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THE SCHOOL DISTRICT OF MANATEE COUNTY FEATURES A STUDENT AND A CAREER & TECHNICAL EDUCATION TEACHER



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SCHOOL Biz



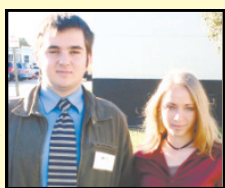
A Win-Win Partnership

According to Gayle Twitty, lead teacher for the program, Project InVEST has been startlingly successful. Students are taking leadership positions in the “agencies,” learning real-world marketable job skills, and considering career options. The insurance agents and teachers have fostered a great working relationship, each more appreciative of the others’ vocation. Agents have gained insight into the educational system and what it takes to provide students with the tools they need for success in this 21st century world. These business professionals have become community advocates for Career & Technical Education.

The insurance agencies are represented on the Palmetto High School Business program’s Advisory Council. The Council meets 3–4 times per year to evaluate program curriculum and industry standards, provide career guidance to students, and assess facilities and equipment.

Gayle encourages all high school business departments to look at the Project InVEST program and other innovative ways to bring the real world of work into the classroom. It is a win-win partnership where everyone gets a return on the investment—an excellent business/education partnership.

KIDZ Biz & Buzz



Students InVEST in Their Future

Sarah Pinkston and Jordan Gabrielle are seniors in their second year in the Project InVEST program. Both participated as juniors, and were so successful that Ms. Twitty invited them back this year to fill the positions of Head Underwriter and Head Accountant. They handle all the processes and duties required of those positions in the “real world” of work and are on hand to assist other students any way they can. All students in the business program have the opportunity to participate in Future Business Leaders of America (FBLA), a non-profit educational association of students that prepares them for careers in business and business-related fields.

I'm back because I found it really interesting and I am good at it. I am interested in a career in the insurance industry, but am not sure exactly what aspect I want to be involved in.
 —Sarah, Head Accountant

I learned so much about the insurance business last year, especially auto insurance. I have considered a career in the industry, but haven't totally made up my mind. I'm learning more and really enjoying this year as Head Underwriter.
 —Jordan, Head Underwriter

These positions give me the leadership skills needed to run an effective business. I have played freshmen football, ran cross country, wrestled and have played three years of baseball. Sports build the teamwork needed to make the agency work as a whole. In the senior class, I rank number eleven and my grade point average is 4.30. Countless summer jobs and different community service projects have gotten me ready for the real world and my own business. Project InVEST has opened my eyes to the insurance world, although I've also wanted to have my own business, I now know what I want to go into business for. Maybe even one day I will be the owner of SafeGuard Insurance.
 —Levi, Local Scholarship Winner, 2006

Every month I have to give my mother a certain amount of money for my car insurance. I always knew a little about why I had to pay her, but never understood the full importance of what it was for. InVEST not only showed my why we pay for insurance but how insurance agencies run their business from the basics of accepting and denying claims to the people in the field that investigate the claims. The most enjoyable part of the program was when the class separated into different teams to create our own insurance agency where we were able to take students outside of the class as clients. That put the whole program into perspective because I could see how real insurance agents from the sales department to accounting performed their jobs.
 —Casey, Local Scholarship Winner, 2006

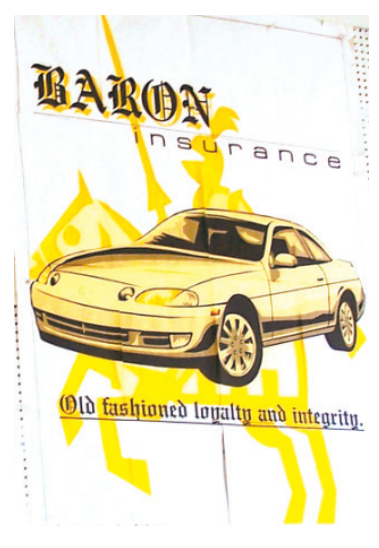
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PROJECT INVEST - AN EXCELLENT BUSINESS/ EDUCATION PARTNERSHIP

Partnerships between business and education are used by school staff to foster school/ community cooperation, provide incentives for students, supplement curriculum and staff, and obtain equipment. When the phrase *business partner* is uttered, some still think of the grocery store that provides cookies after the school play or the business that offers pencils or pizza parties as incentives for reading. Those partnerships remain vital in every public classroom, but as our culture changes and technology grows at lightning speed, business/ industry involvement in the classroom must evolve to keep up with the demand for a skilled workforce.

The Manatee County Independent Insurance Agents Association, Inc. (MCIIAA) is taking the term *business partnership* to a new level. Former MCIIAA president Phillip Baker of Boyd Insurance & Investment Services and Greg Bustle of BB&T Wyman, Green & Blalock have partnered with Palmetto High School business teacher Gayle Twitty to implement an exciting new learning opportunity for business students—Project InVEST. This unique partnership was established to train students in the insurance industry. It is a fully-accredited high school curriculum supported by volunteers from the insurance community. InVEST offers an exciting hands-on curriculum that truly brings the insurance industry right into the classroom. Students develop their own mock insurance agencies and perform duties such as recommending policies and estimating claims. InVEST graduates leave with knowledge about the industry, often enthusiastic about pursuing insurance careers.

MCIIA is hoping the program will expand to include additional high schools in the future. Other sponsors for the Palmetto High School program include Bradenton Insurance, Inc., Copeland & Cordero Insurance and Financial Services, DesChamps and Gregory, Inc., Dick, Johnson, & Jefferson, Inc., Mixon Insurance, Moore & Moore, Inc., and Oswald, Tripp, & Company, Inc. For more information about Project Invest, contact Phillip Baker at PhillipB@BoydInsurance.com



Career Pathways in Manatee County

Today's Career Focus – Careers

Today's Career Focus: Careers in the insurance industry can vary from statistical positions to customer service and business management.

Source: <http://www.bls.gov>

Regional Careers: Here are examples of insurance related occupations and current wages in the Suncoast Workforce Region.

Occupational Title	Entry	Average
Financial Managers, Insurance industry	\$23.98	\$39.46
Insurance Claims and Policy Processing Clerks	\$11.44	\$15.86
Insurance Sales Agents	\$14.93	\$26.25
Insurance Underwriters	\$17.36	\$21.59
Personal Financial Advisors, Insurance industry	\$15.82	\$31.81
Claims Adjusters, Examiners, and Investigators	\$16.27	\$23.73

Source: <http://fred.labormarketinfo.com>
 Florida Market Statistics Occupational Employment Statistics and Wages Program

Tech Prep Career Pathway: Students desiring insurance careers can find related educational programs at these area schools*:

- Palmetto High School, Manatee Technical Institute, Sarasota County Technical Institute, Manatee Community College, and the University of South Florida.

*Other Manatee schools may offer similar programs. Listed schools are related to today's issue.
 Source: 2006 Tech Prep Career Pathway Guide, Manatee County Schools



Check out the following websites:

- www.manatee.k12.fl.us/sites/highschool/palmetto
- www.manatee.k12.fl.us/departments/ACT
- www.investprogram.org
- www.IIABA.org
- www.fbla.org



Insurance Careers Quiz

Match the following insurance careers with the correct definition. Write the letter corresponding to the correct definition in the space provided.

- Actuary _____
- Adjuster _____
- Independent Agent _____
- Exclusive or Captive Agent _____
- Broker _____
- Underwriter _____
- Product Analyst _____
- Auto appraiser _____

- One who examines, accepts, or rejects insurance risks and classifies the ones that are accepted, in order to charge appropriate premiums for them.
- Self-employed business person who represents several insurance companies and is paid on commission.
- One who investigates, evaluates, negotiates, and brings to a final resolution personal lines material/physical damage claims and limited commercial lines claims of a moderate to severe nature.

- One who analyzes and researches specific regions to support, research, and position insurance products and services strategically in the market, build company revenues, and meet corporate objectives.
- An insurance professional skilled in the analysis, evaluation, and management of statistical information. Evaluates insurance firms' reserves, determines rates and rating methods, and determines other business and financial risks.
- An intermediary between a customer and an insurance company who typically searches the market for coverage appropriate to their clients. They work on commission and usually sell commercial, not personal, insurance.
- An individual employed by a property/casualty insurer to evaluate losses and settle policyholder claims. Some are independent contractors who handle claims for different insurance companies.
- A person who represents only one insurance company and is restricted by agreement from submitting business to any other company unless it is first rejected by the agent's company.

(ANSWERS: 1E, 2C, 3B, 4H, 5F, 6A, 7D, 8C) Source: <http://www.iti.org/>



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