

## Risk Management and Insurance Concentration (18 units)

Business graduates with a concentration in risk management and insurance find a variety of career opportunities open to them as risk managers and employee benefit specialists in the private business sector as well as with the state and local government. A high percentage of insurance companies and managed care entities have regional and home offices in the Sacramento and Bay Areas. Therefore graduates also find careers in underwriting, claims adjusting, loss control, information systems, and financial management in addition to the traditional opportunities as insurance agents, brokers and financial planners.

Risk management and insurance students often combine this concentration with other business concentrations such as Finance, Human Resources Management, General Management, International Business and Marketing. Students are encouraged to participate in the risk and insurance fraternity, Gamma Iota Sigma. The student organization maintains strong ties to the community and cultivates internships and part-time employment in risk management and insurance in a variety of local businesses and the government sectors.

Courses from the Departmental and College of Business offerings may be used to assist students in attaining professional designations helpful for career enhancement. Continuing education credits for California insurance agents and brokers may be earned through the risk management insurance courses. Check with the instructors. (*Prerequisite courses are noted in parentheses.*)

### REQUIRED COURSES:

- FIN 138.....Principles of Risk Management and Insurance
- FIN 139 .....Business Property and Liability Insurance (*FIN 138 or instructor permission*)
- FIN 140.....Employee Benefits (*FIN 138 or instructor permission*)

### ELECTIVE COURSES:

Select **three** courses from the following:

#### a. Accounting

- ACCY 171 .....Federal Tax Procedures I

#### b. Finance

- FIN 134 .....Financial Management (*FIN 101*)
- FIN 135 .....Investments (*FIN 101*)
- FIN 136 .....Modern Portfolio Management (*FIN 101*)
- OR** FIN 137.....Financial Institutions and Markets (*FIN 101*)

#### c. Human Resources Management

- HROB 151 .....Management of Human Resources
- HROB 153 .....Employment Law
- HROB 156 .....Current Trends and Emerging Issues
- HROB 158 .....Special Topics in Human Resource Management
- MGMT 117 .....Business, Ethics and Society (*passing score on WPJ/WPE or passing grade in ENGL 109 M/W*)

#### d. International Business

- FIN 190 .....Multinational Business Finance (*FIN 101 or instructor permission*)
- IBUS 190 .....International Business

#### e. Marketing

- MKTG 121 .....Marketing Research and Information (*MKTG 101*)
- MKTG 126 .....Salesmanship
- MGMT 127 .....Sales Management (*MKTG 101*)

#### f. Real Estate

- RELU 142 .....Real Estate Finance (*RELU 19 or RELU 140 or ACCY 121 or FIN 101 or ENGR 140*)

### Career Opportunities

Account Executive	Disability Insurance Officer	Insurance Officer
Actuary	Employee Benefits Specialist	Life Underwriter
Claims Investigator	Estate Planner	Realty Consultant
Commodity Broker	Insurance Account Executive	Sales Representative
Compensation Insurance Executive	Insurance Examiner	Title Officer

### Academic Advising for Business Majors

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