

2019

# Ed Rep Guidebook



# The Ed Rep Guide Book

2019 EDITION

## Quick Reference

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Suite 600	770-951-1770
Atlanta, GA 30339	
Web site .....	<a href="http://www.loma.org">www.loma.org</a>
Office of the Registrar/ Contact Center	800-ASK-LOMA, option 1 800-275-5662, option 1 770-984-3761 770-984-6415 (fax) <a href="mailto:education@loma.org">education@loma.org</a>
LOMA Learning System .....	<a href="https://learning.loma.org">https://learning.loma.org</a>
ED Rep Tools .....	<a href="https://edreptools.loma.org">https://edreptools.loma.org</a>
<b>PBD Worldwide</b> .....	<b>800-887-3723</b>
P.O. Box 930108	770-280-4178
Atlanta, GA 31193-0108	770-280-4150 (fax)
E-mail	<a href="mailto:LNH@pbd.com">LNH@pbd.com</a>
Outside U.S. E-mail	<a href="mailto:lomaintl@pbd.com">lomaintl@pbd.com</a>
Web site	<a href="http://www.lomabookstore.com">www.lomabookstore.com</a>

## Introduction

As an Educational Representative (Ed Rep), you play a crucial role in the continuing professional development of your company's employees and the success of LOMA's Education Programs. Your responsibilities are important, and your contributions are greatly appreciated by LOMA.

This Ed Rep Guidebook contains valuable information to assist you in carrying out your Ed Rep responsibilities. The Guidebook, along with the LOMA Education and Training Catalog, will familiarize you with LOMA's education policies and procedures. Please read this Guidebook carefully and keep it properly secure for future reference.

This Guidebook is intended for Ed Rep use only. All student information is included in the LOMA Education and Training Catalog, and on LOMA's website at [www.loma.org](http://www.loma.org).

## Copyright

All statements in this Guidebook are for informational purposes only and should not be construed as the basis of a contract between a student or participating organization and LOMA.

While provisions of this Guidebook will ordinarily be applied as stated, LOMA reserves the right to change any provision without notice to the students. Every effort will be made to keep company Educational Representatives (Ed Reps) advised of any changes. Ed Reps are not agents of LOMA.

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## Table of Contents

<b>Ed Rep Role</b> .....	<b>4</b>	<b>Exams</b> .....	<b>14</b>
What is an Ed Rep? .....	4	Key Details for Successful Exam Administration .....	14
Getting Started .....	4	Proctoring Paper Exams .....	15
Promoting LOMA Education Programs .....	4	Exam Length .....	15
Publicizing Enrollment .....	4	Students with Disabilities .....	15
<b>Who to Contact at LOMA</b> .....	<b>4</b>	Course Extensions .....	15
Contact .....	4	Retakes .....	15
Contacting LOMA .....	4	Steps for Administering Paper Exams .....	15
Additional LOMA Contacts Chart .....	5	<b>Grades and Awards</b> .....	<b>16</b>
<b>Ed Rep Resources and Tools</b> .....	<b>6</b>	The Grading Process .....	16
Enrolling Students for Exams .....	9	Answer Sheets, Faulty Items, and Grades .....	16
LOMA's <i>Education &amp; Training Catalog</i> .....	6	Exam Question Challenge .....	16
Additional Promotional Materials .....	6	Awards and Replacement Awards .....	16
Online Resources for Ed Reps .....	6	Recognizing Students' Accomplishments .....	17
LOMA Societies .....	7	Annual Conference and Conferment .....	17
LOMA Forms .....	7	FSRI Conferment at Retirement Industry Conference .....	17
LOMA's Electronic Library of Textbooks .....	7	<b>Policies</b> .....	<b>18</b>
<b>Administering Designation Programs</b> .....	<b>8</b>	Establishing LOMA's Policies .....	18
LOMA's Learning System .....	8	Ed Rep Change .....	18
Ed Rep Tools .....	8	Failing Grades .....	18
I*STAR Examination Availability .....	9	Did-Not-Sit .....	18
I*STAR Coordination with Curriculum Changes .....	9	Regrading Paper Exams .....	18
Proctoring Regulations .....	9	Old Exams .....	18
I*STAR Procrastination .....	9	Calculators .....	18
Prometric Exams .....	10	Due Process Policy .....	18
Paper Exams .....	11	LOMA Privacy Policies .....	19
Enrolling Students for Paper Exams .....	11	<b>Credit for LOMA Courses</b> .....	<b>20</b>
Missed Enrollment Deadline Policy .....	11	Academic Credit from Traditional Colleges and Universities .....	20
Enrollment Cancellations and Transfers from Student-to-Student .....	12	LOMA Courses and Other Insurance Industry Programs .....	20
Current Enrollments Report .....	12	Designation Programs Known to Request, Require or Grant Credit for LOMA Courses chart .....	21
Student Use of LOMA's Learning System .....	12	<b>Administering LOMA Short Courses</b> .....	<b>22</b>
<b>Study Materials</b> .....	<b>13</b>	Immersion Training .....	22
<i>Online Interactive Courses</i> .....	13	<b>Guidelines for Use of LOMA and LL Global, Inc. Materials</b> .....	<b>22</b>
Study Materials for Designation Text-Based Courses .....	13	<b>Appendices</b> .....	<b>23</b>
Course Portals .....	13	Academic Institutions Known to Grant Credit for LOMA Courses .....	23
Classes .....	14	<b>Glossary</b> .....	<b>27</b>
Offering LOMA Self-Study Courses in a Classroom Setting .....	14		

## Ed Rep Role

### What is an Ed Rep?

Educational Representatives (Ed Reps) oversee and manage LOMA education programs within their organizations. As the Ed Rep, you play a crucial role in the development and maintenance of an educational culture at your organization. LOMA holds Ed Reps in the highest regard as being imperative to the successful administration of LOMA Education Programs at your respective organization.

Your responsibilities will include:

- Promoting LOMA programs
- Overseeing enrollments and exams
- Ensuring LOMA's policies and procedures are followed
- Ordering study materials when needed
- Maintaining student records
- Motivating and encouraging employees as they work toward LOMA designations
- Coordinating award and recognition programs
- Handling all matters relating to these programs including those of a complex or confidential nature

Each LOMA member company must have one Primary Ed Rep. Each location can have one, many, or no Secondary Ed Reps. Both Ed Reps have the same rights and access to LOMA's learning system and I\*STAR. The Primary Ed Rep will receive the designation awards earned each month along with the enrollment invoices.

### Getting Started

As a new Ed Rep, you should begin your training by reviewing the Ed Rep Training Series videos at <http://www.loma.org/EdReps/Resources/Videos.aspx>.

These 10-15 minute videos provide a great overview of your role as an Ed Rep with LOMA.

### Promoting LOMA Education Programs

LOMA provides brochures on a variety of our education programs. All brochures, flyers, and presentations can be found online at [www.loma.org](http://www.loma.org) and are available free of charge from PBD Worldwide. Also, we encourage Ed Reps to link the electronic version of the LOMA Education and Training Catalog to their company's Intranet or electronic bulletin-board so employees can easily download complete information.

Another great way to introduce LOMA Education Programs is by sponsoring Education Fairs. These are often scheduled in January after updated LOMA materials are distributed. If you

would like to organize an Education Fair or Virtual Education Fair for your company, please contact LOMA's Member Solutions Department at 770-984-6425 or [membersolutions@loma.org](mailto:membersolutions@loma.org). LOMA will happily provide you with a variety of materials for the event.

### Publicizing Enrollment

The following suggested methods can be tailored to complement your company's unique communications when publicizing enrollment:

- Publish an article mentioning your company's incentives and awards for participating in LOMA programs in all company publications and newsletters.
- Distribute interoffice memos regarding programs and procedures, both via hard copy and e-mail.
- Display notices and posters on bulletin boards.
- Download brochures, flyers, or textbook covers and publish them on your company's intranet or electronic bulletin board.

## Who to Contact at LOMA

### Contact

Make it easy for interested students to contact you by including your name, telephone number, fax number, e-mail address, etc., on all informational materials.

### Contacting LOMA

LOMA makes every effort to support and assist our Ed Reps. Your primary contacts at LOMA will be the Business Agents in the Office of the Registrar. Although many answers to your questions can be found in this Guidebook, online at [www.loma.org](http://www.loma.org), or in the current LOMA Education and Training Catalog, it is sometimes necessary to contact someone at LOMA directly. Please feel free to call, fax, or e-mail the Office of the Registrar with any questions or concerns you or your students may have on the following topics:

- Awards (certificates and replacements)
- Courses passed
- Curriculum content (for textbooks, TPGs, Course Portals, PDFs, etc.)
- Ed Rep changes
- Ed Rep Guidebook (orders, unanswered questions)
- Processing enrollments

- Exam administration (proctoring, location, etc.)
- Third-Party Exam Sites
- Exam Fees (billing discrepancies, processing)
- Course extensions
- LOMA student name/address changes
- Independent students
- Policies and procedures used
- Student records
- Problems or issues with PBD
- Credit for LOMA courses from other sources
- Academic or college credit for LOMA Courses

The Office of the Registrar will be happy to answer your questions concerning student records or courses passed, provide enrollment or exam information, and explain LOMA Education Program administrative procedures and policies.

**How to Contact LOMA:**  
 Office of the Registrar  
 Phone: 1-800-ASK-LOMA, option 1  
 (1-800-275-5662, option 1)  
 or  
 770-984-3761  
 Fax: 770-984-6415  
 email: [education@loma.org](mailto:education@loma.org)

**Additional LOMA Contacts**

For information on this topic:	Contact:
<b>Ordering Printed Study Materials</b> Textbooks	PBD Worldwide Phone: 800-887-3723 or 770-442-8631 Fax: 770-280-4150 email: <a href="mailto:LNH@pbd.com">LNH@pbd.com</a> Outside U.S. email: <a href="mailto:lomaintl@pbd.com">lomaintl@pbd.com</a> web: <a href="http://www.lomabookstore.com">www.lomabookstore.com</a>
<b>LOMA</b> Technical Support	Office of the Registrar Phone: 770-984-3761 email: <a href="mailto:education@loma.org">education@loma.org</a>
<b>Exam Administration</b> Reporting unusual occurrences or suspected violations	Office of the Registrar Phone: 770-984-3761 Fax: 770-984-6415 email: <a href="mailto:education@loma.org">education@loma.org</a>
<b>Resource Magazine Subscriptions</b>	Publications Assistant Phone: 770-984-3718 email: <a href="mailto:resource@loma.org">resource@loma.org</a>
<b>LOMA Societies</b>	LOMA Society Support Team Phone: 770-984-3741 Fax: 770-984-6415 email: <a href="mailto:lomasociety@loma.org">lomasociety@loma.org</a>
<b>Promotional Materials</b> Resources for Ed Fairs, newsletter ideas, flyers, posters, etc.	Office of the Registrar Phone: 770-984-3761 Fax: 770-984-6415 email: <a href="mailto:education@loma.org">education@loma.org</a>
<b>Educational Program Information</b>	Office of the Registrar Phone: 770-984-3761 Fax: 770-984-6415 email: <a href="mailto:education@loma.org">education@loma.org</a>
<b>Exam Question Challenges</b>	Examinations Department Fax: 770-984-6415 email: <a href="mailto:education@loma.org">education@loma.org</a>

## Ed Rep Resources and Tools

### LOMA's *Education & Training Catalog*

The LOMA *Education & Training Catalog* is the primary source of information on LOMA courses, programs, policies, and procedures.

The LOMA *Education & Training Catalog* is updated annually and posted on LOMA's website. Additional copies of the catalog and other promotional materials are available to you free of charge. The most current "Promotional Materials Order Form" is available online at [www.loma.org](http://www.loma.org).

### Additional Promotional Materials

There are a variety of catalogs, brochures, posters, and other materials to assist you with your Ed Rep responsibilities. Most of these materials are available to you free-of-charge from LOMA. Please fully read and understand all current informational and instructional materials as each new issue or edition is published. See the following list of resources for Ed Reps.

### Online Resources for Ed Reps

#### LOMA Education & Training Catalog

Updated each year, and available for download

#### Website

Familiarize yourself with LOMA's website, [www.loma.org](http://www.loma.org), as it can be a valuable resource for Ed Reps. The website provides comprehensive information on LOMA products and services. LOMA's website, [www.loma.org](http://www.loma.org), provides comprehensive information on LOMA products and services. The Professional Development section includes information on all of LOMA's Education Programs. It also contains the LOMA *Education & Training Catalog*, which we encourage you to download and post on your company's Intranet or electronic bulletin board.

The Ed Rep section includes forms, brochures, Ed Rep Contact Blog, FAQs, and other useful information.

You can always refer your students to the website for detailed information on LOMA Education Programs.

#### Printed Study Materials Order Forms

Order forms for printed Study Materials for U.S., Canadian, and international companies

#### Ed Rep and Student Forms

Forms to help Ed Reps administer LOMA's Education Programs including: Enrollment Forms, Transcript Request Form, Transfer Credit Application and more

#### Designation Award Details

Information on earning certificates and diplomas, earning awards with honors, replacement awards, and more

#### Organizations that grant credit for LOMA Courses

Programs known to require or grant credit for LOMA courses

#### National CCRS Evaluations of LOMA Courses

Academic credit recommendations from the National College Credit Recommendation Service

#### Promotional Materials

Brochures, posters, and other materials to promote LOMA's Education Programs within your organization

#### Ed Rep Guidebook

A manual that familiarizes Ed Reps with the policies and procedures essential to administering LOMA Education Programs

#### Ed Rep Contact Blog

Your source for helpful information and important announcements implies that the ed rep will stay informed

#### Paper Exam Schedule

Download the most up-to-date paper exam schedule

#### Due Process Policy

Procedures LOMA follows to investigate potential exam violations

#### Ed Rep Policy on Student Record Privacy

Policy regarding Ed Rep access to student information

#### LOMA Student Information Policy

Information for students regarding LOMA's commitment to safeguarding personal information

#### Examination Rules

Examination Rules and Regulations

#### LOMA Education Program Pass Rates

Pass rate averages for Fellow and Associate Program examinations

#### LOMA Text Corrections

Text corrections published for LOMA study materials whenever we learn of errors that would affect students' understanding

### Education Survey Results

Completed by LOMA Educational Representatives, this survey reports policies and procedures used in companies administering LOMA Educational Programs

### Resource Magazine

LOMA's award-winning monthly magazine for the insurance and financial services industry

### Ed Rep Webinars

Periodic pre-recorded sessions delivering interactive content and LOMA news to Ed Reps

### Ed Rep Tools

A set of reports for Ed Reps that provides detailed information about enrollments, awards, grades, etc. This is also a location for Ed Reps to register and enroll students through a faster bulk process.

### LOMA Societies

A great way to encourage participation in LOMA Education Programs is through LOMA Societies. Local Society members can be called upon to speak with prospective students about the value of the LOMA designations and to encourage continued study.

LOMA Societies provide a forum for a free exchange of ideas, views, and experiences related to all facets of life insurance and the management of financial services companies while encouraging social interaction among their members. There are LOMA Societies all around the world. A list of LOMA Societies can be found on LOMA's website, [www.loma.org](http://www.loma.org).

### How to Contact LOMA Societies

#### LOMA Society Support Team

LOMA

6190 Powers Ferry Road, Suite 600

Atlanta, GA 30339

Phone: 770-984-3741 ■ Fax: 770-984-6415

E-mail: [lomasociety@loma.org](mailto:lomasociety@loma.org)

### LOMA Forms

As an Ed Rep, you will need to access certain forms such as the Ed Rep Application Form, the I\*STAR Certification Form, or the Award Replacement Form. All of the request forms and others are located at <http://www.loma.org/HelpCenter/Forms.aspx>.

### LOMA's Electronic Library of Textbooks

Ed Reps at regular and affiliate LOMA member companies now have access to LOMA's Electronic Library of English-language textbooks. You may download the textbooks from the Library and provide a printout of the textbooks to employees at your company who are enrolled for or planning to enroll in the course. To gain access to the library, please send a request to [education@loma.org](mailto:education@loma.org).

You must electronically accept/sign LOMA's online Electronic Library Licensing agreement, which is accessible through your Ed Rep account. The agreement includes guidelines for controlling access to the PDFs and printing the PDFs for student use, as well as requirements to safeguard and protect the copyrights and other Intellectual Property Rights of LOMA. To retain access to the library, you will have to renew the agreement on an annual basis. If you decide to not accept or renew the agreement, access to the library will be denied.

Once your request is received, you will receive instructions on accessing the Licensing Agreement and Library.

To learn more, contact the Office of the Registrar at 770-984-3761 or [education@loma.org](mailto:education@loma.org)

Your company's students gain access to a course's study materials by enrolling for the course. Students cannot access the full library, however. They gain access to materials on a course-by-course basis and only by first purchasing an enrollment for the course.



## Administering Designation Programs

### LOMA's Learning System

LOMA's Learning System is an internet-based education administration and management system that allows you and your students to access information and enroll for LOMA exams via computer.

The system offers you the convenience of carrying out many of your Ed Rep responsibilities online and gives you the option of delegating certain tasks to the students.

#### What I can do in LOMA's Learning System?

- Enroll students or... allow students to enroll themselves for any LOMA course
- Enter or change a student's information or... have students enter or change their own information in the system
- Check students' course completion, histories and progress toward completing various designations
- Complete various other administrative tasks

To learn more, contact LOMA's Office of the Registrar at 770-984-3761 or [education@loma.org](mailto:education@loma.org).

### Navigating LOMA's Learning System

Several resources about using LOMA's Learning System are available on [www.loma.org](http://www.loma.org).

View 'Navigating LOMA's New Learning System' which introduces the Ed Rep features of our learning system at <http://www.loma.org/EdReps/Videos/NavigatingLMS.aspx>.

Student tutorials for LOMA's Learning System are also available at <http://www.loma.org/HelpCenter/Resources/Tutorials.aspx>.

**Name Changes and Corrections** — Student names that contain hyphens, spaces, or variances in capitalization, e.g. Keller-Cooper, von Briesen, and MacDermott, must be manually entered into LOMA's student record files.

It is also important to remember that student awards are printed directly from the student records. Student names will appear on awards exactly as they appear in the student record. **Changes or corrections must be made online or submitted to LOMA before the student takes the final exam leading to an award.** LOMA will not pay for replacement awards resulting from an Ed Rep's or student's failure to check names and spellings before final award orders are processed.

### Ed Rep Tools

Ed Reps can run reports on awards, enrollments, grades and other information at <http://edreptools.loma.org/>.

More information about using the reporting tool is located at <http://www.loma.org/EdReps/Managing/LMS/Reports.aspx>. This is also where Ed Reps can register and enroll students through a quick bulk process. More information is located at <http://www.loma.org/EdReps/Videos/EnrollingStudents.aspx>.

**Test ID Numbers** — Every student enrolled in a LOMA Education Program course is assigned a student ID number followed by the letter "E".

**Requesting Secondary Locations** — Ed Reps in larger companies must provide information to the Office of the Registrar on their company's "secondary locations" or field locations where exams are being administered. Each secondary location will be assigned an organizational number. Use the 'Secondary Locations' Form located in the Forms section on [www.loma.org](http://www.loma.org) to request new secondary locations.

**Exam Centers** — Most students enrolled in courses with proctored exam requirements sit for their exams in their company's home or branch office. Students who are unable to sit for exams at their organization can arrange to sit for their exams at a Third-Party Exam Center authorized by LOMA. In addition to administering exams to their own employees, Third-Party Exam centers volunteer to administer exams to students who are not employed by their company. These companies are assigned an exam site number that differs from their exam site number for their own employee use. Companies must not enroll their own company students under their Third-Party exam site number. If your office is able to accommodate additional students and you would like to volunteer as a Third-Party Exam Center, please contact the Office of the Registrar for details.



## Enrolling Students for Exams

### I\*STAR and Prometric Testing

I\*STAR (Individually Scheduled Test and Results) is LOMA's internet-based system for providing computerized exams within company offices. Prometric Testing also provides computerized testing at third-party testing centers throughout the U.S. and Canada.

The advantages of I\*STAR and Prometric Testing include:

- The convenience and flexibility of administering exams year-round
- Cost savings from less paper-based administrative tasks
- Immediate online grade reporting
- Individualized student performance analysis

### Using I\*STAR

To become an I\*STAR user, Ed Reps must complete and return the "*I\*STAR Certification Form*" and be approved by LOMA. This form is available online at [www.loma.org](http://www.loma.org).

### I\*STAR Examination Availability

Every LOMA course with a proctored exam requirement has an exam available on I\*STAR. I\*STAR and the learning systems are available 24 hours a day. I\*STAR Support is available Monday-Friday, 7 a.m. to 6 p.m., Eastern Standard Time, except on designated LOMA holidays when the Office of the Registrar is closed.

### I\*STAR Coordination with Curriculum Changes

When students enroll, they'll have six months to take the I\*STAR exams. I\*STAR exams are based on the study materials that were available at the time of enrollment. If a course's study materials are updated after a student enrolls but before the student completes the I\*STAR exam, the student should complete his/her studies from the original study materials; his/her I\*STAR exam will be based on the original study materials, rather than the revised study materials. After a course's study materials are revised, all new enrollments will include access to the revised materials and an I\*STAR exam based on those revised materials.

NOTE: If a student does not complete his/her I\*STAR exam during the six-month course access period and chooses to re-enroll after course materials have been updated, the student will be enrolled in the course with the new course materials, and will be given the I\*STAR exam based on those new materials.

For information on curriculum changes and current study materials, please see the current *LOMA Education & Training Catalog* and the online course descriptions at [www.LOMA.org/LearningCatalog](http://www.LOMA.org/LearningCatalog).

### Proctoring Regulations

The proctor of an I\*STAR exam is responsible for assuring that all regulations for administering exams are observed. The proctor may be the Ed Rep or another responsible individual. Appointment of the proctor must be requested from LOMA's Office of the Registrar at [education@loma.org](mailto:education@loma.org). If the regulations are not observed, LOMA may refuse to accept exam grades, suspend a company's privilege to serve as an I\*STAR site, or impose additional sanctions. New proctors should review the Exam Proctoring video on [www.loma.org](http://www.loma.org) in the Ed Rep section.

*Note: Ed Reps may sit for I\*STAR exams as long as an appropriate proctor is available.*

Please refer to the I\*STAR Certification Form on [www.loma.org](http://www.loma.org) for more detailed information on the procedures for proctoring I\*STAR exams. New proctors should also view the I\*STAR demo video at [http://www.loma.org/EdReps/Videos/Using\\_I\\*STAR.aspx](http://www.loma.org/EdReps/Videos/Using_I*STAR.aspx).

### I\*STAR Procrastination

Due to the fact that I\*STAR exams are not administered on a specific date, many students postpone taking the test. Also known as "I\*STAR Procrastination," this practice can not only cause Ed Rep problems, but can also cost the company money. **If a student is enrolled for an I\*STAR exam and fails to sit for it during the exam period, exam fees are forfeited** unless the student purchases a discounted course extension for the course within 30 days of the course deadline. After that, full fees will apply.

We encourage Ed Reps to establish policies to prevent I\*STAR procrastination. Here are a few suggestions from fellow Ed Reps:

- Have the student commit to an exam date when he/she enrolls in the course.
- If demand for I\*STAR time slots is high, you can establish a "waiting list." Any student who does not sit for his/her exam test at the scheduled time is moved to the bottom of the list.
- Require the student to pay his/her exam fees when registering, and reimburse them when he/she takes the exam.
- Set a reasonable time limit for the student to prepare for and take the exam.

*Note: I\*STAR exams may not be canceled unless LOMA's Office of the Registrar is contacted within 72 hours of enrollment.*

## Prometric Exams

Students may also take computerized exams at Prometric Testing Centers throughout the United States and Canada. Prometric offers students the flexibility of taking exams after regular business hours and even on Saturdays. The online exams delivered through the Prometric Testing Centers are the same as the exams

delivered through the I\*STAR system. If your students are allowed to take their exams at a Prometric Center, read the following sections and the Prometric sections in the current Education & Training Catalog carefully.

## Prometric Exam Rescheduling Requirements

For each student who reschedules, arrives late or does not appear for a scheduled test at a Prometric testing center, Prometric will charge the fees set forth in the table. Note that LOMA may also charge fees for these actions.

Category	Reschedule Period	Prometric Rescheduling Fee
1	<b>30 or more business days before test date.</b> As long as a student reschedules his exam appointment 30 or more business days before his test date, there is no Prometric rescheduling fee.	None
2	<b>2–29 business days before scheduled test date.</b> If a student reschedules his exam appointment in the period 2–29 business days before his currently scheduled test date, he will be charged a \$35 rescheduling fee. The fee will be charged each time the exam appointment is rescheduled. The fee may be paid by Visa, MasterCard or American Express.	\$35 (Collected by Prometric when the exam appointment is rescheduled.)
3	<b>The full Exam/Testing fee for the rescheduled test will be charged if the student</b> a) reschedules less than 2 business days before test date, or b) fails to appear for a scheduled test, or c) presents himself more than fifteen (15) minutes after the scheduled start time for taking the test and is refused admission.	

**Note:** Because Prometric Testing Centers are open on Saturdays, Monday through Saturday are considered "business days."

## Enrolling for Prometric Exams

Students enroll for Prometric exams through the learning system. Like I\*STAR, students receive six months access to the study materials and to the Prometric exam. Students must enroll for Prometric exams through the learning system at least 48 hours before scheduling an appointment at Prometric to take their exam. Appointments may be scheduled by phone at 1-800-998-5662 or online at [www.prometric.com](http://www.prometric.com).

Students should print either the enrollment confirmation screen that appears after submitting an enrollment or the enrollment confirmation e-mail they receive if they opt to receive confirmation via e-mail. If you or your students cannot access the learning system, contact LOMA's Office of the Registrar for assistance.

## Prometric Fees

Prometric exams cost an additional \$100 per exam. You or your students must submit payment for the Prometric testing fee in addition to the LOMA exam fee to establish eligibility for one period of testing. Students must sit for their exam during the testing period for which they are enrolled or purchase a course extension to extend access for another six months from the date of purchase. LOMA will not refund enrollment fees if students do not sit for their exam.

## Rescheduling, Course Extensions, and Cancellation of Prometric Exams

Enrollments for exams delivered through Prometric may not be canceled for any reason.

If a student's rescheduled appointment is near the end of the six month testing period, the student must also make sure their enrollment is still valid for the rescheduled date. For example, if a student enrolls and wants to reschedule their Prometric testing appointment to the next period, they must purchase a course extension to re-enroll for the exam in the next six month period.

However, students may reschedule their Prometric testing appointment, subject to the reschedule fees and limitations presented above.

If students do not sit for their exam before the end of the testing period for which they have enrolled, their enrollment expires and all exam fees are forfeited unless the student has purchased a discounted course extension within 30 days of the course expiration date. After that time, full enrollment fees are required to re-enroll.

## Details about Paper Exams

The following information is only an overview. Detailed instructions for enrolling students for paper exams are provided in the Official Enrollment Instructions published each cycle.

- Paper exams are administered each year in May and November.
- Enrollment takes place approximately three to four months before the exams are administered (January–February for May exams and July–August for November exams).
- Official enrollment deadlines are specified in the current LOMA Education and Training Catalog.
- New instructions and materials are published each cycle. In December and July, you will receive Official Enrollment Instructions via e-mail. It is important that you use and refer to the materials for the current cycle. The enrollment e-mail includes links to enrollment instructions, an exam center directory, a “Secondary Location Form,” a “Textbook Order Form,” and a “Promotional Materials Order Form.”
- Students may enroll via the learning system. Instructions for enrolling students for exams are found in the Navigating LOMA’s New Learning System video - <http://www.loma.org/EdReps/Videos/NavigatingLMS.aspx>.
- Ed Reps can also enroll student through the Bulk Enrollment process in Ed Rep Tools. For a demo, visit <http://www.loma.org/EdReps/Videos/EnrollingStudents.aspx>.
- Ed Reps enrolling more than 50 students in paper exams for a given testing cycle can submit enrollment details via spreadsheet. Contact the Office of the Registrar for additional information.

## Enrolling Students for Paper Exams

**Exam Schedule** — LOMA paper exams must be administered on the scheduled date and time. To avoid schedule conflicts, make sure your students are aware of the exam time before they register for an exam. **Enrollments cannot be cancelled after the deadline.**

**Holidays and Closings** — If your company will be closed for a holiday, do not allow students to enroll for paper exams scheduled for that day.

**Concurrent Examinations** — There is no limit to the number of LOMA exams a student can enroll for each cycle. Students are not permitted to enroll for more than one exam scheduled on the same day at the same time.

**Exam Centers** — Most students sit for their exams in their company’s home or branch office. Students who are unable to sit for exams at their organization can arrange to sit for their exams at a Third-Party Exam Center authorized by LOMA. In addition to administering exams to their own employees, companies volunteer to administer exams to students who are not employed by their company. Companies who administer exams to extra students are referred to as Third-Party Exam Centers and are assigned exam site numbers. Companies must not enroll their own company students under their Third-Party exam site number. If your office is able to accommodate additional students and you would like to volunteer as a Third-Party Exam Center, please contact the Office of the Registrar for details.

## Missed Enrollment Deadline Policy

Any paper exam enrollments processed after the enrollment deadline require complex manual handling outside regular procedures. A missed deadline fee is charged in addition to the regular exam fee and any other applicable surcharges. The Ed Rep should e-mail these enrollment requests to the Office of the Registrar, and include a statement agreeing to pay the missed deadline fee.

## Enrollment Cancellations and Transfers from Student-to-Student

**Paper exam enrollments cannot be cancelled after the enrollment deadline has passed.** The process of enrolling a student is very time consuming and costly. Once a student's enrollment has been received and processed by the Office of the Registrar, LOMA has incurred the majority of the expenses covered by the exam fees. To cancel the enrollment and refund the exam fees would mean a monetary loss for LOMA.

**Transferring an exam enrollment from one student to another is also prohibited.**

## Current Enrollments Report

Ed Reps can retrieve the *Current Enrollments Report* from Ed Rep Tools at <http://edreptools.loma.org/> to confirm paper and other enrollments. The report confirms all enrollments received by LOMA's Office of the Registrar. It is important that you check the report against your records for accuracy immediately. Exam materials are provided based on the information contained in this report. Changes or deletions cannot be made to the Current Enrollments Report except to correct any errors made by LOMA.

Students whose names do not appear on the Current Enrollments Report may not be enrolled. If you have any questions about the information found, or if you find any discrepancies, please contact the Office of the Registrar immediately. After you retrieve the report, pay particular attention to the following:

- Correct number of students are enrolled
- Examination site locations are correct
- Students' names are spelled correctly and in the proper sequence
- Students are registered and enrolled for the correct exam and language

## Other Questions?

Contact: LOMA's Office of the Registrar  
Monday–Friday  
7:00AM - 6:00PM EST  
Phone: 770-984-3761  
E-mail: [education@loma.org](mailto:education@loma.org)

## Student Use of LOMA's Learning System

Some features of the system, such as enrolling for exams, are available to students as well. Please note, however, that the options you have access to differ from those of your students. Students can use the learning system to:

- Request forgotten or misplaced passwords, or update their passwords
- Check their progress toward earning various designations
- Update or review their personal profile
- Enroll themselves for LOMA exams
- Review Performance Reports for exams
- Re-enroll in courses
- Review important announcements from LOMA administrators

Ed Reps who use the learning system also have the option of allowing students who enroll themselves for exams to invoice enrollments to their company. If you do not grant students this authority, they will have to provide valid credit card information in order to enroll for exams. To maintain confidentiality, the student ID number and corresponding password are required to access a student record. Please remind students to keep their passwords in a safe location.

Students who lose or forget their password may have their login ID or password e-mailed to them immediately by utilizing the *Forgot your login ID?* or *Forgot your password?* functions found on the login screen. Just make certain that their e-mail address is correct so that the information can be verified.

## How Students can Navigate LOMA's Learning System

The learning system is a Web-based system that allows students to access their information and enroll for examinations in the leading self-study insurance and financial services education programs. In order for students to access information in the system, they will need their Login ID number and their password.

- To register as a new student, students should go to [www.loma.org](http://www.loma.org), click on the LOGIN button, then click on the Create Account button.
- Students should next enter the information requested. The system will assign a random number as a Test ID.
- When they are done, they should click "Submit". Students can create their own login id and password when they create their account.
- Students who register for the first time will need to enter their LOMA Organizational Number to be associated with their company.

Once students have logged in, they will have access to the various features that can be initiated within the system. Tutorials for navigating the learning system are located at <http://www.loma.org/HelpCenter/Resources/Tutorials.aspx>. The students can also contact LOMA's Office of the Registrar for more instructions.

- Click on the appropriate LOMA I\*STAR (internet) Exam Period for the course code to enroll in. The Company Exam Sites screen will appear.
- Select the button adjacent to the appropriate Exam Site Number and click "next". This will open the Enrollment and Payment Details screen.
- Review the information summarized at the Enrollment and Payment Details screen. Click "back" to return to the previous screen if any information needs to be changed.
- Select the first option by clicking on the checkbox to denote that the company will be invoiced.
- After providing payment information, click "enroll" to complete the enrollment. The Enrollment Confirmation page will appear and can be printed for student records.

## Study Materials

### Online Interactive Courses

LOMA's popular online interactive courses teach important industry concepts through an engaging, highly interactive, multi-media approach that often includes integrated video, audio and scenario-based learning. Online interactive courses are designation courses with integrated end-of-module exams that are built right into the course as part of the learning experience. No separate exam enrollment or exam proctoring is required!

Consult LOMA's Education and Training Catalog or [www.loma.org](http://www.loma.org) to view all online interactive courses.

### Study Materials for Text-Based Courses

Assigned texts and study aids are provided with most enrollments and are listed in the online learning catalog at [www.LOMA.org/LearningCatalog](http://www.LOMA.org/LearningCatalog). Study materials available in print are listed on the current "Textbook Order Form." It is essential that students use the proper texts when preparing for exams. Students should be aware that they are responsible for:

- Obtaining the correct edition of the assigned study materials in sufficient time to prepare for the exam
- Using the correct assignment for the exam which they will sit
- Knowing all information in the study materials and their glossaries and appendices

Course materials and exams for LOMA's Education Programs are designed for independent study. Test Preparation Guides (TPGs) and Interactive Study Aids are available online for all LOMA text-based courses to reinforce the student's comprehension of the material and allow them to practice answering the types of questions that will appear on the exams. Studies have demonstrated that students who used a TPG during their exam preparation earned significantly higher exam scores than students who only used the textbooks. For more information on these study aids, please see the current edition of the *LOMA Education & Training Catalog*.

**Printed study materials must be ordered from LOMA's book distributor, PBD Worldwide. Printed study materials must be purchased separately and are not automatically provided when students enroll for an exam.**

As text changes are anticipated, notices are published on the Ed Rep Contact Blog, LOMA's online blog for Ed Reps. Every effort is made to let Ed Reps know of study material and pricing changes as far in advance as reasonably possible. For more information on assigned texts and study materials, please see the online learning catalog at [www.LOMA.org/LearningCatalog](http://www.LOMA.org/LearningCatalog). For useful examples of policy and procedures used to help students prepare for the exams, we encourage you to read the current edition of the *Survey of Educational Practices*, which is available online.

### Course Portals

Study materials for text-based courses are delivered via an online Course Portal. LOMA's Course Portals provide a multi-media learning experience for students!

The Course Portal provides learners with access to a wide array of different types of learning resources, including several multi-media components, to help them better understand course content and prepare for the exam. Students must be enrolled in a course in order to access its Course Portal. A Course Portal typically includes the following learning resources:

- E-books and/or PDFs of the assigned study materials
- Interactive Practice Questions and a Sample Exam for the course
- Recommended study plans to help learners set goals and manage their study schedules
- Animations of important concepts covered in the course to help learners better understand and retain what they have learned
- Review tools such as a "Top 10 Tough Topics" review which covers parts of the course students found to be the most difficult and troublesome on exams
- For Course Portal courses that include a self-proctored exam option, students will use the portal to access their end-of-module exams, as well.

Encourage your students to access the Course Portals so they can benefit from all of these great features. They can help your students reinforce concepts from the course and improve students' overall exam performance!

For a current list of courses that have Course Portals available, please consult the latest edition of *LOMA's Education & Training Catalog*.

## Classes

LOMA does not officially sponsor or regulate formal classes for students in LOMA Educational Programs. Many companies, LOMA Societies, and other organizations offer classes based on LOMA texts and study materials to help students better prepare for the exams.

## Offering LOMA Self-Study Courses in a Classroom Setting

Organizations that offer LOMA courses in a classroom setting find the experience beneficial for students. Some companies regularly offer classes for some or all LOMA courses, while others offer classes on an "as-needed" basis. Many times companies allow employees from other firms to attend. Some LOMA Societies also sponsor classes. Classes can be highly effective and are especially helpful in the following situations:

- A company requires completion of a course in a certain time period
- The company wants to add to the educational experience by relating course material to its own products or procedures
- Students are not motivated to study on their own
- Students need remedial assistance, extra help, or guidance to bring their skills up to the level required to pass the course exam

Class attendance is not a substitute for reading assigned textbooks and will not sufficiently prepare students to pass LOMA exams. Instead, attending classes reinforces studying and will increase a student's chances for success.

### Study Groups

In addition to offering classes, many Ed Reps like to offer employees the opportunity to participate in study groups, if their company is able to offer this option.

## Exams

### Key Details for Successful Exam Administration

More than 75,000 students around the world sit for LOMA exams each year. Administering exams is not a difficult process, but it is one that requires careful attention to detail.

- **Exam Schedule** — Paper exams must be administered at the times and dates listed in the official exam schedule or they will not be accepted by LOMA for grading. It is important to note that the exam schedule may vary from cycle to cycle, and not every course is offered each cycle. Additionally, several exams are offered concurrently. Students may not sit for more than one exam given on the same day at the same time. I\*STAR exams must be completed within the six-month course access period for the enrollment.
- **Exam Location** — Students must choose an exam site when they enroll for a paper or I\*STAR exam. Students generally sit for examinations at their company's Primary or Secondary locations (as those terms are defined by LOMA for the purposes of exam administration — see the "Glossary"). Students unable to sit in their own office may sit for exams at exam third-party centers authorized by LOMA, or enroll in a Prometric exam.
- **Proctor** — The proctor is responsible for monitoring and administering exams. In most companies, the Ed Rep serves as the proctor. If the Ed Rep is enrolled for an exam, they must appoint someone else as proctor. Students taking exams in branch offices will need a proctor appointed in those offices.  
  
In appointing proctors, select trustworthy individuals who will uphold the standards of the LOMA programs. Students who have completed the FLMI or FSRI designation for example make excellent proctors because they have a vested interest in preserving the integrity of the designation. Avoid situations where one of the students sitting for an exam is the manager or division head of the proctor's department. This can create a difficult situation for the proctor if proper exam standards are not followed.
- **Exam Room** — Ed Reps are responsible for providing appropriate exam administration facilities. Testing rooms should be able to accommodate all enrolled students seated far enough apart to prevent any incentive or appearance of cheating. The room should be conducive to students focusing on their exams without any distractions or obstacles. Complete requirements are located in the Official Exam/Proctor Instructions and on the I\*STAR Certification Form.

## Proctoring Paper Exams

Approximately two weeks before paper exams are administered, LOMA will send an exam package to the proctor. This package will contain the following appointed proctor materials:

- Exam booklets
- Proctor reports
- Answer sheets
- Official Exam/Proctor Instructions

The Ed Rep or appointed proctor should open the package immediately upon receipt and ensure all materials for the exam are enclosed. If items are missing, call the Office of the Registrar right away. **LOMA is not responsible for incomplete exam packages unless you contact us immediately when you receive your package.** All exam materials must be kept in a secure place until the scheduled examination date and time. Students may not have any prior access to exam materials.

## Official Exam/Proctor Instructions

Instructions for administering paper exams are published each cycle in the Official Exam/Proctor Instructions. It is important that you use the instructions for the current cycle.

## Exam Length

Most courses have 60 questions and a time limit of two hours. The following exams have 50 questions and a time limit of two hours: ARA 440 and UND 386. Please make sure all students are aware of these time limits.

## Students with Disabilities

We make every effort to accommodate the needs of students with disabilities by granting permission for special arrangements on a case-by-case basis. Ed Reps interested in receiving special accommodations for a student should forward a detailed e-mail to the Office of the Registrar as far in advance as possible. Please email: [education@loma.org](mailto:education@loma.org)

## Course Extensions

Students who are unable to take their proctored exams, for any reason, or who are unable to complete their course requirements for self-proctored courses in the allotted six-month course access period, may re-enroll for the same course for a discounted fee. Self-proctored, I\*STAR and Prometric enrollments must be re-enrolled within 30 days of the course expiration date. Paper exams must be re-enrolled in the next paper exam enrollment period.

## Retakes

Students who receive a grade of F or F+ for any course with graded exam requirements (proctored exams or graded self-proctored exams) may re-enroll at a discounted cost. To receive the discount, the student must re-enroll for the courses within six months of failing the original enrollment.

NOTE: This differs from the discounted course extension in that course extensions are only available if the student has not failed the course, and if re-enrollment takes place within one month of the end of the original course access period.

## Steps for Administering Paper Exams

1. Appoint proctors as needed at primary and secondary locations.
2. Reserve exam facilities.
3. Receive Official Exam/Proctor Instructions and exam materials. Thoroughly inspect all materials.
4. Make copies of the Official Exam/Proctor Instructions available for all proctors and make sure all proctors understand their responsibilities.
5. Notify students of exam locations and times using the exam schedule provided in the *Official Exam/Proctor Instructions* and *Education & Training Catalog*.
6. Provide proctors with pencils, scrap paper, and LOMA approved calculators (if the company provides them) for student use during exams.
7. Ensure exam room has adequate space for seating, enough light, and a visible and working clock to allow students to complete their exams with little-to-no issues and to dissuade cheating.
8. After exams, make copies of all answer sheets and proctor reports. Keep these in a secure location until after exam grades have been received.
9. Report any violations or suspected violations of exam administration policies and procedures to the Office of the Registrar immediately.
10. Forward any exam question challenges to [education@loma.org](mailto:education@loma.org) by the official deadline.
11. Destroy all exam booklets and complete the "Certificate of Destruction".
12. Send all exam administration materials to LOMA for grading. Packages should include all answer sheets, proctor reports and the "Certificate of Destruction", and must be post-marked within two days after the last exam is administered.
13. Grades post on the learning system approximately one month after the exams. Students can review how they performed on each exam on the Performance Report in their records.
14. Plan awards ceremonies and other recognition for students.

## Grades and Awards

### The Grading Process

After paper exams are administered, more than 10,000 answer sheets are returned to LOMA from over 500 exam sites around the world, and the grading process begins. Each package is opened by hand. Automated letter openers cannot be used because they may damage answer sheets. As each package is opened, the Office of the Registrar staff checks to make sure the package was post-marked by the deadline and all proctor statements, answer sheets, and *Certificates of Destruction* have been received. If there are any problems or discrepancies, the Ed Rep is contacted as soon as possible.

### Answer Sheets, Faulty Items, and Grades

All answer sheets are graded using an optical scanner. As the scanner grades each answer sheet, the information it contains is stored on tape. The information on the tape is then transferred to LOMA's computer system, where grades are checked a second time. Quality controls are used throughout the entire grading process, which takes approximately three weeks.

Once the information from the answer sheets has been stored in the computer system, several statistical analyses are made. Biserial correlation — a measure of how well a test item distinguishes between students who have studied and those who have not — is one such analysis. Unusual response patterns, such as a majority of students selecting an incorrect answer, may indicate a faulty exam item or question. Even though each exam undergoes an extensive series of reviews and revisions during the development phase, faulty items are occasionally found.

To determine if any of the exam questions are faulty, LOMA's Examinations staff reviews the results of these statistical analyses and investigates all examination question challenges received by the deadline. Exam question challenges received after the deadline will not be investigated as doing so results in an unreasonable delay in processing and delivering students' grades.

If a faulty item is found, the answer key is changed to compensate any students affected by said item. The answer key can be changed to allow credit for more than one response, any response, or even no response, depending on the nature of the question error.

After any needed adjustments have been made to the answer keys, the answer sheet results are scored, and grades are posted electronically to students' records in LOMA's learning system. Ed Reps can see students' pass/fail grades while students can see their numerical scores. Numerical scores are only available for passed exams.

LOMA is committed to partnering with participating companies to assure the highest level of exam security. One of the ways we detect possible cheating activities is to use software that can detect whenever two or more students at the same exam testing site have answer sheets that are "excessively similar" with regard to the answers selected. Answer sheets are flagged only if there is almost no possibility that the similarities between two or more students' answer choices

are a coincidence or a random event. While conducting analysis of all exam responses, LOMA reviews the flagged answer sheets and works with companies to determine any actions necessary to correct an exam security problem.

Once the paper exam grades are posted to LOMA's learning system, grade reports for students are emailed to those students who have chosen to receive their grades via email. Students who wish to receive a grade email must ensure that their student record in LOMA's learning system includes a valid email address.

### Exam Question Challenge

If a student feels a question in a LOMA exam is unfair, misleading, or has no correct answer, the student can challenge the question. Challenges must be emailed to [education@loma.org](mailto:education@loma.org), or sent via fax to 770-984-6415. Guidelines for submitting exam question challenges are included in the *Official Exam/Proctor Instructions*.

Challenges must be submitted within one week of the exam date. This is to allow enough time for the challenge to be researched by LOMA's Examinations Department before the grading process is complete. If the challenge is determined to be valid, the exam answer key will be adjusted accordingly for all students.

### Awards and Replacement Awards

More than 5,000 awards are earned each paper exam cycle. Please make certain that any corrections to a student's name are completed online in the student record or received by LOMA before the exam. Names will appear on awards exactly as they appear in student records. Please remember that LOMA will not replace certificates or diplomas resulting from company or student failure to check names and spellings before final award orders are processed.

Printing, packaging, and mailing awards can take approximately ten weeks. Awards earned during the May paper exam cycle are sent to Ed Reps in August. Awards earned during the November paper exam cycle are sent to Ed Reps in February. Awards earned in other months take approximately 6-8 weeks for printing.

Students who wish to order a replacement award (for example, if their original award has been lost or damaged, or if the student has had a name change) may do so at their expense. Replacement award order forms are available at [www.loma.org](http://www.loma.org).



## Recognizing Students' Accomplishments

One of the best ways to promote greater participation in LOMA Education Programs is by recognizing student achievements. Recognition in the "public eye," monetary or otherwise, lets other employees take notice of these opportunities and motivates participants to continue their studies. When your students have earned awards, recognize their achievements by holding an awards ceremony. Formats for awards ceremonies vary from company to company, and within some companies, from cycle to cycle. You may choose a breakfast reception, luncheon, or even a dinner ceremony. Most companies distribute framed certificates to students. Many also present items from the LOMA Recognition Collection in recognition of an individual's special accomplishments. Order Recognition Collection items at [www.lomabookstore.com](http://www.lomabookstore.com).

The following are some other ideas to consider for publicizing your students' accomplishments:

- Publish information in your company's newsletter
- Post the names of students who have earned awards on company bulletin boards and electronic bulletin boards
- Compose a memo to your students' managers and supervisors regarding their educational accomplishments
- Send news releases to your local area newspapers and any civic, community, or professional groups to which your students belong



## Annual Conference and Conferment

LOMA's Annual Conference and Conferment is an excellent opportunity for students, Ed Reps, and company executives to hear dynamic speakers, attend seminars on current insurance and financial services topics, and network with others in the industry. There is also a workshop and other activities designed especially for Ed Reps! New designees are sent Annual Conference brochures in June, and information and online registration is available at [www.loma.org](http://www.loma.org).

The conference concludes with a banquet where all new designees are recognized. To be recognized at the Conferment, a student must complete all designation requirements by August 31st of the conference year.

## FSRI Conferment at Retirement Industry Conference

Designees of the Fellow, Secure Retirement Institute (FSRI) are conferred at the Retirement Industry Conference, presented each April by the LIMRA LOMA Secure Retirement Institute and the Society of Actuaries.

Details about the conference and FSRI conferment will be sent to all new designees in January. To be recognized at the Retirement Industry Conference, a student must complete all designation requirements by March 31 of the conference year. **(NOTE: We will also recognize and confer any ASRI/FSRI designees attending the LOMA Annual Conference as part of our conferment ceremony for all LOMA designations.)**

### Upcoming Conferment Ceremonies

2019 Retirement Industry Conference  
Baltimore, MD  
April 3-5, 2019

2019 LOMA Annual Conference & Conferment  
Boston, MA  
September 4-6, 2019

## Policies

### Establishing LOMA's Policies

LOMA's policies are established by the Education and Training Council, composed of industry executives, and the Administrative Committee, comprised of Ed Reps from member companies. These two groups meet annually to review and set the policies by which LOMA's education programs function.

### Ed Rep Change

LOMA must be notified immediately in writing when there is any change of an Ed Rep. The "Application Form" is provided in the "Forms" section of [www.loma.org](http://www.loma.org). When the Ed Rep at a company changes, ideally, the new Ed Rep receives training from the former. The new Ed Rep should be thoroughly trained in all accountabilities and fully understand promoting and administering LOMA Education Programs. If the new Ed Rep has not been determined before the current Ed Rep leaves, an intermediary should be appointed to ensure important information is received.

### Failing Grades

Students who receive a grade of F or F+ will not receive their numerical score. This policy is primarily because the Education and Training Council believes it is in the best interest of the industry to encourage students to study thoroughly before sitting for the exam again. The current policy was developed out of concern that students who received a specific numerical failing grade would study only enough to earn the minimum passing score. It is LOMA's hope that in releasing a general failing grade versus specific numerical score, students will be encouraged to undertake a very thorough course review before sitting for the examination again.

### Did-Not-Sit

Any student who enrolls for a course with a proctored exam and does not appear to take the exam, or who does not complete all of the requirements for a self-proctored course, will receive a grade of DN - Did-Not-Sit. This does not have a negative effect on a student's records and will not affect the student's ability to sit for future exams.

### Regrading Paper Exams

If a student disputes a grade, the Ed Rep can request a re-grade of the exam. Requests for a re-grade must be submitted in writing to the Office of the Registrar within one month of the exam date and must be accompanied by a check or credit card payment of \$50 per exam. The fee will cover the time and effort to locate the student's answer sheet and manually re-grade it. If LOMA has made an error in the grading process, the grade will be changed and the re-grade fee will be refunded. Because of the accuracy of LOMA's grading procedures, it is very rare that a manual re-grade reveals a discrepancy in the grading. LOMA will not release the answers to any exam questions.

### Old Exams

LOMA does not provide or recommend studying from previously administered exams. The most effective way to prepare for a LOMA exam is to read the study materials and review them carefully. All LOMA courses include a practice sample examination with the course materials, which students should use prior to sitting for the exam.

### Calculators

As you know, calculator use is **not necessary** to pass any LOMA exams. However, many students like to have a calculator handy during testing. Historically, LOMA policy has required that any calculator in the testing room bear the LOMA logo to ensure that it meets our testing guidelines.

**It is no longer necessary that calculators in the testing room bear the LOMA logo** — students can use any basic 4-function calculator as long as it offers no internet access or other special features or functions.

**Before administering any LOMA exam, examination proctors MUST inspect all calculators in the testing room to ensure they meet LOMA's specifications.** We recommend that company proctors maintain a supply of approved 4-function calculators for student use while in the exam room.

Acceptable calculators offer:

Basic 4 functions (+ / - / × / ÷)

Square root function ( $\sqrt{\quad}$ ) is acceptable

Solar or battery powered.

**Students MAY NOT use cell phones or internet-accessible devices as calculators.**

### Due Process Policy

LOMA's designations have earned respect worldwide by providing a broad, relevant, well-researched curriculum and challenging, well-written exams. The superiority of curriculum and exams means little unless exams are administered under the highest standards.

LOMA has established exam administration standards to guarantee the integrity of the examinations and examination procedures. Ed Reps, proctors, and students must be aware of these standards, and must understand that any violation of these standards endangers the respect afforded the designation. The appropriate committees of the Education and Training Council continually review these standards, policies, and practices.

To protect the integrity and professionalism of LOMA Education Programs, students must sign the "Statement of Understanding" which is on the back of exam answer sheets and at the beginning

of all I\*STAR and Prometric exams, or accept the “Honesty Statement” included in self-proctored online courses. These statements affirm that all LOMA policies and procedures were followed during the exam regardless of format.

If a violation is suspected, the procedure that ensures the proper investigation and handling of apparent or suspected violations of exam administration standards is the Due Process Policy. The Due Process Policy outlines how investigations into suspected violations are to be conducted, possible sanctions in the event that violations are confirmed, and an appeal process for contested decisions. The Due Process Policy procedure is intended to protect the integrity of LOMA’s designations, while at the same time ensuring the credibility and rights of organizations and individuals participating in LOMA’s education programs.

To review the complete Due Process Policy, visit LOMA’s website, [www.loma.org](http://www.loma.org).

### Initial Determination of a Possible Violation

Whenever an Ed Rep or student is aware of a possible violation of exam administration standards and procedures, that Ed Rep or student is responsible for notifying the Office of the Registrar immediately.

## LOMA Privacy Policies

### Ed Rep Access to Student Information

The student data you access as a LOMA Ed Rep for your employer is to be used only for the administration of the education programs sponsored by LOMA and is not to be used in any way outside your duties as an Ed Rep. Access to this information is granted solely on the condition that the information may not be shared with any person that is not appointed by your employer to receive such information.

Any other use is strictly prohibited and may lead to civil or criminal prosecution in the event that the information is used to compromise a person’s privacy rights, or in connection with the employment or termination of a student. Student information may not be used in relation to any performance evaluation, change, or transfer of work responsibilities. As the assigned Ed Rep, you will be held responsible if student data is used for any purpose other than that for which it was intended as stated herein. LOMA is not responsible for the accuracy or completeness of the student records you maintain.

### Release of Students’ Personal Information

LOMA respects students’ privacy rights and is committed to safeguarding each student’s personal information. A LOMA student is defined as any person who is registered in the LOMA database and/

or enrolls for any LOMA course. Student personal information is defined as any information that LOMA receives and records when a student participates in a LOMA Education and Training Program. LOMA releases information about students to third parties only in accordance with the following guidelines:

- LOMA confirms, upon request, whether a student holds a designation or certificate from LOMA and the date the designation was earned, because completion of LOMA programs is a matter of public record.
- LOMA releases a student’s pass/non-pass grade information along with the student’s name and other identifying information (such as the student’s Test ID) to the Ed Rep or other company-designated recipients as the student’s employer.
- LOMA releases limited contact information to LOMA Societies about students who have completed or are in the process of completing a LOMA designation. The Societies use this information to invite new designees and students to join the Society and to attend the Society’s functions.

LOMA does not release students’ contact information to third parties for marketing purposes except noted herein. Credit card information is encrypted and is not sold, shared or rented by LOMA to third parties. Students who do not wish their information released to a local LOMA Society or to receive promotional emails from LOMA may request that their information remain confidential by contacting LOMA’s Office of the Registrar.

*Please note that selecting this option does not delay the employer’s receipt of pass/no-pass information, but this option will prevent students from receiving information about LOMA Society membership, LOMA’s annual conference, and other interesting and beneficial opportunities for students.*

Students who have completed LOMA courses may be eligible to use their LOMA courses for:

- Academic credit at participating colleges and universities
- Meeting continuing education requirements by state licensing or professional societies
- Fulfilling requirements in other industry education programs

For a current list of licensing bodies, professional societies, and educational institutions that have accepted completed LOMA courses for credit in the past, see page 23 of this guidebook, fax LOMA’s Office of the Registrar at 770-984-6415 or send an email to [education@loma.org](mailto:education@loma.org). More information on receiving credit for LOMA courses also appears in the current *LOMA Education & Training Catalog*.

## Credit for LOMA Courses

### Academic Credit from Traditional Colleges and Universities

#### Direct Transfer of Prior Learning Credits

The National College Credit Recommendation Service (National CCRS) has evaluated all LOMA courses to make them comparable to college semester hours. Many colleges and universities use this information from National CCRS to help them determine the number of credit hours to grant for a LOMA course. LOMA sends the National CCRS an evaluation summary with all transcript requests for academic credit. The chart for current National CCRS recommendations is located on LOMA's website at [www.loma.org](http://www.loma.org).

The "Appendices" section of this guidebook contains a list of academic institutions that have granted credit for LOMA courses in the past. Please note that these institutions may or may not grant credit to students in the future. Additionally, institutions that do not appear on this list may grant credit as well. Students should check with their college or university to find out if credit for LOMA courses is available. Students interested in receiving credit for LOMA courses should meet with their advisor to discuss this possibility and then request an official "Professional Education Transcript" as needed. To view current information on college partnerships, visit [www.loma.org](http://www.loma.org).

#### Requesting a LOMA Professional Education Transcript

Transcripts can be ordered through a form on LOMA's website at [www.loma.org](http://www.loma.org). Preparing and mailing student records and transcripts takes two to four weeks after receiving a completed request.

#### College Credit

LOMA Courses can count towards more than earning a professional designation, including:

- Academic credit towards a Bachelor's or Master's degree from accredited colleges and universities
- Professional designations offered by other associations

Please note that LOMA no longer provides CE credits for agents taking LOMA education courses. For additional information, please email [education@loma.org](mailto:education@loma.org).

### LOMA Courses and Other Insurance Industry Programs

Many other professional education programs require the completion of LOMA courses, or grant credit in their programs for completed LOMA courses. Additionally, students who have earned other insurance industry designations may be eligible to receive credit toward their LOMA designations.

The chart on the following page highlights some of the education programs that accept LOMA courses. To view courses available for credit in LOMA programs visit [www.loma.org](http://www.loma.org).

#### ACS P&C Track

The customer service designation includes a Property and Casualty track. LOMA and the Institutes jointly sponsor a track for US students. The Insurance Institute of Canada (IIC) and LOMA jointly sponsor a customer service designation for Canadian students. Students with credit from the Institutes can receive credit towards the ACS designation by completing the request form located at [www.loma.org](http://www.loma.org) and providing proof of the P&C credit.



## Designation Programs Known to Require or Grant Credit for LOMA Courses

Designation Program	Organization	Contact Information
Associate, Life & Health Claims (ALHC) and Fellow, Life & Health Claims (FLHC)	International Claims Association (ICA)	ICA, 1155 15th St. NW, Suite 500, Washington DC 20005 202-452-0143 FAX: 202-530-0659 www.claim.org
Associate, Academy of Life Underwriting (AALU) and Fellow, Academy of Life Underwriting (FALU)	Academy of Life Underwriting (ALU)	Academy of Life Underwriting 610 Perry Drive, West Chester, PA 19380 (610) 429-2972 FAX: (610) 429-2973 www.alu-web.com
Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC)	The American College	The American College Office of Student Services 270 S. Bryn Mawr Avenue, Bryn Mawr, PA 19010 888-263-7265 or 610-526-1000 FAX: 610-526-1465 www.theamericancollege.edu
Accredited Insurance Examiner (AIE)	Insurance Regulatory Examiners Society (IRES)	Insurance Regulatory Examiners Society 12730 S. Pflumm Rd., Ste. 102, Olathe, Kansas 66062 913-768-4700 FAX: 913-768-4900 www.go-ires.org
Chartered Insurance Institute Programs (CII)	The Chartered Insurance Institute	The Chartered Insurance Institute 20 Aldermanbury, London, England EC2V 7HY 0181-989-8464 FAX: 0171-726-0131 www.cii.co.uk
Chartered Financial Services Broker (CFSB)	Independent Life Insurance Brokers of Canada (ILIBC)	Independent Life Insurance Brokers of Canada 4263 Sherwoodtowne Blvd. Suite 301 Mississauga, ON L4Z-1Y5 Canada 905-279-2727 FAX: 905-276-7295
Certified Insurance Data Manager (CIDM)	Insurance Data Management Association (IDMA)	Insurance Data Management Association 545 Washington Blvd. 22-16, Jersey City, NJ 07310-1686 201-469-3069 FAX: 212-748-1690 www.idma.org

## Administering LOMA Short Courses

LOMA offers a variety of short format courses through the learning system. These courses range from 15 minutes to 2 hours. These courses are a good way to get a new employee or employee new to an area up to speed in a short time. Go to [www.loma.org](http://www.loma.org) to see more about the courses.

### Immersion Training

LOMA offers instructor-led activity-based programs for employees who need a broad understanding of industry fundamentals. These sessions are led by skilled facilitators in a variety of formats.

For more information, go to <https://www.loma.org/ProfDev/Training/Immersion.aspx>

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Permission to use LOMA or LL Global, Inc. materials is granted on a case-by-case basis. To request permission, send a written request to: LOMA, 6190 Powers Ferry Road, Suite 600, Atlanta, GA 30339, ATTN: Intellectual Property Coordinator or via fax at 770-984-6415, or email [education@loma.org](mailto:education@loma.org)

Your request for permission to use LOMA materials should include the following information:

- Company name, address, phone number and contact name
- Title, nature, and/or description of the work that will contain LOMA materials
- Expected publication or issue date
- Total number of pages and/or computer screens of your work

- Total number of copies to be published or number of users
- Description of intended audience (please state whether the work is being developed for in-house use, for commercial sale, or both)
- Intended distribution method for work (in-house use, commercial sale, internet/network, etc.)
- Sale price of work, if any
- Title and copyright date of LOMA materials you plan to use
- List or description of selections from LOMA publication to be used in your publication

If you have any questions on the reproduction of LOMA or LL Global, Inc. copyrighted materials, please contact LOMA's Intellectual Property Coordinator through the Office of the Registrar at 770-984-3761 or 1-800-275-5662, option 1.

### Downloading the LOMA Education & Training Catalog

LL Global, Inc. permits companies to download the electronic version of the *LOMA Education & Training Catalog* for use on the company's intranet, provided that the catalog's content is not altered in any way and the material is used for internal education purposes only.

### Use of LOMA Logos

Electronic versions of several logos can be downloaded from our website. The official LOMA logo can be used by Ed Reps and member companies for the purpose of marketing LOMA programs to their employees and students. The FLMI and FSRI keys and associate program logos can be used on business cards, stationeries, etc. by students who have received official notification from LOMA that they have earned the designation.

## Academic Institutions Known to Grant Credit for LOMA Courses

### UNITED STATES

#### ALABAMA

Calhoun Community College  
Chadwick University, Birmingham  
Faulkner University, Montgomery  
Samford University, Birmingham  
University of Alabama – Prior Learning Program, Birmingham

#### ARIZONA

Glendale Community College, Glendale  
Pima Community College, Tucson  
University of Phoenix, Phoenix (distance education)

#### ARKANSAS

John Brown University, Siloam Springs

#### CALIFORNIA

Butte College  
California Coast University, Santa Ana (distance education)  
California Pacific University, San Diego  
California State Polytechnic University, Pomona  
California State University, Fullerton  
College of the Sequoias, Visalia  
Columbia College, San Francisco  
Dominican College, San Rafael  
Frederick Taylor University, Moraga  
Fresno Pacific University, Visalia  
Golden Gate University, San Francisco  
Marymount College, Rancho Palos Verdes  
National University, San Diego  
Palomar College, San Marcos  
Sacramento City College, Sacramento  
Saint Mary's College of California, Moraga  
Saint Mary's College of California  
San Diego City College  
Santa Rosa Junior College, Santa Rosa  
Skyline College, San Bruno  
Sonoma State, Rohnert Park  
University of LaVerne, LaVerne  
University of San Diego, San Diego  
West Coast University, Los Angeles  
Yuba College, Marysville

#### COLORADO

Arapahoe Community College, Littleton  
Aurora Community College, Aurora  
Colorado Christian University, Lakewood  
Community College of Denver, Denver  
Denver Technical College, Denver  
Front Range Community College, Westminster  
Metropolitan State, Denver  
Regis University, Denver  
University of Phoenix-Colorado Div., Aurora

#### CONNECTICUT

Asnuntuck Community College, Enfield  
Charter Oak State College, Hartford  
Eastern Connecticut State University, Willimantic  
Fairfield University, Fairfield  
Greater New Haven State Technical College, North Haven  
Housatonic Community Technical College, Bridgeport  
Manchester Community College, Manchester  
Middlesex Community College, Middleton  
Northwestern Connecticut Community College, Winstead  
Norwalk Community College, Norwalk  
Post College, Waterbury  
Quinnipiac College, Hamden  
Sacred Heart University, Bridgeport  
St. Joseph College, West Hartford  
Teikyo Post University, Waterbury  
Tunxis Community-Technical College, Ft. Wayne

#### DISTRICT OF COLUMBIA

American University, Washington

#### DELAWARE

Brandywine College of Wedener University, Wilmington  
Drexel University, Wilmington  
Goldey Beacom College, Wilmington  
Wesley College  
Wilmington College, New Castle

#### FLORIDA

Barry University, Miami Shores  
Broward Community College, Hollywood  
Eckerd College, St. Petersburg  
Florida Community College at Jacksonville  
Jacksonville University, Jacksonville  
Jones College, Jacksonville  
Miami Christian College, Miami  
Nova University, Ft. Lauderdale  
St. Leo College, St. Leo  
Tampa College, Tampa  
University of North Florida, Jacksonville

#### GEORGIA

Berry College, Rome  
Columbus College, Columbus  
Covenant College, Lookout Mountain  
LaGrange College  
Shorter College, Marietta  
Strayer University  
Wesleyan College, Macon

#### HAWAII

Hawaii Pacific University, Honolulu  
University of Hawaii-Leeward Community College, Pearl City

#### ILLINOIS

Aurora College, Aurora  
Belleville Area College, Belleville  
College of Du Page, Glen Ellyn  
College of Lake County, Grayslake  
De Paul University, Chicago  
Eastern Illinois University, Charleston  
Elmhurst College, Elmhurst  
George Williams College (Il. Benedictine), Downers Grove  
Governor's State University, University Park  
Greenville College  
Harper Community College, Palatine  
Heartland Community College, Bloomington  
John A. Logan College, Centerville  
Lewis & Clark Community College, Godfrey  
Lewis University, Romeoville  
Lincoln Christian College, Lincoln  
Lincoln College, Normal  
McHenry County College, Crystal Lake  
Mundelein College, Chicago  
National College of Education, Evanston  
National Louis University, Evanston  
North Park College, Chicago  
Northeastern Illinois University, Chicago  
Oakton Community College, Des Plaines  
Rockford College, Rockford  
Sangamon State University, Springfield  
Southern Illinois University, Carbondale  
University of Illinois, Springfield  
Western Illinois University, Macomb

#### INDIANA

Bethel College, Mishawaka  
Butler University, Indianapolis  
Goshen College, Goshen  
Indiana Business College, Indianapolis  
Indiana Institute of Technology, Ft. Wayne  
Indiana Univ - Purdue Univ, Ft. Wayne  
Indiana University at Kokomo  
Indiana University/Purdue University (IU/PU), Ft. Wayne  
Indiana University/Purdue University (IU/PU), Indianapolis  
Indiana Vocational Technical College, Ft. Wayne\*  
Indiana Wesleyan University  
Indiana Wesleyan, Carmel  
Marian University  
Marion Technical College, Marion  
Martin Center College, Indianapolis  
St. Francis College, Ft. Wayne

## Academic Institutions Known to Grant Credit for LOMA Courses (continued)

### INDIANA, (continued)

St. Mary of the Woods Community College,  
St. Mary of the Woods  
Trinity College & Seminary, Newburgh  
Tri-State University, Ft. Wayne  
University of Indianapolis

### IOWA

American Institute of Business, Des Moines  
Ashford University  
Briar Cliff College, Sioux City  
Buena Vista College, Council Bluffs  
Des Moines Area Community College,  
Des Moines  
Drake University, Des Moines  
Graceland College, Lamoni  
Grand View College, Des Moines  
Iowa State University, Ames  
Iowa Western Community College,  
Council Bluffs  
Mt. Mercy College, Cedar Rapids  
Simpson College, Indianola  
St. Ambrose College, Council Bluffs  
Teikyo Marycrest University, Davenport  
University of Iowa  
University of Northern Iowa, Cedar Falls  
Upper Iowa University, Fayette  
Wartburg College, Waverly  
Westmar College, Le Mars  
William Penn College, West Des Moines

### KANSAS

Baker University, Overland Park/Baldwin City  
Central Christian College of Kansas  
Dodge City Community College, Dodge City  
Emporia State University, Emporia  
Friends University, Wichita  
Hutchinson Community College, Hutchinson  
Johnson County Community College,  
Overland Park  
Mid-America Nazarene College, Olathe  
Ottawa University, Ottawa/Kansas City  
St. Mary College, Leavenworth

### KENTUCKY

Bellarmine College, Louisville  
Lexington Community College, Lexington  
Midway College, Midway  
Spalding College, Louisville  
Thomas Moore College, Crestview Hills

### LOUISIANA

Louisiana State University, Baton Rouge  
University of New Orleans, New Orleans

### MAINE

Andover College, Portland  
Husson College, Bangor  
St. Joseph's College, North Windham  
University of Southern Maine, Portland  
Westbrooke College, Portland

### MARYLAND

College of Notre Dame of Maryland, Baltimore  
Frederick Community College, Frederick  
Hagerstown Junior College, Hagerstown  
Hartford Community College, Bel Air  
Hood College, Frederick  
Montgomery College, Rockville  
Prince Georges Community College, Largo  
University of Baltimore, Baltimore  
University of Maryland, College Park

### MASSACHUSETTS

American International College, Springfield  
Assumption College, Worcester  
Bentley College, Waltham  
Berkshire Community College, Pittsfield  
Board of Insurance Medicine, Worcester  
Boston University, Boston  
Central New England College of Technology,  
Worcester  
Clark University, Worcester  
Eastern Nazarene College, Quincy  
Elms College, Chicopee  
Fisher Junior College, Boston  
Greenfield Community College, Greenfield  
Laboure College, Boston  
Massachusetts Bay Community College,  
Wellesley Hills  
New England College of Finance, Boston  
Newbury Junior College, Boston  
North Adams State College, North Adams  
Northeastern University, Boston  
Quinsigamond Community College, Worcester  
Salem State College, Salem  
Simmons College, Boston  
Springfield Technical Community College,  
Springfield  
Stonehill College, North Easton  
University of Massachusetts, Amherst  
Western New England College, Springfield  
Westfield State College, Westfield  
Worcester State College, Worcester

### MICHIGAN

Adrian College, Adrian  
Aquinas College, Grand Rapids  
Baker College, Flint  
Cleary College, Howell  
Delta College, University Center  
Detroit College of Business, Detroit  
Grand Rapids Baptist College, Grand Rapids  
Lansing Community College, Lansing  
Lawrence Institute of Technology, Southfield  
Macomb Community College, Warren  
Siena Heights College, Siena Heights  
Spring Arbor College, Spring Arbor

### MINNESOTA

Anoka Ramsey Community College, Coon  
Rapids  
Bethel College, St. Paul  
Capella University  
College of St. Catherine, St. Paul  
Concordia College, St. Paul  
Greenfield Community College, Greenfield  
Lakewood Community College, White Bear  
Luther Northwestern Theological Seminary,  
St. Paul  
Metropolitan State University, St. Paul  
Minneapolis Community College, Minneapolis  
North Hennepin Community College,  
Minneapolis  
Northwestern College, St. Paul  
St. Cloud State University, St. Cloud  
University of Minnesota, Minneapolis  
University of St. Thomas, St. Paul

### MISSISSIPPI

Belhaven College, Jackson

### MISSOURI

Columbia College, Columbia  
Fontbonne College, St. Louis  
Heart of America Christian College, Kansas City  
Jefferson College, Hillsboro  
Kemper Military School & College, Boonville  
Lindenwood College, St. Charles  
Maryville College, St. Louis  
Missouri Baptist College, St. Louis  
Park College, Parkville  
St. Louis University, St. Louis  
Stephens College, Columbia  
Webster University, St. Louis  
William Wood University



## Academic Institutions Known to Grant Credit for LOMA Courses (continued)

### NEBRASKA

Bellevue College, Bellevue  
 Chadron State College, Chadron  
 College of St. Mary, Lincoln  
 Doane College-Lincoln, Lincoln  
 Grace College of the Bible, Omaha  
 Metro Community College, Omaha  
 University of Nebraska-Kearney, Kearney  
 University of Nebraska-Omaha, Omaha  
 Western Nebraska Community College,  
 Scottsbluff

### NEVADA

University of Reno, Reno  
 NEW HAMPSHIRE  
 Franklin Pierce College, Rindge  
 Granite State College  
 Hesser College, Salem  
 New Hampshire College, Manchester  
 New Hampshire Technical Institute, Concord  
 Notre Dame College, Manchester

### NEW JERSEY

Caldwell College, Caldwell  
 Camden County College, Blackwood  
 County College of Morris, Randolph  
 Fairleigh Dickinson, Rutherford  
 Georgian Court College, Lakewood  
 Gloucester County College, Sewell  
 Jersey City State College, Jersey City  
 Middlesex County College, Edison  
 Montclair State College, Upper Montclair  
 Raritan Valley Community, Sommerville  
 St. Peters College, Jersey City  
 Thomas A. Edison State College, Trenton

### NEW YORK

Cazenovia College, Cazenovia  
 City University of New York – Herbert Lehman  
 City College  
 City University of New York – Hunter College  
 City University of New York – York College  
 College of Insurance, New York City  
 Dowling College, Oakdale  
 Excelsior University, Albany  
 Fulton Montgomery College, Johnstown  
 Hudson Valley Community College, Troy  
 Kingsborough Community College, Brooklyn  
 Manhattan College, Riverdale  
 Marist College, Fishkill  
 Marymount College, Tarrytown  
 Mercy College, Dobbs Ferry  
 Monroe Community College, Rochester  
 New York Institute of Technology, Central Islip  
 New York University  
 Niagara University, Niagara University  
 Nyack College, Nyack  
 Onondaga Community College, Onondaga

### NEW YORK (continued)

PACE University, New York City  
 Rochester Institute of Technology, Rochester  
 Soffolk County Community College –  
 Ammerman Campus, Selden  
 Soffolk County Community College –  
 Western Campus, Brentwood  
 St. Francis College, Brooklyn  
 SUNY – College at Old Westbury, Long Island  
 SUNY – College at Oswego, Oswego  
 SUNY – Elmira College, Elmira  
 SUNY – Empire State College, Saratoga  
 Springs  
 SUNY – Utica, Utica  
 The American College  
 Utica College of Syracuse University, Utica

### NORTH CAROLINA

Catawba Valley SC  
 Central Piedmont Community College,  
 Charlotte  
 Greensboro College, Greensboro  
 Guilford Technical Community College,  
 Jamestown  
 High Point University, High Point  
 Meredith College, Raleigh  
 Wilkes Community College, Wilkesboro

### NORTH DAKOTA

University of Mary, Bismark

### OHIO

Ashland University, Ashland  
 Baldwin-Wallace College, Berea  
 Bluffton College, Bluffton  
 Capital University, Columbus  
 Clark State Community College, Springfield  
 College of Mount St. Joseph, Cincinnati  
 Columbus State Community College, Columbus  
 Franklin University, Columbus  
 Kent State University, Kent  
 Lourdes College, Sylvania  
 Marion Technical College, Marion  
 Miami University, Hamilton  
 Mount St. Joseph College, Mount St. Joseph  
 Mount Vernon Nazarene College, Columbus  
 Northwestern College, Lima  
 Ohio Dominican, Columbus  
 Otterbein College, Westerville  
 University of Dayton, Dayton  
 Ursline College  
 Wilmington College, Wilmington  
 Xavier University, Cincinnati

### OKLAHOMA

Cameron University, Lawton  
 Langston University – Urban Center, Tulsa  
 Mid America Christian University  
 Oklahoma City University, Oklahoma City  
 Southern Nazarene University  
 University of Central Oklahoma

### OREGON

Concordia College, Portland  
 George Fox College, Newberg  
 Linfield College, McMinnville  
 Marylhurst College, Marylhurst  
 Portland Community College, Portland  
 Warner Pacific College  
 Western Baptist College, Salem

### PENNSYLVANIA

Antioch University, Philadelphia  
 Beaver College, Glenside  
 Bucks County Community College, Newton  
 Cabrini College, Radnor  
 Cambria County Community College,  
 Johnstown  
 Cedar Crest College, Allentown  
 Delaware Valley College, Doylestown  
 Eastern College, St. Davids  
 Elizabethtown College, Elizabethtown  
 Harrisburg Area Community College, Harris-  
 burg  
 Immaculata College, Immaculata  
 Lebanon Valley College, Annville  
 Montgomery County Community College,  
 Blue Bell  
 Neumann College, Aston  
 Philadelphia College of Textile & Science,  
 Philadelphia  
 Pierce Junior College, Philadelphia  
 St. Francis College of Pennsylvania, Loretta  
 St. Joseph's University, Philadelphia  
 The Institutes  
 University College – Pennsylvania, Chester  
 Widener University, Chester

### PUERTO RICO

Universidad Interamericana de Puerto Rico,  
 San Juan

### RHODE ISLAND

Community College of Rhode Island –  
 Knight Campus, Warwick  
 Roger Williams University, Bristol

### SOUTH CAROLINA

Columbia International University, Columbia  
 Limestone College, Gaffney  
 Wesleyan College, Central

**SOUTH DAKOTA**

National college of Business – Extension,  
Sioux Falls  
Sioux Falls College, Sioux Falls  
University of South Dakota, Vermillion

**TENNESSEE**

Austin Peay State University, Clarksville  
Chattanooga State Technical Community  
College, Chattanooga  
Chickon College, Memphis  
Covenant College  
Cumberland University, Lebanon  
Middle Tennessee State University, Murfrees-  
boro  
Nashville State Technical Institute, Nashville  
Pellissippi State Community College, Knoxville  
Tennessee Wesleyan College, Athens  
Trevecca Nazarene College, Nashville  
Tusculum College, Greeneville

**TEXAS**

Amber University, Garland  
Dallas Baptist University, Dallas  
Dallas Christian College, Dallas  
East Texas State University, Texarkana  
El Centro College, Dallas  
Houston Community College, Houston  
Incarnate Word College, San Antonio  
Letourneau University, Dallas/Longview  
McLennan Community College, Waco  
North Lake Community College, Irving  
Our Lady of the Lake University of San Antonio,  
San Antonio  
Southwest Texas State University, San Marcos  
St. Edwards University, Austin  
St. Mary's University, San Antonio  
Texas A & M University - Corpus Christi,  
Corpus Christi  
University of North Texas, Denton

**UTAH**

Westminster College of Salt Lake City, Salt  
Lake City

**VERMONT**

Community College of Vermont, Montpelier  
Johnson State College, Johnson  
Trinity College, Burlington  
Vermont Technical College – Randolph Center,  
Waterbury  
Woodbury College

**VIRGINIA**

Averett College, Danville  
Central Virginia Community College, Lynchburg  
J. Sargeant Reynolds Community College,  
Richmond  
James Madison University, Harrisonburg  
Liberty University, Lynchburg  
Lynchburg College, Lynchburg  
Mary Baldwin College, Staunton  
Marymount University, Arlington  
Strayer College, Alexandria  
Tidewater Community College, Portsmouth  
Virginia Commonwealth University, Richmond  
Virginia Wesleyan College, Norfolk  
Virginia Western Community College, Roanoke

**WASHINGTON**

City University of Seattle  
City University, Bellevue  
Griffin Business College, Seattle

**WEST VIRGINIA**

Wheeling Jesuit College, Wheeling

**WISCONSIN**

Cardinal Stritch College, Milwaukee  
Concordia University – Wisconsin, Mequon  
Edgewood College, Madison  
Fox Valley Technical College, Appleton  
Lakeland College, Sheboygan  
Madison Junior College of Business, Madison  
Marion College of Fond du Lac, Fond du Lac  
Moraine Park Technical College, Fond du Lac  
Milwaukee Area Technical College, Milwaukee  
Mount Mary College, Milwaukee  
Mount Scenario College, Ladysmith  
Nicolet Technical College, Rhinelander  
Northeast Wisconsin Technical College,  
Green Bay  
Ottawa University, Brookfield  
Silver Lake College, Manitowoc  
Stratton College, Milwaukee  
University of Wisconsin – Green Bay,  
Green Bay  
University of Wisconsin – Oshkosh, Oshkosh  
University of Wisconsin – Platteville, Platteville  
University of Wisconsin – Superior, Superior  
Waukesha County Technical Institute,  
Pewaukee

**CANADA****BRITISH COLUMBIA**

British Columbia Institute of Technology,  
Vancouver  
Dalhousie University, Halifax  
Saint Mary's University, Halifax

**ONTARIO**

Humber College of Applied Arts & Technology,  
Etobicoke  
Seneca College of Applied Arts & Technology  
St. Lawrence College  
University of Waterloo (Correspondence  
Program), Waterloo

**QUEBEC**

Northland Open University, Montreal  
Tele-Universite (Universite du Quebec a  
Montreal)  
Université Laval, Quebec City

**GREAT BRITAIN**

University of London, London, England  
CARIBBEAN AREA, CENTRAL & SOUTH  
AMERICA  
St. George's College, Grenada  
University of the West Indies

**NOTE:** *The institutions listed above have granted credit to students for LOMA courses in the past. These institutions may or may not grant credit to students in the future. Additionally, institutions that do not appear on this list may grant credit to students as well. Each institution grants credit at its own discretion based on its own policies. Students interested in receiving academic credit for LOMA courses should meet with their academic advisors to discuss this possibility then request an official Professional Education Transcript from LOMA as needed.*

**Nonresident College Degrees & Other Educational Resources**

*Credit is often available for LOMA Education Program exams from colleges with nonresident degree programs. In a nonresident program, students may earn an associate or baccalaureate degree through the consolidation of credits earned in a variety of ways. The following internet website provides information on alternative routes to completing your education: <http://www.geteducated.com>*

## Glossary

**ACS** — Associate, Customer Service, the designation earned upon successful completion of LOMA's five-course program designed for the specific customer service needs of insurance industry employees at all levels.

**AIRC** — Associate, Insurance and Regulatory Compliance, the designation earned upon successful completion of LOMA's course program designed to explain the complex compliance environment. LOMA has developed this program with the support of the Life and Health Compliance Association.

**ALMI** — Associate, Life Management Institute, the designation earned upon successful completion of five courses within the FLMI program curriculum, two of which are electives.

**ARA** — Associate, Reinsurance Administration, the designation earned upon successful completion of LOMA's course program designed for employees in all areas of reinsurance.

**ASRI** — Associate, Secure Retirement Institute, the designation earned upon successful completion of six courses within the FSRI program curriculum.

**Credentials Master List** — This report is a historical record of participation by a company's employees in LOMA Education Program.

**Did-Not-Sit (DN)** — Indicates that a student was not present for the administration of a proctored examination, or did not complete the requirements for a self-proctored course in the allotted course access period. A score of "Did-Not-Sit" does not count as a failure, nor does it impact a student's ability to enroll in the course in the future.

**Educational Representative (Ed Rep)** — Representative/employee who is responsible for administration and promotion of LOMA's Insurance Education Programs. Ed Reps are appointed by company management and are not agents of LOMA.

**Enrollment** — The process by which students are enrolled or registered for exams.

**Exam Center** — A company serving as a facility for exam administration for students not employed by that company who are unable to sit for exams in their own workplace. Companies DO NOT serve as an exam centers for their own students; their centering capacity refers only to outside students to whom they administer exams. Companies who serve as centers DO NOT use their center number as the exam location codes for their own students.

**FLMI** — Fellow, Life Management Institute, the designation earned upon successful completion of LOMA's ten course independent-study program featuring management-oriented courses at the university level.

**FSRI** — Fellow, Secure Retirement Institute, the designation earned upon successful completion of seven LOMA courses which offer retirement education for Retirement industry professionals.

**I\*STAR** — Individually Scheduled Test And Results, LOMA's exam-by-computer system. I\*STAR allows students the flexibility of taking LOMA exams via computer year round.

**LOMA** — An international association of life and health insurance and financial services companies around the world.

**Member Companies** — LOMA members are divided into three categories:

1. Regular members are life insurance and retirement companies in the United States and Canada.
2. Associate members are life insurance and retirement companies outside the United States and Canada.
3. Affiliate members are individuals and organizations that provide services to the industry.

Participation in LOMA Education Programs or any other LOMA-sponsored program or activity does not constitute membership in LOMA, nor does it qualify the organization for member company rates. Nonmember companies are urged to contact LOMA's Membership Department for information regarding membership eligibility. (Nonmembers generally pay higher prices for LOMA products and services.)

**Primary Location** — For the purposes of enrollment and examination administration, the Primary Location is the home office or company location where an employee serves as an official Ed Rep.

**Principal Representative** — The Principal Representative, usually the chief operating or senior administrative officer of the company, oversees all relations between a Regular or Associate LOMA member company and LOMA. In Affiliate Companies this LOMA representative is called the Corresponding Representative. LOMA representatives are appointed by company management and are not agents of LOMA.

**Proctor** — The third party who administers the LOMA exams. Proctors are trustworthy individuals who can be counted on to uphold the standards of the program. Persons who have completed the FLMI or FSRI designation make excellent proctors because they have a vested interest in preserving the integrity of the designation.

**Professional Education Transcript** — An official document showing credit for completed courses. This document, which must be requested in writing is used by students requesting college credit, continuing education credit, and/or professional licensing credit for LOMA courses.

**Prometric Testing Centers** — Third-Party exam centers for administering proctored computerized exams in the U.S. and Canada only.

**Secondary Location** — For the purposes of enrollment and exam administration, the Secondary Location is a branch office or company location other than the Ed Rep's location where exams are administered.



