

All-Lines Insurance Adjuster Cheat Sheet 2026

The night-before summary, built like the exam.

150 Scored questions	2h 30m Time limit	70% Passing score
\$49 Exam fee	State DOI Governing body	

Fast-reference facts and rules to lock in before test day.

Exam At-a-Glance

- 150 scoreable questions — pace yourself against this count.
- 150 minutes time limit — that works out to roughly 1 minute per question.
- \$49 exam fee.
- 70% passing score.

Must-Remember Numbers

- Questions: 150
- Time: 150 min
- Fee: \$49
- Pass: 70%

Pass-Line Math

With a 70% threshold on 150 questions, you need to answer roughly 105 questions correctly (0.70×150). That leaves a margin of about 45 questions you could miss and still pass.

Pacing Rule

- $150 \text{ min} \div 150 \text{ questions} = \sim 60 \text{ seconds per question}$.
- Flag-and-move: never sink more than a minute on a single item on the first pass — bank easy points, return to hard ones with leftover time.
- Reserve the final few minutes to confirm no questions were left blank (unanswered = wrong at a 70% bar you can't afford to gift away).

Day-Of Checklist

- Budget the \$49 fee at registration.
- Aim well above the 70% line — target ~80% in prep so exam-day nerves don't push you under.

Official sources

- Texas DOI / Pearson VUE — Texas All-Lines Adjuster Handbook:
<https://www.tdi.texas.gov/agent/general-property-apply.html>
- Texas Department of Insurance (TDI) — Subchapter G — Licensing of Insurance Adjusters (28 TAC §19.602):
<https://www.tdi.texas.gov/rules/2002/1217-059.html>
- Texas Department of Insurance (TDI) — Adjuster: all lines — Manage your license:
<https://www.tdi.texas.gov/agent/adjuster-all-lines-manage.html>

Free practice questions for this exam: www.everyexamprep.com/practice/exams/insurance/all-lines-adjuster