

AS AN UNDERWRITING PROFESSIONAL, you need to keep pace with the rapidly changing underwriting environment, and to do so you need to build a strong foundation in underwriting principles and practices in order to build a profitable book of business. The Institutes’ professional development learning solutions provide you with practical skills you can use in your everyday work—enhancing your productivity and career opportunities throughout your insurance career.

- ▶ **INTRODUCTION TO UNDERWRITING**
Build a strong foundation in basic underwriting principles
- ▶ **ASSOCIATE IN GENERAL INSURANCE (AINS®)**
Boost underwriting performance with a stronger foundation of essential technical insurance and policy knowledge
- ▶ **ASSOCIATE IN COMMERCIAL UNDERWRITING (AU)**
Enhance your professional confidence by developing a disciplined approach to underwriting commercial property and liability loss exposures
- ▶ **ASSOCIATE IN COMMERCIAL UNDERWRITING—STRATEGIC TECHNIQUES (AU-S)**
Gain a broadened understanding of advanced strategic underwriting techniques to build a more profitable book of business
- ▶ **ASSOCIATE IN PERSONAL INSURANCE (API)**
Develop 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
- ▶ **ASSOCIATE IN REINSURANCE (ARe)**
Build a better book of business through an enhanced understanding of reinsurance terms and pricing, reinsurance treaties, and facultative certificates
- ▶ **ASSOCIATE IN RISK MANAGEMENT (ARM)**
Enhance your risk management skills and learn how to build and implement a balanced risk financing strategy using retention, transfer, and hybrids
- ▶ **ASSOCIATE IN SURPLUS LINES INSURANCE (ASLI)**
Ensure correct risk placement through a strong foundation in surplus lines insurance practices
- ▶ **ASSOCIATE IN NATIONAL FLOOD INSURANCE (ANFI®)**
Reinforce the technical and practical knowledge and skills you need to confidently and accurately handle all aspects of flood insurance coverage
- ▶ **ASSOCIATE IN MARINE INSURANCE MANAGEMENT (AMIM)**
By balancing the study of specialized ocean and inland marine insurance and underwriting content with material on the overall business of insurance, AMIM arms you with knowledge you can apply to a wide variety of situations
- ▶ **ASSOCIATE IN FIDELITY AND SURETY BONDING (AFSB)**
Build a strong foundation of knowledge in fidelity and surety bonding principles and practice and gain an overall understanding of insurance operations and regulation to better serve your clients’ needs
- ▶ **CHARTERED PROPERTY CASUALTY UNDERWRITER (CPCU®)**
Prepare for career advancement with a broader strategic view of risk management and insurance
- ▶ **CONTINUING EDUCATION (CE)**
We also offer convenient online CE through our CEU.com business unit. Visit www.ceu.com for a current course listing.

JOIN THE CONVERSATION

Share knowledge and information with other underwriting professionals around the world.
Join The Institutes online community at community.TheInstitutes.org.
Also join us on [!\[\]\(666e09182d4cd268646ea700ea60dcdf_img.jpg\)](#) [!\[\]\(1ef1ef0bf9af6c6996401964cf280f2d_img.jpg\)](#) [!\[\]\(e9a80c8557f9285916925bd4ac40fff5_img.jpg\)](#)

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The Institutes have practical, cost-effective and relevant professional development solutions for underwriting professionals. Whether you are new to the industry or a seasoned veteran, The Institutes have the proven knowledge that will help you achieve the professional results you are looking for.

UNDERWRITING

Did You Know?

3 Underwriting-Specific Designation Programs Available

7+ Specialty Designation Programs to Broaden Your Knowledge

4+ Elective Credits Applicable to Other Institutes Designation Programs

And here is what recent designees had to say about the Associate in Commercial Underwriting program:

84% attributed faster career progression to having completed the program

70% received a promotion within two years of finishing the program

70% or more said the program helped them prepare for their current job responsibilities

NEED MORE CONVINCING?

“The AU program is truly unique in the industry. Its concentrated emphasis on underwriting makes it an **essential element in the development of a superior commercial lines underwriter**. The concepts studied mesh perfectly with our corporate underwriting thought process.”

Craig Andrews, CPCU, ARM, AU, ARe, AMIM, ASLI, AAI
Business Insurance Product Development Manager
State Auto Insurance Companies

“In today’s corporate environment, it is more important than ever to set yourself apart from everyone else. My Institutes’ designations have **afforded me the opportunity to show my employer, our customers and my co-workers that I am driven in my goal to attain a full realm of insurance knowledge.**”

Misty R. Fraley, CPCU, AIM, API, AIS, AINS
Personal Lines Underwriting Specialist
The Cincinnati Insurance Companies

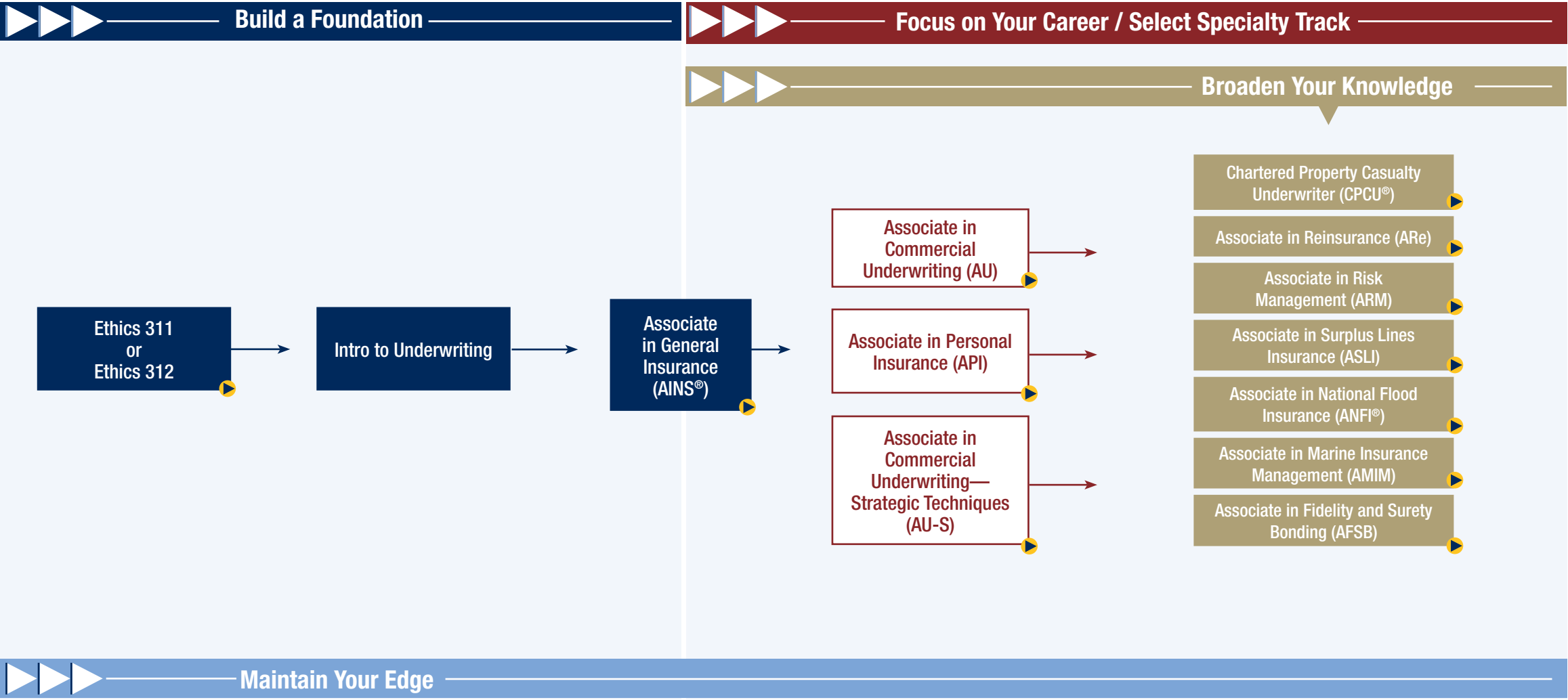
“From my perspective as a hiring Manager, these **designations are a window into an individual’s work ethic** and clearly demonstrate an ability and drive that is needed to excel in today’s demanding environment. When comparing two candidates who may be equal in all other qualities, I will gravitate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

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

Turn the page for more information and learn more online at www.TheInstitutes.org/AU

MODEL CAREER PATH FOR AN UNDERWRITING PROFESSIONAL

To order study materials, register for exams or detailed course or program information, go on to www.TheInstitutes.com.



▶ This course applies to multiple Institutes' programs See www.TheInstitutes.org for details.

Broaden Your Knowledge

- ▶ **Chartered Property Casualty Underwriter (CPCU®)**

Prepare for career advancement with a broader strategic view of risk management and insurance. Earn elective credit for AU 67, then complete four foundation and three concentration courses in either personal or commercial lines.
- ▶ **Associate in National Flood Insurance (ANFI®)**

Reinforce the technical and practical knowledge and skills you need to confidently and accurately handle all aspects of flood insurance coverage.
- ▶ **Associate in Marine Insurance Management (AMIM)**

By balancing the study of specialized ocean and inland marine insurance and underwriting content with material on the overall business of insurance, AMIM arms you with knowledge you can apply to a wide variety of situations.
- ▶ **Associate in Reinsurance (ARe)**

Build a better book of business through an enhanced understanding of reinsurance terms and pricing, reinsurance treaties, and facultative certificates.
- ▶ **Associate in Risk Management (ARM)**

Enhance your risk management skills and learn how to build and implement a balanced risk financing strategy using retention, transfer, and hybrids.
- ▶ **Associate in Fidelity and Surety (AFSB)**

Build a strong foundation of knowledge in fidelity and surety bonding principles and practice and gain an overall understanding of insurance operations and regulation to better serve your clients' needs.
- ▶ **Associate in Surplus Lines Insurance (ASLI)**

Ensure correct risk placement through a strong foundation in surplus lines insurance practices.

Build a Foundation

▶ 360—Introduction to Underwriting

Build a foundation in basic underwriting principles, perfect for onboarding.

▶ 311—Ethical Guidelines for the Insurance Professional or 312—Ethics and the CPCU Code of Professional Conduct

Establish a practical ethical decision-making framework for any property-casualty insurance or risk management insurance career.

▶ Associate in General Insurance (AINS®)

Gain comprehensive knowledge of insurance principles, practices, policies, and coverages.

Focus on Your Career

Associate In Commercial Underwriting (AU)

Enhance your professional confidence by developing a disciplined approach to underwriting commercial property and liability loss exposures.

▶ AINS 23—Commercial Insurance (CPCU 551 and CPCU 552 can be taken in place of AINS 23)

▶ AU 60—Commercial Underwriting Principles

▶ AU 61—Underwriting Commercial Property

▶ AU 62—Underwriting Commercial Liability

Associate in Commercial Underwriting—Strategic Techniques (AU-S)

Gain a broadened understanding of advanced strategic underwriting techniques to build a more

profitable book of business. Complete the AU designation program and AU 67 to earn AU-S.

▶ AU 67—Strategic Underwriting Techniques

Associate in Personal Insurance (API)

Develop 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.

▶ API 28—Personal Insurance: Underwriting and Marketing Practices

▶ API 29—Personal Insurance: Portfolio Management and Issues

▶ AINS 21—Property and Liability Insurance Principles

▶ AINS 22—Personal Insurance

Maintain Your Edge

▶ **Continuing Education (CE)**

Maintain license compliance through convenient online CE with our CEU.com range of courses. Visit www.ceu.com for a current course listing.

▶ **Online Learning**

Fill gaps in your technical knowledge with The Institutes' growing collection of more than 300 self-study online courses.

Learn more online at www.TheInstitutes.org.