

Insurance: the cost of claims

Level

Intermediate

Tasks

Making collocations with the word 'insurance'

Reading an article about insurance

Finding words and expressions from their definitions

Discussing points arising from the article

How to use the lesson

1 Ask students to make collocations by putting the word 'insurance' before or after the words in the box. Two words do not collocate (*theft, damages*).

Answers

fire insurance, life insurance, household insurance, insurance market, insurance company, insurance industry, contents insurance, insurance policy, insurance cover, car insurance, health insurance, insurance claim, travel insurance, hurricane insurance

2 Ask students to read the article and identify which types of insurance claim are discussed. Ask students to underline any collocations containing the word 'insurance' from exercise 1, to see how they are used in context.

Answers

Types of insurance claim: fire (paragraph 1); claims following disasters i.e. 9/11, Hurricane Isabel (paragraph 2); contents, health (paragraph 3)

Collocations: insurance claims (paragraphs 1 and 3); insurance company/companies (paragraphs 1, 2 and 3); insurance market (paragraph 2); insurance industry (paragraphs 2 and 3); health insurance (paragraph 3)

3 Ask students to read the article again and find words with the definitions listed.

Answers

(a) arson (b) pay ups (c) reinsurer (d) underwrite (e) (the) uninsured (f) fraudulent

4 Students discuss their answers to the questions in groups, then report their ideas to the class. Hold a class feedback session.

Related websites

Send your students to these websites, or just take a look yourself.

<http://www.abi.org.uk/>

<http://dictionary.reference.com/search?q=insurance&r=67>

http://www.bbc.co.uk/watchdog/guides_to/insurance/