

## Professional Insurance Designations

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You may be confused by an insurance agent's name being followed by a long string of letters. These abbreviations are for professional designations and they indicate that the individual has completed different courses or programs. The insurance business is complex and full of changes, so it's very important that agents try to keep up to date on subjects that affect their business.

The need to keep current is so important that an agent's pursuit of knowledge is mandatory. Most states require that an agent be licensed in order to sell insurance policies or even to give insurance advice. Different states also require that its licensed agents maintain a long-term commitment to learning. In such states, agents must complete a number of "Continuing Education" hours in order to have their licenses renewed.

Another incentive for continued learning is provided by certain insurance programs. Once a participant qualifies for a designation, he or she may also be required to pursue continuing education in order to keep the designation. Finally, many agents are personally motivated to keep current in their insurance knowledge. Naturally, these factors result in agents who have completed programs that award designations.

The following is a short reference of the more common insurance designations.

<b>Designation</b>	<b>Description</b>
AAI	Accredited Advisor in Insurance
ACLA	Automobile Claim Law Associate
ACSR	Accredited Customer Service Representative
AIAF	Associate in Insurance Accounting and Finance
AIC	Associate In Claims
AIM	Associate In Management
AIS	Associate in Insurance Services
API	Associate in Personal Insurance
ARM	Associate in Risk Management
AU	Associate in Underwriting
CFP	Chartered Financial Planner
ChFC	Chartered Financial Consultant
CIC	Certified Insurance Consultant
CLU	Chartered Life Underwriter
CPCU	Chartered Property Casualty Underwriter
CPIM	Certified Professional Insurance Man
CPIW	Certified Professional Insurance Woman

While a designation MAY indicate a greater level of expertise, the bottom line is experience. Designations are not nearly as important as whether that person helps you with your insurance needs. So talk to your agent, ask plenty of questions and listen to

the responses. If the agent has helped you understand something about insurance or has helped you get affordable protection against losses....then you have had contact with an insurance professional.

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