

### Associate in Commercial Underwriting

[www.aicpcu.org](http://www.aicpcu.org)

Enhance your professional confidence by building a strong foundation in underwriting principles with the Institutes' Associate in Commercial Underwriting program. You'll gain a broadened understanding of advanced underwriting techniques, plus you'll learn how to build a more profitable book of business by developing a disciplined approach to underwriting commercial property and liability exposures.

#### Bottom-Line Benefits

##### AU 65: Commercial Underwriting: Principles and Property

- Make better underwriting decisions by learning fundamental technical skills
- Build a more profitable book of business by developing a disciplined approach to underwriting commercial property exposures

##### AU 66: Commercial Underwriting and Advanced Techniques

- Shape a solid book of business through effective risk selection of commercial liability insurance
- Broaden understanding of advanced underwriting techniques by learning reinsurance, ratemaking, and the ability to perform advanced analyses of individual accounts using various quantitative techniques

##### INS 23: Commercial Insurance

- Enhance effectiveness by learning the fundamentals of commercial insurance and how to apply them
- Strengthen ability to build a better book of business through an expanded knowledge of commercial coverage forms and endorsements

**Course Level:** Intermediate

**Exams:** Three

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

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

**We Recommend AU For:** Agents/brokers, commercial underwriters, underwriting managers, line of business supervisors, and reinsurance professionals.

**Sequence:** We suggest that you understand commercial insurance coverages before taking AU 65 and AU 66.

It is best to take the courses in one of the following sequences: INS 23, AU 65, and AU 66; or CPCU 551, CPCU 552, AU 65, and AU 66; or CPCU 551, AU 65, CPCU 552, and AU 66.

**Program Notes:** You may earn the AU designation by taking AU 65, AU 66, and INS 23, or by taking AU 65, AU 66, and CPCU 551 and CPCU 552. Visit our Web site for details.

## Study Aids

Available for AU, 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 powered by COMET 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](http://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](mailto:customerservice@cpuiia.org). You can also visit us on the Web at [www.aicpcu.org](http://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.

*“During my years in management, I have found that the most successful employees invest their time in insurance-specific education. Whether it is CPCU, AU, AIM or ARM, a high-quality employee continues his or her education. These employees are the ones that get noticed and are at the front of the line for promotions.”*

~Diana Van Horn, CPCU, CIC, CRM  
Intermountain Regional Vice President  
Unigard Insurance

## 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  
Fundamentals Courses

Company-Specific Training:  
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Introduction to Underwriting

### 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**):  
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Associate in  
Commercial Underwriting (**S**):

CPCU (**G**)

Company-Specific Training (**S**):  
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### PHASE III

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

Online Learning:  
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Associate in:  
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CPCU

Company-Specific Training:  
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**100 YEARS**  
1909-2009

**Insurance Institute  
of America**

**AICPCU** Succeeding  
together.  
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