

Surplus Lines Insurance Cheat Sheet 2026

The night-before summary, built like the exam.

60 Scored questions	1h Time limit	70% Passing score
\$29 Exam fee	State DOI Governing body	

Fast-reference facts and rules for the Texas TDI Surplus Lines Agent licensing exam. Memorize the exam logistics first — they're the easy, guaranteed points to keep in mind on test day.

Exam Snapshot (memorize these numbers)

- 60 scoreable questions
- 60-minute time limit
- \$29 exam fee

Pacing Formula

With 60 questions in 60 minutes, your budget is exactly 1 minute per question. If a question stalls you past ~60 seconds, flag it, guess, and move on — every question carries equal weight and there's no time to burn on a single item.

- Halfway checkpoint: aim to be at question 30 by the 30-minute mark.
- Reserve buffer: if you average even 50 seconds per question, you free up ~10 minutes to review flagged items.

Must-Remember Rules

- All 60 questions are scoreable — there's no indication any are unscored trial items, so treat every question as counting toward your result.
- Answer every question — with a hard 60-minute cutoff and equal weighting, leaving blanks only guarantees lost points.
- Bring the \$29 fee handled per TDI's registration instructions before you sit; confirm payment is settled so it doesn't cost you exam-day time.

Quick Math to Know

- Total time available: $60 \text{ min} \div 60 \text{ questions} = 60 \text{ seconds each}$.
- To finish with a 10-minute review buffer, target ~50 seconds per question.

Day-Of Priorities

1. Confirm the \$29 fee is paid/registered.
2. Start the clock mentally: 1 question per minute.
3. Never leave a blank; guess-and-flag anything over a minute.

Official sources

- Florida Department of Financial Services — Resident Surplus Lines License (1-20): <https://myfloridacfo.com/docs-sf/insurance-agents-and-agency-services-libraries/agents-docs/licensure/agents-adjusters/1-20-resident-surplus-lines-license.pdf>
- Texas Department of Insurance — Get a surplus lines license: <https://www.tdi.texas.gov/agent/surplus-lines-apply.html>
- Texas DOI / Pearson VUE — Texas Surplus Lines Exam: <https://www.tdi.texas.gov/agent/surplus-lines-apply.html>

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