



## **XCEL Solutions Catalog**

**[www.xcelsolutions.com](http://www.xcelsolutions.com)**  
**[support@xcelsolutions.com](mailto:support@xcelsolutions.com)**

**Main Office:**  
**218 Liberty Street**  
**Warren, PA 16365**  
**(904) 999-4923**

**Volume 1 – Catalog 2024**  
**Effective Date – March 2024**

**XCEL Solutions LLC is Licensed to operate by the  
Kentucky Commission on Proprietary Education**

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**Catalog is certified as true and correct in policy and content.**



Laura Buzzallino  
03/26/2024

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XCEL SOLUTIONS, LLC

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## FACULTY AND CONTACT INFORMATION

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### School Facility:

The use of physical facilities and equipment are not offered to our students because our courses are internet based. The location of the main office in which all records are kept is in Warren, PA. Should you have questions please call customer service at 1-904-999-4923.

Mailing Address: 218 Liberty Street, Warren, PA 16365

### Business Hours:

Weekdays: 8:00am - 7:00pm (Eastern Time)

Weekends: Closed

Office Staff: Patrick Fraley – Director/Instructor  
Nicholas Stephens - Instructor  
Clint Talbert – Substitute Instructor  
Laura Buzzallino – Compliance Specialist  
Tracy Pilling – Grades Associate

Email Address: [support@xcelolutions.com](mailto:support@xcelolutions.com)

### GOVERNING AUTHORITIES:

Kentucky Department of Insurance  
500 Mero Street  
2 SE 11  
Frankfort, KY 40601

Kentucky Commission on Proprietary Education  
500 Mero Street, 4th Floor  
Frankfort, Kentucky 40601

### **ABOUT XCEL**

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In August 2018, XCEL Solutions acquired XCEL Testing Solutions, the leading provider of online insurance pre-licensing education since 2012. Over 150,000 students each year use XCEL to help them successfully pass standardized knowledge, skills and assessment exams by utilizing the company's research-based learning approach. The Preparing People to Pass e-learning platform is loaded with rich online content, including interactive assessments, engaging multimedia content and customized learning paths, allowing each student to grasp difficult concepts based on their individual needs. The company's mobile learning platform allows students to study anytime, anyplace, and with any device.

### **OUR PROMISE**

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We will teach you exactly what you will need to know to pass your state's licensing exam. Our courses and test simulations are state and provider specific. We meet the needed regulations and topics and requirements that matter to you and nothing more. Allowing you to take and pass the exam as soon as your study is complete.

### **OWNERSHIP STRUCTURE**

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XCEL Solutions, LLC is owned by McKissock, LLC. The officer of XCEL Solutions, LLC is Edward Clark, President.

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## GENERAL INFORMATION

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### **Entry Criteria/Prerequisites, Examinations (Pre-Licensing/Basic Education)**

For XCEL's pre-licensing education courses, there will be a closed book final exam at the conclusion of the course. The exam requires a passing score of 70%. In the event the student is not successful, the student may re-take the final examination, at no additional charge.

### **Pre-Requisite Requirements for Enrollment**

Students must attest to being at least 18 years of age prior to enrolling in the course. Name, address, email address and phone number are required by the State and must be provided prior to, or immediately upon, enrolling or accessing the course. Tuition must be paid upon enrollment. There are no other pre-requisite requirements to enrolling in, or proceeding through, the course and no special computer knowledge or program training is necessary.

### **Absences**

As this is a self-study internet-based course, there are no "missed sessions" or absences. Once enrolled, a student's course is available for 30 days. Students have the ability to work at their own pace and complete their course at any time in that 30-day period. Course extensions are available, if needed, at an additional cost.

### **Standards of Progress**

As this is a self-study internet-based course, there is not a schedule of progress that students must adhere to except that student must progress through each chapter and pass a chapter quiz prior to proceeding to the next chapter. Once registered, a student's course is available for 30 days. Students have the ability to work at their own pace and complete their course at any time within that 30-day period. If a student is unable to complete the course in that period of time, course extensions are available to continue work in the course, at an additional charge. Course access will remain inactive until the student purchases an extension.

### **Attendance Policy**

Attendance is not measured by when and how often the student logs-in. Attendance is measured by successful completion of the course requirements and assessments and complete progress through the course material.

### **Rules of Student Conduct and Conditions for Probation or Dismissal**

Students are expected to complete all coursework. Instances of cheating or fraud will cause a student to forfeit his/her course and may be reported to the state regulatory authority. Students are expected to act professionally when addressing instructors and staff.

### **Certificates of Completion**

A Certificate of Completion will be issued after the student completes the online course, scores 70% or greater on the course final exam. Once issued, the student may access their certificate of completion by logging into their account.

### **Student Transcripts**

Students may access their transcripts by logging into their account or by contacting the compliance department at [compliance@xcelsolutions.com](mailto:compliance@xcelsolutions.com)

### **Career/Placement Services**

XCEL does not offer career or placement services. XCEL does not guarantee success in placement or employment after completing the course.

## **Refund/Withdrawal/Cancellation Policies:**

### **Online courses**

- Starting from the date of purchase, students have 30 days to request a refund.

### **Livestream and Classroom courses**

- Students have until 3 days prior to class start to request a refund.
- Livestream and Classroom students who do not attend their scheduled class will not qualify for a refund.
- Students can swap to a self-paced online course if they no longer qualify for a refund.

### **All modalities**

- Once the student has accessed, opened, or started the training material (ex. Course, study tool, review, extension, etc.) the course/package is now non-refundable.
- Textbooks and shipping are non-refundable.
- Any refunds will be refunded less a \$24.95 refund fee.
- When applying a discount code post-purchase, any refunds will be refunded less \$4.95 fee.

To request a refund, please contact XCEL Solutions at 866-559-9235

## **Credit Allowed for Previous Education and Training**

XCEL Solutions does not grant credit for previous education and training and credits are non-transferrable.

## **Funding**

As a Non-Degree school, tuition is paid at enrollment by credit card. XCEL does not offer student funding.

## **Calendar of School Holidays, Vacation Periods, and Dates of Each Term**

Students have unlimited access to the online course, to work at their own pace and convenience. Our site is available 7 days a week, 24 hours a day, 52 weeks a year for courses and enrollments. Courses can be accessed for thirty days from the date of enrollment, with courses expiring at midnight of the last day. Our office is closed in recognition for the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following day, Christmas Eve Day, and Christmas Day, however students still have access to their course. Emails and phone calls will be answered the next business day our office is open.

## **Class Schedule**

Courses can be accessed for thirty days from date of enrollment, with courses expiring at midnight of the last day. 24 hour a day access is available.

## **Non-Discrimination and ADA Policy**

XCEL will not discriminate on the basis of race, color, sex, religion, national origin, handicap or familial status in the establishment of fees, entrance qualifications or standards for successful completion of its courses.

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## ONLINE COURSE PREREQUISITES, FEES, RECORDS RETENTION AND SOFTWARE REQUIREMENTS

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### Course Prerequisites

There are no course prerequisites for our courses.

### Course Fees

Online Course	Tuition
Life Insurance Pre-Licensing Course	\$199.00
Health Insurance Pre-Licensing Course	\$199.00
Life & Health Insurance Pre-Licensing Course	\$199.00
Personal Lines Insurance Pre-Licensing Course	\$199.00
Property and Casualty Insurance Pre-Licensing Course	\$199.00

### Records Retention

Customer records are stored electronically as required by state law. State records pertaining to course applications and approvals are maintained electronically as well as hard copy if provided by the state. All hard-copy records are kept at our main office location XCEL SOLUTIONS, LLC, 218 Warren Street, Warren, PA 16365.

### Software Requirements

Learners can use PCs, Macs, laptops, iPhone, and smart phones to take their course. The following web browsers are compatible with PCs and Macs – Google Chrome, Internet Explorer, Firefox, and Safari.

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## DISTANCE EDUCATION COURSE POLICIES AND PROCEDURES

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### Registration

To enroll in a course, the student will need a valid credit card. Alternatively, the student may be sponsored by a company. Upon enrollment, the student is required to create a username and password for the system, which will be used for future online course transactions. XCEL's learning platform is designed to keep track of the student's progress.

### Grading Systems and Criteria for completion

To complete the course and receive a Completion Certificate, each student must successfully complete the following requirements: Read all chapters and obtain a score of 70% or higher on each chapter quiz. Upon completion of the chapters and chapter quizzes within the course, each student must obtain a grade of 70% or higher on the online Final Exam. Successful completion of an approved course qualifies the student to sit for the related Kentucky state insurance licensing exam. In the unlikely event that a student fails the state examination, the student can continue to study in the course, at no additional cost, provided the course enrollment has not expired.

### Support

Questions regarding course content or technical issues may be submitted via email to XCEL support or to the course instructor using the conveniently located link on the Help Tab within the course. Students may also call 904-999-4923 to speak with a customer service representative during XCEL's regular business hours (Weekdays 8:00 AM – 7:00 PM excluding holidays).

### Course Review

All courses will be reviewed on an annual basis. Student evaluation forms are optional at the end of the course. Information will be compiled from completed student evaluation forms and changes will be considered accordingly. All students are requested to give their feedback on the overall quality of our educational offering, addressing among other issues, the knowledge, and abilities of the instructor. All responses are collected via web database and email.

## PROGRAMS

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### **Life Insurance Pre-licensing Education**

**20 hours – self-study online**

#### **Course Description/Objective:**

The course is designed to teach topics relevant to the life insurance industry. After completing the online pre-licensing course, student's will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, types of life insurance policies and explain and compare provisions, options and riders to the prospective client, types of group life policies, taxation, premiums and benefits, field underwriting techniques, uses of insurance policies, purpose and function of annuities, payout options and investment configuration, purpose and eligibility of Social security benefits, various types of retirement plans, and apply the best suited to the needs of a client, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Kentucky state insurance licensing exam in these areas of competence.

- ❖ Basic Principles of Life and Health Insurance and Annuities
- ❖ Nature of Insurance Risk, Peril and Hazards,
- ❖ Legal Concepts of the Insurance Contract
- ❖ Life Insurance Policies – Provisions, Options and Riders
- ❖ Life Insurance Premiums, Proceeds and Beneficiaries
- ❖ Life Insurance Underwriting and Policy Issue
- ❖ Group Life Insurance
- ❖ Annuities
- ❖ Social Security
- ❖ Retirement Plans
- ❖ Uses of Life Insurance
- ❖ Kentucky Laws and Rules Pertinent to Insurance

### **Accident and Health Insurance Pre-licensing Education**

**20 hours – self-study online**

#### **Course Description/Objective:**

The course is designed to teach topics relevant to the accident and health insurance industry. After completing the online pre-licensing course, students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types and uses of health insurance policies, types of health insurance providers, and differentiate between commercial, government and alternative options, Disability income benefits, types of medical expense policies, deductibles and coinsurance, Medicare and Medicaid policies, long- term care, health insurance

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policy provisions and exclusions, health insurance premium factors, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Kentucky state insurance licensing exam in these areas of competence.

- ❖ Basic Principles of Life and Health Insurance and Annuities
- ❖ Nature of Insurance, Risk, Peril and Hazards
- ❖ Legal Concepts of the Insurance Contract
- ❖ Health and Accident Insurance
- ❖ Health Insurance Providers
- ❖ Medical Expense Insurance
- ❖ Disability Income Insurance
- ❖ Private Insurance Plans for Seniors
- ❖ Health Insurance Policy Provisions
- ❖ Health Insurance Underwriting
- ❖ Kentucky Laws and Rules Pertinent to Insurance

### **Life & Health Insurance Pre-licensing Education**

**40 hours – self-study online**

#### **Course Description/Objective:**

The course is designed to teach topics relevant to the life, accident, and health insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types of life insurance policies and explain and compare provisions, options and riders to the prospective client, types of group life policies, taxation premiums and benefits, field underwriting techniques, uses of insurance policies, purpose and function of annuities, payout options and investment configuration, purpose and eligibility of Social Security benefits, various types of retirement plans and apply the best suited to the needs of a client, types and uses of health insurance policies, types of health insurance providers, and differentiate between commercial, government and alternative options, Disability income benefits, types of medical expense policies, deductibles and coinsurance, Medicare and Medicaid policies, long-term care, health insurance policy provisions and exclusions, health insurance premium factors, and laws and regulations pertinent to insurance. The objective is to also prepare the student for the related Kentucky state insurance licensing exam in these areas of competence.

- ❖ Basic Principles of Life and Health Insurance and Annuities
- ❖ Nature of Insurance Risk, Peril and Hazards,
- ❖ Legal Concepts of the Insurance Contract
- ❖ Life Insurance Policies – Provisions, Options and Riders
- ❖ Life Insurance Premiums, Proceeds and Beneficiaries
- ❖ Life Insurance Underwriting and Policy Issue
- ❖ Group Life Insurance
- ❖ Annuities
- ❖ Social Security
- ❖ Retirement Plans
- ❖ Uses of Life Insurance
- ❖ Health Insurance Providers
- ❖ Medical Expense Insurance
- ❖ Disability Income Insurance
- ❖ Private Insurance Plans for Seniors
- ❖ Health Insurance Policy Provisions

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- ❖ Health Insurance Underwriting
- ❖ Kentucky Laws and Rules Pertinent to Insurance

### **Property and Casualty Insurance Pre-licensing Education**

**40 hours – self-study online**

#### **Course Description/Objective/Outline:**

The course is designed to teach topics relevant to the property and casualty insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, basic property and casualty insurance terms and provisions, dwelling insurance policies, homeowners insurance policies, commercial package policies, business owners policies, farm owner/ranch owners insurance, other property and miscellaneous insurance policies, commercial general liability and specialty insurance policies, commercial crime forms, bonds, umbrella policies, personal auto insurance, commercial auto insurance, workers' compensation insurance, and laws and rules pertinent to insurance. The objective is to also prepare the student for the related Kentucky state insurance licensing exam in these areas of competence.

- ❖ Overview of the Insurance Industry
- ❖ General Insurance Principles and Concepts
- ❖ Property and Casualty Insurance Principles and Concepts
- ❖ Property and Casualty Insurance Provisions
- ❖ Dwelling Property (DP) Policies
- ❖ Homeowners (HO) Policies
- ❖ Personal Automobile Policies (PAP)
- ❖ Other Personal Lines Insurance
- ❖ Commercial Automobile Policies
- ❖ Overview of Commercial Package Policies (CPP)
- ❖ CPP – Commercial Property Coverage Parts
- ❖ CPP – Commercial General Liability (CGL) Parts
- ❖ Commercial Crime Insurance and Bonds
- ❖ Businessowners Policies (BOP)
- ❖ Farmowners/Ranchowners Insurance
- ❖ Workers Compensation Insurance
- ❖ Other Commercial Lines Insurance
- ❖ Kentucky Laws, Rules, and Regulations

## **Personal Lines Pre-licensing Education**

**20 hours – self-study online**

### **Course Description/Objective/Outline:**

The course is designed to teach topics relevant to the personal lines insurance industry. After completing the online pre-licensing course students will possess an understanding of the different types of insurance companies, how insurance is sold, industry oversight and regulation, concepts and treatment of risks, the elements of a contract and how to practically apply the legal concepts while conducting business, types of property and casualty insurance policies, basic property and casualty insurance terms and provisions, homeowners insurance policies, umbrella policies, personal auto insurance, and laws and regulations pertinent to personal lines insurance. The primary objective is to also prepare the student for the related Kentucky state insurance licensing exam in these areas of competence.

- ❖ Overview of the Insurance Industry
- ❖ General Principles and Concepts
- ❖ Property and Casualty Insurance Principles and Concepts
- ❖ Property and Casualty Policy Provisions
- ❖ Dwelling Property (DP) Policies
- ❖ Homeowners (HO) Policies
- ❖ Personal Automobile Policies (PAP)
- ❖ Other Personal Lines Insurance
- ❖ Kentucky Laws, Rules, and Regulations

### **Student Grievance**

Students aggrieved by action of XCEL or personnel of the school should attempt to resolve these issues with proper XCEL personnel. The student shall submit a written internal grievance to the following email: [compliance@xcelsolutions.com](mailto:compliance@xcelsolutions.com). The email subject line shall be labeled, "Student Grievance". Students may also submit a letter via certified US mail to: XCEL Solutions, LLC Attn: School Director 218 Liberty Street, Warren, PA 16365. Students will receive a response and an offer of resolution within 10 business days. The student's sponsor/employer may be consulted in determining the resolution. Should this procedure fail students may file a complaint with Kentucky Commission on Proprietary Education by completing Form PE-24 which can be found on the website at [www.kcpe.ky.gov](http://www.kcpe.ky.gov)

### **Filing a Complaint with the Kentucky Commission on Proprietary Education**

To file a complaint with the Kentucky Commission on Proprietary Education, a complaint shall be in writing and shall be filed on Form PE-24, Form to File a Complaint, accompanied, if applicable, by Form PE-25, Authorization for Release of Student Records.

The form must be mailed to the following address:  
Kentucky Commission on Proprietary Education  
500 Mero Street, 4th Floor  
Frankfort, Kentucky 40601

The form can be found at [www.kcpe.ky.gov](http://www.kcpe.ky.gov).

## **Existence of Student Protection Fund**

Pursuant to KRS 165A.450 All licensed schools, resident, and nonresident, shall be required to contribute to a student protection fund. The fund shall be used to pay off debts, including refunds to students enrolled or on leave of absence by not being enrolled for one (1) academic year or less from the school at the time of the closing, incurred due to the closing a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program.

## **Process for filing a Claim against the Student Protection Fund**

To file a claim against the Student Protection Fund, you must submit Form PE-35, Form for Claims Against the Student Protection Fund which can be found on the website: [www.kcpe.ky.gov](http://www.kcpe.ky.gov)

For further information concerning this process, contact the commission office at 502-564-4185 or email to [kcpe@ky.gov](mailto:kcpe@ky.gov)