

The Institutes' **Associate in Personal Insurance** designation program provides you with a 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. By earning the API designation, you'll gain the practical, real-world skills you need to increase your confidence in working with upper management, supervisors, peers, and clients.

## Courses and Bottom-Line Benefits

### API 28: Personal Insurance: Underwriting and Marketing Practices

- Improve effectiveness with a solid understanding of personal property and liability insurance principles and practices
- Strengthen underwriting skills by building a strong understanding of personal lines risk selection techniques
- Increase customer satisfaction and retention by appropriately marketing companion personal insurance products

### API 29: Personal Insurance: Portfolio Management and Issues

- Improve performance by understanding how to balance increasing customer expectations in products and service with insurer needs for profit and expense control
- Underwrite personal lines portfolios for profitability and growth by learning elements, techniques, and best practices
- Meet insurer and stakeholder expectations by learning to follow regulatory guidelines

### INS 21: Property and Liability Insurance Principles

- Increase job effectiveness through understanding general insurance principles and concepts
- Shorten the on-the-job learning curve by becoming familiar with insurer operations and financial measurements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions

### INS 22: Personal Insurance

- Improve effectiveness by learning the fundamentals of personal insurance and understanding how to apply them
- Increase customer service skills with an enhanced knowledge of auto and homeowners contracts and endorsements
- Provide well-rounded customer support through an understanding of personal risk management

### ▶ 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.

▶ **Level:** Intermediate

**Exams:** Four

**Completer Info:** Passing the required exams earns the designation. Passing CPCU 553 waives INS 22 for the purpose of earning API. You can also earn API by passing API 28, CPCU 555, and CPCU 556.

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

**We Recommend API for:** Agents/brokers, agency principals, customer service representatives, claim adjusters, line of business managers, and personal lines underwriters

**Sequence:** When pursuing this designation, it is best to take the courses in the following order: INS 21, INS 22, API 28, and API 29. The study material for each course presumes that you have mastered the knowledge in any preceding course(s).

### Study Aids

Available for INS and CPCU, 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.

"The real value of Institutes courses is in the terrific base they provide for insurance professionals to build on. The Institutes' courses teach you how to apply fundamentals to everyday situations, giving you the foundation you need to be able to learn on the job."

~Richard A. Riley, CPCU, ARM, AIM  
Vice Chairman & CEO, Retired  
WNC First Insurance Services  
AICPCU/IIA Boards of Trustees

## 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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**Associate in Personal Insurance (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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