

Associate in General Insurance (AINS)

The Institutes' Associate in General Insurance (AINS) is available 24/7 through online learning. This program helps insurance and risk management professionals improve their job performance by teaching them how to identify loss exposures and common insurance policy provisions. After completing the program, you'll have a thorough understanding of the fundamentals of personal and commercial insurance and how to apply them—enhancing your ability to build a better book of business.

Bottom-Line Benefits

Online Learning

- Learn needed information quickly
- Strengthen skills and improve job performance
- Balance professional development with a busy career and personal life

AINS 21: Property and Liability Insurance Principles

- Increase job effectiveness through understanding general insurance principles and concepts
- Shorten the on-the-job learning curve by becoming familiar with insurer operations and financial measurements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions

AINS 22: Personal Insurance

- Improve effectiveness by learning the fundamentals of personal insurance
- Increase customer service skills with an enhanced knowledge of auto and homeowners contracts and endorsements
- Provide well-rounded customer support through an understanding of personal risk management

AINS 23: Commercial Insurance

- Enhance effectiveness by learning the fundamentals of commercial insurance and understanding how to apply them
- Strengthen ability to build a better book of business through an expanded knowledge of commercial coverage forms and endorsements

A Flexible Approach

The Associate in General Insurance (AINS) is available as a self-study program via printed text books and course guides, or as online courses. Online AINS courses are offered in a segmented format, which breaks each course into three pieces. Regardless of study method (online or text-based), AINS exams can be taken either as full-length course exams or as three segmented exams per course.

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 for information and to sign up for free.

Course Levels: Intermediate

Courses: Each AINS course is divided into three segments (nine in total).

Completer Info: Passing the required AINS and elective exams, in addition to the Ethical Guidelines for Insurance Professionals exam, earns the Associate in General Insurance.

CE Credits: Available

We Recommend AINS for: People in all functional areas of property-casualty insurance, agents, brokers, managers or supervisors, customer service representatives, call center staff, and administrative and support staff.

Sequence: We recommend taking AINS 21 first.

Elective Course Options: AINS features a flexible elective option, allowing professionals to tailor the program to their specific professional development needs. Below are some of the elective options available. Visit www.TheInstitutes.org/AINS to view all elective course options and for more details.

Functional Area	Elective Course Options
Agent/Broker, Customer Service, Call Center	AAI 82 may be substituted for AINS 23. AAI 83 may be substituted for AINS 22 or AINS 23. ANFI™ 205 or 206 may be substituted for AINS 22 or AINS 23.
Risk Management	ARM 54, 55, or 56, or ERM 57 may be substituted for AINS 22 or AINS 23.

Cross-Credits: Visit our Web site www.TheInstitutes.org/AINS for more information.

Study

To use the segmented approach, students enroll for a series of three online learning segments per AINS course.

Exams

Segmented exams are offered at Institutes-approved on-site testing centers and Prometric Testing Centers. Each segmented exam is one hour long and consists of between 20-35 objective questions, depending on the number of chapters covered. The total number of questions across the segmented exams equals the number of questions students would answer on a traditional, full course exam.

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.

The Institutes' courses and programs are dynamic in nature. To provide industry professionals with the knowledge needed to drive powerful business results, The Institutes continuously review and revise technical content and delivery methods based on current industry needs and practices. Therefore course topics, program requirements, and pricing are subject to change at any time. Visit our Web site, www.TheInstitutes.org, or call Customer Service at (800) 644-2101, for the latest course and program information.

AINS COURSE SEGMENTS

AINS 21 - Property and Liability Insurance Principles

Segment A Assignments:

1. Insurance: What Is It?
2. Who Provides Insurance and How Is It Regulated?
3. Measuring the Financial Performance of Insurers

Segment B Assignments:

4. Marketing
5. Underwriting
6. Claims

Segment C Assignments:

7. Insurance Contracts
8. Property Loss Exposures and Policy Provisions
9. Liability Loss Exposures and Policy Provisions
10. Managing Loss Exposures: Risk Management

AINS 22 - Personal Insurance

Segment A Assignments:

1. Personal Insurance Overview
2. Automobile Insurance and Society
3. Personal Auto Policy: Liability, Med Pay, and UM coverage
4. Personal Auto Policy: Physical Damage, Duties After an Accident, Endorsements

Segment B Assignments:

5. Homeowners Property Coverage
6. Homeowners Liability Coverage
7. Homeowners Coverage Forms and Endorsements
8. Other Residential Insurance
9. Other Personal Property and Liability Insurance

Segment C Assignments:

10. Life Insurance Planning
11. Retirement Planning
12. Disability and Health Insurance Planning

AINS 23 - Commercial Insurance

Segment A Assignments:

1. Overview of Commercial Insurance
2. Commercial Property Insurance, Part I
3. Commercial Property Insurance, Part II
4. Business Income Insurance

Segment B Assignments:

5. Commercial Crime and Equipment Breakdown Insurance
6. Inland and Ocean Marine Insurance
7. Commercial General Liability Insurance, Part I
8. Commercial General Liability Insurance, Part II

Segment C Assignments:

9. Commercial Auto Insurance
10. Businessowners Policies and Farm Insurance
11. Workers Compensation and Employers Liability Insurance
12. Miscellaneous Coverages