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Keller Insurance

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loss

in exchange for

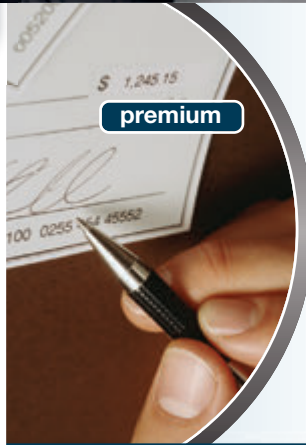


What do we DO?

Keller Insurance sells **insurance policies**. But what does that actually mean?

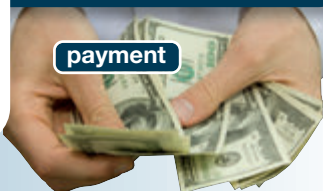
Basically, **insurance** is about managing the **risk** of **loss**. It lets people **transfer** risk to an **insurer**. Insurers accept this risk **in exchange for** money. This money is known as a **premium**. Making these **payments** ensures that a policy is valid. The policy protects the **insured** against a financial loss. Of course, there are many different types of insurance coverage. And a lot of people don't know where to start. Are you confused about the right policy for you? This month, we are offering free consultations for new clients.

premium



Make an appointment with an insurance expert today!

payment



Get ready!

1 Before you read the passage, talk about these questions.

- 1 What is the purpose of insurance?
- 2 How does insurance work?

Reading

2 Read the webpage. Then, choose the correct answers.

- 1 What is the webpage mostly about?
 - A the prices of policies at a company
 - B new laws about insurance premiums
 - C the purpose of insurance
 - D examples of financial losses
- 2 Which of the following is NOT true about insurance?
 - A Insurance is about managing risks.
 - B Most policies contain the same basic coverage.
 - C The insurer accepts the insured's risk.
 - D Insurance policies protect against financial loss.
- 3 What service is the company currently offering at no cost?
 - A assistance with choosing new policies
 - B comparisons between different companies
 - C assessments of clients' financial stability
 - D evaluations of clients' current policies

Vocabulary

3 Fill in the blanks with the correct words or phrases from the word bank.

Word BANK

in exchange for insurance policy
insurance loss transfer

- 1 Many people like to _____ their risk to an agency.
- 2 The man bought both auto and renter's _____.
- 3 The _____ is many pages long.
- 4 The insured reported a(n) _____ and made a claim.
- 5 Insurance companies take on risk _____ money.

4 Write a word or phrase that is similar in meaning to the underlined part.

- 1 The insurance company received the amount of money owed.
p _ _ _ e _ t
- 2 The company that sells insurance policies paid the claimant.
_ n _ _ r e _
- 3 Insurance is a way of managing the possibility that something unpleasant might occur.
_ i _ k
- 4 The person covered by an insurance policy must pay a premium.
_ _ s u r _ _
- 5 For a policy to be valid, a person must pay a regular amount of money to an insurance company.
_ r _ m _ _ m

5 Listen and read the webpage again. How can clients learn about the most appropriate policies for them?

Listening

6 Listen to a conversation between a potential client and an agent. Mark the following statements as true (T) or false (F).

- 1 ___ The man wants information on auto insurance.
- 2 ___ The man recently purchased the legally required insurance.
- 3 ___ The man will likely pay a high premium for his new insurance.

7 Listen again and complete the conversation.

Client: Hi there. My friend 1 _____ to your agency.
Agent: Excellent. What kind of 2 _____ are you interested in?
Client: Auto insurance. I just bought 3 _____ . But do I really need insurance?
Agent: Absolutely. In fact, it's a 4 _____ in this region.
Client: Oh, I was afraid of that.
Agent: Don't worry. We'll find a 5 _____ for you. In fact, we offer discounts for friend referrals.
Client: That's great!
Agent: My computer is loading the 6 _____ now. Give me just a moment.

Speaking

8 With a partner, act out the roles below based on Task 7. Then, switch roles.

USE LANGUAGE SUCH AS:

*What kind of ...?
 I was afraid ...
 We'll find ...*

Student A: You are a potential client. Talk to Student B about:

- the type of insurance that you are interested in
- his or her recommendations
- the cost of the insurance

Student B: You are an agent.

Talk to Student A about his or her insurance needs.

Writing

9 Use the conversation from Task 8 to complete the insurance company's advertisement.

Keller Insurance

We're the best insurance company in town!

There are lots of reasons to buy insurance!

For instance, _____ .
 Insurance allows _____ .

Customers really like our policies because _____ . They also like our _____ .

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