

**CHARTERED PROPERTY CASUALTY UNDERWRITER (CPCU)  
The Institutes**

**IRM 3300, 3303, 3304, 3306, 4303, 4304, 3399**

UHD is one of 50 universities nationwide that are members of The Institutes for CPCU Collegiate Studies (Institutes) program. UHD is distinguished as the strongest university undergraduate property/casualty program in the nation. Students may complete up to seven of the required eight CPCU courses during the IRM program. The text for the respective CPCU course is used for each IRM related course. Weekly assignments and exams come from the instructor's manual so that the students learn to practice exam-taking using a similar format and degree of difficulty of Institutes-developed exams.

The midterm exam is composed of The Institutes online practice exam questions. The final exam is also compiled from the test bank, ensuring that the final is comprehensive, covering all the text, just as the national exam is designed. The final exam is administered by the course instructor, and may be proctored, whether given online or on paper.

For students in remote locations, instructors may use online proctoring software, requiring cameras on the students' computers and other technologies to ensure the academic integrity of the exam and the process. The UHD Testing Center is also capable of administering and proctoring online exams. The student should contact The Testing Center several weeks in advance of any exam to determine when and how the exam will be administered and how grades will be reported to the instructor.

After students complete the UHD course final, they must enroll with the Institutes and register to take the national exam at a testing center in Houston, including the UHD Testing Center, Myron Steves & Company's offices, or in a testing center in numerous cities throughout the US and internationally. Students should take the national exam immediately after the final so that the content remains as fresh as possible in their minds. Students may take the online practice exams to assist in their preparation. Students are permitted to take as many practice exams as are available for an exam, all of which are compiled from test banks of questions and each of which varies from the others.

Students who earn a "B" or above in any UHD course may waive taking the national exam for that course. Students are allowed to waive up to two national exams. Students may "claim" their waiver of the exam at any time by submitting their transcript showing their grade in the UHD courses which is registered with The Institutes' Collegiate Studies Program (3300, 3303, 3304, 3306, 4303, 4304). A link and instructions on how to file for a waiver is on the IRM website.