INSURANCE STUDIES - B.S.

Regional College
rcdean@kent.edu
www.kent.edu/regional-college

Description
The Bachelor of Science degree in Insurance Studies provides students with the academic background for career entry in the insurance industry. The insurance degree program offers a robust core of business-oriented courses, including management, business law and ethics, economics, human resources, selling, finance and marketing.

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.

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Destination Kent State: First Year Experience</td>
<td>1</td>
</tr>
<tr>
<td>Course is not required for students with 25 transfer credits, excluding College Credit Plus, or age 21+ at time of admission.</td>
<td></td>
</tr>
<tr>
<td>Diversity Domestic/Global (DIV/DIVG)</td>
<td>2 courses</td>
</tr>
<tr>
<td>Students must successfully complete one domestic and one global course, of which one must be from the Kent Core.</td>
<td></td>
</tr>
<tr>
<td>Experiential Learning Requirement (ELR)</td>
<td>varies</td>
</tr>
<tr>
<td>Students must successfully complete one course or approved experience.</td>
<td></td>
</tr>
<tr>
<td>Kent Core (see table below)</td>
<td>36-37</td>
</tr>
<tr>
<td>Writing-Intensive Course (WIC)</td>
<td>1 course</td>
</tr>
<tr>
<td>Students must earn a minimum C grade in the course.</td>
<td></td>
</tr>
<tr>
<td>Upper-Division Requirement</td>
<td>39 (or 42)</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>Total Credit Hour Requirement</td>
<td>120</td>
</tr>
<tr>
<td>Some bachelor’s degrees require students to complete more than 120 credit hours.</td>
<td></td>
</tr>
</tbody>
</table>

Kent Core Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kent Core Composition (KCMP)</td>
<td>6</td>
</tr>
<tr>
<td>Kent Core Mathematics and Critical Reasoning (KMCR)</td>
<td>3</td>
</tr>
<tr>
<td>Kent Core Humanities and Fine Arts (KHUM/KFA) (min one course each)</td>
<td>9</td>
</tr>
<tr>
<td>Kent Core Social Sciences (KSS) (must be from two disciplines)</td>
<td>6</td>
</tr>
<tr>
<td>Kent Core Basic Sciences (KBS/KLAB) (must include one laboratory)</td>
<td>6-7</td>
</tr>
<tr>
<td>Kent Core Additional (KADL)</td>
<td>6</td>
</tr>
<tr>
<td>Total Credit Hours:</td>
<td>36-37</td>
</tr>
</tbody>
</table>
## 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>
</tr>
<tr>
<td>INS 29000</td>
<td>INTRODUCTION TO INSURANCE AND RISK</td>
<td>3</td>
</tr>
<tr>
<td>INS 39000</td>
<td>INSURANCE LAW, FINANCE AND RISK MANAGEMENT</td>
<td>3</td>
</tr>
<tr>
<td>INS 39001</td>
<td>INSURANCE OPERATIONS (WIC)</td>
<td>3</td>
</tr>
<tr>
<td>INS 49000</td>
<td>LIFE AND HEALTH INSURANCE</td>
<td>3</td>
</tr>
<tr>
<td>INS 49001</td>
<td>PERSONAL LINES INSURANCE</td>
<td>3</td>
</tr>
<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>
</tr>
<tr>
<td></td>
<td>Major Electives, choose from the following:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>COMM 20001 INTERPERSONAL COMMUNICATION</td>
<td></td>
</tr>
<tr>
<td></td>
<td>COMM 35864 ORGANIZATIONAL COMMUNICATION (WIC)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>COMM 45807 HIGH IMPACT PROFESSIONAL SPEAKING</td>
<td></td>
</tr>
<tr>
<td></td>
<td>LIS 30010 INFORMATION FLUENCY IN THE WORKPLACE AND BEYOND</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OTEC 16620 WORD PROCESSING I</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OTEC 16625 BUSINESS PRESENTATIONS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OTEC 16639 DATABASE APPLICATIONS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OTEC 26611 SPREADSHEET APPLICATIONS</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OTEC 26622 DESKTOP PUBLISHING I</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PSYC 30821 PSYCHOLOGY OF MOTIVATION</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PSYC 31773 INDUSTRIAL PSYCHOLOGY</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PSYC 41581 HEALTH PSYCHOLOGY</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SOC 42558 WEALTH, POVERTY AND POWER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SOC 42563 SOCIETY OF HEALTH AND HEALTH CARE</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SOC 42879 AGING IN SOCIETY (DIVD)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Additional Requirements (courses do not count in major GPA)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UC 10097 DESTINATION KENT STATE: FIRST YEAR EXPERIENCE</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Kent Core Composition</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Kent Core Mathematics and Critical Reasoning</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Kent Core Humanities and Fine Arts (minimum one course from each)</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Kent Core Basic Sciences (must include one laboratory)</td>
<td>6-7</td>
</tr>
<tr>
<td></td>
<td>Kent Core Additional</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Non-Business and Non-Applied Business Electives (total credit hours depends on earning 120 credit hours, including 39 upper-division credit hours)</td>
<td>14</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Minimum Major GPA</th>
<th>Minimum Overall GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.000</td>
<td>2.000</td>
</tr>
</tbody>
</table>

## 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.
<table>
<thead>
<tr>
<th>Term</th>
<th>Course Code</th>
<th>Course Name</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Third Summer Term</strong></td>
<td>INS 49092</td>
<td>INSURANCE PRACTICUM GENERAL (ELR)</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Credit Hours</strong></td>
<td>3</td>
</tr>
<tr>
<td><strong>Semester Seven</strong></td>
<td>INS 49001</td>
<td>PERSONAL LINES INSURANCE</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>INS 49002</td>
<td>COMMERCIAL INSURANCE</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>TAS 37900</td>
<td>TECHNICAL AND APPLIED STUDIES</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>CORNERSTONE</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Major Electives</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Non-Business/Non Applied Business Elective</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td><strong>Credit Hours</strong></td>
<td></td>
<td>15</td>
</tr>
<tr>
<td><strong>Semester Eight</strong></td>
<td>INS 49000</td>
<td>LIFE AND HEALTH INSURANCE</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Major Electives</td>
<td></td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Non-Business/Non-Applied Business Elective</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td><strong>Credit Hours</strong></td>
<td></td>
<td>14</td>
</tr>
<tr>
<td></td>
<td><strong>Minimum Total Credit Hours:</strong></td>
<td></td>
<td>120</td>
</tr>
</tbody>
</table>

Insurance Studies - B.S.