

## Associate in General Insurance (AINS)

Built upon the proven and popular INS certificate program, the new Associate in General Insurance (AINS) designation provides a solid foundation to help you accelerate your career in insurance. The AINS courses provide you with a comprehensive knowledge of insurance principles, practices, policies, and coverages, while the optional electives allow you to focus on areas relevant to your professional goals.

### BOTTOM-LINE BENEFITS

- Enhance ability to build a better book of business through an expanded knowledge of personal and/or commercial coverages and endorsements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions
- Better meet professional responsibilities with an increased technical knowledge of your functional area

### ▶ ETHICS 311 – ETHICAL GUIDELINES FOR INSURANCE PROFESSIONALS

### ▶ ETHICS 312 - ETHICS AND THE CPCU CODE OF PROFESSIONAL CONDUCT

Develop the skills needed to be able to recognize ethical dilemmas and reach informed decisions when faced with one.

### ▶ AINS 21 – PROPERTY AND LIABILITY INSURANCE PRINCIPLES

Increase job effectiveness through an improved understanding of general insurance principles and concepts.

### ▶ AINS 22 – PERSONAL INSURANCE

Improve effectiveness by learning the fundamentals of personal insurance and understanding how to apply them.

### ▶ AINS 23 – COMMERCIAL INSURANCE

Improve effectiveness by learning the fundamentals of commercial insurance and understanding how to apply them.

### ▶ AINS ELECTIVE OPTIONS:

AINS elective courses give you the ability to tailor the AINS program to match your personal and professional needs.

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### Join the Conversation

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

 Join The Institutes' online community at: [community.TheInstitutes.org](http://community.TheInstitutes.org).

Also join us on   

# What do nearly 164,000 general insurance professionals know that you don't?\*

\*Includes both INS and AINS completers as of 2015

### HERE'S WHAT COMPLETERS HAD TO SAY:\*\*

93% of completers said they saw an increase in job opportunities

80% of completers attribute a percentage of their salary increase directly to finishing the program

More than 72% of completers were promoted within 2 years of completing the program

\*\*Based on a survey of INS completers. The AINS program has replaced the INS program.

They know The Institutes'

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designation program provides practical and relevant general insurance skills and technical insurance knowledge.

“Professional development with The Institutes opens up doors and expands the horizon of opportunities available to you. Institute designation programs and courses teach you how to think more broadly and in the process help you gain recognition from your peers and management. With any industry, the more you learn, the better you can perform on the job, and the insurance and risk management industries are no different.”

Randall Clinger, CPCU, ARe  
Vice President, Head of Marketing Communications, Swiss Re America Holding Corporation

“Earning the AINS designation and starting the CPCU program, combined with my hard work, is what made it possible for me to be promoted from an entry level position in Operations at a large national carrier to a Personal Lines Underwriter in two years without a bachelor's degree.”

Joe Russell, CPCU, AU, AINS  
Workers' Compensation Underwriter, PointSure Insurance Services

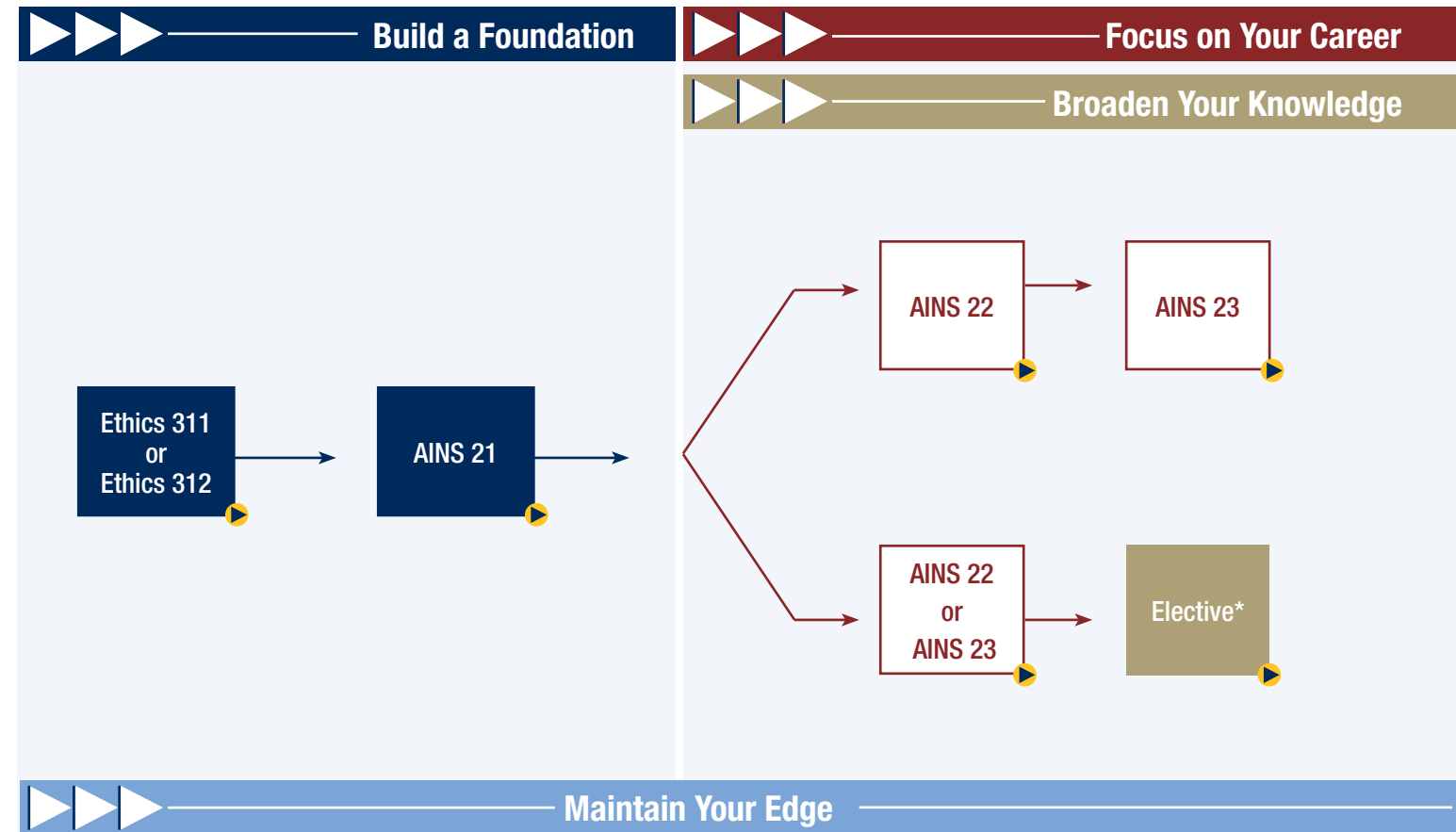
“I am very pleased with the vast amount of knowledge I have gained in completing programs from The Institutes. I have been working in the insurance industry for only eight years, but through the INS, AU, ARM and CPCU programs, I feel I have a very broad knowledge base on many insurance and risk management topics. I will continue to utilize The Institutes as my primary resource for continuing education in insurance and risk management.”

Chris Murphy, CSP, ARM, AU  
Senior Loss Control Engineer, EMC Insurance Companies

Turn the page for more information and learn more online at [www.TheInstitutes.org/AINS](http://www.TheInstitutes.org/AINS)

# MODEL PROGRAM PATH FOR THE ASSOCIATE IN GENERAL INSURANCE

To order study materials, register for exams or for detailed course or program information, go on to [www.TheInstitutes.org](http://www.TheInstitutes.org)



▶ This course applies to multiple Institutes programs. See [www.TheInstitutes.org](http://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 property-casualty insurance or risk management insurance career.

- ▶ AINS 21—Property and Liability Insurance Principles

Increase job effectiveness through understanding general insurance principles and concepts.

## Focus on Your Career

- ▶ AINS 22—Personal Insurance

Improve effectiveness and increase customer service skills by learning the fundamentals of personal insurance.

- ▶ AINS 23—Commercial Insurance

Enhance effectiveness by learning the fundamentals of commercial insurance and understanding how to apply them.

## Maintain Your Edge

### ▶ Continuing Education (CE)

Maintain license compliance through convenient online CE with our CEU.com range of courses.

Visit [www.ceu.com](http://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.

## Broaden Your Knowledge

### ▶ AINS Electives\*

Select one elective from the below options, and visit [www.TheInstitutes.org/AINS](http://www.TheInstitutes.org/AINS) for full details.

### Accredited Adviser in Insurance (AAI®)

- AAI 82—Multiple-Lines Insurance Production
- AAI 83—Agency Operations and Sales Management

### Associate in Fidelity and Surety Bonding (AFSB)

- AFSB 151—Principles of Suretyship
- AFSB 152—Contract Surety
- AFSB 153—Commercial Surety and Crime Insurance

### Associate in Insurance Accounting and Finance (AIAF)

- AIAF 111—Statutory Accounting for Property-Casualty Insurers
- AIAF 112—Insurance Information Systems

### Associate in Claims (AIC)

- AIC 30—Claim Handling Principles and Practices
- AIC 31—Property Claim Practices
- AIC 32—Liability Claim Practices
- AIC 37—Managing Bodily Injury Claims
- AIC 39—Auto Liability Claims Practices
- AIC 40—Personal and Commercial Auto Coverages
- AIC 44—Workers Compensation Claim Practices

### Associate in Management (AIM)

- AIM 40—Management
- AIM 44—Human Resource Management

### Associate in Information Technology (AIT)

- AIT 131—Essentials of Information Technology
- AIT 132—Insurance Uses of Technology
- AIT 134—The Strategic Management of Information

### Associate in Commercial Underwriting (AU)

- AU 60—Commercial Underwriting Principles
- AU 61—Underwriting Commercial Property
- AU 62—Underwriting Commercial Liability

### Associate in Marine Insurance Management (AMIM)

- AMIM 121—Ocean Marine Insurance

- AMIM 122—Inland Marine Insurance

### Associate in National Flood Insurance (ANFI™)

- ANFI 205—National Flood Insurance: Fundamentals Exam
- ANFI 206—National Flood Insurance: Advanced Studies Exam

### Associate in Personal Insurance (API)

- API 28—Personal Insurance: Underwriting and Marketing Practices
- API 29—Personal Insurance: Portfolio Management and Issues

### Associate in Premium Auditing (APA)

- APA 91—Principles of Premium Auditing
- APA 92—Premium Auditing Applications

### Associate in Regulation and Compliance (ARC)

- IR 201—Insurance Regulation

### Associate in Reinsurance (ARe)

- ARe 144 - Reinsurance Principles and Practices

### Associate in Risk Management (ARM)

- ARM 54—Risk Management Principles and Practices
- ARM 55—Risk Assessment and Treatment
- ARM 56—Risk Financing
- ERM 57—Enterprise-Wide Risk Management: Developing and Implementing

### Associate in Surplus Lines Insurance (ASLI)

- ASLI 163—Surplus Lines Insurance Operations
- ASLI 164—Surplus Lines Insurance Products

### Chartered Property Casualty Underwriter (CPCU®) Courses

- CPCU 500—Foundations of Risk Management and Insurance *(This course is replacing CPCU 510)*
- CPCU 520—Insurance Operations
- CPCU 530—Business Law for Insurance Professionals
- CPCU 540—Finance and Accounting for Insurance Professionals
- CPCU 551—Commercial Property Risk Management Insurance
- CPCU 552—Commercial Liability Risk Management and Insurance
- CPCU 555—Personal Risk Management and Property-Casualty Insurance
- CPCU 556—Financial Planning
- CPCU 560—Financial Services Institutions

\*CPCU 555 cannot be taken in conjunction with AINS 22 and AINS 23.

AAI 82, APA 92, CPCU 551 or CPCU 552 cannot be taken in conjunction with AINS 21 and AINS 23.