

The **Accredited Adviser in Insurance** program gives you the tools you need to establish a clear professional advantage in the marketplace and fulfill your commitment to customer service. In today's increasingly complex property-casualty marketplace, producers with in-depth insurance knowledge and a strong focus on customer service have a competitive edge.

## Courses and Bottom-Line Benefits

### AAI 81: Foundations of Insurance Production—Segments:

- A—Principles of Insurance: Insurance and the Legal System, Risk Management and the Producer, and Sales and Account Development
- B—Personal Insurance: Homeowners Insurance and Personal Auto, Other Personal Lines, and Personal Financial Planning
- C—Commercial Property Insurance: Commercial Property, Business Income and Extra Expense, and Commercial Inland Marine Insurance

### AAI 82: Multiple-Lines Insurance Production—Segments:

- A—Commercial Liability Insurance: Commercial General Liability Insurance, Commercial Auto, and Garage and Motor Carrier Insurance
- B—Other Commercial Insurance: Commercial Crime, Business-Owners, Other Commercial Coverages, and Workers Compensation and Employers Liability
- C—Specialized Insurance and Bonds: Specialty Property, Excess and Umbrella, Ocean Marine and Aviation Insurance, and Surety Bonds

### AAI 83: Agency Operations and Sales Management—Segments:

- A—Principles of Agency Management: Agency Formation/Environment, Organizational Management, Agency Sales Management, and Personal Production Plans
- B—The Insurance Product Environment: Producer-Insurer Relationships, Agency Image, Agency Growth/Customer Communications, and Market Segmentation/Target Marketing
- C—Agency Management Tools and Processes: Agency Information Technology, Management of Customer Services, Financial Management, and Legal and Ethical Responsibilities

▶ **Course Level:** Intermediate

**Exams:** Nine

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

**We Recommend AAI for:** Agents/brokers, agency principals, and customer service representatives

**Sequence:** We recommend taking AAI 81 before AAI 82. AAI 83 can be taken at any time.

**Waiver Info:** See our Web site for full details.

**Traditional Course Option:** AAI is also offered as self-study and in-person classes (subject to availability).

### ▶ 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](http://www.TheInstitutes.org/ethics) for information and sign up for free.

### Study Aids

Available for certain 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](http://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](http://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](mailto:customerservice@TheInstitutes.org) or call (800) 644-2101. You can also visit us online at [www.TheInstitutes.org](http://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.

"AAI is a manual for operating an agency. The AAI program is an authoritative educational source that provides significant insight into business, law, finance, marketing, sales, insurance coverages, and insurance agency operations. It is a requisite to meeting the knowledge demands of our profession and the risk management needs of our customers."

—Brian Francis, ARM, AAI  
President  
Property & Casualty Solutions

## 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:**  
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**Introduction to:**  
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### 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):**  
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**Accredited Adviser in Insurance**

**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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