LEARNING BOX OF UNPLUGGED ACTIVITIES

The insurance selection

COMPUTATIONAL SENIORS

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In this unplugged activity, participants are presented with a realistic decision-making scenario in which they must choose the most suitable insurance plan from several complex options. Each plan includes different prices, coverage limits, exclusions, deductibles, and special conditions, making direct comparison challenging.

Participants must analyze the available plans, compare relevant features, and determine which option best fits a specific customer profile or set of needs. The challenge lies in balancing cost, protection level, and hidden conditions while avoiding unnecessary complexity.

Theme

Financial decision-making and consumer choice in complex service systems

Duration

60 mins

Level

Intermediate

Computational Thinking Steps Used

- ☐ Decomposition
- ☑ Pattern recognition
- ☑ Abstraction
- ☑ Algorithmic thinking

Target Group

- ☐ Low-skilled adults with low digital competences
- ☑ Low-skilled adults with limited formal education or qualifications
- ☑ Low-skilled adults with low participation in lifelong learning / training opportunities

Learning Objectives

Analyze and compare multiple complex options with conditional rules and constraints

Apply decomposition to break down each option into key comparable elements

Recognize patterns and differences in features, costs, and exclusions across options

Apply abstraction to focus on the most relevant decision-making criteria

Develop a logical strategy for evaluating and selecting the most suitable option

Methodological Approach	Competence Areas
☐ Gamification ☐ Challenge-Based Learning ☐ Collaborative learning ☑ Experiential learning	*a) Innovation Competences* ☑ Creativity ☑ Critical thinking ☑ Problem solving ☐ Communication ☐ Collaboration *b) Information Literacy Competences* ☑ Ability to access, understand and critically analyse information ☑ Interpretation of digital and visual content ☐ Awareness of media influence and biases *c) Life and Career Competences* ☑ Flexibility and adaptability ☑ Initiative and autonomy ☐ Sociability and intercultural competence ☐ Productivity ☑ Leadership and responsibility **Learning Outcomes** Compare complex options by identifying key factors such as cost, features, and constraints Break down complex information into manageable comparison categories Detect patterns and differences across multiple options or systems Focus on relevant criteria to support informed decision-making Design a clear step-by-step method for selecting the most suitable option

Notes

Include varied plan structures (different deductibles, exclusions, premiums, and benefits) to make comparison meaningful.

Clearly define the customer profile or scenario (e.g., family, young professional, senior driver) so participants have a decision context.

Avoid excessive technical jargon; explain unfamiliar insurance terms beforehand if needed.

Ensure that no single option is obviously “best,” encouraging analysis and justification of trade-offs.

Encourage participants to compare plans systematically rather than reading them one by one without criteria.

Include subtle differences between plans to promote careful reading and pattern detection.

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Step 1: Identify key comparison criteria

Participants receive several fictional insurance plans, each with different premiums, coverage limits, exclusions, deductibles, and special conditions, along with a customer profile describing specific needs.

They begin by reviewing the plans and identifying the most relevant criteria for comparison, such as monthly cost, level of coverage, and risk protection. Participants ignore less relevant details and organize the information into clear categories.

Computational thinking focus: Abstraction, selecting only the essential information needed to make an informed decision.

Step 2: Compare plans and detect patterns

Participants analyze the insurance options to identify recurring structures and meaningful differences between plans. For example, they may notice that lower-cost plans tend to include higher deductibles, or that broader coverage often comes with more exclusions.

By recognizing these patterns, participants can better understand trade-offs and narrow down the most suitable choices.

Computational thinking focus: Pattern recognition, identifying similarities, trends, and relationships across multiple insurance plans.

Step 3: Design a decision-making strategy

Participants create a step-by-step method for selecting the best insurance plan for the given customer profile. This may include ranking priorities, eliminating unsuitable plans, comparing final candidates, and justifying the final choice.

	They then present their selected plan and explain the reasoning process behind their decision. *Computational thinking focus:* Algorithmic design, building a logical and repeatable process for evaluating options and choosing the most appropriate solution.

ACTIVITY CARDS

The insurance selection

Card Categories

Profile	Insurance plans	Events

Priority Levels

Essential	**High**	**Medium**
Extremely necessary to take into consideration	Importance	Helpful to take into consideration

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Print and cut the cards on the following slides to use in the activity.

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MARIA AND LUIS | Age: 38 and 41

Situation

Married with two children (6 and 9)

Daily car commute to work

Long road trip every summer

Want peace of mind from unexpected expenses

Priorities

Comprehensive coverage

Roadside assistance

Willing to pay more for better protection

CARLOS | Age: 24

Situation

Lives alone

Owns his first car

Mostly drives in the city

Has a limited budget

Priorities

Low monthly premium

Accepts higher risk

Does not need extra services

ANNA | Age: 67

Situation

Retired

Uses her car only a few times each week

Has never had an accident

Priorities

Reliable customer support

Medical assistance

Simple, easy-to-understand insurance

Avoid unexpected costs

PETER | Age: 45

Situation

Self-employed

Uses his car every day for work

Cannot afford to be without a vehicle

Priorities

Replacement vehicle

Fast roadside assistance

Broad coverage

Quick repairs

PLAN A – Basic Protect

Monthly Premium: €35 | **Deductible:** €600

Coverage

✔ Third-party liability
✔ Theft
✔ Fire damage

Not Included

Replacement vehicle
International roadside assistance

PLAN B – Family Plus

Monthly Premium: €52 | **Deductible:** €200

Coverage

✔ Partial comprehensive cover
✔ 24-hour roadside assistance
✔ Theft
✔ Fire damage
✔ Replacement vehicle

Special Exclusion

Drivers under the age of 25 are not covered.

PLAN C – Smart Budget

Monthly Premium: €29 | **Deductible:** €800

Coverage

✔ Third-party liability
✔ Basic roadside assistance

Not Included

Theft
Damage to your own vehicle
Replacement vehicle

PLAN D – Premium Complete

Monthly Premium: €68 | **Deductible:** €100

Coverage

✔ Fully comprehensive insurance
✔ International roadside assistance
✔ Replacement vehicle
✔ Glass damage
✔ Weather damage
✔ Damage to your own vehicle

Special Condition

Repairs must be carried out at authorised repair centres.

BUDGET CHANGE

The customer has recently lost part of their income.

Would you choose the same insurance plan?

Why or why not?

Priority: High

NEW TRAVEL PLANS

The customer will now drive abroad every summer.

Would you change your decision?

Priority: Medium

NEW DRIVER

The customer's 22-year-old son or daughter will also drive the car.

Does this affect your choice?

Explain.

Priority: High

WORK REQUIREMENT

The customer now depends on the car for work every day and needs a replacement vehicle if the car is being repaired.

Would you choose a different insurance plan?

Why?

Priority: Medium