



Risk Management and Insurance B.S. Degree

The Risk Management and Insurance Profession

Everyone wants a challenging and financially rewarding career. Graduates of the risk management and insurance studies program have unlimited opportunities in the field of insurance. Many find positions as underwriters, claims adjusters, risk analysts, account executives, marketing representatives, and financial planners, to name a few. A current listing of employers seeking graduates is listed in the Insurance Resource Center or check with ECU Center for Career and Co-op.

Risk Management and Insurance Studies at ECU

Risk Management and Insurance offers a unique program of study. It is the only program offering an undergraduate degree in risk management and insurance in Kentucky. The program was created in 1976 through the initiative of several Kentucky insurance business leaders who believed that the Commonwealth needed a risk management and insurance studies program to prepare young men and women for careers in the field. Such strong support made it possible for the program to rapidly develop national recognition for undergraduate RMI students. In its short history, insurance majors at ECU have received national awards, internships, and scholarships. Equally important, RMI students have been successful in obtaining widely diversified positions in the industry upon graduation.

Career Opportunities

Risk Management and Insurance majors at ECU are also encouraged to begin work toward such professional designations as the CPCU, CLU, ChFC, and ARM. Courses are offered each semester that prepare students to take the national exams. Examination fees are reduced for full-time students. In many cases, insurance majors are reimbursed for their examination fees once they successfully complete the examination. Occasionally 'book' scholarships are available for courses associated with a professional exam. The risk management and insurance business has also been cooperative in providing employment opportunities to risk management and insurance majors. This is an excellent way for students to earn money, get additional academic credit, and gain valuable experience.

Student Organization

Gamma Iota Sigma provides insurance majors with a variety of activities related to the insurance profession and is the national insurance fraternity.

Insurance Scholarships

Various insurance organizations have been particularly helpful in making scholarships available for students in the program. Currently there are more than 14 scholarships awarded each semester to insurance majors. The scholarships range in amount from \$400 to full in-state tuition per academic year.

For More Information

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Suggested Curriculum Guide for Risk Management and Insurance (BS)

Freshman (1st Semester) 16 hrs

- BTO 100*** Orientation
- E-2 MAT 112** College Algebra (or MAT 211 Calculus)
- E-3A** Arts
- E-1A*** ENG 101
- CIS 212 or INF 104** Intro to CIS or Computer Literacy
- Wellness** (3 hrs)

Sophomore (1st Semester) 15 hrs

- ACC 201** Introduction to Financial Accounting
- E-5B ECO 230** Principles of Economics I
- E-4A** Biological or **E-4B** Physical Lab Science
- Free Elective** (Non-Business) (3 hrs)
- E-1C** Oral Communication

Junior (1st Semester) 15 hrs

- FIN 300** Business Finance I
- MGT 300** Principles of Management
- CCT 300W** Managerial Reports
- RMI 370** Principles of Risk and Insurance
- Free Elective** (Non-business) (3 hrs)

Senior (1st Semester) 15 hrs

- RMI 378** Risk Management
- RMI 374** Fundamentals of Life-Health Insurance
- E-6** Diversity
- RMI Elective** (6 hrs)

Freshman (2nd Semester) 15 hrs

- E-1B*** ENG 102
- E-3B** Humanities
- E-4A** Biological or **E-4B** Physical Lab Science
- E-5A** Historical Perspective
- QMB 200** Business Statistics

Sophomore (2nd Semester) 15 hrs

- ACC 202** Introduction to Managerial Accounting
- GBU 204** Legal and Ethical Environments of Business
- E-6** Diversity
- Free Electives** (Non-Business) (6 hrs)

Junior (2nd Semester) 15 hrs

- RMI 372** Fundamentals of Property-Liability Insurance
- RMI Elective** (3 hrs)
- MKT 300** Principles of Marketing
- Free Elective** (Non-Business)(3 hrs)
- CIS 300** Management Information Systems
- BTS 300** Professional Skills Seminar (0 credit)**

Senior (2nd Semester) 14 hrs

- RMI Elective** (6 hrs)
- Free Elective** (Non-Business up to 8 hrs)
- BTS 400*** College to Careers Seminar (0 credit)**

*Course must be taken in semester indicated.

UNIVERSITY GRADUATION REQUIREMENTS

General Education	36 hrs
Orientation Course (BTO 100; waived for transfers with 30+ hrs.)	1 hr
Wellness.....	3 hrs
Total Hours University Graduation Requirements	40 hrs

College Requirements:

BTS 300 (CR only, no hours) and BTS 400 (CR only, no hours).

Core Courses:

Pre-Business Core	12 hrs
ACC 201, 202; GBU 204; QMB 200.	
Business Core	21 hrs
CCT 300W, CIS 300, FIN 300, MGT 300, MKT 300; RMI 370, 374.	

Risk Management and Insurance Requirements..... 21 hrs

RMI 372, 378; 15 hours from RMI 349 (1-6 hours), 376, 380, 382, 400 (up to a maximum of six hours), 460, 462, 472, 474, 476, 486, 490 (1-6 hours), or any upper division RMI course not taken as part of major requirements, GBU 310, 311, MGT 330, MKT 310, TRS 332, FIN 201, FIN 310, 311, 324 and 390S, or advisor approved electives.

Supporting Course Requirements..... 3 hrs

MAT 112/211 (counted in GE Element 2)
 CIS 212 or INF 104
 ECO 230 (counted in GE Element 5)

Free Electives 23 hrs

Total Curriculum Requirements..... 120 hrs