

# INSURANCE STUDIES - B.S.

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

## About This Program

Gain a competitive edge with Kent State's B.S. in Insurance Studies. Prepare for a career in the dynamic field of insurance with hands-on training and expert guidance. From risk management to underwriting, this program prepares you for a range of roles. Enroll now and take the first step toward a rewarding career. Read more...

## Contact Information

- Program Coordinator: **Linda Ruse** | lruse@kent.edu | 330-332-0361
- Speak with an Advisor
- Chat with an Admissions Counselor

## Program Delivery

- **Delivery:**
  - Fully online
  - In person
- **Location:**
  - Salem Campus

## Examples of Possible Careers and Salaries\*

### 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

\* Source of occupation titles and labor data comes 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.

## 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 campuses 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. For more information on admissions, contact the Regional Campuses admissions offices.

**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 Academic score, or by completing the ELS level 112 Intensive Program. For more information, visit the admissions website for international students.

**Transfer Students:** Students who have attended any other educational institution after graduating from high school must apply as undergraduate 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.

Admission policies for undergraduate students may be found in the University Catalog's Academic Policies.

Some programs may require that students meet certain requirements before progressing through the program. For programs with progression requirements, the information is shown on the program's Coursework tab.

## Program Requirements

### Major Requirements

Code	Title	Credit Hours
<b>Major Requirements (courses count in major GPA)</b>		
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) <sup>1</sup>	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
Major Electives, choose from the following: <sup>2</sup>		39
COMM 20001	INTERPERSONAL COMMUNICATION	
COMM 35864	ORGANIZATIONAL COMMUNICATION <sup>1</sup>	
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)	
TAS 37900	TECHNICAL AND APPLIED STUDIES CORNERSTONE	
<b>Additional Requirements (courses do not count in major GPA)</b>		
UC 10001	FLASHES 101	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) <sup>2</sup>

**Minimum Total Credit Hours: 120**

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

<sup>2</sup> ACCT, ACTT, BA, BMRT, BUS, CIS, ECON, ENTR, FIN, HRM, IT, MKTG 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 10001	FLASHES 101	1
Kent Core Requirement		3
Kent Core Requirement		3
Kent Core Requirement		3
<b>Credit Hours</b>		<b>16</b>
Semester Two		
INS 29000	INTRODUCTION TO INSURANCE AND RISK	3
Major Electives		6
Kent Core Requirement		3
Kent Core Requirement		3
<b>Credit Hours</b>		<b>15</b>
Semester Three		
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
<b>Credit Hours</b>		<b>15</b>
Semester Four		
PSYC 11762	GENERAL PSYCHOLOGY (DIVD) (KSS)	3
Major Electives		6
Non-Business/Non-Applied Business Elective		3
Kent Core Requirement		3
<b>Credit Hours</b>		<b>15</b>
Semester Five		
INS 39000	INSURANCE LAW, FINANCE AND RISK MANAGEMENT	3
Major Electives		9
Non-Business/Non-Applied Business Elective		3
<b>Credit Hours</b>		<b>15</b>
Semester Six		
ENG 30063	PROFESSIONAL WRITING	3

INS 39001	INSURANCE OPERATIONS (WIC)	3
Major Electives		6
Non-Business/Non-Applied Business Elective		3
<b>Credit Hours</b>		<b>15</b>
<b>Semester Seven</b>		
INS 49001	PERSONAL LINES INSURANCE	3
INS 49002	COMMERCIAL INSURANCE	3
INS 49092	INSURANCE PRACTICUM GENERAL (ELR)	3
Major Elective		3
Non-Business/Non Applied Business Elective		3
<b>Credit Hours</b>		<b>15</b>
<b>Semester Eight</b>		
INS 49000	LIFE AND HEALTH INSURANCE	3
Major Electives		9
Non-Business/Non-Applied Business Elective		2
<b>Credit Hours</b>		<b>14</b>
<b>Minimum Total Credit Hours:</b>		<b>120</b>

## 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.

Flashes 101 (UC 10001)	1 credit hour
Course is not required for students with 30+ 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 credit hours
Writing-Intensive Course (WIC)	1 course
Students must earn a minimum C grade in the course.	
Upper-Division Requirement	39 credit hours
Students must successfully complete 39 upper-division (numbered 30000 to 49999) credit hours to graduate.	
Total Credit Hour Requirement	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
<b>Total Credit Hours:</b>	<b>36-37</b>

## Program Learning Outcomes

Graduates of this program will be able to:

1. Demonstrate in-depth knowledge of the insurance industry.
2. Analyze and critically assess problems facing the insurance industry.
3. Identify and assess legal and ethical issues surrounding insurance industry decisions.
4. Demonstrate the ability to lead and productively participate in group situations.

## Full Description

The Bachelor of Science degree in Insurance Studies provides students with the academic background for career entry in the insurance industry. The 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 for students 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.