


ARE YOU COVERED?

An Honors Creative Project (HONRS 499)

by

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Muncie, Indiana

May, 1991

May 4, 1991

ARE YOU COVERED?

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"Are You Covered?" is a game which deals with insurance. It was created in the hopes of teaching high school students the importance of insurance and about the amount of money involved in claims and premiums. The objective of "Are You Covered?" is to purchase enough insurance to protect oneself against damages but still have some money to live.

This game is played like a regular board game; however, the original "board" was made on a transparency in order to allow an entire class to see it. A player moves around the board by rolling a die. As the player moves, he or she will encounter five different items.

First, there are squares among the board which allow the purchase of auto, life, or property insurance. Each type has various deductibles and premiums. Although insurance may be cancelled at any time, this is the only time in which insurance may be purchased. If insurance is purchased, the player receives a card stating the kind of insurance, premium, and if there is a deductible.

Next, a player may land on a "casualty" space. When this happens, the player draws a "casualty" card and reads the simulated accident. If the player has insurance which covers the cost of the damages, no payment is made unless there is a deductible. However, if the correct insurance has not been

previously purchased, the player must pay all costs involved without help from the insurance company.

The third item is a "decisions! decisions!" question. This is a chance for the player to earn extra money by answering an insurance question. An opposing player or the teacher draws a "decisions! decisions!" card and reads the question to the player. If the question is answered correctly, the player receives the amount of money stated on the board. If an incorrect answer is given, the player receives no money and the question is placed back in the stack.

The final two spaces are "pay day" and "premium time." "Pay day" acts like a weekly pay check in which the player receives \$300 when they land or pass over this spot. All premiums must be paid for each type of insurance purchased when a player lands or passes by "premium time."

This game may be altered quite easily. For instance, types of insurance can be added or taken away to accommodate the lesson or lessons which have been covered. Also, the "decisions! decisions!" questions or "casualty" cards can be modified to fit specific needs. Finally, instead of using play money for payments, the students could keep track of their balance by using pencil and paper. Although this would reinforce math skills, it may promote cheating.

"Are You Covered" was played in a ninth grade Introduction to Business class as a review for the unit test on insurance. Following the game, the students were given an evaluation sheet to fill out. A summary of the students' responses appears on the following pages. Generally, the game received favorable ratings concerning the questions which were asked.

EVALUATION SUMMARY

| | STRONGLY AGREE | AGREE | DISAGREE | STRONGLY DISAGREE |
|-----------------------|-------------------|-------|----------|----------------------|
| FUN? | 5 | 11 | 1 | 0 |
| BORING? | 0 | 4 | 7 | 6 |
| TOOK TOO LONG? | 2 | 2 | 7 | 6 |
| UNORGANIZED? | 3 | 1 | 9 | 4 |
| I LEARNED THINGS? | 2 | 5 | 5 | 5 |
| GOOD REVIEW FOR TEST? | 4 | 7 | 3 | 3 |
| CONFUSED ME? | 1 | 4 | 5 | 7 |
| POOR TRANSPARENCY? | 1 | 1 | 10 | 5 |
| UNREALISTIC? | 0 | 5 | 8 | 4 |
| GROUPS TOO BIG? | 3 | 2 | 6 | 6 |
| INTERESTING? | 7 | 6 | 3 | 1 |
| HELPFUL? | 3 | 10 | 2 | 2 |

LIST THINGS YOU DID NOT LIKE ABOUT THE GAME:

1. People were talking while you were talking. (5)
2. It was just boring
3. Need more money (2)
4. Groups too big (2)
5. More game pieces
6. Bigger overhead
7. Not enough spaces on the board (2)
8. Unorganized (2)
9. It had many casualties
10. Didn't know how much to pay for insurance.
11. Not long enough
12. Took too long to get around room
13. Not a student banker

LIST THINGS YOU LIKED ABOUT THE GAME:

1. Fun way to review for test (2)
2. We liked losing
3. Something different
4. Didn't take any work
5. Easy to cheat
6. Money
7. Made class interesting (4)
8. Fun, we won
9. Everthing
10. Took participation from everyone
11. Is better than lectures

COMMENTS:

1. Hi
2. Should be done more often
3. Can we play it tomorrow with same groups?
4. Interesting idea
5. Good review, could be longer
6. Think of a new game
7. Smile
8. Try drawing a huge gameboard on the front board, use a lot more spaces to make the game more interesting. For game pieces cut out little circles with different colors put tape on the back then PLAY!
9. Play it again
10. Longer, should have started at beginning of period.
11. Nope (7)