



The Institutes®

RISK & INSURANCE
KNOWLEDGE GROUP

PROFESSIONAL DEVELOPMENT SOLUTIONS

The Institutes Catalog | Fall 2019—Spring 2020

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Cover: Eric Waagner, CPCU

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Insurance Professionals:

How to Get Started

1. Choose a course.

The Institutes offer free educational counseling to help you decide which course is right for you at **The Institutes**. You may also qualify for waivers based on courses completed for other designations or advanced degrees.

2. Talk with your employer to find out whether they:

- Reimburse educational expenses
- Order study materials
- Submit your exam registrations
- Offer on-site testing

3. Order your study materials at **TheInstitutes.org** or by calling Customer Success at (800) 644-2101.

4. Register for your exam (if applicable) at **TheInstitutes.org** or by calling Customer Success at (800) 644-2101.

5. Schedule your exam appointment (if applicable).

On-site testing center:
TheInstitutes.org/ExamLocations

Prometric testing center:
Prometric.com/TheInstitutes.

Corporate Customers:

The Institutes can help you strategically target your educational needs by collaborating with your organization to:

- Align professional development with goals and objectives
- Assess employees' competencies
- Deliver targeted education to fill critical gaps in knowledge
- Provide licensed professionals with state continuing education (CE) credits quickly and conveniently via CEU

Convenient and Cost-Effective

Order Study Materials: Use your corporate account to place study material orders for all your employees at one time. To set up a corporate account, call Customer Success at (800) 644-2101.

Corporate Pricing: For information on volume discounts, please call Customer Success at (800) 644-2101 or email **CustomerSuccess@TheInstitutes.org**.

Exam Registrations: Register your employees for exams quickly and conveniently by billing all registrations to your corporate account. You can also view all employees who are currently registered.

On-Site Testing: Save your employees time and your organization money by setting up an approved testing area at your location. Contact our Assessments Department at (877) 463-0400 or email **Assessments@TheInstitutes.org** to learn more.

Monitor and Manage Employee Performance

Return on your professional development investment is important. That's why The Institutes enable our corporate customers to quickly:

- View online course enrollments
- View exam grades
- Manage state CE
- Look up current Institutes designation- or certificate-holders

Custom Solutions

Individual topics from The Institutes' curriculum can be used to develop custom courses that meet your organization's specific educational needs.

Visit **Custom Solutions** for details. To request a custom solution consultation, please call Customer Success at (800) 644-2101 or email **CustomSolutions@TheInstitutes.org**.

Personalized Service

Learn how The Institutes can match solutions to your specific corporate needs by scheduling a call with our sales team. Email **Sales@TheInstitutes.org** or call (610) 644-2100, ext. 7698.

▶ Online Courses

The Institutes offer **more than 300** concise, targeted online courses to bridge specific knowledge gaps. You can purchase prepaid agreements, and we can link our courses to your corporate learning management system (LMS). Call Customer Success at (800) 644-2101 or email **CustomerSuccess@TheInstitutes.org** for information.

Did You Know?

You can get college credit for your Institutes studies:

Many of The Institutes' courses are approved by the American Council on Education (ACE) for college credit recommendations. Approved courses can be found in designation programs such as:

- Associate in General Insurance (AINS)
- CPCU

And more!

To learn more, visit

TheInstitutes.org/CollegePrograms.

You can search online for instructor-led classes:

Interested in participating in either an online or a live instructor-led class to help you study for an Institutes exam? Be sure to check out the Public Class Search tool at TheInstitutes.org/Classes.

Look for these helpful icons!



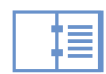
New
Indicates a course or program is new



Exam Prep Videos
Indicates exam preparation videos are available for this program



Revised
Indicates a course or program was recently revised



SMART® Study Aids
Indicates Review Notes and Flash Cards are available for courses within this program



May Be Approved for State CE
Indicates that state continuing education credits are available for some courses within the program

Varies by state; please verify credits online.



SMART App
Indicates a SMART QuizMe app is available for courses within this program through the Apple App Store and Google Play



Self-Study Print
Indicates printed study materials are available for this program



Instructor-Led Classroom
Indicates third-party, instructor-led classroom options are available for this program



Self-Study Online
Indicates online study materials are available for this program



Available in French
Indicates courses within this program are available in French
Contact Customer Success to order.



Practice Exams
Indicates online practice exams are available for courses within this program

Your Progress Tracker

Wondering where you stand in your professional development with The Institutes? Use the Progress Tracker to find information on completed coursework, required courses, cross-credits, and waivers.

Visit TheInstitutes.org and log in to your account to learn more.

Fundamentals

Insurance Essentials



Gain a basic understanding of insurance concepts and operations.

Course Level: Beginner

Estimated Completion Time Frame:
4 hours

Topics Covered Include:

- Introduction to and history of insurance
- Risk management
- Role of insurance
- The premium dollar
- Profitability
- Insurance companies
- Others in the insurance industry
- Means of delivering the insurance product
- Typical insurance company structure
- Typical personal insurance transaction
- Typical commercial insurance transaction

Recommended for:

- Employees new to the industry

ENROLL NOW

▶ Did You Know?

Insurance Essentials is fully animated!

SEE A PREVIEW

Captive Insurance Fundamentals



Learn the fundamental characteristics and benefits of captive insurance from a global perspective.

Course Level: Beginner/Intermediate

Estimated Completion Time Frame:
3–4 hours

Topics Covered Include:

- Captive insurance characteristics
- Forming a captive insurer
- Captive insurance as a risk financing tool
- Operating a captive insurer

Recommended for:

- New employees who work with captives
- Claims professionals
- Commercial underwriters
- Reinsurance professionals
- Agents and brokers

ENROLL NOW

International Insurance Fundamentals



Understand the international insurance environment and the techniques for crafting international insurance programs for your customers.

Course Level: Beginner/Intermediate

Estimated Completion Time Frame:
3–4 hours

Topics Covered Include:

- Overview of international insurance
- Identifying international loss exposures
- Regulatory compliance
- Insurer and broker networks
- Reverse flow business
- International insurance solutions
- Selecting international insurance solutions

Recommended for:

- Property-casualty insurance professionals new to the international market
- Agents, brokers, and underwriters working with international exposures

ENROLL NOW

Successful Starts for CSRs



Build a foundation in basic insurance principles to increase your confidence and professionalism, both of which are key skills for starting a successful career.

Course Level: Beginner

Estimated Completion Time Frame:
3–4 hours

Topics Covered Include:

- Demystifying the insurance marketplace
- Increasing your insurance IQ
- Understanding the importance of risk management to your customers
- Explaining why insurance is a good financial decision
- Marketing and delivering the insurance product
- Following the journey from prospect to customer
- Providing high-quality customer service

Recommended for:

- New CSRs at agencies, brokerages, and managing general agencies (MGAs) who have no prior insurance background
- New producers with no prior insurance background

ENROLL NOW

Successful Starts for Producers



Build a foundation of basic insurance principles and gain key communication and professional skills for starting a successful career as a producer.

Course Level: Beginner

Estimated Completion Time Frame:
3–4 hours

Topics Covered Include:

- Demystifying the insurance marketplace
- Increasing your insurance IQ
- Understanding the importance of risk management to your customers
- Explaining why insurance is a good financial decision
- Marketing and delivering the insurance product
- Following the journey from prospect to customer
- Becoming a successful producer

Recommended for:

- New producers at agencies or brokerages who have no prior insurance background

ENROLL NOW

Surplus Lines Fundamentals



Learn how the surplus lines market profitably insures risks that the standard insurance market does not accept.

Course Level: Beginner/Intermediate

Estimated Completion Time Frame:
3–4 hours

Topics Covered Include:

- Overview of the surplus lines market
- The surplus lines distribution system
- Surplus lines insurers
- Surplus lines insurance products

Exam Duration:

This exam is not timed.

Exam Length:

30 questions (60 questions in Ohio)

Recommended for:

- New hires at surplus lines organizations
- Retail producers who want to access the surplus lines market

ENROLL NOW

Introduction to Risk Management and Insurance

A Beginner's Guide to Understanding the Industry



Gain confidence by understanding basic insurance and risk management principles.

Course Level: Beginner

Estimated Completion Time Frame:

4–6 weeks

Topics Covered Include:

Property-Casualty Insurance Topics:

- Distinguishing among insurance functions
- Understanding how insurance regulation works
- Getting to know insurance policies
- Learning about personal, commercial property, and commercial liability insurance

Risk Management Topics:

- Exploring risk management
- Following the risk management process
- Understanding the risk manager's role

Underwriting Topics:

- Exploring underwriting decision making
- Making auto, property, and liability underwriting decisions
- Making umbrella and excess liability decisions

Claims Topics:

- Understanding the role of the claims professional
- Making claims decisions
- Handling bodily injury and property damage claims
- Measuring claims results

Exam Duration:

This exam is not timed.

Exam Length:

50 multiple-choice questions

Recommended for:

Employees new to the industry

ENROLL NOW

Certificates

California Workers' Compensation Claims Administration (WCCA)



Develop the skills to confidently handle California workers compensation claims.

Course Level: Intermediate

Estimated Completion Time Frame:
12 months or less

Program Requirements:

WCCA 10—Foundations of California Workers' Compensation Claims

WCCA 11—Establishing Injury and Affirmative Defenses in California Workers' Compensation Claims

WCCA 12—Medical Benefits in California Workers' Compensation Claims

WCCA 14—Disability and Death Benefits in California Workers' Compensation Claims

WCCA 15—Discovery and Litigation in California Workers' Compensation Claims

Exam Durations:
2 hours, open book

Exam Lengths:
80 to 90 multiple-choice questions

Segmented Exam Durations:
1 hour, open book

Segmented Exam Lengths:
30 to 40 multiple-choice questions

Recommended for:

California workers comp claims professionals, including those employed by:

- Insurers
- Third-party administrators
- Self-insured employers

ENROLL NOW

Certified Professional Public Adjuster (CPPA)



Develop the skills to confidently handle the duties of public claims adjusting.

Course Level: Beginner/Intermediate

Estimated Completion Time Frame:
6–9 months

Program Requirements:

AIC 31—Property Claims Practices

SPPA 30—Claim Principles and Practices for Public Adjusters

Exam Durations:
1.5 to 2 hours

Exam Lengths:
60 to 85 multiple-choice questions

Recommended for:

- Public adjusters

For more information, call Customer Success at (800) 644-2101 or email CustomerSuccess@TheInstitutes.org

Did You Know?

After you've earned the CPPA certificate, you will be halfway toward earning the Senior Professional Public Adjuster (SPPA) designation.

Learn more on **page 31**.

Cyber Risk Management



Understand cyber threats from a risk management perspective by examining property, liability, and business continuity cyber exposures, as well as best practices for a cyber risk management plan.

Course Level: Intermediate

Estimated Completion Time Frame:
4–6 weeks

Program Requirements:

Cyber 301—Managing Cyber Risk

Topics Covered Include:

- Cyber risk in an enterprise risk management context
- First-party cyber risk exposures
- Third-party cyber liability exposures
- A cyber risk management approach
- Cyber risk insurance products
- Business continuity and crisis management
- Cyber legislation and personal cyber risk management
- Cyber risk issues for insurance organizations

Exam Duration:
1.5 hours

Exam Length:
50 multiple-choice questions

Recommended for:

- Claims professionals
- Executives
- Agents and brokers
- Risk managers
- Underwriters

ENROLL NOW

Program in Supervisory Management (SM)



Prepare to take on leadership roles with a strong foundation in supervisory management practices.

Course Level: Beginner

Estimated Completion Time Frame:
6–8 months

Program Requirements:

SM 18—Essentials of Supervision
SM 19—Supervisory Skills

Exam Durations:
2 hours

Exam Lengths:
60 multiple-choice questions

Recommended for:

- Property-casualty insurance professionals in a new supervisory position or aspiring to hold a supervisory role

ENROLL NOW

Certificates

Property Technical Certification I—Core Property Adjusting Principles (PTC I)



Effectively apply principles and procedures for adjusting property losses.

Course Level: Beginner

Estimated Completion Time Frame:
6–12 months

Courses in This Program Include:

- Cause and Origin
- Claim Documentation
- Insurance Ethics
- Property Insurance Fraud Awareness
- Introduction to Fire Losses
- Introduction to Property Claims
- Introduction to Water Losses
- Introduction to Windstorm Losses
- Property Investigation Overview I
- Property Investigation Overview II
- Property Subrogation
- Scoping and Estimating

Exam Durations:
These exams are not timed.

Exam Lengths:
25 to 50 multiple-choice questions

Recommended for:

- Claims professionals
- Other professionals involved in the investigation, scoping, and estimation of losses

ENROLL NOW

Property Technical Certification II—Exterior Loss Adjusting (PTC II)



Effectively estimate residential and commercial exterior property damage.

Course Level: Beginner

Estimated Completion Time Frame:
6–12 months

Courses in This Program Include:

- Commercial Claim Handling I
- Commercial Claim Handling II
- Commercial Roofing
- Concrete and Masonry
- Drain, Sewer, and Septic
- Exterior Walls I
- Exterior Walls II
- Fences
- Framing I
- Framing II
- Residential Roofing I
- Residential Roofing II

Exam Durations:
These exams are not timed.

Exam Lengths:
25 to 50 multiple-choice questions

Recommended for:

- Claims professionals
- Other professionals involved in the investigation, scoping, and estimation of losses

ENROLL NOW

Property Technical Certification III—Interior Loss Adjusting (PTC III)



Effectively estimate residential and commercial interior property damage.

Course Level: Beginner

Estimated Completion Time Frame:
6–12 months

Courses in This Program Include:

- Cabinets
- Countertops
- Doors
- Windows
- Finish Trades I
- Finish Trades II
- Finish Trades III
- Flooring I
- Flooring II
- Electrical Systems
- HVAC and Plumbing

Exam Durations:
These exams are not timed.

Exam Lengths:
25 to 50 multiple-choice questions

Recommended for:

- Claims professionals
- Other professionals involved in the investigation, scoping, and estimation of losses

ENROLL NOW

Designations

CPCU



From risk management principles to complex policy and coverage analysis, CPCU is the premier designation to ensure your professional success and to help increase your organization's bottom line.

Course Level: Intermediate/Advanced

Estimated Completion Time Frame:
2–3 years

Education Requirement:

4 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

Select One Track:

3 Commercial Lines Courses:

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

3 Personal Lines Courses:

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

Choose One Elective Course:

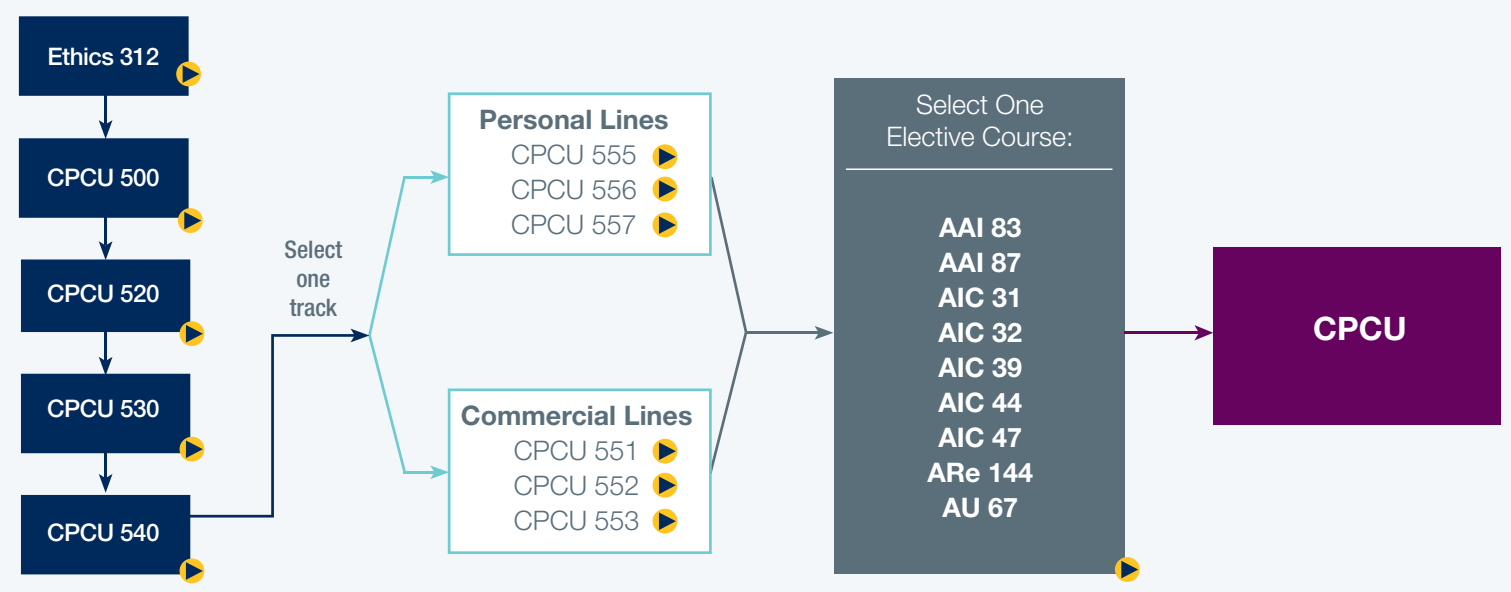
- AAI 83—Agency Operations and Sales Management
- AAI 87—Agency Leadership and Strategic Alignment
- AIC 31—Property Claims Practices
- AIC 32—Liability Claims Practices
- AIC 39—Auto Claims Practices
- AIC 44—Workers Compensation Claims Practices
- AIC 47—Claims Leadership and Organizational Alignment
- ARe 144—Reinsurance Principles and Practices
- AU 67—Strategic Underwriting Techniques

CPCU Exam Durations:
1.5 to 2 hours

CPCU Exam Lengths:
60 to 85 multiple-choice questions

CPCU details continued on next page.

CPCU Completion Path



This course credit can be applied to multiple Institutes programs.

Designations

CPCU (continued)



Ethics Requirement:

- Ethics 312—Ethical Guidelines for CPCUs

Experience Requirement:

- A minimum of two years of experience working within the insurance industry by the time of designation completion
- Complete the online matriculation form

Recommended for:

- Underwriters
- Risk managers
- Claims professionals
- Line of business managers/executives
- Agents and brokers
- Agency principals
- Insurance litigators
- Reinsurance professionals

ENROLL NOW

▶ Continuing Education

The CPCU Code of Professional Conduct identifies continuing education as a core value of the CPCU designation. The Institutes have formalized the process for reporting continuing education activities and have established a standard among CPCUs of twenty-four completed credit hours every two years.

Learn more at TheInstitutes.org/CEforCPCUs.

▶ Exam Prep Videos

As additional resources for your CPCU studies, supplemental video study tools are now included with all ten CPCU courses.

Access them in the Video Resources tab in your account.

Designations

Accredited Adviser in Insurance (AAI)



Become a more effective and customer-focused agency professional by earning the AAI designation.

Course Level: Intermediate

Estimated Completion Time Frame:
9–15 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- AAI 81—Foundations of Insurance Production
- AAI 82—Multiple-Lines Insurance Production
- AAI 83—Agency Operations and Sales Management

AAI Exam Durations:
2 hours

AAI Exam Lengths:
85 multiple-choice questions

AAI Segmented Exam Durations:
1 hour

AAI Segmented Exam Lengths:
15 to 40 multiple-choice questions

Recommended for:

- Agents
- Brokers
- Agency principals
- Customer service representatives

ENROLL NOW

Accredited Adviser in Insurance—Management (AAI-M)



Earn AAI-M and learn new leadership skills that will help you align your agency's operations with its organizational goals.

Course Level: Advanced

Estimated Completion Time Frame:
AAI completion time plus an additional 2–3 months

Program Requirements:

Complete the Accredited Adviser in Insurance (AAI) designation, then complete one additional course:

AAI 87—Agency Leadership and Strategic Alignment

Exam Duration:
1.5 hours

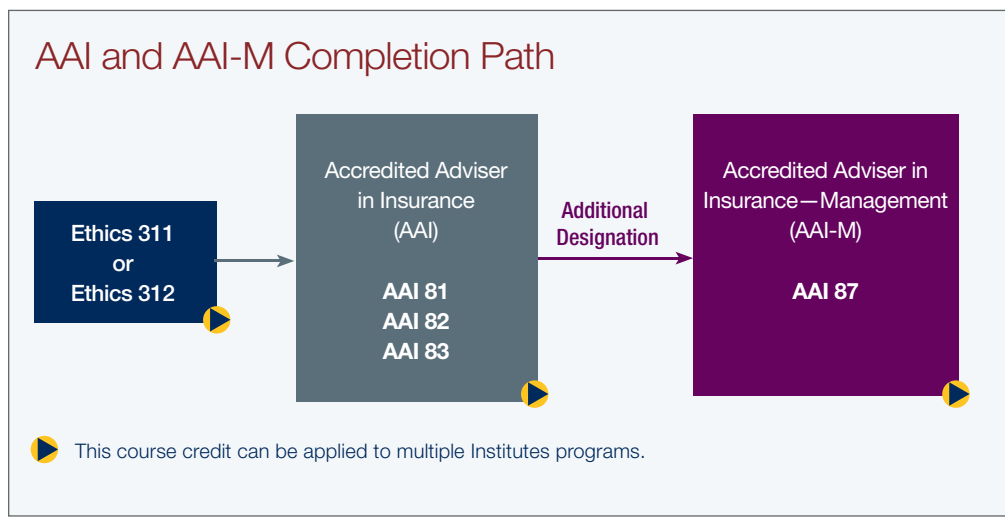
Exam Length:
50 multiple-choice questions

Recommended for:

- Agents
- Brokers
- Agency principals

See AAI and AAI-M Completion Path.

ENROLL NOW



Designations

Accredited Customer Service Representative (ACSR)



With a strong focus on customer service skills, ACSR provides the knowledge you need to confidently meet the complex insurance challenges your clients face.

Course Level: Beginner

Estimated Completion Time Frame:
6–9 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Core Courses:

- ACSR 4—Agency Errors and Omissions
- ACSR 5—Professional Development & Account Management

Select One Track:

Personal Lines Track:

- ACSR 1—Homeowners Insurance
- ACSR 2—Personal Automobile Insurance
- ACSR 3—Personal Lines Related Coverages

Commercial Lines Track:

- ACSR 6—Commercial Property Insurance
- ACSR 7—Commercial Liability Insurance
- ACSR 8—Commercial Automobile Insurance
- ACSR 9—Commercial Lines Related Coverages

Life/Health Track:

- ACSR 10—Life Insurance
- ACSR 11—Retirement Planning
- ACSR 12—Disability and Health Insurance

ACSR Exam Durations:

45 minutes to 1 hour

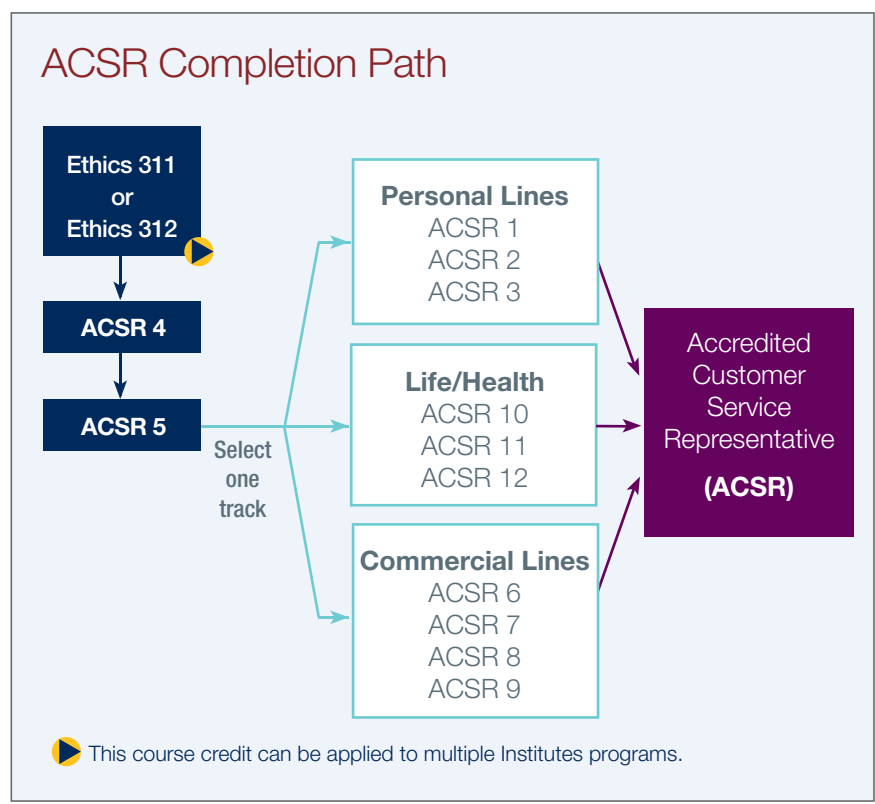
ACSR Exam Lengths:

25 to 30 multiple-choice questions

Recommended for:

- Customer service representatives
- Agents and brokers

ENROLL NOW



Designations

Associate in Claims (AIC)



Master the practical and legal details of claims handling through your choice of several tracks, including property, liability, auto, and workers compensation.

Course Level: Intermediate

Estimated Completion Time Frame: 18–24 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Required Courses:

- AIC 30—Claims Handling Principles and Practices
- AINS 21—Property and Liability Insurance Principles

Select One Track:

Property Track:

- AIC 31—Property Claims Practices
- AIC 41—Property Coverages

Liability Track:

- AIC 32—Liability Claims Practices
- AIC 49—Bodily Injury Claims and Liability Coverages

Workers Compensation Track:

- AIC 37—Managing Bodily Injury Claims
- AIC 44—Workers Compensation Claims Practices

Auto Track:

- AIC 39—Auto Claims Practices
- AIC 48—Bodily Injury Claims and Auto Coverages

AIC Exam Durations:

1.5 to 2 hours

AIC Exam Lengths:

40 to 85 multiple-choice questions

AIC Segmented Exam Durations:

1 hour

AIC Segmented Exam Lengths:

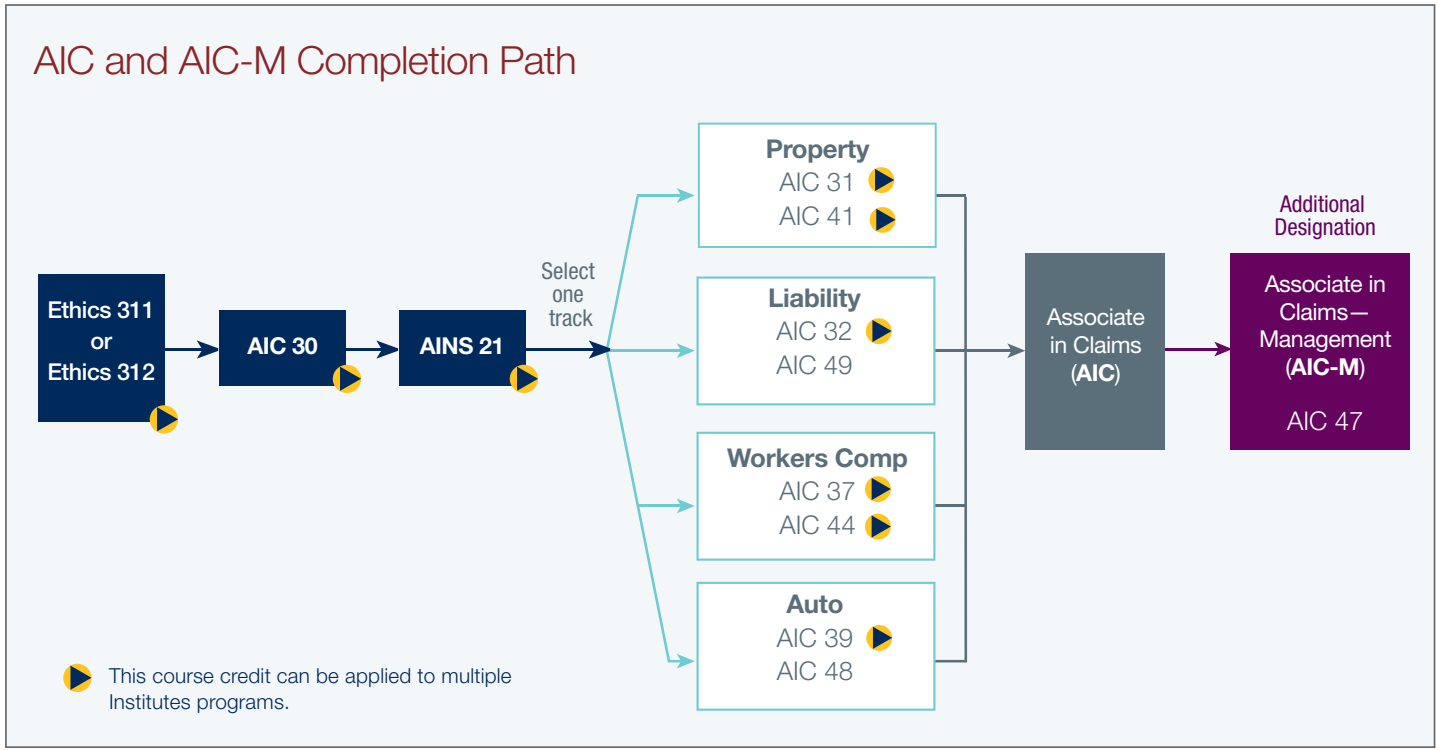
15 to 40 multiple-choice questions

Recommended for:

Claims professionals working for:

- Insurers
- Independent adjusters
- Third-party administrators
- Agencies and brokerages

ENROLL NOW



Designations

Associate in Claims—Management (AIC-M)



Make the transition from claims handler to claims leader by understanding how claims professionals find alignment within the insurance organization and how the claims function serves the organization's mission.

Course Level: *Advanced*

Estimated Completion Time Frame:
AIC completion time plus an additional 2–3 months

Program Requirements:

Complete the Associate in Claims (AIC) designation, then complete one additional course:

AIC 47—Claims Leadership and Organizational Alignment

Exam Duration:
1.5 hours

Exam Length:
60 multiple-choice questions

Recommended for:

Claims professionals working for:

- Insurers
- Independent adjusters
- Third-party administrators
- Agencies and brokerages

See AIC and AIC-M Completion Path on previous page.

ENROLL NOW

Associate in Commercial Underwriting (AU)



Earn AU and build a profitable book of business by developing a strong foundation in underwriting principles and a disciplined approach to underwriting commercial property and liability exposures.

Course Level: *Intermediate*

Estimated Completion Time Frame:
12–18 months

Program Requirements:

Select One Ethics Course:

- ↻ Ethics 311—Ethical Decision Making in Risk and Insurance
- ↻ Ethics 312—Ethical Guidelines for CPCUs

Courses:

AINS 23—Commercial Insurance
AU 60—Commercial Underwriting Principles
AU 61—Underwriting Commercial Property
AU 62—Underwriting Commercial Liability

AU Exam Durations:
1.5 hours

AU Exam Lengths:
60 multiple-choice questions

Recommended for:

- Commercial lines underwriters
- Underwriting supervisors and managers
- Line of business managers
- Reinsurance professionals
- Agents and brokers

See AU and AU-M Completion Path on next page.

ENROLL NOW

Designations

Associate in Commercial Underwriting— Management (AU-M)



Earn AU-M and gain practical knowledge of how to develop and manage competitive underwriting strategies to enhance your organization's profitability.

Course Level: *Advanced*

Estimated Completion Time Frame:
AU completion time plus an additional 2–3 months

Program Requirements:

Complete the Associate in Commercial Underwriting (AU) designation, then complete one additional course:

AU 67—Strategic Underwriting Techniques

Exam Duration:
1.5 hours

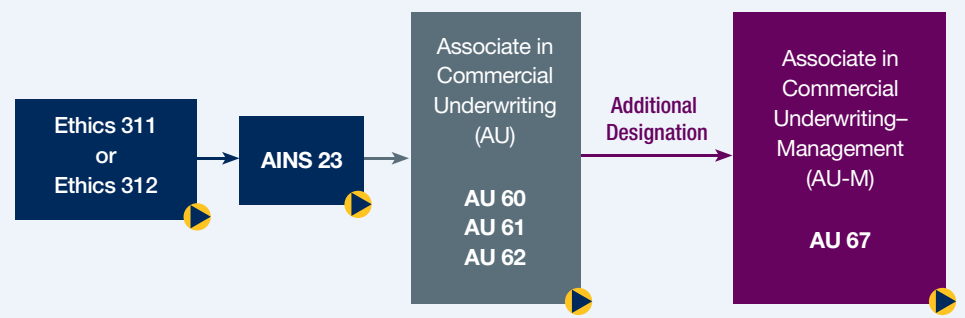
Exam Length:
60 multiple-choice questions

Recommended for:

- Commercial lines underwriters
- Underwriting supervisors and managers
- Line of business managers
- Reinsurance professionals
- Agents and brokers

ENROLL NOW

AU and AU-M Completion Path



▶ This course credit can be applied to multiple Institutes programs.

Associate in Fidelity and Surety Bonding (AFSB)



Earn AFSB and distinguish yourself as a fidelity and surety bonding professional.

Course Level: *Intermediate/Advanced*

Estimated Completion Time Frame:
15–21 months

Program Requirements:

Select One Ethics Course:

- ◁ Ethics 311—Ethical Decision Making in Risk and Insurance
- ◁ Ethics 312—Ethical Guidelines for CPCUs

Courses:

- AFSB 151—Principles of Suretyship
- AFSB 152—Contract Surety
- AFSB 153—Commercial Surety, Crime Insurance, and Financial Institution Bonds
- ◁ CPCU 530—Business Law for Insurance Professionals
- CPCU 540—Finance and Accounting for Insurance Professionals

AFSB 151 Exam Duration:
1.5 hours

AFSB 151 Exam Length:
60 multiple-choice questions

AFSB 152 and 153 Exam Durations:
2 hours

AFSB 152 and 153 Exam Lengths:
70 multiple-choice questions

Recommended for:

- Bond producers
- Bond underwriters
- Claims professionals

ENROLL NOW

Designations

Associate in General Insurance (AINS)



Earn AINS to gain a strong foundation in property-casualty insurance principles and coverages, plus choose from among numerous elective options within personal and commercial insurance tracks.

Course Level: Intermediate

Estimated Completion Time Frame:
9–15 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Select One Track:

Completion Track A:

- AINS 21—Property and Liability Insurance Principles
- AINS 22—Personal Insurance
- AINS 23—Commercial Insurance

Completion Track B:

- AINS 21—Property and Liability Insurance Principles
- AINS 22—Personal Insurance Elective Course

Completion Track C:

- AINS 21—Property and Liability Insurance Principles
- AINS 23—Commercial Insurance Elective Course

Elective Course:

Elective options include courses from the following programs:

- Accredited Adviser in Insurance (AAI)
- Associate in Claims (AIC)
- Associate in Commercial Underwriting (AU)
- Associate in Fidelity and Surety Bonding (AFSB)
- Associate in Information Technology (AIT)
- Associate in Insurance Accounting and Finance (AIAF)
- Associate in Management (AIM)
- Associate in Marine Insurance Management (AMIM)
- Associate in National Flood Insurance (ANFI)
- Associate in Personal Insurance (API)
- Associate in Premium Auditing (APA)
- Associate in Regulation and Compliance (ARC)
- Associate in Reinsurance (ARE)
- Associate in Risk Management (ARM)
- Associate in Surplus Lines Insurance (ASLI)
- CPCU

AINS Exam Durations:
2 hours

AINS Exam Lengths:
85 multiple-choice questions

AINS Segmented Exam Durations:
1 hour

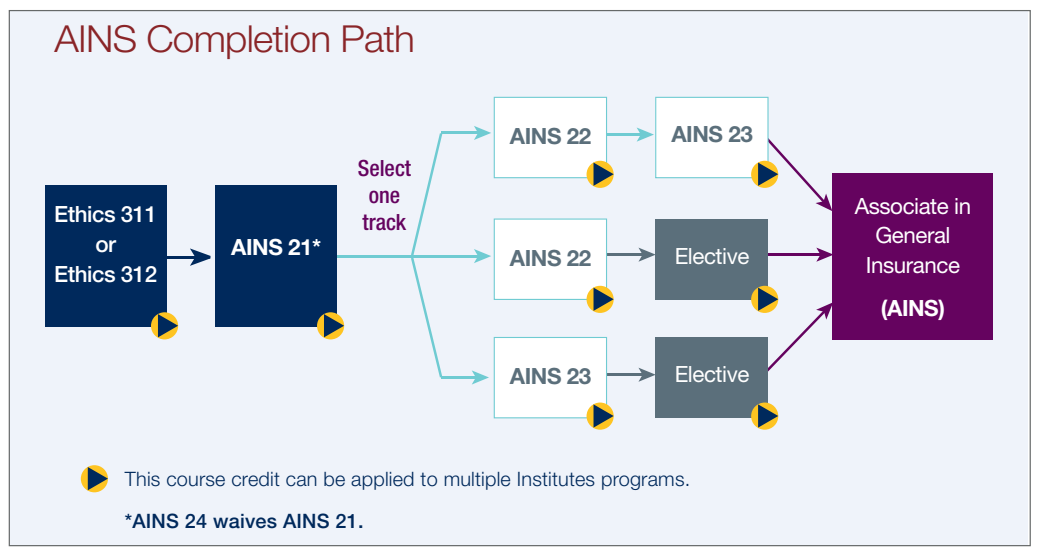
AINS Segmented Exam Lengths:
15 to 40 multiple-choice questions

Recommended for:

Property-casualty insurance professionals, including:

- Managers or supervisors
- Customer service representatives
- Call center staff
- Administrative and support staff

ENROLL NOW



Designations

Associate in Information Technology (AIT)



AIT gives IT professionals a grounding in the insurance business functions that their systems serve.

Course Level: Intermediate

Estimated Completion Time Frame: 9–15 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- Cyber 301—Managing Cyber Risk
- AIT 134—The Strategic Management of Information
- AINS 24—General Insurance for IT and Support Professionals

Cyber 301 Exam Duration: 1.5 hours

Cyber 301 Exam Length: 50 multiple-choice questions

AIT 134 Exam Duration: 2 hours

AIT 134 Length: 75 multiple-choice questions

AINS 24 Exam Duration: 2 hours

AINS 24 Length: 85 multiple-choice questions

Recommended for:

- IT staff
- Automation project team members

ENROLL NOW

Associate in Insurance Accounting and Finance (AIAF)



Gain in-depth knowledge of insurance accounting, including statutory accounting, and methods insurers use to manage risk and deploy capital.

Course Level: Intermediate/Advanced

Estimated Completion Time Frame: 12–18 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- AIAF 114—Insurer Accounting Management
- AIAF 115—Insurer Risk and Capital Management
- CPCU 520—Insurance Operations
- CPCU 540—Finance and Accounting for Insurance Professionals

AIAF 114 Exam Duration: 1.5 hours

AIAF 114 Exam Length: 65 multiple-choice questions

AIAF 115 Exam Duration: 1.5 hours

AIAF 115 Exam Length: 60 multiple-choice questions

Recommended for:

- Insurance accounting and finance staff
- Line of business managers

ENROLL NOW

Designations

Associate in Insurance Data Analytics (AIDA)



Gain knowledge of big data analytics and risk modeling, including their application to underwriting, claims, and risk management.

Course Level: Intermediate/Advanced

Estimated Completion Time Frame:
9–15 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- AIDA 181—Big Data Analytics for Risk and Insurance
- AIDA 182—Risk and Insurance Analysis Techniques

Choose One Elective Course:

- AIC 47—Claims Leadership and Organizational Alignment
- ARM 400—Risk in an Evolving World
- AU 67—Strategic Underwriting Techniques
- CPCU 520—Insurance Operations
- CYB 301—Managing Cyber Risk

AIDA Exam Durations:

1.5 hours

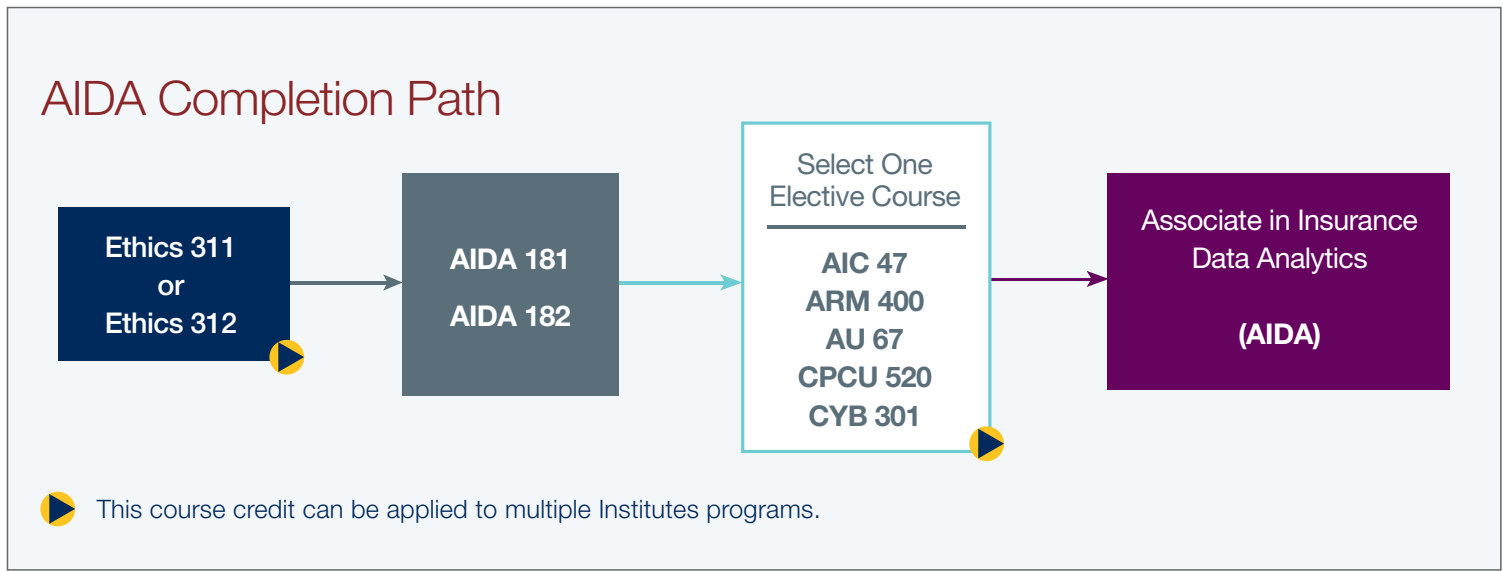
AIDA Exam Lengths:

50 multiple-choice questions

Recommended for:

- Underwriters
- Claims managers
- Risk management professionals
- Business managers/executives
- Insurance data managers
- Regulatory compliance specialists

ENROLL NOW



Designations

Associate in Insurance Services (AIS)



Business process improvement is no longer just a trend but an essential methodology for any ongoing business. The AIS program gives you a grounding in the continuous improvement approach from a unique insurance perspective.

Course Level: Beginner/Intermediate

Estimated Completion Time Frame: 10–25 months, depending on the completion path chosen

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

AIS 25—Delivering Insurance Services

To earn the AIS designation, you must complete one of the following options in addition to passing the AIS 25 exam:

- Accredited Adviser in Insurance (AAI) program
- Associate in Reinsurance (ARe) program
- Associate in Claims (AIC) program
- Associate in Risk Management (ARM) program
- Associate in Commercial Underwriting (AU) program
- Associate in Surplus Lines Insurance (ASLI) program
- Associate in Fidelity and Surety Bonding (AFSB) program
- CPCU 500, 520, 551, 552, and 553
- CPCU 500, 520, 555, 556, and 557
- Associate in Marine Insurance Management (AMIM) program
- Associate in Personal Insurance (API) program
- Associate in General Insurance (AINS) program
- Associate in Premium Auditing (APA) program

AIS Exam Duration:

2 hours

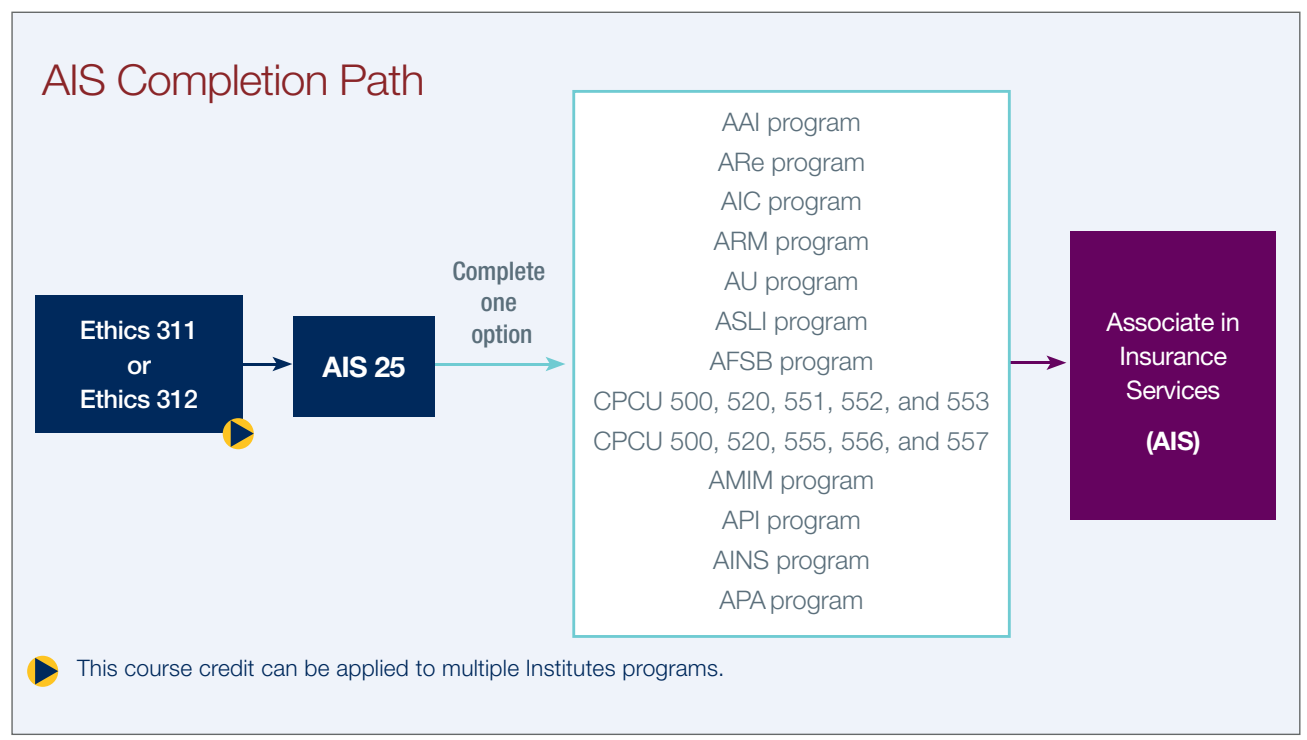
AIS Exam Length:

50 multiple-choice questions

Recommended for:

- Line of business managers
- Underwriters
- Claims professionals
- Agents and brokers
- Agency principals
- Customer service representatives
- Administrative and support staff
- Call center personnel

ENROLL NOW



Designations

Associate in Management (AIM)



Gain the knowledge you need to effectively manage your team and strategically plan initiatives within your organization.

Course Level: Intermediate

Estimated Completion Time Frame:
9–12 months

Program Requirements:

Select One Ethics Course:

- ↻ Ethics 311—Ethical Decision Making in Risk and Insurance
- ↻ Ethics 312—Ethical Guidelines for CPCUs

Courses:

- AIM 40—Contemporary Management
- AIM 44—Human Resource Management
- AIM 45—Managing Business Organizations Today

AIM 40 and 44 Exam Durations:
2 hours

AIM 40 and 44 Exam Lengths:
85 multiple-choice questions

AIM 45 consists of multiple-choice questions based on posted articles. There is no end-of-course exam.

Recommended for:

- Property-casualty insurance professionals holding a managerial or supervisory role

ENROLL NOW

Associate in Marine Insurance Management (AMIM)



Earn AMIM and distinguish yourself with your knowledge of marine insurance.

Course Level: Intermediate

Estimated Completion Time Frame:
18–24 months

Program Requirements:

Select One Ethics Course:

- ↻ Ethics 311—Ethical Decision Making in Risk and Insurance
- ↻ Ethics 312—Ethical Guidelines for CPCUs

Courses:

- ↻ AMIM 121—Ocean Marine Insurance
- AMIM 122—Inland Marine Insurance
- CPCU 500—Foundations of Risk Management and Insurance
- CPCU 520—Insurance Operations

AMIM Exam Durations:
2 hours

AMIM Exam Lengths:
85 multiple-choice questions

Recommended for:

- Marine managers
- Marine underwriters
- Claims professionals
- Risk managers
- Commercial underwriters
- Agents and brokers

ENROLL NOW

Designations

Associate in National Flood Insurance (ANFI)



Confidently and accurately handle all aspects of flood insurance with ANFI, the insurance designation developed by The Institutes and the Federal Emergency Management Agency (FEMA).

Course Level: Intermediate

Estimated Completion Time Frame:
3–6 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Exam Requirements:

- ANFI 205—National Flood Insurance: Fundamentals
- ANFI 206—National Flood Insurance: Advanced Studies

ANFI 205 Exam Duration:
2 hours

ANFI 205 Exam Length:
75 multiple-choice questions

ANFI 206 Exam Duration:
2 hours

ANFI 206 Exam Length:
50 multiple-choice questions

Recommended for:

- Adjusters
- Flood vendors
- Risk management professionals
- Write-your-own companies
- Underwriters
- Agents and brokers

To prepare for the ANFI exams, you must download the National Flood Insurance Program Flood Insurance Manual. The Institutes offer an exam preparation package for this program but do not offer additional course materials.

ENROLL NOW

Designations

Associate in Personal Insurance (API)



Earn API and expand your knowledge of personal insurance underwriting principles, marketing practices, exposure analysis, and coverages.

Course Level: Intermediate

Estimated Completion Time Frame:
12–18 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Select One Track:

Completion Track A:

- API 28—Personal Insurance: Underwriting and Marketing Practices
- API 29—Personal Insurance: Portfolio Management
- AINS 21—Property and Liability Insurance Principles
- AINS 22—Personal Insurance

Completion Track B:

- API 28—Personal Insurance: Underwriting and Marketing Practices
- CPCU 555—Personal Risk Management and Property-Casualty Insurance
- CPCU 556—Financial Planning

API Exam Durations:

1.5 hours

API Exam Lengths:

55 multiple-choice questions

API Segmented Exam Durations:

1 hour

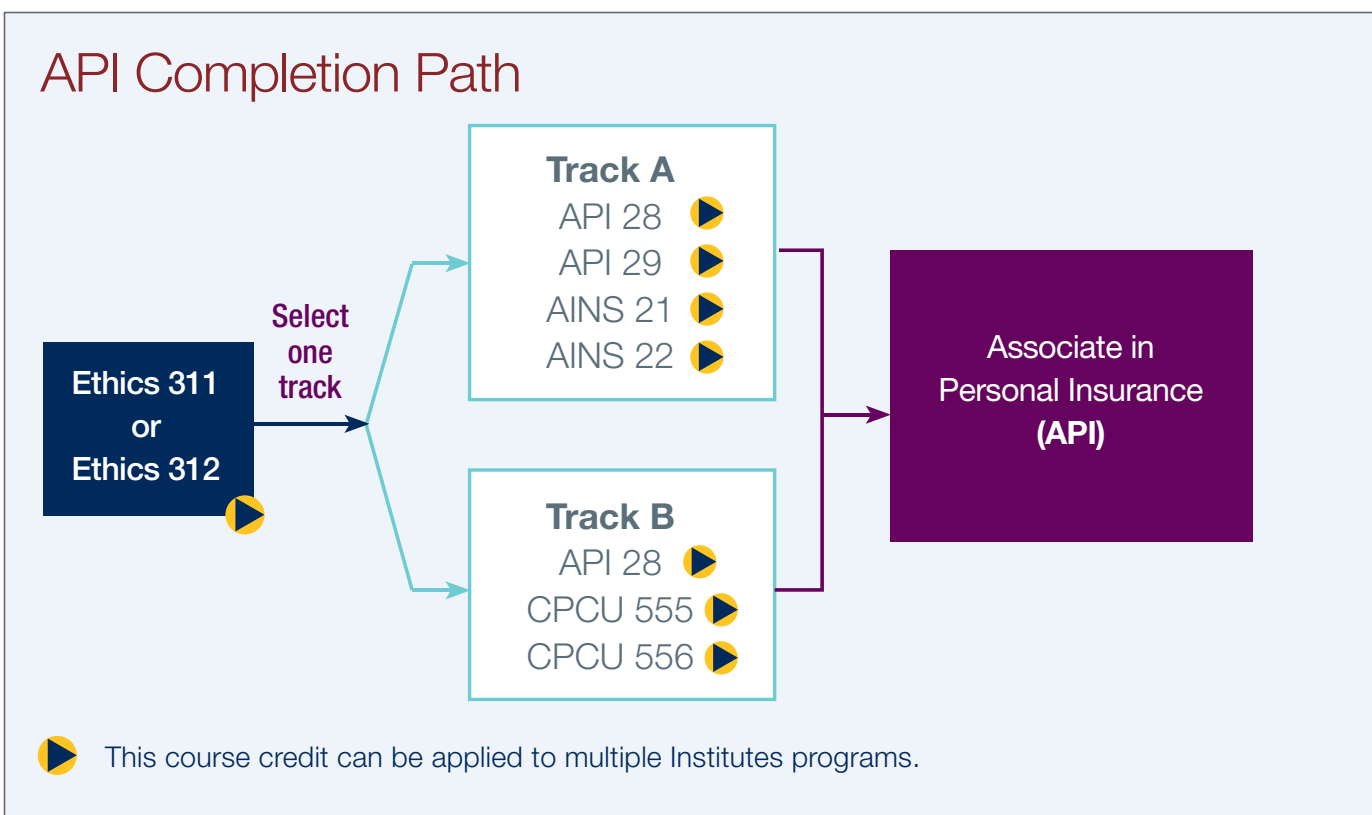
API Segmented Exam Lengths:

15 to 40 multiple-choice questions

Recommended for:

- Personal lines underwriters
- Line of business managers
- Claims professionals
- Customer service representatives
- Agents and brokers

ENROLL NOW



Designations

Associate in Premium Auditing (APA)



Distinguish yourself as a professional premium auditor by earning the APA designation.

Course Level: Intermediate

Estimated Completion Time Frame:
9–12 months

Program Requirements:

Select One Ethics Course:

- 🔄 Ethics 311 – Ethical Decision Making in Risk and Insurance
- 🔄 Ethics 312 – Ethical Guidelines for CPCUs

Courses:

- APA 91 – Principles of Premium Auditing
- APA 92 – Premium Auditing Applications
- CPCU 520 – Insurance Operations

Plus, choose one elective course from between the following:

- CPCU 540 – Finance and Accounting for Insurance Professionals
- CPCU 552 – Commercial Liability Risk Management and Insurance

APA Exam Durations:
2 hours

APA Exam Lengths:
85 multiple-choice questions

Recommended for:

- Premium auditors
- Premium auditor trainees
- Underwriters

ENROLL NOW

Associate in Regulation and Compliance (ARC)



Gain a deeper understanding of the insurance regulatory environment and its effects on the industry by earning the ARC designation.

Course Level: Intermediate

Estimated Completion Time Frame:
9–15 months

Program Requirements:

Select One Ethics Course:

- 🔄 Ethics 311 – Ethical Decision Making in Risk and Insurance
- 🔄 Ethics 312 – Ethical Guidelines for CPCUs

Courses:

- IR 201 – Insurance Regulation
- AIAF 114 – Insurer Accounting Management
- CPCU 520 – Insurance Operations

IR 201 Exam Duration:
2 hours

IR 201 Exam Length:
85 multiple-choice questions

Recommended for:

- Regulatory compliance specialists
- Finance and accounting personnel
- Line of business managers and executives
- Risk managers
- Underwriters
- Claims professionals
- Agents and brokers

ENROLL NOW

Designations

Associate in Reinsurance (ARe)



Earn the ARe designation and gain practical knowledge of essential reinsurance, finance, and coverage concepts that will enable you to create effective reinsurance programs.

Course Level: Intermediate

Estimated Completion Time Frame:
12–18 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- ARe 143—Primary Insurance Coverages
- ARe 144—Reinsurance Principles and Practices
- ARe 145—Readings in Reinsurance Issues and Developments
- CPCU 520—Insurance Operations

Choose One Elective Course:

- CPCU 540—Finance and Accounting for Insurance Professionals
- ARM 400—Risk in an Evolving World
- AIAF 114—Insurer Accounting Management

ARe 143 and 144 Exam Durations:
2 hours

ARe 143 and 144 Exam Lengths:
85 multiple-choice questions

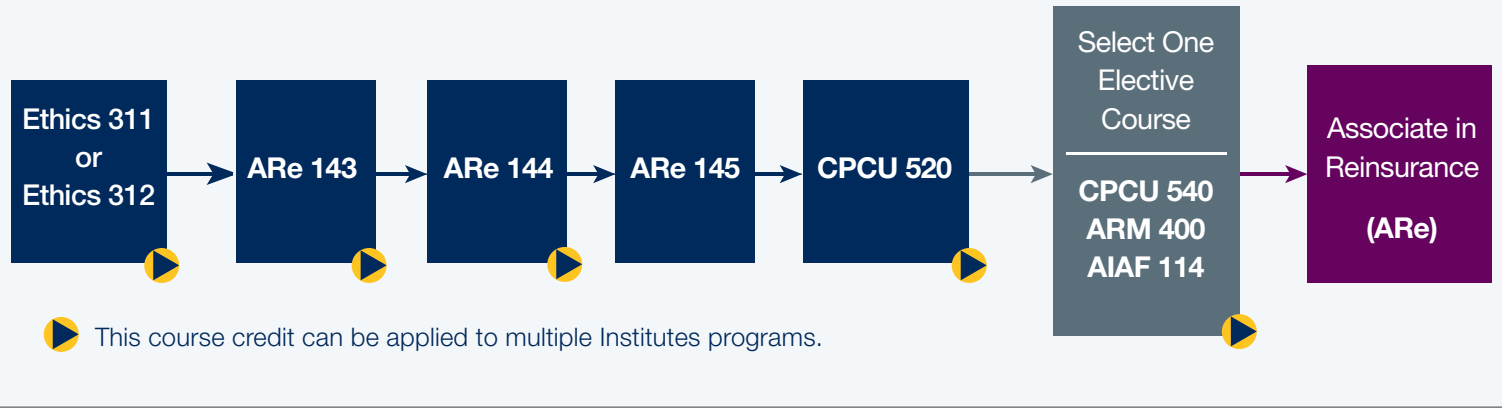
ARe 145 consists of multiple-choice questions based on posted articles. There is no end-of-course exam.

Recommended for:

- Reinsurance professionals
- Claims professionals
- Finance and accounting personnel
- Underwriters

ENROLL NOW

ARe Completion Path



Designations

Associate in Risk Management (ARM) - **NEW**



Confidently handle all aspects of risk for your organization with a holistic and strategic understanding of risk assessment and treatment. Learn how to manage hazard, financial, operational, and strategic risks and gain the global and technology-driven perspective needed in a changing business environment.

Course Level: *Advanced*

Estimated Completion Time Frame:
9–12 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- ARM 400—Risk in an Evolving World
- ARM 401—Holistically Assessing Risk
- ARM 402—Successfully Treating Risk

ARM Exam Durations:
2 hours

ARM Exam Lengths:

65 to 75 multiple-choice questions

ARM Segmented Exam Durations:

1 hour

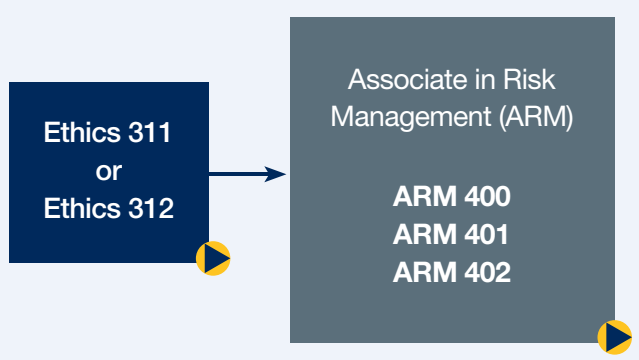
ARM Segmented Exam Lengths:

20 to 30 multiple-choice questions

Recommended for:

- Risk managers
- Line of business managers and executives
- Underwriters
- Agents and brokers
- Agency principals
- Business continuity managers
- Supply chain
- Safety and loss control managers

ARM Completion Path



▶ This course credit can be applied to multiple Institutes programs.

ENROLL NOW

▶ Study Support

The ARM courses are specifically designed to promote active learning and increase retention with video case studies, recurrent knowledge checks, insights from industry experts, and a simulated exam that mirrors the actual exam experience.

Designations

Associate in Surplus Lines Insurance (ASLI)



Propel your career by attaining ASLI, the mark of professional achievement in the innovative surplus lines market.

Course Level: Intermediate

Estimated Completion Time Frame:
9–15 months

Program Requirements:

Select One Ethics Course:

🔄 Ethics 311—Ethical Decision Making in Risk and Insurance

🔄 Ethics 312—Ethical Guidelines for CPCUs

Courses:

ASLI 163—Surplus Lines Insurance Operations

ASLI 164—Surplus Lines Insurance Products

Choose One Elective Course:

AAI 83—Agency Operations and Sales Management

AIC 30—Claims Handling Principles and Practices

ARM 400—Risk in an Evolving World

AU 60—Commercial Underwriting Principles

Please note that the AIC, AU, CPCU, or RPLU designation satisfies the elective requirement.

ASLI Exam Durations:

2 hours

ASLI Exam Lengths:

85 multiple-choice questions

Recommended for:

- Managing general agents
- Program managers
- Wholesale brokers
- Retail agents and brokers
- Risk managers
- Surplus lines underwriters
- Claims professionals
- Insurance regulators

ENROLL NOW

California Workers' Compensation Claims Professional (WCCP)



Develop the skills to confidently handle California workers compensation claims with in-depth workers compensation claims knowledge.

Course Level: Advanced

Estimated Completion Time Frame:
12–15 months

Program Requirements:

Select One Ethics Course:

🔄 Ethics 311—Ethical Decision Making in Risk and Insurance

🔄 Ethics 312—Ethical Guidelines for CPCUs

Courses:

WCCP 16—Permanent Disability Rating in California Workers' Compensation Claims

WCCP 17—Statutes of Limitations, Jurisdiction, and Civil Remedies in California Workers' Compensation Claims

WCCP 18—Advanced Issues in Discovery and Litigation in California Workers' Compensation Claims

WCCP 20—Advanced Topics in California Workers' Compensation Claims

WCCP Exam Durations:

2 hours

WCCP Exam Lengths:

85 multiple-choice questions

Recommended for:

California workers comp claims professionals, including those employed by:

- Insurers
- Third-party administrators
- Self-insured employers

ENROLL NOW

Designations

Professional Risk Consultant (PRC)



Gain a broad understanding of insurance and risk management topics and stay up to date on emerging industry trends to better serve clients and add value to your organization.

Course Level: Intermediate

Estimated Completion Time Frame:
6–9 months

Program Requirements:

Select One Ethics Course:

- Ethics 311—Ethical Decision Making in Risk and Insurance
- Ethics 312—Ethical Guidelines for CPCUs

Courses:

- PRC 320—Risk Consulting With Confidence
- PRC 321—Trending Topics for Producers

Select Two Elective Courses:

- CYB 201—Cyber Risk Fundamentals
- SPEC 210—Surplus Lines Fundamentals
- SPEC 211—International Insurance Fundamentals
- CAP 201—Captive Insurance Fundamentals

PRC 320 Exam Duration:
1.5 hours

PRC 320 Exam Length:
50 multiple-choice questions

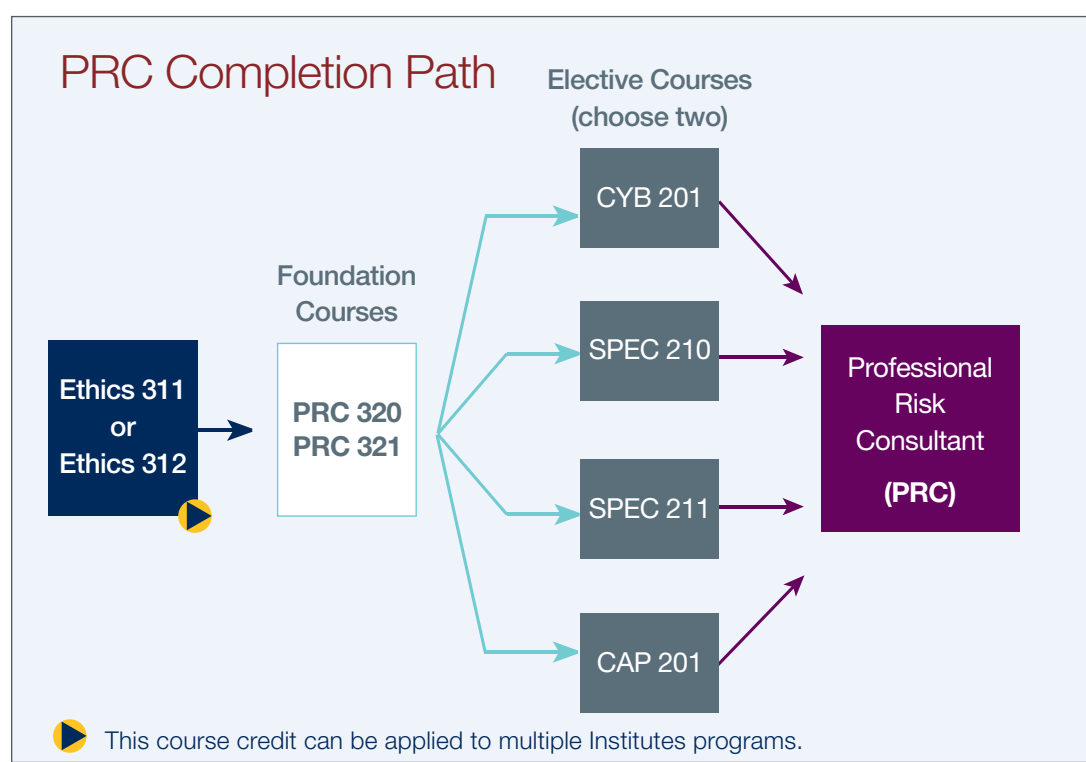
PRC 321 consists of multiple-choice questions based on posted articles. There is no end-of-course exam.

Recommended for:

- Commercial producers with up to three years of experience in the insurance industry

ENROLL NOW

Learn more about our **Agent and Broker Solutions.**



Designations

Senior Professional Public Adjuster (SPPA)



Master the practical, legal, and ethical details of handling claims as a public adjuster.

Course Level: Intermediate

Estimated Completion Time Frame:
12–18 months

Program Requirements:

Select One Ethics Course:

- Ethics 311 – Ethical Decision Making in Risk and Insurance
- Ethics 312 – Ethical Guidelines for CPCUs

Courses:

- AINS 21 – Property and Liability Insurance Principles
- SPPA 30 – Claim Principles and Practices for Public Adjusters
- AIC 31 – Property Claims Practices
- AIC 41 – Property Coverages

SPPA Exam Duration:
1.5 hours

SPPA Exam Length:
60 multiple-choice questions

SPPA Segmented Exam Durations:
1 hour

SPPA Segmented Exam Lengths:
30 to 40 multiple-choice questions

Recommended for:

- Public adjusters

▶ Did You Know?

If you earn the Certified Professional Public Adjuster (CPPA) certificate, you'll already be halfway to the SPPA designation.

Learn more on **page 9**.

ENROLL NOW

Complete information on exam registration; exam policies and procedures; and exam rescheduling, transferring, and cancellation can be found in The Institutes' Exam Registration Booklet. **Click here** to download a booklet.

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

Our exams are given at on-site testing centers in more than 550 locations around the world. Locate an on-site testing center at TheInstitutes.org/ExamLocations.

Prometric Test Centers

Our exams are also given at Prometric test centers in more than 420 cities worldwide. Locate a center at Prometric.com/TheInstitutes.

Special Arrangements

The Institutes make every effort to assist individuals who 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. For information, please email 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.

How to Register

- **Online:** TheInstitutes.org/ExamReg
- **Phone:** (800) 644-2101
(Monday–Friday, 8 a.m. to 6 p.m. Eastern time)
- **Fax:** (610) 640-9576

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 Air Force, Army, Coast Guard, Marines, or Navy

To determine eligibility or to view the restrictions, visit our website or email CustomerSuccess@TheInstitutes.org.

Confirmation Email

You will receive an email confirming your exam registration. Verify all information in the email and read the exam policies and procedures thoroughly.

As a reminder, the government-issued photo ID you present to the test administrator must be unexpired, and the name on the ID must match the name on the confirmation email. If they do not match or the ID is expired, you will not be able to test.

Scheduling and Taking the Exam

By scheduling an appointment for an Institutes examination, you acknowledge reading, understanding, and agreeing to abide by The Institutes' Code of Academic and Professional Integrity and the CPCU Code of Professional Conduct, if a CPCU candidate.

Exam Rescheduling, Transferring, and Cancellation Policies

Complete exam policy information can be found in **The Institutes' Exam Registration Booklet**. 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.

Important Prometric Rescheduling Information

Before rescheduling an appointment within the same testing window, please note Prometric will charge a \$50 fee to examinees who reschedule their appointments within three to twelve business days* of the original test date. This is a fee charged and collected by Prometric and agreed to by The Institutes. If you are within the three-to-twelve-business-day window and you have a legitimate hardship that requires that you reschedule an appointment, please call Prometric Customer Care directly at (800) 775-3926.

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

Exam Retake

The same exam may be taken a maximum of two times during a given testing window and no more than four times during a twelve-month period. All exam retakes are subject to the full applicable exam registration fee.

Study Materials

Before retesting, canceling, or transferring an exam into a future testing window, examinees should verify that their study material will remain current. Visit our website or call Customer Success for more information on study material changes.

Grading Delays

Grades may be delayed for new courses or after a course undergoes a change in content or exam format until an adequate number of administrations allows for statistical analysis of the exam forms. Before registering for an exam, visit TheInstitutes.org/guide/current-grading-delays.

International Exam Information

Exams administered outside the United States, its territories, and its possessions are subject to The Institutes' domestic exam policies unless otherwise specified. All payments must be made in U.S. currency.

If you are located outside the U.S. and Canada, please call (610) 644-2100 or email CustomerSuccess@TheInstitutes.org.

Additional Solutions

Individual Online Courses

In addition to our designation courses that are available online, you can select from **more than 300** concise, targeted online courses.

With online learning from The Institutes, you benefit from:

- Cost- and time-effective knowledge development
- Technical content that can be applied to your day-to-day responsibilities
- Online accessibility at the time of your choosing

Plus, our online courses can be seamlessly integrated into your organization's learning management system (LMS).

Courses can be completed in a matter of hours and as your schedule allows.

Visit TheInstitutes.org to find the online course that's right for you.

► Popular courses:

- Blockchain and the Insurance Industry
- Successful Starts for CSRs
- Insurance Essentials
- International Insurance Fundamentals

Continuing Education

CEU

For licensed insurance professionals, CEU, powered by The Institutes, provides relevant, convenient, practical continuing education (CE) courses based on your license state(s), your state requirements, and your interests.

Take advantage of:

- Courses for all fifty states, the District of Columbia, Puerto Rico, and Guam
- Relevant, mobile-friendly online courses
- Flexible delivery, including an MP3 audio option
- Low pricing and no hidden fees
- Accurate and effective corporate CE tracking

Administrative Services

CEU Administrative Services creates administrative solutions that help our customers achieve their professional development and training goals.

For organizations that would like to deliver their own CE classroom courses, we will act as a provider by submitting all of the necessary paperwork on your behalf to the state insurance departments.

Corporate CE Programs

Managers can use CEU to establish a tailored corporate program to ensure that all their licensed employees receive their required CE quickly and efficiently. Establish a corporate program to take advantage of:

- Accurate and effective tracking of CE progress
- Relevant content developed by industry experts
- Intuitive, easy-to-use systems that can integrate with your learning management system (LMS)
- Quick, on-demand employee usage reports
- Helpful reminders of upcoming CE deadlines
- Savings over retail pricing for corporate packages for fifty or more employees

Visit CEU.com to learn more.



Risk Innovation Courses



Innovation is essential for your organization's success and future growth. Be transformed by its endless possibilities for the risk management and insurance industries with this new innovation certification program. After completion, you will have the confidence and skills to introduce innovation culture, processes, and programs to your organization.

Course Level: Intermediate

Topics Covered:

- The role of technology in innovation
- How to introduce an innovation mindset at your company
- Using innovation to create growth opportunities
- Bringing your innovation idea to market

Delivery Method: Online

Recommended for: Risk management and insurance professionals interested in innovation

Courses:

RI 201—Emerging Technologies and Risk

Learn how innovation will influence technology as well as disrupt and transform the industry through the digitization of risk management and insurance, data-driven decision making, blockchain, and the digital revolution.

Suggested study time: 2 hours

RI 202—Establishing Innovation

Innovation expert Guy Fraker gives you the tools to bring innovation to your organization in this four-part video and activity course. Experience a real innovation project in action, learn how to implement your own innovation activities, and join brainstorming discussions.

Suggested study time: 3-4 hours

ENROLL NOW

Blockchain and the Insurance Industry



Gain the knowledge and confidence to talk about blockchain through this online course that's the first of its kind in the industry. You'll understand blockchain from its start with bitcoin to its potential today to enable streamlined processes in the insurance industry.

Course Level: All Levels

Estimated Completion Time Frame:
3–4 hours

Courses in this video-based program cover:

- Blockchain overview and benefits
- Blockchains, cryptocurrencies, and smart contracts
- Business applications of blockchain
- Insurance applications and use cases, including:
 - Proof of insurance
 - First notice of loss
 - Subrogation
 - Parametric insurance

Exam Duration:

These exams are not timed.

Exam Length:

25 questions after each section

Recommended for:

Risk management and insurance industry professionals in:

- Claims
- Finance
- Marketing
- Innovation
- Admin/service
- Underwriting
- Sales
- Legal

ENROLL NOW

Agent and Broker Solutions

Go to **Agent and Broker Training** for a full view of our agent and broker solutions, including our introductory courses and designations! **Click here** to learn about our **Professional Risk Consultant (PRC)** designation.

Producer Accelerator

Producer Accelerator (PA) supports new producers through their first six to nine months on the job and is designed to promote quicker validation. This virtual, activity-based training program is easily accessible via a central portal. The program also provides step-by-step instruction for mentors, ensuring that training aligns with organizational culture.

Highlights:

- One-on-one virtual sales coaching led by Polestar’s experienced coaches, all of whom are industry veterans
- Business skills training for insurance professionals, including communication, adaptability, and work ethic
- Risk management and insurance knowledge geared toward helping new producers understand client needs
- Group webinars to help participants hone sales skills

Program Level: Beginner

Delivery Method:

Online

Estimated Completion Time Frame:

6–9 months

Recommended for:

- Newly hired insurance agents and brokers

High-Payoff Selling for Producers

This program is designed to help insurance industry sales and service professionals adjust to and benefit from the dramatic changes and market fluctuations that are characteristics of an industry in transition. Experienced, industry-veteran Polestar coaches provide support and guidance before, during, and after program completion.

Topics Covered:

Participants will receive specific, hands-on strategies, resources, and blueprints for accelerating production and increasing client retention rates, efficiency, and profitability.

Program Level: Beginner/Intermediate

Delivery Method:

Online and in person

Estimated Completion Time Frame:

4–6 months

Recommended for:

- New and established producers

High-Payoff Service

This behavioral-based program will help to create an efficient and effective training and coaching plan that is uniquely designed to the agency sales culture, products, and niche.

Topics Covered:

Participants will learn how to set goals, prioritize activities, and create a corresponding action plan for accelerating production and increasing client retention rates, efficiency, and profitability. A personalized communication-style assessment (DISC) is included.

Program Level: Beginner/Intermediate

Delivery Method:

Online and in person

Estimated Completion Time Frame:

2 months

Recommended for:

- Customer service representatives
- Managers at agencies and brokerages

Visit **ABtraining.TheInstitutes.org** or call Sales at (610) 644-2100, ext. 7698.

LEARN MORE



AGENCY & BROKERAGE
Center for Advancement

Agent and Broker Solutions *(continued)*

▶ Other Agent and Broker Solutions

Producer Roundtable

Designed to help experienced insurance sales professionals reenergize their sales efforts and learn new behaviors that will pay dividends in their professional and personal lives.

Successful Starts

See also Successful Starts for CSRs and Successful Starts for Producers (pages 6 and 7) and our *Professional Risk Consultant* (PRC) designation (page 30).

▶ Additional Programs

High-Payoff Selling for Underwriters

This program is designed to help new and experienced underwriters create an efficient and effective integrated agency development and retention model that is as unique as an organization's insurance product offerings.

Production underwriting teams will receive assistance in creating and implementing efficient and effective agency management plans for accelerating production and increasing client retention rates, efficiency, and profitability.

High-Payoff Service for Claims

This course gives claims teams and individuals the information, communication skills, and tools they need to increase revenue and retention for insurers. They will learn about industry challenges, claims response, communication styles, and the value of strengthening broker relationships.

Learn More

Call Sales at (610) 644-2100, ext. 7698.

Targeted Training Solutions

Test first, then deliver Targeted Training Solutions to bridge employee learning gaps. Save time and take the guesswork out of employee learning.

Targeted Training Solutions is the first risk management and insurance training tool that dynamically selects course content, by topic, based on individual needs and knowledge gaps identified through a proven technology-based knowledge assessment tool.

Every Student's Course Topics Are Based Solely on Individual Learning Needs

- A pre-test identifies concepts mastered and topics in need of development, improving retention by priming students on what they need to learn.
- The technology-driven platform generates personally curated learning content on just the topics needed, increasing your professional development ROI.
- A personalized post-test verifies all concepts mastered.
- Summary reports highlight group and individual results, providing insights on your team's knowledge, strengths, and weaknesses.

Targeted Training Solutions feels like a regular eLearning course, but it is much more personalized. The result is mastery that lasts, instead of just a minimum passing score.

Dynamic and Seamless Delivery

Targeted Training Solutions can be integrated into many learning management platforms and can be accessed online from any desktop or mobile device.

Topics Covered

- Personal lines coverage
- Commercial lines coverage
- Risk assessment and risk control
- Good-faith claims handling

To learn more, email Sales@TheInstitutes.org or call (610) 644-2100, ext. 7698.

[LEARN MORE](#)

Custom Solutions

Meet your organization's specific professional development needs with The Institutes' Custom Solutions. With more than 10,000 technical insurance topics to choose from, The Institutes can create a wide variety of custom educational products designed just for you and your company.

Custom Solutions is designed to help you:

- Fill critical knowledge gaps with relevant technical content
- Quickly get materials that meet your specific organizational needs
- Save time and increase productivity through convenient delivery options

Choose from a variety of different formats, including:

- Textbooks
- Online courses
- Study materials
- Assessments

To learn more or schedule a complimentary consultation, visit **Custom Solutions** or email our Custom Solutions team at CustomSolutions@TheInstitutes.org.

Industry Research and Analysis

Insurance Research Council

The Insurance Research Council (IRC) conducts valuable research and analysis on current legislative and regulatory challenges facing the insurance industry.

Supported by leading property-casualty insurance organizations, IRC research is available to all parties involved in public policy issues affecting risk and insurance. Policymakers and opinion leaders view IRC reports as objective guides to understanding complex issues, and IRC research is often cited by mainstream media.

Recent IRC reports include:

- *Smart Home Technology: Many Express Interest, But Cost and Privacy Concerns Slow Adoption*
- *Countrywide Patterns in Auto Injury Insurance Claims, 2018 Update*
- *Digitizing the Auto Insurance Customer Relationship*
- *Third-Party Bad Faith in Florida's Automobile Insurance System, 2018 Update*
- *Autonomous Vehicles and Transportation Network Companies: Public Attitudes and Opinions*
- *Auto Insurance Affordability: Cost Drivers in Louisiana*
- *Auto Insurance Affordability: Cost Drivers in Florida*
- *Trends in Auto Injury Claims, 2019 Edition*
- *Auto Insurance Affordability: Cost Drivers in Michigan*
- *Trends in Homeowners Insurance Claims, 2019 Edition*

Visit Insurance-Research.org for the latest research on public policy issues affecting risk and insurance.

Leadership Education

Business Strategy for Emerging Leaders

May 11 to 15, 2020

Business Strategy for Emerging Risk and Insurance Leaders

Length of Program:
3.5 days

Emerge as a leader within your organization and gain valuable organizational leadership training tailored to the risk management and property-casualty insurance industry through The Institutes' Business Strategy for Emerging Leaders, brought to you in partnership with the Wisconsin School of Business, University of Wisconsin-Madison.

The program is designed for experienced or high-potential directors or managers who are looking to advance their leadership role within their organization and are in a position to implement organizational strategy.

TheInstitutes.org/EmergingLeaders



WISCONSIN
SCHOOL OF BUSINESS
UNIVERSITY OF WISCONSIN-MADISON
TOGETHER FORWARD

CENTER FOR
PROFESSIONAL
& EXECUTIVE
DEVELOPMENT

This interactive program will enable you to:

- Learn how to successfully align and implement strategies within your organization
- Master the operational aspects of executing strategy, such as measuring progress and success
- Develop the organizational leadership skills needed to make a positive impact now and throughout your career
- Enhance your decision-making skills with a deeper understanding of organizational dynamics
- Build your financial acumen with practical exercises
- Better understand the current and future state of the industry

Executive Education

April 26 to May 1, 2020

Lead With an Enterprise Perspective in Risk and Insurance

Length of Program:
5 days

Develop the advanced strategic decision-making skills you need to gain a competitive advantage in the risk management and property-casualty insurance industry through The Institutes' Executive Education, brought to you in partnership with Darden Executive Education.

The program is designed for senior-level leaders in the industry who plan and formulate major strategic objectives throughout their organization, manage the competencies and resources required to pursue those objectives, and help lead their organization as they aim to achieve their strategic goals.

TheInstitutes.org/ExecEd



UNIVERSITY
of VIRGINIA

DARDEN
Executive Education

This interactive program will enable you to:

- Broaden business perspective and improve decision making
- Improve your capacity to think and act more strategically
- Increase personal effectiveness and leadership capability
- Enhance your ability to envision, champion, and drive initiatives

Networking and Knowledge Sharing

The Institutes CPCU Society

The Institutes CPCU Society is a global professional community of nearly 18,000 members who have earned the CPCU designation or are in the process of earning it. Members share a common desire to continue to advance their professional development.

In addition to offering key networking opportunities both locally and nationally, the CPCU Society is a comprehensive resource for lifelong learning and thought leadership, enabling its members and their companies to remain at the forefront of the industry.

The CPCU Society is the premier provider of Continuing Education (CE) for CPCUs, and members can easily earn all twenty-four credit hours through live webinars; discounted Institutes and CEU courses; and unlimited access to The Institutes CPCU Society Knowledge Center, an online learning resource.

Society members can further customize their experience through mentoring resources and the Society's quarterly professional journal, *Insights*. Additionally, the CPCU Society supports 14 interest groups and 126 local chapters across the United States and internationally—all of which provide further unique benefits to members.

Visit CPCUSociety.org to learn how CPCU Society membership can enhance your career.

In2Risk

Presented by The Institutes CPCU Society

In2Risk, formerly known as The Institutes CPCU Society Annual Meeting, is a must-attend industry conference that educates, inspires, and empowers highly motivated insurance and risk management professionals at all levels. This event features three days of networking and education on topics ranging from emerging issues to leadership. The conferment ceremony will now be held at the end of the conference, honoring those who have earned the CPCU designation in the past year. Attending the meeting provides you with opportunities to:

- Gain relevant knowledge that you can immediately apply to your job
- Empower yourself to confidently meet the emerging challenges facing your business and our industry
- Engage with leading industry experts and build valuable professional relationships

Future Meetings:

In2Risk 2020 | October 8 to 10 | Washington, D.C.

In2Risk 2021 | September 23 to 25 | Orlando, FL

Learn more at CPCUSociety.org.



Promoting Insurance Education and Careers

CPCU-Loman Education Foundation

To help grow future leaders, the CPCU-Loman Education Foundation provides financial assistance to students pursuing internships in the insurance industry.

Internships are a proven tool employers use to attract, develop, and retain potential new employees. However, sometimes finances can prevent students from pursuing an internship in our industry. That's where the CPCU-Loman Education Foundation can make a positive difference by offering financial aid to help students offset the costs of travel, housing, and other expenses related to internships.

Visit CPCUSociety.org/Loman for details on the CPCU-Loman Education Foundation's financial aid efforts.

The Institutes Griffith Insurance Education Foundation

The Institutes Griffith Insurance Education Foundation is a 501(c)(3) not-for-profit organization dedicated to promoting the study and teaching of risk management and insurance (RMI) through our educational resources, including:

- Scholarship funding for students interested in pursuing RMI careers
- Grants to academic institutions to help develop new or expand existing RMI programs
- Objective, nonpartisan programs and information for public policymakers, so they can make more-informed decisions on RMI-related issues

Through these initiatives, The Griffith Foundation aims to educate students and academic institutions and increase their awareness about RMI careers, and to help public policymakers make more-informed decisions through vital, unbiased information.

To learn more, visit GriffithFoundation.org.



The Institutes® Griffith Foundation

MyPath: Insurance. It's Limitless.

The insurance industry is competing to recruit and retain top talent among college students and young professionals.

MyPath, powered by The Institutes, is a platform designed to educate and excite these individuals in the early stages of their career about the benefits and opportunities in insurance.

Through career assessments and job profiles, we inform and guide students, and through blogs and resources, we continue to engage and support young professionals along their career journey.

Be part of our mission and raise your brand awareness among young professionals through MyPath! Partnering organizations are given the opportunity to be showcased on our website, as well as to contribute informative content for our readers.

Go to InsureMyPath.org to get involved.

