Business School
UNIVERSITY OF COLORADO DENVER

# Risk Management and Insurance

Bachelor of Science in Business Administration
Catalog Year 2026-2027

## Program Overview

OVERVIEW Understanding risk, how to manage it, and how risk management can be used to increase firm value is essential in the current business environment. An RMI degree will provide an overall perspective on risk, covering insurance products, and mitigating risk in business and personal situations. RMI coursework will prepare students for careers in the risk management industry.

## Academic Advising

It is recommended that students meet with an advisor regarding their individualized degree plan at least once per year.

**Business School Advising**

undergrad.advising@ucdenver.edu
https://business.ucdenver.edu/current-students/undergraduate-advising
Business School Building, floor 4,
303-315-8110

## General Graduation Requirements & Policies

All CU Denver Business students are required to complete the following minimum general graduation requirements:

1. Complete a minimum of 120 applicable course hours.
2. Achieve a minimum 2.0 CU cumulative grade point average (GPA) and business GPA.
3. Complete a minimum of 45 upper division (3000/4000 level) credits.
4. Complete a minimum of 30 CU Denver business course hours in good standing.

## Course Schedule & Delivery Modes

CU Denver offers courses in both in person (IP) and online (OL) delivery modes. Students may complete this degree entirely online OR in person as some required classes are only offered online. Students that need to take classes either online or in person will need to pay attention to when courses are offered in the format you need. Below are the required classes for this major and when they are generally offered in person and online. Students will need to choose core classes and electives that meet their individual needs:

COURSE SCHEDULES ARE SUBJECT TO CHANGE!

| | When | Fall | Spring | Summer |
|---|---|---|---|---|
| **Core Classes** | | | | |
| ENGL 1020 | Semester 1 | IP & OL | IP & OL | IP & OL |
| ENGL 2030 | Semester 2 | IP & OL | IP & OL | IP & OL |
| MATH 1060 Finite Math | Semester 1 | IP & OL | IP & OL | OL |
| Social Sciences: ECON 2012 | Semester 3 | IP & OL | IP & OL | IP & OL |
| International Perspectives | Semester 6 | IP & OL | IP & OL | IP & OL |
| **Graduation Requirements for Business** | | | | |
| UNIV 1110 College Success | Semester 1 | IP & OL | IP & OL | |
| COMM 2050 Business and Professional Speaking | Semester 2 | IP & OL | IP & OL | OL |
| ECON 2022 Principles of Economics: Microeconomics | Semester 4 | IP & OL | IP & OL | IP & OL |
| ENGL 3170 Business Writing | Semester 4 | IP & OL | IP & OL | OL |
| **Business Core:** | | | | |
| BUSN 2110+BUSN 3110 | Semesters 2 & 3 | IP & OL | IP & OL | - |
| ISMG 2050 Introduction to Business Problem Solving | Semester 2 | IP & OL | IP & OL | OL |
| BANA 2010 Business Statistics | Semester 3 | IP & OL | IP & OL | IP & OL |
| ACCT 2200 Financial Accounting & Financial Statement Analysis | Semester 3 | IP & OL | IP & OL | Either IP or OL |
| ACCT 2220 Managerial Accounting and Professional Issues | Semester 4 | IP & OL | IP & OL | OL |
| BLAW 3050 Business Law and Ethics | Semester 6 | IP & OL | IP & OL | OL |
| BANA 3000 Operations Management | Semester 7 | IP & OL | IP & OL | IP & OL |
| FNCE 3000 Principles of Finance | Semester 6 | IP & OL | IP & OL | OL |
| ISMG 3000 Technology in Business | Semester 7 | IP & OL | IP & OL | OL |
| MGMT 3000 Managing Individuals and Teams | Semester 5 | IP & OL | IP & OL | OL |
| MKTG 3000 Principles of Marketing | Semester 5 | IP & OL | IP & OL | OL |
| MGMT 4500 Business Policy and Strategic Management | Semester 8 | IP & OL | IP & OL | OL |
| **RISK Required Classes** | | | | |
| RISK 3809 Introduction to Risk Management | Semester 5 | OL | IP | OL |
| RISK 3949 Experiential Learning | Semester 6 | | | |
| RISK 4809 Property and Casualty Insurance | Semester 7 | IP | OL | |
| RISK 4909 Corporate Risk Management | Semester 8 | OL | OL | |
| **Choose 4 RISK Electives** (RISK4028, RISK4129, RISK4209, RISK4309, RISK4509, RISK4609, RISK 4709, FNCE3500, FNCE3600, FNCE3700, FNCE4500, or ENTP3260) | Semester 5-6 | IP & OL | IP & OL | OL |

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## Sample Academic Plan of Study

The following academic plan is a ***sample*** pathway to completing degree requirements. This schedule can be adjusted to accommodate AP, IB, and/or CLEP credits, as well as courses taken during the summer sessions. Students should tailor this plan based on transfer credit, course availability, and individual preferences related to course load, schedules, and add-on programs such as minors or double majors. Students must complete an experiential learning credit (internship, study abroad program, or project-based course) and a capstone course taken in their final semester. **This plan assumes that the foreign language graduation requirement has been completed with high school courses or proficiency exam.**

**Year One**

| Semester 1 | Credits |
|---|---|
| ENGL 1020 Core Composition I | 3 |
| MATH 1060 Finite Math | 3 |
| Arts, Humanities, OR Behavioral Science | 3 |
| Arts, Humanities, OR Behavioral Science | 3 |
| UNIV 1110 College Success | 1 |
| | |
| TOTAL SEMESTER HOURS | 13 |

| Semester 2 | Credits |
|---|---|
| ISMG 2050 Intro to Business Problem Solving | 3 |
| ENGL 2030 Core Composition II | 3 |
| COMM 2050 Business and Professional Speaking | 3 |
| Natural and Physical Sciences with a Lab | 4 |
| Arts, Humanities, OR Behavioral Science | 3 |
| | |
| TOTAL SEMESTER HOURS | 16 |

**Year Two**

| Semester 3 | Credits |
|---|---|
| ACCT 2200 Financial Accounting and Financial Statement | 3 |
| BANA 2010 Business Statistics | 3 |
| Social Sciences: ECON 2012 Macroeconomics | 3 |
| ENGL 3170 Business Writing | 3 |
| General Elective *(or Regional Expertise/ Language)* | 3 |
| BUSN 2110 Cultivating Emotional Intelligence | 1 |
| TOTAL SEMESTER HOURS | 16 |

| Semester 4 | Credits |
|---|---|
| ACCT 2220 Managerial Accounting and Professional Issues | 3 |
| ECON 2022 Principles of Economics: Microeconomics | 3 |
| Natural and Physical Sciences | 3 |
| General Elective *(or Regional Expertise/ Language)* | 3 |
| General Elective *(or Regional Expertise)* | 3 |
| BUSN 3110 Career & Professional Development | 1 |
| TOTAL SEMESTER HOURS | 16 |

**Year Three**

| Semester 5 | Credits |
|---|---|
| FNCE 3000 Principles of Finance | 3 |
| RISK 3809 Introduction to Risk Management | 3 |
| BLAW 3050 Business Law and Ethics | 3 |
| ISMG 3000 Technology in Business | 3 |
| MGMT 3000 Managing Individuals and Teams | 3 |
| TOTAL SEMESTER HOURS | 15 |

| Semester 6 | Credits |
|---|---|
| BANA 3000 Operations Management | 3 |
| Experiential Learning: RISK 3949 (internship) | 3 |
| International Perspectives | 3 |
| RISK 4000 level elective or FNCE elective | 3 |
| RISK 4000 level elective or FNCE elective | 3 |
| TOTAL SEMESTER HOURS | 15 |

**Year Four**

| Semester 7 | Credits |
|---|---|
| RISK 4809 Property and Casualty Insurance | 3 |
| RISK 4000 level elective or FNCE elective or ENTP 3260 | 3 |
| MKTG 3000 Principles of Marketing | 3 |
| International Studies: RISK 4509 recommended | 3 |
| General Elective | 3 |
| TOTAL SEMESTER HOURS | 15 |

| Semester 8 | Credits |
|---|---|
| RISK 4909 Corporate Risk Management | 3 |
| RISK 4000 level elective or FNCE elective | 3 |
| MGMT 4500 Business Policy and Strategic Management | 3 |
| Cultural Diversity | 3 |
| General Elective | 2 |
| TOTAL SEMESTER HOURS | 14 |

Students wanting to apply for the **Risk Management and Insurance 4+1 Program** (BSBA & MS in 5 years) should complete 3 RISK courses by the end of their 6TH semester or Junior year, prior to application. Upon RMI 4+1 acceptance, student will substitute RISK 6809 & 6909 for RISK 4809 & 4909 in their undergraduate degree plan. Please see advisor for more information.

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## DEGREE REQUIREMENTS

| Courses | Credits | Prerequisites/Notes | Term | Credits | Grade |
|---|---|---|---|---|---|
| *Students are responsible for consulting advisors for current prerequisite and scheduling information as they change regularly | | | | | |
| **Required CU Denver Core Curriculum Coursework** | **34** | | | | |
| ENGL 1020 | 3 | | | | |
| ENGL 2030 | 3 | ENGL 2030 | | | |
| MATH 1060 Finite Math | 3 | | | | |
| Arts | 3 | | | | |
| Humanities | 3 | | | | |
| Behavioral Sciences | 3 | | | | |
| Social Sciences: ECON 2012 | 3 | | | | |
| Natural and Physical Sciences **with lab** | 4 | | | | |
| Natural and Physical science | 3 | | | | |
| Cultural Diversity | 3 | Junior Standing-BUSN/MGMT 4100 recommended | | | |
| International Perspectives | 3 | RISK 4509 recommended | | | |
| **Graduation Requirements for Business** | **10** | | | | |
| UNIV 1110 College Success | 1 | Only required for entering first term freshmen | | | |
| COMM 2050 Business and Professional Speaking | 3 | | | | |
| ECON 2022 Principles of Economics: Microeconomics | 3 | | | | |
| ENGL 3170 Business Writing | 3 | Sophomore standing | | | |
| **Business Core** | **35** | | | | |
| BUSN 2110 + BUSN 3110 | 2 | 1 credit each | | | |
| ISMG 2050 Introduction to Business Problem Solving | 3 | | | | |
| BANA 2010 Business Statistics | 3 | MATH 1060 with **C-** or better | | | |
| ACCT 2200 Financial Acct and Statement Analysis | 3 | MATH 1060 with **C-** or better | | | |
| ACCT 2220 Managerial Acct and Professional Issues | 3 | ACCT 2200 with **C-** or better | | | |
| BLAW 3050 Business Law and Ethics | 3 | 45 + credits complete | | | |
| BANA 3000 Operations Management | 3 | ACCT 2200, BANA 2010 with **C-** or better & 45 + credits | | | |
| FNCE 3000 Principles of Finance | 3 | MATH 1060, ACCT 2200, BANA 2010 with **C-** or better, ECON 2012, ECON 2022 & 45 + credits complete (FNCE3000 grade of C required if using as a pre-requisite for FNCE course) | | | |
| ISMG 3000 Technology in Business | 3 | 45 + credits complete | | | |
| MGMT 3000 Managing Individuals and Teams | 3 | 45 + credits complete | | | |
| MKTG 3000 Principles of Marketing | 3 | BANA 2010, COMM 2050 with **C-** or better & 45+ credits | | | |
| MGMT 4500 Business Policy and Strategic Management | 3 | All Business Core with **C-** or better | | | |
| **International Studies** | **3** | | | | |
| RISK 4509 recommended (ACCT 4370, MKTG 4200, FNCE 4370, MGMT 4400) | 3 | Choose one | | | |
| **Major: Risk Management and Insurance** | **24** | | | | |
| RISK 3809 Introduction to Risk Management | 3 | Co-req FNCE 3000, Junior Standing | | | |
| RISK 4809 Property and Casualty Insurance | 3 | | | | |
| RISK 4909 Corporate Risk Management | 3 | RISK 3809, Junior Standing | | | |
| Experiential Learning: RISK 3949 (internship) | 3 | Required course for major | | | |
| **Choose Four:** | 9 | | | | |
| RISK 4000 Electives (RISK4028, RISK4129, RISK4209, RISK4309, RISK4509, RISK4609, and/or RISK4709) | | RISK 4709 requires RISK 3809 and FNCE 3000 with a grade of **C** or higher | | | |
| FNCE Electives (FNCE3500, FNCE3600, FNCE3700, and/or FNCE4500) | | 3600 & 3700 Prereq: FNCE 3000 with **C** or higher; 4500 Prereq: FNCE 3500 & 3700 with **C** or higherr | | | |
| ENTP3260 High Impact Sales for Entrepreneurs | | | | | |
| **Language Proficiency Level 1 and 2 or Regional Expertise** | **10** | If proficiency is met, student is responsible for completing 10 additional electives | | | |
| **Other Courses-Electives** | **4** | | | | |
| | | **Total Credit Hours: 120** | | | |

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