

# Continuing Education for CPCUs Program Handbook



The Institutes®

RISK & INSURANCE  
KNOWLEDGE GROUP

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## Program Information

This handbook contains information on key policies and procedures relating to the Continuing Education for CPCUs (CE for CPCUs) program. All Chartered Property Casualty Underwriters (CPCUs) are encouraged to participate in the CE for CPCUs program in accordance with the policies documented herein.

For additional information about the CE for CPCUs program, please consult the following resources:

CE for CPCUs Information: [TheInstitutes.org/CEforCPCUs/About](http://TheInstitutes.org/CEforCPCUs/About)

CE for CPCUs Reporting Tool: [TheInstitutes.org/CEforCPCUs/Reporting](http://TheInstitutes.org/CEforCPCUs/Reporting)

CE for CPCUs Active Participants List: [TheInstitutes.org/CEforCPCUs/ActiveParticipants](http://TheInstitutes.org/CEforCPCUs/ActiveParticipants)

The Institutes' Customer Success Department: [CustomerSuccess@TheInstitutes.org](mailto:CustomerSuccess@TheInstitutes.org); (800) 644-2101

## Program Overview

The risk management and insurance industry is continuously evolving, and CPCUs, as leaders in the industry, must be at the forefront of emerging trends. The CE for CPCUs program encourages CPCUs to stay up to date on the latest risk and insurance knowledge, while also providing a way to showcase their educational efforts. Through this program, we hope to not only increase the value of the CPCU designation, but also to better allow CPCUs to set an example for others in the industry.

### Who Participates?

Continuing education will remain a core value for all CPCUs. Formalized reporting is simply a way for CPCUs to acknowledge their commitment to maintaining a high level of expertise in our industry. As such, the reporting program will include every CPCU.

### Program Start Date

As of July 1, 2016, CPCUs can begin earning credits that will count toward the CE for CPCUs program.

### Is Participation in This Program Required to Maintain the Designation?

While The Institutes encourage all CPCUs to honor their commitment to continuing education, no one's CPCU designation will be invalidated for failing to report continuing education. However, CPCUs in compliance with the reporting requirements will be publicly recognized for their commitment to their industry and career.

### What Will Happen to the Continuing Professional Development (CPD) Program?

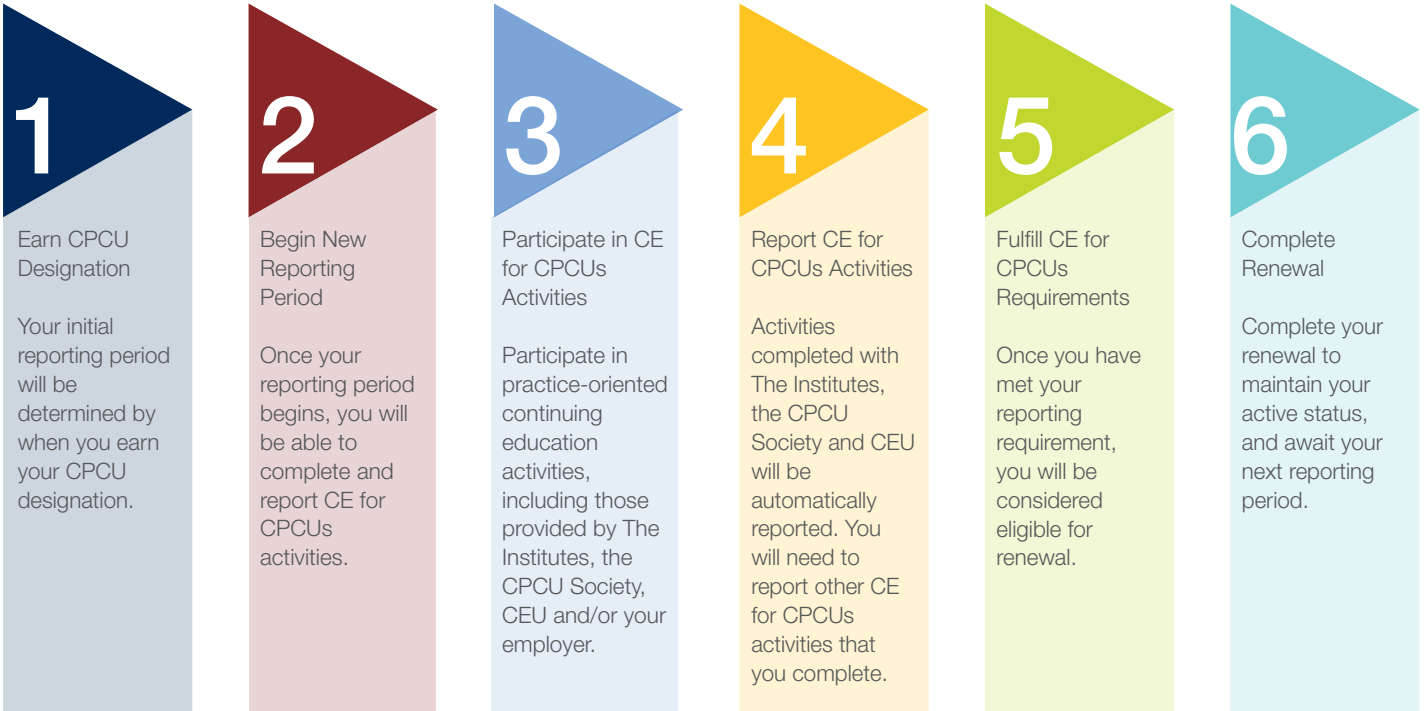
The new CE for CPCUs program will be an easier way for CPCUs to report their continuing education activities. It will replace CPD in its current form. The CPD program will end on December 31, 2016.

For more information, please visit [TheInstitutes.org/CEforCPCUs/About](http://TheInstitutes.org/CEforCPCUs/About).

# CE for CPCUs Requirements

All CPCUs must complete continuing education activities to be considered active participants in the CE for CPCUs program. To remain active, you must complete 24 credit hours of continuing education in each reporting period. Each reporting period will be two years long, with the exception of the initial reporting period, which may be longer for some CPCUs (see Initial Reporting Period section).

## CE FOR CPCUS PROCESS



# CE for CPCUs Reporting Tool

The CE for CPCUs reporting tool is an online tool that supports your progress through the program and allows you to:

- View your CE for CPCUs status (See CE for CPCUs Status section)
- View and report completed CE for CPCUs activities (See Activity Rules and Requirements section)
- Track your progress toward completing your CE for CPCUs requirements
- Complete CE for CPCUs renewals (See Renewal Process section)

# CE for CPCUs Status

Your active and ongoing participation in the CE for CPCUs program determines your CE for CPCUs status. A CPCU may, at any point in time, have either of the following statuses:

## Active

As of the date when the CE for CPCUs program began (July 1, 2016), all CPCUs were considered active and will be active for the duration of their initial reporting period. You will remain active for as long as you continue to complete your CE requirements and complete renewals according to your reporting windows. Should you not complete a renewal before your reporting period ends, you will become inactive.

## Inactive

If you become inactive, you will not appear on the Continuing Education for CPCUs Active Participants List. To regain your active status, you will need to complete an Inactive Renewal (See Inactive Status section).

# CE for CPCUs Activities

## Activity Rules Requirements

You can earn continuing education credits by completing practice-oriented educational activities that help maintain your professional knowledge and skills. In keeping with the integrity of the CPCU designation and CPCU Code of Professional Conduct, you should make every effort to submit only activities that meet the requirements of the program. To qualify for credit in the CE for CPCUs program, activities must be:

- Relevant to career performance in risk management and insurance
- Verifiable in some way (for example, with a grade report, a certificate of attendance or completion, and/or proof of purchase)

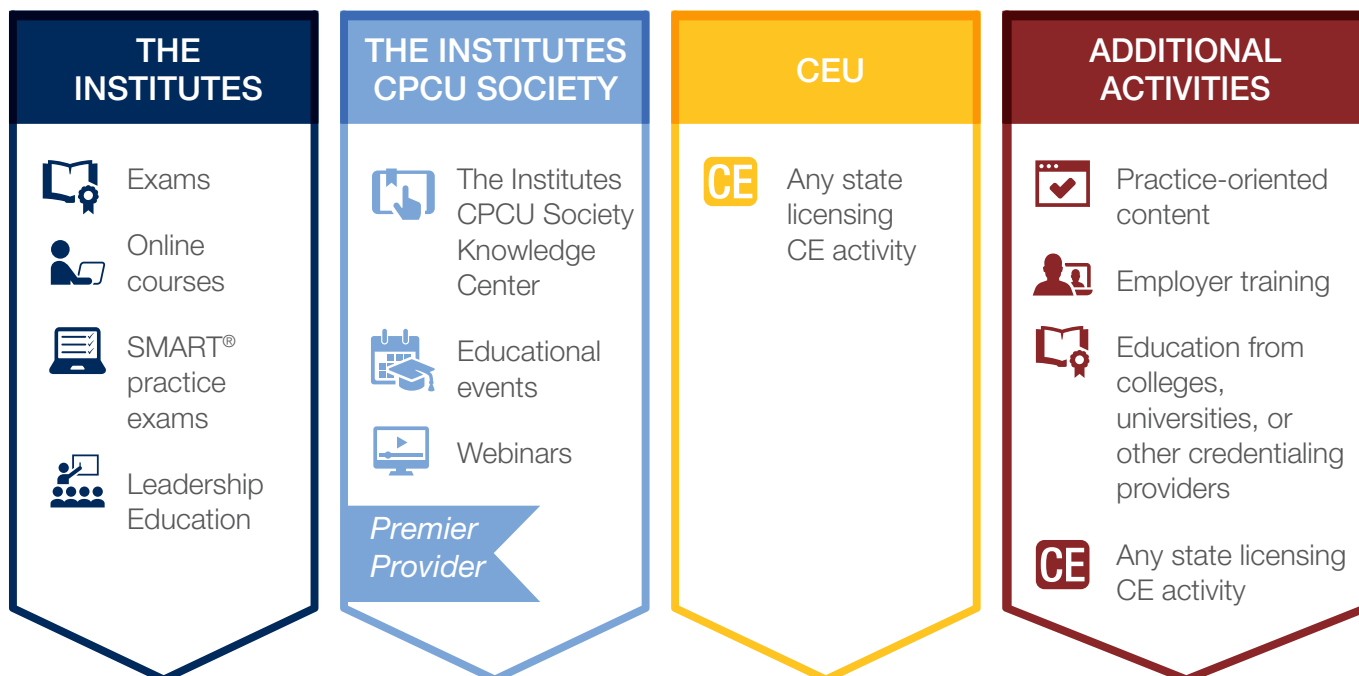
If you have questions about whether a specific activity counts, please see the Activities That Qualify for CE for CPCUs Credit section below. If you still find you need clarification, please contact The Institutes' Customer Success Department for help.

Additionally, when you are reporting your activities, please remember that:

- Activities should be reported in 15-minute increments (0.25 credit hours); nothing shorter than 15 minutes will be accepted.
- Credit hours should be rounded up to the nearest quarter hour (for example, a 50-minute webinar would count for one credit hour).
- Activities must be completed in the reporting period for which they are being reported; activities completed before earning the CPCU designation or before the beginning of a reporting period may not be counted toward that period's 24 credit-hour requirement.
  - A specific activity may be reported only once per reporting period but may be repeated in subsequent reporting periods.

## Activities That Qualify for CE for CPCUs Credit

Below are the types of activities that count for CE for CPCUs credit:



## Activities That Do Not Qualify

Certain activities do not qualify for CE for CPCUs credit because they are not practice-oriented or cannot be properly verified. Such activities should not be submitted. Examples of activities that do not qualify include:

- Administrative activities in support of the CPCU Society or another professional organization
- Noneducational sessions or presentations at conferences or events
- Using The Institutes' SMART QuizMe App and SMART Study Aids  
*SMART is a registered trademark of The Institutes. All rights reserved.*
- Engaging in volunteer or paid leadership
- Serving as an expert witness
- Reading a textbook, an article, or a periodical, or watching educational video content other than the CPCU Society's approved, verifiable offerings

## How Do I Report My Activities?

Activities may be reported to the CE for CPCUs Application in two ways:

### 1. Auto-Reported Activities

Any activity completed through The Institutes, the CPCU Society or CEU will automatically be reported to CE for CPCUs upon completion; there is no need to manually enter these activities.

The following policies apply to auto-reported activities:

- Activities will automatically be reported to the CE for CPCUs Application when they are completed.
- You will receive partial credit for exams that you take, but do not pass, to account for time spent studying for and taking the exam.
  - If you retake and pass the same exam within the same reporting period, the original activity will be replaced by a new one with full credit.
- If you submit your activity for state CE credit, you will receive either the value assigned by your state or the value that The Institutes assign to the activity, whichever is higher.
- Some activities that would not normally qualify (online content, videos, and so forth) will qualify and will be automatically reported when completed through The Institutes CPCU Society Knowledge Center because those activities have been curated and approved by the CPCU Society.
  - This resource is available only for CPCU Society members.

Auto-reported activities will receive a predetermined number of credit hours based on the type of activity, with very few exceptions. If you complete a course or pass an exam for a course in multiple segments, you will receive credit hours for each segment so that when you complete all segments, you will have received the number of credit hours listed on page 7.

Auto-Reported Activity Type	Credit Hours
Taking an exam for an Institutes designation course	Pass: 24 Nonpass: 6
Completing an Institutes or a CEU online course (not taken for state CE credit)	6
Completing an Institutes or a CEU course for state CE credit	Either the credit value assigned by your state or the credit value assigned by The Institutes, whichever is higher.
Completing an Institutes SMART Final Practice Exam for a course	3
Completing one of The Institutes' Leadership Education programs	24
Completing offerings from The Institutes CPCU Society Knowledge Center	Credit determined based on length of content.
Attending The Institutes CPCU Society Annual Meeting	Credit hours will be assigned based on each year's topics and agenda.
Attending local I-Days	1 per each hour of educational content.
Participating in other CPCU Society educational events (for example, live webinars, workshops, symposia and so forth)	1 per each hour of educational content.

## 2. Manually Reported Activities

There are a variety of acceptable CE activities that will not be completed through The Institutes and our affiliates; these activities will need to be manually reported by CPCUs.

- Activities that can be self-reported include:
  - Practice-oriented trainings or offerings provided by your employer
  - Verifiable offerings from accredited colleges and universities and from other credentialing, professional development or continuing education providers
  - Licensing CE activities approved by any U.S. state, the District of Columbia or Puerto Rico (including continuing education courses in medicine, law, finance or accounting)
  - Industry events that cover practice-oriented content
  - Teaching practice-oriented content

When entering activities, you will need to report the appropriate number of CE for CPCU credit hours according to the rules in the table below:

Activity Type	Credit Hours
Passing an exam for a designation course	12
Passing an exam for a nondesignation course	6
Passing a semester-length course at a college or university	24
Licensing CE activities approved by any U.S. state, territory or possession (including CE courses in insurance, medicine, law, finance and accounting)	The credit value assigned by your state.
Other activities (such as educational events, conferences, webinars and employer training)	1 per each hour of educational content.
Serving as an instructor for practice-oriented content (such as a class, conference session or webinar)	2 per each hour of educational content taught, to account for your preparation time; please note, however, that you can claim credit for leading a particular course, webinar or session only the first time you deliver the content.

Remember that the CPCU Code of Professional Conduct expectations apply to these self-reported activities and that you are expected to honestly and accurately report the number of credit hours you earn.

## Renewal Process

Over the course of your two-year reporting period, you will move through four phases of the CE for CPCUs program, which are reflected in the CE for CPCUs reporting tool. When your two-year reporting period concludes and a new reporting period begins, you will repeat these phases for your new reporting period:



### In Progress

While you're in the In Progress phase, you should be completing and reporting CE for CPCUs activities. Once you earn at least 24 completed credits, you will progress to the Eligible for Renewal phase.

### Eligible for Renewal

Once you become eligible for renewal, you must review and attest to your completed activities. In accordance with the CPCU Code of Professional Conduct, if activities have been reported that you did not complete, you should edit or remove them. You may verify your activities and complete your renewal at any time once you become eligible for renewal.

### Awaiting Renewal Payment

Once you verify your activities, you must complete checkout and, if necessary, pay your reporting fee. The standard reporting fee is \$189. However, all reporting fees will be waived for CPCU Society members. For more information about the benefits of CPCU Society membership, please visit this page.

### Renewed

After you complete your checkout, you will be renewed and considered active. During the Renewed phase, you will still be able to view, but not interact with, your activities from previous reporting periods. No further action is required from you until the beginning of your next reporting period. Your next reporting period will always begin the day after your current reporting period is scheduled to end, regardless of when you complete your renewal.

## Reporting Periods

The CE for CPCUs program revolves around reporting periods. The sections below outline the policies related to your initial reporting period and any subsequent reporting periods, as well as how to make changes to your reporting period.

### Initial Reporting Period

Your initial reporting period is determined by your matriculation date and CPCU completion date:

1. CPCUs who completed their CPCU designation on or before June 30, 2016, will have an initial reporting period of July 1, 2016, to December 31, 2020.
2. CPCUs who matriculated on or before June 30, 2016, will have an initial reporting period that starts on the day that they complete their CPCU designation and ends four years after December 31 of the calendar year in which they complete their CPCU designation.
  - o For example, a CPCU who matriculates on June 1, 2016, and then completes the CPCU designation on January 17, 2017, will have an initial reporting period of January 17, 2017, to December 31, 2021.
3. CPCUs who matriculate after June 30, 2016, will have an initial reporting period that starts on the day that they complete their CPCU designation and ends two years after December 31 of the calendar year in which they complete their CPCU designation.
  - o For example, a CPCU who matriculates on July 1, 2016, and then completes the CPCU designation on January 17, 2018, will have an initial reporting period of January 17, 2018, to December 31, 2020.



## Next Reporting Period

When you complete a renewal, your next reporting period will be assigned to you. Your next reporting period will begin the day after the reporting period end date and last for two full years.

For example: If you have a reporting period end date of December 31, 2020, when you complete your renewal, your next reporting period will be January 1, 2021, to December 31, 2022.

You will need to complete 24 credits and another renewal within the new two-year period.

## Reporting Period End-Date Changes

You may, if desired, change your reporting period end date to align with another key date (such as a state license renewal date or an employer-mandated date) according to the following rules:

- Changes may be only backward in time, to shorten the current reporting period.
- The new reporting period end date must be at least one day forward, in the future.

A reporting period end-date change will always result in a shortened reporting period and will have no effect on other program policies (such as credit requirements or renewal procedures). If you complete a reporting period end-date change, your next reporting period will begin the day after the newly selected reporting period end date and will last for two years.

A reporting period end-date change cannot be undone in the reporting tool. If you have changed your reporting period end date by mistake, please contact The Institutes' Customer Success Department to request an extension back to your original reporting period end date.

## Reporting Period Extensions for Hardships

You may experience a personal event that prevents you from meeting your CE requirements on time. The most common reasons for an extension are military service or a personal or family illness, but any hardship will be considered.

If you experience a situation like this, you may contact The Institutes' Customer Success Department to request an extension. When you make a request, you will need to provide documentation of your hardship and be prepared to select a new reporting period end date based on the length of that hardship.

To allow for processing time, you should request an extension as soon as you learn of the need for one. While every effort will be made to process your request in a timely manner, if it is not processed before your reporting period end date, you will be considered inactive. If at all possible, the extension request should be made before the event requiring an extension occurs (such as in the event of military service), although extensions can be granted after the event occurs.

An extension will merely move your reporting period end date. Any subsequent reporting periods will still be two years long and will still begin on the day after the reporting period end date.

## Inactive Status

If your renewal is not completed on time, your status will become inactive. Once you are inactive, you will need to select a new reporting period so that you can meet your CE for CPCUs requirement (24 credits in two years) and complete a renewal to become an active participant again.

## Selecting a New Reporting Period

To continue reporting your CE activities and complete a renewal, you will first need to select a start date for your new reporting period in the CE for CPCUs reporting tool. When you select a start date, an end date will automatically be assigned to you. You may select any start date you wish, as long as:

- The two-year reporting period that it creates includes the current date.
- The start date is not a date that was part of a previously completed reporting period.

You may select a reporting period that begins in the past in order to receive credit for activities that you already completed and reported to CE for CPCUs. For example, if you completed a 10-credit-hour activity 6 months ago, you may wish to include those 6 months in your new reporting period. That way, you will need to complete only 14 credit hours in the remaining 18 months. If you have not previously reported any CE activities or simply do not wish to use them, you may select the current date to obtain a full 2 years to meet your CE requirements.

Please keep in mind that your status will remain inactive until you complete a renewal.

## Completing a Renewal

Once you have completed 24 credit hours in your new reporting period, you will be eligible to renew. You will have until the end of your new reporting period to complete your renewal, but you will remain inactive until your renewal is complete, and for the length of time you are inactive, you will not be included on the Continuing Education for CPCUs Active Participants List. For that reason, you may want to complete your required credits and renew as quickly as possible.

If you do not complete a renewal during your new reporting period, you will remain inactive and will need to repeat the process of selecting a new reporting period.

## Next Reporting Period

Once you renew, you will be considered active immediately, and your next reporting period will begin the following day. You will then have two years to complete your CE requirements and renew your CE for CPCUs to avoid becoming inactive again.

## Activity Review and Verification

As a CPCU, you have accepted an obligation to behave ethically and appropriately in your professional endeavors. As an aspect of this code of conduct, you are expected to submit only CE for CPCUs activities that you have actually completed and that are truly practice oriented. To verify this, all renewals will be subject to review by The Institutes.

Your renewal will be eligible for review for three months after a completed renewal. At any time during the three-month period, you may be contacted about a review and potentially be asked to provide verifying documentation related to your submitted activities. To support such a review, you will need to maintain verifying information for at least three months after a renewal.

The table below provides examples of documentation that can be used to verify different activities. If you will not be able to provide documentation similar to that listed in the table, please reconsider whether the activity should be submitted for CE credit.

Activity Type	Accepted Documentation
Education and training	<ul style="list-style-type: none"> <li>• Course completion certificate.</li> <li>• Exam grade report.</li> <li>• Registration confirmation.</li> </ul>
Conference or educational session	<ul style="list-style-type: none"> <li>• Registration confirmation.</li> <li>• Session materials (program schedule, handouts).</li> </ul>
Teaching activity	<ul style="list-style-type: none"> <li>• Copy of teaching materials/presentations.</li> </ul>
Other qualifying activities	<ul style="list-style-type: none"> <li>• Documentation will vary but should provide clear evidence that the reported activity was completed.</li> </ul>

Reviews are designed to eliminate unethical behavior, so as long as you have accurately reported valid credits, you have no cause for concern. A review would be a cause for concern only if unethical behavior is suspected. Examples of unethical behavior include submitting non-practice-oriented activities; submitting activities or event attendance that was never completed; submitting fraudulent activities or supporting documentation, and so on. If The Institutes suspect unethical behavior, the case will be escalated to our existing ethics review process for further evaluation. If a formal ethical review determines that an ethical violation occurred, the designation holder may forfeit his or her CPCU designation.