名前 _____ 日付 _____／_____

QUESTION

Read the article below and summarize it in your own words as far as possible in English. Summarize it between 90 and 110 words.

以下の記事を読み、できる限り自分の言葉を使って英語で要約しなさい。90〜110語で要約しなさい。

READING

In regions frequently affected by floods, wildfires, and other natural disasters, insurance companies are paying out larger sums for damage to homes. As losses rise, insurers may conclude that future claims in certain areas will be too costly to cover at existing prices. They can respond by sharply increasing premiums, reducing the amount of coverage offered, or refusing to issue new policies in places considered especially risky. For homeowners, this means that insurance may become unaffordable or unavailable even when they still need protection against serious property damage.

The consequences can extend beyond individual households. Homes without adequate insurance may be harder to sell because buyers are reluctant to take on large financial risks. Mortgage lenders may also refuse to finance properties that cannot be insured, since the home itself serves as security for the loan. If these problems affect many properties in the same area, real-estate values may fall and residents may find it more difficult to move, borrow money, or recover financially after a disaster. Communities can therefore face broader economic instability as insurance markets withdraw, particularly where rebuilding costs are already high.

To keep coverage available, governments can create public insurance programs or provide reinsurance that helps private companies absorb exceptionally large losses. These measures can make it possible for residents in high-risk areas to obtain at least some protection. However, public support can also create new problems. If insurance remains easily available, people may continue living or building in places where future damage is highly likely, increasing the total losses from later disasters. In addition, if severe events occur repeatedly, government-backed programs may face very large claims. The financial burden can then shift from insurers and homeowners to taxpayers, making long-term public support increasingly difficult to sustain.

要約は2ページ目に書きます。記事の和訳は載せていません（読む練習のため）。答え合わせはQRから。

スマホで読み取ると、書いた英文をその場でAIが添削します。

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名前 _____　日付 _____／_____

1ページ目の記事を、90〜110語の英語で要約します。記事の言葉をそのまま写さず、自分の言葉で言い換えましょう。

解答欄

目安 90〜110語（1行に8〜9語ほど）

枠の中に書いてください

メモ（要点を3つ書き出してから、まとめます）

スマホで読み取ると、書いた英文をその場でAIが添削します。

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