

试卷代号:1360

国家开放大学(中央广播电视大学)2017年秋季学期“开放本科”期末考试

高级商务英语阅读 试题

2018年1月

注 意 事 项

一、将你的学号、姓名及分校(工作站)名称填写在答题纸的规定栏内。考试结束后,把试卷和答题纸放在桌子上。试卷和答题纸均不得带出考场。监考人收完考卷和答题纸后才可离开考场。

二、仔细读懂题目的说明,并按题目要求和答题示例答题。答案一定要写在答题纸的指定位置上,写在试卷上的答案无效。

三、用蓝、黑圆珠笔或钢笔答题,使用铅笔答题无效。

Information for the examinees:

This examination consists of three parts. They are:

Section One: Reading Comprehension (75 points, 70 minutes)

Section Two: Words (10 points, 10 minutes)

Section Three: Translation (15 points, 10 minutes)

The total marks for this examination are 100 points. Time allowed for completing this examination is 90 minutes.

Section One Reading Comprehension (75 points)

Part 1 Questions 1-7. (21 points)

Read the following passage and then match the statements (1-7) to the letter (A, B, C or D).
(3 points each)

Insurability

A

Risks which can be insured by private companies typically share seven common characteristics:

Since insurance operates through pooling resources, the majority of insurance policies are provided for individual members of large classes, allowing insurers to benefit from the law of large numbers in which predicted losses are similar to the actual losses. Exceptions include Lloyd's of London, which is famous for insuring the life or health of actors, sports figures and other famous individuals. However, all exposures will have particular differences, which may lead to different premium rates.

The loss takes place at a known time, in a known place, and from a known cause. The classic example is death of an insured person on a life insurance policy. Fire, automobile accidents, and worker injuries may all easily meet this criterion. Other types of losses may only be definite in theory. Occupational disease, for instance, may involve prolonged exposure to injurious conditions where no specific time, place or cause is identifiable. Ideally, the time, place and cause of a loss should be clear enough that a reasonable person, with sufficient information, could objectively verify all three elements.

B

The event that constitutes the trigger of a claim should be fortuitous, or at least outside the control of the beneficiary of the insurance. The loss should be pure, in the sense that it results from an event for which there is only the opportunity for cost. Events that contain speculative elements, such as ordinary business risks or even purchasing a lottery ticket, are generally not considered insurable.

The size of the loss must be meaningful from the perspective of the insured. Insurance premiums need to cover both the expected cost of losses, plus the cost of issuing and administering the policy, adjusting losses, and supplying the capital needed to reasonably assure that the insurer will be able to pay claims. For small losses these latter costs may be several times the size of the expected cost of losses. There is hardly any point in paying such costs unless the protection offered has real value to a buyer.

C

If the likelihood of an insured event is so high, or the cost of the event so large, that the resulting premium is large relative to the amount of protection offered, it is not likely that the insurance will be purchased, even if on offer. Further, as the accounting profession formally recognizes in financial accounting standards, the premium cannot be so large that there is not a reasonable chance of a significant loss to the insurer. If there is no such chance of loss, the transaction may have the form of insurance, but not the substance.

There are two elements that must be at least estimable, if not formally calculable; the probability of loss, and the attendant cost. Probability of loss is generally an empirical exercise, while cost has more to do with the ability of a reasonable person in possession of a copy of the insurance policy and a proof of loss associated with a claim presented under that policy to make a reasonably definite and objective evaluation of the amount of the loss recoverable as a result of the claim.

D

Insurable losses are ideally independent and non-catastrophic, meaning that the losses do not happen all at once and individual losses are not severe enough to bankrupt the insurer; insurers may prefer to limit their exposure to a loss from a single event to some small portion of their capital base. Capital constrains insurers' ability to sell earthquake insurance as well as wind insurance in hurricane zones. In the US, flood risk is insured by the federal government. In commercial fire insurance it is possible to find single properties whose total exposed value is well in excess of any individual insurer's capital constraint. Such properties are generally shared among several insurers, or are insured by a single insurer who syndicates the risk into the reinsurance market.

Now match the statements (1-7) to the letter (A, B, C or D).

1. When the administrative costs are larger than the loss of the accident, it is not insurable.
2. Reinsurance is normally used to share catastrophic losses that involve large amounts.
3. The insured loss should be either formally calculable or at least estimable.
4. The event that causes a claim should be accidental, or not within the control of the beneficiary party.
5. Ideally, the place, time, and cause of the loss should be clear.
6. Unaffordable premium may result in zero purchase.
7. The reason for large number of similar exposure units is that insurance operates through putting resources together.

Part 2 Questions 8-14. (21 points)

Read the following passage and choose the best sentence (A-G) to fill each of the gaps. (3 points each)

As you may gather, marketing is a very broad-based activity, and consequently, it calls for a broad definition. Now the essence of marketing is a transaction—an exchange—intended to satisfy human needs and wants. (8) _____ Our broad definition then is as follows: Marketing consists of all activities designed to generate and facilitate any exchange intended to satisfy human needs or wants.

Our micro definition of marketing—applicable in a business or non-business organization—is as follows: Marketing is a total system of business activities designed to plan, price, promote, and distribute want-satisfying products, services, and ideas to target markets in order to achieve organizational objectives.

As business people have come to recognize that marketing is vitally important to the success of a firm, an entirely new way of business thinking—a new philosophy—has evolved. (9) _____

- All company planning and operations should be customer-oriented.
- The goal of the firm should be profitable sales volume and not just volume for the sake of volume alone.

- All marketing activities in a firm should be coordinated organizationally.

(10) _____ Consequently, all company activities should be devoted to determining customers' wants and then satisfying those wants, while still making a profit over the long run.

(11) _____ The strategic marketing planning process consists of (a) conducting a situation analysis, (b) setting marketing goals, (c) selecting target markets, (d) designing a strategic marketing mix to satisfy those markets and achieve those goals, and (e) preparing an annual marketing plan to guide the tactical operations.

Marketing mix is the term that is used to describe the combination of the four inputs that constitute the core of an organization's marketing system. (12) _____

The four "ingredients" in the marketing mix are interrelated. Again we see the systems concept; decisions in one area usually affect actions in the others. (13) _____ A company may market one item or several related or unrelated. (14) _____ Ultimately, from the multitude of variables, management must select the combination that will (a) best adapt to

the environment, (b) satisfy the target markets, and (c) still meet the organizational and marketing goals.

A These four elements are the product offerings, the price structure, the promotional activities, and the distribution system.

B It is called the marketing concept, and it is based on three fundamental beliefs:

C That is, marketing occurs any time one social unit (person or organization) strives to exchange something of value with another social unit.

D They may be distributed through wholesalers or directly to retailers, and so on.

E Also, each of the four contains countless variables.

F Strategic marketing planning should be done within the context of the organization's overall strategic planning.

G In its fullest sense, the marketing concept is a philosophy of business that states that the customers' want-satisfaction is the economic and social justification for a firm's existence.

Part 3 Questions 15-20. (18 points)

Read the following passage and choose the best statement (A, B, C or D) for each question. (3 points each)

What types of cargo insurance are available?

Open Cover

This is the most usual type of cargo insurance, where a policy is drawn up to cover a number of consignments. The policy can be either for a specific value that requires renewal once the insured amount is exhausted or an permanently open policy that will be drawn up for an agreed period, allowing any number of shipments during this time.

Specific (Voyage) Policy

Although not the norm for cargo insurance, you may from time to time need to approach an insurance company or your freight forwarder to request an insurance policy for a particular consignment. This is usually referred to as Voyage Policy as the insurance covers only that specific shipment.

Contingency (seller's interest) insurance

As an exporter you may often sell goods on terms where your customer (as the importer) is responsible for insuring (or at least bearing the risk of damage of or loss to) the goods, for example under FOB and CFR Incoterms 2010. In these cases you are exposed to

the risk of damage to the goods while in transit and your customer refusing to accept them. In the worse case your customer may not have insured the goods.

If this happens and your customer attempts to avoid liability, you could seek redress through the legal system. However, this can prove very expensive, and may often be pointless. Seller's interest insurance, usually for a small premium, will cover you for this contingency. For valid commercial reasons you may not wish your customer to know you have taken out such a policy.

Where can I get cargo insurance?

You can obtain cargo insurance direct from an insurance company or through your freight forwarder. Also you may find that your bank will offer cargo insurance as part of a trade finance package. However, best practice adopted by many companies has shown that using a specialist in (marine) cargo insurance provides value-added services when arranging cover and gives additional benefits when dealing with any claims and settlement procedures.

What other options are open to me?

There are several other ways to approach the risk involved in the physical movement of the goods you trade across international borders:

- Do nothing and carry the risk yourself. If an incident occurs resulting in damage or loss to the goods you could take action against the carrier. But you should remember that carrier liability is strictly limited by internationally agreed conventions. Also you will need the expertise and perseverance to sustain a successful claim. This could have an impact on your business;

- as an exporter you can let your customer insure the goods;
- as an importer you can let your supplier insure the goods.

How much will it cost me?

Like all insurance cover (premises, employer's liability, credit) you will have to pay for your cargo insurance services. Premium is usually calculated according to the value of the consignment, the type of goods (danger or hazard) and other specific risks (mode of transport, route, destination, etc.) from the insurer's perspective.

Conclusion

More and more companies recognize the long term advantage of buying cargo insurance and using the services of a specialist in cargo insurance. If you are a small or medium sized trader you need to look more closely at this area of your international trading operations.

You could reap benefits for your business through enhanced protection of your interests, improved international trade administration, better trading relationships and increased competitiveness, resulting in greater profitability.

Now choose the best sentence (A, B, C or D) for each question.

15. The most usual type of cargo insurance is _____.

- A. open cover
- B. specific policy
- C. contingency insurance
- D. seller's interest insurance

16. If your customer refuses to accept the damage to the goods or even hasn't insured the goods, you'd better _____.

- A. seek redress through the legal system
- B. have a seller's interest insurance to cover this contingency
- C. have your customer compensate for it
- D. carry the damage by yourself

17. Cargo insurance is provided by the following agencies except _____.

- A. an insurance company
- B. a specialist in cargo insurance
- C. a freight forwarder
- D. a provider

18. You are advised to do nothing and carry the risk yourself _____.

- A. when you take action against the carrier
- B. when you approach an insurance company to request an insurance policy
- C. when you have no expertise or perseverance to sustain a successful claim
- D. when you are responsible for the damage to your goods

19. The premium is calculated based on the following factors except _____.

- A. the value of the consignment
- B. the volume of the consignment
- C. the type of goods
- D. other specific risks like mode of transport

20. The author's attitude toward buying cargo insurance is _____.

- A. positive
- B. negative
- C. indifferent
- D. opposing

Part 4 Questions 21-35. (15 points)

Read the following passage and fill each gap with the best word (A, B, C or D). (1 point each)

A brief introduction to international trade

International trade, also called foreign trade, or overseas trade, in essence, is the fair and deliberate exchange of commodity and service across national boundaries. It includes import and export trade operations. It arises for many reasons.

Manufacturers and distributors seek out products and services as well as components and (21) _____ goods products in foreign countries. The different (22) _____ of the world's resources determine the patterns of world trade. Some countries or regions are abundant in natural resources; elsewhere, reserves are (23) _____ or nonexistent. The world's raw materials are unevenly distributed, and both modern manufacturing and agriculture require many different resources. Thus, to obtain these through trading is an absolute (24) _____. Climate and terrain affect the cultivation of some agricultural products a nation can produce and trade internationally.

The skilled workers and capital resources help determine what a nation is able to produce and trade with nations. The developed countries are rich in skilled work force and capital resources, so they can (25) _____ on producing many technology-intensive products such as computers, aircrafts, etc. However, the developing countries (26) _____ skilled workers and capital resources are limited to the manufacture of simple products.

With the development of manufacturing and technology, there (27) _____ another motivation, i. e. economic benefit, for nations to trade. It was found that a country benefits more by producing goods it can make most cheaply and (28) _____ those goods that other countries can make at lower costs than by producing everything it needs within its own border. This is often explained by the theory of comparative advantage, also called the comparative cost theory, (29) _____ was developed by David Ricardo, John Stuart Mill, and other economists in the nineteenth century. The theory emphasizes that different countries or regions have different production possibilities. Trade between countries can be (30) _____ for all, even if one of the countries can produce every commodity more cheaply. As long as there are minor, relative differences in the efficiency of producing a commodity, even the poor country can have a comparative advantage in producing it. Comparative advantage has directed countries to specialize in particular products and to mass-

produce.

There are still some other reasons for international trade. Some nations are unable to produce enough products of a certain item. Thus they have to import some to (31) _____ a large domestic demand. Moreover, the preference for innovation or style also leads to international trade, which makes available a greater (32) _____ of products and offers a wider range of consumer choice of a certain product. Finally, some nations of the world trade with others mainly for political reasons. In those cases, more considerations are given (33) _____ political objectives rather than economic motivation.

When dealing in international trade (exporting and importing) a merchant faces a variety of conditions which (34) _____ from those to which he has grown accustomed in the domestic trade. The fact that the transactions are across national borders highlights the differences between domestic and international trade. Generally, there are certain differences which justify the separate treatment of international trade and domestic trade. In (35) _____, these differences include cultural problems, monetary conversion, and trade barriers. Foreign traders must be aware of these differences because they often bring about troubles in international trade.

Now fill each gap with the best word (A, B, C or D)

- | | | | |
|-------------------|---------------|------------------|----------------|
| 21. A. finished | B. finishing | C. finish | D. finishes |
| 22. A. occupies | B. places | C. distributions | D. scatters |
| 23. A. rare | B. scarce | C. abundant | D. rich |
| 24. A. importance | B. inevitable | C. must | D. necessity |
| 25. A. rely | B. central | C. concentrate | D. depend |
| 26. A. lacking | B. lack | C. lacked | D. lacks |
| 27. A. arise | B. rise | C. rose | D. arose |
| 28. A. buy | B. buying | C. to buy | D. bought |
| 29. A. that | B. which | C. it | D. this |
| 30. A. profitable | B. benefit | C. profit | D. benefitable |
| 31. A. supply | B. apply | C. satisfy | D. met |
| 32. A. vary | B. various | C. varies | D. variety |
| 33. A. to | B. for | C. by | D. with |
| 34. A. change | B. differ | C. vary | D. range |
| 35. A. sum | B. a word | C. particular | D. detailed |

Section Two Words Questions 36-40. (10 points)

Match the English words on the left with the Chinese words on the right. (2 points each)

- | | |
|-----------------------|------------|
| 36. trade barrier | a. 存款准备金率 |
| 37. freight forwarder | b. 通货膨胀 |
| 38. reserve ratio | c. 电子(化)采购 |
| 39. inflation | d. 货运代理 |
| 40. e-procurement | e. 贸易壁垒 |

Section Three Translation (15 points)

Translate the following paragraphs into Chinese. (15 points)

41. Many firms spend lots of resources pursuing outside influencers who've gained following on the Web and through social media. A better approach is to find and cultivate customer influencers and give them something great to talk about. This requires a new concept of customer value that goes way beyond customer lifetime value, which is based only on purchases. There are many other measures of a customer's potential value, beyond the money they pay you. For example, how large and strategic to your firm is the customer's network? How respected is she?

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座位号

国家开放大学(中央广播电视大学)2017 年秋季学期“开放本科”期末考试

高级商务英语阅读 试题答题纸

2018 年 1 月

题 号	Section One				Section Two	Section Three	总 分
	Part 1	Part 2	Part 3	Part 4			
分 数							

Section One Reading Comprehension (75 points)

得 分	评卷人

Part 1 Questions 1—7. (21 points)

Read the following passage and then match the statements (1—7) to the letter (A, B, C or D).

(3 points each)

1.
2.
3.
4.
5.
6.
7.

得 分	评卷人

Part 2 Questions 8—14. (21 points)

Read the following passage and choose the best sentence (A—G) to fill each of the gaps. (3

points each)

8.
9.
10.
11.
12.
13.
14.

得 分	评卷人

Part 3 Questions 15—20. (18 points)

Read the following passage and choose the best statement (A, B, C or D) for each question. (3 points each)

15.
16.
17.
18.
19.
20.

得 分	评卷人

Part 4 Questions 21—35. (15 points)

Read the following passage and fill each gap with the best word (A, B, C or D). (1 point each)

21.
22.
23.
24.
25.
26.
27.
28.
29.
30.
31.
32.
33.
34.
35.

得 分	评卷人

Section Two Questions 36—40. (10 points)

Match the English words on the left with the Chinese words on the right. (2 points each)

36.
37.
38.
39.
40.

得 分	评卷人

Section Three Translation. (15 points)

Translate the following paragraphs into Chinese. (15 points)

41.

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国家开放大学(中央广播电视大学)2017年秋季学期“开放本科”期末考试

高级商务英语阅读 试题答案及评分标准

(供参考)

2018年1月

Section One Reading Comprehension (75 points)

Part 1 Questions 1—7. (21 points)

Read the following passage and then match the statements (1—7) to the letter (A, B, C or D). (3 points each)

- | | | | | |
|------|------|------|------|------|
| 1. B | 2. D | 3. C | 4. B | 5. A |
| 6. C | 7. A | | | |

Part 2 Questions 8—14. (21 points)

Read the following passage and choose the best sentence (A-G) to fill each of the gaps. (3 points each)

- | | | | | |
|-------|-------|-------|-------|-------|
| 8. C | 9. B | 10. G | 11. F | 12. A |
| 13. E | 14. D | | | |

Part 3 Questions 15—20. (18 points)

Read the following passage and choose the best statement (A, B, C or D) for each question. (3 points each)

- | | | | | |
|-------|-------|-------|-------|-------|
| 15. A | 16. B | 17. D | 18. C | 19. B |
| 20. A | | | | |

Part 4 Questions 21—35. (15 points)

Read the following passage and fill each gap with the best word (A, B, C or D). (1 point each)

- | | | | | |
|-------|-------|-------|-------|-------|
| 21. A | 22. C | 23. B | 24. D | 25. C |
| 26. A | 27. D | 28. B | 29. B | 30. A |
| 31. C | 32. D | 33. A | 34. B | 35. C |

Section Two Words Questions 36—40. (10 points)

Match the English words on the left with the Chinese words on the right. (2 points each)

36. e 37. d 38. a 39. b 40. c

Section Two Translation. (15 points)

Translate the following paragraphs into Chinese. (15 points)

41. 很多公司花费大量资源追寻那些通过网络或者社会媒介获得追随的外部影响者。其实较好的方法是找到并培养这些客户影响者,并提供他们某些可资谈论的好话题。这需要形成新的远远超出客户终身价值的客户价值观,而前者的基石仅仅在于购买。客户的潜在价值还有很多其他层面,而不仅仅只是钱。比如客户关系网有多大,对你公司而言具有何种战略意义,受到多大程度的尊重等。