

# LOMA's Professional Development Programs

## Policies and Procedures



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The mission of LOMA's Professional Development Division is to provide companies in the insurance and financial services industry with quality industry-specific education — characterized by job-relevant course content and convenient course access. This document is a central source for policies and procedures related to our various professional development products and programs.

## Overview of Products and Services

LOMA's wide range of professional development products and services is designed to meet your learning and development needs. LOMA courses will help you gain a broad understanding of the industry as a whole and an appreciation for how you contribute to your company's success. All LOMA professional development products are developed with guidance and support from industry subject matter experts and are globally recognized as relevant and engaging.

- Self-study designation courses lead to [certificates](#) and [professional designations](#)
- [Facilitated Learning programs](#) — available in-person and virtually — are led by instructors and industry peers
- Meet the distinct, industry-specific needs of your workforce with the [Industry Advantage](#) subscription program

## Students With Special Needs

LOMA makes every effort to accommodate the needs of students with special needs by granting permission for special arrangements on a case-by-case basis. Contact LOMA's Contact Center at [education@loma.org](mailto:education@loma.org) for more details.

### Contact Information

If you have questions about LOMA's Professional Development Programs, contact your company's LOMA Education Representative (Ed Rep) first. If you require additional assistance, or if you are an independent student, please contact:

#### LOMA's Contact Center

6190 Powers Ferry Road, Suite 600  
Atlanta, GA 30339 USA  
Tel: 770-984-3761  
Fax: 770-984-6415  
E-mail: [education@loma.org](mailto:education@loma.org)

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# Designation Courses and Programs

## Student Responsibilities

If you choose to participate as a student in LOMA education, you are responsible for:

- Knowing course and program requirements and keeping up with changes as described in LOMA's learning system
- Enrolling for the correct course(s) you wish to take to achieve your professional development goals
- Studying from the correct editions of all assigned study materials for each course in which you enroll
- Adhering to LOMA's rules and standards to guarantee the integrity of LOMA courses, programs, and designations
- Following the specific computerized examination guidelines set by your company
- Adhering to all deadlines, Terms of Use, License Agreements, "Honesty" and "Integrity" statements, procedures, and regulations for exam components
- Immediately reporting to LOMA any cheating or violations of Terms of Use, License Agreements, Honesty and Integrity statements, procedures, or exam regulations



All LOMA course enrollments are individual enrollments and are for your own personal educational purposes only. Use of any part of a LOMA course or course materials for any other purpose requires a separate license agreement from LOMA. Each course contains specific Terms of Use to which users are bound as participants in LOMA's education programs. Contact us at [education@loma.org](mailto:education@loma.org) to inquire about separate license agreements or to report violation of LOMA's Terms of Use.

## Enrollment Fees

Enrollment fees vary by course level and are based on a company's LOMA membership status, the type of course delivery format selected, and the location where the course is administered. Log in to your LOMA learning record for pricing specific to your membership status, course delivery format, and geographic location.

Participation in LOMA Education Programs or activities does not constitute LOMA membership, nor does it qualify an organization for member company rates. To receive your company's membership benefit of lower course enrollment fees, be sure that your company's Organization/Company ID is entered in your Learning Account profile in [LOMA's learning system](#). Contact your company's Ed Rep to request this information.

## Choosing Your LOMA Designation Course

In addition to the topic and subject matter that is right for you, you should also consider the course format (content delivery method and exam delivery method) that best suits your needs. This section will guide you in making your selection. If you enroll for a course or delivery method by mistake, contact LOMA's Contact Center **within 72 hours** of your enrollment to have the error corrected at no charge.



## Content Delivery Method

There are two primary methods of online content delivery:

- **Fully online courses** — LOMA's popular fully online courses teach important industry concepts through an engaging, highly interactive, multimedia approach that often includes integrated video, audio, and scenario-based learning.
- **Text-based courses** — Courses with text-based content present the content either in a **PDF format** or in an **interactive e-book format**. Additional course material, such as animated figures and videos, may also be available in the Course Portal.
  - » **PDF Textbooks** — You can print for personal use one copy of the PDF text and one copy of the PDF *Test Preparation Guide* (practice questions and sample exam) for each course in which the learner is enrolled. If you choose to print your study materials or to study offline via a PDF, be sure that your materials are current. The assigned study materials for each course are listed in the course's description within the Learning Catalog in LOMA's learning system. See also [Purchasing Printed Study Materials](#).
  - » **E-books** — Study materials for some LOMA courses include interactive e-books, offered exclusively in the Course Portal. LOMA e-books include videos, interactive questions throughout the text, and an interactive practice question section at the end of every chapter. We recommend and support two e-readers: **Kotobee™ Reader** (available for Windows, Mac, iOS, and Android) and **Apple Books®** (available for Mac and iOS). Both of these e-readers are available for free download inside the Course Portal. Course Portals with e-book options also include a PDF of the text for learners who prefer to download or print a copy. However, learners who use a PDF version of the text or any other e-reader will not enjoy the full interactive experience.

**NOTE:** Printed textbooks are not available for any courses with the e-book option.

For content delivery information on each designation course, see the [Designation Study Materials Roadmap \(loma.org\)](#). Also see [Curriculum Changes](#).

**NOTE:** Past exams are not recommended as study aids and are not available from LOMA.

## Exam Delivery Method

Depending on the course, the exam delivery format options may be self-proctored, proctored, or both. In addition, some exams are module-based, while others are comprehensive.

### Courses With Self-Proctored Exams

- All fully online courses have several end-of-module exams integrated directly within the course itself. These self-proctored exams have no time limit and unlimited exam attempts.
- Some text-based courses offer the option of self-proctored end-of-module exams. These exams are timed and allow two exam attempts.
- Some text-based courses offer a comprehensive end-of-course exam. These self-proctored comprehensive exams are timed and allow two exam attempts.

### Courses With Proctored Exams

Some text-based courses require or include the option for proctored exams. Proctored exams are comprehensive/end-of course exams and must be taken at an approved LOMA testing location and supervised by a proctor. These exams are timed with one exam attempt. Also see [Proctored Exam Delivery System](#).

### Courses With Self-Proctored and Proctored Exam Options

For text-based courses that offer both a self-proctored and a proctored exam option, you must choose your preferred exam delivery format at the time of enrollment. Check with your company's Ed Rep before enrolling to determine whether your company has any exam format requirements.

For exam delivery information on each designation course, see the [Designation Study Materials Roadmap \(loma.org\)](#). Also see [Completing Exam Requirements](#).



## Accessing Study Materials

All LOMA designation courses are delivered online within [LOMA's learning system](#). If you need assistance with logging in to LOMA's learning system, contact us at [education@loma.org](mailto:education@loma.org).

The courses you are enrolled in appear on the "Upcoming Learning" page in your LOMA learning account. To access the course, click on the course title in "Upcoming Learning."

### Course Access Period

Enrolling in a LOMA designation course entitles you to **six month's access** to the course's study materials. The expiration date is shown in your learning record.

## Extending Course Access

If you have not completed your course requirements by the end of the course's six-month access period shown in your student record, you may re-enroll to extend your course access for an additional six-month period.

- For courses with **self-proctored exams**, re-enrolling allows you to retain your progress in the course, as long as the course's materials have not been revised substantially since your original enrollment date.
- For courses with **proctored exams**, re-enrolling extends your access to the course materials and allows you to select a new proctored exam date, as long as you **have not** already taken the proctored exam for the course. (Also see [Retake Policy](#).)

Course extensions can also be used to:

- Change the language of the exam for which you are enrolled
- Change the type format of the course in which you are enrolled (e.g., self-proctored rather than proctored)

The cost for re-enrolling varies, depending upon when you re-enroll:

- If you re-enroll within one month of the end of your original course access period, you qualify for a discounted course extension price. The discounted price will automatically be reflected in your Shopping Cart when you re-enroll via LOMA's learning system.

After the expiration of the discount period, you may re-enroll at the course's full price. This full price will automatically be reflected in your Shopping Cart when you re-enroll via LOMA's learning system.

## Curriculum Changes

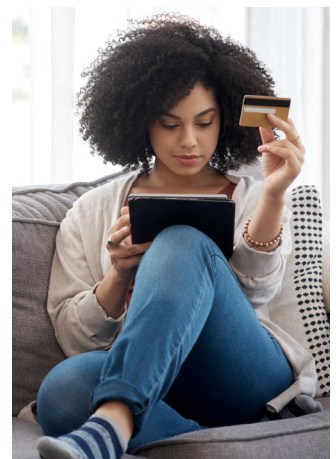
When a course's study materials are revised, digital and print versions of previous study materials will be available from LOMA for only six months to allow students whose enrollments are based on those outgoing materials to complete their courses. However, any **new enrollments** in the course will be based on the new study materials.

This means that you may be studying materials different from another student's enrolled in the same course, if you enrolled at different times. It is the **student's responsibility** to study from the correct materials. Please contact LOMA's Contact Center if you have any questions.

## Purchasing Printed Study Materials

Optional printed materials are available for study or as a desk reference for some LOMA courses. These are the same as the PDFs made available within the Course Portal and purchase is optional. Look for **Printed Textbook** in the "Course Type" filter in [LOMA's learning system Learning Catalog](#) to determine if a printed textbook is available for the course in which you are enrolled.

All printed textbook orders must be pre-paid. If your Ed Rep has enabled the option to bill to your company, your company will be invoiced for textbook purchases. Otherwise, payment must be made by credit card.



Please confirm the preferred payment method with your Ed Rep. Payment by check, money order, or wire transfer is not accepted.

Prices include shipping and handling fees. LOMA will choose the most economical shipment method. Due to the varying costs involved with customs, LOMA cannot pay any charges incurred by customs, and they are not included in the shipping or processing costs.

All textbook sales are final — no returns. If you have questions about printed study materials, please email us at [LOMABooks@loma.org](mailto:LOMABooks@loma.org)

## Completing Exam Requirements

### Courses With Self-Proctored Exams

Self-proctored exams are delivered on-demand. System controls prevent learners from accessing the course materials while answering exam questions.

- Some self-proctored exams have no time limit to complete and allow unlimited exam attempts.
- Some self-proctored exams have a time limit to complete and limit the number of exam attempts allowed.
  - » Also see [Designation Study Materials Roadmap \(loma.org\)](https://loma.org).

After completing a self-proctored exam, you'll see a "Performance Report" showing your grade on that exam attempt, as well as an analysis of your performance by "Learning Objective." This report is intended to help guide your studies if you need another attempt to successfully pass the self-proctored exam(s).

A minimum passing score on each self-proctored exam is 70 percent. When you successfully complete all required self-proctored exams for your course, the course status in your Learning History in LOMA's learning system will show as COMPLETED. Also see [Retake Policy](#).

### Self-Proctored Exam Procedures & Regulations

- You must accept and abide by the "Integrity Statement" included in each self-proctored examination.
- You may not consult, discuss, review, or in any way use anyone else's answers or accept unauthorized assistance during any self-proctored examination.
- During self-proctored exams, you may neither refer to any outside materials nor try to circumvent LOMA's system controls designed to prevent access to course materials while answering exam questions.
- **Some self-proctored exams are subject to limited attempts.** Failure to successfully complete any such exam in the allowed number of attempts will result in a failing grade for the course.
- **Some self-proctored exams are timed.** Such exams must be completed in one sitting. If time expires, the exam will automatically be submitted for grading. Any questions left unanswered when time expires will be marked as incorrect.



## Courses With Proctored Exams

If you complete a proctored LOMA exam, you will receive an e-mail containing your official grade on the exam, as well as an individual “Performance Analysis Report” showing your performance on each chapter of the assigned study materials. “Performance Analysis Reports” are sent to students, but not to Ed Reps.

A minimum passing score on each proctored exam is 70 percent. When you successfully complete the proctored exam for your course, the course status in your Learning History in LOMA’s learning system will show as COMPLETED. Also see [Retake Policy](#).

### Proctored Exam Delivery System

LOMA’s cloud-based system for delivering computerized exams in a proctored environment is called **I\*STAR**. I\*STAR testing is available to students at companies that can provide a proctor to oversee testing. I\*STAR offers the convenience and flexibility of year-round testing, as well as immediate online grade reporting.

In order to take a proctored (I\*STAR) exam, you must select this option during the enrollment process.

### Important Information About I\*STAR Enrollments, Fees, Cancellations, and Testing

- I\*STAR enrollments cannot be canceled.
- If you do not sit for your exam before the end of your course access period (six months from date of enrollment), your course access will expire and all fees will be forfeited unless you purchase a course extension **within one month** of the end of your original course access period. To purchase a course extension, simply re-enroll in the course through LOMA’s learning system. If you qualify for a discounted course extension, your fees will be adjusted automatically in your Shopping Cart. (Also see [Extending Course Access](#).) **LOMA will not refund enrollment fees if you do not sit for your examination.**
- Fees are nontransferable between I\*STAR and other exam delivery formats unless you purchase a course extension. This may be subject to enrollment deadlines.
- Your LOMA Test ID and password will be required to log in to the I\*STAR system to take your exam.
- An approved exam proctor must monitor I\*STAR testing. Specific I\*STAR procedures and room conditions are outlined for proctors in the [I\\*STAR Certification form](#).
- The minimum passing score on an I\*STAR examination is 70 percent. Scores below 70 percent are listed in your Learning History only as F+ (if your score is within 10 points of passing) or F. Also see [Retake Policy](#).



## I\*STAR Exam Procedures & Regulations

- You may be required to furnish photo ID when taking a proctored exam. If, for religious purposes, you do not have a photo ID, you may present an ID with a physical description.
- All I\*STAR exams must be taken according to the scheduling guidelines determined by your company.
- You may not consult, discuss, review, or in any way use anyone else's answers or accept unauthorized assistance during any examination. Please note that LOMA uses specially designed software to detect possible cheating on LOMA exams.
- During the exam, you may not have in your possession any outside materials including, but not limited to, notes; textbooks; tables; charts; graphs; digital mobile devices, including cell phones, pagers, computers, and computer tablets.
- Calculators are not necessary to pass any LOMA exam. However, you can use a basic calculator with no special features or functions if you wish. Exam proctors must inspect and approve all calculators before administering the exam to ensure they meet specifications as described in LOMA's proctoring instructions.
- Additional procedures, regulations, and information are posted at [I\\*STAR Exams \(loma.org\)](https://www.loma.org).

## Exam Question Challenges

If you feel that a question in a LOMA exam is unfair, misleading, or has no correct answer, you may challenge the question in writing. Email your challenge to [education@loma.org](mailto:education@loma.org) within 10 days of the date of the exam. All challenges are reviewed by LOMA's Professional Development staff. You will be notified via email of the results of your challenge when the investigation is complete.

## Retake Policy



Students who fail a course can re-enroll in the course at a discounted cost. However, you must re-enroll for the course within six months of the date of the fail in order to receive the discount.

Retake fees vary by location — the cost of a retake will be automatically reflected in your shopping cart when you re-enroll.

**NOTE:** This differs from a discounted Course Extension in that Course Extensions are only available if you have not yet taken the examination(s) for the course. Also see [Extending Course Access](#).

## Violations of Exam Administration Procedures

To protect the integrity of LOMA designations, while ensuring the credibility and rights of organizations and individuals participating in LOMA programs, a due process procedure is used when violations of standards governing exam administration are suspected. The due process procedure involves:

1. Determining the existence of a possible violation
2. Investigating the suspected violation
3. Communicating the findings and sanctions imposed, if any, to the affected parties

Review the complete due process policy [here](#).

## Grades

Grades for any LOMA course that includes a scored examination are recorded on the Learning History page in your LOMA Learning record. An Ed Rep in your organization can access your Learning History to view course progress and to assist you; however, for your privacy, Ed Reps are not able to view any numeric scores on your Learning History record.

## Associate Customer Program (ACS) Tracks

LOMA's Associate, Customer Service™ (ACS®), program has an additional Property & Casualty track available to learners based in Canada. Each track is composed of three required courses and two electives.

- ACS — Life Insurance
- ACS — Property & Casualty (Canada)

Learners who wish to use course credits from partner testing organizations for the ACS – Property and Casualty tracks must submit an application for ACS — P&C course credit.

For more information on courses offered by these partner organizations, please visit [The Insurance Institute of Canada](#) website.

## Credits for Retired Designation Courses

In some cases, learners may receive credit for courses that are no longer offered by LOMA or participating partner organizations. Credit for discontinued courses is subject to change without notice. Please review the "Course Credit Notes" for each designation program indicated below.

[FLMI](#)

[AIRC](#)

[ACS – Property and Casualty \(Canada\)](#)

Learners may be eligible for credit for other discontinued courses. Check your designation progress in your Learning History in [LOMA's learning system](#).

## Other Credits for Designation Courses

### Credit From Other Programs

LOMA grants course credit for some other insurance-related designation programs. You may apply for credit for up to three LOMA courses by virtue of having completed other related designation programs. The fee to apply for this credit is \$70 per course credit.

Review the complete list of approved credits on the [Application for Transfer Credit](#).

### Using LOMA Courses Toward Bachelor's and Master's Degrees

Many prestigious colleges and universities grant credit for LOMA courses, helping insurance and financial services professionals earn a college degree more quickly and easily than ever before.

The National College Credit Recommendation Service (National CCRS) evaluates LOMA courses and recommends semester credit hours for each course. Consult with your academic advisor or other school official for more information. All credit decisions are the college's or university's sole discretion.



- [Review National CCRS evaluations of LOMA courses.](#)
- [Download a Transcript Request Form.](#)

### CE Credit

Some states and provinces grant life and health agent continuing education (CE) credit for LOMA education courses. However, LOMA is unable to facilitate the CE application or submission process for learners. Each state and province has its own set of requirements for granting CE credit, and CE credit is not granted automatically. Learners must submit proof of course credit directly to the state or province upon completion of a LOMA course.

Courses may not be approved for all categories of licenses, and all states and provinces reserve the right to deny CE credit at any time. Please check with your state or province to determine the requirements for CE credit application that apply to your individual situation.

### Awards and Badges

Designation credentials may be used immediately upon successfully completing program requirements.

## Digital Badges

LOMA's digital badges are a verifiable way to share your accomplishments with others. Digital badges can be shared via social media, email signatures, or digital business cards.

LOMA awards Digital Badges upon successful completion of:

- A Level 1 certificate in the FLMI or FSRI program
- Any Associate designation
- Any Fellow designation

Digital badges are sent to the email address shown in your LOMA learning record and usually arrive within 48 hours of completing your last course for the certificate or designation. Instructions for sharing your digital badge are included in the email containing the badge.

## Printed Awards

LOMA provides printed, personalized awards upon completion of:

- Any Associate designation
- Any Fellow designation

Names appear on awards as they are listed on LOMA learning records and do not include other designations or titles.

<b>Awards for designations earned in</b>	<b>Will be mailed in</b>
January, February, or March	April
April, May, or June	July
July, August, or September	October
October, November, or December	January

Awards are printed quarterly and mailed to company Ed Reps or directly to independent students, following the schedule shown below.

LOMA cannot be responsible for lost awards. For US-based students, replacement awards can be ordered for \$50 (U.S.) per student per award. Download a [replacement award order form](#) here.

## Certificates of Completion

A printable "Notice of Completion" is available for any course you successfully complete. Access this notice from the Learning History page in your LOMA learning record.

A printable "Certificate of Completion" is also available upon completion of all courses within a designation program or short online course collection. Access this certificate from the Learning History page in your LOMA learning record.

## Facilitated Learning Programs

LOMA's facilitated learning programs offer industry-specific education on a variety of topics for insurance professionals at all career levels — from those new to the industry, to emerging leaders, to managers and executives. Through live sessions, our expert facilitators teach concepts, answer questions, and lead hands-on application exercises.

- The [Insurance Immersion](#) program — available for virtual or in-person delivery — provides a highlevel overview of the insurance industry, life insurance and annuity products, how insurers make money, and key operational areas.
- The [Executive Immersion](#) program — available for virtual or in-person delivery — expedites industry onboarding for executives covering key concepts.

You can learn about and register for upcoming facilitated learning events through the link noted above.

## Industry Advantage

Maximize growth with knowledge and skills gained from [Industry Advantage](#). This enterprise purchase subscription program features unlimited access to a deep library of short, industry-specific content on foundational and emerging topics.

## About LL Global, Inc.

LL Global, Inc., through its LIMRA and LOMA brands, is committed to a business partnership with its worldwide members in the financial services industry to improve their management and operations through knowledge, insights, connections, and solutions.

LL Global does not discriminate on the basis of race, color, national origin, sex, pregnancy, religion, age, disability, citizenship, ancestry, service in the uniformed services, sexual orientation, marital status, genetic information, or any other factors protected by federal, state and local law in education policies or eligibility requirements for its programs.

All statements are for informational purposes only and should not be construed as the basis of a contract between a student, Educational Representative (Ed Rep), or participating organization and LL Global. While the provisions of this document and our website ([www.loma.org](http://www.loma.org)) will ordinarily be applied as stated, LL Global reserves the right to change any provision without any actual notice to students. Every effort will be made to keep students and company Ed Reps advised of any changes. Ed Reps are not agents of LL Global.

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## **Disclaimer of Warranty**

Examinations described in this document and on [loma.org](http://loma.org) are designed solely to measure whether students have successfully completed the relevant assigned curriculum. The attainment of LOMA designations indicates only that all examinations in the given curriculum have been successfully completed. In no way should a student's completion of a given LOMA course or attainment of any LOMA designation be construed to mean that LOMA in any way certifies that student's competence, training, or ability to perform any given task. LOMA's examinations are to be used solely for general educational purposes, and no other use of the examinations or programs is authorized or intended by LOMA. Furthermore, it is in no way the intention of the LOMA curriculum or examinations to describe the standard of appropriate conduct in any field of the financial services industry, and LOMA expressly repudiates any attempt to so use the curriculum and examinations. Any such assessment of student competence or usual industry practices should instead be based on independent professional inquiry and the advice of competent professional counsel.

## **Guidelines for Use of LOMA Materials**

It is unlawful to make unauthorized copies of LOMA texts, study aids, exams, software, this document, or any other materials. When companies or students make unauthorized copies of LOMA materials, they engage in illegal activity, thereby depriving LOMA of revenues used for association activities such as new research, training, and development of education programs. Unless your company has specific written permission from LOMA in advance, any photocopying, inputting or recording via computer or other storage medium or device, copying of software, storing or accessing materials via company intranets or networks, or incorporating any LOMA materials into other works may subject you and your company to substantial liability for damages under the Copyright Act. You may apply to use other LOMA materials on a case-by-case basis by contacting us at [education@loma.org](mailto:education@loma.org).



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