

Fundamentals of Insurance



Who is Tena B. Crews?

- University of South Carolina
 - College of Hospitality, Retail and Sport Management
 - Associate Professor of Technology Support & Training Management
- and
- Director of Online Learning & Development
- and
- Center for Teaching Excellence
 - Associate Director of Technology Teaching Excellence

Can't keep a job

- Business Educator
 - Hanover, IN (1983-1985)
- Don't recall job title – probably didn't have one
 - Indianapolis, IN (1985-1986)
- ISS Supervisor
 - Duluth, GA (1986-1987)
- Business Educator
 - Snellville, GA (1987 – 1992)
 - Motto: Snellville – Where everybody's somebody!
- Graduate Teaching Assistant
 - University of Georgia (1992-1993) – Famous for flunking ST
- Business Technology Instructor
 - North GA Technical College (1993-1994)



Can't keep a job

- Technology Coordinator – Elementary School
– Suwanee, GA (1994-1996)
- Assistant Professor
– Ball State University (1996-1998)
- Associate Professor & Director of OL Learning
– West Georgia University (1998-2003)
- Associate Professor, Associate Director of Technology Teaching Excellence, & Director of OL and Development, etc.
– University of South Carolina (2003 – Present)
- Looking for a job!



Interest in Insurance

- Georgia Curriculum Development
- 1999 Team Leader
- Business Education Teachers
 - Throughout Georgia
- Won't Lie
 - Book
 - Insurance Consultant
- Now Updated Version
 - 2nd Edition



Is this like your school?

School Answering Service





Women vs. Men

- Do you know what a woman and insurance have in common?
 - 💡 They are both expensive, difficult to understand and what you get is not guaranteed!
- Do you know the differences between a man and a whole life policy?
 - 💡 A whole life policy eventually matures!

http://www.barricksinsurance.com/insurance_jokes.html

Typically. . .

- I typically use active notetaking with my students.
 - Active notetaking is a good tool to use with students.
- I'm here to give you more tools/resources!
- Let's get started!

Brainwriting Activity Steps

- Everyone gets a white index card
- Get in groups of 3-4 and get in a circle
- There will be **NO** talking
- Each of you:
 - On your index card (and without talking) write **the definition of insurance in your own words.**
- After you have finished writing your definition, pass your card to the person on your left and accept the card from the person on your right.
- Now on the index card you were just given, **WITHOUT TALKING** edit the definition of the term: insurance.

More steps →

Brainwriting Continued

- Exchange cards again
- Edit the definition of the term: insurance - again
- Continue until you have edited each index card
- Designate a leader of the group
- The leader should read all cards aloud to his/her group
- Now, using this information, the group should develop their definition of insurance

Definition of Insurance

- Each group will report out
 - (Group 1, Group 2, etc.)
- Let's develop the “class definition” of insurance.



Why Teach Insurance?

- Society changes
- Students working part-time, full-time even while in high school
- Insurance education is important to teach to high school students
 - February 2005
 - 58% of high school seniors are employed
 - Worked part-time even in 1994
 - 42% of high school seniors
 - 33% of juniors
 - 15% of sophomores worked part-time
 - (Science News, 2001).



Working Students: February 2005

- Out of Every 10 High School Seniors
 - 4 were not working
 - 2 worked 15 hours per week or less
 - 4 worked more than 15 hours per week
- What Kind of Jobs?
 - 70% restaurants or sales clerks
 - Others were working “pink collar” jobs
 - Clerical, childcare, technical work
 - Others were working “blue collar” jobs
 - Construction, farms, warehouses



Research Continued

- September 2007
 - Effects of part-time work on school achievement during high school
 - Approximately 80% of high school students work some time during high school.
 - It is perceived by many adolescents as an integral part of their identity.

USA Today

- 17 year old
 - Hopes his senior year of high school will be less stressful than his junior year.
- "It was a pretty overwhelming workload."
- Besides taking two Advanced Placement classes, honors chemistry, math and electives, he served on the student council organizing community service projects, took a cultural diversity class at a community college for college credit, participated in his school's alcohol awareness group, did volunteer work, took tennis lessons and held down a part-time job.
 - » by Sharon Jayson August 2006

Perfect Timing to Teach Insurance



- Students are involved in the work world and education world at the same time
- Teachers should take the opportunity to teach insurance in a pseudo-real-world setting
- Work-study/apprenticeship students
- Help create wise consumers

How To Incorporate Insurance Into Other Courses

- Mary Ann Hale: Collins Hill HS – Gwinnett Co.
 - ”In my Business Concepts class, which is primarily for 9th and 10th grade students, we go briefly into auto, health, home, life and unemployment insurance. The students have an actual project where they must purchase an automobile and then insure it. We discuss the different types of health and life insurance. We discuss the need for home/apartment insurance and also discuss the importance of unemployment insurance.”

Teach a Course in Insurance

- Georgia
 - Risk Management & Insurance
 - Updated from 1999 curriculum
- See Handout
- www.doe.k12.ga.us/_documents/curriculum/edtech/financial.pdf

Go to Link

How To Incorporate Insurance Into Other Courses



- Business Law
- Business Management
- Entrepreneurship
- Family Consumer Science
- Marketing
- Career Concepts
- Co-op Courses
 - Apprenticeship
 - Work Study

*Any other
courses
you'll be
teaching?*

Insurance Exploration

- Web Scavenger Hunt
- See Handouts
 - Insurance Exploration
 - Additional Handouts
 - www.iii.org



Insurance Information Institute



LIFE INSURANCE AND FINANCIAL PLANNING >>

[web sites](#) [iii store](#) [about iii](#)

Let's Look!

Careers in Insurance: www.bls.gov



- U.S. Department of Labor
Bureau of Statistics
 - Occupational Outlook Handbook
- A few careers include:
 - Insurance adjuster
 - Adjuster, appraisers, examiners
 - Insurance broker
 - Insurance sales agent
 - Insurance claims
 - Policy processing clerks
 - Insurance investigators
 - Insurance managers
 - Insurance underwriters

<http://www.bls.gov/oco/>

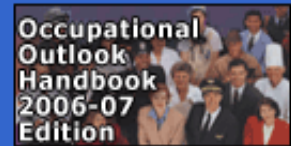
Occupational Outlook Handbook (OOH), 2006-07 Edition

For hundreds of different types of jobs—such as [teacher](#), [lawyer](#), and [nurse](#)—the *Occupational Outlook Handbook* tells you:

- the training and education needed
- earnings
- expected job prospects
- what workers do on the job
- working conditions

In addition, the *Handbook* gives you [job search tips](#), links to [information about the job market in each State](#), and [more](#).

Ways to use the *Occupational Outlook Handbook* site: (1) To find out about a specific occupation or topic, use the [Search box](#) that is on every page—enter your search term in the box. (2) To find out about many occupations, browse through listings using the Occupations links that are on the right side of each page. (3) For a listing of all occupations in alphabetical order, go to the [A-Z Index](#) and select a letter.



Occupations:

- [Management](#)
- [Professional](#)
- [Service](#)
- [Sales](#)
- [Administrative](#)
- [Farming](#)
- [Construction](#)
- [Installation](#)
- [Production](#)
- [Transportation](#)
- [Armed Forces](#)

Related Links:

- [Tomorrow's Jobs](#)
- [OOH Reprints](#)
- [Important Info](#)
- [How to Order a Copy](#)

http://online.onetcenter.org/

The screenshot shows the O*NET OnLine website homepage. At the top left is the O*NET logo. To its right is the text "O*NET OnLine". Below the logo is a navigation bar with "Related Sites", "OnLine Help", and "Home". On the right side of the navigation bar is a search box labeled "Occupation Quick Search:". The main heading is "Welcome to O*NET™ OnLine!" with the tagline "Making occupational information interactive and accessible for all...". Below this is a yellow box titled "What's New?" containing text about updated data. The page is divided into four yellow boxes, each with a right-pointing arrow icon and a link: "Find Occupations", "Crosswalk Search", "Skills Search", and "Tools & Technology Search". Each box contains a brief description of the search function.

o*net Occupational Information

O*NET OnLine

Related Sites • OnLine Help • Home

Occupation Quick Search:

Welcome to O*NET™ OnLine!

Making occupational information interactive and accessible for all...

What's New? Take advantage of **updated data** from job incumbents for 100 additional occupations.

➤ [Find Occupations](#)
Use keywords or O*NET-SOC codes, Job Families, High Growth industries, O*NET descriptors, Job Zones, or STEM disciplines.

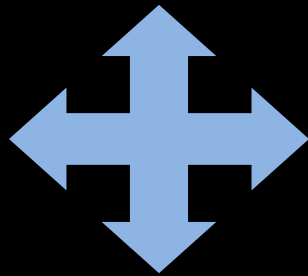
➤ [Crosswalk Search](#)
Enter a code or title from the DOT, MOC, RAIS, SOC, or CIP to find matching O*NET-SOC occupations.

➤ [Skills Search](#)
Use a list of your skills to find matching O*NET-SOC occupations.

➤ [Tools & Technology Search](#)
Use tools and technology to find In-Demand occupations. Learn about related skills important to employers and educators.

Student Learning Styles

- Visual Learners
- Auditory Learners
- Kinesthetic Learners



- Students learn in different ways
- Most students use a combination of the three styles
- Incorporated all styles in your classroom
- Many millenials have dual learning styles

**How do I listen to
students and know their
learning style?**

Listen Carefully

- Visual
 - People who are influenced by seeing
 - Use words like: Let me see, I can picture that, Look at it this way, Paint me a picture, etc.
- Auditory
 - People who are influenced by hearing
 - Use words like: I hear what you're saying, That rings a bell, That sounds like, Your tone, It doesn't read right, etc.

Listen Carefully

- Kinesthetic
 - People who are influenced by feeling
 - Use words like: That touched me, I feel, I can handle that, It moves me when, etc.
- Logical
 - People who are influenced by thinking and conceptualizing
 - Use words like: I understand, Please consider, I think, I comprehend, Let's analyze that, etc.

But more importantly – think about: Who You Are Teaching

There are more differences
in the classroom
than what we think of as typical
learning styles.



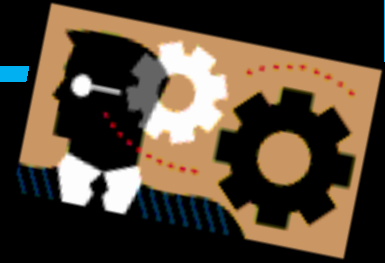
Traditionalist: Born 1900-1945

(In 2009 = Age 64-109)

- Career Goal
 - Build a legacy
 - Loyal to a fault
 - Expect to build a lifetime career with one employer, or at least in a single field, and to make a lasting contribution
- Balance
 - Support me in shifting the balance
 - Reached a point of financial and career stability
 - They are able to ask for more balance, yet they want the support — and the approval — of their employers in making the shift, including the transition to retirement
- Feedback
 - No news is good news
 - Strong, silent types of leaders weren't long on praise
 - (they weren't even long on words)
 - But if something was said about your performance, they meant it

Baby Boomers: Born 1946-1964

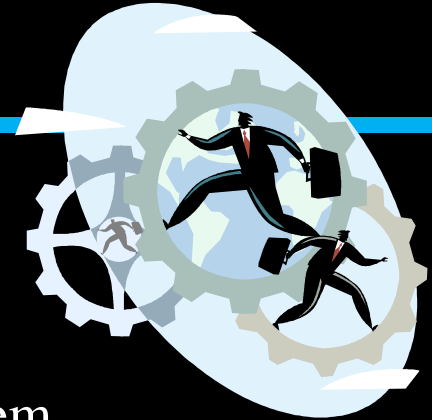
(In 2009 = Age 45-63)



- **Career Goal**
 - Build a stellar career
 - Listening to tick of career clock, they find themselves questioning where they've been & where they're going.
- **Balance**
 - Help me balance everyone else and find meaning myself.
 - Realized there simply isn't enough time to go around, and are asking for help in achieving a better balance.
- **Feedback**
 - Once a year, with lots of documentation!
 - Raised with the pop psychology of the sixties that said people should open up.
 - Have forced Traditionalist bosses to sit down with them on a regular basis and let them know where they stand.

Generation Xers: Born 1965-1980

(In 2009 = Age 29-44)



- **Career Goal**
 - Build a portable career
 - Looking for career security rather than job security
 - Believe in building a repertoire of skills to take with them
 - Constantly pulling out their career maps to double check that they are headed in the right direction
- **Balance**
 - Give me balance now, not when I'm 65!
 - Have adult concerns, including young children
 - Want time and flexibility to take care of them
- **Feedback**
 - Sorry to interrupt, but how am I doing?
 - Immediate feedback

Millennials: Born 1981-1999

(In 2009 = Age 10-28)

- **Career Goal**
 - Build parallel careers
 - Just beginning to enter workforce
 - Have grown up multi-tasking & believe they will be able to pursue more than one line of work at a time
- **Balance**
 - Work isn't everything; flexibility to balance activities is
 - Most over-programmed generation ever, have had the concept of balance drummed into their heads since birth by their Boomer parents.
- **Feedback**
 - Instantaneous feedback
 - Feedback whenever I want it at the push of a button
 - We can only imagine what they will expect.



Millennials Continue

- Also called
 - Generation Y
 - Echo-Boomers
- Have been shuttled from one organized activity to another
 - Soccer, scouting, little league, etc.
- Everyone gets a trophy or ribbon
- Better followers than leaders
- Want instant gratification
- Extremely materialistic

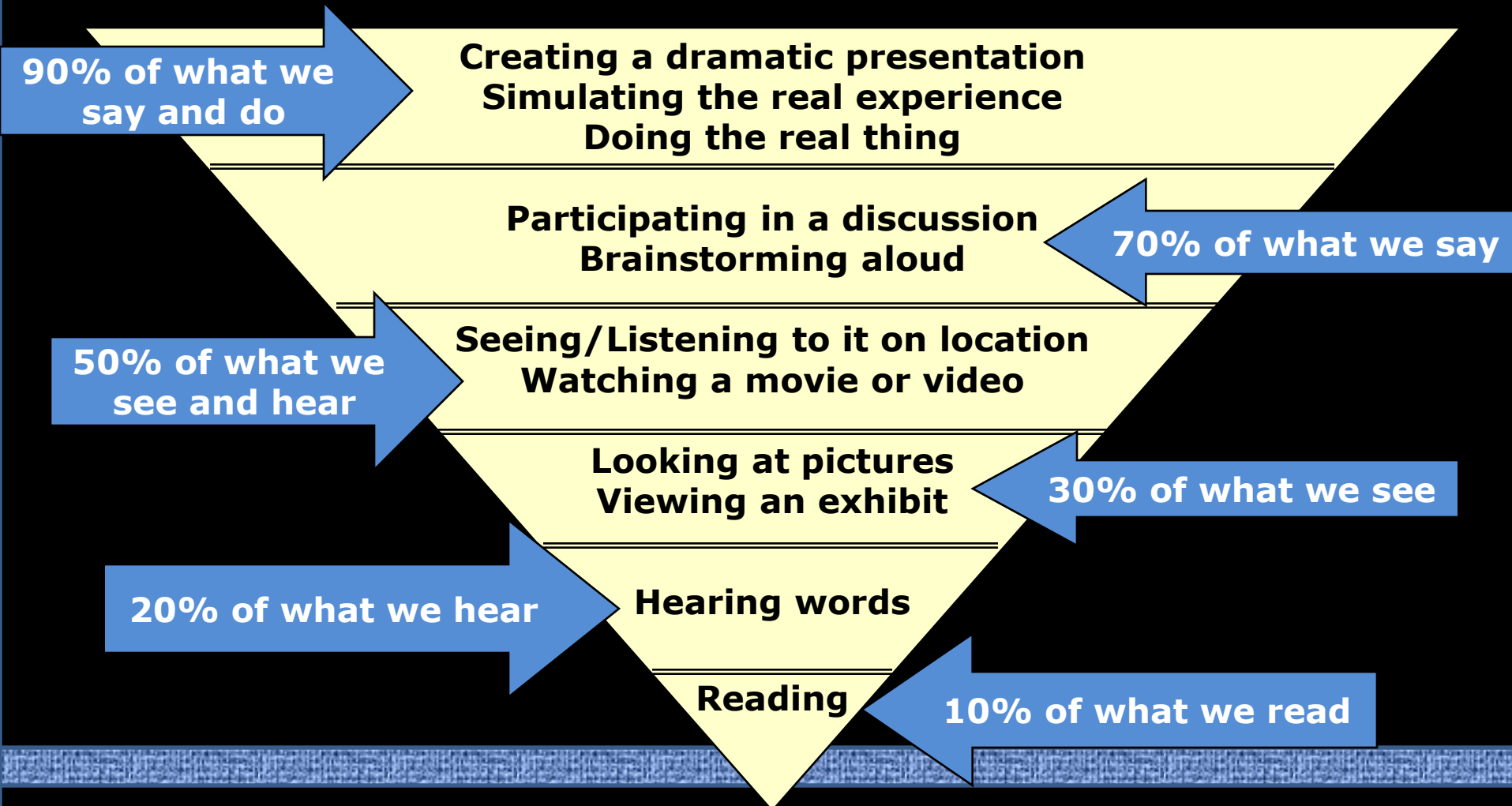
These
students
are CPA!

Designing Lesson Plans

- Active Learning
 - Involve students physically
 - Involve students mentally
- Help students think for themselves
- Help students be responsible for their learning
- Help student learn how to learn
- Engage your students
- Lesson Plans – Handouts
 - Introduction to Insurance
 - Auto Insurance Jigsaw Lesson

Let's Look!

After Two Weeks: What do we tend to remember?



Let's Get Active

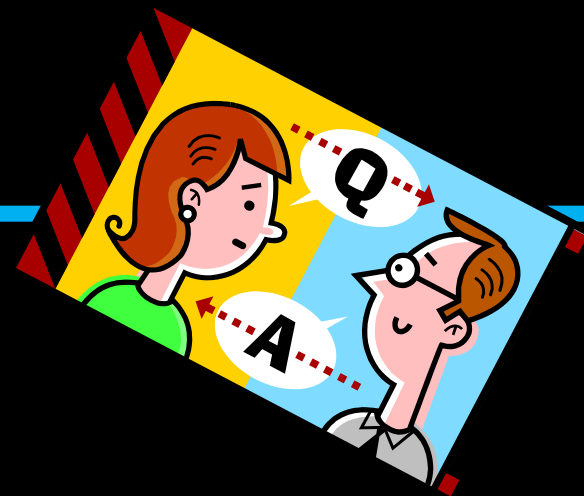


Silent/Written Conversation

- Pair up with a neighbor
- Use one note card and one pen/pencil EACH
- Each person write down a question on the note card
- **This questions should be something from the lesson today or previous lesson - to which you do NOT know the answer.**
- Exchange your note card with your partner
- Write your answer to his/her question on the note card and he/she will do the same
- Pass the note card back so he/she can read your answer
- If you re are still not clear about the answer, write something so that they will expand on the answers for clarification
- OR
- Turn the note card over and write another question
- Pass the note card to your partner, etc.

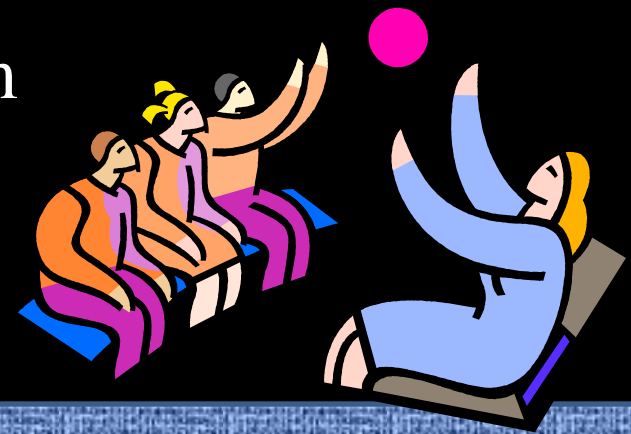
What did you find?

- Answer to many questions
- Simple to do
- Just a bit different
- Different learning style
- Involves the students
- After the silent conversation
 - You could have students present information
 - You could have students with like questions pair up and investigate further
 - You could use as a bell ringer, sponge activity each day
 - You could. . .



Students Involved in Peer Teaching

- Pairing students to complete tasks
 - More effective than having students work alone
- Cooperative Learning Groups
 - Divide students into groups
 - Divide and conquer! 😊
- Students who are required to teach, learn concepts better
 - Think about what you do daily
- Incorporate this into your classroom
 - See it
 - Do it
 - Teach it





Do students know how to be active?

- Students may need you to teach them how:
 - Practice decision making skills
 - Give students particular roles to play – may be conflicting roles
 - Practice negotiation/conflict resolution skills
 - Practice not only problem solving
 - But how to figure out what the problem is!
 - Practice compromising
 - Practice makes perfect

Active Learning



- Integrate the first day of class
- Give students a chance to meet each other
- Give students a chance to become familiar/comfortable with their peers
- Give students a chance to become familiar/comfortable with their surroundings
- Help students realize that they can depend on each other to support their learning effort
- Teach your administrators

Active Learning



- You (the teacher) should demonstrate by being active too
 - The teacher should be involved in the activities
- If the class has to write
 - Then the teacher has to write
- If the class is involved in a demonstration
 - Then the teacher should be involved in the demonstration
- It is important for the students to see the teacher
 - Thinking about the situation or question too
- The teacher should share as the students are required to share

Active Learning

- Give students a chance to become familiar/comfortable with peers
 - Liar Liar
 - Initially to get to know each other
 - Later, can tweak to use as a lesson review
- Give students a chance to become with surroundings
 - Silent Birthday Line
 - Tweak – Important dates
 - List event on large card, assign each person an event and give them card, they get in order
 - If they don't know – others will help
- Help student realize they can depend on each other to support their learning

You are going to lecture



- You're going to lecture
 - Tell the students prior to the lecture
 - “Use your listening team/partner today to listen for three reasons why. . .”
- Lecture for 10 minutes
- Have students
 - Listen for and take notes on three reasons why. . .
 - Get with their listening team/partner and compare notes
 - Discuss what they listened for, what they think the three reasons are, share with the class, etc. . .

Beach Ball



- Blue Card = Automobile Insurance
- Pink Card = Health Insurance
- Green Card = Workers' Compensation or Unemployment Insurance
- Yellow Card = Renter's and Homeowner's Insurance
- Purple = Life Insurance
- White = Disability and Long Term Care Insurance

Do you use these?



- Debates
- Pro/Con Grid
- Paraphrasing
- Three-point summary
- Exemplifying
- Think-pair-share
- Whips
- Concept Mapping
- Chunking
- Curved line



Think Pair (or Group) Share

- Give students a task to solve
 - Such as questions or problems or case studies
- Think
 - Have them work on it alone for about 2-5 minutes
- Pair (or Group)
 - Then have them work with another student(s)
- Share
 - Ask or choose student pairs to share their ideas with the whole class

Group Work with Duties

- Leader
 - How are we going to do this, makes decisions, leads group
- Facilitator
 - Makes sure everyone is involved
- Recorder
 - Records what decisions were made by group
 - For example, top five reasons for buying insurance
- Reporter
 - Reports to the class or teacher (oral or written)
- Possibly – Observer
 - Observes group dynamics and makes suggestions on how to better work together (oral or written for teacher)

Whips



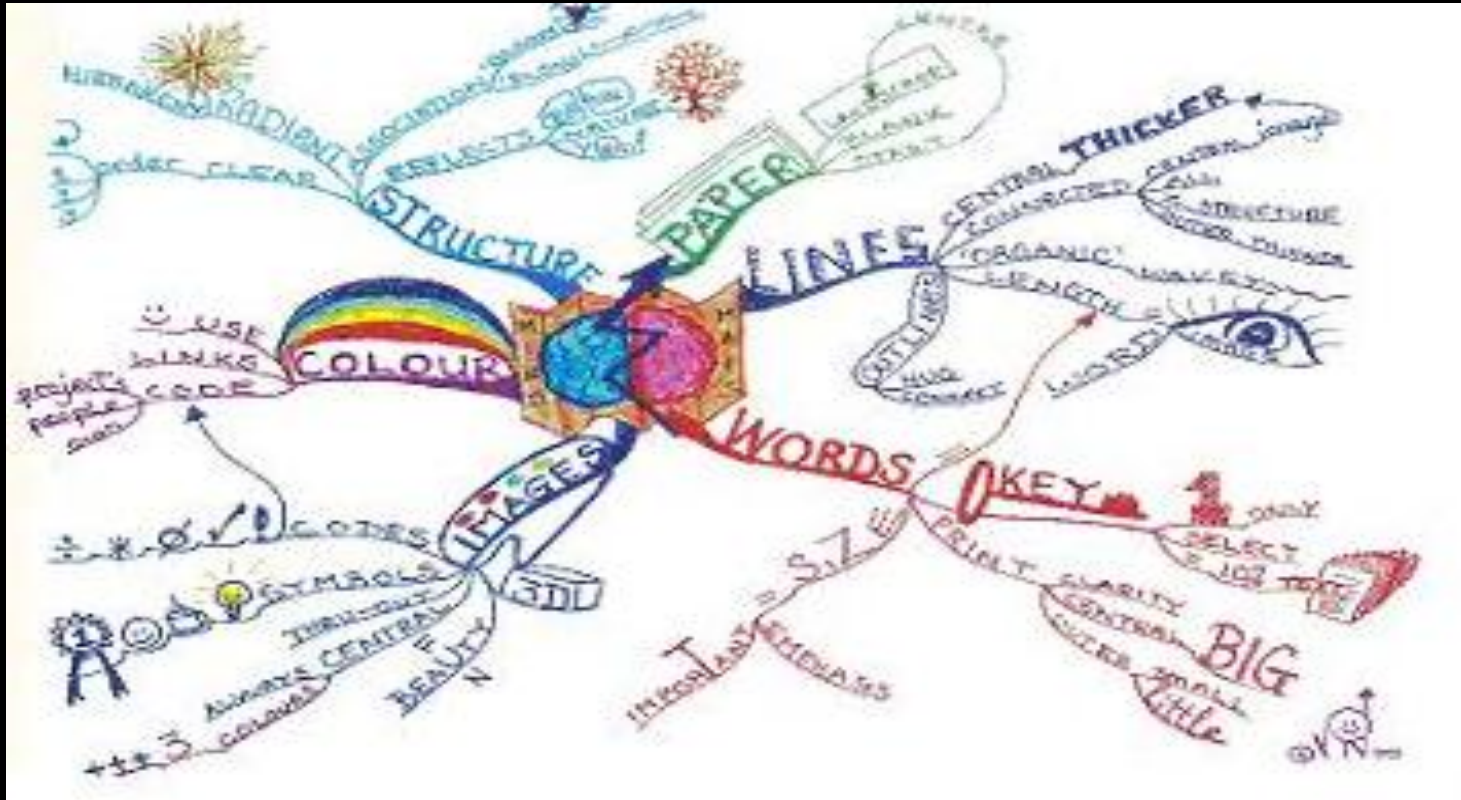
- This technique is best applied in small groups
- Ask a question
 - Require a response from every student very quickly
 - Students must give unique answers
 - For example: Why is insurance necessary?
- State part of a sentence
 - Have the students verbalize a completion of a statement
 - For example: Automobile insurance is . . .
 - And. . .repeat answer from previous person as well

Concept Mapping

- Students create visual representations of
 - Models
 - Ideas
 - Relationships between concepts
- Draw circles containing concepts
 - Add lines with connecting phrases on the lines between concepts
 - Mindmapping, Fishboning, Inspiration Software
- Individually or in groups
 - Share
 - Discuss
 - Critique

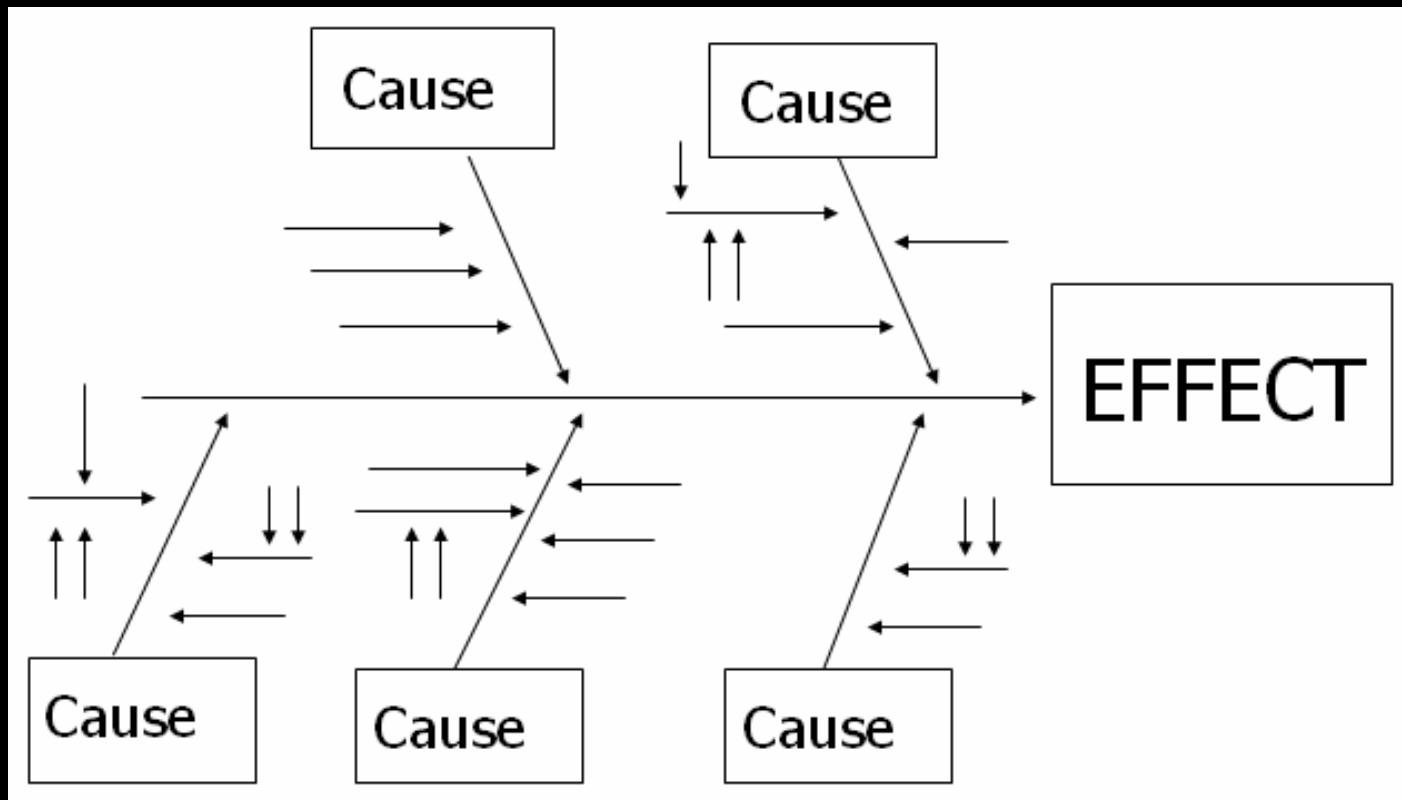
Mindmapping:

What if the concept was unemployment insurance?

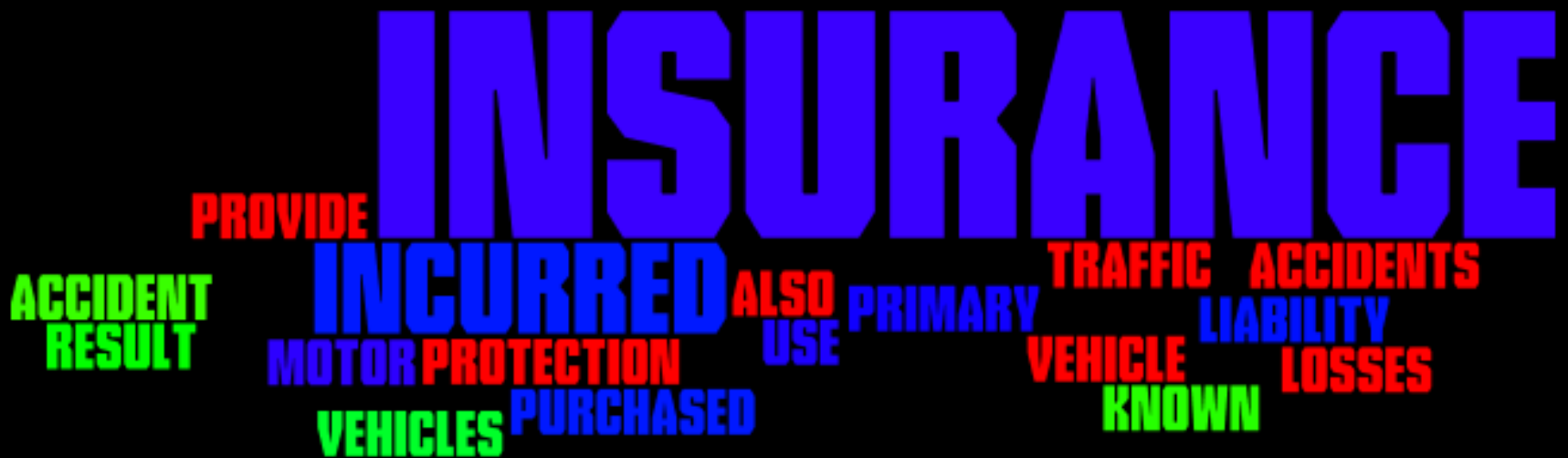


Fishboning:

What if the effect was higher insurance premiums?



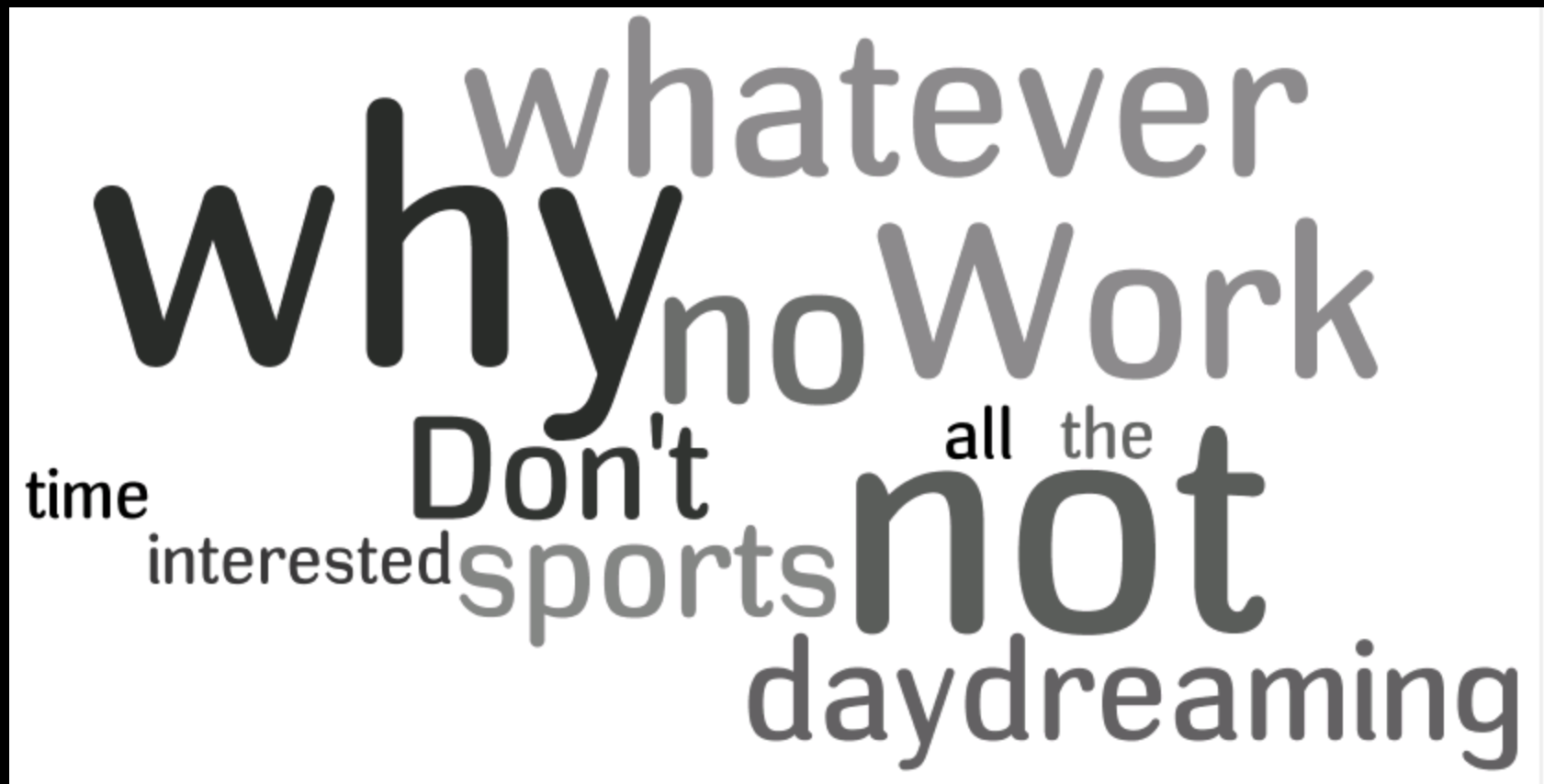
Wordle.net Insurance



Text for Long Term Care Wordle

- An insurance product helps provide for the cost of beyond a predetermined period. Individuals who require generally not sick in the traditional sense, but instead, are unable to perform the basic activities of daily living (ADLs) such as dressing, bathing, eating, toileting, continence, transferring (getting in and out of a bed or chair), and walking. About 60 percent of individuals over 65 will require at least some type of services during their lifetime. About 40% of those receiving are between 18 and 64. Once a change of health occurs insurance may not be available. Early onset (before 65) Alzheimer's and Parkinson's disease are rare but do occur.
 - *Deleted words Long Term Care and Age

Have Students Wordle Themselves



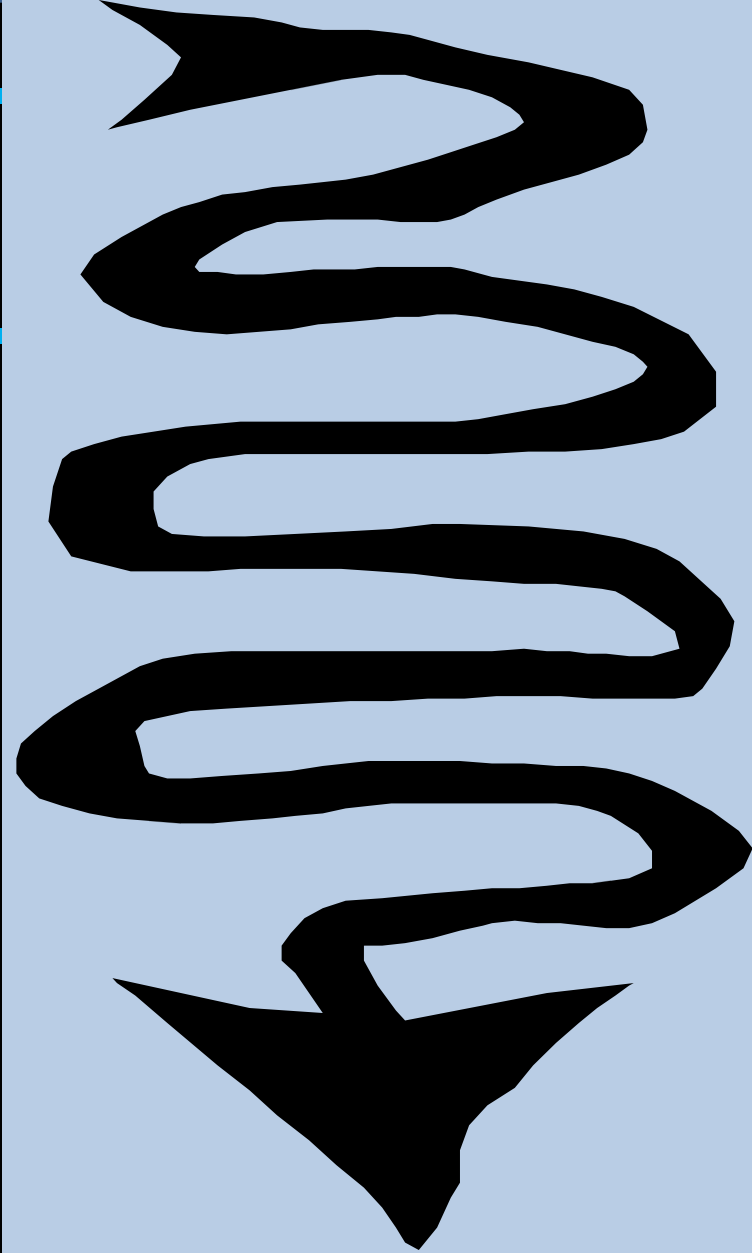
Wikis & Blogs

- Build basic shell of Wiki and let students build
 - www.wikispaces.com
 - wikisineducation.wetpaint.com
 - etc.
- Build blog and let students journal (private or public)
 - www.blogger.com
 - www.blogs4me.com
 - etc.

Wissick Info

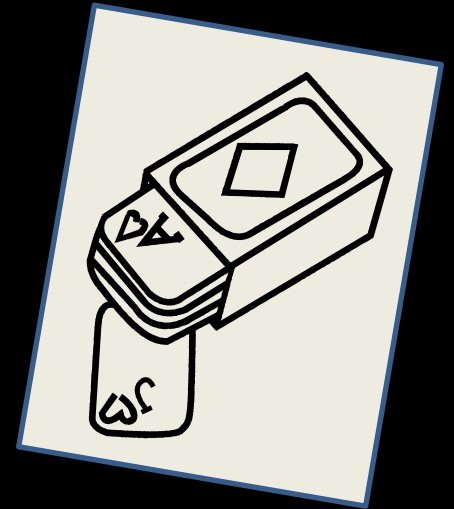
The Curvy Line

- A curvy line follows the natural sequence of the eye and is more visually appealing.
- It works great for timelines and directions.
 - See Timeline in the lesson plan



Insurance Activities

- Dealing a Good Hand
 - See Handout
 - Along with
 - 6 Insurance Activities from Horace Mann



Let's Look!

Remember these points:

- Active learning is used to achieve objectives and explicit learning goals
- Activities must be appropriate to course goals
- Learning is not a one-shot event
- Learning comes in waves

It takes several exposures to materials to chew on it long enough to understand it

Does Everyone Need Insurance?

- Needing insurance is like needing a parachute.
- If it isn't there the first time, chances are you won't be needing it again!



What You Need to Teach Insurance

- Climbing the Ladder
- Insurance Scene
- Checkpoint
- Net Bookmark
- Interesting Facts
- Ethics in Action
- Flat World
- Tech Talk
- Insurance Math Connections
- Think Critically
- Make Academic Connections
- Chapter Summary
- Vocabulary Builder
- Apply What You Learned
- Review Concepts
- Look in book: vi-ix

Topics To Include

- Insurance Basics
- Automobile Insurance
- Health Insurance
- Workers' Compensation and Unemployment Insurance
- Retirement Plans
- Renter's and Homeowner's Insurance
- Life Insurance
- Disability and Long Term Care
- Be a Wise Consumer



Let's Look!

Now the “FUN”damentals

- The following are actual statements found on insurance forms where drivers attempt to summarize the details of an accident in the fewest words possible. This list is taken from the archives of the computer science department at the University College of Dublin.

<http://www.geocities.com/pitcherins/funinfo.htm>



Believe it or not!

- **The telephone pole was approaching. I was attempting to swerve out of its way, when it struck the front end.**
- **I was sure the old fellow would never make it to the other side of the road when I struck him.**
- **The pedestrian had no idea which direction to run, so I ran him down.**
- **I saw a slow-moving, sad-faced old gentleman as he bounced off the hood of my car.**
- **The indirect cause of the accident was a little guy in a small car with a big mouth.**
- **I was thrown from my car as it left the road. I was found in a ditch by some stray cows.**
- **I pulled away from the side of the road, glanced at my mother-in-law, and headed over the embankment.**

Let's Look!

Did You Know?



- That long term care services are expensive?
- The cost of one year in a nursing home can exceed \$50,000 (and that's just room and board. It doesn't include the cost of drugs, incidental supplies, etc.).
- The cost of home care for only three 8-hour shifts per week can easily exceed \$20,000 a year.
- Both of these costs can be significantly higher in high-cost areas. And that's before inflation!
- Paying for long term care can easily exhaust your savings.

Let's Look!

Long term care is just for “old” people

- Long term care is not just for senior citizens?
 - Over 40% of people who are receiving long term care are under age 65.
 - They may need continuing care due to a serious accident, stroke, brain tumor, multiple sclerosis, Parkinson's disease, etc.



Did You Know?

- Concern about the consequences of mold contamination has become one of today's top subjects.
- The implications of the emerging mold issue for insurance and the economy are serious.

– [Mold PowerPoint Slide Show](#)

Let's Look!

Did You Know?

- The terrorist attack of September 11, 2001 was the most expensive loss in the history of the insurance industry.
 - The shock waves from this event will impact the price and availability of insurance coverage for years to come.
 - Over 100 insurers around the globe are expected to pay an estimated \$40 billion or more dollars in the course of settling tens of thousands of claims.

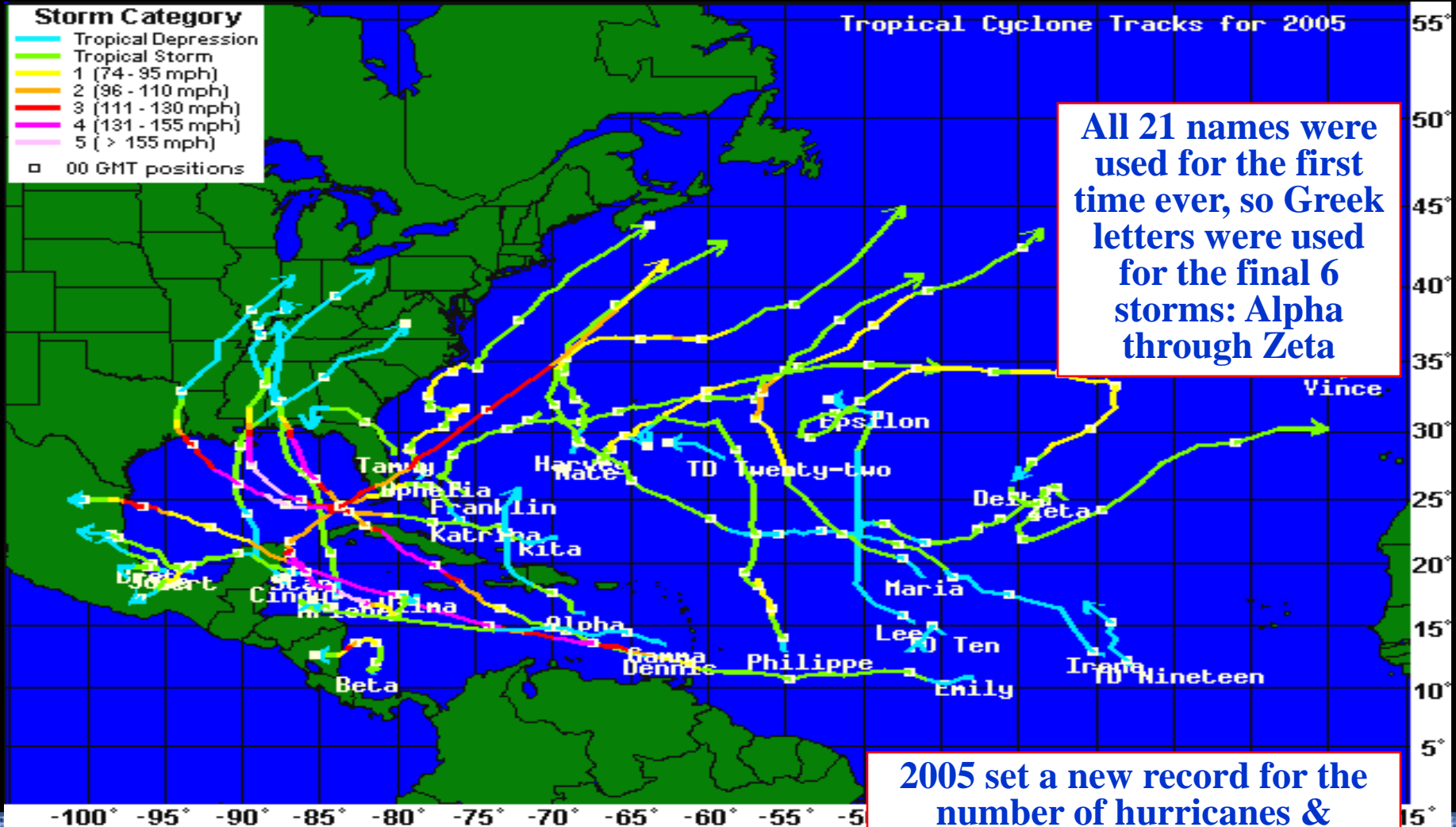
– [9/11 PowerPoint Slide Show](#)

Let's Look!

Did You Know???

- Hurricane season is coming. . .
 - Hurricane Katrina was the deadliest hurricane to strike the U.S. since 1928
 - Hurricanes Katrina, Rita, Wilma, & Dennis produced a record 3.2 million claims
 - Seven (7) of the 10 most expensive hurricanes in US history occurred in the 14 months from Aug. 2004 – Oct. 2005
 - Katrina, Rita, Wilma, Charley, Ivan, Frances & Jeanne

2005 Was a Busy, Destructive, Deadly & Expensive Hurricane Season



Damage Caused by Hurricane of 1938

- 700 deaths, 708 injured
- 4,500 homes, cottages, farms destroyed; 15,000 damaged
- 26,000 destroyed automobiles
- 20,000 miles of electrical power and telephone lines downed
- 1,700 livestock and up to 750,000 chickens killed
- \$2,610,000 worth of fishing boats, equipment, docks, and shore plants damaged or destroyed
- Half the entire apple crop destroyed at a cost of \$2 million

What could students do with this information?

You don't have to give them all of the information. . .let them find or create information on their own.

Pencil Activity

Be a facilitator of knowledge.



Check the Web

- www.iii.org
 - Insurance Information Institute
- www.siisinfo.org
 - Southwestern Insurance Information Services
- www.ohioinsurance.org
 - Ohio Insurance Institute

Insurance Issues:

Found at just 1 web site! www.iii.org

[Arson](#)
[Asbestos Liability](#)
[Auto Safety and Crashworthiness](#)
[Auto Theft](#)
[Captives and Other Risk-Financing Options](#)
[Catastrophes: Insurance Issues](#)
[Cell Phones and Driving](#)
[Compulsory Auto Insurance](#)
[Credit-Based Insurance Scoring](#)
[Crop Insurance](#)
[Dog Bite Liability](#)
[Drunk Driving](#)
[Earthquakes: Risk and Insurance Issues](#)
[Environmental Pollution: Insurance Issues](#)
[Financial and Market Conditions](#)
[Generic Auto Crash Parts](#)
[Hurricane and Windstorm Deductibles](#)
[Insurance Fraud](#)

[The Liability System](#)
[Medical Malpractice](#)
[Mold and the Insurance Industry: Truth and Consequences](#)
[No-Fault Auto Insurance](#)
[No-Fault Auto Insurance Fraud in New York State: Problems & Solutions](#)
[Older Drivers](#)
[Optional Federal Charter](#)
[Privacy: Impacts and Implications for the Insurance Industry](#)
[Rates and Regulation](#)
[Reinsurance](#)
[Residual Markets](#)
[Teen Drivers](#)
[Terrorism & Its Impact on Insurance and Urban Insurance Issues](#)
[Who Wants to be a Millionaire? No-Fault Auto Insurance Fraud in New York](#)
[Workers Compensation](#)

Let's Look!

Southwestern Insurance Information Service



SIIS
Southwestern Insurance Information Service
INFO.ORG

Celebrating
Over 50 Years
of Service
Since 1952

A public information organization of insurance companies
in Texas and Oklahoma

"Nothing Works Without Insurance"

<http://www.siisinfo.org>

click above for more information

Texas Homeowners Insurance

Consumer Tips **News Releases** **Fact Sheets**

TACT Info **Resource Links** **Glossary**

Staff **Membership**



www.flash.org
A Public Service Message by Clear Channel Outdoor

Allstate
TURN AROUND DON'T DROWN
SIIS INFO.ORG
FLASH

<http://www.siisinfo.org>

SIIS

Southwestern Insurance Information Service

INFO.ORG

**Celebrating
Over 50 Years
of Service
1952-2006**

A public information organization of insurance companies
in Texas and Oklahoma

"Nothing Works Without Insurance"

Fact Sheets

05/03/2006-Texas Windstorm Insurance Association
04/10/2006-THE TEN MOST COSTLY CATASTROPHES
03/22/2006-TEXAS UNINSURED DRIVER FACT SHEET
03/15/2006-The Texas Windstorm Insurance Association:
02/14/2005-Credit And Insurance - Myth vs. Fact
01/19/2005-The Facts About Credit Information and Insurance
11/10/2004-Seven Principles of Insurance
10/26/2004-Do You Have Enough Insurance?
08/30/2004-Pre-Storm Insurance Tips
06/04/2004-Selecting a Contractor after a storm
04/20/2004-The Truth About Texas Homeowners Insurance Industry
04/12/2004-Flood Tips For Consumers
04/02/2004-Workers Compensation Powerpoint Presentation
02/12/2004-TEXAS WORKERS COMPENSATION INSURANCE
01/12/2004-Winter Weather Tips
12/30/2003-A Consumers Guide To Understanding Why Credit Information Is
12/30/2003-Auto Theft Facts
12/30/2003-Claims Litigation Counsel
12/30/2003-Competitive Auto Replacement Parts
12/30/2003-County Mutuals In Texas
12/30/2003-Credit and Insurance

Scroll Down for more articles

[View Document](#)

Home Inventory Program

www.iii.org

The screenshot shows the Insurance Information Institute (III) website. At the top left is the III logo and the text "Insurance Information Institute". To the right, it says "member site" and has a login section with "User ID:" and "Password:" fields, a "Login" button, and a "Password?" link. Below the login section is a large banner image of a child in a pink jacket walking on a grassy field. Overlaid on the banner is the text "LIFE INSURANCE AND FINANCIAL PLANNING >>". To the right of the banner, the word "INSURANCE" is written vertically. Below the banner, there are navigation links: "web sites", "iii store", "about iii", and "INFO". On the right side, there are two featured sections: "Feature" with a "TERMS & CONDITIONS" button and a link to the "Insurance industry blog", and "Free Software" with a red house icon and links to "Know Your Stuff Home Inventory" and "My Financial House Personal Finance Software". At the bottom left, there is a section for "individuals" with a sub-section for "HOMEOWNERS INSURANCE" and a list of insurance types. At the bottom center, there is a "media" section with a list of content types. At the bottom right, there is a "III WIRE" section with two news items. Red arrows point from the "LIFE INSURANCE AND FINANCIAL PLANNING >>" text to the "Home Inventory" link.

Insurance Information Institute

member site

User ID: Login

Password: Password?

INSURANCE

LIFE INSURANCE AND FINANCIAL PLANNING >>

web sites iii store about iii

INFO

Feature

TERMS & CONDITIONS
» Insurance industry blog

Free Software

Know Your Stuff
Home Inventory

My Financial House
Personal Finance Software

individuals

HOMEOWNERS INSURANCE
Find out what is covered under your homeowners insurance, and whether you might need flood insurance. [more>>](#)

- Auto
- Home
- Life
- Annuities
- Health
- Long-term Care
- Disability
- Specialty
- Business

media

- Issues Updates
- Industry Financials
- Facts and Statistics
- Latest Studies
- Presentations
- Research/Analysis
- Media Questions
- Directories
- Press Releases

III WIRE

[Is your home properly insured?](#) The three most important questions to ask your insurer. (Also in Spanish)

[Planning to beat the heat in a swimming pool?](#) Be sure to consider the insurance and safety implications.

Animated House

Scroll your mouse over each room to see some of the things from which renters insurance may protect you. (Be sure to check-out the kitchen...note: this is the wrong way to cook Ramen noodles.)



[Click here](#) to download PDF file of animated house.

http://www.ohioinsurance.org/renters_insurance/house.htm

Additional Activities

Additional Activities

Teachers

Teaching tools



These FREE resources help explain the theory and everyday workings of insurance—information students will need as they enter the adult world.

- [Auto edu-game](#)
- [Renters edu-game](#)
- [Classroom lesson plans](#)
- [Teaching teens to drive](#)
- [Graduated licensing](#)
- [DUI laws](#)
- [Guest speakers](#)
- [Audio-visuals](#)
- [HS brochures](#)
- [Fact Pak brochures](#)
- [Ohio Insurance Facts](#)
- [Tornado safety](#)
- [Fire safety](#)
- [More resources](#)

Teachers

Teaching tools—Auto edu-game



OII's **Key to Responsibility** is an interactive application aimed at teachers and students interested in learning about auto insurance and responsible driving. It consists of five units including how to get and lose your license, why you need auto insurance, what it might cost and what to do if involved in a crash. Also covered are Ohio's graduated licensing and other driving laws. [Click here](#) to download to your PC or Mac.

http://www.ohioinsurance.org/teachers/teaching_tools.asp

INSURANCE LESSON PLAN POLICY QUESTIONS
TYPES TEACHING AND LEARNING SAMPLE
EXAMPLE STUDENTS PRACTICE TEACHER LIFE
SKILLS CURRICULUM UNIT



Students learn about an insurance policy,
and the basic types of insurance.

INSURANCE INTRODUCTION: TYPES OF INSURANCE

An introductory lesson on understanding insurance, terminology, and the different types of insurance.

Objectives:

- Students will learn about the various kinds of insurance and why it is important in everyday life.
- Students will discuss different coverage that is available to cover risk to which they will be exposed in their lives.

Suggested Grade Levels:

7th-12th grade, Secondary Education
High School and Adult Education



Ads by Google 

[Liability Insurance](#)

Get General Liability Insurance for Your Contractor Business Today!

INSURANCE LESSON PLAN

Materials:

- [Insurance Types Lesson](#) ([see below](#) for printable lesson)

Missouri Insurance Education Foundation: <http://mief.org/>



MISSOURI INSURANCE EDUCATION FOUNDATION

[HOME](#) [ABOUT MIEF](#) [ABOUT INSURANCE](#) [BOARD MEMBERS](#) [LINKS](#)

Click here to view ["The Guide to Understanding Business Insurance Products"](#)

Click links below to download Scholarship Application forms:
Scholarship Applications [College](#) or [High school](#)

A CD has been created to teach high school students about the insurance industry. The CD is available from the Missouri Insurance Education Foundation free of charge to not for profit schools.



Missouri Insurance Education Foundation
PO Box 1654 • Jefferson City, MO 65102 • 573.893.4234

<http://financial-archives.blogspot.com/2008/04/arkansas-home-insurance-tips-for-more.html>



Arkansas Home Insurance -- Tips For More Affordable Rates

By Whoknowstech.com

By Chimezirim Gabriel Odimba

Arkansas [home insurance](#): There are tips you must understand and apply if you're truly committed to getting huge discounts. Following are a few of such things...

1. Don't buy a house without obtaining a CLUE (comprehensive Loss Underwriting Exchange) report if you are determined to save on home insurance. This report will reveal issues that could cost you in insurance.

Residing in a town that has just a volunteer fire service, for example, will surely mean you'll pay more expensive rates. In addition, the distance of a home to the closest fire hydrant affects home [insurance rates](#) as well as how near it is to a police station.

These types of relevant details should be gathered before you pay for a house. The little savings you made on a home purchase might pale in significance to the premiums you'll pay in a few years.

Careers in Finance

Insurance

- [Overview](#)
- [Skills & Talents](#)
- [Job Options](#)
- [Salaries](#)
- [Links & Resources](#)
- [Facts & Trends](#)
- [Firm Listing](#)
- [Job Listings](#)

Site Info

- [About Us](#)
- [Advertising](#)

CAREERS
IN FINANCE
search jobs

Insurance: Overview

Did you know that some of the hottest jobs in finance aren't on Wall Street at all? These are jobs in insurance. Insurance is a trillion dollar business that employs more than 2.5 million people in the United States alone. As the population ages and wealth grows, the demand for insurance professionals will increase dramatically. This is great news for you if your thinking of going in to insurance. Jobs in insurance involve helping individuals and business manage risk to protect themselves from catastrophic losses and to anticipate potential risk problems. Work in this area is not only personally rewarding, but can be financially rewarding as well. You will help clients understand their insurance needs, explain their options to them and hopefully help them purchase appropriate insurance policies. You could work in a variety of areas in insurance including as an underwriter, a sales representative, an asset manager, a customer service rep or an actuary. A theme that is constantly emphasized by insurance professionals is that the industry is ultimately about helping people when they need it the most. The stereotype of a slick, sleazy, fast-talking insurance salesman is largely a figment of the past.

Thanks to Dr. Norma Nielson, Mr. Malott Nyhart, Dr. Bob Puelz and Dr. Michael P. Smith for making suggestions and contributions to our section on careers in insurance.

You are at <http://www.careers-in-finance.com/>

<http://www.careers-in-finance.com/inskill.htm>

Insurance: Skills & Talents

Key Skill Area	Requirement
People skills:	High
Sales skills:	Medium
Communication skills:	High
Analytical skills:	Medium
Ability to synthesize:	Low
Creative ability:	Medium
Initiative:	Medium
Work hours:	35-55/week

Commentary

The Business is About Risk Transfer

Insurance companies are in the business of assuming risk by writing policies which transfer risks from customers to themselves. This work is challenging, complex and likely to continue to prosper.

There are a Variety of Key Business Areas

Insurance companies are in the business either of providing property and casualty insurance (protect owners of cars, business and homes against loss and injury); life insurance or health insurance.

Insurance is one of Finance's Best Kept Secrets

Insurance may be one of the best kept secrets in the field of finance. Most students do not realize the high growth and enormous potential for personal development and advancement that this field offers.

<http://career-advice.monster.com/job-industry-profiles/finance/Careers-in-Insurance-Underwriting/home.aspx>



The screenshot shows the Monster Career Advice website. At the top is the Monster logo and the text 'monster Career Advice'. Below this is a navigation bar with four buttons: 'Career Advice Home', 'Get the Job' (highlighted in orange), 'On the Job', and 'Take a Break'. Under 'Get the Job', there is a sub-menu with 'Starting Points' (highlighted in orange), 'Self-Assessment', 'Resume & Letters', 'Interview', 'Salary & Benefits', 'In the Spotlight', and 'Community'. The main content area is titled 'Careers in Insurance Underwriting' by Dona DeZube, a Monster Finance Careers Expert. It features an image of a stack of money and a ruler. The text describes the role of an underwriter, stating that it is a key position and that a mistake could affect 20,000 policies. A quote from Todd Blandin, director of product marketing for LOMA, is included. The page also has a breadcrumb trail: 'Career Advice Home > Get the Job > Starting Points > Careers in Insurance Underwriting'.

monster Career Advice

Career Advice Home **Get the Job** On the Job Take a Break

Get the Job

- Starting Points** ▶ Career Advice Home > Get the Job > Starting Points > Careers in Insurance Underwriting
- Self-Assessment
- Resume & Letters ▶
- Interview ▶
- Salary & Benefits ▶
- In the Spotlight ▶
- Community

Careers in Insurance Underwriting

by Dona DeZube
Monster Finance Careers Expert



Want a job that will provide challenge and risk? Try insurance underwriting.

"Underwriting is a key position," says Todd Blandin, director of product marketing for LOMA, an insurance industry trade association. "If an underwriter makes a mistake, it could affect 20,000 policies. If the company loses \$500 on each policy, the underwriter has made a \$10 million mistake."

More Than Crunching Numbers

[MetLife Home](#) > [Life Advice](#) > [Insurance Basics](#) >

Disability Income Insurance: An Introduction

Most people insure their material possessions—their homes and cars, for example. But many of these same people don't insure what is probably their most valuable asset — their ability to work and earn income. If you become sick or are injured and can't work, will you be able to pay your bills and maintain your standard of living?

If you depend on your income to pay the bills, you need to seriously consider buying **disability income insurance**. Disability income insurance can help you pay your bills by replacing a portion of your income. It can help you maintain your current lifestyle, and help protect you and your family from going into serious debt.

Your chances of being disabled at some time during your working career are probably higher than you think. According to the Social Security Administration's Disability Benefits brochure, "Studies show that a 20-year-old worker has a 3-in-10 chance of becoming disabled before reaching retirement age" (SSA Publication No. 05-10029; www.ssa.gov/dibplan/index.htm). Of course, the chances that any one individual will be disabled before retirement depends on many factors, including age, general health, and occupation.

→ More About This Topic

- [Disability Income Insurance: An Introduction](#)
- [Individual Disability Income Insurance](#)
- [Riders on Individual Disability Insurance Policies](#)
- [Employer-Provided Disability Income Insurance](#)
- [Short-Term vs. Long-Term Disability](#)
- [Frequently Asked Questions](#)
- [How Much Disability Income Insurance Do I Need?](#)
- [Social Security Disability Benefit](#)
- [How Can I Obtain Coverage?](#)
- [For More Information](#)

The Online News Hour

http://www.pbs.org/newshour/extra/teachers/lessonplans/us/jan-june08/miller_healthcare.html

June 14, 2008 The Web site of the NewsHour with Jim Lehrer E-mail This Page Print This Page

the Online  NewsHour **EXTRA** News for Students AND Teacher Resources 7 - 12 grade level

SEARCH ALL OR STUDENT VOICES LESSON PLANS VIDEO GO

Main: NewsHour Extra U.S. World Science Health Arts/Media Student Voices Teacher Resources

Lesson Plan CORRELATION TO NATIONAL STANDARDS

NATIONAL DISCUSSION AND DEBATE SERIES: HEALTH CARE

Background, Activities and Critical Analysis
By Rebecca Catron, Sunnyvale, California

Subject(s)
Social studies, politics, social issues, government, health, current events, debate

Estimated Time
3-7 class periods, depending on activities chosen and time allotted for each activity

Grade Level
Grades 9-12

Objective
Objective

Overview
A variety of lessons and activities are provided to help students gain the knowledge and background necessary to engage in a meaningful debate about the following resolution: *Health care is a fundamental right; the government has an obligation to secure this right for all Americans.*

The Materials You Need

- [The Right to Health Care and The Role of Government in Health Policy White Paper](#)
- [Miller Center National Discussion and Debate Series on Health Care](#)
- [PDF -Lesson Plan One: An Ounce of Prevention is Worth a Pound of Cure](#)
- [PDF -Lesson Plan Two: Health Insurance Overview](#)
- [PDF -Lesson Plan Three: Health Care Interviews](#)
- [PDF -Lesson Plan Four: Health Care: A Right or a Privilege?](#)
- [PDF -Lesson Plan Five: Dueling Presidential Proposals](#)
- [PDF -Lesson Plan Six: Health Care Student Debate](#)

Additional Activities

- Search local newspapers for articles relating to renters insurance. A feature may be on an apartment/house fire where the tenant didn't carry insurance.
- Scenario: You are 20 years old, live in an apartment, and own \$30,000 in personal property. Contact a local insurance agent or search the web to obtain quotes based on your personal property and varying deductibles.
- Divide into groups and debate the pros and cons of carrying renters insurance.

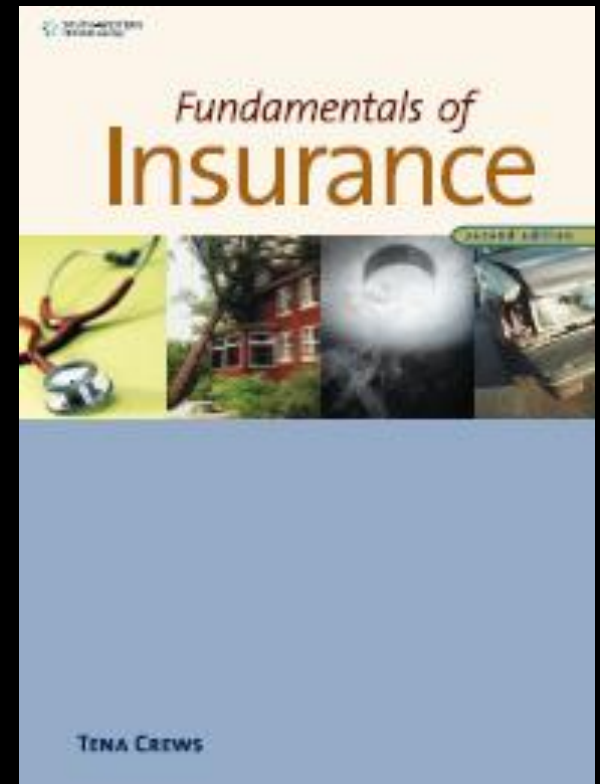
Additional Activities

- Sharing Ideas
- Use Common Sense
- Have the students create scenarios
 - Made up or real life
- Tons of Guest Speakers
- Have fun with it!



Additional Resources

- Fundamentals of Insurance
 - By Tena B. Crews
 - South-Western Publishing
 - Cengage Learning
- Email me
 - tcrows@mailbox.sc.edu





Insurance

- Current Information for a Current Classroom Today!
- Don't be one of these teachers

[Teacher Video](#)

If We Have Time

- Have you seen these?
- Did you know?
 - <http://www.youtube.com/watch?v=cL9Wu2kWwS>
[Y](#)
- Vision of K-12
 - http://www.youtube.com/watch?v=_A-ZVCjfWf8
- Vision of Students Today
 - <http://www.youtube.com/watch?v=dGCJ46vyR9o>

Life as a Teacher!

