

# INSURANCE AND RISK MANAGEMENT



## BBA in Insurance and Risk Management

Regardless of the state of the global economy, there will always be a vital need for risk management and insurance in both the private and public sectors. Earning a Bachelor of Business Administration in Insurance and Risk Management (IRM) offers career stability for graduates of the UHD program.

Developed by industry professionals, the IRM degree program curriculum focuses on the knowledge, skills, and abilities that are sought in today's insurance industry. Throughout the program, students work closely with these professionals to secure paid internships and/or full-time employment. Because of the dire need for talent in the insurance and risk management industry, job placement rate is extremely high.

## About the Program

This IRM program, which is offered fully online, is accredited by the Association to Advance Collegiate Schools of Business-International, and ranks No. 2 on the list of best online insurance degrees for 2020\*. Courses are taught by faculty who are industry experts and offer high-impact learning and networking experience, such as industry meetings, conferences, seminars, tradeshow, and more.

In addition to earning credits toward a bachelor's degree, the majority of the courses in the program prepares students for national examinations required to earn professional designations such as the following:

- Chartered Property and Casualty Underwriter (CPCU)
- Certified Risk Manager (CRM)
- Chartered Financial Consultant (ChFC)
- Certified Life Underwriter (CLU)

\*[www.onlineschoolsreport.com](http://www.onlineschoolsreport.com)

## Getting Started

1. **Apply for Admissions**  
[applytexas.org](http://applytexas.org)
2. **Apply for Financial Aid**  
[fafsa.ed.gov](http://fafsa.ed.gov)
3. **Fulfill Testing Requirements**  
[uhd.edu/testing](http://uhd.edu/testing)
4. **Get Advised and Register**  
[uhd.edu/academics/advising](http://uhd.edu/academics/advising)
5. **Pay for Classes**  
[uhd.edu/cashiers](http://uhd.edu/cashiers)
6. **Prepare for Class**

For more information, visit:  
[uhd.edu/admissions](http://uhd.edu/admissions)

## Median Salary

According to the U.S. Department of Labor Bureau of Labor Statistics (BLS), the average salary of an Underwriter is **\$70,020**; Claims Adjuster is **\$66,540**; and an Actuary is **\$108,350**. According to Salary.com, the median salary for a Risk Manager in Houston is **\$116,000**.

## Earn Your Degree

General and business core requirements must be met before entering upper level courses in the fully online IRM degree program.

## Contact

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## Scholarships

Each new IRM major enrolled in an IRM course is eligible for a \$1,000 scholarship offered by the UHD **Insurance and Risk Management Center**. All other IRM majors will be eligible for an IRM scholarship in the fall and spring semesters if they meet certain criteria.

**Insurance Council of Texas Scholarship** is awarded to students who are interested in pursuing a career with a property and casualty company in Texas.

**Chartered Property Casualty Underwriter President's Scholarship** is awarded to students who are committed to earning the CPCU professional designation.



## Mentorship Program

The Insurance and Risk Management Center offers a Mentorship Program to IRM majors. Mentors can be an important part of personal and professional development for the student. They are guides through times when students need an industry professional who can provide advice and resources and point them in the right direction. Students benefit from those Mentors who are passionate about their yearning to help others and receive their rewards by participating in the successes of the students they have helped.

## Affiliated Student Organizations

**Gamma Iota Sigma (GIS)** fraternity encourages and supports students interested in pursuing careers in insurance, risk management, and actuarial science. It's also intended to improve the members' leadership, public speaking, and business planning skills. GIS builds relationships with industry professionals, encourages networking among peers as well as community engagement.

## Career Options

Insurance and risk management are interrelated fields that are in high demand for new talent. As a result of attrition and an aging workforce, the industry is experiencing a huge talent gap. Therefore, the industry is actively seeking highly educated, skilled and qualified insurance and risk management professionals to fill the talent gap. This program prepares students for endless employment opportunities, which include, but are not limited to:

