



XCEL Solutions Catalog

www.xcelsolutions.com
support@xcelsolutions.com

Main Office:
218 Liberty Street
Warren PA, 16365

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XCEL Solutions LLC is Licensed to operate by the
Alabama Community College System

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FACULTY AND CONTACT INFORMATION

XCEL SOLUTIONS, LLC

218 Liberty Street • Warren, PA • 16365 • 904-999-4923 www.xcelsolutions.com

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 218 Liberty Street, Warren, PA 16365. Should you have questions please call customer service at 1-904-999-4923.

Mailing Address: 218 Liberty Street, Warren, PA 16365

Business Hours:

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

Weekends: Closed

Office Staff: Laura Buzzallino - Regulatory Compliance Specialist

Patrick Fraley – Instructor

Nicholas Stephens – Instructor

Clint Talbert – Substitute Instructor

Tracy Pilling – Grades Associate

Email Address: support@xcelsolutions.com

GOVERNING AUTHORITIES:

Alabama Community College System

PO Box 302130

Montgomery, AL 36130-2130

334-292-4500

www.accs.edu

Alabama Department of Insurance

PO Box 303351

Montgomery, AL 36130-3351

334-269-3550

www.insurance.alabama.gov

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.

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OWNERSHIP STRUCTURE

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

GENERAL INFORMATION

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.

Student Grievance

Students affected by action of XCEL or personnel of the school should attempt to resolve these issues with proper XCEL personnel. Grievances should be in writing and directed to: XCEL Solutions, LLC, 218 Liberty Street, Warren, PA 16365. Students will receive a response and an offer of resolution. The student's sponsor/employer may be consulted in determining the resolution.

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.

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 Information:

Occasionally emergencies or circumstances arise that could suddenly prevent a student from beginning their course immediately after enrolling. If that happens to you, do not worry. XCEL has a liberal Refund Policy in accordance with Alabama Law **Note this is based on the first date of attendance and last date of attendance within 30 days.*

A. If cancellation occurs within seventy-two (72) hours of enrollment date, all money paid by the prospective student shall be refunded less a \$24.95 tuition refund processing fee.

B. If cancellation occurs within 30 days of enrollment, but prior to course completion, a refund shall be made of all money paid less a \$24.95 tuition refund processing fee.

C. No refunds issued after 30 days or completion of the course.

D. A full refund is due students whose contracted educational services are denied by the school as a result of economic or academic fraud as defined in the Code of Alabama §16-46-1(7) and (8) (1975).

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

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.

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
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 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

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 Alabama 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

XCEL SOLUTIONS, LLC

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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 Alabama 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
- ❖ Alabama 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 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 Alabama 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

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

Personal Lines Insurance Pre-licensing Education

20 hours – self-study online

Course Description/Objective/Outline:

The course is designed to teach topics relevant to the property insurance industry. After completing the online prelicensing course, the student should possess an understanding of the different types of policies, insurance terms, policy provisions and related concepts including laws, rules, and regulations pertinent to property insurance. The objective is to also prepare the student for the related Alabama 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 Policy Provisions
- ❖ Dwelling Property (DP) Policies
- ❖ Homeowners (HO) Policies
- ❖ Personal Automobile Policies (PAP)
- ❖ Other Personal Lines Insurance
- ❖ Alabama Laws, Rules, and Regulations 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 prelicensing course, the student should possess an understanding of the different types of policies, insurance terms, policy provisions and related concepts including laws, rules, and regulations pertinent to property and casualty insurance. The objective is to also prepare the student for the related Alabama state insurance 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 Policy 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 (BP)
- ❖ Farmowners/Ranchowners Insurance
- ❖ Workers Compensation Insurance
- ❖ Other Commercial Lines Insurance
- ❖ Alabama Laws, Rules, and Regulations Pertinent to Insurance