

# Let's Get Personal

## Where Do You Stand in Your Insurance Career?



### ▶ Associate in Personal Insurance (API) Designation

Earn the premier Associate in Personal Insurance (API) designation, and use your in-depth knowledge of personal property and liability insurance to stand out among qualified professionals.

#### Bottom-Line Benefits

- Solidify your dedication to your career by effectively incorporating marketing techniques into the underwriting process.
- Make better business decisions by learning how to confidently manage personal insurance portfolios.

#### To earn the API designation, you must complete:

- 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
- Ethical Guidelines for Insurance Professionals or Ethics and the CPCU Code of Conduct

Visit [www.TheInstitutes.org/API](http://www.TheInstitutes.org/API) to learn more.

# Associate in Personal Insurance (API) Designation

Recommended for agents, brokers, agency principals, customer service representatives, claim adjusters, line of business managers and personal lines underwriters, the API designation will provide you with a thorough understanding of the personal lines business.

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

- Introduction to Personal Insurance
- Marketing Personal Insurance
- Personal Insurance Underwriting
- Underwriting Personal Autos
- Underwriting Miscellaneous Vehicles
- Underwriting Residential Property
- Underwriting Personal Liability
- Underwriting Personal Inland Marine and Personal Watercraft
- Underwriting Personal Umbrella

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

- Forces that Define Personal Insurance Products and Services
- The Personal Insurance Market
- Developing Personal Insurance Products
- Underwriting Profitability for Personal Insurance
- Pricing Personal Insurance Products
- Reunderwriting Personal Insurance Portfolios
- Portfolio Management Technology
- Responding to Customers' Changing Needs
- Responding to Environmental Changes

## AINS 21—Property and Liability Insurance Principles

- Understanding Insurance
- Insurers and How They are Regulated
- Insurer Financial Performance
- Marketing
- Underwriting and Ratemaking
- Claims
- Risk Management
- Loss Exposures
- Insurance Policies

## AINS 22—Personal Insurance

- Personal Insurance Overview
- Automobile Insurance and Society
- Personal Auto Policy: Liability, Med Pay, and UM Coverage
- PAP: Physical Damage, Duties After an Accident, Endorsements
- Homeowners Property Coverage
- Homeowners Liability, Conditions, Coverage Forms, and Endorsements
- Other Residential Insurance
- Other Personal Property and Liability Insurance
- Life Insurance Planning
- Retirement Planning
- Disability and Health Insurance Planning

## Did You Know?

You can also earn the API designation by completing:

- API 28
- CPCU 555
- CPCU 556
- Ethics 311 or Ethics 312

Visit [www.TheInstitutes.org/API](http://www.TheInstitutes.org/API) to learn more.

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