

BREVET DE TECHNICIEN SUPÉRIEUR
ASSURANCE

ÉPREUVE E2 : LANGUE VIVANTE ÉTRANGÈRE
ANGLAIS

SESSION 2021

Durée : 2 heures
Coefficient : 2

L'usage d'un dictionnaire bilingue est autorisé dans le cadre des évaluations écrites.

Dès que le sujet vous est remis, assurez-vous qu'il est complet.
Le sujet se compose de 4 pages, numérotées de 1/4 à 4/4.

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TRAVAIL À FAIRE PAR LE CANDIDAT

I. COMPRÉHENSION 10 points

À rédiger en **FRANÇAIS**.

Après avoir lu attentivement le **document 1**, vous en rédigerez **un résumé en français** de 150 mots (+ ou -10 %). Vous indiquerez le nombre de mots utilisés. Toute présentation sous forme de notes sera pénalisée.

II. EXPRESSION 10 points

À rédiger en **ANGLAIS**

Après avoir lu attentivement le **document 2**, vous en rédigerez **un compte-rendu en anglais** de 120 mots (+ ou - 10 %). Vous indiquerez le nombre de mots utilisés. Toute présentation sous forme de notes sera pénalisée.

DOCUMENT 1

California homeownership dream may soon become a nightmare

For the first time in history, the proximity to the beach, to Hollywood and to mountains will be trumped by living in middle America.

The tragic wildfires in California are beginning to have a lasting impact on the housing market on the West Coast. It is no surprise that people are becoming more and more hesitant to move to a wildfire-prone area. Not only are their fears reaching new heights, so are the costs to insure their potential forever homes.

- 5 Thousands of fires have been recorded in California, slowing down the residential market, and giving Californians yet another reason to head East. For the first time in history, the proximity to the beach, to Hollywood and to mountains will be trumped by living in middle America.

- 10 After already spending millions of dollars, insurance companies are continuing to reduce their wildfire exposure. Homeowners are beginning to be declined for coverage by insurance companies, and it is predicted that more and more will be declined over the coming months.

Insurance is naturally higher in wildfire-prone areas, which is causing people to lower their offers or completely back out of a planned home purchase.

- 15 Homeowners will always be able to buy insurance, it will just be a matter of who allows them to purchase it and how much it will cost. In some instances, the fire insurance coverage could potentially double the homeowners' monthly mortgage payment.

- 20 Increased insurance costs will also possibly slow the pace of home-price increases in the Golden State by making the homes less affordable to middle-class buyers. The sad part is that most of them moved to these areas of California because they were priced out of their bigger cities.

The value of homes is steadily decreasing, as a byproduct of being located in a dangerous area but home builders are still seeking ways to keep meeting the demand.

- 25 With increased awareness of the potential issues with fire, coupled with the mass devastation from bushfires in Australia, reluctant homebuyers will continue to sit on the fence until a long-term option presents itself.

Abridged from FOXBusiness by Rogers Healy, January 10, 2020

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DOCUMENT 2

Don't want rain to ruin your holiday?

You can now buy rain insurance

If it is expected to rain, customers can cancel their holiday 72 hours in advance and receive compensation. If for your next holiday you're planning to jet off to France, Italy or Spain for some sun, you can now buy a new kind of insurance – against rain.

5 The catch is you'd have to book your break via Campings.com, a site specialising in campsites across Europe. Campings.com has teamed up with fintech start up Setoo to design insurance that allows customers to cancel their holiday 72 hours in advance if it is expected to rain and receive compensation.

10 Based on forecasts from Meteomatics, a specialist weather data provider, Setoo will notify campers of looming rain. Any customer deciding to cancel the holiday will then automatically receive a pay-out.

"The weather is an especially important consideration for campers, who are more exposed to the elements than other holidaymakers," said Jerome Mercier, chief executive of Campings.com, which also offers mobile homes, chalets and cabins and operates in six European languages, although not in English.

15 "We have been searching for a weather protection product for some years before finding exactly what we needed in Setoo's rainy day protection," he added.

20 The cost of the insurance varies depending on the typical weather in each campsite and the season, and it is calculated using machine learning techniques. Generally, a policy costs between 3 and 8 per cent of the underlying booking price, with the average cost being €15 (£13) per week. The insurance is available to customers in the UK, France, Italy, Germany and Austria for holidays in France, Italy and Spain.

25 Noam Shapira, the firm's co-founder and co-CEO, said Campings.com can now expect higher revenues, suggesting that the option to buy rain insurance will convince more customers to go ahead with their booking. Setoo, which has offices in Israel, the UK and France, is also talking to other holiday providers about similar types of insurance – for example, compensating customers who have booked a skiing holiday if there is no snow where they are about to travel.

Olesya Dmitracova, *The Independent*, 25 October 2019

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