

**Texas Department of Insurance**  
Spanish Demographic Analysis  
September 1, 2024–August 31, 2025

**Prepared by:**  
Pearson VUE  
September 30, 2025

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**Table of Contents**

**Scope of Work..... 1**

**Executive Summary ..... 1**

**Background..... 2**

**Candidate Performance..... 3**

Adjuster - All Lines ..... 3

Adjuster - Property and Casualty..... 3

Adjuster - Workers Compensation ..... 3

General Lines - Life, Accident and Health ..... 3

General Lines - Property and Casualty ..... 13

Life Agent ..... 22

Limited Lines ..... 31

Managing General Agent ..... 31

Personal Lines Property and Casualty..... 31

Property and Casualty Risk Manager ..... 31

Public Insurance Adjuster ..... 31

Surplus Lines ..... 31

**Glossary ..... 32**

**List of Tables**

Table 1. Exams Administered..... 2

Table 2. General Lines - Life, Accident and Health Examinees by Exam..... 3

Table 3. General Lines - Life, Accident and Health Examinees by Gender ..... 4

Table 4. General Lines - Life, Accident and Health Examinees by Ethnicity ..... 5

Table 5. General Lines - Life, Accident and Health Examinees by Course Taken..... 6

Table 6. General Lines - Life, Accident and Health Examinees by Income Level ..... 7

Table 7. General Lines - Life, Accident and Health Examinees by Hours Spent Studying..... 8

Table 8. General Lines - Life, Accident and Health Examinees by Primary Language..... 9

Table 9. General Lines - Life, Accident and Health Examinees by Education Level ..... 10

Table 10. General Lines - Life, Accident and Health Examinees by Preparation Method ..... 11

Table 11. General Lines - Life, Accident and Health Examinees by National Origin ..... 12

Table 12. General Lines - Property and Casualty Examinees by Exam ..... 13

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

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

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

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

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

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

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

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

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

Table 22. Life Agent Examinees by Exam..... 22

Table 23. Life Agent Examinees by Gender ..... 22

Table 24. Life Agent Examinees by Ethnicity ..... 23

Table 25. Life Agent Examinees by Course Taken..... 24

Table 26. Life Agent Examinees by Income Level ..... 25

Table 27. Life Agent Examinees by Hours Spent Studying..... 26

Table 28. Life Agent Examinees by Primary Language..... 27

Table 29. Life Agent Examinees by Education Level ..... 28

Table 30. Life Agent Examinees by Preparation Method ..... 29

Table 31. Life Agent Examinees by National Origin ..... 30

Table 32. Limited Lines Examinees ..... 31

Table 33. Personal Lines Property and Casualty Examinees..... 31

**List of Figures**

Figure 1. General Lines - Life, Accident and Health Percent Passing by Gender ..... 4

Figure 2. General Lines - Life, Accident and Health Percent Passing by Ethnicity ..... 5

Figure 3. General Lines - Life, Accident and Health Percent Passing by Course Taken ..... 6

Figure 4. General Lines - Life, Accident and Health Percent Passing by Income Level..... 7

Figure 5. General Lines - Life, Accident and Health Percent Passing by Hours Spent Studying ..... 8

Figure 6. General Lines - Life, Accident and Health Percent Passing by Primary Language ..... 9

Figure 7. General Lines - Life, Accident and Health Percent Passing by Education Level..... 10

Figure 8. General Lines - Life, Accident and Health Percent Passing by Preparation Method ..... 11

Figure 9. General Lines - Life, Accident and Health Percent Passing by National Origin..... 12

Figure 10. General Lines - Property and Casualty Percent Passing by Gender..... 13

Figure 11. General Lines - Property and Casualty Percent Passing by Ethnicity..... 14

Figure 12. General Lines - Property and Casualty Percent Passing by Course Taken ..... 15

Figure 13. General Lines - Property and Casualty Percent Passing by Income Level..... 16

Figure 14. General Lines - Property and Casualty Percent Passing by Hours Spent Studying ..... 17

Figure 15. General Lines - Property and Casualty Percent Passing by Primary Language ..... 18

Figure 16. General Lines - Property and Casualty Percent Passing by Education Level ..... 19

Figure 17. General Lines - Property and Casualty Percent Passing by Preparation Method..... 20

Figure 18. General Lines - Property and Casualty Percent Passing by National Origin ..... 21

Figure 19. Life Agent Percent Passing by Gender ..... 22

Figure 20. Life Agent Percent Passing by Ethnicity ..... 23

Figure 21. Life Agent Percent Passing by Course Taken ..... 24

Figure 22. Life Agent Percent Passing by Income Level ..... 25

Figure 23. Life Agent Percent Passing by Hours Spent Studying ..... 26

Figure 24. Life Agent Percent Passing by Primary Language ..... 27

Figure 25. Life Agent Percent Passing by Education Level..... 28

Figure 26. Life Agent Percent Passing by Preparation Method ..... 29

Figure 27. Life Agent Percent Passing by National Origin..... 30

## 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, 2024, through August 31, 2025 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 three exams: Adjuster - Workers Compensation, Managing General Agent, 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	M-SP, N-SP	150	9
TX-PCAdj	Adjuster - Property and Casualty	N-SP	150	3
TX-WCAdj	Adjuster - Workers Compensation	N-SP	60	0
TX-LAH	General Lines - Life, Accident and Health	JM-SP, JP-SP	130 (100 + 30)	2,543
TX-PropCas	General Lines - Property and Casualty	DK-SP, DN-SP	130 (100 + 30)	192
TX-Life	Life Agent	OP-SP, OS-SP	80 (50 + 30)	2,862
TX-LL	Limited Lines	M-SP, N-SP	50	73
TX-MGA	Managing General Agent	N-SP	150	0
TX-PLPropCas	Personal Lines Property and Casualty	CO-SP, CQ-SP	100 (75 + 25)	37
TX-PCRM	Property and Casualty Risk Manager	M-SP, N-SP	100	2
TX-PubAdj	Public Insurance Adjuster	O-SP	100	1
TX-Surplus	Surplus Lines	N-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 nine candidates were administered the Spanish version.

### Adjuster - Property and Casualty

Only three candidates 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	2,543	34.2	870	61.13	14.72

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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	777	36.3	282	61.85	14.58
Female	1,730	33.7	583	61.07	14.54
Choose not to respond	4	0.0	0	49.00	11.40
No response	32	15.6	5	48.19	21.08

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

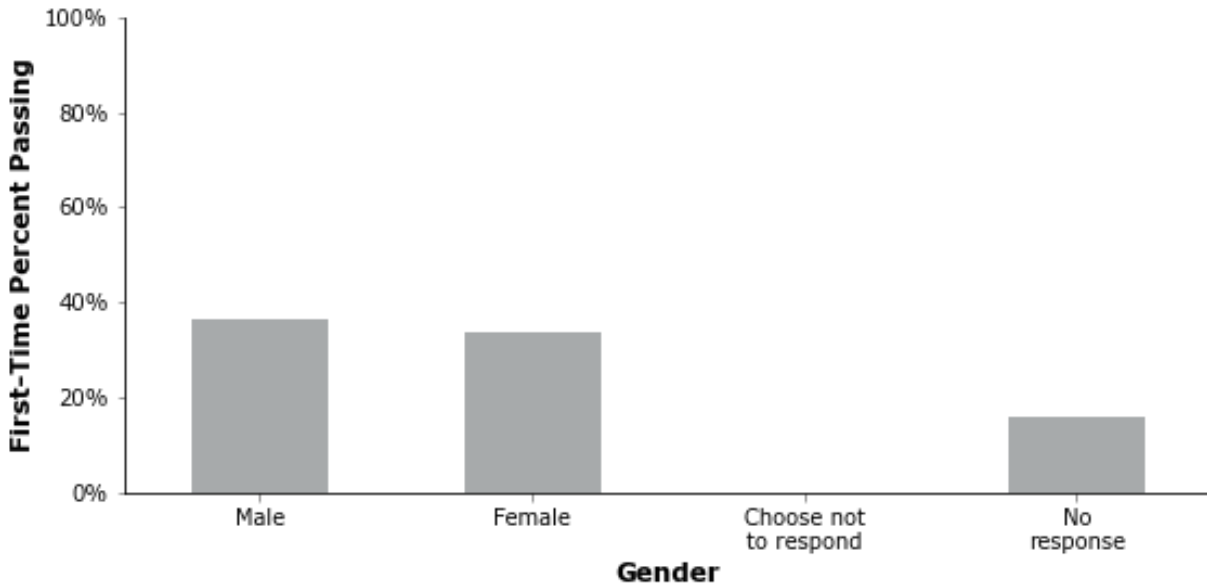


Table 4. General Lines - Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	0.0	0	45.00	-
Black / African-American	16	12.5	2	53.19	14.28
Hispanic / Latino American	2,432	34.7	845	61.43	14.52
Native American	2	0.0	0	49.50	16.26
Caucasian / White (non-Hispanic)	9	33.3	3	57.33	16.61
Other	9	33.3	3	57.11	17.56
Choose not to respond	39	28.2	11	58.10	15.41
No response	35	17.1	6	50.31	21.26

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

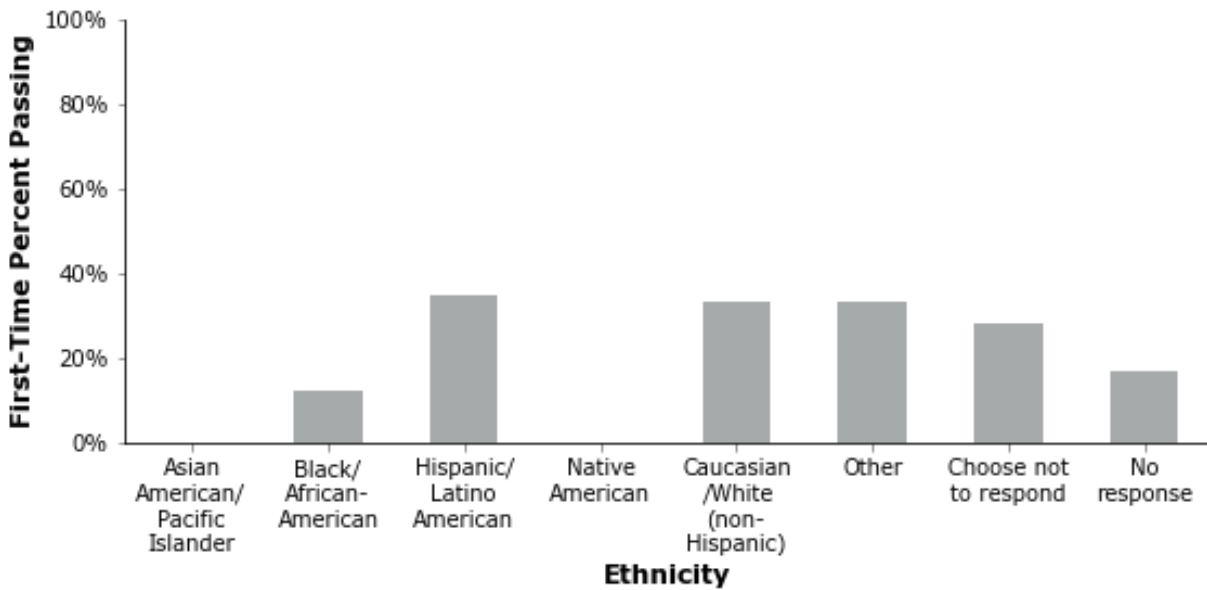


Table 5. General Lines - Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,763	39.2	691	63.05	14.24
Yes, less than 30 hours	526	22.6	119	57.31	14.20
No	212	25.0	53	56.98	15.04
No response	42	16.7	7	49.05	19.76

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

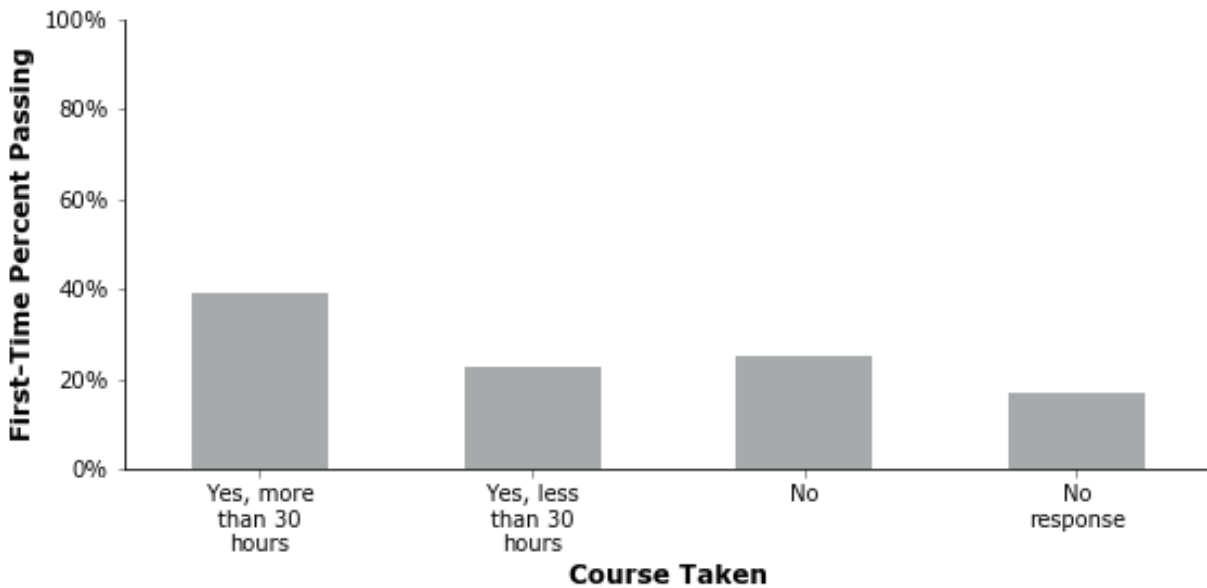


Table 6. General Lines - Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	53	24.5	13	58.34	14.86
Between \$50,000 and \$100,000	258	39.9	103	63.71	14.21
Between \$25,000 and \$50,000	1,078	37.0	399	62.42	14.19
Less than \$25,000	1,082	31.3	339	59.90	14.77
No response	72	22.2	16	53.11	18.70

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

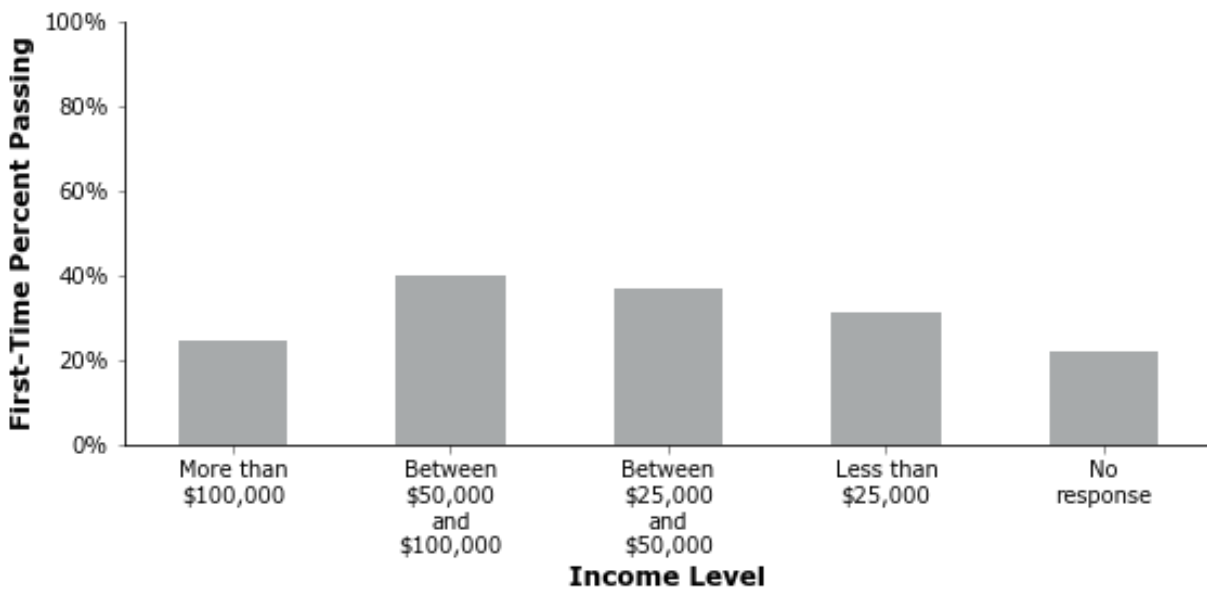


Table 7. General Lines - Life, Accident and Health Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	590	20.0	118	55.56	14.11
Between 31 and 50 hours	941	33.8	318	61.80	14.27
Between 51 and 70 hours	462	44.4	205	64.28	13.85
More than 70 hours	502	43.4	218	64.41	14.23
No response	48	22.9	11	51.56	20.40

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

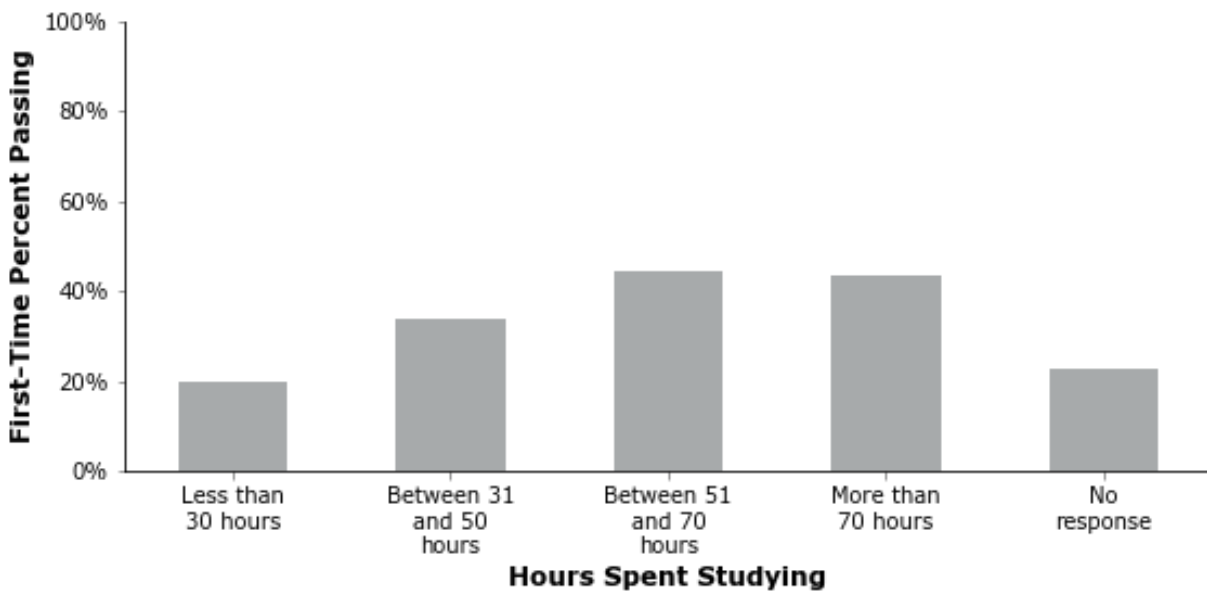


Table 8. General Lines - Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	28	21.4	6	56.11	13.81
Spanish	2,446	34.8	850	61.44	14.51
Other	5	40.0	2	62.80	15.80
Choose not to respond	20	15.0	3	51.45	16.10
No response	44	20.5	9	50.93	20.37

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

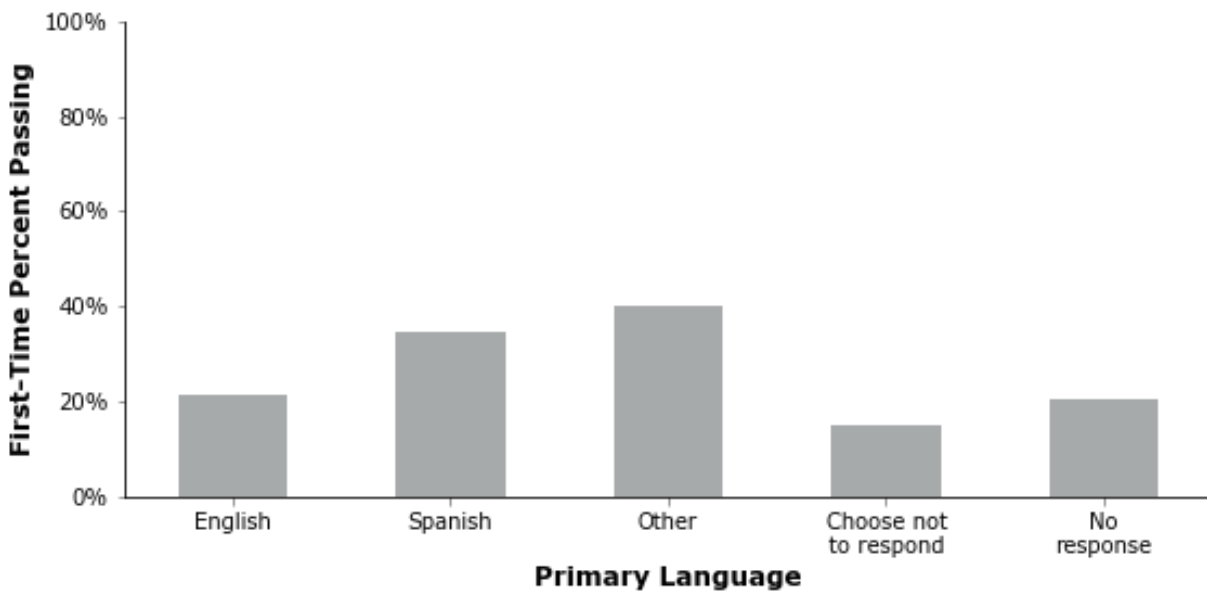


Table 9. General Lines - Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	41	24.4	10	57.68	14.89
High school diploma or equivalent	579	26.6	154	57.63	15.00
Two-year college degree (Associate's degree)	394	29.7	117	60.34	14.25
Four-year college degree (Bachelor's degree)	886	40.9	362	63.66	13.99
Advanced college degree (Master's degree or Doctorate)	454	40.5	184	63.59	14.25
Choose not to respond	134	23.1	31	58.05	13.80
No response	55	21.8	12	52.64	19.50

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

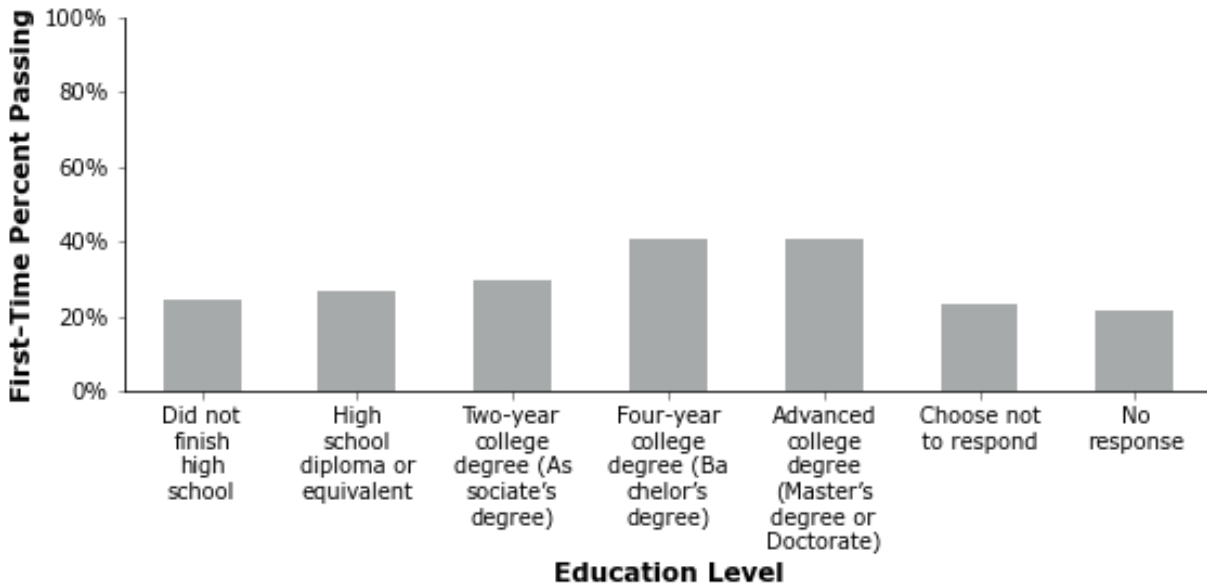


Table 10. General Lines - Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	696	33.3	232	60.46	14.96
I completed an insurance course at a college or university	8	0.0	0	52.88	7.68
I attended classroom preparation from an exam preparation school	100	39.0	39	63.65	14.61
I completed an online course	1,033	39.7	410	63.35	14.16
I bought and used a study guide or study manual	467	29.6	138	60.53	13.66
I took the exam without taking a course or studying	21	0.0	0	46.67	9.47
Other	162	22.8	37	55.28	14.56
No response	56	25.0	14	52.57	20.72

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

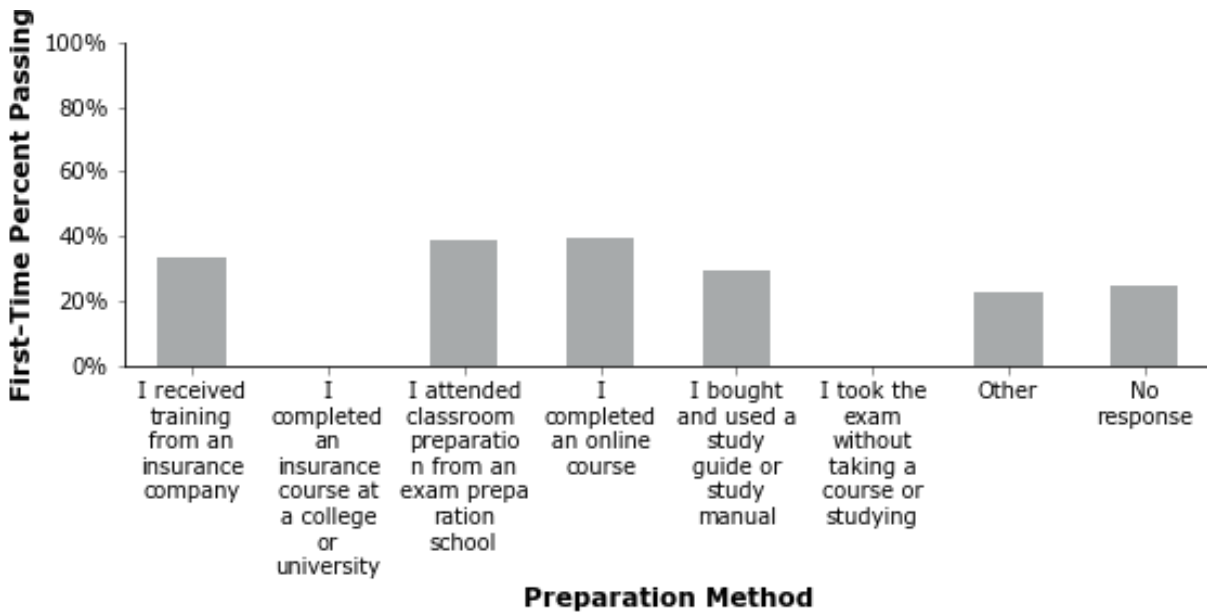
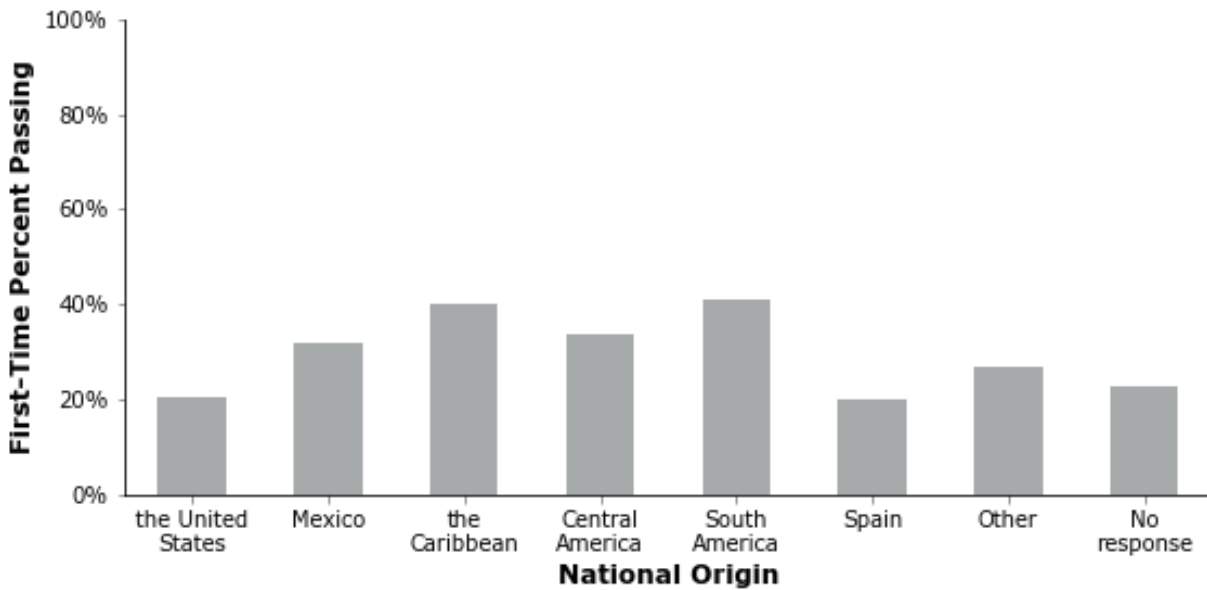


Table 11. General Lines - Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	141	20.6	29	54.97	14.54
Mexico	331	31.7	105	60.24	15.06
the Caribbean	408	40.0	163	62.75	14.49
Central America	305	33.8	103	61.67	15.02
South America	784	40.8	320	64.28	12.99
Spain	5	20.0	1	57.00	14.54
Other	507	26.6	135	57.97	14.96
No response	62	22.6	14	52.79	19.13

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	192	14.1	27	57.68	11.39

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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	59	15.3	9	57.76	12.71
Female	130	12.3	16	57.42	10.80
Choose not to respond	0	-	-	-	-
No response	3	66.7	2	67.33	5.51

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

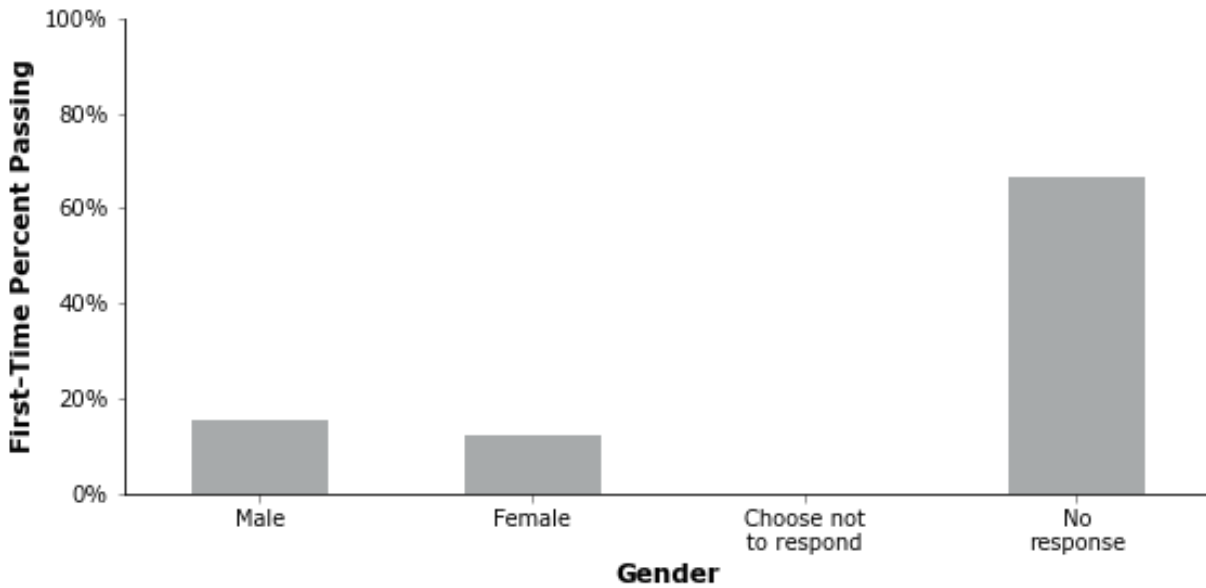


Table 14. General Lines - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	100.0	1	73.00	-
Black / African-American	0	-	-	-	-
Hispanic / Latino American	184	13.0	24	57.54	11.41
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	0	-	-	-	-
Other	1	0.0	0	66.00	-
Choose not to respond	2	0.0	0	47.50	7.78
No response	4	50.0	2	63.50	8.89

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

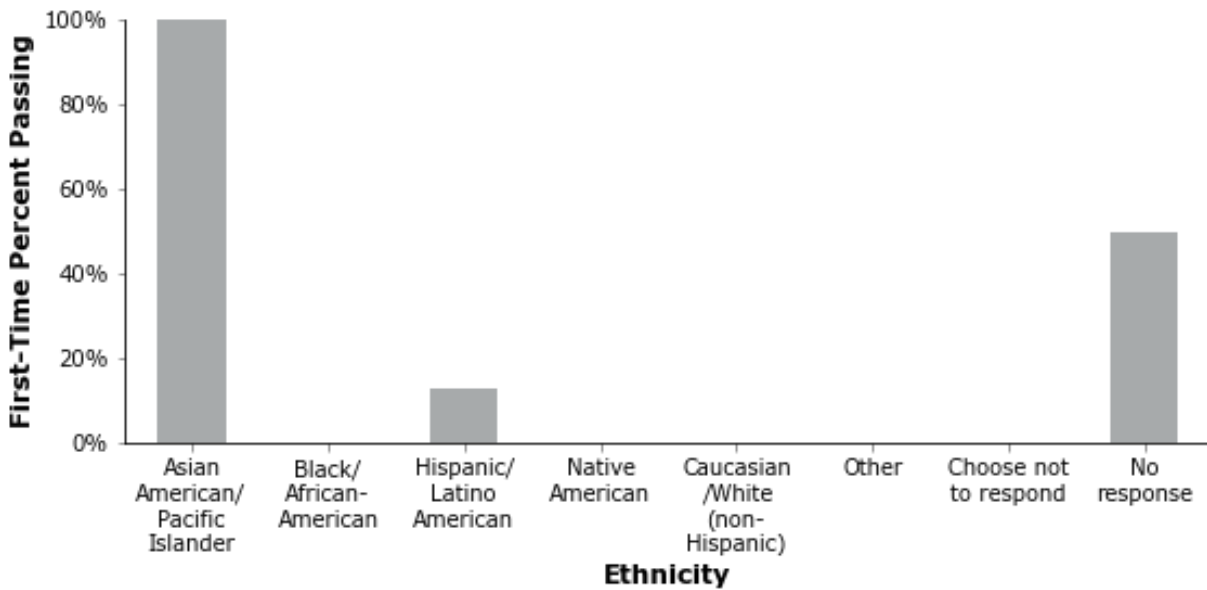


Table 15. General Lines - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	122	12.3	15	59.29	10.52
Yes, less than 30 hours	44	15.9	7	55.41	12.04
No	23	13.0	3	52.26	12.78
No response	3	66.7	2	67.33	5.51

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

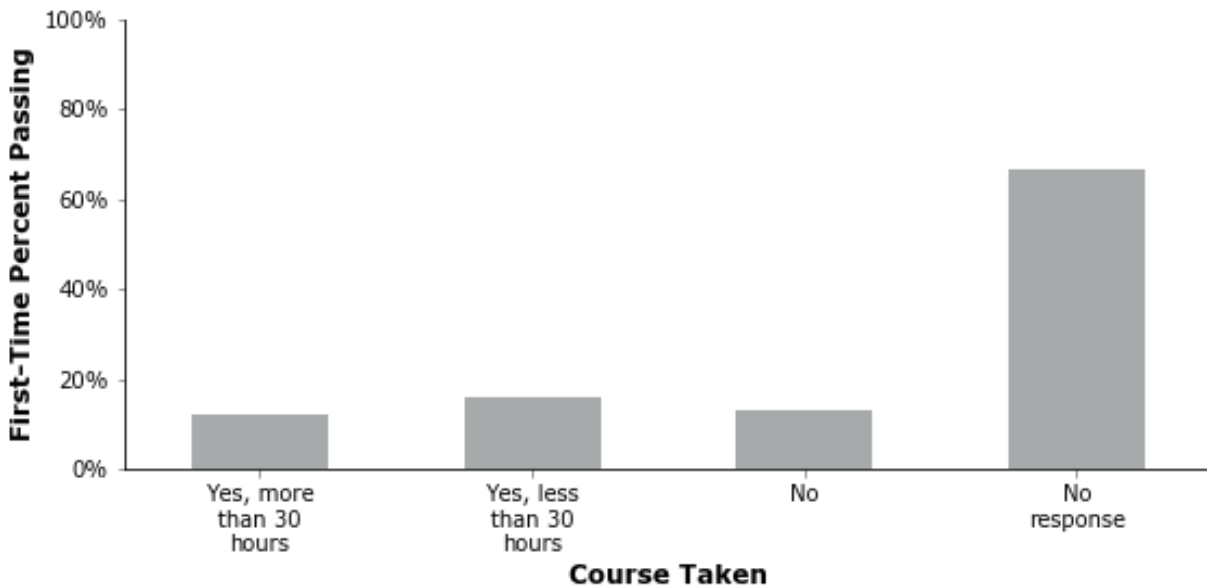


Table 16. General Lines - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	13	7.7	1	55.46	12.24
Between \$50,000 and \$100,000	31	12.9	4	58.42	11.48
Between \$25,000 and \$50,000	87	12.6	11	58.17	10.81
Less than \$25,000	55	16.4	9	56.62	12.38
No response	6	33.3	2	61.33	9.46

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

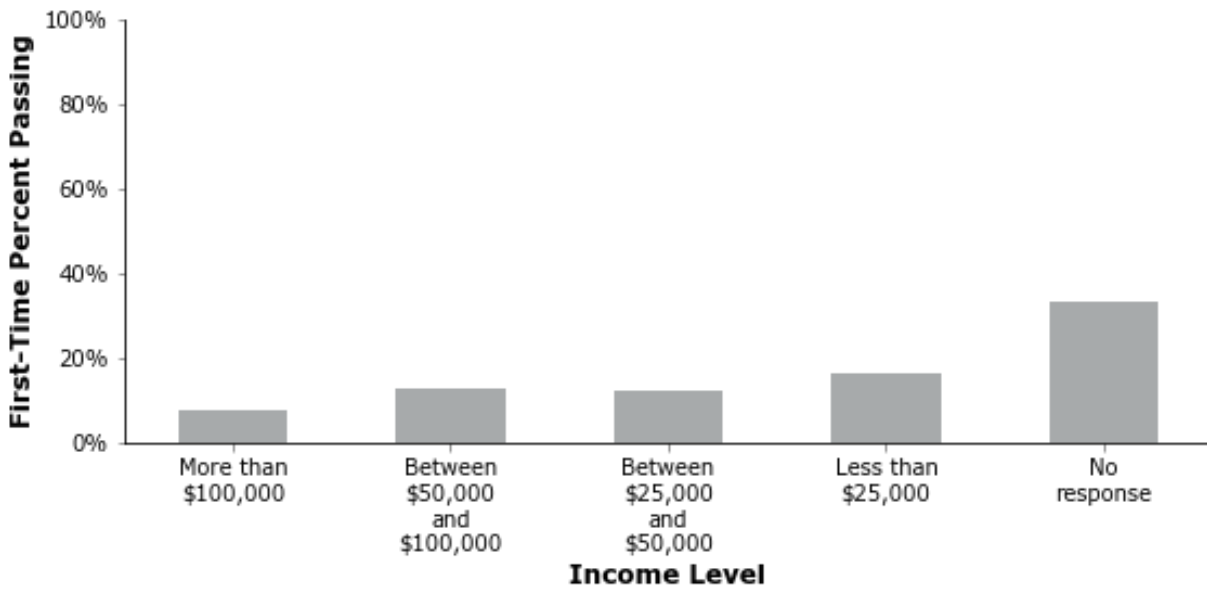


Table 17. General Lines - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	50	14.0	7	55.82	11.13
Between 31 and 50 hours	80	7.5	6	57.18	11.68
Between 51 and 70 hours	28	28.6	8	63.54	10.63
More than 70 hours	28	14.3	4	56.25	10.87
No response	6	33.3	2	59.33	9.54

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

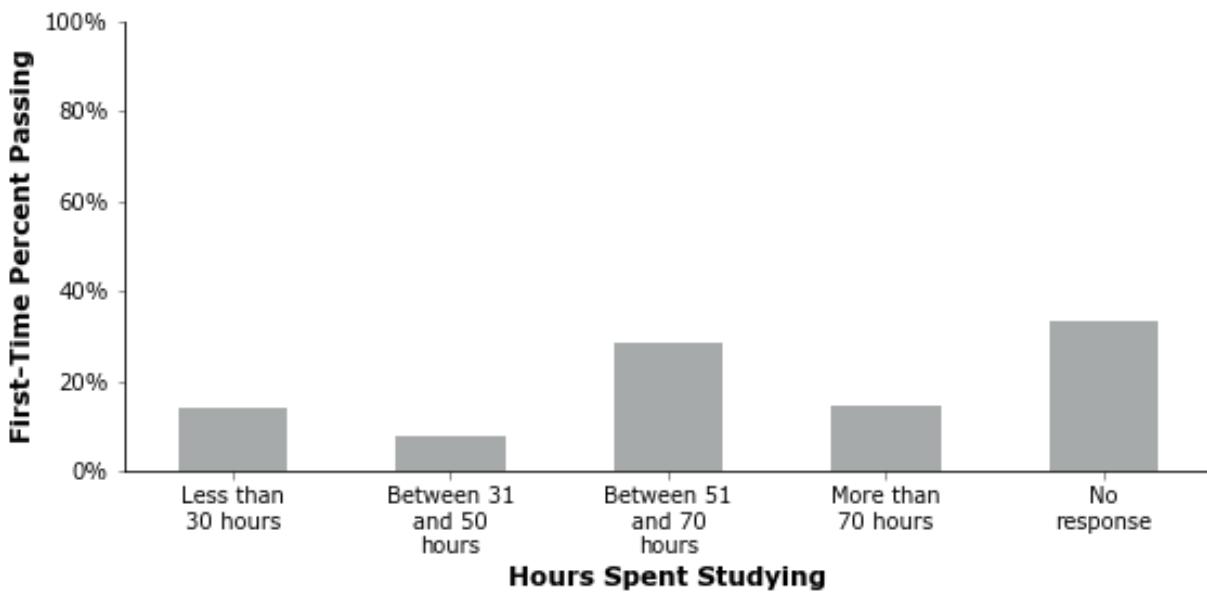


Table 18. General Lines - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1	0.0	0	67.00	-
Spanish	183	13.7	25	57.65	11.48
Other	0	-	-	-	-
Choose not to respond	3	0.0	0	50.67	7.77
No response	5	40.0	2	61.20	9.36

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

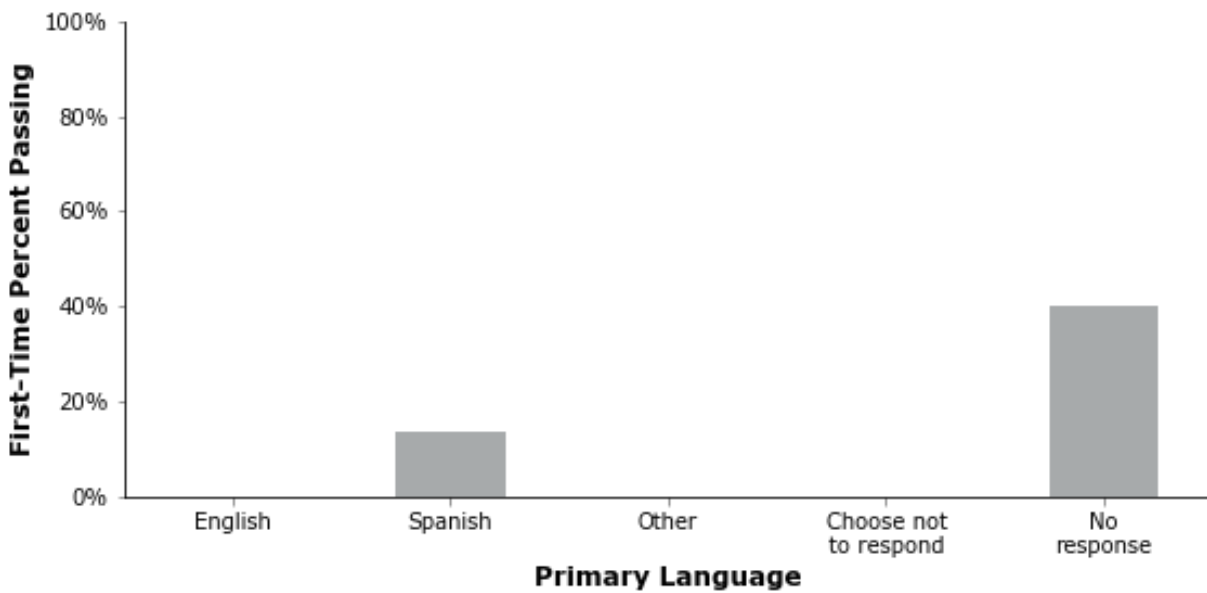


Table 19. General Lines - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	2	50.0	1	63.00	14.14
High school diploma or equivalent	48	2.1	1	54.38	10.85
Two-year college degree (Associate's degree)	35	8.6	3	55.54	9.64
Four-year college degree (Bachelor's degree)	54	18.5	10	59.15	12.03
Advanced college degree (Master's degree or Doctorate)	37	21.6	8	61.51	11.56
Choose not to respond	12	16.7	2	56.08	11.93
No response	4	50.0	2	63.00	9.76

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

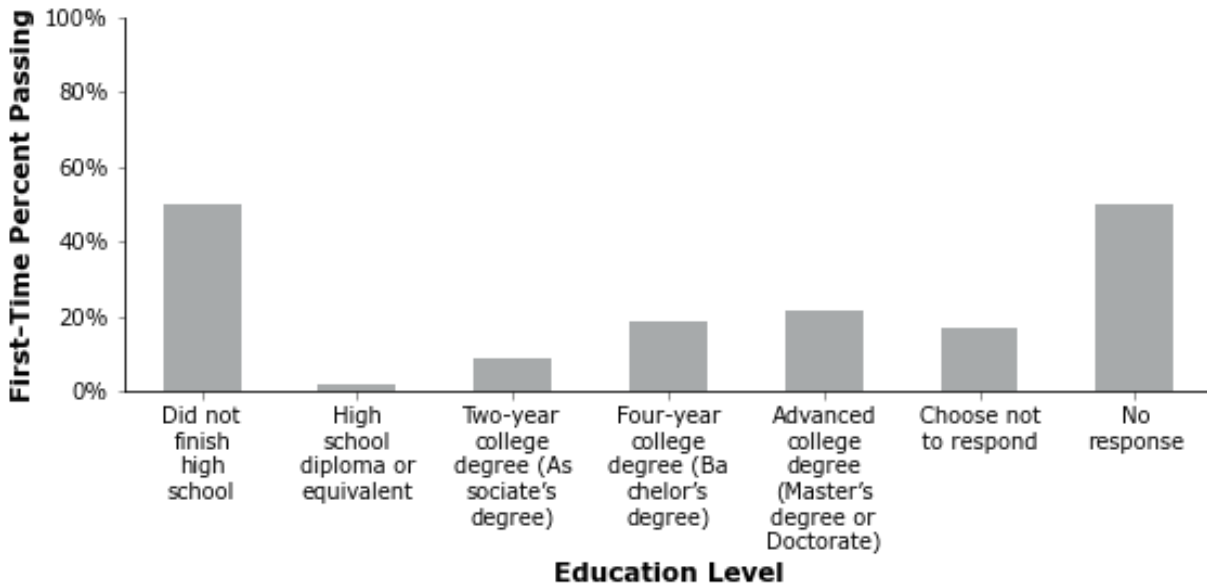


Table 20. General Lines - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	9	11.1	1	57.89	9.79
I completed an insurance course at a college or university	2	0.0	0	55.50	9.19
I attended classroom preparation from an exam preparation school	6	16.7	1	60.67	10.48
I completed an online course	91	14.3	13	59.36	10.44
I bought and used a study guide or study manual	65	15.4	10	56.52	13.12
I took the exam without taking a course or studying	0	-	-	-	-
Other	15	0.0	0	50.07	7.82
No response	4	50.0	2	63.00	9.76

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

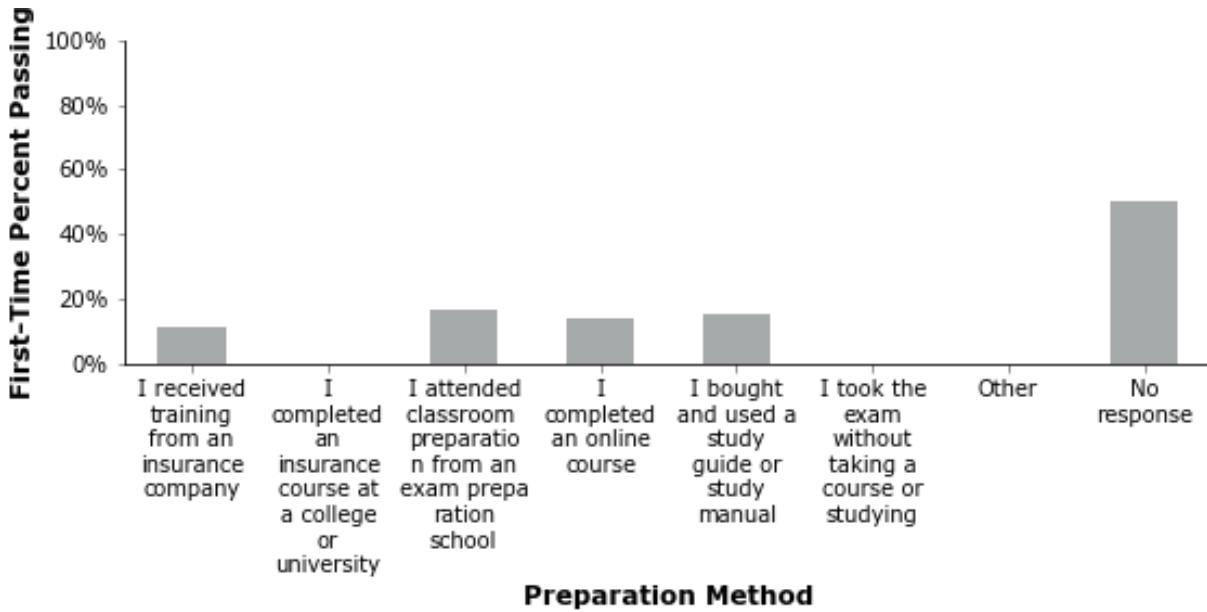
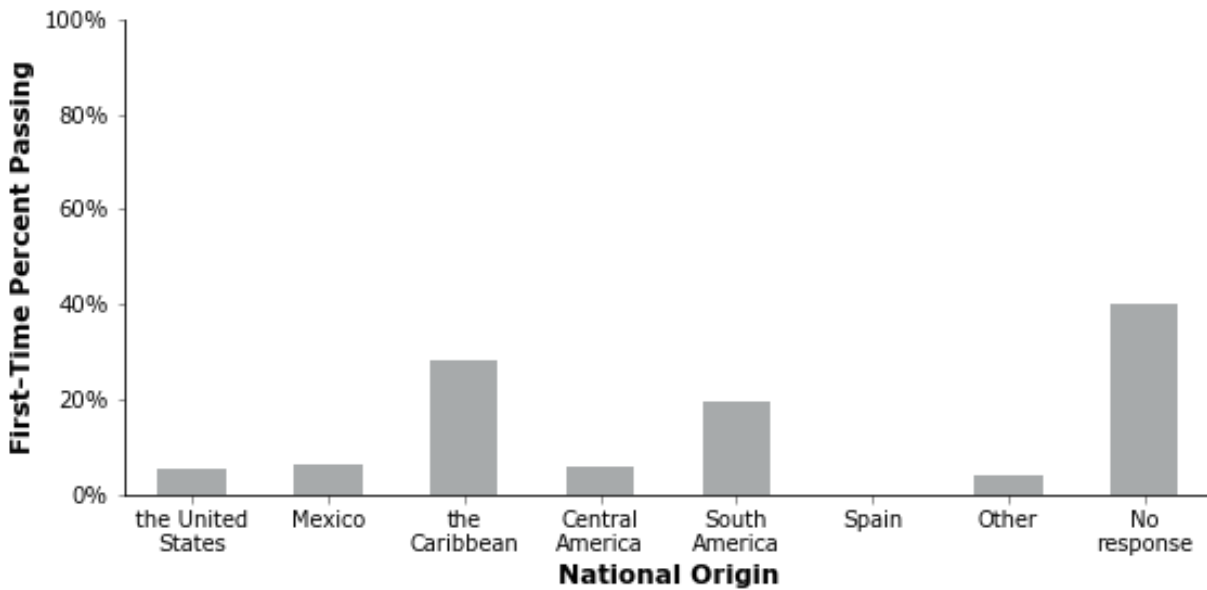


Table 21. General Lines - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	19	5.3	1	56.53	8.60
Mexico	33	6.1	2	56.03	10.57
the Caribbean	25	28.0	7	63.00	12.56
Central America	18	5.6	1	54.17	11.54
South America	66	19.7	13	59.38	11.99
Spain	1	0.0	0	57.00	-
Other	25	4.0	1	52.48	9.46
No response	5	40.0	2	62.80	8.47

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	2,862	23.4	670	55.66	16.49

Table 23. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	876	24.2	212	56.33	16.31
Female	1,962	23.1	453	55.44	16.48
Choose not to respond	4	25.0	1	52.50	13.30
No response	20	20.0	4	47.70	23.58

Figure 19. Life Agent Percent Passing by Gender

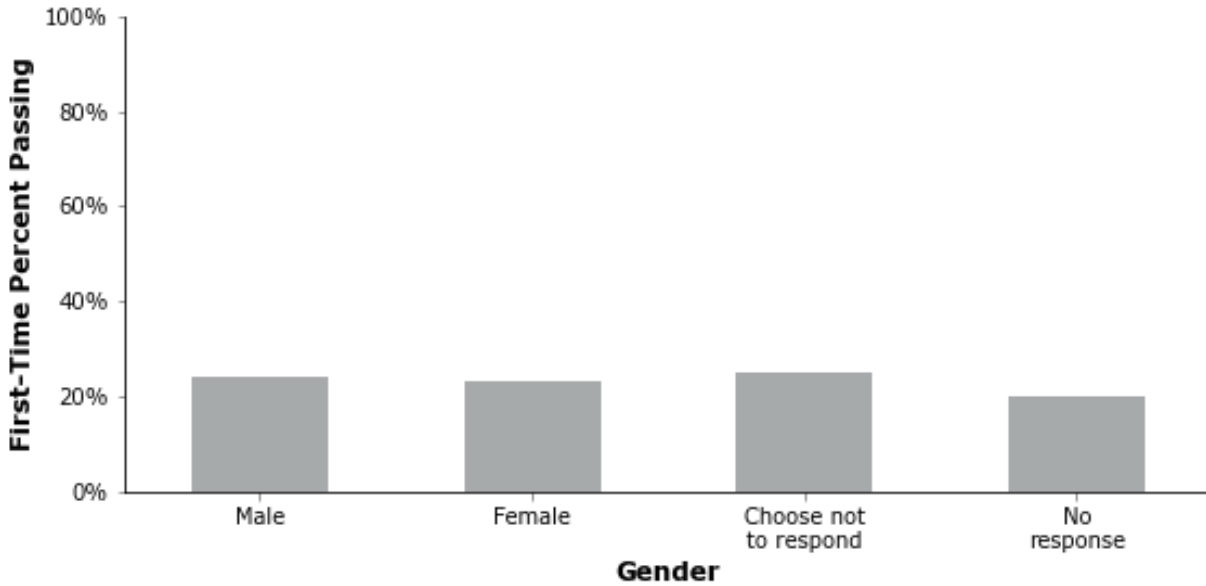


Table 24. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	2	0.0	0	31.50	2.12
Black / African-American	26	3.8	1	45.88	13.23
Hispanic / Latino American	2,744	23.8	654	55.93	16.42
Native American	1	0.0	0	41.00	-
Caucasian / White (non-Hispanic)	14	21.4	3	56.21	13.55
Other	21	9.5	2	49.43	15.93
Choose not to respond	27	22.2	6	53.22	15.78
No response	27	14.8	4	46.48	22.75

Figure 20. Life Agent Percent Passing by Ethnicity

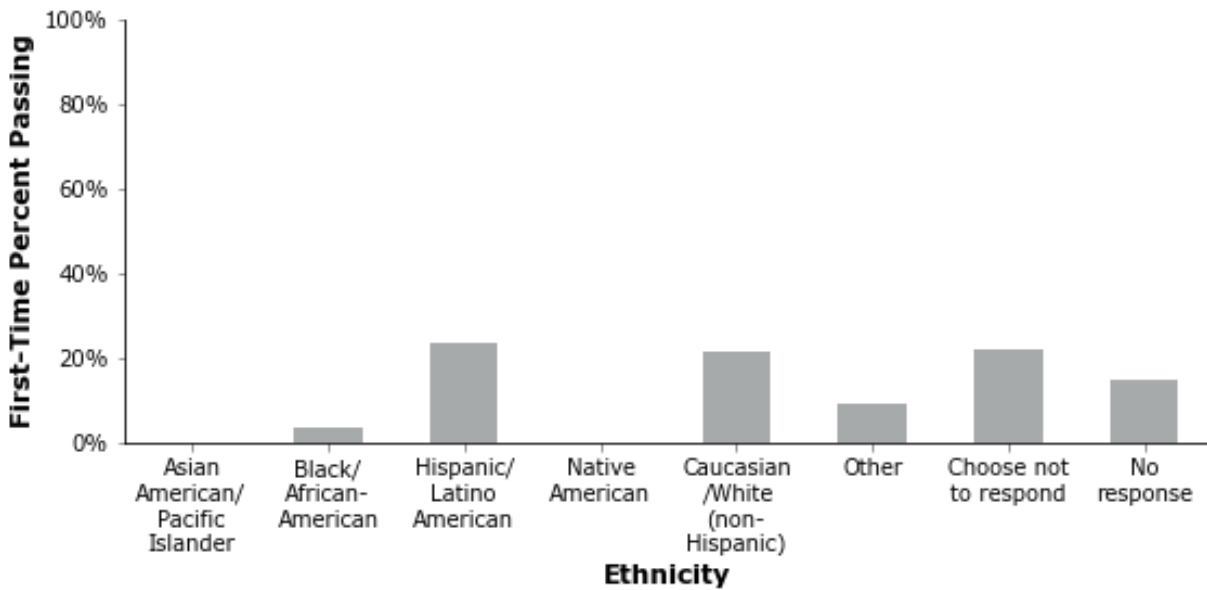


Table 25. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,525	27.7	423	58.02	16.50
Yes, less than 30 hours	1,052	18.5	195	52.86	16.02
No	256	18.4	47	53.82	15.51
No response	29	17.2	5	48.86	21.58

Figure 21. Life Agent Percent Passing by Course Taken

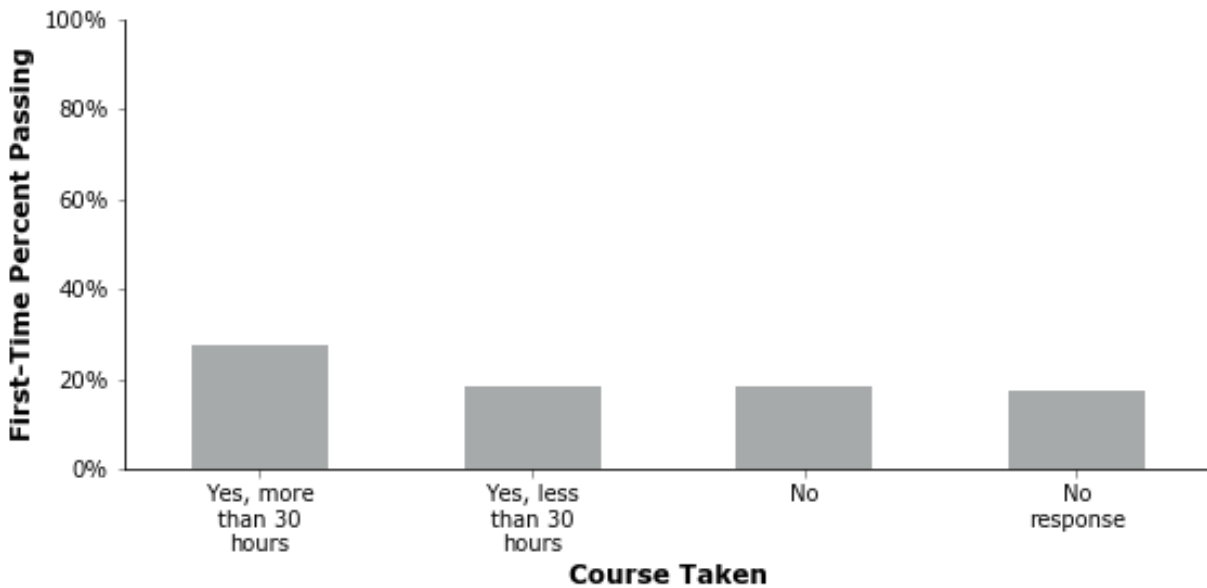


Table 26. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	81	25.9	21	54.30	19.69
Between \$50,000 and \$100,000	326	29.4	96	58.89	16.71
Between \$25,000 and \$50,000	1,094	25.2	276	57.35	15.80
Less than \$25,000	1,276	20.8	265	53.98	16.41
No response	85	14.1	12	47.86	17.12

Figure 22. Life Agent Percent Passing by Income Level

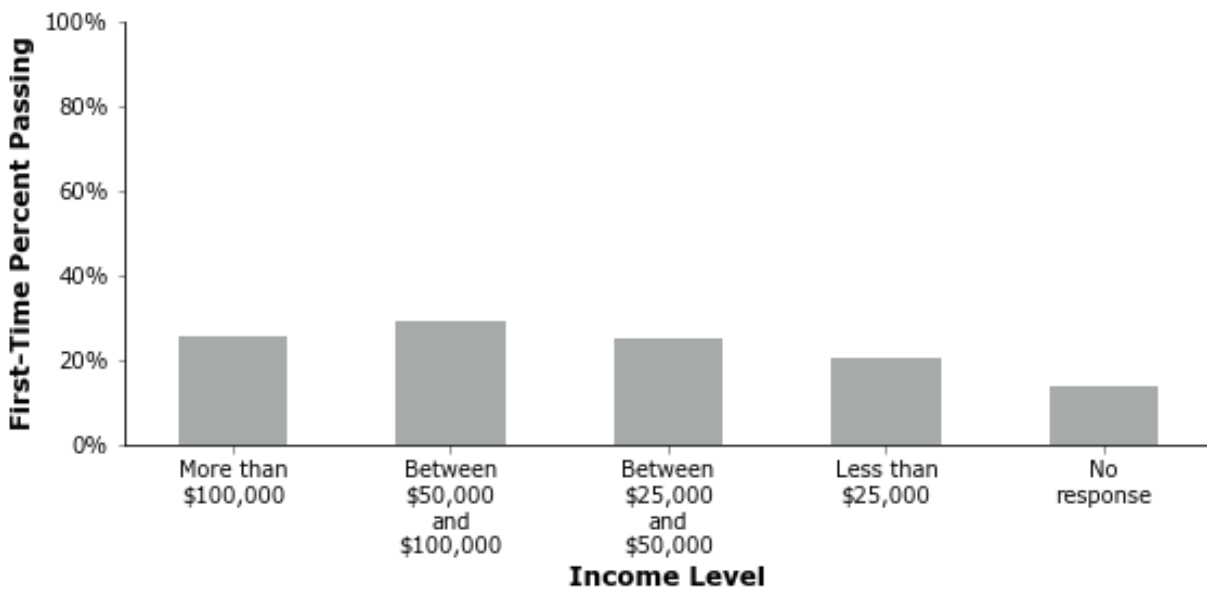


Table 27. Life Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	1,121	14.2	159	50.63	15.58
Between 31 and 50 hours	1,049	26.6	279	57.66	16.32
Between 51 and 70 hours	341	34.9	119	61.62	15.37
More than 70 hours	305	35.4	108	61.42	15.82
No response	46	10.9	5	50.00	17.92

Figure 23. Life Agent Percent Passing by Hours Spent Studying

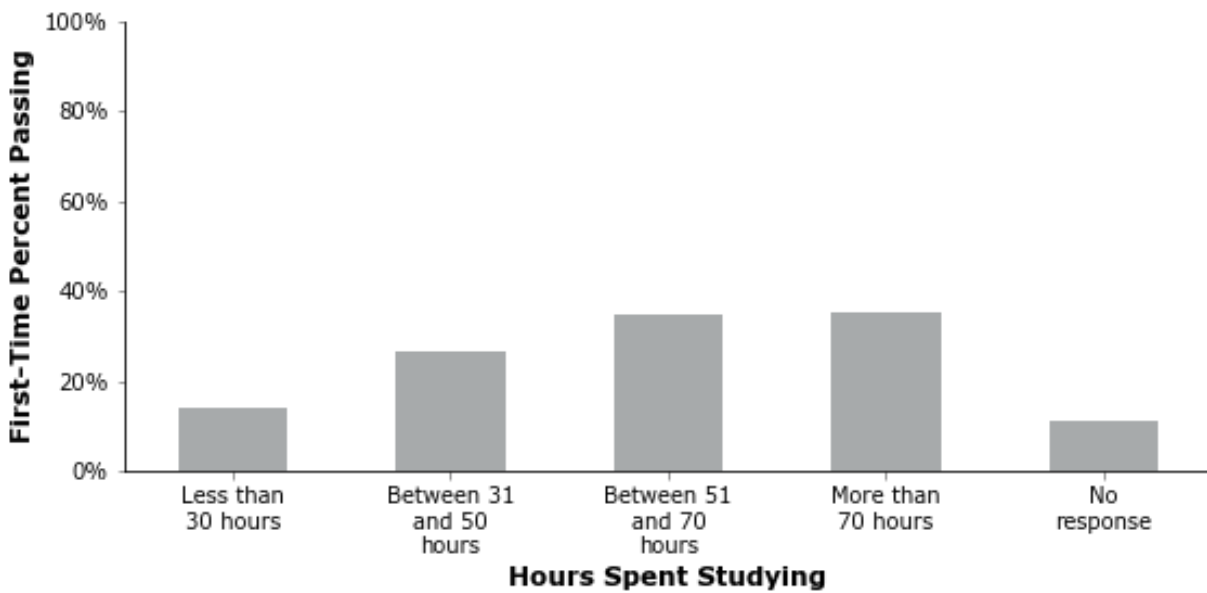


Table 28. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	29	24.1	7	53.45	17.25
Spanish	2,760	23.6	650	55.74	16.46
Other	17	23.5	4	54.41	18.30
Choose not to respond	23	21.7	5	59.78	12.63
No response	33	12.1	4	48.03	18.84

Figure 24. Life Agent Percent Passing by Primary Language

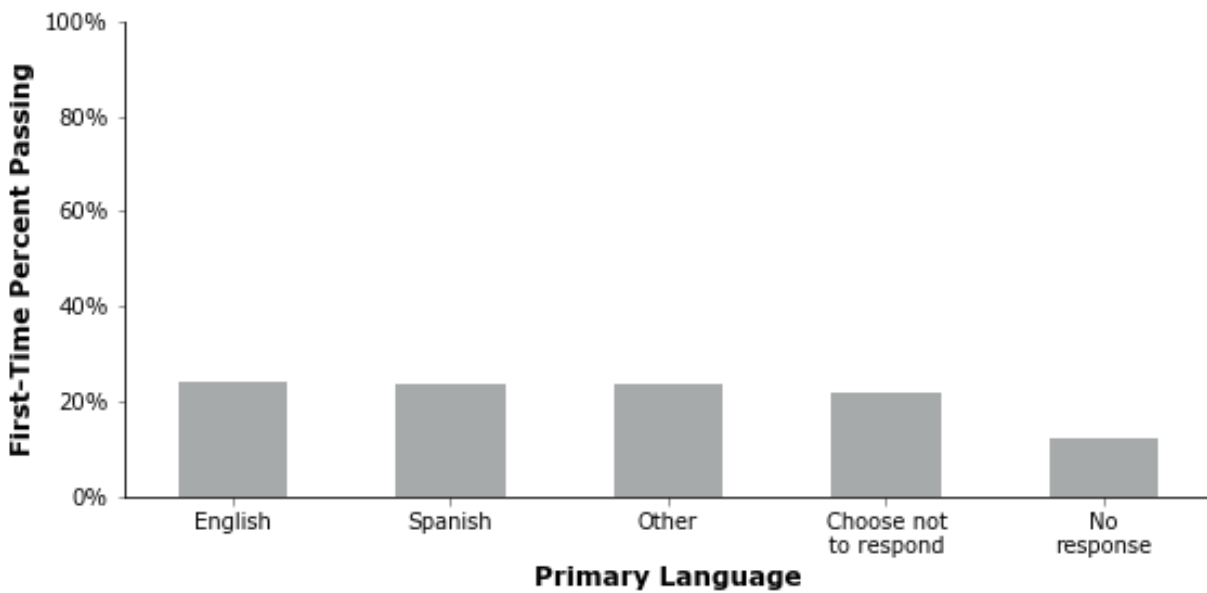


Table 29. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	88	4.5	4	42.26	13.17
High school diploma or equivalent	773	15.9	123	51.53	15.79
Two-year college degree (Associate's degree)	397	21.2	84	55.55	15.12
Four-year college degree (Bachelor's degree)	967	30.0	290	59.06	16.36
Advanced college degree (Master's degree or Doctorate)	405	32.8	133	60.94	15.74
Choose not to respond	193	16.1	31	52.39	15.91
No response	39	12.8	5	45.56	20.04

Figure 25. Life Agent Percent Passing by Education Level

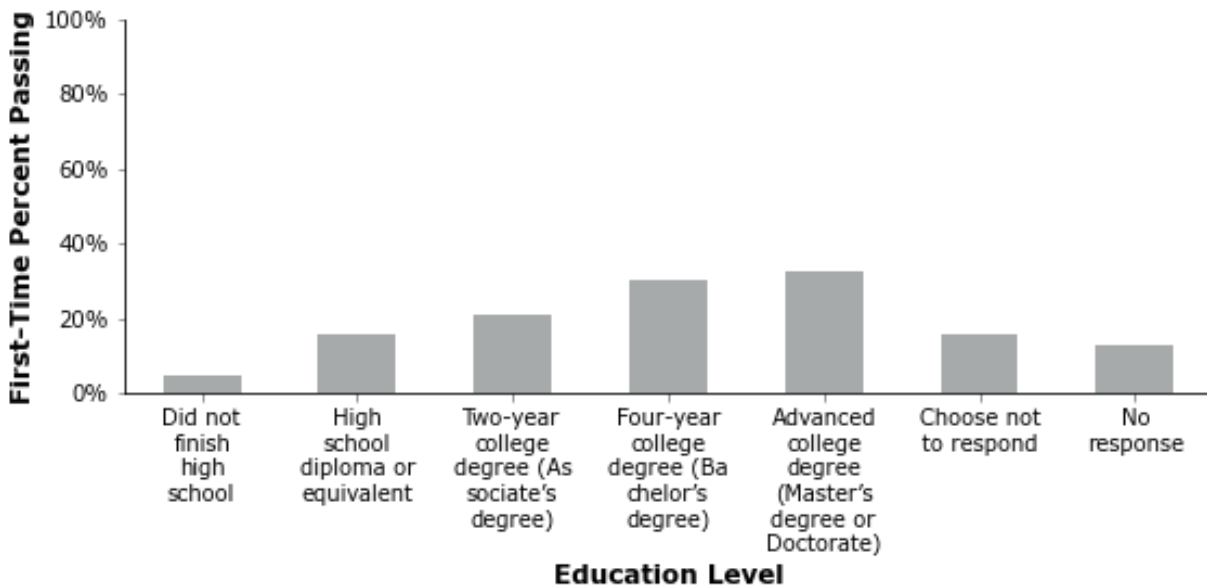


Table 30. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	1,167	19.8	231	54.08	15.88
I completed an insurance course at a college or university	12	16.7	2	43.67	22.70
I attended classroom preparation from an exam preparation school	129	23.3	30	54.50	16.81
I completed an online course	801	31.7	254	59.63	16.67
I bought and used a study guide or study manual	419	27.9	117	58.72	15.93
I took the exam without taking a course or studying	32	3.1	1	41.69	10.98
Other	251	12.4	31	50.17	14.91
No response	51	7.8	4	45.57	16.96

Figure 26. Life Agent Percent Passing by Preparation Method

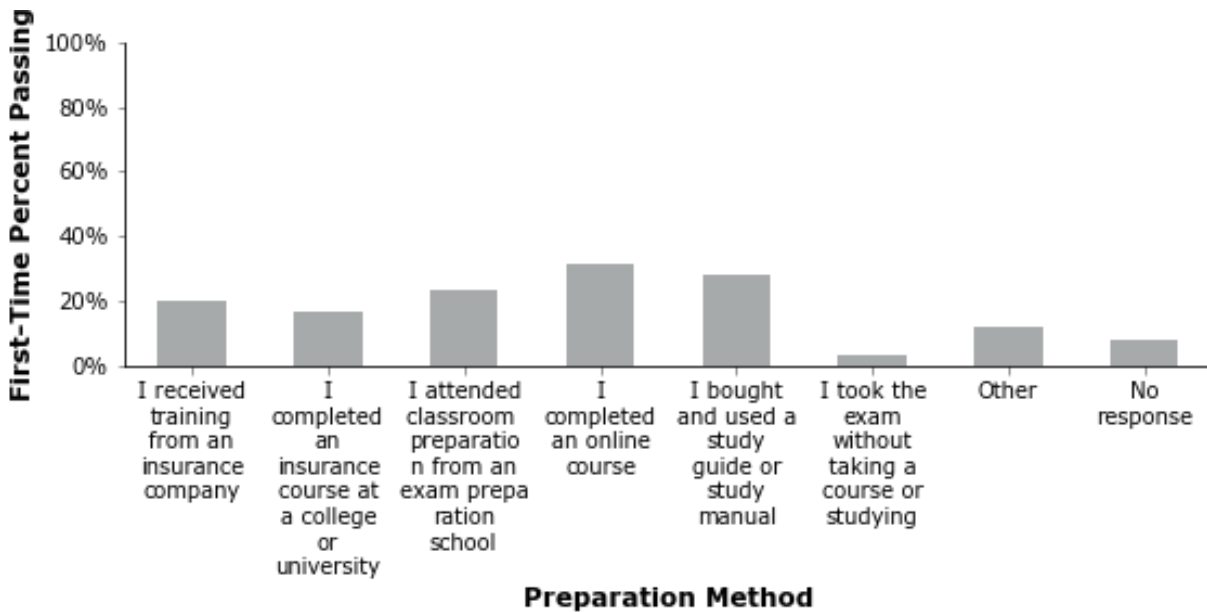
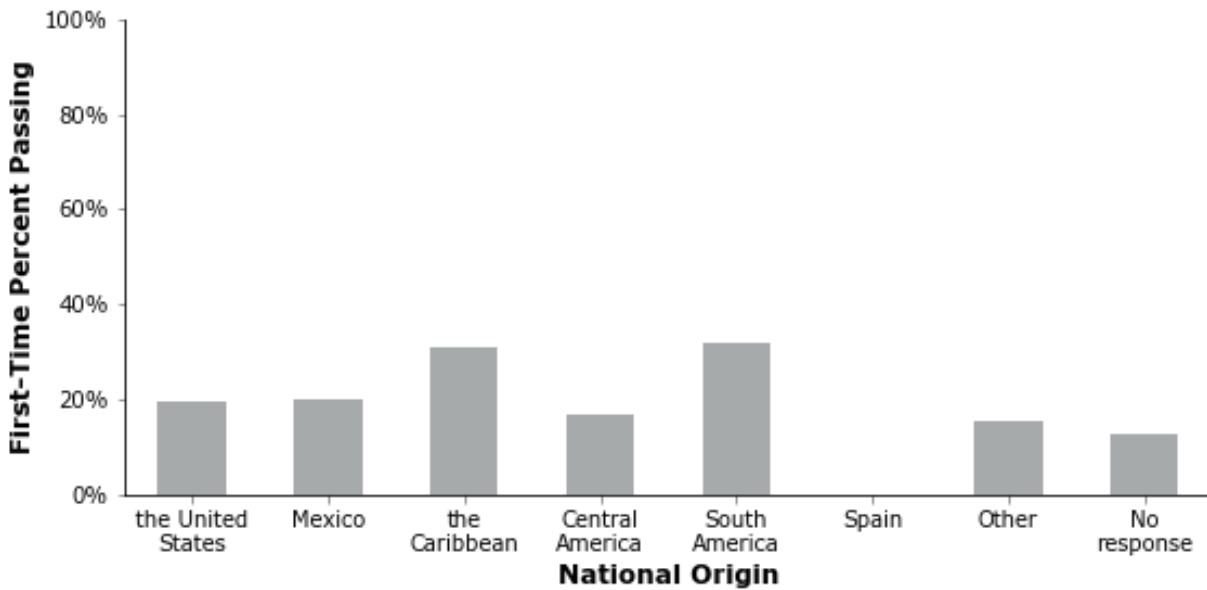


Table 31. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	145	19.3	28	52.87	16.05
Mexico	401	20.0	80	54.51	15.45
the Caribbean	577	31.0	179	58.92	16.69
Central America	393	16.5	65	52.41	16.34
South America	688	31.7	218	60.81	15.27
Spain	1	0.0	0	8.00	-
Other	609	15.4	94	51.04	15.96
No response	48	12.5	6	46.60	18.56

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	73	60.3	44	71.68	11.28

### 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	37	10.8	4	56.19	12.07

### Property and Casualty Risk Manager

Only two candidates were administered the Spanish version.

### Public Insurance Adjuster

Only one 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.