Insurance Career Connections

Insurance Institute

Games & Activities

To explain insurance to high school students

CSI...what would you do?

Provided by Laura Caulder & Rhonda Palmer

(group activity)

Split class into three different groups. Provide each of them with a newspaper article about a recent accident/incident. i.e. car accident, house fire, slip and fall at the mall, theft. Photos or image cards can also be used for this activity.

Have the students put on their "investigator/adjuster" hats, and determine the questions that they would want to ask regarding the scenario described (shown). Give them 10 minutes to come up with a list of investigative questions.

Possible questions or probing ideas which may help their discussions or lists:

1. What happened?
2. Who was involved?
3. Was anyone hurt?
4. Were there any witnesses?
5. What sorts of property damage was there?

Have each team come to the front to provide the questions/things that they would look for if they were the investigator/adjuster for this scenario.

Penny Game

Purpose: To explain the Law of Large Numbers and Probability through a game of chance.

Materials needed:

- One penny for each person
- One slip of paper for each person (numbered 1 thru 15)

Explain that:

- Each person has a car worth $35,000
- Everyone has the same driving record
- Annual insurance for each individual will cos $1,000

Each person is given:

- One penny (this reresents $1,000)
- One slip of paper wih number on it (from 1-15)

Students will need to make a decision on whether to:

1. purchase insurance (one penny = $1,000 = 1 year of insurance); or
2. keep the money and spend it on whatever they want

Go around the room, and ask each individual whether they would like to purchase insurance or not. If students want to purchase insurance, they give back the penny. If they do not want to purchase they keep the penny. (Use a zip lock bag to collect the pennies, and have more in the "pool", so they understand how the $ will pay for the damages incurred).

Each individual will have been given a number. Each number will represent the possibility of an accident or peril happening over the course of one year.

Call out each of the numbers (one at a time) and have those who have this number to stand up.

Continued...

Penny Game

(continued)

le - anyone have number #1? Ask if they had purchased insurance. Then state whether they will need to make a claim (if they have insurance) or will need to find the $ to pay for the damages incurred (if they did not purchase insurance).

Those who have these numbers will be affected:

- #1's – windshield claim costing $600 to repair
- #2's – backed into a telephone pole - $2,500 damage
- #3's – car stolen - $35,000 loss
- #4's – responsible for an accident and sued for $1,000,000
- Rest – no incidents

Go through actual outcomes and find out how people have faired with their decision to purchase or not purchase insurance.

Note: Pennies can sometimes be frustrating in the classroom, as people have a tendency to play with them. As a result, presenter may want to use monopoly money or choose 5 people wno will not nave insurance for the year, and the rest or the class who aoes.

When collecting the pennies, pay attention to the numbers of those who did not purchase insurance. Use those #'s as one of the perils that happen so that you are able to demonstrate what will happen if you do not have insurance.

Personal Inventory

It is recommended by insurance companies to take an inventory of your belongings, and to heep these records in a safe place.

This can either be group work or individual work.

Group – Have the students call out different itms that may be found in their locker or bedroom. List 3 items on the board. Have them guess at what the cost may be for each of these items. Determine if the items are replacable or not should there be a loss.

Individual – Have the students write down 10 items in their locker or bedroom.

Students can do this with their parents by using the Insurance Bureau of Canada's Personal Inventory checklist. This can be foun on www.ibc.ca.

**Personal Inventory table on the next page*

Part B:

Think of a scenario – Slave Lake or Kelowna Fires / Peterborough Floods

- You have to get out of the house as quickly as possible, what do you take with you / what do you grab?
- Why did you decide on that?

Continued...

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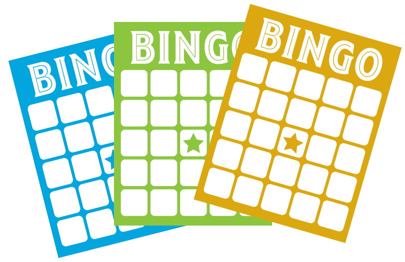
Personal Inventory

(continued)

No.	POSSESSION	ESTIMATED COST	REPLACEABLE	ACTUAL COST
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
	TOTALS			

Insurance Career Connections

Bingo Game



This version of Bingo is a great ICE BREAKER to get the class interested and engaged in wanting to learn more about who you are and what careers there may be within the insurance industry. The bingo card is already filled in, and it is up to the students/players to go around to the other people within the class/presentation and find someone who has is a match.

Instructions:

- Print and copy a bingo card for each student/player.
- Players will take 5-10 minutes to mingle throughout the class and get signatures (legible!) of class mates who have done these things/experienced these activities.
- When a match is found, the player will sign the square. Must have different names to the card (only one person/per square/card). The "owner" of the card may sign one of the spaces for themselves.
- Depending on how many presenters there are, different names must be used in each square. If there is only one presenter, then this rule does not apply. When a player has filled all of the squares with names, s/he yells "Bingo!" and brings the sheet to the front. They can win a prize.
- Once you (the presenter) have received a number of completed cards back, you can then use them to further the discussion about insurance...asking them about their experience.

For example:

1. Has travelled to Europe...
   a. I see that Betsy has signed a # of people's bingo sheets...
      i. Betsy, what type of insurance would you want/need to travel to insurance?
      ii. What could happen while you are abroad?
2. Has had a flood in their home...
   a. I see that Billy has signed a # of people's bingo sheets...
      i. Billy, what happened to your home?
      ii. Was there anyone who helped you and your family during this time?

Continued...

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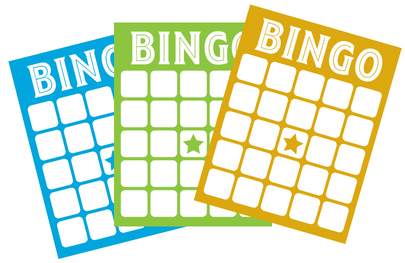

Bingo Game

(continued)

B	I	N	G	O
Someone who has been in a car accident	Someone who has something valuable stolen	Someone who has experienced a flood	Someone who knows their parents car insurance company name – what is the name?	Someone who has a pet
Someone who has cliff jumped	Someone who has their CPR/First Aid certification	Someone who knows what an Accident Reconstructionist does	Someone who has been to a concert	Someone whose has experienced a fire
Someone who has a part-time job	Someone who knows what they want to be when they grow up – What?	FREE	Someone whose parents own their own business	Someone who likes extreme sports
Someone who has had food poisoning	Someone who has been to a “rockin” house party	Someone who walks to school	Someone who knows what an insurance broker does	Someone who plays golf
Someone who has driven a car	Someone who can name a career in the insurance industry – What?	Someone who has broken a bone	Someone whose bedroom is the basement	Someone whose parent owns a motorcycle