

# Risk Management & Insurance

St. Johns River State College has a unique Risk Management and Insurance specialization that allows students to receive up to 3 Florida insurance licenses after completion of our program and they are able to bypass the state exams. It is a really great opportunity for students to take advantage of!

## 3 TYPES OF LICENSES:

4-40:

### Resident Customer Representative

A salaried employee of the general lines (property and casualty) agent or agency that may transact automobile, water craft, home, motorcycle, and pet insurance under the supervision of a licensed and appointed general lines agent.

20-44:

### Resident Personal Lines Agent

A general lines agent who is limited to transacting business related to property and casualty insurance sold to individuals and families for noncommercial purposes.

2-15:

### Resident Life and Health Agent

Able to advise and sell life, health, and annuity insurance products

## 3 STEPS TO QUALIFY:

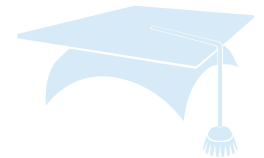
Complete all 3 Risk Management and Insurance Courses (all courses are fully online and count as college credit that can be transferred to a University)

- › RMI 2110 Personal Insurance (Offered in the Fall Semester)
- › RMI 2212 Personal and Business Property Insurance (Offered in Spring Semester)
- › RMI 2662 Introduction to Risk Management and Insurance (Offered in Spring Semester)



Complete a minimum of a 2-year degree

- › Associate of Arts
- › Associate of Science



**ST. JOHNS  
RIVER**  
STATE COLLEGE

Go to: [www.myfloridacfo.com/Division/Agents/Licensure/default.htm](http://www.myfloridacfo.com/Division/Agents/Licensure/default.htm)

- › Create an account with [Florida Department of Financial Services MyProfile](#)
- › **Get fingerprinting completed**  
*Must not have any felonies on record*
- › Apply online and pay application fee
- › Include college transcripts
- › Choose the license you are applying for (4-40, 20-44, 2-15)  
*You may apply for all three AND only pay for one application fee!*
- › Wait for response from Florida Department of Financial Services  
*Receive certificates electronically and print them*



Scholarships and internships are available to students through Florida Association of Independent Agents (FAIA) Good Works Fund and the Griffith Foundation. Students are able to use this as a gateway into the risk management and insurance industry. Many people think of insurance as just selling, but there are many careers in the industry such as: Information Technology, Underwriting, Accounting, Marketing, Actuarial Science, Operations, Claims, and Legal Compliance just to name a few.

Please contact Joel Abo, Director of Business Education for more information at [joelabo@sjrstate.edu](mailto:joelabo@sjrstate.edu) or 904 808 7485.