

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.

Courses and Bottom-Line Benefits

AU 65: Commercial Underwriting: Principles and Property

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

AU 66: Commercial Underwriting: Liability 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, and ratemaking
- Gain 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 understanding 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.

▶ New Ethics Requirement

Ethical behavior is crucial to preserving the trust on which insurance transactions are based and also the public's trust in our industry. That's why, starting in 2011, completing the free online *Ethical Guidelines for Insurance Professionals* will be required for all associate designation programs. Log on to www.TheInstitutes.org/ethics for information and sign up for free.

Study Aids

Available for INS, AU, and CPCU courses, our SMART Study Aids include flash cards, review notes, and online practice exams. They supplement the text and course guide to help you retain key concepts and maximize your study time. Learn more on our Web site, www.TheInstitutes.org.

Online Courses

Did you know The Institutes offer hundreds of online courses, including instructor-led and self-study courses? Try them for yourself at www.TheInstitutes.org.

Continuing Education

Most of The Institutes' courses are approved for CE credit in most states. You can also earn CE credit quickly and cost-effectively through our CEU.com business unit. Log on to our Web site to learn how to earn CE credit with The Institutes.

Questions

For more information and to take advantage of The Institutes' free educational advising service, please contact Customer Service at customerservice@TheInstitutes.org or call (800) 644-2101. You can also visit us online at www.TheInstitutes.org, where you will find everything you need to know about registering for exams, purchasing study materials, and more.

About The Institutes

The Institutes are the leader in delivering proven knowledge solutions that drive powerful business results for the risk management and property-casualty insurance industry.

The Institutes' knowledge solutions include the CPCU designation program; associate designation programs in areas such as claims, risk management, underwriting, and reinsurance; introductory and foundation programs; online courses; research; custom solutions; assessment tools; and continuing education (CE) courses for licensed insurance professionals and adjusters through its CEU.com business unit.

"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 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:

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.

Associate in General Insurance (G)

Online Learning (S):

**Associate in
Commercial Underwriting (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 refine your technical insurance knowledge.

Online Learning

Associate in:

CPCU

Company-Specific Training:
