

# What do **86%** of Associate in Commercial Underwriting designees know that you don't?

They know The Institutes'

**Associate in Commercial Underwriting (AU™)** and **Associate in Commercial Underwriting—Management (AU-M™)**

designation programs help prepare them to achieve their long-term career goals.

HERE'S WHAT 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

More than **70%** said the program helped them prepare for their current job responsibilities

“ 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

“ When I was studying for the AU designation, **I learned so much that I found myself using what I learned the next day at work!** Applying my studies to my work really helped me retain what I learned for the exam and for the future.”

▶ Laura Fernandez, MA, AU  
Commercial Underwriter  
Zurich Small Business

EARN THE AU DESIGNATION BY COMPLETING THE FOLLOWING COURSES:

- ▶ AU 60—Commercial Underwriting Principles
- ▶ AU 61—Underwriting Commercial Property
- ▶ AU 62—Underwriting Commercial Liability
- ▶ AINS 23—Commercial Insurance
- ▶ Ethics 311—Ethical Guidelines for Insurance Professionals or Ethics 312— Ethics and the CPCU Code of Professional Conduct

EARN THE AU-M DESIGNATION BY COMPLETING THE AU PROGRAM, PLUS THE FOLLOWING COURSE:

- ▶ AU 67—Strategic Underwriting Techniques

Turn the page for more information and learn more online at [www.TheInstitutes.org/AU](http://www.TheInstitutes.org/AU)

# Associate in Commercial Underwriting (AU) Associate in Commercial Underwriting—Management (AU-M)

As an underwriting professional, you need a broad understanding of today's underwriting techniques to help you manage a profitable book of business. The Institutes' Associate in Commercial Underwriting (AU) and Associate in Commercial Underwriting-Management (AU-M) designation programs provide you with practical skills you can use today—enhancing your productivity and career opportunities throughout your underwriting career.

## BOTTOM-LINE BENEFITS OF AU

- Develop a solid understanding of how fundamental commercial underwriting principles apply to your day-to-day responsibilities
- Build a disciplined approach to underwriting commercial property exposures
- Construct a solid book of business through strategic selection of commercial liability insurance

## BOTTOM-LINE BENEFITS OF AU-M

- Empower yourself to succeed with practical knowledge of how to develop and manage competitive underwriting strategies
- Stand out from your colleagues with technical knowledge of how to underwrite large accounts
- Contribute to your organization's profitability through technical knowledge of how to manage and reunderwrite a book of business

To order study materials, register for exams or view detailed course or program information, go to [www.TheInstitutes.org](http://www.TheInstitutes.org).

## Join the Conversation

Share knowledge and information with other insurance professionals around the world.



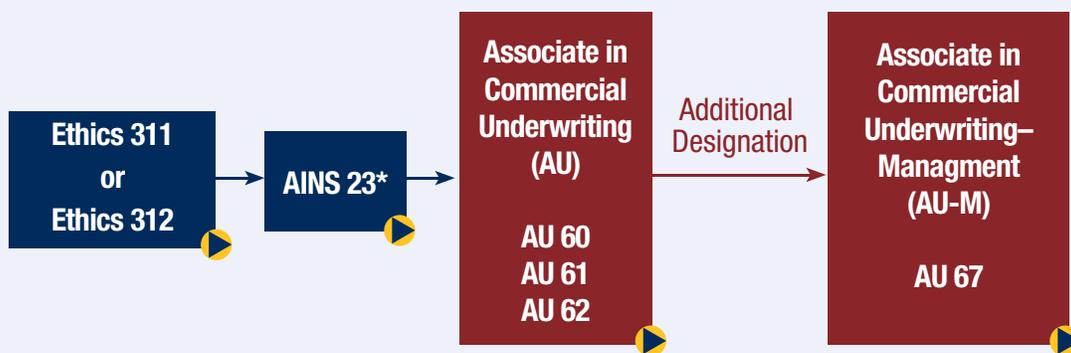
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Also join us on



## AU and AU-M Completion Path



This course applies to multiple Institutes programs. Learn more at [www.TheInstitutes.org](http://www.TheInstitutes.org).

\* AINS 23 is a requirement of the AU designation program. CPCU 551 and 552 can be taken in place of AINS 23.