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How to Pass the Insurance Exam on Your Second Try

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



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Updated October 2026
6 min read

You now have something you did not have the first time: a score report that shows where you lost points. This guide is a plain plan for using it. No new course, just focused study and better test-day habits.

If you have not gone through your score report yet, start with Failed the Insurance Exam? What Your Score Report Tells You. This plan picks up from the list of weak sections you make there.

QUICK ANSWER

Give yourself at least a week. Spend about two thirds of your time on the weakest sections from your score report, practice with more than one question source, and do not change answers unless you are sure.

Step 1: Pick a retake date that gives you real study time

Your state sets a waiting period before you can retest, and some states limit how many times you can try. Check Insurance Exam Retake Rules by State or your state page for your exact rule.

Even if your state lets you retest the next day, I suggest giving yourself at least a week. That is enough time to work on your weak areas without losing what you already know. If you scored well below passing, two to three weeks is more realistic.

Step 2: Spend most of your time on weak areas

For each weak section:

1. Reread that chapter in the study material you already have.
2. Do practice questions on just that topic. Our topics page has questions for each section, like Uniform Mandatory Provisions, Annuities, Homeowners Policies or Commercial General Liability.
3. Read the explanation for every question you miss, and for any you got right by guessing.
4. Move on when you are scoring well on that topic, then come back to it a few days later to make sure it stuck.

Don't forget state law. It is a common weak spot and one of the easier ones to fix. Your state page has the state-specific facts and practice questions for your exam.

SPLIT YOUR TIME

About two thirds on the two or three weakest sections from your score report.

About one third on a general review of everything else, so you do not lose ground on the sections you passed.

Step 3: Use several different question sources

This is the biggest thing I would change for anyone on a second try.

If you only use one question bank, you can start to memorize the wording of its questions instead of learning the material. Then the real exam asks the same idea in different words and it does not click.

When I studied, I used four or five different question sources for each exam: my main paid course, plus whatever I could find online, like videos, podcasts and other question sets. Each one words things a little differently. After a while you stop recognizing questions and start recognizing the concept behind them. That is what you need on exam day.

Step 4: Take notes as you go

I took a lot of notes for my exams. Writing things down helped me remember them, though that may be different for everyone. Notes also save a lot of time when you review. For a really complex topic, go back and reread the chapter.

- Keep one running page for each weak section.
- Write down every rule you keep getting wrong, in a short sentence.
- Write down numbers that show up a lot: grace periods, notice deadlines, time limits.
- Make up short phrases or memory cues for lists you need to remember.

Your notes become your review sheet for the last few days.

About a "dump sheet"

Many people like to write key numbers and memory cues down at the start of the exam so they are not holding them in their head the whole time. You can do this, but follow the rules. You cannot bring any notes into the testing room. At a test center you are given scratch paper, a writing tablet or other note material, and the Pearson VUE handbooks say you may not write on it before the exam begins. Remote exams may not allow scratch paper at all unless the proctor gives permission. So practice writing your list from memory at home, and only write it once your exam has started, on the material they give you. Check your own candidate handbook to be sure, and keep it short, because that time counts against your exam clock.

Step 5: Practice the way you will test

In the last week, take at least two or three full-length practice tests in one sitting, timed. Use different sources if you can. Look at which sections you still miss and do a final pass on those.

Work on these habits during practice so they are automatic on test day:

- **Flag and move on.** If a question stumps you, pick your best answer, flag it if your exam has a way to mark questions for review, and keep going. The tutorial before your exam starts shows the tools you have. Come back to flagged questions at the end.
- **Use the rest of the exam.** Other questions sometimes remind you of a rule or term you were stuck on. That is fair game.
- **Do not change answers unless you are sure.** This one is big. In my experience, many people who fail did not under-study. They second-guessed themselves and changed answers that were right. Only change an answer if you are certain you got it wrong, for example because you misread the question or later remembered the exact rule.
- **Never leave a question blank.** The Pearson VUE Georgia handbook says it is always better to guess than to not answer.

Finding free question banks was the hard part. Most sites gave me maybe 10 questions before I hit a paywall or a sign-up page. That is a big part of why I built this site.

— Trevor J. Phillips

GOOD PLACES TO GET VARIETY

- Our free Life and Health practice test and Property and Casualty practice test, plus the topic quizzes.
- The practice questions in the course or book you already have.
- Free videos and podcasts that walk through exam topics. I used them alongside my paid course.

Step 6: Go in with a passing mindset

Walking into a retake, it is easy to expect the worst. Try to flip that. You prepared, you focused on the right sections, and you know what the exam feels like now. Go in expecting to pass.

You will still be nervous at the start and again right before you submit. That is normal. Take a breath, close your eyes for a second, and remember that you know this material.

The day before, keep it light: a quick look over your notes and that is it. Get your documents ready, eat a good meal, drink water and get a full night of sleep. If you do not know something by then, cramming the night before is not going to fix it.

You already did the hard part once, and this time you know what is coming. Don't overthink it. You know more than you think you do. Trust your first answer and go pass this thing.

What not to spend time or money on

- **Another paid course.** If you already took a pre-licensing course, you probably do not need a second one. Use what you have, plus free practice questions from several sources.
- **Outdated material.** Exam content outlines and laws change. Use material that matches your state's current candidate handbook. If a book or video is several years old, double-check anything that involves numbers, dates or state rules.
- **Rereading everything cover to cover.** Practice questions and notes on your weak sections will move your score more.

Quick checklist

- ◯ Score report reviewed and weak sections listed
- ◯ Retake rule checked for your state
- ◯ Retake date booked, at least a week out
- ◯ Daily practice on weak sections, using more than one question source
- ◯ Notes page for each weak section
- ◯ Two or three full timed practice tests in the last week
- ◯ Light review only the day before

You can do this. Start with the practice tests and your state page today.

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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