

PROFESSIONAL
DEVELOPMENT

Succeed: 2012



Catalog Edition 1

Achieve Real Results With The Institutes

The Institutes are Evolving to Meet Your Needs

Watch for more updates in future editions of *Succeed* in your e-mail inbox and on our Web site!

Corporate customers: To download a complete corporate catalog, please visit www.TheInstitutes.org/Catalogs.

Your knowledge needs are constantly evolving. That's why The Institutes are continuously developing new professional development solutions and updating current offerings.

▶ Introducing Edition 1 of *Succeed: 2012*

And because these changes are happening at a rapid rate, we've transformed our traditional *Succeed* catalog into a quarterly publication.

Each edition will feature:

- A listing of our certificate and designation programs
- An overview of our more than 300 individual course offerings
- Details on all our new knowledge solutions
- Information on our online continuing education (CE) courses
- Exam information and fees

▶ Helping you Drive the Results You Need

Choosing from hundreds of knowledge solutions can be overwhelming. To make it easier to select the ones you need to drive results, we have also developed new ways to classify our ever expanding product offerings.

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

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

▶ Getting Social and Making Connections

Additionally, The Institutes connect with our 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!

► The Institutes Have a Knowledge Solution to Help You Drive Results

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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)

► Additional Resources in This Issue

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What's New at The Institutes

- New and revised study materials
- Additional Associate in Claims (AIC) completion tracks
- Accredited Customer Service Representative (ACSR) designation

Exam Information

- Visit www.TheInstitutes.org/ExamInfo for details on exam fees and testing centers.
- For exam registration, visit www.TheInstitutes.org/ExamReg.



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CERTIFICATES

- **Introductory Courses**
www.TheInstitutes.org/Intro
- **General Insurance for IT Professionals (AINS 24)**
www.TheInstitutes.org/AINS24
- **Insurance Executive Development Program**
www.TheInstitutes.org/ExecEd
- **Program in Supervisory Management (SM)**
www.TheInstitutes.org/SM
- **Delivering Insurance Services (AIS 25)**
www.TheInstitutes.org/AIS
- **Insurance Regulation (IR 201)**
www.TheInstitutes.org/ARC
- **Enterprise-Wide Risk Management (ERM 57)**
www.TheInstitutes.org/ERM
- **Associate in Risk Management for Public Entities (RMPE 352)**
www.TheInstitutes.org/ARM

DESIGNATIONS

- **Accredited Adviser in Insurance (AAI®)**
www.TheInstitutes.org/AAI
- **Accredited Customer Service Representative (ACSR)**
www.TheInstitutes.org/ACSR
- **Associate in Claims (AIC)**
www.TheInstitutes.org/AIC
- **Associate in Commercial Underwriting (AU)**
www.TheInstitutes.org/AU
- **Associate in Fidelity and Surety Bonding (AFSB)**
www.TheInstitutes.org/AFSB
- **Associate in General Insurance (AINS™)**
www.TheInstitutes.org/AINS
- **Associate in Information Technology (AIT)**
www.TheInstitutes.org/AIT
- **Associate in Insurance Accounting and Finance (AIAF)**
www.TheInstitutes.org/AIAF
- **Associate in Insurance Services (AIS)**
www.TheInstitutes.org/AIS
- **Associate in Management (AIM)**
www.TheInstitutes.org/AIM
- **Associate in Marine Insurance Management (AMIM®)**
www.TheInstitutes.org/AMIM
- **Associate in National Flood Insurance (ANFI™)**
www.TheInstitutes.org/ANFI
- **Associate in Personal Insurance (API)**
www.TheInstitutes.org/API
- **Associate in Premium Auditing (APA®)**
www.TheInstitutes.org/APA
- **Associate in Regulation and Compliance (ARC)**
www.TheInstitutes.org/ARC
- **Associate in Reinsurance (ARe)**
www.TheInstitutes.org/ARe
- **Associate in Risk Management (ARM)**
www.TheInstitutes.org/ARM
- **Associate in Risk Management for Public Entities (ARM-P)**
www.TheInstitutes.org/ARM
- **Associate in Risk Management-ERM (ARM-E)**
www.TheInstitutes.org/ARM
- **Associate in Surplus Lines Insurance (ASLI)**
www.TheInstitutes.org/ASLI
- **Chartered Property Casualty Underwriter (CPCU®)**
www.TheInstitutes.org/CPCU

BUILDING YOUR CAREER**The Institutes' Certificate and Designation Programs**

These programs are recognized and respected throughout the risk management and property-casualty insurance industry. Visit the corresponding Web link listed below a program name to view full details on that specific program, including:

- Bottom-line benefits of the program
- Program requirements and completion options
- Course topics and benefits
- Available waivers
- Exam format
- Order and pricing 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.

OBTAINING SPECIFIC TECHNICAL KNOWLEDGE



Individual Online Courses

Each course is priced at \$20 retail per professional development hour (PDH). Corporate volume discounts are available for online courses.

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 that course at a significant savings. Visit the Programs menu on our Web site for specific course pricing.

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 needed to effectively drive career and corporate results with:

- Technical topics ranging from insurance marketing fundamentals to issues in finance and accounting, and more
- A flexible self-study format that gives users 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

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 at www.TheInstitutes.org.



Check Out What's New or Revised!

Program/Course	What's New?	New Content Available	Testing on New Content Begins
<i>The Institutes' Handbook of Insurance Policies Affects Multiple Courses</i>	<ul style="list-style-type: none"> The 10th edition will be used with all new/revised courses that require it. The 9th or 10th edition can be used for courses that are not being revised in this cycle. 	Print— October 2011	October 15, 2011
AINS 21	<ul style="list-style-type: none"> Revised Course Guide, Textbook, and SMART Study Aids 	Print and Online— October 2011	October 15, 2011**
AINS 22	<ul style="list-style-type: none"> Revised Course Guide, Textbook, and SMART Study Aids Added <i>The Institutes' Handbook of Insurance Policies</i> to the Study Material Packages 	Print and Online— October 2011	October 15, 2011**
AINS 23	<ul style="list-style-type: none"> Revised Course Guide, Textbook, and SMART Study Aids Added <i>The Institutes' Handbook of Insurance Policies</i> to the Study Material Packages 	Print and Online— January 2012	January 15, 2012†
AIS 25	<ul style="list-style-type: none"> Revised Studybook* into separate Course Guide and Textbook Added SMART Practice Exam Code in Course Guide Revised SMART Review Notes and Flashcards 	Print and Online— January 2012	January 15, 2012†
Intro to Property-Casualty Insurance (INTRO)	<ul style="list-style-type: none"> Revised Course Guide and Textbook Added SMART Practice Exam Code in Course Guide Introduced SMART Review Notes and Flashcards 	Print and Online— October 2011	October 15, 2011**
Intro to Claims	<ul style="list-style-type: none"> Revised Course Guide and Textbook Added SMART Practice Exam Code in Course Guide Introduced SMART Review Notes and Flashcards 	Print and Online— October 2011	October 15, 2011
ACSR 1, 2, and 3 (See page 11)	<ul style="list-style-type: none"> Revised Studybook* 	Print and Online— October 2011	October 15, 2011

Materials Set to Be Released Between October 2011 and January 2012

Watch for more updates in future editions of *Succeed* in your e-mail inbox and on our Web site!

* A studybook is a combination of the course's textbook and course guide.

** To provide program participants with flexibility, exams covering both the new and existing content of these courses will be available in the October 15, 2011, and January 15, 2012, exam windows.

† To provide program participants with flexibility, exams covering both the new and existing content of these courses will be available in the January 2012 and April 2012 exam windows.

Table continued on next page

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.

* A studybook is a combination of the course's textbook and course guide.

§ 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.

‡ Look for updates to AAI 83 coming in 2012.

† To provide program participants with flexibility, exams covering both the new and existing content of these courses will be available in the January 2012 and April 2012 exam windows.

Program/Course	What's New?	New Content Available	Testing on New Content Begins
ACSR 6, 7, 8, and 9 (See page 11)	<ul style="list-style-type: none"> • Revised Studybook* 	Print and Online— January 2012	January 15, 2012
AIC (See pages 9–10)	<ul style="list-style-type: none"> • New Completion Tracks: <ul style="list-style-type: none"> ■ Property ■ Multi-Line Adjuster ■ Liability Claims • New Completion Track: <ul style="list-style-type: none"> ■ Workers Compensation 	Print and Online— January 2012	January 15, 2012
CPCU 551 and 552	<ul style="list-style-type: none"> • Exam format changing to 85 objective (multiple-choice) questions • Study materials remain the same 	New Exam Format Available January 15, 2012§	New Exam Format Available January 15, 2012§
AAI 81 and 82‡	<ul style="list-style-type: none"> • Revised all segments • Added SMART Practice Exam Codes to Studybooks* • Introduced SMART Review Notes and Flashcards 	Print and Online— January 2012	January 15, 2012†



For detailed information on all Institutes' courses, please visit our Web site at www.TheInstitutes.org. To place an order, visit our Web site or call Customer Service at (800) 644-2101.

Check Out New and Revised Compliance Courses From CEU.com!

New or Revised	Course	New Content Available
New	Florida Hurricane Premium Discounts and Mitigation Options	Now
New	Oklahoma Insurance Legislative Updates	Now
New	Suitability of Annuity and Life Insurance Transactions for Seniors	Now
New	FEMA Flood	Now
New	Healthcare Reform and the Affordable Care Act	Now
New	Montana Insurance Laws and Regulations	Now
New	Employee Benefits for Small Companies	3rd Quarter 2011
Revised	Managed Care and Group Health	3rd Quarter 2011
Revised	Introduction to Health Savings Accounts	3rd Quarter 2011
New	Law and Policies for the FL Adjuster	3rd Quarter 2011
New	Basic Auto	4th Quarter 2011
Revised	Terrorism and Its Impact on Insurance	4th Quarter 2011
New	California Homeowner Valuations	4th Quarter 2011
New	Annuities and Suitability	4th Quarter 2011

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Check out this video!
www.TheInstitutes.org/AIC

NEW! AIC Courses and Numbers Coming Soon!

The Institutes are developing a new and more flexible course numbering system to keep pace with our ever expanding offerings. Course numbers are coming soon. New AIC course materials are available for backorder starting December 1, 2011, for January delivery (except for Workers Compensation). Exams are available January 15, 2012 (except for Workers Compensation).

Are You Set to Navigate Your Claims Career? Coming Soon: Exciting Enhancements to the Associate in Claims (AIC) Program!

Based on feedback from designation holders, corporate customers, and claims professionals, The Institutes developed several new, specialized completion tracks for the Associate in Claims designation program, to help participants gain even more practical and relevant technical claims knowledge.

New Specialized Tracks!

You can select from, in addition to the currently available Personal Auto track, one of the following completion tracks:

- Property
- Multi-Line Adjuster
- Liability Claims
- Workers Compensation

Each AIC track builds a strong knowledge base for claim handling, with courses in:

- General insurance principles
- General claim handling
- Insurance coverages
- Path-specific claim handling practices
- Ethics

New Courses!

The new paths include courses designed to focus on what you need to know to improve your job performance and technical claim handling skills.

New AIC courses include:

- Property Claim Practices
- Managing Bodily Injury Claims
- Liability Claim Practices
- Liability Coverages
- Property Coverages
- Property and Liability Coverages
- Workers Compensation Claim Practices*

Currently Available—AIC Personal Auto track specific courses:

- Personal Auto Insurance and the Management of Bodily Injury Claims
- Auto Liability Claims Practices

* Study materials and the course exam for Workers Compensation Claim Practices will be available later in 2012. Study materials and course exams for all other AIC courses will be available January 2012.

Even More Ways To Earn the AIC Designation!

In addition to the track specific AIC course requirements, program participants must also complete:

- **AINS 21**—Property and Liability Insurance Principles
- **AIC 33**—Claim Handling Principles and Practices
- **Ethics 311**—Ethical Guidelines for Insurance Professionals *or* **Ethics 312**—Ethics and the CPCU Code of Professional Conduct

Already started the AIC program? If you have credit for at least one AIC course (AIC 33, 34, 35 or 36) as of December 31, 2011, you may:

- Transition to one of the new AIC completion tracks using the AIC courses you already have credit for (see the chart below), *or*
- Complete the requirements using the previous paths by December 15, 2012.

Log on to www.TheInstitutes.org/AIC for complete information.

Note: Study materials for AIC 34, 35, and 36 will be available until December 2012. Study materials for AIC 33, 38, and 39 will continue to be available.

And joining our previously released Personal Auto track are the following new tracks to earning the AIC designation:

Paths/Course Categories	Liability	Property	Multi-Line Adjuster	Workers Compensation
General Insurance	AINS 21—Property and Liability Insurance Principles			
General Claim Handling	AIC 33—Claim Handling Principles and Practices			
Ethics	Ethics 311—Ethical Guidelines for the Insurance Professional <i>or</i> Ethics 312—Ethics and the CPCU Code of Professional Conduct			
	Liability Coverages**	Property Coverages**	Property and Liability Coverages**	Coverage included in Workers Compensation Claim Practices. Waivers below cannot be applied to Workers Compensation Claim Practices.**
Path-Specific Insurance Coverages	Waivers: The Insurance Coverages course in the above paths may be waived by successfully completing any of the following course combinations: 1. AINS 22 and AINS 23 2. CPCU 551, CPCU 552, and CPCU 555 3. CPCU 551, CPCU 552, and CPCU 553 4. CPCU 555 and CPCU 557 5. CPCU 553 and 557 6. ARe 143			
Path-Specific Claim Handling Practices	Liability Claim Practices (Waived if passed AIC 36)	Property Claim Practices (Waived if passed AIC 35)	Property Claim Practices (Waived if passed AIC 35)	Workers Compensation Claim Practices
	Managing Bodily Injury Claims (Waived if passed AIC 34)		Liability Claim Practices (Waived if passed AIC 36)	Managing Bodily Injury Claims (Waived if passed AIC 34)

** The Institutes are developing a new and more flexible course numbering system to keep pace with our ever expanding offerings. Course numbers are coming soon. Study materials are available for backorder starting December 1, 2011 for January delivery (except for Workers Compensation). Exams are available January 15, 2012 (except for Workers Compensation).

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.

ACSR: Show Your Commitment to Customer Service

Earning the Accredited Customer Service Representative (ACSR) designation clearly conveys your commitment to excellence in customer service and professionalism. Plus, the ACSR designation distinguishes you as being prepared to meet the complex insurance challenges your clients face.

Bottom-Line Benefits of ACSR:

- 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 your capabilities and knowledge
- Develop customer loyalty by demonstrating higher levels of professionalism and customer service

Available ACSR courses include:

ACSR 1—Homeowners Insurance

Topics covered include:

- Homeowners Policy Components and Section I—Property Coverages
- Additional Coverages, Perils, Exclusions, and Conditions
- Section II—Liability Coverages, and Section I and II—Conditions
- Endorsements

ACSR 2—Personal Automobile Insurance

Topics covered include:

- Liability, Medical Payments, and Uninsured Motorists Coverage
- Physical Damage, Insured Duties, and Endorsements

ACSR 3—Personal Lines Related Coverages

Topics covered include:

- Dwelling and Mobilehome
- Flood, FAIR, Beachfront, and Windstorm Programs
- Inland Marine, Watercraft, Umbrella, and Underwriting

ACSR 6—Commercial Property Insurance

Topics covered include:

- Introduction to Commercial Property
- Causes of Loss and Coverage Forms
- Business Income Insurance
- Flood Insurance

ACSR 7—Commercial Liability Insurance

Topics covered include:

- Liability Loss Exposures and Legal Liability
- Commercial General Liability Insurance, Part I and Part II
- Commercial Liability Endorsements, Rating, and Other Liability Forms
- Miscellaneous Commercial Liability Insurance

ACSR 8—Commercial Automobile Insurance

Topics covered include:

- Commercial Auto Loss Exposures and the Business Auto Coverage Form
- Business Auto Coverage Endorsements and Rating
- Garage and Motor Carrier Coverage

ACSR 9—Commercial Lines Related Coverages

Topics covered include:

- Workers Compensation and Employers Liability Insurance
- Businessowners Policies
- Commercial Crime Insurance
- Surety Bonds
- Marine Coverage, Commercial Excess, and Umbrella Liability

Also available, but stay tuned for revised and new content updates:

ACSR 4—Errors and Omissions Loss Control

ACSR 5—Professional Development

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

Visit www.TheInstitutes.org/ACSR for program details and to order study materials!



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. 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.

MAINTAINING CE COMPLIANCE



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

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



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.

Here's a sampling of CE courses:

- Adjuster Conduct and Law
- Annuities and Retirement Planning
- Businessowners Policy
- Commercial Property
- Comprehensive General Liability
- Consumer Insurance
- Directors and Officers Liability
- e-Coverage
- Flood Insurance
- Fraud in the Life and Health Insurance Industry
- Fraud in the Property-Casualty Insurance Industry
- Group Life Insurance
- Group LTD for Medical Professionals
- Insurance Principles and Policies
- Introduction to Homeowners Insurance
- Introduction to Life Underwriting
- Introduction to Personal Auto
- Liquor Liability
- Long-Term Care
- Personal Motorcycle, Watercraft, and RV Insurance
- Products Liability
- Reputational Risk
- Reserving for Group LTD
- Social Security, Medicare, Medigap, and Gov. Pensions
- Surplus Lines in the Insurance Industry
- Terrorism and Its Impact on Insurance
- The Emergence of Alternative Healthcare
- Toxic Mold and Homeowners Insurance
- Unauthorized Entities
- Understanding Financial Markets
- Workers Compensation



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

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.

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.

2012 General Exam Information

Testing Window Dates	January 15–March 15 April 15–June 15 July 15–September 15 October 15–December 15
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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.
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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.
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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
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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.
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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.

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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, 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 ACSR 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.

Insurance Executive Development Program



Check out this video testimonial! Visit www.TheInstitutes.org/ExecEd to learn more.

▶ The Insurance Executive Development Program is an interactive learning experience that enables 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

The Insurance Executive Development Program usually runs during the third quarter.

▶ HERE'S WHAT RECENT PARTICIPANTS HAVE 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.

A general manager for a top auto insurance company said he was able to present his team with "*clearer, better-defined goals and objectives*" and was able to help one of his managers overcome resistance to process change by applying the concepts presented during the capstone simulation: "*...the collective buy-in and general excitement around our plan is already starting to produce progress toward achievement of our desired result...I am excited and confident about our 2011 plan.*"

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

What's New:

Associate in Claims (AIC)—New Completion Tracks—Pages 9–10

Accredited Customer Service Representative (ACSR) Designation—Page 11

Revised Study Materials and Exams

Introduction to Property-Casualty Insurance Course—Page 7

Introduction to Claims Course—Page 7

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Associate in General Insurance (AINS™)—Page 7

Associate in Insurance Services (AIS)—Page 7

Chartered Property Casualty Underwriter (CPCU®)—Page 8

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Look for enhanced Web capabilities coming Fall 2011!