

I hope you've all finished reading the assigned chapter on insurance so that you're prepared for our discussion today.

我希望你们都已经读完了关于保险的指定章节，所以你们已经准备好了咱们今天的讨论。

But, before we start, I'd like to mention a few things your text doesn't go into.

但是，在我们开始之前，我想提及一些你们课本上没有探究的事

It's interesting to note that insurance has existed in some form for a very long time.

值得注意的是，保险已经以某种形式存在了很长一段时间

The earliest insurance policies were what we are called bottomry (use boats as mortgage) contracts.

最早的保险契约被我们称作压船借款合同

They provided shipping protection for merchants as far back as 3000 B.C.

他们早在公元前 3000 年就为商人提供了海运保护

In general, the contracts were often no more than verbal agreements.

一般来说，这些合同通常也不过是口头协议

They granted loans to merchants with the understanding that if a particular shipment of goods was lost at sea, the loan didn't have to be repaid.

他们发放贷款给商人，伴随这样的理解：如果一船特定的货物在海上有损失，贷款不必偿还。

Interest on the loans varied according to how risky it was to transport the goods.

贷款的利息的变化取决于运送货物的风险程度

During periods of heavy piracy at sea, for example, the amount of interest and the cost of the policy went up considerably.

举例来说，在海上盗贼严重的时期，利息的数量和保单的代价上升的相当之高。

So, you can see how insurance helped encourage international trade.

所以，你能看到保险是如何帮助并激励国际贸易的。

Even the most cautious merchants became willing to risk shipping their goods over long distances, not to mention in hazardous weather conditions when they had this kind of protection available.

当他们能得到这种保护，即使最谨慎的商人也变得愿意冒险去长距离运送他们的货物，更不用说在危险的天气条件下了。

Generally speaking, the basic form of an insurance policy has been pretty much the same since the Middle Ages.

一般而言，保单的基本形式从中世纪以来基本上是一致的

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There are four points that were salient then and remain paramount in all policies today.

那时，有四点突出的，并且至今在所有保单中依然是最重要的。

These were outlined in chapter six and will serve as the basis for the rest of today's discussion.

这些在第六章被叙述，并将作为今天讨论剩余部分的基础。

Can anyone tell me what one of those points might be?

有人能告诉我这几点的其中之一可能是什么吗？