Risk Management and Insurance involves formally identifying and evaluating risk, and choosing the most efficient way to pay for and recover from potential loss. One method often considered to handle potential losses is insurance, which is the organized sharing of losses across individuals and companies. Over the course of your studies you’ll develop an understanding of the risk management process, insurance products for business, and insurance company operations. You’ll complete formal presentations, group projects and various case studies during the course of your degree.

**Did You Know?**
Our Risk Management and Insurance program is the only program of its kind in Western Canada and one of the most established programs in the country.

**Awards**
- CHRISTINE YOUNG MEMORIAL BURSARY IN BUSINESS - UP TO $5,000
- CHANCELLOR’S CLUB SCHOLARSHIP - UP TO $10,000 (RENEWABLE)

**Job Titles**
- RISK MANAGEMENT ANALYST
- CLAIMS ADJUSTER
- INSURANCE UNDERWRITER

**Student Clubs**
- ASSOCIATION OF RISK MANAGEMENT AND INSURANCE
- COMMERCE UNDERGRADUATE SOCIETY

**Emma H. BComm’10**
As an undergraduate student, Emma was the Director of the Association of Risk Management and Insurance (ARMI) club. As an insurance analyst, Emma holds both her Chartered Insurance Professional (CIP) and Canadian Risk Management (CRM) designations, and has received numerous awards from the Insurance Institute.

"My experience with the risk management and insurance program was great. I had some great professors who really cared about our future successes and were always there to help. The risk management and insurance program allowed me to build relationships and taught me how to network, which has helped make my transition into the workforce fairly smooth."

Scott A., BComm’13

**Sample First-Year Courses**

- Principles of Microeconomics (ECON 201)
- Principles of Macroeconomics (ECON 203)
- Junior English
- Introduction to Business Analytics (MGST 217)
- Introductory Calculus (MATH 249) or University Calculus I (MATH 265)
- Introduction to Statistics I (STAT 213)
- Introduction to Business Skills (SGMA 217)

In addition to the seven courses above, you may take three additional courses. Visit ucalgary.ca/pubs/calendar/current/ha-4-1-1.html for details. Transfer students should contact the Haskayne Undergraduate office for a transfer specific program plan.