured, the beneficiary may accept a lump sum settlement of the face amount, may choose to receive the proceeds over a given period, may leave the money with the insurer temporarily and draw interest on it, or may use it to purchase an annuity guaranteeing regular payments for life.

**Task II.** *Work in pairs to question the article and to give answers.*

**Task III.** *Retell the article Life insurance.*

### **Article. Professional liability insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Professional liability contracts are distinguished from general business liability policies because of the specialized nature of the liability. Professional persons requiring liability contracts include physicians and surgeons, lawyers, accountants, engineers, and insurance agents. Important differences between professional and other liability contracts are the following:

- 1) No distinction is made between bodily injury or property damage liability, and there is no limit on the number of claims per accident but rather a limit of liability per claim. This recognizes the fact that one negligent act on the part of a professional person may involve more than one party, each of whom could bring a legal action against the professional person. Thus a doctor might administer the wrong medicine to a number of patients, each of whom could bring a legal action.
- 2) Claims against a professional person may have an adverse effect upon his reputation. The policy therefore permits the insured to carry any action to court, since an out-of-court settlement might conceivably imply guilt in the eyes of the professional's public or clientele.
- 3) In professional liability insurance there is an exclusion for any agreement guaranteeing the result of any treatment. Suits stemming from clients' dissatisfaction with the service performed are thus not covered.



## **Personal liability insurance**

The most common form of personal liability insurance is issued as part of the homeowner's liability insurance policy. It is an all-risk agreement and contains relatively few exclusions. The policy covers any act of negligence of the insured or residents of the home that results in legal liability. It may also include medical payments insurance covering accidental injury to guests and other nonresidents without regard to the question of negligence.

## **Words and word combinations**

to be distinguished from – отличаться от чего-либо

professional person – лицо какой-либо профессии

to require – требовать

to include – включать

negligence – халатность

court – суд

out-of-court settlement – полюбовное соглашение

clientele – клиентура

exclusion – исключение (в договоре)

agreement – соглашение

suit – судебное дело

dissatisfaction with – неудовлетворенность чем-либо

to contain – содержать

resident – житель

**Task II.** *Annotate and review the article.*

**Task III.** *Speak about professional liability insurance.*

## **Article. Social insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Social insurance is public insurance program that provides protection against various economic risks (loss of income due to unemployment, sickness, old age) and in which participation is compulsory. Social insurance is considered to be a type of social security.

The first compulsory social insurance programs were established in Germany: health insurance in 1883, workmen's compensation in 1884, and old-age and invalidity pensions in 1889. Germany's example was soon followed by Austria and Hungary. After 1920 social insurance on a compulsory basis was rapidly adopted throughout Europe and in the Western

Hemisphere. The three federal insurance programs adopted in the United States since 1935 provide retirement and survivor benefits, health care for persons over 65, and insurance against disability.

Social insurance programs differ from private insurance in several ways. Contributions are normally compulsory and may be made by the insured's employer and the state, as well as by the insured himself. Also, benefits are not as strictly tied to contributions as in private insurance; they may be raised in response to increases in the cost of living, again weakening the link between contributions and benefits.

Social insurance differs from other forms of public aid. Social insurance systems tend to be self-financing, with contributions placed in specific funds for that purpose. Because the payment of benefits is based generally on contributions made, the necessity for a means test is removed. Benefits become a right. In certain countries, social insurance programs resemble private insurance in that the required contribution levels reflect varying degrees of risk. For example, contributions to unemployment insurance programs for employers with low discharge and layoff rates may be less than for those with higher rates.

There are considerable variations among countries in the financing of social insurance programs. Australia, Sweden and Denmark are among those in which the state bears a high proportion of the costs. The distribution of costs also varies within each country according to the particular program in question. For instance, it is common for employers to bear the full cost of workmen's injury insurance.

### **Words and word combinations**

social – социальный

sickness – болезнь

participation – участие

to establish – устанавливать, вводить

to adopt – принимать

retirement – уход на пенсию

survivor – лицо, дожившее до определенного возраста

care – забота, уход

disability – нетрудоспособность

to differ from – отличаться от чего-либо

to be tied to – быть привязанным к чему-либо

in response to – в ответ на что-либо

increase – увеличение

cost of living – прожиточный минимум

weakening the link – ослабляя связь

public aid – общественная помощь

to be self-financing – быть самофинансируемым

placed in – помещенный во что-либо  
purpose – цель  
need=necessity – потребность, нужда  
means – средства  
to remove – удалить  
to resemble – быть похожим на что-либо  
level – уровень  
to reflect – отражать  
degree – степень  
discharge and layoff – увольнение и сокращение  
to bear – нести  
to vary – изменяться

**Task II.** *Work in pairs to question the article and to give answers.*

**Task III.** *Retell the article Social insurance.*

### **Article. Workers' compensation insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Workers' compensation insurance, or industrial injury insurance, compensates workers for losses suffered as a result of work-related injuries. Payments are made regardless of negligence. The schedule of benefits making up the compensation is determined by statute.

The scope of employment injury laws, originally limited to persons in forms of employment has, as the result of associating the right to compensation with the existence of a contract of service. Nevertheless, the large exception of agricultural employees continues in some Third World countries, Canada, much of the United States, and the countries of Eastern Europe. Other classes of exception are employees in very small undertakings and domestic servants. In a few countries, working employers are permitted to insure themselves as well as their employees.

The notion of employment injury was at first confined to injuries of accidental origin, but during the 20th century it was extended to include occupational diseases. To entitle the worker to benefit, the accident must occur during employment or caused by the employment in some way. Following the German law of 1925, some 30 countries included accidents occurring on the way to and from work. Injuries due to the employee's willful misconduct are generally excluded.

**Four classes of benefits** are provided by compulsory insurance, and a right to them is acquired without any qualifying period of previous employment. First is a medical benefit, which includes all necessary treatment and the supply of artificial limbs. If its duration is limited, the maximum is to be one year. Second is a temporary incapacity benefit, which lasts as long as the medical benefit except that a waiting period of a few days is frequently prescribed. The benefit varies from country to country, ranging from 50% of the employee's wage to 100%. Third is a permanent incapacity benefit, which takes the form of a pension. If the incapacity is total, the pension is equal to the temporary incapacity benefit. If the incapacity is partial, the pension is proportionately smaller. In some 60 countries an additional pension is granted if the victim needs constant attendance. In cases of death, the pensions are distributed to the widow and minor children.

In some industrialized countries (Austria, France, Germany, Ireland, the Netherlands and Switzerland) the fourth type of benefit – systematic arrangements for retraining and rehabilitation of injured persons – is provided, and employers may even be required to provide employment to such persons.

### **Words and word combinations**

workers' compensation insurance – компенсационное страхование рабочих

industrial injury = employment injury – производственная травма

the right to compensation – право на компенсацию

to associate – соединять

agricultural – сельскохозяйственный

undertakings – предприятия

domestic servants – прислуга

to be confined to – ограниченный чем-либо

of accidental origin – случайного происхождения

occupational diseases – производственные болезни

to entitle smb. to smth. – давать право кому-либо на что-либо

willful misconduct – умышленно плохое поведение

to acquire – приобретать

the supply of artificial limbs – поставка протезов

duration – продолжительность

temporary and permanent – временный и постоянный

incapacity benefit – пособие по нетрудоспособности

to prescribe – предписывать

wage – зарплата

additional – дополнительный

total – полный

to be equal to – равный чему-либо

to grant – предоставлять  
constant attendance – постоянный уход  
in case of – в случае чего-либо  
to distribute – распределять  
minor children – несовершеннолетние дети  
retraining and rehabilitation – переквалификация и реабилитация

**Task II.** *Annotate and review the article.*

**Task III.** *Speak about workers' compensation insurance.*

### **Article. Unemployment insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Unemployment insurance is a form of social insurance designed to compensate certain categories of workers for unemployment that is involuntary and short-term. Unemployment insurance programs were created primarily to provide financial assistance to laid-off workers during a long period to enable them to find another job or be rehired at their original job. In most countries, workers who have been permanently disabled or who have been unemployed for a long period of time are not covered by unemployment insurance but are usually covered by other plans. In such countries as Canada, Germany, Israel, Norway and the United Kingdom all occupations are covered; the United States denies coverage to farm workers, domestic servants, workers who have been employed only briefly, government workers, and most self-employed workers; such countries as Austria, Ireland, and Japan exclude public employees.

Benefits vary from one legal jurisdiction to another. In most countries the benefits are related to earnings; a few countries pay a flat rate to all beneficiaries. In addition, benefits are usually paid only for a limited period of time.

Funding for unemployment insurance varies from country to country. Employers or employees may be taxed specifically for unemployment insurance, or funding may come out of general government revenues.

### **Words and word combinations**

unemployment – безработица  
to design – разрабатывать  
involuntary and short-term – недобровольный и краткосрочный  
to create – создавать

financial assistance to smb. – финансовая помощь кому-либо  
laid-off workers – безработные рабочие  
to enable smb. – давать возможность кому-либо  
to be rehired at smb's original job – быть повторно нанятым на свою первоначальную работу  
to be disabled – быть нетрудоспособным  
to be unemployed – быть безработным  
to deny – отрицать  
briefly – кратко  
related to earnings – связан с доходом  
flat rate – единообразная ставка (налога)  
beneficiary – бенефициар (получатель денег по страховому полису)

**Task II.** *Annotate and review the article.*

**Task III.** *Speak about unemployment insurance.*

### **Article. Theft insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Theft generally covers all acts of stealing. There are three major types of insurance contracts for burglary, robbery, and other theft. Burglary is defined to mean the unlawful taking of property within premises that have been closed and in which there are visible marks evidencing forcible entry. Such narrow definition is necessary to restrict burglary coverage to a particular class of criminal act. Robbery is defined as that type of unlawful taking of property in which another person is threatened by either force or violence. In the robbery peril, therefore, the element of personal contact is necessary.

Perhaps the most common of all burglary coverages is on safes. Often the loss in the form of damage to the safe itself from the use of explosives and other devices is as great as the loss of the money, jewelry, or securities it contains. Accordingly, the policy covers both types of claims. Another common burglary policy applies to mercantile open stock. In this type of policy, there is usually a limit applicable on any article of jewelry or any article contained in a showcase where susceptibility to loss is high. In order to prevent underinsurance, the mercantile open stock policy is usually written with a coinsurance requirement or with some minimum amount of coverage.

Another common theft policy for business firms is a comprehensive crime contract covering employee dishonesty as well as losses on money and securities both inside and

outside the premises, loss from counterfeit money or money orders, and loss from forgery. This policy is designed to cover in one package most of the crime perils to which an average business is subject.

A broad form of crime protection for individuals is offered both as a separate contract and as part of a “homeowner's policy.” It covers all losses of personal property from theft and mysterious disappearance.

**Task II.** *Annotate and review the article.*

**Task III.** *Speak about theft insurance.*

### **Article. Fire insurance**

*Encyclopedia Britannica*

**Task I.** *Read and translate the article into Russian using a dictionary.*

Fire insurance is provision against losses caused by fire, lightning, and the removal of property from premises endangered by fire. The insurer agrees, for a fee, to reimburse the insured in the event of such an occurrence. The standard policy limits coverage to the replacement cost of the property destroyed less a depreciation allowance. Indirect loss, such as that resulting from the interruption of business, are excluded but may be covered under a separate contract. Insurance rates are influenced by the quality of fire protection available where the building is located, the type of building construction, the kind of activity conducted within the building, and the degree to which the building is exposed to losses originating outside it.

Certain kinds of property, such as accounting records, currency, deeds, and securities, are frequently excluded from fire-insurance coverage or are declared uninsurable. Loss from such causes as war, invasion, insurrection, revolution, theft, and neglect by the insured are also customarily excluded. Coverage is suspended if the insured does anything that increases the hazard or if the property is vacant beyond a specified period. The policy may be canceled by either party for any reason, but the insurer must give the insured prior notice of cancellation. The policy may specify in addition that the insurer may replace or rebuild the damaged property rather than make a cash settlement.

**Task II.** *Annotate and review the article.*

**Task III.** *Speak about fire insurance.*

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