

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.

The Bachelor of Science, Risk Management and Insurance degree is fully accredited by the Accreditation Council for Business Schools & Programs (ACBSP). [acbspsearch.org](http://acbspsearch.org)

**Communication Competency**

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
COMM 105 or COMM 121 or COMM 221	Interpersonal Communication or Fundamentals of Public Speaking or Small Group Decision Making	3	COM 105 or COM 131 or No Equivalent	Interpersonal Communication or Fundamentals-Public Speaking or No Equivalent	3
ENGL 150	English 1	3	EN 101	English Composition 1	3
ENGL 250	English 2	3	EN 102	English Composition 2	3
ENGL 325	Advanced Business Writing	3	No Equivalent	No Equivalent	0

**Quantitative Literacy** – See below or Official Pre-2016 Math SAT Score of 560 or Higher, Official Post-2016 MATH SAT Score of 580 or Higher, or Official Math ACT Score of 24 or Higher

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
MATH 114 or MATH 115	Quantitative Reasoning for Pro 2 or Intermediate Algebra	4 or 3	BA 150 or MA 107	Mathematical Apps in Business or Intermediate Algebra	4

**Natural Sciences Competency** – Two courses are required with a minimum of 6 credits: must have at least one lab course.

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

**Culture Competency** – Three courses are required with a minimum of 9 credits: must be from 2 different disciplines, have at least 1 at FSU 200 level or higher course.

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
Varies	Culture Electives	9	Varies	Varies	9

**Self and Society Competency** – Three courses are required with a minimum of 9 credits: must be from 2 different disciplines, have at least 1 at FSU 200 level or higher course.

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
ECON 201	Principles of Microeconomics	3	EC 252	Principles of Microeconomics	3
ECON 202	Principles of Macroeconomics	3	EC 251	Principles of Macroeconomics	3
Varies	Self and Society Elective	3	Varies	Varies	3

**Risk Management and Insurance** degree students must complete a total of **39 to 41** general education credits to meet College of Business and University Requirements.

Students are encouraged to work with an advisor to select appropriate general education courses or may visit [www.ferris.edu/gened](http://www.ferris.edu/gened).

**Diversity Competency – 2 Courses Required**

If not met by courses taken for Culture, Self and Society, or MTA, a student must meet the following:

- 1 course with the Global Diversity attribute
- 1 course with the U.S. Diversity attribute

**College Requirements – 81 Credits Required****Business Core Requirements – 30 Credits Required**

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
ACCT 201	Principles of Financial Acct.	3	BA 256	Principles of Accounting 1	4
ACCT 202	Principles of Managerial Acct.	3	BA 257	Principles of Accounting 2	4
STQM 260	Introduction to Statistics	3	BA 254 or MA 215	Introduction to Statistics or Statistics	3 or 4
MGMT 301	Applied Management	3	BA 283	Business Management	3
BLAW 321	Contracts & Sales	3	No Equivalent	No Equivalent	0
MKTG 321	Principles of Marketing	3	BA 270	Marketing	3
MGMT 370	Quality-Operations Management	3	No Equivalent	No Equivalent	0
FINC 322	Financial Management 1	3	No Equivalent	No Equivalent	0
ISYS 321	Business Information Systems	3	No Equivalent	No Equivalent	0
BUSN 499	Integrating Experience	3	No Equivalent	No Equivalent	0

**Major Courses – 27 Credits Required**

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
RMIN 200	Foundations of Risk Management & Insurance	3	No Equivalent	No Equivalent	0
RMIN 252	Commercial Insurance	3	No Equivalent	No Equivalent	0
RMIN 253	Personal Insurance	3	No Equivalent	No Equivalent	0
RMIN 320	Insurance Company Operations	3	No Equivalent	No Equivalent	0
BLAW 330	Insurance Law	3	No Equivalent	No Equivalent	0
RMIN 461	Risk Management 1	3	No Equivalent	No Equivalent	0
RMIN 462	Risk Management 2	3	No Equivalent	No Equivalent	0
RMIN 489	Risk and Insurance Seminar	3	No Equivalent	No Equivalent	0
MGMT 491	Management Internship	3	No Equivalent	Insurance Internship	0

**Minor or Risk Management and Insurance Area of Emphasis – 18 Credits Required. (Advisor Approval) Choose one of the following:****Minor – 18 Credits Required.**

Visit: <https://www.ferris.edu/catalog/current/programs/program-level.htm> for details and information about available Minor options

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
Varies	Varies	18	No Equivalent	No Equivalent	0

**Risk Management and Insurance Area of Emphasis – 18 Credits Required – Choose 6 classes from the options below.**

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	GRCC Course Title	GRCC Cr. Hrs.
FINC 300	Mathematics of Finance	3	No Equivalent	No Equivalent	0
RMIN 305	Property & Casualty Insurance Licensing	3	No Equivalent	No Equivalent	0
MGMT 310	Small Business Management	3	BA 286	Small Business Management	3
MGMT 338	Employee Benefits	3	No Equivalent	No Equivalent	0
MGMT 350	Mgmt Metrics & Decision Making	3	No Equivalent	No Equivalent	0
STQM 360	Risk Analysis & Strategy	3	No Equivalent	No Equivalent	0
MGMT 373	Human Resource Management	3	BA 284	Human Resource Management	3
RMIN 401	Risk & Insurance Technology	3	No Equivalent	No Equivalent	0
RMIN 483	Insurance Agency Operations	3	No Equivalent	No Equivalent	0
Elective	Directed Elective	3	Elective	Varies	3
Elective	Directed Elective	3	Elective	Varies	3
Elective	Directed Elective	3	Elective	Varies	3
Elective	Directed Elective	3	Elective	Varies	3
Elective	Directed Elective	3	Elective	Varies	3
Elective	Directed Elective	3	Elective	Varies	3

**Additional Requirements – 6 Credits Required**

FSU Course	FSU Course Title	FSU Cr. Hrs.	GRCC Equiv.	CC Course Title	GRCC Cr. Hrs.
ISYS 105	Introduction to Microcomputer Systems & Software	3	BA 145 or CIS 103	Computer Apps in Business or Intro to Windows - MS Office	3
COMM 251 or COMM 332 or COMM 336 or COMM 365 or COMM 370 or Elective	Argumentation & Debate or Persuasive Speaking or Tech & Professional Presentation or Intercultural Communication or Communication & Conflict or Directed Elective	3	No Equivalent No Equivalent No Equivalent COM 236 No Equivalent No Equivalent	No Equivalent No Equivalent No Equivalent Intercultural Communication No Equivalent No Equivalent	3

<b>Total Credits Required for Degree</b>	<b>120-122</b>
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**No more than 90 credits may be transferred from the community college to Ferris State University.**

**Ferris State University and Grand Rapids Community College – Risk Management and Insurance - Transfer Guide**

Effective 2022-2023

Ferris State University is an equal opportunity institution. For information on the University's Policy on Non-Discrimination, visit [ferris.edu/non-discrimination](https://www.ferris.edu/non-discrimination).

## Program Delivery Locations and Contact Information:

### Main Campus, Big Rapids

#### College of Business

(231) 591-2427 | [mgmt@ferris.edu](mailto:mgmt@ferris.edu) | [www.ferris.edu/cob](http://www.ferris.edu/cob)

#### Ferris Statewide - Online

(231) 591-2340 | [online@ferris.edu](mailto:online@ferris.edu) | [www.ferris.edu/online](http://www.ferris.edu/online) | [Financial Aid Consortium Eligible](#)

*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 Student Admission Requirements for incoming freshman refer to the Ferris Catalog [www.ferris.edu/catalog](http://www.ferris.edu/catalog)

### New Students

- 2.50 High School GPA (on a 4.00 scale)
- SAT Scores: Two of the Three Criteria:
  - ERW SAT score of 450 or higher or Math SAT score of 500 or higher or Composite SAT score of 900 or higher
- ACT Scores: Two of the Three Criteria
  - English ACT score of 16 or higher or Math ACT scores of 19 or higher or Reading ACT score of 19 or higher

### Transfer Students

- Combined college or university GPA of 2.35 (on a 4.00 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 or 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.

### Steps to Apply

- Complete a free application at [www.ferris.edu/apply](http://www.ferris.edu/apply).
  - Submit Official transcripts from every school attended to [transfer@ferris.edu](mailto:transfer@ferris.edu) or Ferris State University Admissions Office, 1201 S. State St, CSS 201, Big Rapids, MI 49307
- Submit Test Scores (if required)
  - ACT Scores; go to [www.act.org](http://www.act.org). Ferris State University School Code: 1994
  - SAT, CLEP and AP Scores; go to [www.collegeboard.org](http://www.collegeboard.org). Ferris State University School Code: 1222

### 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.

### 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 and the Ferris Catalog at [www.ferris.edu/catalog](http://www.ferris.edu/catalog).

Partners may contact the Transfer Services Center with questions or updates at [transferguidesarticulations@ferris.edu](mailto:transferguidesarticulations@ferris.edu).