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STUDY GUIDE

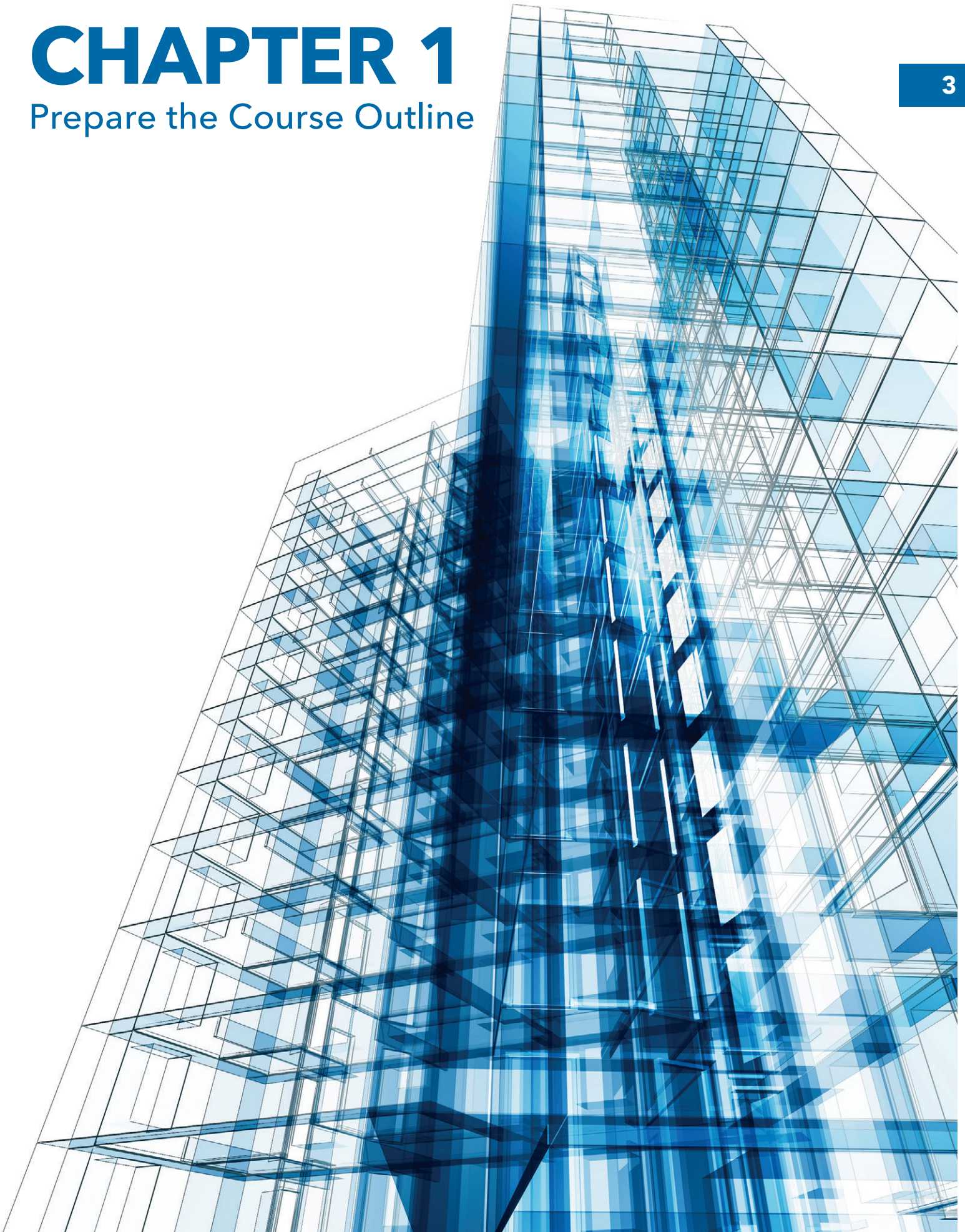
PROPERTY & CASUALTY INSURANCE EXAM

TABLE OF CONTENTS

Chapter 1: Prepare the Course Outline	3
Chapter 2: Prepare a Time Table	6
Chapter 3: Self-Assessment Planning	9
Chapter 4: Performance Improvement Planning for Property & Casualty Insurance Exam.....	12
Chapter 5: A Week Before the Property & Casualty Insurance Exam.....	15
Chapter 6: During Property & Casualty Insurance Exam	18

CHAPTER 1

Prepare the Course Outline



Preparing for Property & Casualty Insurance exam is an experience that is full of anxiety and stress. It becomes more stressful as the date of the exam approaches. However, planning earlier will help you get rid of the random thoughts and emotional disturbances. It will also help you focus on what matters the most – learning the concepts and preparing for exams. Proactive planning helps you realize your strengths and weaknesses at an early stage of preparation. Thus, you will get sufficient time to work on your weaknesses and use your strengths to nail the exam.

The first step of planning is to prepare a detailed course outline. You should take enough time to develop the framework. Ideally, it requires a day or two of your undivided attention to chart out the entire course outline. However, you may take more or less time based on your grasp of the subject.

HOW TO PREPARE THE COURSE OUTLINE?

Divide the entire course into a fixed number of sections or chapters. Usually, books already split the course into several chapters. You may choose the book's method of dividing the entire course or make necessary amendments that suit your needs. For example, you can split the large chapters into two or three smaller sections so that it will be easier to study. Conversely, for short chapters, you can combine the two or three of them to make larger sections. The idea behind it is to help you divide the entire course into several similar blocks. It also helps in allocating appropriate time to each module.

Next, note down the main topics of each module. You can get the topics by skimming the chapters or from sub-titles of the contents of the book. The topics could be further classified based on the level of difficulty. Mark each topic as Easy, Moderate or Difficult. This will give a clear indication of the work you need to do to master the subject. You will also get an idea of the overall difficulty level of the subject.

Analyze the sample question papers of Property & Casualty Insurance exam to see which topics figure prominently and which have the least importance. The topics on which most of the questions have been asked in several sample papers need to be prioritized for learning purposes.

At this point, you would have a clear idea of the most important topics and their level of difficulty. Now, the next step is to prioritize the concepts and chapters that are more important than others. You may also like to devote more time to challenging and important topics that can have a huge impact on your performance in the exam.

Depending on the time left for the Property & Casualty Insurance exam, you need to identify the most and least relevant chapters and concepts. To score better in the exam, you don't need to study everything. You can leave the topics that carry less relevance and focus on the fundamental and critical concepts.

Property & Casualty Insurance, like every other subject has certain facts, figures, and examples that need to be memorized. An effective way is to remember the facts, so that you can score better in exams without spending much time on questions. However, a bad thing is that many students tend to forget the facts quickly, especially during the exam. Hence, for the topics that require memorizing things, you need to identify them and prepare a separate plan for them. You have to allocate sufficient time for periodic revisions so that you can recall them while writing your paper.

Similarly, there are certain concepts in every subject that are frequently used throughout the entire course. Many times these concepts are also used to derive newer ideas or applied directly to understand other subjects. Make sure that you spend enough time on the basics and have a better grasp of the concepts. It will enhance your learning speed for the next chapters.

Once you have prepared the course outline, the next step is to allocate sufficient time to each topic to study and learn the concepts.

CHAPTER 2

Prepare a Time Table



Making a realistic timetable will help you focus on learning without worrying about the time constraints and giving sufficient time to each topic. A large number of students make an ideal schedule but never follow it due to its impractical approach. While making the timetable, make sure that you are not required to take an enormous amount of physical or mental stress to support it. Also, breakdown your study hours in small time intervals as for most of the students, it is hard to concentrate for longer hours. So, in each sitting, you can study for an hour or so and take 5-15 minutes breaks depending on your physical and mental requirements.

Here is a quick guide to finding out how much time you can devote to each topic or chapter.

1. The number of days left for the exam = X
2. Number of days you may have to miss the studies due to other commitments = Y
3. Number of hours you can devote every day to study = Z
4. Number of hours available for self-study = $(X-Y)*Z = A$
5. Number of subjects = S
6. Total number of hours per subject = $A/S = H$

So the total number of hours that is available to you for studying Property & Casualty Insurance is H . You need to divide this time further into the studying time, revision and assessment time. This signifies that you have limited time to study every topic. Since every topic is not equally important, you may take more time to complete one topic than the others. In the previous step, you have already gauged the difficulty level of each topic. Allocate the time to each one of them based on its difficulty. In reality, you may take a little more, or less time than planned, however, it will help you manage your time better.

A GREAT SCHEDULE SHOULD INCLUDE THE FOLLOWING:

1. Color Coding - Color coding the timetable improves clarity and makes it visually appealing. So adopt color coding that helps you identify the time allotted to each subject.
2. Hobbies and Relaxation - A good schedule should also include the time for relaxation and doing things that you like.
3. Alternate Subjects - Studying only one subject or topic for a few days becomes boring after some time. Hence, you should schedule various topics in a way that makes studying them more interesting.
4. Time for Revision and Self-assessment - You should have some spare time for revision of the course. After a few weeks of study, you may forget a lot of things. Therefore, weekly or monthly reviews will help you retain the concepts for a longer period.

Once you complete the course, you need to prepare yourself for the final Property & Casualty Insurance exam. In the next chapter, we will discuss about the self-assessment planning.

CHAPTER 3

Self-Assessment Planning



Having excellent knowledge of the course and scoring well in the exam are two different things. Many students have sound knowledge of the concepts, and yet, they fail to secure higher marks in Property & Casualty Insurance exam. On the other hand, some people study comparatively less but tend to do relatively well in all the exams. The score in exams depends greatly on your Exam Temperament in addition to the knowledge of the subject. How do you handle the pressure of fixed time and high anxiety during the exams? The good news is that the exam temperament can be improved dramatically.

This chapter will help you improve the exam temperament by rigorous self-assessment. The idea behind the self-assessment is to prepare you for solving questions in a limited time and in an exam-type environment.

To begin with, you have to assess your knowledge of each chapter by answering the questions at the end of it in a specific and limited time. If you have responded to the questions incorrectly or are unable to answer a few questions, you need to study relevant topics again before moving to the next chapters. Study them and answer the questions you wrongly answered earlier and those that you didn't attempt. You should not proceed to the next section until you have answered all the questions correctly.

Once you have covered the entire course, you need to take the assessments that are very similar to the actual Property & Casualty Insurance exams. It is also called mock tests. The McRee U Test Prep System is a great way to take Property & Casualty Insurance mock tests online. Prepare an exam-type environment around your study desk. Remove all the additional books and other items. And sit with only the evaluation paper and answer sheets to take the mock tests.

You need to develop a strategy for every assessment. The strategy includes identifying an approach that will lead to the maximize score. The following points can be included in an Property & Casualty Insurance exam strategy:

1. How to start the paper?
2. Which questions should you attempt first - Those at the top, the ones you can answer the best or the one that carries the highest marks
3. In which order, you will try various sections of the paper
4. The time allocated to each part of the paper
5. Deciding the amount of time you should keep at the end for a quick relook at how you have done so far in the exam

FEW SUGGESTIONS FOR TAKING SELF-ASSESSMENTS

Start with skimming the entire question paper. If the question paper has more than one section, divide the time among all the sections. While taking the assessment, ensure that you stick to the strategy you have planned for that particular assessment. You can try different strategies for the first few assessments to see which strategy works the best for you. Also, after every assessment, spend a few hours analyzing the paper. Check out the questions which you couldn't answer and the reasons behind the same. What are the things that you could have done differently to improve the results? Note down all observations of each assessment and compare the same with the previous assessments.

Before you move to next assessment, you should thoroughly analyze the current paper. Spend time in addressing the challenges you faced in the last mock exam. If you are weak in certain topics, take help of your supervisors to learn the concepts. Practice more questions related to these concepts. If you are taking more time to solve a particular type of question, then you should pay special attention to that particular area. If you tend to forget certain facts and figures in the exam, then try to memorize them using various anecdotes and stories. Before you appear in the final Property & Casualty Insurance exam, you should ideally take eight to ten mock assessment to fuel your preparation.

CHAPTER 4

Performance Improvement Planning for Property & Casualty Insurance Exam



This is the last leg of preparation for most of the students. After completing the course and working on assessments, you need to improve your performance systematically to secure high grades. Apart from the subject, you need to work on soft skills to boost confidence, improve exam temperament and minimize the anxiety. You also need to work on your health to make sure that no health condition arises on the exam day. To improve your performance and maximize your score in Property & Casualty Insurance exam, you need to do the following:

COMPREHENSIVE ANALYSIS OF THE ASSESSMENTS

Comprehensive analysis of all the assessments that you undertake is an excellent way to improve the scores in the final Property & Casualty Insurance exam. If the test time is of 2 hours, you should spend at least 8-10 hours in understanding the various nuances of each mock test. You should know what you did exceedingly well, what went wrong, and what needs to be done in the next mock test.

THE RIGHT WAY TO APPROACH THE TEST

The Property & Casualty Insurance exam not just tests your knowledge of the subject but also evaluates your attitude and ability to handle pressure. This is the reason why any question paper includes a wide range of questions with different levels of difficulty. Your approach towards the exam matters the most in the overall scoring. You must figure out certain things like: What should you do first immediately after starting the exam. What should you do in the last 15 minutes of the exam? All these you need to learn and practice through several self-assessment exams at home. The most efficient way to do this is by subscribing to online exam services provided by experts who have a brilliant track record of training students for Property & Casualty Insurance exams. McRee U Test Prep System is a great resource for your exam prep. Take the mock test as many times as you need to and make sure that you pass your Property & Casualty Insurance exam the first time.

LEARN TO HANDLE THE EXAM PRESSURE

Exam time should be the time when you ought to be fully relaxed, stress-free and able to concentrate completely. However, this is not the case every time. You need to practice how to handle the pressure during the mock tests to make it a habit. There is no other way to develop this important habit that has the potential to change your future.

BOOSTING PRODUCTIVITY

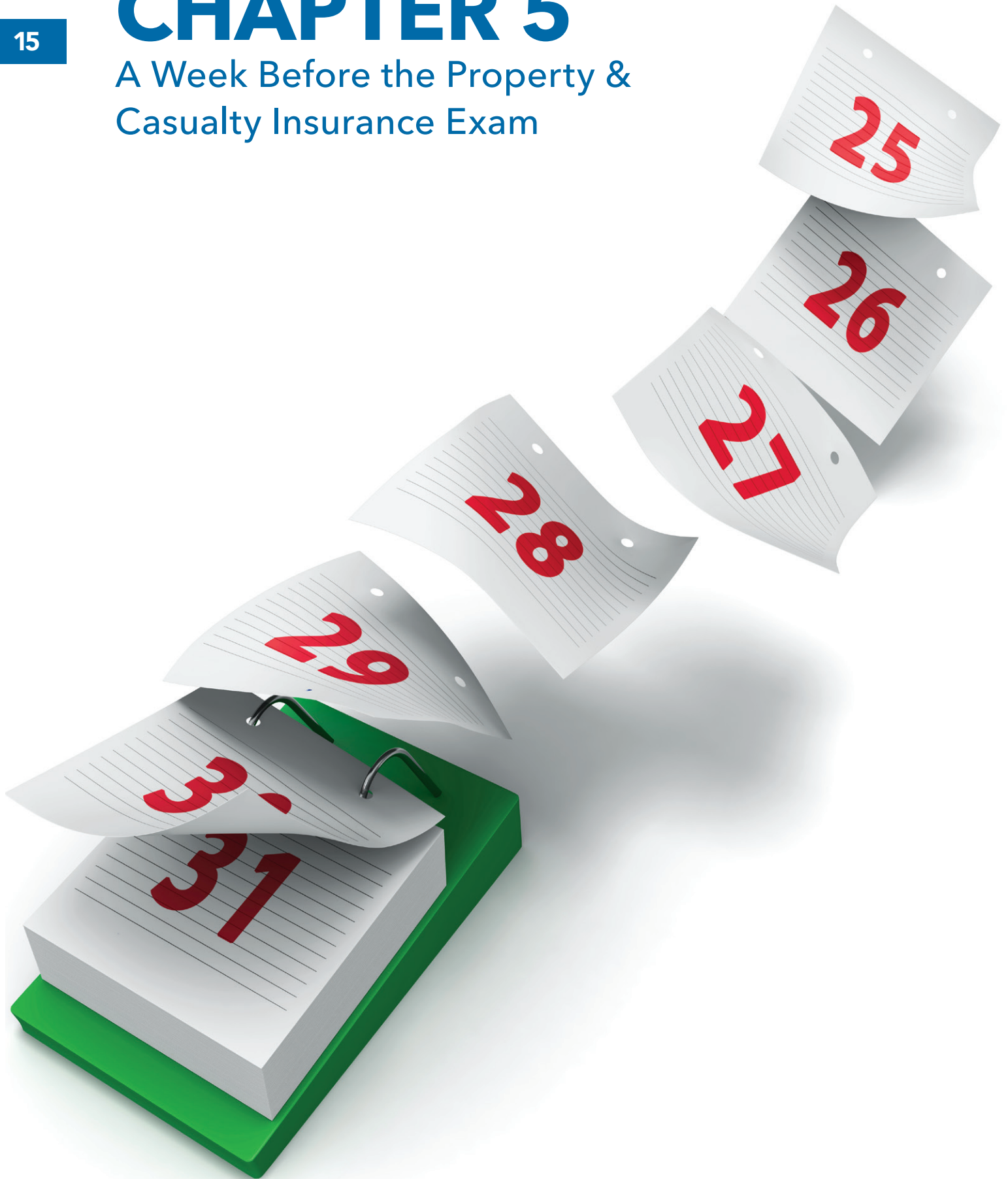
Several students watch television or indulge in other activities during studies. Many others prefer to study from multiple sources at the same time. Thus, they may open the browser to search for study related information. However, there is a high possibility of getting diverted to social media networks, emails or other sites that kill a lot of time. Such activities kill your productivity and speed. It not only takes a lot of time for you to learn even easier concepts, but it also decreases your concentration. Remember that in the exam; everyone gets equal time. If you have a habit of getting diverted quickly during studies, it will hamper your thinking ability during the most precious time of the exams. So, it is better to focus on one thing at a time. While studying, try to note down the points that you need to research over the internet. And, do the research only after completing some part of the course. Working in a time bound manner will enable you to stay focused and perform better in exams.

TRAIN YOUR MIND FOR POSITIVE THOUGHTS

During studies, negativity can creep in at any moment without your knowledge. It is important to train your mind to think positively at testing times. In the end, the status of your mind will decide the person you are going to become. The moment you recognize a negative thought, ignore it and focus on several positive thoughts. Never settle without a positive mind set about anything you do in your life. A positive and happy mind can learn faster and do much better in exams than a confused or a negative mind, even with similar knowledge and amount of work put in by the person.

CHAPTER 5

A Week Before the Property & Casualty Insurance Exam



The week before the Property & Casualty Insurance exam is the most crucial time during the entire preparation. To make the most out of this week, follow a structured approach for preparing your mind for the final battle:

RELAX.

This is the first thing you need in order to make your mind work faster during the exam. Relax! Reduce the studying hours by as much as 50%. Sleep early and try to get up early. A sound sleep is as much required as a worry free mind. Yoga can also help you stay focused and relaxed.

DON'T LEARN NEW CONCEPTS

It is advisable to focus on what you have already learned. Avoid learning new concepts during the last few days of your preparation. This time should be devoted to revising and making the most out of what you already know. Learning new concepts will not only create confusion, but it also lowers the confidence just before and during the exam.

STAYING AWAY FROM NOISES

From television, newspaper to social network, you get to know a lot of things that are not only unnecessary but also quite disturbing. Keep these things for after the exam. Stay away from mobile phones, social networks or anything that pushes a lot of unnecessary information.

TAKE 2-3 ASSESSMENTS

During the last week before the Property & Casualty Insurance exam, you should take 2 to 3 mock tests and complete them within the same time as that of the final exam. This will condition your mind for completing your paper during a specific time. It will also prepare you to take the final exam with a lot of confidence. It is strongly advised that you should only take assessments and do extensive analysis during the last week of preparation. It helps you in revising the various topics that you have already learned. However, the mock tests must be taken on alternate days and not on a daily basis. You should take complete rest on the last day just before the exam.

MAKE THREE PLANS FOR THE PROPERTY & CASUALTY INSURANCE EXAM

You should prepare final strategies for the final exam on the day prior to the exam. There should be one primary strategy if the question paper is according to your expectations. If the exam is completely different from what you expected, be prepared to use alternative plans to tackle the situation better. The primary strategy should include, a) which sections you are going to do first b) which sections you will do at the end c) what will you do with the most difficult and easiest questions and d) on what kind of questions you will spend most of the time and what kind of questions should not take much of your time.

Finally, it is time to tell yourself that what you have done till now is good enough to fetch a brilliant score in the exam and get ready for the final battle.

CHAPTER 6

During Property & Casualty
Insurance Exam



The Property & Casualty Insurance Exam day makes a lot of difference in our life. A lot goes in the mind just before and during the exam. On D-day, your primary objective should be keeping cool and calm, and worry free. Not thinking about the outcome of the exam is one way of keeping yourself away from the random thoughts.

If you have followed the ideas suggested in this study guide, you already have a few strategies to deal with the Property & Casualty Insurance exam. However, in certain cases, the questions that finally appear in the exam are entirely different or unexpected. In that case, it is important for you to immediately start with easy questions and try to attempt those that are familiar. The completely unknown questions should always be left for the end if you have sufficient time.

Never make any assumptions during the Property & Casualty Insurance exam. Remember that a question is either easy or difficult for everyone. And it doesn't matter what the result would be, what is important is what will you do in those 2-3 hours of the exam time. Give your best and leave everything else to luck.

The luck plays a major role in overall success. However, if you have worked hard, there is 99% possibility that luck will be with you. We wish you all the best.

Success.

PASS THE FIRST TIME!

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