1

IRES Designation Application

CIE·AIE

2026

SUSTAINING MEMBERSHIP

(Please print or complete electronically.)

NAME (REQUIRED)	APPELLATION ☐ Mr. ☐ Mrs. ☐ Ms.
TELEPHONE (REQUIRED)	EMAIL ADDRESS (REQUIRED)
COMPANY NAME	
MAILING ADDRESS	
CITY	STATE / ZIP

Under the IRES Bylaws, AIE® and CIE® designations may be awarded to a Sustaining Member who meets the Society's membership definition, which specifies that any Sustaining Member may obtain the AIE®/CIE® designation by successfully completing the current requirements for the AIE®/CIE® designation. Such Sustaining Member may meet the regulatory service requirement of the AIE®/CIE® designation by attaining the Market Conduct Management (MCM®) designation, provided that such member or his firm has been a Sustaining Member of the Society for at least two years. Such Sustaining Member must comply with all continuing education requirements, as well as the requirements set forth in Article III, Section 3 to maintain the AIE®/CIE® designation. I hereby certify that:

☐ I meet IRES' qualifications for Sustaining Membership.
☐ I have a Market Conduct Management (MCM®) designation.
☐ I (the Sustaining Individual) or the Sustaining Firm I am a part of has been a Sustaining Member of the Society for at least two or three years (depending on designation being applied for). I began full-time insurance work in (month/year):

I am applying for the following designation:

☐ **Accredited Insurance Examiner (AIE®)**
You must have attained an MCM® designation and you or your firm must have been a Sustaining Member of IRES for at least two years.

☐ **Certified Insurance Examiner (CIE®)**
You must have attained an MCM® designation and you or your firm must have been a Sustaining Member of IRES for at least three years.

The curriculum for which I am seeking credit is:

LIFE - ANNUITIES PATH

☐ To achieve AIE®: **Life - Annuities Courses**
☐ To achieve CIE®, you complete the above, plus: **Cross Training in Property - Casualty or Health.**

HEALTH PATH

☐ To achieve AIE®: **Health Courses**
☐ To achieve CIE®, you complete the above, plus: **Cross Training in Property-Casualty or Life -Annuities.**

PROPERTY-CASUALTY PATH

☐ To achieve AIE®: **Property - Casualty Courses**
☐ To achieve CIE®, you complete the above, plus: **Cross Training in Life-Annuities or Health.**

I hereby attest that I am currently a Sustaining Member of the Insurance Regulatory Examiners Society and that I am enclosing documentation for the Accreditation Committee. I authorize the Insurance Regulatory Examiners Society and persons acting on its behalf to obtain such other and further information as may be necessary to verify the information provided in this application and to evaluate my eligibility for the designation applied for. I further authorize any educational institution, governmental agency, employer, supervisor or any other organization or person that has records or knowledge of my eligibility to give such information to the Society.

SIGNATURE	DATE

Note: Any prior approved courses not currently listed on this application can be submitted with a request and appropriate documentation for consideration.

You may complete this form electronically (preferred method). Be sure to save it to your computer before completing.

You or the Sustaining Firm you are a part of must have been a Sustaining Member of IRES for at least two years for the AIE® or three years for the CIE®.

Your application MUST be accompanied by:

1) A transcript showing course completion.
2) Proof that you have attained your MCM® designation.

IRES Accreditation

Remit entire form to:

INSURANCE REGULATORY EXAMINERS SOCIETY
10340 Democracy Lane
Fairfax, VA 22030 Suite 300
info@go-ires.org 708-820-8112

www.go-ires.org

AIE®

To obtain your AIE®, you must pass **any eight** of the following courses (which may be taken in any order):

1) AINS 102 – Understanding Personal Insurance; CPCU 555 Advancing Personal Insurance Products; or CPCU 556– Building a Competitive Edge in Personal Insurance **(MAY ONLY COUNT ONE)**

2) AINS 103 – Exploring Commercial Insurance; CPCU 551 – Managing Commercial Property Risk or CPCU 552 – Managing Commercial Liability Risk **(MAY ONLY COUNT ONE)**

3) Any AIC course

4) CPCU 500 Leadership Foundations Micro-Course or Becoming a Leader in Risk Management and Insurance

5) CPCU 520 – Meeting Challenges Across Insurance Operations

6) CPCU 530 – Applying Legal Concepts to Insurance

7) CPCU 540 - Contributing to Insurer Financial Performance

8) CPCU 550– Maximizing Value with Data and Technology

9) ARC 301 – Navigating the Insurance Regulatory Environment

10) AIAF 320: Insurer Accounting and Finance Principles

The AIE® designation will be automatically granted to Sustaining Members who:

1) Have been (or their firm has been) a Sustaining Member of IRES for at least two years;
2) Have attained the MCM® designation; and
3) Have obtained a CPCU designation.

You must send proof of your designation along with this application.

IRES Accreditation

CIE®

To obtain your CIE®, You must take four Life-Annuity or four Health not a mixture with the exception of one Information Systems course can be substituted for a Life-Annuity or Health option course.

LIFE - ANNUITIES OPTION

- LOMA 280 – Principles of Insurance (or LOMA 281 – Meeting Customer Needs with Insurance and Annuities), [HS 323 Individual Life Insurance], [HS 313 Individual Health Insurance], [AHIP Fundamentals of Health Insurance, Part A], or LUTCF* Designation (MAY ONLY COUNT ONE)
- LOMA 290 – Insurance Company Operations (or LOMA 291 – Improving the Bottom Line: Insurance Company Operations), [HS 323, 324, & 325], or [AHIP Fundamentals of Health Insurance, Part B] (MAY ONLY COUNT ONE)
- LOMA 311 – Business Law for Financial Services Professionals [HS 324 Life Insurance Law] (MAY ONLY COUNT ONE)
- LOMA 320/321 – Insurance Marketing/Marketing in Financial Services (or LUTCF* Designation (MAY ONLY COUNT ONE)
- LOMA 335 (or LOMA 330) –Operational Excellence in Financial Services/Management Principles and LOMA 301 – Insurance Administration or LOMA 302 – The Policy Lifecycle: Insurance Administration.
- LOMA 307/308 — Business and Financial Concepts for Insurance Professionals/ The Business of Insurance: Applying Financial Concepts or LOMA 361 – Accounting and Financial Reporting in Life Insurance Companies
- AIRC 410/411 – Regulatory Compliance: Companies, Producers & Operations/The Regulatory Environment for Life Insurance
- AIRC 420/421 – Regulatory Compliance: Insurance and Annuity Products/Regulation of Life Insurance Products and Life Company Operations

INFORMATION SYSTEMS OPTION

- IDMA 2 Insurance Data Quality and Reporting
- IDMA 3 Systems Development and Project Management
- IDMA 201Introduction to Data Management Functions and Tools.

HEALTH OPTION

- ICA C1, C3, or C4 – ICA C1 Medical Aspects of Claims; ICA C3 The Claims Administration; ICA C4 Management of Claim Operations (MAY ONLY COUNT ONE)
- ICD-10 and 5010 Mandate – A Technology View (ONLY COUNTS ONCE)
- AHM 250 – Healthcare Management: And Introduction
- AHM 510 – Governance, Legal Issues, Medicare & Medicaid
- AHM 520 – Health Plan Finance and Risk Management
- AHM 530 – Network Management
- AHM 540 – Medical Management
- AHIP – Disability, Parts I, II, or III or RHU 303 Disability Income (MAY ONLY COUNT ONE)
- AHIP – Long-Term Care, Part I
- AHIP – Supplemental Health Insurance

IRES Accreditation

AIE®

To obtain your AIE®, you must complete the required four core courses PLUS an additional four courses from the LIFE-ANNUITIES option.

Note: AHIP course equivalents [shown in brackets] can be used as a substitute where referenced.

Required Core Courses

1) LOMA 280 – Principles of Insurance (or LOMA 281 – Meeting Customer Needs with Insurance and Annuities), [HS 323 Individual Life Insurance], [HS 313 Individual Health Insurance], [AHIP Fundamentals of Health Insurance, Part A], or LUTCF* Designation **(MAY ONLY COUNT ONE)**
NOTE: If the applicant has achieved a LUTCF designation, he/she has fulfilled the requirements for this course.
2) LOMA 290 – Insurance Company Operations (or LOMA 291 – Improving the Bottom Line: Insurance Company Operations), [HS 323, 324, & 325], or [AHIP Fundamentals of Health Insurance, Part B] **(MAY ONLY COUNT ONE)**
3) AIRC 410/411 – Regulatory Compliance: Companies, Producers & Operations/The Regulatory Environment for Life Insurance.
4) AIRC 420/421 – Regulatory Compliance: Insurance and Annuity Products/Regulation of Life Insurance Products and Life Company Operations.

The AIE® designation will be automatically granted to Sustaining Members who:

1) Have been (or their firm has been) a Sustaining Member of IRES for at least two years;
2) Have attained the MCM® designation; and
3) Have obtained a CLU, ChHC, or FLMI designation.

You must send proof of your designation along with this application.

LIFE/ANNUITIES OPTION - 4 optional courses

- LOMA 311 – Business Law for Financial Services Professionals [HS 324 Life Insurance Law] **(MAY ONLY COUNT ONE)**
- LOMA 335 (or LOMA 330) – Operational Excellence in Financial Services/Management Principles and Practices.
- LOMA 301 – Insurance Administration or LOMA 302 – The Policy Lifecycle: Insurance Administration.
- LOMA 307/308 — Business and Financial Concepts for Insurance Professionals/ The Business of Insurance: Applying Financial Concepts or LOMA 361 – Accounting and Financial Reporting in Life Insurance Companies.
- LOMA 320/321 – Insurance Marketing/Marketing in Financial Services or LUTCF* Designation (MAY ONLY COUNT ONE) *Note: If the applicant has achieved a LUTCF designation, he/she has fulfilled the requirements for this course.

IRES Accreditation

To obtain your CIE®, you must take four Property-Casualty or four Health not a mixture with the exception of one Information Systems course can be substituted for a Property - Casualty or Health option course.

PROPERTY-CASUALTY OPTION

- AINS 102 – Understanding Personal Insurance; CPCU 555 Advancing Personal Insurance Products; or CPCU 556–Building a Competitive Edge in Personal Insurance (MAY ONLY COUNT ONE)
- AINS 103 – Exploring Commercial Insurance; CPCU 551 - Managing Commercial Property Risk or CPCU 552 –Managing Commercial Liability Risk (MAY ONLY COUNT ONE)
- Any AIC course.
- CPCU 500 Leadership Foundations Micro-Course or Becoming a Leader in Risk Management and Insurance
- CPCU 520 – Meeting Challenges Across Insurance Operations
- CPCU 530 – Applying Legal Concepts to Insurance
- CPCU 540 - Contributing to Insurer Financial Performance
- CPCU 550 - Maximizing Value with Data and Technology
- ARC 301 – Insurance Regulation
- AIAF 320: Insurer Accounting and Finance Principles

INFORMATION SYSTEMS OPTION

- IDMA 2 Insurance Data Quality and Reporting
- IDMA 3 Systems Development and Project Management
- IDMA 201* Introduction to Data Management Functions and Tools.

HEALTH OPTION

- ICA C1, C3, or C4 – ICA C1 Medical Aspects of Claims; ICA C3 The Claims Administration; ICA C4 Management of Claim Operations (MAY ONLY COUNT ONE)
- ICD-10 and 5010 Mandate – A Technology View (ONLY COUNTS ONCE)
- AHM 250 – Healthcare Management: An Introduction
- AHM 510 – Governance, Legal Issues, Medicare & Medicaid
- AHM 520 – Health Plan Finance and Risk Management
- AHM 530 – Network Management
- AHM 540 – Medical Management
- AHIP – Disability, Parts I, II, or III
- AHIP – Long-Term Care, Part I
- AHIP – Supplemental Health Insurance

AIE®

To obtain your AIE®, you must complete the required four core courses PLUS an additional four courses from the HEALTH option.

Required Core Courses

1) AHIP Fundamentals of Health Insurance, Part A or HS 313 Individual Health Insurance. (MAY ONLY COUNT ONE)
2) AHIP Fundamentals of Health Insurance, Part B (MAY ONLY COUNT ONE)
3) Healthcare Management: An Introduction (AHM 250)
4) Health Plan Finance and Risk Management (AHM 520) or Network Management (AHM 530) or Medical Management (AHM 540)
   (MAY ONLY COUNT ONE)

The AIE® designation will be automatically granted to Sustaining Member who:

1) Have been (or their firm has been) a Sustaining Member of IRES for at least two years;
2) Have attained the MCM® designation; and
3) Have obtained a ChHC or FAHM designation.

You must send proof of your designation along with this application.

HEALTH OPTION COURSES

• ICA C1, C3, or C4 – ICA C1 Medical Aspects of Claims; ICA C3 The Claims Administration; ICA C4 Management of Claim Operations (MAY ONLY COUNT ONE)

• ICD-10 and 5010 Mandate – A Technology View
(ONLY COUNTS ONCE)

• AHM 510 – Governance, Legal Issues, Medicare & Medicaid

• AHM 520 – Health Plan Finance and Risk Management

• AHM 530 – Network Management

• AHM 540 – Medical Management

• AHIP – Disability, Parts I, II, or III

• AHIP – Long-Term Care, Part I

IRES Accreditation

To obtain your CIE®, you must take four Property-Casualty or four Life-Annuities not a mixture with the exception of one Information Systems course can be substituted for a Property- Casualty or Health option course.

PROPERTY-CASUALTY OPTION

- AINS 102 – Understanding Personal Insurance; CPCU 555 Advancing Personal Insurance Products; or CPCU 556–Building a Competitive Edge in Personal Insurance (MAY ONLY COUNT ONE)
- AINS 103 – Exploring Commercial Insurance; CPCU 551 -Managing Commercial Property Risk; or CPCU 552 – Managing Commercial Liability Risk(MAY ONLY COUNT ONE)
- Any AIC course.
- CPCU 500 Leadership Foundations Micro-Course or Becoming a Leader in Risk Management and Insurance
- CPCU 520 – Meeting Challenges Across Insurance Operations
- CPCU 530 – Applying Legal Concepts to Insurance
- CPCU 540 - Contributing to Insurer Financial Performance
- CPCU 550 - Maximizing Value with Data and Technology
- ARC 301 – Insurance Regulation
- AIAF 320: Insurer Accounting and Finance Principles

INFORMATION SYSTEMS OPTION

- IDMA 2 Insurance Data Quality and Reporting
- IDMA 3 Systems Development and Project Management
- IDMA 201* Introduction to Data Management Functions and Tools.

LIFE AND ANNUITIES OPTION

- **LOMA 280 – Principles of Insurance (or LOMA 281 Meeting Customer Needs with Insurance and Annuities), [HS 323 Individual Life Insurance]**
- **LOMA 290** – Insurance Company Operations (or
- LOMA 291 – Improving the Bottom Line: Insurance Company Operations), [*HS 323, 324, & 325], or [*AHIP Fundamentals of Health Insurance, Part B] (MAY ONLY COUNT ONE)
- **LOMA 320/321** – Insurance Marketing/Marketing in Financial Services or LUTCF* Designation (MAY ONLY COUNT ONE)
  *Note: If the applicant has achieved a LUTCF designation, he/she has fulfilled the requirements for this course.
- LOMA 335 (or LOMA 330) – Operational Excellence in Financial Services/Management Principles and Practices
- AIRC 410/411 – Regulatory Compliance –Companies, Producers & Operations/The Regulatory Environment for Life Insurance.
- AIRC 420/421 – Regulatory Compliance –Insurance and Annuity Products/Regulation of Life Insurance Products and Life Company Operations

IRES members who have obtained the Society of Financial Examiners' Accredited Financial Examiner (AFE) or Certified Financial Examiner (CFE) designation may obtain a written waiver granting credit for completion of certain courses (noted below) in the curriculum required for the AIE® or CIE® designation from IRES' Accreditation and Education Committee.

A copy of the AFE or CFE certificate, along with the exam test score of the AFE or CFE course for which credit is being requested, shall accompany the AIE® or CIE® application with a cover letter requesting the waiver.

To be granted credit, the test score on the AFE or CFE course exam must be 70% or better. This is the minimum passing score for all courses in the AIE®/CIE® curriculum.

The courses from which one course credit hour may be requested are as follows:

1) AFE 2: Property and Liability Insurance Fundamentals **or** CPCU 520: Meeting Challenges Across Insurance Operations
2) AFE 3: Life and Health Insurance Accounting **or** LOMA 361: Accounting & Financial Reporting in Life Insurance Companies
3) AFE 4: Property and Liability Insurance Accounting and CFE 2: Enterprise Risk Management **or** AIAF 320: Insurer Accounting and Finance Principles

The Institutes
720 Providence Rd, Suite 100
Malvern, PA 19355-0770
800-644-2101 •
theinstitutes.org

AINS Courses

Any AIC course

CPCU courses

ARC courses

AIAF courses

National Association of Health Underwriters (NAHU)
1212 New York Avenue NW Suite 1100
Washington, DC 20005
(202) 552-5060
info@nahu.org

The American College (CLU, ChFC, LUTCF)
270 S Bryn Mawr Ave
Bryn Mawr, PA 19010
888-263-7265 •
theamericancollege.edu

HS courses
RHU courses
LUTCF designation

NAIC
education@naic.org
816-783-8200 • naic.org

Insurance Data Management Association
545 Washington Blvd 22-16
Jersey City, NJ 07310
201-469-3069 • idma.org

IDMA courses

Life Management Institute (LOMA)
LOMA/Life Management Institute 2300
Windy Ridge Pkwy, Ste 600 Atlanta, GA 30339
770-951-1770 • loma.org

LOMA course

AIRC courses

International Claim Association (ICA)

1155 15th St NW, Ste 500
Washington, DC 20005
202-452-0143 • claim.org

ICA courss

America's Health Insurance Plans (AHIP)
601 Pennsylvania Ave NW
South Building, Ste 500
Washington, DC 20004

Contact AHIP With Questions
866-234.-6909
Support@AHIPInsuranceEducation.org

AHIP courses
FAHM
AHM courses

IRES Accreditation

CONTINUING ED

N · I · C · E

National IRES Continuing Education
The mandatory continuing education program for AIE® and CIE® designees

All AIE® and CIE® designees must comply with the Society's annual, mandatory continuing education program. Fifteen (15) qualifying credit hours must be reported to the Society each year to keep the designation in good standing.

The reporting year is September 1 through August 31.

A few weeks after your designation has been approved, you will receive a NICE manual outlining the continuing education requirements containing full details as well as reporting forms. You may also see the NICE program procedures at the IRES web site, www.go-ires.org.

CODE OF ETHICS

Excerpts from the IRES Code of Professional Conduct and Ethics

To maintain and broaden public confidence, members should perform all regulatory responsibilities with the highest sense of integrity. Integrity is an element of character fundamental to professional recognition. It is the quality from which the public trust derives and the benchmark against which a member must ultimately test all decisions. Integrity requires a member to be, among other things, honest and candid within the constraints of statutory confidentiality. Service and public trust should not be subordinated to personal gain and advantage. Integrity can accommodate the inadvertent error and the honest difference of opinion; it cannot accommodate deceit and subordination of principle. Integrity also requires a member to observe the principles of objectivity and independence and due care…

For a full text of the IRES Code of Ethics, see www.go-ires.org.

I have read, understand, and attest to abide by the IRES Code of Professional Conduct and Ethics.

☐ Yes ☐ No

Please attach a statement if your answer is no.

Has there been a final judgement against you in a civil action involving dishonesty or a breach of trust?

☐ Yes ☐ No

Please attach a statement if your answer is yes.

Have you been convicted of a criminal felony involving dishonesty or breach of trust?

☐ Yes ☐ No

Please attach a statement if your answer is yes.

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I hereby affirm that the statements given on this form and attached information are accurate and complete.

SIGNATURE	DATE

Retired/Replaced/Discontinued Courses Reference Guide

The courses listed below are no longer available within the AIE/CIE General and Sustaining Member Applications as they are either retired, replaced, or discontinued. However, if you have taken these courses in the past, these courses are still applicable for applying towards an IRES designation with the appropriate Certifications of Completion.

- AINS 21 — Property & Liability Insurance Principles retired on December 15, 2021.
- AINS 22 — Personal Insurance became AINS 102 – Understanding Personal Insurance in 2021.
- AINS 23 — Commercial Insurance became AINS 103 – Exploring Commercial Insurance in 2021.
- AINS 101: Increasing Your Insurance IQ was included as an optional course under the Life/ Annuity and Health tracks for cross-training under P&C on the 2023 application. If you took the course in pursuit of your CIE (under a cross-training in P&C) in 2023, IRES will honor the course completion. However, if you took the course prior to calendar year 2023 or after calendar year 2023, the course will not count towards your CIE.
- LOMA 326 – Financial Services Marketing (Offered through the end of 2015)
- AIAF 111 - Statutory Accounting for Property Casualty Insurers
- AIAF 114 – Insurer Accounting Management
- AHIP - Annuities & Health Retirement Planning (Series and designation retired on October 1, 2015.
    - Understanding Annuities
    - Understanding Variable Annuities
    - Understanding Equity-Indexed Annuities
    - Annuities for Funding Long-Term Care Needs
    - Understanding the Summary of Benefits and Coverage (SBC)
    - AHIP – Supplemental Health Insurance
- AHIP Affordable Care Act Compliance Series and Healthcare Compliance Professional (HCP) designation: (Discontinued May, 2025)
    - Accountable Care Organizations (ACOs)
    - Health Insurance Exchanges and the Affordable Care Act
    - Medicare Primer
    - Understanding Private Accountable Care Organizations (ACOs)
- AHIP – HIPAA Primer (Discontinued in 2014 – will not be replaced)
- AHIP – Medical Expense Insurance (Discontinued in 2011; will not be replaced)
- CPCU 553
    - As of December 15, 2023, CPCU 553: Understanding Personal Insurance and Finance, CPCU 557: Understanding Commercial Risk, and CPCU 410: Speaking the Insurance Language are retired and no longer a part of CPCU.
- CPCU 557
    - As of December 15, 2023, CPCU 553: Understanding Personal Insurance and Finance, CPCU 557: Understanding Commercial Risk, and CPCU 410: Speaking the Insurance Language are retired and no longer a part of CPCU.
- The following courses are retired and/or no longer a part of CPCU.
    - CPCU 510
    - CPCU 554
    - CPCU 558
    - CPCU 559
    - CPCU 560
    - CPCU 561
- NAIC Systems Proficiency Exam - Covers ACL and NAIC's Information Systems Questionnaire (ISQ). – No longer in the active course directory on the NAIC Website.
- The following courses are retired and/or no longer a part of Registered Health Underwriter (RHU®)
    - RHU 303
    - RHU 504

IRES Accreditation