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British car insurance gender inequality ends

http://www.breakingnewsenglish.com/1103/110302-car_insurance.html

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2nd March, 2011

THE ARTICLE

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

Britain's system of car insurance has been turned on its head by the European Court of Justice. For decades, British motorists have paid insurance premiums based on their sex. The rationale for this was that men were far more likely to have accidents than women, and the average repair bill for men was higher. Britain's insurance industry has until December 2012 to comply with the new ruling. The court's decision is bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young female drivers aged between 17 and 26 are likely to be hit hardest. Industry analysts claim their premiums could jump by as much as 40 per cent. It's good news for men as they will see their rates fall by 10 per cent.

The insurance ruling was designed to end what the court saw as gender discrimination in Britain's car insurance industry. However, many insurance companies are up in arms at the decision with one insurer calling it "breathtaking stupidity". They say statistics clearly show that men, especially those in the 17-26 age bracket, cause the most accidents and are therefore a higher risk. In all other areas of insurance high risk automatically carries higher premiums. The website confused.com wrote women drivers, "cause less serious accidents and make less expensive claims than their male counterparts" and called the ruling a "gender tax on women". Another site, GoCompare.com, said: "Few drivers will welcome this ruling."

WARM-UPS

1. CAR INSURANCE: Walk around the class and talk to other students about car insurance. Change partners often. Sit with your first partner(s) and share your findings.

2. CHAT: In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

car insurance / justice / premiums / repair bill / bad news / female drivers / analysts / gender / discrimination / up in arms / stupidity / risk / serious accidents / welcome

Have a chat about the topics you liked. Change topics and partners frequently.

3. INSURED: What's most important to insure? Complete this table with your partner(s). Change partners and share what you wrote. Change and share again.

	Why?
Health	
Car	
Home	
Holiday / Travel	
Possessions	
Loss of job	

4. DRIVERS: Students A **strongly** believe men are better drivers; Students B **strongly** believe women are. Change partners again and talk about your conversations.

5. RISK: what's riskiest? Rank these and share your rankings with your partner. Put the riskiest at the top. Change partners and share your rankings again.

- driving
- taking public transport
- playing team sports
- not exercising
- drinking and smoking
- travelling around the world
- swimming in the sea
- parachuting

6. INSURANCE: Spend one minute writing down all of the different words you associate with the word 'insurance'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

BEFORE READING / LISTENING

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

- a. A British court said women must pay the same car insurance as men. T / F
- b. U.K. men have always paid higher insurance premiums than women. T / F
- c. The recent ruling is unlikely to be welcomed by British women. T / F
- d. Male motorists will now have to pay up to 40% more for car insurance. T / F
- e. The court passed the ruling to end sexual discrimination against men. T / F
- f. Insurance companies in Britain believe the new system is much fairer. T / F
- g. Men in their late teens and early twenties are the highest risk drivers. T / F
- h. A website said the new insurance premiums is a tax on women. T / F

2. SYNONYM MATCH: Match the following synonyms from the article.

- | | |
|-------------------|----------------|
| 1. sex | a. inequality |
| 2. comply with | b. drop |
| 3. analysts | c. gender |
| 4. jump | d. angry |
| 5. fall | e. opposites |
| 6. discrimination | f. follow |
| 7. up in arms | g. increase |
| 8. stupidity | h. greet |
| 9. counterparts | i. experts |
| 10. welcome | j. foolishness |

3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- | | |
|-------------------------------|---------------------------|
| 1. turned on | a. to have accidents |
| 2. paid insurance premiums | b. premiums |
| 3. far more likely | c. as much as 40 per cent |
| 4. comply with | d. discrimination |
| 5. could jump by | e. in arms |
| 6. gender | f. bracket |
| 7. insurance companies are up | g. its head |
| 8. those in the 17-26 age | h. on women |
| 9. higher | i. based on their sex |
| 10. a gender tax | j. the new ruling |

WHILE READING / LISTENING

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

GAP FILL: Put the words into the gaps in the text.

Britain's system of car insurance has been (1) _____ on its head by the European Court of Justice. For (2) _____, British motorists have paid insurance premiums based on their (3) _____. The rationale for this was that men were far more likely to have accidents than women, and the average (4) _____ bill for men was higher. Britain's insurance industry has until December 2012 to (5) _____ with the new ruling. The court's decision is bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young (6) _____ drivers aged between 17 and 26 are likely to be hit hardest. Industry analysts claim their premiums could (7) _____ by as much as 40 per cent. It's good news for men as they will see their (8) _____ fall by 10 per cent.

sex
jump
rates
decades
comply
turned
female
repair

The insurance ruling was (9) _____ to end what the court saw as (10) _____ discrimination in Britain's car insurance industry. However, many insurance companies are up in (11) _____ at the decision with one insurer calling it "breathtaking stupidity". They say statistics clearly show that men, especially (12) _____ in the 17-26 age bracket, cause the most accidents and are therefore a higher (13) _____. In all other areas of insurance high risk automatically carries higher premiums. The website confused.com wrote women drivers, "cause (14) _____ serious accidents and make less expensive claims than their (15) _____ counterparts" and called the ruling a "gender tax on women". Another site, GoCompare.com, said: "Few drivers will (16) _____ this ruling."

gender
welcome
male
those
arms
less
designed
risk

LISTENING – Listen and fill in the gaps

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

Britain's system of car insurance has been _____ by the European Court of Justice. For decades, British motorists have paid insurance premiums _____. The rationale for this was that men were far more likely to have accidents than women, and the _____ men was higher. Britain's insurance industry has until December 2012 to comply with the new ruling. _____ bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young female drivers aged between 17 and 26 _____ hardest. Industry analysts claim their premiums _____ as 40 per cent. It's good news for men as they will see their rates fall by 10 per cent.

The insurance ruling was _____ what the court saw as gender discrimination in Britain's car insurance industry. However, many insurance companies _____ the decision with one insurer calling it "breathtaking stupidity". They say statistics clearly show that men, especially those in the _____, cause the most accidents and are therefore a higher risk. In all other areas of insurance high risk automatically _____. The website confused.com wrote women drivers, "cause less serious accidents and make less expensive claims than their male counterparts" and called the ruling a "_____". Another site, GoCompare.com, said: "Few drivers will welcome this ruling."

AFTER READING / LISTENING

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

1. WORD SEARCH: Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'car' and 'insurance'.

car	insurance
------------	------------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none">• head• based• bill• bad news• hit• fall	<ul style="list-style-type: none">• gender• arms• stupidity• bracket• cause• welcome
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STUDENT CAR INSURANCE SURVEY

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

Write five GOOD questions about car 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.

CAR INSURANCE DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'insurance'?
- c) What do you think about the court's decision?
- d) Are men or women better drivers?
- e) Why are insurance companies unhappy with this decision?
- f) How will men and women in Britain feel about this?
- g) What do you pay insurance on? Are you happy to pay this?
- h) Do you think car insurance is a good thing?
- i) What would happen if we didn't have car insurance?
- j) What can insurance companies do to help women who have to pay more?

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CAR INSURANCE DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article?
- b) Do you think the ruling was really about gender discrimination?
- c) When was the last time you were up in arms?
- d) Do you think this decision is an example of "breathtaking stupidity"?
- e) Should men pay more than women for car insurance?
- f) Should insurance companies be left alone to set their own premiums?
- g) What changes would you like to make to insurance?
- h) Have you ever been in any car accidents?
- i) Is it fair to say the new ruling is a tax on women?
- j) What questions would you like to ask the judge who made the decision?

LANGUAGE – MULTIPLE CHOICE

From http://www.BreakingNewsEnglish.com/1103/110302-car_insurance.html

Britain's system of car insurance has been turned on its (1) ____ by the European Court of Justice. For decades, British motorists have paid insurance premiums based (2) ____ their sex. The rationale for this was that men were (3) ____ more likely to have accidents than women, and the average repair bill for men was higher. Britain's insurance industry has until December 2012 to comply (4) ____ the new ruling. The court's decision is bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young female drivers aged between 17 and 26 are (5) ____ to be hit hardest. Industry analysts (6) ____ their premiums could jump by as much as 40 per cent. It's good news for men as they will see their rates fall by 10 per cent.

The insurance (7) ____ was designed to end what the court saw as gender discrimination in Britain's car insurance industry. However, many insurance companies are up in (8) ____ at the decision with one insurer calling it "breathtaking (9) ____". They say statistics clearly show that men, especially those in the 17-26 age bracket, cause the most accidents and are therefore a higher risk. In all other (10) ____ of insurance high risk automatically carries higher premiums. The website confused.com wrote women drivers, "cause (11) ____ serious accidents and make less expensive claims than their male counterparts" and called the ruling a "gender tax (12) ____ women". Another site, GoCompare.com, said: "Few drivers will welcome this ruling."

Put the correct words from the table below in the above article.

- | | | | | |
|-----|--------------|----------------|---------------|--------------|
| 1. | (a) feet | (b) body | (c) back | (d) head |
| 2. | (a) at | (b) by | (c) on | (d) in |
| 3. | (a) farther | (b) far | (c) further | (d) fur |
| 4. | (a) with | (b) at | (c) on | (d) for |
| 5. | (a) liked | (b) likelihood | (c) likely | (d) likes |
| 6. | (a) reclaim | (b) lame | (c) unclaimed | (d) claim |
| 7. | (a) rules | (b) ruling | (c) ruled | (d) ruler |
| 8. | (a) arms | (b) armies | (c) armed | (d) armful |
| 9. | (a) stupidly | (b) stupidity | (c) stupid | (d) stupider |
| 10. | (a) regions | (b) districts | (c) areas | (d) states |
| 11. | (a) less | (b) low | (c) fall | (d) below |
| 12. | (a) with | (b) at | (c) by | (d) on |

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HOMework

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find out more about car insurance. Share what you discover with your partner(s) in the next lesson.

3. CAR INSURANCE: Make a poster about different kinds of insurance. Show your work to your classmates in the next lesson. Did you all have similar things?

4. PREMIUMS: Write a magazine article about the new ruling that says British men and women must pay the same premiums despite men being higher risk. Include imaginary interviews with male and female motorists.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

5. LETTER: Write a letter to the head of the European Court of Justice. Ask him/her three questions about the ruling. Give him/her three of your opinions on it. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE:

a. F b. T c. T d. F e. T f. F g. T h. T

SYNONYM MATCH:

- | | |
|-------------------|----------------|
| 1. sex | a. gender |
| 2. comply with | b. follow |
| 3. analysts | c. experts |
| 4. jump | d. increase |
| 5. fall | e. drop |
| 6. discrimination | f. inequality |
| 7. up in arms | g. angry |
| 8. stupidity | h. foolishness |
| 9. counterparts | i. opposites |
| 10. welcome | j. greet |

PHRASE MATCH:

- | | |
|-------------------------------|---------------------------|
| 1. turned on | a. its head |
| 2. paid insurance premiums | b. based on their sex |
| 3. far more likely | c. to have accidents |
| 4. comply with | d. the new ruling |
| 5. could jump by | e. as much as 40 per cent |
| 6. gender | f. discrimination |
| 7. insurance companies are up | g. in arms |
| 8. those in the 17-26 age | h. bracket |
| 9. higher | i. premiums |
| 10. a gender tax | j. on women |

GAP FILL:

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Britain's system of car insurance has been (1) **turned** on its head by the European Court of Justice. For (2) **decades**, British motorists have paid insurance premiums based on their (3) **sex**. The rationale for this was that men were far more likely to have accidents than women, and the average (4) **repair** bill for men was higher. Britain's insurance industry has until December 2012 to (5) **comply** with the new ruling. The court's decision is bad news for women, who are expected to pay an extra 25 per cent for their motor insurance. Young (6) **female** drivers aged between 17 and 26 are likely to be hit hardest. Industry analysts claim their premiums could (7) **jump** by as much as 40 per cent. It's good news for men as they will see their (8) **rates** fall by 10 per cent.

The insurance ruling was (9) **designed** to end what the court saw as (10) **gender** discrimination in Britain's car insurance industry. However, many insurance companies are up in (11) **arms** at the decision with one insurer calling it "breathtaking stupidity". They say statistics clearly show that men, especially (12) **those** in the 17-26 age bracket, cause the most accidents and are therefore a higher (13) **risk**. In all other areas of insurance high risk automatically carries higher premiums. The website confused.com wrote women drivers, "cause (14) **less** serious accidents and make less expensive claims than their (15) **male** counterparts" and called the ruling a "gender tax on women". Another site, GoCompare.com, said: "Few drivers will (16) **welcome** this ruling."

LANGUAGE WORK

1 - d 2 - c 3 - b 4 - a 5 - c 6 - d 7 - b 8 - a 9 - b 10 - c 11 - a 12 - d

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