

Insurance and Risk Management A.B.

Career Community: Business

Curriculum Code: 1804

Effective: Fall 2025 - Summer 2030

Purpose of Major

This major is designed for students wishing to work in the field of Insurance and Risk Management on completion of the Associate of Business degree. Graduates of this degree will be prepared to start their career. The insurance industry is experiencing a high demand for professionals, providing graduates with many career opportunities. Not all courses in this pathway transfer to all colleges. Students who also wish to transfer to a four-year institution should select coursework indicated for that institution and may complete the coursework for a Business, Enhanced AB degree. The Business, Enhanced AB option allows students to transfer additional credits toward the Bachelor's degree. This allows completion of credits required for employment and of additional requirements for the Bachelor's. Institutions accepting coursework for the Business, Enhanced AB, Insurance and Risk Management track include Davenport University, Ferris State University (Business Administration – Professional Track), and Northwood University. Students wishing to transfer to the University of Olivet in the Insurance and Risk Management major should choose the Business Transfer Studies Associate in Arts degree and follow instructions for transfer to the University of Olivet, Insurance and Risk Management major.

Milestone

In addition to the required General Education courses in Math and English, completion of INSU 105 and INSU 110 with a 2.0 or higher is a key component for success in completing this program. Knowledge obtained in these courses is the foundation for learning in other required courses. Students are encouraged to contact their faculty if they need additional assistance with learning the concepts presented in these courses.

Contact Information

For further information, including about career options, course substitutions and waivers, etc., contact the School of Business, Gannon Building, Room 1222, telephone number 517-483-1546 or the Academic Advising Department, Gannon Building – Star Zone, telephone number 517-483-1904.

Major Required Courses - Some courses meet General Education requirements for Michigan Transfer Agreement (MTA). A minimum of 2.0 is required for General Education courses and to transfer to other colleges (some colleges, and some programs within colleges, require a higher grade in a course.)

| Course Code | Course Title | Credit / Billing Hours |
|-------------|-----------------------|------------------------|
| ACAD 100 | First-Year Experience | 1/1 |

| Course Code | Course Title | Credit/Billing Hours |
|-------------|--------------------------------|----------------------|
| ACCG 210 | Principles of Financial Accg | 4/4 |
| BUSN 118 | Introduction to Business | 3/3 |
| COMM 110 or | Communication in the Workplace | 3/3 |
| COMM 130 | Fundamentals Public Speaking | 3/3 |
| ECON 201 | Principles of Economics-Micro | 4/4 |
| ENGL 121 or | Composition I | 4/4 |
| ENGL 131 | Honors Composition I | 4/4 |
| INSU 105 | Intro to Risk Management | 3/3 |
| INSU 110 | Personal Insurance | 3/3 |
| INSU 125 | Commercial Insurance | 3/3 |
| INSU 175 | Intro to Financial Advising | 3/3 |
| INSU 250 | Claims and Underwriting | 3/3 |
| INSU 285 | Insurance Agency Operations | 3/3 |
| INSU 295 | Insurance Internship | 3/3 |
| LEGL 215 | Business Law–Basic Principles | 3/3 |
| MATH 120 or | College Algebra | 4/4 |
| STAT 170 | Introduction to Statistics | 4/4 |
| MGMT 225 | Principles of Mgmt/Leadership | 3/3 |
| MGMT 234 | Diversity in the Workplace | 3/3 |
| MKTG 200 | Principles of Marketing | 3/3 |

Notes:

ACAD 100 may be waived when students meet one of the following College-approved waiver criteria:

- Completion of 12 college-level credits with minimum grades of 2.0 shown on the LCC transcript (including transfer, if applicable), or
- Employment in the field of, or a field related to, the degree being sought, or
- For Health Careers students, successful completion of CHSE 100.

Students wishing to waive ACAD 100 should contact their advisor.

For future transfer to:

- Davenport University and Ferris State University choose COMM 110 and STAT 170.
- Northwood University choose MATH 120.

Major Required Courses, Limited Choice-Select one.

| Course Code | Course Title | Credit/Billing Hours |
|-------------|-------------------------------|----------------------|
| ACCG 211 | Principles of Managerial Accg | 4/4 |
| ACCG 215 | Financial Data Analytics | 4/4 |
| PSYC 200 | Introduction to Psychology | 4/4 |

Note: If not pursuing licensure, choose ACCG 211 for transfer.

Major Required Courses, Limited Choice – Natural Sciences Labor Applied

Sciences and Technology Lab - Select one lab course as indicated for each transfer institution. If a specific course is not indicated for the institution you are considering, or if transfer is not your goal, select any recommended course or from <u>LCC General Education</u>, <u>Applied Degrees</u>, <u>Natural Sciences Lab or Applied Sciences and Technology Lab</u>. A minimum grade of 2.0 is required for General Education courses.

| Course Code | Course Title | Credit/Billing Hours |
|-------------|--------------------------------|----------------------|
| ASTR 201 | Introductory Astronomy | 4/5 |
| BIOL 120 | Environmental Science | 4/6 |
| BIOL 125 | Intro Biology for Non-Majors | 4/6 |
| CHEM 135 | Chemistry in Society | 4/5 |
| GEOG 206 | Physical Geography | 4/4 |
| GEOG 220 | Weather, Forecasting & Climate | 4/4 |
| GEOL 221 | Physical Geology | 4/6 |
| GEOL 222 | Historical Geology | 4/6 |
| GEOL 230 | Environmental Geology | 4/6 |
| ISCI 131 | Integrated Physical Science | 4/6 |
| PHYS 120 | The Art of Physics | 4/5 |

Note: For future transfer to Northwood University choose BIOL 120.

General Education – Applied Degree Courses

- English Composition
 Major Required Courses meet this requirement.
- English Composition (second course) or Communication or Applied Communication Major Required Courses meet this requirement.
- Humanities or Social Sciences or Applied Social Sciences Major Required Courses meet this requirement.
- Mathematics or Applied Mathematics
 Major Required Courses meet this requirement.
- Natural Sciences Lab or Applied Sciences and Technology Lab
 Major Required Limited Choice Courses meet this requirement.

Additional Credits

After completing the course and credit requirements as noted on this pathway, students who fall short of the 60-credit minimum required for an Associate Degree may select any course(s) needed to reach 60 credits, except those courses noted in number 7 in the Institutional Requirements for Associate Degrees. Students are encouraged to use Degree Works and meet with an Advisor to ensure all requirements are met and for course recommendations.

Minimum Total Credit Hours

63 credits / 63 billing hours

Recommended Course Sequence

| SemesterI |
|-----------------------------|
| ACAD 100 |
| BUSN 118 |
| ENGL 121 or ENGL 131 |
| INSU 105 – Milestone course |
| MKTG 200 |

| SemesterII | |
|-----------------------------|--|
| INSU 110 – Milestone course | |
| INSU 125 | |
| LEGL 215 | |
| MATH 120 or STAT 170 | |

| Semester III (Summer) |
|-----------------------|
| INSU 295 |
| MGMT 225 |

| SemesterIV |
|----------------------|
| ACCG 210 |
| COMM 110 or COMM 130 |
| ECON 201 |
| INSU 175 |
| INSU 285 |

| SemesterV |
|--|
| INSU 250 |
| MGMT 234 |
| Limited Choice |
| Limited Choice - Natural Sciences Lab or Applied Sciences and Technology Lab |

LCC makes every effort to limit revisions to the pathways during their effective timeframe. However, the College reserves the right to update certificate and degree titles, and make course changes as needed, without prior notice. The College also reserves the right to discontinue programs when warranted.