

MOVE: What Determines Your Insurance Premium?

LIFE INSURANCE

Names of Group Members: _____

1. Which factors were the easiest to identify? Which were the hardest?

2. Why do you think HOBBIES and OCCUPATION impact the cost of life insurance premiums?

3. Were there any factors not listed that you think *should* impact life insurance premiums? Explain.

4. Do you think you would need life insurance at this point in your life? Explain. If not, when do you envision needing this insurance?

5. How do you think the different factors impact the monthly premium for your insurance type? (For example, if AGE is a factor, then the younger/older a person is, the lower/higher the monthly premium...)

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HEALTH INSURANCE

Names of Group Members: _____

1. Which factors were the easiest to identify? Which were the hardest?

2. Why do you think INDIVIDUAL VS. FAMILY ENROLLMENT impacts the cost of health insurance premiums?

3. Were there any factors not listed that you think *should* impact health insurance premiums? Explain.

4. Do you think you would need health insurance at this point in your life? Explain. If not, when do you envision needing this insurance?

5. How do you think the different factors impact the monthly premium for your insurance type? (For example, if AGE is a factor, then the younger/older a person is, the lower/higher the monthly premium...)

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AUTO INSURANCE

Names of Group Members: _____

1. Which factors were the easiest to identify? Which were the hardest?

2. Why do you think MAKE & MODEL OF CAR and HOW OFTEN & HOW FAR YOU DRIVE impact the cost of auto insurance premiums?

3. Were there any factors not listed that you think *should* impact auto insurance premiums? Explain.

4. Do you think you would need auto insurance at this point in your life? Explain. If not, when do you envision needing this insurance?

5. How do you think the different factors impact the monthly premium for your insurance type? (For example, if AGE is a factor, then the younger/older a person is, the lower/higher the monthly premium...)

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HOMEOWNER'S INSURANCE

Names of Group Members: _____

1. Which factors were the easiest to identify? Which were the hardest?

2. Why do you think DOG BREED, PROXIMITY TO A FIREHOUSE, and PROXIMITY TO A BODY OF WATER impact the cost of homeowners insurance premiums?

3. Were there any factors not listed that you think *should* impact homeowners insurance premiums? Explain.

4. Do you think you would need homeowners insurance at this point in your life? Explain. If not, when do you envision needing this insurance?

5. How do you think the different factors impact the monthly premium for your insurance type? (For example, if AGE is a factor, then the younger/older a person is, the lower/higher the monthly premium...)

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RENTER'S INSURANCE

Names of Group Members: _____

1. Which factors were the easiest to identify? Which were the hardest?

2. Why do you think the # OF UNITS IN YOUR BUILDING impact the cost of renters insurance premiums?

3. Were there any factors not listed that you think *should* impact renters insurance premiums? Explain.

4. Do you think you would need renters insurance at this point in your life? Explain. If not, when do you envision needing this insurance?

5. How do you think the different factors impact the monthly premium for your insurance type? (For example, if AGE is a factor, then the younger/older a person is, the lower/higher the monthly premium...)