

Breaking News English.com

Ready-to-Use English Lessons by Sean Banville

"1,000 IDEAS & ACTIVITIES
FOR LANGUAGE TEACHERS"

breakingnewsenglish.com/book.html

Thousands more free lessons
from Sean's other websites

www.freematerials.com/sean_banville_lessons.html

Level 6 – 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.html>

Contents

The Article	2	Discussion (Student-Created Qs)	15
Warm-Ups	3	Language Work (Cloze)	16
Vocabulary	4	Spelling	17
Before Reading / Listening	5	Put The Text Back Together	18
Gap Fill	6	Put The Words In The Right Order	19
Match The Sentences And Listen	7	Circle The Correct Word	20
Listening Gap Fill	8	Insert The Vowels (a, e, i, o, u)	21
Comprehension Questions	9	Punctuate The Text And Add Capitals	22
Multiple Choice - Quiz	10	Put A Slash (/) Where The Spaces Are	23
Role Play	11	Free Writing	24
After Reading / Listening	12	Academic Writing	25
Student Survey	13	Homework	26
Discussion (20 Questions)	14	Answers	27

Please try Levels 4 and 5 (they are easier).

Twitter



twitter.com/SeanBanville

Facebook



www.facebook.com/pages/BreakingNewsEnglish/155625444452176

THE ARTICLE

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

Skyrocketing auto insurance premiums are fuelling inflationary pressures in the USA. Costs have been rising at their fastest ever rates. Premiums jumped 2.6 per cent in March alone, which means costs are a whopping 22.2 per cent higher than this time last year. The increases contributed to inflation rising by 0.4 per cent last month. No other category of spending has soared as much as auto insurance. Foxbusiness.com said the average cost of car insurance in the US has surpassed \$2,300 per year, which amounts to about \$192 a month. The rising prices are impacting the lowest paid most. Insurance is becoming more of a financial burden for those struggling to make ends meet in the cost of living crisis.

Automotive analyst Sean Tucker tried to explain what is behind the rising prices. He said: "I think the biggest factor is a combination of new cars and [them being] more expensive, so if you [wreck] your car, the replacement cost is really high, and a fender bender is very expensive right now." He attributed the sophistication of technology, gadgetry and safety equipment in modern cars to more expensive repair and replacement costs. The cost of replacing the battery in an electric car can range from \$6,500 to well over \$20,000. A simple fender bender is likely to damage costly embedded sensors, cameras and sonar. 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>

WARM-UPS

1. INSURANCE: Students walk around the class and talk to other students about insurance. Change partners often and share your findings.

2. CHAT: In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

insurance premiums / inflationary pressures / costs / this time last year / struggling / rising prices / cars / gadgetry / safety equipment / battery / fender bender / labour

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

3. BICYCLE: Students A **strongly** believe we should all switch from cars to bicycles; Students B **strongly** believe the opposite. Change partners again and talk about your conversations.

4. COST OF LIVING: How has the cost of living crisis affected you and these things? What can you do about this? Complete this table with your partner(s). Change partners often and share what you wrote.

	How You Are Affected	What You Can Do
Studying		
Food		
Gas/Electricity		
Transport		
Going out		
Savings		

5. INFLATION: Spend one minute writing down all of the different words you associate with the word "inflation". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

6. CARS: Rank these with your partner. Put the best cars at the top. Change partners often and share your rankings.

- Sports cars
- Hatchbacks
- Station wagons
- SUVs
- Sedans
- Pickup trucks
- Limousines
- Compact

VOCABULARY MATCHING

Paragraph 1

- | | |
|-------------------|---|
| 1. skyrocketing | a. Having a big or strong effect on something. |
| 2. premium | b. Giving energy or power to something. |
| 3. fuelling | c. An amount to be paid for a contract of insurance. |
| 4. whopping | d. Having enough money to pay for basic needs day by day or week by week. |
| 5. impacting | e. Rapidly going up. |
| 6. burden (noun) | f. Very large or huge. |
| 7. make ends meet | g. Something that is heavy to carry or deal with. |

Paragraph 2

- | | |
|--------------------|---|
| 8. analyst | h. Saying that something is caused by something else. |
| 9. wreck (verb) | i. All the devices and tools, especially new and exciting ones. |
| 10. fender bender | j. High level of complexity or quality. |
| 11. attributed | k. To severely damage or destroy something. |
| 12. sophistication | l. Something firmly fixed or attached within something else. |
| 13. gadgetry | m. Someone who studies and understands things carefully. |
| 14. embedded | n. A small (not serious) car crash. |

BEFORE READING / LISTENING

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

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

1. The article says the cost of fuel is increasing inflation in the USA. **T / F**
2. The price of car insurance in the USA rose by 22.2 per cent last month. **T / F**
3. The average cost of car insurance in the USA is over \$190 a month. **T / F**
4. Higher-paid workers are most affected by higher car insurance costs. **T / F**
5. Expensive new cars is one reason why insurance is more expensive. **T / F**
6. Repairing a fender bender is relatively cheap. **T / F**
7. A battery for an electric car can cost over \$20,000. **T / F**
8. There aren't enough car mechanics in the USA. **T / F**

2. SYNONYM MATCH: (The words in **bold** are from the news article.)

- | | |
|--------------------------|-----------------|
| 1. fuelling | a. point |
| 2. jumped | b. exceeded |
| 3. whopping | c. strain |
| 4. surpassed | d. finesse |
| 5. burden | e. leapt |
| 6. factor | f. mix |
| 7. combination | g. car accident |
| 8. sophistication | h. boosting |
| 9. fender bender | i. dearth |
| 10. shortage | j. huge |

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

- | | |
|--|-----------------------------|
| 1. auto insurance premiums are fuelling | a. of car mechanics |
| 2. Costs have been rising at their | b. 22.2 per cent higher |
| 3. costs are a whopping | c. ends meet |
| 4. Insurance is becoming more of a financial | d. safety equipment |
| 5. those struggling to make | e. inflationary pressures |
| 6. explain what is | f. your car |
| 7. if you wreck | g. and sonar |
| 8. gadgetry and | h. fastest ever rates |
| 9. embedded sensors, cameras | i. behind the rising prices |
| 10. a shortage | j. burden |

GAP FILL

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

Skyrocketing auto insurance (1) _____ are fuelling inflationary pressures in the USA. Costs have been rising at their fastest ever rates. Premiums jumped 2.6 per cent in March (2) _____, which means costs are a (3) _____ 22.2 per cent higher than this time last year. The increases (4) _____ to inflation rising by 0.4 per cent last month. No other category of spending has (5) _____ as much as auto insurance. Foxbusiness.com said the average cost of car insurance in the US has (6) _____ \$2,300 per year, which amounts to about \$192 a month. The rising prices are (7) _____ the lowest paid most. Insurance is becoming more of a financial (8) _____ for those struggling to make ends meet in the cost of living crisis.

soared
impacting
alone
contributed
surpassed
premiums
burden
whopping

Automotive analyst Sean Tucker tried to explain what is (9) _____ the rising prices. He said: "I think the biggest factor is a (10) _____ of new cars and [them being] more expensive, so if you (11) _____ your car, the replacement cost is really high, and a fender bender is very expensive right now." He (12) _____ the sophistication of technology, (13) _____ and safety equipment in modern cars to more expensive repair and replacement costs. The cost of (14) _____ the battery in an electric car can range from \$6,500 to well over \$20,000. A (15) _____ fender bender is likely to damage costly embedded sensors, cameras and sonar. One factor driving up labour costs is a (16) _____ of car mechanics.

wreck
gadgets
simple
behind
shortage
combination
attributed
replacing

LISTENING – Guess the answers. Listen to check.

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

- 1) Skyrocketing auto insurance premiums are _____
 - a. fuelling inflationary pressured
 - b. fuelling inflationary pressurise
 - c. fuelling inflationary precious
 - d. fuelling inflationary pressures
- 2) No other category of spending has _____
 - a. soared as such
 - b. soared has much
 - c. soared as much
 - d. seared as much
- 3) Foxbusiness.com said the average cost of car insurance in the US _____
 - a. has sir passed \$2,300
 - b. has soup passed \$2,300
 - c. has surpassed \$2,300
 - d. has sure passed \$2,300
- 4) The rising prices are impacting _____
 - a. the lowest paid
 - b. the lowest plaid
 - c. the lowest prayed
 - d. the lowest pad
- 5) Insurance is becoming more of _____
 - a. a financial boarding
 - b. a financial bidding
 - c. a financial biding
 - d. a financial burden
- 6) a combination of new cars and them being more expensive, so if you _____
 - a. wreak your car
 - b. wreck your car
 - c. wrack your car
 - d. reek your car
- 7) He attributed the sophistication _____...
 - a. of technology, gadget tree
 - b. off technology, gadgetry
 - c. of technology, gadget try
 - d. of technology, gadgetry
- 8) the battery in an electric car can range from \$6,500 to _____
 - a. well never \$20,000
 - b. well after \$20,000
 - c. well over \$20,000
 - d. well hover \$20,000
- 9) A simple fender bender is likely to damage _____
 - a. costly embedded senses
 - b. costly embedded sense soars
 - c. costly embedded sensors
 - d. costly embedded sensei
- 10) One factor driving up labour costs is a shortage _____
 - a. off car mechanics
 - b. of car mechanics
 - c. of cart mechanics
 - d. of car mechanic

LISTENING – Listen and fill in the gaps

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

Skyrocketing auto insurance premiums (1) _____ pressures in the USA. Costs have been rising at their fastest ever rates. Premiums jumped 2.6 per cent (2) _____, which means costs are a whopping 22.2 per cent higher than this time last year. The (3) _____ inflation rising by 0.4 per cent last month. No other category of (4) _____ as much as auto insurance. Foxbusiness.com said the average cost of car insurance in the US has surpassed \$2,300 per year, which amounts to about \$192 a month. The rising prices are impacting the lowest paid most. Insurance is becoming more of (5) _____ for those struggling to make ends meet in the cost (6) _____.

Automotive analyst Sean Tucker tried to explain what is (7) _____ prices. He said: "I think the biggest factor is a combination of new cars and [them being] more expensive, so if (8) _____ car, the replacement cost is really high, and a fender bender is very expensive right now." He attributed the sophistication of technology, (9) _____ equipment in modern cars to more expensive repair and replacement costs. The cost of replacing the battery in an electric car (10) _____ \$6,500 to well over \$20,000. A (11) _____ is likely to damage costly embedded sensors, cameras and sonar. One factor driving up labour costs is a (12) _____ mechanics.

COMPREHENSION QUESTIONS

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

1. What are higher car insurance prices fuelling in the USA?
2. By how much has the cost of car insurance risen since last year?
3. Roughly how much is the average monthly cost of car insurance?
4. Who is most affected by the rising prices of insurance?
5. What are some people struggling to do?
6. What is Sean Tucker's job?
7. What did Sean Tucker say was expensive right now?
8. What is more sophisticated, besides technology and gadgetry?
9. What is the cost of the cheapest electric car battery?
10. What is there a shortage of in the USA?

MULTIPLE CHOICE - QUIZ

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

- 1) What are higher car insurance prices fuelling in the USA?
 - a) higher prices of cars
 - b) inflationary pressures
 - c) anxiety
 - d) people switching to bicycles
- 2) By how much has the cost of car insurance risen since last year?
 - a) 22.5%
 - b) 22.4%
 - c) 22.3%
 - d) 22.2%
- 3) Roughly how much is the average monthly cost of car insurance?
 - a) \$190
 - b) \$191
 - c) \$192
 - d) \$193
- 4) Who is most affected by the rising prices of insurance?
 - a) the lowest paid
 - b) taxi drivers
 - c) truck drivers
 - d) insurance company CEOs
- 5) What are some people struggling to do?
 - a) drive long distances
 - b) make ends meet
 - c) buy a new car
 - d) get new insurance
- 6) What is Sean Tucker's job?
 - a) He's an automotive analyst.
 - b) He's a trucker.
 - c) He's a car mechanic.
 - d) He's an accident assessor.
- 7) What did Sean Tucker say was expensive right now?
 - a) gasoline
 - b) second-hand cars
 - c) a fender bender
 - d) sonar
- 8) What is more sophisticated, besides technology and gadgetry?
 - a) safety equipment
 - b) road systems
 - c) insurance policies
 - d) traffic safety
- 9) What is the cost of the cheapest electric car battery?
 - a) \$5,000
 - b) \$5,500
 - c) \$6,000
 - d) \$6,500
- 10) What is there a shortage of in the USA?
 - a) insurance sales people
 - b) new cars
 - c) car mechanics
 - d) sonar equipment

ROLE PLAY

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

Role A – Sports Cars

You think sports cars are best. Tell the others three reasons why. Tell them what is wrong with their cars. Also, tell the others which is the worst of these (and why): SUVs, limousines or compact cars.

Role B – SUVs

You think SUVs are best. Tell the others three reasons why. Tell them what is wrong with their cars. Also, tell the others which is the worst of these (and why): sports cars, limousines or compact cars.

Role C – Limousines

You think limousines are best. Tell the others three reasons why. Tell them what is wrong with their cars. Also, tell the others which is the worst of these (and why): SUVs, sports cars or compact cars.

Role D – Compact Cars

You think compact cars are best. Tell the others three reasons why. Tell them what is wrong with their cars. Also, tell the others which is the worst of these (and why): SUVs, limousines or sports cars.

AFTER READING / LISTENING

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

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

auto	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">• fuelling• ever• last• average• lowest• meet	<ul style="list-style-type: none">• behind• wreck• attributed• range• simple• shortage
--	---

INSURANCE SURVEY

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

INSURANCE DISCUSSION

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

1. What did you think when you read the headline?
2. What images are in your mind when you hear the word 'auto'?
3. What do you think of car insurance?
4. Why is insurance important?
5. What kinds of insurance do you have?
6. What do you think of insurance companies?
7. How is inflation affecting you?
8. Is it better for us to give up our cars?
9. What's the biggest financial burden for you?
10. How are you doing in the cost of living crisis?

Rising auto insurance premiums fuelling inflation – 15th April 2024
Thousands more free lessons at breakingnewsenglish.com

INSURANCE DISCUSSION

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

11. Did you like reading this article? Why/not?
12. What do you think of when you hear the word 'insurance'?
13. What do you think about what you read?
14. What do you think of cars?
15. What's your dream car?
16. Have you ever been involved in a fender bender?
17. What do you think of the gadgetry in modern cars?
18. What things do you get repaired?
19. What do you think of the job of car mechanic?
20. What questions would you like to ask the insurance companies?

DISCUSSION (Write your own questions)

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Copyright © breakingnewsenglish.com 2024

DISCUSSION (Write your own questions)

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LANGUAGE - CLOZE

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

Skyrocketing auto insurance premiums are fuelling inflationary (1) _____ in the USA. Costs have been rising at their fastest ever rates. Premiums jumped 2.6 per cent in March (2) _____, which means costs are a whopping 22.2 per cent higher than this time last year. The increases contributed to inflation rising by 0.4 per cent last month. No other category of spending has (3) _____ as much as auto insurance. Foxbusiness.com said the average cost of car insurance in the US has surpassed \$2,300 per year, (4) _____ amounts to about \$192 a month. The rising prices are impacting the (5) _____ paid most. Insurance is becoming more of a financial burden for those struggling to (6) _____ ends meet in the cost of living crisis.

Automotive analyst Sean Tucker tried to explain what is (7) _____ the rising prices. He said: "I think the biggest factor is a combination of new cars and [them being] more expensive, so if you (8) _____ your car, the replacement cost is really high, and a fender bender is very expensive right now." He attributed the sophistication (9) _____ technology, gadgetry and safety equipment in modern cars to more expensive repair and replacement costs. The cost of replacing the battery in an electric car can range from \$6,500 to (10) _____ over \$20,000. A simple fender bender is (11) _____ to damage costly embedded sensors, cameras and sonar. One factor (12) _____ up labour costs is a shortage of car mechanics.

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

- | | | | | |
|-----|---------------|------------------|---------------|--------------|
| 1. | (a) pressures | (b) pressurise | (c) pleasures | (d) precious |
| 2. | (a) lone | (b) loner | (c) alone | (d) lonely |
| 3. | (a) scored | (b) seared | (c) soared | (d) scared |
| 4. | (a) what | (b) thus | (c) when | (d) which |
| 5. | (a) least | (b) lowliest | (c) lowest | (d) lest |
| 6. | (a) bake | (b) make | (c) fake | (d) take |
| 7. | (a) beyond | (b) behind | (c) behest | (d) beneath |
| 8. | (a) wreak | (b) wreck | (c) wretch | (d) rack |
| 9. | (a) to | (b) by | (c) of | (d) at |
| 10. | (a) best | (b) better | (c) good | (d) well |
| 11. | (a) liking | (b) likelihood | (c) liked | (d) likely |
| 12. | (a) operating | (b) chauffeuring | (c) motoring | (d) driving |

SPELLING

Paragraph 1

1. auto insurance erpmismu
2. costs are a gniwhopp 22.2 per cent higher
3. No other oyategcr of spending
4. insurance in the US has sdseupras \$2,300
5. ltsignggru to make ends meet
6. Insurance is becoming more of a financial unrebd

Paragraph 2

7. tomateuovi analyst
8. the snotticsaihopi of technology
9. replacing the tryebat
10. costly deddbmee sensors
11. One factor driving up labour costs is a grhostea
12. car anisehmcc

PUT THE TEXT BACK TOGETHER

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

Number these lines in the correct order.

- () their fastest ever rates. Premiums jumped 2.6 per cent in March alone, which means costs are a whopping
- () Automotive analyst Sean Tucker tried to explain what is behind the rising prices. He said: "I think the biggest
- () 22.2 per cent higher than this time last year. The increases contributed
- () as much as auto insurance. Foxbusiness.com said the average cost of car insurance in the US has surpassed
- () to inflation rising by 0.4 per cent last month. No other category of spending has soared
- () cameras and sonar. One factor driving up labour costs is a shortage of car mechanics.
- () paid most. Insurance is becoming more of a financial burden for those struggling to make ends meet in the cost of living crisis.
- () cost is really high, and a fender bender is very expensive right now." He attributed the sophistication
- () replacement costs. The cost of replacing the battery in an electric car can range from \$6,500 to well
- (**1**) Skyrocketing auto insurance premiums are fuelling inflationary pressures in the USA. Costs have been rising at
- () of technology, gadgetry and safety equipment in modern cars to more expensive repair and
- () \$2,300 per year, which amounts to about \$192 a month. The rising prices are impacting the lowest
- () factor is a combination of new cars and [them being] more expensive, so if you [wreck] your car, the replacement
- () over \$20,000. A simple fender bender is likely to damage costly embedded sensors,

PUT THE WORDS IN THE RIGHT ORDER

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

1. pressures . Auto inflationary premiums fuelling insurance are
2. soared . other No spending category of has
3. in car insurance The cost of America . average
4. the lowest prices Rising impacting most . paid are
5. of for burden financial a struggling . More those
6. behind prices . rising the what is Explain
7. right now . fender A very is bender expensive
8. equipment and cars . in modern safety Gadgetry
9. the car . battery Replacing in electric an
10. damage sensors . to likely It's costly embedded

CIRCLE THE CORRECT WORD (20 PAIRS)

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

Skyrocketing auto insurance premiums are fuelling inflationary *pleasures / pressures* in the USA. Costs have been rising at their fastest ever rates. Premiums jumped 2.6 per cent in March *lonely / alone*, which means costs are a *hopping / whopping* 22.2 per cent higher than this time last year. The increases contributed to inflation *rising / risen* by 0.4 per cent last month. No other category of *spending / spend* has soared as much as auto insurance. Foxbusiness.com said the average cost of *cart / car* insurance in the US has *trespassed / surpassed* \$2,300 per year, which amounts to about \$192 a month. The rising prices are impacting the *lowest / lowliest* paid most. Insurance is becoming more *at / of* a financial burden for those struggling to make *fenders / ends* meet in the cost of living crisis.

Automotive analyst Sean Tucker tried to explain what *is / be* behind the rising prices. He said: "I think the biggest factor is a *combination / combine* of new cars and [them being] more expensive, so if you *wreck / wrack* your car, the replacement cost is really *high / height*, and a fender bender is very expensive right *now / know*." He attributed the sophistication of technology, gadgetry and safety equipment in modern cars to more expensive *prepare / repair* and replacement costs. The cost of replacing the battery *on / in* an electric car can *arrange / range* from \$6,500 to well over \$20,000. A simple fender bender is *likely / liked* to damage costly embedded sensors, cameras and sonar. One factor driving up labour costs is a *shortage / surge* of car mechanics.

Talk about the connection between each pair of words in italics, and why the correct word is correct. Look up the definition of new words.

INSERT THE VOWELS (a, e, i, o, u)

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

Skycracking __t__ ns_r_nc__ pr_m__ms __r__ f__ll__ng
_nfl_t__n_ry pr_ss_r_s __n th__ _S__. C_sts h_v__ b__n
r_s_ng __t th__r f_st_st __v_r r_t_s. Pr_m__ms j__mp_d
2.6 p_r c__nt __n M_rch __l_n__, wh_ch m__ns c_sts __r__
__ wh_pp__ng 22.2 p_r c__nt h_g_h_r th_n th_s t_m__ l__st
y__r. Th__ _ncr__s_s c_ntr_b_t_d t__ _nfl_t__n r_s_ng by
0.4 p_r c__nt l__st m__nth. N__ __th_r c_t_g_ry __f
sp_nd__ng h_s s__r_d __s m__ch __s __t__ _ns_r_nc__.
F_xb_s_n_ss.c_m s__d th__ __v_r_g__ c__st __f c_r
_ns_r_nc__ __n th__ _S h_s s_r_p_ss_d \$2,300 p_r y__r,
wh_ch __m__nts t__ __b__t \$192 __ m__nth. Th__ r_s_ng
pr_c_s __r__ __mp_ct__ng th__ l_w__st p__d m__st. _ns_r_nc__
_s b_c_m__ng m_r__ __f __ f_n_nc__l b_r_d_n f_r th_s
str_ggl__ng t__ m_k__ __nds m__t __n th__ c__st __f l_v__ng
cr_s_s.

__t_m_t_v__ _n_lyst S__n T_ck_r tr__d t__ __xpl__n wh_t
_s b_h__nd th__ r_s_ng pr_c_s. H__ s__d: "__ th__nk th__
b_gg__st f_ct_r __s __ c_m_b_n_t__n __f n_w c_rs __nd
[th_m b__ng] m_r__ __xp_ns_v__, s__ __f y__ [wr_ck] y__r
c_r, th__ r_pl_c_m__nt c__st __s r__lly h_g_h, __nd __
f_nd_r b_nd_r __s v_ry __xp_ns_v__ r_ght n_w." H__
_ttr_b_t_d th__ s_ph_st_c_t__n __f t_chn_l_gy, g_dg__try
__nd s_f_ty __q__pm__nt __n m_d_rn c_rs t__ m_r__
__xp_ns_v__ r_p__r __nd r_pl_c_m__nt c_sts. Th__ c__st __f
r_pl_c__ng th__ b__tt_ry __n __n __l_ctr_c c_r c_n r__ng__
fr_m \$6,500 t__ w__ll __v_r \$20,000. __ s_mpl__ f_nd_r
b_nd_r __s l_k_ly t__ d_m_g__ c__stly __mb_dd_d s_ns_rs,
c_m_r_s __nd s_n_r. __n__ f_ct_r dr_v__ng __p l_b__r c_sts
__s __ sh_rt_g__ __f c_r m__ch_n_cs.

PUNCTUATE THE TEXT AND ADD CAPITALS

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

skyrocketing auto insurance premiums are fuelling inflationary pressures in the usa costs have been rising at their fastest ever rates premiums jumped 26 per cent in march alone which means costs are a whopping 222 per cent higher than this time last year the increases contributed to inflation rising by 04 per cent last month no other category of spending has soared as much as auto insurance foxbusinesscom said the average cost of car insurance in the us has surpassed 2300 per year which amounts to about 192 a month the rising prices are impacting the lowest paid most insurance is becoming more of a financial burden for those struggling to make ends meet in the cost of living crisis

automotive analyst sean tucker tried to explain what is behind the rising prices he said i think the biggest factor is a combination of new cars and them being more expensive so if you wreck your car the replacement cost is really high and a fender bender is very expensive right now he attributed the sophistication of technology gadgetry and safety equipment in modern cars to more expensive repair and replacement costs the cost of replacing the battery in an electric car can range from 6500 to well over 20000 a simple fender bender is likely to damage costly embedded sensors cameras and sonar one factor driving up labour costs is a shortage of car mechanics

PUT A SLASH (/) WHERE THE SPACES ARE

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

Skyrocketing auto insurance premiums are fuelling inflationary pressures in the USA. Costs have been rising at their fastest ever rates. Premiums jumped 2.6 percent in March alone, which means costs are a whopping 22.2 percent higher than this time last year. The increases contributed to inflation rising by 0.4 percent last month. No other category of spending has soared as much as auto insurance. Fox Business.com said the average cost of car insurance in the US has surpassed \$2,300 per year, which amounts to about \$192 a month. The rising prices are impacting the lowest paid most. Insurance is becoming more of a financial burden for those struggling to make ends meet in the cost of living crisis. Automotive analyst Sean Tucker tried to explain what is behind the rising prices. He said: "I think the biggest factor is a combination of new cars and [them being] more expensive, so if you [wreck] your car, the replacement cost is really high, and a fender bender is very expensive right now." He attributed the sophistication of technology, gadgetry and safety equipment in modern cars to more expensive repair and replacement costs. The cost of replacing the battery in an electric car can range from \$6,500 to well over \$20,000. A simple fender bender is likely to damage costly embedded sensors, cameras and so on. One factor driving up labour costs is a shortage of car mechanics.

FREE WRITING

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

Write about **insurance** for 10 minutes. Comment on your partner's paper.

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 this news story. Share what you discover with your partner(s) in the next lesson.

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

4. BICYCLES: Write a magazine article about encouraging people to use bicycles instead of cars. Include imaginary interviews with people who are for and against this.

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. WHAT HAPPENED NEXT? Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

6. LETTER: Write a letter to an expert on insurance. Ask him/her three questions about insurance. Give him/her three of your ideas. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

VOCABULARY (p.4)

1. e 2. c 3. b 4. f 5. a 6. g 7. d
8. m 9. k 10. n 11. h 12. j 13. i 14. l

TRUE / FALSE (p.5)

- 1 F 2 F 3 T 4 F 5 T 6 F 7 T 8 T

SYNONYM MATCH (p.5)

1. h	2. e	3. j	4. b	5. c
6. a	7. f	8. d	9. g	10. i

COMPREHENSION QUESTIONS (p.9)

1. Inflationary pressures
2. 22.2%
3. \$192
4. The lowest paid
5. Make ends meet
6. He's an automotive analyst
7. A fender bender
8. Safety equipment
9. \$6,500
10. Car mechanics

WORDS IN THE RIGHT ORDER (p.19)

1. Auto insurance premiums are fuelling inflationary pressures.
2. No other category of spending has soared.
3. The average cost of car insurance in America.
4. Rising prices are impacting the lowest paid most.
5. More of a financial burden for those struggling.
6. Explain what is behind the rising prices.
7. A fender bender is very expensive right now.
8. Gadgetry and safety equipment in modern cars.
9. Replacing the battery in an electric car.
10. It's likely to damage costly embedded sensors.

MULTIPLE CHOICE - QUIZ (p.10)

1. b 2. d 3. c 4. a 5. b 6. a 7. c 8. a 9. d 10. c

ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.
(It's good for your English ;-)