



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

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, RMI 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 (BBA)

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
- E-5A Historical Perspective

Sophomore (1st Semester) 15 hrs

- ACC 201 Introduction to Financial Accounting
- ECO 230 Principles of Economics I
- E-4A Biological or E-4B Physical Lab Science
- E-5B PSY 200 or SOC 131 Intro PSY or Intro SOC
- Free Elective (3 hrs)

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
- E-6 Diversity

Senior (1st Semester) 15 hrs

- RMI 378 Risk Management
- RMI Elective (6 hrs)
- RMI 374 Fundamentals of Life-Health Insurance
- MGT 370 Operations Management

Freshman (2nd Semester) 15 hrs

- E-1B* ENG 102
- E-3B Humanities
- E-4A Biological or E-4B Physical Lab Science
- E-1C Oral Communication
- QMB 200 Business Statistics

Sophomore (2nd Semester) 15 hrs

- ACC 202 Introduction to Managerial Accounting
- ECO 231 Principles of Economics II
- GBU 204 Legal and Ethical Environments of Business
- E-6 Diversity
- Free Electives (Non-Business) (3 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

- GBU 480* Business Strategy
- RMI Elective (6 hrs)
- Free Elective (Non-Business up to 5 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, MGT 370, MKT 300, GBU 480	

Insurance Requirements 27 hrs

RMI 370, 372, 374, 378; 15 hours from RMI 349 (up to a maximum of six hours), 376, 380, 382, 400 (up to a maximum of six hours), 460, 462, 472, 474, 476, 486, 490 (up to a maximum of six hours), TRS 332, GBU 310, 311, MGT 330, MKT 310, FIN 201, FIN 310, 311, 324 and 390S or advisor approved electives.

Supporting Course Requirements 9 hrs

- MAT 112/211 (counted in GE Element 2)
- CIS 212 or INF 104
- PSY 200/200W or SOC 131 (counted in GE Element 5B)
- ECO 230 & 231

Free Electives 11 hrs

Total Curriculum Requirements..... 120 hrs