

THE SHORT ROAD TO LONG-TERM

Career Success



FAIA

Florida Association of Insurance Agents



RISK MANAGEMENT CAREERS

RiskCareersFla.com



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➔ WHAT IS RISK MANAGEMENT?

Risk management professionals **protect people from losing things they care about** — like their home or their savings — and give them peace of mind.

The most common way that people manage risk is by shifting it to an insurance company by buying a policy. That's why you often hear "insurance" and "risk management" mentioned in the same breath.



Here's how it all fits together:

- The journey starts with actuaries, who do lots of math to decide the odds of future events.
- Underwriters use that info to figure out different people's levels of risk.
- Agents and brokers help customers find coverage that fits their needs.
- Claims adjusters help customers who have suffered loss through the claims process, getting their lives back to normal.
- Other folks like customer service reps, marketing specialists, and IT techs work to keep everything on track for the company.

All these positions and more are in demand right now in risk management!



➔ SEIZE THE JOB!

As the old guard retires, there's an opportunity for a new generation to boldly enter the risk management field. Research shows that there may be **400,000 job openings by 2020!**

A career in risk management or insurance is NOT your grandpa's desk job anymore. Yes, it's a stable field, with good earning potential and room for advancement — but stable doesn't have to mean boring! You get to unleash your creativity and critical thinking skills every day. You do work that matters.

You help people through some of their toughest times. You're a teacher, a friend, and sometimes a shoulder to cry on — whether their kitchen flooded, their car got totaled, or their kid needs braces next year (those things are really expensive!).

➔ PUT YOUR SKILLS TO WORK

Any of these traits sound like you? You could be ready for a career in risk management.

➔ LEADERSHIP

➔ CRITICAL THINKING

➔ PROBLEM-SOLVING

➔ CREATIVITY

➔ COMMUNICATION

➔ DESIRE TO HELP OTHERS

MATCH YOUR SKILLS TO A JOB

ACCOUNT MANAGERS help people through their insurance journey, including the claims process.

SKILLS: team player, collaborator, problem-solver

UNDERWRITERS evaluate risk and make decisions on how much coverage to provide.

SKILLS: critical thinker, problem-solver, analytical thinker

SALES PRODUCERS help people choose the best coverage options for their families and businesses.

SKILLS: communicator, problem-solver, leader

CLAIMS ADJUSTERS help people get reimbursed on claims, returning their lives to normal.

SKILLS: investigator, problem-solver, leader

MARKETING SPECIALISTS develop campaigns that promote insurance products and services.

SKILLS: creative thinker, communicator, strategic thinker



David

AGE 22

David has been working in customer service at a local bank since he graduated from high school. He loves hiking trails with friends, but the bank always schedules him to work Saturdays. **He wants a more flexible career with room for advancement,** something he can achieve in the risk management field. He's on track to become a sales producer and is excited about the opportunities — and the salary potential — that lay ahead.

Jasmine

AGE 18

Jasmine, a high school senior, gets As and Bs in math and science classes. She looked into college options but didn't like the prospect of spending four years (or more) in school. **She wants a career where she can constantly learn new things, show off her skills and advance quickly.** She recently enrolled in a local risk management program and plans to apply for underwriting positions in a couple years.



Ashley

AGE 26

Ashley worked at a local grocery store throughout high school. When she graduated, they promoted her to assistant manager, and she's worked full-time ever since. She likes helping people at her job and interacting with others in the community, but she feels stuck and underappreciated. She also would prefer to only work weekdays. Ashley recently started taking risk management classes to become an account manager and **can't wait for a better work-life balance and positive opportunities for growth.**





José

AGE 19

José has taken two semesters of classes toward his associate's degree. He didn't know what he wanted to do with it until he came across a flyer about risk management opportunities in his school's dining hall. He enrolled in a risk management program and is on pace to graduate with the licenses necessary to start his career as a claims adjuster. **He can't wait to start earning a solid salary, upwards of \$50,000 only one year after graduation.** He'll get to flex his critical thinking skills on intellectually challenging work every day.

Sam

AGE 31

Every night for months, Sam vented to his wife about how much he hated his dead-end retail job. He felt like he was wasting his skillset, like he was suffocating. One day, she finally refused to hear him vent anymore and urged him to make a change.

Sam took classes at night, and in only two years, received his AA and risk management/insurance licenses. Now, he looks forward to going to work each day as a marketing specialist, where he can use creativity and cunning to earn a better living to support his wife and two kids.



➔ WHAT TO EXPECT AFTER GRADUATION

Many people can graduate from the degree-awarding risk management/insurance program in only two years. Graduates are ready to work on Day 1. The degree comes with the required licenses, and demand for qualified applicants is much higher than the supply. **In Florida, entry-level salaries start around \$40,000 – way above the national average.**

Risk management is truly the short road to long-term success. In two years, you can be licensed and ready to work in an in-demand field with lots of room for growth.



➡ START YOUR EDUCATION ⬅

Ready for a change? Want a career opportunity in a sustainable industry instead of boring a desk job? Want a chance to flex your skills? Want training while you work?

Want to make a difference?

There's likely a risk management program near you right now. You can even get licensed while working full-time at your current job. There's no limit to the things you can do with a career in risk management – an in-demand field for decades to come.



➔ COLLEGES THAT OFFER RISK MANAGEMENT IN FLORIDA

BROWARD COLLEGE

Location: Davie, FL

Contact: Fortin Jean-Pierre, Program Specialist

Email: fjeanpie@broward.edu

Website: www.broward.edu/Pages/home.aspx

POLK STATE COLLEGE

Location: Winter Haven, FL

Contact: Maria Lehoczky, District Dean of Academic Affairs

Email: MLehoczky@polk.edu

Website: www.polk.edu

SANTA FE COLLEGE

Location: Gainesville, FL

Contact: Dr. James Geason, Business Dean

Email: James.geason@sfcollege.com

Website: www.sfcollege.edu

SEMINOLE STATE COLLEGE OF FLORIDA

Location: Sanford, FL

Contact: Dr. Angela Kersenbrock, Business Dean

Email: kersenba@seminolestate.edu

Website: www.seminolestate.edu

STATE COLLEGE OF FLORIDA

Location: Bradenton, FL

Contact: Daisy Vulovich, Corporate & Community Development

Email: vulovid@scf.edu

Website: www.scf.edu

ST. JOHNS RIVER STATE COLLEGE

Location: Palatka, FL

Contact: Dr. Anna Lebesch, VP for Workforce Development

Email: annalebesch@sjrstate.edu

Website: www.sjrstate.edu

ST. PETE STATE COLLEGE

Location: St. Petersburg, FL

Contact: Dr. Greg Nenstiel, Business Dean

Email: Nenstiel.greg@spcollege.edu

Website: www.spcollege.edu

TALLAHASSEE COMMUNITY COLLEGE

Location: Tallahassee, FL

Contact: Edie Strickland, Chair, Accounting & Business

Email: STRICKLE@tcc.fl.edu

Website: www.tcc.fl.edu/Pages/default.aspx



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