

Handout C key

Pros and cons – Answer key

Directions: Use the worksheet below to help you think about the benefits (pros) and downsides (cons) of the way the American and Chinese systems handle automobile accidents. Once you have identified all of the pros and cons you can think of, write a statement in which you explain which system—the Chinese system or the American system— makes the most sense and why.

Note: These are possible answers; students may come up with others.

	Pros	Cons
U.S.	<ul style="list-style-type: none">• You won't end up paying too much because you have different estimates for repairs; the person can't cheat you.• You have a company that will pay the damages so you don't have to come up with a lot of money all at once.	<ul style="list-style-type: none">• Your insurance premiums will probably go up if you get in an accident.• The accident might go on your driving record because you filed a police report.
China	<ul style="list-style-type: none">• The entire process is quicker.• You get your money right away.• Because the insurance company isn't involved, your premiums probably don't go up.	<ul style="list-style-type: none">• The policeman could do a poor estimate of damages.• There could be other damages that you don't know about until later and you would have to pay for those out of pocket.• You don't have a way to contact the other person involved in the accident if something else comes up later.

The _____ system for handling automobile accidents makes the most sense because _____

[Students' answers will vary. The important thing is that they back up their decision with reasons and facts.]

