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# Activity 4.2

## Choosing Sides: Which Drivers Would You Insure?

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### TEACHER'S GUIDE

#### VIDEO SUMMARY AND ACTIVITY OVERVIEW

In Video 4, “Expect the Unexpected: Managing Risk and Insuring Your Future,” students learn that insurance exists because people can deal effectively with risk through the coordination made possible by market activity. Insurance depends on the willingness of insurers to assume risks for groups of people. Some people, however, present higher risks than others.

In order to show how insurance markets can deal with the different risks posed by different drivers, this activity puts the students into roles as drivers and insurers.

#### CONCEPTS

Insurance  
Managing risks

#### MATERIALS

1. Pairs of dice
2. Duplicated **Student Activity 4.2**, one for each student
3. Duplicated **Prospect Cards**, enough for all but two students

### PROCEDURE

1. Remind the students that Video 4 deals with making sensible day-to-day decisions about risk. Distribute a copy of **Student Activity 4.2** to each student.
2. Ask: Where do insurance companies get the money to pay for fixing the damage done in an auto accident? *From charging premiums for insurance.* Introduce the **Insurance Game** described in **Student Activity 4.2**. In this game, two insurers will act like team captains in a neighborhood softball game. But instead of picking softball teams, they will pick drivers to insure. The team captains, or insurers, will collect \$1,000 from each driver they pick. If the driver has an “accident,” determined by a roll of the dice, the insurer must pay the costs. The objective for the team captains is to make the highest possible insurance profit.
3. Select two students to be the team captains who will be choosing up sides.
4. Ask: What kinds of drivers are the least likely to require big insurance payouts? *Careful drivers with less expensive and more practical vehicles.* What kinds of drivers are the most likely to require big insurance payouts? *Reckless drivers with fast, expensive cars.* Pick a sample **Prospect Card** and read the information on it to the class. Then ask: Is this a risky driver? *Answers will vary depending on the card.*
5. Aside from the two team captains, all the other students in the class represent drivers. Give each of the drivers a **Prospect Card**; have them write their names in the blanks and fold the cards along the dotted lines.

6. Explain that the **Prospect Card** handout has two sides. The front side lists information about each driver’s riskiness. It also includes \$1,000 to pay for insurance. The back side has additional information that the team captains don’t yet know.
7. Have all the students stand. Explain that the team captains will soon be choosing sides. Let the team captains circulate through the room, looking at the front sides of **Prospect Cards** in preparation for choosing sides. Team captains will want to take notes as they go around the room. Remember, they make money by insuring more drivers, but they must pay the costs if any of their drivers have accidents.
8. Now the team captains will alternate in choosing sides. Each chosen student goes to stand by the team captain. Insurance is voluntary; an insurer may turn down any driver who is thought to be too risky. Choosing continues until neither captain wants to add anyone else.
9. When sides have been chosen, explain that the team captains will now learn about their profits. Even safe drivers sometimes have accidents; risky drivers may go some time without an accident or loss. To represent the element of chance, each driver will roll two dice. The outcome will show the claim that the insurance company must pay on the back of the **Prospect Card**. For example, a roll of “2” represents accident-free driving and a loss of \$0.
10. Have the team captains go down the line, determining profits on each driver, according to the roll of the dice and the formula on the card:
 

Premium – Loss = Insurance Profit.
11. Have the students share their responses to the **Questions for Discussion** included in **Student Activity 4.2**. Discuss their answers.
  - A. Which captain picked the greater number of drivers? *Identify the insurer.* Is the insurer who takes in more money going to make more profit? *No—not if that insurer took on some drivers who turn out to be risky.*
  - B. Did anyone fail to get insurance? Why? *The most risky drivers may not have gotten insurance. The insurers didn’t want to take a chance on their driving habits.*
  - C. How is this example different from getting real insurance? *Many answers are possible: There are more than two insurers in the real world; people make deals in an insurance market rather than being chosen for teams; most importantly, in real insurance markets people pay different premiums. In this simulated market, everyone pays the same \$1,000 premium regardless of risk.*
  - D. Did any safe drivers generate a big loss because of a bad roll of the dice? *Usually, yes.* What does this represent? *A safe driver getting unlucky and getting into a costly accident.*
  - E. Why should two equally safe drivers pay different amounts for insurance, just because one is driving an old sedan and the other is driving a new sports car? *Because an accident will cause a higher loss in the case of a new sports car.*
  - F. How could an insurer be induced to take on someone with a bad driving record? *Possibly by having the driver with the bad record pay more.*
12. Explain that insurers look for good driving records in an effort to keep their losses down. Students can keep their own insurance costs down if they manage their risks sensibly.

**ASSESSMENT**

1. The money paid to buy insurance is called
  - A. an interest rate.
  - B. a loss ratio.
  - C. a discount rate.
  - D. a premium.**
  
2. Insurance companies get the money to pay for the damage caused by automobile accidents from
  - A. the federal government.
  - B. money paid by all insurance policyholders.**
  - C. the state insurance commission.
  - D. taxes on each gallon of gasoline sold.
  
3. If an insurance company charged everyone the same rate regardless of expected risk, then
  - A. insurance would cost less.
  - B. drivers would seek out the safest cars to drive.
  - C. safe drivers would be penalized for the accidents of riskier drivers.**
  - D. insurance would be more profitable to sell than it currently is.

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## Student Activity 4.2

# Choosing Sides: Which Drivers Would You Insure?

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### Video Summary

A major point made in Video 4, “Expect the Unexpected: Managing Risk and Insuring Your Future,” is that insurance exists because people can deal effectively with risk through the coordination made possible by market activity. Insurance depends on the willingness of insurers to assume risks for groups of people. Some people, however, present higher risks than others.

### The Insurance Game

1. Remember that Video 4 deals with making sensible day-to-day decisions about risk. In this activity you will play a game that puts you in the roles of insurance companies and drivers.
2. Two insurers will act as if they were team captains in a neighborhood softball game. But instead of picking softball teams, they will pick drivers to insure. They will collect \$1,000 from each driver they choose to insure. Then, if an insured driver has an accident, determined by a roll of the dice, the insurer must pay the costs. The objective for the team captains is to make the highest possible insurance profit.
3. Two students will be the team captains, representing insurance companies.
4. In order to play their parts, the team captains will need to think about the kinds of drivers that are least likely to get into expensive accidents. They will also need to consider the drivers and cars that are the most likely to be in expensive accidents.
5. Aside from the two students who are insurers, all the other students in the class represent drivers. If you are a driver, you will receive a **Prospect Card**. Write your name in the blank and fold the card along the dotted line.
6. The **Prospect Card** handout has two sides. The front side lists information about each driver’s riskiness. It also includes \$1,000 to pay for insurance. The back side has additional information that the insurance company doesn’t yet know.
7. You will all stand as the team captains circulate through the room, looking at the front sides of **Prospect Cards** in preparation for choosing sides.
8. After circulating, the team captains will alternate in choosing sides. When you are chosen, go to stand by your team captain. Insurance is voluntary; an insurer may turn down any driver who is thought to be too risky. Choosing continues until neither captain wants to add anyone else.

9. When sides have been chosen, team captains will learn about their profits. Even safe drivers sometimes have accidents; risky drivers may go some time without an accident or loss. To represent the element of chance, each driver will roll two dice. The outcome will show the claim that the insurance company must pay on the back of the **Prospect Card**. For example, a roll of “2” represents perfectly safe driving with no accidents, and a loss of \$0.
10. Team captains will go down the line, determining profits on each driver, according to the roll of the dice and the formula on the card:

$$\text{Premium} - \text{Loss} = \text{Insurance Profit.}$$

### Questions for Discussion

- A. Which captain picked the greater number of drivers? Is the insurer who takes in more money going to make more profit?
- B. Did anyone fail to get insurance? Why?
- C. How is this example different from getting real insurance?
- D. Did any safe drivers generate a big loss because of a bad roll of the dice? What does this represent?
- E. Why should two equally safe drivers pay different amounts for insurance, just because one is driving an old sedan and the other is driving a new sports car?
- F. How could an insurer be induced to take on someone with a bad driving record?

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Rural**  
 Age: **52**  
 Gender: **Male**  
 Marital Status: **Married**  
 Car: **2002 Dodge Grand Caravan ES van**  
 Use: **Commute (10 miles each way)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	214
9	428
10	857
11	1285
12	2142

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Rural**  
 Age: **42**  
 Gender: **Female**  
 Marital Status: **Single**  
 Car: **2004 Ford Taurus SE sedan**  
 Use: **Business**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **1**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2 0  
 3 0  
 4 0  
 5 0  
 6 0  
 7 0  
 8 502  
 9 1004  
 10 2007  
 11 3011  
 12 5018

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Rural**

Age: **22**

Gender: **Male**

Marital Status: **Single**

Car: **2003 Porsche  
911 GT2 coupe**

Use: **Commute  
(15 miles)**

Here is my driving record:

Major Traffic Tickets: **1**

Minor Traffic Tickets: **0**

At-Fault Accidents: **1**

Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

- 2 0
- 3 0
- 4 0
- 5 0
- 6 0
- 7 0
- 8 3042
- 9 6083
- 10 12167
- 11 18250
- 12 30416

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_



**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **18**  
 Gender: **Female**  
 Marital Status: **Single**  
 Car: **2000 Toyota Corolla CE sedan**  
 Use: **Commute (5 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	569
9	1138
10	2277
11	3415
12	5692

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**

Age: **29**

Gender: **Male**

Marital Status: **Single**

Car: **2004 VW**

**Passat GLX sedan**

Use: **Business**

Here is my driving record:

Major Traffic Tickets: **1**

Minor Traffic Tickets: **1**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	949
9	1897
10	3794
11	5692
12	9486

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **21**  
 Gender: **Female**  
 Marital Status: **Married**  
 Car: **1998 Chevrolet Lumina LS sedan**  
 Use: **Commute (20 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **1**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	202
9	404
10	808
11	1212
12	2020

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**

Age: **49**

Gender: **Male**

Marital Status: **Divorced**

Car: **2004 Chevrolet**

**Tahoe LT sport-ute**

Use: **Business**

Here is my driving record:

Major Traffic Tickets: **1**

Minor Traffic Tickets: **0**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000                      \$1000

**INSURANCE PREMIUM MONEY**

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

- 2        0
- 3        0
- 4        0
- 5        0
- 6        0
- 7        0
- 8        630
- 9        1261
- 10      2521
- 11      3782
- 12      6304

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**  
 Age: **39**  
 Gender: **Female**  
 Marital Status: **Married**  
 Car: **2002 Mercury Sable GS sedan**  
 Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **1**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	275
9	551
10	1102
11	1652
12	2754

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**

Age: **29**

Gender: **Male**

Marital Status: **Single**

Car: **2000 Nissan**

Use: **Pleasure**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **0**

At-Fault Accidents: **1**

Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	545
9	1089
10	2179
11	3268
12	5447

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**

Age: **34**

Gender: **Female**

Marital Status: **Divorced**

Car: **2005 Mercedes C240 sedan**

Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **0**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000                      \$1000

INSURANCE PREMIUM MONEY

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	416
9	832
10	1665
11	2497
12	4162

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **19**  
 Gender: **Female**  
 Marital Status: **Single**  
 Car: **2004 Pontiac Grand Am GT1 coupe**  
 Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **2**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2 0  
 3 0  
 4 0  
 5 0  
 6 0  
 7 0  
 8 1102  
 9 2203  
 10 4406  
 11 6610  
 12 11016

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_



**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **31**  
 Gender: **Male**  
 Marital Status: **Divorced w/child**  
 Car: **2003 Ford Pickup F150**  
 Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **1**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2     0  
 3     0  
 4     0  
 5     0  
 6     0  
 7     0  
 8     312  
 9     624  
 10    1248  
 11    1873  
 12    3121

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Rural**

Age: **17**

Gender: **Male**

Marital Status: **Single**

Car: **1997 Toyota**

**Camry LE sedan**

Use: **Commute**

**(5 miles)**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **0**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000                      \$1000

**INSURANCE PREMIUM MONEY**

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	1059
9	2118
10	4235
11	6353
12	10588

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Rural**  
 Age: **21**  
 Gender: **Female**  
 Marital Status: **Single**  
 Car: **2001 Ford Explorer XLT sport-ute**  
 Use: **Business**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **1**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2      0  
 3      0  
 4      0  
 5      0  
 6      0  
 7      0  
 8      337  
 9      673  
 10    1346  
 11    2020  
 12    3366

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Rural**  
 Age: **67**  
 Gender: **Female**  
 Marital Status: **Married**  
 Car: **1982 Chevrolet Impala Wagon**  
 Use: **Pleasure**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	141
9	282
10	563
11	845
12	1408

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**  
 Age: **35**  
 Gender: **Male**  
 Marital Status: **Married**  
 Car: **2003 Buick Century Custom sedan**  
 Use: **Commute (20 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **1**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2     0  
 3     0  
 4     0  
 5     0  
 6     0  
 7     0  
 8     477  
 9     955  
 10    1909  
 11    2864  
 12    4774

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**

Age: **26**

Gender: **Female**

Marital Status: **Divorced**

Car: **2000 Honda**

Use: **Commute**  
**(10 miles)**

Here is my driving record:

Major Traffic Tickets: **1**

Minor Traffic Tickets: **0**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	1481
9	2962
10	5924
11	8886
12	14810

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**  
 Age: **31**  
 Gender: **Male**  
 Marital Status: **Divorced w/child**  
 Car: **1996 Mercury Villager GS minivan**  
 Use: **Commute (15 miles)**

Here is my driving record:

Major Traffic Tickets: **1**  
 Minor Traffic Tickets: **1**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2 0  
 3 0  
 4 0  
 5 0  
 6 0  
 7 0  
 8 1138  
 9 2277  
 10 4553  
 11 6830  
 12 11383

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **48**  
 Gender: **Female**  
 Marital Status: **Divorced**  
 Car: **2004 Mercury Mountaineer LT sport-ute**  
 Use: **Business**

Here is my driving record:

Major Traffic Tickets: **1**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2 0  
 3 0  
 4 0  
 5 0  
 6 0  
 7 0  
 8 477  
 9 955  
 10 1909  
 11 2864  
 12 4774

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_



**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**

Age: **38**

Gender: **Male**

Marital Status: **Married**

Car: **2002 Chrysler 300M sedan**

Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **0**

At-Fault Accidents: **1**

Not-At-Fault Accidents: **0**

\$1000                      \$1000

INSURANCE PREMIUM MONEY

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	422
9	845
10	1689
11	2534
12	4223

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**

Age: **24**

Gender: **Female**

Marital Status: **Single**

Car: **2003 Nissan**

**Altima SE sedan**

Use: **Commute**

**(25 miles)**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **3**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000                      \$1000

**INSURANCE PREMIUM MONEY**

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	747
9	1493
10	2987
11	4480
12	7466

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**

Age: **27**

Gender: **Male**

Marital Status: **Divorced**

Car: **2000 Chevrolet Malibu LS sedan**

Use: **Commute (15 miles)**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **0**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **2**

\$1000                      \$1000

INSURANCE PREMIUM MONEY

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	373
9	747
10	1493
11	2240
12	3733

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**  
 Age: **39**  
 Gender: **Female**  
 Marital Status: **Divorced w/child**  
 Car: **1994 Pontiac Sunbird LE sedan**  
 Use: **Commute (5 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **2**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	226
9	453
10	906
11	1359
12	2264

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Large City**  
 Age: **59**  
 Gender: **Male**  
 Marital Status: **Divorced**  
 Car: **2004 Acura RSX Type S**  
 Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **2**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	545
9	1089
10	2179
11	3268
12	5447

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Small Town**

Age: **17**

Gender: **Female**

Marital Status: **Single**

Car: **1998 Toyota**

**Corolla LE sedan**

Use: **Commute**

**(5 miles)**

Here is my driving record:

Major Traffic Tickets: **0**

Minor Traffic Tickets: **0**

At-Fault Accidents: **0**

Not-At-Fault Accidents: **0**

\$1000                      \$1000

**INSURANCE PREMIUM MONEY**

\$1000                      \$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	771
9	1542
10	3084
11	4627
12	7711

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Small Town**  
 Age: **25**  
 Gender: **Male**  
 Marital Status: **Married**  
 Car: **2002 Ford Focus ZX5 sedan**  
 Use: **Commute (15 miles)**

Here is my driving record:

Major Traffic Tickets: **1**  
 Minor Traffic Tickets: **3**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	514
9	1028
10	2056
11	3084
12	5141

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Small Town**  
 Age: **32**  
 Gender: **Male**  
 Marital Status: **Divorced w/child**  
 Car: **2003 Dodge Durango Sport-ute**  
 Use: **Business**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **1**  
 Not-At-Fault Accidents: **1**

\$1000	\$1000
<b>INSURANCE PREMIUM MONEY</b>	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2 0  
 3 0  
 4 0  
 5 0  
 6 0  
 7 0  
 8 502  
 9 1004  
 10 2007  
 11 3011  
 12 5018

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_



**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **18**  
 Gender: **Female**  
 Marital Status: **Single**  
 Car: **1992 Ford Tempo LX sedan**  
 Use: **Commute (10 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **1**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2	0
3	0
4	0
5	0
6	0
7	0
8	1034
9	2069
10	4137
11	6206
12	10343

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **78**  
 Gender: **Male**  
 Marital Status: **Married**  
 Car: **1996 Buick Le Sabre Limited sedan**  
 Use: **Pleasure**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **3**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2     0  
 3     0  
 4     0  
 5     0  
 6     0  
 7     0  
 8     306  
 9     612  
 10    1224  
 11    1836  
 12    3060

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_

**INSURANCE PROSPECT CARD**

Name \_\_\_\_\_

I will pay \$1000 for an auto insurance policy. Here is my information:

Location: **Medium City**  
 Age: **34**  
 Gender: **Female**  
 Marital Status: **Single**  
 Car: **2004 Cadillac Escalade ESV Platinum**  
 Use: **Commute (40 miles)**

Here is my driving record:

Major Traffic Tickets: **0**  
 Minor Traffic Tickets: **0**  
 At-Fault Accidents: **0**  
 Not-At-Fault Accidents: **0**

\$1000	\$1000
INSURANCE PREMIUM MONEY	
\$1000	\$1000

Fold here

**AFTER-SALE INFORMATION**

(Not to be seen by the insurance company before sides are chosen.)

**Dice Chart**

2 0  
 3 0  
 4 0  
 5 0  
 6 0  
 7 0  
 8 526  
 9 1053  
 10 2105  
 11 3158  
 12 5263

Premium: \$1000

- Loss: \_\_\_\_\_

= Insurance Profit: \_\_\_\_\_