

CONTINUING EDUCATION (CE) STANDARDIZED TERMS & DEFINITIONS

- **Classroom (a.k.a. synchronous, contact)** – Course activities or information occurring in real time at a specific time, date and place, and delivered via Internet or in person, such as but not limited to seminar/workshop, webinar, virtual class or teleconference (see CER form). Student attendance is based on personally identifiable information (e.g., username, password, email, government-issued identification, and signature) and student participation or interaction with course activities. *Classroom courses do not require an examination.*
- **Completion Date** – The date on which the student completes the course including passing any required exam.
- **Course** – A self-study or classroom presentation of information on insurance and/or risk management topics, delivered in person, in print or electronically, which may be interactive or not, with successful completion measured either by attendance (classroom) or by examination/assessment (self-study).
- **Course Completion Roster** – A listing of course completions, provided in a format determined by the Department, which includes the student’s name, national producer and/or license number, provider number, course number, and course completion date.
- **Course Difficulty Level** – Course difficulty level is determined based on whether the course is designed for inexperienced or experienced practitioners, as well as the amount of information presented and at what pace the information is presented.
 - **Basic**: A course designed for entry-level practitioners or practitioners new to the subject matter.
 - **Intermediate**: A course designed for practitioners who have existing competence in the subject area and who seek to further develop and apply their skills.
 - **Advanced**: A course designed for practitioners who have a strong foundation and high level of competence in the subject matter.
- **Course Offering** – An approved synchronous event with a specific start and end time.
- **Interactive** – Course includes regularly occurring opportunities for student participation, engagement, and interaction with or in course activities and information. Examples include but are not limited to question and answer sessions, polling, games, sequencing, and matching exercises.
- **Instructor** – A subject matter expert presenting course activities or information in a contact/synchronous course (in person or via Internet). The provider must select an instructor that is competent to teach the course. Regulator review and approval is optional but is not required. *Instructors/instructor approvals are not required for non-contact/asynchronous courses.*

- **Online Course** – An asynchronous/non-contact program of study where activities and information are delivered in a recorded, streaming, or multimedia format that concludes with an examination/assessment. Course may alternatively require frequent interaction with courseware as a condition of progressing through the course material, with chapter/section quizzes providing continuous feedback on learning. Personally identifiable information (e.g., username, password, email) and interactivity.
- **Proctor** – A disinterested third party, with minimum age of 18 years old who can be any person *except* for family members or individuals who have a financial interest in the student’s success on the exam. Co-worker proctors must not be above or below in the student’s line of supervision.
- **Proctor Affidavit/Certification** – When a student successfully completes a self-study final exam, the proctor must sign an affidavit/certification attesting that the student completed the exam without assistance from any person, course material, or reference material. In addition, proctors must provide their name, address, and phone number to the exam provider. Affidavits/certifications may be administered and signed electronically.
- **Self-study (a.k.a. asynchronous, non-contact)** – Course activities or information delivered outside of real time (recorded or otherwise similarly accessible) and available at any time, such as but not limited to correspondence, online training, video, audio, CD, or DVD (see CER form). Student attendance is verified based on identity (e.g., username, password, email, signature) and successful completion of knowledge assessments or an examination. *Self-study courses do not require interaction with instructors.*
- **Synchronous vs. Asynchronous** – A distinction between programs of study that are either “live” or “self-study.” Synchronous learning happens in real time and requires students and instructors to be online (or in class) at the same time. Asynchronous learning involves study materials, assignments and examinations/assessments that can be accessed by students at any time.
- **Teleconference (a.k.a. video conference or Web conference)** – A type of classroom study featuring the live exchange of information among several persons who are remote from one another but linked by telecommunications and featuring audio, video, and/or data-sharing and offering opportunities for learner/instructor/facilitator interaction. A synchronous program of study having a specific start time and end time that validates student attendance through personally-identifiable information (e.g. username, password, email) and interactivity. Credit for course is based on attendance and activity, not examination.
- **Virtual Class/Webinar** – A type of classroom study that is instructor-led, delivered using the Internet to remote attendees, with a specific start time and end time, in which students enroll before gaining access to the instructor, information, and course activities. Student attendance is monitored and validated based on personally identifiable information (e.g., username, password, email) and student participation in interactive exercises is required. Credit for course is based on attendance and activity, not examination.

PRELICENSING EDUCATION STANDARDIZED TERMS & DEFINITIONS

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- **Completion Date** - The completion date is the date on which the student completes all of the required elements of the course.
- **Content Outline** – A summary of all of the topics and subtopics that will be tested on a license exam. Content outlines should be developed for each major line of authority by the state in conjunction with the testing service according to testing industry best practices.
- **Course** – A self-study or classroom presentation of information on entry level insurance topics, delivered in person, in print or electronically, which may or may not be interactive.
- **Course Completion Roster** – A listing of course completions, provided in a format determined by the Department, which includes at a minimum the student’s name, provider number, course name, course number (if applicable), and course completion date.
- **Course Offering** – An approved synchronous event with a specific start and end time.
- **Interactive** – Course includes regularly occurring opportunities for student participation, engagement, and interaction with or in course activities and course information. Examples include, but are not limited to, question and answer sessions, polling, games, sequencing, and matching exercises.
- **Instructor** – A subject matter expert presenting course activities or information in a contact/synchronous course (in person or via Internet). The provider must select an instructor that is competent to teach the course. Regulator review and approval is optional but is not required.
- **Job Analysis** – The creation of a valid, reliable and legally defensible license exam depends on a job analysis survey that includes input from regulators and subject matter experts to identify the requirements and work performed by an entry-level insurance candidate. It is a best practice for testing services to perform a job analysis at least every 5 years.
- **License Exam** – A test used to determine eligibility for an insurance producer license and that measures the minimum competency required for a candidate to perform at an entry level. License exams should be created according to industry-recognized test development practices. A fair and valid state-based test should incorporate knowledge, skills, and abilities that measure state-specific and product expertise based on the line of authority sought.
- **Minimally Qualified/Competent** – The baseline entry-level knowledge that a candidate must demonstrate in order to successfully pass a license exam and become an insurance producer. License exams should differentiate between candidates who are minimally competent/qualified to be an entry-level insurance producer and those who are not.
- **Online Course** – An asynchronous/non-contact program of study where activities and information are delivered in a recorded, streaming, or multimedia format that concludes with an examination/assessment, if required.
- **Passing Score** – A passing score, sometimes called a “cut score,” is the minimum score one needs to achieve in order to pass the exam.

- **Pass Rate** – The percentage of candidates who actually pass the exam, usually measured as “First Time Pass Rate”. First time pass rates are defined as the percentage of candidates who pass the entire test the first time.
- **Proctor** – A disinterested third party, with a minimum age of 18 years, who can be any person *except* for family members or individuals who have a financial interest in the student’s success on the exam. Co-worker proctors must not be above or below in the student’s line of supervision.
- **Proctor Affidavit/Certification** – When a student successfully completes a self-study final exam, the proctor must sign an affidavit/certification attesting that the student completed the exam without assistance from any person, course material, or reference material. In addition, proctors must provide their name, address, and phone number to the exam provider. Affidavits/certifications may be administered and signed electronically.
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- **Virtual Class/Webinar** – A type of classroom study that is instructor-led, delivered using the Internet to remote attendees with a specific start time and end time, in which students enroll before gaining access to the instructor, information, and course activities. Student attendance is monitored and validated based on personally identifiable information (e.g., username, password, email) and student participation in interactive exercises is required.

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RECOMMENDED TOPICS APPROVED/NOT APPROVED FOR CE CREDIT

Approvable Topics

1. Accounting/actuarial considerations
2. Actuarial mathematics, statistics and probability
3. Advanced underwriting principles
4. Agency management/agency operations – purposes of efficiency, profitability, and/or perpetuation
5. Annuities/Suitability in annuities
6. Assigned risk
7. Business law
8. Claims adjusting
9. Courses leading to insurance designations
10. Crop and hail
11. Damage restoration (for Adjusters)
12. Economics
13. Employee benefit plans
14. Errors and omissions
15. Estate planning/taxation
16. Ethics
17. Finance
18. Financial planning
19. Flood insurance
20. Fraud
21. Fundamentals/principles of life and health insurance
22. Fundamentals/principles of property and casualty insurance
23. Fundamentals/principles of title insurance
24. Insurance contract analysis
25. Insurance laws, rules, regulations, administrative law/regulations
26. Insurance product specific or knowledge
27. Insurance rating/underwriting/claims
28. Insurance tax laws
29. Long Term Care
30. Loss mitigation
31. Loss prevention and control
32. Managed care
33. Pensions
34. Policy contents/contracts/replacement – provisions/differences in
35. Principles of risk management
36. Profit sharing
37. Proper use of products
38. RESPA
39. Restoration – addresses claims and loss control issues
40. Securities – variable annuities only
41. Surety bail bond
42. Technical licensing information
43. Wills and trusts

Other topics approved which contribute substantive knowledge relating to the field of insurance and expands competence of the licensee.

Not Approvable Topics

1. Administrative matters
2. Automation
3. Committee service of professional organizations
4. Communication skills
5. Computer science
6. Computer training/skills or software presentations
7. Courses on investments – stocks, bonds, mutual funds, FINRA/SEC compliance (NASD/SEC) etc.
8. Courses which are primarily intended to impart knowledge of specific products of specific insurers
9. Customer service
10. Goal-setting
11. Health/stress/exercise management
12. Management training
13. Marketing/telemarketing
14. Motivational training
15. New product introductions or seminars
16. Office skills or equipment or procedures
17. Organizational procedures and internal policies of an individual insurer
18. Personal improvement
19. Personnel issues or management
20. Prelicensing education or course used to prepare for taking an insurance license exam
21. Prospecting
22. Psychology
23. Recruiting
24. Relationship building
25. Restoration – promoting products or services
26. Sales training
27. Service standards or service vendors
28. Telephone skills
29. Time management

Other topics or courses not related to technical insurance knowledge