

INSURANCE STUDIES - B.S.

College of Applied and Technical Studies

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Description

The Bachelor of Science degree in Insurance Studies provides students with the academic background for career entry in the insurance industry. The insurance studies degree program offers a well rounded core of business and social science courses including management technology, professional writing, and human communications.

Building on this core curriculum are courses that provide the opportunity to explore all lines of insurance, including personal lines, commercial lines, life and health insurance. Students also take on an internship during their third year to reinforce their insurance industry knowledge and gain real-world experience.

The knowledge gained in the insurance program permits students to join any organization within the insurance industry with a solid understanding of applicable products, regulations, operations and policy contracts. Students graduate with knowledge of several specific insurance industry facets, such as property and casualty insurance, life and health insurance, insurance company and agency operations, insurance regulation, insurance finance and risk management.

Fully Offered At:

- Online
- Salem Campus

Admission Requirements

The university affirmatively strives to provide educational opportunities and access to students with varied backgrounds, those with special talents and adult students who graduated from high school three or more years ago.

Freshman Students on the Kent Campus: The freshman admission policy on the Kent Campus is selective. Admission decisions are based upon the following: cumulative grade point average, ACT and/or SAT scores, strength of high school college preparatory curriculum and grade trends. The Admissions Office at the Kent Campus may defer the admission of students who do not meet admissions criteria but who demonstrate areas of promise for successful college study. Deferred applicants may begin their college coursework at one of seven regional campuses of Kent State University. For more information on admissions, including additional requirements for some academic programs, visit the admissions website for new freshmen.

Freshman Students on the Regional Campuses: Kent State campuses at Ashtabula, East Liverpool, Geauga, Salem, Stark, Trumbull and Tuscarawas, as well as the Regional Academic Center in Twinsburg, have open enrollment admission for students who hold a high school diploma, GED or equivalent.

English Language Proficiency Requirements for International Students:

All international students must provide proof of English language proficiency (unless they meet specific exceptions) by earning a minimum 525 TOEFL score (71 on the Internet-based version), minimum 75

MELAB score, minimum 6.0 IELTS score or minimum 48 PTE score, or by completing the ESL level 112 Intensive Program. For more information on international admission, visit the Office of Global Education's admission website.

Transfer, Transitioning and Former Students: For more information about admission criteria for transfer, transitioning and former students, please visit the admissions website.

Program Learning Outcomes

Graduates of this program will be able to:

- Demonstrate in-depth knowledge of the insurance industry
- Possess strong analytical and problem-solving skills to identify and critically assess problems facing the insurance industry
- Identify and assess legal and ethical issues surrounding insurance industry decisions
- Work effectively in a team-based environment

University Requirements

All students in a bachelor's degree program at Kent State University must complete the following university requirements for graduation.

NOTE: University requirements may be fulfilled in this program by specific course requirements. Please see Program Requirements for details.

Destination Kent State: First Year Experience	1
Course is not required for students with 25 transfer credits, excluding College Credit Plus, or age 21+ at time of admission.	
Diversity Domestic/Global (DIVD/DIVG)	2 courses
Students must successfully complete one domestic and one global course, of which one must be from the Kent Core.	
Experiential Learning Requirement (ELR)	varies
Students must successfully complete one course or approved experience.	
Kent Core (see table below)	36-37
Writing-Intensive Course (WIC)	1 course
Students must earn a minimum C grade in the course.	
Upper-Division Requirement	39 (or 42)
Students must successfully complete 39 upper-division (numbered 30000 to 49999) credit hours to graduate. Students in a B.A. and/or B.S. degree in the College of Arts and Sciences must complete 42 upper-division credit hours.	
Total Credit Hour Requirement	120
Some bachelor's degrees require students to complete more than 120 credit hours.	

Kent Core Requirements

Kent Core Composition (KCMP)	6
Kent Core Mathematics and Critical Reasoning (KMCR)	3
Kent Core Humanities and Fine Arts (KHUM/KFA) (min one course each)	9
Kent Core Social Sciences (KSS) (must be from two disciplines)	6
Kent Core Basic Sciences (KBS/KLAB) (must include one laboratory)	6-7
Kent Core Additional (KADL)	6
Total Credit Hours:	36-37

Program Requirements

Major Requirements

Code	Title	Credit Hours
Major Requirements (courses count in major GPA)		
BMRT 11000	INTRODUCTION TO BUSINESS	3
BMRT 11009	INTRODUCTION TO MANAGEMENT TECHNOLOGY	3
COMM 15000	INTRODUCTION TO HUMAN COMMUNICATION (KADL)	3
ENG 30063	PROFESSIONAL WRITING	3
INS 29000	INTRODUCTION TO INSURANCE AND RISK	3
INS 39000	INSURANCE LAW, FINANCE AND RISK MANAGEMENT	3
INS 39001	INSURANCE OPERATIONS (WIC) ¹	3
INS 49000	LIFE AND HEALTH INSURANCE	3
INS 49001	PERSONAL LINES INSURANCE	3
INS 49002	COMMERCIAL INSURANCE	3
INS 49092	INSURANCE PRACTICUM GENERAL (ELR)	3
PSYC 11762	GENERAL PSYCHOLOGY (DIVD) (KSS)	3
SOC 12050	INTRODUCTION TO SOCIOLOGY (DIVD) (KSS)	3
TAS 37900	TECHNICAL AND APPLIED STUDIES CORNERSTONE	3
Major Electives, choose from the following: ²		36
COMM 20001	INTERPERSONAL COMMUNICATION	
COMM 35864	ORGANIZATIONAL COMMUNICATION (WIC) ¹	
COMM 45807	HIGH IMPACT PROFESSIONAL SPEAKING	
LIS 30010	INFORMATION FLUENCY IN THE WORKPLACE AND BEYOND	
OTEC 16620	WORD PROCESSING I	
OTEC 16625	BUSINESS PRESENTATIONS	
OTEC 16639	DATABASE APPLICATIONS	
OTEC 26611	SPREADSHEET APPLICATIONS	
OTEC 26622	DESKTOP PUBLISHING I	
PSYC 30821	PSYCHOLOGY OF MOTIVATION	
PSYC 31773	INDUSTRIAL PSYCHOLOGY	
PSYC 41581	HEALTH PSYCHOLOGY	
SOC 42558	WEALTH, POVERTY AND POWER	
SOC 42563	SOCIOLOGY OF HEALTH AND HEALTH CARE	
SOC 42879	AGING IN SOCIETY (DIVD)	
Additional Requirements (courses do not count in major GPA)		
UC 10097	DESTINATION KENT STATE: FIRST YEAR EXPERIENCE	1
Kent Core Composition		6
Kent Core Mathematics and Critical Reasoning		3
Kent Core Humanities and Fine Arts (minimum one course from each)		9
Kent Core Basic Sciences (must include one laboratory)		6-7
Kent Core Additional		3
Non-Business and Non-Applied Business Electives (total credit hours depends on earning 120 credit hours, including 39 upper-division credit hours) ²		14
Minimum Total Credit Hours:		120

¹ A minimum C grade must be earned to fulfill the writing-intensive requirement.

² ACCT, ACTT, BMRT, BUS, ECON, ENTR, FIN, IT, MIS, MKGT or MMTG courses cannot count as major electives or non-Business/non-applied business electives.

Graduation Requirements

Minimum Major GPA	Minimum Overall GPA
2.000	2.000

Roadmap

This roadmap is a recommended semester-by-semester plan of study for this major. However, courses designated as critical (!) must be completed in the semester listed to ensure a timely graduation.

Semester One		Credits
BMRT 11000	INTRODUCTION TO BUSINESS	3
COMM 15000	INTRODUCTION TO HUMAN COMMUNICATION (KADL)	3
UC 10097	DESTINATION KENT STATE: FIRST YEAR EXPERIENCE	1
Kent Core Requirement		3
Kent Core Requirement		3
Kent Core Requirement		3
Credit Hours		16
Semester Two		Credits
INS 29000	INTRODUCTION TO INSURANCE AND RISK	3
Kent Core Requirement		3
Kent Core Requirement		3
Major Elective		6
Credit Hours		15
Semester Three		Credits
BMRT 11009	INTRODUCTION TO MANAGEMENT TECHNOLOGY	3
SOC 12050	INTRODUCTION TO SOCIOLOGY (DIVD) (KSS)	3
Kent Core Requirement		3
Kent Core Requirement		3
Kent Core Requirement		3
Credit Hours		15
Semester Four		Credits
PSYC 11762	GENERAL PSYCHOLOGY (DIVD) (KSS)	3
Kent Core Requirement		3
Major Electives		6
Non-Business/Non-Applied Business Elective		3
Credit Hours		15
Semester Five		Credits
INS 39000	INSURANCE LAW, FINANCE AND RISK MANAGEMENT	3
Major Electives		6
Non-Business/Non-Applied Business Elective		3
Credit Hours		12
Semester Six		Credits
ENG 30063	PROFESSIONAL WRITING	3
INS 39001	INSURANCE OPERATIONS (WIC)	3
Major Electives		6
Non-Business/Non-Applied Business Elective		3
Credit Hours		15

Third Summer Term

INS 49092	INSURANCE PRACTICUM GENERAL (ELR)	3
Credit Hours		3

Semester Seven

INS 49001	PERSONAL LINES INSURANCE	3
INS 49002	COMMERCIAL INSURANCE	3
TAS 37900	TECHNICAL AND APPLIED STUDIES CORNERSTONE	3
Major Electives		3
Non-Business/Non Applied Business Elective		3
Credit Hours		15

Semester Eight

INS 49000	LIFE AND HEALTH INSURANCE	3
Major Electives		9
Non-Business/Non-Applied Business Elective		2
Credit Hours		14
Minimum Total Credit Hours:		120