

RISK MANAGEMENT & INSURANCE (RMI) DEGREE PATHS

Every Risk Management and Insurance major at Missouri State builds a strong foundation in identifying, understanding, and managing risk. From there, you can choose the path that best fits the work you want to do. Not sure which track is right for you? Start with this question: Do you want to help people and businesses protect what matters, or help organizations manage risk at a strategic level?

Why Risk Management and Insurance?

Risk is everywhere. Businesses, families, nonprofits, and communities face financial, operational, legal, and environmental risks. This creates strong demand for graduates who can evaluate risk, reduce uncertainty, and protect people and organizations from major losses. RMI graduates are in high demand because there are relatively few undergraduate RMI programs in the United States, the need for risk management skills continues to grow, and many experienced professionals in the insurance and risk management industries are expected to retire in the coming years.

Missouri State's RMI program provides strong career placement, internship opportunities, professional connections, and scholarship support for students.

Insurance: For students who want to help people and businesses protect what matters

This is the traditional RMI path. You will learn how insurance works, how businesses and individuals manage financial losses, and how risk professionals help clients make smart decisions before problems happen.

- **Careers:** insurance broker, underwriter, claims professional, risk advisor, loss control specialist, commercial insurance producer, account manager
- **Best fit:** students who enjoy working with people, solving problems, building relationships, and helping clients understand complex decisions

Enterprise Risk Management: For students drawn to strategy, analytics, and decision-making

Enterprise Risk Management focuses on risk from a broader organizational perspective. You will learn how companies identify, measure, and manage risks that could affect their operations, finances, reputation, and long-term success.

- **Careers:** corporate risk analyst, enterprise risk management analyst, compliance analyst, risk consultant, business continuity analyst, operational risk analyst
- **Credential:** students who enjoy big-picture thinking, data-informed decision-making, problem-solving, and helping organizations prepare for uncertainty

Two paths. One high-demand field.

Whether you want to work directly with clients or help organizations manage risk at the strategic level, Missouri State's RMI program can prepare you for a career in an industry that needs talented graduates.



RMI / Insurance — This track is regarded as the “traditional” RMI program. Students who complete this track are generally interested in working in a field that involves helping people. However, this track is versatile and can lead to a variety of career paths. You can learn more about this track by scanning the QR code to the left.



RMI / Enterprise Risk Management — This track prepares students for careers in corporate risk management. Enterprise risk management (ERM) addresses risk at the highest level and focuses on identifying, quantifying, and mitigating risk. You can learn more about this track by scanning the QR code to the left.

For more information, contact your advisor or the Department Head, Dr. Seth Hoelscher (sethhoelscher@missouristate.edu), or visit www.missouristate.edu/FERM.