



Insurance and Risk Management A.B.

Career Community: Business

Curriculum Code: 1804

Effective: Fall 2023 – Summer 2028

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 Olivet College in the Insurance and Risk Management major should choose the Business Transfer Studies Associate in Arts degree and follow instructions for transfer to Olivet College, 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.

General Education – Applied Degree Courses, Recommended Courses

Select courses as indicated for specific transfer institutions. These courses are preferred General Education courses listed on Transfer Articulation agreements. The recommended courses in each General Education category also meet Michigan Transfer Agreement (MTA) requirements. If no course is indicated, choose from the list of options under [General Education](#). A minimum grade of 2.0 is required for each General Education course.

- English Composition
Business Career Community courses meet this requirement.

- English Composition (second course) or Communication or Applied Communication
Business Career Community Courses meet this requirement.
- Humanities or Social Science or Applied Social Science
Business Career Community Courses meet this requirement.
- Mathematics or Applied Mathematics
Business Career Community Courses meet this requirement.
- Natural Sciences Lab or Applied Science and Technology Lab
Program of Study Required Courses meet this requirement.

Business Career Community Required Courses – *These courses are required for all Business programs. Some courses meet General Education requirements for Michigan Transfer Agreement (MTA). A minimum of 2.0 is required 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
ACCG 210	Principles of Financial Accg	4 / 4
BUSN 118	Introduction to Business	3 / 3
COMM 110 or COMM 130	Communication in the Workplace Fundamentals Public Speaking	3 / 3 3 / 3
ECON 201	Principles of Economics-Micro	4 / 4
ENGL 121 or ENGL 131	Composition I Honors Composition I	4 / 4 4 / 4
LEGL 215	Business Law–Basic Principles	3 / 3
MATH 119 or MATH 120 or STAT 170	Math – Applications for Living College Algebra Introduction to Statistics	4 / 4 4 / 4 4 / 4
MGMT 225	Principles of Mgmt/Leadership	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.

Program of Study Required Courses - *A minimum of 2.0 is required 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
INSU 105	Prin of Prop & Liability Ins	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
MGMT 234	Diversity in the Workplace	3 / 3

Note: INSU 295 may be waived on the recommendation of a Program Advisor.

Program of Study Required Courses, Limited Choice – *Select one or two courses*

Course Code	Course Title	Credit / Billing Hours
ACCG 211	Principles of Managerial Accg	4 / 4
INSU 260	Life/Health Insur Licensing	2 / 2
INSU 270	Property/Casualty Insur Licens	2 / 2
PSYC 200	Introduction to Psychology	4 / 4

Notes:

- Choose INSU 260 and/or INSU 270 if pursuing licensure in the state of Michigan.
- If not pursuing licensure, choose ACCG 211 for transfer.

Program of Study Required Courses, Limited Choice – Natural Sciences Lab or Applied Sciences and Technology Lab - *Select 1 or 2 courses as indicated for each transfer institution. One must be a lab course. If a specific course is not indicated for the institution you are considering, or if transfer is not your goal, select any recommended course.*

Course Code	Course Title	Credit / Billing Hours
ANTH 275	Biological Anthropology	4 / 4
ANTH 280	Forensic Anthropology	3 / 3
ASTR 201	Introductory Astronomy	4 / 5
BIOL 120	Environmental Science	4 / 6
BIOL 121	Biol Foundation for Physiology	4 / 6
BIOL 125	Introductory Biology	4 / 6
BIOL 127	Cell Biology	4 / 6
BIOL 128	Organismal Biology	4 / 6
BIOL 145	Intro Anatomy and Physiology	4 / 6
BIOL 201	Human Anatomy	4 / 6

Course Code	Course Title	Credit / Billing Hours
BIOL 202	Human Physiology	4 / 5
BIOL 203 and BIOL 204	Microbiology Microbiology Laboratory	3 / 3 1 / 3
BIOL 210	Natural Resource Conservation	4 / 6
BIOL 260	Botany	4 / 6
BIOL 265	Zoology	4 / 6
CHEM 135	Chemistry in Society	4 / 5
CHEM 151 and CHEM 161	General Chemistry Lecture I General Chemistry Lab I	4 / 4 1 / 3
CHEM 152 and CHEM 162	General Chemistry Lecture II General Chemistry Lab II	3 / 3 1 / 3
CHEM 182 and CHEM 192	Introductory Organic Chemistry Intro Organic Chem Lab	3 / 3 1 / 3
CHEM 262	Quantitative Analysis	3 / 6
CHEM 272	Organic Chemistry Laboratory	2 / 6
GEOG 220	Weather, Forecasting & Climate	4 / 4
GEOG 221	Physical Geography	4 / 4
GEOL 221	Physical Geology	4 / 6
GEOL 222	Historical Geology	4 / 6
GEOL 230	Environmental Geology	4 / 6
ISCI 121	Physical Science Concepts	4 / 6
ISCI 131	Integrated Physical Science	4 / 6
PHYS 120	The Art of Physics	4 / 5
PHYS 200	Intro to Applied Physics	4 / 5
PHYS 221	Introductory Physics I	4 / 6
PHYS 222	Introductory Physics II	4 / 6
PHYS 251	Physics I with Calculus	5 / 7
PHYS 252	Physics II with Calculus	5 / 7

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

Minimum Total Credit Hours

60 credits / 60 billing hours

Recommended Course Sequence

Semester I
ACAD 100
BUSN 118
ENGL 121 or ENGL 131
INSU 105 – Milestone course
MKTG 200

Semester II
INSU 110 – Milestone course
INSU 125
LEGL 215
MATH 119 or MATH 120 or STAT 170

Semester III (Summer)
INSU 295
MGMT 225

Semester IV
ACCG 210
COMM 110 or COMM 130
ECON 201
INSU 175
INSU 285

Semester V
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 title changes, and make course changes as needed, without prior notice.