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**Level 5 – 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-5.html>

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**Please try Levels 4 and 6. They are (a little) harder.**

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# THE READING

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-5.html>

Soaring car insurance premiums are fuelling inflationary pressures. Costs are rising at their fastest ever rates. Premiums jumped 2.6 per cent in March. Costs are a huge 22.2 per cent higher than this time last year. The increases added to inflation rising by 0.4 per cent last month. No other category of spending has soared like auto insurance. The average cost of car insurance in the US is over \$2,300 per year. This is about \$192 a month. The rising prices are affecting the lowest paid most. Insurance is a huge burden for those struggling to make ends meet in the cost of living crisis.

An automotive analyst explained what is behind the rising prices. He said the biggest factor was the number of expensive new cars. He said: "If you [wreck] your car, the replacement cost is really high, and a fender bender is very expensive." He said advanced technology and equipment in modern cars is very expensive to repair and replace. A new battery in an electric car can range from \$6,500 to \$20,000. Even a simple fender bender could damage costly sensors and cameras. One factor driving up 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-5.html>

## PARAGRAPH ONE:

- |                              |                          |
|------------------------------|--------------------------|
| 1. soaring car insurance     | a. burden                |
| 2. fuelling inflationary     | b. crisis                |
| 3. No other category         | c. cost of car insurance |
| 4. The average               | d. pressures             |
| 5. affecting the lowest paid | e. ends meet             |
| 6. Insurance is a huge       | f. of spending           |
| 7. struggling to make        | g. premiums              |
| 8. the cost of living        | h. most                  |

## PARAGRAPH TWO:

- |                          |                    |
|--------------------------|--------------------|
| 1. an automotive         | a. up labour costs |
| 2. wreck                 | b. and replace     |
| 3. advanced technology   | c. mechanics       |
| 4. expensive to repair   | d. and cameras     |
| 5. a simple fender       | e. analyst         |
| 6. damage costly sensors | f. and equipment   |
| 7. One factor driving    | g. bender          |
| 8. a shortage of car     | h. your car        |

# LISTEN AND FILL IN THE GAPS

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-5.html>

(1) \_\_\_\_\_ premiums are fuelling inflationary pressures. Costs are rising at their (2) \_\_\_\_\_. Premiums jumped 2.6 per cent in March. Costs are a huge 22.2 per cent higher than (3) \_\_\_\_\_ year. The increases added to inflation rising by 0.4 per cent last month. No other (4) \_\_\_\_\_ has soared like auto insurance. The average cost of car insurance in the US is over \$2,300 per year. This is about \$192 a month. The rising prices are affecting the lowest paid most. Insurance is (5) \_\_\_\_\_ for those struggling to make ends meet in the (6) \_\_\_\_\_ crisis.

An automotive (7) \_\_\_\_\_ is behind the rising prices. He said the (8) \_\_\_\_\_ the number of expensive new cars. He said: "If (9) \_\_\_\_\_ car, the replacement cost is really high, and a fender bender is very expensive." He said advanced technology and (10) \_\_\_\_\_ cars is very expensive to repair and replace. A new battery in an electric car can range from \$6,500 to \$20,000. (11) \_\_\_\_\_ fender bender could damage costly sensors and cameras. One factor driving up labour costs is (12) \_\_\_\_\_ car mechanics.

# PUT A SLASH ( / ) WHERE THE SPACES ARE

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-5.html>

Soaring car insurance premiums are fuelling inflationary pressures. Costs are rising at their fastest ever rates. Premiums jumped 2.6 percent in March. Costs are a huge 22.2 percent higher than this time last year. The increases added to inflation rising by 0.4 percent last month. No other category of spending has soared like auto insurance. The average cost of car insurance in the US is over \$2,300 per year. This is about \$192 a month. Rising prices are affecting the lowest paid most. Insurance is a huge burden for those struggling to make ends meet in the cost of living crisis. An automotive analyst explained what is behind the rising prices. He said the biggest factor was the number of expensive new cars. He said: "If you [wreck] your car, the replacement cost is really high, and a fender bender is very expensive." He said advanced technology and equipment in modern cars is very expensive to repair and replace. A new battery in an electric car can range from \$6,500 to \$20,000. Even a simple fender bender could damage costly sensors and cameras. One factor driving up 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) \_\_\_\_\_

*Rising auto insurance premiums fuelling inflation – 15th April 2024*  
More free lessons at [breakingnewsenglish.com](https://breakingnewsenglish.com)

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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) \_\_\_\_\_

# WRITING

From <https://breakingnewsenglish.com/2404/240415-auto-insurance-5.html>

Write about **insurance** for 10 minutes. Read and talk about your partner’s paper.

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