



Eastern Kentucky University is a nationally recognized public university located in Richmond, Kentucky. ECU began offering online degrees in 2006 and continues to service students with both on-campus and online offerings.

100% Online

Bachelor of Business Administration in Risk Management & Insurance

This versatile degree is real-world focused, providing the opportunity to have a financially rewarding career while impacting the lives of others. Graduates are prepared to take on key positions with excellent salaries, become business entrepreneurs, or pursue an MBA.



100%
ONLINE



\$443 PER
CREDIT HOUR

UNDERGRADUATE BUSINESS DEGREES & CERTIFICATES

- [BBA Public Accounting](#)
- [BBA General Business](#)
- [BBA Finance](#)
- [BBA Management](#)
- [BBA Marketing](#)
- [Undergraduate Certificate in Banking & Financial Services](#)
- [Undergraduate Certificate in Financial Literacy](#)
- [Undergraduate Certificate in Financial Technology & Cybercrime](#)
- [Undergraduate Certificate in Global Supply Chain Management](#)
- [Undergraduate Certificate in Accounting](#)

BENEFITS

- Free textbooks for all students with [EKU BookSmart](#)
- Accredited by the Association to Advance Collegiate Schools of Business (AACSB International)
- The only bachelor's-level risk management and insurance degree program in Kentucky
- Ranked among the top 20 programs by Best's Review
- Apply credits earned to the CPCU certification
- [Reduced tuition for active duty military members and their spouses](#)
- Generous credit transfer policy
- Accelerated 8-week terms
- 6 start dates per year
- Optional internship opportunities that count toward your credit hours

521 Lancaster Ave.
Richmond, KY 40475

859-622-4455

onlinedegrees@eku.edu



[EKU Online Risk Management & Insurance](#)

BUSINESS CORE COURSES

Professional Development Series Three - BUS 200

In this course, students focus on professional appearance and introductions, income planning and taxes, job application materials and building a network, as well as passion and perseverance.

Professional Development Series Three - BUS 300

In this course, students focus on dining etiquette and conversation topics, debt and benefits, interviewing and personal selling, as well as motivations and professional portfolio building.

Professional Development Series Four - BUS 400

In this course, students focus on business travel and cross-cultural relationships, investments and retirement, applying for and obtaining a job, and work-life balance and community responsibility.

Nature of Business - BUS 101

Introduction to business through historical understanding and holistic interpretation of modern organization. Includes capitalism's role and how it compares to other economic philosophies, functional aspects of the modern organization, current trends and future organizational strategies.

Legal and Ethical Environments of Business - BUS 204

Topics include business organizations; contract, employment, agency, constitutional, and criminal law; torts; real and intellectual property; and debtor/creditor issues, as well as ethical and socially responsible decision making.

Fundamentals of Problem Solving with Excel - BUS 206

Topics include constructing a logical argument, analyzing and interpreting data, applying mathematical methods to solve problems, using Excel to analyze and create graphical data representation, and personal creativity and whole-brain thinking.

Fundamentals of Interpersonal Business Communication - BUS 207

A study of advanced knowledge and skills needed to communicate effectively in various settings, including face-to-face, working in teams, and communicating via digital networks. Persuasion, self-awareness, relational development, conflict resolution, listening, and non-verbals also covered.

Fundamentals of Financial and Managerial Accounting - BUS 209

Course focuses on how creditors, investors, and others use accounting information in decision making. Includes objectives, preparation, and uses of managerial accounting information, along with use of accounting information to identify and solve business problems.

BUSINESS CORE COURSES CONT.

Fundamentals of Formal Communication - BUS 301W

Students will learn principles and practices of written business communications. Students will review key genres of business communications, including memos, letters, executive summaries, reports, proposals, and visual presentation aids. This is a “writing intensive” course.

Essentials of Finance - BUS 302

Firm financial motives, time value of money, risk analysis, elementary capital budgeting, residual dividend policy, elementary capital structure decisions, financial statement analysis, and international financial considerations viewed through the lens of risk assessment and management.

Essentials of Organizational Behavior and Human Resource Management - BUS 303

Comprehensive survey of the principles and practices of leading and managing people in organizations. Topics include staffing, onboarding, training, development, performance management, compensation, leadership, motivation, conflict management, organizational culture, teams, and ethics.

Essentials of MIS - BUS 304

Topics include: using databases to collect, organize, and manage “big data” datasets, computer networking, the Internet, mobile devices, the cloud, cybersecurity Safeguards, social networking, and legal requirements for safeguarding employee and customer data.

Essentials of Marketing - BUS 305

Overview of strategic processes in marketing goods and services to global markets. Focus on behavioral, organizational, and consumer variables in decision processes, and how to use marketing mix and marketing information to affect buyer decisions.

Essentials of Supply Chain Management - BUS 306

Strategic management of operations and supply chain with overall objective of global optimization. Topics include strategic planning, demand forecasting, quality management, fulfillment, capacity planning, transportation management, logistics, distribution center management, project management, and inventory management.

Integrated Strategic Management - BUS 402

This course synthesizes knowledge, skills, and abilities learned in the Fundamentals Series and Essentials Series courses to provide business students with the capability to manage, lead, and make decisions at all levels of an organization.

[EKU UNDERGRADUATE CATALOG](#)

SUPPORTING COURSE REQUIREMENTS...7 HOURS

Fundamentals of Microeconomics - ECO 230

Microeconomic principles, including the study of opportunity cost, consumer and producer choices, market demand and supply, pricing and resource allocation, comparative advantage and international trade.

Fundamentals of Macroeconomics - ECO 231

Macroeconomic principles, including the study of measures of national economic performance, determinants of aggregate production, employment and prices, monetary and fiscal policy, balance of payments, economic growth and development.

Algebra: Polynomials - MAT 112A

Students will solve application problems involving linear, quadratic, and power equations and analyze graphs of linear, quadratic, and power functions.

Algebra: Functions & Matrices - MAT 112B

Students will solve application problems involving matrices, systems of linear equations, series and sequences, logarithmic and exponential equations; and analyze graphs of exponential and logarithmic functions.

ONE DEPARTMENT APPROVED STATICS COURSE

RMI MAJOR CORE REQUIREMENTS

Principles of Risk and Insurance - RMI 370

Theory and practice of insurance and its economic and social significance; basic life, health, and property liability insurance for organizations and families; review of the major lines of insurance.

Commercial Property Risk Management and Insurance - RMI 372

Planning and evaluating commercial property risk and the effective management of these risks with insurance; application and analysis of insurance coverage against pure risk related to commercial property insurance exposure.

Fundamentals of Life and Health Insurance - RMI 374

Analysis of life and health insurance and annuity products available in the individual market. Includes a discussion of systems for determining the individual's life and health insurance needs.

Risk Management - RMI 378

Risk Management as used by organizations; basic functions of risk management with emphasis placed on risk management decision making.

Personal Selling - MKT 310

Personal selling in marketing; the selling process, stressing the modern, international sales/marketing approach to customer society oriented problem solving.

ELECTIVES...9 HOURS

FREE ELECTIVES (NON-BUSINESS)...6 HOURS

TOTAL CURRICULUM REQUIREMENTS...120 HOURS

What can I do with this degree?

CAREER OUTLOOK

Employment in business and financial operations, as well as management occupations is projected to grow 7 percent from 2021 to 2031, faster than the average for all occupations, adding more than 400,000 new jobs. While overall employment of advertising, promotions, and marketing managers is projected to grow 6 percent in the same time period.

Auditors

Track the cash flow and accounts of companies to ensure that they are being recorded and processed correctly, that assets are protected through appropriate control measures, and that financial records meet legal standards. Auditors can work in both the public and private sector as an internal auditor, an external auditor, or an independent auditor.

Financial Planner

Help clients create personal budgets, control expenditures, set goals for saving, and implement strategies for accumulating wealth.

Budget Analyst

Collaborate with executives and project managers to develop a budget; evaluate, approve or reject budget proposals and funding requests; and conduct cost-benefit analyses to determine value. Budget analysts also determine whether budget proposals are in compliance with regulations.

Financial Analyst

Forecast future revenues and expenditures to establish cost structures and determine capital budgeting for projects. Financial planning, analysis and projection for companies and corporations.

Human Resource Specialist

Prepare compensation and benefits packages, set up company policies, maintain and updated employee records and ensure a healthy workplace by providing human resource procedures and monitoring all human resource functions.

Market Research Analyst

Study market conditions to examine potential sales of a product or service. Gather and analyze data on consumers and competitors and help companies understand what products people want, who will buy them, and at what price.

[SALARY ESTIMATES](#)

Why should I choose ECU Online?

STUDENT PERSPECTIVE

"I would have never been where I am today without the program. ECU does a fantastic job of getting the students in front of future employers. They do an outstanding job with outreach and with job placement. The introductions and networking opportunities with insurance professionals are invaluable."

- Cody Quinn,
ECU Online Business Student

[SEE OTHER ECU STUDENT STORIES](#)

Can I afford to go back to school?

FINANCIAL AID & SCHOLARSHIPS

Paying for school doesn't have to be overwhelming. Almost everyone, regardless of income, can qualify for some form of financial aid. We're here to help you learn about available options and what may be right for your unique situation.

- Grants
- Federal Loans
- Private Loans
- Military Benefits
- Departmental Scholarships
- Outside Scholarships
- Foundation Scholarships
- Employer Tuition Reimbursement

MORE FINANCIAL AID INFO

Questions about financial aid?

Big E Central

BigECentral@eku.edu

(859) 622-2361



EKU Online offers a range of scholarships designed to address the financial needs of our students, lower the overall cost of attendance and reward a student's scholastic achievements.

EKU UNIVERSITY SCHOLARSHIPS

Start Strong Scholarship Fund (undergraduate programs only)

The Start Strong Scholarship provides up to \$2,000 per year of need-based scholarship funds for newly admitted undergraduate students. Candidates must have a completed FAFSA application, but are not required to be eligible for FAFSA awarded funding.

Stay Strong Scholarship Fund (undergraduate programs only)

The Stay Strong Scholarship provides up to \$1,000 per year of need-based scholarship funds for qualified undergraduate students who have completed two semesters with EKU Online and have earned a 3.5 GPA or higher their previous semester. Candidates must have a completed FAFSA application, but are not required to be eligible for FAFSA awarded funding.

Omega Nu Lambda Honor Society Scholarship Fund

In recognition of your accomplishments as an online student, Omega Nu Lambda Honor Society provides members with an opportunity to apply for a scholarship in both fall and spring. Fall scholarships are announced in November and spring are announced in April.

EKU Foundation Scholarship

The Eastern Kentucky University Foundation, through the generosity of its donors, offers a variety of scholarship opportunities to deserving students. EKU Foundation scholarships are awarded through the University Scholarship Office and at college and department levels. New and renewable awards of [EKU Foundation scholarships](#) are subject to available funds each year.

MORE SCHOLARSHIP INFO

When will I start classes?

APPLICATION DEADLINES

TERM	APPLY BY	BEGIN CLASSES
Fall A	July 5	August
Fall B	August 31	October
Spring A	November 30	January
Spring B	January 31	March
Summer A	April 5	May
Summer B	May 31	June

What do I need to apply?

ADMISSION REQUIREMENTS

First-Time Freshman

- Standard Admission:
high school cumulative GPA (unweighted): 2.50 or higher
- Success First Admission:
high school cumulative GPA (unweighted): 2.00-2.49
- Minimum high school GPA of 2.0 on a 4.0 scale

While test scores are not required for admissions purposes, students are encouraged to submit test scores for proper course placement in English and mathematics courses.

Transfer Students

- Cumulative grade point average (GPA) of 2.0 on a 4.0 scale
- In good academic and financial standing at previous institution
- Students who have earned 23 hours or fewer of college credits after high school graduation must also provide a final high school transcript and meet the requirements for incoming freshmen

ADMISSION INFORMATION

How do I apply?

APPLICATION PROCESS

First-time Freshman:

Step 1: Complete the free online application at:
https://application.eku.edu/portal/apply_eku

START MY APPLICATION

Step 2: Submit your high school transcripts to the Office of Admissions.

Step 3: Submit ACT or SAT scores (not required, but encouraged for determining appropriate course placement).

Transfer Students:

Step 1: Complete the free online application at:
https://application.eku.edu/portal/apply_eku

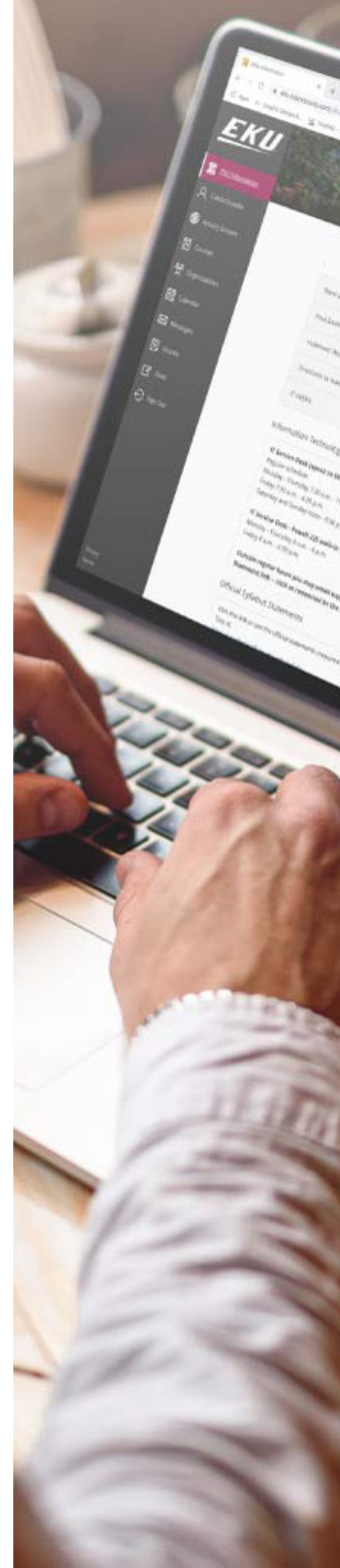
START MY APPLICATION

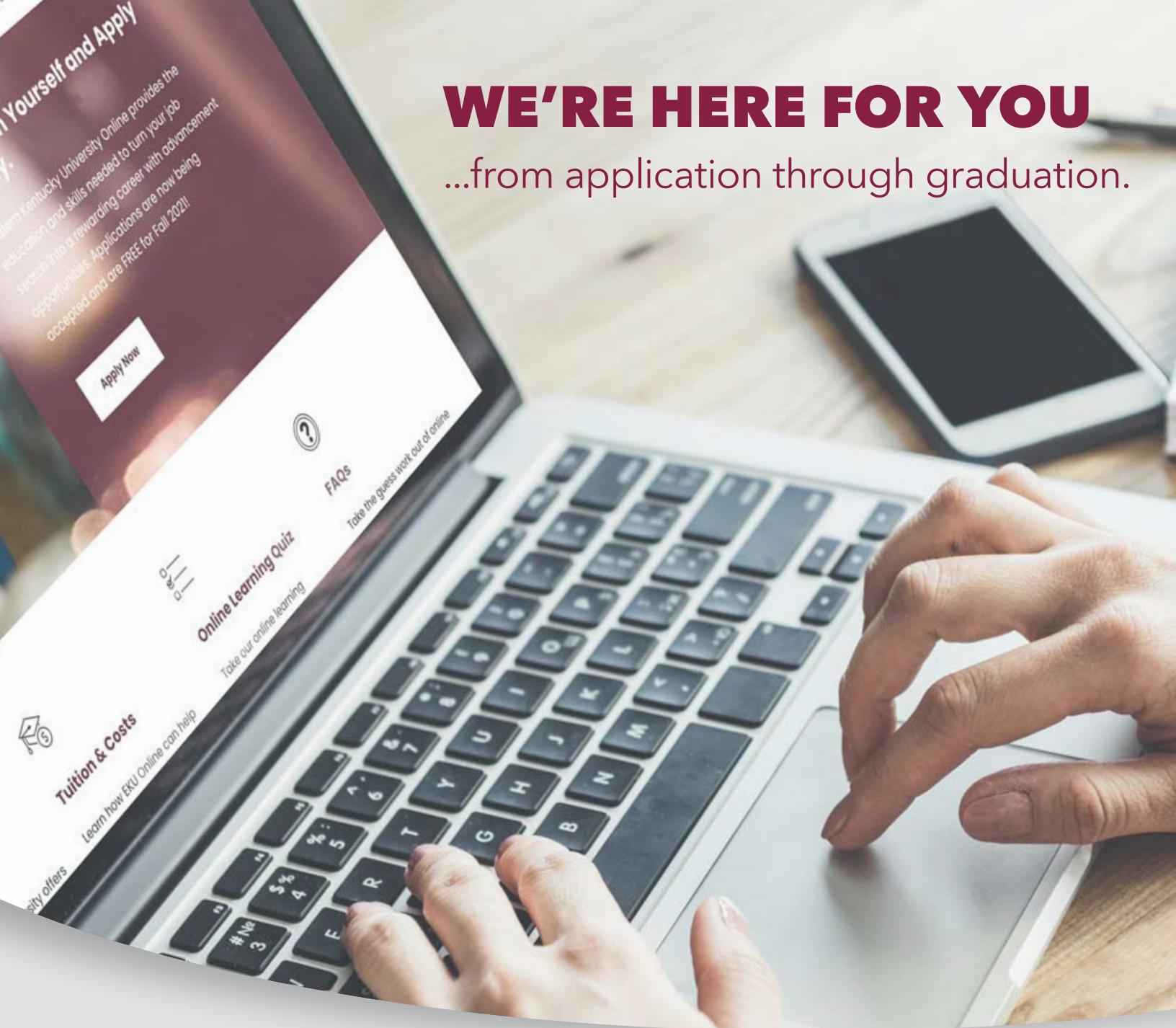
Step 2: Send us your high school transcript (if you have 23 or fewer credit hours).

Step 3: [Send us your official transcripts](#) from each accredited university you attended, including dual credit from high school.

What are you waiting for?

GET STARTED TODAY!





WE'RE HERE FOR YOU

...from application through graduation.



Zak Hess
Enrollment Advisor

☎ 859-622-7626

✉ Zachary.Hess@eku.edu

EKU
ONLINE

SCHEDULE A CALL

Eastern Kentucky University is an Equal Opportunity employer and educational institution and does not discriminate on the basis of age (40 and over), race, color, religion, sex, sexual orientation, gender identity, gender expression, pregnancy, ethnicity, disability, national origin, veteran status, and/or genetic information in the admission to, or participation in, any educational program or activity (e.g., athletics, academics and housing) which it conducts, or in any employment policy or practice. Any complaint arising by reason of alleged discrimination should be directed to the Office of Institutional Equity, Eastern Kentucky University, Jones Bldg. Room 416, Richmond, Kentucky 40475 (859) 622-8020, or the Assistant Secretary for Civil Rights, U.S. Department of Education, Office for Civil Rights, Lyndon Baines Johnson Department of Education Building, 400 Maryland Avenue, SW, Washington, DC. 20202 1-800-421-3481(V), 1-800- 877-8339 (TTY).