

## 32. Insurance

Have you ever considered buying life insurance? To many Koreans, until recently, such an idea was considered morbid. However, buying the right to receive money in compensation for death or disaster became more acceptable after a series of national tragedies, for which Korea gained an international reputation as a "collapsing republic." The trend has also been fueled by the growing crime rate. Even so, many people are still reluctant to purchase cancer insurance: they cannot exactly explain why, but perhaps they feel that being insured somehow tempts the Fates to inflict death or fatal illness sooner.

### Comprehension

1. What does "morbid" mean?
2. Why was Korea once thought to be a collapsing republic?
3. Does the writer of the paragraph seem sympathetic towards people who do not have life insurance? Why do you say so?

### Your opinion

1. Is your life insured? Why or why not?
2. Are you insured against cancer? Why or why not?
3. Are you insured against fire? Why or why not?
4. Is your car insured? Why or why not?
5. Do you have insurance on your household contents?
6. Would you recommend life insurance for your spouse?
7. You know one in five cars is not insured. What do you think about mandatory coverage- for all autos?
8. If you have insurance, did you buy it through a relative or friend; or did you buy it based entirely on your needs and perceived benefits?