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Chartered Property Casualty Underwriters

What do the letters CPCU stand for? Chartered Property Casualty Underwriter

What does working with a CPCU mean for me? Just as a CPA is your professional tax partner, a CPCU can be your professional insurance partner. A CPCU is a professional who has earned the premier professional designation of the property and casualty insurance industry. Considered to be the standard setters of the insurance industry, CPCUs have made a commitment to continuing education, and promise to place the needs of others before their own. CPCUs are experts in many different fields of insurance, and although professionally diverse, each shares the same dedication to excellence. When you choose a CPCU, you can be sure that you are working with someone with significant experience, who can offer you guidance on all of your insurance decisions . . . who keeps up to date on issues and coverages . . . someone who is ethical and puts your interests first.

How is CPCU service different from that provided by other agents? To earn the credential, CPCUs must pass 10 rigorous undergraduate and graduate level examinations, meet experience requirements, and agree to be bound by an enforceable code of professional ethics.

These demanding standards ensure that when you choose a CPCU for your insurance needs, you are choosing someone who not only has your best interests in mind, but who has the background and knowledge to prove it.

The CPCU Professional Commitment

As a Chartered Property Casualty Underwriter:

- *I shall strive at all times to live by the highest standards of professional conduct;*
 - *I shall strive to ascertain and understand the needs of others and place their interests above my own;*
 - *I shall strive to maintain and uphold a standard of honor and integrity that will reflect credit on my profession and on the CPCU designation.*
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Who awards the CPCU credentials? The CPCU designation is conferred by the American Institute for CPCU. Go to <http://www.cpcusociety.org/> on the world wide web to learn more about the Society of CPCUs.



What do the letters CIC stand for? Certified Insurance Counselor

What does working with a CIC mean for me? Knowledgeable service. And a pledge to provide more professional and more educated service every year of your relationship. The CIC designation is your assurance that the professional with whom you are doing business is continually informed about the latest in insurance products, forms, procedures and services.

How is CIC service different from that provided by other agents? Certified Insurance Counselors are trained to ask the right questions--of companies, clients, and employees. But that is just the beginning. CICs are part of an extensive national and international network of highly trained professionals. They are recognized as among the nation's best and most knowledgeable insurance practitioners--with a long standing, personal commitment to client satisfaction. They provide the right answers. That saves time and money.

Who awards the CIC designation? The Society of Certified Insurance Counselors in Austin, Texas. The Society is a national, non-profit organization dedicated to professional insurance education. Go to <http://www.scic.com/> to learn more about the Society of CIC's.



What do the letters ACSR stand for? Accredited Customer Service Representative.

What does working with a ACSR mean for me? Outstanding, knowledgeable service and an ongoing commitment to keeping abreast of industry changes. Working with an ACSR means you are working with someone who has invested an extra measure of themselves in their careers to better serve YOU, their valued customer.

How is ACSR service different from that provided by other agents? Earning the ACSR designation takes hard work and commitment. This assures you of knowledgeable and careful answers to your questions. Each ACSR has completed two core modules of study as well as additional modules depending on their fields of expertise; Personal Lines (Homeowners, Personal Automobile, Personal Lines related coverage's); Commercial Lines

(Property, Liability, Commercial Auto, Commercial Lines related coverage's); and Life & Health Lines. Each module is a commitment of many hours in intensive study for the individual with the passing of a rigorous exam required.

Who awards the ACSR designation? The Independent Insurance Agents of America (IIAA) professional association. With more than 13,000 designees, ACSR is the nation's largest and most prestigious program of its kind. Visit their web site by going to <http://www.iaa.org/> on the world wide web.
