

STUDENT PROFESSIONAL
DEVELOPMENT

Succeed: 2012 Catalog



Achieve Real Results for
Your Career With The Institutes

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



**Look for enhanced
Web capabilities
coming Fall 2011!**

▶ Choosing from hundreds of knowledge solutions can be overwhelming. To make it easier to select the ones you need to drive results for your career, 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 Your Career**—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 program participants and designees 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 look for online communities from The Institutes coming soon!



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Look for the ► Symbol!

See what materials are new or revised for 2012.



Partner With The Institutes To Build a More Successful Career

Institutes' programs will help you prepare for a successful insurance career. We offer a wide range of knowledge solutions to meet your unique needs. Take a moment to look over the options in this catalog and online at our Web site, www.TheInstitutes.org. Don't wait—get started today!

1. Talk with your employer.

Speak with your manager to see whether your organization has a recommended professional development plan for your career path. Talk with your human resources or training director about financial support for The Institutes' professional development solutions, and guidelines for ordering study materials.

2. Review The Institutes' program and course offerings.

Visit www.TheInstitutes.org and take a look at the variety of courses and programs we offer. If you have questions, you can call Customer Service at (800) 644-2101, or you can take advantage of the many advising resources that are available on our Web site—including our professional development pathways to help guide you in your course/program selection—by visiting the Educational Advising section under the Student Menu.

3. Decide how you want to study.

■ Self-study.

This is the most popular method, giving you flexibility in choosing time to study. Select from printed textbooks, online courses, or a blended approach that combines both the printed materials with the online version of the course.

■ Instructor-led online learning.

Combines the convenience of self-study with the support of an experienced instructor. Visit www.TheInstitutes.org/onlineclasses to view a demo class and to see whether online learning is right for you.

■ Traditional classes or study groups.

Offered by third-party providers around the country—such as the CPCU Society and other companies—you can search for a class near you by visiting the Education Partners/Classes section under the Student menu on our Web site, www.TheInstitutes.org.

4. Order your study materials.

You can order online using our Shopping menu or through Customer Service at (800) 644-2101. Customer Service is available Monday through Friday from 8 a.m. to 6 p.m. eastern time. Study materials can also be ordered via the Order Today tab on each program page.

5. Register for your exam.

Exams can be taken on-site at your organization or at our public provider, Prometric. Before registering for your exam, speak with your employer about exam options, and then download the exam registration booklet from the Publications and Forms section under the Student menu of our Web site, www.TheInstitutes.org.

6. Now study!

The Institutes offer a variety of resources to help you prepare for your exam, including SMART Study Aids, SMART Online Practice Exams, SMART QuizMe Apps, as well as our *How to Prepare for Institutes Exams* booklet. Visit the Study Materials section under the Student menu on our Web site to learn more, or call Customer Service at (800) 644-2101.

7. Completing a Course or Program

■ Diplomas and Certificates of Completion

Diplomas or certificates are issued free of charge when you complete your course of study. You can purchase a duplicate or replacement diploma (\$30) or certificate (\$20) by contacting Customer Service at (800) 644-2101 or customerservice@TheInstitutes.org.

■ Official Transcripts

Transcripts can be ordered on our Web site, www.TheInstitutes.org, or by calling Customer Service. There is a \$20 fee for the transcript (\$5 for each additional copy ordered at the same time).

■ Designation Letter

Upon request, we will send an official letter (free of charge) as evidence of programs and/or examinations you have completed directly to you, or to a current or prospective employer. This is not a substitute for a transcript.



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 you 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.

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 33-34 and visit our Web site.

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

► What Results Do You Need?

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PAGE



Building Your Career

When you participate in The Institutes' recognized and respected certificate and designation programs, you'll:

- Build a strong foundation for career growth
- Increase job effectiveness
- Gain personal and professional recognition

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Obtaining Specific Technical Knowledge

Using The Institutes' courses to fill gaps in your technical knowledge, you:

- Build specialized skills and knowledge
- Benefit from flexible online or print delivery
- Prepare yourself to take advantage of new opportunities

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Maintaining CE Compliance

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

- Satisfy state licensing requirements
- Demonstrate technical competency
- Save time with two-business-day automatic credit reporting (where allowed)

13+21=

34 Ways to Build Career and Operational Success



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

When you pursue The Institutes' recognized and respected courses and programs, you'll:

- Build a strong foundation for career growth
- Increase job effectiveness
- Gain personal and professional recognition



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 and programs are dynamic. To provide industry professionals with the knowledge needed to drive powerful business results, 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.

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

Course Name	Recommended Package Per Course
▶ Introduction to Property-Casualty Insurance	\$85*
Introduction to Risk Management	\$55
▶ Introduction to Claims	\$85*
Introduction to Underwriting	\$80

* Add online access to Introduction to Property-Casualty Insurance or Claims for \$20 per course. Visit our Web site for details.

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



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



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

▶ Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. **Package pricing shown—visit our Web site for prices of individual materials.** The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ General Insurance for IT

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 IT 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 course earns a certificate of completion.

AINS Course No.	Comprehensive Package Per Course	Recommended Package Per Course
AINS 24	\$200*	\$135

* Add online course access for \$60.

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 and check out the topics covered in AINS 24.



Track your progress.
Login to My Progress Tracker 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 individual course benefits and topics.



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, you must complete:
SM 18—Essentials of Supervision
SM 19—Supervisory Skills

SM Course No.	Recommended Package Per Course
SM 18, 19	\$85

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



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

The Institutes' courses and programs are dynamic. To provide industry professionals with the knowledge needed to drive powerful business results, 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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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, you must complete:

Revised! AAI 81—Foundations of Insurance Production

Revised! AAI 82—Multiple-Lines Insurance Production

AAI 83—Agency Operations and Sales Management

Ethics 311—Ethical Guidelines for Insurance Professionals

AAI Course No.	Comprehensive Package Per Course	Recommended Package Per Course
▶ AAI 81*, 82*	\$305**	\$215
AAI 83*	NA	\$215

* Includes a studybook (textbook/course guide combination).

** Add online access to AAI 81 and 82 for \$60 per course.

REVISED!

Look for revised study materials coming in December 2011!

STAY TUNED!

Look for updates to AAI 83 coming in 2012!

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



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

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



▶ Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. **Package pricing shown—visit our Web site for prices of individual materials.** The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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 job efficiency with an increased confidence in your capabilities and knowledge
- Develop customer loyalty by demonstrating higher levels of professionalism and customer service

To earn ACSR, you 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
- ACSR 4—Errors and Omissions/Loss Control
- ACSR 5—Professional Development
- 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
- ACSR 10—Understanding Life Insurance and Determining Client Needs
- ACSR 11—Understanding Health Insurance and Determining Client Needs
- ACSR 12—Understanding Disability, Government, and Long-Term Care Insurance and Determining Client Needs
- Ethics 311—Ethical Guidelines for Insurance Professionals

ACSR Course No.	Recommended Package Per Course
▶ ACSR 1, 2, 3*	\$30
▶ ACSR 6, 7, 8, 9*	\$40


Currently, ACSR 4, 5, 10, 11, and 12 are offered online only. Please visit www.TheInstitutes.org/ACSR for pricing.

* Includes a studybook (textbook/course guide combination).


STAY TUNED! Look for updates to ACSR 4, 5, 10, 11, and 12 coming in 2012!

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





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



Track your progress. Login to My Progress Tracker at www.TheInstitutes.org.

▶ Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. Package pricing shown—visit our Web site for prices of individual materials. The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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:

AIC 33—Claim Handling Principles and Practices

AIC 34—Workers Compensation and Managing Bodily Injury Claims

AIC 35—Property Loss Adjusting

AIC 36—Liability Claim Practices

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

NEW! AIC 39—Auto Liability Claims Practices

Ethics 311—Ethical Guidelines for Insurance Professionals

AIC Course No.	Comprehensive Package Per Course	Recommended Package Per Course
AIC 33	\$215*	\$135
AIC 34	\$260*	\$180
AIC 35, 36	\$240*	\$160
▶ AIC 38, 39	\$275	\$195

* Add online course access for \$60.

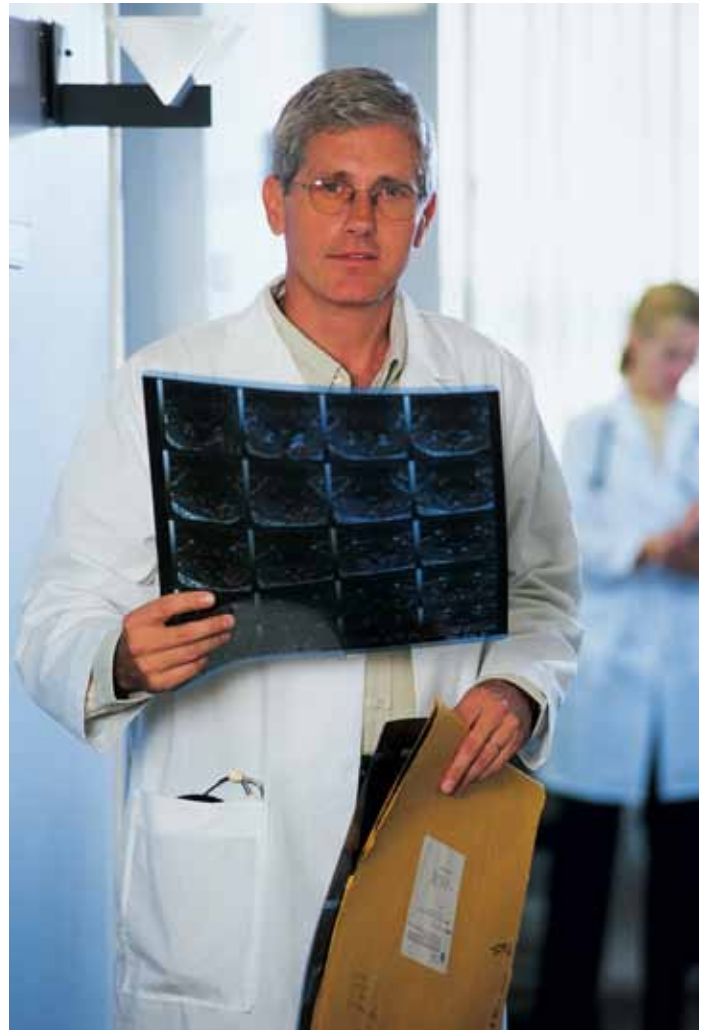
STAY TUNED!

Look for new courses and completion options coming in 2012!

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

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

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



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



Navigate personal auto claims with The Institutes. Check out this video—www.TheInstitutes.org/AIC.

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■ Associate in Commercial Underwriting (AU)

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

To earn AU, you must complete:

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

AU Course No.	Comprehensive Package Per Course	Recommended Package Per Course
AU 65, 66	\$270	\$190

STAY TUNED!

Look for new courses and completion options coming in 2012!

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

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

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



The Institutes are pleased to offer customized certificate and diploma frames from Frames4diplomas.com.



We thank our servicemen and women! All full-time active duty members of the U.S. military receive a 50 percent reduced exam fee, while those on combat deployment receive free study materials and waived exam fee.



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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, you 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

AFSB Course No.	Recommended Package Per Course
AFSB 151, 152	\$220
AFSB 153	\$245

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



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



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

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■ 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/ANIS 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, you 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)

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	

AINS Course No.	Comprehensive Package Per Course	Recommended Package Per Course
▶ AINS 21	\$165*	\$100
▶ AINS 22, 23	\$200*	\$135

* Add online course access to AINS 21, 22, or 23 for \$60 per course. Visit our Web site for details.



Elective Options

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

Functional Area	Elective Course Options
All	CPCU 500, 510, 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 65 or 66; API 28 or 29; AAI 82 or 83; ANFI 205 or 206
Claims	AIC 33, 34, 35, 36, or 39
Reinsurance	ARe 144
Risk Management	ARM 54, 55, or 56; ERM 57
Underwriting	API 28 or 29; AU 65 or 66
Other Specialty	APA 91 or 92; AMIM 121 or 122; AFSB 151, 152, or 153; ASLI 163 or 164; IR 201

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



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.

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



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■ 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, you 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

AIT Course No.	Recommended Package Per Course
AIT 131	\$175
AIT 132	\$145
AIT 134	\$160

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



The Institutes are pleased to offer customized certificate and diploma frames from Frames4diplomas.com.



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 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, you 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

AIAF Course No.	Recommended Package Per Course
AIAF 111	\$285
AIAF 112	\$195

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



We thank our servicemen and women!
All full-time active duty members of the U.S. military receive a 50 percent reduced exam fee, while those on combat deployment receive free study materials and waived exam fee.



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

► Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. Package pricing shown—visit our Web site for prices of individual materials. The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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

You can earn a Certificate of Completion for passing the AIS 25 exam. Or you may choose to earn the AIS designation by selecting from a variety of completion options in addition to passing the AIS 25 and Ethics 311 exams.

AIS Course No.	Comprehensive Package Per Course	Recommended Package Per Course
▶ AIS 25	\$155	\$85

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



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



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

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



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■ 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, you must complete:

AIM 40—Management

AIM 44—Human Resource Management

AIM 45—Managing Business Organizations Today

Ethics 311—Ethical Guidelines for Insurance Professionals

AIM Course No.	Recommended Package Per Course
AIM 40	\$210
AIM 44	\$220
AIM 45	Contact Customer Service

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.



Track your progress.
Login to My Progress Tracker at
www.TheInstitutes.org.

Did you know?

The Insurance Research Council, a division of The Institutes, provides timely and reliable empirical research to all parties involved in public policy issues affecting risk and insurance. Visit www.ircweb.org for the latest reports.



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■ 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, you 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.

AMIM Course No.	Recommended Package Per Course
AMIM 121	\$245
AMIM 122	\$240

Visit www.TheInstitutes.org/AMIM 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.



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

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■ 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, you 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

ANFI Exam No.	Price Per Exam
ANFI 205	See Exam Pricing (p. 24)
ANFI 206	See Exam Pricing (p. 24)

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.



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



Check out this video
on the benefits of ANFI.

- ▶ Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. Package pricing shown—visit our Web site for prices of individual materials. The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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, you 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

API Course No.	Recommended Package Per Course
API 28	\$140
API 29	\$150

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



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

Did you know?

The Insurance Research Council, a division of The Institutes, provides timely and reliable empirical research to all parties involved in public policy issues affecting risk and insurance. Visit www.ircweb.org for the latest reports.



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■ 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, you 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

APA Course No.	Recommended Package Per Course
APA 91, 92	\$225

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



Track your progress.
Login to My Progress Tracker at
www.TheInstitutes.org.



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

► Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. Package pricing shown—visit our Web site for prices of individual materials. The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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

IR Course No.	Recommended Package Per Course
IR 201	\$220

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.

The Institutes' courses and programs are dynamic. To provide industry professionals with the knowledge needed to drive powerful business results, 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.



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

► Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. Package pricing shown—visit our Web site for prices of individual materials. The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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, you must complete:

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

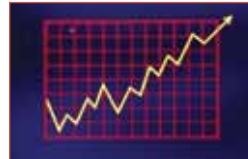
ARe Course No.	Comprehensive Package Per Course	Recommended Package Per Course
ARe 143	N/A	\$175
ARe 144	\$225*	\$175
ARe 145	N/A	Contact Customer Service

* Includes ARe 144 Online Exam review (see our Web site).

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



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



Track your progress. Login to My Progress Tracker at www.TheInstitutes.org.

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- 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 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, you must complete:

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

ARM Course No.	Comprehensive Package Per Course	Recommended Package Per Course
ARM 54, 55, 56	\$250*	\$170
Additional Courses		
RMPE 352	N/A	\$200
ERM 57	\$420	\$295


* Add online course access for \$60.

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.


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



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



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



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



► Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. **Package pricing shown—visit our Web site for prices of individual materials.** The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

■ 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, you 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.

ASLI Course No.	Recommended Package Per Course
ASLI 163, 164	\$155

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

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



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!

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■ 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, you must complete three courses in either of the commercial or personal lines concentrations and one elective course. You 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

CPCU 553—Survey of Personal Risk Management, Insurance, and Financial Planning

Personal Concentration Courses

CPCU 555—Personal Risk Management and Property-Casualty Insurance

CPCU 556—Personal Financial Planning

CPCU 557—Survey of Commercial Risk Management and Insurance

CPCU Course No.	Comprehensive Package Per Course	Recommended Package Per Course
CPCU 500, 520, 530, 540, 560	\$250*	\$170
CPCU 551, 552, 555	\$285*	\$205
CPCU 553	\$165*	\$100
CPCU 556	\$195	\$115
CPCU 557	\$200*	\$135

* Add online course access for \$80 per course (except CPCU 560). Visit our Web site for details.

** Materials available in April 2012.

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

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



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

Explanation of CPCU Requirements

- **Matriculation.** Individuals 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. In order to attend a specific conferment ceremony, your online Ethics and Experience form must be completed and approved before June 30 of the conferment year.
- **Education Requirement.** You must pass the required exams in order to earn the CPCU designation. Log in to your individual student account and use My Progress Tracker (under the Resources tab) to monitor your progress.
- **Ethics Requirement.** To satisfy the ethics requirement you must pass the 50-question test in the free online *Ethics and the CPCU Code of Professional Conduct*, or you must have passed the exam for CPCU 510 by March 15, 2011.
- **Experience Requirement.** You 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. See the online matriculation form for specific requirements and instructions about how to submit this information.

Waivers

Students with previous Institutes' coursework should visit www.TheInstitutes.org/cpcu to view waiver information for completed Institutes' courses. You must apply for waivers for *advanced degrees or non-Institutes' designations*. To apply for waivers in the CPCU program, download The Institutes Waiver Request Form from www.TheInstitutes.org/forms 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 551 and 552

Starting January 15, 2012, both CPCU 551 and 552 exam formats 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 January 2012 exam window. To register for the existing essay exam, please call Customer Service at (800) 644-2101. You have until March 15, 2012, to take the essay version of the exam. Study materials for CPCU 551 and 552 remain the same.

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

- Prices for new items are effective immediately. Prices for other items effective January 1, 2012. Course topics, program requirements, and pricing are subject to change at any time. Package pricing shown—visit our Web site for prices of individual materials. The Comprehensive Package includes text(s), course guide, practice exam access, and SMART Study Aids. The Recommended Package includes text(s), course guide, and practice exam access (for those courses that offer online practice exams). If you are uncertain about your materials, visit our Web site at www.TheInstitutes.org or call Customer Service at (800) 644-2101.

> 300

Ways to Increase Your Effectiveness and Drive Results



▶ Obtain Specific Technical Knowledge with The Institutes' Courses

Using Institutes' courses to fill gaps in your technical knowledge, you:

- Build specialized skills and knowledge
- Benefit from flexible online or print delivery
- Prepare yourself to take advantage of new opportunities



Drive Operational Results with Precise Technical Knowledge

Choose from more than 300 courses

In addition to our designation and certificate programs and courses, The Institutes offer a wide and growing variety of concise, targeted courses to bridge specific knowledge gaps. These courses provide the knowledge you need to drive organizational performance with:

- Technical topics ranging from insurance marketing fundamentals to issues in finance and accounting, and more
- A flexible self-study format that affords you the ability to balance professional development with other demands
- Targeted content that can be completed in a matter of hours
- Cost-effective and convenient delivery that saves time and money

Individual Online Courses

Each course is priced at \$20 per professional development hour (PDH). Pricing ranges from \$20 and up.

Designation Courses Online

Designation and certificate courses offered online cost the same as the recommended package of printed course materials. Visit the Programs 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 Programs menu on our Web site for specific course pricing.

The Institutes' courses and programs are dynamic. To provide industry professionals with the knowledge needed to drive powerful business results, 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.



Here is just a small sampling of the courses we offer:

- **Avoiding and Handling Coverage Disputes**
- **Bodily Injury Claim Management**
- **Business Income Insurance**
- **Claim Handling Process**
- **Commercial Auto Insurance**
- **Commercial Crime Insurance**
- **Controlling Criminal Loss Exposures**
- **Determining Legal Liability**
- **Good-Faith Claim Handling**
- **Health and Disability Insurance**
- **Homeowners Insurance Policy**
- **Insurable Risks**
- **Insurance Accounting**
- **Insurance as a Risk Financing Technique**
- **Insurance Business Fundamentals**
- **Insurance Fraud Prevention Fundamentals**
- **Legal Environment of Insurance**
- **Low Back Injury Claims**
- **Managing Litigation**
- **Ocean Marine Insurance**
- **Personal Loss Exposures and Risk Management**
- **Product Liability**
- **Property Insurance Loss Adjusting**
- **Property Loss Exposures and Insurance**
- **Ratings, Regulations, and Reinsurance**
- **Risk Control Techniques**
- **The Workers Compensation System**
- **Workers Compensation and Employers Liability Insurance**

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

24/7

Online Access To Maintain CE Compliance



► Maintain Your CE Compliance with CEU.com

The Institutes' relevant, practical and cost-effective online continuing education courses allow you to

- Satisfy state licensing requirements
- Demonstrate technical competency
- Save time with two-business day automatic credit reporting (where allowed)



The screenshot shows the CEU.com website interface. At the top, it says 'A business unit of The Institutes'. The main navigation includes 'Home', 'My Account', 'Course Catalog', 'Special Offers', 'Corporate', and 'About CEU'. There is a 'Register' button and a login field. A prominent banner offers to 'Complete Your Ethics CE Requirement... Now \$4.95!'. Below this, there's a section titled 'Do you prefer to LISTEN to your coursework?' with an audio icon. Further down, there are three columns of services: 'Sharpen Your Business Skills', 'Spread The Word', and 'Corporate Programs'. The footer contains links for 'Home', 'About CEU.com', 'Special Offers', 'Insurance CE Courses', 'Corporate Programs', and 'Contact CEU.com'.

CEU.com

A business unit of The Institutes, CEU.com offers more than 70 online CE courses to meet the needs of insurance agents, brokers, and adjusters. Plus, CEU.com courses are approved for agent and adjuster CE credit by insurance departments in all 50 states and the District of Columbia, so you can earn the credits you need quickly and conveniently from your home or office.

Benefits of CEU.com courses

Spend more time building business and less time away from customers!

Take advantage of:

- Relevant, practical content
- User-friendly and flexible delivery
- Convenient, 24/7 access
- An engaging, interactive structure
- Issuance of state CE certificates
- Credit reporting within two business days (where states allow)
- CPD/CE credits provided for current CPCU, CFP, and American College designation holders
- Fully approved curriculum

Here's a sampling of CE courses:

- **Avoiding and Handling Coverage Disputes**
- **Bodily Injury Claim Management**
- **Business Income Insurance**
- **Claim Handling Process**
- **Commercial Auto Insurance**
- **Commercial Crime Insurance**
- **Controlling Criminal Loss Exposures**
- **Determining Legal Liability**
- **Good-Faith Claim Handling**
- **Health and Disability Insurance**
- **Homeowners Insurance Policy**
- **Insurable Risks**
- **Insurance Accounting**
- **Insurance as a Risk Financing Technique**
- **Insurance Business Fundamentals**
- **Insurance Fraud Prevention Fundamentals**
- **Legal Environment of Insurance**
- **Low Back Injury Claims**
- **Managing Litigation**
- **Ocean Marine Insurance**
- **Personal Loss Exposures and Risk Management**
- **Product Liability**
- **Property Insurance Loss Adjusting**
- **Property Loss Exposures and Insurance**
- **Ratings, Regulations, and Reinsurance**
- **Risk Control Techniques**
- **The Workers Compensation System**
- **Workers Compensation and Employers Liability Insurance**

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

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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

Examinees 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 your exam experience is as stress-free as possible. Here is a handy checklist to help you 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 14 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, and 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.

The Institutes' courses and programs are dynamic. To provide industry professionals with the knowledge needed to drive powerful business results, 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.

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.

Won't be able to keep your exam appointment? Save money by transferring your registration instead of canceling it. Call Customer Service at (800) 644-2101 for details.

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.

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

Taking the Exam

At the beginning of the examination, examinees will be asked to agree to abide by The Institutes' rules of conduct for exam administration. Examinees who do not agree to do so will not be permitted to take the exam.

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 .

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		
AINS	\$115	\$130	\$195	\$330	To transfer an on-site exam, the fee is \$80.	The on-site cancellation forfeiture is \$130.
API, AIC, ARM, AU, AIT, ARe	\$165	\$180	\$245	\$380	To transfer an exam given at Prometric, the fee is \$105.	The Prometric cancellation forfeiture is \$170.
AIM, AAI, APA, AMIM, AIAF, AFSB, ASLI, IR, ANFI§	\$220	\$235	\$300	\$435	If the exam fee is less than the transfer fee, the entire exam fee is charged to transfer.	If the exam fee paid was less than the cancellation forfeiture, the entire exam fee is forfeited.
ERM 57	\$230	\$275	\$340	\$475	Paper-and-pen exams are not transferable.	Paper-and-pen exam fees are forfeited upon cancellation.
Intro to P/C; Intro to Claims; Intro to Underwriting; Intro to Risk Mgmt.	\$ 40	\$130	\$195	\$330		
SM 18/19; RMPE 352	\$ 65	\$130	\$195	\$330		
AIS 25	\$ 85	\$130	\$195	\$330		
CAS Online Courses (CA1, CA2)	NA	\$295	\$295	NA	\$105	\$295
ACSR§	\$ 50	NA	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 cancelled.
AIC 33 (A, B)	\$100	\$120	\$170			
AIC 34 (A, B, C, D)	\$ 55	\$ 85	\$135			
AIC 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			

* Prometric early fee is charged on or before the first day of the testing window for which an examinee is registering.

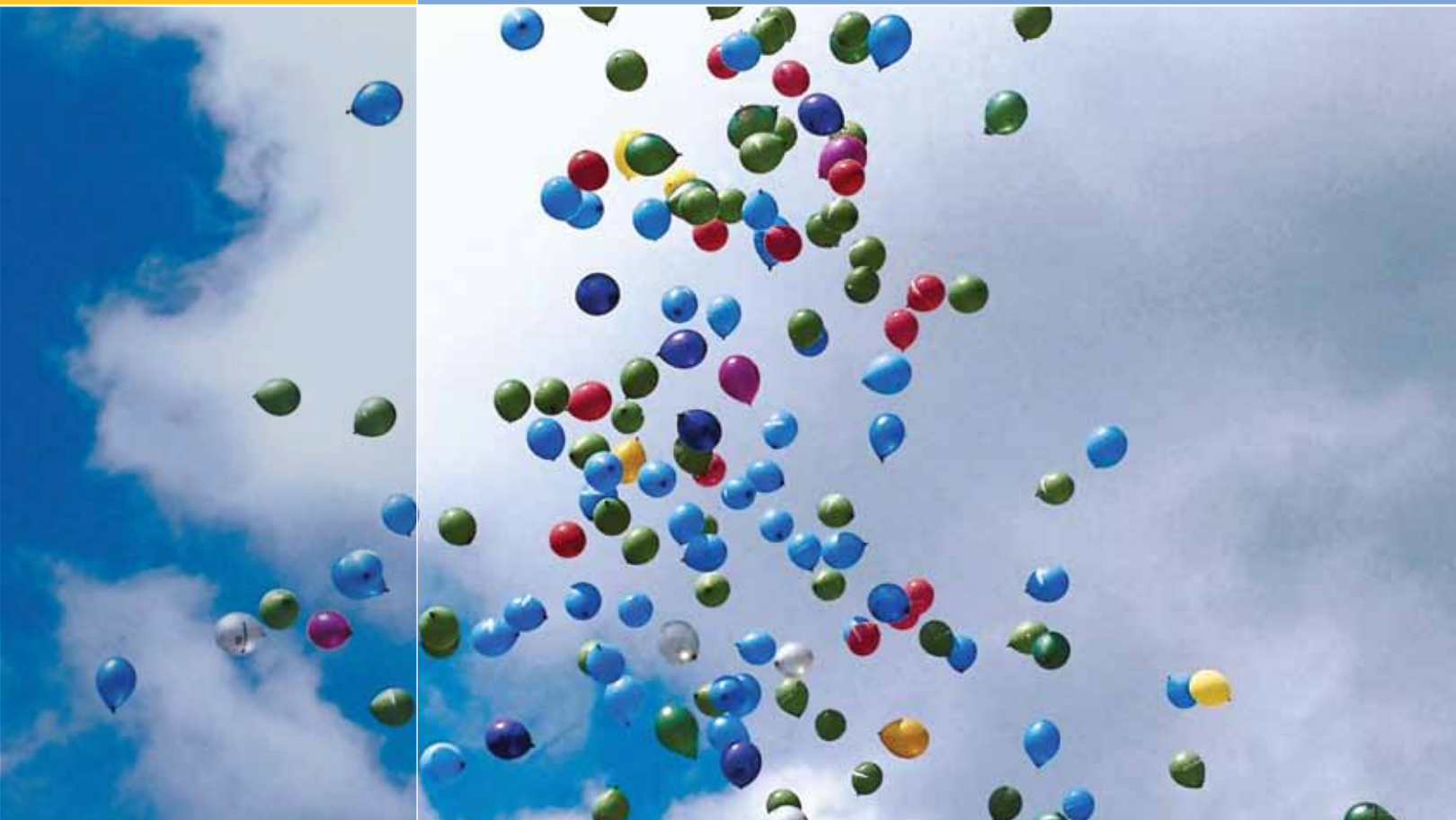
** Changes made to Prometric appointments are subject to a rescheduling fee.

† 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 ACSR exams are administered online. Visit www.TheInstitutes.org for details.

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 the 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 (ASCR) Designation Program**

See page 11 and visit www.TheInstitutes.org/ACSR for course details and completion tracks.

■ **Associate in Claims (AIC) Personal Auto Track**

See page 12 and visit www.TheInstitutes.org/AIC for more information on this new track to earning the AIC designation.

What's New:

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SMART QuizMe Apps for Select CPCU Courses—See page 28

Revised Study Materials—Look for the ► Symbol

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Introduction to Claims Course—Page 6

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Associate in Insurance Services (AIS)—Page 18

Revised Exams

Chartered Property Casualty Underwriter (CPCU)—Page 28

COMING SOON! Look for enhanced Web capabilities coming Fall 2011!