PRELICENSING EDUCATION STANDARDIZED TERMS & DEFINITIONS
Adopted by the Producer Licensing (EX) Working Group and Producer Licensing (EX) Task Force 12.10.16

- **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. 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.

- **Completion Date** - The completion date is the date on which the student completes all of the required elements of the course including passing any required exam.

- **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. The testing service vendors are responsible for performing job analysis surveys at regular intervals.

- **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. License exams should differentiate between candidates who are minimally qualified/competent to be an entry-level insurance producer and those who are not.

- **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.

- **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 pass the exam, usually measured as "First Time Pass Rate" or "Overall Pass Rate". First time pass rate is defined as the percentage of candidates who pass the entire exam on their first attempt. Overall pass rate is the percentage of candidates who pass the entire exam, including repeat attempts and/or multiple attempts by the same candidate.

- **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.

- **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.

- **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 participating 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.

- **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.