

Study Schedule

16 Day Suggested Study Schedule for Property & Casualty

The typical individual is expected to spend approximately 40 to 45 hours to complete the course and all study materials

Day 1

- Sign up for the Texas Property Casualty Prelicensetraining course
- Listen to the opening Tutorial and Introduction.
- Review the Table of Contents and the Educational Objective that follows
- Read Chapters 1, 2, 3, 4, 5: The Role of Insurance, Dwelling & Homeowners Policies, Types of Dwelling Policies, Components of a Dwelling Policy, and Dwelling Property Perils
- Take a Break: Stand up and stretch, check the weather, and get a cookie.
- Read Chapters 6 & 7: Losses Not Insured, and Loss Settlement
- Review the Test Tips and Watch the Chapter Videos (Rewind and repeat as needed)
- Take Each Chapter Quiz and Study the Explanations of the correct answers till you "get it"

Day 2

- Read Chapters 8 & 9: Homeowners Policy Forms and Homeowners Property Coverages & Exclusions
- Take a Break: Do a Yoga pose, check the local news, and grab a soda
- Read Chapters 10 & 11: Homeowners Additional Coverages and Section I: Property Conditions
- Watch the Chapter Videos and Study the Test Tips
- Take the Chapter Quizzes and Pay Attention to the Explanations until you say "AHA"

Day 3

- Read Chapters 12, 13, & 14: Homeowners Section II: Liability Coverages, Homeowners Endorsements, and Commercial Lines
 - Take a Break: Stretch your back, return a phone call, and get a coffee
 - Read Chapters 15 & 16: Commercial Property Coverage Part, and Commercial Building Coverages A, B, & C
 - Watch the Chapter Videos and Review the Test Tips (Repeat and rewind if needed)
 - Take the Chapter Quizzes and Understand the Explanations til you can say "Eureka"
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Day 4

- Read Chapters 17, & 18: Business Income and Business Owners Policy (BOP)
 - Take a Break: Do ten jumping jacks, open a window, and grab a ginger ale.
 - Read Chapter 19 & 20: BOP Coverage Exclusions & Extensions, and BOP Liability Coverages
 - Watch the Chapter Videos & Peruse the Test Tips
 - Take the Chapter Quizzes and Grasp the Explanations for complete understanding
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Day 5

- Read Chapters 21 & 22: BOP Liability Coverages, and BOP Endorsements
 - Take a Break: Jump up and down, pet your turtle, and get a cup of tea.
 - Read Chapters 23, 24 & 25: Personal Inland Marine, National Flood Insurance Program, and Other Types of Coverages
 - Watch the Chapter Videos and Check Out Test Tips
 - Take the Chapter Quizzes and Internalize the Explanations til you can say "I got this"
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Day 6

- Read Chapters 26 & 27: Property Casualty Insurance Terms & Concepts, and Terms & Concepts continued
 - Take a Break: Do six squats, check the weather, and get a root beer.
 - Read Chapters 28 & 29: Property Casualty Policy Provisions & Contract Law, and Policy Provisions and Contract Law continued
 - Watch the Chapter Videos and Study Test Tips
 - Take the Chapter Quizzes and Read the Explanations till it "dawns on you"
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Day 7

- Apply for your Insurance License Exam on the Texas Department of Insurance Website: Agents/Adjusters, Life Agent, Finger Print/Background Check & Resident Agent Application
 - Read Chapters 30, 31 & 32: Commercial General Liability, Commercial General Liability Coverages, and Commercial General Liability Coverage Limits
 - Take a Break: Run up the stairs, take six deep breaths, and get an iced tea
 - Read Chapters 33, 34 & 35: Personal Auto Policy, Personal Auto Liability Coverage, and Uninsured Motorist Coverage (UM)
 - Watch the Chapter Videos and Review Test Tips
 - Take each Chapter Quiz and Jump into the Explanations til you can say "Right On"
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Day 8

- Read Chapters 36, 37 & 38: Damage to Your Auto, Business Auto Coverage Form, Business Auto Coverage Designations
 - Take a Break: Do five deep knee bends, pet the dog, and grab a Pepsi
 - Read Chapters 39 & 40: Business Auto Liability Coverage and Auto Physical Damage Coverage
 - Dive into the Test Tips and Watch the Chapter Videos (rewind and watch again as needed)
 - Take the Chapter Quizzes and Grab the Explanations till you "own them"
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Day 9

- Read Chapters 41 & 42: Commercial Auto Garage Coverage Form, and Workers Comp & Employer's Liability
 - Take a Break: Walk to the mailbox, say your mantra, and grab a juice
 - Read Chapters 43, 44, & 45: Commercial Crime & Bonds, Professional Liability and EPLI, Cyber, Liquor and Umbrella Liability
 - Watch the Chapter Video Master those Test Tips
 - Take the Chapter Quizzes and Lean Into those Explanations till you "have it down"
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Day 10

- Read Chapters 46 & 47: Insurance Principles, Terms and Concepts, and Terms & Concepts Liability Coverages continued....
 - Take a Break: Spin around 3 times, answer that text, and get some ice water
 - Read Chapters 48 & 49: Miscellaneous Terms & Concepts and Policy Provisions
 - Analyze the Test Tips and Watch the Chapter Videos
 - Take the Chapter Quizzes and Pounce on those Explanations until you have them all mastered
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Day 11

- Read Chapters 50 & 51: Laws: Commissioner of Insurance and Laws: Insurance Definitions
 - Take a Break: Stand and windmill your arms, return that call, and get a smoothie
 - Read Chapter 52: Insurance Licensing Requirements (It's a long one)
 - Watch the Chapter Videos and Dive into the Test Tips
 - Take Chapter Quizzes and Marinate with the Explanations (especially for any wrong answers)
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Day 12

- Read Chapters 53, 54, & 55: Laws: Marketing Practices, Laws: Agent Duties & Responsibilities, and Laws: Property Casualty Definitions
 - Take a Break: Touch your toes three times, inhale deeply, and get a Sprite
 - Read Chapters 56 & 57: Laws: Surplus Lines, and Laws: Approval of Rates and Forms
 - Hit those Test Tips and Watch the Chapter Videos
 - Take the Chapter Quizzes and Embrace the Explanations til you are "on top of your game"
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Day 13

- Reach Chapters 58 & 59: Laws: Homeowners and Laws: Automobile Insurance
 - Take a Break: Stand up, twist & stretch, pet the hamster, and get a candy.
 - Reach Chapter 60: Laws: Workers' Compensation
 - Watch the Chapter Videos and Dig into those Test Tips
 - Take the Chapter Quizzes and Pay Attention to the Explanations till you "believe in yourself"
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Day 14

- Read Chapters 61, 62 & 63: Laws: Insurance Guaranty Association, Laws: Joint Underwriting Association, and Laws: Special Forms and Endorsement
 - Take a Break: Jump for joy—you finished the last chapter! Express gratitude, and get an ice cream.
 - Watch these Chapter Videos and Review these last Test Tips
 - Take the Chapter Quizzes and Work through those Explanations. Understanding concepts is key, not just memorization
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Day 15

- Review the Educational Objectives after the Table of Contents
 - Take the PC Final Exam and the PC Laws Final Exam at the end of the course
 - Score your answers: Goal 90%. Study those Explanations for the wrong answers
 - Sign up for the Study Hall practice exams
 - Take the first SH Practice Exam: Goal 90%
 - Grow to Love those Explanations, especially for the ones you got wrong
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Day 16

- Review the Chapter Test Tips again
 - Take the remaining Practice Final Exams: Goal 90%
 - Study the Explanations till you know them by heart
 - Repeat Final Exams until you can consistently score 90%. Repetition is the Key.
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Day 17

- Take your Texas Property Casualty Final Exam and Pass the First Time
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