

Agent & Broker

Online Learning | Introductory Courses | AINS | AAI® | ARM

Agents and brokers need a solid understanding of key insurance and risk management principles in order to remain competitive in the complex property-casualty insurance marketplace. To help you be successful, The Institutes offer a variety of learning solutions. Visit our Web site for a full listing of all solutions of interest to agents and brokers, including the Accredited Customer Service Representative (ACSR) and the Chartered Property Casualty Underwriter (CPCU®) designations.

Courses and 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
- Try it for yourself—visit www.TheInstitutes.org/OnlineLearning

Beginner: Insurance Essentials, Insurance Fundamentals, Introduction to Property and Casualty Insurance

Intermediate: Insurance Principles, Personal Insurance, Commercial Insurance, Insurance Financial Dynamics

Introductory Courses in Property and Casualty Insurance (INTRO), Claims, Underwriting, and Risk Management

- Increase operational efficiency by being able to deliver consistent fundamental knowledge across the organization and functional areas
- Gain confidence and a sense of accomplishment by learning essential concepts that help enhance productivity
- Prepare for career-long professional development by building a strong foundation in basic insurance principles

Course Level: Beginner

Exams: One per course

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

Associate in General Insurance (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

Course Level: Intermediate

Exams: Three

Completer Info: Passing the required exams earns the Associate in General Insurance (AINS) Designation.

Cross-Credits: Visit our Web site for information on AINS program cross-credits, including those for INS 21, 22, and 23.

Accredited Adviser in Insurance (AAI)

- Develop strong customer relationships by building a solid foundation in a wide range of insurance products and services
- Increase efficiency by learning to manage agency operations more effectively
- Write larger and more complex commercial lines with increased knowledge of general liability, auto, and workers compensation insurance, and bonds

Course Level: Intermediate

Exams: Three

Completer Info: Passing the required exams earns the designation.

Seminar Option: AAI is offered in seminar format in certain states. Contact Customer Service for information by calling (800) 644-2101 or e-mailing customerservice@TheInstitutes.org.

Associate in Risk Management (ARM) / Associate in Risk Management for Public Entities (ARM-P)

- Enhance your contribution to your organization's value by learning the skills needed to develop effective and thorough risk assessments
- Increase participation in your organization's risk control programs through better understanding of staff motivation
- Support the organization's overall financial goals by learning to build and implement a balanced risk financing strategy using retention, transfer, and hybrids

Course Level: Intermediate

Exams: Three

Completer Info: Passing the required exams earns the designation. Passing the RMPE 352—Risk Management for Public Entities exam—in addition to the ARM exams earns the Associate in Risk Management for Public Entities (ARM-P) designation. See our Web site for details.

New Ethics Requirement

Ethical behavior is crucial to preserving the trust on which insurance transactions are based and also the public's trust in our industry. That's why, starting in 2011, completing the free online *Ethical Guidelines for Insurance Professionals* will be required for all associate designation programs. Log on to www.TheInstitutes.org/ethics for information and sign up for free.



Agent & Broker

Study Aids

Available for certain courses, our SMART Study Aids include flash cards, review notes, and online practice exams. They supplement the text and course guide to help you retain key concepts and maximize your study time. Learn more on our Web site, www.TheInstitutes.org.

Online Courses

Did you know The Institutes offer hundreds of online courses, including instructor-led and self-study courses? Try them for yourself at www.TheInstitutes.org.

Continuing Education

Most of The Institutes' courses are approved for CE credit in most states. You can also earn CE credit quickly and cost-effectively through our CEU.com business unit. Log on to our Web site to learn how to earn CE credit with The Institutes.

Questions

For more information and to take advantage of The Institutes' free educational advising service, please contact Customer Service at customerservice@TheInstitutes.org or call (800) 644-2101. You can also visit us online at www.TheInstitutes.org, where you will find everything you need to know about registering for exams, purchasing study materials, and more.

About The Institutes

The Institutes are the leader in delivering proven knowledge solutions that drive powerful business results for the risk management and property-casualty insurance industry.

The Institutes' knowledge solutions include the CPCU designation program; associate designation programs in areas such as claims, risk management, underwriting, and reinsurance; introductory and foundation programs; online courses; research; custom solutions; assessment tools; and continuing education (CE) courses for licensed insurance professionals and adjusters through its CEU.com business unit.

"AAI is a manual for operating an agency. The AAI program is an authoritative educational source that provides significant insight into business, law, finance, marketing, sales, insurance coverages, and insurance agency operations. It is a requisite to meeting the knowledge demands of our profession and the risk management needs of our customers."

—**Brian Francis, ARM, AAI**
President
Property & Casualty Solutions

YOUR PROFESSIONAL DEVELOPMENT PLANNER

PHASE I

To fully understand the insurance industry and develop the ability to apply fundamentals in your daily work, you need a solid foundation in core concepts and principles.

Insurance Essentials

Online Learning Fundamentals Courses

Company-Specific Training:

Introduction to:

PHASE II

Once you have an overall understanding of the industry, you'll be able to benefit from more-technical knowledge. Choose a generalist (**G**) or specialist (**S**) approach, depending on your needs.

Associate in General Insurance (G)

Online Learning (S):

Associate in (S):

CPCU (G)

Company-Specific Training (S):

PHASE III

Professional development should continue throughout your career so you can stay current on the latest industry practices and refine your technical insurance knowledge.

Online Learning

Associate in:

CPCU

Company-Specific Training:
