

Powerful Results.

PROFESSIONAL  
DEVELOPMENT

Get Results.

Proven Knowledge.

**Bottom-Line Benefits of Professional Development with The Institutes:**

- ▶ Improve overall organizational performance by providing relevant, flexible, trustworthy professional development solutions
- ▶ Develop better decision making in your organization's next generation of successful leadership through courses and programs based on the core principles of the property-casualty industry
- ▶ Attract and retain your organization's most critical assets—its people—by demonstrating your interest in their future

**Institutes Learning Solutions Provide Real Value**

- ▶ More than 90 percent of Institutes program completers believe they added value to their role within their organization by completing an Institutes program.
- ▶ 93 percent of Institutes program completers said they gained technical property-casualty insurance knowledge from Institutes course work.
- ▶ 83 percent of Institutes program completers credited Institutes course work with preparing them for their long-term goals.
- ▶ 77 percent of Institutes program completers agreed that Institutes programs helped prepare them for their current job responsibilities.

—Based on a 2008 survey of Institutes program completers.



**A History of Proven Knowledge.**

The Institutes, dating back to 1909, have more than 100 years of experience in meeting the evolving needs of the risk management and property-casualty insurance industry.

- ▶ 1909: The Insurance Institute of America is formed (IIA).
- ▶ 1953: The IIA joins forces with the American Institute for Chartered Property Casualty Underwriters (AICPCU).
- ▶ 1977: The Insurance Research Council (IRC), a division of The Institutes, is created to examine public policy issues of interest to property-casualty insurers, insurance customers, and the general public. Visit [www.irc.org](http://www.irc.org) for more information.
- ▶ 2009: The IIA and AICPCU officially merge forming the American Institute For Chartered Property Casualty Underwriters (The Institutes).
- ▶ 2010: The Institutes acquire CEU.com, increasing our ability to deliver cost-effective, convenient online continuing education (CE) courses that help professionals in our industry meet a critical need for CE compliance.
- ▶ For more than a century, The Institutes have led the way in risk management and property-casualty professional development. In fact, in 2009 alone, we conferred more than 13,000 credentials, outnumbering the total of insurance and risk management degrees granted by U.S. colleges and universities over the last 15 years!

Let The Institutes' proven knowledge solutions drive powerful business results for you.



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WHO-04/10



## Proven Knowledge.

### Who The Institutes Are:

The Institutes are the leader in delivering proven knowledge solutions that drive powerful business results for the risk management and property-casualty insurance industry.

Institutes knowledge solutions include the CPCU designation program; associate designation programs in areas such as claims, risk management, underwriting, and reinsurance; introductory and foundation programs; online courses; research; custom solutions; assessment tools, and continuing education (CE) courses for licensed insurance professionals and adjusters through our CEU.com business unit.

### What The Institutes Do:

Today, The Institutes continue to be the industry's most respected provider of professional development solutions. We offer a wide variety of courses and programs to fill knowledge gaps at any level and in a variety of functional areas. Additionally, most Institutes courses carry college credit recommendations from the American Council on Education (ACE). A variety of courses can be applied directly to certain associate, bachelor, and master degrees at prestigious partner colleges and universities. Institutes knowledge solutions include:

#### Introductory and foundation courses and programs:

These programs deliver a thorough foundation in the fundamentals of risk management, as well as insurance principles and practices. Our introductory programs include courses in general property and liability insurance, risk management, claims, and underwriting. Our most popular program is the Program in General Insurance (INS), which provides a solid foundation in insurance. An Associate in General Insurance (AINS) designation program is also available and provides the added flexibility to study a specific functional area.

#### Functional area courses and designation programs:

The Institutes offer a variety of courses that can lead to a professional designation in areas such as claims (AIC), underwriting (AU), personal insurance (API), premium auditing (APA), reinsurance (ARe), risk management (ARM), surplus lines (ASLI), and more.

#### Management and business courses and programs:

Our Associate in Management (AIM) and Supervisory Management (SM) programs prepare managers and supervisors to assume leadership roles as well as manage people and processes.

### Chartered Property Casualty Underwriter (CPCU) designation program:

The CPCU designation is highly recognized and respected in property-casualty insurance. The CPCU curriculum balances practical skills with insurance and risk management theory. By learning the why in addition to the what of insurance, program participants gain a better understanding of the property-casualty business which will help them make better business decisions.

### Executive Education:

The Insurance Executive Development program, designed by The Institutes and The Wharton School of the University of Pennsylvania, helps property-casualty industry executives and upper-level managers develop the fresh perspectives needed to turn challenges into solutions and to manage change by leading change. Visit [www.TheInstitutes.org/exec](http://www.TheInstitutes.org/exec) for more on this unique, two-week experience.

### Online courses and programs:

Institutes online courses and programs provide timely and convenient access to technical insurance knowledge across a wide variety of industry specialties. You can select to take a single course or a collection of related courses, depending on your specific knowledge needs.

### Continuing Education (CE):

Through our CEU.com business unit, The Institutes provide cost-effective and convenient online CE courses for agents, brokers, and adjusters. Visit [www.CEU.com](http://www.CEU.com) for a complete listing of CEU.com course offerings. Additionally, the majority of Institutes courses are filed for CE credits in most states. Visit our Web site for CE credit information for specific courses.

### Customer Driven Solutions:

The Institutes offer flexible career development paths to help you position your employees for success and meet your organization's needs. The Institutes will collaborate closely with your organization to create specific career development paths that meet the knowledge needs of its diverse workforce.

### Global Reach:

The Institutes provide risk management and property-casualty insurance knowledge solutions across the globe. We have partnerships with regions around the world, including Brazil, France, India, Japan, Middle East and Northern Africa, Switzerland, and more.

**Learn more about how The Institutes proven knowledge solutions can drive powerful results for you—visit [www.TheInstitutes.org](http://www.TheInstitutes.org) today!**

## Powerful Results.

### The Value of Solutions from The Institutes:

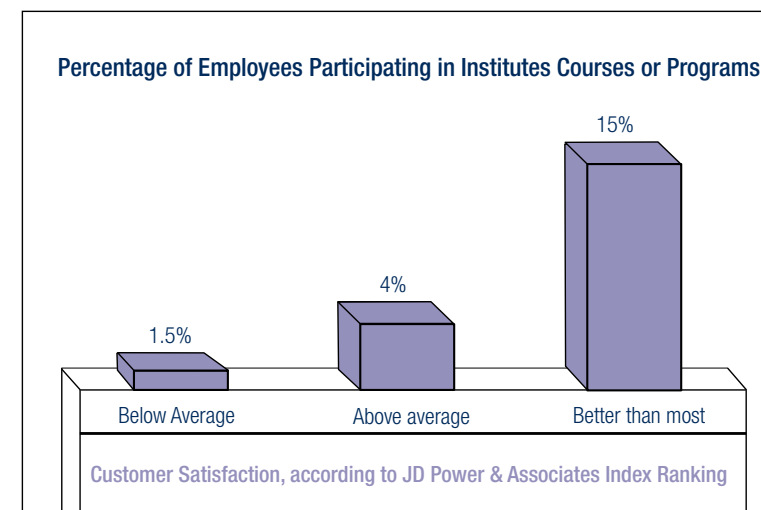
During turbulent economic times, some organizations cut back on their professional development investments in an effort to bolster their bottom lines. While this strategy may produce short term gains, it can have a negative impact on long-term organizational growth and success. Professional development is a critical tool that helps both employees and their employers to be successful.

Organizations that invest in professional development are positioned to capitalize on growth opportunities because they are investing in their most important asset—their employees.

### Increase Customer Satisfaction With Institutes Professional Development Solutions

Customer satisfaction is a reflection of the overall business strength of an organization. Higher renewal and recommendation rates, plus increased cross-selling opportunities are directly related to customer satisfaction. Additionally, acquiring a new customer can cost six to seven times what it costs to retain an existing customer.

Each year, J.D. Powers & Associates conducts a *National Auto Insurance Customer Satisfaction* study. The top five companies in regard to customer satisfaction for 2009 are among The Institutes' most active supporters, with an average of 15% of their employee base participating in Institutes programs and courses. Conversely, the five companies with the lowest satisfaction rates are among The Institutes' least active supporters with less than 2% of their employee base participating in professional development with The Institutes.



“The best and brightest employees are attracted to firms that are rich in relationships, generate knowledge flows, and provide tools and platforms to help them grow and achieve their fullest potential,” according to *Deloitte's 2009 Shift Index Study*.

### Our Industry Values Professional Development Solutions From The Institutes

Many organizations throughout the risk management and property-casualty insurance industry value the knowledge solutions offered by The Institutes and encourage their employees to participate in Institutes programs and courses. According to The Institutes' *2009 Company Support for Educational and Professional Development Survey*:

- ▶ 98 percent of the companies surveyed pay for Institutes' textbooks and course guides.
- ▶ 95 percent pay exam fees.
- ▶ 87 percent award employees who earn the CPCU designation with a monetary bonus or a trip to the CPCU Conferment ceremony, or both.
- ▶ Of the 70 percent of companies that provide monetary incentives for CPCU completion, 29 percent pay employees who complete the program a bonus of more than \$1,000.

Clearly, our industry values the knowledge and skills the participants of Institutes programs and courses gain from our solutions.

**Learn more about how The Institutes proven knowledge solutions can drive powerful results for you—visit [www.TheInstitutes.org](http://www.TheInstitutes.org) today!**