INNOVATION IN ACTION: HELP NEXT GEN DISCOVER THEIR INSURANCE PATH

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Sponsored by National Invest Program

You are a young professional launching a new insurance agency and want to build the ultimate team of next gen leaders. To secure startup funding, you must present a business plan to an investment company that demonstrates how your hiring strategy will help your agency succeed. Then, bring your vision to life by creatively summarizing your business plan in a 3–5 minute video pitch designed to persuade investors to fund your agency.

Driving Questions or Challenge:

Every successful insurance agency starts with the right people. To secure startup funding, you must present a business plan to an investment company that outlines who you'll hire, why, and how your team will drive the agency's long-term growth.

Your agency will also need to connect with a new generation both as future employees and future customers. Gen Z (ages 18–22) is entering adulthood with major financial milestones ahead such as first jobs, cars, leases, travel yet most have little understanding of what insurance is or why it matters. Your task is to design a leadership and hiring strategy that positions your agency to attract top Gen Z talent, then bring that vision to life in a bold, persuasive video pitch that convinces investors your agency and its people are worth funding.

CHALLENGE OVERVIEW

- This challenge consists of **two** major parts: a business plan outlining your insurance agency's hiring strategy and a **3-5 minutes** video presentation.
- Each event entry will be composed of **two to five members** of a DECA chapter. Chapters may submit multiple entries for consideration. **Only teams based in the United States are eligible.**
- Participants will present a creative summary of their business plan in a three to five minute video pitch.
- The participants must fully complete and submit the online registration form at investprogram.org/studentchallenge no later than **February 1, 2027** to be eligible for awards. Late entries and entries over five minutes will not be accepted.
- Representatives from the National Invest Program will evaluate all submitted video presentations and select the top three overall teams.
- DECA Inc., and National Invest Program are not responsible for lost, damaged, mislabeled or misdirected entries.
- Each winning team will be presented their official award in person or virtually by a member of the National Invest Team.

TIMELINE

Challenge announced	September 2026
Entry submission and video uploads begins	December 7, 2026
Challenge registration deadline/video posted deadline	February 1, 2027 at 11:59 pm ET
Top 3 teams announced	March 12, 2027
Top 3 teams recognized at ICDC (Anaheim, CA)	April 17-20, 2027

KNOWLEDGE AND SKILLS DEVELOPED

Participants will demonstrate knowledge and skills needed to address the components of the project as described in the content outline and evaluation forms.

Participants will also develop Career Competencies, in the following categories, desired by today's employers:

- **Critical Thinking -** Thinks critically to understand and solve problems.
- **Communication -** Communicates clearly, effectively, and with reason.
- **Decision Making -** Considers the impacts of decisions.
- **Collaboration -** Participates and advocates in groups of all sizes to achieve common goals.
- **Innovation -** Demonstrates a creative and innovative mindset.
- **Technology -** Ethically leverages technologies to enhance efficiencies, complete tasks, and accomplish goals.

BUSINESS PLAN GUIDELINES

- Introduce your agency's mission and vision.
- Identify the key insurance and business professionals you would hire and explain the responsibilities of each role.
- Explain how each role contributes to your agency's growth, innovation, and long-term success.
- Describe what your agency will do to build a strong workplace culture that attracts, develops and retains young talent.
- Explain why investors should believe your team is positioned to build a successful forward-thinking agency.

PRESENTATION GUIDELINES

The participants will present a creative summary of their business plan in a three to five minute investment pitch. All videos must include the following components:

I. Introduction

a. Identify which types of insurance your agency will focus on and why they are relevant to Gen Z.
b. Identify your target audience, including demographics, region.
c. Describe key marketing strategies your agency will use to connect with Gen Z and stand out from traditional insurance messaging.
d. Describe how you will change the perception of insurance from boring and confusing to empowering and essential.

II. Hiring Strategy and Investment Pitch

a. Introduce the key insurance and business professionals you would hire and explain the responsibilities of each role.
b. Describe how your agency will build a strong workplace culture that attracts, develops, and retains Gen Z talent.
c. Explain why your hiring strategy and leadership team position your agency for long-term growth and success.
d. Persuade investors why your agency is a smart investment.

III. Overall Presentation

a. Stay within the 3–5 minute limit.
b. Deliver a professional, persuasive presentation.
c. Use visuals and creativity to strengthen your message.
d. Ensure clear audio and smooth video playback.

BONUS: Interview an insurance professional and incorporate at least one insight or recommendation into your video presentation.

For evaluation details, please see the Presentation Evaluation Form.

PRESENTATION JUDGING

Judges will select the top three teams.

2-5 PARTICIPANTS

3-5 MINUTES
PRESENTATION TIME

1 VIDEO
ENTRY

1 BUSINESS
PLAN

AWARDS

The top three teams will be recognized on stage during DECA's International Career Development Conference in Anaheim, California. Eligibility to attend DECA ICDC is determined by the chartered association advisor based on their policies. Finalists should consult with their chartered association advisor for eligibility guidelines and gain approval from their school advisor to attend the conference.

NATIONAL GRAND PRIZE: $1,500 cash prize

The grand prize-winning team will be featured on the Invest Hall of Fame webpage viewed by insurance business professionals nationwide. In addition, the winning video will be featured on Invest and Invest company partner social media platforms. Lastly, each winner interested in pursuing an insurance career will also be eligible for an Invest classroom to career scholarship. The scholarship will provide a $500 reimbursement for insurance related continued education including insurance pre-licensing courses, certifications, designations and/or collegiate course work focused on insurance and/or risk management. For those interested in pursuing an insurance certification or designation please visit The Institutes and/or The Alliance to learn more.

Second Place: $1,000 cash prize

The second-place winning team will be featured on the Invest Hall of Fame webpage viewed by insurance business professionals nationwide. In addition, the winning video will be featured on Invest and Invest company partner social media platforms. Lastly, each winner interested in pursuing an insurance career will also be eligible for an Invest classroom to career scholarship. The scholarship will provide a $500 reimbursement for insurance related continued education including insurance pre-licensing courses, certifications, designations and/or collegiate course work focused on insurance and/or risk management. For those interested in pursuing an insurance certification or designation please visit The Institutes and/or The National Alliance to learn more.

Third Place: $500 cash prize

The third-place winning team will be featured on the Invest Hall of Fame webpage viewed by insurance business professionals nationwide. In addition, the winning video will be featured on Invest and Invest company partner social media platforms. Lastly, each winner interested in pursuing an insurance career will also be eligible for an Invest classroom to career scholarship. The scholarship will provide a $500 reimbursement for insurance related continued education including insurance pre-licensing courses, certifications, designations and/or collegiate course work focused on insurance and/or risk management. For those interested in pursuing an insurance certification or designation please visit The Institutes and/or The Risk and Insurance Education Alliance to learn more.

NOTE TO TEACHERS

If your students produce a winning submission, Invest will also provide a pizza lunch to your classroom in honor of you and the winner(s)!

QUESTIONS?

Please reach out to our Invest team:

- Whitnee Dillard, Executive Director, whitnee.dillard@iiaba.net
- Johanna Holling, Volunteer Relations Program Manager, johanna.holling@iiaba.net

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PRESENTATION EVALUATION FORM

Name of School: _____ City: _____ State: _____

Team Member Names: _____

Did the participating team...		Novice	Developing	Proficient	Exemplary	Judged Score
BUSINESS PLAN						
1.	Clearly present the agency's mission, vision, insurance focus, and target market.	0	3	7	10	
2.	Explain how the agency will build a workplace culture that attracts, develops, and retains young talent.	0	3	7	10	
3.	Identify the key insurance / business professionals to be hired and clearly explain the responsibilities of each role.	0	3	7	10	
4.	Present a convincing business case demonstrating how the hiring strategy and leadership team position the agency for long-term growth and why investors should fund the agency.	0	3	7	10	
5.	*BONUS: Interview an insurance professional and incorporate at least one meaningful insight or recommendation into your business plan. Be sure to include the insurance professional's name, job title and company.*	0			5	
VIDEO PRESENTATION						
6.	Describe how the agency's marketing strategy will attract Gen Z talent, promote insurance careers, attract Gen Z customers, and contribute to the agency's long-term success.	0	3	7	10	
7.	Clearly communicate the agency's mission, vision, insurance focus, target market, and hiring strategy while effectively summarizing the business plan.	0	5	10	15	
8.	Deliver a professional presentation that is creative, well-organized, uses effective visuals, demonstrates strong communication skills, and stays within time limit.	0	5	10	15	
9.	Present a compelling and persuasive investment pitch that demonstrates how the agency's hiring strategy positions the agency for long-term success and why investors should fund the agency.	0	5	15	20	
10.	*Bonus: Feature the insurance professional you interviewed by including a video clip or photo of them in your video. Incorporate at least one meaningful insight or recommendation from the interview and explain how it influenced your agency's business plan, hiring strategy or overall vision.*				5	
TOTAL SCORE (110 points)						