

中国石油职称英语考试通用教材电子版（2007年）三十五

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https://www.100test.com/kao_ti2020/266/2021_2022__E4_B8_AD_E5_9B_BD_E7_9F_B3_E6_c91_266203.htm 35.You Bet Your Life

（以命相赌）1. Life insurance is not really betting although it can be compared to it. You pay the money just in case. In this day and age, we think of insurance as a natural thing. If we scrape a fender or injure ourselves at work, we know that there is some sort of payment that we can get through insurance. Of course, we don't get it for nothing. we make payments to the companies. If we don't use the insurance, the companies keep the money.

1、 生命保险不是真正意义上的赌博，虽然它能与赌博相比较，你花了钱以防意外。在今天和这个时代，我们认为保险是一件很自然的事。如果我们划破了皮肤或者在工作中伤着自己，我们知道通过保险我们能获得某种赔款。当然，我们不是无功受禄，我们给保险公司付了钱。我们如果没有使用这项保险，保险公司就赚了这笔钱。

2. "Insurance" is the term that we understand today. Some companies are beginning to use the term "assurance". As a matter of fact, Charles Babbage, over one hundred years ago, felt that "assurance" was a better term. Apparently few others did,

because "insurance" has stayed with us until today. 2、“保险”是我们今天可以理解的一个词语。某些公司现在开始用“保证”这样的词语。事实上，早在一百余年前，查尔斯先生就认为“保证”是一个更恰当的词语。显然很少有别的人这样认为，因为“保险”这个词已经伴随我们至今。

3. How old is insurance? Two hundred years? A thousand? Or is it as old as man? I

suppose that would depend upon what you mean. We might say that "insurance" was with us while man was just beginning to develop civilization. One family or tribe might feel that they would be helped if they helped to protect another family or tribe. In this way, both groups got what they needed-protection from enemies. Of course, you and I don't need that kind of protection today.

3、那么“保险”到底有多久的历史？两百年？一千年？或者和人类历史一样长远？我认为问题将取决于你的问题的本意到底是什么。我们可以说，在人类开始发展自己的文明时，“保险”就与人类在一起了。一个家庭或者部落去帮助了另外一些家族或部落不受侵袭，他们认为自己也将会得到帮助。这样，两个集体都得到了他们所需要的东西：防御敌人。当然，今天你我都不再需要这种保护。

4. This system of trading services with each other has been with us for quite a while. The idea of an old age pension is certainly older than you might think. Today you think of social security or some other system. Most people who retire are still able to receive money that they have paid into the system during their working days. The idea of a reward for services like this is quite an old one. The trouble was that the reward was not always given to everyone, nor was it given to those who deserved it most.

4、这个互相交易服务体系已经伴随我们相当一段时间了。关于老年退休金理念的产生比你想象的要早得多。今天，你想到社会保障系统或其它别的社会系统。大多数人退休后仍然能够拿到钱，这些钱是他们工作期间支付给社会保障系统的。这种给服务以回报的理念是很古老的。问题在于：报酬不是任何时候给每一个人，甚至不是给本身最应该得到这个报酬的人。

5. What happened when man began to move into the cities from the farms? He found that he could no longer support himself by growing his own food. His children and relatives might move away to another city, and there might be no way of earning enough money. Perhaps because of this, the idea of social security and insurance developed. Now insurance companies are near the top of the list of the biggest business in the United States.

5、当一个人从农村移居城市时会发生什么事？他发现，他用自己生产的食品养活自己的日子一去不复返。他的孩子和亲属可能搬往其它城市，但是那里可能没有办法赚到足够的钱。也许恰恰因为这些，社会安全和保险的思想发展了。如今，在美国，保险公司的名字正名列最大企业名单的榜首。

6. Some of the first commercial insurance companies began around 1580 in England. These companies were some of the first to accept payment for insurance. Fire insurance became more popular after the fire in London in 1666. This was one of the most terrible fires in history. It lasted for five days. London had to be rebuilt almost completely. No wonder that many people decided to try fire insurance after that.

6、1580年左右，英国第一批商业保险公司开始营业。这几家是最早接受为保险付费的公司中的一部分。1666年伦敦大火之后，火灾险变得普及。伦敦大火是历史上最严重的火灾之一，它持续了五天。伦敦几乎需要全部重建。难怪很多人在其后决定试买火灾险。

7. We think today's insurance companies are large, but there was also a pretty big company about two hundred years ago in England. The company still does business. The name of the company is Lloyds of London. It carried more than £ 600,000 of

insurance between 1793&1815. The England pound was then worth many times what it is worth today. so you can see how big Lloyds was then. Of course, it didnt make money all the time. For example, around 1795 the company paid a claim of £ 190,000. In American money, that would be nearly half a million dollars.

7、 我们觉得今天的保险公司都很大，但在200年前的英国，也有一家相当大的保险公司。这家名叫伦敦劳埃德的保险公司至今仍在营业，1793到1815年间，该公司包括了60万英镑保险。当时英镑的价值是它今天价值的很多倍，你可以想象当时的劳埃德公司有多大。显然，它不可能所有时间都赚钱。例如，1795年，它支付给客户19万英镑保险金。折算成美元，它差不多是五十万美金。

8. Lloyd ' s has become famous for some of the unusual things it has insured. For instance Lloyd has insured against the birth of twins. If twins had been born to the family insured, the company would have had to pay a certain amount of money to the parents. You can see in this example that some insurance is a little like gambling. There have also been many cases of famous performers or athletes who have insured themselves against accidents. Suppose a very good actor feared that his looks could be injured. If they were, he would not be able to make a living as an actor. Therefore, he might attempt to insure himself against that possibility.

8、 劳埃德之所以有名还因为它对一些非平常的事进行保险。例如它保险不生双胞胎。如果投保家庭生出双胞胎，保险公司将必须支付一定数量的钱给父母。在这个例子里，你能看到某些保险是有一点点像赌博。还有些著名演员和运动员对他们在活动中的意外事故保险。假定一个非常好的

演员害怕他的容貌可能受伤。如果事情发生了，他将不能作为演员赚钱生活。因此，他可能试图针对这种可能性保险他自身。 9. Now there are companies that will insure people for damage caused by a sonic boom. A sonic boom is the loud crash and shaking that happens when a jet plane goes faster than the speed of sound. When this happens, a shock wave hits the earth and may break windows or cause ceilings to crack. If you're not near an airport used by jets, you may not need to worry about sonic booms, but some people do suffer damage in this way. They want to make sure that they don't have to pay all the repair bills themselves. 9、现在，有些保险公司将对声爆对人们造成的损害保险。声爆是当喷气式飞机超音速行驶时产生的巨大碰撞和摇动声。当声爆发生时，冲击波击打地面，可能震破窗户或造成顶棚破裂。如果你不在靠近喷气机场的地方住，你不需要担心声爆，但是，某些人的确在这方面受到损害。他们希望得到保证，使自己不必付这些修理费。 10. From protection against enemies to social security to sonic booms, insurance has come a long way. 10、从保证不受敌人侵犯，到社会安全，到声爆，保险业走过了一条长长的路。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com