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

- **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

**HERE’S WHAT COMPLETERS HAD TO SAY:**

- They know The Institutes’ Associate General Insurance (AINS) 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, CSS, ARM, AU
  - Senior Loss Control Engineer, EMC Insurance Companies

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Maintain Your Edge

Build a Foundation
- 311—Ethical Guidelines for Insurance Professionals
- 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.

Broaden Your Knowledge
- AINS Electives
Select one elective from the below options, and visit 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 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
- APA 93—Premium Auditing Principles and Practices

ASSOCIATE IN PREMIUM AUDITING (APA)
- APA 94—Premium Auditing Applications

ASSOCIATE IN REGULATION AND COMPLIANCE (ARC)
- ARC 60—Regulation and Compliance Management

ASSOCIATE IN RISK MANAGEMENT (ARM)
- ARM 50—Risk Management Principles and Practices
- ARM 51—Risk Management: Applications

ASSOCIATE IN SURPLUS LINES INSURANCE (ASLI)
- ASLI 160—Surplus Lines Insurance Principles
- ASLI 161—Surplus Lines Insurance Underwriting
- ASLI 162—Surplus Lines Insurance Management

CHARTRED PROPERTY CASUALTY UNDERWRITER (CPCU®) COURSES
- CPCU 500—Foundations of Risk Management and Insurance
- CPCU 510—Insurance Operations
- CPCU 530—Business Law for Actuarial and Risk Management Professionals
- CPCU 540—Finance and Accounting for Risk and Actuarial Professionals
- CPCU 550—Life and Health Actuarial and Risk Management
- CPCU 555—Personal and Business Risk Management

*CPGU 555 cannot be taken in conjunction with AINS 22 and AINS 23.
AAI 82, AAI 92, CPCU 551 or CPCU 552 cannot be taken in conjunction with AINS 21 and AINS 23.

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

<Model Program Path for the Associate in General Insurance>

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This course applies to multiple Institute programs. See www.TheInstitutes.org for details.