

# **Study Schedule**

# 12 Day Suggested Study Schedule for Personal Lines Property Casualty

The typical individual is expected to spend approximately 35 to 40 hours to complete the course and all study materials.

- Sign up for the Texas Personal Lines Property Casualty Prelicensetraining course
- Listen to the opening Tutorial and Introduction.
- Review the Table of Contents and Education Objectives that follow
- Read Chapters: 1, 2, 3 & 4: The Role of Insurance, Dwelling & Homeowners Policies,
   Types of Dwelling Policies, and Components of a Dwelling Policy
- Take a Break: Stretch, check the weather, get a cookie.
- Read Chapters 5 & 6: Dwelling Property Perils and Losses Not Insured: Special Form
- Review Test Tips and Watch Chapter Videos (Rewind and repeat as needed)
- Take Each Chapter Quiz and Study the Explanations of correct answers til you "get it"
- Read Chapters 7 & 8: Loss Settlement and Homeowners Policy Forms
- Take a Break: Do a Yoga pose, check the local news, grab a soda.

#### Day 2

Day 1

- Read Chapters 9 & 10: Homeowners Propety Coverages & Exclusions, and Homeowners Additional Coverages
- Watch the Chapter Videos and Review Test Tips
- Take All Chapter Quizzes and Study the Explanations til that light bulb turns on
- Read Chapters 11 & 12: Homeowners Section I: Property Conditions, and Homeowners Section II: Liability Coverages
- Take a Break: Stretch your back, return a phone call, get a coffee

#### Day 3

- Read Chapters 13,14 & 15: Homeowners Endorsements, Personal Inland Marine Coverages, and National Flood Insurance Program
- Watch the Chapter Videos and Study the Test Tips
- Take Each Chapter Quiz and Review the Explanations till you can say "Eureka"

- Read Chapters 16 & 17: Other Types of Coverages and Property Casualty Terms & Concepts
- Take a Break: Do ten jumping jacks, open a window, grab a ginger ale.

#### Day 4

- Reach Chapter 18: Property Casualty Terms & Concepts continued
- Review the Test Tips and Watch the Chapter Videos
- Take All Chapter Quizzes and Internalize the Explanations (especially on any wrong answers)
- Read Chapters 19 & 20: PC Policy Provisions & Contract Law and PC Policy Provisions
   & Contract Law continued ....

# Day 5

- Take a Break: Jump up and down, pet your turtle, get a cup of tea.
- Read Chapters 21 & 22: Personal Auto Policy and Personal Auto Liability Coverages
- Watch the Chapter Videos and Check Out the Test Tips
- Take Each Chapter Quiz and Peruse the Explanations til you can say "I got this"
- Read Chapters 23 & 24: Uninsured Motorist Coverage (UM) and Damage to Your Auto
- Take a Break: Do six squats, check the weather, and get a root beer.

# Day 6

- Read Chapters 25 & 26: Miscellaneous Terms & Concepts and Laws: Commissioner of Insuance
- Watch the Chapter Videos and Partake of Test Tips
- Take All Chapter Quizzes and Concentrate on the Explanations, focusing on any wrong answers, til you are an Insurance Zen Master
- Apply for your Insurance License Exam on the Texas Department of Insurance Website: Agents/Adjusters, Life Agent, Finger Print/Background Check & Resident Agent Application

# Day 7

- Read Chapters 27 & 28: Laws: Insurance Definitions and Laws: Insurance Licensing Requirements
- Take a Break: Run up the stairs, take 6 deep breaths, and get some orange juice
- Watch the Chapter Videos and Pay Attention to the Test Tips
- Take both Chapter Quizzes and Jump on those Explanations til you are 100% confident

#### Day 8

- Read Chapters 29, 30, 31 & 32: Laws: Marketing Practices, Laws: Agent Duties & Responsibilities, Laws: PC Definitions, and Laws: Approval of Rates and Forms
- Take a Break: Stand and twirl, count your blessings, get a popsicle
- Watch the Chapter Videos and Go Over the Test Tips
- Take the Chapter Quizzes and Corner those Explanations til you can say "Right On"

- Read Chapter 33: Laws: Homeowners Policies
- Take a Break: Go get the mail, feed your gold fish and grab a Red Bull

#### Day 9

- Read Chapter 34: Laws: Automobile Insurance
- Watch the Chapter Videos and Ponder the Test Tips
- Take the Chapter Quizzes and Pay Attention the the Explanations til you have them down
- Read Chapters 35 & 36: Laws: Insurance Guaranty Association and Laws: Special Forms and Endorsements
- Watch these Chapter Videos and Review the Test Tips

#### **Day 10**

- Take the Chapter Quizzes and Jump through the Explanations til you know them by heart
- Take the two Practice Final Exams: PL Final and PL Laws Final
- Score your Answers
- · Review the Explanations, especially for all wrong answers
- Review the Educational Objectives, after the Table of Contents
- Sign up for the Study Hall for more Practice Final Exam

#### **Day 11**

- Take all Practice Final Exams
- Take a Break between Each One
- Score your Answers

# • Take all Practice Final Exams Again (Repitition is the Key)

# **Day 12**

- Goal 90% Correct Answers
  Review Chapter Content and Test Tips for any Concepts giving you trouble
- Get a Good Night's Sleep

### **Day 13**

 Take your Texas Personal Lines Property Casualty License Exam and Pass the First Time!