

Lesson Plan

Auto Insurance - Got Wheels? Great, Now Get Covered!

This lesson plan is the collaborative efforts of John Korte and Janet Duncan, of the Missouri Department of Insurance.

Reference material was supplied by Jeff Zink, of Shackelford Insurance Agency in Iberia, MO.

Subject: Consumer Economics

Grade Level: 11 - 12

Length: Two Class Periods

Objective: Students will develop their knowledge of automobile insurance definitions during the first class period. Then, during the second class period they will apply that knowledge to determine levels of coverage.

Materials: Student - pen or pencil, worksheets.

Teacher - Copies of worksheets, transparencies, overhead projector

Background: Students will have obtained a copy of their personal automobile declarations page, and attempted to determine the level of coverage they have on their own (or parents) vehicles.

Activities: The teacher will present on the "Got Wheels? - Great, Now Get Covered!" Worksheet and use it to provide orientation to the subject matter. Next, students will learn financial responsibility requirements from the sample declarations pages worksheets. This should be done as group work to encourage further discussion. Also, included is a crossword puzzle and word search to assist in term recognition and recall.

Show-Me Standards:

For more information access the MO Department of Elementary and Secondary Education website at: <http://www.dese.mo.gov/standards>

Knowledge Standards: Communication Arts (1, 2, 5, 6); Health/Phys Ed. (6); Mathematics (1, 3); Science (8); Social Studies (4)

Performance Standards: 1-5, 1-8, 1-10, 2-3, 2-7, 3-1, 3-2, 3-4, 3-5, 3-6, 3-7, 3-8, 4-1, 4-5, 4-6

HOMETOWN INSURANCE COMPANY
P.O. BOX 123
HOMETOWN, MO 65486



24 Hour Policy Services 1-800-555-5555
24 Hour Bill Questions 1-800-555-6666
24 Hour Claims Services 1-800-555-7777

PERSONAL AUTO POLICY DECLARATIONS PAGE
FOR NAMED INSURED:

JOHN & JANE DOE
P.O. BOX 456
HOMETOWN, MO 65486

JOHN AND/OR JANE DOE

POLICY NUMBER: 123ABC123ABC
POLICY PERIOD: 07/01/03 TO 01/01/04

VEH #	YR	MAKE	MODEL	SERIAL NUMBER	STATED AMOUNT	DRV #	LISTED DRIVERS	EXCLUDED	SR22	
1	1993	DODGE	DAKOTA 4X4	123FLCKGN24CK		1	JOHN DOE	NO	NO	
2						2	JANE DOE	NO	NO	
3						3				
4						4				
						5				
COVERAGES - LIMITS OF LIABILITY						PREMIUMS				
THE COVERAGE IS APPLICABLE ONLY IF A PREMIUM IS INDICATED.						VEH #1	VEH #2	VEH #3	VEH #4	TOTAL
BODILY INJURY & PROPERTY DAMAGE LIABILITY						\$699				\$699
BI \$25,000 EACH PERSON - \$50,000 EACH ACCIDENT										
PROPERTY DAMAGE LIABILITY - \$10,000 EACH ACCIDENT										
UNINSURED MOTORIST:										
\$25,000 EACH PERSON - \$50,000 EACH ACCIDENT						\$19				\$19

AUTOMOBILE POLICY DECLARATIONS



Duncan Insurance Company

INSURED:

Tom and/or Sue Jones
200 Main Street
Smalltown, MO 65486

RENEWAL

POLICY PERIOD FROM: July 1, 2003
TO: Jan. 1, 2003

POLICY NUMBER:
123ABC123ABC

at 12:01 A.M. standard time at
the address of the insured as
stated herein.

AGENT:
J. L. Duncan

AGENT TELEPHONE:
(573) 555-5555

ALL DRIVERS	Tom Jones
IN HOUSEHOLD	Sue Jones

RATED DRIVERS	None
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1988 FORD	RANGER	PICK-UP	ID#123ABC456
1996 CHEVROLET	SUBURBAN		ID#456DEF789

Insurance is afforded only for the coverages for which limits of liability or premium charges are indicated.

COVERAGES	1988 FORD LIMITS	PREMIUMS	1996 CHEV LIMITS	PREMIUMS
LIABILITY:				
BODILY INJURY	\$100,000	\$ 51.70	\$100,000	\$ 51.70
	Each Person		Each Person	
	\$300,000		\$300,000	
	Each Occurrence		Each Occurrence	
PROPERTY DAMAGE	\$100,000	44.00	\$100,000	44.00
	Each Occurrence		Each Occurrence	
UNINSURED MOTORISTS:				
BODILY INJURY	\$50,000	12.60	\$50,000	12.60
	Each Person		Each Person	
	\$100,000		\$100,000	
	Each Accident		Each Accident	
UNDERINSURED MOTORISTS:				
BODILY INJURY	\$50,000	5.40	\$50,000	5.40
	Each Person		Each Person	
	\$100,000		\$100,000	
	Each Accident		Each Accident	
COMPREHENSIVE				
	Actual Cash Value	22.70	Actual Cash Value	53.00
	Less \$100 Deductible		Less \$100 Deductible	
COLLISION				
	Actual Cash Value	25.70	Actual Cash Value	63.20
	Less \$500 Deductible	-----	Less \$500 Deductible	-----
	\$ 162.10			\$ 229.90

P.O. Box 123 Smalltown, MO 65486

C & C INSURANCE COMPANY

STANDARD AUTO POLICY												PAGE 1 OF 1				
NAMED INSURED & ADDRESS SAM AND/OR ANN SMITH 100 OAK STREET LITTLETOWN, MO 65486								POLICY NUMBER 123ABC123ABC		TERM 06	BILLING Monthly	STATUS	N/R	DECLARATIONS AMENDED		
								POLICY PERIOD 070103 010104		MONEY W/APP		SUSPENSE NO.				
AGENCY C & C INSURANCE COMPANY P.O. BOX 123 LITTLETOWN, MO 65486								EFF. DATE OF AMENDMENT 080103		CHANGES: LIENHOLDER INFORMATION						
AUTO	BODILY INJURY		PROP DAM	LIABILITY	MED PAY	OTC	COLL	UNINS MOTORIST			UMPO	UNDINS MOTORIST				
	Ea. Person	Ea. Accident	Ea. Accident	Ea. Accident	Ea. Person			Ea. Person	Ea. Accident		Ea. Accident	Ea. Person	Ea. Accident			
1	25	50	25		1,000			25	50							
2	25	50	25		1,000	50	250	25	50							
ENDT NO'S ABC123 DEF456 GHI789 OTHER																
AUTO	BODILY INJURY	PROPERTY DAMAGE	LIABILITY	MEDICAL	OTHER THAN COLLISION	UNINSURED MOTORISTS		COLLISION	UMPO	UNDERINSURED MOTORISTS	P-P LIM	PERS INJ PROTECTION	TOWING	RENTAL REIMB		
1	213.00	216.00		37.00		10.00										
2	47.00	48.00		6.00	179.00	10.00		220.00						INCL		
AUTO						Total Premium Each Auto		Other Misc. Endts. Requiring Premium				Auto Sub-Total Endorsements 986.00				
1						476.00						Membership Fee				
2						510.00						Full Term Prem				
AUTO(S) OR TRAILER(S)												Add'l Amount				
AUTO	YEAR	MAKE	MODEL	TYPE	IDENTIFICATION NUMBER		CLASS	COST ST/AMT	RATING ST TERR CO		CYCLE CC	AUTO USE	DR. TO WORK Y/N DA MI	CAR POOL	ANNUAL MILEAGE	
1	1996	CHEV	SUBURB	SUV	123ABC456				MO 77 66			PLEA	Y 5 22	N	5,720	
2	2001	DODGE	INTREPID	SEDAN	456DEF789				MO 77 66			PLEA	Y 5 50	Y	3,250	
AUTO	GARAGE LOCATION							AUTO								
1																
2																
AUTO	LIEN	LOSS PAYEE (L) ADDITIONAL INSURED (A) COMB. LOSS PAYEE/ADD'L INSURED (C)														
1	N															
2	Y	BANK OF LITTLETOWN P.O. BOX 100 LITTLETOWN, MO 65486														
NO	DRIVER NAMES				IDENTIFICATION NUMBER			SEX	D.O.B.	MAR	VEH	RESTR				
1	SAM SMITH				111-11-1111			M	1/1/1958	M	1	A				
2	ANN SMITH				222-22-2222			F	7/7/1963	M	2	A				
NO	EXCLUDED DRIVERS				HOUSEHOLD MEMBERS NOT DRIVING								LIVE W/PAR			
1	NONE				DICK SMITH JANE SMITH								Y			
2	NONE				DICK SMITH JANE SMITH								Y			



Before you get out of High school, you'll probably be behind the wheel of a car. At some point you'll ask, Why do I need Car Insurance? The easiest answer is that **it's the LAW!!!**

- Auto Liability Insurance pays for someone else's property or injuries if you are liable, or at fault, in an accident. The policy will list this as Bodily Injury and Property Damage.
- Your insurance pays if the other person does not have any insurance. Your policy is required to have Uninsured Motorist coverage for your injuries. UM does not pay for your car.
- If you're at fault, or the other guy doesn't have insurance; Collision pays to fix your car.
- Comprehensive pays you if your car is stolen or damaged by basic acts of nature.

These are generalized statements. You will need to read your policy for specific items and events covered.

A Big part of how a company sets the price of your insurance is the 3 C's; Care, Custody, and Control. Where's the car *located*, *who* drives it - *how* it is driven, and whose name is on the *title*. Your basic premiums are based on that information.

If you're headed out on your own...

Get off Mom's policy and get your own policy. Fraud is committed when someone lies to the insurance company about who owns the car, who's driving the car, and/or where it's kept. If you're looking to move out, update your auto policy.

If you're headed to the military...

Some companies offer great discounts to military personnel. There are some companies that cater to the military. Shop around for the best deal. Remember, the company needs to know where you park the car. If you're shipping out, tell the insurance company where you will store your car or motorcycle.

If you're headed to college...

You can probably stay on your parent's policy, but your Insurance Co needs to know that your car is not at home. If you get above average grades, see if your insurance company offers a "good student" discount. You may qualify!

Simple Facts

Every driver in Missouri is required to be "Financially Responsible". Being "financially responsible" means that you can pay for the damage for which you are legally liable.

Financial Responsibility - There are several ways to meet Missouri's Financial Responsibility law.

- You can register a \$60K bond with the Department of Revenue with the \$60K you just happen to have lying around.
- You can purchase an automobile liability insurance policy.

The minimum liability amounts in an auto insurance policy are \$25K for bodily injury per person, \$50K for bodily injury per accident and \$10K for property damage. This is typically referred to as 25/50/10.

Before you get into a large accident, you may wish to consider more than the required state minimum. Ask your self this; how many cars on the road today cost more than \$10,000?

Does your friend drive your car...

Did you know that if your friend wrecks your car, the accident is on you? You are responsible for who drives your car. So, even if you ask your friend if they have insurance before they drive, it may not matter. As far as your insurance company is concerned, the accident will go on your insurance record and **you** will pay the surcharge. Be careful about who you give the keys to.

There is NO grace period!

It is up to the company to decide if they will give you a small grace period for late payments. Most Insurance companies typically **do not** give grace periods.

An auto insurer can place you in a high-risk policy!

Current Missouri law does not prevent an insurer from putting you into a high risk policy if you have not been insured in the last 30 days. This situation can be avoided by paying your premiums on time and not letting your policy lapse.

Tips

Deductible

A Deductible is a clause in your insurance policy that states you will pay a specific amount of a claim before the company pays. **The higher your deductible, the lower your premium.**

Can a finance company take out insurance on my car and charge me for it?

Yes, if under the terms of your auto loan, you agree

to provide comprehensive and collision insurance ("full coverage"), and you fail to do so, the bank may take out a policy to protect its interest in your car. These policies typically **do not** offer liability insurance coverage to meet the state's mandatory liability laws and typically only cover the amount of the loan, not what the car is worth.

Claims

What's My Car Worth???

The **Book Value** of your car is the trade-in value or "sale price" that you could sell your car in the newspaper today.

A different value would be the purchase value or **loan value** of your car, which is the amount that it would cost you to go out and buy off a car lot today.

If you are in an accident and your car is "totaled" most insurance companies pay the Book Value of your vehicle. Especially for older cars, you may find that it is hard to replace the same year, and model of car at the same price as the Book Value of your wrecked car.

What is comparative fault?

In 1983, Missouri adopted the rules of pure comparative fault. Pure comparative fault allows your damages to be reduced by the percentage you are at fault in a loss. Insurers are allowed to investigate an accident and make a decision as to the percentage of fault of all parties involved. They will make voluntary offers based on this opinion. If you disagree with their evaluation, you can consult an attorney or turn over the matter to your own insurance company to handle under your collision coverage.

50/50 Comparative Fault

Many parking lot accidents end up being half your fault and half the other guy's fault. Parking lots are considered private property where the property owner, not the state, places the lines and road signs. Some of your general road laws do not apply, but common sense does. If you're in a parking lot accident, get the names of witnesses, take photos, and check with the business to see if they have a parking lot security tape.

What do I do if I get into an accident?

- Make sure that everyone in your car is not hurt
- Check the other car to see if they are OK
- Call the police

- Get the following information from the other driver: *name, address, telephone number, license plate number, drivers license number, insurance information*
- Give the same information to the other driver
- Get the name and phone number of any witnesses
- Keep a disposable camera in your car and take accident pictures
- Call your insurance agent as soon as possible

Simple Lesson:

1. Lets say you carry the state minimum liability insurance on your car. That's listed on an auto policy as ____ / ____ / ____

2. Now, if you're in an accident and you're at fault, your insurance company is legally liable to pay up to \$_____ for the other guys car?

3. What if the other guy is driving a new Corvette worth \$35,000 and you totaled it?

4. What if there are 3 people seriously injured in that auto accident? \$_____ is the total the company will pay from your policy.

5. Now let's say that you've only been **thinking** about getting insurance on your car. Didn't actually get the insurance. Now how much are you in for?



Answer: 1. 25/50/10 2. \$10,000 3. You could get sued above the amount you carry 4. \$50,000 5. You now owe for the other guys car, the other guys injuries, and you may owe the bank. Plus now you need new wheels to get around.

Missouri Department of Insurance
P.O. Box 690
Jefferson City, MO 65102-0690
Get more information about shopping for insurance
& complaint indexes at <http://insurance.mo.gov>
1-800-726-7390

<p>Case #1</p> <p>John & Jane Doe has the following auto insurance:</p> <p><i>Hometown Insurance Company</i></p> <p>Includes:</p> <ul style="list-style-type: none"> ● \$25,000 Bodily Injury per person ● \$50,000 Bodily Injury per accident ● \$10,000 Property Damage per accident ● \$25,000 Uninsured Motorist per person ● \$50,000 Uninsured Motorist per accident 	<p>Case #2</p> <p>Sam & Ann Smith has the following auto insurance:</p> <p><i>C & C Insurance Company</i></p> <p>Includes:</p> <ul style="list-style-type: none"> ● \$25,000 Bodily Injury per person ● \$50,000 Bodily Injury per accident ● \$25,000 Property Damage per accident ● \$1,000 Med Pay per person ● \$25,000 Uninsured Motorist per person ● \$50,000 Uninsured Motorist per accident ● \$50,000 Other Than Collision ● \$250,000 Collision 	<p>Case #3</p> <p>Tom & Sue Jones has the following auto insurance:</p> <p><i>Duncan Insurance Company</i></p> <p>Includes:</p> <ul style="list-style-type: none"> ● \$100,000 Bodily Injury per person ● \$300,000 Bodily Injury per accident ● \$100,000 Property Damage per accident ● \$50,000 Uninsured Motorist per person ● \$100,000 Uninsured Motorist per accident ● \$50,000 Underinsured Motorist per person ● \$100,000 Underinsured Motorist per accident ● Comprehensive ACV - \$100 deduct. ● Collision ACV - \$500 deduct.
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SCENARIO:

On the way to the lake last weekend, Sam & Ann Smith were towing their 20-foot boat on the back of their pickup truck. While approaching the green traffic light, Ann could see that another car, driven by Tom Jones, was going to run his red light and was not going to stop. Ann slammed on her breaks to attempt to stop before the intersection, but slid into the middle of the intersection anyway. Needless to say, you can imagine the impact that the Jones's car caused when it slammed into the side of the Smith's pickup truck.

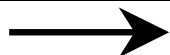
In a hurry, John & Jane Doe might have been traveling too close behind the Smiths'. The Doe's ended up running into the back of the Smith's boat. Since the boat trailer wasn't quite hitched properly, the accident unhitched the Smith's boat trailer from the back of the pickup. The good news is that the boat only slid 20 feet away and didn't hit the video rental store. The bad news is that it knocked over a pedestrian named Mr. Bullwinkle.

PROPERTY DAMAGE:

- Smith's Pickup - \$28,500
- Smith's Boat - \$30,000 (totaled)
- Jones's Car - \$9,500
- Doe's Car - \$5,000

BODILY INJURIES:

- **Ann Smith** - minor bumps & bruises, one broken arm, ER visit = \$1,200
- **Sam Smith** - broken arm, broken leg, punctured lung, concussion, loss of vision in right eye, ambulance, ER visit, 2 nights hospital stay, 26 rehabilitation visits, and "Pain & Suffering" = \$75,680
- **Tom Jones** - minor bumps & bruises, concussion = \$900
- **John Doe** - broken leg, ambulance, concussion = \$3,500
- **Jane Doe** - Stitches in forehead, dislocated shoulder, 12 rehabilitation visits = \$12,000
- **Mr. Bullwinkle** - broken leg, broken back, concussion, ambulance, ER visit, 5 nights hospital stay, 26 rehabilitation visits, "Pain & Suffering" = \$100,000



Determine what each person, and each insurance company will pay!



ANSWER KEY:

IMPORTANT NOTE: Generally, when a boat is attached and being pulled by a vehicle, liability coverage extends from the vehicle to the trailer being pulled. For this exercise, please assume that the insurance company takes this same general liability approach. To be certain, you will want to check with your insurance company prior to towing a trailer.

IMPORTANT NOTE: "Pain & Suffering" is not a bodily injury that can specifically be proven. Some insurance companies will negotiate "pain & suffering" with a claimant. Other insurance companies will not settle and will leave "pain & suffering" up to the determination of a jury. For this exercise, please assume that these insurance companies will negotiate and settle "pain & suffering".

- Tom Jones's insurance company accepted liability for Mr. Jones's part of the accident. They are willing to pay for repairs to the Smith's pickup and Bodily Injuries sustained by the Smiths'. Also, repairs to Mr. Jones's car.
- John & Jane Doe's insurance company agreed with the Smith's insurance company that the Doe's are 75% liable for the damage to the boat. Yes, the Doe's ran into the Smith's boat, which caused a lot of the damage, but the Smiths' didn't hitch the boat up correctly. Therefore, part of the damage for the trailer becoming unhitched is the Smiths' fault.
- Sam & Ann Smith's insurance company accepted liability for 25% of the damage to the boat. The Smiths' insurer also accepted liability for Mr. Bullwinkle's bodily injury.

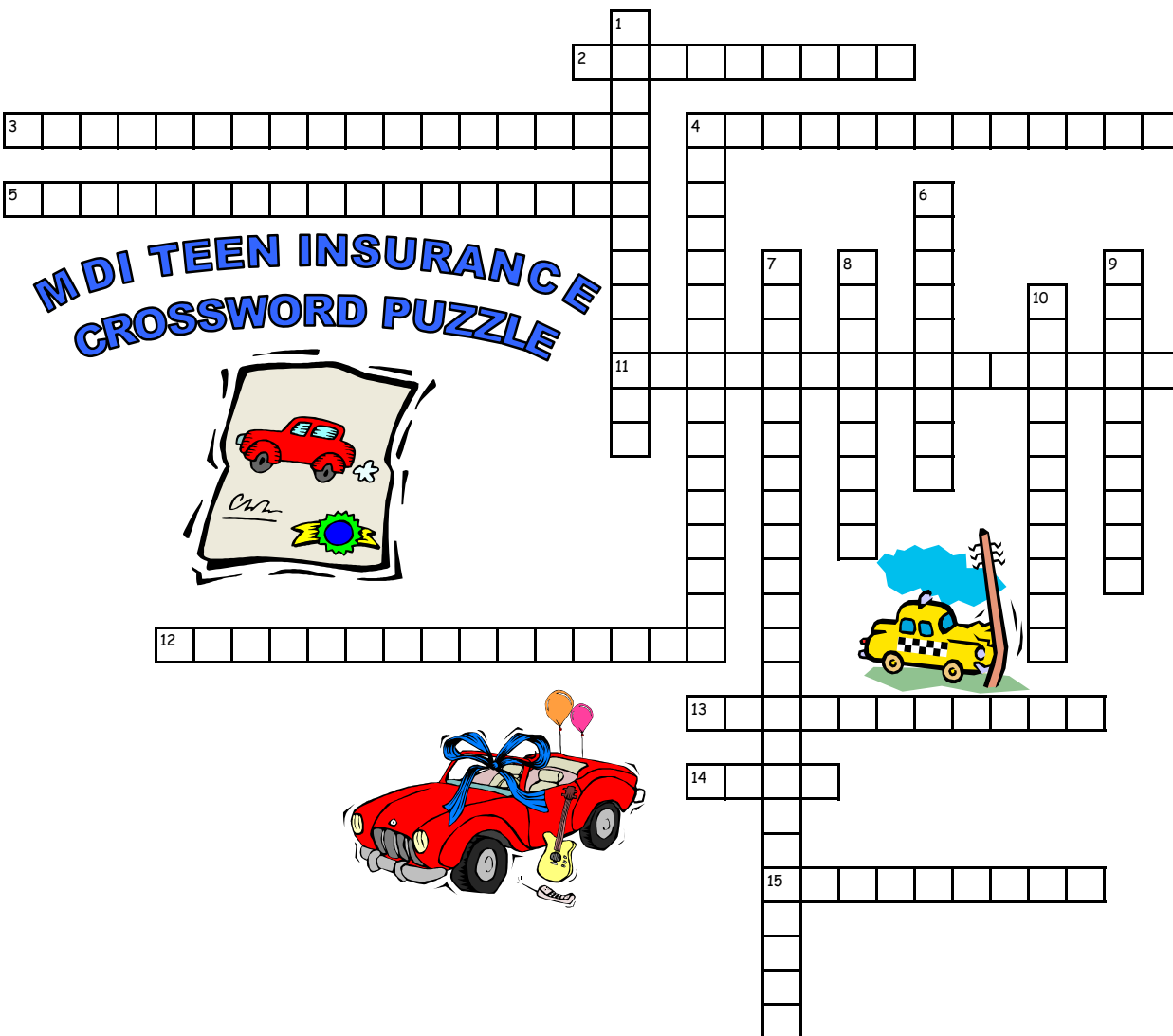
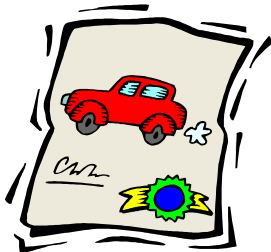
Case #1 (Doe's):	Case #2 (Smith's):	Case #3 (Jones's):
<i>Hometown Insurance Company pays:</i>	<i>C & C Insurance Company pays:</i>	<i>Duncan Insurance Company pays:</i>
Smith's Boat (75%) \$10,000	Smith's Boat (25%) \$7,500	Smith's pickup \$28,500
(maximum PD allowed)	Mr. Bullwinkle's BI \$25,000	Ann Smith's BI \$1,200
Doe's Car \$0	(maximum per person) _____	Sam Smith's BI \$75,680
		Jones's car \$9,000
\$10,000	\$32,500	\$114,380
<i>John & Jane Doe pays:</i>	<i>Sam & Ann Smith pays:</i>	<i>Tom Jones pays:</i>
Cost to repair their \$5,000	No out-of-pocket costs \$0	Property Damage \$500
own car		deductible
Additional due for boat \$12,500		
\$17,500		

An insurance company is only legally obligated to pay for the amount of coverage that a person carries. Therefore, C & C Insurance Company could only pay out \$25,000 to Mr. Bullwinkle on behalf of the Smiths'. It would be Mr. Bullwinkle's choice to sue the Smiths' for the rest of his Bodily Injury.

Since an insurance company is only legally obligated to pay for the amount of coverage that a person carries, Hometown Insurance Company did not have much to pay out. This is because the Doe's only carried the minimum amount of liability insurance. Their policy indicates that they only have \$25,000 of Property Damage liability coverage. Additionally, the Doe's do not have coverage that that would cover the cost of repair to their vehicle (this type of coverage is listed as Comprehensive, Collision, and/or Other Than Collision).

- The Smiths' were lucky that they got all of their bills paid for because Mr. & Mrs. Jones had adequate insurance coverage.
- The smart characters were the Jones'. By carrying adequate insurance, their insurance company paid for the damages that Mr. Jones caused and was legally liable to pay.
- The unlucky bystander was Mr. Bullwinkle. He will have to discuss his medical bills with his own Health Insurance Carrier.
- The Doe's were also unlucky. Since they did not have enough insurance, they may be legally liable to pay for an additional \$12,500 to the Smiths' for boat damage. And they didn't get their car fixed.

MDI TEEN INSURANCE CROSSWORD PUZZLE



DOWN

1. If you didn't want to carry an "insurance policy", what is the amount of Financial Responsibility you would need to have.
4. Your damages may be reduced by the percentage that you are at fault in a loss.
6. Auto insurance coverage that pays you to fix your car if you are at fault of an accident or the other guy doesn't have insurance.
7. Being able to pay for the damage that you are legally liable for.
8. Good driver, Good student, Member, Multiple Policies are things that can bring down the cost of insurance.
9. Clause in your insurance policy that states that you will pay for a specific amount of a claim before the company pays.
10. Auto, Home, Apartment insurance policies do not have this, but Health and Life insurance policies are required to have this.

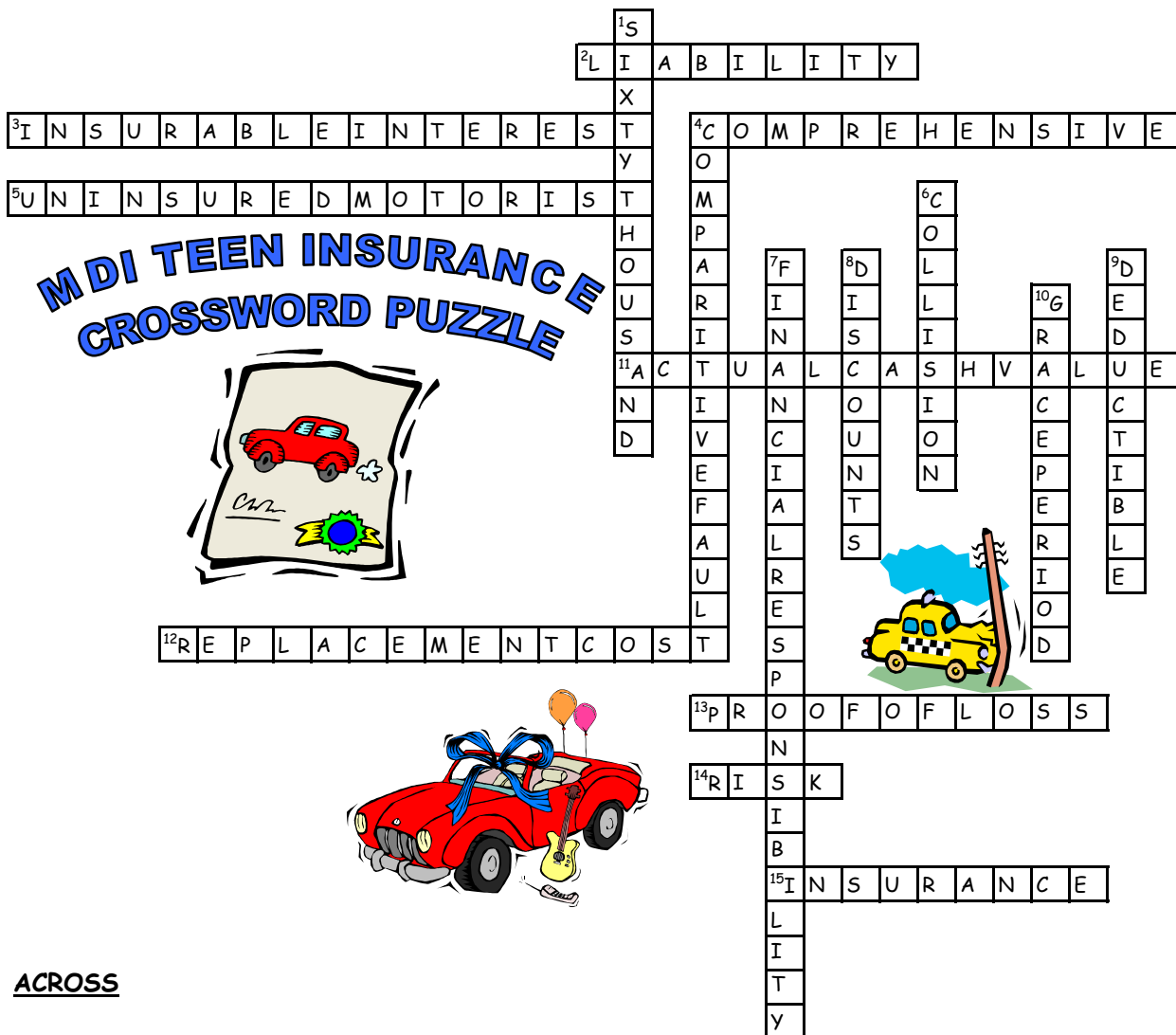
ACROSS

2. The section of the Property policy that pays for damages that you may have unintentionally caused; it also pays for personal damage or injuries to others.
3. You must be able to suffer a financial loss; basically you have to own something to get insurance on it.
4. Auto insurance coverage that pays you if your car is stolen or for any acts of nature.
5. Your auto insurance pays you for your injuries if the other person does not have insurance.
11. The section of the Property policy the provides coverage for the current price or book value of the thing that is lost or damaged.
12. The section of the Property policy the provides coverage for the amount it would cost to go out and replace your lost or damaged item.
13. When you have a claim you must be able to prove that you owned the item stolen or damaged.
14. The chance that you will suffer a financial loss.
15. The transfer of risk to an insurance company and the sharing of the costs of a loss or accident.

For More information about insurance

visit the Missouri Department of
Insurance's Teen website at
Insurance.mo.gov/consumer/teens





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Insurance's Teen website at

Insurance.mo.gov/consumer/teens



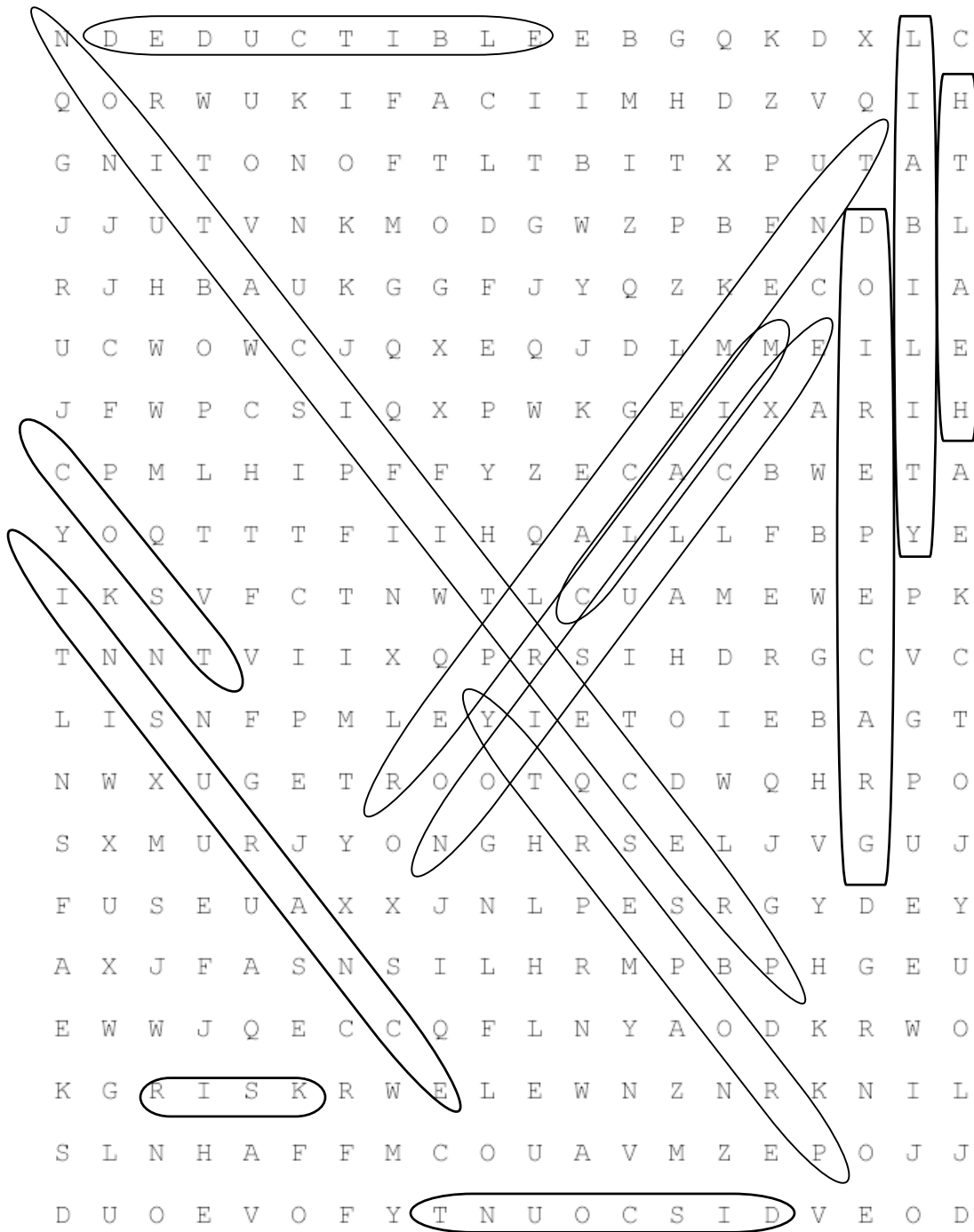
MDI Teen Insurance Word Search

N D E D U C T I B L E E B G Q K D X L C
Q O R W U K I F A C I I M H D Z V Q I H
G N I T O N O F T L T B I T X P U T A T
J J U T V N K M O D G W Z P B F N D B L
R J H B A U K G G F J Y Q Z K E C O I A
U C W O W C J Q X E Q J D L M M E I L E
J F W P C S I Q X P W K G E I X A R I H
C P M L H I P F F Y Z E C A C B W E T A
Y O Q T T T F I I H Q A L L L F B P Y E
I K S V F C T N W T L C U A M E W E P K
T N N T V I I X Q P R S I H D R G C V C
L I S N F P M L E Y I E T O I E B A G T
N W X U G E T R O O T Q C D W Q H R P O
S X M U R J Y O N G H R S E L J V G U J
F U S E U A X X J N L P E S R G Y D E Y
A X J F A S N S I L H R M P B P H G E U
E W W J Q E C C Q F L N Y A O D K R W O
K G R I S K R W E L E W N Z N R K N I L
S L N H A F F M C O U A V M Z E P O J J
D U O E V O F Y T N U O C S I D V E O D

CLAIM
COST
DEDUCTIBLE
DISCOUNT
EXCLUSION
GRACE PERIOD
HEALTH

INSURANCE
LIABILITY
PRE-CERTIFICATION
PROPERTY
REPLACEMENT
RISK

MDI Teen Insurance Word Search



CLAIM
COST
DEDUCTIBLE
DISCOUNT
EXCLUSION
GRACE PERIOD
HEALTH

INSURANCE
LIABILITY
PRE-CERTIFICATION
PROPERTY
REPLACEMENT
RISK



Missouri Department of Insurance
Insurance Education Initiative
Teen Worksheets and Lesson plans - Educator Survey

PLEASE MAIL TO:
Missouri Department of Insurance
PO Box 690
Jefferson City, MO 65102-0690

<http://insurance.mo.gov>
800-726-7390

The Missouri Department of Insurance supports the use of educational insurance programs for Missouri youth. Teaching teens & young adults the importance of insurance coverage will further prepare them for life's journey. MDI realizes that one of the best ways to teach teens about insurance is in the classroom. Please provide your feedback to for the insurance educational material used in your classroom.

Your Name _____

Name of your school _____

Subject or Class and Grade Level with which you used this material _____

Email and/or phone number _____

Check all that apply:

MDI Lesson Plan used

- ☐ Health Insurance Lesson Plan
- ☐ Auto Insurance Lesson Plan
- ☐ Renters Insurance Lesson Plan

Supplemental MDI classroom material used

- ☐ Teen Insurance Crossword Puzzle
- ☐ Teen Insurance Word Search
- ☐ Teen *Renters* Ins Crossword Puzzle
- ☐ Teen *Renters* Ins Word Search

What are the other insurance educational materials you use in your classroom?

Examples of other insurance material may be M.I.E.F.'s CD or DESE's Family/Consumer Resource Management [#40-3109-I]

Did you use any MDI Teens worksheets (General, Auto, Health, Renters) in your classroom, other than the one included with your lesson plan?

- ☐ Yes
- ☐ No

Please rate the educational value of the MDI material used in your classroom.

- ☐ **1** (High)
- ☐ **2**
- ☐ **3**
- ☐ **4**
- ☐ **5** (Low)

How did your students react to the lessons taught?

- ☐ Excellent
- ☐ Good
- ☐ Poor

Additional comments or recommendations:

Thank you for your input about the MDI Insurance Education Initiative.

For more information contact us at 1-800-726-7390 or email us by going to insurance.mo.gov then Ask MDI then Teen info

The MDI Teen worksheets can be found at <http://insurance.mo.gov/consumer/teens>