

Public Insurance Adjuster Cheat Sheet 2026

The night-before summary, built like the exam.

100 Questions	2h Time limit	70% Passing score
\$39 Exam fee	State DOI Governing body	

Quick-reference facts to lock in before test day. Numbers below are the ones examiners rarely change your mind about — memorize them cold.

Exam Snapshot

- 100 scoreable questions — plan your pace around this count.
- 120 minutes total time limit.
- \$39 exam fee.

Pacing Math (must-remember)

With 120 minutes for 100 scoreable questions, you have roughly 1.2 minutes (about 72 seconds) per question. Bank time on easy items so scenario questions get the extra seconds.

- Halfway checkpoint: aim to finish ~50 questions by the 60-minute mark.
- Reserve the final few minutes to revisit flagged items rather than leaving blanks.

Test-Day Rules of Thumb

- Every question counts toward score — never leave a blank; an educated guess beats an omission.
- Budget the \$39 fee per attempt, so treat the first sitting as the one that counts.
- Time is fixed at 120 minutes — a running clock, not per-section, so watch your overall pace.

Official sources

- NAIC — Public Adjuster Licensing Model Act (#228): <https://content.naic.org/sites/default/files/model-law-228.pdf>
- Texas Department of Insurance / Pearson VUE — Texas Insurance Licensing Candidate Handbook (October 2024): <https://www.pearsonvue.com/content/dam/VUE/vue/en/documents/publications/124400.pdf>
- Texas DOI / Pearson VUE — Texas Public Adjuster Handbook: <https://www.tdi.texas.gov/agent/general-property-apply.html>

Free practice questions for this exam: www.everyexamprep.com/exams/public-adjuster/practice-test