



Oregon Catalog

Your Department of Insurance has approved ExamFX as a prelicensing correspondence course. By completing this course as directed, you will satisfy your full prelicensing requirement. To obtain your certificate of completion, please complete the following steps:

1. Read the material for each chapter. You must spend at least 20 hours in the course for single lines (Life-only, Health-only, Personal Lines) or 40 hours for combined lines (Life & Health; Property & Casualty).
2. Take the quiz at the end of each chapter. You must score 70% on each chapter quiz before you can proceed to the next chapter.
3. Score at least 70% on the Exam
4. Print your certificate of completion from this website. Note that your certificate will not be available until you have met the requirements above. You will need to bring your certificate to the testing center.

We are required by the Oregon Higher Education Coordinating Commission to post our course catalog and enrollment agreement at this time.

1. Contact Information

ExamFX
11161 Overbrook Road, Leawood, KS 66211
Phone: 800-586-2253
Fax: 866-539-2617
www.examfx.com

2. Effective date

2/10/2026

3. Table of contents

- 1 Contact information- 1
- 2 Effective date - 1
- 3 Table of contents - 1
- 4 Name of General Manager - 2
- 5 Names and positions of administrative and instructional staff - 2
- 6 Licensing and accrediting institutions that have governing authority - 2
- 7 Mission statement - 2
- 8 Educational or vocational objective - 3
- 9 Time required for course completion - 3
- 10 Maximum time allowed for completion of each program - 3
- 11 Listing and description of courses - 3
- 12 Physical facilities, equipment, and instructional resources - 3
- 13 Admission process, including documentation requirements - 3
- 14 Schedule of registration fees - 4

- 15** Ability to benefit (ATB) policy – 4
- 16** Identity verification policy – 4
- 17** Drug testing policy – 4
- 18** Policy for notification of acceptance or denial of admissions request – 4
- 19** Reapplication policy for denied applicants – 4
- 20** Statement of Nondiscrimination– 4
- 21** Transfer policy – 4
- 22** Registration dates, holidays – 4
- 23** Schedule of enrollment fees – 5
- 24** Options and terms for payment of tuition and other fees – 5
- 25** Fee waiver policy – 5
- 26** Scholarship programs – 5
- 27** Policy for return of books – 5
- 28** Refund policy – 5
- 29** Student’s cancellation rights – 5
- 30** Attendance policy, including progress standards – 5
- 31–34** Absences, tardiness, leaves of absence, and make-up work – 5–6
- 35** Overall grading system – 6
- 36** Articulation agreements – 6
- 37** Academic satisfactory progress standard for minimum acceptable performance – 6
- 38** Academic satisfactory progress standard for cumulative acceptable performance – 6
- 39** Frequency and method of reporting student progress – 6
- 40** Effect of course incompletes, repetitions, and remedial courses – 6
- 41** Specific requirements for completion – 6
- 42** Description of the certificate awarded upon completion – 6
- 43** Articulation agreements for transfer – 7
- 44** Verbal and written warning systems – 7
- 45** Student conduct standards – 7
- 46–49** Probation, Suspension, Termination, and Reinstatement – 7
- 50** Discrimination policy, including recourse procedures – 7
- 51** Student grievance policy – 7
- 52** Statement required by the Oregon Higher Education Coordinating Commission– 7
- 53** Student Services – 8
- 54** Statement of rights of students to access their files – 8
- 55** Policy regarding release of student information – 8

4. Name of General Manager

Lindsay Maher is the General Manager of ExamFX.

5. Names and positions of administrative and instructional staff

For administrative and technical support services, call Customer Service at 800-586-2253.

6. Licensing and accrediting institutions that have governing authority

In Oregon, the Oregon Insurance Division (888-877-4894) and the Oregon Higher Education Coordinating Commission (503-378-5690)

7. Mission statement

We are dedicated to developing products and services to simplify the insurance licensing process.

8. Educational or vocational objective

ExamFX insurance prelicensing courses are designed to prepare individuals for the insurance producer licensing exam of The Oregon Insurance Division. By completing ExamFX courses as directed, attendees will satisfy the Division's requirement for prelicensing education.

- Life Prelicensing (20 hours)
- Health Prelicensing (20 hours)
- Life & Health Prelicensing (40 hours)
- Property & Casualty Prelicensing (40 hours)
- Personal Lines Prelicensing (20 hours)

9. Time required for course completion

At minimum, 20 clock hours must be spent studying the text of the course for single-line courses, and 40 hours must be spent studying the text of the course for combined line courses. The courseware tracks and displays the student's progress toward the time requirement. A certificate of completion may be issued when the time requirement is satisfied and all quizzes and the final exam have been completed with a minimum score of 70%.

Course completion time depends upon factors including but not limited to existing knowledge of the subject matter, learning style, and availability to study. Generally, people who study for several hours every day complete a single line course in approximately one week (two weeks for combined lines).

10. Maximum time allowed for completion of each program

Access to course material is valid for 60 days after registration. A one-time, 30-day access extension may be requested upon access expiration for an additional fee. (Note: Some corporate customers may have negotiated registration periods that are longer or shorter than 60 days.) Course access expires 12 months after registration. Extensions are no longer available and a new course must be purchased.

11. Listing and description of courses

ExamFX prelicensing courses are designed to cover topics listed on the Oregon Insurance Division's insurance producer licensing exam content outline. By completing ExamFX courses as directed, attendees will satisfy the Division's requirement for prelicensing education and will be prepared for their insurance producer licensing exam.

- Life & Health (combination)
- Life (single line)
- Health (single line)
- Property & Casualty (combination)
- Personal Lines (single line)

12. Physical facilities, equipment, and instructional resources

Because ExamFX offers online, self-directed courses, we do not offer the use of physical facilities or equipment.

13. Admission process, including documentation requirements

A brief online registration process is required as a condition of accessing course materials. No documentation is required.

- **Requirements**
The Oregon Division of Insurance will not accept insurance producer licensing applications from individuals under the age of 18. Individuals under the age of 18 are strongly discouraged from registering with ExamFX.
- **Documentation needed**
None
- **Criteria by which documentation is evaluated**
Not applicable

14. Schedule of registration fees

The access fee is listed as an all-inclusive price during the registration process. This product will expire 60 days after the purchase date. Upon expiration, a one-time 30-day extension will be available for a fee. Reactivation is for the sole purpose of providing students the opportunity to complete the course. There is no refund available on reactivated courses. Supplemental features, such as flashcards, may be purchased for an additional fee and are not required as a condition of completing the course. Course access expires 12 months after registration. Extensions are no longer available and a new course must be purchased.

15. Ability to benefit (ATB) policy

Not applicable

16. Identity verification policy (if applicable)

Registered users must provide unique login information as a condition of accessing course materials.

17. Drug testing policy

Not applicable

18. Policy for notification of acceptance or denial of admissions request

Not applicable

19. Reapplication policy for denied applicants

Not applicable

20. Statement of Nondiscrimination

See 53 below.

21. Transfer policy (previous training or experience)

Credit is not granted for previous training or experience.

22. Registration dates, holidays

All courses are self-directed. Self-registration is available 24 hours a day, 7 days a week, including holidays. Technical support representatives are available to assist with the registration process during normal business hours, with the exception of holidays. Access is valid for 60 days from the registration date and may be extended one time for a 30-day period.

Holidays during which support is not available:

- Martin Luther King Day
- Presidents Day
- Memorial Day
- Juneteenth

- Independence Day
- Labor Day
- Thanksgiving Day
- Black Friday
- Christmas Eve
- Christmas Day
- New Years Eve
- New Years Day

23. Schedule of enrollment fees

See 14 above.

24. Options and terms for payment of tuition and other fees

Payment must be made in full during the registration process.

25. Fee waiver policy

ExamFX does not waive registration fees.

26. Scholarship programs

In-house scholarships are not available.

27. Policy for return of books or other materials, and refund of fees paid for such items

Course materials that are returned must be in new, resalable condition. Call Customer Service for further instructions on shipping these items. (800-586-2253)

See 28 below for the ExamFX Oregon refund policy.

28. Refund policy

Customers may request a refund (less shipping) within 60 days of the date of registration. To be eligible for a full refund the following conditions apply:

- Customer has not earned a certificate of completion. Once a certificate has been issued, eligibility for a refund is no longer available. Customers who receive a refund will forfeit the opportunity to receive a certificate of completion or extend access to the study materials for an additional period of time.
- All physical materials must be returned to ExamFX in original, unused condition.
- Returns must be postmarked within 10 calendar days of the refund request date.

Refunds will not be granted for failure to complete study materials or failure to attend lecture(s) when purchased. Access to online study materials will be terminated upon refund approval.

Course extensions, digital add-on products and in-course purchases are non-refundable.

29. Student's cancellation rights

Students may discontinue taking the course at any time, without notice to ExamFX.

See 28 above for the conditions under which a refund may be issued.

30. Attendance policy, including progress standards

ExamFX courses are self-directed. Progress is measured in three ways:

- Required: Students must study the text of single line courses for 20 hours and combined courses for 40 hours.
- Required: A minimum score of 70% is required on each chapter quiz.
- Required: A minimum score of 70% is required on the exam.

31. Absences

Not applicable

32. Tardiness

Not applicable

33. Leaves of absence

Not applicable

34. Make-up work

Not applicable

35. Overall grading system

The minimum passing score for chapter quizzes and the final exam is 70%.

36. Articulation agreements

Not applicable

37. Academic satisfactory progress standard for the minimum acceptable performance

See 30 above.

38. Academic satisfactory progress standard for the cumulative acceptable performance for programs

Not applicable

39. Frequency and method of reporting student progress

Elements of performance reported on:

- At the conclusion of each chapter quiz and exam, a score sheet is displayed, which lists both an overall score and performance by topic.
- Recourse of student to challenge progress report information and process for doing so: Questions may be directed to Customer Service at 800-586-2253.
- Process for using the progress report for student performance improvement planning; other uses of progress reports

Chapter quizzes: A minimum score of 70% is required as a condition of accessing the text of the next chapter. Students are encouraged to use chapter quiz performance data to identify topics that are most challenging. The text associated with these topics may be reviewed, and another quiz may be taken to assess progress.

Practice Exams: While the overall performance on practice exams is important, scores on individual chapters can help students to pinpoint topics that require further study. Relevant sections of the material may be reviewed, and the practice exams may be reattempted.

40. Effect of course incompletes, repetitions, and remedial courses on satisfactory progress calculations

Not applicable. Courses are standalone and are not designed to be taken in a sequence as a "program."

41. Specific requirements for completion

See 30 above.

42. Description of the certificate awarded upon completion

Individuals who successfully complete an ExamFX insurance producer prelicensing course will earn a certificate of completion, which may be printed from the courseware after course completion.

43. Articulation agreements for transfer

Not applicable

44. Verbal and written warning systems

Not applicable

45. Student conduct standards

Students must accept the ExamFX Privacy Statement, Terms of Use, and Terms and Conditions as a condition of registration on www.examfx.com. Students must attest to having completed the course on their own without outside assistance from any person, materials, or device, in order to receive a certificate of completion.

46. Probation

Course access is valid for 60 days from the date of registration, with a one-time option for a 30-day extension. ExamFX reserves the right to terminate the account of any individual found to be in violation of the ExamFX Terms of Use and Terms and Conditions.

47. Suspension

See 46 above.

48. Termination

See 46 above.

49. Reinstatement

See 46 above.

50. Discrimination policy; recourse procedures

ExamFX does not tolerate unlawful discrimination based on a student's membership in a class protected under federal and state law. Students who believe that they have been discriminated against may submit a complaint under the **contact us** tab on www.examfx.com or call Customer Service at 800-586-2253.

Statements required by the Oregon Higher Education Coordinating Commission:

Any person unlawfully discriminated against, as described in ORS 345.240, may file a complaint under ORS 659A.820 with the Commissioner of the Bureau of Labor and Industries.

The 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.

51. Student grievance policy

Students may file a complaint with ExamFX in writing through the **contact us** tab on www.examfx.com or by fax at 866-539-2617. The complaint will be considered by appropriate members of the Customer Service management team. ExamFX reserves the right to involve relevant regulatory agencies at its discretion. An initial response will be provided to the complainant as soon as possible but no later than 30 days after receiving all documentation required to process the complaint.

52. Statement required by the Oregon Higher Education Coordinating Commission

Students aggrieved by action of the school should attempt to resolve these problems with appropriate school officials. Should this procedure fail students may contact: Oregon Higher

Education Coordinating Commission, Private Career Schools, 3225 25th St. SE, Salem, OR 97302. After consultation with appropriate Department 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 Department will begin the complaint investigation process as defined in OAR 715-045-0023 Appeals and Complaints.

53. Student Services

- A description of the placement assistance
Job placement assistance is not available. In addition, ExamFX does not and cannot guarantee that students will gain employment as a result of using ExamFX materials.
- Student housing
Not applicable
- Career or other counseling services
Not available

54. Statement of rights of student to access their files; procedure

Students may access their course history and certificates of completion by logging into the course. If system access has expired, students may call Customer Service at 800-586-2253.

55. Policy regarding release of student information

Please read our Privacy Policy, available at www.examfx.com. Information provided during registration, as well as information related to course progress, may be disclosed to The Oregon Division of Insurance, the insurance producer licensing exam testing provider chosen by the Division (if applicable), The Oregon Higher Education Coordinating Commission, and any other regulatory agency as required.

Enrollment Agreement

ExamFX

11161 Overbrook Road, Leawood, KS 66211

800-586-2253

- **Description of the instructional program**
ExamFX insurance prelicensing study materials are designed to prepare individuals for the insurance producer licensing exam of The Oregon Insurance Division. These materials are approved by the Division to satisfy insurance prelicensing requirements.
- **Beginning and ending dates**
All courses are self-directed. Self-registration is available 24 hours a day, 7 days a week, including holidays. Technical support representatives are available to assist with the registration process during normal business hours, with the exception of holidays. Access is valid for 60 days from the registration date and may be extended one time for a 30-day period.
- **Length of course**
At minimum, 20 clock hours must be spent studying the text of the course for single line courses, and 40 hours must be spent studying the text of the course for combined line courses. A certificate of completion may be issued when the time requirement is satisfied and all quizzes and the final exam have been completed with a minimum score of 70%.

- **Registration fees / mandatory costs**
The mandatory access fee is listed as a flat price during the registration process.
- **All other costs**
This product will expire 60 days after the purchase date. Upon expiration, a one-time 30-day extension will be available. Reactivation is for the sole purpose of providing students the opportunity to complete the course. There is no refund available on reactivated courses. There are no other required costs. Optional, supplemental features may be available for purchase. These features are not required as a condition of completing mandatory course material and will not be counted toward completion requirements. Course access expires 12 months after enrollment. Extensions are no longer available and a new course must be purchased.
- **Total program cost**
The total program cost is comprised of the mandatory access fee described above and any optional features. The total program cost will be displayed for consent before the credit card is charged and the registration process is completed.
- **Installment payment plan**
Not available
- **Refund policy**
Customers may request a refund (less shipping) within 60 days of the date of registration. To be eligible for a full refund the following conditions apply:
 - Customer has not earned a certificate of completion. Once a certificate has been issued, eligibility for a refund is no longer available. Customers who receive a refund will forfeit the opportunity to receive a certificate of completion or extend access to the study materials for an additional period of time
 - All physical materials must be returned to ExamFX in original, unused condition
 - Returns must be postmarked within 10 calendar days of the refund request date.
- **Cancellation policy**
Students may discontinue taking the course at any time, without notice to ExamFX. See 8 above for the conditions under which a refund may be issued.

Questions regarding the contents of this page may be directed to ExamFX at 800-586-2253. Additionally, students who have questions regarding the enrollment agreement may contact the Higher Education Coordinating Commission, Private Career Schools, 3225 25th St. SE, Salem, OR 97302.

By clicking **Next Step** below, I attest that I have read and understand the contents of this page and agree to be bound by the policies herein.