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https://www.100test.com/kao_ti2020/254/2021_2022__E8_8B_B1_E8_AF_AD_E5_9B_9B_E7_c67_254929.htm In the days immediately following hurricane Andrew's deadly visit to South Florida, Allstate Insurance hastily dispatched more than 2,000 extra claim adjusters to the devastated area to assist the 200 stationed there. Many of the reserves arrived in convoys of motor homes. Others flew in from as far away as Alaska and California. Since the storm had knocked out telephone lines, Allstate rushed to set up its own communications system. Allstate expects to pay out 1.2 billion to cover more than 121,000 damage claims as a result of Andrew. All told, U.S. property and casualty insurers have been hit with more than 8 billion in Andrew-related claims, making the hurricane the most costly single calamity to strike the industry since the San Francisco earthquake and fire in 1906 (cost: 6 billion, after inflation). With claims continuing to pour in, Andrew threatens to take a painful toll on the already battered property-casualty insurance industry and its 100 million policy-holders. The final bill, analysts predict, is likely to top 10 billion. While most well-capitalized insurers are expected to weather the storm, less anchored firms are in danger of being blown away, leaving U.S. consumers stuck with the tab. Says Sean Mooney, senior researcher at the Insurance Information Institute: "It will take years before the industry digs itself out from the wreckage left by Andrew. Some [companies] will be buried by it." Hurricane Andrew is the latest in a string of mishaps to

plague the American insurance industry this year. In April an overflowing Chicago River flooded the city's downtown district, costing insurers 300 million in claims. A month later, Los Angeles was rocked by the worst civilian riot in the U.S. since the Civil War. The insurance toll: 1 billion. Then came a series of major hailstorms in Texas, Florida and Kansas. They cost insurers a combined 700 million. And two weeks after Andrew, another lethal hurricane, Iniki, smashed into Hawaii, causing 1.4 billion in damages. In all, property and casualty insurers have paid out a record 13 billion in claims so far this year, far surpassing the previous high of 7.6 billion in 1989, the year of Hurricane Hugo and California's Bay Area earthquake. Just as in that year, when those catastrophes were followed by substantial increases in insurance premiums, insurers are already lobbying for rate relief.

16. According to the passage, "Allstate Insurance" most likely refers to _____. A. one of the property and casualty insurers in the U.S. B. the only insurance company responsible for the damage claims by Andrew C. the insurance industry as a whole D. the biggest insurance company in the U.S.

17. As is stated in the second paragraph, the result of Hurricane Andrew is likely to _____. A. lead to inflation throughout the U.S. B. make the largest insurers suffer the most C. put the industry in South Florida out of action D. cause insurers with insufficient funds to go bankrupt

18. Using context clues, we may infer that "stuck with the tab" most probably means _____. A. "caught in the hurricane" B. "exposed to natural disasters" C. "trapped in financial difficulties" D. "extremely vulnerable to further damages"

19. The end of the passage implies

that, to compensate for their huge loss, the insurers will _____. A. resort to a very big increase in insurance premiums B. ask for subsidies from the federal government C. reduce their insurance coverage thereafter D. require a higher interest rate from the bank 20.

The main purpose of the passage is to _____. A. show the severe damages and heavy losses caused by Hurricane Andrew B. suggest that U.S. insurers are virtually unable to cover the damage claims any more C. tell about the difficult situation faced by the insurers throughout the U.S. D. prove that disasters tend to cause ever worsening devastation as time goes on

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