



# Risk Management and Insurance B.B.A. 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 at ECU

ECU's degree in Risk Management and Insurance (RMI), a nationally ranked program, prepares students for successful careers in Kentucky and beyond. This degree is available in both face-to-face and online formats. The program awards more than \$40,000 in scholarships annually to RMI majors and minors studying in Richmond or online. Study RMI alone or pair it with a major like Marketing, Occupational Safety and Health, Fire and Safety Engineering Technology, or Finance to leverage your job opportunities.

## Career Opportunities

A degree in RMI will help prepare you for an industry with an abundance of job opportunities within Kentucky and beyond. Insurance will never go out of style, and the demand for our graduates is always high. We help prepare our students for their careers by hosting an RMI Career Fair each fall, and by inviting students to interact with industry professionals in a variety of settings including classrooms, our annual golf event, Women Leadership Day, through our student professional organization called Gamma Iota Sigma, and by attending conferences with job fairs in other cities. We share regular postings about jobs and internships and work hard to help our majors and minors find opportunities that are a good fit for them.

## Student Organization

Gamma Iota Sigma, the student professional insurance organization, gives students from all majors a chance to learn more about the insurance industry, interact with other students socially, and participate in philanthropy projects. Members of our Gamma Chapter have a chance to travel with us to professional conferences. Our chapter of Gamma, the Psi Chapter, has been recognized with special awards in recent years.

## Insurance Scholarships

More than \$40,000 in scholarships were awarded in 2019-2020, and more will be awarded in 2020-21. Amounts range from a few hundred dollars to \$4,000. Pair this with ECU's free textbook promise, and college becomes much more affordable.

## International Travel

When it is safe to travel, ECU's RMI Program takes students to Bermuda over Spring Break to study Captive Insurance Markets and Reinsurance. We also take students to London for 8-10 days to study the London Insurance and Reinsurance Markets, including the famed Lloyd's of London. Students pay a small share of the total trip expenses, usually less than 25%.

## For More Information

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**Suggested Curriculum Guide for Risk Management and Insurance (BBA)**

**Freshman (1<sup>st</sup> Semester) 16 hrs**

- BUS 100 (1)** Professional Development Series
- BUS 101** Nature of Business
- E-2 MAT 112** College Algebra (or MAT 211 Calculus)
- E-1A\*** ENG 101
- BUS 206** Fundamentals of Problem Solving with Excel
- E-5A** Historical Perspective

**Sophomore (1<sup>st</sup> Semester) 16 hrs**

- BUS 200 (1)** Professional Development Series
- BUS 209** Fundamentals of Financial & Managerial Accounting
- BUS 207** Fundamentals of Interpersonal Business Communication
- ECO 230** Fundamentals of Microeconomics (Element 5B)
- E-4A** Biological or **E-4B** Physical Lab Science
- Free Elective** (3 hrs)

**Junior (1<sup>st</sup> Semester) 16 hrs**

- BUS 300 (1)** Professional Development Series
- BUS 302** Essentials of Finance
- BUS 303** Essentials of Organizational Behavior and HR
- BUS 301W** Essentials of Formal Business Communication
- RMI 370** Principles of Risk and Insurance
- E-6** Diversity

**Senior (1<sup>st</sup> Semester) 13 hrs**

- BUS 400 (1)** Professional Development Series
- RMI 378** Risk Management
- RMI Elective** (3 hrs)
- RMI 374** Fundamentals of Life-Health Insurance
- BUS 306** Essentials of Operations and Supply Chain

**Freshman (2<sup>nd</sup> Semester) 16 hrs**

- E-1B\*** ENG 102
- E-3B** Humanities
- E-4A** Biological or **E-4B** Physical Lab Science
- E-1C** Oral Communication
- STA 270 (4)** Applied Statistics

**Sophomore (2<sup>nd</sup> Semester) 15 hrs**

- ECO 231** Fundamentals of Macroeconomics
- BUS 204** Fundamentals of Business Law and Ethics
- E-6** Diversity
- E-3A** Arts
- Free Electives** (3 hrs)

**Junior (2<sup>nd</sup> Semester) 15 hrs**

- RMI 372** Fundamentals of Property Liability Insurance
- MKT 310** Personal Selling
- BUS 305** Essentials of Marketing
- Free Elective** (3 hrs)
- BUS 304** Essentials of Management Information Systems

**Senior (2<sup>nd</sup> Semester) 13 hrs**

- BUS 402** Integrated Strategic Management
- RMI Elective** (6 hrs)
- Free Elective** (Non-Business up to 4 hrs)

\*Course must be taken in semester indicated.

**UNIVERSITY GRADUATION REQUIREMENTS**

General Education .....	36 hrs
Student Success Seminar (BUS 100) .....	1 hr
Total Hours University Graduation Requirements .....	37 hrs
Professional Development Series.....	3hrs
BUS 200, 300, 400	
Nature of Business: BUS 101.....	3 hrs
Fundamentals Series: Environment and Tools of Business.....	12 hrs
BUS 204, 206, 207, 209	
Essentials Series: Functions of Business: BUS 301W, 302, 303, 304, 305, and 306.....	18 hrs
Mastery of Business: BUS 402.....	3 hrs
<b>Supporting Course Requirements</b> .....	7 hrs
Environment of Business: ECO 230 ( <sup>G</sup> Element 5B) and 231	
Tools of Business: MAT 112A and 112B ( <sup>G</sup> Element 2), 114( <sup>G</sup> Element 2), or 211( <sup>G</sup> Element 2), STA 270	
<sup>G</sup> = Course also satisfies a General Education element. Hours are included within the 36 hr. General Education Requirement above.	
<b>Risk Management and Insurance Requirements</b> .....	24 hrs
RMI 370, 372, 374, and 378 and MKT 310; 9 additional hours of Risk Management and Insurance electives may be taken from the following: RMI 349—up to a maximum of six hours, RMI 376, 380, 382, 462, 472, 474, 476, 486 and RMI 400—up to a maximum of six hours total, RMI 490—up to a maximum of six hours; TRS 332, GBU 310, 311, MGT 330, FIN 201, FIN 304, 311, 324, 390S, FSE 101, 120, 221, 224, 350, MKT 408, 490, OSH 110, 225, 262, 390 or advisor approved electives.	
<b>Free Electives</b> .....	13 hrs
<b>Total Curriculum Requirements</b> .....	<b>120 hrs</b>