

The **Associate in Premium Auditing** program provides you with a solid foundation in essential auditing, accounting, and insurance principles, so that you can produce accurate premium audits that meet high professional and industry standards. After completing the APA program, you'll have in-depth knowledge of insurance operations and regulations, business and financial analysis, and premium auditing principles, practices, and procedures.

Bottom-Line Benefits

APA 91: Principles of Premium Auditing

- Make better underwriting decisions by learning how to evaluate an insured's operations and employees
- Design more effective audit programs by learning how to evaluate accounting systems, verify and analyze data, and prepare premium audit reports
- Enhance customer service by understanding how to communicate and negotiate more effectively

APA 92: Premium Auditing Applications

- Improve ability to premium audit by understanding workers compensation insurance and its effects on construction, maritime, and other operations
- Build a more profitable, diversified book of business by learning premium determination for commercial general liability, business auto, motor carrier, garage, commercial property, and inland marine insurance

CPCU 520: Insurance Operations, Regulation, and Statutory Accounting

- Increase operational effectiveness by learning how insurance functions are interconnected
- Support compliance efforts by understanding the regulatory environment of insurance
- Help the organization achieve sales and budget targets by learning to monitor financial statements

Course Level: Intermediate

Exams: Four

Completer Info: Passing the required course exams earns the designation.

In addition to the courses listed on the left, you must also successfully complete one of the electives listed below:

CPCU 540: Finance for Risk Management and Insurance Professionals

CPCU 552: Commercial Liability Risk Management and Insurance

Program Notes: The National Society of Insurance Premium Auditors (NSIPA) confers the Certified Insurance Premium Auditor (CIPA) designation on people who hold the Associate in Premium Auditing (APA) designation and meet certain experience, ethics, and other education requirements. For more information, visit www.nsipa.org.

Study Aids

Available for select Institute courses, SMART Study Aids help you retain key concepts by supplementing course materials. The Review Notes and Flash Cards allow you to maximize your study time, while the new SMART Online Practice Exams are as close as you can get to experiencing an actual exam before taking one.

Online Courses

Online Learning is the revolutionary Web-based learning tool that delivers the Institutes' respected technical insurance content in smaller pieces. Try it for yourself—visit www.aicpcu.org/COMET.

Questions?

For more information and to take advantage of the Institutes' free educational advising service, please call Customer Service at (800) 644-2101 or e-mail customerservice@cpcuiia.org. You can also visit the Institutes on the Web at www.aicpcu.org, where you will find everything you need to know about registering and studying, including a complete course catalog. We're here to help you succeed on your professional development path!

About the Institutes

The American Institute for CPCU/Insurance Institute of America are not-for-profit organizations offering knowledge solutions and professional development services to the risk management and property-casualty insurance community. The Institutes offer the CPCU designation program; associate designation programs in areas such as claims, risk management, underwriting, and reinsurance; introductory and foundation programs; and online courses, all of which help drive better decision making to propel business success.

“From my perspective as a hiring manager, these designations are a window into an individual’s work ethic and clearly demonstrate an ability and drive that are needed to excel in today’s demanding environment. When comparing two candidates who may be equal in all other qualities, I will gravitate toward hiring the one who has shown a commitment toward continuing education.”

~Jeff Cruey, CPCU, CIC, ARe, AU, AMIM
Vice President—Commercial Lines,
Ohio Casualty Insurance Co.

Your Professional Development Planner

PHASE I

To fully understand the insurance industry and develop the ability to apply industry fundamentals in your daily work, you need a solid foundation in core concepts and industry principles.

Insurance Essentials

Online Learning:

Company-Specific Training:

Introduction to:

PHASE II

Once you have an overall understanding of the industry, you'll be able to benefit from more-technical knowledge. Choose a generalist (**G**) or specialist (**S**) approach, depending on your needs.

Program in General Insurance (**G**)

Online Learning (**S**):

Associate in Premium Auditing (**S**)

CPCU (**G**)

Company-Specific Training (**S**):

PHASE III

Professional development should continue throughout your career so you can stay current on the latest industry practices and so you can refine your technical insurance knowledge.

Online Learning:

Associate in:

CPCU

Company-Specific Training:

100 YEARS
1909-2009

Insurance Institute
of America

AICPCU Succeeding
together.
EDUCATION • RESEARCH • ETHICS