

Risk Management & Insurance Program

Department of Finance, Insurance, Real Estate and Law



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Part 1: Key RMI Events

TDI Commissioner Katzman Spoke to UNT/DFW-RIMS Joint Meeting

Eleanor Kitzman, the recently appointed Commissioner of Texas Department of Insurance, addressed a standing-room-only crowd at the joint meeting of UNT Risk Management and Insurance Program, Dallas/Fort Worth Chapter of the Risk and Insurance Management Society (DFW RIMS), and Gamma Iota Sigma on Wednesday, March 28, on the UNT campus in Denton.

Commissioner Kitzman's remarks included a wide range of current topics related to the Texas insurance market. More than 120 risk management and insurance industry representatives and UNT students and faculty attended the event.



Commissioner Kitzman with RMI Faculty, Students, and Alums

The event began with a tour of the new Business Leadership Building, an 183,000 square foot state-of-the-art facility that opened in September 2011. UNT Regents Professor Emeritus of Insurance Dr. John H. Thornton was on hand to welcome attendees.

This event was made possible by the generous financial support from the Farmers Insurance Group.

UNT's RMI Program Hosts Second Risk Manager in Residence (RMIR)

For the second year in a row, the UNT Risk Management and Insurance Program hosted a Risk Manager in Residence under the sponsorship of a grant from the Spencer Educational Foundation, Inc.

John Bell, senior vice president for insurance and risk management department of Union Bank in San Francisco visited the UNT campus in Denton over a two-day period in February and guest lectured to over two-hundred students in ten classes.

Classes ranged from Introduction to Risk Management and Insurance to International Finance and Advanced Management of Financial Institutions. Mr. Bell also spoke with various small groups of faculty and students throughout his two-day visit on campus. In addition, he met with risk management and insurance industry representatives as well as alumni of the UNT program at a reception hosted in his honor.



Dr. Enya He, Dr. Marcia Staff and Mr. John Bell

Mr. Bell was the second Risk Manager in Residence to lecture at UNT. During the 2010-2011 year, the department hosted Jeffrey Vernor as its first Risk Manager in Residence. Mr. Vernor is Director, Global Operational Risk for Russell Investments, based in Seattle, Washington.

Chartering of Beta Zeta Chapter of the Gamma Iota Sigma

The University of North Texas Risk Management and Insurance Program became home to the largest Gamma Iota Sigma chapter in Texas when the Beta Zeta Chapter was chartered and 67 members were inducted Saturday, February 18, 2012. Gamma Iota Sigma is the International Risk Management, Insurance, and Actuarial Science Collegiate Fraternity. The chartering and conferment were the culmination of years of work by students and faculty and a rigorous review of the application by the national organization. The UNT chapter is the 54th chapter of Gamma Iota Sigma and was built upon the formerly successful run Risk Management and Insurance Club at UNT.



Members of the Beta Zeta Chapter of Gamma Iota Sigma

Among those initiated were the chapter officers: **Jin Na**, President; **Erika Villavicencio**, Secretary; **Ian Michaud**, Treasurer; **Amelia Bourassa**, Vice President Public Relations; **Walter Filmore IV**, Vice President Alumni Relations; **Charles Taylor**, Vice President Student Organizations Liaison; and **Megan Villegas**, Vice President Communications and Webmaster. The Faculty Adviser is **Debra Richardson**, CPCU, CIC, CRM, AINS, Lecturer in Risk Management and Insurance.

“The Risk Management and Insurance program at UNT continues to be an emerging area of excellence and growth for the College. The establishment of GIS on this campus not only reinforces our commitment to scholastic achievement, but it also provides our students with meaningful opportunities to network with professionals in their field,” said **Finley Graves**, Dean of the College of Business.

More than 150 people attended the installation ceremony in the foyer of the new Business Leadership Building. Attendees included alumni, and industry representatives as well as students and faculty from GIS Chapters at Temple University, the University of Central Oklahoma, and the University of Central Arkansas. The chapter chartering and conferment were made possible by a grant from DFW RIMS and Prudential Insurance Companies of America.

UNT RMI Students Tour Energy Holdings Nuclear Facility

On May 3, Comanche Peak Nuclear Power Plant personnel organized a tour of the plant for UNT Risk Management and Insurance students, DFW RIMS, Gamma Iota Sigma members, and the Energy Future Holdings’ risk and insurance department.

In addition to touring the plant, the students were also able to experience the Visitor’s Center, get an overview of plant operations, and hear a presentation on nuclear insurance. The plant is the company’s sole nuclear power plant located in Glen Rose, Texas, and is operated by Luminant, a subsidiary of Energy Future Holdings. Comanche Peak has an operating capacity of 2,300 megawatts from two 1,150 nuclear generation units.



“It was a great experience to take the UNT RMI students on a tour of the facility. I was very impressed with their insurance knowledge and insightful questions during my presentation on nuclear insurance. This is a bright group of students that will be a great addition to the industry when they graduate,” said Kyle Rogers of Energy Future Holdings. Mr. Rogers is a UNT alumnus.

Part 2: Student Excellence

ARIA Hedges Undergraduate Student Award 2012 for the First Time



*Adam Hensen
with Dr. David W.
Sommer, President
of ARIA*

Adam Hensen, a recent UNT graduate, was selected from all applicants in the country as the recipient of the ARIA Hedges Undergraduate Student Award 2012. American Risk and Insurance Association (ARIA) is the premier professional association of insurance scholars and other thoughtful risk management and insurance professionals. The Hedges Award is made to one undergraduate student studying risk management and insurance, or a related field, and is intended to cover expenses for that student to attend the upcoming ARIA annual meeting. Adam Hensen was formally recognized at the awards ceremony at this year’s meeting, which was held August 5-8 in Minneapolis, Minnesota. Strongly interested in pursuing an advanced degree in risk management and insurance, Adam had the opportunity to attend academic sessions on current topics in risk management and insurance and to meet and interact with professors and practitioners involved in the field. Adam, an active member of Gamma Iota Sigma, graduated in May 2012 and is now a Corporate Benefits Analyst at IPS Advisors, Inc. in Dallas, Texas. This is the first time a UNT student was selected for the award.

2012 RIMS Dallas/Fort Worth Scholarship/Spencer Scholar



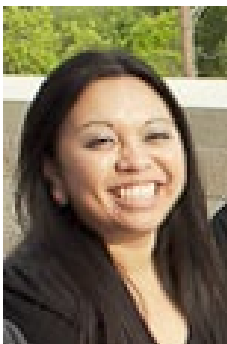
Duc "Derek" Nguyen

Duc "Derek" Nguyen, a junior in UNT’s Risk Management and Insurance Program and a member of Gamma Iota Sigma, was awarded \$5,000 by the Spencer Educational Foundation, Inc., as the 2012 RIMS Dallas/Ft. Worth Scholarship Recipient. This is the fourth time in the past five years that a UNT RMI student was selected to receive this award. Duc "Derek" Nguyen becomes the fifth Spencer Scholar from UNT following former RMI students **Rachel Somerford**, **Jo Watson**, **Esequiel Nathal**, and **Jin Na**. Duc "Derek" Nguyen will be recognized at the upcoming 2012 Fall Conference of DFW RIMS.



At the RIMS Conference, UNT Students Ian Michaud, Erika Villavicencio, Jin Na, and Ahsan Khan, posed for a picture with Mr. Lance J. Ewing, Vice President of National Accounts for Chartis and past President of National RIMS

Anita Benedetti Student Involvement Grant from National RIMS



Erika Villavicencio

Jin Na and **Erika Villavicencio**, two graduates of UNT's Risk Management and Insurance program and officers of Gamma Iota Sigma, were selected by RIMS to participate in the Anita Benedetti Student Involvement program. The grant covered the full expenses for the students to attend 2012 RIMS Annual Conference & Exhibition April 15-18. During the conference, both Jin and Erika were paired with a mentor within the industry to ensure they could take the best advantage of sessions and networking. This is a very competitive award and only about 30 students nationwide are selected each year. Founded in 1950, RIMS is a global not-for-profit organization representing more than 3,500 industrial, service, nonprofit, charitable, and government entities throughout the world. RIMS brings networking, professional development, and education opportunities to its membership of more than 10,000 risk management professionals who operate in more than 120 countries (www.RIMS.org).



Jin Na

DFW RIMS Sponsors Three UNT Students to Attend 2012 RIMS Annual Conference & Exhibition

In addition to the two grants sponsored by the National RIMS, the DFW RIMS also awarded three UNT RMI students to attend the 2012 RIMS Annual Conference & Exhibition: **Amelia Bourassa**, **Ahsan Khan** and **Ian Michaud**. **Enya He**, Assistant Professor in Risk Management and Insurance, accompanied the students to the Conference. DFW Chapter of

RIMS is one of the largest chapters of the Risk and Insurance Management Society (RIMS) in the United States. For many years, DFW RIMS has been a strong supporter of the Risk Management and Insurance program at UNT and has provided grants to pay for RMI students to attend the RIMS Annual Conference & Exhibition.

“I am extremely appreciative of those in the industry who provide the means to attend events like this. They afford the opportunity to receive priceless career and life advice as well as build relationships worth more than many first several paychecks,” said **Amelia Bourassa**, one of the UNT students sponsored by DFW RIMS to attend this event. “This was an exciting, life-changing experience,” said **Ian Michaud**, another UNT student sponsored by DFW RIMS, this trip allowed me to expand my knowledge, network, and awareness of the industry. I am thankful for the opportunity.” **Esequiel Nathal** also attended the conference. All four UNT students are active members of Gamma Iota Sigma.



Amelia Bourassa, Esequiel Nathal, Ahsan Khan, Dr. Enya He, and Ian Michaud

16th Annual Robert Purdin CPCU Memorial Golf Tournament

Fort Worth Chapter CPCU held its 16th annual Robert Purdin CPCU Memorial Golf Tournament benefitting UNT Risk Management and Insurance students on Monday, April 23, 2012. Twelve students, members of GIS, helped organize the event, putting together goodie bags for the golfers and greeting them as they came in. The students also sold raffle tickets and cheered the golfers on as they enjoyed a day of fun and fellowship.

Over the past 16 years, the FW Chapter CPCU has awarded over \$180,000 in scholarships to help bring talented young people into the industry. This year’s tournament netted close to \$10,000 for the students. **Debra Richardson**, CPCU, CIC, CRM, AINS, president of the Fort Worth Chapter and Faculty Advisor for Gamma Iota Sigma, shared the reason the organization works so diligently on this annual event and invites students to participate. “Networking with industry professionals while still attending college is so important to help students understand the many options for careers within our industry. The scholarships awarded by the Fort Worth Chapter help encourage students to come into our industry, and working at the tournament gives them the chance to thank their many supporters.”

The tournament is held in honor of the late Robert Purdin, CPCU, who taught insurance and risk management classes throughout his career and helped encourage professionals to be life long learners. His family awarded a separate scholarship in his honor to outstanding risk management and insurance student **Caroline Cremer**. Other 2011 scholarship recipients were **Amelia Bourassa, Matt Brewer, Susan Greenwell, Ahsan Khan, Ian Michaud, Adrian Mussgnug, Jin Na, Chase Russell, Charles Taylor, and Erika Villavicencio**.



ICT Scholarships Awarded to Four UNT RMI Students

Four Risk Management and Insurance students at UNT were selected as the academic scholarship recipients from the Insurance Council of Texas (ICT) Education Foundation: **Charles Taylor, Chase Russell, Ottonian Tate, Esequiel Nathal,** and **Adrian Mussgnung**. Each student received a \$2,000 scholarship as well as an invitation to attend ICT's annual Mid-Year Symposium in Austin where approximately 300 insurance industry leaders gather to hear an update on the Texas marketplace. The Insurance Council of Texas Education Foundation was created in 2007 for charitable and educational purposes. It uses its resources for academic scholarships to support students enrolled in insurance and risk management courses at Texas colleges and universities. To learn more about the Insurance Council of Texas (ICT), please visit <http://www.insurancecouncil.org>.

DFW RIMS Scholarship Awarded \$13,500 to UNT Students

The DFW Chapter of RIMS announced the winners of its annual scholarship program at the DFW RIMS 2011 Fall Conference. Twenty-three UNT students were recipients of the RIMS Scholarships, including **Adam Hensen, Adam Williamson, Adrian Mussgnung, Alexa Barkley, Amelia Bourassa, Armani Campbell, Ashleigh Buchanan, Avdo Omeragic, Caroline Cremer, Chase Russell, Charles Taylor, Ellis Christie, Erika Villavicencio, Ian Michaud, Jin Na, Lauren McDougal, Mauk Richard, Megan Villegas, Sarah Kelly, Toni Tate,** and **Walter Filmore IV**. To learn more about DFW RIMS, please visit <http://dallasftworth.rims.org/DallasFortWorthChapter/Home>.

CPCU Dallas Chapter Scholarship Awarded \$12,000 to UNT Students

With a matching fund of \$6,000 from the Loman Education Foundation, the Dallas Chapter of Chartered Property Casualty Underwriters (CPCU) Society awarded the Risk Management and Insurance Program \$12,000 in student scholarships. The announcement took place at the Dallas Chapter's Fall Mixer in September 2011. The students selected for the 2012 scholarships were **Adam Hensen, Adam Williamson, Ahsan Khan, Andrea Mays, Charles Taylor, Chase Russell, Ellis Christie, Erika Villavicencio, Jin Na, Lindsay Webb, Matthew Brewer, Onyinyechi Enemanna, Robin Kraatz, Walter Filmore IV, Armani Campbell** and **Megan Villegas**. To learn more about CPCU Dallas Chapter, please visit <http://dallas.cpcusociety.org>.



Some of the RMI Scholarship Recipients and RMI Faculty

CPCU Fort Worth Chapter Scholarship Awarded \$16,000 to UNT Students

With a matching fund of \$6,000 from the Loman Education Foundation, the Chartered Property Casualty Underwriters (CPCU) Society's Fort Worth Chapter awarded a total of \$16,000 scholarships to UNT students in October 2011. The recipients of the 2012 scholarships were **Amelia Bourassa, Matt Brewer, Caroline Cremer, Walter Filmore IV, Susan Greenwell, Ahsan Khan, Ian Michaud, Adrian Mussgnug, Jin Na, Chase Russell, Charles Taylor, and Erika Villavicencio**. Members of the CPCU Society's Fort Worth Chapter are involved in a number of charitable, educational, and volunteer events throughout the year, including a Good Works Program that benefits Lena Pope Home. The Chartered Property Casualty Underwriters (CPCU) Society is a community of credentialed property and casualty insurance professionals who promote excellence through ethical behavior and continuing education. To learn more about CPCU Fort Worth Chapter, please visit <http://www.fortworth.cpcusociety.org>.

Dallas Association of Insurance Professionals Awarded Caroline Cremer the Sybil Hoge Memorial Scholarship

On June 14, 2012, **Caroline Cremer** was recognized at the Dallas Association of Insurance Professionals Scholarship Award Banquet. Caroline Cremer, a senior Risk Management and Insurance major, was selected as one of the recipients for the Sybil Hoge Memorial Scholarships.

Dallas Association of Insurance Professionals is a non-profit insurance industry professional group whose mission is to promote insurance education, to support the professional advancement of its members, to cultivate fellowship within DAIP, to strengthen loyalty to the industry, and to participate in the civic betterment of the community. To learn more about the Dallas Association of Insurance Professionals, please visit <http://www.daiprx.com>.

Texas Risk & Insurance Professionals Society (TRIPS) Awards UNT Students \$6,750

The Texas Risk & Insurance Professionals Society (TRIPS) awarded another 27 RMI students \$250 each. This relatively new award program created by TRIPS seeks to reward new risk management or financial services majors for completing their second course in the program with a minimum of a B average for the two courses. Jack Gibson, CPCU, chairman of the TRIPS board, shared with the students that by deciding to major in risk and insurance, they have taken a step toward a potentially lucrative and fulfilling career in an important and dynamic industry.

Students receiving the awards were **Ruben Bear, Sara Boucher, Amelia Bourassa, Matt Bush, Ellis Christie, Caroline Cremer, Mark Davis, Lee Ewald, Walter Filmore IV, Christopher Garza, Susan Greenwell, Derrick Griffen, Taylor Hertzog, Jeff Hinkle, Ahsan Khan, Lauren McDougal, Jordan Muckway, Adrian Mussgnug, Derek Nguyen, Casey Payne, Kenneth Rawls, Jo Richard, Chase Russell, Tiffany Shockley, Matt Summer, Charles Taylor, Mary Ann Thiradeth, Megan Villegas, and Adam Williamson**. UNT Faculty **Debra Richardson** serves on the TRIPS board. To learn more about the Texas Risk & Insurance Professionals Society (TRIPS), please visit <http://texasrmi.com/wordpress>.

Job Placement Breakthroughs



Esequiel Nathal

Successful job placement has long been a signature of the Risk Management and Insurance Program at the University of North Texas. However, this year's graduating seniors are raising the bar even higher by making breakthroughs into the risk management profession. As of May 2012, the following three graduates from the Risk Management and Insurance (RMI) Program have accepted full-time positions in risk management: **Ian Michaud** as Associate Claims & Risk Specialist with Mary Kay Inc.; **Adrian Mussnug** as Risk Analyst with Lennox International, and **Esequiel Nathal** as Risk Analyst with Charles Taylor Risk Consulting.

"UNT's Risk Management and Insurance graduates are being recognized as a resource to greatly increase the horsepower of a Risk Management team. These graduates possess many of the core competencies required of risk management professionals. Their knowledge and understanding of tools and concepts, along with their high participation in risk and insurance internship experiences, allow them to quickly integrate and support risk management throughout an organization," said Kyle Weddle, Risk Manager of Lennox International, Inc.



Ian Michaud



Adrian Mussnug

"At a time when industry hiring is flat to negative, this is a great testimony for the quality efforts and results coming out of UNT," said Charles "Buddy" Gillenwater, Risk Manager of City of Mesquite and the immediate past president of Dallas/Fort Worth Chapter of the Risk and Insurance Management Society (DFW RIMS). "It reminds us that fostering education and professional development of our members, is the reason for RIMS existence."

In addition to these placements in the risk management profession, this year's UNT graduates were also hired by other employers in the insurance industry including Farmers Insurance Group; Old Republic Construction Program Group, LLC; Blais Excess and Surplus Agency of Texas, LTD; ISNetwork; IPS Advisors, Inc.; Travelers; Roach, Howard, Smith & Barton; McQueary Henry Bowles Troy, LLP; and USI Holding Corporation.

Chartis Insurance Hosts UNT RMI Student Forum

Brad Nehring, regional president of Chartis Insurance, and Caryn Beelen, vice president of Human Resources, put together an outstanding full day program for 12 selected UNT Risk Management and Insurance students in October 2011. Students had the opportunity to spend time with leaders from Chartis' Environmental, Energy, Oil & Gas, Middle Market, Large Accounts Property, Claims and Loss Prevention departments during small breakout groups. They also learned about Chartis and its leaders' views on the state of the risk management and insurance market. Ms. Beelen spent the afternoon sharing best practices for resume building, interview skills, and the traits for highly successful industry professionals.

Gamma Iota Sigma Annual International Conference

UNT students **Jin Na**, **Amelia Bourassa**, **Ian Michaud**, **Walter Filmore IV**, and **Erika Villavicencio**, along with Faculty Adviser **Debra Richardson**, took the first steps towards chartering a new chapter of Gamma Iota Sigma when they attended the 40th Annual International Student Conference in Columbus, Ohio, October 2011. The Annual International Conference drew over 325 risk management, insurance, and actuarial sciences students from 32 universities in the US and Canada. GIS chapter leaders attended programs in professional development, technical educational topics, and one of the largest career fairs dedicated to the risk management, insurance, and actuarial science professions. The students found numerous opportunities to network with industry professionals and faculty and students from other GIS chapters. The valuable information learned at this conference helped springboard the launching of the 54th GIS Chapter – Beta Zeta Chapter at UNT.

UNT Students Participated in Gamma Iota Sigma “Extreme Risk Taker IX Symposium” in Chicago

From March 29 to 21, 2012, five UNT RMI students attended the Gamma Iota Sigma “Extreme Risk Takers IX Symposium” in Chicago, Illinois. Faculty Adviser **Debra Richardson** and students **Susan Greenwell, Matt Summers, Charles Taylor, Megan Villegas** and **Adam Williamson** joined leaders from GIS chapters around the United States and Canada for a weekend of fun and learning. Hosted by the surplus lines insurance industry, the conference showed students the world outside the “standard” world of insurance. The surplus lines industry, also known as the E&S market, creatively approaches risks that the standard lines are unable to consider, such as newly developed food or pharmaceutical products, non-profits operating in third world countries, or other higher risk activities. The students were treated to a dinner cruise on Lake Michigan and tour of Chicago. Having the chance to network with E&S professionals was a valuable and fun experience for all!



Part 3: Faculty Highlight

Dr. Enya He Makes Research Presentations at Florida State and Temple Universities



Enya He

Dr. Enya He was recognized for her scholarship in the area of risk management and insurance with invitations to present the results of her research to two top-rated programs. An assistant professor of risk management, Dr. He was invited to present “Board Structure and Firm Performance” at the 2012 Robert A. Hedges Research Seminar at Temple University March 1, 2012. Two weeks earlier, Dr. He was an invited participant and presenter at the Health Insurance Symposium hosted by the Center for Insurance Research at Florida State University and, along with her coauthors, presented their research “Competition, Concentration, and Performance – An Empirical Study of the Health Insurance Industry.”

“Although still a junior member of the faculty, Dr. He’s reputation as a scholar in the field of risk management and insurance is well-established,” said Marcia J. Staff, chair of the Department of Finance, Insurance, Real Estate and Law at UNT. In addition to the invited research presentations, Dr. He recently authored four of the ten articles published in *Journal of Risk and Insurance Special Issue on Corporate Governance*. Considered the top journal in the risk management and insurance field, the Journal of Risk and Insurance publishes top scholarship after extensive and blind peer review.

Dr He’s articles covered a wide range of topics and included two on which Dr. He was the lead author: “The Impact of CEO Turnover on Property-Liability Insurer Performance” and “CEO Turnover and Ownership Structure: Evidence from the U.S. Property-Liability Insurance Industry.” Two additional articles co-authored by Dr. He focused on stakeholder groups as monitoring sources in corporate governance and earnings smoothing, executive compensation and corporate governance.

“It is truly unusual for one author to have so many articles published in one issue of such a prestigious journal,” said **Marcia J. Staff**.

Dr. He is in her sixth year at UNT and is a member of the Finance Doctoral Program Committee. She is active in the mentoring of students in the undergraduate program in Risk Management and Insurance and in the doctoral program in finance.

Publication in JII by Guttery, He, and Poe on STOLI

Several faculty members in the risk management and financial services areas are studying the controversial issue in the life insurance market: stranger-originated life insurance. The article titled "Stranger-Originated Life Insurance (STOLI): Controversy and Proposal for Market-Based Solutions," coauthored by **Dr. Randy Guttery**, **Dr. Enya He**, and **Dr. Stephen Poe**, was published in the first issue this year of Journal of Insurance Issues. <http://www.insuranceissues.org/contents.php>

Publication in the CPCU Journal by He and Coauthors

Dr. Enya He continues her research in the corporate governance area. Coauthored with David Sommer and Lee Colquitt, one of her recent papers titled "Corporate Governance and Ownership Structure of Property-Liability Insurers" was published in the CPCU Journal Vol. 65 No. 6, April 2012. This paper is part of her ongoing research stream in studying the various ownership structures in the property liability insurance industry and the implications on corporate governance of property liability insurers. https://webster.cpcusociety.org/source/pubs/show_journal_abstract.cfm?923

Part 4: Alum News

Lauren Sandlin Marries Kevin Lain



Mr. and Mrs. Lain

On September 24, 2011, **Lauren Sandlin** and **Kevin Lain**, both UNT alums, tied the knot at the Belltower Chapel & Garden in Fort Worth. Lauren Lain graduated from UNT's RMI program in December 2008 Cum Laude and she is now working as a commercial lines underwriter with the Republic Group in Dallas. Kevin Lain graduated from UNT majoring in Financial Services and minoring in RMI in December 2008. Since graduation, Kevin has been with State Farm Insurance in both Auto and Fire Claim Operations.

UNT Alums Offer Tips on CPCU Exams

Last September was a special month for **Kevin Lain**, a UNT Alum who graduated in December 2008. He not only married his college sweetheart Lauren but also successfully passed all CPCU exams in just two years. When asked about his success tips for those who are considering the CPCU designation, Kevin said the following, "I started the CPCU in June 2009 and passed my last examination in September 2011. A good goal to help you achieve the designation is take one course a quarter for two years. The additional study material Burnham System focused my study efforts." Kevin continued, "Because insurance carriers recognize the commitment and dedication it takes to achieve the CPCU, you are more competitive for advancement opportunities and leadership positions within the industry. Most employers will also pay for you to go on the nice Conferment Ceremony the year of completion." Joining other CPCU candidates, Kevin will be attending the 2012 CPCU Conferment Ceremony in Washington, DC, in September this year.

Upon conferment, Kevin will become the second in his graduating class to obtain the CPCU designation. **Wes Edison**, CPCU, also a 2008 graduate from the RMI program at UNT, was the first in that year's graduating class to obtain the CPCU

designation. Wes Edison is now a Marketing Representative at Wortham Insurance & Risk Management in Fort Worth. When asked about his success recipe, Wes echoed Kevin’s strategy to sign up for a course every quarter. “By signing up you are halfway to achieving your goal of passing the exam. I used the CPCU practice test study guides, CPCU book and Burnham Study materials and would recommend all three materials when studying for the exam. Try to take at least one or two exams before you graduate. This will distinguish you when potential employers are reviewing resumes,” said Wes.

Joining Kevin and other newly minted CPCU designees is another UNT graduate, **Christina Morse**, CPCU, who completed her RMI degree at UNT in 2007 and passed her final CPCU exam in December 2011. Asked about experience in passing the CPCU exams, she offered the following tips, “I took one test each quarter and was able to finish in two years. I used the Burnham System for a few of my tests – it helps you focus your studying on the areas you need to know. Also, on some of my tests, I ordered the Smart Study aids from the CPCU material and that also really helped me. It’s always difficult to find the time to study but if you are committed and dedicated and put in the time you will be prepared to take the tests and be able to complete CPCU!” Since graduation, Christina has been working in the Travelers and she is now promoted to Account Executive for the National Accounts.

Congratulations to Wes, Kevin and Christina, for your great career achievements!! We are so happy for you and so proud of you!

Engagement News about Tiara Bradshaw



Tiara Bradshaw with Fiancé Brian Morris

Tiara Bradshaw, a UNT graduate who now works as Middle Markets Underwriter for Liberty Mutual Insurance was recently engaged to **Brian Morris**. To add to our delight, the groom-to-be is also a UNT graduate who now works at Travelers Insurance. The wedding will take place at a beautiful beach resort in Mexico later this year. Congratulations to the future Mr. and Mrs. Morris. We wish you a Happy Marriage forever!

UNT Alumni Summer 2012 Social a Great Success

On Saturday, June 23, over forty UNT RMI alums, faculty and family/friends gathered together in north Dallas for some summer fun. The guests enjoyed some genuine Chinese food while catching up with friends, some of whom had not seen each other since graduation. The crowd also celebrated the birthday of one of the RMI students, Colter Loftis, the 2012 president of Gamma Iota Sigma, as well as other great news from the alums.

Part 5: Roads Ahead

UNT RMI Going Global

We are very excited to announce that UNT's RMI program is going global. We just got the approval to offer the Study Abroad program for the very first time in the RMI program's history to our students. In Summer 2013, **Dr. Enya He** and **Dr. Marcia Staff** will team up to travel with RMI students participating in the study abroad program to China. The destinations under consideration are Hong Kong, Shanghai, and Beijing. For Summer 2014, **Dr. Enya He** and **Mrs. Debra Richardson** are working together on a plan to take RMI students to Europe for the Study Abroad program.

Internships

Internships have been an integral part of learning and education for the RMI program at UNT. Through internships, RMI students enjoy the great opportunity to integrate classroom theory with work experience and obtain a broader educational experience that makes the students more ready for the workforce they are going to join after graduation. Internship is also a great program that involves a partnership among students, the university, and employers.

We thank all the employers who have sponsored internships for our RMI students now and in the past two years. The following list represents our expanding partnerships with the industry: **AmWINS; Arch Insurance Group; Arch Insurance Group; Charles Taylor Risk Consulting; Energy Future Holdings; Farmers Insurance Group; General Re; Goldman Sachs Archon; Horace Mann Insurance; Howard, Smith & Barton; International Risk Management Institute (IRMI); Lennox Corporation; Liberty Mutual; Milliman & Milliman; Philadelphia Insurance; Republic Insurance Group; Swingle Collins & Associates; Travelers Insurance, and Union Standard Insurance.**

Given the great value of internship experience, we are considering the possibility of restructuring our curriculum to make internship a required part of the curriculum.

Be A Partner in Our Success: Support the Risk Management and Insurance Program

When you give to the Risk Management and Insurance Program, you make a difference in the lives of students, faculty, and staff, who study, teach, and work to strengthen the program. Your generosity helps ensure that a UNT education remains affordable and within reach for our deserving students. The investment you make today can make a lasting impact. To donate online, visit https://development.unt.edu/givenow/givenow_cob.php and select "Insurance Program Fund."

Part 6: Acknowledgements

The 2011-2012 academic year has been a busy and productive one for UNT’s RMI program. We have hosted several big events for the DFW risk management and insurance community, and our students and faculty members have accomplished a great deal academically and professionally. While our students and faculty have worked diligently, we also want to acknowledge the significant contributions from our sponsors that have contributed to our successes. We thank the following corporate/institutional sponsors for their significant help during the 2011-2012 academic year: **Farmers Insurance Group, Republic Insurance Group, Travelers insurance, Federated Mutual, Houston Marine Seminar, and Prudential Insurance Company of America.**

We wish to thank the insurance professionals who shared their expertise with our RMI students in the classroom during the 2011-2012 academic year.

- Amy Trione, CPCU, AIC Star Risk Services, Inc., a Lufthansa Company**
- Ashley Stuckey Hartford Small Commercial Sales Manager**
- Carlos Moran, CPA Dempsey Partners, Forensic Accountants**
- Charles Gillenwater, City of Mesquite, TX, Director of Risk Management**
- Chris Moss Charles Taylor Risk Consulting**
- Chris Uselton, CPCU, CIC, Zenith Insurance Group, Regional President**
- Eric Dyson, CFP, AIF, ChFC, PRP, Gallagher Retirement Services**
- Greg Wagner Hartford Small Commercial Sales Specialist**
- James Allen Prudential Ins Co of America**
- Jason Clark, Broker, Western Security Surplus Insurance Brokers, Inc.**
- Jay Saad, Vice President of Sales, Select Segment, CIGNA Healthcare of Texas**
- Jim Harms, CPCU, CIC FCCI Ins Group, Regional Vice President**
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- Katie Bishop Travelers Insurance, University Relations Director**
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- Margaret Walters, AIC and Claims Representative, Union Standard**
- Mark Hanna Insurance Council of Texas, Director of Public Relations**
- Robert Ferguson, CLU, ChFC, Prudential Ins Co of America**
- Rod Labbe, CSS, APA Federated Insurance**
- Scott Payne, Risk Manager, City of Denton**
- Tony Gonzalez Insurance Council of Texas Education Foundation President**
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