

10.2

Not as risky as it sounds

GRAMMAR Passive reporting verbs

1 Complete the text with the correct form of the words in brackets.



The history of insurance

Early forms of household insurance in the seventeenth century ¹ _____ (mostly / consider) to be necessary for protection against fire. In the Great Fire of London 13,000 houses ² _____ (report) to have been lost. Nowadays it ³ _____ (widely / believe) that you can buy insurance for just about everything. But why do people need insurance? Since the early twentieth century it ⁴ _____ (generally / consider) to be too risky for expensive items like property and cars not to have insurance cover – the potential loss ⁵ _____ (think) to be too high and it has become illegal

not to insure our properties and vehicles. Additionally, in recent years, private individuals ⁶ _____ (sometimes / know) to buy insurance for very specialized items. Indeed, a pianist or surgeon insuring their hands or a ballet dancer their legs is not unusual as these are key to their profession. It ⁷ _____ (expect) that user connectivity will change insurance products, particularly for motoring and health. Usage based insurance (UBI) – where actual client behaviour can be monitored using tracking technology – ⁸ _____ (estimate) to become more widespread in the future.

Using qualifiers

Look at the examples (a–g). Then write the correct qualifier in bold next to the descriptions (1–5) below.

- a It was a **pretty** easy solution in the end to install a video camera.
- b It is a **fairly** straightforward procedure to follow.
- c The instructions were a **bit** unclear.
- d He was **quite** pleased that he'd invested in the security system.
- e It was **rather** more than he had expected to pay for it.
- f The cost of this one seems a **little** high in comparison.
- g We would have to pay **slightly** more for that model.

- 1 _____ modifies adverbs and adjectives. It means 'to a limited degree'.
- 2 _____ modifies adverbs, adjectives, nouns and verbs to a higher degree than item 1.
- 3 _____ modifies adverbs and adjectives to an even higher degree (informally) than items 1 and 2. It can also mean 'more than usual'.
- 4 _____, _____ and _____ soften adverbs, adjectives and verbs, making criticism less direct.
- 5 _____ softens adverbs, adjectives, nouns and verbs, making criticism less direct. Also used to show disappointment, criticism or surprise.

2 Match the two parts of the sentences.

1 The UK insurance industry is reported
2 It is thought that life insurance
3 It's estimated that over 100,000
4 It's been revealed that about a third of people
5 An Italian bride is understood

a people work in the insurance industry in the UK.
b underestimate the value of their possessions.
c to have made a claim for her dress after it caught fire during her wedding.
d was invented in 1693 by Edmund Halley, who is more famous for his discoveries about comets.
e to be the biggest in Europe.

4 Rewrite the sentences using type 1 passive reporting verbs in brackets (subject + *be* + past participle of reporting verb + *to* infinitive). You may need to change some of the other verbs.

1 News of the sinking of the Titanic caused shock worldwide. (report)

News of the sinking of the Titanic was reported to have caused shock worldwide.

2 Captain Edward John Smith must have drowned though his body was never found. (presume)

Captain Edward John Smith though his body was never found.

3 1,500 passengers and crew didn't survive. (know)

1,500 passengers and crew

5 Rewrite the sentences from Exercise 4 with type 2 passive reporting verbs (*It* + *be* + past participle of reporting verb + *(that)* + clause). Keep the meaning the same.

1 It was reported that the sinking of the Titanic caused shock worldwide.

2 It Captain Edward John Smith drowned.

3 It 1,500 passengers and crew died.

3 Complete the sentences with the correct form of the verb in brackets.

1 At the time, the Titanic _____ (say) to be the most luxurious ocean liner ever built.

2 It _____ (report) in the press that, despite the high claim of a million pounds, the insurers paid out the sum for the Titanic within thirty days.

3 It _____ (fear) that insurance premiums will rise as a result of climate change.

4 Since the floods it _____ (agree) that a fund to repair extensive damage in the area will be set up.

5 It _____ (decide) at a recent meeting that claims under a certain value would be paid immediately.

6 It _____ (estimate) that the damage amounts to at least €250,000.

7 After investigation it _____ (allege) that the transaction was fraudulent.

8 It _____ (not expect) that insurance company profits will report reduced revenues this year.

4 A technical failure wasn't the cause in the surveyors' reports. (show)

A technical failure

the cause in the surveyors' reports.

5 The Titanic is the most famous shipwreck. (say)

The Titanic

the most famous shipwreck.

6 The Titanic was unsinkable when it was built. (believe)

The Titanic

unsinkable when it was built.

7 The Titanic was a low marine risk according to Lloyd's. (consider)

The Titanic

a low marine risk by Lloyd's.

4 It a technical failure was the cause in the surveyors' reports.

5 It the Titanic is the most famous shipwreck.

6 It the Titanic was unsinkable when it was built.

7 It by Lloyd's that the Titanic was a low marine risk.

VOCABULARY Risk and probability

5 Complete the sentences with the missing word. The first letter has been given.

- 1 I'm sorry I have to go now, I don't want to r _____ the risk of missing the flight.
- 2 The virus only p _____ a threat if you try to open the attachment in the email. So just delete the email.
- 3 Taking vitamin C and zinc tablets doesn't prevent you from getting a cold. It just r _____ the chances of you getting one.

- 4 What is the I _____ of it raining tomorrow? We're planning to take a boat out on the river.
- 5 The o _____ of being struck by lightning in your lifetime are about 12,000 to one.
- 6 I'd love you to come and stay, but the chances are h _____ that we'll be out of the country in July.
- 7 Even if there's only a one i _____ a million chance of the cable breaking, it's not a risk I want to take.

WORDBUILDING Suffix *-ity*

6 Complete the second sentence so that it means the same as the first, replacing the adjective with a noun ending in *-ity*.

- 1 My main concern in life is to be financially secure.
My main concern in life is to have financial security.
- 2 Can you check if the Kingston Suite is still available?
Can you check the _____ of the Kingston Suite?
- 3 The people in Tunisia were so generous, I was overwhelmed.
I was overwhelmed by the _____ of the people in Tunisia.
- 4 Just so that it is clear, could you write the details down for me?
For the sake of _____, could you write the details down for me?

- 5 We respect that our clients have the right to remain anonymous.
We respect our clients' right to _____.
- 6 Thank you for being so hospitable.
Thank you for all your _____.
- 7 They sent the Picasso drawing to an art gallery to confirm it was authentic.
They sent the Picasso drawing to an art gallery to confirm its _____.
- 8 It's not necessary to reserve a seat. We still have plenty.
There's no _____ to reserve a seat. We still have plenty.
- 9 I really love how simple the painting is. There's a childlike quality to it.
I really love the _____ of the painting. There's a childlike quality to it.

WORD FOCUS *face*

7 Choose the correct options to complete the idiomatic phrases with *face*.

- 1 We need to **face facts / information** here. No one is going to spend \$100 on a toothbrush.
- 2 To write such a horrible article about us when he was so complimentary on the phone is completely **one-faced / two-faced**.
- 3 I know it's disappointing to lose, but we need to **put a brave face in it / on it** and move on.
- 4 Just go and tell her that you messed up. You're going to have to **face the music / song** sooner or later.
- 5 To find out they were going on holiday without me after all the research I did for them was a real **touch / slap in the face**.
- 6 I don't think things are going very well for her, because when I asked her, she just **pulled a short / long face**.

8 Match the definitions (a–f) with the idioms 1–6 from Exercise 7.

- a an insult a slap in the face
- b show you're not affected by a setback
- _____
- c be realistic
- _____
- d be hypocritical
- _____
- e accept punishment or criticism
- _____
- f make a sad expression
- _____