

The Institutes' **Associate in Reinsurance** program teaches you how to build a better book of business through an enhanced understanding of reinsurance terms and pricing, reinsurance treaties, and facultative certificates. Plus, the ARe program provides you with electives to choose from, so you can tailor your course of study. After completing the program, you'll be able to design a reinsurance program based on your expanded knowledge of advanced coverages and financial risk management.

## Courses and Bottom-Line Benefits

### ARe 143: Primary Insurance Coverages

- Improve effectiveness by learning the fundamentals of personal insurance and commercial insurance and understanding how to apply them
- Enhance ability to build a better book of business through an expanded knowledge of commercial coverage forms and endorsements as well as auto and homeowners contracts and endorsements

### ARe 144: Reinsurance Principles and Practices

- Be able to design a strong reinsurance program by gaining advanced coverage knowledge and financial risk management skills
- Gain the ability to optimize reinsurance programs by learning how to effectively use the various types of reinsurance treaties

### ARe 145: Readings in Reinsurance Issues and Developments

- Maintain high levels of technical knowledge through online readings drawn from journals, industry-developed white papers, and the trade press

### CPCU 520: Insurance Operations

- Increase efficiency by understanding how different functional areas operate and interact with each other to positively affect overall operations
- Support compliance efforts by understanding the pervasive effects of regulation on core insurance operations
- Enhance your value to the organization by understanding the process insurers use to formulate and implement critical business strategies

▶ **Course Levels:** Intermediate and Advanced

**Exams:** Five

**Completer Info:** Passing the required exams earns the designation.

**Cross-Credits:** Visit our Web site for additional programs towards which ARe courses count.

**We Recommend ARe for:** Claim adjusters, finance and accounting personnel, reinsurance professionals, and underwriters.

**Sequence:** We recommend taking ARe 143 before ARe 144.

**Program Notes:** To earn ARe, you must complete:

ARe 143—Primary Insurance Coverages

ARe 144—Reinsurance Principles and Practices

ARe 145—Readings in Reinsurance Issues and Developments

CPCU 520—Insurance Operations

Plus one of the following:

CPCU 540—Finance and Accounting for Insurance Professionals

ARM 56—Risk Financing

AIAF 111—Statutory Accounting for Property-Casualty Insurers

ARe students with other Institutes insurance coverage coursework may be able to waive ARe 143. Visit our Web site for details.

### ▶ New Ethics Requirement

Ethical behavior is crucial to preserving the trust on which insurance transactions are based and also the public's trust in our industry. That's why, starting in 2011, completing the free online *Ethical Guidelines for Insurance Professionals* will be required for all associate designation programs. Log on to [www.TheInstitutes.org/ethics](http://www.TheInstitutes.org/ethics) for information and sign up for free.



### Study Aids

Available for CPCU courses, our SMART Study Aids include flash cards, review notes, and online practice exams. They supplement the text and course guide to help you retain key concepts and maximize your study time. Learn more on our Web site, [www.TheInstitutes.org](http://www.TheInstitutes.org).

### Online Courses

Did you know The Institutes offer hundreds of online courses, including instructor-led and self-study courses? Try them for yourself at [www.TheInstitutes.org](http://www.TheInstitutes.org).

### Continuing Education

Most of The Institutes' courses are approved for CE credit in most states. You can also earn CE credit quickly and cost-effectively through our CEU.com business unit. Log on to our Web site to learn how to earn CE credit with The Institutes.

### Questions

For more information and to take advantage of The Institutes' free educational advising service, please contact Customer Service at [customerservice@TheInstitutes.org](mailto:customerservice@TheInstitutes.org) or call (800) 644-2101. You can also visit us online at [www.TheInstitutes.org](http://www.TheInstitutes.org), where you will find everything you need to know about registering for exams, purchasing study materials, and more.

### About The Institutes

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

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

"I have found my ARe designation to be quite valuable in enabling me to stay current on the issues that face the industry through the various seminars and symposia that are offered. I also enjoy and take advantage of the professional and social networking opportunities that often arise."

—Richard T. Blaum, CPCU, ARe

Assistant Vice President—Claims and Liability Management  
Swiss Reinsurance America Corporation

## YOUR PROFESSIONAL DEVELOPMENT PLANNER

### PHASE I

To fully understand the insurance industry and develop the ability to apply fundamentals in your daily work, you need a solid foundation in core concepts and principles.

**Insurance Essentials**

**Online Learning Fundamentals Courses**

**Company-Specific Training:**  
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**Introduction to:**  
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### PHASE II

Once you have an overall understanding of the industry, you'll be able to benefit from more-technical knowledge. Choose a generalist (**G**) or specialist (**S**) approach, depending on your needs.

**Associate in General Insurance (G)**

**Online Learning (S):**  
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**Associate in Reinsurance (S)**

**CPCU (G)**

**Company-Specific Training (S):**  
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### PHASE III

Professional development should continue throughout your career so you can stay current on the latest industry practices and refine your technical insurance knowledge.

**Online Learning**  
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**Associate in:**  
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**CPCU**

**Company-Specific Training:**  
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