

The Risk Management and Insurance program offers students a wide array of career choices in a dynamic and growing industry. The goals of this program are to provide students with a well-rounded, broad based business education, complemented with a carefully designed risk management and insurance concentration that includes flexibility for students to create their own area of emphasis. Areas of study include: personal and commercial insurance, risk management, marketing, sales, customer service, employee benefits, law, insurance company operations, probability, life insurance, health insurance and annuities. Students will also be able to obtain practical, on the job experiences by experiencing an internship as part of their course of study. In addition, students can earn exam waivers toward the coveted Chartered Property & Casualty Underwriter (CPCU) designation, and may also obtain their property and casualty producers license.

Communication Competency Course Requirements

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
COMM 121	Fundamentals of Public Speaking	3	SPCH 130	Fundamentals of Public Speaking	3
ENGL 150	English 1	3	WRIT 121 or WRIT 131	Composition 1 or Honors Composition 1	3
ENGL 250	English 2	3	WRIT 122 or WRIT 132 or ENGL 122	Composition 2 or Honors Composition 2 or Writ About Literature & Ideas	3
ENGL 325	Advanced Business Writing	3	No Equivalent	No Equivalent	No Equivalent

Quantitative Literacy Course Requirements

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
MATH 114 or MATH 115	Quantitative Reasoning for Professionals 2 or Intermediate Algebra	4 or 3	No Equivalent or MATH 109 or MATH 112 or MATH 120	No Equivalent or Fast Track Algebra or Intermediate Algebra or College Algebra	No Equivalent or 4

Natural Sciences Competency Course Requirements - 1 course with lab

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
Varies	Natural Sciences Elective	6	Varies	Varies	Varies

Culture Competency Course Requirements - Minimum 9 credits from 2 different disciplines with 1 at 200 level or higher

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
Varies	FSU General Education - Culture Electives	9	Varies	Varies	Varies

Self and Society Competency Course Requirements – Minimum 9 credits from 2 different disciplines with 1 at 200 level or higher

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
Varies	FSU General Education – Self and Society Competency	3	Varies	Varies	Varies
ECON 221	Principles of Macroeconomics	3	ECON 202	Macroeconomics	3
ECON 222	Principles of Microeconomics	3	ECON 203	Microeconomics	3

Additional General Education Course Requirements

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
COMM 251	Argumentation and Debate	3	No Equivalent	No Equivalent	No Equivalent
COMM 332	Persuasive Speaking	3	No Equivalent	No Equivalent	No Equivalent
COMM 336	Technical and Professional Presentation	3	No Equivalent	No Equivalent	No Equivalent

[Ferris State University General Education Courses](#)

Students are encouraged to work with an advisor to select appropriate general education courses

Risk Management and Insurance degree students must complete 42 General Education credits to meet College of Business and University Requirements.

Business Core Requirements – 30 Credits Required

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
ACCT 201	Principles of Financial Accounting	3	ACCG 210	Principles of Accounting 1	4
ACCT 202	Principles of Managerial Accounting	3	ACCG 211	Principles of Accounting 2	4
STQM 260	Introduction to Statistics	3	STAT 215	Intro to Probability and Stats	4
MGMT 301	Applied Management	3	MGMT 225 or MGMT 300	Principles of Mgmt/Leadership or Leading for Possibility	3
BLAW 321	Contracts and Sales	3	LEGL 216	Business Law, Commercial	3
MKTG 321	Principles of Marketing	3	MKTG 200	Principles of Marketing	3
ISYS 321	Business Information Systems	3	No Equivalent	No Equivalent	No Equivalent
FINC 322	Financial Management 1	3	No Equivalent	No Equivalent	No Equivalent
MGMT 370	Quality-Operations Management	3	No Equivalent	No Equivalent	No Equivalent
BUSN 499	Integrating Experience	3	No Equivalent	No Equivalent	No Equivalent

Major Requirements**Core Requirements – 24 Credits Required**

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
RMIN 200	Foundations Risk Management and Insurance	3	INSU 105 and INSU 165	Princ of Prop/Liability Ins and Ins & Risk Mgmt	6
RMIN 252	Commercial Insurance	3	INSU 125	Commercial Insurance	3
RMIN 253	Personal Insurance	3	INSU 110	Personal Insurance	3
RMIN 320	Insurance Company Operations	3	No Equivalent	No Equivalent	No Equivalent
BLAW 330	Insurance Law	3	No Equivalent	No Equivalent	No Equivalent
RMIN 454	Risk Management	3	No Equivalent	No Equivalent	No Equivalent
RMIN 489	Risk Insurance Seminar	3	No Equivalent	No Equivalent	No Equivalent
MGMT 491	Management Internship	3	No Equivalent	No Equivalent	No Equivalent

Risk Management and Insurance Area of Emphasis – 18 Credits Required – Choose six from list below

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
FINC 300	Mathematics of Finance	3	No Equivalent	No Equivalent	No Equivalent
MGMT 310	Small Business Management	3	No Equivalent	No Equivalent	No Equivalent
MGMT 338	Employee Benefits	3	No Equivalent	No Equivalent	No Equivalent
MGMT 350	Management Metrics and Decision Making	3	No Equivalent	No Equivalent	No Equivalent
MGMT 373	Human Resource Management	3	MGMT 224	Human Resource Management	3
RMIN 305	Property and Casualty Insurance Licensing	3	No Equivalent	No Equivalent	No Equivalent
RMIN 401	Risk and Insurance Technology	3	No Equivalent	No Equivalent	No Equivalent
RMIN 457	Enterprise Risk Management	3	No Equivalent	No Equivalent	No Equivalent
RMIN 483	Insurance Agency Operations	3	No Equivalent	No Equivalent	No Equivalent
STQM 360	Risk Analysis & Strategy	3	No Equivalent	No Equivalent	No Equivalent
RMIN 1--	Directed Elective- Advisor Approval	3	INSU 175	Intro to Financial Advising	3
	Directed Elective- Advisor Approval	3			
	Directed Elective- Advisor Approval	3			
	Directed Elective- Advisor Approval	3			
	Directed Elective- Advisor Approval	3			
	Directed Elective- Advisor Approval	3			

Additional Requirements - 6 Credits Required

FSU Course	FSU Course Title	FSU Cr. Hrs.	LCC Equiv.	LCC Course Title	LCC Cr. Hrs.
ISYS 105	Introduction to Microcomputer Systems and Software	3	No Equivalent	No Equivalent	No Equivalent
	Free Elective	3	MGMT 234	Diversity in the Workplace	3

Total Credits Required for Degree

Program Contact Information:

Main Campus, Big Rapids

College of Business

(800) 433-7747 | (231) 591-2420 | cob@ferris.edu

Ferris Statewide – Lansing

(517) 483-9723 | FerrisLC@ferris.edu | www.ferris.edu/statewide

Ferris Online

(800) 562-9130 | (231) 591-2340 | ferrisonline@ferris.edu

www.ferris.edu/transfer

Delivery Locations

This degree and the Ferris courses are offered at the following locations:

- Ferris State University, Main Campus, Big Rapids
- Select courses may be delivered online and/or in a mixed delivery format (i.e. a mix of online and face-to-face instruction at the Ferris Main Campus or at an off-campus location).

General Admission Criteria

New Students SAT Scores

- 2.5 High School GPA (on a 4.0 scale)
- Two of the Three Criteria:
 1. SAT ERW score of 450 or higher
 2. SAT Math score of 500 or higher. Placement in MATH 109/110 will be considered (SAT MATH score of 480 or higher).
 3. SAT Composite of 900 or higher

New Students ACT Scores

- 2.5 High School GPA (on a 4.0 scale)
- Two of the Three Criteria:
 1. ACT English score of 16 or higher
 2. ACT Math score of 19 or higher
 3. ACT Reading score of 19 or higher

Transfer Students

- Combined college or university GPA of 2.35 (on a 4.0 scale) from all institutions attended. GPA based on completion of 12 credit hours or more. Developmental courses will not be considered in computing the GPA requirement.
- Transfer equivalency for FSU ENGL 150 or placement during the first semester at FSU which would require an ACT English score of 16 or higher; or SAT ERW score of 450 or higher; or Accuplacer English score of 6 or higher.
- Transfer equivalency for FSU MATH 114/115 or placement during the first semester at FSU which would require an ACT MATH score of 19 or higher; SAT MATH of 500 or higher; or Accuplacer Math scores: Elementary Algebra score 75 or higher and College Level Math 0-49.

Advising Notes

It is recommended that potential applicants meet with an advisor to review the degree, course schedule, and have any questions answered prior to completing an application. Students who are completing the MTA may have different general education course requirements for the particular degree selected. Meeting with a Ferris advisor prior to the selection of general education or elective course work may reduce the chance of completing a course that will not apply toward the selected degree. Once admitted, students must continue to meet with an advisor as they work toward graduation.

Transfer Student Orientation

All new students to Ferris State University are required to complete an orientation.

Online Learning

Select courses delivered online and/or in a mixed delivery format (i.e. a mix of online and face-to-face instruction at the Ferris Main Campus or at an off-campus location). The "Online Readiness Tutorial" is required for students who register for an online *course* or are completing an online *degree*. Students must demonstrate competency in Blackboard skills. This may be done by taking a tutorial and quiz, or, for students who have already taken and passed online courses, they can submit a waiver request. Students should check with the department that offers the class to determine its particular needs and/or the Ferris advisor regarding registration for online course work.

Reverse Transfer Agreement

The Community College and Ferris have entered into a partnership in order to work collaboratively and creatively to increase student completion of associate and bachelor degrees. The partners work together to provide a seamless transfer experience and increase student retention and completion at both the community college and Ferris.

Michigan Transfer Agreement (MTA)

Ferris participates in the Michigan Transfer Agreement (MTA). This agreement will facilitate the transfer of general education requirements from one Michigan institution to another. Students may complete the MTA as part of a degree program or as a stand-alone package. The MTA consists of a minimum of 30 general education credit hours as identified by the college or university.

Students transferring to Ferris with the Michigan Transfer Agreement (MTA) and entering a degree program will have met a 30-hour block of lower-level general education courses. However, this does not exempt students from completing program specific prerequisites or higher-level general education course requirements. Students should contact their advisor regarding classes that meet the MTA.

Students must work with their Ferris advisor to declare a Minor or Concentration and for selection of Directed Electives.

Disclaimer

This is a guide for students who plan to transfer to Ferris State University. This guide is not intended to be a contract with Ferris. The information on this guide is subject to change. Students should contact their community college or Ferris to keep informed of changes. Final responsibility for verifying all transfer information lies with the student. Please refer to effective and/or revised date on the bottom of this guide.