

# Agent & Broker

Insurance Essentials • Introductory Courses • INS • AAI • AIS • AU • ARM • CPCU

## In-Depth Insurance and Risk Management Knowledge. Real-World Application.

Professional development is the key to success in the increasingly complex and competitive property-casualty insurance marketplace. More than ever, agents and brokers must have a solid understanding of key insurance and risk management principles and concepts in order to serve their clients well. From introductory and general insurance courses to highly respected advanced designation programs, the Institutes are committed to providing agents and brokers—at all levels and career phases—with practical, in-depth educational programs. The Institutes' programs are:

**In-Depth.** You will gain a solid foundation in the technical aspects of insurance and risk management. You will know the “why,” not just the “how” of insurance operations.

**Practical.** When you complete one of our programs, you will have the practical, real-world skills your customers expect to meet their growing needs.

**Relevant.** You will possess the practical tools necessary to apply your knowledge to a wide variety of situations.

## Programs to Help You Succeed.

### Bottom-Line Benefits:

- Build a strong foundation in core insurance and risk management concepts
- Gain practical skills
- Set the pace in a highly competitive business environment
- Earn the respect of colleagues, customers, and other insurance professionals
- Earn continuing education credits

## What You Will Learn.

**Insurance Essentials.** A twelve-module interactive tutorial that delivers essential insurance concepts to both new and current employees, *Insurance Essentials* orients learners to the industry and provides an overview of core insurance principles and practices.

### Introduction to Property and Casualty Insurance.

Learn about property-casualty insurance principles and coverages, the different types of insurance, and how premiums are determined.

**Introduction to Risk Management.** Learn about insurance terminology as well as risk management concepts, techniques, procedures, and decision making using a practical, real-life approach.

**Introduction to Claims.** Learn about claim handling processes, practices, operations, and management as well as the essential principles of insurance policy interpretation.

**Introduction to Underwriting.** Learn about the underwriting process, build your confidence in dealing with other underwriting professionals, and increase your knowledge of the underwriter's role in an agency or brokerage.

**Program in General Insurance (INS).** The Program in General Insurance, which comprises three required courses, provides a broad foundation on which to build your career. As an added benefit, by earning the Certificate in General Insurance, you earn credit toward the CPCU® designation and five associate designations. See our Web site for details. The INS program is also offered via COMET Online Learning—see our Web site for details.

**INS 21—Property and Liability Insurance Principles.** Learn the basic principles of insurance through an overview of the nature and operation of the insurance business and an introduction to insurance companies.

**INS 22—Personal Insurance.** Learn about personal loss exposures and personal insurance coverages, including automobile, homeowners and other residential coverages, personal liability, life, health, and financial planning.

**INS 23—Commercial Insurance.** Learn about commercial loss exposures and coverages, including property, business income, inland and ocean marine, commercial general liability, commercial auto, workers' compensation, and businessowners.

**Accredited Adviser in Insurance (AAI).** The AAI® designation program, a joint effort of the Insurance Institute of America and the Independent Insurance Agents & Brokers of America, helps you develop strong customer relationships by providing you with a solid foundation in a wide range of insurance products and services.

**AAI 81—Foundations of Insurance Production.** Learn about insurance and the legal system; risk management and the producer; sales/account development; homeowners and personal auto; other personal lines; personal financial planning; commercial property; commercial inland marine; business income and extra expense insurance.

**AAI 82—Multiple-Lines Insurance Production.** Learn about commercial general liability insurance; commercial automobile, garage and motor carrier, commercial crime, businessowners, other commercial coverages; workers' compensation and employers' liability; specialty property, excess and umbrella, ocean marine and aviation, and surety bonds.

**AAI 83—Agency Operations and Sales Management.** Learn about agency formation/environment, organizational management, agency sales management, personal production plans, producer-insurer relations, agency image,

growth/customer communications, market segmentation/target marketing, agency IT, management of customer services, financial management, and legal/ethical responsibilities.

**Associate in Insurance Services (AIS).** The AIS program covers the concepts and practices of continuous improvement to insurance services to ensure a customer-focused environment. Earn a Certificate of Completion for passing the AIS 25 (Delivering Insurance Services) exam or earn the AIS designation. See our Web site for details.

#### **Associate in Commercial Underwriting (AU).**

The AU program enhances professional confidence by building a strong foundation in underwriting principles and a broadened understanding of advanced underwriting techniques.

- **AU 65—Commercial Underwriting Principles and Property.** Learn about the tools a professional underwriter uses in evaluating applicants for commercial insurance and selecting profitable property accounts.
- **AU 66—Commercial Underwriting Liability and Advanced Techniques.** Learn about the major types of liability insurance and effective risk selection techniques that broaden an underwriter's ability to assess individual accounts.
- **INS 23—Commercial Insurance.** See description under Program in General Insurance.

**Associate in Risk Management (ARM).** Based on essential risk management concepts and techniques, ARM provides the risk management professional with the tools necessary to conduct risk analysis and implement and monitor a risk management program.

- **ARM 54—Risk Assessment.** Learn about the nature, purposes, and steps in risk management; identify and analyze the loss exposures of individuals and organizations; and develop and apply decision rules for choosing risk management techniques in specific situations.
- **ARM 55—Risk Control.** Learn about the importance of risk control in risk management; develop specific applications of risk control techniques to particular loss exposures; apply

decision rules and implement chosen risk control techniques for specific situations; and monitor the effectiveness of chosen risk control techniques and adapt them to changing circumstances.

- **ARM 56—Risk Financing.** Learn about risk financing, insurance as a risk financing technique, and insurance plan design, including self-insurance, retrospective rating, captive, finite and integrated risk insurance plans. Also learn about reinsurance, noninsurance contractual transfer of risk, and the process of purchasing insurance. And learn how to forecast accidental losses and risk financing needs and how to allocate risk management costs within an organization.

#### **CPCU—Chartered Property Casualty Underwriter.**

Internationally recognized for its practical, in-depth curriculum and commitment to ethical standards and professional experience, the CPCU program is the capstone of the Institutes' offerings. The program delivers a comprehensive understanding of risk management and property-casualty insurance within today's changing and complex legal, regulatory, and economic marketplace. Five foundation courses and three concentration courses are required to earn the CPCU designation. See our Web site for complete program information.

For a complete list of course topics, visit our Web site or consult our current catalog.

### **Get Started Today!**

**Start with our free educational advising.** Log on to our Web site, [www.aicpcu.org](http://www.aicpcu.org), and click the "Free educational advising" link under "Get Started" on the home page. The online advising program helps you evaluate potential areas of interest and select the appropriate courses. My Progress Tracker, formerly the Web Student Advisor, shows you how your CPCU and IIA exam credits apply to Institutes' programs.

**Choose a study method.** Most students choose self-study, but instructor-led *Institutes Online* classes are available for CPCU, AIC, and INS programs. In addition, course sponsors hold public classes for certain Institute programs at various locations. Use the Public Class List on our Web site, or call the Customer Service Department.

**Read our booklet *How To Pass Institute Exams!*** It provides tips to help you study and prepare for Institute exams. Click "Get Started" on our home page and download a free copy, or call the Customer Service Department.

**Talk with your employer.** Most employers offer financial support to help you reach your professional and personal goals with Institute courses. Ask your supervisor about your company's education policies and procedures.

**Order study materials.** Order study materials at our Web site or call the Customer Service Department, which is open Monday through Friday from 8 AM to 6 PM eastern time. We accept American Express, Diners Club, Discover, MasterCard, or Visa. To pay by check, download an order form from our Web site. For additional information, call the Customer Service Department.

**Register for your exam.** You will receive registration information with your study materials. Be sure to register early. If you have questions, contact the Customer Service Department.

**Exam Schedule.** You may take Institute computer-based exams in one of four testing windows: January 15–March 15, April 15–June 15, July 15–September 15, and October 15–December 15. Log on to [www.aicpcu.org](http://www.aicpcu.org) for details. The *Insurance Essentials* exam is contained in the online course itself.

**Questions?** For more information about a specific program, exam fees and procedures, or other matters, log on to our Web site or call the Customer Service Department. Remember to request your free copy of our catalog, which explains everything you need to know about studying with us.

**You want to succeed. We will help you.** The Institutes' programs provide you with the in-depth, practical knowledge you need to succeed.