

Claims

Introduction to Claims • INS • AIC • CPCU

In-Depth Claim Knowledge. Real-World Application.

How do you compete in the complex and changing property-casualty insurance business? You acquire and hone the skills necessary to investigate and handle claims promptly and fairly from inception to disposition. No matter how long you have been in the claim field, the Institutes have a professional development program to help prepare you for future challenges. Our programs are:

In-Depth. You will gain a solid foundation in coverage analysis and claim handling processes. You will know the “why” of claim operations, not just the “how.”

Practical. When you complete an Institute program, you will have the practical, real-world skills you need to thrive in a variable marketplace.

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

Programs to Help You Succeed.

Bottom-Line Benefits:

- Keep pace with the quickly changing claim environment
- Build a strong foundation in claim management and best claim practices
- Gain practical claim handling skills
- Acquire the skills to effectively evaluate, investigate, negotiate, and settle claims
- Earn the respect of customers, colleagues, and supervisors
- Enhance your career opportunities

What You Will Learn.

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

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 earn credit toward the CPCU® designation and five associate designations. The INS program is also offered via COMET Online Learning. 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 residential coverages, personal liability, 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, commercial general liability, workers’ compensation, businessowners, and miscellaneous coverages.

Associate in Claims (AIC). Teaching essential claim management concepts and claim handling techniques, AIC provides the claim professional with the technical skills necessary to administer a wide variety of claims. AIC is a foundation for acquiring the Registered Professional Adjusters (RPA) designation.

- **AIC 33—Claim Handling Principles and Practices.** Learn about the claim process, investigation of cause of loss, fraud detection, good faith claim handling, ethics, negotiation skills, and litigation management.
- **AIC 34—Workers’ Compensation and Managing Bodily Injury Claims.** Learn about the structure of the workers’ compensation system through the entire claim cycle from onset of injury to rehabilitation and return to work as well as management of bodily injury claims.
- **AIC 35—Property Loss Adjusting.** Learn about the disposition of property claims, the loss adjusting process, and all aspects of damages development and evaluation.
- **AIC 36—Liability Claim Practices.** Learn about the investigation and resolution of claims and litigation management in accordance with best claim practices.
- **Alternative AIC Path Courses.** Tailor the AIC program according to your personal or professional career goals by choosing alternative paths that focus on personal or commercial insurance. See our Web site or catalog for further details.

CPCU—Chartered Property Casualty

Underwriter. Internationally recognized for its practical, in-depth curriculum and commitment to ethical standards and professional experience, the CPCU program is the capstone of the Institutes' offerings. The program delivers a comprehensive understanding of risk management and property-casualty insurance within today's changing and complex legal, regulatory, and economic marketplace. Five foundation courses and three concentration courses are required to earn the CPCU designation. See our Web site for complete program information.

For a complete list of course topics, 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, 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. 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 Service 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 Service 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 Service 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 Service 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 Service Department.

Exam Schedule. You may take Institute computer-based 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 for details.

Questions? For more information about a specific program, exam fees and procedures, or other matters, log on to our Web site or call the Customer Service 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.