

MAXIMIZE YOUR TIME WITH THE CPCU PROGRAM: Many of the 11 CPCU courses are either required by or count as electives ► towards various other Institutes' designations, such as:

- ASSOCIATE IN SURPLUS LINES INSURANCE (ASLI)
- ASSOCIATE IN INSURANCE ACCOUNTING AND FINANCE (AIAF)
- ASSOCIATE IN PREMIUM AUDITING (APA)
- ASSOCIATE IN REGULATION AND COMPLIANCE (ARC)
- ASSOCIATE IN REINSURANCE (ARe)
- ASSOCIATE IN FIDELITY AND SURETY BONDING (AFSB)
- ASSOCIATE IN MARINE INSURANCE MANAGEMENT (AMIM)
- ASSOCIATE IN CLAIMS (AIC)
- ASSOCIATE IN COMMERCIAL UNDERWRITING (AU)
- ASSOCIATE IN PERSONAL INSURANCE (API)

EXPERIENCE

When you complete the online matriculation form, you will be asked to document that you were engaged in acceptable insurance activities for any 24 months (minimum of 17½ hours per week) during the five-year period immediately preceding the conferment of the CPCU designation. See the online matriculation form for specific requirements. If you meet all requirements except the experience requirement, the designation will be conferred when you meet it.

ETHICS

In order to satisfy the CPCU ethics requirement, you must:

- Pass the 50-question exam in the free online Ethics 312 module OR you must have completed CPCU 510—Foundations of Risk Management, Insurance, and Professionalism by March 15, 2011.
- Register as a candidate with The Institutes by paying the matriculation fee, completing the online matriculation form, and agreeing to abide by the CPCU Code of Professional Conduct.

JOIN THE CONVERSATION

Share knowledge and information with other claims professionals around the world.

Join The Institutes online community at community.TheInstitutes.org.

Also join us on [!\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\)](#) [!\[\]\(55ca3a38dbb940110628e54e3ea7505d_img.jpg\)](#) [!\[\]\(1ad7b9dfa1e10e48660df5dd18a1b20c_img.jpg\)](#)

What do more than 68,000 property-casualty insurance professionals know that you don't? They know The Institutes' Chartered Property Casualty Underwriter (CPCU)[®] designation program is built on a foundation of broad technical knowledge, high ethical standards, and demonstrated industry experience.

Did You Know?

91% of CPCU designees saw an increase in job opportunities, while almost all say earning the designation fast-tracked their career.

75% of CPCU designees received a salary increase, and nearly a quarter of those attributed 10% or more of the increase to earning the designation.

86% of CPCUs saw an increase in their job security during organizational transitions or consolidations.

And here is what recent designees had to say about the Chartered Property Casualty Underwriter Program:

CPCUs earn 29% more than their peer group (same functional area and time in the industry)

91% saw an increase in job opportunities

85% said earning the designation fast-tracked their career progression

NEED MORE CONVINCING?

"I received my CPCU designation in 1985. It was well worth the time spent in study. The knowledge gained has certainly helped me progress in my career. **It gives me an edge on competition when in the job market, and even more important, the designation is well known and respected throughout the insurance community.** I've certainly found that I have more confidence in discussions with clients regarding their insurance account and with underwriters and others in the industry."

Lois Dich, CPCU, AAM, ARM

Commercial Lines - Account Manager

Brown & Brown of CT, Inc.

"Earning the CPCU designation was the best thing I could do for my career. I always advise my fellow insurance professionals that education never ends and that the CPCU designation **shows your commitment to ethical conduct, honesty, and integrity.**"

Brad Taylor, CPCU

Outside Property Adjuster-Commercial, Dallas, Texas

"Obtaining the CPCU designation was very challenging and personally satisfying. Through the courses, I have a much better understanding of the 'big picture' in our company. I believe the knowledge **I gained and applied helped me to be nominated and selected for a major industry award by a top trade publication.**"

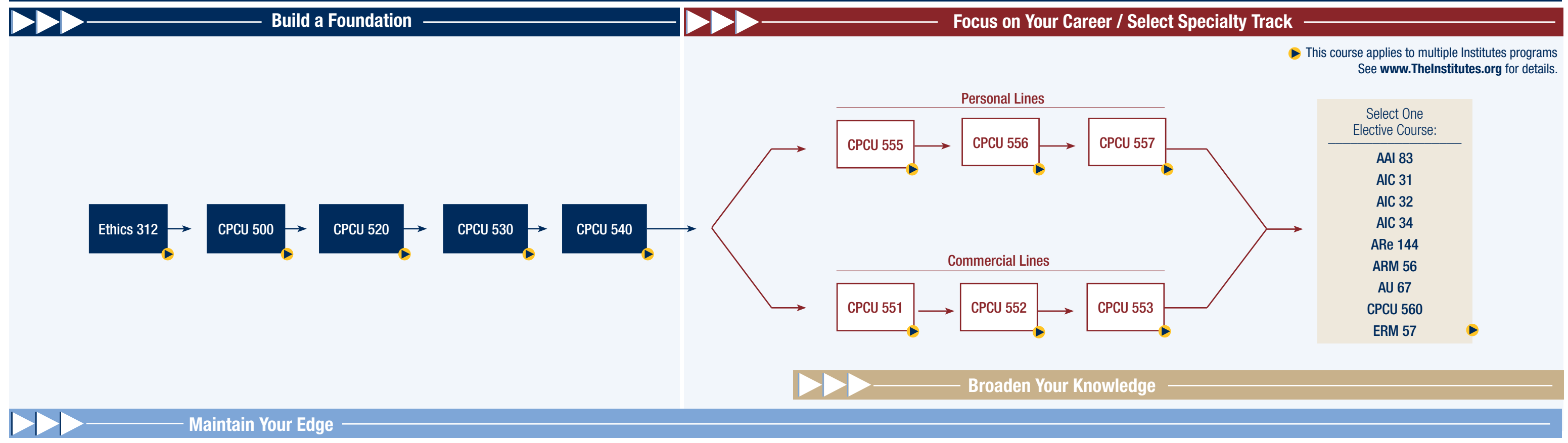
John Foster, CPCU Vice President

Claims Farmers Alliance Companies

Turn the page for more information and learn more online at www.TheInstitutes.org/CPCU

MODEL CAREER PATH FOR A CPCU PROFESSIONAL

To order study materials, register for exams or for detailed course or program information, go on to www.TheInstitutes.com.



▶ This course applies to multiple Institutes programs
See www.TheInstitutes.org for details.

- Select One Elective Course:
- AAI 83
 - AIC 31
 - AIC 32
 - AIC 34
 - ARe 144
 - ARM 56
 - AU 67
 - CPCU 560
 - ERM 57

Build a Foundation

- ▶ 312—Ethics and the CPCU Code of Professional Conduct

Establish a practical ethical decision-making framework for any property-casualty insurance or risk management insurance career.

- ▶ CPCU 500—Foundations of Risk Management and Insurance

Increase effectiveness by relating risk management and insurance principles to everyday practice.

- ▶ CPCU 520—Insurance Operations

Enhance value to the organization with an understanding of the process insurers use to formulate and implement critical business strategies.

- ▶ CPCU 530—Business Law for Insurance Professionals

Improve the agency relationship with an understanding of agency law and the related insurance applications.

- ▶ CPCU 540—Finance and Accounting for Insurance Professionals

Broaden your industry knowledge by learning how insurers manage their financial assets and capital designation.

Focus on Your Career

Chartered Property Casualty Underwriter (CPCU)

Prepare for career advancement with a broader strategic view of risk management and insurance.

Build a Broad Foundation

CPCU program participants must complete three courses in either the Personal Lines or Commercial Lines track.

Personal Lines Track

Gain the knowledge and skills needed to build and maintain a more profitable book of business by developing an in-depth understanding of personal insurance policies and coverages.

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

Commercial Lines Track

Improve ability to handle complex commercial loss exposures with an in-depth understanding of commercial insurance coverages and non-insurance techniques.

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

Broaden Your Knowledge

- ▶ CPCU elective options provide individuals the technical knowledge and skills needed to succeed in their current career path, while also preparing them to achieve their future goals. Program participants must select one elective from a variety of courses covering several function-areas, including:

- ▶ AAI 83—Agency Operations and Sales Management
- ▶ AIC 31—Property Claim Practices
- ▶ AIC 32—Liability Claims Practices
- ▶ AIC 34—Workers Compensation and Managing Bodily Injury Claims
- ▶ ARe 144—Reinsurance Principles and Practices
- ▶ ARM 56—Risk Financing
- ▶ AU 67—Strategic Underwriting Techniques
- ▶ CPCU 560—Financial Services Institutions
- ▶ ERM 57—Enterprise-Wide Risk Management: Developing and Implementing

Maintain Your Edge

Continuing Education (CE)

Maintain your adjuster license with convenient online CE with our CEU.com range of courses. Visit www.ceu.com for a current course listing.

Online Learning

Fill gaps in your technical knowledge with The Institutes' growing collection of more than 300 self-study online courses.