

Associate in Personal Insurance

www.aicpcu.org

The Institutes' **Associate in Personal Insurance** designation program provides you with a thorough understanding of the personal lines business, including underwriting, marketing practices, the personal insurance environment, personal insurance profitability, the product development process, and portfolio management. By earning the API designation, you'll gain the practical, real-world skills you need to increase your confidence in working with upper management, supervisors, peers, and clients.

Bottom-Line Benefits

API 28: Personal Insurance: Underwriting and Marketing Practices

- Improve effectiveness with a solid understanding of personal property and liability insurance principles and practices
- Strengthen underwriting skills by building a strong understanding of personal lines risk selection techniques
- Increase customer satisfaction and retention by appropriately marketing companion personal insurance products

API 29: Personal Insurance: Portfolio Management and Issues

- Improve performance by understanding how to balance increasing customer expectations in products and service with insurer needs for profit and expense control
- Underwrite personal lines portfolios for profitability and growth by learning elements, techniques, and best practices
- Meet insurer and stakeholder expectations by learning to follow regulatory guidelines

INS 21: Property and Liability Insurance Principles

- Increase job effectiveness through understanding general insurance principles and concepts
- Shorten the on-the-job learning curve by becoming familiar with insurer operations and financial measurements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions

INS 22: Personal Insurance

- Improve effectiveness by learning the fundamentals of personal insurance and understanding how to apply them
- Increase customer service skills with an enhanced knowledge of auto and homeowners contracts and endorsements
- Provide well-rounded customer support through and understanding of personal risk management

Level: Intermediate

Exams: Four

Completer Info: Passing the required exams earns the designation. Passing CPCU 553 waives INS 22 for the purpose of earning API. You can also earn API by passing API 28, CPCU 555, and CPCU 556.

Cross-Credits: Visit our Web site for additional programs towards which API courses count.

We Recommend API for: Agents/brokers, agency principles, customer service representatives, claim adjusters, line of business managers, and personal lines underwriters

Sequence: When pursuing this designation, it is best to take the courses in the following order: INS 21, INS 22, API 28, and API 29. The study material for each course presumes that you have mastered the knowledge in any preceding course(s).

Study Aids

Available for INS and CPCU, 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@cpuiia.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.

"The real value of Institutes courses is in the terrific base they provide for insurance professionals to build off of. Institutes' courses teach you how to apply fundamentals to everyday situations, giving you the foundation you need to be able to learn on the job. From the basic foundation building courses through the more technical CPCU program, I've gained a solid base of knowledge by pursuing professional development with the Institutes and I've used every bit of what I've learned."

*~Richard A. Riley, CPCU, ARM, AIM
Vice Chairman & CEO, Retired
WNC First Insurance Services
AICPCU/IIA Boards of Trustees*

My Professional Development Planner

PHASE I

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

Insurance Essentials

Online Learning
Fundamentals Courses

Company-Specific Training:

Introduction to
Property and Casualty Insurance

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
Personal Insurance (**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
IIA together.
EDUCATION • RESEARCH • ETHICS