XCEL Solutions Catalog

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FACULTY AND CONTACT INFORMATION

School Facility:
The use of physical facilities and equipment are not offered to our students due to the fact our self-study 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 support 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 –Instructor
Dana Taulli - Director
Laura Buzzallino – Regulatory Compliance Specialist
Nicholas Stephens - Instructor
Clint Talbert – Substitute Instructor
Tracy Pilling – Grades Associate

Email Address: support@xcelsolutions.com

GOVERNING AUTHORITIES:

Oregon Higher Education Coordination Commission
3255 25th Street SE
Salem, OR 97302
503-947-5751
www.ode.state.or.us

Department of Consumer & Business Services
Division of Insurance
PO Box 14480
Salem, OR 97309-0405
503-947-7981
www.oregoninsurance.org

ABOUT XCEL

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

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

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

GENERAL INFORMATION

Pre-Requisite Requirements for Enrollment

Students must attest to being at least 18 years of age prior to enrolling in the course. Name, date of birth, and other PII as required by the State 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.

Entry Criteria/Prerequisites, Examinations, Maximum Time Allowed (Pre-Licensing/Basic Education)

For XCEL's pre-licensing education courses we require that each student must create an account with a unique username and password and the student must attest they are the registered individual on the account to access the course. 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 until the passing score has been achieved and within the 30 days. Course extensions are available, if needed, at an additional cost.

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. Students have 30 days to complete the course. If a student is unable to complete the course within that time frame, course extensions are available to continue work in the course, at an additional charge of $39.95. Course access will remain inactive until the student purchases an extension. Course renewal or extensions will not impact student progress. All completed work (lessons, quizzes/exams) to date are retained and carried forward.

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. 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. If a student is unable to complete the course within that time frame, 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.

Absences, Leave of Absence and Tardiness Policy

As this is a self-study internet-based course, we do not have a policy on absences, leave of absences or tardiness. 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.

Make up Work

As this is a self-study internet-based course, we do not have a policy on make-up work. Students have the ability to work at their own pace and complete their course at any time within the 30-day period.

Rules of Student Conduct and Conditions for Probation or Dismissal

Students are expected to protect their username and password and not share them with others. Students are expected to complete all coursework. Students may not allow anyone else to complete any portion of the course(s), assessment(s), or attestations included in their registration. Instances of cheating or fraud will cause a student to forfeit his/her course and may be reported to the state regulatory authority.

Student Grievance

Students aggrieved by the actions 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. 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 contact: Higher Education Coordinating Commission, 3255 25th Street SE, Salem, OR 97302. After consultation with appropriate Commission staff and if the complaint alleges a violation of Oregon Revised Statutes 345.010 to 345.470 or standards of the Oregon Administrative Rules 715-045-0001 through 715-045-0210, the Commission will begin the complaint investigation process as defined in OAR 715-045-0023 Appeals and Complaints.

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. XCEL Solutions LLC school's policies governing employees will be enforced in situations where instructional staff or other school personnel have been found to have engaged in discriminatory behavior. Any person unlawfully discriminated against, as described in ORS 345.240, may file a complaint under 659A.820 with the Commissioner of the Bureau of Labor and Industries.

Student Rights and Privacy Policy

Student records are stored electronically in a secured database. Students can access and view their personal information and review their records at any time by logging into their account. Upon request we offer students the ability to have inaccuracies corrected in contact information, financial information, personal information, and transaction information. Students can have this information corrected by sending us email or contacting customer support. Additionally, the website and services offered are not directed to individuals under the age of eighteen therefore we are not subject to the Family Educational Rights and Privacy Act. (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99). Information provided during registration and information related to course progress may be disclosed to The Oregon Division of Insurance, The Oregon Higher Education Coordination Commission and your hiring manager or sponsoring agency.

Refund/Withdrawal/Cancellation Information:

Online Instructor-Led and Online Self-Paced/Video Courses

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

Webinar and In-Person Live Courses - (Not applicable to Oregon residents)

- 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 (when applicable) if they no longer qualify for a refund.

All Modalities

- If any course (sold individually or in a package) is accessed, the course/package is non-refundable.
- Textbooks and shipping are non-refundable.
- Any refunds for packages that included physical textbooks will be refunded less a $50 refund fee.

To request a refund, please contact us at 866-559-9235.

Career/Placement Services

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

Credit Allowed for Previous Education and Training

XCEL Solutions does not grant credit for previous education and training.

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

Our site is available 7 days a week, 24 hours a day, 52 weeks a year for courses and enrollments. Students have unlimited access to the online course, to work at their own pace and convenience. 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 Day, however students still have access to their course. Emails and phone calls will be answered on 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.

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, and has met the required course hours. Once issued, the student may access their certificate of completion by logging into their account.

ONLINE COURSE PREREQUISITES, FEES, RECORDS RETENTION AND SOFTWARE REQUIREMENTS

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
Property and Casualty Pre-Licensing Course	$199.00
Personal Lines Pre-Licensing Course	$199.00

Educational Objective

XCEL Solutions Pre-licensing Education Course is an online pre-licensing course designed to prepare the learner to pass their licensing exam for the corresponding license the first time. Those who successfully pass the pass the exam may qualify for entry level sales position in the insurance field.

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 Liberty 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.

DISTANCE EDUCATION COURSE POLICIES AND PROCEDURES

Admission and Registration

To enroll in a course, the student will need a valid credit card and must complete and submit the enrollment agreement. 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 System and Criteria

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 Final Exam. Successful completion of an approved course qualifies the student to sit for the related Oregon 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.

Completion

Students must review all chapter content and score a minimum of 70% on the chapter quizzes prior to gaining access to the final exam. Student must obtain a grade of 70% or higher on the Final Exam. Upon receiving the completed exam results the completion certificate will be issued to the student indicating that the student has successfully completed the distance-learning course

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.

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).

Life Insurance Pre-licensing Education

Self-study online

13 Lessons

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 primary objective is to also prepare the student for the related Oregon state insurance licensing exam in these areas of competence.

Accident and Health Insurance Pre-licensing Education

Self-study online

11 Lessons

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

Life & Health Insurance Pre-licensing Education

Self-study online

20/21 Lessons

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 primary objective is to also prepare the student for the related Oregon state insurance licensing exam in these areas of competence.

Property & Casualty Insurance Pre-licensing Education

Self-study online

18 Lessons

Course Description/Objective:

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 primary objective is to also prepare the student for the related Oregon state insurance licensing exam in these areas of competence.

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 Oregon state insurance licensing exam in these areas of competence.