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
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.

| Destination Kent State: First Year Experience | 1 |
| Diversity Domestic/Global (DIVD/DIVG) | 2 courses |
| Experiential Learning Requirement (ELR) | varies |
| Kent Core (see table below) | 36-37 |
| Writing-Intensive Course (WIC) | 1 course |
| Upper-Division Requirement | 39 |
| Total Credit Hour Requirement | 120 |

Kent Core Requirements

| Kent Core Composition (KCMP) | 6 |
| Kent Core Mathematics and Critical Reasoning (KMCR) | 3 |
| Kent Core Humanities and Fine Arts (KHFUM/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

<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 MANAGEMENT</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>
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<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>
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<tr>
<td>TAS 37900</td>
<td>TECHNICAL AND APPLIED STUDIES CORNERSTONE</td>
<td>3</td>
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Major Electives, choose from the following:

<table>
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<tr>
<th>Code</th>
<th>Title</th>
<th>Credit Hours</th>
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<tbody>
<tr>
<td>COMM 20001</td>
<td>INTERPERSONAL COMMUNICATION</td>
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<td>COMM 35864</td>
<td>ORGANIZATIONAL COMMUNICATION</td>
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<tr>
<td>COMM 45807</td>
<td>HIGH IMPACT PROFESSIONAL SPEAKING</td>
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<td>LIS 30010</td>
<td>INFORMATION FLUENCY IN THE WORKPLACE AND BEYOND</td>
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<tr>
<td>OTEC 16620</td>
<td>WORD PROCESSING I</td>
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<tr>
<td>OTEC 16625</td>
<td>BUSINESS PRESENTATIONS</td>
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<td>OTEC 16639</td>
<td>DATABASE APPLICATIONS</td>
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<td>OTEC 26611</td>
<td>SPREADSHEET APPLICATIONS</td>
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<td>OTEC 26622</td>
<td>DESKTOP PUBLISHING I</td>
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<td>PSYC 30821</td>
<td>PSYCHOLOGY OF MOTIVATION</td>
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<td>PSYC 31773</td>
<td>INDUSTRIAL PSYCHOLOGY</td>
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<td>PSYC 41581</td>
<td>HEALTH PSYCHOLOGY</td>
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<td>SOC 42558</td>
<td>WEALTH, POVERTY AND POWER</td>
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<td>SOC 42563</td>
<td>SOCIOLOGY OF HEALTH AND HEALTH CARE</td>
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<tr>
<td>SOC 42879</td>
<td>AGING IN SOCIETY (DIVD)</td>
<td>3</td>
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Maximum 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**

<table>
<thead>
<tr>
<th>Minimum Major GPA</th>
<th>Minimum Overall GPA</th>
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<td>2.000</td>
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**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>Semester One</th>
<th>Credits</th>
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<tbody>
<tr>
<td>BMRT 11000</td>
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<tr>
<td>COMM 15000</td>
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<td>UC 10097</td>
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<td>INS 29000</td>
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<tr>
<td>Kent Core Requirement</td>
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<td>Major Elective</td>
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<td><strong>Credit Hours</strong></td>
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<tbody>
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<thead>
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<td>PSYC 11762</td>
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<td>Kent Core Requirement</td>
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<tr>
<td>Major Electives</td>
<td>6</td>
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<tr>
<td>Non-Business/Non-Applied Business Elective</td>
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<td><strong>Credit Hours</strong></td>
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<td>Major Electives</td>
<td>6</td>
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<tr>
<td>Non-Business/Non-Applied Business Elective</td>
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<tr>
<td><strong>Credit Hours</strong></td>
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<table>
<thead>
<tr>
<th>Semester Seven</th>
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<tr>
<td>INS 49001</td>
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<td>INS 49002</td>
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<td>Major Electives</td>
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<td>Non-Business/Non-Applied Business Elective</td>
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<table>
<thead>
<tr>
<th>Semester Eight</th>
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<td><strong>Credit Hours</strong></td>
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**Third Summer Term**

<table>
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<tr>
<td>INS 49092</td>
<td>INSURANCE PRACTICUM GENERAL (ELR)</td>
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| **Credit Hours** | **3** |

**Minimum Total Credit Hours:** 120