U8 Challenges for insurance business

A Verb patterns

1 •) 10.3 Read the quotes from workers about their jobs. Choose the correct verb forms to complete the sentences. Listen and check your answers.

1 CEO

I feel very positive about next year. We aim to expand / expanding our business by 20 per cent. And I hope to increase / increasing the workforce by another 50 people.

2 IT engineer

I need to concentrate / concentrating when I'm programming so I enjoy to have / having my own space. But I like working / to work with people so I prefer to work / working in an open-plan office. I can't imagine to work / working from home.

3 Older employee

I'm planning to work / working here for another two years and then retire. I'm looking forward to have / having more free time and travelling more.

4 Entrepreneur

The number of permanent staff here is likely falling / to fall. So I've decided to leave / leaving the company and start my own business.

5 HR manager

We expect *having / to have* more female staff in management positions. I would also like *to recruit / recruiting* more female graduates to work in the engineering department.

6 Sales administrator

I don't mind to work / working in this department but I've been here for ten years. I really want to have / having a change so I've applied for a job in customer care.

2 Work in pairs. How do you feel about your job? Take turns to ask and answer the questions. Use some of the phrases in 1.

Example I aim to finish my sales report by the end of the week.

- 1 What are your aims for this week / month / year?
- 2 What plans do you have for your career?
- 3 What do you hope to do this year at work / at home?
- 4 What recent decisions have you made?
- 5 What do you like / love / not mind doing at work?

aim like	decide look forward to	don't mind need	enjoy plan	expect prefer	hope want	is likely would like	
foll	followed by -ing	followed by to + verb		fo	followed by -ing or to + verb		
		aim					

2	Complete the sentences with the words below using -ing or to + verb.
	get up have increase look for meet move send speak work
	1 I have a lot of problems with my boss, so I've decided a new job.
	2 I'm looking forward to you next week.
	3 We hope to a bigger office next year.
	4 I can work the early shift if you like. I don't mind early.
	5 Alicia chose a career in teaching because she enjoys with children
	6 I'd like more responsibility, so I'm going to talk to my boss about
	promotion possibilities.
	7 Production costs are likely
	8 Our staff are expected good English, so we plan some o
	them on an intensive course.
ВМ	Modal verbs: revision
	omplete the sentences for the situations. Use the verbs in brackets and the orrect form of the verbs below.
ar	rive borrow check go register sit tell
Es	You mustn't tell Greta about the party.
1	Andrew is meeting visitors at the airport, but has forgotten what time they
	arrive. (should)
	He
2	
	You
3	My boss doesn't like anyone to be late for meetings. (must) You
4	Flo wants to take an exam. The deadline for registration is 20th February. (have to) She
5	The workshop is optional for employees (don't have to). Employees
6	
·	You .
W	rite questions for the answers using the verbs below.
ca	n have to need should
Ex	cample Do I have to get a receipt? Yes, you have to get a receipt.
1	3
1	No, you don't have to wear a uniform, but you should wear formal clothes.
2	?
_	Yes, you must take your driving licence with you.
3	?
131	No, you shouldn't eat in the office. You can eat in the kitchen or the café.
4	
	You should ask for Mr Hunt.
5	?
	You can go home at 7.30.

Functions Asking for information with indirect questions; farewells

- 1 •) 10.6 Paul Lee is talking to someone at reception in his hotel. Listen and answer the questions.
 - 1 Where does Paul want to go in the evening? Why?
 - 2 Where is the restaurant?
 - 3 What information does Paul need for the next day?
- 2 •) 10.7 Paul, Emma, Ken, and Nathalie go to the farewell dinner with their friends. Listen to three conversations and answer the questions.

Conversation 1

- 1 Will Paul come back to Brazil soon?
- 2 When might Fabio go to London?

Conversation 2

- 3 Where is Ken going to go?
- 4 Why does Ken have to leave?

Conversation 3

- 5 Where are Emma and Nathalie going to go?
- 6 What is Emma going to do?

Focus

Read the examples. Choose the correct option to complete the rules.

Do you know where that is?

Could you tell me where that is?

Do you know if they have a dress code?

We put the question word after / before the phrases Do you know and Could you tell me.

We use if when there is / isn't a question word.

The word order of an indirect question is the same as a statement / direct question.

Change the direct questions into indirect questions.

Example Do you know what the capital of Brazil is?

- 1 What is the capital of Brazil?
- 2 When is Carnival in Brazil?
- 3 What is the largest city in Brazil?
- 4 Does the Brazilian football team wear a yellow jersey?
- 5 What is the name of Brazil's most famous waterfall?
- 6 Do Brazilians speak Spanish or Portuguese?
- 7 Who is the most famous Brazilian racing driver?
- 8 Does Brazil produce coffee?
- 9 Is the population of Brazil more than 200 million?
- 10 What is the most famous landmark in Rio de Janeiro?

Work in pairs. Take turns to ask and answer the questions in 4. Use indirect questions.

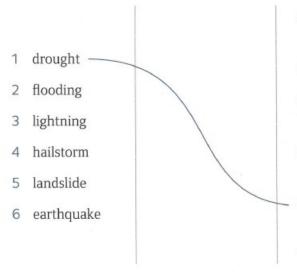
C Challenges facing the insurance business

Complete the sentences using the phrases in the box.

act in the best interests \cdot global in nature \cdot impact negatively \cdot knock-on effects \cdot to mitigate the impact \cdot multitude of challenges

- 1 The damage done by climate change is just one of a ______ facing the insurance business.
- 2 Some challenges facing the industry are _____ while others are caused by national rules and regulations.
- 3 The industry will have to rethink its business model if it wants ______ of the Gender Directive.
- 4 One of the most important of Solvency II is the increased effort we need to invest in compliance.
- 5 The industry not only has to _____ of policyholders but also of shareholders.
- 6 Unpredictable weather patterns on our ability to make payout projections.

Match the words that describe weather conditions and other natural phenomena with their definitions.



- powerful flash of light in the sky caused by electricity, followed by thunder
- b frozen raindrops falling as hard balls of ice
- c large amounts of water covering areas that are usually dry
- d vibration of the earth's surface which can cause widespread damage and loss of life
- long period of dry weather during which there is not enough rainfall
- f rapid fall of earth or rocks down a hill or cliff

Discuss the questions.

- Are increases in these and similar phenomena making it difficult for your company to make projections of payouts?
- · Which of the phenomena cause the greatest number of claims?



Has your company started to change its products to reflect the changes the Gender Directive will make necessary? What changes has it made and why?