

Program in General Insurance

The Institutes' **Program in General Insurance (INS)** is now available 24/7 through online learning. This program helps insurance and risk management professionals improve their performance by teaching them about common insurance policy provisions and how to identify loss exposures. After completing the program, you'll have a thorough understanding of the fundamentals of personal and commercial insurance and how to apply them—enhancing your ability to build a better book of business. To enroll, contact your organization's education coordinator.

Bottom-Line Benefits

Online Learning

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

INS 21: Property and Liability Insurance Principles

- Increase job effectiveness through understanding general insurance principles and concepts
- Shorten the on-the-job learning curve by becoming familiar with insurer operations and financial measurements
- Improve performance by learning to read an insurance policy, identify loss exposures, and recognize common policy provisions

INS 22: Personal Insurance

- Improve effectiveness by learning the fundamentals of personal insurance
- Increase customer service skills with an enhanced knowledge of auto and homeowners contracts and endorsements
- Provide well-rounded customer support through an understanding of personal risk management

INS 23: Commercial Insurance

- Enhance effectiveness by learning the fundamentals of commercial insurance and understanding how to apply them
- Strengthen ability to build a better book of business through an expanded knowledge of commercial coverage forms and endorsements

Program Details

Level: Intermediate

Courses: Each course is divided into three segments (nine in total).

Exams: Three full course exams or nine segmented exams.

Completer Info: Passing the required exams earns a certificate of completion.

We Recommend INS for: People in all functional areas of property-casualty insurance, managers or supervisors, customer service representatives, call center staff, and administrative and support staff

Sequence: We recommend taking INS 21 first.

Cross-Credits: Completing INS waives CPCU 553 or 557. Completing INS also gives you a head start toward earning a number of our designations, including CPCU, AAI, AIC, AIS, API, ARe, and AU. Visit our Web site, www.aicpcu.org, for more information.

The Institutes and LOMA offer a property-casualty track in LOMA's Associate, Customer Service designation program. Earning INS gives you a head start. Visit our Web site for details.

A Flexible Approach

The Program in General Insurance (INS) is available as a self-study program via printed text books and course guides, or as INS Online via online learning modules. INS Online is offered in a segmented format, which breaks each course into three pieces.

Regardless of study method (online or text-based), INS exams can be taken either as full-length course exams or as three segmented exams per course.

Study

To use the segmented approach, students enroll for a series of three online learning segments per INS course.

Exams

Segmented exams are offered at Institutes-approved on-site testing centers and Prometric Testing Centers. Each segmented exam is one hour long and consists of between 20-35 multiple-choice questions, depending on the number of chapters covered. The total number of questions across the segmented exams will equal the number of questions students would answer on a traditional, full course exam.

Exams are administered in four exam windows (January 15–March 15, April 15–June 15, July 15–September 15, and October 15–December 15). A student who does not pass an exam on the first attempt will be able to take that segment's exam again either in the same window or in a subsequent one. The same exam may be taken no more than two times in a given testing window (maximum four times per calendar year). Exam retakes are subject to the full applicable exam registration fee. The Institutes will track the completion of exams and automatically give credit for the full course after all segments are successfully completed.

INS Course Planner

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, Part I
4. Personal Auto Policy, Part II

Segment B Assignments:

5. Homeowners Property Coverage
6. Homeowners Liability Coverage
7. Homeowners Coverage and Forms and Endorsements
8. Other Residential Insurance
9. Other Personal Property and Liability Insurance

Segment C Assignments:

10. Personal Loss Exposures and Financial Planning
11. Life Insurance
12. Health and Disability Insurance

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 Automobile Insurance
10. Businessowners Policies and Farm Insurance
11. Workers Compensation and Employers Liability Insurance
12. Miscellaneous Coverages