

## TEST TAKING TIPS AND STRATEGIES

Many people who score poorly on tests do so because they do not understand how to effectively approach the process of taking a test. While studying your course material is essential for success, research also shows that as much as 60% of your test score can be affected by your test-taking ability.

We at XCEL Solutions recognize the importance of teaching you effective tips and strategies that improve test taking skills that complement the material you learn for your exams. These skills are universal. You can apply them to any test you take, regardless of the subject. Careful study of your course content combined with our practical test-taking strategies ensure you are truly prepared to pass.

We highly encourage you to read through this entire document, even if some of the strategies seem obvious. You will get a great review of familiar tactics and an opportunity to learn new approach, which could help decide whether or not you pass.

These strategies, though effective and impactful, do not replace studying the course content. The best way you can prepare for the exam is to be sufficiently familiar with the topics that will be tested. Consider the following tips to be a supplement designed to give you the best possible chance to pass your exam on the first try.

### THE CONSTRUCTION AND ADMINISTRATION OF THE STATE LICENSING EXAMINATION

This section describes how your state licensing exam is constructed and administered. Knowing your exam before you take it ensures that you won't be surprised or confused by anything you encounter. Lowering your test anxiety will help you think and improve your score. It also allows us to pinpoint strategies relevant to your state licensing test and its relevant question types.

Your exam consists ONLY of multiple-choice questions, each with four possible answer options. There are NO true/false, fill-in-the-blank, matching, or any other question types. You will not be expected to select multiple answer options for any question. ALL the questions you see will only have ONE correct answer. Even when two choices seem equally correct, realize that a difference exists that makes one choice right and the other wrong. Additionally, "All of the above," "None of the above," and similar responses will not appear as answer options.

The exam will be taken on a computer using software developed by the exam provider. The software provides many useful features that you may take advantage of during the exam, including the following:

- The ability to mark questions to return to later;
- A way to take notes during the exam (there may even be an option to highlight certain words in a question);
- A calculator; and
- A timer showing how much time remains to complete the exam.

If your exam is broken up into sections, complete each section before moving onto the next. You will not be able to return.

*For example, finish property before moving on to casualty, or finish the general section before moving on to state law.*

There will be a tutorial that explains all the testing software's features and walks you through answering a few practice questions before the exam begins. Be sure you pay attention to this tutorial so you understand how to navigate and use the testing software effectively.

## GENERAL STRATEGIES

This section will focus on tips and strategies that don't apply to specific questions but are applicable to the exam as a whole. The strategies contained here will form the basis for how you should conduct yourself during the exam process. We'll first list all the strategies and follow this list with detailed explanations for each:

- Read each question and its answer options carefully and thoroughly;
- Read the question and try to answer it before looking at the answer options;
- Answer the questions you know first and return to more difficult ones later;
- Answer every question and, once you have, use your remaining time to review the test;
- Avoid asking "what if?"; and
- Make use of a "brain dump".

### **Read each question and its answer options carefully and thoroughly!**

Because the exam is timed, you may be tempted to read through questions quicker than you normally would. Make sure you do not fall into this trap! Read each question carefully and make sure you understand what is being asked. It is easy to overlook important details within a question or answer option when you attempt to read at a speed that is quicker than what you are accustomed to, and one overlooked word may change the entire question that is being asked. Read the two following example questions:

*"Which of the following statements is true regarding actual cash value (ACV)?"*

*"Which of the following statements is not true regarding actual cash value (ACV)?"*

The word "not" is the only difference between the two questions, yet it completely changes what is being asked. If you are not being careful when reading, it is quite easy to miss such a word. You stand no chance of answering a question correctly if you don't correctly understand what is being asked first. This is the most frequent mistake made by applicants and leads to the most incorrectly answered questions.

### **Read the question and try to answer it before looking at the answer options**

After reading a question, try to anticipate what you expect the answer to be before reading any of the answer options. If an answer option is the same or close to what you anticipated, it's highly likely to be the correct answer. You can even cover up answer options so you aren't tempted to peek.

However, be sure to read each answer option even if one of the first options matches what you anticipated. You may discover that there is an answer option that is MORE correct.

### **Answer the questions you know first and return to more difficult ones later**

On the first run-through of the exam, focus on only answering the questions you are sure of first instead of spending time trying to figure out more difficult ones. Mark questions you are unsure of using the testing software's built-in "mark to return to question later" feature. This strategy has two primary benefits:

- By answering the easier questions first, you can more effectively manage your time between the remaining ones; and

- Later questions or answer options may help you determine the correct answer to a question you have marked to return to. Information from one question will sometimes answer another.

Additionally, do not underestimate the effect that answering many questions you know first will have on your confidence. Taking an exam is a mental battle, and being confident you can win that battle is essential.

### **Answer every question and, once you have, use your remaining time to review the test**

There is no penalty for answering a question incorrectly, so there is no benefit to leaving any question unanswered. Once you've made sure that every question is answered, use your remaining time to review your answers. However, only change an answer if you discover that you misread or misinterpreted the question. Statistically, your first response to a question that you read and understood correctly is more likely to be the correct option and it is detrimental to change your answer later. Trust your gut!

In the worst-case scenario that you discover you are running out of time and do not have time to dedicate to all of the remaining questions, make sure that each question has SOME response. It is better to guess and have a chance of getting the answer correct than to leave a response blank and have no chance at all.

### **Avoid asking "what if?"**

By this we mean do not overthink the question. A question can simply ask about the main point of a concept or policy provision. It may go further and ask for an exclusion. It may go even further and ask for the "exception to the exclusion." HOWEVER, don't go looking for special circumstances that are not being presented by the question, use only the information given. Often two answers seem correct, but one is MORE correct than the other. Often, one of the answers that seems to fit is ONLY true in certain circumstances. If those circumstances are not implied by the language of the question, DO NOT infer that they exist. Stick to what is given to you on the page.

### **Make use of a "brain dump"**

You will have the ability to write down notes during your exam, however there is an effective technique that uses the ability to write notes before the exam even begins, known as a "brain dump." This technique involves sitting down for your test and immediately writing down or typing any information that may be important for the test, effectively creating a "cheat sheet" for yourself to use. This technique is especially useful for information that may be more difficult for you to recall as the test is asking you questions about a variety of different topics. Such information may include formulas, lists, or any other topics you recognize as difficult for you to remember. Allow yourself time before entering the testing facility to review such information so it is fresh in your mind and easier to recall during your "brain dump."

Do not confuse this review with "cramming." Cramming is ineffective as a method and will never replace structured, diligent study of the course materials.

## STRATEGIES SPECIFIC TO MULTIPLE CHOICE QUESTIONS

As stated previously, the state licensing exam will consist only of multiple-choice questions, each presenting exactly four answer options. Most of these questions can be categorized into following question types:

- Recall/definition questions;
- “Which of the following statements is TRUE/NOT TRUE regarding...?” questions;
- “All of the following statements are TRUE/FALSE regarding..., EXCEPT:” questions;
- “Which of the following is MOST/LEAST LIKELY...” questions;
- Scenario questions; and
- Questions that combine multiple question types.

The strategies discussed in this section may apply to multiple question types but may not apply to all question types. The following strategies will be discussed:

- Use the process of elimination;
- Watch out for questions or answer options that use negatives
- Watch out for “double negatives”—Keep track of what you are looking for;
- Look for answer option “pairs”;
- When multiple answers seem to be correct, select the BEST answer; and
- Watch out for answer options that use “always,” “never,” or similar strong language;
- Find the “question within the question”

**Please note that these strategies are only intended to be used when you are unsure of what the correct answer is.**

### **Use the process of elimination**

Even if you are unsure of what the correct answer to a question is, it is usually easy to eliminate one or two options and increase the chance that you guess the correct option. It is common for two answer options to be highly implausible or unrelated to the question, making them easy to eliminate and increasing your chance of guessing correctly from 25% to 50%, a significant increase. There may even be situations where you are able to eliminate three of the answer options based on the information given in the question, leaving only the remaining option as the correct answer.

### **Watch out for questions or answer options that use negatives**

Watch out for questions or answer options that use words such as “NOT,” “LEAST,” “FALSE,” and similar that reverse what a question would be asking without that word present. Likewise, be on the lookout for questions that end in “EXCEPT” since they also fundamentally change what the question is asking. These are some of the most common questions that appear on the exam, so you must be comfortable recognizing and dissecting them.

*[EXAMPLE: Which of the following is not a method of managing risk?*

- A. Avoidance
- B. Indemnification
- C. Retention

*D. Transfer*

*The presence of the word “not” in the question fundamentally changes what is being asked. This is a perfect example of why it is so important to make sure you have completely read the question and understand what is being asked. If we’re not careful, it would be easy to accidentally skip over the word “not,” see the first answer option “Avoidance,” and believe that is the correct answer since we recognize “risk avoidance” as a risk management technique. However, the addition of the word “not” in the question actually makes the correct answer “B. Indemnification.”]*

**Watch out for “double negatives”—Keep track of what you are looking for**

In some cases, the test may ask a question that read like a “double negative.” For example, a question may ask you, “Which of the following is not an exclusion . . .?” To analyze the question, we start by looking for a negative; that is, something that is not covered. Then we find the choice that is not an exclusion (or could be an exception to the exclusion depending on the policy).

In essence we have answered the question, “Which of the following is covered?” However, the question was asked in the form of a “double negative.” The construction of the question means we need to keep track of what we need to answer.

Sometimes it can be useful to write down what the question is asking.

**Look for answer option “pairs”**

While this does not always hold true, two similar or opposite answer options usually indicate that one of those options is the correct answer. This becomes more likely if you can eliminate one or both of the options that are not a part of the pair.

Once you have identified a pair, you can most likely use another strategy to eliminate one of the options and identify the correct answer. Even if you are unable to determine which is correct, you have at least given yourself a better chance of guessing the correct answer.

*[EXAMPLE 1: The limit for a dwelling under construction under Coverage A is the:*

- A. Average value during the period of construction*
- B. Replacement cost once construction is completed*
- C. Actual cash value at specific periods during the construction process*
- D. Actual cash value on the date of construction completion*

*Even if we know nothing about property insurance, we can identify answer options “C.” and “D.” as an answer option pair as both reference actual cash value. This greatly increases the likelihood that one of those options is the correct answer and we have increased our chance of guessing correctly by eliminating the other options. In this example, the correct answer is “D.”*

*EXAMPLE 2: The definition of “actual cash value” is generally accepted to mean:*

- A. Market value at the time of loss*
- B. The cost to replace property at the time of loss, less depreciation*
- C. The property’s original purchase price*

*D. The cost to replace property at the time of loss, plus appreciation*

*As with the previous example, we can identify that answer options “B.” and “D.” form a pair, cluing us in that one of those options is most likely the correct answer. In this example, “B.” is the correct answer.]*

### **When multiple answers seem to be correct, select the BEST answer**

There are likely to be questions that appear to have two correct answer options. In these situations, you are expected to choose the BEST or MOST CORRECT answer option. Evaluate which of the options completely addresses the question being asked, typically the incorrect option will only be partially true or only true under certain conditions. Also be aware of answer options that are factually correct, but do not answer the question being asked.

This is the same reason you should read ALL the answer options before selecting your answer. You may discover that a later option is MORE correct than your initial choice.

### **Watch out for answer options that use “always,” “never,” or similar strong language in answer choices**

Answer options that represent broad, sweeping generalizations tend to be incorrect. Be alert for words such as “always” and “never” that create improbable assertions, these words are definitive and only require one refutation to be incorrect.

Options that represent carefully qualified statements tend to be correct. Words such as “often”, “sometimes”, “perhaps”, “may”, and “generally” tend to indicate that an answer option is more likely to be correct.

*[EXAMPLE: Which of the following statements is TRUE regarding the exchange of consideration among parties involved in an insurance contract?*

- A. Required to be in currency*
- B. Must be equal*
- C. May be unequal*
- D. Must be certified by the state where transaction takes place*

*In this example, we see that options A., B., and C. all use definitive words (“Required,” “Must,” and “Must,” respectively. This points us to option “C.” with its use of the much less definitive “May,” which does happen to be the correct answer.]*

### **Find the “question within the question”**

This strategy applies primarily to scenario questions. When you face a scenario question, you might have several details to consider, with some of them being irrelevant “distractor” details. Often the last or last few sentences of the question tell you what the exam maker is looking for in your answer. It helps to read this last part first and then go back to look at the facts in the scenario. You will be better able to see what fits and what is extraneous by doing this.

*[EXAMPLE: Gene has an HO-3 homeowners policy written on a special cause of loss form with \$160,000 in dwelling coverage and \$80,000 in personal property coverage. Harold is injured on Gene’s property during Gene’s annual Christmas party when he slips and falls down the stairs. Which of the following coverage parts would provide payment for Harold’s injuries?*



*This question is a great example of some of the questions you may encounter on the exam. “HO-3,” “special cause of loss form,” \$160,000 in dwelling coverage,” and “\$80,000 in personal property coverage” are all irrelevant to what the question is actually asking: Which homeowners policy coverage part would provide payment for Harold’s injuries?]*