



ExamFX Kentucky Catalog

Effective May 2026

As required by The Kentucky Commission on Proprietary Education, this bulletin contains information about ExamFX and our Kentucky prelicensing and continuing education study materials. Any questions about this bulletin should be directed to ExamFX Customer Service at 800-586-2253.

1. **Official name, governance**

In the State of Kentucky, ExamFX, Inc. insurance study materials are regulated by the Kentucky Department of Insurance and the Kentucky Commission on Proprietary Education.

2. **Address:** 11161 Overbrook Road, Leawood, Kansas 66211

3. **Calendar**

All study material is online and self-directed. There are no scheduled sessions. Technical support is available Monday-Friday, 7:00 AM – 6:00 PM and Saturday from 10:00 to 2:00 PM, central time.

ExamFX Customer Service is closed on the following holidays:

- Half-day New Year's Eve (December 31)
- New Year's Day (January 1)
- Martin Luther King Day (Third Monday of January)
- Presidents' Day (Third Monday of February)
- Memorial Day (Last Monday of May)
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day (First Monday of September)
- Thanksgiving Day (Last Thursday of November)
- Black Friday (Last Friday of November)
- Half-day Christmas Eve (December 24)
- Christmas Day (December 25)

4. **Policy regarding enrollment dates and entrance requirements**

There are no prerequisites to access ExamFX study materials.

5. **Policy regarding attendance**

ExamFX study materials are self-directed. System access will expire 60 days after the date of registration for prelicensing study materials and 1 year after the date of registration for continuing education.

6. **Description of Grading System**

Prelicensing completion requirements: Study the text and score at least 70% on the exam. Continuing education completion requirements: Study the text, score at least 70% on all chapter quizzes, and then score at least 70% on the exam.

7. **Policy regarding withdrawal, dismissal, and re-entry**

System access will terminate upon expiration of the access period (see #5) or upon the student's request. ExamFX reserves the right to terminate the registration of customers who violate the ExamFX Terms and Conditions or Terms of Use.

8. **Policy regarding transcript request**

Upon completing all course requirements, students may either print a certificate of completion from their online account or call ExamFX to request a certificate at 800-586-2253.

9. **Detailed schedule of fees**

Pricing for study packages is disclosed during the Kentucky registration process at www.examfx.com.

10. **Refund policy**

Prelicensing

Refunds may be requested by calling Customer Service at 800-586-2253 or emailing Customer Service at customer.service@examfx.com. Any physical materials included in the purchase must be returned to ExamFX in original, unused condition. Refunds will not be issued for any portion of the purchase if physical materials have been torn, marked, highlighted, marred or have any other signs of use. Physical materials must be postmarked within 10 calendar days of the date that the refund is requested and will be subject to a \$20.00 restocking fee.

Continuing Education

Customers may request a refund within 24 hours of purchase, provided that they have spent less than 1 hour within the course library and no certificates of completion have been issued. Refunds will not be granted for failure to complete any course associated with the registration. Access to online study materials will be terminated upon request of a refund.

Refunds may be requested by calling Customer Service at 800-586-2253 or emailing Customer Service at customer.service@examfx.com.

11. **Outline for each program offered, listing all courses in the program, as well as the contact/clock or credit hours for each course**

Prelicensing

The Kentucky prelicensing study materials listed herein are approved by the Kentucky Department of Insurance to satisfy the 20-hour insurance producer prelicensing education requirement. We offer Life, Health, Property, Casualty, and Personal Lines. For outlines, see Appendix A.

Continuing Education (Outlines in Appendix B):

- Annuity Suitability & Best Interest Standard Training: 4 CE hours
- Anti-Money Laundering – Ethical Decision Making for Insurance: 3 CE hours
- Businessowners Policy (BOP): 4 CE hours
- Commercial Lines: Property/Auto/Liability: 4 CE hours
- Cyber Security and Privacy: 3 CE hours
- Distribution Planning: 4 CE hours
- Elder Financial Protection: 3 CE hours
- Ethical Practices: Avoiding E&O Claims: 3 CE hours
- Ethics & Insurance: 3 CE hours
- Front Line Fraud Prevention: 3 CE hours

- Group Benefits & Worksite Insurance: 4 CE hours
- Health Insurance Policies: 5 CE hours
- Indexed Product Training: 4 CE hours
- Life Insurance Policy Types & Suitability: 6 CE hours
- Long Term Care Certification Training: 8 CE hours
- LTC Certificate Refresher: 4 CE hours
- Medicare Supplement Insurance: Closing the Gap: 4 CE hours
- NFIP Flood Insurance: 3 CE hours
- Personal Lines: Protecting Your Client's Home, Auto, & Critical Risks: 7 CE hours
- Principles of Life & Health Insurance: 12 CE hours
- Principles of Property & Casualty Insurance: 13 CE hours
- Retirement Planning: 4 CE hours
- Variable Life & Annuities: 5 CE hours
- Workers Compensation & Employers Liability Insurance: 3 CE hours

12. **Description of each course**

Prelicensing

The Kentucky prelicensing study materials listed herein are approved by the Kentucky Department of Insurance to satisfy the 20-hour insurance producer prelicensing education requirement. We offer Life, Health, Property, Casualty, and Personal Lines. For outlines, see Appendix A.

Continuing Education

Descriptions are included in Appendix C.

13. **Policy regarding granting credit for previous education, training, and experience.**

Credit will not be offered for previous education, training, or experience.

14. **Statement regarding transfer of credits**

ExamFX does not offer "credits," and time spent studying ExamFX material is not transferable.

15. **Dispute resolution**

Students are encouraged to contact ExamFX directly to resolve any concerns or complaints. Please call our Customer Service Department at 800-586-2253 or send an e-mail to customer.service@examfx.com.

To file a complaint with the Kentucky Commission on Proprietary Education, follow the instructions on Form PE-24, available at <https://kcpe.ky.gov/Documents/FormtoFileaComplaint.pdf>.

16. **Policy for Kentucky students regarding the process for filing a claim against the Student Protection Fund**

The Student Protection Fund, established by the Kentucky Commission on Proprietary Education, provides refunds of course fees to students who attend a Commission-licensed school at the time of its closure.

Existence of the Student Protection Fund- KY students only

KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary Education to

contribute to a Student Protection Fund which will be used to pay off debt incurred due to the closing of 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 – KY students only

To file a claim against the Student Protection Fund, each person filing must submit a completed "Form for Claims Against the Student Protection Fund." This form can be found on the website at <https://kcpe.ky.gov/Documents/FormforClaimsAgainsttheStudentProtectionFund.pdf>

This catalog is certified by ExamFX Inc. to be true and correct in content and policy.

Appendix A –Prelicensing Course Outlines

Life Prelicensing

- Introduction
- Introduction to Life Insurance
- The Need for Life Insurance
- Permanent Life Insurance
- Term Life and Other Plans
- Annuities
- Group Life Insurance
- Business Insurance
- The Application
- Underwriting
- Claims
- Policy Provisions
- Riders
- Premiums
- Dividends
- Nonforfeiture and Settlement Options
- Policy Loans
- Retirement Plans
- Government Programs
- Tax Treatment of Life Insurance and Annuities
- Life Insurance Companies
- Legal and Professional Aspects
- Kentucky Law

Health Prelicensing

- Introduction
- Types of Health Insurance Policies
- Medical Expense Insurance
- Disability Income Insurance
- Health Insurance Providers
- Common Provisions and Features
- Required Uniform Policy Provisions

- Optional Uniform Policy Provisions
- The Application and Underwriting
- Group Health Insurance
- Special Types of Health Policies
- Long-Term Care (LTC) Insurance
- Social Health Insurance
- Health Insurance and Taxation
- Kentucky Law

Property Prelicensing

- Introduction
- Principles of Insurance
- The Insurance Contract, Insurance Company Organization and Regulation, and Insurance Transaction
- Introduction to Property Insurance
- Dwelling and Homeowners Insurance
- Personal Auto Insurance
- Miscellaneous Personal Insurance
- Commercial Package Policy, Businessowners, and Commercial Property Insurance
- Ocean and Inland Marine Insurance
- Commercial Crime Insurance
- Miscellaneous Commercial Insurance
- Kentucky Law

Casualty Prelicensing

- Introduction
- Principles of Insurance
- The Insurance Contract, Insurance Company Organization and Regulation, and Insurance Transaction
- Introduction to Liability Insurance
- Homeowners and Miscellaneous Personal Insurance
- Personal Auto Insurance
- Commercial Package Policy, Businessowners, and Commercial General Liability Insurance
- Commercial Auto Insurance
- Workers Compensation
- Miscellaneous Commercial Insurance
- Kentucky Law

Personal Lines Prelicensing

- Introduction
- Principles of Insurance
- The Insurance Contract, Insurance Company Organization and Regulation, and Insurance Transaction
- Introduction to Property Insurance

- Introduction to Liability Insurance
- Dwelling and Homeowners Insurance
- Personal Auto Insurance
- Miscellaneous Personal Insurance
- Kentucky Law

Appendix B – Continuing Education Course Outlines

Annuity Suitability & Best Interest Standard Certification Training

- The Importance of Suitable Annuity Sales
- Annuity Basics and Definitions
- Fixed Annuities
- Indexed Annuities
- Immediate Annuities
- Variable Annuities
- Annuity Tax Concepts
- 1035 Exchanges and Replacements
- Your Responsibility in Suitable Annuity Sales

Anti-Money Laundering: Ethical Decision Making for Insurance Producers

- Money Laundering Laws and Life Insurance
- Money Laundering Activities
- Insurance Company Responsibilities
- Bank Secrecy Act – Suspicious Activity Report
- OFAC– Office of Foreign Assets Control
- Establishment of Anti-Money Laundering Programs – Section 352 of the USA Patriot Act
- Risk-Based Approach to AML Program
- Customer Profiles
- Customer Identification Program
- Penalties for Violations of BSA and USA Patriot Act
- Criminal and Civil Penalties
- Case Studies

Businessowners Policy (BOP)

- Businessowners Policy Overview and Eligibility
- Businessowners Policy Property Coverage Section
- Businessowners Policy Liability and Medical Expense Coverage Section
- Businessowners Policy Conditions and Endorsements
- Other Packaged Commercial Coverage
- Professional Liability Coverage
- Special Types of Professional Liability Policies
- Liability Coverage for Insurance Professionals

Commercial Lines: Property/Auto/Liability

- Introduction to Commercial Lines Coverages
- Basic Concepts of Commercial Liability Insurance
- Commercial Insurance Packages
- Commercial Property Coverage
- Other Commercial Property Coverage Forms
- Commercial Liability Coverage
- CGL Coverage – Other Features
- Commercial Auto Coverage (Part 1)
- Commercial Auto Coverage (Part 2)
- Other Commercial Coverages

Cyber Security and Privacy

- The Cyber Threat Landscape
- Cybersecurity by the Numbers
- Cyber Security Insurance
- Cyber Risk Assessment
- The Need for Cyber Insurance and Underwriting These Risks
- The Agent's Responsibilities
- Cyber COPE
- Cyber Security Regulations – International
- General Data Protection Regulation (GDPR)
- Cyber Security Regulations – National
- Regulations on the State Level
- Insurer Responsibility

Distribution Planning

- Retirement Planning and Needs Assessment
- The Role of Financial Planning in Distribution Planning
- Qualified vs. Nonqualified Retirement Plans
- Types of Retirement Planning Programs
- Retirement Considerations and Vesting
- Common Distribution Options

Ethical Practices: Avoiding E&O Claims

- Introduction to Ethics
- Liability, Ethics, and Exposure
- Most Common Oversights and Violations
- Avoiding E&O Claims (Part 1)
- Avoiding E&O Claims (Part 2)
- What to Do if an E&O Claim is Filed
- Understanding E&O Insurance

- Case Studies
- Sample Exposure and Analysis Checklists

Ethics and Insurance

- Ethics Defined
- Producer's Ethical Responsibilities
- Producer's Responsibilities to the Insured
- Sales Practices and Sales Presentations
- Producer Responsibilities – Other Related Concepts
- Insurance Company Responsibilities to the Public and Regulators

Elder Financial Protection

- General Concepts
- Abuse Susceptibility
- Transferring of Rights
- Products Linked to Financial Abuse
- Regulatory Bodies
- Key Regulations
- Role of Producers
- Role of Insurers
- Suitability
- Red Flags and Preventive Measures
- Response Procedures
- Disciplinary Actions

Front Line Fraud Prevention

- How Fraud Impacts Insurers and Consumers
- Fraud Schemes and Scams
- Fraud Prevention Efforts
- Fraud Regulations
- Red Flags
- The Role of the Producer

Group Benefits and Worksite Insurance

- Group Benefits: Importance in the Workplace
- Guide to Health Insurance
- Choice of Providers
- Medical Expense Insurance
- Major Medical Insurance and Medical Savings Accounts
- Disability Coverage in the Workplace (Part 1)
- Disability Coverage in the Workplace (Part 2)
- Disability Coverage in the Workplace (Part 3)

- Optional Disability Benefit Provisions
- Cafeteria Plans
- Business Use of Insurance
- Group Life Insurance
- Voluntary and Supplemental Benefits
- Tax Treatment and Annuity Benefits

Health Insurance Policies

- Guide to Individual and Group Health Insurance
- Managed Care Plans
- Health Insurance Required Provisions
- Health Insurance Optional Provisions
- Special Needs Health Policies
- Short- and Long-term Disability Insurance
- Disability Income Insurance – Continued
- Disability Benefits in Group Insurance
- Group Insurance – Continuation of Coverage
- Medicare
- Medicare Supplement Plans and Social Security Disability
- Workers Compensation and Disability
- Health Underwriting
- Health Insurance – Overview and the Agent's Role

Indexed Product Training

- Annuity Foundation and Concepts
- Annuity Contract Provisions
- Indexed Annuity Contract Provisions
- Index Strategy Performance
- Riders Available for Annuities
- Taxation of Annuities
- Life Insurance Products
- Fixed Indexed Life and Fixed Indexed Annuities
- Life Insurance Illustrations Model Regulations
- NAIC Life Insurance Illustration Model Regulation Requirements
- Other Concepts

Life Insurance Policy Types & Suitability

- The Basics of Life Insurance
- Understanding Needs Analysis
- Determining the Amount of Life Insurance
- The Elements of Life Insurance
- Understanding the Life Insurance Contract
- Understanding the Features & Benefits of Life Insurance
- Life Policy Features and Benefits – Policy Loans

- Term Life Insurance
- Whole Life Insurance
- Types of Whole Life Insurance
- Understanding Flexible Premium Products: Adjustable Life
- Workings of Adjustable Life Insurance
- Universal Life Insurance – Overview
- Universal Life Insurance – Features and Benefits
- Universal Life Insurance and Taxes
- Variable Life Insurance
- Types of Variable Life Insurance and Other Related Concepts
- Variable Universal Life Insurance
- Group Life Insurance
- Features and Benefits of Group Life Insurance
- Business Insurance Considerations

Long Term Care Certification Training

- Long-term Care Basics
- Long-term Care Policy Background and Practices
- The Policy
- Long-term Care Requirements and Options
- Paying for Long-term Care
- Underwriting Guidelines
- Government Laws and Regulations
- Affiliations and the Partnership Program

LTC Certificate Refresher

- Introduction to Long-Term Care
- LTC Levels of Care – Overview
- Revisiting Long-Term Care Insurance Basics
- LTC Policies and Provisions
- Group Long-Term Care
- Government Options
- Private Options
- NAIC Model Act
- Responsibility of Insurers and Agents
- Guidelines for Underwriting
- Underwriting – Continued
- Long-Term Care Changes and Trends
- Preferred Partnership Program

Medicare Supplement Insurance: Closing the Gap

- Medicare Review
- Medicare Part A
- Medicare Part B

- Medicare Advantage (Medicare Part C)
- Prescription Drug Plans
- Medicare Supplement Plans
- Federal/State Requirements and Guidelines
- CMS Calls and Producer Guidelines
- Other CMS Regulations and Guidelines
- Special Considerations for the Senior Market/E&O

NFIP Flood Insurance

- Flood Insurance Fundamentals
- NFIP Products and Policies
- General Rules
- Rating and Claims
- Practical Application and Case Studies

Personal Lines

- Personal Auto Insurance (PAP): Policy Structure
- PAP: Part A - Liability Coverage
- PAP: Part B - Medical Payments Coverage
- PAP: Part C - Uninsured/Underinsured Motorist Coverage
- PAP: Part D - Physical Damage, Part E - Duties After a Loss, and Part F - General Provisions
- PAP: Provisions and Endorsements
- Homeowners (HO) Insurance
- HO Forms
- HO Policies: Coverage C, D and Other Coverages
- HO Policies: Section II - Liability Coverage
- HO Policies: Conditions and Endorsements
- Dwelling and Other Policies
- Personal Lines Insurance: Related Concepts

Principles of Life and Health Insurance

- General Insurance Concepts
- Life Insurance Basics
- Life Insurance Policies
- Life Insurance Policy Provisions, Options and Riders
- Annuities
- Federal Tax Considerations for Life Insurance
- Qualified Plans
- Accident & Health Insurance Basics
- Individual Accident & Health Insurance Provisions
- Disability Income and Related Insurance
- Medical Expense Plans
- Group Accident and Health Insurance
- Dental Insurance

- Health Insurance for Senior Citizens
- Federal Tax Considerations for Health Insurance

Principles of Property & Casualty Insurance

- General Insurance
- Property and Casualty Insurance Basics
- Dwelling Policy
- Homeowners Policy
- Personal Auto Policy (PAP)
- Other Coverages and Options (Personal Lines)
- Commercial Package Policy (CPP)
- Businessowners Policy
- Workers Compensation Insurance
- Other Coverages and Options (Commercial Lines)

Retirement Planning

- The Need for Retirement Plans
- Evaluating Basic Types of Plans
- Plan Design and Benefit Enhancements
- Types of Qualified Plans
- Profit Sharing Plans
- Other Retirement Plans
- Plan Design: General Requirements
- Plan Design Alternatives
- Retirement Considerations, Top-Heavy Limits and Vesting
- Funding with Trusts and Pooled Contracts
- Individual Funding with Insurance and Annuities
- Individual Retirement Plans
- Limits, Distributions and Taxes
- Suitability Charts and Case Studies

Variable Life & Annuities

- The Basics of Life Insurance
- Elements of Life Insurance Contracts
- Understanding the Life Insurance Contract
- Understanding the Features & Benefits of Life Insurance
- Whole Life Insurance
- Single Premium Life Insurance
- Understanding Adjustable Products
- Workings of Adjustable Life Insurance
- Universal Life Insurance
- Universal Life Insurance - Features and Benefits
- Variable Life Insurance
- Types of Variable Life Insurance

- The Basics of Variable Annuities
- Understanding the Needs Analysis
- Determining the Amount of Life Insurance

Workers Compensation and Employers Liability Insurance

- Introduction
- Workers Compensation and Employers Liability Insurance Policy Overview and Eligibility
- Benefits Payable under the WC&EL Policy
- Workers Compensation Policy
- Workers Compensation Fraud
- The Workers Compensation Classification and Payroll System
- Workers Compensation Programs
- Available Endorsements for Workers Compensation
- The Experience Modification Factor and its Importance in Managing Premiums
- The Workers Compensation Audit Process

Appendix C: Continuing Education Course Descriptions

Annuity Suitability & Best Interest Standard Certification Training

Life insurance producers in states with an annuity training requirement must complete annuity suitability training before being qualified to sell individual annuity products. This basic-level course provides a foundation for understanding the types of annuities, classifications of annuities, parties to an annuity; how fixed, variable and indexed annuity contract provisions affect consumers; income taxation of qualified and non-qualified annuities; primary uses of annuities; and the appropriate sales practices, disclosure requirements, and replacement requirements for annuity sales.

Anti-Money Laundering: Ethical Decision Making for Insurance Producers

This course will educate agents about anti-money laundering and related agent responsibilities established by the USA Patriot Act. To that end, agents will read about various anti-money laundering laws, steps in money laundering, and red flags that may lead an agent to suspect money laundering. Agents will also look at reports that a company may need to file (Suspicious Activity Reports) and statistics regarding the types of reported suspicious activities. They will also learn about Specially Designated Nationals, individuals, or companies whose assets are blocked and with whom U.S. persons are generally prohibited from dealing.

Businessowners Policy (BOP)

This basic level course provides an overview of the Businessowners package policy (BOP) and guides producers in understanding how this policy is used to cover small and medium-sized business risks, including eligibility, features, coverages, exclusions, riders, etc.

Commercial Lines: Property/Auto/Liability

This course reviews different types of commercial policies: their characteristics, coverages, and suitability. Learning Objectives: Upon completing this course, a property/casualty producer will have a clear understanding of the various risks faced by commercial enterprises, the ability to evaluate those risks specific to the client, the various insurance coverages available to address commercial risks, and the ability to help those customers strategically minimize the risks by recommending appropriate commercial lines insurance products.

Cyber Security and Privacy

This course aims to educate producers on their responsibilities as they relate to safeguarding customer information. By virtue of their positions selling insurance, agents keep records that contain information that could expose clients to fraud and identity theft. The course also looks at how cyber security insurance has evolved to cover both personal and commercial lines exposures, as well as regulations that address cyber security risks at the state, federal, and international level.

Distribution Planning

This advanced-level course describes the various distribution options available to retirement plan participants, how those distribution options affect income amount and duration, tax considerations, minimum distribution requirements, and all the factors which must be considered when choosing a distribution option.

Elder Financial Protection

This course aims to educate producers on their responsibilities to the senior insurance marketplace. There are many obligations and responsibilities designed to protect senior consumers from fraudulent and unfair practices. Producers will learn to identify the types of insurance and annuity products most often used to target seniors, which government agencies are tasked with investigating and prosecuting senior financial abuse, and specific regulations that have been enacted to protect senior consumers. The course reviews warning signs and reporting measures to help prevent potential acts of abuse by insurers, agents, and other parties.

Ethical Practices: Avoiding E&O Claims

This course reviews agent practices that can lead to errors & omissions claims. Case studies from all lines of insurance, and from all aspects of the insurance transactions from sales approach to application, to claims handling illustrate critical ethical decision points for producers, and demonstrate best practices for avoiding E&O claims. Learning Objectives: Through examples of actual errors and omissions cases, producers learn how to avoid the most common oversights and violations, and learn how to ethically serve their clients.

Ethics & Insurance: How to Sell Ethically & Comply with the Law

This basic-level course is designed to fulfill the Ethics component of a producer's continuing education requirement. It provides an overview of ethics in the insurance business, including agent responsibilities to the carrier and the consumer. Covered: field underwriting and policy delivery, fiduciary responsibilities, unfair trade practices, unfair claims practices, agent errors & omissions,

consumer privacy, compliance vs. ethics. Includes relevant case studies and enforcement actions. Applicable to all lines of insurance.

Front Line Fraud Prevention

This course is intended to provide new and experienced insurance producers with relevant and real-world information about the ongoing problem of insurance fraud, paying particular attention to the important role that producers play in detecting and preventing fraudulent behavior on the "front line" when soliciting new business and servicing existing policyholders.

Group Benefits & Worksite Insurance

This course offers an overview of different types of group and workplace insurance plans, including requirements for eligibility, enrollment, evidence of coverage, plan documentation, and portability/conversion. Learning Objectives: upon completion of this course, a life and health producer will be prepared to evaluate, recommend, and properly service employee benefit plans including group life, group health and disability, long-term care, and other group plans.

Health Insurance Policies: Protecting Clients from Health-Related Loss

This basic-level course details the health insurance market –underwriting, policy features, required and optional provisions, advantages, disadvantages, available riders, for many types of health policies including individual and group policies, disability income, Medicare supplement, Long Term Care, and specialty policies. Social insurance and workers compensation are also discussed.

Indexed Products Training

This course is designed to teach all of the unique suitability considerations that fixed indexed products bring to the life and annuity market. Content includes the most recent product innovation in the indexed annuity and life market as well as the most recent guidance for illustration of indexed universal life products published by The NAIC working group. When appropriate, mention is made as to how a particular contract provision, rider or benefit would affect a senior consumer.

Life Insurance Policy Types & Suitability

This basic-level course presents a comparison of the fundamental life insurance policies (term, whole life, flexible premium, group, variable) – their features and benefits, advantages and disadvantages. Each type of policy also includes a discussion of suitability and appropriate sales.

Long Term Care Certification Training

This course is designed to satisfy the NAIC initial 8 hour training requirement for selling Long Term Care Insurance. Life insurance producers in states with long term care training requirement must complete 8 hours of initial training on long-term care coverage before being qualified to sell individual LTC and/or LTC Partnership policies.

LTC Certification Refresher

Upon completion of this “refresher” training course, LTC producers will be re-familiarized and updated with the required training on LTC insurance, LTC services, qualified partnerships, and the relationship between qualified partnerships and other public and private options for long-term care coverage.

Medicare Supplement Insurance: Closing the Gap

Upon completion of this course, a health producer will understand the eligibility, enrollment, and standard coverage provided under the federal Medicare program, and how Medicare Supplement insurance may be used to “close the gaps” in deductible, coinsurance, and other out-of-pocket costs. Students will understand the NAIC standardized plans and will be able to make appropriate purchase recommendations.

NFIP Flood Insurance

All property is located in a flood zone and vulnerable to flooding under certain situations. According to FEMA, more than 20 percent of flood insurance claims are submitted damaged property located in areas with low to moderate risks of flooding and more than one-third of property owners receiving federal disaster aid for flood damage own property located in flood zones with low to moderate risks of flooding. Because the majority of property insurance policies specifically exclude flood damage, and lenders offering federally backed mortgages are required by law to condition mortgages on the purchase of flood insurance, agents should be familiar with flood insurance.

Personal Lines: Protecting Your Client’s Home, Auto & Critical Risks

This basic-level course explores the personal lines market to the entry level property/casualty producer: detailing the various types of property and casualty insurance that are sold to individual consumers – Dwelling vs. Homeowners, Personal Auto, Homeowners, Dwelling, Mobilehome and Farm coverages.

Principles of Life and Health Insurance

Principles of Life and Health Insurance is a comprehensive course which not only covers basic life insurance and health insurance concepts, but offers detailed instruction in regard to higher-level content in both disciplines. Students will learn about such challenging subjects as NAIC Suitability in Annuity Transactions regulations, mitigating retirement risks with annuities, and Long Term Care needs analysis, suitability standards, and marketing and replacement rules – all in far greater depth than what is usually afforded by an entry-level course. ExamFX has designed this course so that an insurance producer has an opportunity to enhance and apply skills through case studies and real-life examples that illustrate potentially different situational outcomes. This course was designed with the NAIC definition of “advanced” in mind: to provide practitioners with an opportunity to increase their area of expertise beyond typical day-to-day or entry-level career activities (particularly with regard to Annuities and LTC insurance) and facilitate their growth into offering additional solutions to their clients.

Principles of Property and Casualty Insurance

A comprehensive, advanced-level course which not only covers foundational property insurance and casualty insurance concepts, but offers detailed and advanced coursework across multiple lines of insurance in order to refresh and reinforce the knowledge of property/casualty practitioners. This course is designed to assist those property/casualty agents that may have specialized in just a single or limited line, and would like to advance their education by becoming more proficient in additional lines that they may be licensed to sell but have not focused on since initial licensure. These agents will have a chance to enhance and apply skills through case studies and examples that illustrate potentially different situational outcomes. The course provides insight not just into standard property/casualty coverages, but also covers available endorsements to help customize and enhance coverages on policies including: Homeowners, Commercial General Liability, and Commercial Auto Policies. In addition, the course discusses in detail advanced and specialty coverages including flood, inland marine, watercraft, specialty liability, surplus lines, and surety. This course was designed with the NAIC definition of "advanced" in mind: to provide practitioners with an opportunity to increase their area of expertise beyond typical day-to-day or entry level career activities (particularly with regard to specialty or advanced policies such as flood or inland marine and policy customizations for Homeowners, Commercial General Liability, and Commercial Auto policies).

Retirement Planning

This intermediate-level course takes the student beyond basic insurance services and provides a foundation for engaging in a strategic retirement planning process: helping the client set financial goals, consider multiple sources of income, establish a budget, and create an individual retirement plan.

Variable Life & Annuities: Understanding Investment Potential & Risk

This intermediate-level course takes the producer beyond basic life and annuities concepts to variable products, including variable life, variable universal life, and variable annuities. Product features, advantages and disadvantages, and needs analysis/suitability are all discussed, as well as licensing and registration requirements.

Workers Compensation & Employers Liability Insurance

This course provides an overview of the National Council on Compensation Insurance (NCCI) workers compensation and employers liability policy; everything from eligibility, types of injuries that trigger coverage, benefits provided, available endorsements and ways to manage pricing.. It reviews state-mandated workers compensation benefit systems, as well as the federal statutes governing federal workers compensation programs.