



2009 FAIA Planning Session InVEST Task Force Meeting

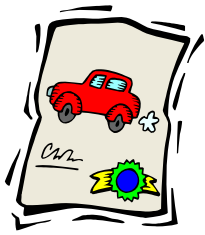
Agenda / Items to Discuss

FAIA Charges - To perpetuate and expand the current INVEST Program in high schools and community colleges to facilitate recruiting future employees for our agency members

1. Continue Train the Teacher Events on a bi annual basis supplemented by webinars as needed.
2. Consider impact of the law which passed in 2008 allowing a degree program in P&C insurance to waive the 4-40 license exam (this may include helping to recruit adjunct professors for community colleges)
3. Work with YAC as liaisons to help promote the INVEST program.
4. Consideration will be given to attending risk management conventions and evaluating the benefit of manning booths at the conventions, as well as cultivating new liaisons so there are more than 1 liaison per INVEST school
5. Each high school participating in InVEST should have a “tag team” of liaisons so there is more than 1 liaison per school
6. Pursue expanding web information as the FAIA site is updated to include social networking.
7. Focus on new schools and expansion into vocational technical schools

Other Items to discuss:

- InVEST Overview
- Task Force Contact information
- Florida InVEST Contact information
- InVEST Scholarships and FAIA INVEST Budget 2009-2010
- National InVEST resources
- Additional ideas / tools / resources



FAIA INVEST TEACH THE TEACHERS WORKSHOP 2009

*** SAMPLE – NEED TO BRAINSTORM,
PLAN, REVISE ***

What: Learn the in's and out's of InVEST... How to implement the program into your classroom... Find out what other InVEST schools and teachers are doing... Celebrate Florida's InVEST success... Network with InVEST teachers & liaisons from around the State... Meet the State & National InVEST coordinators!

Who: Current and future Florida InVEST teachers, as well as current and future Florida InVEST liaisons !!

When: To Be Determined

Where: To Be Determined

Why: FAIA wants to thank the teachers and liaisons of InVEST and hold a workshop that will hopefully give you ideas and contacts that can better benefit your InVEST program!

Costs:

Hotel Room?

Food @ Meeting?

Transportation?

RSVP: Lindsey Shank (InVEST Task Force Chairperson)
727-803-8126; lshank@bbandt.com

PLEASE RSVP BY

Questions / comments – contact Lindsey Shank (lshank@bbandt.com)

We look forward to seeing you all there!

InVEST Overview

InVEST is a business course typically offered to juniors and seniors in high school. However, the exact make-up of the class is very flexible and can vary from school to school. In most cases, InVEST focuses on automobile insurance and the class revolves around that topic. Again, the curriculum can vary depending on the school's needs and teacher's desire. Most InVEST classes hold in-class presentations for a period of time (which is done by insurance volunteers). After the knowledge is passed on and learned by the students, the sales simulation begins for a period of time.

Below are some important topics you may want to consider implementing in the InVEST classrooms:

- **Insurance Introduction:** history of insurance; purpose of insurance; make-up of insurance industry
- **Automobile policy:** the coverages in a policy; how a policy is written/language; how to interpret your declarations page
- **Rating a policy:** what factors go into an auto insurance premium; why does it cost so much for auto insurance; how are prices determined
- **Sales / Underwriting process:** how do you get clients; application/quote sheet process; underwriting guidelines; the importance of underwriting in insurance
- **Job Search:** searching for a job; application process; building a resume; going on a job interview; the follow-up steps to take
- **On the job relations:** working in an agency or company; teamwork; conflict resolution; communication needs
- **Advertising:** how to market your agency or company; choosing a name/logo/motto; creating marketing materials; on-going advertising throughout the life of a business

There are a variety of other topics that can be infused into the InVEST curriculum:

- **Auto body claims:** costs of fixing a car; the role of an adjuster
- **Fraud:** frauds role in insurance; how to avoid fraudulent behavior
- **Accidents:** how will auto insurance help in case of an accident; steps to take if you are in an accident
- **DUI / DWI implications:** the cost of DUI/DWI relating to insurance
- **Law:** attorney's role within the insurance industry
- **Banking:** how banks interact with insurance agencies and companies; business loans and business plans
- **Jobs in the industry:** variety of jobs available in insurance – *not just sales*; career information

The sales simulation is when the knowledge is put into action. Students typically apply and interview for the job they would like for the "in-class" simulation. Below are some of the jobs you could offer:

- **CEO of class:** helps manage and facilitate the sales simulation
- **Head underwriter:** oversees all the underwriting done in agencies; has one of the "last says" for if policies are accepted or rejected
- **Agency manager:** oversees a particular manager; coordinates what happens in the agency; can sell if desired
- **Agency underwriter:** reviews all client quote sheets and will either accept or reject; will enter information on quote sheet into rating program; also "assistant manager"
- **Sales people:** brings clients into the agency; sells mock auto insurance to clients

- **Administrative assistant/receptionist:** helps with class activity; assists teacher and CEO of class; helps check in clients and keep paperwork in-check
- **Accountant:** keeps track of all sales within class; tracks agency competition

Once the agencies are formed, the sales competition begins. Below are the main things that will be done during the sales simulation:

- **Form agencies:** once jobs are selected, agencies are pieced together
- **Advertise:** allow time for the agencies to create their advertising plan and put it into action (creating name/logo/motto; create marketing materials; get their name out there!)
- **Bring in clients:** sales people have to bring clients in; usually give pass to client ahead of time (should be out of class 10 – 15 minutes); check w/ other teachers ahead of time to get clearance to use their students for clients
- **Application/quote sheet (sales process):** sales person goes through the quote sheet with their client; asking what coverage they want and gathering info on the client, vehicle, and etc.
- **Underwriting:** sales person gives completed quote sheet to underwriter; underwriter reviews and enters into computer rating program
- **Accepted or rejected policy:** underwriter must either accept or reject the policy
- **Follow up with client:** tell the client if their policy was accepted or rejected; thank you letter
- **Sales competition tracking:** head underwriters oversee all the accepted and rejected policies (can overturn agency underwriter decision); gives accepted policies to accounting for sales tracking

When the sales simulation is over, the agencies compile information, and create an end of year report. This can be a report, a portfolio, charts, etc.

As the end of the year approaches, there would be a wrap-up of information learned. There can be a final exam. An agency audit/exit interview may be performed to see what the students learned and make improvements or revisions for the following year.

Grades that are typically involved in an InVEST class are as follows:

- **Tests:** automobile policy; rating
- **Work grades:** give points for things accomplished and team work
- **Pieces to turn in:** have a declarations page; have students work on other pieces (worksheets, etc)
- **End of year report:** give list of items required; grade on completion and presentation



FAIA Education Council InVEST Task Force 2009 – 2010

CHAIRMAN

Lindsey Shank	BB&T Iler Wall & Shonter	Lshank@bbandt.com
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AGENT MEMBERS

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YAC REPRESENTATIVE

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BOARD LIAISON

Steve Clein	C & C Insurance	Steve@CandCinsurance.com
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FAIA STAFF COORDINATORS

Dave Newell	FAIA	dnewell@faia.com
Lisa Harrington	FAIA	lharrington@faia.com



2009 – 2010 Florida INVEST Contact Information

Our goal is to make a concerted effort to have the most accurate Florida InVEST contact information, so we know all the schools offering InVEST, as well as the teachers and liaisons involved.

- Current listing is attached for Florida Schools/Teachers and Insurance Volunteers
- Please review, and if you know of any changes that you see need to be made, please advise
- Will also work w/ National InVEST to double check their Florida records vs. our contact list

FL InVEST School & Teacher Contact Listing

<u>Jacksonville</u>		
Chris Force	Wolfson High School	forcec@educationcentral.org
Karen Hanks	Wolfson High School	hanksk@educationcentral.org
Brenda Brown	Terry Parker High	-
Phyleshia Jones	Terry Parker High	-
<u>Miami</u>		
Gloria Rodriguez	Barbara Goleman Sr.	garodriguez@dadeschools.net
Cheryl Small	Coral Park	csmall@dadeschools.net
Rita Yager	Coral Gables High	ryager@dadeschools.net
Tonya Alvarez	Master Academy	alvarez17@dadeschools.net
Diahann Holder	Ferguson	dholder@dadeschools.net
Arthurine Jackson	Miami Northwestern Senior	apjackson@dadeschools.net
Segundo Perez	Miami Senior	perezsr@dadeschool.net
Ana Carranza	Miami Southridge Senior	acarranza@dadeschools.net
Vicky Lazo	Soutwest Miami	vlazo@dadeschools.net
<u>Orlando</u>		
Bill Daniel	Boone High School	danielw@ocps.k12.fl.us
Barbara Barber	Dr. Phillips High School	barberb@ocps.k12.fl.us
Liz DiGiovanni	Timber Creek High School	digiove@ocps.net
<u>St. Petersburg</u>		
Gary Preston	St. Pete Cathoic	gpreston@spchs.org
<u>Palmetto</u>		
Sally Rikard	Palmetto High	rikards@fc.manatee.k12.fl.us
Gail Twitty	Palmetto High	twittyg@fc.manatee.k12.fl.us
<u>Tallahassee</u> <i>(not active 2008-09)</i>		
<u>Blountstown</u>		
Michelle Futch	Blountstown High School	mmfutch@gmail.com
<u>Palm Beach County</u>		
Jane Jenkins	Glades Central	jenkinsj@palmbeach.k12.fl.us
Sharon Cutler	Majory Stoneman Douglas	sharon.cutler@browardschools.com
<u>Bradenton/Manatee County</u>		
Dennis Stallard	Manatee High School	-
<u>Gainesville</u>		
Michele Brothers	Buchholz High	brothemm@sbac.edu
<u>Lakeland</u>		
Harriet Wallace	Lake Gibson High <i>(active??)</i>	harriet.wallace@polk-fl.net
<u>Ft. Myers</u>		
Robin Miller	Ft. Myers High <i>(active??)</i>	robinmm@leeschools.net
<u>Tampa</u>		
Colleen Scharber	Leary Tech Center	

FL InVEST Insurance Volunteer/Liaison Contact Listing

<u>Jacksonville</u>		
Fran Covert	AON	fran_covert@ars.aon.com
Sara Fowler	Greene-Hazel & Assoc	sara.fowler@greenehazel.com
<u>Orlando</u>		
Kevin Mangan	Hugh Cotton Insurance	kmangan@hughcotton.com
Lorrie Jickell		lorrie@blackadar.com
Mark Santo Domingo	Crowne Private Client Group	msanto@crowneinc.com
<u>St. Petersburg</u>		
Joanell Lawson	Travelers of Florida	jllawson@travelers.com
Lindsey Shank	BB&T Iler Wall & Shonter	lshank@bandt.com
<u>Palmetto High & Manatee High</u>		
Greg Bustle	BB&T Wyman Green & Blalock	gbustle@bandt.com
Vickie Oakes	Boyd Insurance & Investments Services	vickieo@boydinsurance.com
Phill Baker	Boyd Insurance & Investments Services	phillb@boydinsurance.com
<u>Miami</u>		
Angie Yruretagoyena	liaison for Barbara Goleman High	angiey@cafdf.com
Annie DeArmas	liaison for Coral Cables	annie.dearmes@usi.biz
Demaris Alvarez	liaison for Coral Park	dalvarez@butlerbuckleydeets.com
Martha Valdes Diaz	liaison for Northwestern	mvdiaz@macnielgroup.com
Jennifer Molieri	liaison for Southwest	jmolieri@leoriskservices.com
Jackie Fray	liaison for Ferguson	jfay@unisourceadmin.com
Frank Alayon	liaison for Miami Southridge High	ralayon@butlerbuckleydeets.com
Sebastian Rejon	liaison for Miami Southwest	srejon@bbmia.com
Erinn Collinsworth	Dade County Program	
Cecy Graveran	CHAIR / Dade County Program	cgraveran@butlerbuckleydeets.com
Sheila Dorsey	IIA of Dade County	iiadc@iiadc.com
<u>Tallahassee</u>		
Bill Brown	Keys Insurance	bbrown@keysinsurance.com
Cindy Johnson	Bankers Insurance	cfjohnso@bankersinsurance.com
<u>Palm Beach County</u>		
Barbara Masi	IIA of Palm Beach County	barbaramasi@comcast.net
Paul Mack	Mack Insurance Group	pmack@mackinsurance.com
<u>Gainesville</u>		
Jim Skiles	HRH	jim.skiles@hrh.com
Kevin Griffin		griffinsfb@bellsouth.net

InVEST Scholarships (FAIA)

2009 Results

State / FAIA:

COLLEGE BOUND →

MISS Claire Krueger

Florida's 2008-09 InVEST scholarship winner - 1st Place / \$1,500

Student at St Petersburg Catholic High School Teacher - Mr. Gary Preston

MISS Nayare Bandeira

Florida's 2008-09 InVEST scholarship winner - 2nd Place / \$1,000

Student at Dr Phillips High School Teacher – Mrs. Barbara Barber

2010 – Outlook

State / FAIA:

COLLEGE BOUND → \$5,000 available

NON COLLEGE BOUND → \$1,000 available

2009 InVEST Scholarships Results (National)

National InVEST awarded a total of **\$44,500** in scholarships to InVEST students throughout the country. Florida InVEST was in the tops as - receiving a total of **\$25,000!**
That's over **56%** that was awarded to Florida InVEST students!

Krystle	Abele	Grossmont College	CA	\$2,000
Marlene	Gearon	Grossmont College	CA	\$2,000
Michelle	Curran	Marjory Stoneman Douglas High School	FL	\$2,000
Andrea	Hernandez	St. Petersburg Catholic High School	FL	\$2,000
Chris	Champion	St. Petersburg Catholic High School	FL	\$2,000
Emily	Walsh	St. Petersburg Catholic High School	FL	\$2,000
Christine	Rugg	Dryden High School	NY	\$2,000
Jacqueline	Jacobs	West Seneca East Senior High School	NY	\$2,000
Rose	Brown	Grossmont College	CA	\$1,500
Danielle	Sailer	East Hartford High School	CT	\$1,500
Marquise	Warren	Dr. Phillips High School	FL	\$1,500
Austin	Plummer	St. Petersburg Catholic High School	FL	\$1,500
Brad	Carver	St. Petersburg Catholic High School	FL	\$1,500
Stephanie	Carrington	St. Petersburg Catholic High School	FL	\$1,500
Jeanette	Wilson	William Boone High School	FL	\$1,500
Kimberly	Hathaway	Dryden High School	NY	\$1,500
Edward	Melcer	Dr. Phillips High School	FL	\$1,000
Lina	Montoya	Dr. Phillips High School	FL	\$1,000
Kathryn	Santos	Manatee High School	FL	\$1,000
Trevor	Golat	William Boone High School	FL	\$1,000
Daniel	Reeves	William Boone High School	FL	\$1,000
Leann	Rafferty	Charlotte Catholic High School	NC	\$1,000
Matthew	Zutell	Charlotte Catholic High School	NC	\$1,000
Chelsea	Hayes	McGraw High School	NY	\$1,000
Alexandria	McFarlane	Murry Bergtraum High School	NY	\$1,000
Alicia	Roskwitalski	West Seneca East Senior High School	NY	\$1,000
Dustin	Smith	Cloverleaf High School	OH	\$1,000
Erin	Ferguson	Dr. Phillips High School	FL	\$500
Fabian	Van Schepdael	Dr. Phillips High School	FL	\$500
Ryan	Schwartz	Marjory Stoneman Douglas High School	FL	\$500
Wing	Lau	Marjory Stoneman Douglas High School	FL	\$500
Christopher	Ewell	St. Petersburg Catholic High School	FL	\$500
Megan	Weinel	St. Petersburg Catholic High School	FL	\$500
Vicky	Truong	St. Petersburg Catholic High School	FL	\$500
Felicia	Freitag	William Boone High School	FL	\$500
Laura	Arevalo	William Boone High School	FL	\$500
Joshua	Jenin	McGraw High School	NY	\$500
Katelynne	Pellick	James River High School	VA	\$500

FAIA InVEST Task Force - State Budget (2009 – 2010)

2010 FAIA InVEST Scholarships (college bound students)

\$5,000 * Number of scholarship winners to be determined

2010 FAIA InVEST Scholarships (non-college bound students)

\$1,000

2010 FAIA InVEST Teach The Teachers Workshop

\$6,500 * Event – usually held in summer – amounts listed below are approximations

Hotel Rooms for attendees (\$125 per person)	\$1,875
Travel Cost (\$200 for teachers only)	\$3,000
Food (breakfast & lunch)	\$1,500
Miscellaneous Items (supplies)	\$125

2010 FAIA Convention

Booth at convention – in conjunction with FAIA, YAC

\$0

Miscellaneous Meeting Expenses

\$1,000

TOTAL NEEDS	\$13,500
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Current budget **\$13,500**

Total estimated needs **\$13,500**

National INVEST Resources

*** Make sure all the Florida InVEST teachers & liaisons are aware of this!**

❖ www.investprogram.org - LOTS of resources (all of which are FREE)

- InVEST news and newsletters
- Teachers Portal - course materials, handbooks, lesson plans, etc
- InVEST videos
- National scholarship information
- Teacher of the Year and Liaison of the Year information
- Drop in articles for public relations
- Internship guides
- Job shadow event planning guides
- SetWrite – rating program to be used in schools

❖ InVEST National Staff Contact Information

Bill Pierson, Executive Director
bill.pierson@iiaba.net

Jennifer Robinson, Manager
jennifer.robinson@iiaba.net

Additional Ideas / Tools / Resources

- Newsletters
State newsletter sent out monthly (coordinated by Lindsey Shank)
Articles can be submitted by liaisons, teachers, students

- Fundraising ideas / tips - are any needed?

- Resumes on internet (FAIA website) ?

- Teacher tool box / web resource (either through FAIA or link to National InVEST?)

- Other ideas / areas to discuss