

# Just 15 Minutes Can Save You 15%



## Introduction

Insurance affects all of us, whether it's the premiums we pay, the area we live, the car you drive, the car you may hit, or even if you will be a victim of insurance fraud, insurance is a fact of life and not to be avoided, in fact, it is important that you learn to analyze different components of the insurance industry after all; an educated consumer will yield better service and products. It is your job to be knowledgeable about possible choices so you can be prepared in the event of an unforeseen accident, illness or injury. The mission for this project will be to research an insurance issue that you find interesting.

## Materials Needed:

- mobile device
- Internet access
- Camera accessed on device
- Prior background knowledge of creating a slide show and video

## Background Information

Get the facts! What exactly is insurance? Read the short article on "**What is Insurance**" to get a brief overview of what insurance is.

Remember, you will be working in a group. Look over the rubric before you begin so you know what is expected of each group member. Teamwork!!

## The Process:

Your group will select the type of insurance issue you'd like to explore for this project. The all group members will be responsible for creating a presentation for the class. You have the choice of how you'd like to present: a slide show (Google Slides), or created with any program - Scribble Press, Lego Movie, or just a movie. Each presentation must include the following:

- A title
- An opening statement telling what issue your group chose
- Specific examples
- A closing discussion of your opinion(s) of the information and how this will affect you in the future.

Evaluation will be done according to the rubrics.

You will find some useful resources under the Resource Link, but feel free to use others. Don't forget to cite your sources!

## Objective:

Now that you have some background information on what insurance is, you are ready for some tasks. Your group has a choice of researching any one of the following issues:

1. ***Car Insurance:*** Whether you're a lizard or living under a rock, each company competes for your business. Does where you live impact the cost of insurance? Why do policies differ? How can one insurance company compete for your business? What are ways to save? Cite specific examples. How will this information affect you?
2. ***Insurance Fraud:*** If you've ever watched shows like 60 minutes, then you may have caught undercover reporters catching people who commit insurance fraud. What is it? Why do they do this? Give specific examples. Who stops it? How? What tools do they use? How does it affect you?
3. ***Weird Insurance:*** People insure some pretty odd things; in fact, Michael Jackson took out a 17.5 million dollar policy from Lloyds of London

(<http://www.lloyds.com/Lloyds>) in the event that his *This Is It* tour didn't do very well. Who buys it and why? Cite specific examples. How might this affect you?

4. **DNA and Insurance**: Your doctor has urged you to find out if you are a carrier of Huntington's Disease but will this affect your health insurance rates? With the advances of technology, genetic fingerprinting may become a commonplace to determine what diseases you are genetically disposed for. Will this affect our access to health or life insurance? Cite specific examples.
5. **Mental Health**: Hopefully you will never have to deal with this, but some day you may find a need to care for a loved one with a mental health disorder. Does their health insurance cover their doctor visits, hospitalizations, and/or medicines? What can be done? How might this affect you? Cite specific examples.

### **Task 1: Produce**

Assign a member to be the production assistant to keep the groups focused and on task. Their job will be to oversee the entire production. You will be responsible for arranging for the equipment needed and to facilitate the group as you work together. You must use the rubric to check the presentation and you must arrange for a peer to check it also. At the end of the day, it is your responsibility for getting the completed production to your teacher.

**Edit- YES! As much as you'd like to include everything you've worked on, time won't allow so editing will be a very important job!** Your editor will need to put together and edit the production as it is being produced. You will need to check grammar, timing, the look of the slide/video, the sound of the production, etc. You must make sure that all quotes are credited correctly and that no plagiarism has occurred.

### **Researcher/Writer**

All of you should do some research. This shouldn't fall to just one person but one person can gather the research and see that all members of the group read at least some of the information. It goes without saying (though here we are saying it) that notes should be taken as you read the research. Remember that your opinion should be stated in your research, that's the *meat* of your presentation. Don't forget to back it up with facts!

### Helpful Tips:

- Have a well written general script of your presentation and give it to the editor and producer to put into presentation form but everyone should have a look at it!
  - Be sure that your information and conclusion meet the terms with the components of the checklist.
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### Task 2: The Presentation

1. Don't forget that your presentation must be either a video tape, or a slide show/movie presentation.
2. It must be 5 to 8 minutes long.
3. Be sure you have a definite opening statement and a definite closing statement (conclusion).
4. Cite your sources! Give credit for quotes you use; if you use any direct quotes. One of the most important areas that need to be emphasized is the area in which your group states its opinion of the information along with how it may affect you in the future. Please build a strong case to show its future effect.
5. **READ THE CHECKLIST!** Make sure you understand all of the elements and expectations prior to completing the finishing touches on your presentation.

### **Task 3: Create an Insurance Commercial**

Insurance commercials are favorites among viewers; from lizards and Lincoln to some amazing special effects they make us laugh and realize the severity of accidents. Each company has a hook and your task is to create your own hook using the insurance issue your group researched. Do an awesome job and your commercial idea will be submitted to the insurance company you have selected.

#### **The Process:**

The formula for making a good commercial isn't much different from creating your movie or slide show, the genre stays about the same; remember your objective is to be informative, persuasive and entertaining. The biggest difference will be the time constraint. You must keep in mind that this is a commercial and needs to be kept to a maximum of 1  $\frac{1}{2}$  minutes. You heard that right, most commercial spots run for only thirty seconds to a maximum of ninety seconds. The art of success of a commercial is the ability to get your point across in such a short window and keep your viewer from changing channels. You will need to keep the insurance company's slogan and work within that theme. Have fun with this and again, check the expectations and rubric.

### **Insurance Themes/Logos and Slogans**

**State Farm:** "Like a Good Neighbor, State Farm is there."

**Nationwide:** "Nationwide is on your side."

**Geico:** "15 Minutes Could Save You 15% or More on Car Insurance"

**Travelers:** Because life is full of surprises, your independent agent can help you be prepared for the unexpected.

**Progressive:** "Think easier. Think Progressive"  
"Now that's Progressive. Call or Click today"

**Allstate:** "You're in good hands." Dollar for Dollar, Nobody Protects You Like Allstate®.

**Metropolitan Life Insurance Company:** "Have You Met Life Today?"

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### **The Bibliography**

Within your presentation, you must state your bibliography in the following manner:

**Video** - at the end of the presentation, state the title of the website or person from which you received your information.

**Slide Show** - make a slide stating the sources

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### **Conclusion**

At the beginning of this activity, you were asked to research some interesting insurance issues. Did you say how this may affect you in the future? Have you built a strong case to show its effect? Have you ended with a strong concluding statement? Has all this been included in your presentation?

Please hand in to your teacher a sheet of loose-leaf paper with your group members' names listed along with information on where she/he can access your presentation. Also be sure to turn in the rubric with the **self** and the **peer** sections checked.

## Resources:

**World Book Encyclopedia (<http://tinyurl.com/3ve5uhq>)**

Insurance Fraud

Weird Insurance

Insurance & Genetics

Mental Health Insurance

Car Insurance

## Presentation Checklist

Teacher Name:

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Project: Just 15 Minutes Can Save You 15%

#### CATEGORY

#### RESPONSIBILITIES

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##### Appearance

- I used my fonts in a consistent manner.
  - Titles and headings are easy to distinguish from other text.
  - The words on my slides are easy to read.
  - The words on my slides are spelled correctly.
  - The text areas and graphic areas appear balanced.
  - The graphics are easy to see.
  - Graphics are clear and not pixellated.
  - My background is not distracting.
  - The colors on my slides look good together.
  - The slides appear to go together; they make a cohesive whole.
  - Sounds and music are easy to hear.
  - Transitions are not distracting or boring.
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##### Media Use

- I used original art, animations or photographs.
- I used original music or sound effects.
- I used voice-overs.
- I used art, animations, or photographs made by others.
- I used music or sound effects made by others.
- I cited all resources I include that were made by others.
- I used media in accordance with copyright.



- I used media ethically and appropriately.
  - My media helps the user understand my topic better.
  - My media makes my presentation more interesting.
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Organization

- I organized my ideas in a meaningful and logical way.
  - I gave a full explanation of my topic and subtopics.
  - I clearly answered questions people might have about the topic.
  - I included a meaningful title slide.
  - I included an introduction or Table of Contents.
  - I included details that made my presentation more complete and/or more interesting.
  - I included a conclusion.
  - I included a Bibliography or Resources Used slide.
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Resources

- I used a variety of resources when collecting information.
- I used material in accordance with copyright.
- I used resources ethically and appropriately.
- I cited my resources.

Student Name: \_\_\_\_\_

| CATEGORY              | 4                                                                                        | 3                                                                                                               | 2                                                                                                               | 1                                                                                                                 |
|-----------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| <b>Presentation</b>   | Well-rehearsed with smooth delivery that holds audience attention.                       | Rehearsed with fairly smooth delivery that holds audience attention most of the time.                           | Delivery not smooth, but able to maintain interest of the audience most of the time.                            | Delivery not smooth and audience attention often lost.                                                            |
| <b>Attractiveness</b> | Makes excellent use of font, color, graphics, effects, etc. to enhance the presentation. | Makes good use of font, color, graphics, effects, etc. to enhance to presentation.                              | Makes use of font, color, graphics, effects, etc. but occasionally these detract from the presentation content. | Use of font, color, graphics, effects etc. but these often distract from the presentaiion content.                |
| <b>Requirements</b>   | All requirements are met and exceeded.                                                   | All requirements are met.                                                                                       | One requirement was not completely met.                                                                         | More than one requirement was not completely met.                                                                 |
| <b>Content</b>        | Covers topic in-depth with details and examples. Subject knowledge is excellent.         | Includes essential knowledge about the topic. Subject knowledge appears to be good.                             | Includes essential information about the topic but there are 1-2 factual errors.                                | Content is minimal OR there are several factual errors.                                                           |
| <b>Workload</b>       | The workload is divided and shared equally by all team members.                          | The workload is divided and shared fairly by all team members, though workloads may vary from person to person. | The workload was divided, but one person in the group is viewed as not doing his/her fair share of the work.    | The workload was not divided OR several people in the group are viewed as not doing their fair share of the work. |