

<<保险英语>>

图书基本信息

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前言

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。

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内容概要

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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Unit Two Risk and Insurance Some people often take risk and other people avoid risk. What is your attitude to risk? Are you a risk seeking person or a risk averse person? The attitude to risk is one of elements affecting the demand for insurance.

Text A The Attitude to Risk What affects the demand for insurance? After all, it is not necessary for survival, so why do people buy insurance at all? To answer this question, it is useful to look first at the kind of service provided by insurance companies. Unlike many other industries, the insurance industry does not supply tangible goods, like food or clothing or motor cars. What insurance "supplies" is a variety of services, and the main service provided by insurance companies is that of a risk transfer mechanism. Almost everything is exposed to risks of one kind or another. A building may be destroyed by fire; personal possessions may be lost or stolen, goods may be damaged while being transported; an individual may be unable to work after an illness or accident, and so on. Insurance cannot, of course, remove these risks. If you take out fire insurance, that does not mean that your house will not burn down. What insurance can do, "however, is to transfer the financial burden resulting from that fire from the owner of the destroyed house to an insurance company.

The main factor affecting a persons demand for insurance is that persons attitude to risk. Without insurance, few people would have enough money to buy another house if fire destroyed their current one, and many small businesses would simply have to cease trading if a fire destroyed their premises. Therefore, many people want to transfer to an insurance company those risks which they cannot or do not want to handle themselves. There are, of course, individual differences. Some people want to take out insurance against every risk they may be exposed to. On the other hand, there are people who do not care about the future.

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