



**Benchmarking LOMA Educational Practices:  
The 2007 Survey of Educational Representatives**

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## Introduction

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The 2007 edition of LOMA's *Benchmarking Insurance Education Practices* is the tenth edition of a periodic survey that began in 1972. As with previous editions, the main purpose of this survey is to enable companies to compare their policies and procedures relative to norms established by the insurance and financial services industry. As with all past surveys, all participants were Educational Representatives (Ed Reps) who had been designated by companies to administer LOMA education programs.

A "company" is that entity for which an Ed Rep has been designated. In some instances, companies (i.e., corporate entities) designate more than one Ed Rep to facilitate educational administration, usually in the case where there are large regional offices to consider. To maintain consistency, each entity with its own Ed Rep is considered a "company" in these results.

Five hundred and fifty-nine people began the survey, and 291 completed it. Most questions had between 300 and 400 respondents. If a question had fewer than 300 respondents, the number of respondents is indicated.

The survey covered the following topics:

- The Ed Rep role.
- Company support for LOMA education programs.
- Practices regarding fees and recognition.
- Employee motivations and interest in LOMA programs.
- Communications and learning management.
- LOMALearn Online
- Companies that incorporate LOMA education programs in employee development plans – the "Includers."

### Summary Highlights of Results

**The Ed Rep Role.** The majority of Ed Reps:

- Serve 1,000 or fewer employees.
- Have bachelor or more advanced degrees.
- Work in human resources/personnel/training departments.
- Have administrative-level or technical/professional/specialist-level positions.
- Have served as an Ed Rep for less than five years.
- Devote less than 10% of their time to their Ed Rep functions.
- Administer a variety of other types of employee development/training in addition to LOMA's Education Program.

**Company Support for LOMA Education Programs.** The majority of LOMA Ed Reps work in companies where:

- Corporate policies and senior management encourage employees to participate in LOMA programs.
- Employees' direct supervisors participate in determining which education programs employees can take.
- Companies use ALMI/FLMI Level 1 courses to introduce new employees to the company's business.
- Completion of some LOMA courses and/or achievement of the FLMI designation are factors in hiring and promotion decisions.

## Summary Highlights of Results (Continued)

**Practices Regarding Fees and Recognition.** In the majority of Ed Rep companies:

- The company itself bears most costs associated with LOMA study materials and student exam fees.
- The company provides additional financial awards to individuals for successfully completing individual LOMA courses and/or designations.
- The company offers nonfinancial recognition for successful completion of LOMA designations.

**Employee Motivations and Interest in LOMA Programs.** The majority of Ed Reps believe that:

- Four factors motivate employees to take LOMA courses: a desire to increase job knowledge, personal motivation (career development), job requirements, and financial rewards.
- Employee interest in various LOMA education programs has remained stable or increased in the last two years.

### **Communications and Learning Management.**

- The majority of companies are highly networked and use networks for educational purposes. The vast majority have intranets. They provide desktop Internet and/or email access to more than nine out of ten employees. They use LOMANET for LOMA exam enrollment and administer I\*STAR computer-based exams. They get information about LOMA education programs through [www.loma.org](http://www.loma.org) and/or LOMANET. They use email to promote LOMA programs to employees. If they have more than 1,000 employees, the majority also use their intranets to promote LOMA programs to employees.
- These companies continue to make significant use of the LOMA Education and Training Catalog, which the majority have downloaded from [www.loma.org](http://www.loma.org).
- Only a minority of companies have learning management systems (LMS), corporate universities, and/or systems for allocating education costs to individual departments. The majority of large companies, do, however, have learning management systems.

### **LOMA Learn Online**

- The majority of LOMA Learn Online users rate it satisfactory or better with respect to content quality, topic breadth, interactive instruction, price, reporting capability, and customer support.
- Although the number of LOMA Online users in the sample is small (46 respondents), their behavior is suggestive. They appear more likely than non-users to use intranets for education purposes and to have company policies supporting education. They also appear more likely than non-users to incorporate LOMA programs in professional development plans.

### **The “Includers”**

- Companies incorporating LOMA education programs in employee development plans have both a high degree of overall commitment to LOMA at the management level plus a high level of usage of learning management systems and corporate universities and a high degree of interest in LOMA Learn Online.

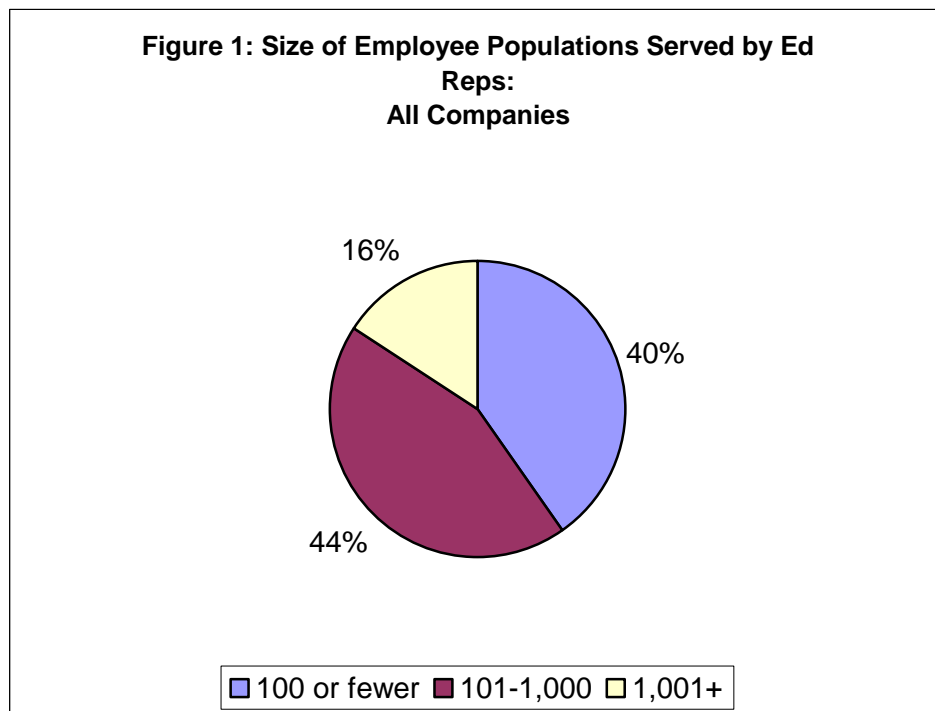
# The Ed Rep Role

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This section describes Ed Reps and their jobs. It addresses the following topics:

- Number of employees served.
- Education.
- Functional area and job level.
- Length of service.
- Time spent on Ed Rep duties.
- Assistance from others.
- Job descriptions and performance appraisals.
- Other responsibilities.
- Ed Rep practices regarding advising students about continuing education (CE) credit.

A large majority (84%) of LOMA's Ed Reps serve 1,000 or fewer employees. See Figure 1. This report refers to them as "small-company Ed Reps" (326 respondents). It refers to the 16% of Ed Reps who serve 1,001+ employees as "large-company Ed Reps" (61 respondents).



## Education

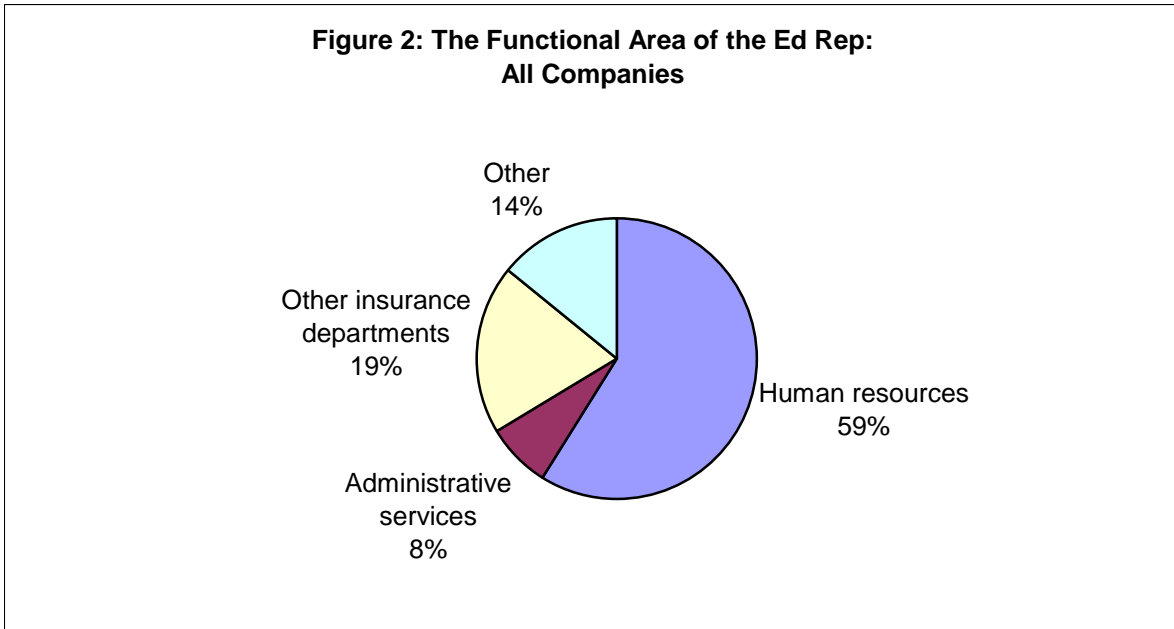
LOMA's educational representatives are well educated, with almost three out of five (59%) holding bachelor's degrees (37%) or more advanced degrees (22%). (Q10)

## Functional Area and Job Level

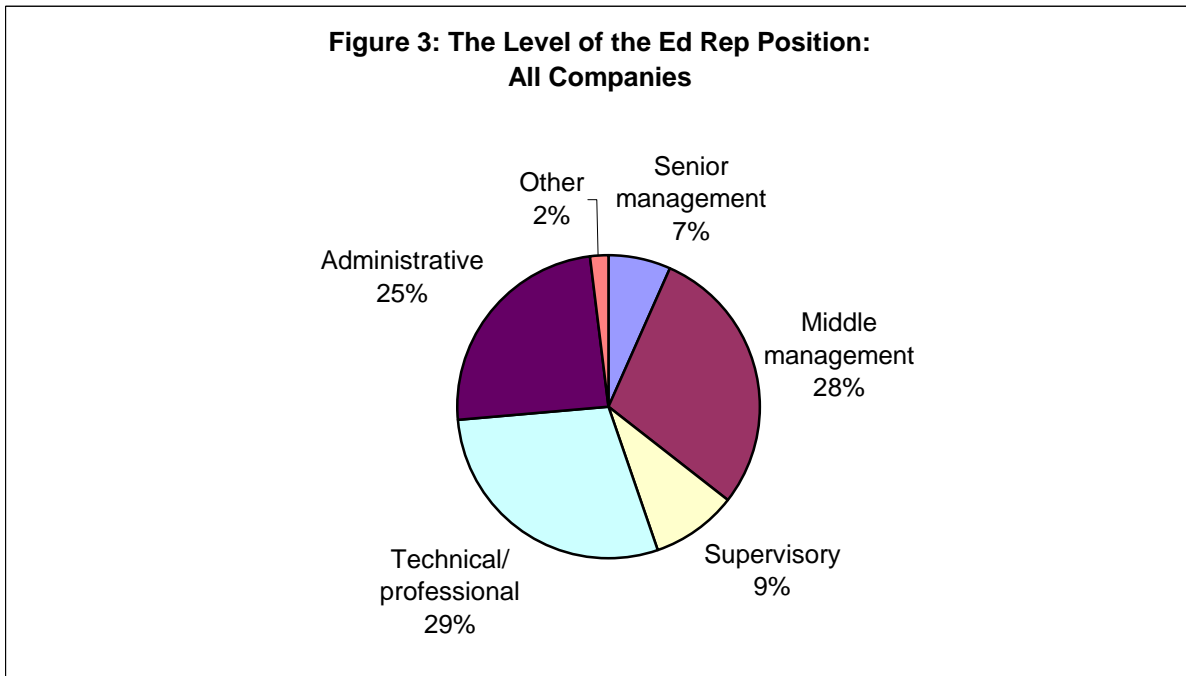
Most Ed Reps work in the personnel/human resources/training departments of their companies. See Figure 2. Those who work in "other insurance departments" are scattered through underwriting/issue,



marketing, policyowner service, compliance, claims, information systems, branch office or agency management, accounting/internal auditing, actuarial, agency, investment, and legal. (Q11)

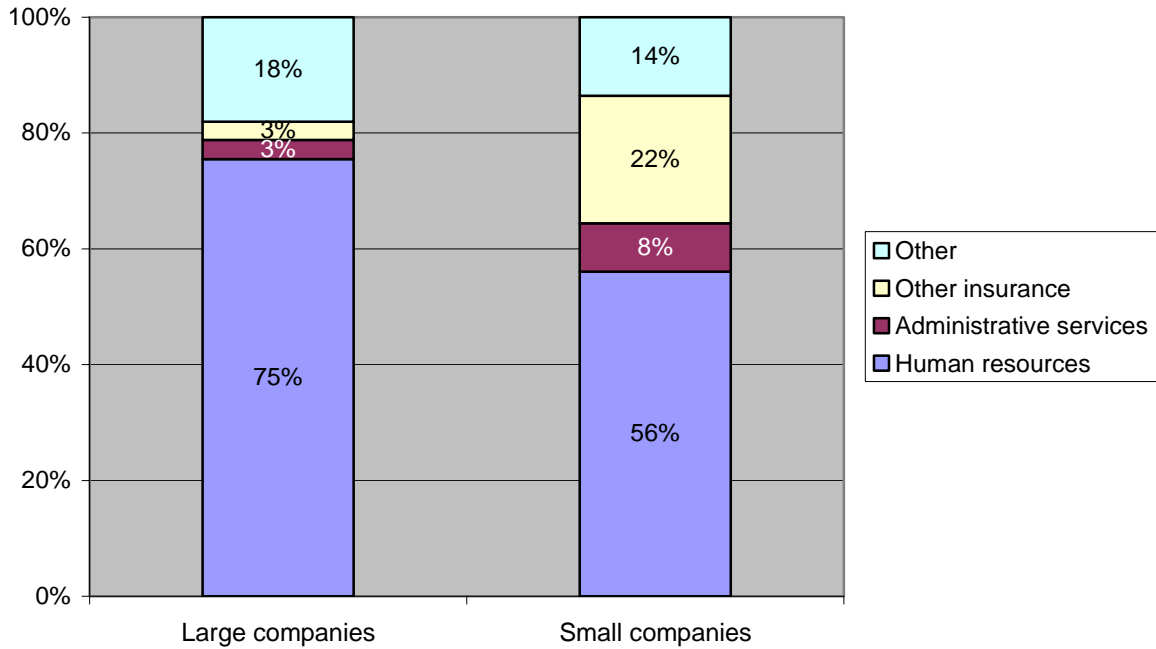


A majority of Ed Rep positions are at either the administrative or technical/professional/specialist levels. (Q12) See Figure 3. A large minority are at the managerial level.

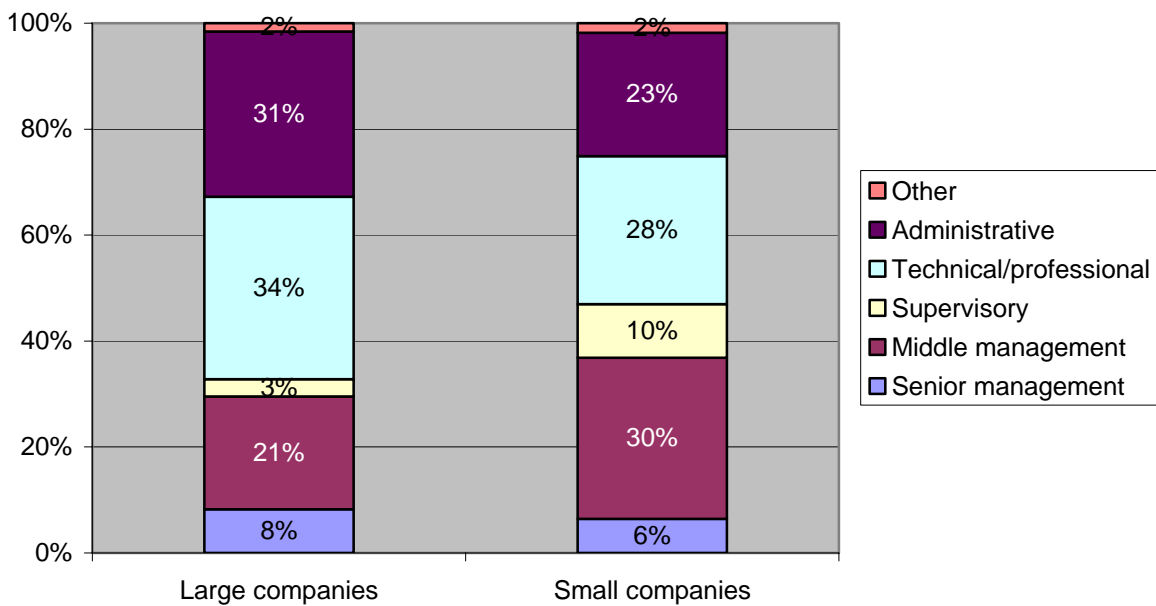


Ed Reps in large companies more likely than those in smaller companies to work in the human resources area (personnel/human resources/training) and to occupy positions at the administrative or technical/professional/specialist levels. Ed Reps in smaller companies are more likely to work in other insurance departments and to hold managerial-level positions. See Figures 4 and 5.

**Figure 4: The Functional Area of the Ed Rep:  
A Comparison of Large and Small Companies**

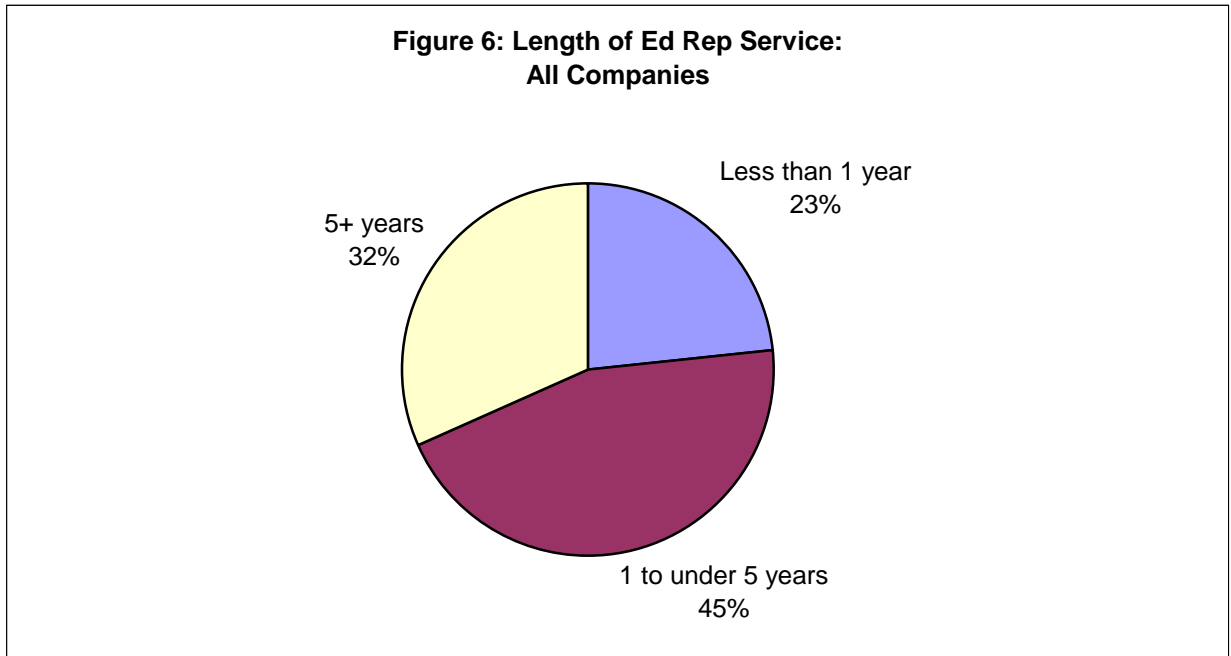


**Figure 5: The Level of the Ed Rep Position:  
A Comparison of Large and Small Companies**



## Length of Service

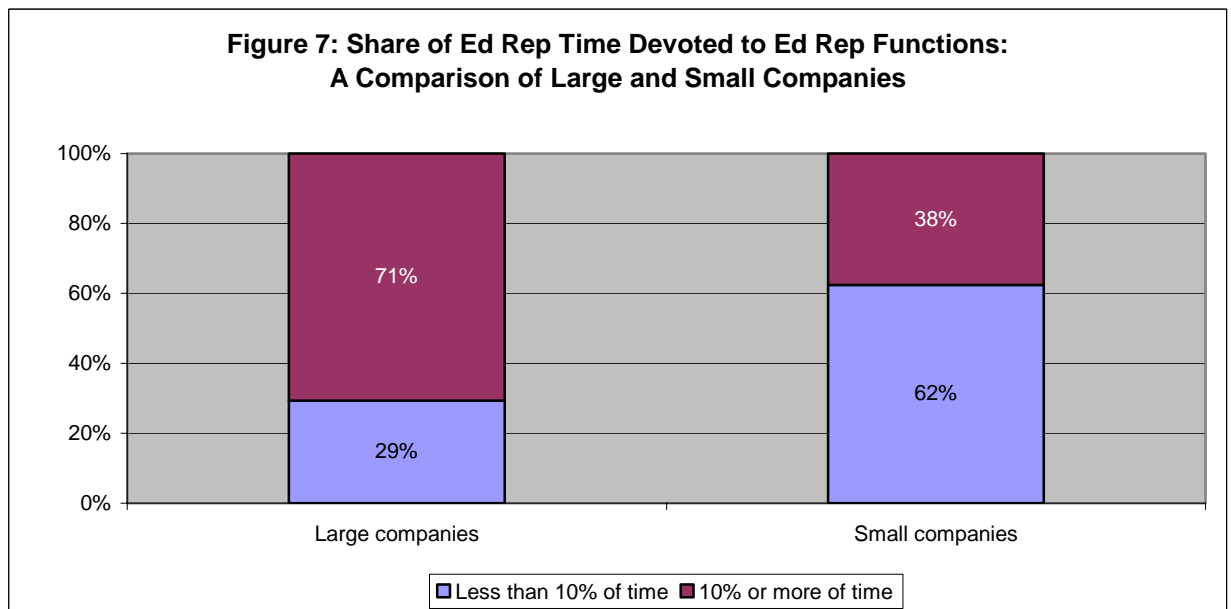
A majority of Ed Reps have served in that capacity for less than five years. (Q13) See Figure 6.



Almost one-third (31%) of Ed Reps in large companies have served in that role for less than one year. In small companies, only one in five (22%) have.

## Time Spent On Ed Rep Duties

A majority of Ed Reps (57%) devote less than 10% of their time to their Ed Rep functions. (Q14) Not surprisingly, Ed Rep activities take more time for Ed Reps in large companies than in small ones. See Figure 7.

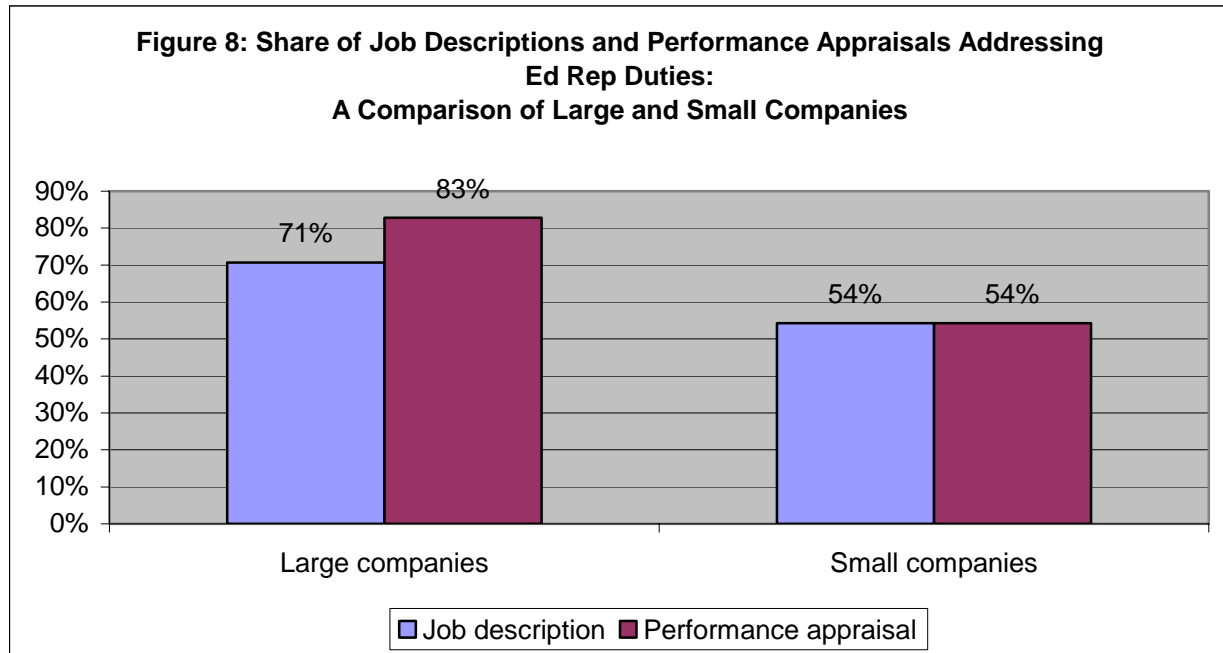


## Assistance from Others

One-quarter (27%) receive assistance in carrying out their duties from people other than established secondary Ed Reps. (Q15)

## Job Descriptions and Performance Appraisals

A majority of companies include Ed Rep duties in job descriptions (57%) (Q16) and evaluate Ed Rep performance in performance appraisals (59%). (Q17) Large companies are particularly likely to follow these practices. See Figure 8.



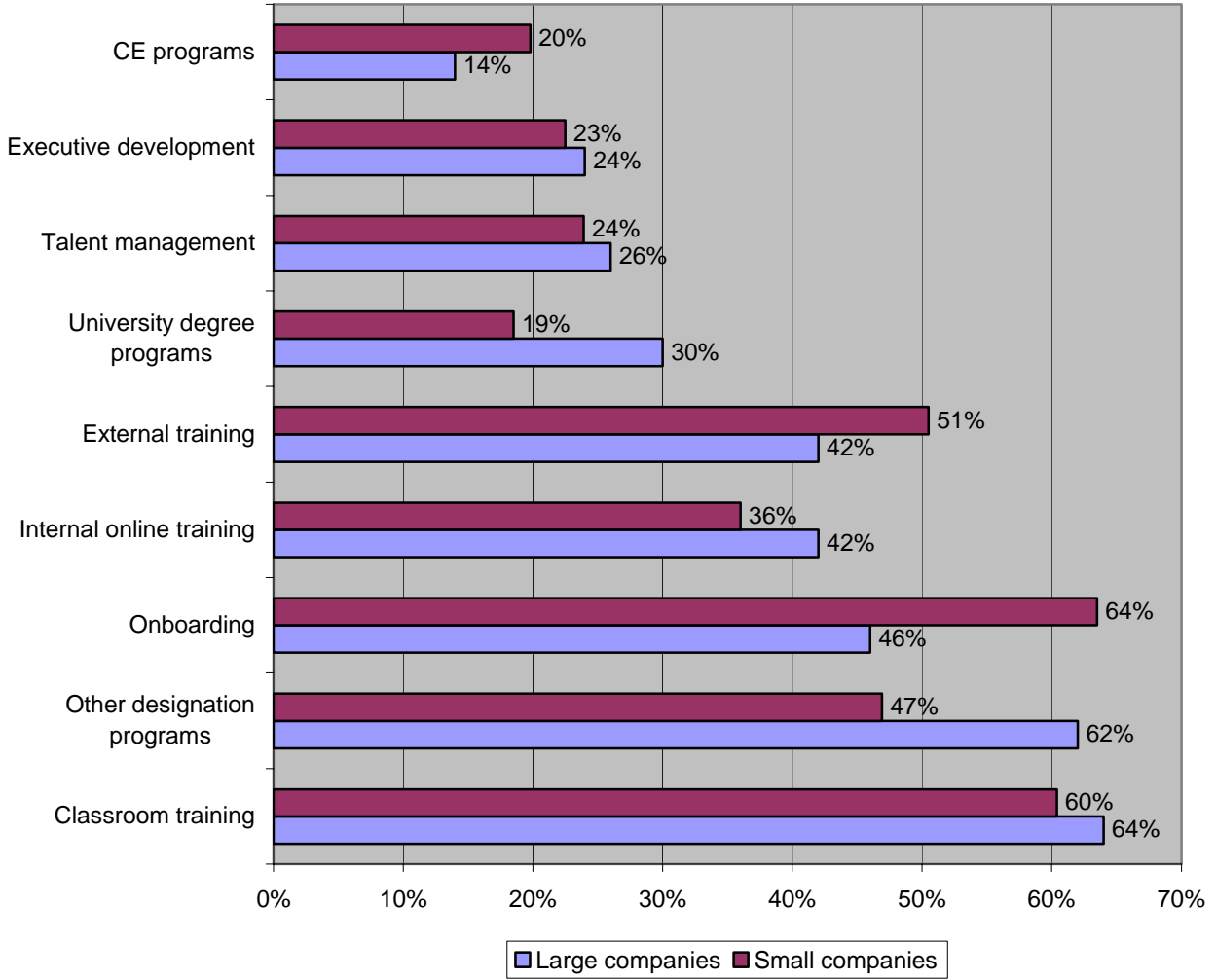
## Other Responsibilities

Ed Reps typically have a wide variety of education-related administrative functions. Three-quarters of them (74%) administer employee development and training programs other than LOMA's education program. (Q18) Of those who do so, here are the types of programs they conduct and the percentages of Ed Reps who conduct each type of program:

- Classroom training (61%).
- Onboarding/new employee orientation (60%).
- Other industry designation programs (e.g., CLU, CPCU, CFP, etc.) (50%).
- External training including conferences and seminars (49%).
- Internal online training (37%).
- Talent management (24%).
- Executive development (23%).
- University degree programs (21%).
- Continuing education (CE) programs (19%). (Q19) (272 respondents)

Some practices differ by company size. Compared to their counterparts, large-company Ed Reps are significantly more likely to be in charge of administering other designation programs and university degree programs. In contrast, small-company Ed Reps are more likely to be in charge of onboarding/new employee orientation. See Figure 9.

**Figure 9: Other Training/Development Administered:  
Ed Reps Who Have Other Non-LOMA Training/Development Responsibilities: A  
Comparison of Large and Small Companies**



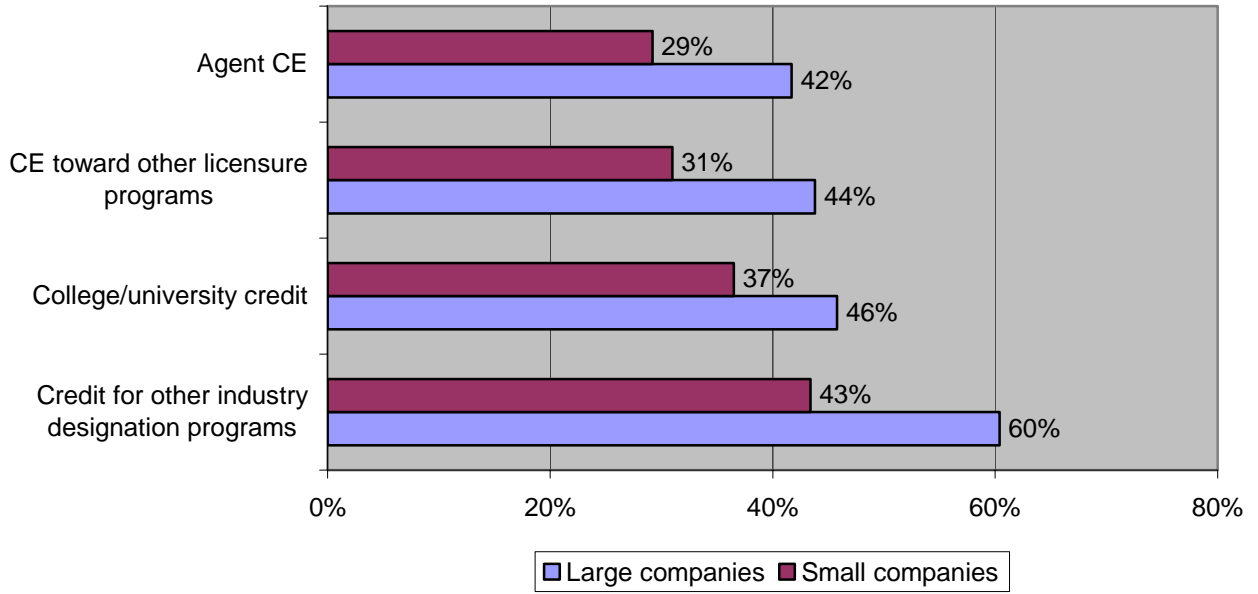
**Ed Rep Practices Regarding Advising Students about CE Credit**

A minority of Ed Reps advise students about the availability of various kinds of credit for taking LOMA courses:

- Credit toward other industry designation programs (46%).
- College or university credit (38%).
- Continuing education (CE) toward other licensures or programs (33%).
- Agent continuing education (CE) (31%). (Q89)

Ed Reps at large companies are significantly more likely to communicate this information than those at smaller firms. See Figure 10.

**Figure 10: Share of Ed Reps Advising Students about Using LOMA Courses for Credit in Other Educational Programs: A Comparison of Large and Small Companies**



## Company Support for LOMA Education Programs

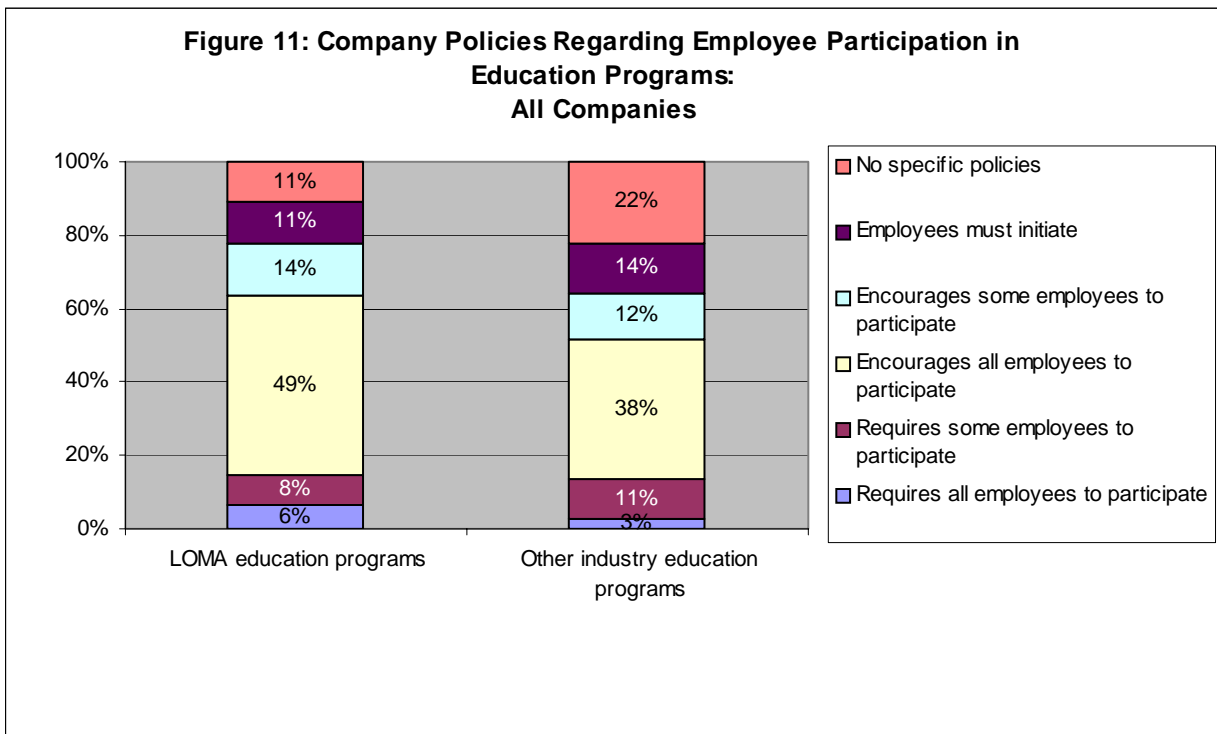
This section describes the ways that companies support their education programs. It addresses the following topics:

- Company education policies.
- Senior management support for LOMA education programs.
- The role of supervisors.
- Use of LOMA programs in new employee orientation.
- Use of LOMA programs to introduce employees to the company's business.
- Incorporation of LOMA programs in employee development plans.
- How completion of LOMA programs affects company hiring, job assignment, and promotion decisions.

### Company Education Policies

The vast majority of companies have policies promoting employee education. Most companies encourage all or some employees to participate in LOMA education programs. Requiring participation is much less common. Only about one in seven firms require some or all employees to participate. In about one-fifth of the cases, either the company has no specific policy regarding participation or employees must initiate participation. (Q42) See Figure 11.

Most companies also have policies with regard to employee participation in education programs other than those offered by LOMA. In general, however, these companies are less likely to encourage participation in these other programs. (Q45) See Figure 11.

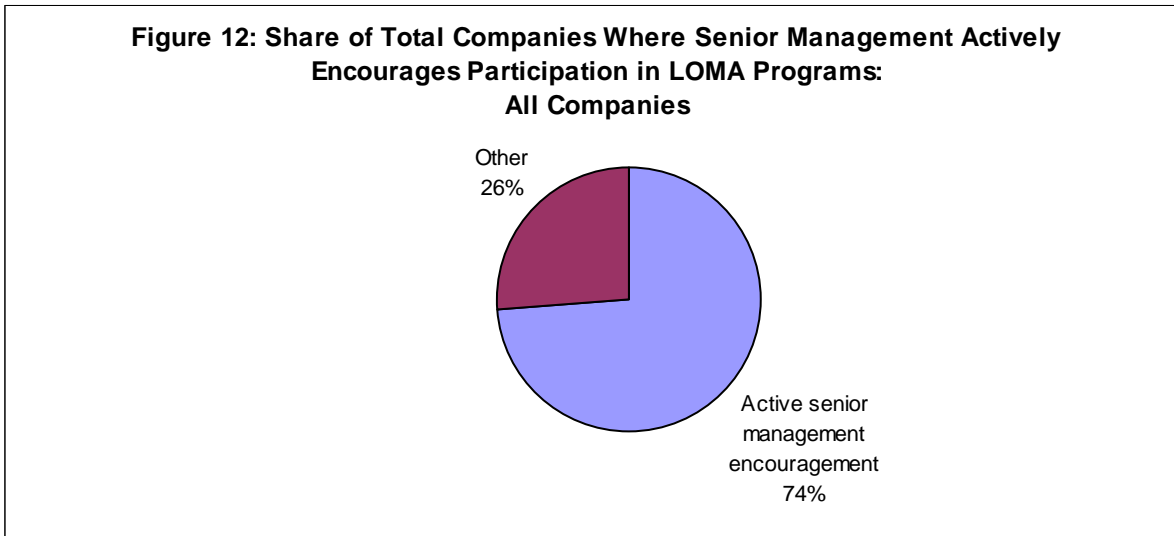


Only 16% of companies have a formal policy of limiting the number of LOMA exams a student can take in a particular year. (Q43) In practice, however, about one-third of companies (32%) limit students to four or

fewer exams per year, and 10% limit them to between five and nine exams. About three in five (58%) allow ten or more exams to be taken a year. (Q44) Large companies are significantly more likely than small ones to allow students to take ten or more exams a year (73% compared to 55%).

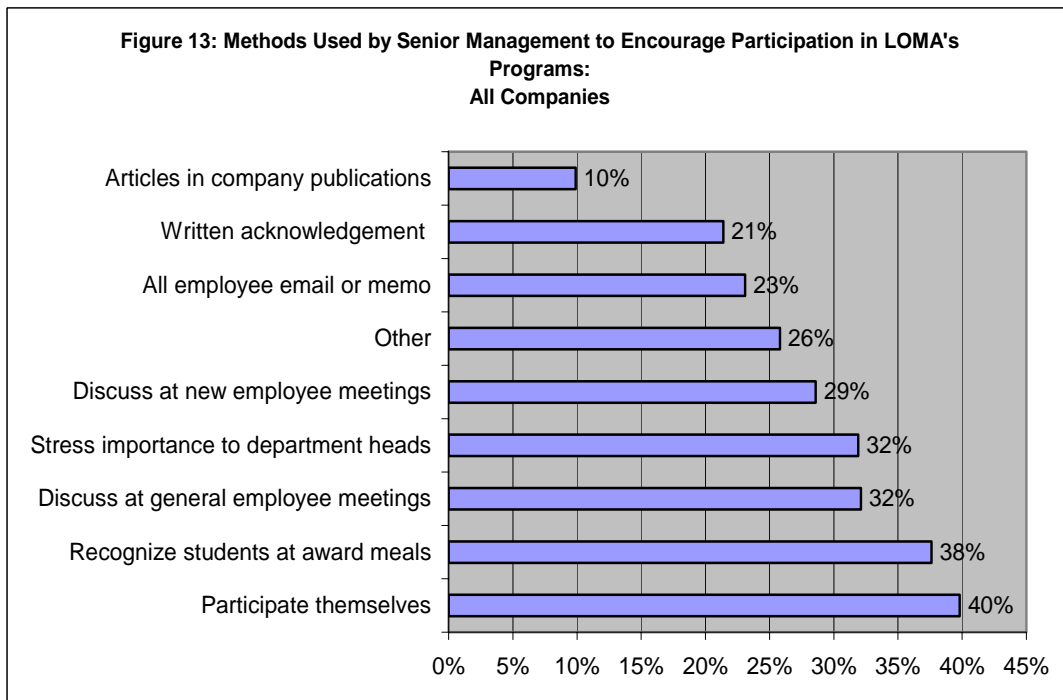
**Senior Management Support for LOMA Education Programs**

Senior management in most companies is extremely supportive of LOMA education programs, irrespective of company size. Three-quarters of Ed Reps (74%) work in companies where senior management actively encourages participation. (Q33) See Figure 12.



Even more Ed Reps work in companies where senior management encourages earning a LOMA designation (85%) and/or completing specific LOMA courses (78%). (Q34)

Senior management encourages participation in LOMA's programs in a number of other ways as shown in Figure 13. (Q35) There are no significant variations in results by company size.



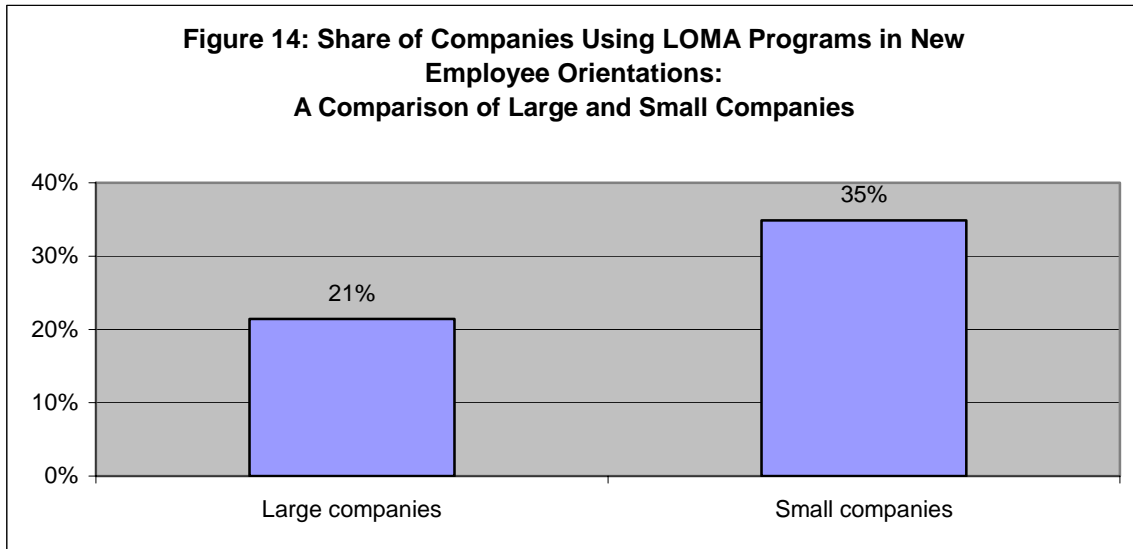


## The Role of Supervisors

In about two-thirds of companies (66%), the employees' direct supervisors participate in determining which education programs some employees (44%) or all employees (22%) can take. (Q46)

## Use of LOMA Programs in New Employee Orientations

About one-third of companies (33%) use LOMA programs in new employee orientations. (Q48) Small companies are significantly more likely to do so than larger ones. See Figure 14.

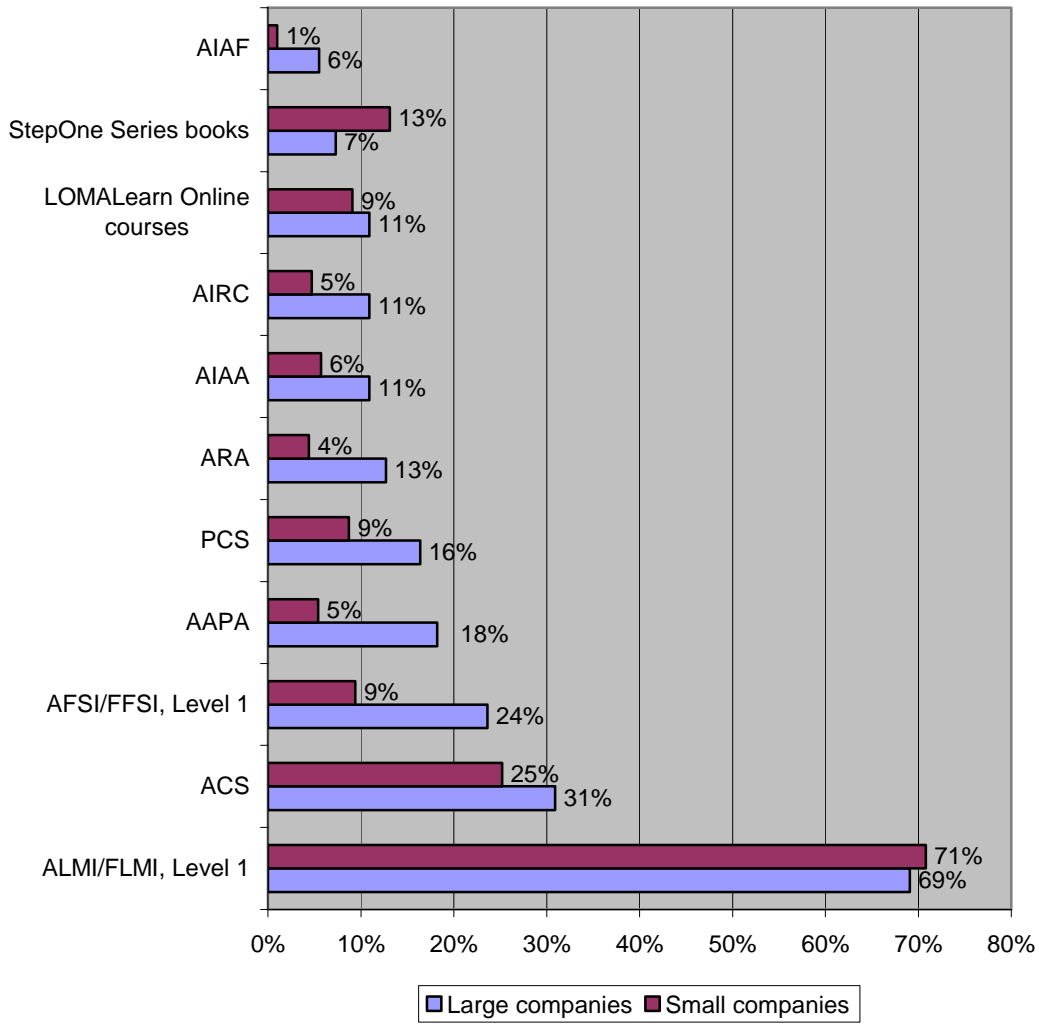


## Use of LOMA Programs in Introducing New Employees to the Company's Business

Although only about one-third of companies use LOMA programs in new employee orientations, (shown in Figure 14), a far higher percentage use them to introduce new employees to the company's business (shown in Figure 15). (Q49) Companies are particularly likely to use Level 1 courses (280/290) in the ALMI/FLMI programs for this purpose. Seven out of ten (71%) companies do so. Approximately one-quarter (26%) use the ACS program. The usage level of other LOMA programs for this purpose is far lower.

Large and small companies have similar practices with several exceptions: compared to small companies, large firms are more likely to use the AAPA and Level 1 in the AFSI or FFSI programs. One explanation for this difference may be that large firms have diversified into financial services and annuities to a greater degree than small firms.

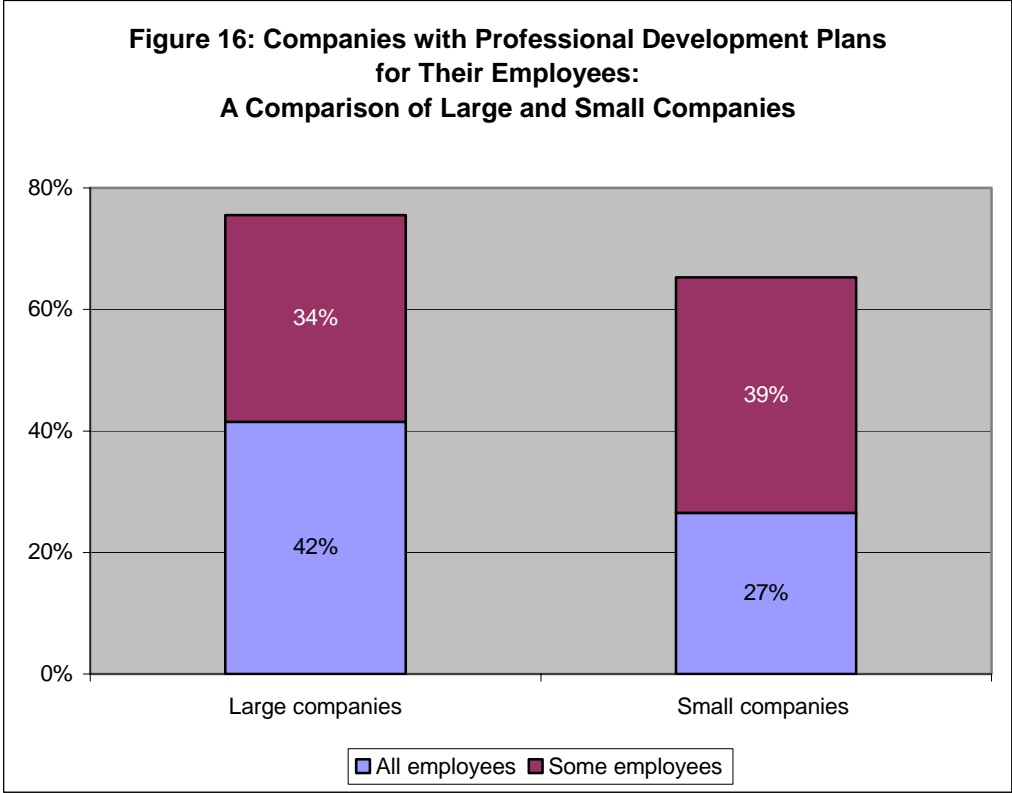
**Figure 15: Share of Companies Using Various LOMA Education Programs to Introduce New Employees to Their Business: A Comparison of Large and Small Companies**



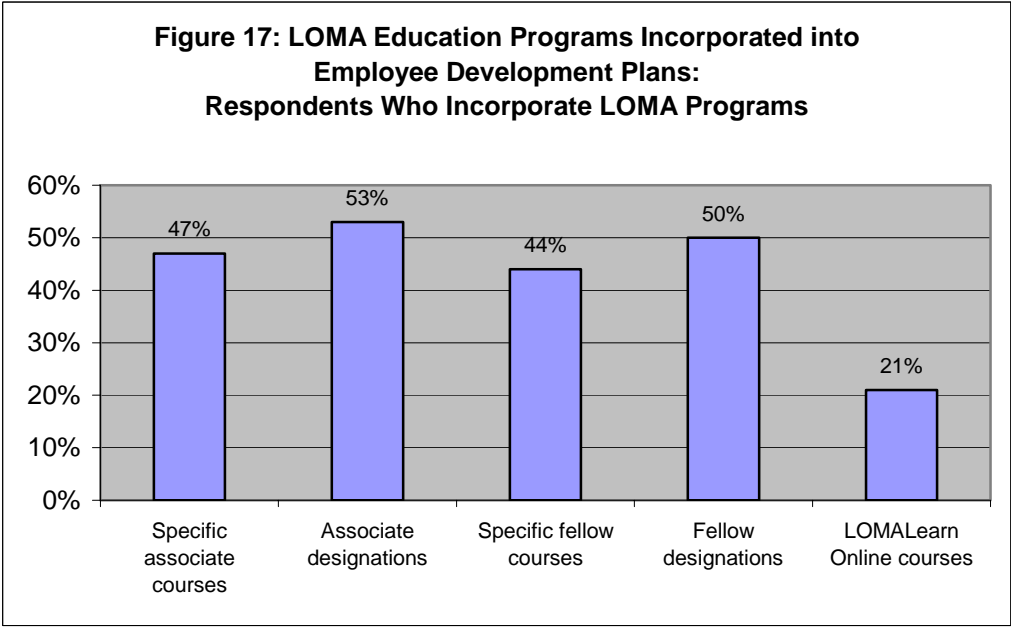
**Note:** For a list of program names and their associated acronyms, refer to Figure 41, page 38

### **Incorporation of LOMA Programs in Employee Development Plans**

About two-thirds of companies (67%) have formal professional development plans for some (38%) or all (29%) of their employees. (Q51) Large companies are more likely than small ones to have such plans. See Figure 16.



Almost half (45%) of companies include LOMA education programs in their employee development plans. (Q52) Of the companies that include LOMA programs in employee development plans, which programs or courses do they include? (Q53) (156 respondents) See Figure 17.

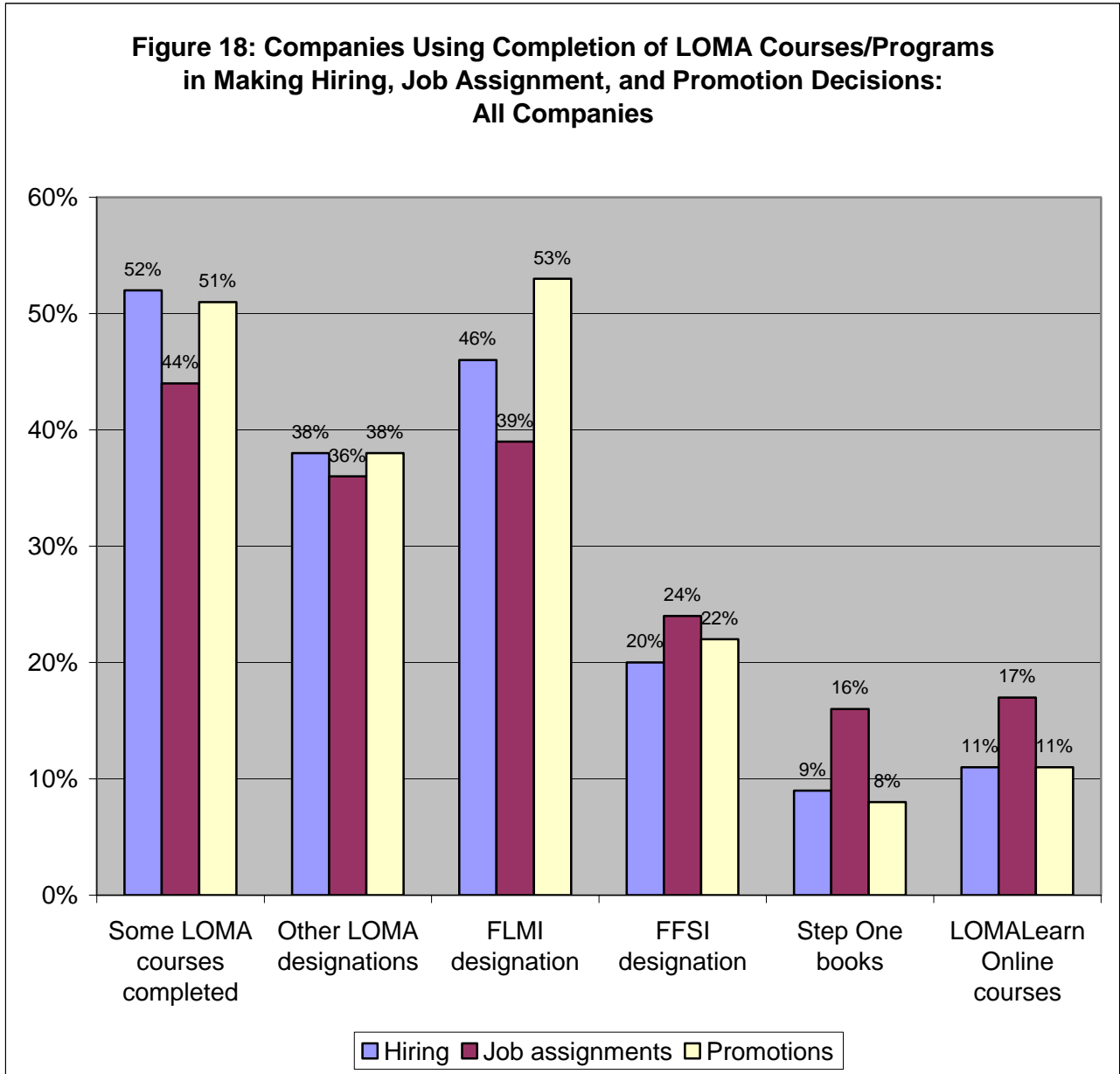


Companies that incorporate LOMA education programs in their employee development plans tend to have both a high level of commitment to LOMA in a number of areas and a high level of receptivity to online learning and learning management. See the final section of this report entitled “The Includers.”

### Effect of LOMA Programs on Company Hiring, Job Assignment, & Promotion Decisions

In general, of the choices offered, completion of some LOMA courses and/or completion of the FLMI are the most important factors in company hiring, job assignment, and promotion decisions. Approximately half of respondents say that the completion of some LOMA courses is a factor in hiring and promotion decisions. A similar percentage of respondents say that completion of the FLMI designation is a factor in promotion decisions. Approximately one-third say that other LOMA designations are important factors in hiring, job assignments, and promotions. (Q54) (235 respondents)

**Figure 18: Companies Using Completion of LOMA Courses/Programs in Making Hiring, Job Assignment, and Promotion Decisions: All Companies**



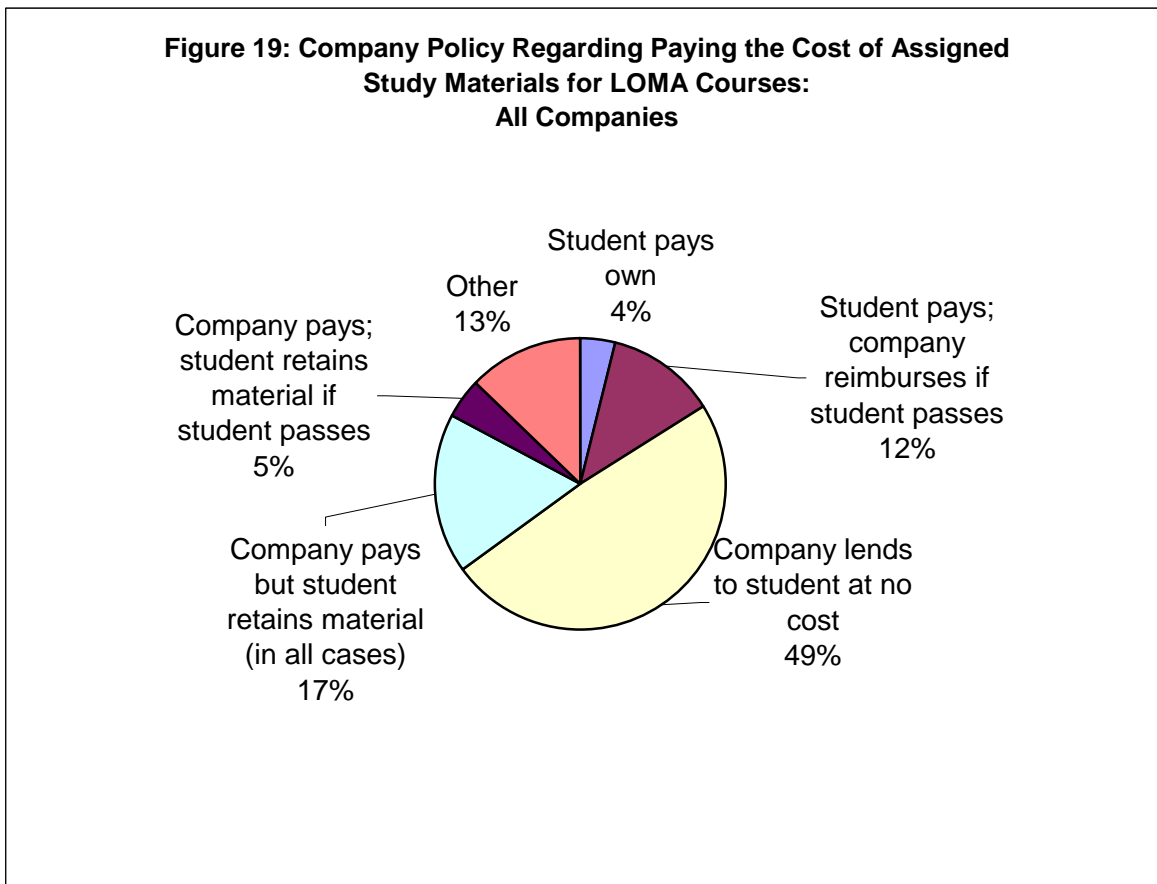
## Practices Regarding Fees and Recognition

This section describes company practices with regard to LOMA fees and recognition for successful completion of LOMA courses and designation programs. It addresses the following issues:

- Responsibility for the cost of LOMA study materials.
- Responsibility for the cost of LOMA exam fees.
- Providing financial awards for completion of LOMA programs.
- Providing non-financial recognition for completion of LOMA programs.

### Responsibility for the Cost of LOMA Study Materials

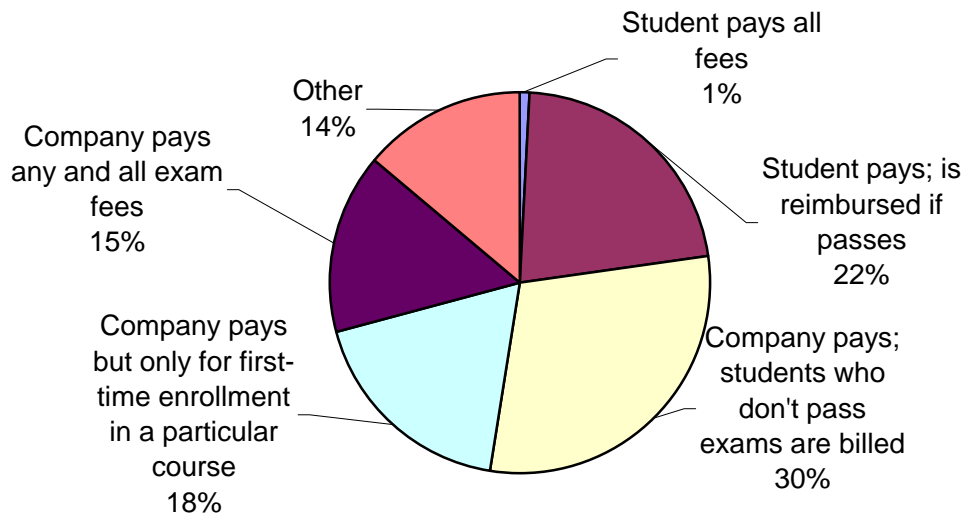
Unless students fail LOMA exams, they bear responsibility for the cost of LOMA course study materials in only 4% of the cases. In the vast majority of cases, companies have a policy of either: (a) buying the study materials and lending them to employees, or (b) of paying the cost and allowing students to keep the materials. The first practice allows companies to hold down per-student costs because multiple students can use the same material. The second practice allows employees to consult course materials as a reference over the long term. (Q76) See Figure 19.



### Responsibility for the Cost of LOMA Exam Fees

Similarly, the vast majority of companies have a policy of paying exam fees – with certain qualifications. See Figure 20. (Q77)

**Figure 20: Company Policy Regarding Paying the Cost of LOMA Exam Fees:  
All Companies**



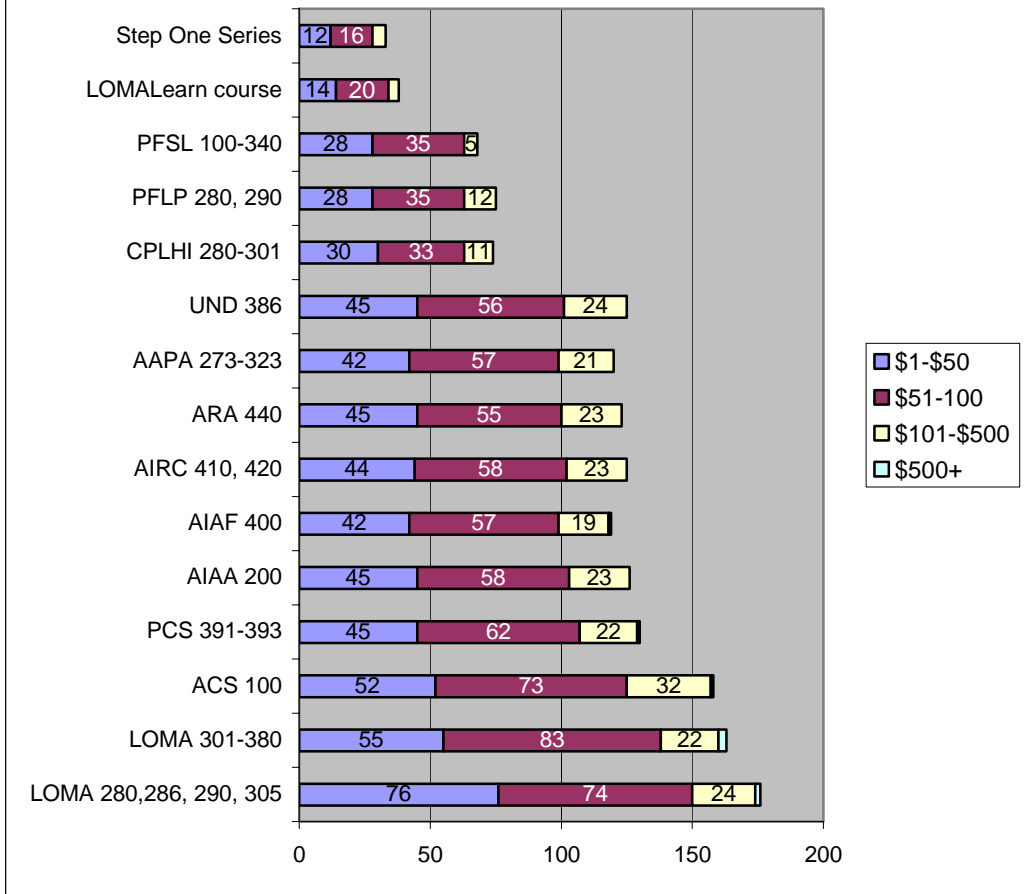
**Providing Financial Awards for Completion of LOMA Programs**

In addition to paying fees for employee study materials and exams, many companies also provide awards to employees for successful completion of courses or designations. Three out of five companies (61%) give students a financial reward for successful completion of an individual LOMA course. (Q79) Most of the time (63%), the reward is a one-time cash award. (Q80) Two-thirds of the companies (64%) give a financial reward for completion of a designation. (Q82) Here again, most of the time (60%) this reward is also a one-time cash award. (Q83)

The next three charts show the number (as opposed to the percent) of companies making various kinds of awards available to employees for completion of LOMA courses or designations. The differences in results from course to course or program to program reflect in part the fact that usage levels of the various courses and programs vary.

Note in Figure 21 below that virtually no companies offer financial awards worth more than \$500 for completion of specific courses. (Q81) (248 respondents) The vast majority of awards are worth \$100 or less. Relatively few companies offer financial rewards for completion of either Step One Series courses or LOMALearn courses.

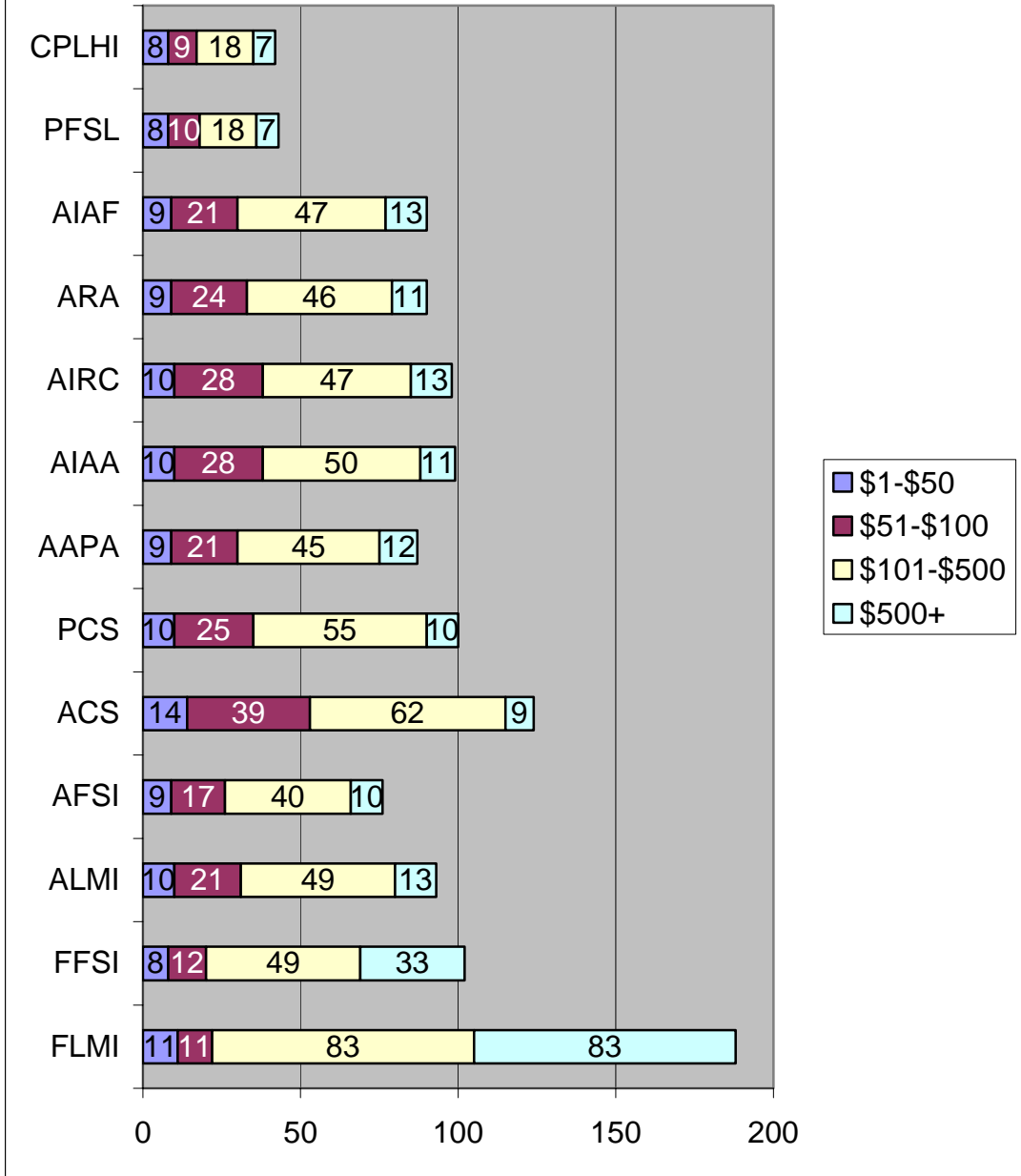
**Figure 21: Number of Companies Offering Various Financial Awards for Course Completion (in \$ US)**



**Note:** For a list of program names and their associated acronyms, refer to Figure 41, page 38

Compare the preceding chart to Figure 22 showing the numbers of companies offering various financial awards for designation completion. (Q84) (255 respondents) Note that the awards for designation completion are significantly higher than for course completion. In the majority of cases, companies give awards worth more than \$100 for designation completion. Companies are particularly likely to give awards worth \$500 or more in the case of completion of the FLMI designation.

**Figure 22: Number of Companies Financial Awards for Designation Completion (in US\$)**



**Note:** For a list of program names and their associated acronyms, refer to Figure 41, page 38

In general, the vast majority of companies plan to continue their current policies regarding payment of education program expenses and awards, as follows:

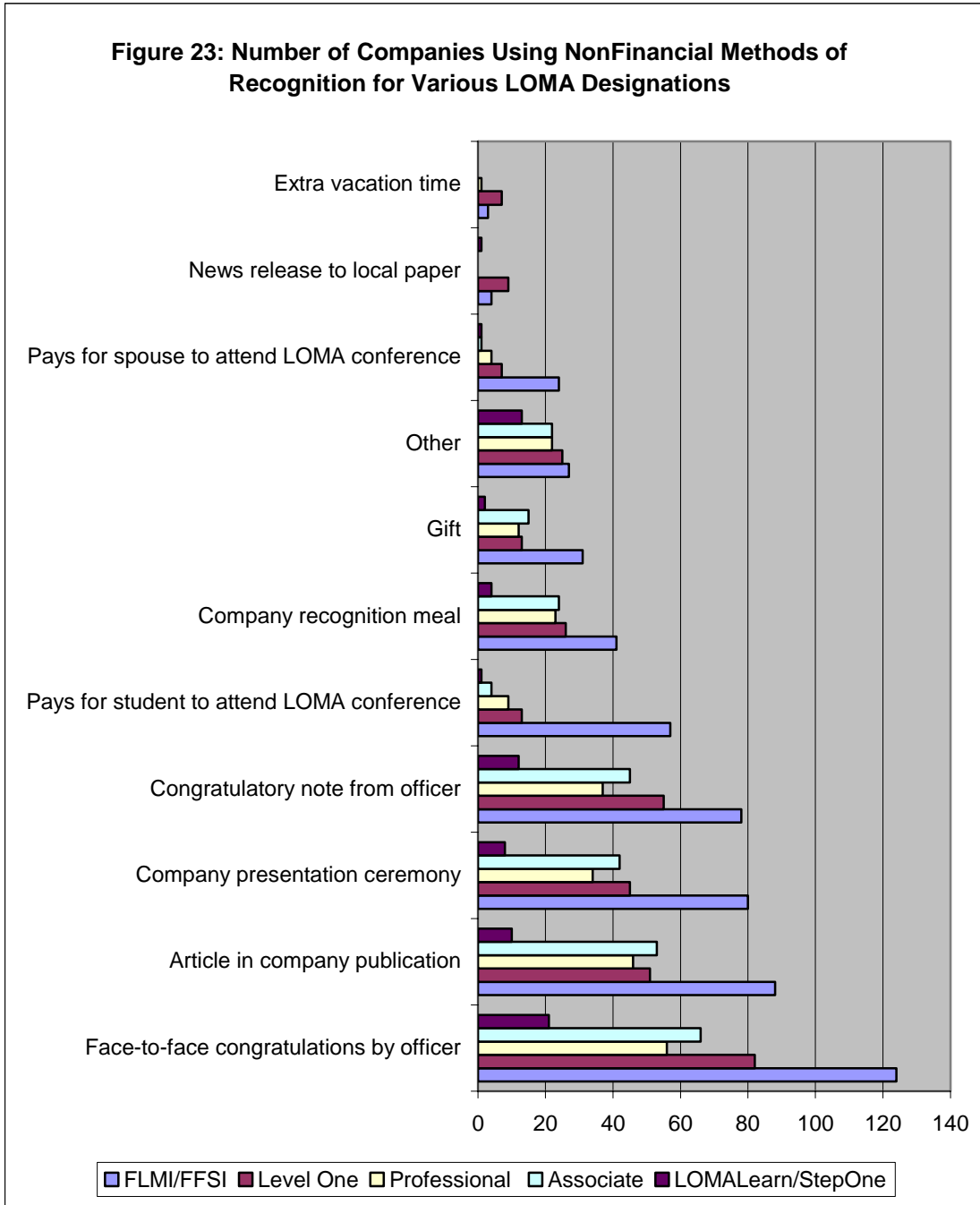
- Study material expenses (95%).
- Exam fees (96%). (Q99)
- Financial awards for completion of individual courses (92%).
- Financial awards for completion of designation programs (91%). (Q98)



### Providing Non-Financial Recognition for Completion of LOMA's Programs

In addition to offering financial awards for completion of LOMA designations, many companies (71%) also offer non-financial recognition. (Q85)

Figure 23 shows the actual number of companies offering various types of non-financial recognition for various types of designations. (Q86) (263 respondents) Once again, note that differences from program to program are due in part to the fact that usage levels of the programs varies. Completion of the FLMI or FFSI is most likely to win recognition. The most widely used form of recognition is to have an officer of the corporation deliver congratulations to the employee face to face.



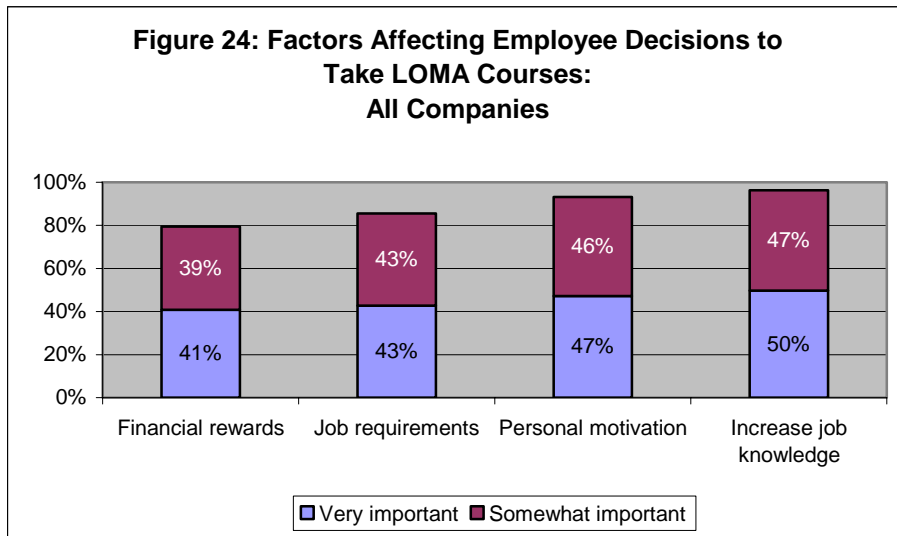
## Employee Motivations and Interest in LOMA Programs

This section examines Ed Rep perspectives on the following issues:

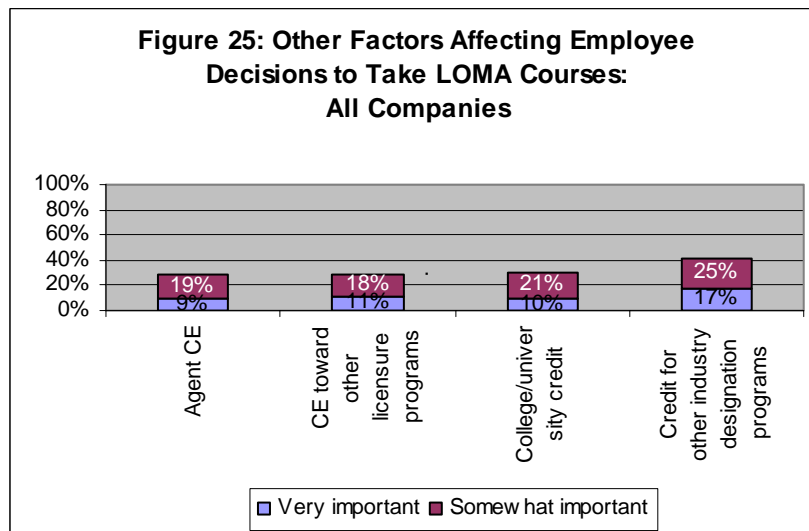
- Employee motivations.
- Interest in LOMA education programs.

### Employee Motivations

In the view of Ed Reps, employees' major motives for taking LOMA courses are to increase job knowledge, boost career development (personal motivation), fulfill job requirements, and receive financial rewards. The desire to increase job knowledge is significantly more important to employees than receiving financial rewards. (Q47) See Figure 24.



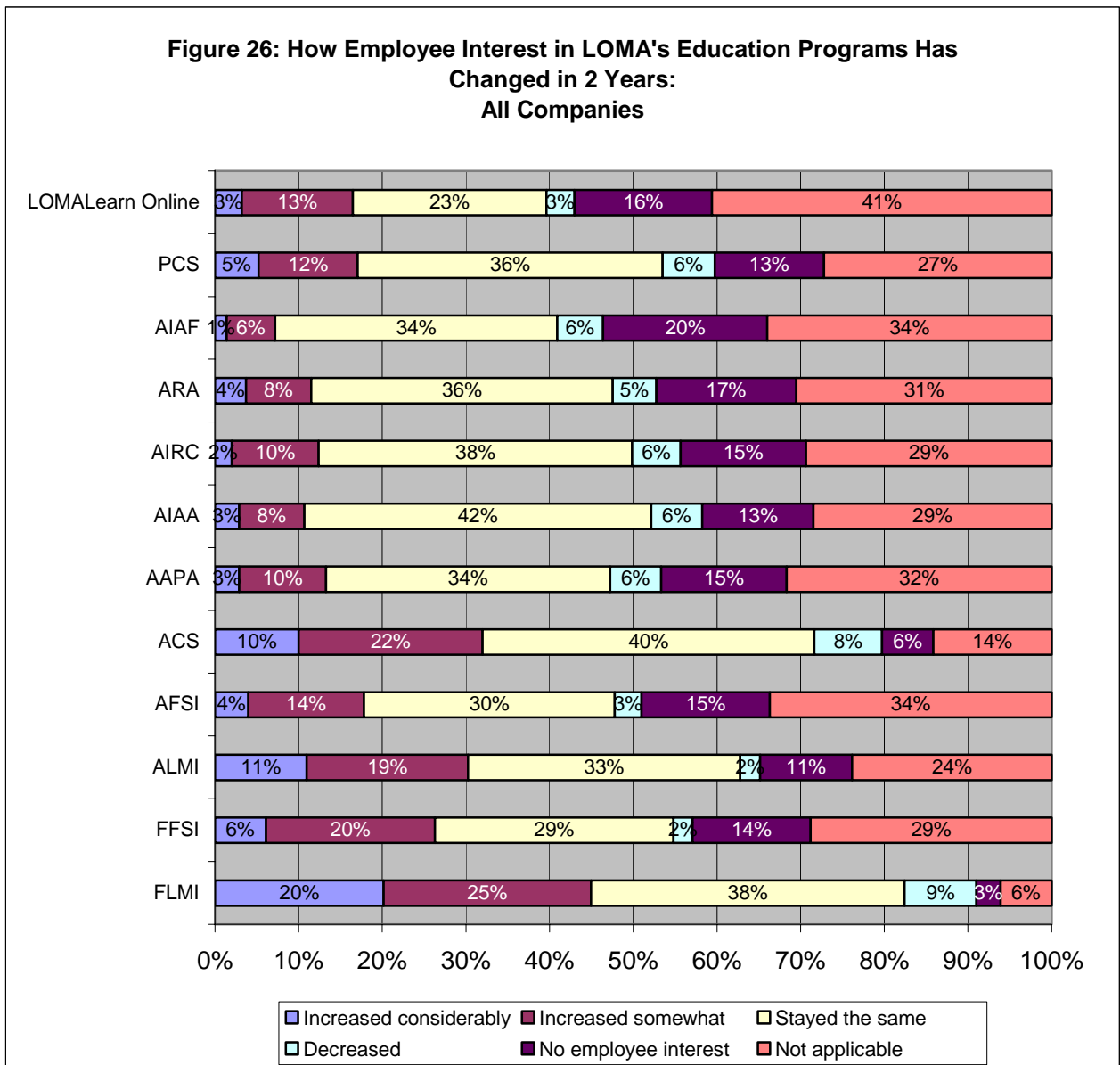
The desire to achieve some kind of formal credit -- such as a continuing education credit (CE) for other licensure programs -- is significantly less important. (Q88) See Figure 25 below.



One reason these factors may be less important motivators for students is that the majority of Ed Reps (as shown in Figure 10) do not advise students of the availability of the various types of credits for taking LOMA courses. Where Ed Reps do, these credits become a more important factor in employee decision-making. For example, in cases where an Ed Rep advises students of the availability of credit for other industry designation programs, 69% of respondents say it is important (29% very important and 40% somewhat important). Compare these figures to those in Figure 25 above.

### Interest in LOMA's Educational Programs

In general, employee interest in LOMA's educational programs has remained stable over the past two years. Where it has changed, increases in interest have surpassed decreases. Interest in both the FLMI program and the ACS program has grown the most. Interest in LOMALearn Online courses has grown in 16% of companies. (Q 50) See Figure 26.



**Note: For a list of program names and their associated acronyms, refer to Figure 41, page 38**

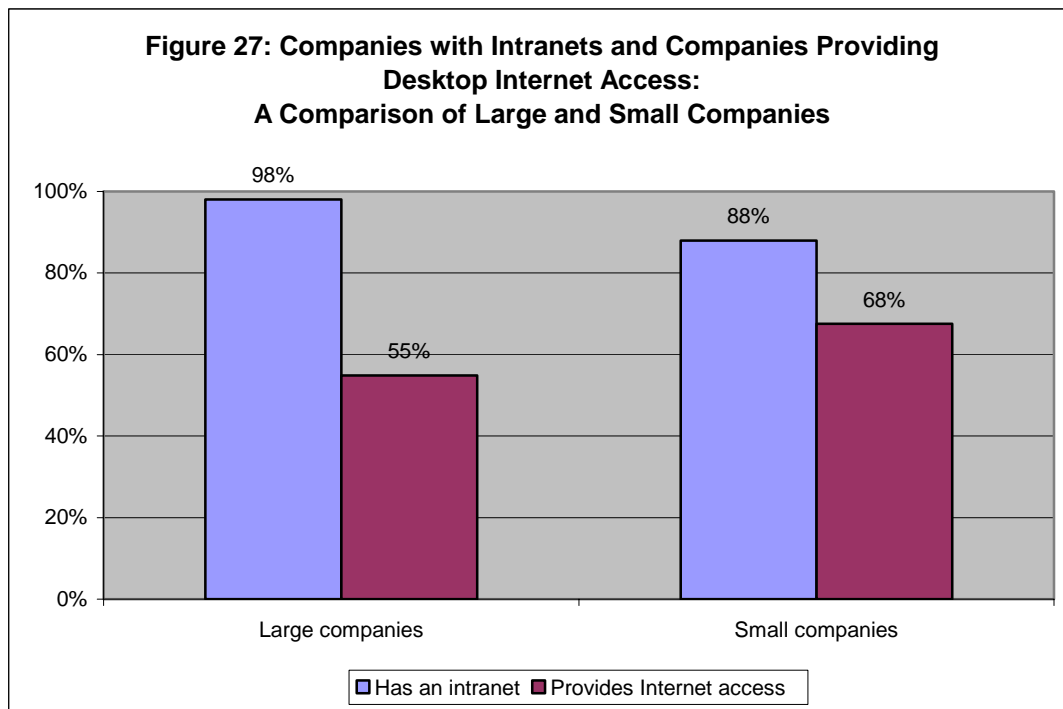
## Communications and Learning Management

Both LOMA and Ed Rep companies use computer networks and IT systems to promote, deliver, and manage employee education. This section examines these practices and shows how they compare to usage of other methods to accomplish similar purposes. It addresses the following topics:

- Technological basis for communications among LOMA, Ed Reps, and employees.
- How Ed Reps get information from LOMA.
- Methods used by companies to promote LOMA education programs to employees.
- LOMA Societies.
- Company learning management and reporting practices.

### Technological Basis: Company Infrastructure

Nine out of ten (90%) companies have an intranet. (Q65) Two-thirds of companies (66%) provide Internet access at the desktop for more than 90% of their employees. (Q69) Large companies are more likely than small companies to have an intranet. Small companies are more likely to provide desktop Internet access to more than 90% of their employees. See Figure 27.



In the above chart, “provides Internet access” means provide it at the desktop for more than 90% or more employees. Small companies may be using the Internet to some degree as a substitute for an intranet to provide employees with information about LOMA’s programs. For example, companies without intranets can offer -- through the public Internet -- access to the same LOMA information that other companies provide through their intranets. As we show later on, operating an intranet and using it as a vehicle to circulate information about LOMA’s education programs tends to increase the likelihood that a firm will use LOMA’s online courses through LOMALearn Online.

Many companies also provide their employees with desktop access to email and CD-ROMs. Here are the percentages of companies where more than nine out of ten employees have such desktop access:

- Email: 84%. (Q68)
- CD-ROM: 56%. (Q70)

There are no differences between large and small companies with respect to these practices.

### Technological Basis: Use of LOMANET and I\*STAR

The vast majority of firms use LOMANET (92%) for LOMA exam enrollment although 15% are still using paper enrollment forms and 4% are using disk/file enrollment. (Q57) In most cases (87%), students have access to LOMANET. (Q58)

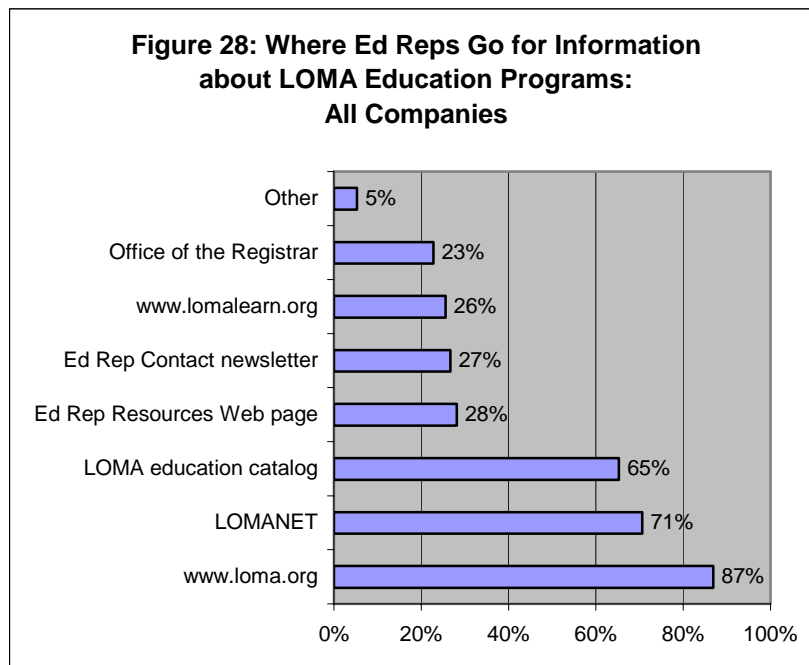
In about four-fifths of companies (81%), some (38%) or most (43%) students use LOMANET to access their student records (grades, student profile, etc.). (Q59) Only about one-quarter of companies (27%) allow students to use LOMANET to enroll themselves in exams. (Q60) Large companies (33%) are more likely than small companies (16%) to let all students to enroll themselves.

Three-quarters (76%) of the companies administer I\*STAR computer-based exams. (Q61). More than two-thirds (70%) offer I\*STAR exams at the home office; more than one-fifth (22%) do so at branch offices, and one in six (16%) do so at regional offices. (Q62)

Large companies are more likely than small ones to administer I\*STAR exams at the company (87% compared to 74%), at the home office (79% compared to 68%) and at regional offices (25% compared to 15%).

### How Ed Reps Get Information from LOMA

Ed Reps use three major sources for information regarding LOMA Education Programs: [www.loma.org](http://www.loma.org), LOMANET, and the LOMA Education and Training Catalog. They also use other sources as well: the Ed Rep Resources Web page, Ed Rep Contact newsletter, [www.lomalearn.org](http://www.lomalearn.org), and the Office of the Registrar. (Q39) See Figure 28. Ed Reps at large companies are more likely than those at small ones to get information on LOMA programs from the Ed Rep Resources Web page (41% compared to 26%) and from the Office of the Registrar (32% compared to 21%).



Three-quarters of Ed Reps (74%) have downloaded LOMA's Education and Training Catalog or other education materials from [www.loma.org](http://www.loma.org) in the past 12 months. (Q37) Almost two in five Ed Reps (37%) have downloaded and posted LOMA promotional material (catalogs, flyers, etc.) on the company's intranet, employee resource sites, etc., in the last 12 months. (Q38)

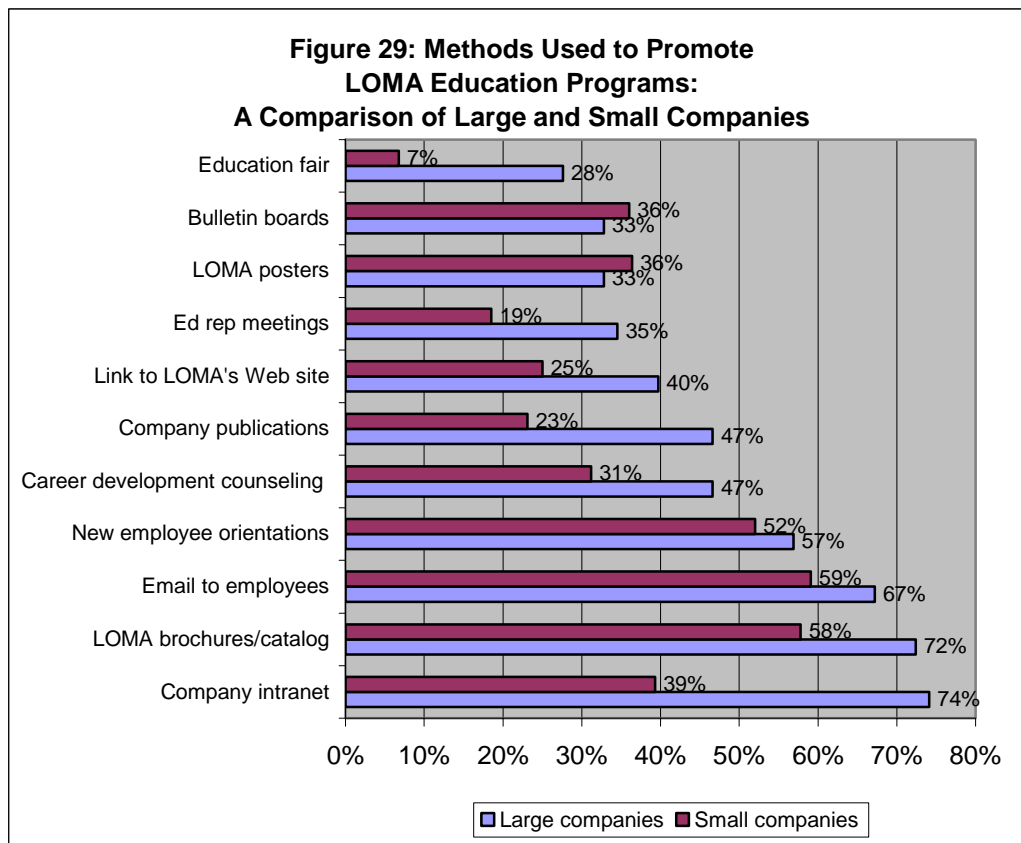
One-third of Ed Reps (34%) would be interested in participating in an online discussion forum with other Ed Reps at [www.loma.org](http://www.loma.org). (Q101)

### How Companies Promote LOMA Education Programs

Companies have varied ways of promoting LOMA education programs to employees. Here are the percentages of companies using various methods:

- Email to employees (60%).
- LOMA brochures and catalogs (60%).
- New employee orientations (53%).
- Company intranet. (45%).
- Bulletin boards (36%).
- LOMA posters (36%).
- Career path/career development counseling (34%).
- Link to LOMA's Web site (27%),
- Company publications/newsletter (27%).
- Department meetings (26%)
- Memos to employees (24%).
- Education fairs / LOMA education days (10%). (Q32)

With a few exceptions, large companies are more likely to use many of these methods than small ones are. Note how important intranets are to large companies. See Figure 29.



## How Companies Distribute LOMA Materials

Companies distribute LOMA promotional materials (catalogs/brochures) to employees in a variety of ways. Personal delivery by the Ed Rep remains the most important way.

- Ed Rep personally delivers (66%).
- Human resources department distributes (31%).
- Training department distributes (23%).
- Interoffice mail (23%).
- Company intranet (23%).
- Educational fairs/LOMA education days (11%).
- Employee meetings (11%).
- Department heads distribute (7%).
- Payroll inserts (less than 1%). (Q36)

One in five Ed Reps (18%) would be interested in placing a regular article about LOMA Education Programs in their company newsletters. (Q40)

One-fifth (22%) report that their employees have requested receiving LOMA program and course information via the Internet or their corporate intranet as opposed to through a printed catalog or brochure. (Q100)

## LOMA Societies

One-quarter of the companies (27%) have a LOMA Society operating in their area, where it is convenient for their employees. (Q91) One in ten companies (10%) would be interested in helping to start a local LOMA Society; 3% would commit to help do so. (Q92) LOMA Societies provide Society members, LOMA students, and other financial services professionals with opportunities for continuing education and professional development.

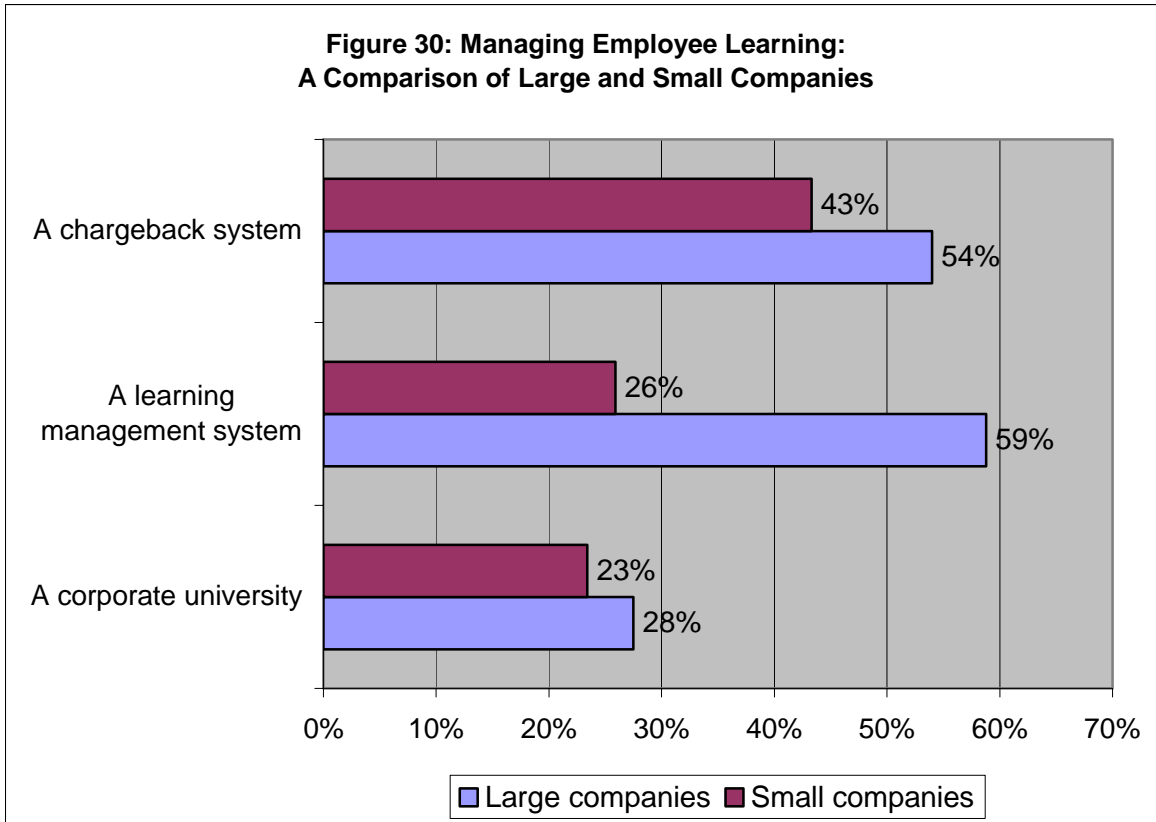
## Company Learning Management and Reporting Practices

Only a minority of companies apply these assorted management practices to employee learning: Most firms with Ed Reps participating in the survey do not have a system for charging back education costs to the employee's business unit. Most do not operate learning management systems or corporate universities. Most have not evaluated their return on investment from LOMA educational programs. Most do, however, provide some information on LOMA education programs to management at least annually.

Large companies represent exceptions to some of the above generalizations. A majority of them have learning management systems and operate chargeback systems. They are also more likely than smaller companies to provide some kinds of information to management at least annually.

Here are the specific results:

One-quarter of the firms have a corporate university (24%). (Q67) Three in ten (31%) have a learning management system. (Q66) Fewer than half of the companies (45%) use a 'charge back' system for allocating the cost to individual departments. (Q78) See Figure 30.



Companies with learning management systems (42%) are almost four times as likely as those without them (12%) to have corporate universities. However, the fact that a company has a learning management system has no impact on whether it uses LOMALearn Online.

Only 7% of companies have evaluated the return on investment of LOMA courses/programs. (Q55) There are no significant differences between large and small firms or between users and non-users of learning management systems in this regard.

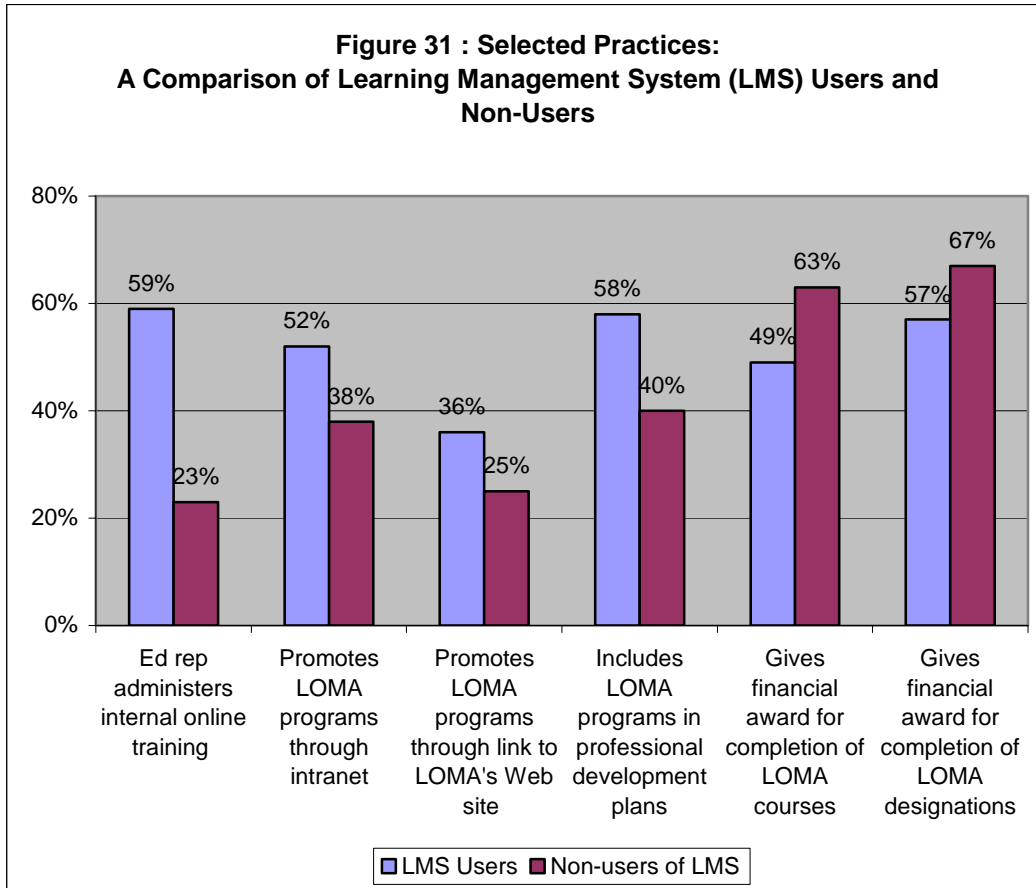
**Selected Practices of Learning Management System (LMS) Users**

Compared to companies without learning management systems (151 respondents), LMS user firms (104 respondents) are more likely to:

- Have Ed Reps responsible for administering internal online training. (Q18)
- Promote LOMA education programs through the company intranet and through links to LOMA's Web site. (Q32)
- Include LOMA programs in employee professional development plans. (Q52)

However, LMS users are less likely than non-users to offer employees financial awards for successful completion of LOMA courses (Q79) and/or LOMA designations. (Q82) See Figure 31.





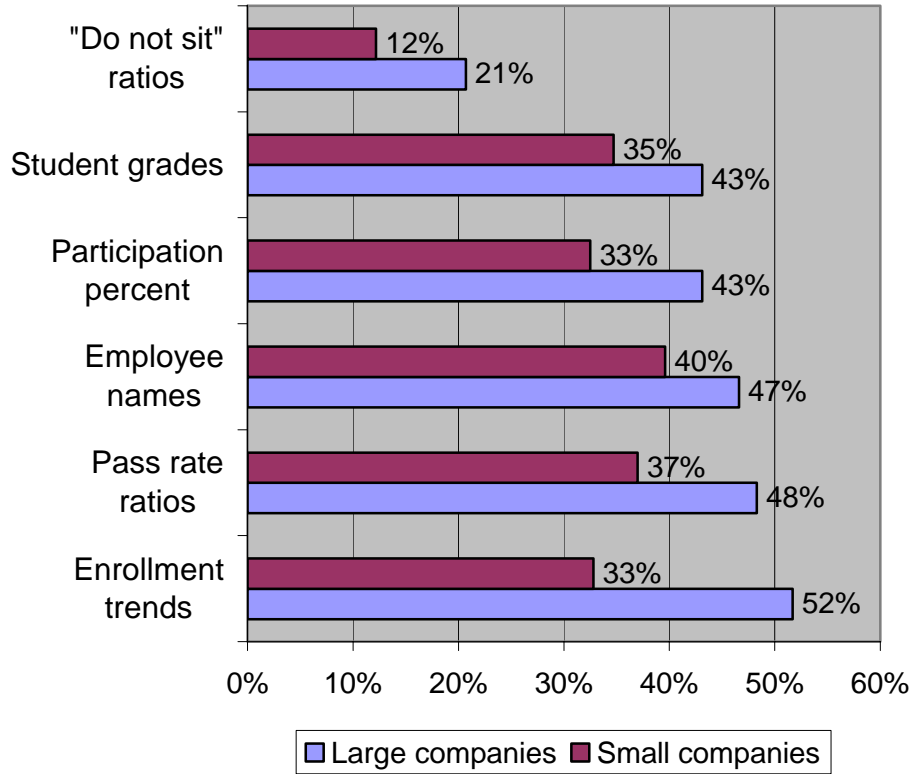
### Providing Information about LOMA Programs to Management

Approximately six in ten Ed Reps provide at least one type of information about LOMA education programs to management at least annually. However, fewer Ed Reps provide each specific type of information:

- Employee names (41%).
- Pass rate ratios (39%).
- Student grades (36%).
- Enrollment trends (36%).
- Participation percent (34%).
- “Do not sit” ratios (14%). (Q20) This ratio compares the number of students who actually take exams with the number who have registered to take them.

Large-company Ed Reps do more management reporting than their smaller counterparts. (Q20) See Figure 32.

**Figure 32: Information about LOMA Education Programs Provided to Management at Least Annually: A Comparison of Large and Small Companies**



One-third of Ed Reps at small companies (34%) do no reporting whatsoever compared to only 14% of large companies. (Q20) One reason for this disparity may be that the Ed Rep position itself is less likely to be a managerial position in large companies than in small ones; hence, the need to report to management is not as great in small companies.

## LOMA Learn Online

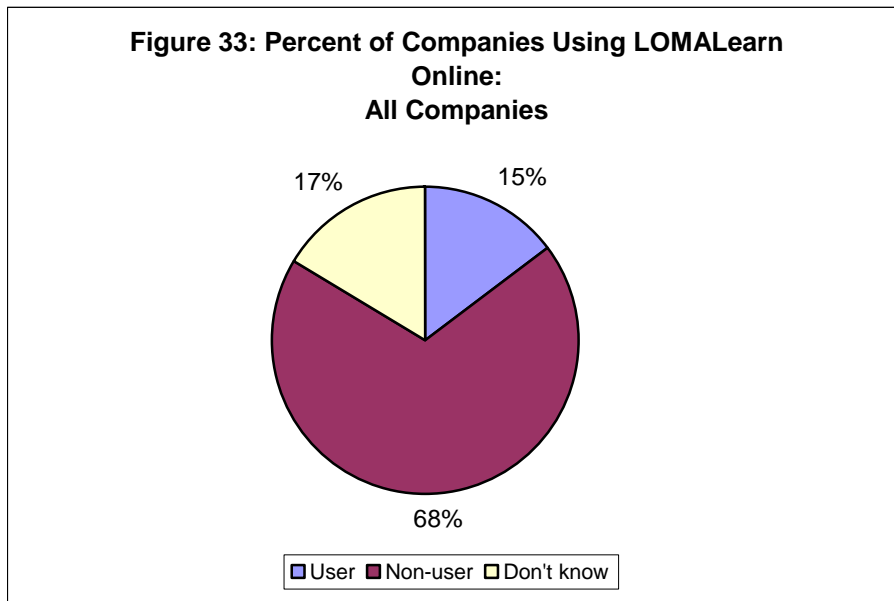
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This section presents Ed Rep views of LOMALearn, LOMA's online course delivery vehicle. It also examines interest in Webinars. It covers the following specific topics:

- Users.
- User satisfaction.
- Future plans.
- Intranet practices of LOMALearn users.
- Education policies of LOMALearn users.
- Webinars.

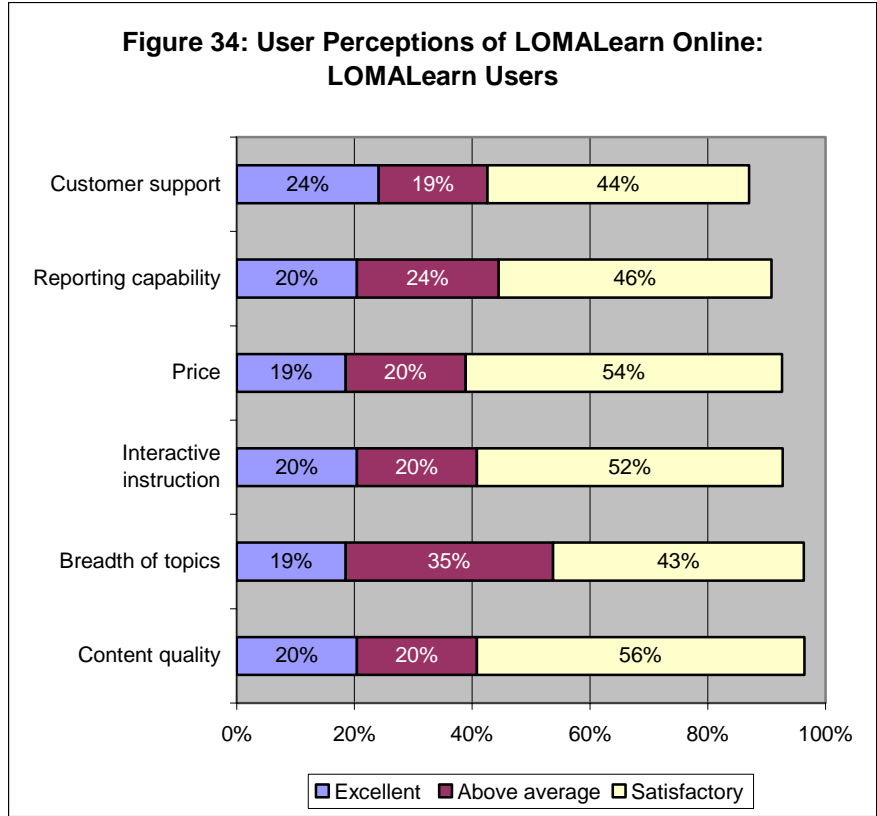
### Users

Approximately one in seven firms (15%) use LOMALearn Online, including 20% of large firms and 14% of small ones. (Q103) See Figure 33.



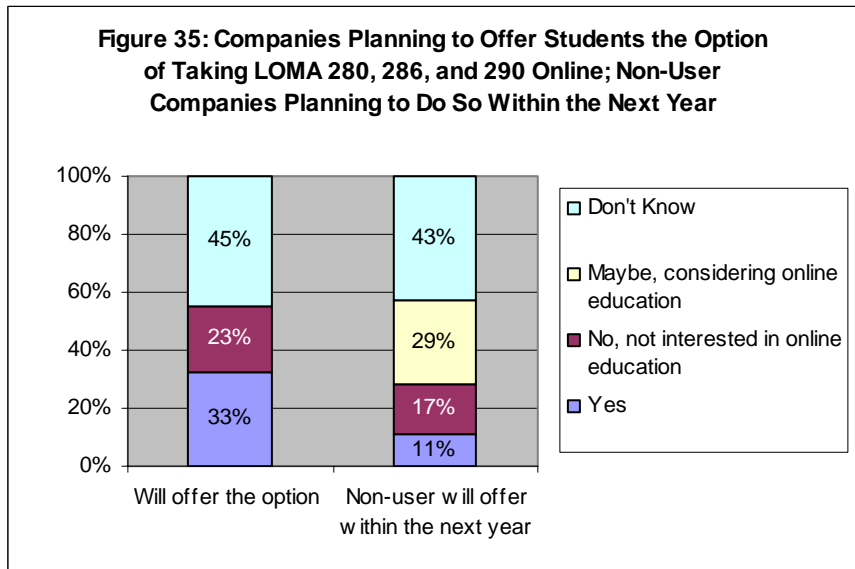
### User Satisfaction

LOMALearn Online users give it favorable ratings, with about nine out of ten firms rating it satisfactory or better (above average or excellent) with regard to price, content quality, instructional design/interactive simulations, breadth of topics, customer support, and tracking/reporting capability. Between approximately 40% and 50% of these firms rate LOMALearn Online above average or excellent in these various attributes. (Q104) (54 respondents) These ratings do not vary by company size. See Figure 34.



**Future Plans**

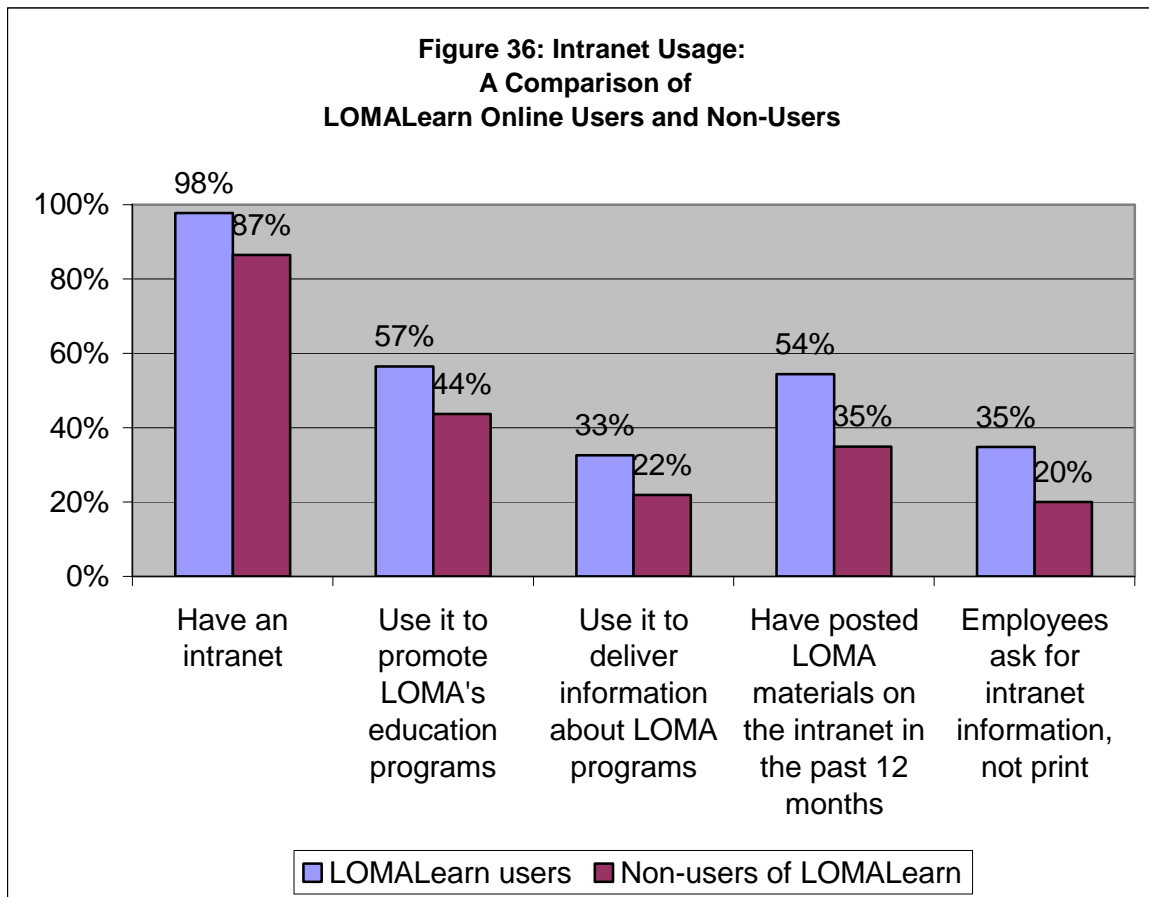
Approximately one-third of respondents say their company will offer students the option to take LOMA 280, 286, and 290 online. (Q105) Among companies that do not currently offer these courses online, more than one in ten plan to do so within the next year. Another one-quarter are considering online education and may offer such courses online within the next year. (Q 106) (277 respondents) See Figure 35. Responses do not differ significantly by company size.



### Intranet practices of LOMALearn users

Although the number of LOMALearn Online users in the sample is relatively small (46 respondents), comparisons with non-users (215 respondents) are interesting for directional purposes. Companies using LOMALearn Online also tend to be big users of intranets to deliver information about LOMA's programs to employees. See Figure 36. They are more likely than non-users to:

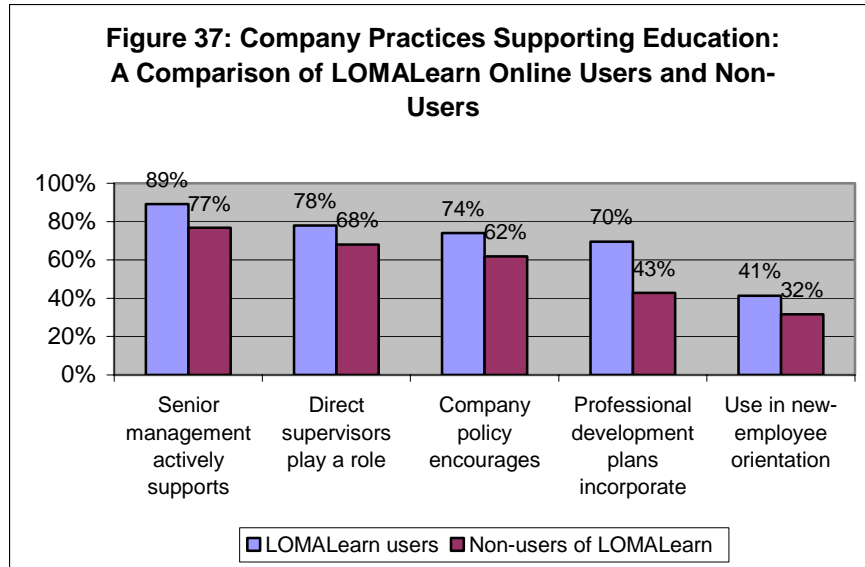
- Operate intranets in the first place. (Q65)
- Use them to promote LOMA's education programs and to deliver information to employees about the programs. (Q32 and Q36)
- Download and post LOMA promotional materials on their intranets. (Q38)
- Have employees who request course information via their intranets rather than through printed catalogs or brochures. (Q100)



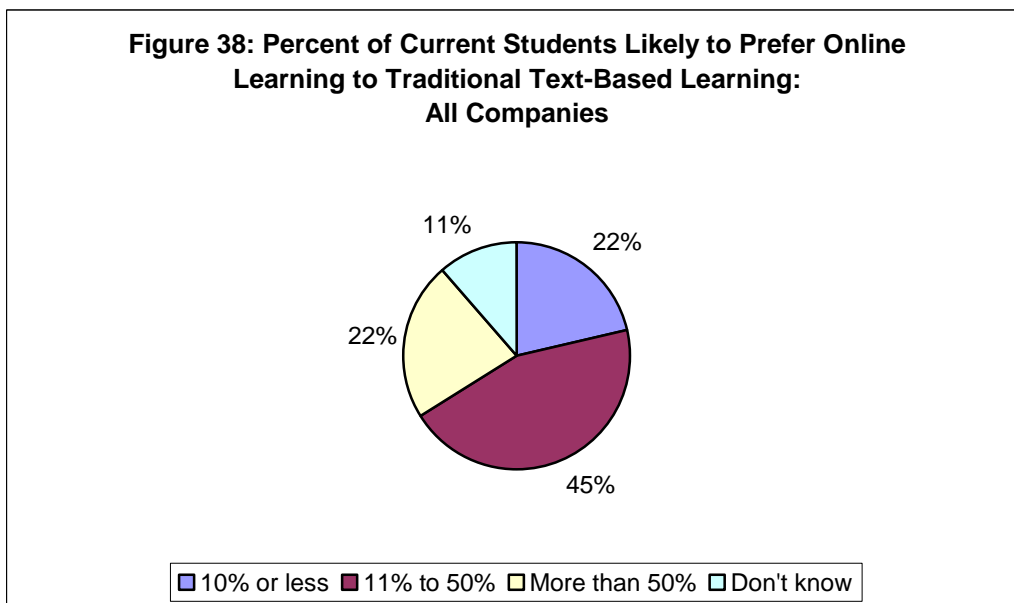
### Education Policies Of Lomalearn Users

LOMALearn Online users also tend to work in companies that have strong pro-education policies with significant managerial support. See Figure 37. Compared to non-users, they are more likely to work in companies where:

- Senior management actively supports participating in LOMA's educational programs. (Q33)
- Employees' direct supervisors play a role in choosing education programs for employees. (Q46)
- Company policy encourages employee participation in LOMA education programs. (Q42)
- Professional development plans incorporate LOMA education programs. (Q52)
- LOMA programs are used in new employee orientations. (Q48)



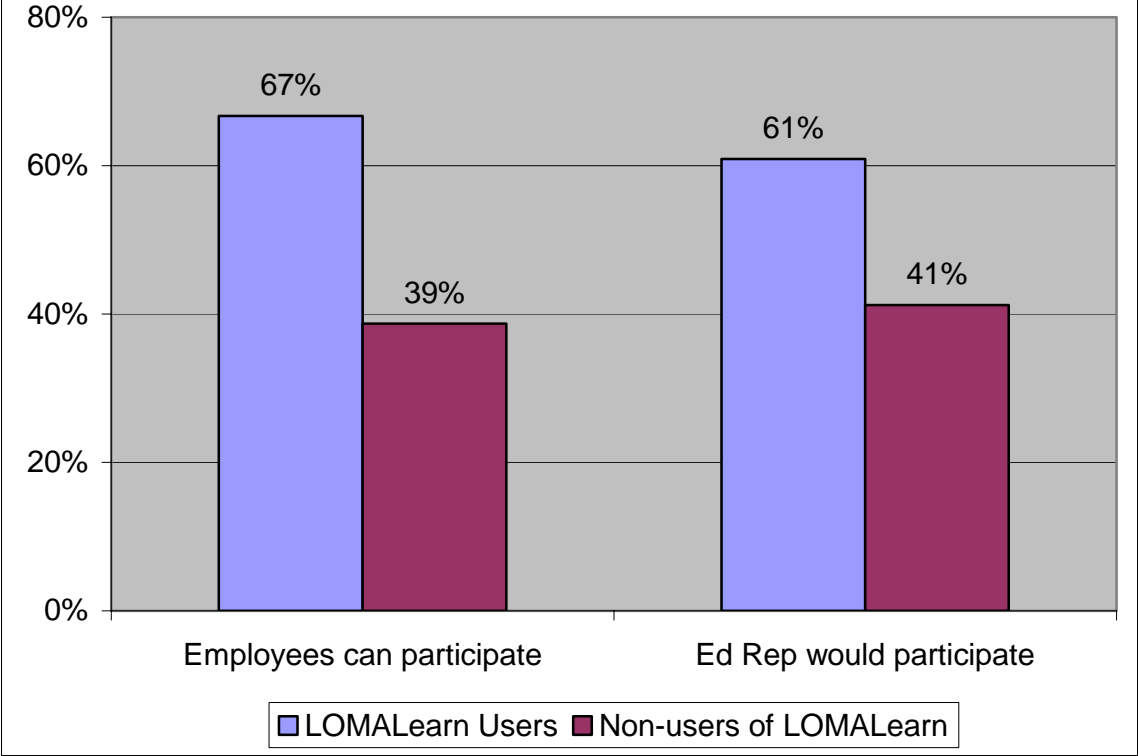
Respondents indicate that some of their current students will prefer online learning to traditional text-based learning. One in five respondents (22%) believe that more than 50% of their students will prefer online learning. See Figure 38. (Q107)



**Webinars**

Two-fifths of total respondents (43%) report that their employees can participate in Webinars during work hours. (Q71) Approximately the same percent would participate in Webinars sponsored by LOMA (42%). (Q102) LOMALearn Online users are more receptive to Webinars than non-users are. See Figure 39.

**Figure 39: Interest in Webinar Participation:  
A Comparison of LOMALearn Online Users and Non-Users**



## A Profile of the “Includers”

Companies vary significantly in their commitment to LOMA’s education program and to learning management and online learning. In general, the inclusion of LOMA courses or programs in employee development plans (Q52) reflects a high level of overall organizational commitment that is manifested in a number of ways.

For the sake of simplicity, we call firms that include LOMA programs in employee development plans as “**Includers**” (156 respondents). We refer to firms that do not do so as “**Non-Includers**” (101 respondents).

Compared to **Non-Includers**, **Includers** are significantly more likely to have managements who actively encourage participation in LOMA programs and who participate in LOMA programs themselves. Such firms are more likely to:

- Use LOMA programs in new employee orientation
- Have learning management systems
- Have ‘charge back’ systems that assign education costs to departments
- Have corporate universities
- Use LOMALearn Online now
- Allow their students to take LOMA 280, 286, and 290 online

**Note:** Of those who do not currently allow their students to take such courses online, the **Includers** are more likely to say they will do so in the next year. There is no significant difference between **Includers** and **Non-Includers** regarding the size of employee population served.

**Figure 40: Program ‘Includers’ versus ‘Non-includers’**

Company Practices	Includers	Non-Includers
Senior management actively encourages participation in LOMA’s program (Q33)	89%	64%
Senior management promotes LOMA by personally participating in LOMA programs. (Q35)	49%	32%
The company uses LOMA programs in new employee orientation. (Q48)	47%	24%
The company has a learning management system. (Q66)	40%	15%
The company uses a ‘charge back’ system to assign education costs to departments. (Q78)	51%	33%
The company has a corporate university. (Q67)	29%	19%
The company uses LOMALearn Online (Q103)	22%	7%
The company will allow students to take LOMA 280, 286, and 290 courses online. (Q105)	44%	25%
Of companies not currently using LOMALearn Online for 280, 286, and 290, those who will offer these courses to students online in the next year. (Q106)	19%	6%



**Figure 41: Table of Program Names and Acronyms**

<b>Program Name</b>	<b>Acronym</b>
Fellow, Life Management Institute	FLMI
Associate, Life Management Institute	ALMI
Fellow, Financial Services Institute	FFSI
Associate, Financial Services Institute	AFSI
Associate, Annuity Products Administration	AAPA
Associate, Insurance Agency Administration	AIAA
Associate, Insurance Regulatory Compliance	AIRC
Associate, Reinsurance Administration	ARA
Associate, Insurance Accounting and Finance	AIAF
Underwriting Life and Health Insurance	UND
Associate, Customer Service	ACS
Professional, Customer Service	PCS
Certified Professional, Life and Health Insurance Program	CPLHI
Programa de Formação LOMA em Português	PFLP
Programa de Formación en Seguros de LOMA	PFSL