



## Professional Development Paths

### How to Use These Paths

These sample paths are designed to help guide you as you create a meaningful professional development plan.

*You should consider many factors when developing an appropriate professional development plan. They include your industry background and experience, education, previous professional development activities, and your organization's or department's needs.*

**Phase I** corresponds roughly to your first year in the property-casualty insurance industry. These courses provide a solid foundation for successful career-long professional development.

**Phase II** starts in the second year of employment and may take one of two basic approaches—or a combination of the two—depending on the variables mentioned above:

- **Generalist.** Depending on your specific needs, INS or CPCU course work provides a broad range of technical insurance knowledge. While CPCU is more advanced, the Institutes find that students who begin CPCU study earlier in their careers are more successful in completing the program.
- **Specialist.** You'll focus on specialized technical knowledge, which can be gained through one of the Institutes' associate designations, online learning courses, and company-specific internal training programs.

**Phase III**—continuing professional development—should last throughout your insurance career and often includes specialist course work. You may choose to pursue other Institute associate designations, CPCU course work, online learning courses, and company-specific internal training programs.

Should you need additional assistance, we offer free advising. Call us at (800) 644-2101.

### Agent and Broker Professional Development Path

#### Phase I

*Institutes Online*  
*Insurance Essentials*

#### *Institutes Online* Fundamentals Courses

<i>Risk Management Fundamentals</i>	<i>Ratemaking Fundamentals</i>
<i>Underwriting Fundamentals</i>	<i>Regulation Fundamentals</i>
<i>Ethics Fundamentals</i>	

Introductory Courses

#### Phase II

Program in General Insurance (INS)  
Accredited Adviser in Insurance (AAI)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

#### Phase III

Associate in Commercial Underwriting (AU)  
Associate in Risk Management (ARM)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

### Call Center Professional Development Path

#### Phase I

*Institutes Online*  
*Insurance Essentials*

#### *Institutes Online* Fundamentals Courses

<i>Insurance Policy Fundamentals</i>	<i>Insurance Fraud Prevention Fundamentals</i>
<i>Claim Handling Fundamentals</i>	<i>Underwriting Fundamentals</i>
<i>Insurance Business Fundamentals</i>	<i>Risk Management Fundamentals</i>
<i>Insurance Regulation Fundamentals</i>	<i>Insurance Ratemaking Fundamentals</i>
<i>Insurance Ethics Fundamentals</i>	<i>Reinsurance Fundamentals</i>

Introductory Courses

#### Phase II

Program in General Insurance (INS)  
Associate in Insurance Services (AIS)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

#### Phase III

Associate in Personal Insurance (API)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

### Claims Professional Development Path

#### Phase I

*Institutes Online*  
*Insurance Essentials*

#### *Institutes Online* Fundamentals Courses

<i>Claim Handling Fundamentals</i>	<i>Insurance Ethics Fundamentals</i>
<i>Insurance Business Fundamentals</i>	<i>Insurance Fraud Prevention Fundamentals</i>
<i>Insurance Regulation Fundamentals</i>	

Introduction to Claims

#### Phase II

Program in General Insurance (INS)  
Associate in Claims (AIC)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

#### Phase III

Associate in Insurance Services (AIS)  
Chartered Property Casualty Underwriter (CPCU)  
Insurance Financial Dynamics  
*Institutes Online* Courses

### Customer Service Professional Development Path

#### Phase I

*Institutes Online*  
*Insurance Essentials*

#### *Institutes Online* Fundamentals Courses

<i>Insurance Policy Fundamentals</i>	<i>Insurance Fraud Prevention Fundamentals</i>
<i>Claim Handling Fundamentals</i>	<i>Underwriting Fundamentals</i>
<i>Insurance Business Fundamentals</i>	<i>Risk Management Fundamentals</i>
<i>Insurance Regulation Fundamentals</i>	<i>Insurance Ratemaking Fundamentals</i>
<i>Insurance Ethics Fundamentals</i>	<i>Reinsurance Fundamentals</i>

Introductory Courses

#### Phase II

Program in General Insurance (INS)  
Associate, Customer Service (ACS)  
Accredited Customer Service Representative (ACSR)—A program in partnership with the IIABA. Log on to [www.iiaba.net](http://www.iiaba.net) for information.  
Associate in Insurance Services (AIS)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

#### Phase III

Accredited Adviser in Insurance (AAI)  
Associate in Personal Insurance (API)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

**Information Technology Professional Development Path**

Phase I

*Institutes Online*  
*Insurance Essentials*

*Institutes Online* Fundamentals Courses

<i>Insurance Policy Fundamentals</i>	<i>Insurance Fraud Prevention Fundamentals</i>
<i>Claim Handling Fundamentals</i>	<i>Underwriting Fundamentals</i>
<i>Insurance Business Fundamentals</i>	<i>Risk Management Fundamentals</i>
<i>Insurance Regulation Fundamentals</i>	<i>Insurance Ratemaking Fundamentals</i>
<i>Insurance Ethics Fundamentals</i>	<i>Reinsurance Fundamentals</i>

Introduction to Property and Casualty Insurance

Phase II

INS 24—General Insurance for IT  
Program in General Insurance (INS)  
Associate in Information Technology (AIT)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

Phase III

Chartered Property Casualty Underwriter (CPCU)  
Insurance Financial Dynamics  
*Institutes Online* Courses

**Risk Management Professional Development Path**

Phase I

*Institutes Online*  
*Insurance Essentials*

*Institutes Online* Fundamentals Courses

<i>Insurance Policy Fundamentals</i>	<i>Insurance Fraud Prevention Fundamentals</i>
<i>Insurance Business Fundamentals</i>	<i>Risk Management Fundamentals</i>
<i>Insurance Regulation Fundamentals</i>	<i>Insurance Ratemaking Fundamentals</i>
<i>Insurance Ethics Fundamentals</i>	<i>Reinsurance Fundamentals</i>

Introduction to Risk Management

Phase II

Program in General Insurance (INS)  
Associate in Risk Management (ARM)  
Chartered Property Casualty Underwriter (CPCU)  
Insurance Financial Dynamics  
*Institutes Online* Courses

Phase III

Risk Management for Public Entities (RMPE) course<sup>1</sup>  
Enterprise-Wide Risk Management: Developing and Implementing course<sup>2</sup>  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

<sup>1</sup> Passing the exam for this course leads to the Associate in Risk Management for Public Entities (ARM-P) designation for ARM designation holders.

<sup>2</sup> Passing the exam for this course leads to the Associate in Risk Management—ERM (ARM-E) designation for ARM designation holders.

**Underwriting Professional Development Path**

Phase I

*Institutes Online*  
*Insurance Essentials*

*Institutes Online* Fundamentals Courses

<i>Underwriting Fundamentals</i>	<i>Insurance Business Fundamentals</i>
<i>Insurance Ratemaking Fundamentals</i>	<i>Insurance Policy Fundamentals</i>
<i>Insurance Regulation Fundamentals</i>	<i>Reinsurance Fundamentals</i>
<i>Insurance Ethics Fundamentals</i>	<i>Risk Management Fundamentals</i>

Introduction to Underwriting

Phase II

Program in General Insurance (INS)  
Associate in Commercial Underwriting (AU)  
Associate in Personal Insurance (API)  
Chartered Property Casualty Underwriter (CPCU)  
*Institutes Online* Courses

Phase III

Associate in Fidelity and Surety Bonding (AFSB)  
Associate in Marine Insurance Management (AMIM)  
Associate in Reinsurance (ARe)  
Associate in Risk Management (ARM)  
Associate in Surplus Lines Insurance (ASLI)  
Chartered Property Casualty Underwriter (CPCU)  
Insurance Financial Dynamics  
*Institutes Online* Courses

