

Associate in Commercial Underwriting (AU™)

Enhance your professional confidence and build a strong foundation in commercial underwriting principles with AU Designation



Powered by

Designation Overview

Gain skills you can use right away with the AU designation. This program includes:

- 4 courses, plus ethics
- 12-15 months to complete
- 100% online courses
- Virtual exams for all courses
- Mailed diploma upon completion

What You'll Learn

- Understand how emerging technology has transformed underwriting and how to leverage it in your day-to-day work
- Evaluate commercial property loss exposures so you can appropriately select and price risks
- Analyze the full spectrum of liability risks facing an organization so you can accurately determine loss potential
- Determine a property's level of fire protection so you can ensure coverage is priced properly
- Understand the ins and outs of excess and umbrella liability insurance so you can provide increased limits to customers

Designation Outline

Gain a comprehensive view of commercial underwriting with these core courses:

Evaluating Commercial Underwriting Risks

Learn how emerging technology has transformed underwriting so you can put commercial underwriting principles into practice today. After completing this course, you'll be able to determine an appropriate premium, use data and financial statements to review an application, evaluate an organization's operations and culture, and more.

Skills You'll Gain

- ✓ Leverage various sources of data to effectively evaluate insurance applications and determine appropriate coverage and premiums
- ✓ Analyze commercial financial statements and operations so you can gauge the health of applicants and take on reasonable risks
- ✓ Effectively monitor underwriting performance so you can maintain your organization's financial strength
- ✓ Collaborate with colleagues and work together to help your organization

Study Material

US\$ 465

Examination

US\$ 305

Underwriting Organizations' Property Risks

Build a comprehensive approach to commercial property underwriting and learn how to best assess risk so you can protect companies against unexpected physical damage. After completing this course, you'll be able to evaluate commercial property applications, underwrite natural causes of loss, analyze fire protection and external exposure, and more.

Skills You'll Gain

- ✓ Evaluate commercial property loss exposures so you can appropriately select and price risks
- ✓ Determine a property's level of fire protection so you can ensure coverage is priced properly
- ✓ Effectively assess business income exposures so you can help protect a customer's cash flow in the event of a disaster
- ✓ Analyze additional threats to commercial property so you can help your clients mitigate potential losses

Study Material

US\$ 465

Examination

US\$ 305

Underwriting Organizations' Liability Risks

Learn how to evaluate commercial liability risk and help protect companies against unforeseen challenges that could be devastating to their business. After completing this course, you'll be able to evaluate commercial liability exposures, examine business auto exposures, investigate professional liability exposures, and more.

Skills You'll Gain

- ✓ Analyze the full spectrum of liability risks facing an organization so you can accurately determine loss potential
- ✓ Identify a customer's unique liability loss exposures so you can close coverage gaps
- ✓ Leverage data from telematics so you can more accurately underwrite business auto coverage
- ✓ Understand the ins and outs of excess and umbrella liability insurance so you can provide increased limits to customers

Study Material

US\$ 465

Examination

US\$ 305

Expand your strategic thinking and gain credit toward CPCU by choosing one of the courses below:

Addressing Commercial Property Risk

Learn about commercial property risk so you can confidently handle challenging commercial exposures. Gain skills to manage commercial property risks, examine and apply building and personal property coverage, determine extensions, manage disaster and unique losses, mitigate crime losses, and more.

Skills You'll Gain

- ✓ Identify building and personal property coverage gaps and recommend the right solutions to fill those gaps
- ✓ Help customers understand the benefits of business income coverage so they can minimize disruptions after a loss or disaster
- ✓ Confidently explain commercial property coverage benefits so customers feel taken care of by the coverage you recommended

Study Material

US\$ 465

Examination

US\$ 395

Addressing Commercial Liability Risk

Learn how to use risk management techniques to limit commercial liability loss exposures and protect your organization's bottom line. After completing this course, you'll gain skills to help you manage commercial liability risks and apply coverages, analyze and select business auto, marine, and aviation coverage for your clients, oversee payments for employee illness and injury, and manage professional liability.

Skills You'll Gain

- ✓ Analyze commercial liability loss exposures so you can help customers choose the best coverage option for them
- ✓ Identify auto, marine, and aviation coverage gaps and recommend the right insurance solutions to fill those gaps
- ✓ Clearly explain how customers can manage employee illness and injury payments so they have a plan for when an employee gets sick or hurt on the job

Study Material

US\$ 465

Examination

US\$ 395

Understanding Commercial Risk

Provide well-rounded support to customers with a strong understanding of commercial risk management. By completing this course, you'll gain skills in property coverage, business income coverage, mitigating crime losses, managing payments for employee illness and injury, and more.

Skills You'll Gain

- ✓ Identify building and personal property coverage gaps so you can help customers choose the best coverage options for them
- ✓ Help customers understand the benefits of business income coverage so they can minimize disruptions after a loss or disaster
- ✓ Clearly explain how customers can manage employee illness and injury payments so they have a plan for when an employee gets sick or hurt on the job

Study Material

US\$ 465

Examination

US\$ 395

Ethical Decision Making in Risk and Insurance

Learn to recognize ethical dilemmas and identify informed solutions to them. Build a sound ethical framework that you can apply to your day-to-day operations. Learn to better recognize and address ethical dilemmas in the workplace and preserve the public's trust in the risk and insurance industry.

What You'll Gain

Maintain credibility with your clients and preserve the trust on which insurance transactions are based through your study of ethical, insurance-based case studies.

Topics

- Supporting Professionalism
- Insurance Professionals and High Ethical Standards
- Ethical Responsibility to Groups, Dilemmas, Case Studies
- Ethical Theories and Decision-Making Tools
- Barriers to Ethical Decision Making

Study Material

US\$ 125

Examination

Free

Examinations

We offer the Designations' exams in 4 testing windows throughout the year. You can complete your exam at any time in the testing window that you registered for. Access your exam from your account when the window opens and complete it any time **until 11:59 p.m. ET** on the final day of the window.

- Quarter 1: January 15 – March 15
- Quarter 2: April 15 – June 15
- Quarter 3: July 15 – September 15
- Quarter 4: October 15 – December 15



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