

**Texas Department of Insurance**  
Spanish Demographic Analysis  
September 1, 2022–August 31, 2023

**Prepared by:**  
Pearson VUE  
September 30, 2023

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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, 2022, through August 31, 2023 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

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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	L-SP	150	6
TX-PCAdj	Adjuster - Property and Casualty	L-SP	150	2
TX-WCAdj	Adjuster - Workers Compensation	L-SP	60	0
TX-LAH	General Lines - Life, Accident and Health	JJ-SP	130 (100 + 30)	1,180
TX-PropCas	General Lines - Property and Casualty	DH-SP	130 (100 + 30)	157
TX-Life	Life Agent	OM-SP	80 (50 + 30)	1,001
TX-LL	Limited Lines	L-SP	50	28
TX-MGA	Managing General Agent	L-SP	150	0
TX-PLPropCas	Personal Lines Property and Casualty	CM-SP	100 (75 + 25)	26
TX-PCRM	Property and Casualty Risk Manager	L-SP	100	2
TX-PubAdj	Public Insurance Adjuster	L-SP	100	0
TX-Surplus	Surplus Lines	L-SP	60	1

## 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 six candidates were administered the Spanish version.

### Adjuster - Property and Casualty

Only two candidates were 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	1,180	30.4	359	60.74	13.90



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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	328	36.0	118	62.63	13.54
Female	835	28.4	237	60.13	13.89
Choose not to respond	2	50.0	1	56.50	34.65
No response	15	20.0	3	54.40	16.23

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

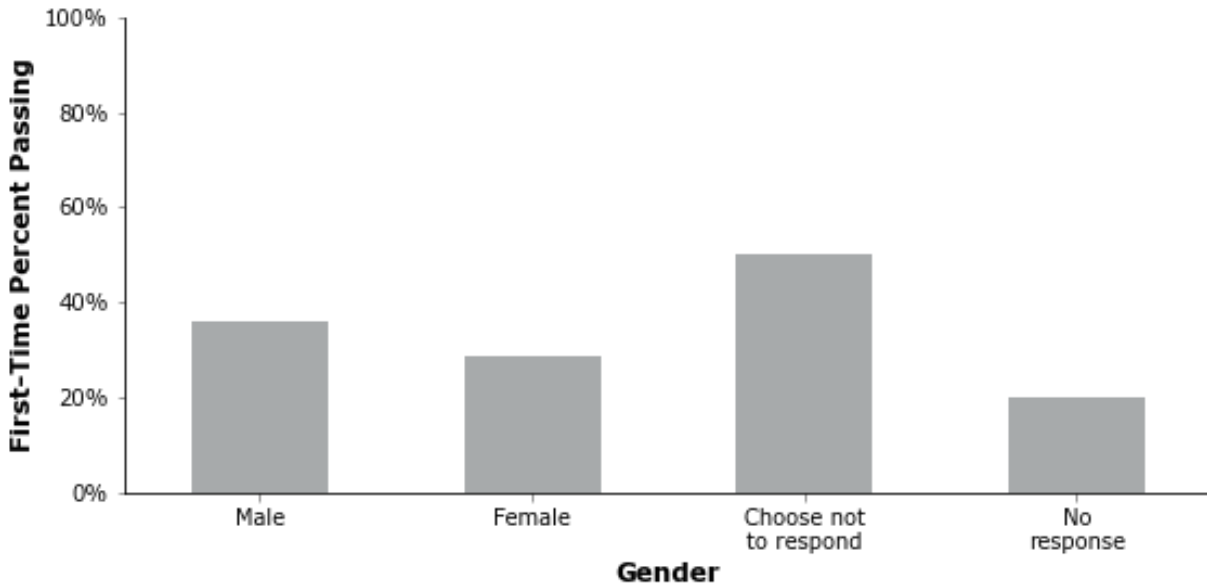


Table 4. General Lines - Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	0	-	-	-	-
Black / African-American	6	16.7	1	54.17	14.34
Hispanic / Latino American	1,125	30.9	348	61.01	13.84
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	9	33.3	3	61.89	14.62
Other	4	0.0	0	50.75	11.93
Choose not to respond	20	30.0	6	57.50	16.98
No response	16	6.3	1	50.75	9.55

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

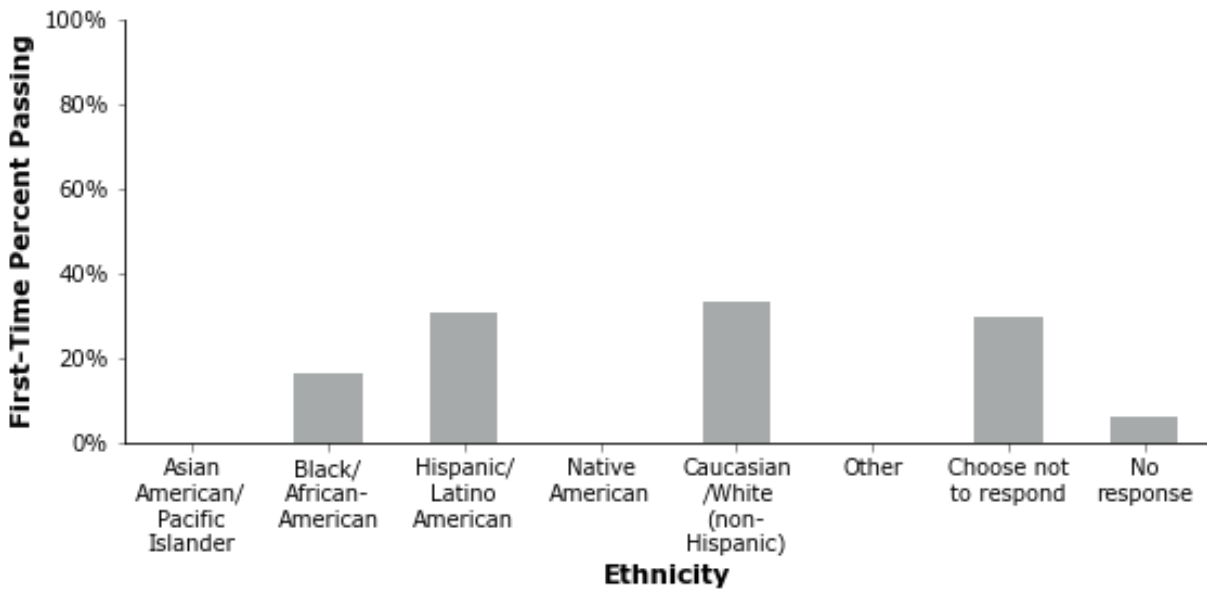


Table 5. General Lines - Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	717	35.1	252	62.59	13.96
Yes, less than 30 hours	324	23.5	76	57.79	13.63
No	118	25.4	30	59.82	12.28
No response	21	4.8	1	48.57	10.51

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

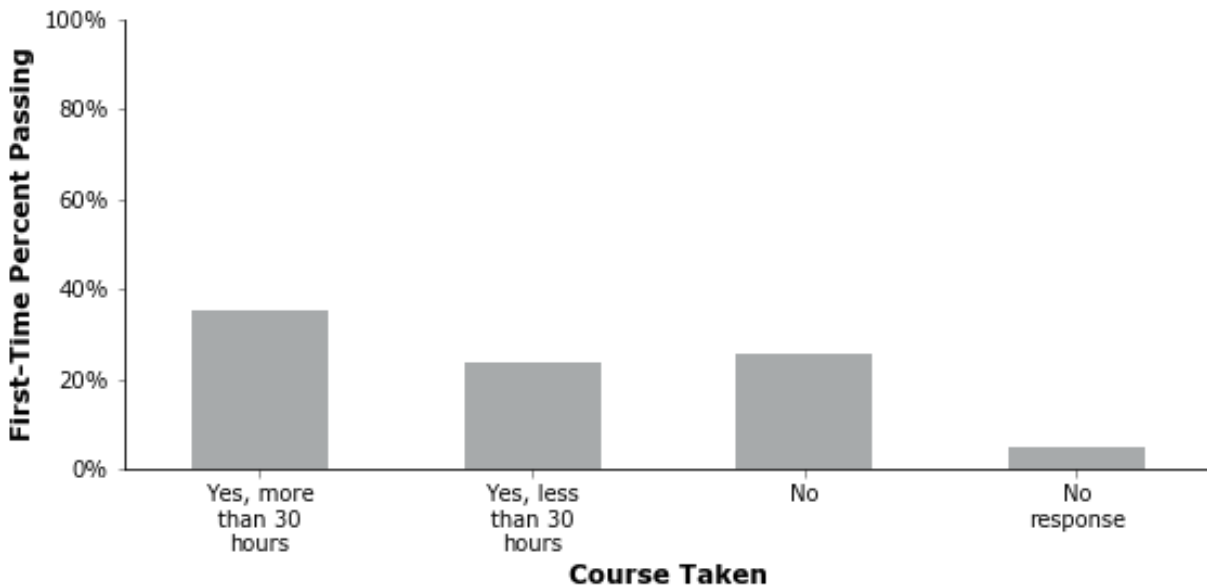


Table 6. General Lines - Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	24	29.2	7	62.83	11.57
Between \$50,000 and \$100,000	123	30.1	37	62.82	12.72
Between \$25,000 and \$50,000	470	33.0	155	61.51	13.62
Less than \$25,000	535	28.6	153	59.60	14.41
No response	28	25.0	7	58.89	14.31

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

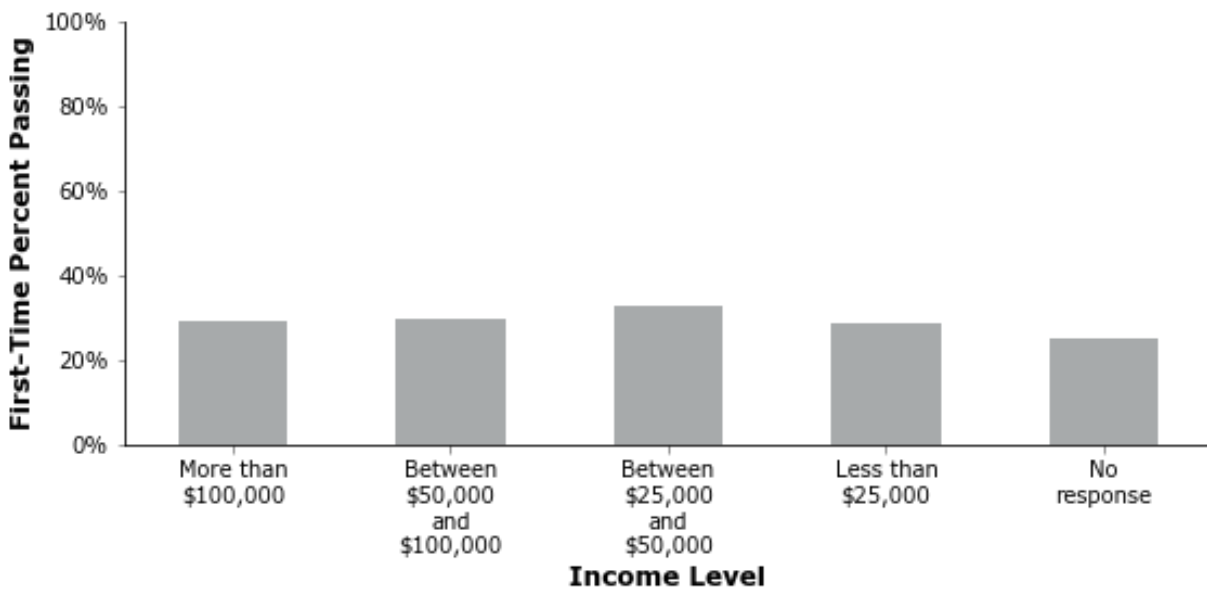


Table 7. General Lines - Life, Accident and Health Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	311	19.9	62	56.50	12.80
Between 31 and 50 hours	432	31.3	135	61.58	13.89
Between 51 and 70 hours	214	37.4	80	63.15	13.99
More than 70 hours	199	39.7	79	63.94	13.86
No response	24	12.5	3	52.79	12.53

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

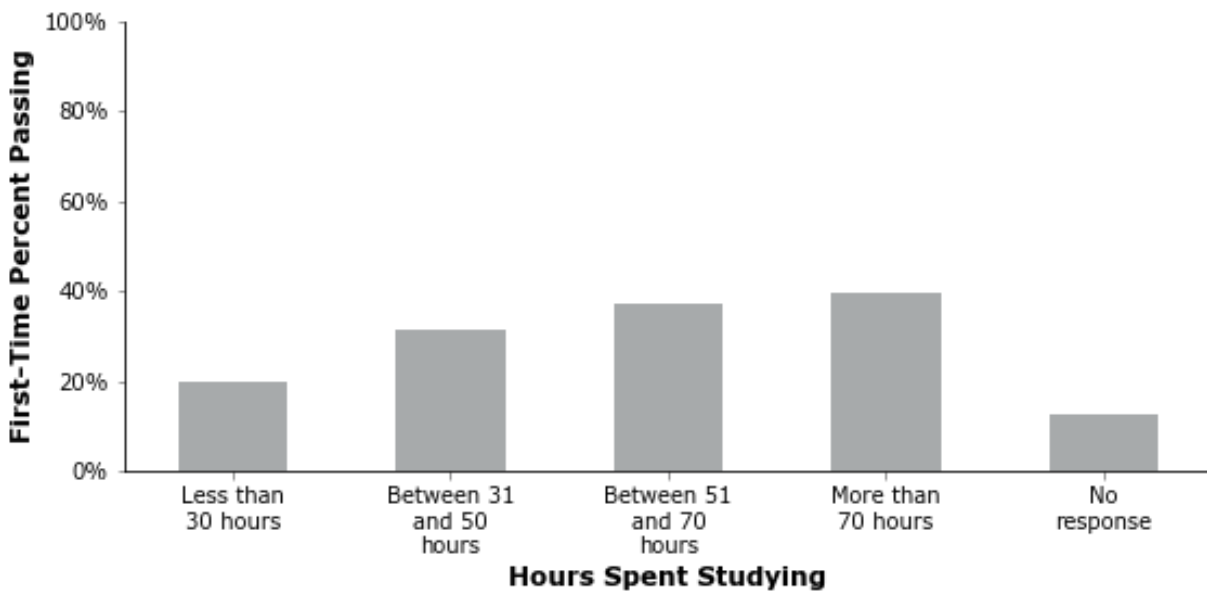


Table 8. General Lines - Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	12	8.3	1	56.17	12.10
Spanish	1,135	30.8	350	60.93	13.90
Other	0	-	-	-	-
Choose not to respond	11	27.3	3	57.18	16.80
No response	22	22.7	5	55.50	12.91

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

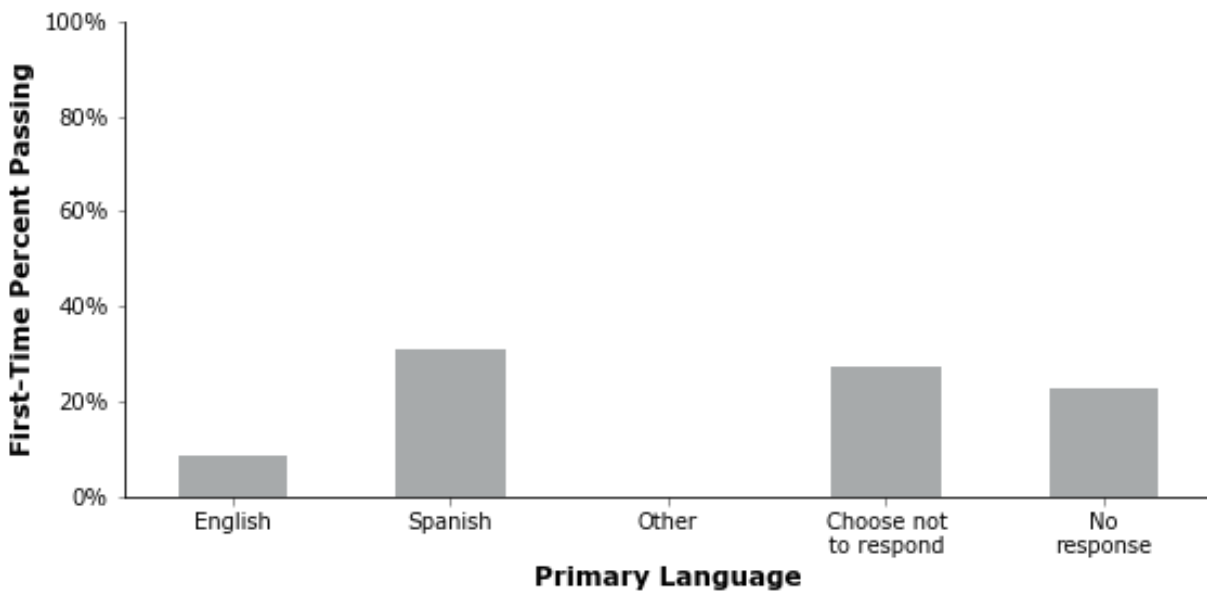


Table 9. General Lines - Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	26	23.1	6	53.77	15.73
High school diploma or equivalent	216	15.3	33	55.00	13.69
Two-year college degree (Associate's degree)	211	29.9	63	60.17	14.21
Four-year college degree (Bachelor's degree)	399	36.3	145	63.46	13.29
Advanced college degree (Master's degree or Doctorate)	234	39.3	92	64.20	12.18
Choose not to respond	69	20.3	14	57.59	14.25
No response	25	24.0	6	55.48	14.20

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

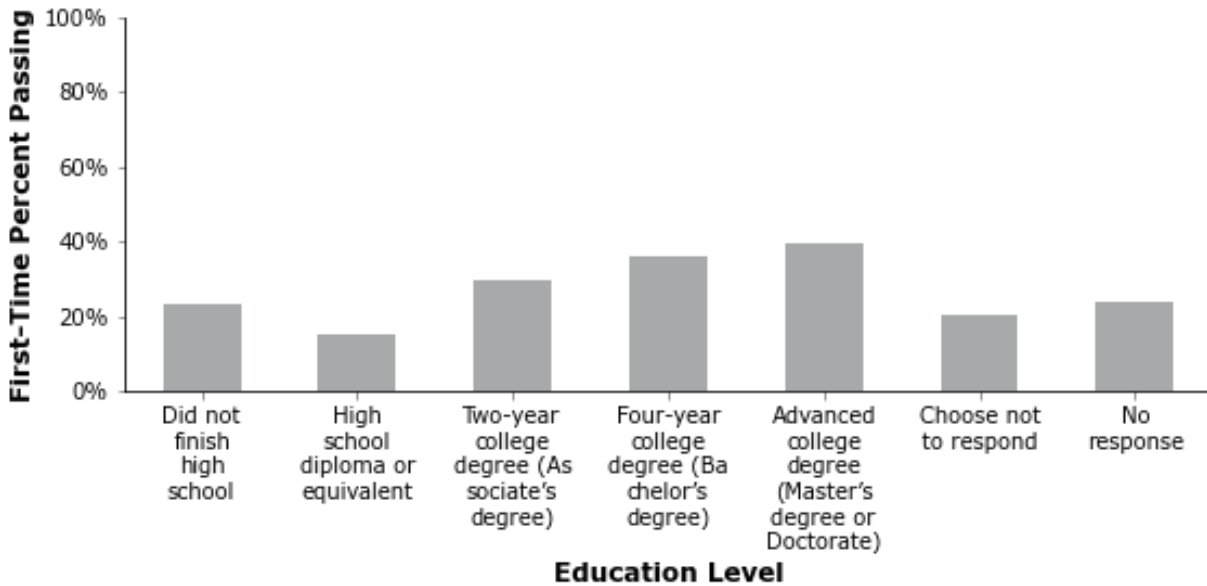


Table 10. General Lines - Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	306	28.4	87	59.12	14.39
I completed an insurance course at a college or university	4	0.0	0	58.50	10.47
I attended classroom preparation from an exam preparation school	35	25.7	9	61.74	13.67
I completed an online course	494	36.8	182	63.85	13.10
I bought and used a study guide or study manual	224	27.7	62	59.41	13.21
I took the exam without taking a course or studying	9	0.0	0	53.11	11.98
Other	80	17.5	14	55.04	14.28
No response	28	17.9	5	52.29	15.25

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

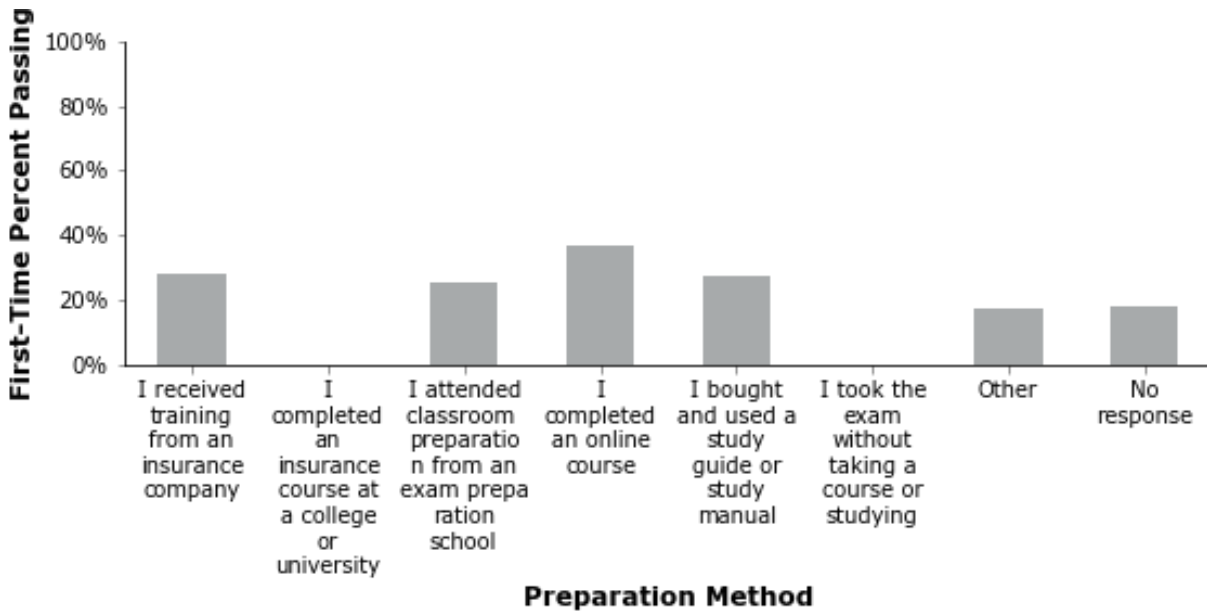
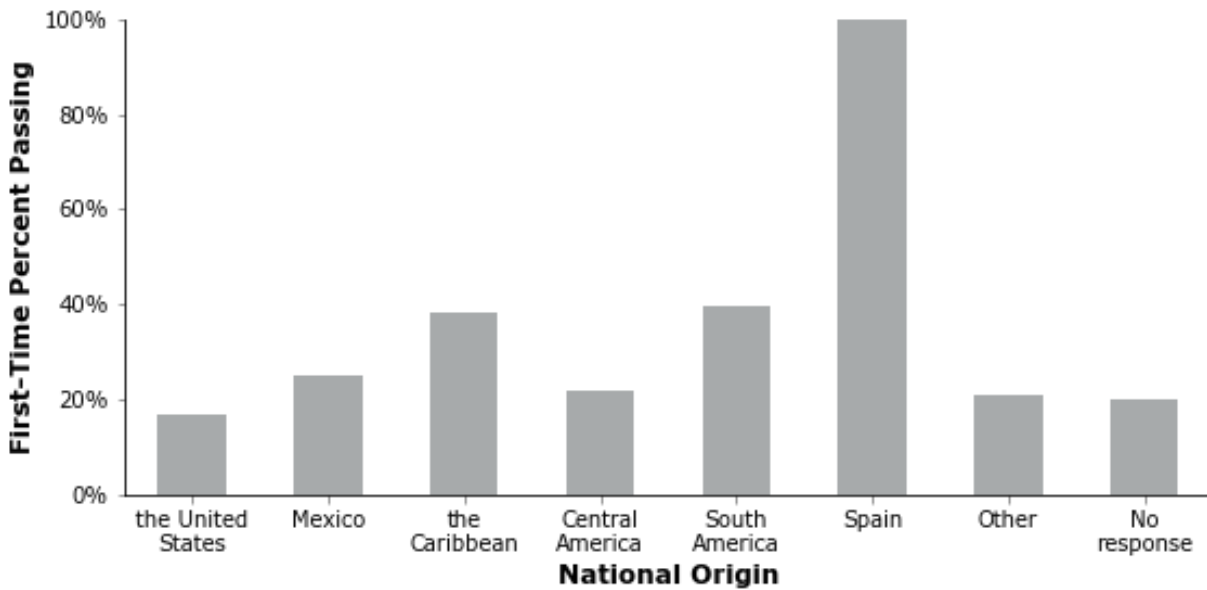




Table 11. General Lines - Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	65	16.9	11	53.63	14.28
Mexico	217	24.9	54	59.30	13.84
the Caribbean	134	38.1	51	62.81	13.95
Central America	125	21.6	27	58.20	14.89
South America	441	39.5	174	64.04	13.08
Spain	1	100.0	1	70.00	
Other	167	21.0	35	57.77	13.15
No response	30	20.0	6	55.73	11.64

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	157	22.9	36	59.46	12.26

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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	51	15.7	8	58.51	11.76
Female	106	26.4	28	59.92	12.52
Choose not to respond	0	-	-	-	-
No response	0	-	-	-	-

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

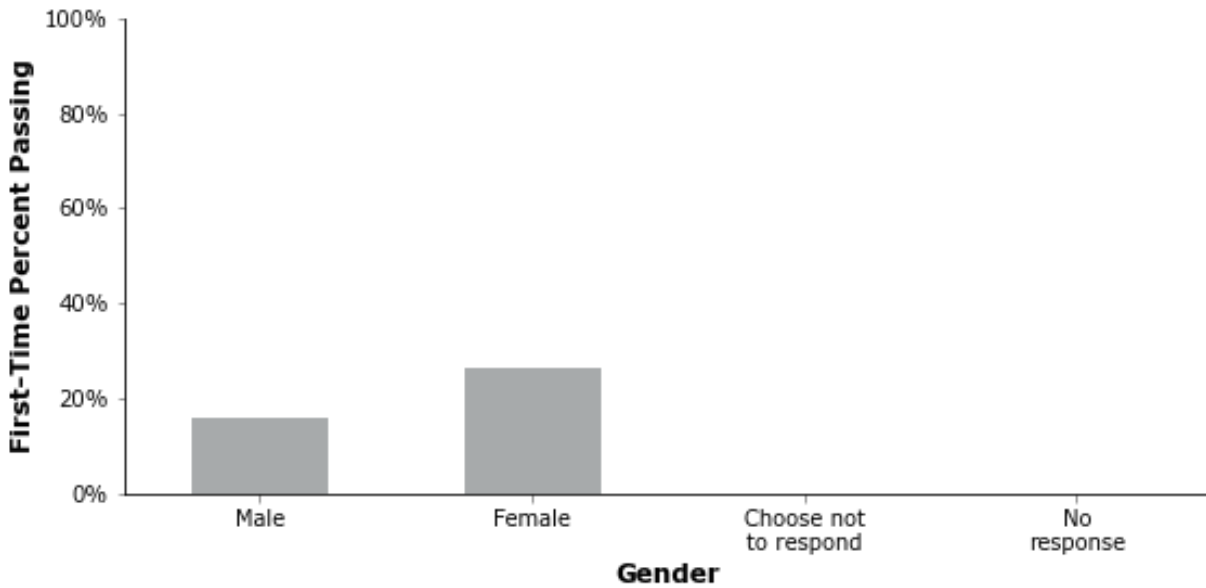


Table 14. General Lines - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	0	-	-	-	-
Black / African-American	1	0.0	0	61.00	
Hispanic / Latino American	149	22.8	34	59.35	11.90
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	1	100.0	1	88.00	
Other	2	0.0	0	50.00	21.21
Choose not to respond	1	0.0	0	66.00	
No response	3	33.3	1	59.33	22.14

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

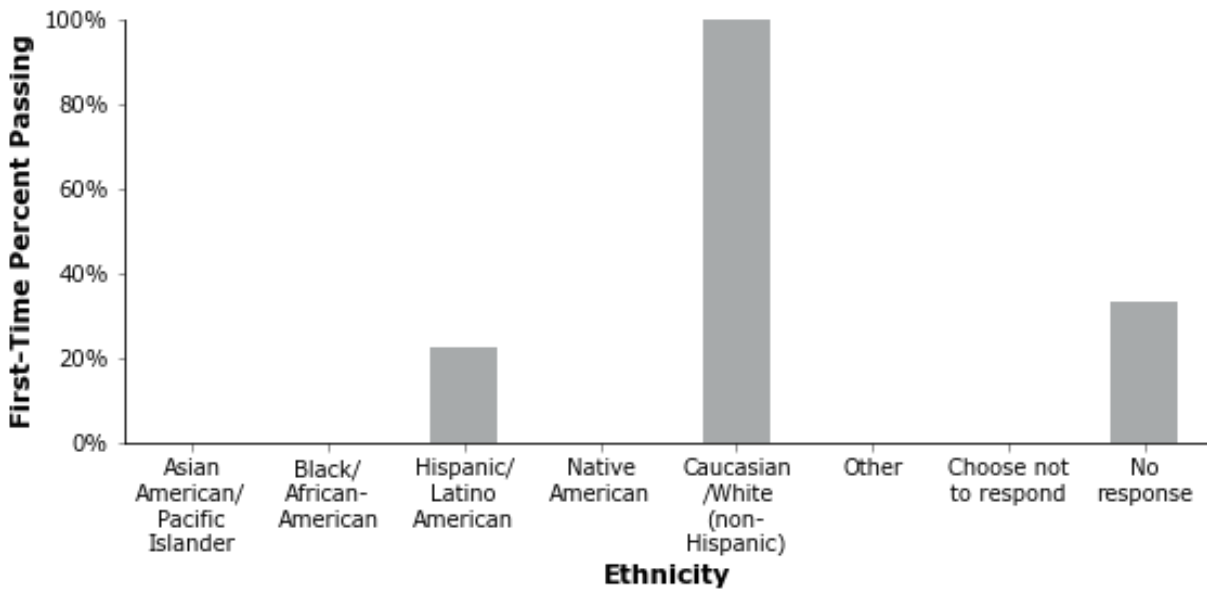


Table 15. General Lines - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	105	28.6	30	61.85	12.01
Yes, less than 30 hours	30	6.7	2	54.57	10.87
No	21	14.3	3	53.81	11.81
No response	1	100.0	1	75.00	

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

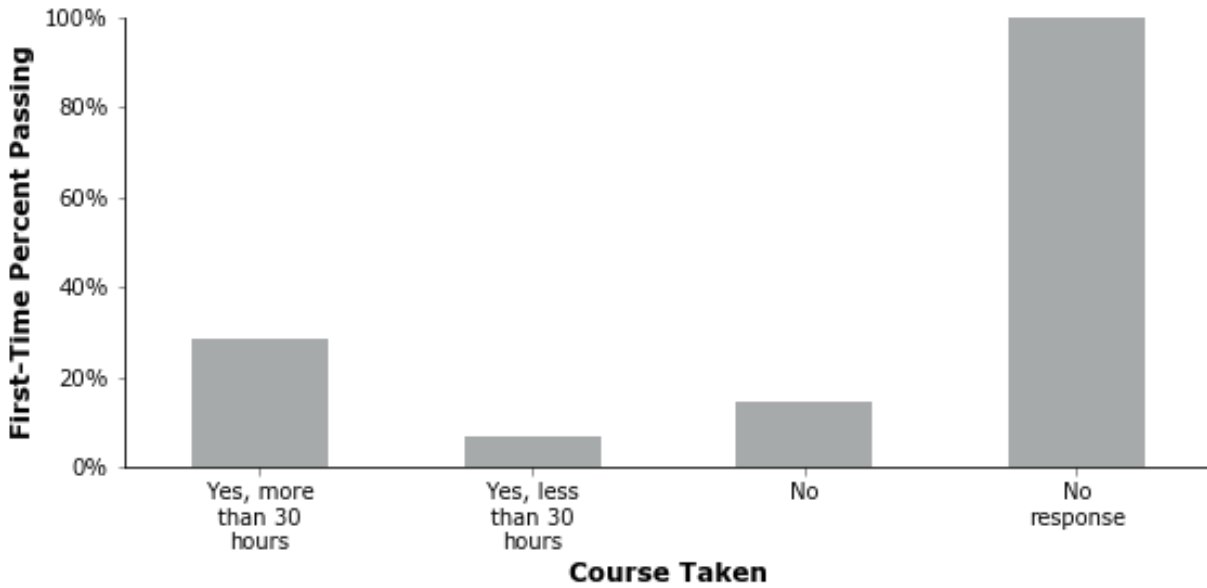


Table 16. General Lines - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	5	40.0	2	61.60	16.74
Between \$50,000 and \$100,000	32	21.9	7	59.31	9.65
Between \$25,000 and \$50,000	61	26.2	16	61.57	11.62
Less than \$25,000	55	16.4	9	56.16	13.18
No response	4	50.0	2	71.25	13.07

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

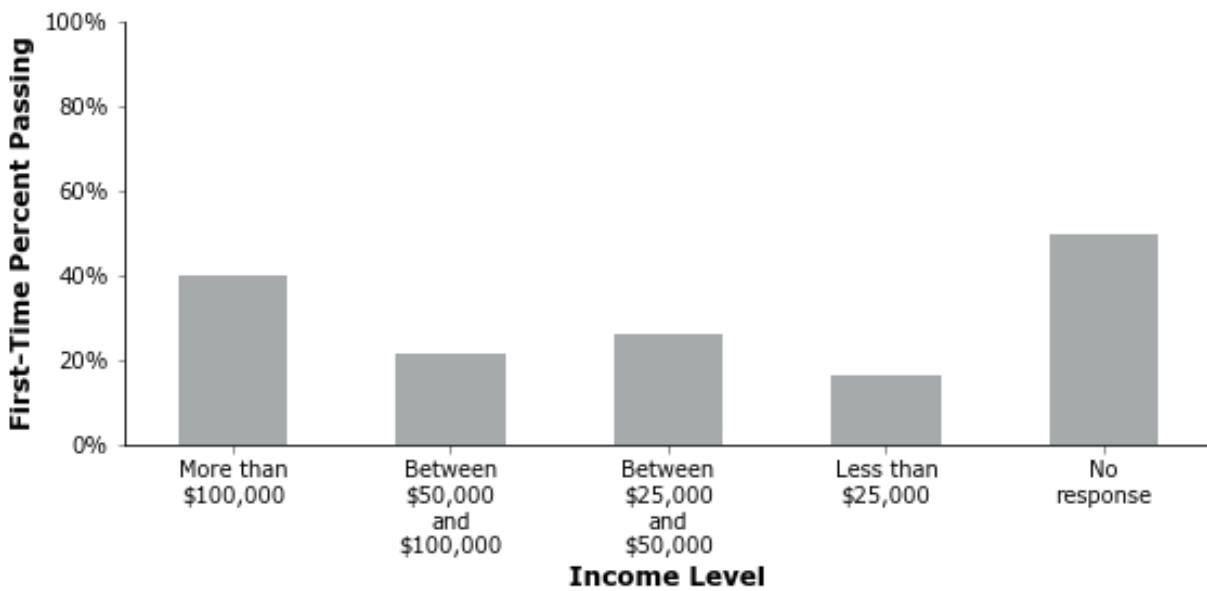


Table 17. General Lines - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	34	14.7	5	57.41	10.45
Between 31 and 50 hours	62	19.4	12	57.85	12.50
Between 51 and 70 hours	31	35.5	11	61.90	12.74
More than 70 hours	29	24.1	7	62.17	12.68
No response	1	100.0	1	75.00	

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

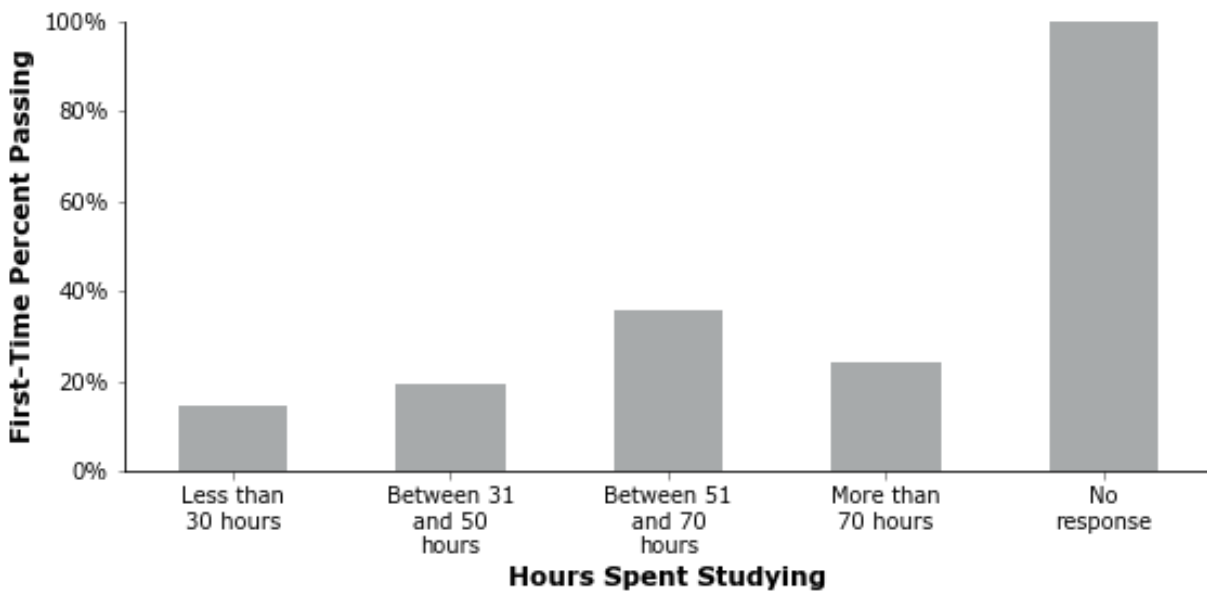


Table 18. General Lines - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	7	28.6	2	57.00	17.49
Spanish	146	22.6	33	59.50	12.06
Other	2	0.0	0	56.50	14.85
Choose not to respond	0	-	-	-	-
No response	2	50.0	1	68.50	9.19

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

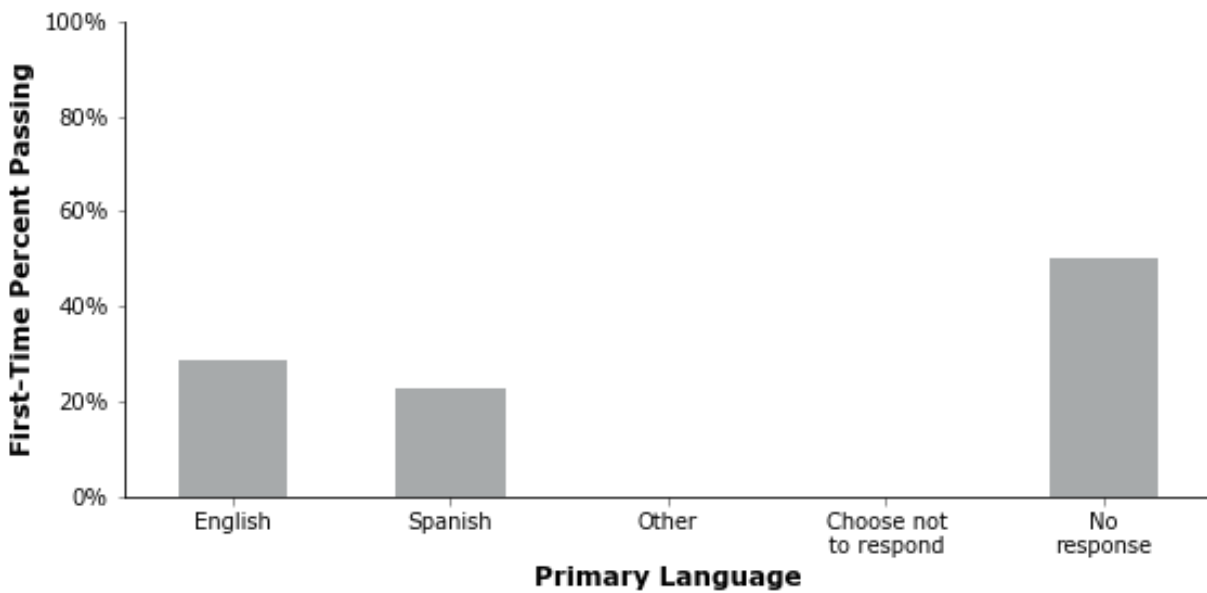


Table 19. General Lines - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	5	20.0	1	57.60	9.91
High school diploma or equivalent	40	25.0	10	59.15	12.37
Two-year college degree (Associate's degree)	25	28.0	7	60.12	15.15
Four-year college degree (Bachelor's degree)	55	25.5	14	61.87	11.49
Advanced college degree (Master's degree or Doctorate)	26	11.5	3	55.65	10.22
Choose not to respond	5	0.0	0	50.80	11.14
No response	1	100.0	1	75.00	

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

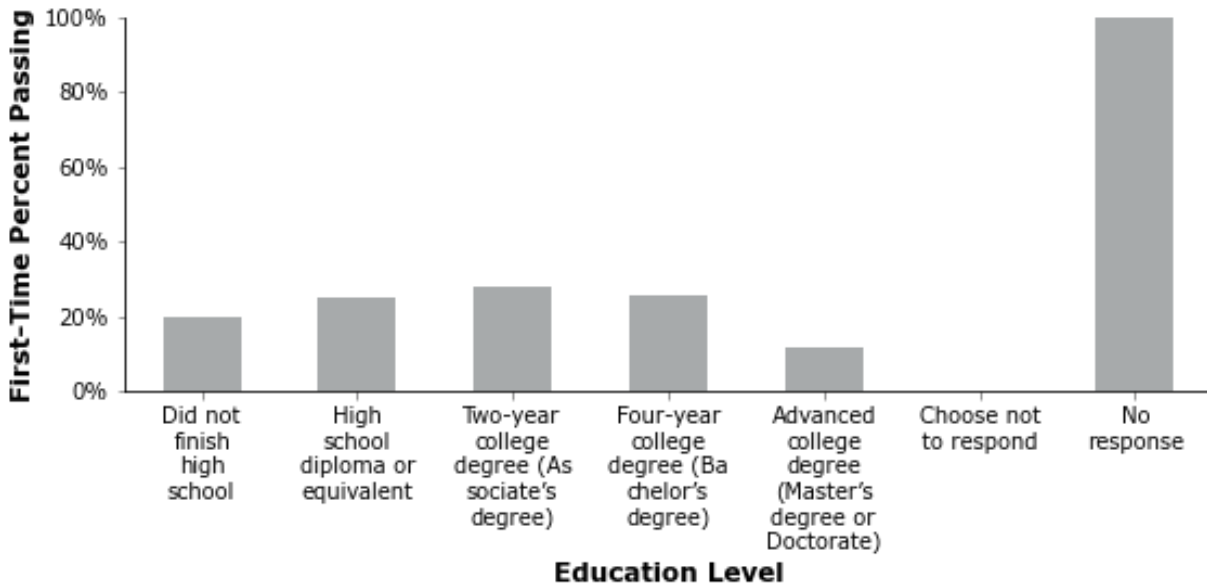




Table 20. General Lines - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	15	40.0	6	59.93	14.27
I completed an insurance course at a college or university	1	0.0	0	65.00	
I attended classroom preparation from an exam preparation school	8	25.0	2	56.63	15.91
I completed an online course	73	21.9	16	62.51	11.14
I bought and used a study guide or study manual	47	21.3	10	57.55	10.99
I took the exam without taking a course or studying	1	0.0	0	52.00	
Other	11	9.1	1	47.64	12.48
No response	1	100.0	1	75.00	

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

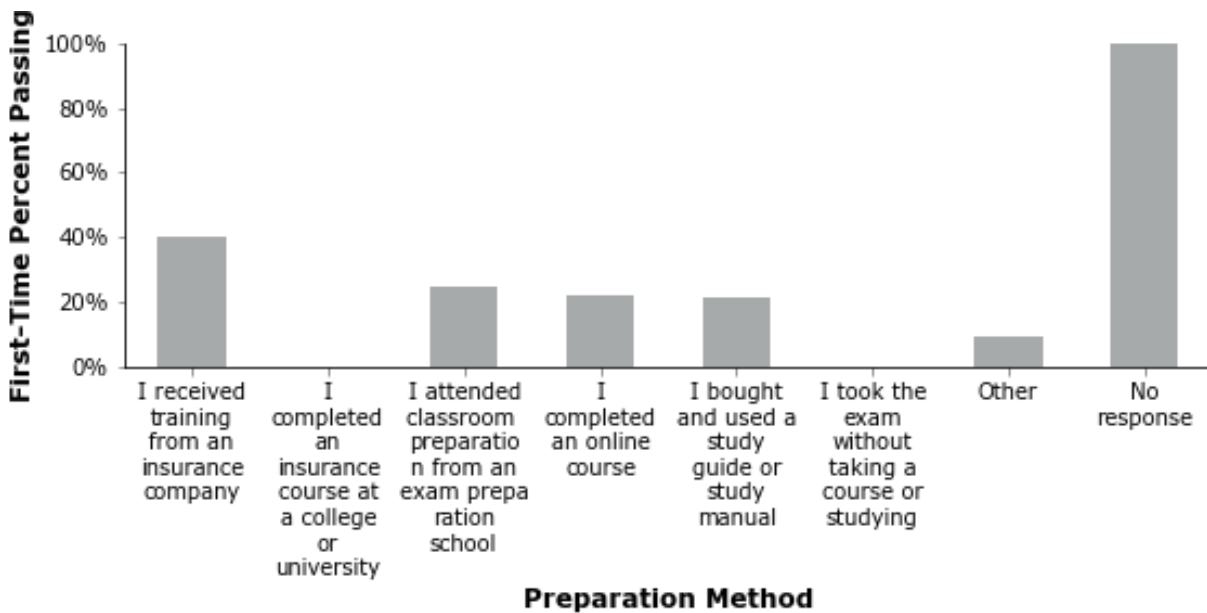
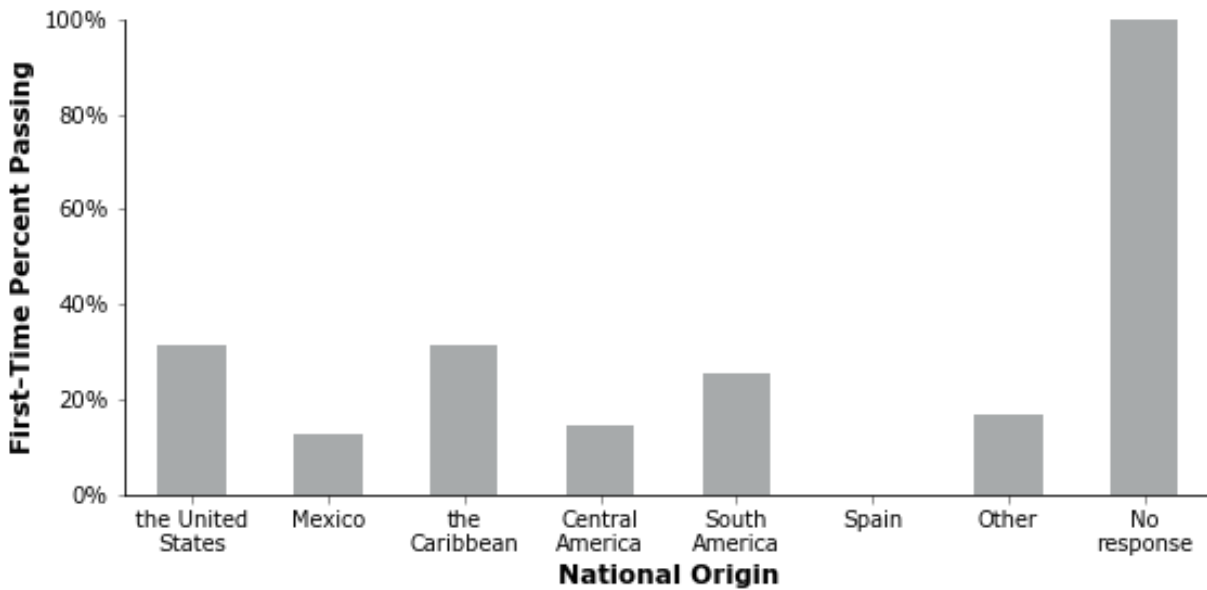


Table 21. General Lines - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	19	31.6	6	57.47	15.48
Mexico	32	12.5	4	57.84	11.30
the Caribbean	16	31.3	5	60.75	13.10
Central America	14	14.3	2	58.14	12.63
South America	63	25.4	16	61.38	11.70
Spain	0	-	-	-	-
Other	12	16.7	2	55.42	10.30
No response	1	100.0	1	75.00	

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	1,001	23.9	239	57.28	15.54

Table 23. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	264	26.9	71	59.74	14.95
Female	723	23.1	167	56.63	15.42
Choose not to respond	4	25.0	1	57.50	11.24
No response	10	0.0	0	39.50	24.91

Figure 19. Life Agent Percent Passing by Gender

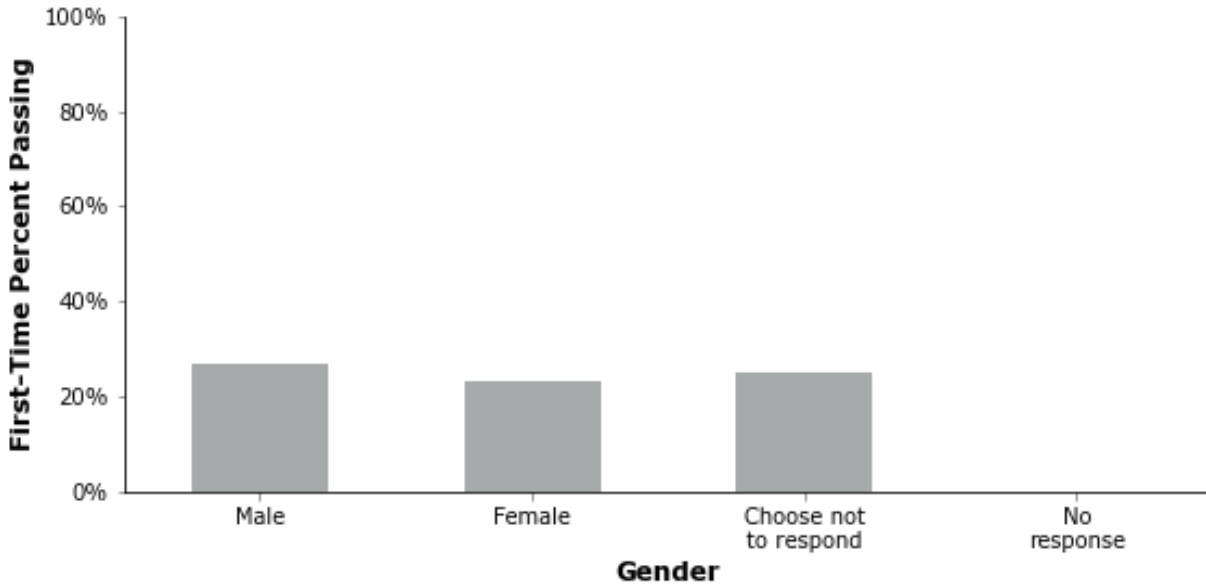


Table 24. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	2	50.0	1	71.00	11.31
Black / African-American	6	16.7	1	46.83	19.03
Hispanic / Latino American	961	24.1	232	57.55	15.29
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	3	0.0	0	35.00	8.72
Other	1	100.0	1	74.00	
Choose not to respond	16	25.0	4	59.31	14.55
No response	12	0.0	0	40.00	21.97

Figure 20. Life Agent Percent Passing by Ethnicity

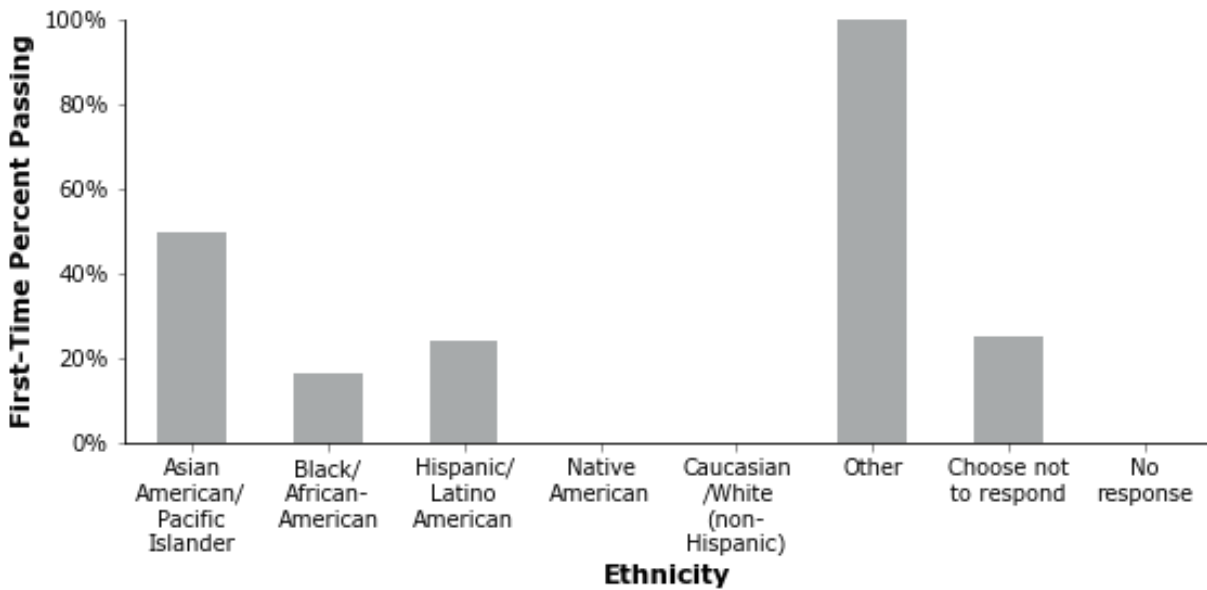


Table 25. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	485	29.7	144	60.09	14.80
Yes, less than 30 hours	422	18.7	79	55.22	15.20
No	77	18.2	14	55.03	14.69
No response	17	11.8	2	38.59	24.97

Figure 21. Life Agent Percent Passing by Course Taken

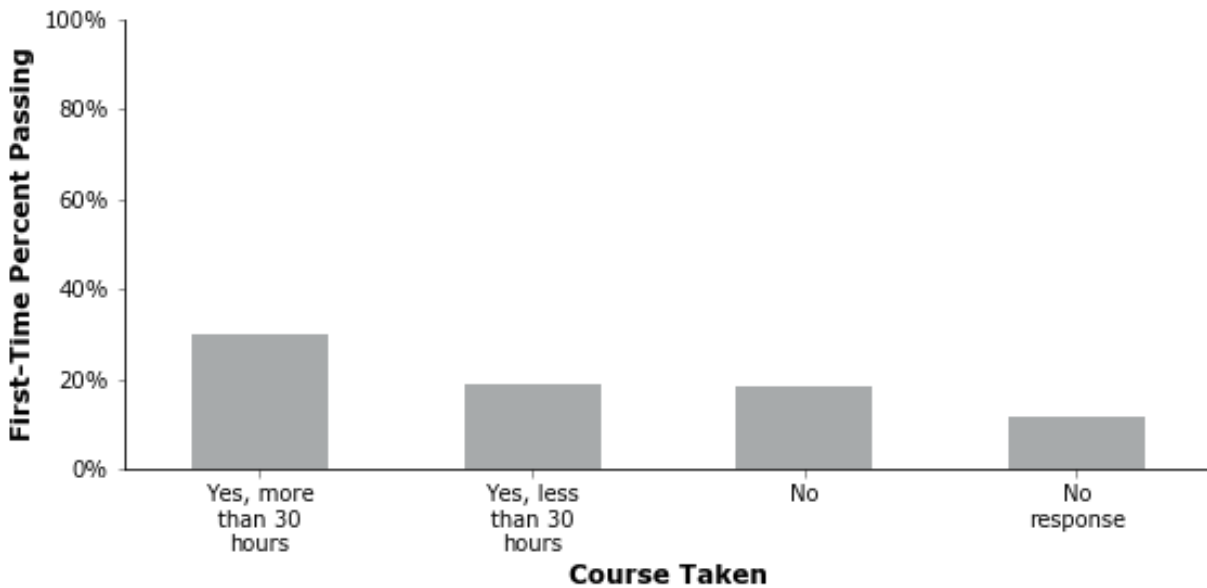


Table 26. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	16	31.3	5	60.50	15.53
Between \$50,000 and \$100,000	122	28.7	35	60.61	14.32
Between \$25,000 and \$50,000	408	21.6	88	57.88	14.07
Less than \$25,000	427	25.3	108	56.54	16.28
No response	28	10.7	3	43.64	21.57

Figure 22. Life Agent Percent Passing by Income Level

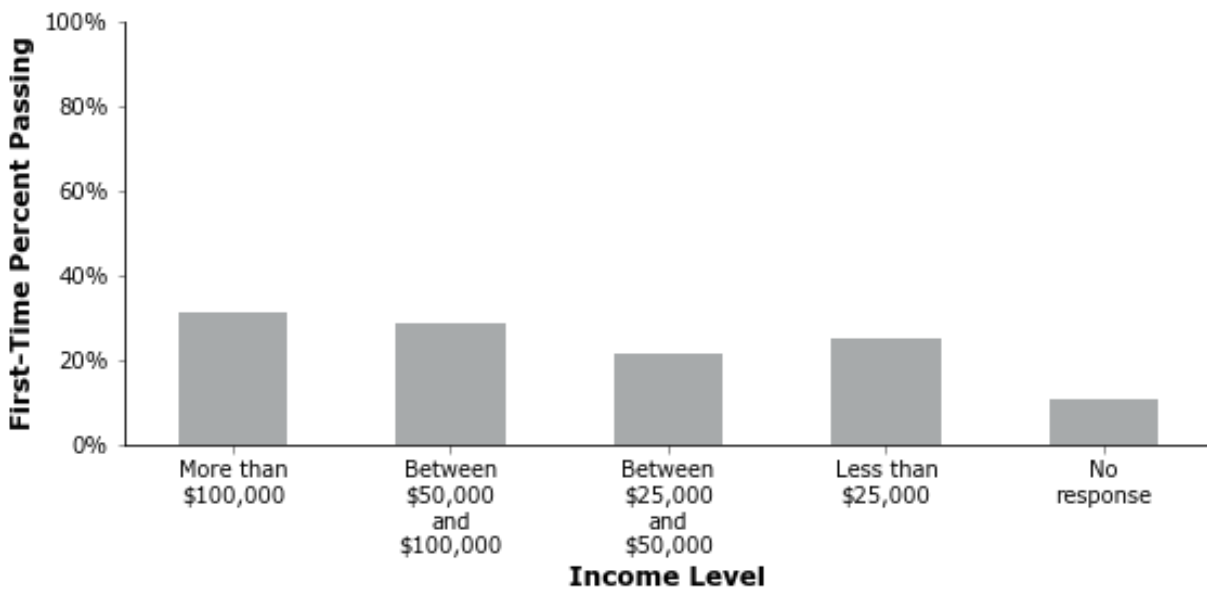


Table 27. Life Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	423	16.1	68	53.47	15.18
Between 31 and 50 hours	361	27.7	100	59.65	14.37
Between 51 and 70 hours	117	35.9	42	62.67	15.14
More than 70 hours	85	31.8	27	61.06	15.46
No response	15	13.3	2	44.53	24.02

Figure 23. Life Agent Percent Passing by Hours Spent Studying

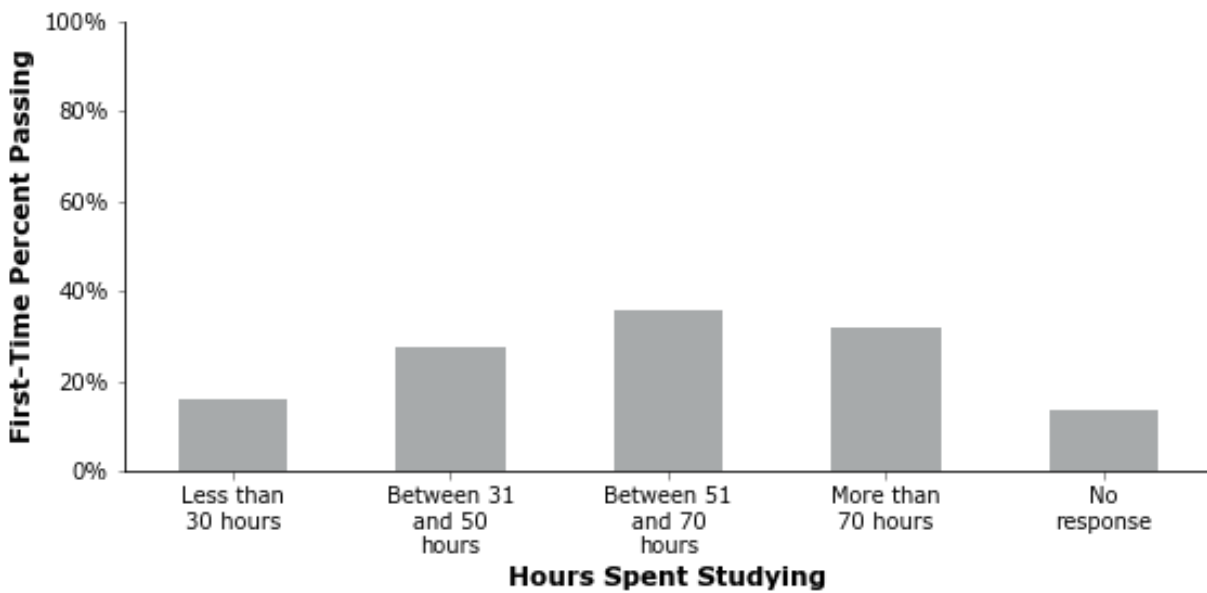


Table 28. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	35	28.6	10	55.43	16.54
Spanish	925	23.8	220	57.53	15.20
Other	6	66.7	4	73.83	12.29
Choose not to respond	15	26.7	4	59.33	14.42
No response	20	5.0	1	42.80	21.68

Figure 24. Life Agent Percent Passing by Primary Language

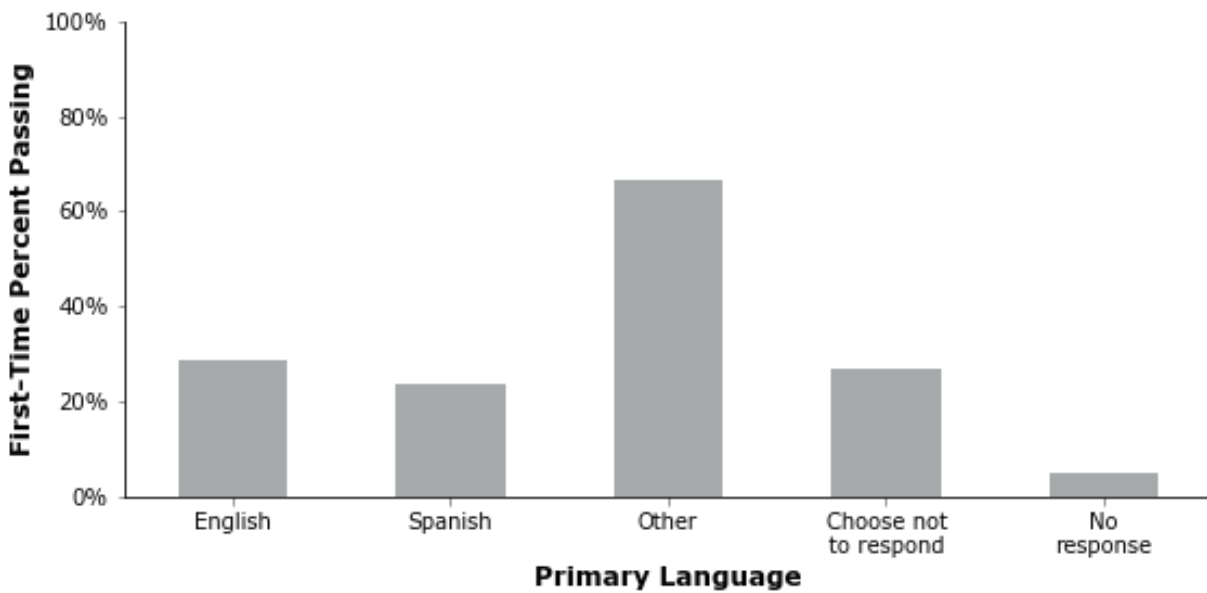




Table 29. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	56	7.1	4	47.20	14.11
High school diploma or equivalent	308	16.6	51	53.99	14.98
Two-year college degree (Associate's degree)	154	25.3	39	58.63	13.78
Four-year college degree (Bachelor's degree)	266	31.6	84	61.47	14.29
Advanced college degree (Master's degree or Doctorate)	128	35.9	46	63.33	14.02
Choose not to respond	71	19.7	14	54.27	16.39
No response	18	5.6	1	40.44	24.62

Figure 25. Life Agent Percent Passing by Education Level

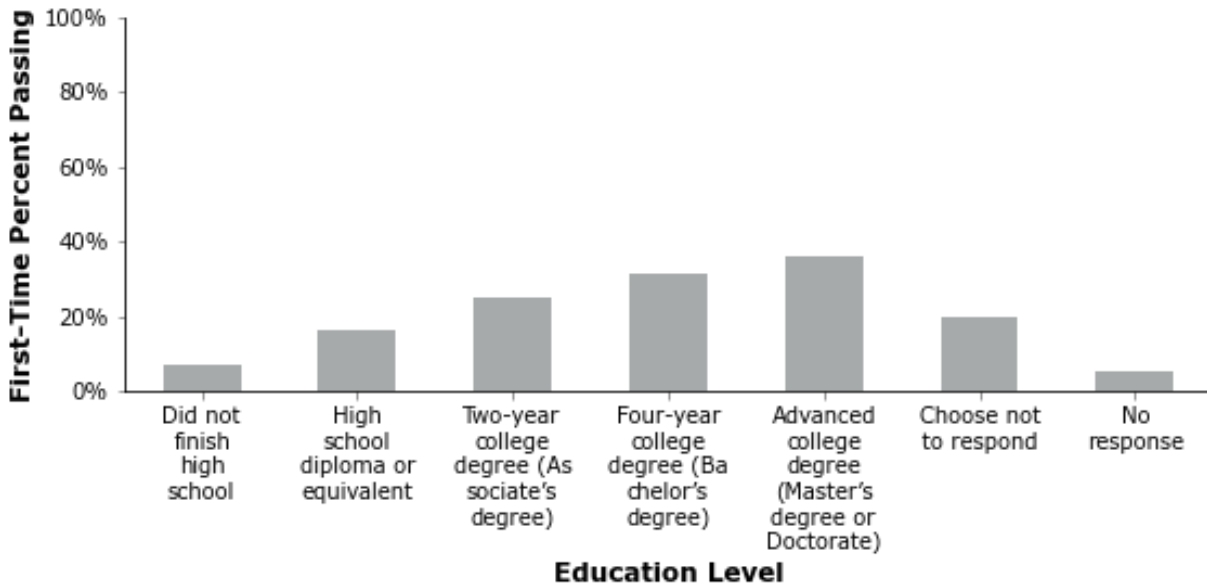


Table 30. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	469	24.1	113	57.07	14.93
I completed an insurance course at a college or university	1	0.0	0	28.00	
I attended classroom preparation from an exam preparation school	25	28.0	7	55.76	16.28
I completed an online course	284	27.5	78	59.96	15.50
I bought and used a study guide or study manual	122	23.8	29	56.97	15.64
I took the exam without taking a course or studying	9	0.0	0	41.22	13.99
Other	71	14.1	10	55.27	13.79
No response	20	10.0	2	43.90	22.06

Figure 26. Life Agent Percent Passing by Preparation Method

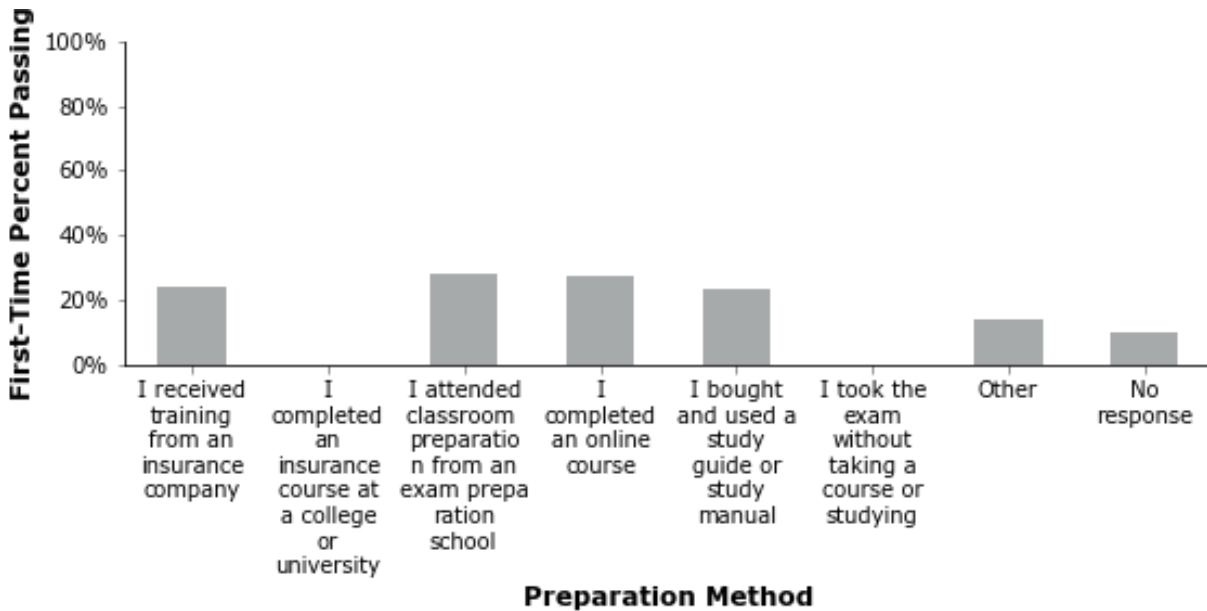
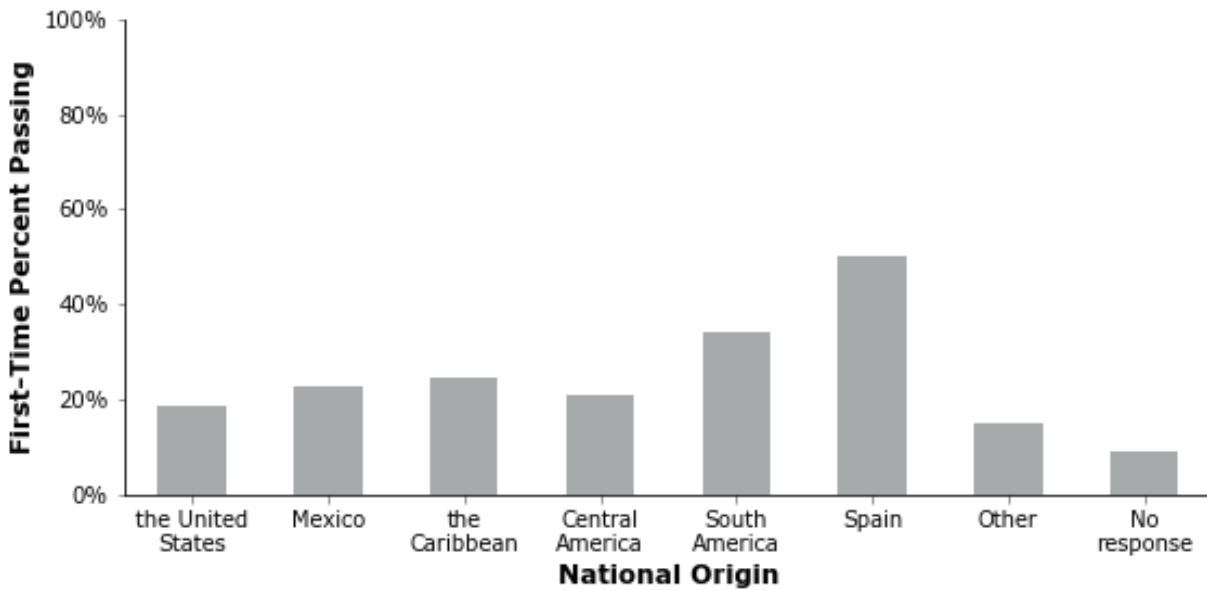


Table 31. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	118	18.6	22	53.89	15.58
Mexico	289	22.8	66	56.21	15.68
the Caribbean	85	24.7	21	59.32	14.22
Central America	143	21.0	30	55.50	14.88
South America	242	33.9	82	62.81	13.68
Spain	2	50.0	1	57.50	37.48
Other	100	15.0	15	54.25	15.10
No response	22	9.1	2	46.32	23.21

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	28	28.6	8	65.57	11.84

### 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	26	15.4	4	57.62	11.31

### Property and Casualty Risk Manager

Only two candidates were administered the Spanish version.

### Public Insurance Adjuster

No candidate was administered the Spanish version.

### Surplus Lines

Only one 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.