

# **Risk Management and Insurance**

Bachelor of Science in Business Administration Catalog Year 2024-2025

#### **PROGRAM 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 with a specific focus on insurance products and their use in mitigating risk in business and personal situations. RMI coursework will prepare students for acquiring certification in their choice of insurance specialty.

#### 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 95% 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 (May)        |
| RISK Required Classes   |                 |         |         |                 |
| FNCE 3500 Management of Business Capital                                  | Semester 6      | IP      | IP      | OL              |
| RISK 3809 Introduction to Risk Management                                 | Semester 5      | IP & OL | OL      | OL              |
| Choose 3 RISK Electives (RISK 4129, RISK 4209, RISK 4309, RISK 4509, RISK | Semester 5-6    | IP & OL | IP & OL | OL              |
| 4609, RISK 4709, FNCE 3600, FNCE 3700, FNCE 4500, or ENTP 3260)           |                 |         |         |                 |
| 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      |                 |





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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 | Semester 2  |         |  |
|----------|--|---------|---|---------|--|
|          | ENGL 1020 Core Composition I                           | 3       | ISMG 2050 Intro to Business Problem Solving                                 |         |  |
|          | MATH 1060 Finite Math                                  | 3       | ENGL 2030 Core Composition II   | 3       |  |
|          | Arts, Humanities, OR Behavioral Science                | 3       | COMM 2050 Business and Professional Speaking                                | 3       |  |
|          | Arts, Humanities, OR Behavioral Science                | 3       | Natural and Physical Sciences with a Lab                                    | 4       |  |
| Ye       | UNIV 1110 College Success                              | 1       | Arts, Humanities, OR Behavioral Science                                     |         |  |
|          | TOTAL SEMESTER HOURS                                   | 13      | TOTAL SEMESTER HOURS  | 16      |  |
|          | Semester 3   | Credits | Semester 4  | Credits |  |
|          | ACCT 2200 Financial Accounting and Financial Statement | 3       | ACCT 2220 Managerial Accounting and Professional Issues                     | 3       |  |
| Two      | BANA 2010 Business Statistics                          | 3       | ECON 2022 Principles of Economics: Microeconomics                           | 3       |  |
| μ        | Social Sciences: ECON 2012 Macroeconomics              | 3       | Natural and Physical Sciences   | 3       |  |
| ear      | ENGL 3170 Business Writing                             | 3       | General Elective (or Regional Expertise/Language)                           | 3       |  |
| ž        | General Elective (or Regional Expertise/ Language)     | 3       | General Elective (or Regional Expertise)                                    | 3       |  |
|          | BUSN 2110 Cultivating Emotional Intelligence           | 1       | BUSN 3110 Career & Professional Development                                 | 1       |  |
|          | TOTAL SEMESTER HOURS                                   | 16      | TOTAL SEMESTER HOURS  | 16      |  |
|          |  | 1       |   | 1       |  |
|          | Semester 5   | Credits | Semester 6  | Credits |  |
| Three    | FNCE 3000 Principles of Finance                        | 3       | FNCE 3500 Management of Business Capital (OL Sum)                           |         |  |
| hr.      | RISK 3809 Introduction to Risk Management              | 3       | RISK Elective or FNCE 3600  |         |  |
| <u> </u> | BLAW 3050 Business Law and Ethics                      | 3       | BANA 3000 Operations Management   |         |  |
| eal      | ISMG 3000 Technology in Business                       | 3       | Experiential Learning: RISK 3949 (internship)<br>International Perspectives |         |  |
| ~        | MGMT 3000 Managing Individuals and Teams               | 3       |   |         |  |
|          | TOTAL SEMESTER HOURS                                   | 15      | TOTAL SEMESTER HOURS  | 15      |  |
|          | Semester 7   | Credits | Semester 8  | Credits |  |
| 5        | RISK 4809 Property and Casualty Insurance              | 3       | RISK 4909 Corporate Risk Management   | 3       |  |
| Four     | RISK Elective or FNCE 3700 or ENTP 3260                | 3       | RISK Elective or FNCE 4500  | 3       |  |
| 1        | MKTG 3000 Principles of Marketing                      | 3       | MGMT 4500 Business Policy and Strategic Management                          | 3       |  |
| Year     | International Studies: RISK 4509 recommended           | 3       | Cultural Diversity  | 3       |  |
| ~        | General Elective                                       | 3       | General Elective  | 2       |  |
|          | TOTAL SEMESTER HOURS                                   | 15      | 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 6<sup>TH</sup> 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 prerequ | uisite and scl | heduling 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              | INTB 3000, INTB 4400 or MKTG4200 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   |      |         | 1     |
| ISMG 2050 Introduction to Business Problem Solving                    | 3              |   |      |         |       |
| BANA 2010 Business Statistics   | 3              | MATH 1060 with <b>C-</b> or better  |      |         |       |
| ACCT 2200 Financial Acct and Statement Analysis                       | 3              | MATH 1060 with <b>C-</b> or better  |      |         |       |
| ACCT 2220 Managerial Acct and Professional Issues                     | 3              | ACCT 2200 with <b>C-</b> or better  |      |         |       |
| BLAW 3050 Business Law and Ethics                                     | 3              | 45 + credits complete   |      |         |       |
| BANA 3000 Operations Management                                       | 3              | ACCT 2200, BANA 2010 with <b>C-</b> or better & 45 +                                    |      |         | <br>  |
| DANA 5000 Operations Management                                       | 5              | credits   |      |         |       |
| FNCE 3000 Principles of Finance                                       | 3              | MATH 1060, ACCT 2200, BANA 2010 with <b>C-</b> or                                       |      |         |       |
|   |                | better, ECON 2012, ECON 2022 & 45 +   |      |         |       |
|   |                | credits complete  |      |         |       |
| 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 <b>C-</b> or better & 45+ credits                             |      |         |       |
| MGMT 4500 Business Policy and Strategic Management                    | 3              | All Business Core with <b>C-</b> or better  |      |         |       |
| International Studies   | 3              |   |      |         |       |
| RISK 4509 recommended (ACCT 4370, MKTG 4200, FNCE                     | 3              | Choose one  |      |         |       |
| 4370, MGMT 4400)  |                |   |      |         |       |
| Major: Risk Management and Insurance                                  | 24             |   |      |         |       |
| FNCE 3500 Management of Business Capital                              | 3              | FNCE 3000 with <b>C</b> or better   |      |         |       |
| RISK 3809 Introduction to Risk Management                             | 3              | FNCE 3000, Junior Standing  |      |         |       |
| RISK 4809 Property and Casualty Insurance                             | 3              |   |      |         |       |
| RISK 4909 Corporate Risk Management                                   | 3              | RISK 3809 with <b>C</b> or better, Coreq: FNCE 3500,<br>Junior Standing                 |      |         |       |
| Experiential Learning: RISK 3949 (internship)                         | 3              | Required course for major   |      | 1       |       |
| Choose Three:   | 9              |   |      |         |       |
| RISK 4000 Electives (RISK 4129, RISK 4209, RISK 4309, RISK            |                | Some require RISK 3809 and/or FNCE 3000   |      |         | 1     |
| 4509, RISK 4609, and/or RISK 4709)                                    |                |   |      |         |       |
| FNCE Electives (FNCE 3600, FNCE 3700, and/or                          |                | 3600 & 3700 Prereq: FNCE 3000 with <b>C</b> or better;                                  | 1    | 1       | 1     |
| FNCE 4500   |                | 4500 Prereq: FNCE 3500 & 3700 with <b>C</b> or better                                   |      |         |       |
| ENTP 3260 High Impact Sales for Entrepreneurs                         |                |   | 1    | 1       | 1     |
| Language Proficiency Level 1 and 2 or Regional Expertise              | 10             | If proficiency is met, student is responsible for<br>completing 10 additional electives |      |         |       |
| Other Courses-Electives   | 4              | 14 if language proficiency is met   |      | 1       |       |
|   |                | Total Credit Hours: 120   |      |         |       |