The Institutes have practical, cost-effective and relevant professional development solutions for claims professionals. Whether you are new to the industry or a seasoned veteran, The Institutes have the proven knowledge that will help you achieve the professional results you are looking for.

ASSOCIATE IN CLAIMS **(AIC™)** AND ASSOCIATE IN CLAIMS— MANAGEMENT **(AIC-M™)**

Did You Know?

5 Flexible Associate in Claims Designation Career Tracks

55 Institutes designation courses filed for adjuster CE credits

70+ CEU.com online CE courses filed for general or adjuster credits

And here is what recent designees had to say about the Associate in Claims program:

85% believe the designation provided them with increased job opportunities

72% received a promotion within two years of earning the designation

93% felt that they gained advanced technical knowledge

NEED MORE CONVINCING?

"The AIC program provides great detail as to how the insurance claims industry operates as a whole. The perspective AIC provides is from a broad knowledge base, not just how my employer handles claims. The combination of property and casualty claim knowledge provides a great start to a career in claims or enhancement to an ongoing claims career." William D. McCullough, MBA, CPCU, CLU, ChFC, AIC, AIM, AIS Manager

"Obtaining a designation, such as the AIC, shows your commitment to continuing education and your career. It is a positive benchmark for those who follow you. **For the time and effort I put into my AIC course work, I have been paid back 10 fold in opportunities and advancement.** The AIC program is the program I recommend to those who want to make claims a career. It has served me well for 29 years." James A. Franz, CPCU, AIC, ARM, ARP Unit Claims Coordinator - Indiana Farm Bureau Insurance

"As a result of my participation in the AIC program, I understand how our industry is organized and how claim operations interact with the insurance industry, the public, and our legal system. The increase in depth of my knowledge has enabled me to know not only how claim related matters and coverage work, but also to know why they work. I would encourage anyone interested in enhancing their career and broadening their knowledge to participate in this very worthwhile program."

Richard A. Litchford, CPCU, AIC National General Adjuster - York Specialized Loss Adjusting York Risk Services Group

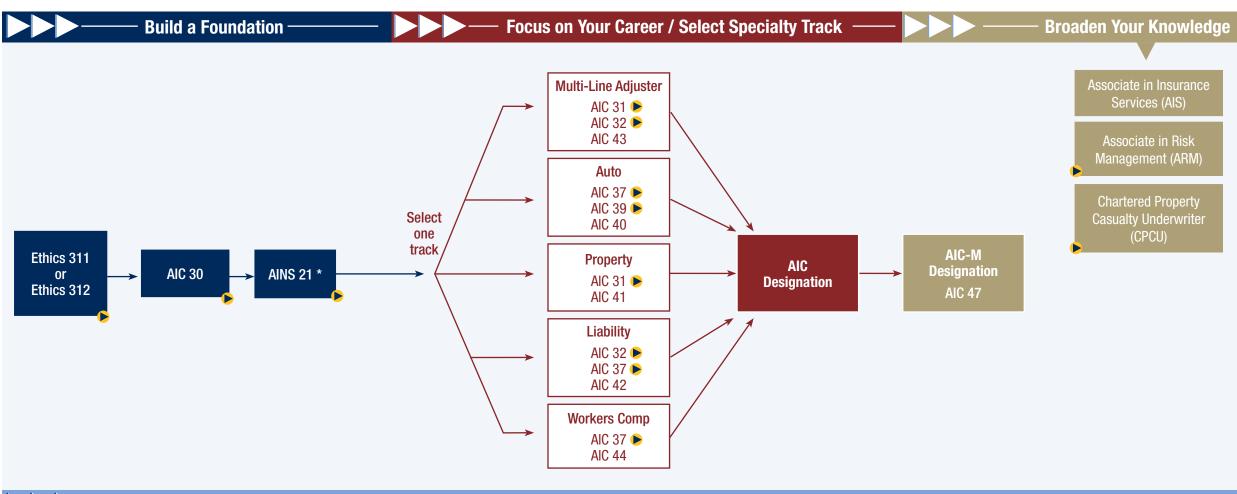
Turn the page for more information and learn more online at **www.TheInstitutes.org/AIC**



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MODEL PROFESSIONAL DEVELOPMENT PATH FOR A CLAIMS PROFESSIONAL

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



Maintain Your Edge

This course or courses within this program apply to multiple Institutes programs. See www.TheInstitutes.org for details.

Build a Foundation

► 311—Ethical Guidelines for Insurance Professionals or 312—Ethics and the CPCU Code of Professional Conduct

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

AIC 30—Claim Handling **Principles and Practices**

Learn essential universal claim handling skills, including effective investigation, negotiation, and litigation techniques.

AINS 21*—Property and **Liability Insurance Principles**

Expand your essential knowledge of technical insurance principles and the role claims play in the insurance mechanism.

*AINS 21 is a requirement of the AIC designation.

Focus on Your Career

Associate In Claims (AIC)

Enhance your ability to handle claims more efficiently and cost-effectively with advanced technical skills and indepth policy knowledge.

Select a Specialty Track

Gain even more practical and relevant technical claims knowledge with a track specific to your career goals.

Multi-Line Adjuster Track Courses

Reduce costs associated with coverage disputes by applying in-depth knowledge of common property and liability coverage issues.

- AIC 31**—Property Claim Practices
- ► AIC 32**—Liability Claim Practices
- ► AIC 43—Property and Liability
- Coverages

Auto Track Courses

Reduce time and costs associated with personal auto claims by improving technical claim handling skills.

- AIC 37—Managing Bodily Injury Claims
- AIC 39—Auto Claims Practices
- ► AIC 40—Personal and Commercial Auto Coverages

Property Track Courses

Build customer satisfaction with an understanding of property insurance coverages and approaches.

- AIC 31**—Property Claim Practices
- ► AIC 41—Property Coverages

Liability Track Courses

Build customer satisfaction with an understanding of liability insurance coverages and approaches.

- ► AIC 32**—Liability Claim Practice
- AIC 37—Managing Bodily Injury Claims
- ► AIC 42—Liability Coverages

Control expense and indemnity costs through a practical understanding of bodily injury claim management.

- AIC 37—Managing Bodily Injury Claims
- ► AIC 44—Workers Compensation **Claim Practices**

**This course number was previously associated with a course that is no longer offered. Courses no longer offered do not waive current courses with the same number.

Broaden Your Knowledge

Associate in Claims-Management (AIC-M)

Gain valuable leadership skills specifically for claims professionals. Earn the AIC-M designation by completing the AIC program plus AIC 47—Claims Leadership and Organizational Alignment.

Associate in Insurance Services (AIS[™])

Gain a basic understanding of continuous improvement principles that will help you attract new clients while retaining current customers.

Associate in Risk Management (ARM[™])

Enhance your risk management skills by learning how to build and implement a balanced risk financing strategy using retention, transfer, and hybrids.

Chartered Property Casualty Underwriter (CPCU®)

Prepare for career advancement with a broader strategic view of risk management and insurance. Earn elective credit for AIC 31 or AIC 32, then complete four foundation and three concentration courses in either personal or commercial lines.

Workers Compensation Track Courses

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. AS A CLAIMS PROFESSIONAL, you need to keep pace with the rapidly changing claim environment, and to do so you need a strong foundation in claim management and best claim practices. The Institutes' Associate in Claims (AIC) and Associate in Claims—Management (AIC-M) designation programs provide you with practical claim-handling skills you can use today—enhancing your productivity and career opportunities throughout your claims career.

BOTTOM-LINE BENEFITS OF AIC

- Construct a solid foundation in the application of effective claim investigation techniques
- Confidently avoid costly lawsuits by utilizing good-faith claim handling techniques
- · Generate strong customer loyalty with improved communication and strong negotiation skills

BOTTOM-LINE BENEFITS OF AIC-M

- Increase organizational efficiency by learning how to transition your focus from claims handling to managing a claims team
- Elevate the role of claims professionals throughout your organization
- Align the claims function with organizational goals using new leadership skills and your indepth claims knowledge.

JOIN THE CONVERSATION

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Share knowledge and information with other claims professionals around the world. C Join The Institutes' online community at community.TheInstitutes.org. Also join us on y in f