

# With Personal Auto Claims, Your Destination Is Clear. Do You Have the Tools You Need to Navigate?



## ▶ Associate in Claims (AIC)—Personal Auto Track

Develop the tools you need to navigate auto liability claims throughout the entire loss adjustment process.

### Bottom-Line Benefits

- Improve effectiveness with an understanding of the loss adjustment process
- Enhance the ability to handle coverage disputes by gaining in-depth personal auto policy knowledge
- Help mitigate costly lawsuits by investigating and managing auto liability claims using claims best practices
- Reduce time and costs associated with personal auto claims by improving technical claim handling skills

### To earn AIC following the Personal Auto track, you must complete:

- AINS 21—Property and Liability Insurance Principles
- AIC 33—Claim Handling Principles and Practices
- \*AIC 38—Personal Auto Insurance and the Management of Bodily Injury Claims
- AIC 39—Auto Liability Claims Practices
- Ethical Guidelines for Insurance Professionals or Ethics and the CPCU Code of Conduct

Visit [www.TheInstitutes.org/AIC](http://www.TheInstitutes.org/AIC) to learn more.

# Associate in Claims (AIC)—Personal Auto Track

Recommended for in-house claim adjusters, field claim adjusters, insurance litigators, senior customer service representatives, agency principals, and third-party administrators, the AIC Personal Auto track is your direct route to developing best claims practices.

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

See [www.TheInstitutes.org/AINS](http://www.TheInstitutes.org/AINS) for course details.

## **AIC 33—Claim Handling Principles and Practices**

Risk and Insurance	Good-Faith Claim Handling
Claim Handling Process	Ethics and Professionalism
Investigation of Cause of Loss, Liability, and Damages	Negotiation
Insurance Fraud	Managing Litigation

## **\*AIC 38—Personal Auto Insurance and the Management of Bodily Injury Claims**

Personal Insurance Overview	Injury and Treatment Evaluation
Automobile Insurance and Society	Impairment and Disability
Personal Auto Policy: Liability, Medical Payments and Uninsured Motorists Coverage	Rehabilitation
Personal Auto Policy: Physical Damage, Duties After an Accident, Endorsements, and General Provisions	Low Back Injury Claims
Bodily Injury Claim Management	Bodily Injury Case Studies
	Assessing Treatments and Disability—Knee Injuries and Psychological Injuries

## **AIC 39—Auto Liability Claims Practices**

Loss Adjustment Process	Other Bases of Legal Liability
Loss Investigation and Coverage Defenses	Investigating Liability Claims
Fraud Investigations	Evaluating and Valuing Liability Claims
Auto Physical Damage	Settling Liability Claims
Overview of Liability Claims	Managing Litigation in Claims Against Insureds
Coverage Issues for Automobile Insurance	Auto Liability Claims

\*If you passed AINS 22 and AIC 34, the AIC 38 exam requirement is waived.

**Develop the tools you need to efficiently and effectively navigate personal auto claims—follow the personal auto route and earn the Associate in Claims (AIC) designation!**

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