

GENERAL
INSURANCE

AINS



Associate in General Insurance (AINS) Designation

A New Way to Advance With The Institutes



The Institutes™

Proven Knowledge. Powerful Results.



NEW! INS Is Now the Associate in General Insurance (AINS) Designation!

Bottom-Line Benefits of AINS:

- 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

Earn the AINS Designation

Courses in the Associate in General Insurance	Elective Course	Waives in the CPCU program	Mandatory Ethics Requirement
INS 21, INS 22, and INS 23	None Required	CPCU 553 or 557	Ethics 311— Ethical Guidelines for Insurance Professionals
INS 21 and INS 22	Pass the exam for any course in the list of electives below, except CPCU 555, and individual segmented exams	CPCU 553	
INS 21 and INS 23	Pass the exam for any course in the list of electives below, except AAI 82, APA 92, CPCU 551, CPCU 552, and individual segmented exams	CPCU 557	

Elective Courses

You can tailor the AINS program to match your personal and professional needs. You can choose from any of the following Institutes courses (except for those noted in the table above). The chart below offers suggestions that may align with individual career paths:

Functional Area	Elective Course Options
All	CPCU 500, 510, 520, 530, 540, 551, 552, 555, 556, or 560; AIM 40 or 44; AIT 131, 132, or 134; AIAF 111 or 112
Agent/Broker, Customer Service, Call Center	AU 65 or 66; API 28 or 29; AAI 82 or 83; ANFI 205 or 206
Claims	AIC 33, 34, 35, 36 or 39
Reinsurance	ARe 144
Risk Management	ARM 54, 55, or 56; ERM 57
Underwriting	API 28 or 29; AU 65 or 66
Other Specialty	APA 91 or 92; AMIM 121 or 122; AFSB 151, 152, or 153; ASLI 163 or 164; IR 201

Free Bonus

As a bonus to anyone who earns the AINS designation, The Institutes are giving a free 60-day trial to a special Business Acumen suite of online courses. Designation completers will receive access information for the free trial upon completion of their last exam in the AINS program.

Flexible Course Options

The Associate in General Insurance (AINS) is available as a self-study program via printed textbooks and course guides, or as self-study online courses. Instructor-led online courses, as well as seminar options, are also available. You even have the option of studying INS courses in a segmented format that breaks each course into three sections. With a variety of flexible study options, you can select the option that best meets your professional development needs!

Our proven and popular Program in General Insurance (INS) just got better, because it is now a designation. The new Associate in General Insurance (AINS) designation features a flexible elective option, allowing you to tailor the program to meet your professional needs.

Built upon the INS certificate program, the new AINS designation provides a solid foundation to help you accelerate your career in insurance. The INS 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.

To earn the Associate in General Insurance (AINS) designation, you must:

- Complete the free Ethical Guidelines for Insurance Professionals (Ethics 311)
- Pass exams for INS 21, INS 22, and INS 23, **OR**
- Pass exams for INS 21 and INS 22 plus pass the exam for a qualifying elective course (see chart), **OR**
- Pass exams for INS 21 and INS 23 plus pass the exam for a qualifying elective course (see chart)

The Institutes and LOMA offer a property-casualty track in LOMA's Associate, Customer Service (ACS) designation program. Passing INS 21, 22, and 23 gives you a head start; log on to www.TheInstitutes.org/INS for information.

Flexible Learning Options Help You:

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

AINS Designation Pre-Qualifiers

Some individuals are pre-qualified to earn the AINS designation because they have already earned the Certificate in General Insurance or passed a combination of the necessary exams (see charts). If you are a pre-qualifier, log on to www.TheInstitutes.org for instructions on how to finish the AINS designation and receive a diploma.

If you have any questions about whether you might be a pre-qualifier, log on to The Institutes' Account Manager at www.TheInstitutes.org and click on My Progress Tracker.

Program Notes

Cross Credits: INS courses can also help you earn other Institutes credentials.

INS Course(s)	Provides Credit Toward
INS 22	AIC
INS 21 & 22	API, CPCU (see chart on left)
INS 21 & 23	CPCU (see chart on left)
INS 21, 22, & 23	AAI, AIS, CPCU (see chart on left)
INS 22 & 23	ARe 143
INS 23	AU

INS 21, 22, and 23 Online Courses

Available at any time as self-study online courses, INS 21, 22, and 23 are accessible anywhere you have Internet access. Each course is broken down into smaller, easy-to-study modules that focus on a clear and concise educational objective that details what you should know and understand about the content. Quizzes and knowledge checks are also included throughout the online courses to help you gauge how well you understand the material.

Online courses are also available for the following AINS designation elective options, with more online courses coming soon:

- ARM 54, 55, and 56
- AIC 33, 34, 35, and 36

Instructor-Led Online Course Options for INS 21, 22, and 23

The Institutes offer eight-week online classes for busy insurance professionals who cannot find time for a traditional class. Online classes give you the pace and structure of a weekly class, the camaraderie of other students, and the guidance of a knowledgeable instructor. Visit www.TheInstitutes.org to learn more and to view a class demo.

Segmented INS 21, 22, and 23 Course Materials

Both the online and textbook formats of INS 21, 22, and 23 are offered in a segmented format, which breaks each course into three pieces. Segmented INS courses are broken down into the assignments listed on the right.

(continued)

INS 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

INS 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

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

INS 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

Segmented Exam Options for INS 21, 22, and 23

Regardless of study method (online or text-based) used to prepare, INS 21, 22, and 23 exams can be taken as either full-length course exams or as three segmented exams per course. Segmented exams are offered at select Institutes-approved on-site testing centers and Prometric Testing Centers. Each segmented exam is one hour long and consists of between fifteen and fifty objective questions, depending on the number of assignments covered. The total number of questions across the segmented exams equals the number of questions you would answer on a traditional, full-course exam. After all segment exams for a course have been completed, you receive full credit for the course.

INS 21, 22, and 23 Courses Available in Seminar Format

To allow even more flexibility, The Institutes (through state associations) offer a seminar delivery option for those pursuing the AINS designation. This approach, offered for INS 21, 22, and 23, divides course content into smaller, more manageable segments and is presented by a professional instructor in a classroom format. Convenient segmented exams are administered at the end of each seminar.