

Personal Lines Insurance Cheat Sheet 2026

The night-before summary, built like the exam.

100 Questions	2h Time limit	70% (varies by state) Passing score
\$39 Exam fee	State DOI Governing body	

Quick-reference facts and must-remember rules for the Texas Personal Lines (General Property & Casualty) licensing exam.

Exam Vitals (memorize the numbers)

- 100 scoreable questions
- 120 minutes (2 hours) time limit
- \$39 exam fee

Pacing Math

- $120 \text{ min} \div 100 \text{ questions} \sim 1.2 \text{ minutes per question}$. Roughly 1 minute 12 seconds each — keep moving; flag and return to hard items.
- Checkpoint targets: ~ 25 questions by the 30-minute mark, ~ 50 by 60 min, ~ 75 by 90 min — leaving ~30 min to finish and review.

Must-Remember Rules

- Read every question fully — watch for qualifiers like NOT, EXCEPT, always, and never.
- Answer every question — there's no penalty for guessing, so never leave a blank.
- Eliminate obviously wrong choices first, then pick the best remaining answer.
- Budget the \$39 fee per attempt — a retake means paying it again, so aim to pass on the first sitting.

Official sources

- Texas Department of Insurance — General Lines - Property and Casualty License Application: <https://www.tdi.texas.gov/agent/general-property-apply.html>
- National Insurance Producer Registry — NIPR Producer Licensing: <https://nipr.com/>
- National Association of Insurance Commissioners — State Insurance Departments Directory: https://content.naic.org/state_web_map.htm

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