

Welcome to our newsletter. In each issue of The Edge, we bring you current information about learning solutions that will help you sharpen your technical knowledge and hone your skills so you can deliver real, measurable business results.

The Institutes are particularly excited about the new SMART QuizMe app and our instructor-led classes. After you read this newsletter, please visit our Web site for complete information on all of this and more.

Sincerely, Peter L. Miller, CPCU, President & CEO

Please update your e-mail and login information at www.TheInstitutes.org.

SMART QuizMe App for Mobile Devices

Only from The Institutes, comes a unique exam preparation app. Using the questions from the SMART Online Practice Exam, each new SMART QuizMe app enables you to take your CPCU studies wherever you go.

The SMART QuizMe app is available for all CPCU courses with objective exams (CPCU 500, 520, 530, 540, 553, 555, and 557); each sold separately. The app is now offered for iPhone, iTouch, iPad, and Android. The app will be coming soon for BlackBerry mobile devices.

The SMART QuizMe app can be downloaded from the iTunes App Store and from the Android Market.

Visit www.TheInstitutes.org/SMART for more information about study aids and SMART products.

Learn With Our Instructor-Led Classes

In December 2010, The Institutes sent a survey to 1,300 students on recent class rosters to gain valuable information about classroom experiences. Key findings indicated the following:

- **93 percent** said the class was important in helping them pass the exam, including **69 percent** who said the class was very important in passing the exam.
- Convenience of the class location is an important consideration for taking a class. In addition, a structured learning approach is a main motivation.
- **72 percent** are very likely to take another of The Institutes' courses in the near future.

The Institutes offer eight-week online classes for busy insurance professionals who cannot find time for a traditional class. By enrolling in an instructor-led online course, you will benefit from the following:

- Flexibility of self study with the added support and structure of a weekly class
- Guidance of a knowledgeable instructor to help answer your questions and focus your studies
- Camaraderie and the professional experiences of your classmates

Fall classes start on September 21 in preparation for the October–December 2011 exams.

Visit www.TheInstitutes.org/onlineclasses to learn more.

Highlights In This Issue

- SMART QuizMe App for Mobile Devices
- Instructor-led Classes
- Upcoming 2011 Events
- Continuing Education from CEU.com, our business unit
- Designee Spotlight: Antonio Cañas
- Executive Education Program at the Wharton School
- Study Tips

Upcoming 2011 Events

Join The Institutes at these upcoming events:

- **IIABO Education Fair**, August 28-30, Sunriver, OR
- **PLRB Central Region Adjusters Conference**, September 7-8, Indianapolis, IN
- **NAMIC Education Fair**, September 18-21, Indianapolis, IN
- **ASCNet/TENCon Education Fair**, September 20-23, Orlando, FL
- **SILA Education Fair**, October 2-5, Austin, TX
- **Coverage College**, October 6, Philadelphia, PA
- **IIABNJ**, October 17, Monroe Township, NJ
- **CPCU Conferment Ceremony**, October 22, Las Vegas, NV
- **IIAB South Carolina**, October 30–November 1, Charleston, SC
- **MAIA Big Event**, November 4-5, Boston, MA
- **PLRB Western Region Adjusters Conference**, November 8-9, Sacramento, CA
- **Arizona I-Day**, November 9, Scottsdale, AZ
- **Dallas I-Day**, November 12, Dallas, TX

Why earn the Associate in Commercial Underwriting (AU) designation?

AU 65 and 66 are electives for the AINS and CPCU designations. Check out other reasons to earn the AU designation:

- 84 percent of AU designees attribute faster career progression to completing the program.
- 70 percent of program completers received a promotion within two years of finishing the program.
- More than 70 percent of AU completers say completing the program helped them prepare for their current job responsibilities.
- 86 percent of AU completers say earning the designation helped them prepare for their long-term career goals.

Visit www.TheInstitutes.org/AU to learn more.

“The AU program is truly unique in the industry. Its concentrated emphasis on underwriting makes it an essential element in the development of a superior commercial lines underwriter. The concepts studied mesh perfectly with our corporate underwriting thought process.”

—**Craig Andrews, CPCU, ARM, AU, ARe, AMIM, ASLI, AAI**
Business Insurance Product Development Manager
State Auto Insurance Companies



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Online CE from CEU.com,
a business unit of
The Institutes

Spend more time building your business and earning money and less time away from the office. With the addition of CEU.com to The Institutes' family of professional development products and services, you can earn CE credits quickly and easily from the convenience of your home or office. CEU.com offers more than 50 online CE courses to meet the needs of insurance agents, brokers, and adjusters.

Visit CEU.com now. Get courses. Get credit.
Get back to work.



Antonio Cañas, Commercial Underwriter
Nationwide Agribusiness, Des Moines, Iowa

How long have you worked in the insurance industry and what made you decide to pursue a career in insurance?

I've worked in the insurance industry for two years. Living in Des Moines, Iowa, there is a lot of insurance work, so it seemed to be a very safe career choice. I enjoy that my day-to-day work helps people protect their property and their way of life while providing me with a stable, recession-proof source of employment.

What designations have you earned and what designations do you plan to obtain from The Institutes? How do you see these designations benefiting your career?

My first insurance job was as an Express Claims Representative at Farm Bureau Insurance. They encouraged me to earn the Associate in General Insurance (AINS) and the Associate in Claims (AIC) designations. I obtained both designations within my first year in the business. Having my AIC and being a Spanish speaker helped me get a job at Nationwide Insurance as a Senior Medical Claims Representative. From my first interview with Nationwide, I made it very clear that continuing my studies and earning the Chartered Property Casualty Underwriter (CPCU®) was my first priority. Nationwide supported me 100 percent in that decision and I proceeded to finish my CPCU in five months. I am currently pursuing the Associate in Commercial Underwriting (AU) designation and should complete the program in late July. My plan is to earn all 13 designations available from The Institutes while taking two exams per testing window.

The designations I have completed have had visible and measurable effects on my short career. The AIC helped me get my first job at Nationwide. Just a few weeks after finishing CPCU, I accepted a position as a Commercial Underwriter with Nationwide Agribusiness, which I will be starting in early August. Having my CPCU was instrumental in getting that new position.

Why is professional development important to you?

The working world of our parents and grandparents where lifetime employment was the norm no longer exists. The new social contract of employment is much more dynamic. The employee promises to do a good job day to day in exchange for a fair paycheck, while the employer promises to support the employee in developing himself to remain a desirable candidate for other positions in the future with no promise of lifetime employment. The key to success in this environment is to take advantage of as many development opportunities as possible. Getting industry designations is a fantastic way to make yourself desirable for future positions both with your current employer and with the rest of the industry.

What advice could you give to a new insurance professional?

Don't wait more than a few months to get started in your insurance education and make studying a habit. Just a few hours of studying a week can be turned into passing a test every quarter, which will quickly lead you to earn valuable designations. Start with the AINS for a good basic background of the industry, then work on the associate designation for your particular area, and, once you are ready to make a commitment to a long-term career in insurance, get started on CPCU. It's a lot of hard work but it is a valuable investment in your career that will pay for itself many times over. Always make sure you take several practice exams and feel comfortable before going to take the exam.

Is there anything else you would like to share?

I'm very proud to have finished my CPCU and MBA at the same time and to have passed every exam on the first attempt. The last few months, I was studying three hours a day before work and it was crazy! I wouldn't recommend it to most people, but it worked for me. Make up your mind to go for it and give yourself plenty of time, but get started and keep progressing!

Insurance Executive Development (IED) Program at the Wharton School

The Insurance Executive Development (IED) program will help you develop fresh perspectives and take your real-world experience and leadership skills to the next level. Armed with cutting-edge theories and core management principles, you will learn to turn challenges into solutions and to manage change by leading change.

The IED program is an intense two-week residency course held at the Wharton School for senior managers and executives in the property-casualty insurance industry. Past participants include regional and business unit leaders in claims, legal, underwriting, finance, and IT, with significant management responsibilities at the senior vice president, president, or chief functional officer levels.

The IED program will take place from September 25 to October 7.

Visit www.TheInstitutes.org/ExecEd to learn more.

The Institutes in the News

In a new study, *Uninsured Motorists, 2011 Edition*, the Insurance Research Council (IRC), a division of The Institutes, finds roughly one in seven drivers in the United States are uninsured.

In another study, *Public Attitude Monitor 2011, Accident Response Fees*, the IRC finds 68 percent of adults disagree with the idea that local governments should charge accident response fees to individuals involved in traffic accidents.

Visit www.ircweb.org for more information and to purchase these reports.

The Institutes' Designations Online

Did you know The Institutes offer the following designations online?

- Associate in General Insurance (AINS)
- Associate in Claims (AIC)
- Associate in Risk Management (ARM)
- Chartered Property Casualty Underwriter (CPCU®)

Institutes Online learning offers the following benefits:

- Teaches needed information quickly
- Makes learning more enjoyable and convenient
- Offers tightly targeted learning
- Helps balance professional development with a busy career and personal life
- Strengthens skills and improves job performance

Visit www.TheInstitutes.org/OnlineLearning for a complete listing of our online courses and programs.

Claims Magazine Cover Story

An article titled "A Crash Course in Learning" by Donna J. Popow, JD, CPCU, AIC, senior director of knowledge resources and ethics counsel for The Institutes, was the cover story for the May 2011 issue of *Claims* magazine.

Read the article at www.TheInstitutes.org/articles

Measuring Windstorm Hazards

Forecasters have determined that this year's tornado season will be the deadliest in 50 years. With more than 1,000 tornadoes killing more than 500 people nationwide, there have been twice as many storms during the first six months of 2011 as during this time last year.

Read the full article by Susan Kearney, CPCU, ARM, AU, AAI, senior director of knowledge resources for The Institutes, at www.TheInstitutes.org/articles.

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The Edge

News to Sharpen Your Knowledge and Hone Your Skills

Check out this video
about the new
AIC—Personal Auto Track!



Visit www.TheInstitutes.org/AIC
to watch the video
and learn more.

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Study Tips

If you are unsure of an answer during the exam, mark that question for review. At the end of the exam, tally the number of questions you have marked. This will give you an idea of how well you are doing before you submit the exam.

—Richard Beasley, AIC, AINS

Always have your study materials with you. You never know when you might find an unexpected quiet time. The SMART Review Notes and Flash Cards are a great resource for this purpose.

—Kristina E. Donaldson, CISR, CPIW, AINS
Messer-Bowers Company

Share your study tips at: publicrelations@TheInstitutes.org | Miss the last issue? Visit www.TheInstitutes.org/Edge