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Level 4 – 15th April 2024

Rising auto insurance premiums fuelling inflation

FREE online quizzes, mp3 listening and more for this lesson here:

<https://breakingnewsenglish.com/2404/240415-auto-insurance-4.html>

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Please try Levels 5 and 6. They are (a little) harder.

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THE READING

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-4.html>

Rising car insurance costs are adding to inflationary pressures. Costs are rising at their fastest ever rates. They are a huge 22.2 per cent higher than this time last year. No other category of spending has increased like car insurance. The average cost of car insurance in the US is over \$2,300 per year. Rising prices are affecting the lowest paid most. Insurance is a huge burden for people struggling to survive in the cost of living crisis.

An industry analyst said the biggest factor for costlier insurance was the number of new cars. He said: "If you [wreck] your car, the replacement cost is really high." He said technology in modern cars is expensive to repair and replace. A new battery in an electric car can cost up to \$20,000. Even a simple fender bender could damage sensors and cameras. One factor that is increasing labour costs is a shortage of car mechanics.

Sources: <https://www.foxbusiness.com/economy/auto-insurance-premiums-are-skyrocketing-whats-blame>
<https://www.cnbc.com/2024/04/11/why-car-insurance-costs-are-skyrocketing-leading-to-higher-inflation.html>
<https://www.bloomberg.com/news/articles/2024-04-12/cheap-auto-insurance-is-a-thing-of-the-past-here-are-5-reasons>

PHRASE MATCHING

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-4.html>

PARAGRAPH ONE:

- | | |
|--------------------------------------|---------------------|
| 1. Rising car | a. burden |
| 2. adding to inflationary | b. of living crisis |
| 3. costs are rising at their fastest | c. paid most |
| 4. No other category | d. pressures |
| 5. affecting the lowest | e. to survive |
| 6. Insurance is a huge | f. ever rates |
| 7. people struggling | g. of spending |
| 8. the cost | h. insurance costs |

PARAGRAPH TWO:

- | | |
|------------------------------------|------------------|
| 1. industry | a. costs |
| 2. the biggest factor for costlier | b. your car |
| 3. If you wreck | c. car mechanics |
| 4. expensive to repair | d. insurance |
| 5. a simple fender | e. analyst |
| 6. damage sensors | f. and replace |
| 7. increasing labour | g. bender |
| 8. a shortage of | h. and cameras |

LISTEN AND FILL IN THE GAPS

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-4.html>

Rising car insurance (1) _____ to inflationary pressures.

Costs are rising at their (2) _____. They are a huge

22.2 per cent higher than this (3) _____. No other

category of spending has increased like car insurance.

(4) _____ of car insurance in the US is over \$2,300 per year.

Rising prices are affecting the lowest paid most. Insurance is

(5) _____ for people struggling to survive in the

(6) _____ crisis.

An industry analyst said the biggest (7) _____

insurance was the number of new cars. He said: "If (8) _____

car, the replacement cost (9) _____." He said

technology in modern cars is expensive to (10) _____. A

new battery in an electric car can cost up to \$20,000. Even a simple

(11) _____ damage sensors and cameras. One factor

that is increasing labour costs is a (12) _____

mechanics.

PUT A SLASH (/) WHERE THE SPACES ARE

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-4.html>

Rising car insurance costs are adding to inflationary pressures. Costs are rising at their fastest ever rates. They are a huge 22.2 percent higher than this time last year. No other category of spending has increased like car insurance. The average cost of car insurance in the US is over \$2,300 per year. Rising prices are affecting the lowest paid most. Insurance is a huge burden for people struggling to survive in the cost of living crisis. An industry analyst said the biggest factor for costlier insurance was the number of new cars. He said: "If you [wreck] your car, the replacement cost is really high." He said technology in modern cars is expensive to repair and replace. A new battery in an electric car can cost up to \$20,000. Even a simple fender bender could damage sensors and cameras. One factor that is increasing labour costs is a shortage of car mechanics.

INSURANCE SURVEY

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-4.html>

Write five GOOD questions about insurance in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

WRITE QUESTIONS & ASK YOUR PARTNER(S)

Student A: Do not show these to your speaking partner(s).

a) _____

b) _____

c) _____

d) _____

e) _____

f) _____

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WRITE QUESTIONS & ASK YOUR PARTNER(S)

Student B: Do not show these to your speaking partner(s).

a) _____

b) _____

c) _____

d) _____

e) _____

f) _____

