

# Insurance Notes KEY

## Objectives:

- Evaluate your attitude toward **risk** and how to best **manage** risk in your life
- Explain the role insurance can play in your risk management strategy
- Understand insurance terminology such as **deductible** and **premium**
- Compare different types of insurance and their costs
- Evaluate the best type of insurance for a given scenario

or Pre Assessment to see what you know

## What's Your Risk Matar?

### Reducing Your Risk

- Wearing a **helmet** when riding a bike 🚲
- Construction workers wear **safety** equipment (hard hats, reflective vests, steel toed shoes) 🧑🏻‍🔧
- Driving carefully and wearing a **seat belt** 🚗
- **Home** security systems 🏠

### What is Insurance?

- Policies to **protect** you from life events that can be expensive 🛡️
- You choose the policy and pay a small amount each **month** to be protected 📅
- Insurance company promises to pay for some or all of your **expenses** if you experience a covered event listed in your policy

### Determining Your Rate

**Premiums** - your monthly payment to the insurance company 📅

- Generally, the more likely you are to have an accident, the **higher** your insurance premium. 📈

### Key Risk Factors

**Driving Record** - the better it is, the lower your premium 📉

**Age** - drivers not in the younger and much older age bracket usually pay a lower premium 🧑🏻‍🔧🧑🏻

**Location** - people living in small towns and rural communities may have lower premiums 🏡

**Vehicle** - a car with safety features (seat belts, air bags, good crash test ratings) may have lower premiums 🚗

### Car Insurance Types

1. **Collision** - cover the repairs to your car if you get into an accident
2. **Comprehensive** - covers damage to your car that is not from an accident (falling limbs)
3. **Liability** - if you cause an accident, it pays for the damages and medical costs of the people you hit
4. **Uninsured** - pays for repairs in the case that someone crashes into you and they do not have insurance

### What's a Deductible?

**Deductible** - the am out you must pay **before** the insurance company will pay the covered amount

- Insurance companies charge deductibles so you won't submit a claim for every little dent and scratch.
- The higher the deductible you're willing to pay, the **lower** your monthly premium will be.

# Answer Keys To Everfi Venture

**Brian E. Hill, Dee Power**



## **Answer Keys To Everfi Venture:**

New Venture Management Donald F. Kuratko, Jeffrey S. Hornsby, 2017-07-06 This book offers students a comprehensive accessible guide to launching and managing a new venture Beginning with the planning process and continuing to marketing financing and growth it gives students the insights and practical skills they need to be successful entrepreneurs This edition's structure aligns more logically with the venture's lifecycle so the reader is equipped to develop a strong business model The authors combine updated planning exercises end of chapter consultation questions and a sample business plan with new material including a new chapter on ideation the Business Model Canvas and lean start up that covers the latest methodology in idea generation and opportunity recognition to provide a tool for developing a business concept a new chapter on the various pathways for creating a new venture including setting up an online venture as well as managing the day to day aspects of running a business a revised chapter on start up capital and crowdfunding that helps students raise capital through social media a revised chapter on managing growth through HR planning helping students to navigate growth on a global level successfully and ethically Students in entrepreneurship and new venture management classes will find New Venture Management a valuable resource A companion website features an instructor's manual test bank PowerPoint slides and further resources to aid instructors and students in applying their knowledge

**Venture Deals** Brad Feld, Jason Mendelson, 2011-07-05 An engaging guide to excelling in today's venture capital arena Beginning in 2005 Brad Feld and Jason Mendelson managing directors at Foundry Group wrote a long series of blog posts describing all the parts of a typical venture capital Term Sheet a document which outlines key financial and other terms of a proposed investment Since this time they've seen the series used as the basis for a number of college courses and have been thanked by thousands of people who have used the information to gain a better understanding of the venture capital field Drawn from the past work Feld and Mendelson have written about in their blog and augmented with newer material Venture Capital Financings puts this discipline in perspective and lays out the strategies that allow entrepreneurs to excel in their start up companies Page by page this book discusses all facets of the venture capital fundraising process Along the way Feld and Mendelson touch on everything from how valuations are set to what externalities venture capitalists face that factor into entrepreneurs' businesses Includes a breakdown analysis of the mechanics of a Term Sheet and the tactics needed to negotiate Details the different stages of the venture capital process from starting a venture and seeing it through to the later stages Explores the entire venture capital ecosystem including those who invest in venture capitalist Contain standard documents that are used in these transactions Written by two highly regarded experts in the world of venture capital The venture capital arena is a complex and competitive place but with this book as your guide you'll discover what it takes to make your way through it

Finding Genius Kunal Mehta, 2019-09-15 Finding Genius captures the insights and anecdotes shared by prominent venture capitalists who first backed companies such as Airbnb Uber Twitter Facebook SpaceX Tesla Pinterest Snapchat and

Instagram Between 2017 2019 Kunal Mehta interviewed dozens of successful venture capitalists to define entrepreneurial genius and to bring transparency to an industry that has often been a necessary sidekick to founders that shape the world we live in Finding Genius attempts to answer a few key questions How do discerning investors block out the noise to identify the next wave of innovation What qualities do the genius entrepreneurs share Is there randomness to successful investments or a predictive trend that entrepreneurs and investors can learn from The anecdotes in Finding Genius will search for these answers through the candid stories of the risk takers behind the greatest entrepreneurs of our generation Finding Genius is written and compiled by Kunal Mehta but will feature chapters written by a select group of successful venture capitalists who offer a diverse and expert perspective on new technologies including Artificial Intelligence and Blockchain as well as specific investment frameworks across industries such as Industrial Automation Financial Technology Future of Work Education Media Entertainment and Healthcare

Three Keys to Obtaining Venture Capital Coopers & Lybrand,1989 *Inside Secrets to Venture Capital* Brian E. Hill,Dee Power,2002-03-14 The inside story on finding the capital your business needs to grow When it comes to finding capital and the right investors for your business entrepreneurs need all the help they can get Brian Hill and Dee Power spent three years surveying 250 venture capital firms to find out what venture capitalists look for when putting their money in young businesses Their results will give you all the tools you need to make smart decisions and avoid pitfalls and unnecessary risks including How to create and present a business plan to investors Profiles of venture capitalists in action Enlightening true tales in venture capital How to organize a quality management team to attract investors The truth about referrals Tips on valuing your company realistically Doing due diligence scams vultures and bottom feeders Negotiating the best terms for you and your business Inside Secrets to Venture Capital will show you what it takes to attract the investors and the money you need to grow It s everything you need to know to play the venture capital game and win

*Startup VC - Guide* Jason Thiel,2021 *Venture Capital For Dummies* Nicole Gravagna,Peter K. Adams,2013-09-10 Secure venture capital Easy Getting a business up and running or pushing a brilliant product to the marketplace requires capital For many entrepreneurs a lack of start up capital can be the single biggest roadblock to their dreams of success and fortune Venture Capital For Dummies takes entrepreneurs step by step through the process of finding and securing venture capital for their own projects Find and secure venture capital for your business Get your business up and running Push a product to the marketplace If you re an entrepreneur looking for hands on guidance on how to secure capital for your business the information in Venture Capital For Dummies gives you the edge you need to succeed

Building Wealth through Venture Capital Leonard A. Batterson,Kenneth M. Freeman,2017-07-05 Venture capital demystified for both investors and entrepreneurs Building Wealth Through Venture Capital is a practical how to guide for both sides of the table investors and the entrepreneurs they fund This expert author duo combines renowned venture capital experience along with the perspective of a traditional corporate executive and investor sold on this asset class more recently to flesh out wealth

building opportunities for both investors and entrepreneurs Very simply this book will guide investors in learning how to succeed at making money in venture capital investment and it will help entrepreneurs increase their odds of success at attracting venture capital funds and then employing those funds toward a lucrative conclusion The authors explain why venture capital will remain the asset class best positioned to capitalize on technological innovation in the coming years They go on to demystify the market for those seeking guidance on reaping its rich returns Learn what it takes to succeed as an investor or entrepreneur and gain the wisdom of experience as the authors explain key factors that determine outcomes Through a relaxed down to earth narrative the authors share their own experiences as well as those of their nationally recognized colleagues Illustrative anecdotes and personal interviews expand upon important points and case studies demonstrate the practical effect of critical concepts and actions World class professional expertise and personal experience come together to help you Understand the nature of both venture capitalists and successful entrepreneurs Develop wealth building capabilities in investing in or attracting venture capital Learn how entrepreneurs and investors can work together toward a lucrative conclusion Examine the ways in which recent financial regulatory developments and technological advances already in place are democratizing access to venture capital enabling unprecedented expansion of venture capital opportunities As the field expands through these regulatory and technological developments savvy participants will have unprecedented opportunity to benefit Building Wealth Through Venture Capital explains what you need to know and shows you how to navigate this arcane but lucrative asset class

**Start-up to Scale-up** Vivek Joshi,2021-02-05 The vast majority of businesses do not scale up to their potential despite the keen desire of the Entrepreneur to do so Lack of Finance is one of the primary reasons for this Providers of capital often do not find sufficient prospects which are ready to receive funding due to inadequate preparation and presentation by Entrepreneurs The understanding of Venture Capital VC and how to go about receiving it is often incomplete and sources of information are limited The publications of Start Up to Scale Up are intended to partially bridge these gaps This book provides information to the Entrepreneur on VC practical tips on how to prepare to receive VC funding review of the investment process and an understanding of what the Venture Capitalist looks for when evaluating an investment Keeping in mind the needs and constraints of the Entrepreneur the book is designed to be easy to read understand It seeks to equip the Entrepreneur with suggestions formats for interaction with VC Jargon has been minimized accompanied with a free flowing style of writing The individual chapters overall publication are short The learnings should be at the back of the minds of Entrepreneurs when they interact with VC in future

**New Venture Strategies** Karl H. Vesper,2009 There exists a variety of ways of working at entrepreneurship some of which offer more promise of success than others This text suggests patterns for organizing the existing entrepreneurial examples in order to help potential entrepreneurs see what options are available to them The analyses present data concerning both success and non success as well as conceptual schemes for analyzing and for developing entrepreneurial action in order to offer

strategies for business entry whether by startup or acquisition Often used as a textbook this work is also cited in the research literature in part because of its synthesis of prior research Organizes the prior research into a framework that includes the following components Perspectives on Entrepreneurship which points out eight different types of entrepreneurs Success and Failure Factors Career Departure Points the different points in life at which individuals start ventures Sequences in Startups Sources of Venture Ideas Evaluating Venture Ideas Competitive Entry Wedges advantages that new firms use to break into a market Acquisition Finding and Dealing Corporate Entrepreneurship and Public Policies Categorizes entrepreneurs into eight different types solo self employed individuals including Mom n Pop operators trades people and high hourly rate professionals deal to dealers serial and portfolio entrepreneurs team builders whose who go on to build larger companies using hiring and delegation independent innovators who create companies in order to develop produce and sell their own innovations and inventions pattern multipliers those who spot an effective business plan possibly originated by someone else and multiply it to realize profits on additional such ventures economy of scale exploiters who locate in lower rent and tax areas and reduce services in order to reduce prices which makes it more difficult for competitors to enter capital aggregators who initiate such ventures as banks or insurance companies by pulling together a substantial financial stake and acquirers who acquire a going concern The analysis of success and failure concludes that performance depends on a number of factors such as the right time and place education and experience working with partners starting with greater capital and applying better management practices While many sequences are possible for creating new ventures generally five key elements must be recruited by the entrepreneur in order to start the venture idea physical resources technical know how in the particular line of work personal contacts critical to the business and sales orders from customers The venture idea is one of the most difficult ones to acquire and most important because if it is good it facilitates the acquisition of the remaining ones The analysis of sources of venture ideas offers eight suggestions that can increase the odds of discovering a good idea by taking action rather than passively waiting for fortunate coincidence Four sets of factors primarily determine why entrepreneurs choose some ventures rather than others head start factors apparent feasibility cost factors and payoff potential of the business Key questions include how much can be made how much can be lost and how likely breakeven can be attained There are general types of advantages most new companies use to break into the stream of established commerce The study presents three main economic entry wedges introduction of a new product of service parallel competition not involving anything really new but employing lesser differentiation and franchise entry Eleven more entry wedges can be regarded to some extent as variants of the main wedges presented These wedges can be grouped into four categories exploiting partial momentum customer sponsorship parent company sponsorship

Successful Startups William A. Benjamin, Jason R. McDowall, 2010

**New Venture Management** Donald F. Kuratko, Jeffrey S. Hornsby, 2020-12-28 The third edition of this practical textbook provides an introduction to the world of new and emerging ventures and to the fundamentals of effective

new venture management including such diverse activities as planning marketing financing and growth This textbook is divided into four distinct parts guiding readers through the entire new venture management process and focusing in turn on ideas and opportunities planning finance and management challenges All chapters of this revised edition feature international cases and the complete business plan has been replaced with a contemporary version Other new elements to the third edition include Expanded coverage of the Lean Startup methodology Improved focus on the development and importance of teams A new section on the emergence of equity crowdfunding Further discussion of ethics and the dangers of dramatic scaling Presented in an easy to understand style this book will be a valuable resource for undergraduate and postgraduate students in entrepreneurship and new venture management classes as well as active new venture owners and managers Online resources include an instructor s manual test bank PowerPoint slides and additional materials to aid instructors and students in applying their knowledge

*THE ENTREPRENEURIAL BIBLE TO VENTURE CAPITAL: Inside Secrets from the Leaders in the Startup Game* Andrew Romans,2013-08-15 With Entrepreneurial Bible to Venture Capital Andrew Romans has tapped into the collective wisdom of 40 of today s leading VCs and angel investors to answer virtually every question you have about how to get your startup going and keep going With stories behind the success of Skype YouTube Facebook and many other companies this one of a kind guide is packed with inside advice you ll find nowhere else It covers every aspect of an entrepreneurial venture from beginning to end how to raise and structure initial angel funding how to navigate complex syndicates of VC investors and when and how to change tactics From book jacket

**The Life Cycle of Entrepreneurial Ventures** Simon Parker,2006-10-12 This book discusses topical issues in entrepreneurship organized around the various stages of venture creation development and performance It is arranged in several parts dealing with the pre start stage followed by venture creation financing ventures venture development and venture performance Each part contains several chapters written by experts in the relevant field The multi disciplinary flavor of the book is complemented by its international evidence base featuring results from a range of different countries The book will help researchers and practitioners who want to pinpoint the key points emerging from the latest academic thinking

**Startup Venture Lessons** Christopher D. Scott,2015 New Venture Creation Jeffry A. Timmons,Stephen Spinelli,2004 New Venture Creation: Entrepreneurship for the 21st Century Jeffry Timmons,Rob Adams,Stephen Spinelli,2015-02-06 New Venture Creation Entrepreneurship for the 21st Century is about the process of getting a new venture started growing the venture successfully harvesting it and starting again The book presents the substantial body of knowledge about the entrepreneurial process in a pragmatic way through text case studies and hands on exercises to help readers compress their learning curves reduce their ultimate risk and pain and allow them to gain more from their subsequent entrepreneurial experiences

#BreakIntoVC Bradley Miles,2017-03-27 If you are interested in habits to develop the investor mindset then grab a copy today before the price goes up BreakIntoVC How to Break Into Venture Capital And Think Like an Investor gives you the insight to understand

technology investing without endlessly scouring the internet or having access to the top venture firms in the industry What if a few new habits could help you understand the complex and ever changing landscape of the technology sector What if you could tell a great business from a good business with a few simple steps Imagine being one of the smartest people in the room when it comes to transportation technology drones or healthcare technology Amazon bestselling author Bradley Miles in his first book covers multiple ways to analyze and understand the complex and opaque world of technology investing Here are a few things that you will get out of BreakIntoVC In this book you will learn The fundamentals of the venture capital industry and how it works The difference between accelerators angel investors early stage VCs and late stage VCs How to understand any market The key metrics that matter to VCs How to value early and late stage technology companies How to reach venture capitalists How to land a job internship or learning based opportunity at a venture capital firm How to handle a mock call with a venture capitalist How to spot great technology businesses in your everyday life How to pitch a business to venture capitalists Case studies on how five other people broke into the venture capital BONUS A step by step method to pitching a company that Bradley has utilized when speaking with venture capital investors and current business that he recommends you use when setting up your first pitch Buy this book NOW to learn everything you need to know to access the world of venture capital Pick up your copy today by clicking the BUY NOW button at the top of this page To get access to the bonus materials other resources all for FREE be sure to visit [www.breakintovc.com](http://www.breakintovc.com)

*Business Plans That Win Venture Capital* Terrence P. McGarty, 1989-04-18 A thorough how to handbook on starting a new business venture from initial planning and financing to setting up an infrastructure This book covers all the basic financial marketing and operational issues pertinent to setting up a small start up company or developing a new business for a large corporation Integrates the use of a personal computer in developing a business plan and handling financial management

**Venture Capital Strategy: How to Think Like a Venture Capitalist** Patrick Vernon, 2018-08-15 Praise from Jason Mendelson auth *Venture Deals* Patrick brings an educator s perspective and an entertainer s sensibilities to his overview of venture capital An approachable but disciplined overview of venture capital written by a professional musician turned business school professor over a 15 year period of teaching venture capital and startup classes at UNC Kenan Flagler Business School The book is a one stop shop for understanding venture capital distilling lessons from hundreds of interactions with VCs and founders Readers of the book will learn The core competencies of successful VCs What VC s are looking for in startups How venture capital differs from other forms of startup financing How the sharks on TV s Shark Tank are ruining venture capital The top two terms on any term sheet and a few other key terms Why VCs often behave like music industry professionals How to think like a VC Understanding how venture capital works in our economy can be of benefit to a wide variety of readers from entrepreneurs to corporate decision makers and everyone in between This book treats venture capital as a topic of entrepreneurial strategy not finance and includes a background of the industry an explanation of all aspect of the VC Job Cycle and a framework



called VC Razor for performing due diligence Learning how to think like a venture capitalist can help anyone become a better decision maker Well organized clearly articulated this volume spans the gamut from beginner s overview to expert s guidebook Venture Capital has never been more important and this volume could not have been more timely Jerome Engel UC Berkeley Haas School of Business Patrick lays out important concepts and insights in an easy to understand and digest form As he clearly articulates in the book the way that venture capitalists think is valuable to anyone in business John F Clarke Dean of Graduate Programs Tulane University Why Write Another Venture Capital Book From the author Over the years as I have taught venture capital classes and run a worldwide venture capital competition I have struggled to find materials for my students I have been frustrated by the simultaneous abundance and lack of available content There is an abundance of terrific blogs written by VCs and founders often teaching specific lessons derived from specific situations Many VCs are prolific writers and have covered a wide variety of topics of the VC investment process However most blog postings have a very narrow scope and they are not organized into a coherent body of work They go deep in the weeds but the forest gets lost Similarly there is also an abundance of textbooks that treat venture capital as a topic of finance Wrong forest Venture capital is undeniably a subset of private equity However approaching the industry from that perspective ignores the vast majority of what VCs actually do If you would like to study venture capital as a finance subject there are many other books that will serve you better than this one Treating venture capital as a topic of finance overemphasizes the importance of numbers For VCs number play a large role but just as important is the story about the numbers In this regard I will argue that VCs are more like journalists and filmmakers than financiers What I have not been able to find is a holistic overview of venture capital as a topic of strategy explaining its place in the broader entrepreneurial ecosystem It is not simply entrepreneurial finance VCs play a very important strategic role in commercializing technologies Just as importantly they employ specific strategies that we can learn and apply to our own entrepreneurial circumstances

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