



# Best practices guide

The art of passing state insurance exams  
on the first attempt



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# Get started - three part training

Before you start your training course, it's important to understand the steps necessary to pass the state examination on the **first attempt**. XCEL Solutions offers a unique three-step training program instructionally designed to **prepare people to pass** on the first attempt. There are three parts to the training: Pre-licensing Course, Prep Review Course, and Exam Simulator.

## Part 1: Pre-licensing course

The Pre-Licensing Course will satisfy all state insurance pre-license requirements, allowing everyone to attempt the state insurance exam. Completing this section very quickly is critical (5 days or less). Upon completion, you gain access to the Prep Review Course (Part 2) and Exam Simulator (Part 3).

## Part 2: Prep Review Course

This part of the training features content "boiled down to the essence" of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Unnecessary information has been eliminated. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam. **IMPORTANT: Most study effort (50% or greater) should be devoted exclusively to the Prep Review Course.**

## Part 3: Exam Simulator

These special exams are designed to gauge content retention levels. Exams are comprised entirely of questions known or historically seen on state examinations. **IMPORTANT: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be "fresh in the mind".**

\*Some States require a minimum amount of study time. XCEL ensures you meet those times as you navigate through the Pre-licensing course.



## Course tour

The **Course Introduction** will be the first thing seen. Take a moment to explore this brief section prior to starting study efforts. Getting familiar with the course and content is important.

## Pre-licensing course

It's recommended to complete this section online within 5 days or less. Use the **study guide** located within the course. Print it off and stick to it! Fully complete each chapter by watching the HD videos and reading all of the material. Focus on passing every exam on the first attempt. Once you pass an exam, please move forward to the next chapter. Do not go back and retake chapter exams in this part of the training.



DO USE **cliff notes** located in the "**resources**" section to help complete the chapter exams.

DO make notes of topics which were challenging for future **review**.



DO NOT take notes (use our **cliff notes**), make flashcards, etc. – your time is better spent elsewhere.

DO NOT memorize the questions on the practice exams. Move forward through them quickly.

Once you pass the **final exam**, don't go back to this material again... it's time to tackle the **Prep Review Course** (Part 2).

## Prep Review Course *The most important section*

The **Prep Review Course** uses the same outline and format as the Pre-Licensing Course. The content is different, as it's scaled down focusing solely on the most important material. All chapters are weighted (questions and content) identical to the state exam, prioritizing studies based upon the most important concepts. Be sure to complete **every** chapter and exam. **IMPORTANT: Over 50% of your study time should be dedicated EXCLUSIVELY here.**

Important chapters will be quickly identified by the exam size.

## **Exam Simulator** *Do not attempt without completing the Prep Review Course*

We recommend setting a test date **prior** to completing Exam Simulator #3. Please check with your manager on establishing test dates.

The exams are instructionally designed to simulate a timed state examination, even recreating test anxiety which may be experienced by some. Scores of 85% or greater are considered passing scores. Each Exam Simulator must be completed in order prior to unlocking the next Simulator.

There are three chapters of exam simulators, which are weighted identical to the state examination. Each exam is comprised of questions which are **similar to those seen** on the exam.

Exam Simulator #1 is similar to the exams found in the PREP REVIEW Course. It's designed to gauge retention levels, helping identify concepts which might need reinforcement through review. Visit the **Prep Review Course** or **Cliff Notes** to jog your memory on concepts which were challenging. **IMPORTANT - Do not take Exam #1 over and over without review. Once you pass it, move forward.**

Proceed through each Exam Simulator in order, while reviewing in between attempts. The process of "test and review" allows for information to be retained, rather than simply memorizing questions.

## **Subject Matter Experts** *Additional assistance*

We DO recommend taking all three Exam Simulators in order 24-hours prior to the state examination. These are questions which should be fresh in your mind, especially the state laws and regulations.

Please connect with our Support Team anytime you need assistance at **904-999-4923**. Our **Subject Matter Experts** are here to help with content questions and can be reached at **Instructor@XCELSolutions.com**.