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How Long Should You Study for the Insurance Exam?



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There is no magic number, but there is a realistic range. Here is what it took me, what changes it, and how to tell when you are actually ready, which matters more than how many weeks you put in.

QUICK ANSWER

Plan on about four to six weeks for one insurance exam if you study two to three hours most days, even with a full-time job. It can be shorter if you study full time and longer if you study less. The better test is not the calendar but your practice scores across more than one question bank.

What it took me

I passed every exam I took on the first try. These are the study times, not counting any required pre-licensing course hours:

- **Life and Health:** about 6 weeks. Digital book, question banks and YouTube videos.
- **Property and Casualty:** about 4 weeks. Same approach. It went faster because some of the basics carried over from Life and Health.
- **SIE:** about 5 weeks. **Series 7:** about 4 weeks, plus a 3-day online class. **Series 66:** about 5 weeks.

For Life and Health, I was working full time. I studied on my lunch break and again in the evenings after work, about four to five hours a day.

A realistic range

For one insurance exam, most people land somewhere in here:

- **Studying full time, several hours a day:** about 2 to 3 weeks.
- **Studying most days around a job, two to three hours a day:** about 4 to 6 weeks.
- **Studying an hour a day or only a few days a week:** 8 weeks or more.

If your state requires a pre-licensing course, the course hours count toward this, but the course alone is usually not enough. Plan on extra time for practice questions after you finish it.

What makes it take longer

- **No background in insurance.** Terms like indemnity, insurable interest and riders are new. Give yourself an extra week for vocabulary. Flashcards help here.
- **A combined exam.** A combined Life and Health exam covers twice the material of a single-line exam.
- **Big gaps between sessions.** Two hours on Saturday and nothing until the next Saturday is slower than 30 minutes every day.
- **Only one study source.** You end up memorizing how one company words its questions, not the content.

Do not cram. Pace yourself. Steady study over a few weeks beats long nights right before the exam.

— Trevor J. Phillips

What makes it go faster

- **Studying a little every day.** Short daily sessions stick better than long weekly ones.
- **Taking notes in your own words.** I took a lot of notes, especially for the securities exams. Writing it out makes you understand it.
- **Using memory phrases.** Short phrases you make up yourself for lists and rules.
- **Starting practice questions early.** Do not wait until you finish the book. Questions show you what matters.

How to know you are ready

This is the part that matters most. The calendar does not decide if you are ready. Your practice scores do.

- You are scoring comfortably above your state's passing score on full-length, timed practice tests. Most states pass at 70 percent, so aim higher than that to give yourself a cushion.
- You are doing that on question banks from more than one source. I always used four or five different ones. Each one words things differently, so a good score across several means you know the content, not the wording.
- Your weakest topic is no longer way below the rest. Check by topic, not just your overall score.
- You can write out your dump sheet from memory.

> **Do not schedule too far out.** If you book your exam three months away, it is easy to coast for the first two. Pick a date that gives you a little pressure, about where the ranges above put you, and move it only if your practice scores say you are not ready.

Next steps

- Build your weekly schedule with a study plan for working full time.
- Check your state's passing score and exam length on our state pages.
- Take a free Life and Health practice test or Property and Casualty practice test to get a starting score.

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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