

**Texas Department of Insurance**  
Spanish Demographic Analysis  
September 1, 2021–August 31, 2022

**Prepared by:**  
Pearson VUE  
September 30, 2022

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## Scope of Work

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This report was developed for the Texas Department of Insurance (TDI). It summarizes statistical information relating to the Spanish forms of all examinations administered by Pearson VUE from September 1, 2021, through August 31, 2022 for the exams that were delivered in the Standard Test Center setting. The Texas Department of Insurance discontinued administration of Insurance Service Representative and Life and Health Insurance Counselor exams beginning September 1, 2021.

## Executive Summary

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Demographic information was collected from all first-time candidates in the Pearson VUE system on an end-of-exam survey. The information collected included: gender, race or ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin (of both self and parent). Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the twelve TDI exams. No candidate was administered the Spanish version for five exams: Adjuster – Property and Casualty, Adjuster - Workers Compensation, Managing General Agent, Public Insurance Adjuster, and Surplus Lines. When making comparisons between demographic groups, it is important to be aware of sampling error. If the sample size is sufficiently large, the standard error of the mean ( $SEM^1$ ) is small, which means there is a relatively high degree of certainty associated with the sample estimate of the mean. However, demographic group means based on small numbers of candidates generally have larger standard errors, and therefore, have more uncertainty regarding the corresponding estimate of the mean. Pearson VUE strongly recommends avoiding interpreting results when candidate volumes are low—typically fewer than 50 candidates.

Because sample sizes were not large enough to make meaningful, statistical comparisons for the gender, ethnicity or national origin questions, independent  $t$ -tests of the scaled scores<sup>2</sup> were not conducted.

The specific results for each exam are discussed in the Candidate Performance section.

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<sup>1</sup> The standard error of the mean for a group of size  $N$  is calculated by dividing the group standard deviation by the square root of  $N$ .

<sup>2</sup> Scaling is a statistical procedure used to derive the numerical score to report to each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

## Background

Table 1 shows the number of forms administered, the number of scored items administered to candidates, and the number of first-time candidates tested. There are two sections—General and Texas-specific—for the following exams: General Lines – Life, Accident and Health; Life Agent; General Lines – Property and Casualty; and Personal Lines Property and Casualty. The breakdown for the number of scored General and Texas-specific items is indicated, respectively, in parentheses.

Table 1. Exams Administered

Exam Series Code	Exam Title	Forms Available	Number of Scored Items	Number Tested
TX-Adj	Adjuster - All Lines	K-SP	150	8
TX-PCAdj	Adjuster - Property and Casualty	K-SP	150	0
TX-WCAdj	Adjuster - Workers Compensation	K-SP	60	0
TX-LAH	General Lines - Life, Accident and Health	CG-SP	130 (100 + 30)	1,698
TX-PropCas	General Lines - Property and Casualty	WE-SP	130 (100 + 30)	129
TX-Life	Life Agent	HH-SP	80 (50 + 30)	897
TX-LL	Limited Lines	K-SP	50	21
TX-MGA	Managing General Agent	K-SP	150	0
TX-PLPropCas	Personal Lines Property and Casualty	XK-SP	100 (75 + 25)	18
TX-PCRM	Property and Casualty Risk Manager	K-SP	100	1
TX-PubAdj	Public Insurance Adjuster	L-SP	100	0
TX-Surplus	Surplus Lines	K-SP	60	0

## Candidate Performance

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Table 2 to Table 33 feature information regarding the first-time candidates as a whole as well as separated by self-reported gender, ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score (i.e., the percent correct) on the examination (values run from 0 to 100 with a score of 70 or higher required to pass)
- Standard deviation of scaled scores on the examination

### Adjuster - All Lines

Only eight candidates were administered the Spanish version.

### Adjuster - Property and Casualty

No candidate was administered the Spanish version.

### Adjuster - Workers Compensation

No candidate was administered the Spanish version.

### General Lines - Life, Accident and Health

Table 2. General Lines - Life, Accident and Health Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,698	33.4	567	60.90	13.65



Table 3. General Lines - Life, Accident and Health Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	603	37.1	224	61.70	13.06
Female	1,065	31.5	336	60.73	13.51
Choose not to respond	4	25.0	1	63.50	9.04
No response	26	23.1	6	48.77	24.26

Figure 1. General Lines - Life, Accident and Health Percent Passing by Gender

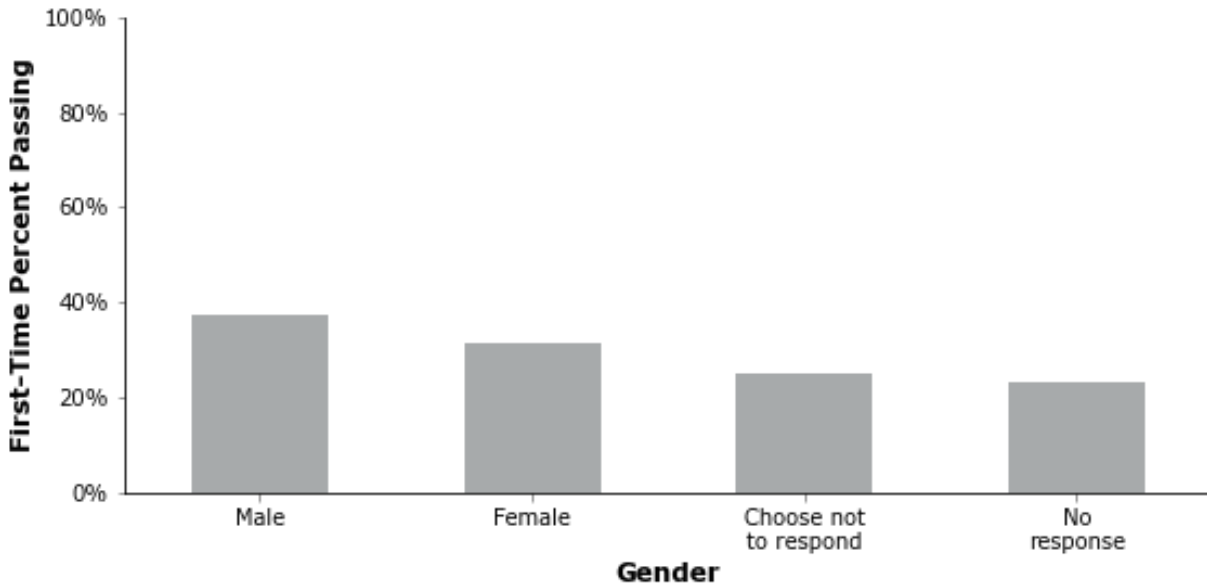


Table 4. General Lines - Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	3	66.7	2	62.00	13.86
Black / African-American	8	0.0	0	48.88	10.93
Hispanic / Latino American	1,620	34.0	551	61.33	13.23
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	4	25.0	1	55.50	13.77
Other	8	25.0	2	52.38	21.58
Choose not to respond	25	16.0	4	54.80	13.52
No response	30	23.3	7	49.10	23.49

Figure 2. General Lines - Life, Accident and Health Percent Passing by Ethnicity

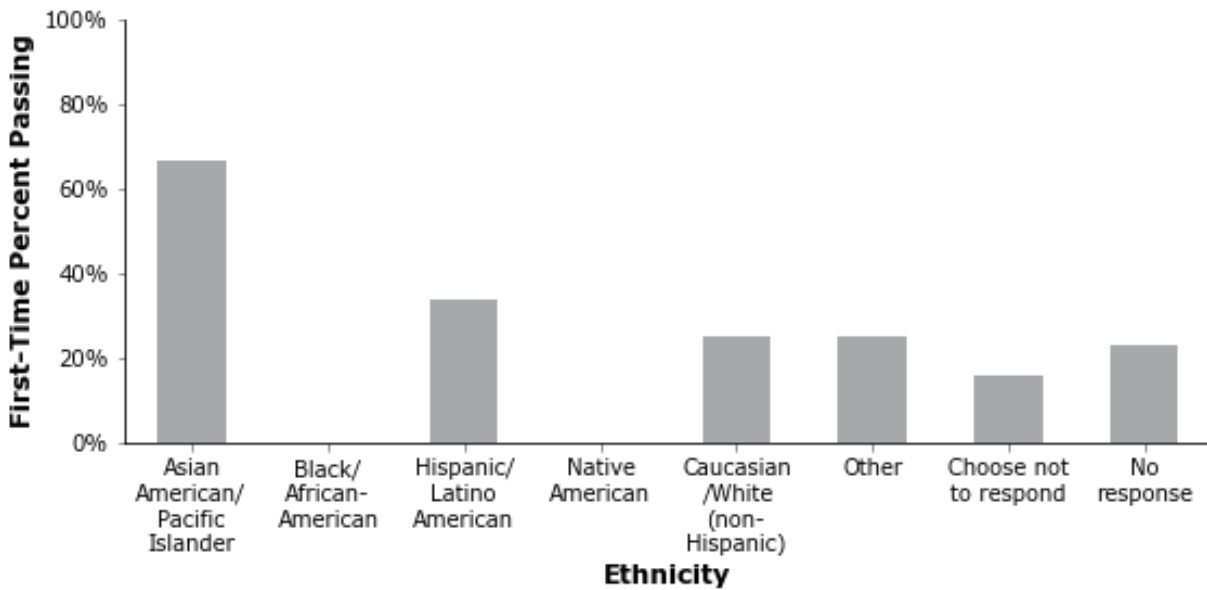


Table 5. General Lines - Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	942	38.0	358	62.58	13.11
Yes, less than 30 hours	472	25.2	119	58.46	13.58
No	244	31.6	77	60.31	12.87
No response	40	32.5	13	53.83	22.50

Figure 3. General Lines - Life, Accident and Health Percent Passing by Course Taken

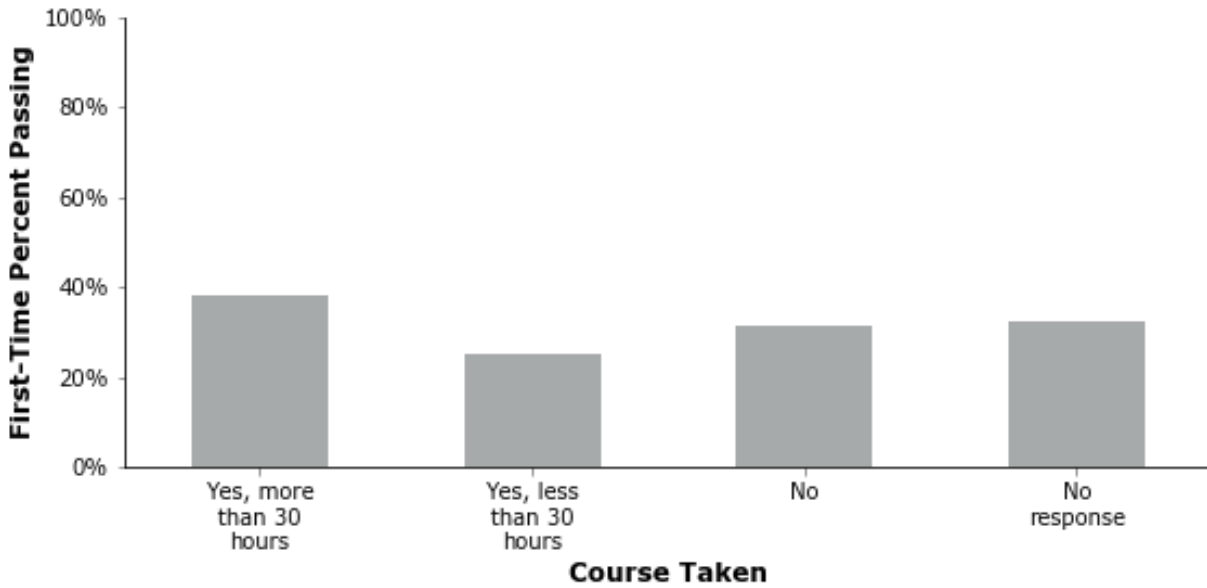


Table 6. General Lines - Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	19	26.3	5	57.74	16.09
Between \$50,000 and \$100,000	189	38.1	72	62.52	12.96
Between \$25,000 and \$50,000	790	35.7	282	62.43	12.42
Less than \$25,000	646	30.0	194	59.25	14.05
No response	54	25.9	14	53.65	21.12

Figure 4. General Lines - Life, Accident and Health Percent Passing by Income Level

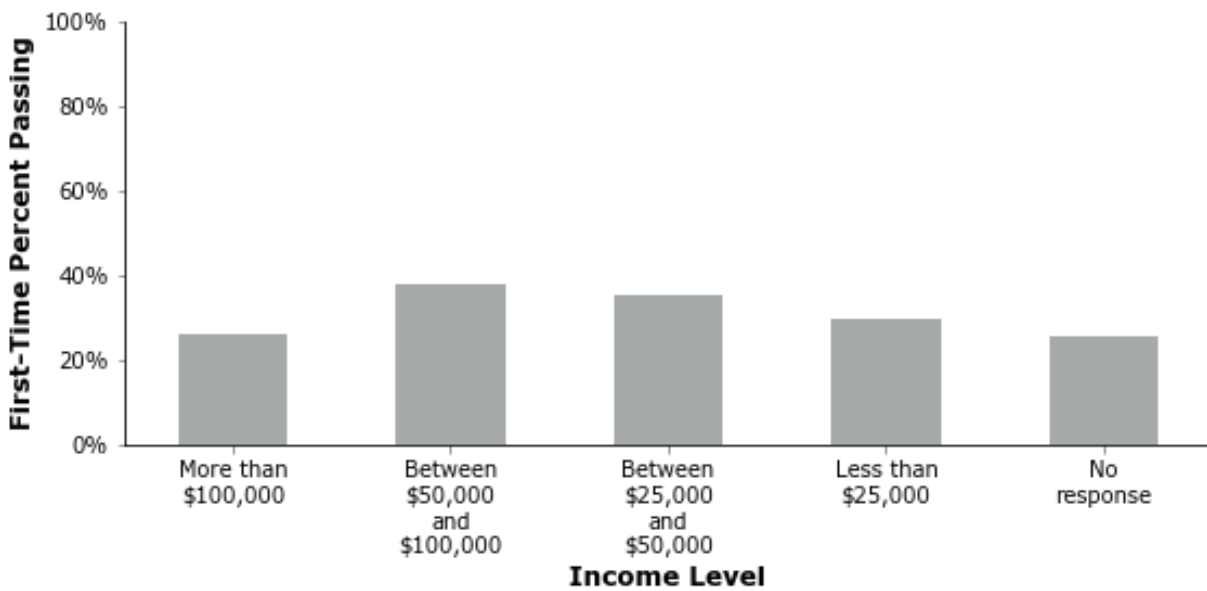


Table 7. General Lines - Life, Accident and Health Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	511	22.7	116	57.40	13.16
Between 31 and 50 hours	654	33.6	220	62.03	12.70
Between 51 and 70 hours	259	41.7	108	62.93	13.91
More than 70 hours	231	48.9	113	64.77	12.98
No response	43	23.3	10	52.33	21.31

Figure 5. General Lines - Life, Accident and Health Percent Passing by Hours Spent Studying

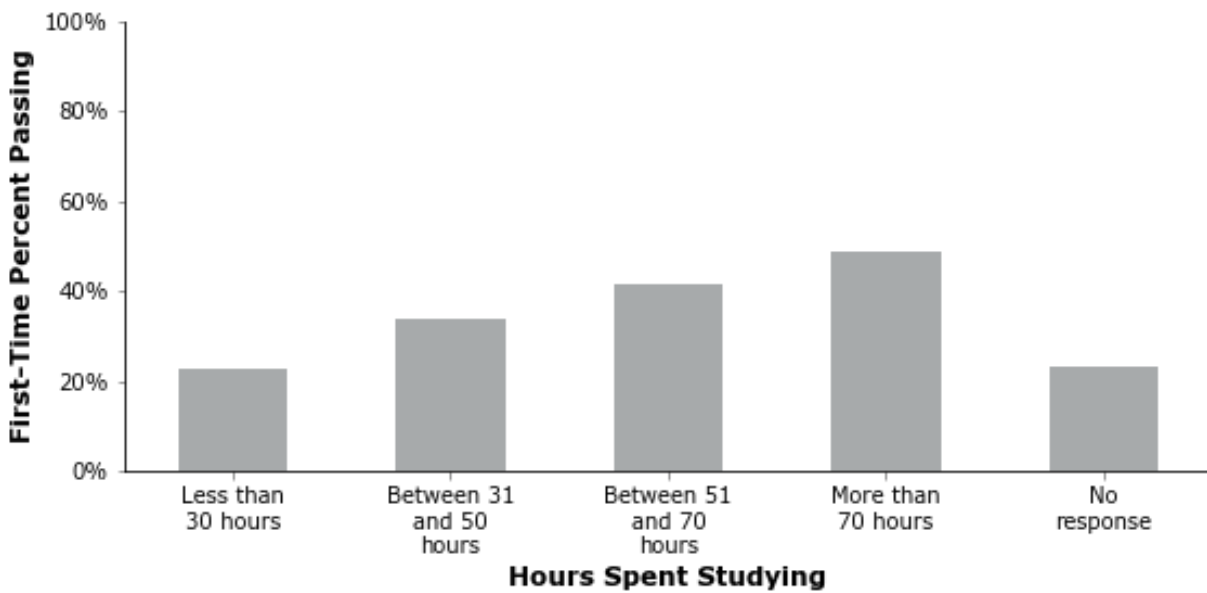


Table 8. General Lines - Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	38	21.1	8	59.84	12.97
Spanish	1,601	34.1	546	61.22	13.30
Other	1	0.0	0	36.00	
Choose not to respond	19	15.8	3	56.05	13.04
No response	39	25.6	10	51.82	22.48

Figure 6. General Lines - Life, Accident and Health Percent Passing by Primary Language

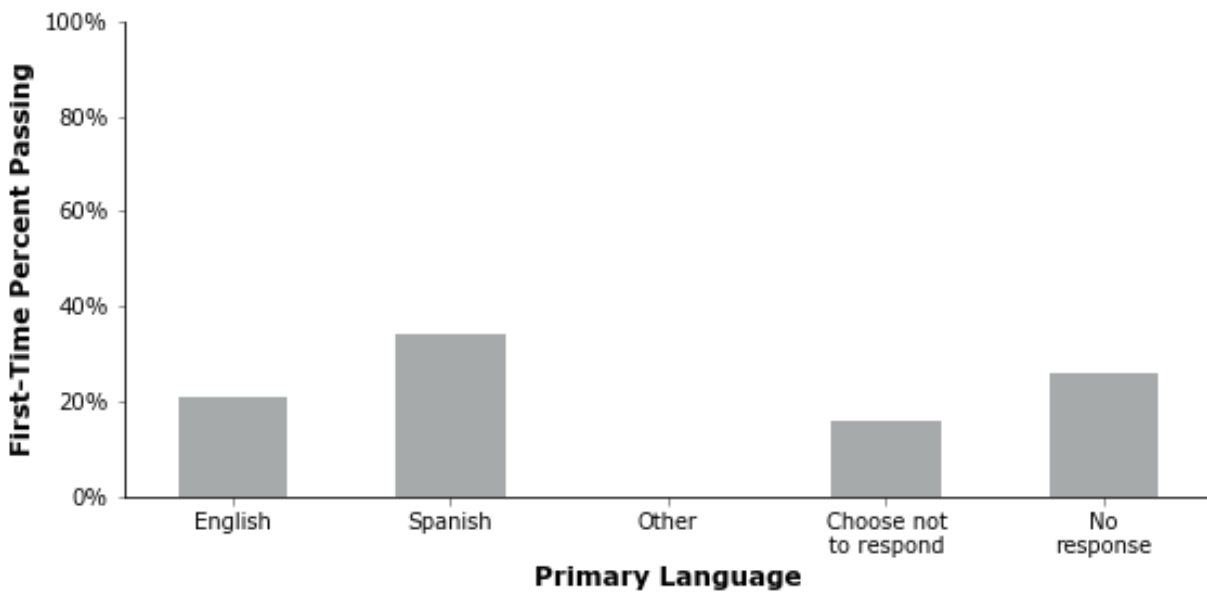


Table 9. General Lines - Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	50	14.0	7	52.38	14.24
High school diploma or equivalent	451	24.6	111	57.56	13.83
Two-year college degree (Associate's degree)	257	30.4	78	61.01	12.20
Four-year college degree (Bachelor's degree)	495	42.8	212	64.34	12.22
Advanced college degree (Master's degree or Doctorate)	309	40.5	125	64.12	12.03
Choose not to respond	92	26.1	24	56.53	15.44
No response	44	22.7	10	52.11	21.05

Figure 7. General Lines - Life, Accident and Health Percent Passing by Education Level

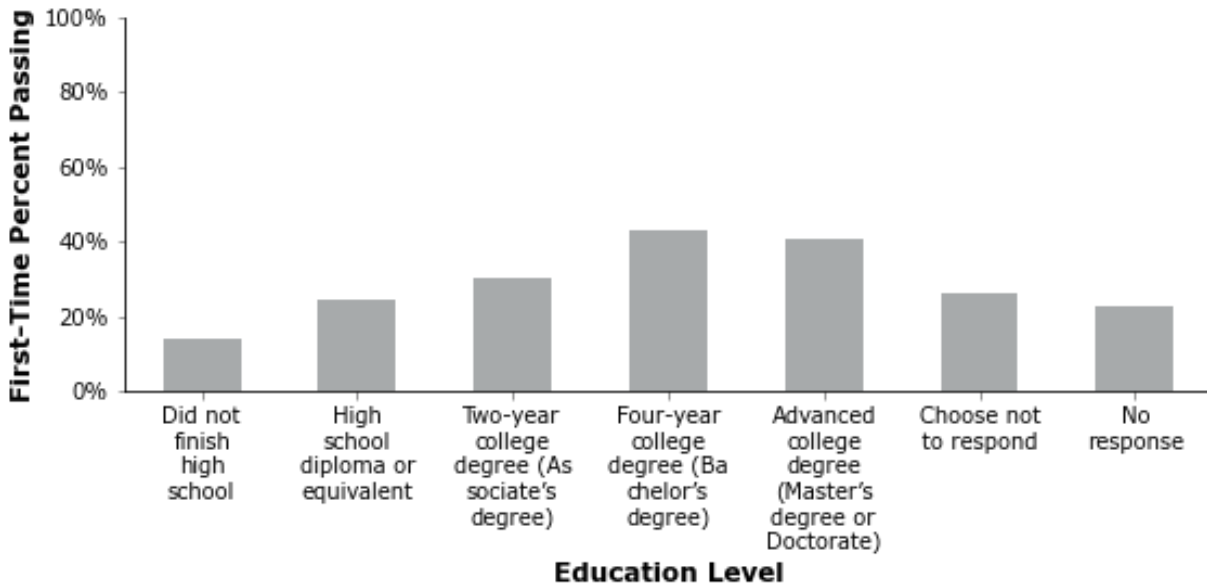


Table 10. General Lines - Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	593	34.4	204	60.58	13.69
I completed an insurance course at a college or university	8	37.5	3	62.75	10.25
I attended classroom preparation from an exam preparation school	50	46.0	23	62.58	13.91
I completed an online course	460	34.6	159	62.85	12.98
I bought and used a study guide or study manual	339	29.2	99	60.19	12.83
I took the exam without taking a course or studying	16	6.3	1	46.81	14.13
Other	183	36.6	67	61.21	12.83
No response	49	22.4	11	52.86	20.72

Figure 8. General Lines - Life, Accident and Health Percent Passing by Preparation Method

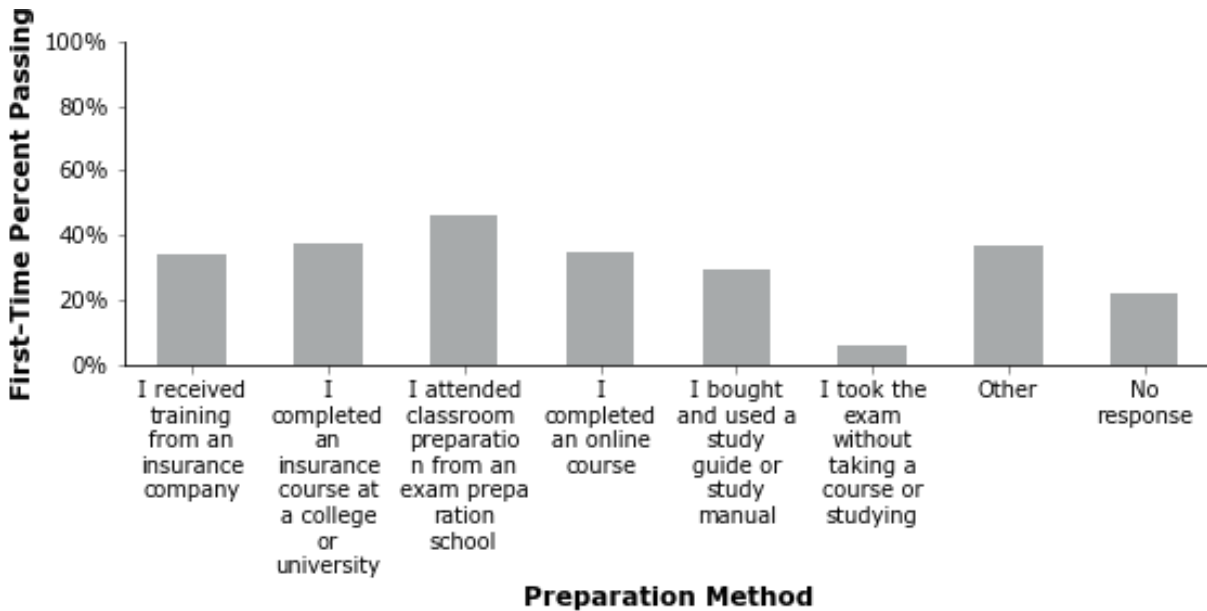
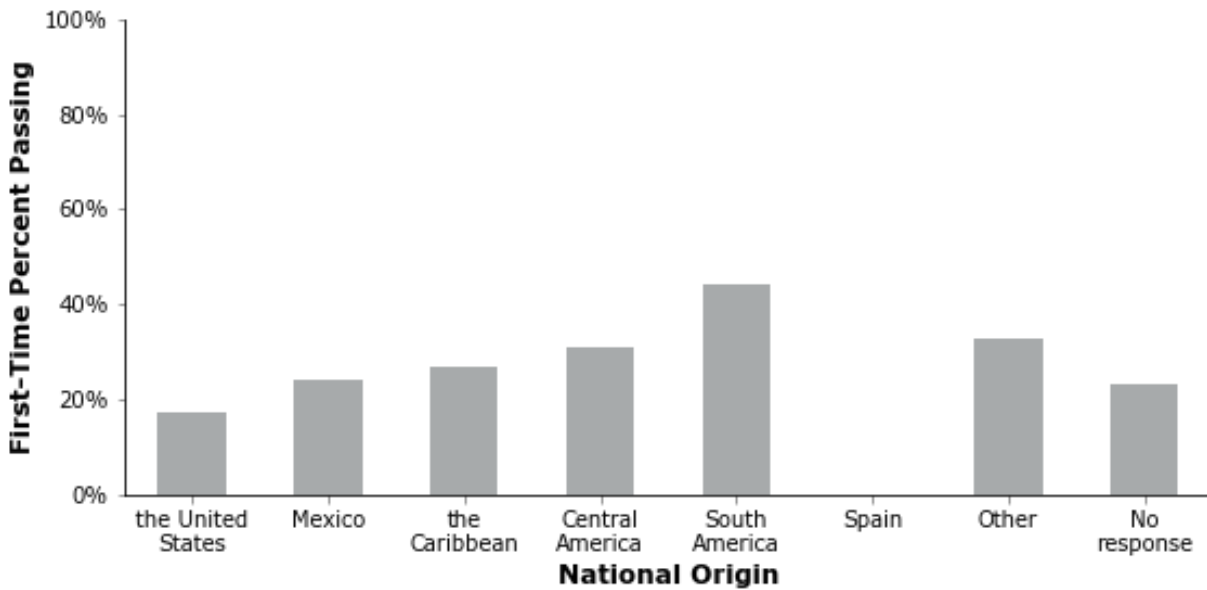




Table 11. General Lines - Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	127	17.3	22	55.08	13.41
Mexico	289	23.9	69	57.94	14.00
the Caribbean	126	27.0	34	59.56	13.15
Central America	182	30.8	56	60.18	13.58
South America	638	44.0	281	64.80	11.69
Spain	0	-	-	-	-
Other	280	32.9	92	60.49	13.70
No response	56	23.2	13	52.38	19.82

Figure 9. General Lines - Life, Accident and Health Percent Passing by National Origin



## General Lines - Property and Casualty

Table 12. General Lines - Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	129	15.5	20	58.75	10.87

Table 13. General Lines - Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	35	11.4	4	59.60	9.80
Female	92	17.4	16	58.36	11.37
Choose not to respond	0	-	-	-	-
No response	2	0.0	0	62.00	7.07

Figure 10. General Lines - Property and Casualty Percent Passing by Gender

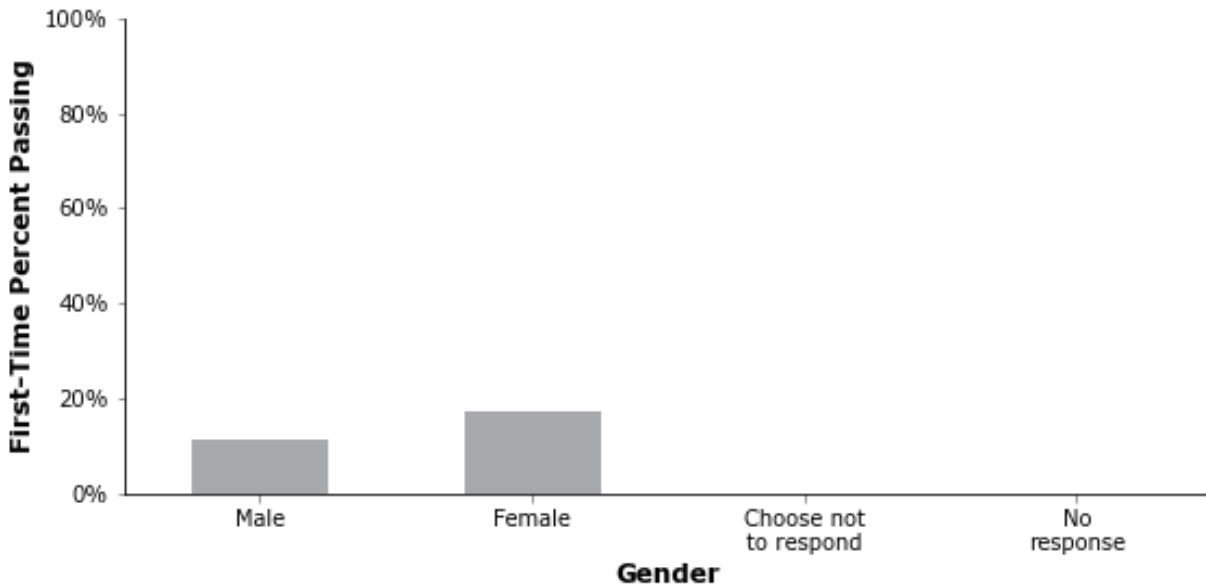


Table 14. General Lines - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	0	-	-	-	-
Black / African-American	0	-	-	-	-
Hispanic / Latino American	124	16.1	20	58.86	10.88
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	1	0.0	0	53.00	
Other	1	0.0	0	38.00	
Choose not to respond	2	0.0	0	61.00	4.24
No response	1	0.0	0	67.00	

Figure 11. General Lines - Property and Casualty Percent Passing by Ethnicity

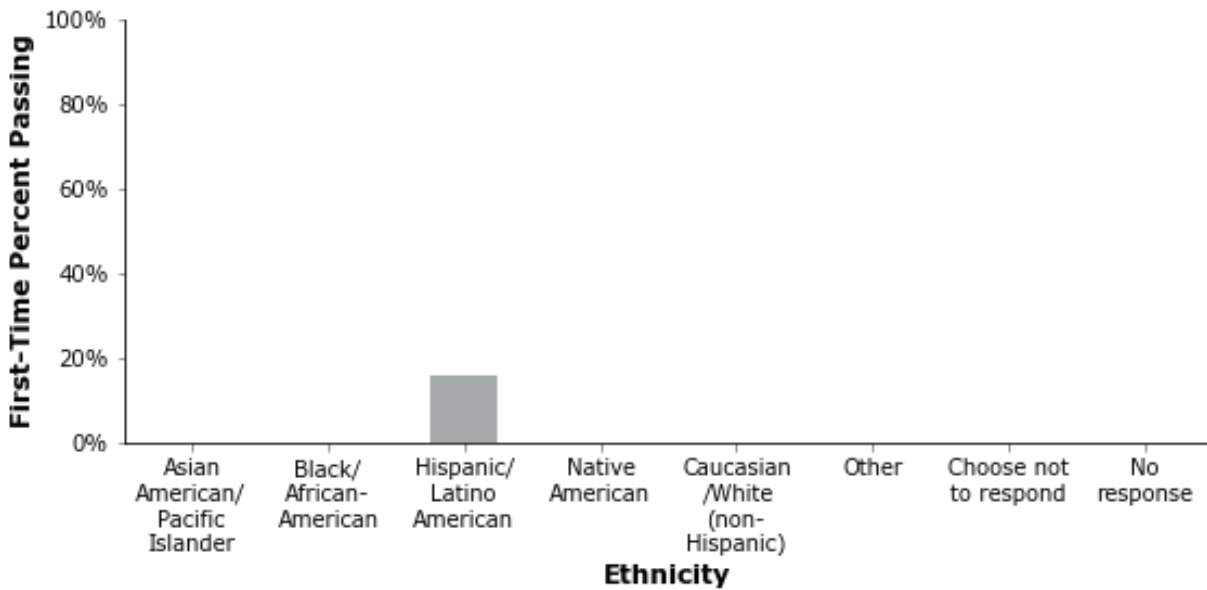


Table 15. General Lines - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	76	17.1	13	60.32	9.94
Yes, less than 30 hours	34	14.7	5	56.32	12.35
No	18	11.1	2	56.28	11.19
No response	1	0.0	0	67.00	

Figure 12. General Lines - Property and Casualty Percent Passing by Course Taken

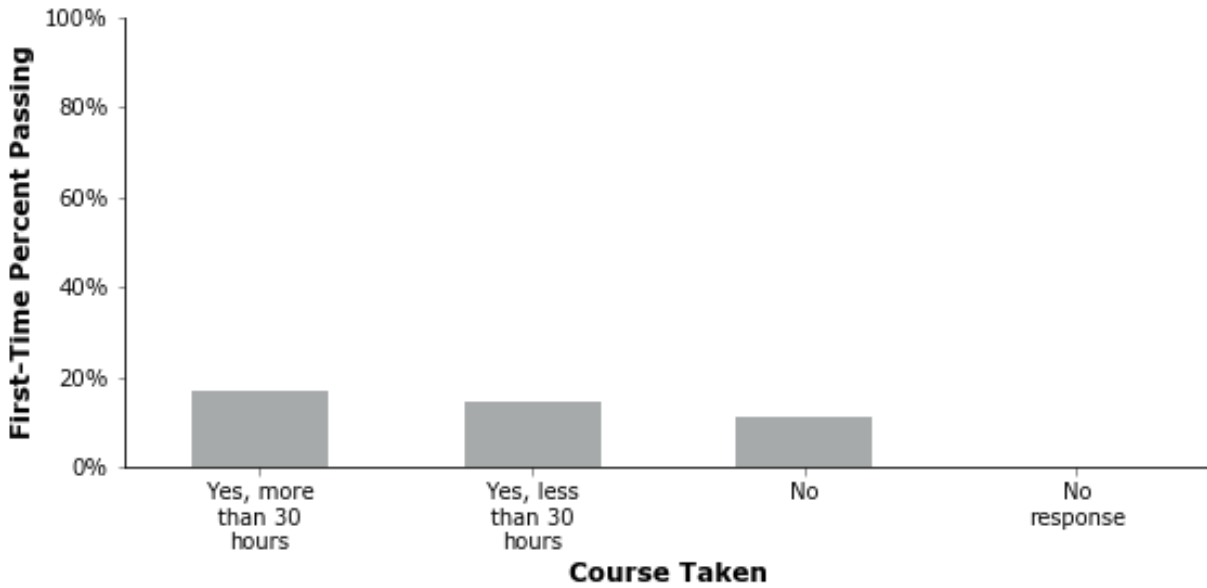


Table 16. General Lines - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	4	0.0	0	63.00	4.00
Between \$50,000 and \$100,000	14	21.4	3	60.71	11.19
Between \$25,000 and \$50,000	53	17.0	9	60.85	9.99
Less than \$25,000	57	14.0	8	55.88	11.47
No response	1	0.0	0	67.00	

Figure 13. General Lines - Property and Casualty Percent Passing by Income Level

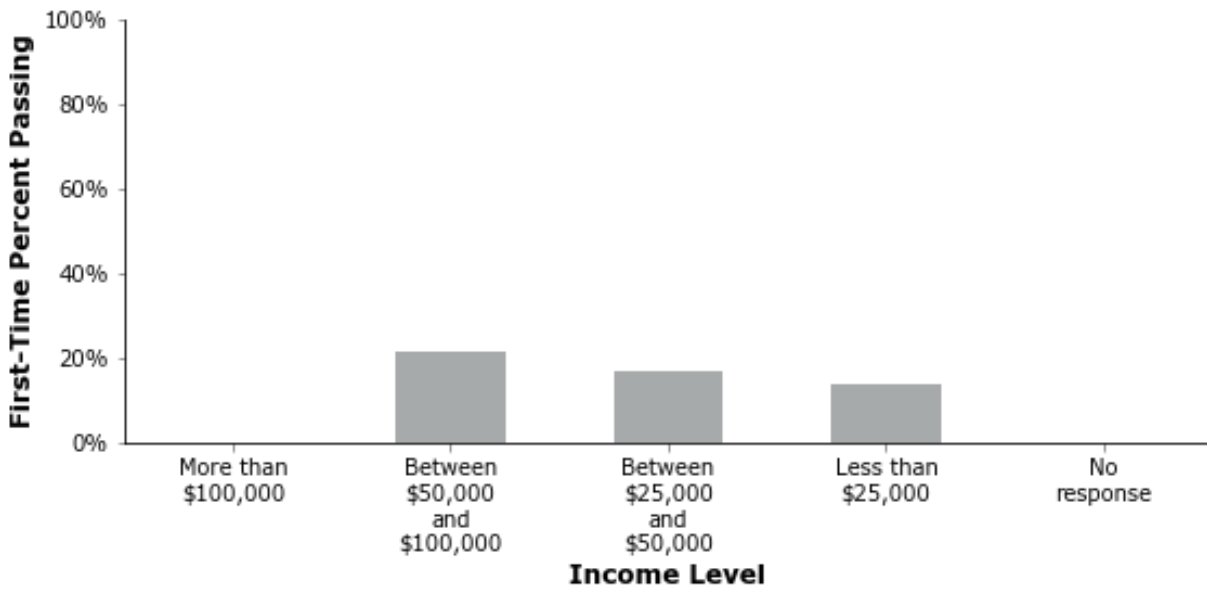


Table 17. General Lines - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	27	11.1	3	55.41	11.69
Between 31 and 50 hours	61	23.0	14	60.16	11.23
Between 51 and 70 hours	18	0.0	0	57.06	9.36
More than 70 hours	22	13.6	3	59.95	9.61
No response	1	0.0	0	67.00	

Figure 14. General Lines - Property and Casualty Percent Passing by Hours Spent Studying

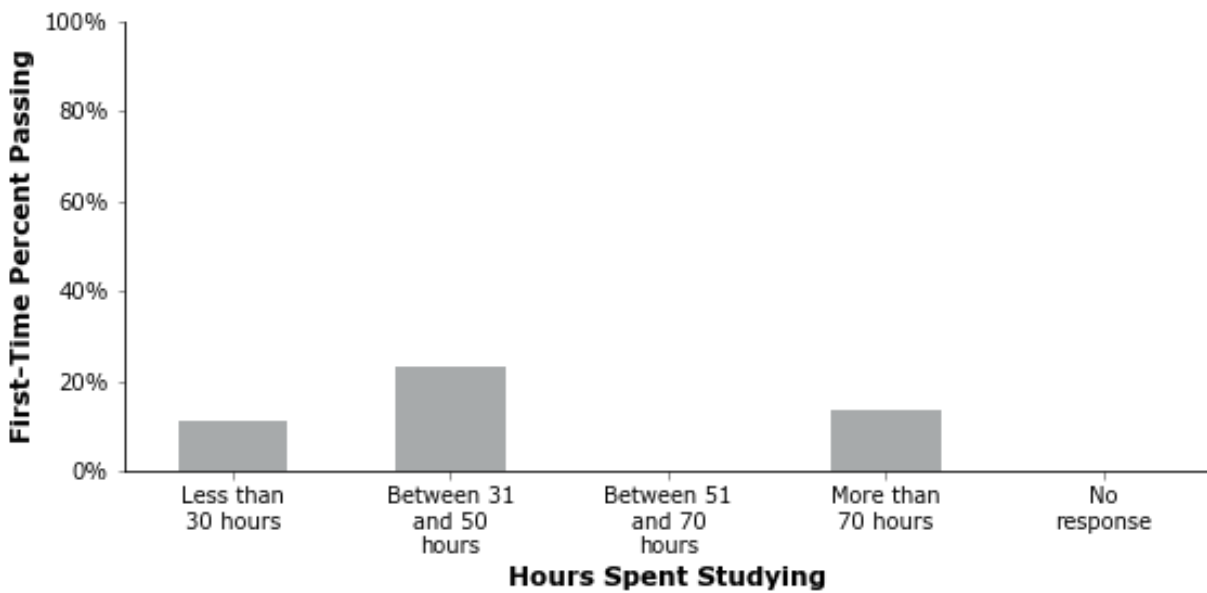


Table 18. General Lines - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	8	12.5	1	55.13	14.28
Spanish	120	15.8	19	58.93	10.66
Other	0	-	-	-	-
Choose not to respond	0	-	-	-	-
No response	1	0.0	0	67.00	

Figure 15. General Lines - Property and Casualty Percent Passing by Primary Language

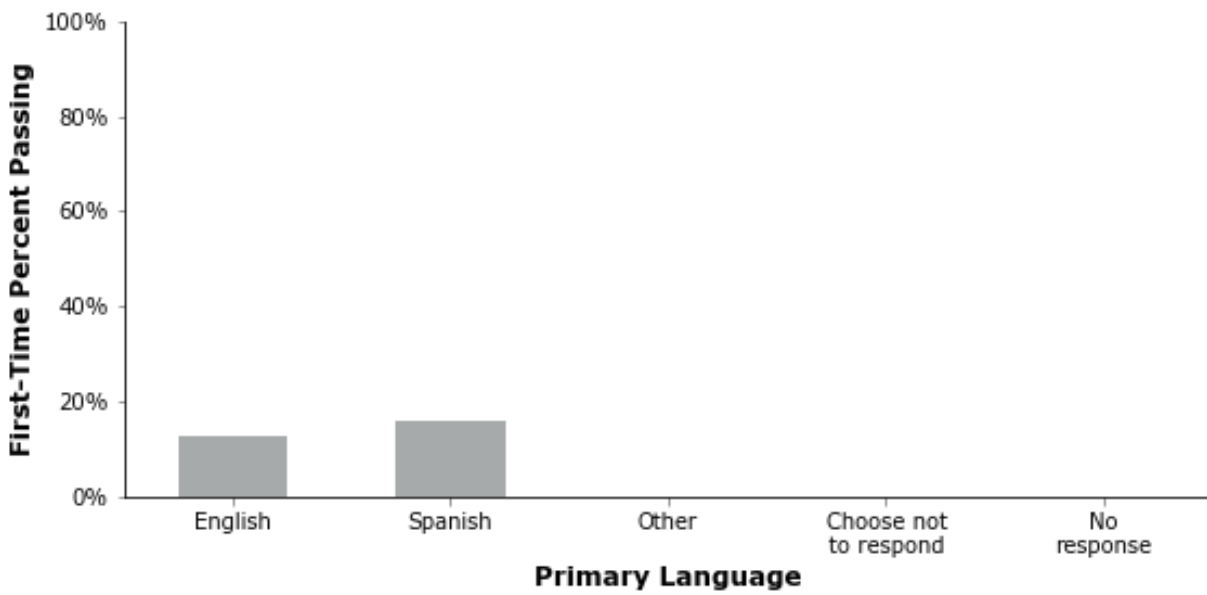


Table 19. General Lines - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	3	0.0	0	51.00	12.12
High school diploma or equivalent	33	6.1	2	53.85	11.70
Two-year college degree (Associate's degree)	26	34.6	9	62.35	12.05
Four-year college degree (Bachelor's degree)	39	12.8	5	59.62	9.03
Advanced college degree (Master's degree or Doctorate)	17	23.5	4	63.06	8.59
Choose not to respond	8	0.0	0	58.00	9.43
No response	3	0.0	0	55.67	11.02

Figure 16. General Lines - Property and Casualty Percent Passing by Education Level

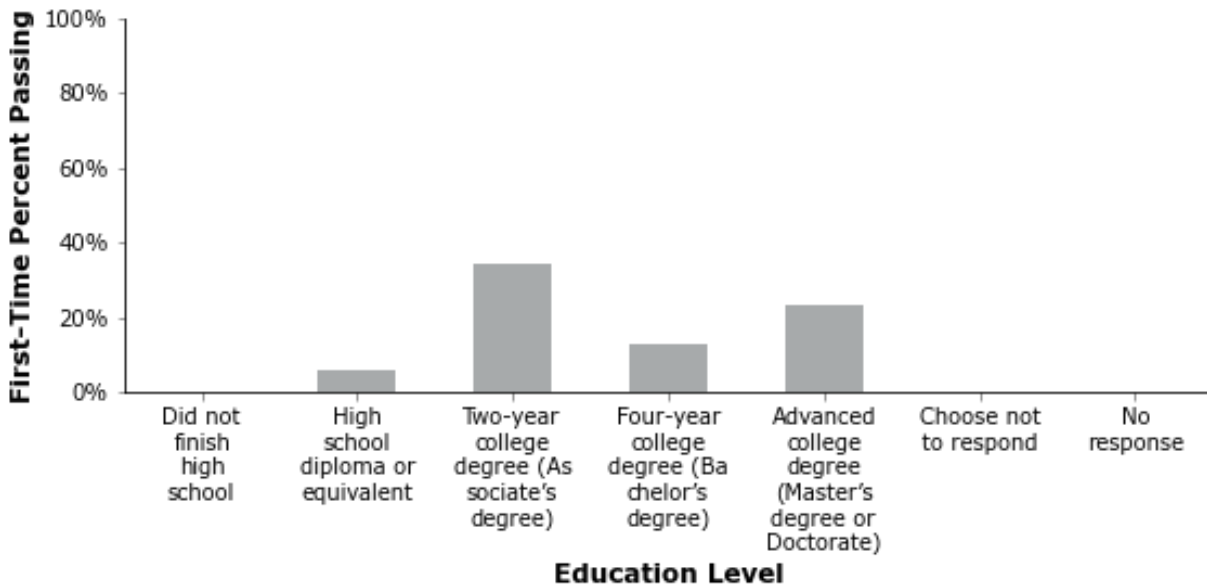




Table 20. General Lines - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	11	27.3	3	59.00	13.56
I completed an insurance course at a college or university	1	0.0	0	57.00	
I attended classroom preparation from an exam preparation school	1	0.0	0	35.00	
I completed an online course	53	18.9	10	60.42	10.89
I bought and used a study guide or study manual	52	11.5	6	58.67	9.60
I took the exam without taking a course or studying	2	0.0	0	49.50	6.36
Other	7	14.3	1	53.00	13.40
No response	2	0.0	0	57.50	13.44

Figure 17. General Lines - Property and Casualty Percent Passing by Preparation Method

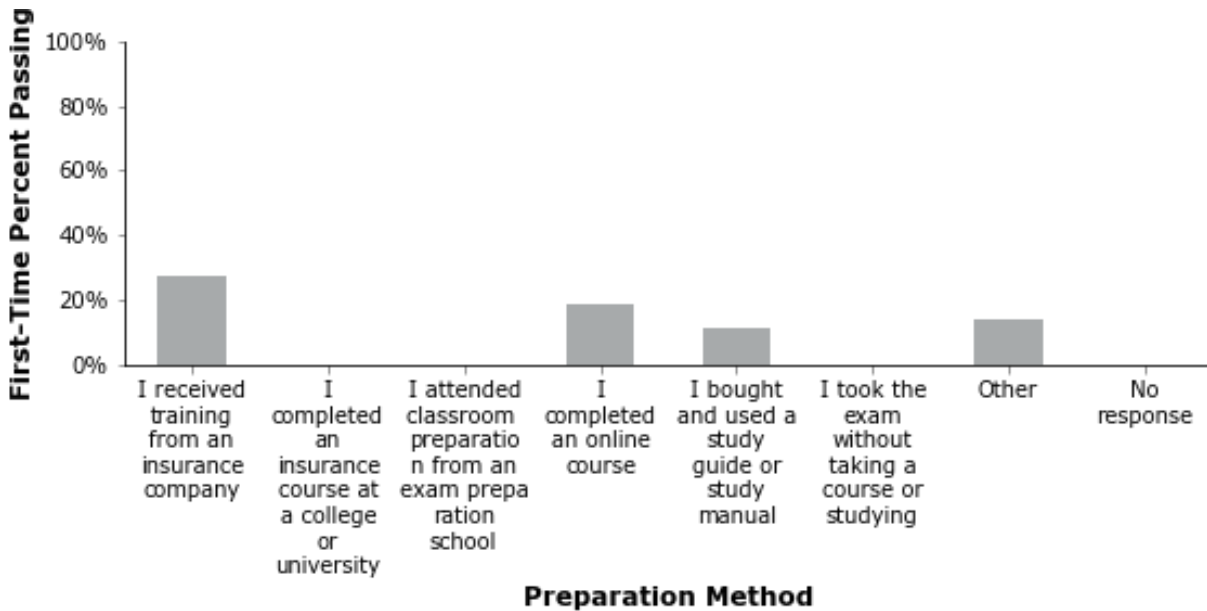
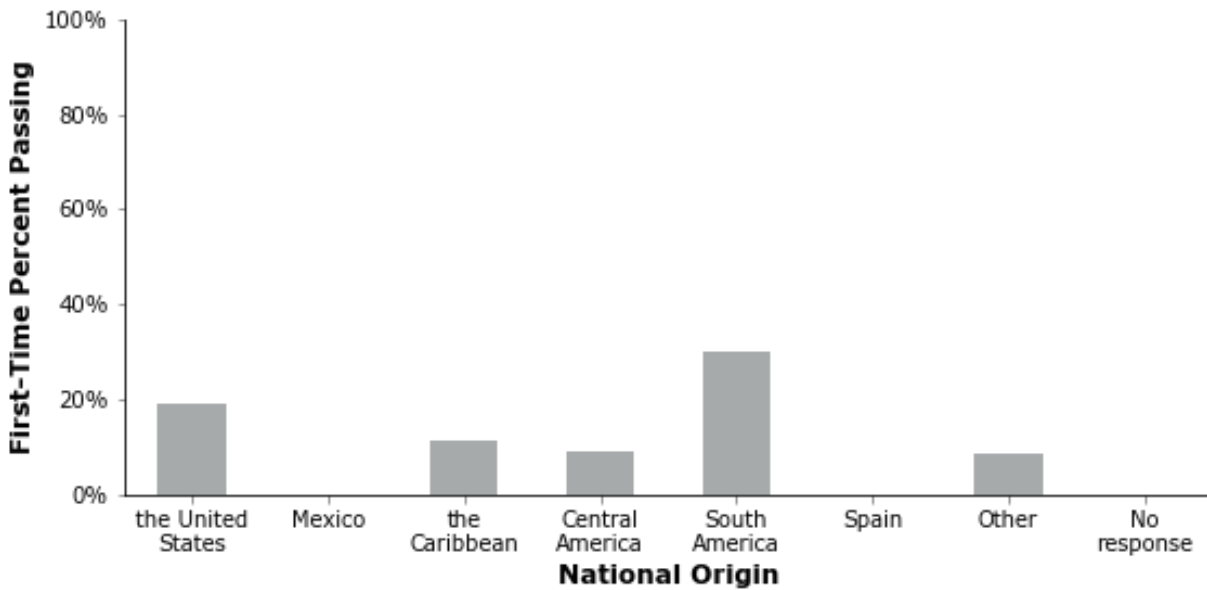


Table 21. General Lines - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	26	19.2	5	58.04	12.49
Mexico	29	0.0	0	55.41	9.54
the Caribbean	9	11.1	1	57.89	8.39
Central America	11	9.1	1	52.73	11.15
South America	40	30.0	12	63.33	10.11
Spain	0	-	-	-	-
Other	12	8.3	1	58.75	10.65
No response	2	0.0	0	62.00	7.07

Figure 18. General Lines - Property and Casualty Percent Passing by National Origin



## Life Agent

Table 22. Life Agent Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	897	23.4	210	57.63	15.11

Table 23. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	235	27.2	64	59.21	15.02
Female	649	22.2	144	57.25	14.97
Choose not to respond	2	0.0	0	32.50	12.02
No response	11	18.2	2	50.64	20.16

Figure 19. Life Agent Percent Passing by Gender

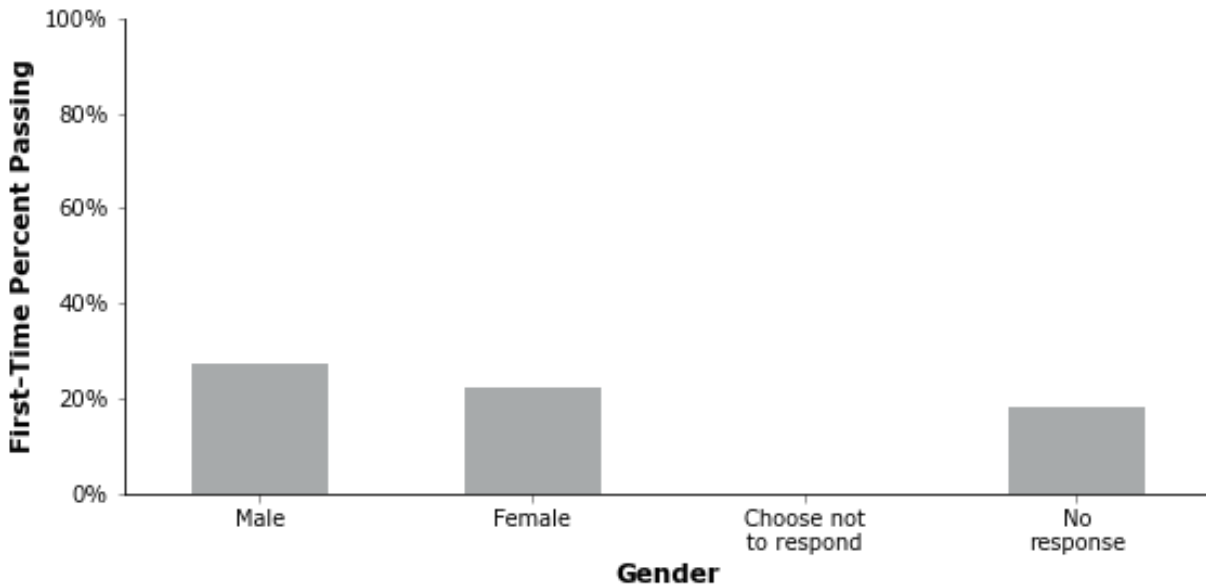


Table 24. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	0	-	-	-	-
Black / African-American	1	0.0	0	62.00	
Hispanic / Latino American	862	23.9	206	58.06	14.86
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	2	50.0	1	48.00	33.94
Other	8	12.5	1	52.13	15.06
Choose not to respond	11	9.1	1	45.64	15.36
No response	13	7.7	1	43.38	19.43

Figure 20. Life Agent Percent Passing by Ethnicity

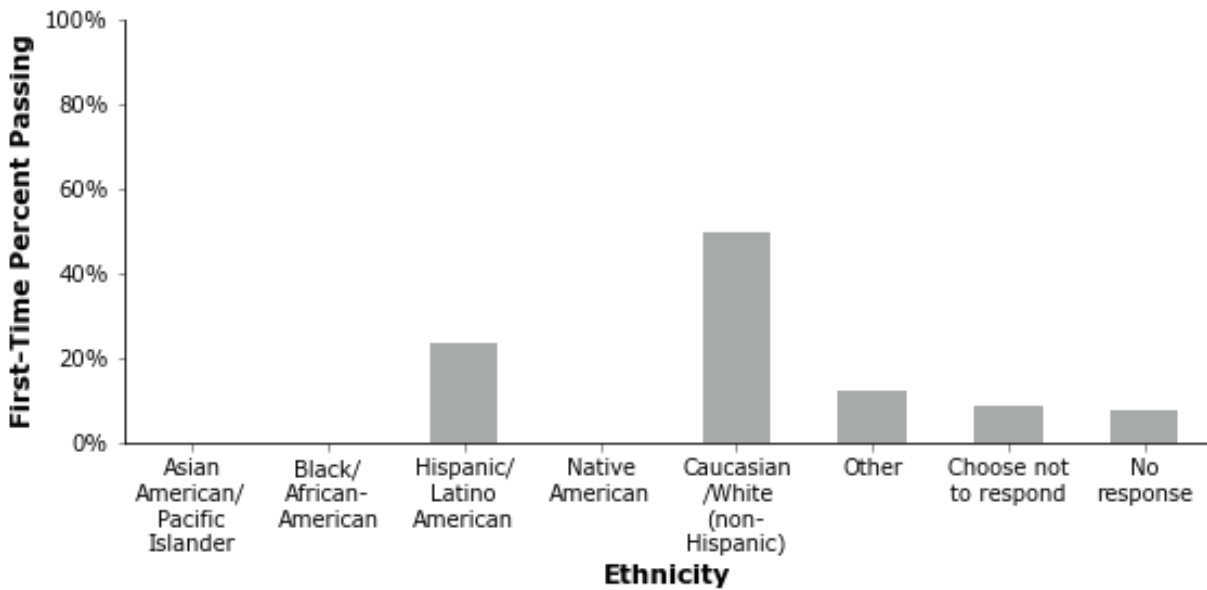


Table 25. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	448	27.2	122	59.57	14.84
Yes, less than 30 hours	358	20.9	75	56.55	14.96
No	74	16.2	12	53.45	15.24
No response	17	5.9	1	47.18	15.81

Figure 21. Life Agent Percent Passing by Course Taken

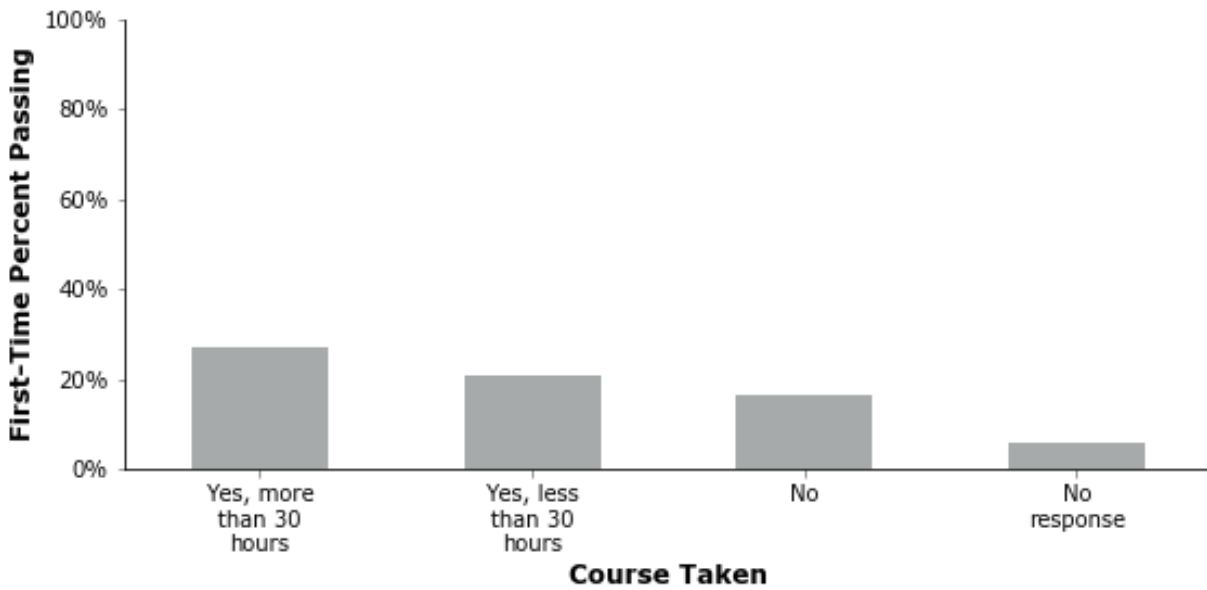


Table 26. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	8	12.5	1	50.88	10.53
Between \$50,000 and \$100,000	112	34.8	39	62.44	15.57
Between \$25,000 and \$50,000	346	23.1	80	58.30	14.58
Less than \$25,000	397	21.7	86	56.50	14.87
No response	34	11.8	4	49.65	17.67

Figure 22. Life Agent Percent Passing by Income Level

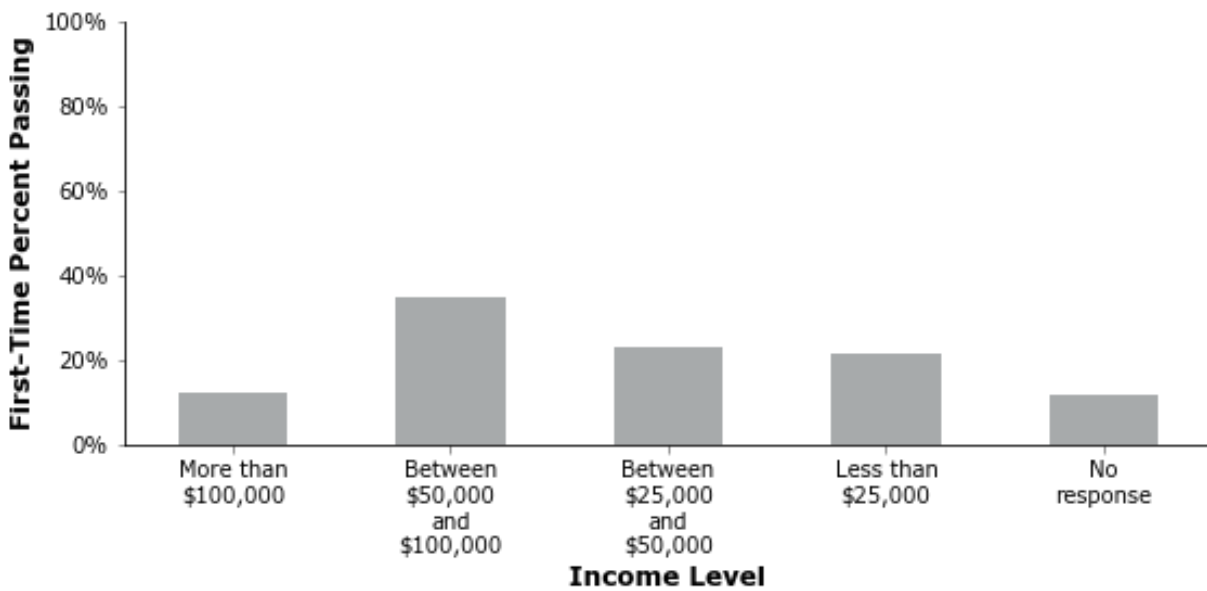


Table 27. Life Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	368	15.2	56	54.04	14.79
Between 31 and 50 hours	359	28.7	103	60.45	14.57
Between 51 and 70 hours	82	28.0	23	60.94	13.44
More than 70 hours	66	34.8	23	60.83	15.33
No response	22	22.7	5	49.55	19.32

Figure 23. Life Agent Percent Passing by Hours Spent Studying

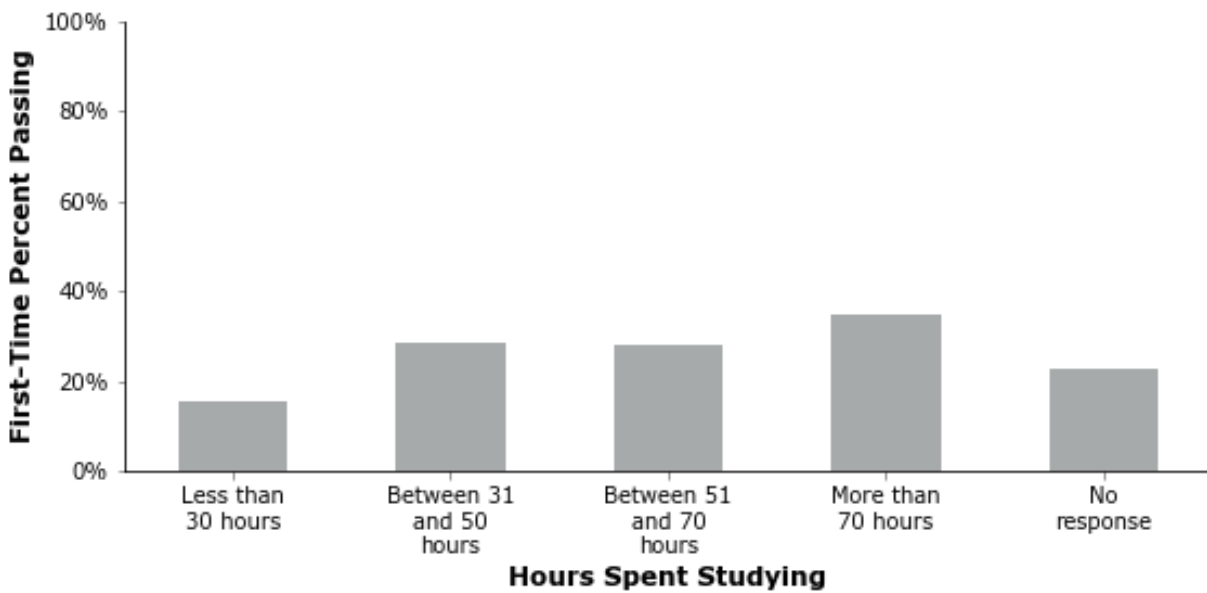


Table 28. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	19	21.1	4	55.37	17.60
Spanish	854	23.9	204	58.11	14.70
Other	0	-	-	-	-
Choose not to respond	5	20.0	1	48.20	23.23
No response	19	5.3	1	40.74	18.94

Figure 24. Life Agent Percent Passing by Primary Language

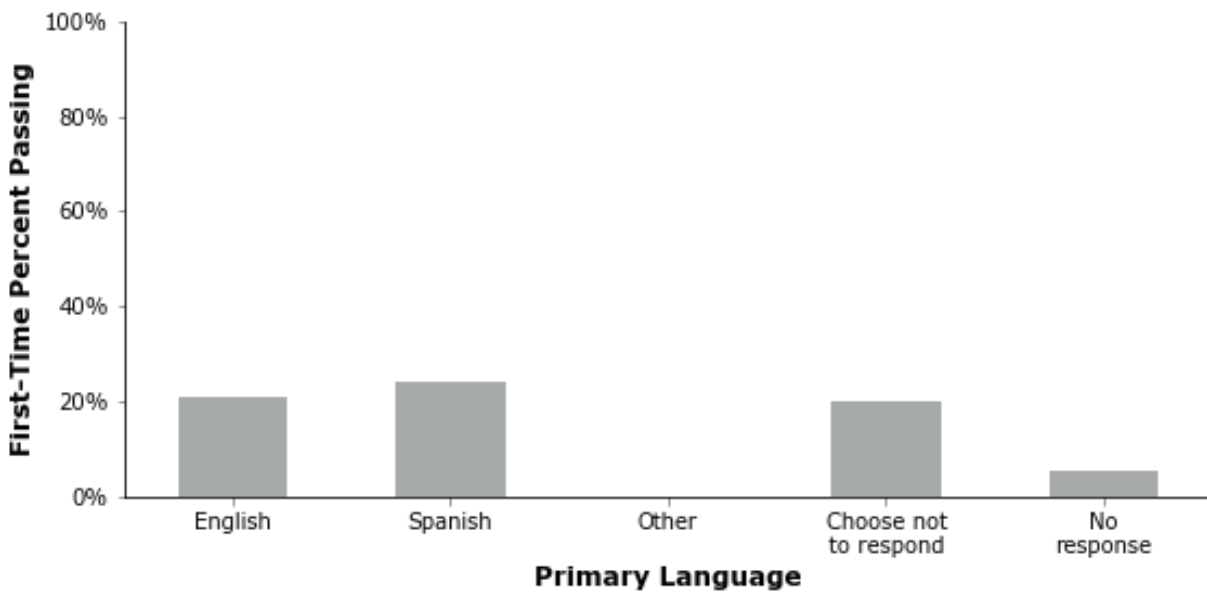




Table 29. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	61	9.8	6	46.07	15.92
High school diploma or equivalent	272	17.6	48	55.33	14.48
Two-year college degree (Associate's degree)	148	22.3	33	58.72	13.50
Four-year college degree (Bachelor's degree)	237	38.0	90	63.22	14.28
Advanced college degree (Master's degree or Doctorate)	103	23.3	24	60.55	13.65
Choose not to respond	60	11.7	7	52.67	14.69
No response	16	12.5	2	47.44	17.87

Figure 25. Life Agent Percent Passing by Education Level

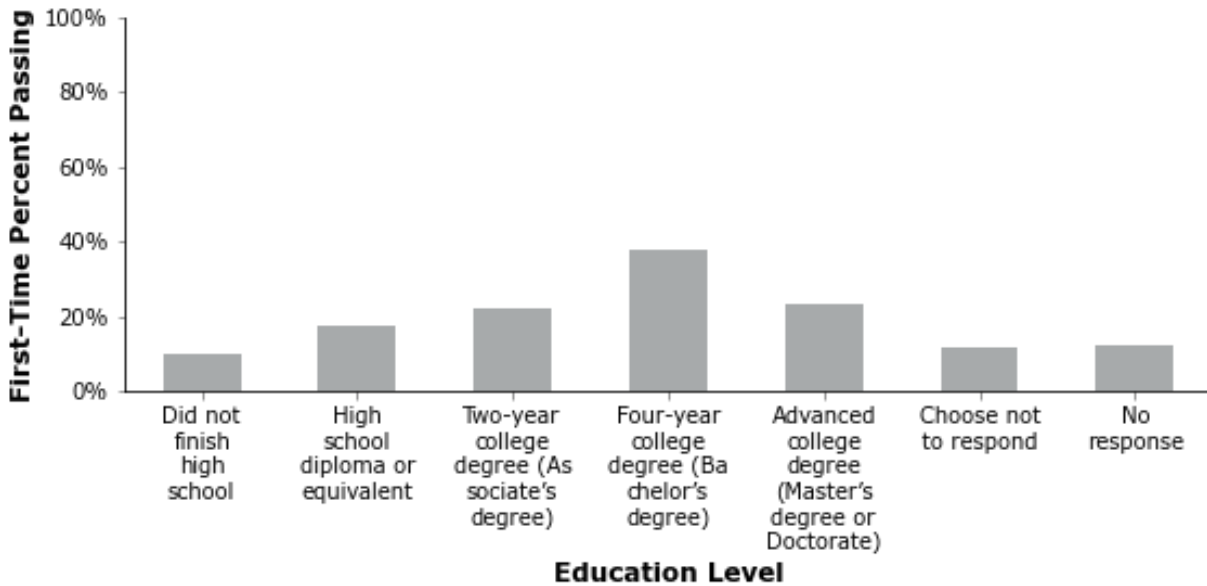


Table 30. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	378	23.8	90	57.54	15.33
I completed an insurance course at a college or university	1	0.0	0	49.00	
I attended classroom preparation from an exam preparation school	28	14.3	4	53.04	12.94
I completed an online course	270	25.9	70	60.40	13.75
I bought and used a study guide or study manual	118	23.7	28	58.18	14.47
I took the exam without taking a course or studying	7	0.0	0	31.29	9.27
Other	79	19.0	15	53.65	15.90
No response	16	18.8	3	48.69	19.63

Figure 26. Life Agent Percent Passing by Preparation Method

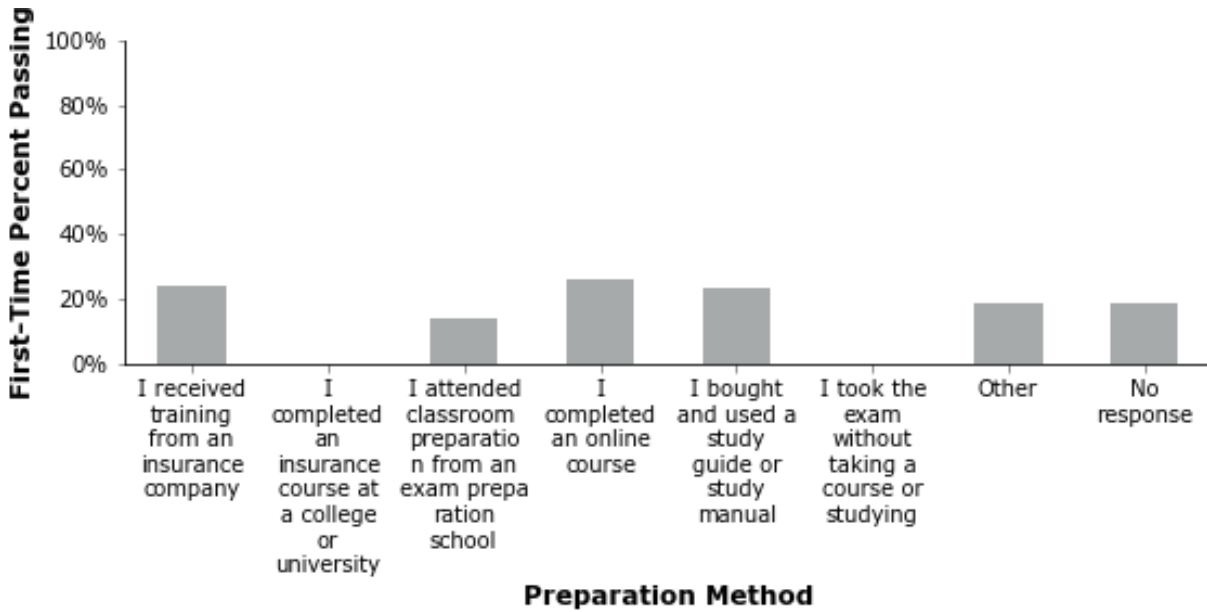
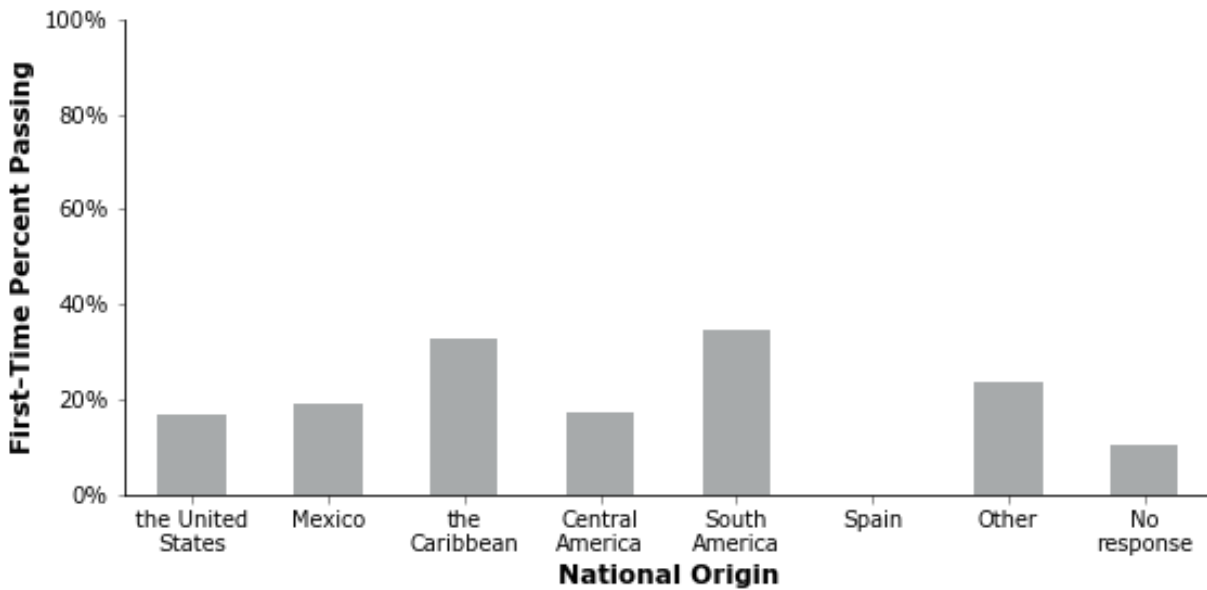


Table 31. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	90	16.7	15	55.02	13.34
Mexico	287	18.8	54	56.44	15.02
the Caribbean	61	32.8	20	60.57	14.52
Central America	140	17.1	24	53.95	15.37
South America	224	34.4	77	63.31	13.29
Spain	0	-	-	-	-
Other	76	23.7	18	54.66	16.94
No response	19	10.5	2	50.37	17.56

Figure 27. Life Agent Percent Passing by National Origin



### Limited Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 32. Limited Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	21	23.8	5	65.00	9.99

### Managing General Agent

No candidate was administered the Spanish version.

### Personal Lines Property and Casualty

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 33. Personal Lines Property and Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	18	22.2	4	57.67	18.13

### Property and Casualty Risk Manager

Only one candidate was administered the Spanish version.

### Public Insurance Adjuster

No candidate was administered the Spanish version.

### Surplus Lines

No candidate was administered the Spanish version.

## Glossary

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**Sampling Error.** Error introduced as a result of variations due to taking a sample of the population instead of the entire population.

**Standard Deviation of Scaled Score.** Standard deviation of the scaled test scores (scored items only) for the candidate sample. This measure reflects the variation of the scaled scores from the average test score. Lower values signal a narrower range of scores, whereas higher values indicate that the scores may vary more widely.

**Standard Error of the Mean.** The standard deviation of the sampling distribution of the mean. The larger the sample, the smaller the standard error of the mean.