INSURANCE STUDIES - B.S.

College of Applied and Technical Studies
www.kent.edu/cats

Contact Information
- CATS@kent.edu
- Speak with an Advisor

Fully Offered
- Delivery:
  - Fully online
  - In person
- Location:
  - Salem campus

Examples of Possible Careers*

Claims adjusters, examiners, and investigators
- 6.4% decline
- 332,900 number of jobs
- $68,270 potential earnings

Insurance appraisers, auto damage
- 4.0% decline
- 15,900 number of jobs
- $65,550 potential earnings

Insurance sales agents
- 5.5% faster than the average
- 501,300 number of jobs
- $52,180 potential earnings

Insurance underwriters
- 6.2% decline
- 114,700 number of jobs
- $71,790 potential earnings

Market research analysts and marketing specialists
- 17.7% much faster than the average
- 738,100 number of jobs
- $65,810 potential earnings

Operations research analysts
- 24.8% much faster than the average
- 105,100 number of jobs
- $86,200 potential earnings

Actuaries
- 17.6% much faster than the average
- 27,700 number of jobs
- $111,030 potential earnings

Marketing managers
- 6.7% faster than the average
- 286,300 number of jobs
- $142,170 potential earnings

*Note
Source of occupation titles and labor data is from the U.S. Bureau of Labor Statistics’ Occupational Outlook Handbook. Data comprises projected percent change in employment over the next 10 years; nation-wide employment numbers; and the yearly median wage at which half of the workers in the occupation earned more than that amount and half earned less.

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.

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.

First-Year Students on the Kent Campus: First-year admission policy on the Kent Campus is selective. Admission decisions are based upon cumulative grade point average, strength of high school college preparatory curriculum and grade trends. Students not admissible to the Kent Campus may be administratively referred to one of the seven regional campus to begin their college coursework. For more information, visit the admissions website for first-year students.

First-Year Students on the Regional Campuses: First-year admission to Kent State’s campuses at Ashtabula, East Liverpool, Geauga, Salem, Stark, Trumbull and Tuscarawas, as well as the Twinsburg Academic Center, is open to anyone with a high school diploma or its equivalent. Check with a regional campus admissions office to determine application requirements, as they may differ among campuses.

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, minimum 48 PTE score or minimum 100 DET score; or by completing the ESL level 112.
Intensive Program. For more information, visit the admissions website for international students.

Transfer Students: For more information, visit the admissions website for transfer students.

Former Students: Former Kent State students or graduates who have not attended another college or university since Kent State may complete the reenrollment or reinstatement form on the University Registrar’s website.

Program Learning Outcomes
Graduates of this program will be able to:

1. Demonstrate in-depth knowledge of the insurance industry
2. Possess strong analytical and problem-solving skills to identify and critically assess problems facing the insurance industry
3. Identify and assess legal and ethical issues surrounding insurance industry decisions
4. 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.

Program Requirements

Major Requirements

<table>
<thead>
<tr>
<th>Code</th>
<th>Title</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMRT 11000</td>
<td>INTRODUCTION TO BUSINESS</td>
<td>3</td>
</tr>
<tr>
<td>BMRT 11009</td>
<td>INTRODUCTION TO MANAGEMENT TECHNOLOGY</td>
<td>3</td>
</tr>
<tr>
<td>COMM 15000</td>
<td>INTRODUCTION TO HUMAN COMMUNICATION (KADL)</td>
<td>3</td>
</tr>
<tr>
<td>ENG 30063</td>
<td>PROFESSIONAL WRITING</td>
<td>3</td>
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<td>INS 29000</td>
<td>INTRODUCTION TO INSURANCE AND RISK MANAGEMENT</td>
<td>3</td>
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<tr>
<td>INS 39000</td>
<td>INSURANCE LAW, FINANCE AND RISK MANAGEMENT</td>
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<td>INS 39001</td>
<td>INSURANCE OPERATIONS (WIC)</td>
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<tr>
<td>INS 49002</td>
<td>COMMERCIAL INSURANCE</td>
<td>3</td>
</tr>
<tr>
<td>INS 49092</td>
<td>INSURANCE PRACTICUM GENERAL (ELR)</td>
<td>3</td>
</tr>
<tr>
<td>PSYC 11762</td>
<td>GENERAL PSYCHOLOGY (DIVD) (KSS)</td>
<td>3</td>
</tr>
<tr>
<td>SOC 12050</td>
<td>INTRODUCTION TO SOCIOLOGY (DIVD) (KSS)</td>
<td>3</td>
</tr>
<tr>
<td>TAS 37900</td>
<td>TECHNICAL AND APPLIED STUDIES CORNERSTONE</td>
<td>3</td>
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</table>

Major Electives, choose from the following:

- UC 10097 DESTINATION KENT STATE: FIRST YEAR EXPERIENCE 1
- COMM 20001 INTERPERSONAL COMMUNICATION 1
- COMM 35864 ORGANIZATIONAL COMMUNICATION 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 10997 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) 14

Minimum Total Credit Hours: 120

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

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<tr>
<td>UC 10097</td>
<td>DESTINATION KENT STATE: FIRST YEAR EXPERIENCE</td>
<td>1</td>
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Kent Core Requirement
- 3
- 3
- 3

Credit Hours: 16

Semester Two

<table>
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<tbody>
<tr>
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<td>INTRODUCTION TO INSURANCE AND RISK</td>
<td>3</td>
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Kent Core Requirement
- 3
- 3
- 3

Major Elective
6

Credit Hours: 15

Semester Three

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<tr>
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<td>INTRODUCTION TO MANAGEMENT TECHNOLOGY</td>
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<td>INTRODUCTION TO SOCIOLOGY (DIVD) (KSS)</td>
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</table>

Kent Core Requirement
- 3
- 3
- 3

Credit Hours: 15

Semester Four

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<tr>
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<td>PSYC 11762</td>
<td>GENERAL PSYCHOLOGY (DIVD) (KSS)</td>
<td>3</td>
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</table>

Kent Core Requirement
- 3

Major Electives
6

Non-Business/Non-Applied Business Elective
3

Credit Hours: 15

Semester Five

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<td>INSURANCE LAW, FINANCE AND RISK MANAGEMENT</td>
<td>3</td>
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</table>

Major Electives
6

Non-Business/Non-Applied Business Elective
3

Credit Hours: 12

Semester Six

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<tr>
<th>Course Code</th>
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<tbody>
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<td>PROFESSIONAL WRITING</td>
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<td>INSURANCE OPERATIONS (WIC)</td>
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Major Electives
6

Non-Business/Non-Applied Business Elective
3

Credit Hours: 15

Third Summer Term

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<tr>
<td>INS 49092</td>
<td>INSURANCE PRACTICUM GENERAL (ELR)</td>
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</table>

Credit Hours: 3

Semester Seven

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Major Electives
3
Non-Business/Non Applied Business Elective
3

Credit Hours: 15

Semester Eight

<table>
<thead>
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<tbody>
<tr>
<td>INS 49000</td>
<td>LIFE AND HEALTH INSURANCE</td>
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Major Electives
9

Non-Business/Non-Applied Business Elective
2

Credit Hours: 14

Minimum Total Credit Hours: 120