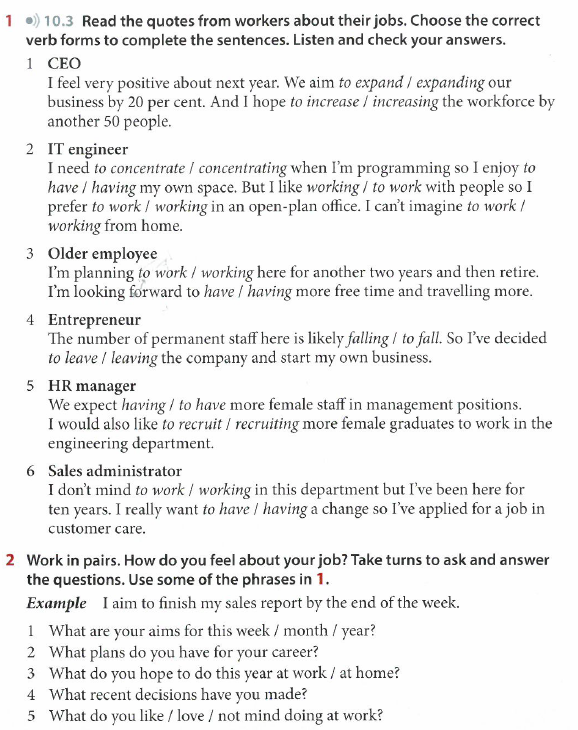
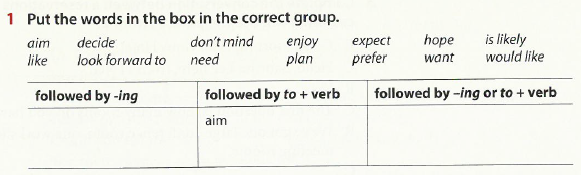
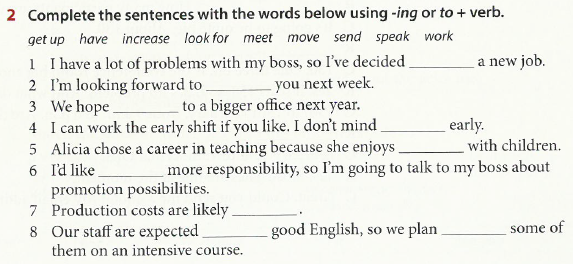
# U8 Challenges for insurance business

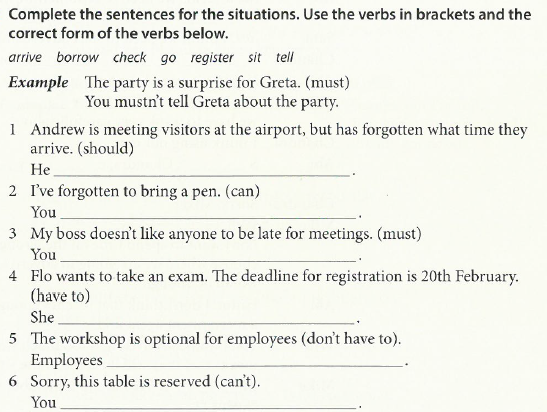
## A Verb patterns

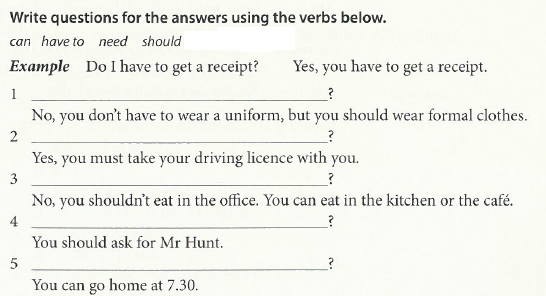


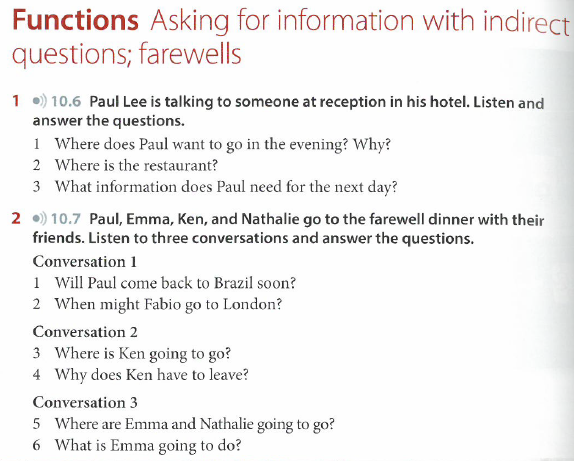


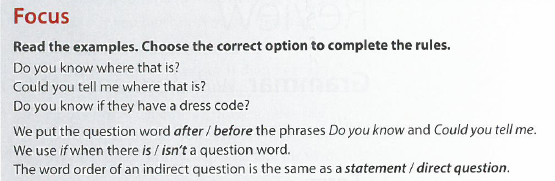


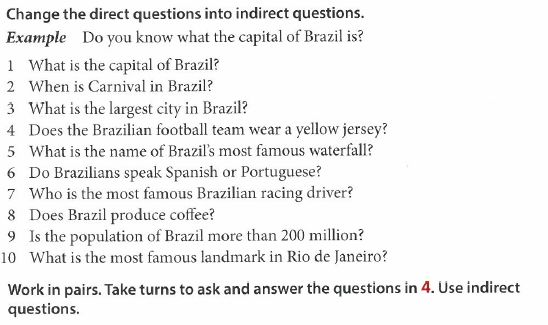
## B Modal verbs: revision











# C Challenges facing the insurance business

