

CORPORATE PROFESSIONAL
DEVELOPMENT

Succeed: 2012 Catalog



Target Strategic Achievement with
The Institutes' Knowledge Solutions

**VALID THROUGH
SEPTEMBER 30, 2012**

Hundreds of Options. Driven By The Results You Want To Achieve.



▶ Choosing from hundreds of knowledge solutions can be overwhelming. To make it easier to select the ones your organization needs to drive operational results, The Institutes have developed new ways to navigate our ever expanding product offerings.

As you peruse this catalog you'll notice that our courses and programs are categorized into three different types of results:

- **Building Career Paths**—professional development through designation and certificate programs
- **Obtaining Specific Technical Knowledge**—individual, topical courses
- **Maintaining Continuing Education (CE) Compliance**—CE offerings From CEU.com

Getting Social and Making Connections

Additionally, The Institutes want to connect with you through a variety of social media outlets. Whether you have a question about a program or course, or want to network with fellow professionals, The Institutes can help. Find us on:

 Facebook  Twitter—@The_Institutes  LinkedIn

And check out The Institutes Community at Community.TheInstitutes.org

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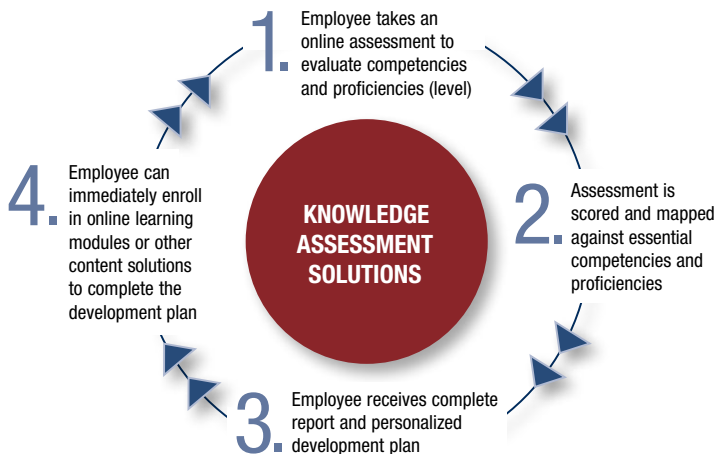


THE INSTITUTES' DIFFERENCE

The Institutes can help you strategically target professional development so that your organization can attract top talent, retain high performers, and achieve organizational goals. We do this by collaborating with your organization to:

- Align professional development with goals and objectives
- Assess employees' competencies in their positions
- Deliver professional development to fill critical gaps in technical knowledge

By working closely with industry leaders, The Institutes have developed technical-knowledge competency profiles—technical knowledge, skills, or behaviors—that are required for an individual to successfully perform in a particular organizational role. The Institutes' use this information to develop and revise course content to ensure that our solutions meet the industry's technical knowledge needs.



GETTING STARTED

Attract, Develop, and Retain Employees With The Institutes' Knowledge Solutions

The Institutes provide professional development services and knowledge solutions to help your organization succeed. We work collaboratively to help you align professional development to support your strategic goals.

Customer-Driven Solutions

With our customer-driven approach, The Institutes offer flexible career development pathing to help you better position your employees for success and meet your organizational results.

From courses and programs for individuals new to the industry, to more technical programs for industry veterans, The Institutes will collaborate with your organization to create specific career development paths that meet the knowledge needs of your workforce.

Flexible Learning Solutions

■ Building Career Paths

Designation and certificate programs form the core of our technical insurance knowledge base. They range from fundamental courses, to highly advanced programs, to the comprehensive Chartered Property Casualty Underwriter (CPCU) designation. Visit www.TheInstitutes.org for a complete listing.

■ Obtaining Specific Technical Knowledge

Institutes online courses deliver technical insurance content in a quick, convenient, and cost-effective manner. For more information visit www.TheInstitutes.org/onlinelearning.

■ Maintaining Continuing Education (CE) Compliance

The majority of traditional Institutes' courses have been approved for CE credit by state insurance departments. Visit our Web site for credit information.

Through The Institutes' CEU.com business unit, your employees can earn CE credits quickly from the convenience of their home or office. CEU.com offers more than 70 online CE courses to meet the needs of insurance agents, brokers, and adjusters. Visit www.CEU.com to learn more.

Custom Products

Now Available: In addition to full course content, individual topics from Institutes' courses can now be used to develop custom courses that meet your organization's specific professional development needs. Visit www.TheInstitutes.org/customproducts for details. To request a custom products consultation, please contact Customer Service at (800) 644-2101 or at customerservice@TheInstitutes.org.

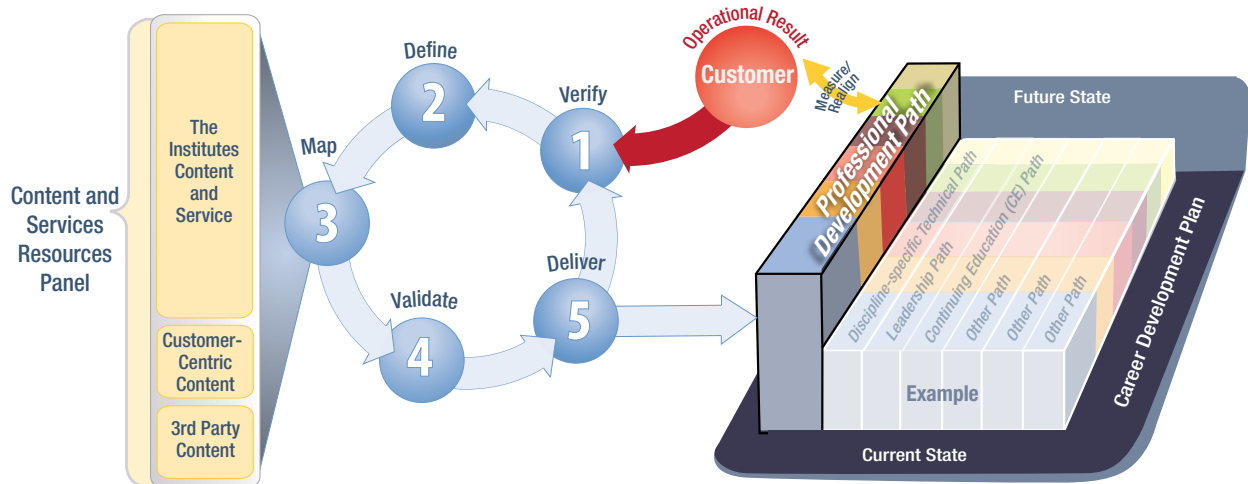
Reduce Costs, Increase Participation

■ Education Support

Would you like to offer study groups or classes at your location? Or would you like to find an existing class for one or more of your employees? We can help. Log on to our Web site, www.TheInstitutes.org, or e-mail customerservice@TheInstitutes.org.

■ On-Site Testing

We can save your employees time and your organization money by setting up an approved testing area at your location. Contact our Assessments Department at (877) 463-0400, or assessments@TheInstitutes.org to learn more.



Career Development Process Steps			
	Your organization's strategic operational result desired		Validate the selected content against success measures
	Verify desired operational results		Deliver solutions in the most effective and efficient means
	Define criteria for success		Implement career development path or career development plan
	Map content and other resources to success measures		Monitor/Measure/Realign

■ **Corporate Pricing**

Please call Customer Service at (800) 644-2101 or e-mail customerservice@TheInstitutes.org for information on volume discounts.

■ **Helpful Online Services**

Check out the Corporate Menu on our home page for a variety of convenient online tools to help you conduct business with us more efficiently, and to monitor employee performance in Institutes' courses. These tools will allow you to spend less time performing administrative tasks and more time developing your employees, recognizing their achievements, and preparing your future leaders.

■ **Set Up a Corporate Account**

To take advantage of our time-saving online services, you will need to set up a corporate account. All you need to do to get started is call Customer Service at (800) 644-2101.

■ **Order Study Materials**

Place study material orders for all your employees at one time. We bill to your corporate account to help you reduce your paperwork.

■ **Exam and Online Class Registration**

Register individuals from across your organization for exams or online classes quickly and conveniently. All registrations are centrally billed to your corporate account. You can also see all employees who are currently registered.

■ **Career Path Planning**

Let The Institutes help your organization develop career path plans to meet the unique needs of your employees. Free educational

advising, career development charts, and segment-specific professional development paths are just some of the educational support resources The Institutes offer.

■ **Monitor and Manage Employee Performance**

Return on your professional development investment is important. The Institutes provide you with the tools needed to quickly see how your employees are performing. For online courses, you can view grades, as well as the courses your employees are enrolled in, right from your computer. You can also look up current Institutes' designation- or certificate-holders by using the search program on our Web site, www.TheInstitutes.org. Plus, The Institutes will work with you to ensure your professional development solutions are aligned with your strategic goals.

■ **Online Learning**

Review the status of your prepaid purchases, including current balance and usage details, and view employee scores.

■ **Personalized Attention**

The Institutes' sales executives have extensive industry backgrounds. Your sales executive will work with you to help you identify knowledge gaps and develop solutions to fill them. Call Customer Service at (800) 644-2101 to arrange for a consultation.

■ **Technical Support**

The Institutes provide technical support for our online corporate services, on-site testing centers, and for online learning. Contact Customer Service at customerservice@TheInstitutes.org or (800) 644-2101 for assistance.



Institutes' Content Delivery and Exam Information

The Institutes, with more than a century of experience serving the risk management and property-casualty insurance industry, remain committed to bringing you the most flexible, relevant, and practical insurance knowledge solutions possible. We are continually revising and enhancing both content and delivery to ensure that your employees have the best possible learning experience.

Content Delivery

■ Print

Course content is provided using our traditional, industry-respected printed course materials (textbooks, course guides, and SMART study aids).

■ Online

Self-study course content is provided online. For a full listing of available online courses, visit www.TheInstitutes.org/onlinelearning.

■ Instructor-Led Online Classes

These classes are delivered asynchronously (no set class time) and combine the flexibility of self-study with the support of classmates and a knowledgeable instructor. For more information or to see a demo class, log on to www.TheInstitutes.org/onlineclasses.

In addition, third-party providers around the country offer classes for many Institutes courses. Log on to our Web site to find a course near you.

Exam Type

■ Objective*

Objective exams consist of multiple-choice questions. They are computer-administered and provide immediate pass/nonpass feedback.

■ Short Essay*

Short-answer essay exams consist of subjective questions. These exams are graded by expert graders.

Exam Delivery, Number of Questions, and Time Allotted

■ Full

This is our traditional exam delivery method. Examinees prepare for a single exam that covers material from the entire course.

■ Segmented

This delivery method breaks up a traditional exam into multiple separate exams, or segments. Examinees prepare for and take each segment individually; passing all segment exams for a single course gives credit for the entire course.

■ Online Course Only

Assessments for online-only courses may consist of a collection of quizzes or questions based on readings (open book). These exams may be taken at an employee's computer within the context of the course material being presented. Refer to individual course listings for information at www.TheInstitutes.org.

■ Number of Questions and Time Allotted

For specific information about the number of exam questions and the time allotted, please visit the corresponding course Web page on www.TheInstitutes.org.

Exam Preparation

Examinees can use either print or online (where offered) content delivery to prepare for full or segmented exams. For exam information, see pages 37-38 and visit our Web site at www.TheInstitutes.org.

* Grading delays may occur when exams are based on new or revised materials.

▶ The Institutes Have Something For Every Employee

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Building Career Paths

By encouraging your staff to participate in The Institutes' recognized and respected designation programs, your organization will:

- Reduce the time associated with the onboarding process
- Be prepared for succession planning
- Increase employee retention and satisfaction

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Obtaining Specific Technical Knowledge

Using Institutes courses to fill gaps in technical knowledge helps your staff drive powerful corporate results by:

- Building specialized skills and knowledge
- Increasing efficiency and productivity
- Developing better business decision making skills

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Maintaining CE Compliance

The Institutes' relevant, practical, and cost-effective online CE courses allow your organization to:

- Satisfy state licensing requirements
- Save time with two-business day automatic credit reporting (where allowed)
- Conveniently manage corporate compliance information



12+23=

35 Ways to Build Career and Operational Success

▶ Build Career Paths with The Institutes' Certificate and Designation Programs

By encouraging your staff to participate in The Institutes' recognized and respected designation programs, your organization will:

- Reduce the time associated with the onboarding process
- Be prepared for succession planning
- Increase employee retention and satisfaction

The Institutes | Proven Knowledge. Powerful Results.®

Institutes Certificate and Designation Programs

These programs are recognized and respected throughout the risk management and property-casualty insurance industry. This list outlines the requirements of each program. Please visit our Web site for complete program and course details.

The Institutes' courses/programs are dynamic and are frequently revised so as to remain current and relevant as follows:

- Existing credentialing course revisions (i.e., AINS 21 or Introduction to Property and Casualty Insurance) are made in April and October
- All other course revisions may be made at any time
- New courses are introduced as completed

Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest information. Pricing is subject to change; see our Web site or the current order form for pricing.

CERTIFICATE PROGRAMS

■ Introductory Courses

Bottom-Line Benefits for All Introductory Courses

- Increase operational efficiency by acquiring fundamental knowledge
- Gain confidence and a sense of accomplishment by learning essential concepts that help enhance productivity
- Prepare for career-long professional development by building a strong foundation in basic insurance principles

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/Intro for individual course benefits and topics.



Intro to Property-Casualty Insurance and Intro to Claims are available as self-guided online courses. Visit our Web site for details.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ General Insurance for IT and Support Professionals (AINS 24)

Bottom-Line Benefits

- Gain a comprehensive awareness of the overall business of insurance to more ably meet the needs of insurance business functions and processes
- Increase your understanding of insurance data, what data are needed, why they are needed, and how they are used in the insurance process
- Develop confidence in your ability to meet insurance-specific needs through an overall understanding of industry terms and principles
- Sharpen your edge to advance your career in a competitive IT world

Completing the AINS 24—General Insurance for IT and Support Professionals course earns a certificate of completion.

For pricing, please view the Order Form or visit our Web site.



STAY TUNED!

Revised AINS 24 course materials coming in April 2012.

Visit www.TheInstitutes.org/AINS24 for individual course benefits and topics.



AINS 24 is available as a self-guided online course. Visit our Web site for details. Check out the topics covered in AINS 24.

Textbooks, course guides, and study aids can be purchased individually at www.TheInstitutes.org.



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■ Insurance Executive Development Program

The Insurance Executive Development Program is an interactive learning experience that allows highly placed executives to develop fresh perspectives on the strategic decision-making process and provides them with the skills needed to manage change by leading change. The program's capstone simulation provides participants with the opportunity to practice critical decision-making skills in a real world environment.

Bottom-Line Benefits:

- Increase effectiveness with the ability to create, challenge, and assess the decision-making process
- Enhance efficiency with the skills needed to identify and manage personal bias
- Improve leadership style by developing an understanding of cross-functional management

Here's what a recent participant had to say: *Pietro Toffanello, regional manager for General Re, said that his leadership style benefited as a result of participating in the AGILE simulation. Learnings from The Institutes' Insurance Executive Development Program allowed him to achieve better results by experimenting with different communication techniques and focusing on diverse management styles.*

Visit www.TheInstitutes.org/ExecEd for program information.



Check out this video on the Insurance Executive Development Program.



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■ Program in Supervisory Management (SM)

Bottom-Line Benefits

- Increase new supervisor effectiveness by learning how to effectively transition from line employee to the role of supervisor
- Improve job performance across the organization with an understanding of practical work and time management techniques

To earn the Certificate in Supervisory Management, individuals must complete:

SM 18—Essentials of Supervision

SM 19—Supervisory Skills

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/SM for individual course benefits and topics.

The Institutes' courses/programs are dynamic and are frequently revised so as to remain current and relevant as follows:

- Existing credentialing course revisions (i.e., AINS 21 or Introduction to Property and Casualty Insurance) are made in April and October
- All other course revisions may be made at any time
- New courses are introduced as completed

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■ California Workers Compensation Claims Administration (WCCA)

Bottom-Line Benefits

- Increase effectiveness with a solid foundation in California workers compensation claims practices
- Enhance ability to accurately handle workers compensation claims with knowledge on California-specific claims procedures

To earn WCCA, individuals must complete:

CA 10—California Workers Compensation Claims

CA 11—California Workers Compensation Claims Advanced

CA 12—California Medical Coordination of Workers Compensation

CA 14—California Return to Work and Disability Management in the WC System

CA 16A—California Permanent Disability Rating and AMA Guides

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Completion Note

For individuals with fewer than six months' claims handling experience, we recommend the Introduction to Workers Compensation Claims online course be completed before starting the WCCA program.

Visit www.TheInstitutes.org/WCCA for individual course benefits and topics.



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DESIGNATIONS

■ Accredited Adviser in Insurance (AAI)

Bottom-Line Benefits

- Develop strong customer relationships by building a solid foundation in a wide range of insurance products and services
- Increase efficiency by learning to manage agency operations more effectively
- Write larger and more complex commercial lines with increased knowledge of general liability, auto, and workers compensation insurance, as well as bonds

To earn AAI, individuals must complete:

Revised! AAI 81—Foundations of Insurance Production

Revised! AAI 82—Multiple-Lines Insurance Production

Revised! AAI 83—Agency Operations and Sales Management

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/AAI for individual course benefits and topics.



Looking for CE courses on Healthcare Reform and other life/health topics? Visit CEU.com for details.



Please log in to The Institutes' account manager at www.TheInstitutes.org/account.htm to update your contact information.

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■ Accredited Customer Service Representative (ACSR)

Bottom-Line Benefits

- Enhance profitability by managing a better book of business and avoiding E&O claims, with a more comprehensive knowledge of insurance products
- Increase ability to cross sell products with a thorough understanding of client needs
- Improve overall efficiency with an increased confidence in staff capabilities and knowledge
- Develop customer loyalty by demonstrating higher levels of professionalism and customer service

To earn ACSR, individuals must complete a combination of the following (see Web site):

Revised! ACSR 1—Homeowners Insurance

Revised! ACSR 2—Personal Automobile Insurance

Revised! ACSR 3—Personal Lines Related Coverages

Revised! ACSR 4—Agency Errors and Omissions

Revised! ACSR 5—Professional Development and Account Management

Revised! ACSR 6—Commercial Property Insurance

Revised! ACSR 7—Commercial Liability Insurance

Revised! ACSR 8—Commercial Auto Insurance

Revised! ACSR 9—Commercial Lines Related Coverages

Revised! ACSR 10—Life Insurance

Revised! ACSR 11—Retirement Planning

Revised! ACSR 12—Disability and Health Insurance

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.



STAY TUNED!

Look for updated course materials for ACSR 4, 5, 10, 11, and 12 coming in April 2012!

Visit www.TheInstitutes.org/ACSR for program requirements, individual course benefits, and topics.

s.m.a.r.t.
STUDY AIDS

SMART Study Aids and SMART Online Practice Exams are available for many courses. Visit our Web site for details.

ceu.comSM

Adjusters—need CE credits to fulfill license requirements? Visit CEU.com to see a list of courses approved for credit in your licensing state

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■ Associate in Claims (AIC)

Bottom-Line Benefits

- Reduce time and costs associated with claims by improving technical claim handling skills
- Improve customer satisfaction and retention with communication and negotiation skills
- Help avoid costly lawsuits by learning good-faith claim handling
- Reduce costs associated with coverage disputes by gaining in-depth policy knowledge

Available AIC courses include:

COMING APRIL! AIC 30—Claim Handling Principles and Practices (replaces AIC 33)

NEW! AIC 31—Property Claim Practices**

NEW! AIC 32—Liability Claim Practices**

AIC 34—Workers Compensation and Managing Bodily Injury Claims

NEW! AIC 37—Managing Bodily Injury Claims

NEW! AIC 38—Personal Auto Insurance and the Management of Bodily Injury Claims

NEW! AIC 39—Auto Liability Claims Practices

NEW! AIC 41—Property Coverages

NEW! AIC 42—Liability Coverages

NEW! AIC 43—Property & Liability Coverages

Ethics 311—Ethical Guidelines for Insurance Professionals

**This course number was previously associated with a course that is no longer offered. Course credits are tracked and applied automatically based on the date the exam was passed. Courses no longer offered do not waive current courses with the same number.

For pricing, please view the Order Form or visit our Web site.

REVISED!	Looking for AIC 35 and 36? The new AIC 31 course provides credit for AIC 35 and AIC 32 provides credit for AIC 36.
STAY TUNED!	Look for new courses and completion options covering Workers Compensation Claims coming later in 2012. Visit our Web site for details.

Visit www.TheInstitutes.org/AIC for individual course benefits, topics, and completion options, including information on the following new tracks to earning AIC: Property, Multi-Line Adjuster, and Liability Claims.

New Tracks Focused on Your Career Needs

The AIC program fits your unique career needs. In addition, each AIC track builds a strong knowledge base for claim handling with courses in these subjects:

Tracks	Liability	Property	Multi-Line Adjuster	Workers Compensation	Auto
Course Categories					
General Insurance	AINS 21 Property and Liability Insurance Principles				
General Claim Handling	AIC 30 Claim Handling Principles and Practices or AIC 33 Claim Handling Principles and Practices**				
Ethics	Ethics 311 Ethical Guidelines for the Insurance Professional or Ethics 312 Ethics and the CPCU Code of Professional Conduct				
* Insurance Coverages	AIC 42 Liability Coverages	AIC 41 Property Coverages	AIC 43 Property and Liability Coverages	Coverage included in Workers Compensation Claim Practices †	N/A
* Claim Handling Practices	AIC 32‡ Liability Claim Practices AIC 37 Managing Bodily Injury Claims	AIC 31‡ Property Claim Practices	AIC 31‡ Property Claim Practices AIC 32‡ Liability Claim Practices	Workers Compensation Claim Practices † AIC 37 Managing Bodily Injury Claims	AIC 38 Personal Auto Insurance and the Management of Bodily Injury Claims AIC 39 Auto Liability Claims Practices

* Waivers available. Log on to www.TheInstitutes.org/AIC for more details

† Study materials for Workers Compensation course available later in 2012.

** AIC 30 replaces AIC 33. AIC 33 will no longer be available after December 2012.

‡ This course number was previously associated with a course that is no longer offered. Course credits are tracked and applied automatically based on the date the exam was passed. Courses no longer offered do not waive current courses with the same number.

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■ Associate in Commercial Underwriting (AU)
■ **NEW!** Associate in Commercial Underwriting—Strategic Techniques (AU-S)

Bottom-Line Benefits

- Enhance professional confidence by building a strong foundation in underwriting principles, and gain a broader understanding of advanced underwriting techniques
- Build a more profitable book of business by developing a disciplined approach to underwriting commercial property and liability exposures
- Shape a solid book of business through effective risk selection of commercial liability insurance

AU courses include:

- AU 65—Commercial Underwriting: Principles and Property
- AU 66—Commercial Underwriting: Liability and Advanced Techniques
- AINS 23—Commercial Insurance
- Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.


If you hold the AU designation, you could earn the Associate in Commercial Underwriting—Strategic Techniques (AU-S) for passing AU-67. Visit our Web site for details.

COMING SOON!	Coming in April, with Exams in July 2012: An Even More Practical AU Program!
	NEW! AU 60—Commercial Underwriting Principles
	NEW! AU 61—Underwriting Commercial Property

STAY TUNED!	Also in April, with Exams in July 2012: NEW! AU 62—Underwriting Commercial Liability
	NEW! AU 67—Strategic Underwriting Techniques

Visit www.TheInstitutes.org/AU for individual course benefits, topics, and new completion options.



	Please log in to The Institutes' account manager at www.TheInstitutes.org/account.htm to update your contact information.
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■ Associate in Fidelity and Surety Bonding (AFSB)

Bottom-Line Benefits

- Increase ability to serve a broad variety of clients by learning the various types of fidelity and surety bonds and their appropriate applications
- Improve ability to serve principals and obligees in contract bonding by gaining an understanding of construction, contract bond law, and the contract bid process

To earn AFSB, individuals must complete:

AFSB 151—Principles of Suretyship

AFSB 152—Contract Surety

AFSB 153—Commercial Surety and Crime Insurance

CPCU 530—Business Law for Insurance Professionals

CPCU 540—Finance and Accounting for Insurance Professionals

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Program Acknowledgement

The AFSB program was developed with the encouragement and technical assistance of the National Association of Surety Bond Producers and the Surety & Fidelity Association of America.

Visit www.TheInstitutes.org/AFSB for individual course benefits and topics.



s.m.a.r.t.[®]
STUDY AIDS

SMART Study Aids and SMART Online Practice Exams are available for many courses. Visit our Web site for details.



Did you know that many Institutes' courses are approved in most states for CE credit? Learn more at www.TheInstitutes.org/CE.

- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in General Insurance (AINS)

For full details on the Associate in General Insurance (AINS) designation program, including information on who may pre-qualify for the designation, log on to www.TheInstitutes.org/AINS to learn more.

Bottom-Line Benefits

- Enhance ability to build a better book of business through an expanded knowledge of personal and/or commercial coverages and endorsements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions
- Better meet professional responsibilities with an increased technical knowledge of your functional area

To earn AINS, individuals must:

- Complete the free Ethical Guidelines for Insurance Professionals (Ethics 311)
- Pass exams for AINS 21, AINS 22, and AINS 23, OR
- Pass exams for AINS 21 and AINS 22 plus pass the exam for a qualifying elective course (see chart), OR
- Pass exams for AINS 21 and AINS 23 plus pass the exam for a qualifying elective course (see chart)

For pricing, please view the Order Form or visit our Web site.

Courses in the Associate in General Insurance	Elective Course	Mandatory Ethics Requirement
AINS 21, AINS 22, and AINS 23	None Required	Ethics 311— Ethical Guidelines for Insurance Professionals
AINS 21 and AINS 22	Pass the exam for any course in the list of electives on the next page, except CPCU 555, and individual segmented exams	
AINS 21 and AINS 23	Pass the exam for any course in the list of electives on the next page, except AAI 82, APA 92, CPCU 551, CPCU 552, and individual segmented exams	

STAY TUNED! New underwriting electives course materials available in April 2012—see the ** in the Elective Options chart.



Elective Options

Many Institutes courses provide elective credits for AINS. Refer to the chart below and to www.TheInstitutes.org/AINS for the most current information.

Functional Area	Elective Course Options
All	CPCU 500, 520, 530, 540, 551, 552, 555, 556, or 560; AIM 40 or 44; AIT 131, 132, or 134; AIAF 111 or 112
Agent/Broker, Customer Service, Call Center	AU 60, 61*, or 62* **; API 28 or 29; AAI 82 or 83; ANFI 205 or 206
Claims	AIC 31*, 32*, 33, 34, or 39
Reinsurance	ARe 144
Risk Management	ARM 54, 55, or 56; ERM 57
Underwriting	API 28 or 29; AU 60, 61*, or 62* **
Other Specialty	APA 91 or 92; AMIM 121 or 122; AFSB 151, 152, or 153; ASLI 163 or 164; IR 201

* This course number was previously associated with a course that is no longer offered. Course credits are tracked and applied automatically based on the date the exam was passed. Courses no longer offered do not waive current courses with the same number.

Visit www.TheInstitutes.org/AINS for individual course benefits and topics.

AINS courses are available online in self-guided or instructor-led formats. Visit our Web site for details.

► The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in Information Technology (AIT)

Bottom-Line Benefits

- Improve organizational performance by understanding the functions and features of various technology products
- Increase the value of IT contributions by developing a holistic view of insurance industry functions and processes
- Meet business challenges through strategic alignment of the IT function, collaboration and integration, project management, and outsourcing

To earn AIT, individuals must complete:

AIT 131—Essentials of Information Technology

AIT 132—Insurance Uses of Technology

AIT 134—The Strategic Management of Information

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Completion Note

The AIT program replaces the Associate in Automation Management (AAM®) program. Contact Customer Service if an individual previously completed AAM courses.

Visit www.TheInstitutes.org/AIT for individual course benefits and topics.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.



■ Associate in Insurance Accounting and Finance (AIAF)

Bottom-Line Benefits

- Increase effectiveness by building a strong understanding of statutory accounting and mandatory reporting requirements
- Improve system planning and data administration by learning the effect of insurance activity cycles on management reporting

To earn AIAF, individuals must complete:

AIAF 111—Statutory Accounting for Property-Casualty Insurers

AIAF 112—Insurance Information Systems

CPCU 520—Insurance Operations

CPCU 540—Finance and Accounting for Insurance Professionals

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Completion Track

The Institutes and LOMA jointly sponsor an alternative program designed for life and health insurance professionals. Log on to www.loma.org or call (770) 984-3761 or (800) ASK-LOMA.

Visit www.TheInstitutes.org/AIAF for individual course benefits and topics.

The Institutes' courses/programs are dynamic and are frequently revised so as to remain current and relevant as follows:

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- All other course revisions may be made at any time
- New courses are introduced as completed

Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest information. Pricing is subject to change; see our Web site or the current order form for pricing.



Did you know that many Institutes' courses are approved in most states for CE credit? Learn more at www.TheInstitutes.org/CE.

Textbooks, course guides, and study aids can be purchased individually at www.TheInstitutes.org.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.



■ Associate in Insurance Services (AIS)

Bottom-Line Benefits

- Improve service quality by gaining an understanding of customer needs and motivations
- Increase productivity and efficiency by learning to identify and improve key business processes
- Ensure consistent service by learning to effectively monitor and adjust to change

Individuals can earn a Certificate of Completion for passing the AIS 25 exam. Or individuals may choose to earn the AIS designation by selecting from a variety of completion options in addition to passing the AIS 25 exam and the Ethical Guidelines for Insurance Professionals requirement.

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/AIS for individual course benefits, topics, and completion options.



Please log in to The Institutes' account manager at www.TheInstitutes.org/account.htm to update your contact information.



SMART Study Aids and SMART Online Practice Exams are available for many courses. Visit our Web site for details.

- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in Management (AIM)

Bottom-Line Benefits

- Build productivity by understanding how to improve performance and establish meaningful goals
- Decrease talent acquisition costs by learning to manage human resources strategically

To earn AIM, individuals must complete:

AIM 40—Management

AIM 44—Human Resource Management

AIM 45—Managing Business Organizations Today

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Completion Note

To complete AIM 45, individuals must answer 150 questions from posted articles and will have 12 months to complete the course. There is no end-of-course exam.

Visit www.TheInstitutes.org/AIM for individual course benefits and topics.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in Marine Insurance Management (AMIM)

Bottom-Line Benefits

- Build a book of business by learning to identify customers' marine loss exposures and recommend appropriate coverages
- Improve effectiveness by understanding the principal classes of commercial inland marine business

To earn AMIM, individuals must complete:

AMIM 121—Ocean Marine Insurance

AMIM 122—Inland Marine Insurance

CPCU 500—Foundations of Risk Management and Insurance

CPCU 530—Business Law for Insurance Professionals

Ethics 311—Ethical Guidelines for Insurance Professionals

In addition, individuals must complete two elective courses.

For pricing, please view the Order Form or visit our Web site.

Program Acknowledgement

The AMIM program was developed with the technical and financial assistance of the Inland Marine Underwriters Association and the American Institute of Marine Underwriters.

Visit www.TheInstitutes.org/AMIM for individual course benefits, topics, and completion options.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in National Flood Insurance (ANFI)

The Institutes have teamed up with the Federal Emergency Management Agency (FEMA) to develop the Associate in National Flood Insurance (ANFI) designation program.

- Increase your effectiveness with a reinforced understanding of the insurance coverage that the National Flood Insurance Program provides
- Enhance your performance through verified knowledge of the underwriting and rating procedures required to issue and service a flood insurance policy

To earn ANFI, individuals must complete the following exams:

ANFI 205—National Flood Insurance: Fundamentals

ANFI 206—National Flood Insurance: Advanced Topics

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please see the exam chart on page 38.

ANFI Study Materials

The study materials needed for the Associate in National Flood Insurance are the *NFIP Flood Insurance Manual* and the *Mandatory Purchase of Flood Insurance Guidelines* booklet, both of which can be downloaded for free from FEMA's Web site at www.fema.gov. The Institutes provide downloadable outlines of exam topics and educational objectives to help individuals prepare for the ANFI exams. Visit our Web site for full details.

Visit www.TheInstitutes.org/ANFI for individual course benefits and topics.

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- All other course revisions may be made at any time
- New courses are introduced as completed

Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest information. Pricing is subject to change; see our Web site or the current order form for pricing.



Need additional flood CE credits?
Check out FEMA Flood available
from CEU.com.



Check out this video
on the benefits of ANFI.

- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in Personal Insurance (API)

Bottom-Line Benefits

- Enhance effectiveness with a solid understanding of personal property and liability insurance principles and practices
- Improve performance by understanding how to balance increasing customer expectations in products and services with insurer needs for profit and expense control

To earn API, individuals 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

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/API for individual course benefits, topics, and completion options.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Associate in Premium Auditing (APA)

Bottom-Line Benefits

- Design more effective audit programs by learning how to evaluate accounting systems, verify and analyze data, and prepare premium audit reports
- Improve ability to premium audit by understanding workers compensation insurance and other business operations, and how to classify employees to determine final premium

To earn APA, individuals must complete:

APA 91—Principles of Premium Auditing

APA 92—Premium Auditing Applications

CPCU 520—Insurance Operations

Ethics 311—Ethical Guidelines for Insurance Professionals

Plus one of the following:

CPCU 540—Finance and Accounting for Insurance Professionals

CPCU 552—Commercial Liability Risk Management and Insurance

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/APA for individual course benefits and topics.



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■ Associate in Regulation and Compliance (ARC)

Bottom-Line Benefits

- Help to avoid costly fines and penalties by developing an understanding of the insurance regulatory environment
- Improve organizational compliance by learning how federal and state regulations affect insurance functions
- Foster a compliance culture by giving managers the tools needed to monitor employee regulatory compliance

To earn ARC, individuals must complete:

IR 201—Insurance Regulation

AIAF 111—Statutory Accounting for Property-Casualty Insurers

CPCU 520—Insurance Operations

Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Completion Note

Individuals can earn a Certificate of Completion by passing only the IR 201—Insurance Regulation exam.

Visit www.TheInstitutes.org/ARC for individual course benefits and topics.



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■ Associate in Reinsurance (ARe)

Bottom-Line Benefits

- Enhance your ability to build a better book of business through an expanded knowledge of commercial coverage forms and endorsements, as well as auto and homeowners contracts and endorsements
- Be able to design a reinsurance program by gaining advanced coverage knowledge and financial risk management skills

To earn ARe, individuals must complete:

Revised! ARe 143—Primary Insurance Coverages

ARe 144—Reinsurance Principles and Practices

ARe 145—Readings in Reinsurance Issues and Developments

CPCU 520—Insurance Operations

Ethics 311—Ethical Guidelines for Insurance Professionals

Plus one of the following:

CPCU 540—Finance and Accounting for Insurance Professionals

ARM 56—Risk Financing

AIAF 111—Statutory Accounting for Property-Casualty Insurers

For pricing, please view the Order Form or visit our Web site.

STAY TUNED!

Revised ARe 143 course materials coming in April 2012.

Visit www.TheInstitutes.org/ARe for individual course benefits and topics.

- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

- Associate in Risk Management (ARM)
- Associate in Risk Management for Public Entities (ARM-P)
- Associate in Risk Management–ERM (ARM-E)

Bottom-Line Benefits

- Enhance your contribution to your organization’s value by learning the skills needed to develop effective and thorough risk assessments
- Increase participation in your organization’s risk control programs through better understanding of staff motivation
- Support the organization’s overall financial goals by learning to build and implement a balanced risk financing strategy using retention, transfer, and hybrids

To earn ARM, individuals must complete:

- ARM 54—Risk Assessment
- ARM 55—Risk Control
- ARM 56—Risk Financing
- Ethics 311—Ethical Guidelines for Insurance Professionals

For pricing, please view the Order Form or visit our Web site.

Completion Notes

By completing RMPE 352—Risk Management for Public Entities in addition to the Ethics 311 and ARM courses listed above, individuals can earn the Associate in Risk Management for Public Entities (ARM-P) designation.

By completing ERM 57—Enterprise-Wide Risk Management: Developing and Implementing in addition to the Ethics 311 and ARM courses listed above, individuals can earn the Associate in Risk Management–ERM (ARM-E) designation.

Program Acknowledgement

The ARM program was developed with the technical and financial assistance of the Risk and Insurance Management Society, Inc. (RIMS).

ARM also meets one of the requirements for the RIMS Fellow® (RF) designation. For information, visit www.RIMS.org.

Visit www.TheInstitutes.org/ARM for individual course benefits and topics.



Check out this video on the benefits of ARM-E.



ARM courses are available as self-guided online courses. Visit our Web site for details.

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■ Associate in Surplus Lines Insurance (ASLI)

Bottom-Line Benefits

- Build business by learning to effectively manage the opportunities and meet the challenges presented by use of the surplus lines market
- Strengthen customer confidence and trust with a solid knowledge of a wide variety of surplus lines insurance products

To earn ASLI, individuals must complete:

ASLI 163—Surplus Lines Insurance Operations

ASLI 164—Surplus Lines Insurance Products

Ethics 311—Ethical Guidelines for Insurance Professionals

Plus two elective courses. Visit www.TheInstitutes.org/ASLI for elective options.

For pricing, please view the Order Form or visit our Web site.

Visit www.TheInstitutes.org/ASLI for individual course benefits, topics, waivers, and completion options.



- ▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

■ Chartered Property Casualty Underwriter (CPCU)

Bottom-Line Benefits

- Improve effectiveness by relating risk management and insurance principles to everyday practice
- Handle complex commercial property and personal loss exposures with advanced technical knowledge
- Increase effectiveness and positively affect overall operations with an increased understanding of how different functional areas interact with and relate to each other

Foundation Courses

- CPCU 500—Foundations of Risk Management and Insurance
- CPCU 520—Insurance Operations
- CPCU 530—Business Law for Insurance Professionals
- CPCU 540—Finance and Accounting for Insurance Professionals

In addition, program participants must complete three courses in either of the commercial or personal lines concentrations and one elective course. Participants may not combine courses from the commercial and personal lines concentrations. Visit www.TheInstitutes.org/CPCU for elective options.

Commercial Concentration Courses

- CPCU 551—Commercial Property Risk Management and Insurance
- CPCU 552—Commercial Liability Risk Management and Insurance
- Revised!** CPCU 553—Survey of Personal Insurance and Financial Planning

Personal Concentration Courses

- CPCU 555—Personal Risk Management and Property-Casualty Insurance
- Revised!** CPCU 556—Financial Planning
- Revised!** CPCU 557—Survey of Commercial Insurance

For pricing, please view the Order Form or visit our Web site.

STAY TUNED!

Revised CPCU 553, 556, and 557 materials coming in April 2012.

Elective Courses

- AAI 83—Agency Operations and Sales Management
- AIC 34—Workers Compensation and Managing Bodily Injury Claims
- NEW!** AIC 31—Property Claim Practices*
- NEW!** AIC 32—Liability Claim Practices*
- ARe 144—Reinsurance Principles and Practices
- ARM 56—Risk Financing
- NEW!** AU 67—Strategic Underwriting Techniques*
- CPCU 560—Financial Services Institutions
- ERM 57—Enterprise-Wide Risk Management: Developing and Implementing

* This course number was previously associated with a course that is no longer offered. Course credits are tracked and applied automatically based on the date the exam was passed. Courses no longer offered do not waive current courses with the same number.

STAY TUNED!

New underwriting and claims electives coming in April 2012!

COMING SOON!

The CPCU 556 exam format is changing to 85-objective questions in July 2012. Both the multiple-choice or essay format will be available in the July and October 2012 exam windows.



Earn CPD points and CE credit with courses from CEU.com. Visit CEU.com to see what courses are approved for credit in your licensing state!



SMART QuizMe Review Apps are now available for select CPCU courses! Visit your App store for details and to download.

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Explanation of CPCU Requirements

- **Matriculation.** Those pursuing the CPCU designation must matriculate with The Institutes by completing the online matriculation form. Log on to www.TheInstitutes.org/cpcu for complete information.
- **Education Requirement.** Program participants must pass the required exams in order to earn the CPCU designation. Individuals can login to My Progress Tracker (under the Resources tab) to monitor their progress.
- **Ethics Requirement.** Individuals must pass the 50-question test in the free online *Ethics and the CPCU Code of Professional Conduct*, or they must have passed the exam for CPCU 510 by March 15, 2011.
- **Experience Requirement.** Program participants must complete suitable insurance or related activities for any 24 months (a minimum of 17.5 hours per week) during the five-year period immediately preceding the conferment of the CPCU designation.

Waivers

Individuals with previous Institutes' coursework should visit www.TheInstitutes.org/cpcu to view waiver information for completed Institutes' courses. Program participants must apply for waivers for *advanced degrees or non-Institutes' designations*. To apply for waivers in the CPCU program, visit www.TheInstitutes.org/forms and download an Institutes Waiver Request Form or call Customer Service at (800) 644-2101.

Program Notes

Continuing Professional Development (CPD) is a vital part of being a CPCU. This program is designed to encourage all CPCUs to broaden their professional knowledge, and to recognize those efforts. A CPCU designee participates in this voluntary program by accumulating points for completing approved professional and educational activities over a 24-month period. A certificate is available for CPD qualifiers. Visit our Web site for information.

Important Exam Changes for CPCU 556

Starting July 15, 2012, the CPCU 556 format will be changing to 85 objective (multiple-choice) questions. To provide program participants with flexibility, exams in the new multiple-choice format and existing essay format will be available in the July and October exam windows. To register for the existing essay exam, please call Customer Service at (800) 644-2101. You have until December 15, 2012, to take the essay version of the exam.

Visit www.TheInstitutes.org/CPCU for individual course benefits, topics, elective course options, and completion options.



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■ California Workers Compensation Claims Professional (WCCP)

Bottom-Line Benefits

- Enhance productivity with the skills needed to make smarter business decisions when handling workers compensation claims
- Increase effectiveness with comprehensive knowledge of California workers compensation claims practices and procedures

To earn WCCP, individuals must complete the WCCA program and:

- CA 16B—California Permanent Disability and AMA Advanced
- CA 17—Labor Law and Current Case Law
- CA 20—Advanced Issues in Workers Compensation
- Ethics 311—Ethical Guidelines for the Insurance Professional

For pricing, please visit our Web site.

Visit www.TheInstitutes.org/WCCP for individual course benefits and topics.

▶ The Institutes' courses and programs are dynamic. The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore, course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest course and program information.

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Designation and certificate courses offered online cost the same as the recommended package of printed course materials. Visit the Designations menu on our Web site, www.TheInstitutes.org, for specific course pricing and availability.

Take Advantage of a Discount—Print and Online Blended Learning Materials

Purchase the comprehensive package of study materials for a designation or certificate course, and add on access to the online version of the course at significant savings. Visit the Designations menu on our Web site for specific course pricing.

The Institutes' courses/programs are dynamic and are frequently revised so as to remain current and relevant as follows:

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- New courses are introduced as completed

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Functional areas covered by our courses include:

- Claims
- Commercial Coverage
- Customer Service
- Financial Management
- Marketing-Sales-Production
- Personal Coverage
- Risk Management
- Underwriting

For a full listing of available topical courses, visit www.TheInstitutes.org/onlinelearning. To explore all Institutes programs and courses, visit our Web site www.TheInstitutes.org.

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- All other course revisions may be made at any time
- New courses are introduced as completed

Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest information. Pricing is subject to change; see our Web site or the current order form for pricing.

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- **Life and Health Employee Benefits**
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- **Claims Adjuster—Independent**
- **Claims Adjuster—Workers Comp**
- **Claims Adjuster—Emergency/Catastrophic**

Visit www.CEU.com for a full list of available courses, or call (800) 295-9010 for more information.

Individual state course lists and credit amounts will vary—visit CEU.com to learn more.

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- All other course revisions may be made at any time
- New courses are introduced as completed

Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101 for the latest information. Pricing is subject to change; see our Web site or the current order form for pricing.

Exam Information

Complete exam registration information is found in our exam registration booklets. Visit our Web site, www.TheInstitutes.org/ExamReg, to download a booklet.

Study Material

Employees are responsible for using current study material for test preparation. Before retesting, canceling, or transferring an exam into a future testing window, examinees should verify that their study material will remain current. Visit our Web site or call Customer Service for more information on study material changes.

The Institutes want to ensure that your employees' exam experiences are as stress-free as possible. Here is a handy checklist that you can give to your employees to help them prepare for exam day.

Be sure to do the following:	Done
Study Materials. The Institutes update study materials regularly; you are responsible for ensuring that you are using the correct editions/versions. Visit our Web site or contact Customer Service if you are in doubt.	<input type="checkbox"/>
Study Schedule. Pick a target date for your exam and then prepare a study schedule to be ready in time.	<input type="checkbox"/>
Visit Our Web Site. Log on to www.TheInstitutes.org/ExamReg . From there, you can download our Exam Registration Booklet, which contains complete exam information.	<input type="checkbox"/>
Exam Length and Type. See our Web site for exam length and the number and type of questions.	<input type="checkbox"/>
Exam Registration. Some companies have specific registration procedures; contact your human resources or training department. To register directly with The Institutes, see below for instructions.	<input type="checkbox"/>
Credits and Fees. Verify cancellation and/or transfer fees. Exam fee information is on page 38 and our Web site.	<input type="checkbox"/>
Rescheduling, Transferring, and Canceling. Before you register, review information about rescheduling, transferring, and canceling exam registrations on our Web site, www.TheInstitutes.org/ExamReg .	<input type="checkbox"/>
Confirmation E-Mail. You will receive an e-mail confirming your exam registration. Log on to our Web site to verify and print your exam registration details. Read the exam policies and procedures thoroughly; all people taking Institutes exams must adhere to them. You can also find complete exam policies and procedures in the Exam Registration Booklet at www.TheInstitutes.org/ExamReg .	<input type="checkbox"/>
Exam Appointment. Make your exam appointment with Prometric or with your on-site testing center.	<input type="checkbox"/>

Exam Fees

The Institutes' exam pricing, policies, and procedures are subject to change. See our Web site for all current information and be certain to read all exam confirmations thoroughly.

2012 General Exam Information

Testing Window Dates	January 15–March 15 April 15–June 15 July 15–September 15 October 15–December 15
Testing Centers	On-Site Testing Centers Log on to www.TheInstitutes.org/examlocations to locate a center. Prometric Testing Centers Our exams are also given at Prometric Centers in more than 420 cities worldwide. Log on to www.prometric.com/TheInstitutes to locate a center.
Special Arrangements	The Institutes make every effort to assist individuals who have disabilities and need special exam arrangements. We do not charge for this service, but disability documentation is required. Submit requests in writing no later than the first day of the testing window for which you wish to register. To apply, please e-mail assessments@TheInstitutes.org or call (610) 644-2100, ext. 7313.

Exam Registration Information

Examinees must register for an exam with The Institutes and then schedule an appointment to take the exam. See instructions for registering below. Visit our Web site to download an Exam Registration Booklet that contains full details on The Institutes' exam policies and procedures.

How to Register	Online www.TheInstitutes.org/ExamReg Phone (800) 644-2101 (Monday–Friday, 8 AM to 6 PM eastern time) Fax (610) 640-9576 Mail 720 Providence Rd., Suite 100 Malvern, PA 19355-3433
Registration Confirmation	The Institutes send a link to the exam registration confirmation via e-mail to individual examinees. Please read the confirmation completely, check for accuracy, and notify The Institutes immediately if there is an error.

Reduced Exam Fees

The Institutes offer a reduced exam fee to those engaged full-time as:

- An employee of a state or federal insurance regulatory agency
- A teacher or student in an accredited college or university
- Active duty members of the United States military (Air Force, Army, Coast Guard, Marines, or Navy)

Restrictions apply. To determine eligibility or to view the restrictions, log on to our Web site or contact Customer Service at customerservice@TheInstitutes.org.

Exam Scheduling, Rescheduling, Transferring, and Cancellation Policies

For complete policies and instructions on scheduling an exam appointment, rescheduling, transferring a registration to the next testing window, and exam cancellation, please download an Exam Registration Booklet from our Web site, www.TheInstitutes.org/ExamReg. Depending on the timing of any rescheduling, transferring of a registration, or cancellation, an individual may be subject to additional fees or may forfeit any fees already paid.

Exam pricing is subject to change without notice. For current exam pricing, please visit our Web site or call Customer Service at (800) 644-2101.

Important Prometric Rescheduling Information

Effective January 1, 2012, before rescheduling an appointment within the same testing window, please note Prometric will charge a \$50 fee to examinees who reschedule their appointments within 3 to 12 business days* of the original test date.

This is a fee charged and collected by Prometric and agreed to by The Institutes. If you are within the 3 to 12 business day window and you have a legitimate hardship that requires that you reschedule an appointment and that you believe would warrant an exception to the application of this fee, please contact Prometric Customer Care directly at (800) 775-3926.

*Business days are defined as Monday–Friday, excluding holidays observed by Prometric.

Save your organization money—encourage employees to transfer their exam dates instead of cancelling them. Contact your Regional Sales Executive or Customer Service at (800) 644-2101 for details.

Taking the Exam

By scheduling an appointment for an Institutes examination, you acknowledge reading, understanding, and agreeing to abide by The Institutes’ Code of Academic and Professional Integrity and the CPCU Code of Professional Conduct, if a CPCU candidate. Please visit our Web site for details.

International Exam Information

Exams administered outside the U.S., its territories, and its possessions are subject to The Institutes’ domestic exam policies, unless otherwise specified.

Payment	All payments must be made in U.S. currency.
Available Exam Delivery Format	If an on-site testing center or a Prometric Center is not available, international examinees may take exams in paper-and-pen format for an additional \$200 administration fee. Contact assessments@TheInstitutes.org.
Contacting The Institutes	Outside the U.S. and Canada, please call (610) 644-2100 or e-mail customerservice@TheInstitutes.org.

Save Time and Money: Become an On-Site Testing Center

On-site testing is the most convenient and cost-effective way for your employees to take Institutes’ exams. Exams can be delivered to your employees directly at your organization’s locations, using free exam delivery software. Plus, by becoming an Institutes-approved on-site testing center, your organization can take advantage of one low exam registration fee regardless of when the registration is submitted. On the same day as registration, your employee can be taking his or her exam. Visit www.TheInstitutes.org/onsitetesting for details.

2012 Exam Fee Schedule

Full Exams	On-Site Testing	Prometric** Early Fee*	Prometric** Standard Fee	Paper-and-Pen International†	Transfer Fee‡ On-Site/Prometric	Cancellation Forfeiture‡ On-Site/Prometric
CPCU	\$230	\$245	\$315	\$445	To transfer an on-site exam, the fee is \$80.	The on-site cancellation forfeiture is \$130.
AINS	\$115	\$130	\$195	\$330		To transfer an exam given at Prometric, the fee is \$105.
API, AIC, ARM, AU, AIT, ARe	\$165	\$180	\$245	\$380	If the exam fee paid is less than the transfer fee, the entire exam fee is charged to transfer.	
AIM, AAI, APA, AMIM, AIAF, AFSB, ASLI, IR, ANFI§	\$220	\$235	\$300	\$435		Paper-and-pen exams are not transferable.
ERM 57	\$230	\$275	\$340	\$475	\$105	
Intro to P/C, Intro to Claims, Intro to Underwriting, Intro to Risk Mgmt.	\$ 40	\$130	\$195	\$330		NA
SM 18/19, RMPE 352	\$ 65	\$130	\$195	\$330	NA	
ACSRS§	\$ 50	NA	NA	NA		NA
Segmented Exams						
AINS 21, 22, 23, 24 (A, B, C)	\$ 55	\$ 80	\$130		The entire exam fee is charged to transfer a segmented exam.	The entire exam fee is forfeited if the exam is canceled.
AIC 33, 37, 41, 43 (A, B)	\$100	\$120	\$170			
AIC 34 (A, B, C, D)	\$ 55	\$ 85	\$135			
AIC 31, 32, 35, 36, 38, 39 (A, B, C)	\$ 70	\$100	\$150			
ARM 54 (A, B, C, D)	\$ 55	\$ 90	\$140			
ARM 55, 56 (A, B, C)	\$ 70	\$105	\$155			
AAI 81, 82, 83 (A, B, C)	\$ 90	\$120	\$170			

* Prometric early fee is charged on or before the first day of the testing window for which an examinee is registering.
 ** Changes made to Prometric appointments are subject to a rescheduling fee.
 † Subject to transfer and cancellation policies. Additional fees may apply. See our Web site for details.
 ‡ International paper-and-pen exam fee includes a surcharge. Some exam centers are exempt from the additional fee.
 § ANFI 206 and ACSRS exams are administered online. Visit www.TheInstitutes.org for details.

Exam pricing is subject to change without notice. For current exam pricing, please visit our Web site or call Customer Service at (800) 644-2101.



SMART Study Aids

We know life is busy. And that's exactly why we developed the comprehensive line of SMART Study Aids. Each set comes with review notes and flash cards designed to help individuals learn and retain key information and concepts by supplementing study of the content and assignments.

For availability and more information on SMART Study Aids, visit our Web site.

SMART Online Practice Exams

SMART Online Practice Exams are as close as an individual can get to experiencing an actual exam before taking one. The online practice exams have a full bank of questions, so individuals can take it multiple times. Plus, individuals also receive complete scoring, so they know what material they understand and where they need to invest more study time. Individuals access the practice exams with a unique code found in the course guide.

SMART QuizMe Apps

Based on The Institutes' popular SMART Practice Exams, SMART QuizMe apps are a convenient way to prepare for select Institutes exams.

SMART QuizMe apps offer:

- The full bank of questions from the corresponding SMART Practice Exam
- The ability to quiz by assignment or over the entire course—either a random selection of questions or the full allotment of questions
- Complete portability, with no Internet connection required to use the app once it is downloaded



SMART QuizMe apps for the iPhone, iTouch, iPad, Android, and BlackBerry are currently available. Visit www.TheInstitutes.org/SMART to learn more.

Other Supplemental Study Materials

Associate in Reinsurance (ARe 144) Online Exam Review. Developed by The Institutes in partnership with the Brokers and Reinsurance Markets Association (BRMA), this online study aid takes the learner through each assignment and highlights key concepts.

Business Income Insurance: An Introduction (DVD). Illustrates the basic concept of this coverage by showing how business income insurance helps a fire-damaged business recover from resulting loss of net income. NTSC format, 20 min.

Introduction to Accounting Principles and Financial Statements (DVD). Introduces generally accepted accounting principles (GAAP) and financial statements, emphasizing the balance sheet, income statement, and statement of cash flows. DVD format, 16 min.

After Completing a Course or Program

The Institutes offer a variety of helpful services, including providing official transcripts and college degree options. For information on transcripts, college degree options, diplomas, certificates, and official designation letters. Visit www.TheInstitutes.org or call Customer Service at (800) 644-2101.

Institutes' Diploma Frames

The Institutes offer customized certificate and diploma frames from Frames4diplomas.com. Proudly display your employees' accomplishments and in-depth knowledge of their fields, while enhancing your organization's professional image. Proceeds support The Institutes' Presidents CPCU Scholarship program. Visit www.frames4diplomas.com for pricing and framing options.



Research Is *Still* Our Middle Name



See why research is our middle name—visit www.insurance-research.org today to learn how your organization can become a member and for information on our latest industry reports.

The Insurance Research Council (IRC), a division of The Institutes, has a new look. Even more impressive are our new industry research reports, providing valuable information on current legislative and regulatory challenges facing the industry. Recent IRC reports include:

- *Public Attitude Monitor 2011, Accident Response Fees (May 2011)*
- *Uninsured Motorists, 2011 Edition (April 2011)*
- *The Impact of First-Party Bad-Faith Legislation on Key Insurance Claim Trends in Washington State (March 2011)*
- *PIP Claiming Behavior and Claim Outcomes in Florida's No-Fault Insurance System (February 2011)*
- *New York's No-Fault System: Preliminary Findings From Closed Auto Injury Claims (December 2010)*
- *Hospital Cost Shifting and Auto Injury Insurance Claims (March 2010)*

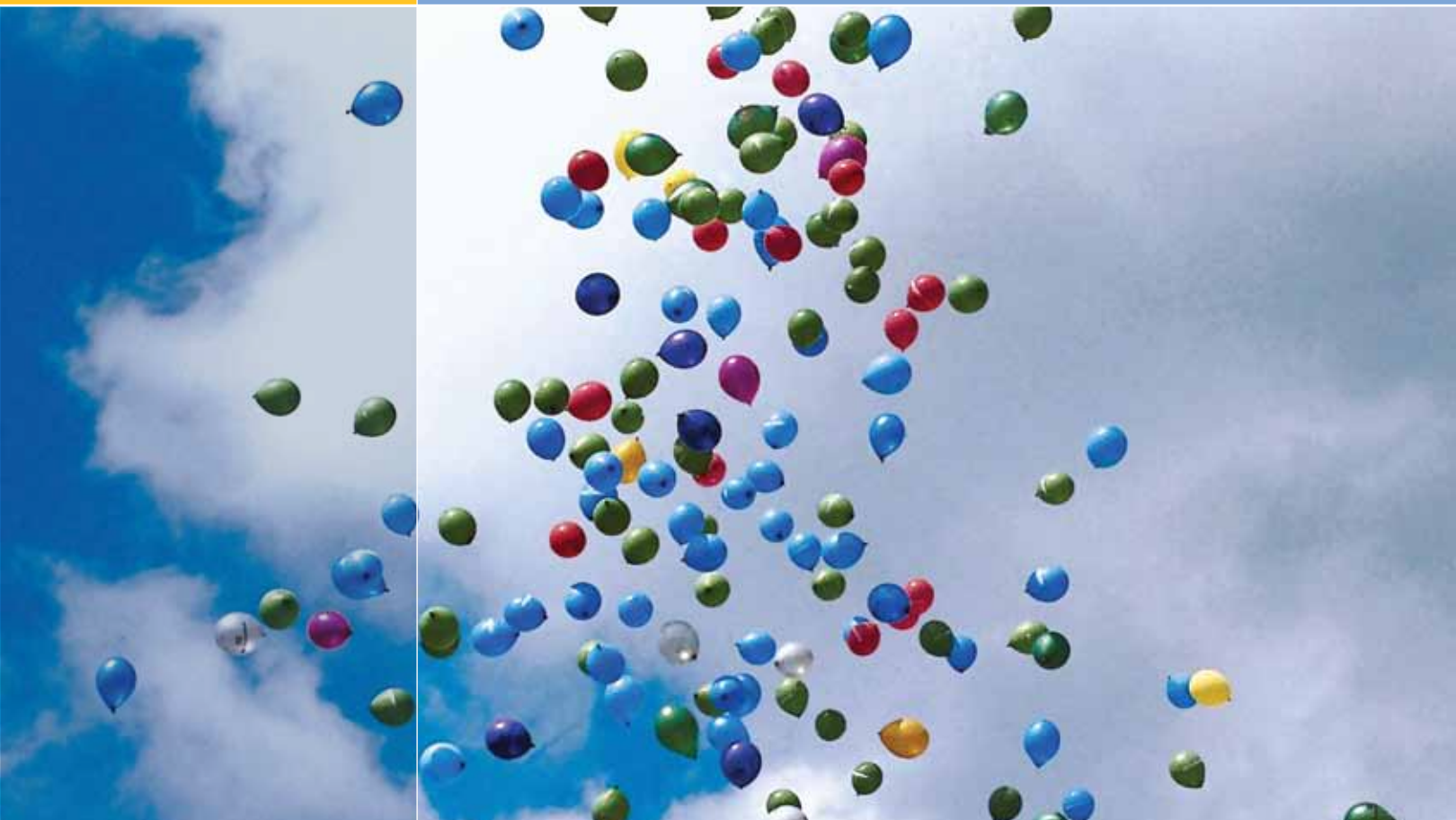
Supported by leading property-casualty insurance organizations, IRC provides research to all parties involved in public policy issues affecting risk and insurance. Policy makers and opinion leaders view IRC reports as objective guides to understanding complex issues.

Shape Industry Research—Become a Member Organization of IRC!

IRC produces some of the best research in the risk management and property-casualty insurance industry. You can help shape this vital industry research by becoming a member.



Check Out What's New at The Institutes



Keep up-to-date on the latest knowledge solutions from The Institutes. Check our Web site often, as new courses and programs are added regularly. Visit www.TheInstitutes.org.

The Institutes continually revise course content and develop new content to meet the knowledge needs of the risk management and property-casualty insurance industry. Here are just a few of our latest offerings:

■ Casualty Actuarial Society Online Courses

The Casualty Actuarial Society's (CAS) requirements for Associateship include these two online courses developed by The Institutes:

- CAS Online Course 1 (CA1)—Risk Management and Insurance Operations
- CAS Online Course 2 (CA2)—Insurance Accounting, Coverage Analysis, Insurance Law and Insurance Regulation

Bottom-Line Benefits of completing both CAS online courses:

- Improve effectiveness with an ability to apply risk management and insurance principles to day-to-day business functions
- Increase efficiency with an understanding of insurer functional areas and how they interrelate to implement organizational strategies
- Broaden effectiveness with an ability to analyze and evaluate insurer financial statements
- Develop a broad perspective of the dynamic insurance environment through an understanding of insurance law and regulation

Visit www.TheInstitutes.org/CAS.htm for course details and to register!

■ Accredited Customer Service Representative (ACSR) Designation Program

See page 13 and visit www.TheInstitutes.org/ACSR for course details and completion tracks.

■ Associate in Claims (AIC)

See page 14 and visit www.TheInstitutes.org/AIC for more information on new tracks to earning the AIC designation.

What's New:

California Workers Compensation Claims Administration (WCCA)—Page 11

Accredited Customer Service Representative—Page 13

Associate in Commercial Underwriting (AU)—Page 15

California Workers Compensation Claims Professional (WCCP)—Page 32

SMART QuizMe Apps for Select CPCU Courses—See page 39

Revised Study Materials—Look for the ► Symbol:

General Insurance for IT and Support Professionals (AINS 24)—Page 8

Accredited Advisor in Insurance (AAI)—Page 12

Associate in Claims (AIC)—Page 14

Associate in Reinsurance (ARe)—Page 27

Chartered Property Casualty Underwriter (CPCU)—Page 30–31



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