

# Foundation

Insurance Essentials • Introductory Courses • INS • AIS

## Fundamental Risk Management and Insurance Knowledge. Real-World Application.

To grow professionally throughout your career, you must begin with a strong foundation grounded in core concepts and practical skills. The Institutes' foundation programs provide the essential knowledge you need to succeed in a complex and changing marketplace. Moreover, by earning a certificate or designation, you may also enhance career opportunities. And you may be able to earn college or continuing education (CE) credit by passing our examinations. Our programs are:

**In-Depth.** You will gain a strong foundation for growth. You will know the “why” of risk management and insurance, not just the “how.”

**Practical.** When you complete one of the Institutes' foundation programs, you will have the practical, real-world skills you need to help you prepare for future challenges.

**Relevant.** Because foundation programs teach you key principles, coverages, and concepts, you will possess the practical tools necessary to apply your knowledge to a wide variety of situations.

## Programs to Help You Succeed.

With the Institutes' foundation programs, you will:

- Build a solid foundation in theory and core concepts
- Gain practical skills and a broad technical knowledge base

- Learn how to adapt those skills to meet changing needs
- Earn the respect of colleagues and supervisors
- Enhance your career opportunities

## What You Will Learn.

**Insurance Essentials.** A twelve-module interactive tutorial that delivers essential insurance concepts to both new and current employees, *Insurance Essentials* orients learners to the industry and provides an overview of core insurance principles and practices.

**Introduction to Property and Liability Insurance.** Learn about property-liability insurance principles and coverages, the different types of insurance, how premiums are determined, and the insurance industry in a changing world.

**Introduction to Risk Management.** Learn about insurance terminology, as well as risk management concepts, techniques, procedures, and decision making, using a practical, real-life approach.

**Introduction to Claims.** Learn about claim handling processes, practices, operations, and management as well as the essential principles of insurance policy interpretation.

**Introduction to Underwriting.** Learn about the underwriting process, build your confidence in dealing with other underwriting professionals, and increase your knowledge of the underwriter's role in an agency or brokerage.

**Program in General Insurance (INS).** The Program in General Insurance, which comprises three required courses, provides a broad foundation on which to build your

career. As an added benefit, by earning the Certificate in General Insurance, you will be given credit toward the CPCU® designation and five associate designations. See our Web site for details.

- **INS 21—Property and Liability Insurance Principles.** Learn the basic principles of insurance through an overview of the nature and operation of the insurance business and an introduction to insurance companies.
- **INS 22—Personal Insurance.** Learn about personal loss exposures and personal insurance coverages, including automobile, homeowners and other dwelling coverages, personal liability, inland marine, life, health, and financial planning.
- **INS 23—Commercial Insurance.** Learn about commercial loss exposures and coverages, including commercial property, business income, inland and ocean marine, commercial automobile, general liability, workers' compensation, businessowners, surety, excess and surplus lines, and miscellaneous coverages.

**Associate in Insurance Services (AIS).** The AIS program covers the concepts and practices of continuous improvement to insurance services, including Six Sigma and total quality, to ensure a customer-focused environment. Earn a Certificate of Completion for passing the AIS 25 (Delivering Insurance Services) exam, or earn the AIS designation. See our Web site for details.

For a complete list of course topics please visit our Web site or consult our current

catalog.

## Get Started Today!

**Start with our free educational advising.** Log on to our Web site, [www.aicpcu.org](http://www.aicpcu.org), and click the “Free educational advising” link under Get Started on the home page. The online advising program helps you evaluate potential areas of interest and select the appropriate courses. And My Progress Tracker, formerly the Web Student Advisor, shows you how your CPCU and IIA exam credits apply to Institutes’ programs.

**Choose a study method.** Most students choose self-study, but instructor-led *Institutes Online* classes are available for CPCU, AIC, and INS programs. In addition, course sponsors hold public classes for certain Institute programs at various locations. Use the Public Class List on our Web site, or call the Customer Support Department.

**Read our booklet *How To Pass Institute Exams!*** It provides tips to help you study and prepare for Institute exams. Click “Get Started” on our home page and download a free copy, or

call the Customer Support Department.

**Talk with your employer.** Most employers offer financial support to help you reach your professional and personal goals. Ask your supervisor about your company’s education policies and procedures.

**Order study materials.** Order study materials at our Web site or call the Customer Support Department, which is open Monday through Friday from 8 AM to 6 PM eastern time. We accept American Express, Diners Club, Discover, MasterCard, or Visa. To pay by check, download an order form from our Web site. For additional information, call the Customer Support Department.

**Register for your exam.** You will receive registration information with your study materials. Be sure to register early. If you have questions, contact the Customer Support Department.

**Exam Schedule.** You may take computer-based Institute exams in one of four testing windows: January 15–March 15,

April 15–June 15, July 15–September 15, and October 15–December 15. Log on to [www.aicpcu.org](http://www.aicpcu.org) for details. The *Insurance Essentials* exam is contained in the online course itself.

**Questions?** For more information about a specific program, exam fees and procedures, or other Institute matters, log on to our Web site or call the Customer Support Department. Remember to request your free copy of our catalog, which explains everything you need to know about studying with us.

**You want to succeed. We will help you.** The Institutes’ programs provide you with the in-depth, practical knowledge you need to succeed.