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Failed the Insurance Exam? What Your Score Report Tells You

EXAM TIMELINE ○ The week before ○ Exam day ✓ **If you failed** ○ Second try



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6 min read

You walked out of the test center with a "fail" on your score report. That stings. But it is not the end of the road, and it does not mean you are not cut out for this work. Plenty of licensed agents needed more than one try.

I have watched plenty of people fail their first try, and many of them passed easily the second time. What I tell them is the same thing I will tell you: don't beat yourself up. Your score report is the most useful study tool you have right now. This guide shows you how to read it and turn it into a short study list.

What to do first (and what not to do)

Do this in the first day or two:

- Keep your score report. Take a photo of it or save the email. You will build your whole plan from it.
- Write down what you remember while it is fresh: topics that felt unfamiliar, questions that confused you, whether you ran short on time.
- Take a day off from studying. You earned it, and a tired brain does not learn much.

Avoid this:

- Rebooking for tomorrow out of frustration. Some states let you retest quickly, but a fast retake with no new plan usually ends the same way.
- Buying another expensive course right away. You probably do not need one. More on that in the retake guide.
- Deciding you "didn't study enough." In my experience that is rarely it. It is usually nerves, second guessing, or not trusting yourself.

How to read your score report

Every state picks a testing vendor. Most insurance exams are given by Pearson VUE, PSI or Prometric. Your state page lists which one your state uses. Each vendor's report looks a little different, but they all try to answer the same question: where did you lose points?

> None of the vendors will show you the actual questions you missed. The Georgia handbook from Pearson VUE, for example, says exam material is not available to candidates for review. The section breakdown is what you have to work with.

QUICK ANSWER

Keep your score report. It will not show the questions you missed, but it does show which sections cost you points. Circle the two or three weakest, match them to practice topics, and study those first.

Someone I know failed the Series 66 on the first try. They went back, hit the areas they were not confident in with question banks and some light reading, and passed on the second try with no problem.

— Trevor J. Phillips

Pearson VUE

- You get a score report marked "pass" or "fail" when you finish, and you leave the test center with it. You can also get a copy later by logging in to your Pearson VUE account.
- If you fail, the report includes a numeric score and diagnostic information.
- The score is often a scaled score from 0 to 100. The West Virginia handbook, for example, sets the passing scaled score at 70 and says a lower score shows how close you came to passing.
- The North Carolina handbook says the diagnostic section lists the content outline areas where you did not perform well. Those area names match the content outline in your state's candidate handbook.

PSI

- Your pass or fail result shows on screen when you finish.
- PSI handbooks differ by state on how the report reaches you. Some say you get a printed report at the test site. Others, like California and Oklahoma, say the score report is emailed. California says remote exam results are emailed within 24 hours.
- If you fail, the report includes a diagnostic report. Oklahoma describes it as showing your strengths and weaknesses by exam type. California describes it as showing how many questions you answered correctly.
- If your report did not arrive, PSI lists scorereport@psionline.com for duplicate score reports.

Prometric

- Your score shows on screen at the end. Depending on the state, you get a printed report (Utah) or an emailed report (Massachusetts).
- The Utah and New Hampshire bulletins say the report shows the percentage of questions you got right in each major section of the exam, along with your overall result.
- Those bulletins also say the section percentages will not average out to your total score. Do not try to do the math. Just look for the low ones.

Turn the weak sections into a study list

This is the part that matters most. Take 20 minutes and do this on paper.

1. **List every section on your report** with its score or rating.
2. **Circle the bottom two or three.** Those are your first priority.
3. **Mark anything that was a big part of the exam.** Your state's content outline shows how many questions come from each section. A weak section with a lot of questions is worth more of your time than a weak section with three.
4. **Match each weak section to a topic on this site.** Section names on the report will not match ours word for word, but they are close. Every section is on the topics page.
5. **Do not skip state law.** If your report shows a low score on your state's laws and rules section, that is a quick win. Go to your state page for the state-specific facts and state questions for your exam.
6. **Take a full practice test** after you have worked through your weak topics. Use the Life and Health practice test or the Property and Casualty practice test to check whether those sections improved.

WHAT YOUR NUMBER MEANS

Close to the passing score: you know most of the material. Tighten up two or three weak sections and work on test-day habits.

Well below: that is fixable, but plan on a full review with extra time on the weakest sections.

Passing scores vary by state. California uses 60 percent while many states use 70. Check your state page.

Your finished list might look like this: "Health: Uniform Mandatory Provisions (low), Disability Income (low), state law (low). Life: Annuities (borderline)." That is your plan for the next couple of weeks. Short and specific beats "study everything again."

One reminder from the Pearson VUE Georgia handbook: it is always better to guess than to leave a question blank. If you left any blank last time, fix that habit now.

A word on mindset

You will probably feel some doubt walking into the retake. That is normal. Go in planning to pass, not planning to fail. You already know more than you did the first time, and now you know exactly where to focus. And if it does not go your way again, you can take it again. It is an exam, not a verdict on you.

When someone tells me they failed, I feel for them. They worked hard for this and it hurts. I start by reassuring them, then we look at the weak areas and build a plan.

What comes next

- Read How to Pass the Insurance Exam on Your Second Try for a step-by-step restudy plan built on the list you just made.
- Check Insurance Exam Retake Rules by State before you book. Your state sets the waiting period and any limit on attempts, and that page lists each rule with its official source.

TOPIC EXAMPLES

Life: Provisions, Options, and Riders; Policy Types; Annuities; Taxes, Retirement, and Business Uses

Health: Uniform Mandatory Provisions; Disability Income; Medicare, Medicaid, and LTC; Group Insurance and AD&D

Property: Homeowners Policies; Dwelling Policies; Commercial Property; Flood Insurance

Casualty: Personal Auto Policy; Commercial General Liability; Workers Compensation; Liability Basics

ABOUT THE AUTHOR



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Trevor holds life, health, property and casualty insurance licenses, along with the Series 7 and Series 66. He started Pass the License because good, free practice questions were hard to find when he was studying.

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