

Accident & Health Insurance Cheat Sheet 2026

The night-before summary, built like the exam.

75 Questions	1h 45m Time limit	60% (CA) / 70% typical Passing score
\$55 Exam fee	State DOI Governing body	

Fast-reference facts and must-remember rules for the California Accident & Health (Health-Only) producer licensing exam. Memorize the numbers below cold — they set your budget for the exam day.

Exam-Day Vitals (memorize these numbers)

- 75 questions total on the exam.
- 105 minutes to finish — a firm time limit.
- 60% is the passing score in California.
- \$55 producer exam fee.

Pacing Formula (do the math before you sit)

- $105 \text{ min} \div 75 \text{ questions} \sim 1.4 \text{ minutes per question}$ (about 84 seconds each). Keep a running check: you should be near question 25 by the ~35-minute mark and question 50 by the ~70-minute mark.
- $60\% \text{ of } 75 = 45 \text{ questions correct to pass}$. You can miss up to 30 and still pass — but never bank on missing that many.
- Target a working pace faster than the limit so you reserve time to review flagged items before the clock hits 105 minutes.

Must-Remember Rules

- Flag-and-move: if a question is eating more than ~90 seconds, mark it and move on — at ~1.4 min/question you cannot afford to stall.
- Answer everything: since passing is a percentage of correct answers out of 75, a blank is a guaranteed miss — always leave a best-guess answer before time expires.
- Budget a review pass: aim to reach the last question with several minutes left inside the 105-minute window to revisit flagged items.
- Fee readiness: confirm the \$55 exam fee is paid/scheduled before your appointment so nothing blocks your seat.

Quick-Glance Table

- Questions: 75
- Time limit: 105 minutes
- Passing score: 60% (~ 45 correct)
- Exam fee: \$55
- Approx. pace: ~84 sec/question

Official sources

- California DOI / PSI — California Accident & Health Exam: <https://www.insurance.ca.gov/>
- National Association of Insurance Commissioners — NAIC — Producer Licensing and Health Insurance Regulation: <https://content.naic.org/index.htm>
- National Insurance Producer Registry — NIPR — Producer Licensing and Renewals: <https://www.nipr.com/>

Free practice questions for this exam: www.everyxamprep.com/exams/health-insurance-only/practice-test