

38. Finance Cluster - Insurance Careers (4 hours)

Purpose/Abstract: To introduce students to entry-level roles in the insurance industry			
NCCCS Adult Education Standards: R.5.2.9, S.1.2.4, M.4.2.1			
Learning Objective: <i>By the end of the session, students will be able to:</i> <ul style="list-style-type: none"> ● Describe insurance types and careers in the field ● Explain and interpret data presented visually ● Create simple graphs based on provided data 			
Soft Skills	teamwork, professionalism	Resources	Skills to Pay the Bills (STPTB) (for instructor reference to define each soft skill category) 43-9041.00 - Insurance Claims and Policy Processing Clerks Winter Sports: Practice Reading a Bar Graph Create a Picture Graph (with your own data) NC Career Clusters Guide (for instructor reference) Handouts: Insurance Careers - one per student
Additional Materials <ul style="list-style-type: none"> ● Insurance Careers handout, one per student ● Art supplies (glue, glitter, markers, paint, etc.) ● Chart papers if required ● Pencils, paper, and scissors ● Computers for student use 			
Icons	Activity	Check-In	Review

PREPARATION

- Review the worksheets and games on education.com and print out the following worksheets:
 - [Winter Sports: Practice Reading a Bar Graph](#)
 - [Create a Picture Graph \(with your own data\)](#)
- Familiarize yourself with basics of the insurance industry to explain to students in simple terms.
- Review the [Instructional Support Guide](#) and print/prepare referenced scaffolds.
- Print handouts.
- Familiarize yourself with [O*NET](#)
- Familiarize yourself with [Skills to Pay the Bills](#), though it won't be used directly in this lesson.



INTRODUCTION (30 min)

Welcome students to the class!

Have all the students stand up and form a circle in the room. Explain that you will call out a characteristic, statement, or question, and students who relate to that should find a partner who also relates to it. Once they find a partner, they can introduce themselves and share more about the characteristics they have in common.

After a brief discussion, gather the students' attention and call out the next characteristic or question. Continue this process for a few rounds, allowing students to connect with different partners each time.

Examples of Characteristics/Questions:

- Has traveled to a different state/country.
- Enjoys a specific type of music or movie genre.
- Speaks more than one language.
- Has a pet.
- Has a favorite sport or physical activity.
- Enjoys cooking or baking.
- Has a favorite book or author.

Take 15 minutes for this activity.

Guide a short discussion about insurance. Define insurance and its importance. Mention various types of insurance (health, auto, property) and why people need them. Share examples of insurance-related tasks, like answering phones, taking pictures, and filing papers.

Share the objectives of the lesson.

VOCABULARY, READING & WRITING (45 min)

Inform students that they will read about various careers in insurance.

Distribute the Insurance Careers handout. Allow 20 minutes for students to complete reading and answering the questions.

Guide a short discussion about what students read.

Ask students to write a paragraph describing their understanding of insurance and their interest in a specific insurance career. Give students 20 minutes to complete this activity.

REFLECTION (5 minutes)

- ✓ Ask 2-3 volunteers to read out their paragraphs or their findings from the research.

Lower Level

Provide students with sentence starters to assist with their paragraph.

Higher Level

If students complete their writing activity early, instruct students to research one of the careers in

more detail, focusing on:

- Responsibilities and tasks of the career
- Skills and qualifications needed
- Advantages and challenges of the job
- How the job contributes to the insurance industry

MATHEMATICS (45 min)

Review the importance of data representation through graphs. Discuss picture graphs and bar graphs, their components, and when to use each type. Connect how graphs are used for insurance related data. For example, mention how graphing the types of insurance claims in a month will help present the information in a simple, easy-to-understand format.

Inform students that they will practice decoding a bar graph and create their own picture graph with their own data for the next activity.

Distribute [Winter Sports: Practice Reading a Bar Graph](#) and allow 15 minutes for students to complete it as you walk around and clarify doubts.

Briefly review the worksheet answers with the whole class.

Pair students up and distribute the [Create a Picture Graph](#) worksheet to each student. Provide instructions and allow students 20 minutes to complete the graphs. Encourage the partners to help each other identify what they want to add to their graphs.

REFLECTION (10 minutes)

✓ Have a few pair share their graph results.

Reiterate the importance of using graphs and charts in careers in the finance cluster.

Lower Level	Higher Level
Pair students with higher level learners or provide more individualized instructions for completing the picture graph.	Have students research sample graphs that can be used in the insurance industry.

GROUP WORK (60 min)

Divide students into groups of 4. Share [43-9041.00 - Insurance Claims and Policy Processing Clerks](#)

Instruct them to research the responsibilities, skills, and work activities for this career. Additionally, ask students to discuss some of the challenges of this career.

Have groups share their findings in the form of a presentation. They can opt to use chart papers or powerpoint to make their presentation. Provide groups with the necessary materials and ensure everyone in the group gets a chance to contribute to the research.

 REFLECTION (20 minutes)

✓ Have a few groups share their findings and encourage the rest of the class to contribute with their findings. Guide a discussion about where they might require insurance in their lives and how the insurance will help them.

Encourage students to share how they demonstrated teamwork during this activity.

Talk about how teamwork and professionalism help one excel in these careers. Share a few examples to emphasize the importance of these soft skills.

INDEPENDENT WORK TIME (45 min)

Have students reflect on what they've learned about insurance and the careers within the field. Ask them to write a brief paragraph sharing one new thing they learned and how they can apply teamwork and professionalism in insurance careers.

Encourage students to use this time to review the career information using the link from earlier. Provide this extra time for students to understand the insurance industry better.

 REFLECTION (10 minutes)

✓ If students are willing to, have a few of them read out their paragraphs and ask follow-up questions to help them elaborate their ideas.

WRAP-UP & REFLECTION (15 min)

Distribute exit slips to students.

Ask for a few volunteers to share their reflections.

Collect and review the answers.

Insurance Careers

Directions:

- Read the passage below
- Answer the questions that follow with a partner.

Insurance is a way to help people when unexpected things happen. There are many different jobs in the field of insurance that work together to keep people protected.

One important job is that of an **insurance agent**. Insurance agents talk to people and help them choose the right insurance for their needs. They explain the different types of insurance and answer any questions people might have.

Another job is that of a **claims processor**. When something goes wrong and someone needs to use their insurance, a claims processor helps handle the paperwork. They make sure that the claims are filed correctly and that people get the help they need.

Underwriters are also a part of the insurance team. Underwriters look at the information about a person or a thing that needs to be insured. They decide how much insurance is needed and how much it will cost.

In the insurance field, there are also jobs that focus on making sure everything is running smoothly. **Risk analysts** study different situations and figure out how likely it is that something bad might happen. They help insurance companies be ready for anything.

All these jobs work together to make sure people have the protection they need. They help us feel safer and more secure, knowing that there are experts looking out for us.

Comprehension Questions:

Questions	Answers
1. What is insurance?	A) A type of car B) A way to protect people C) A kind of food
2. What does an insurance agent do?	A) Fix cars B) Help people choose the right insurance C) Make paintings

<p>3. Who handles the paperwork when someone needs to use their insurance?</p>	<p>A) Risk analysts B) Claims processors C) Underwriters</p>
<p>4. What do underwriters decide?</p>	<p>A) What to cook for lunch B) How much insurance is needed and how much it costs C) What color to paint the walls</p>
<p>5. What do risk analysts do?</p>	<p>A) Help people choose the right insurance B) Study different situations and figure out how likely something bad might happen C) Make delicious desserts</p>

Reflection Exit Slip

In one sentence, describe what you learned in this lesson.

Today, I learned _____.

Is one of the careers discussed today of interest to you? Why or why not?

I liked / did not like _____ career because _____

Is there anything you still need help understanding?

What's one question you have?

Circle the emoji that shows how you feel about your mastery of content in this lesson.



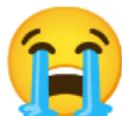
Happy



Smart



Confused



Sad



Angry