

**Annual Report of
Florida Insurance Examinations of
Life including Variable Annuity, Health,
Personal Lines, and General Lines

Calendar Year 2012**

OVERVIEW

This report was prepared according to the provisions of section 626.2415, Florida Statutes, and is published annually using data from Pearson VUE, the current contracted testing vendor.

The demographic information contained in this report was voluntarily submitted by examinees for the Life & Variable Annuity, Life, Health & Variable Annuity, Health, General Lines, and Personal Lines insurance agent licenses. The purpose of this report is to aid the Department in improving the quality and fairness of the insurance examinations.

SCOPE OF WORK

This report was developed for the Florida Department of Financial Services (DFS). It summarizes statistical information relating to the Life including Variable Annuity, Health, Life (including Variable Annuity) and Health, General Lines, and Personal Lines examinations administered by Pearson VUE from January 2012 through December 2012.

BACKGROUND

The data included in this report are for exams administered from January 2012 through December 2012.

The Life including Variable Annuity exam was administered to 9,149 candidates through December 2012 and five forms were active: FF, GG, HH, II, and JJ. The Health Agent exam was administered to 1,784 candidates through December 2012 and two forms were active: NN and OO. The Life (including Variable Annuity) and Health Agent exam was administered to 14,301 candidates through December 2012 and five forms were active: GG, HH, II, JJ, and KK. The General Lines Agent exam was administered to 4,370 candidates through December 2012 and five forms were active: FF, GG, HH, II, and JJ. The Personal Lines Agent exam was administered to 1,806 candidates through December 2012 and two forms were active: OO and PP.

The **Life including Variable Annuity, Health Agent, and Personal Lines Agent** examinations contain 100 items whereas the **Life including Variable Annuity and Health Agent** and the **General Lines Agent** examinations contain 150 items.

The following tables include the following information for examinees—combined and separately—by race or ethnicity, gender, race or ethnicity within gender, education level, native language, race or ethnicity within education level, and gender within education level:

1. The total number of examinees
2. The percentage and number of examinees who passed
3. The mean scaled score on the examination
4. Standard deviation of scaled scores on the examination

Tables 36-40 indicate the number (*N*) of candidates who completed the items; the average proportion correct for items on the test; and the average, corrected, item-total correlations for all candidates as a whole as well as separated by self-reported ethnicity for each test form.

Table 1.
Life & Variable Annuity and Life, Health & Variable Annuity Examinees Combined

		Total	Passing Candidates	
			%	<i>N</i>
	All candidates	23,450	46%	10,792
Ethnicity				
		Total	Passing Candidates	
			%	<i>N</i>
	American Indian	63	37%	23
	Asian	385	45%	175
	African American	3,111	35%	1,100
	White	8,046	59%	4,736
	Hispanic	2,785	40%	1,110
	Other	494	40%	200
	No response	8,566	40%	3,448
Gender				
		Total	Passing Candidates	
			%	<i>N</i>
	Female	10,375	42%	4,324
	Male	12,140	50%	6,036
	No response	935	46%	432
Race or Ethnicity within Gender				
		Total	Passing Candidates	
			%	<i>N</i>
Female	American Indian	37	27%	10
	Asian	142	45%	64
	African American	1,466	34%	496
	White	3,288	54%	1,779
	Hispanic	1,264	36%	457
	Other	222	36%	79
	No response	3,956	36%	1,439

	American Indian	25	48%	12
	Asian	225	48%	109
	African American	1,535	37%	571
	White	4,553	62%	2,838
	Hispanic	1,453	43%	628
	Other	239	42%	101
	Male	No response	4,110	43%
	American Indian	1	100%	1
	Asian	18	11%	2
	African American	110	30%	33
	White	205	58%	119
	Hispanic	68	37%	25
	Other	33	61%	20
	No Response	No response	500	46%
Education Level				
		Total	Passing Candidates	
			%	<i>N</i>
	Less than high school	96	26%	25
	High school diploma or GED	2137	36%	763
	Some college	6828	43%	2,959
	4 year college degree	4450	61%	2,718
	Advanced degree	1202	67%	806
	No response	8737	40%	3,521
Native Language				
		Total	Passing Candidates	
			%	<i>N</i>
	English	12,230	52%	6,370
	Spanish	1,442	37%	534
	Other	1,009	35%	349

	No response	8,769	40%	3,539
Ethnicity within Education Level				
		Total	Passing Candidates	
			%	N
Less than high school	American Indian	2	0%	-
	Asian	3	33%	1
	African American	17	6%	1
	White	45	31%	14
	Hispanic	23	35%	8
	Other	6	17%	1
	No response	-	0%	-
High School Diploma/GED	American Indian	3	0%	-
	Asian	51	16%	8
	African American	472	26%	125
	White	1,070	43%	462
	Hispanic	460	30%	136
	Other	69	39%	27
	No response	12	42%	5
Some College	American Indian	30	37%	11
	Asian	118	40%	47
	African American	1,544	32%	497
	White	3,530	52%	1,824
	Hispanic	1,309	36%	473
	Other	277	35%	98
	No response	20	45%	9
4 Year College Degree	American Indian	24	38%	9
	Asian	175	54%	94
	African American	738	44%	328
	White	2,652	70%	1,857

	Hispanic	745	50%	372	
	Other	79	52%	41	
	No response	37	46%	17	
Advanced Degree	American Indian	4	75%	3	
	Asian	34	65%	22	
	African American	265	48%	126	
	White	652	81%	525	
	Hispanic	209	50%	105	
	Other	27	59%	16	
	No response	11	82%	9	
	No Response	American Indian	-	0%	-
		Asian	4	75%	3
		African American	75	31%	23
White		97	56%	54	
Hispanic		39	41%	16	
Other		36	47%	17	
No response		8,486	40%	3,408	
Gender within Education Level					
		Total	Passing Candidates		
			%	<i>N</i>	
Some High School	Female	33	24%	8	
	Male	62	27%	17	
	No response	1	0%	-	
High School Diploma	Female	1,009	33%	337	
	Male	1,060	39%	410	
	No response	68	24%	16	
Some College	Female	3,153	40%	1,272	
	Male	3,498	46%	1,610	

	No response	177	44%	77
College Degree	Female	1,658	56%	930
	Male	2,667	64%	1,720
	No response	125	54%	68
Advanced College Degree	Female	485	64%	311
	Male	667	70%	465
	No response	50	60%	30
No Response	Female	4,037	36%	1,466
	Male	4,186	43%	1,814
	No response	514	47%	241

Table 2.
All Life including Variable Annuity Examinees

Ethnicity						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	All candidates	9,149	41.06	3,757	65.94	12.49
Gender						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Female	4,212	37.68	1,587	65.02	12.42
	Male	4,497	44.07	1,982	66.72	12.58
	No response	4	42.73	188	66.8	11.58
		40				
Race or Ethnicity within Gender						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	American Indian	18	16.67	3	60.39	9.08
	Asian	64	48.44	31	68.91	11.79
	African American	740	33.38	247	64.45	11.23
	White	643	52.88	340	69.8	11.39
	Hispanic	477	35.43	169	63.56	13.51
	Other	108	36.11	39	63.58	12.11
	No response	2,162	35.06	758	64.11	12.57
Male	American Indian	10	50	5	71.5	10.95
	Asian	89	43.82	39	65.57	13.97
	African American	794	0.5326	280	64.44	11.8
	White	886	60.16	533	72.08	10.2
	Hispanic	509	44.6	227	66.07	13.17

	Other	99	42.42	42	64.52	14.16
	No response	2,110	40.57	856	65.61	12.88
No Response	American Indian	1	100	1	75	0
	Asian	1	100	1	71	0
	African American	50	30	15	65.24	11.16
	White	32	68.75	22	72.53	7.75
	Hispanic	32	28.13	9	65.81	10.19
	Other	8	50	4	67.75	15.38
	No response	316	43.04	136	66.5	11.91

Education Level

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Less than high school	37	16.22	6	57.43	13.78
	High school diploma/GED	846	33.69	285	63.81	11.9
	Some college	2,204	41.61	917	66.32	11.64
	4 year college degree	1,055	55.45	585	70.25	11.85
	Advanced degree	317	59.62	189	71.11	12.98
	No response	4,690	37.85	1,775	64.89	12.73

Native Language

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	3,344	47.61	1,592	68.24	11.26
	Spanish	599	37.06	222	63.85	14.19
	Other	525	32.95	173	63.03	13.4
	No response	4,681	37.81	1,770	64.89	12.73

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than high school	American Indian	0	0	0	0	0
	Asian	0	0	0	0	0
	African American	10	0	0	53	11.93
	White	9	11.11	1	60.78	11.64
	Hispanic	14	35.71	5	61.29	15.19
	Other	4	0	0	47.5	13.77
	No response	0	0	0	0	0

High School Diploma/GED	American Indian	2	0	0	58.5	3.54
	Asian	15	26.67	4	63.47	10.13
	African American	300	25	75	61.37	11.53
	White	281	44.13	124	66.89	10.82
	Hispanic	205	31.22	64	62.95	12.47
	Other	38	39.47	15	64.84	14.76
	No response	5	60	3	67.2	17.12
Some College	American Indian	15	33.33	5	64.27	11.52
	Asian	54	38.89	21	63.65	13.33
	African American	801	32.58	261	64.24	10.73
	White	724	54.28	393	70.7	9.9
	Hispanic	475	38.74	184	64.19	13.39
	Other	126	38.1	48	63.56	11.92
	No response	9	55.56	5	70.67	6.18
4 Year College Degree	American Indian	11	27.27	3	64.64	10.1
	Asian	72	52.78	38	69.47	12.34
	African American	312	45.83	143	67.6	11.59
	White	416	67.79	282	73.73	10.6
	Hispanic	213	48.36	103	68.03	12.69
	Other	25	48	12	68.56	14.03
	No response	6	66.67	4	72.5	6.69
Advanced Degree	American Indian	1	100	1	85	0
	Asian	12	66.67	8	74.75	10.81
	African American	102	47.06	48	68.98	11.77
	White	102	81.37	83	77.09	10.59
	Hispanic	91	47.25	43	66.26	14.6
	Other	8	62.5	5	69.38	10.58
	No response	1	100	1	75	0
No Response	American Indian	0	0	0	0	0
	Asian	1	0	0	29	0
	African American	59	25.42	15	60.92	13.62
	White	29	41.38	12	68.79	11.47
	Hispanic	20	30	6	64	13.17

	Other	14	35.71	5	61.71	15.92
	No response	4,567	38.03	1,737	64.94	12.7
Gender within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	<i>N</i>	Mean	<i>SD</i>
Some High School	Female	9	22.22	2	57.56	15.44
	Male	27	14.81	4	57.44	13.76
	No response	1	0	0	56	0
High School Diploma	Female	388	30.41	118	63.28	11.91
	Male	436	37.39	163	64.37	11.96
	No response	22	18.18	4	62.05	10.61
Some College	Female	993	39.17	389	65.24	11.85
	Male	1,153	43.71	504	67.19	11.43
	No response	58	41.38	24	67.66	10.61
College Degree	Female	454	48.46	220	69.02	12.08
	Male	573	60.91	349	71.23	11.68
	No response	28	57.14	16	70.18	9.97
Advanced College Degree	Female	148	58.78	87	70.21	12.18
	Male	159	59.75	95	71.72	13.93
	No response	10	70	7	74.7	7.09
No Response	Female	2,220	34.73	771	64.1	12.57
	Male	2,149	40.34	867	65.48	12.97
	No response	321	42.68	137	66.46	11.9

Table 3.
All Life including Variable Annuity and Health Examinees

			Passing Candidates		Scaled Score	
		Total	%	<i>N</i>	Mean	<i>SD</i>
	All candidates	14,301	49.19	7,035	68.58	10.87
Ethnicity						
			Passing Candidates		Scaled Score	
		Total	%	<i>N</i>	Mean	<i>SD</i>
	American Indian	34	41.18	14	67.85	8.6
	Asian	231	45.02	104	67.41	11.24
	African American	1,527	36.54	558	65.41	10.81
	White	6,485	59.23	3,841	71.21	9.9

	Hispanic	1,767	39.9	705	66.25	10.95
	Other	279	41.22	115	67.16	11.17
	No response	3,978	42.68	1,698	66.74	11.37

Gender						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Female	6,163	44.41	2,737	67.19	11.22
	Male	7,643	53.04	4,054	69.67	10.46
	No response	495	49.29	244	69.2	10.75

Race or Ethnicity within Gender						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	American Indian	19	36.84	7	66.63	9.5
	Asian	78	42.31	33	66.65	11.49
	African American	726	34.3	249	64.31	11.01
	White	2,645	54.4	1,439	70.18	10
	Hispanic	787	36.59	288	64.85	11.89
	Other	114	35.09	40	64.14	11.93
	No response	1,794	37.96	681	65.21	11.61
Male	American Indian	15	46.67	7	69.4	7.33
	Asian	136	51.47	70	69.74	9.62
	African American	741	39.27	291	66.49	10.63
	White	3,667	62.86	2,305	71.96	9.75
	Hispanic	944	42.48	401	67.28	9.94
	Other	140	42.14	59	68.47	10.23
	No response	2,000	46.05	921	67.84	11.05
No Response	American Indian	0	0	0	0	0
	Asian	17	5.88	1	52.29	10.4
	African American	60	30	18	65.4	9.41
	White	173	56.07	97	70.95	9.97
	Hispanic	36	44.44	16	69.64	11.45
	Other	25	64	16	73.6	8.58
	No response	184	52.17	96	69.67	10.43

Education Level						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Less than high school	59	32.2	19	65.14	11.2
	High school diploma or GED	1,291	37.03	478	65.18	10.6

	Some college	4,624	44.16	2,042	67.6	10.23
	4 year college degree	3,395	62.83	2,133	71.93	10.01
	Advanced degree	885	69.72	617	74.16	10.04
	No response	4,047	43.14	1,746	66.82	11.41

Native Language						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	8,886	53.77	4,778	69.88	10.27
	Spanish	843	37.01	312	65.26	11.44
	Other	484	36.36	176	65.12	11.99
	No response	4,088	43.27	1,769	66.87	11.39

Ethnicity within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than high school	American Indian	2	0	0	62	1.41
	Asian	3	33.33	1	63.67	8.5
	African American	7	14.29	1	59.14	11.07
	White	36	36.11	13	67.03	11.2
	Hispanic	9	33.33	3	64.22	12.51
	Other	2	50	1	61.5	17.68
	No response	0	0	0	0	0
High School Diploma/GED	American Indian	1	0	0	47	0
	Asian	36	11.11	4	57.42	11.1
	African American	172	29.07	50	62.62	10.46
	White	789	42.84	338	66.92	9.97
	Hispanic	255	28.24	72	62.76	10.99
	Other	31	38.71	12	64.71	12.57
	No response	7	28.57	2	64.14	9.97
Some College	American Indian	15	40	6	68.47	9.58
	Asian	64	40.63	26	66.64	10.63
	African American	743	31.76	236	64.2	10.68
	White	2,806	51	1,431	69.38	9.72
	Hispanic	834	34.65	289	65.16	10.16
	Other	151	33.11	50	65.21	10.3
	No response	11	36.36	4	66.82	5.93
4 Year College Degree	American Indian	13	46.15	6	68.38	6.56
	Asian	103	54.37	56	70.35	9.72

	African American	426	43.43	185	67.18	10.62
	White	2,236	70.44	1,575	73.73	9.02
	Hispanic	532	50.56	269	68.84	11.3
	Other	54	53.7	29	70.7	10
	No response	31	41.94	13	68.45	11.74
Advanced Degree	American Indian	3	66.67	2	73.33	4.04
	Asian	22	63.64	14	72.09	11.33
	African American	163	47.85	78	69.34	10.06
	White	550	80.36	442	76.64	8.85
	Hispanic	118	52.54	62	69.58	11.36
	Other	19	57.89	11	73	7.23
	No response	10	80	8	77.5	10.26
No Response	American Indian	0	0	0	0	0
	Asian	3	100	3	72.33	0.58
	African American	16	50	8	66.75	15.15
	White	68	61.76	42	71.51	10.61
	Hispanic	19	52.63	10	68.42	10.23
	Other	22	54.55	12	70.77	15.54
	No response	3,919	42.64	1,671	66.7	11.37
Gender within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Some High School	Female	24	25	6	62.96	12.94
	Male	35	37.14	13	66.63	9.75
	No response	0	0	0	0	0
High School Diploma	Female	621	35.27	219	64.57	10.97
	Male	624	39.58	247	66.09	9.99
	No response	46	26.09	12	61.02	12.13
Some College	Female	2,160	40.88	883	66.71	10.4
	Male	2,345	47.16	1,106	68.42	10.03
	No response	119	44.54	53	67.83	9.74
College Degree	Female	1,204	58.97	710	70.95	10.61
	Male	2,094	65.47	1,371	72.52	9.6
	No response	97	53.61	52	71.31	10.03
Advanced College Degree	Female	337	66.47	224	72.59	10.97
	Male	508	72.83	370	75.32	9.21

	No response	40	57.5	23	72.65	10.15
No Response	Female	1,817	38.25	695	65.23	11.7
	Male	2,037	46.49	947	67.91	11.02
	No response	193	53.89	104	70.22	10.51

**Table 4.
All Health Examinees**

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
All candidates	1,784	45.68	815	67.95	11.06

**Table 5.
Health Examinees by Race or Ethnicity**

Race or Ethnicity	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
American Indian	5	60.00	3	72.20	8.17
Asian	3	66.67	2	67.00	14.42
African American	176	38.64	68	65.47	12.03
White	439	57.63	253	71.20	10.66
Hispanic	273	35.53	97	64.53	11.34
Other	46	41.30	19	66.91	11.24
No response	842	44.30	373	67.92	10.50

**Table 6.
Health Examinees by Gender**

Gender	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Female	986	41.38	408	67.15	10.93
Male	754	50.93	384	68.87	11.12
No response	44	52.27	23	70.16	11.77

Table 7.
Health Examinees by Race or Ethnicity within Gender

Gender	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	American Indian	1	-	-	63.00	-
	Asian	2	50.00	1	61.00	14.14
	African American	106	30.19	32	64.78	10.62
	White	185	52.97	98	69.94	11.23
	Hispanic	146	28.08	41	63.23	10.74
	Other	31	45.16	14	67.39	9.64
	No response	515	43.11	222	67.77	10.65
Male	American Indian	4	75.00	3	74.50	7.33
	Asian	1	100.00	1	79.00	-
	African American	66	53.03	35	67.02	13.94
	White	233	61.37	143	72.06	10.18
	Hispanic	124	43.55	54	65.87	11.55
	Other	14	28.57	4	65.29	14.65
	No response	312	46.15	144	68.12	10.27
No response	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	4	25.00	1	58.00	11.75
	White	21	57.14	12	72.67	9.98
	Hispanic	3	66.67	2	73.00	24.06
	Other	1	100.00	1	75.00	-
	No response	15	46.67	7	69.00	10.70

Table 8.
Health Examinees by Education Level

Education Level	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than high school	13	15.38	2	65.54	6.35
High school diploma or GED	177	29.94	53	63.15	11.42
Some college	441	41.72	184	66.55	11.25
4 year college degree	225	64.00	144	72.98	10.35
Advanced degree	79	68.35	54	72.82	11.00
No response	849	44.52	378	67.93	10.48

Table 9.
Health Examinees by Native Language

Native Language			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
English			736	49.05	361	68.85	11.34
Spanish			146	34.25	50	63.31	11.75
Other			51	49.02	25	68.71	11.12
No response			851	44.54	379	67.92	10.50

Table 10.
Health Examinees by Race or Ethnicity within Education Level

Education Level	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than high school	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	3	-	-	66.00	4.36
	White	1	-	-	68.00	-
	Hispanic	4	25.00	1	64.50	8.58
	Other	5	20.00	1	65.60	7.30
	No response	-	-	-	-	-
High school diploma or GED	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	24	37.50	9	65.50	10.93
	White	75	28.00	21	64.56	10.05
	Hispanic	68	25.00	17	60.44	11.80
	Other	10	60.00	6	65.30	16.89
	No response	-	-	-	-	-
Some college	American Indian	4	75.00	3	74.50	7.33
	Asian	-	-	-	-	-
	African American	101	31.68	32	63.33	12.28
	White	177	53.11	94	69.56	10.49
	Hispanic	134	35.07	47	64.81	10.76
	Other	24	29.17	7	65.96	9.95
	No response	1	100.00	1	76.00	-
4 year college degree	American Indian	1	-	-	63.00	-
	Asian	2	50.00	1	65.00	19.80
	African American	28	53.57	15	69.50	13.17
	White	137	72.99	100	75.19	9.25
	Hispanic	50	50.00	25	69.68	9.99
	Other	3	66.67	2	74.67	10.26
	No response	4	25.00	1	68.25	9.67
Advanced degree	American Indian	-	-	-	-	-
	Asian	1	100.00	1	71.00	-
	African American	19	57.89	11	69.89	8.18
	White	39	82.05	32	77.62	9.08
	Hispanic	14	42.86	6	62.93	12.92
	Other	2	50.00	1	70.00	1.41
	No response	4	75.00	3	76.50	11.82
No response	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	1	100.00	1	82.00	-
	White	10	60.00	6	70.40	8.04
	Hispanic	3	33.33	1	67.00	15.13
	Other	2	100.00	2	75.00	5.66
	No response	833	44.18	368	67.87	10.49

Table 11.
Health Examinees by Gender within Education Level

Education Level	Gender	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than high school	Female	7	14.29	1	65.43	7.83
	Male	6	16.67	1	65.67	4.80
	No response					
High school diploma or GED	Female	99	30.30	30	63.91	10.50
	Male	73	30.14	22	61.95	12.80
	No response	5	20.00	1	65.60	6.23
Some college	Female	225	38.22	86	65.78	11.29
	Male	202	45.05	91	67.33	11.07
	No response	14	50.00	7	67.79	13.20
4 year college degree	Female	95	45.26	43	69.13	10.82
	Male	123	77.24	95	75.59	8.91
	No response	7	85.71	6	79.57	10.97
Advanced degree	Female	43	55.81	24	70.12	11.92
	Male	33	84.85	28	76.24	8.83
	No response	3	66.67	2	74.00	11.36
No response	Female	517	43.33	224	67.78	10.65
	Male	317	46.37	147	68.13	10.20
	No response	15	46.67	7	68.73	10.96

Table 12.
All Life (including Variable Annuity) and Health Examinees

			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
All candidates			14,301	49.19	7,035	68.58	10.87

Table 13.
Life (including Variable Annuity) and Health Examinees by Race or Ethnicity

Race or Ethnicity			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
American Indian			34	41.18	14	67.85	8.60
Asian			231	45.02	104	67.41	11.24
African American			1,527	36.54	558	65.41	10.81
White			6,485	59.23	3,841	71.21	9.90
Hispanic			1,767	39.90	705	66.25	10.95
Other			279	41.22	115	67.16	11.17
No response			3,978	42.68	1,698	66.74	11.37

Table 14.
Life (including Variable Annuity) and Health Examinees by Gender

Gender			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
Female			6,163	44.41	2,737	67.19	11.22
Male			7,643	53.04	4,054	69.67	10.46
No response			495	49.29	244	69.20	10.75

Table 15.
Life (including Variable Annuity) and Health Examinees by Race or Ethnicity within Gender

Gender	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	American Indian	19	36.84	7	66.63	9.50
	Asian	78	42.31	33	66.65	11.49
	African American	726	34.30	249	64.31	11.01
	White	2,645	54.40	1,439	70.18	10.00
	Hispanic	787	36.59	288	64.85	11.89
	Other	114	35.09	40	64.14	11.93
	No response	1,794	37.96	681	65.21	11.61
Male	American Indian	15	46.67	7	69.40	7.33
	Asian	136	51.47	70	69.74	9.62
	African American	741	39.27	291	66.49	10.63
	White	3,667	62.86	2,305	71.96	9.75
	Hispanic	944	42.48	401	67.28	9.94
	Other	140	42.14	59	68.47	10.23
	No response	2,000	46.05	921	67.84	11.05
No response	American Indian					
	Asian	17	5.88	1	52.29	10.40
	African American	60	30.00	18	65.40	9.41
	White	173	56.07	97	70.95	9.97
	Hispanic	36	44.44	16	69.64	11.45
	Other	25	64.00	16	73.60	8.58
	No response	184	52.17	96	69.67	10.43

Table 16.
Life (including Variable Annuity) and Health Examinees by Education Level

Education Level	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than high school	59	32.20	19	65.14	11.20
High school diploma or GED	1,291	37.03	478	65.18	10.60
Some college	4,624	44.16	2,042	67.60	10.23
4 year college degree	3,395	62.83	2,133	71.93	10.01
Advanced degree	885	69.72	617	74.16	10.04
No response	4,047	43.14	1,746	66.82	11.41

Table 17.
Life (including Variable Annuity) and Health Examinees by Native Language

Native Language			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
English			8,886	53.77	4,778	69.88	10.27
Spanish			843	37.01	312	65.26	11.44
Other			484	36.36	176	65.12	11.99
No response			4,088	43.27	1,769	66.87	11.39

Table 18.
Life (including Variable Annuity) and Health Examinees Race or Ethnicity within Education Level

Education Level	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than high school	American Indian	2	-	-	62.00	1.41
	Asian	3	33.33	1	63.67	8.50
	African American	7	14.29	1	59.14	11.07
	White	36	36.11	13	67.03	11.20
	Hispanic	9	33.33	3	64.22	12.51
	Other	2	50.00	1	61.50	17.68
	No response	-	-	-	-	-
High school diploma or GED	American Indian	1	-	-	47.00	-
	Asian	36	11.11	4	57.42	11.10
	African American	172	29.07	50	62.62	10.46
	White	789	42.84	338	66.92	9.97
	Hispanic	255	28.24	72	62.76	10.99
	Other	31	38.71	12	64.71	12.57
	No response	7	28.57	2	64.14	9.97
Some college	American Indian	15	40.00	6	68.47	9.58
	Asian	64	40.63	26	66.64	10.63
	African American	743	31.76	236	64.20	10.68
	White	2,806	51.00	1,431	69.38	9.72
	Hispanic	834	34.65	289	65.16	10.16
	Other	151	33.11	50	65.21	10.30
	No response	11	36.36	4	66.82	5.93
4 year college degree	American Indian	13	46.15	6	68.38	6.56
	Asian	103	54.37	56	70.35	9.72
	African American	426	43.43	185	67.18	10.62
	White	2,236	70.44	1,575	73.73	9.02
	Hispanic	532	50.56	269	68.84	11.30
	Other	54	53.70	29	70.70	10.00
	No response	31	41.94	13	68.45	11.74
Advanced degree	American Indian	3	66.67	2	73.33	4.04
	Asian	22	63.64	14	72.09	11.33
	African American	163	47.85	78	69.34	10.06
	White	550	80.36	442	76.64	8.85
	Hispanic	118	52.54	62	69.58	11.36
	Other	19	57.89	11	73.00	7.23
	No response	10	80.00	8	77.50	10.26
No response	American Indian	-	-	-	-	-
	Asian	3	100.00	3	72.33	0.58
	African American	16	50.00	8	66.75	15.15
	White	68	61.76	42	71.51	10.61
	Hispanic	19	52.63	10	68.42	10.23
	Other	22	54.55	12	70.77	15.54
	No response	3,919	42.64	1,671	66.70	11.37

Table 19.
Life (including Variable Annuity) and Health Examinees by Gender within Education Level

Education Level	Gender	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than high school	Female	24	25.00	6	62.96	12.94
	Male	35	37.14	13	66.63	9.75
	No response	-	-	-	-	-
High school diploma or GED	Female	621	35.27	219	64.57	10.97
	Male	624	39.58	247	66.09	9.99
	No response	46	26.09	12	61.02	12.13
Some college	Female	2,160	40.88	883	66.71	10.40
	Male	2,345	47.16	1,106	68.42	10.03
	No response	119	44.54	53	67.83	9.74
4 year college degree	Female	1,204	58.97	710	70.95	10.61
	Male	2,094	65.47	1,371	72.52	9.60
	No response	97	53.61	52	71.31	10.03
Advanced degree	Female	337	66.47	224	72.59	10.97
	Male	508	72.83	370	75.32	9.21
	No response	40	57.50	23	72.65	10.15
No response	Female	1,817	38.25	695	65.23	11.70
	Male	2,037	46.49	947	67.91	11.02
	No response	193	53.89	104	70.22	10.51

Table 20.
All General Lines Examinees

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
All candidates	4,370	31.35	1,370	63.57	11.80

Table 21.
General Lines Examinees by Race or Ethnicity

Race or Ethnicity			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
American Indian			10	40.00	4	65.70	13.52
Asian			76	32.89	25	63.05	13.75
African American			258	21.71	56	59.93	12.20
White			2,063	38.88	802	66.33	10.89
Hispanic			839	22.77	191	60.78	11.81
Other			70	25.71	18	59.73	12.12
No response			1,054	26.00	274	61.56	12.01

Table 22.
General Lines Examinees by Gender

Gender			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
Female			2,355	28.32	667	62.80	11.83
Male			1,885	35.01	660	64.60	11.61
No response			130	33.08	43	62.78	12.88

Table 23.
General Lines Examinees by Race or Ethnicity within Gender

Gender	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Female	American Indian	4	25.00	1	58.50	12.26
	Asian	35	25.71	9	59.09	16.40
	African American	118	21.19	25	59.47	13.39
	White	1,059	35.51	376	65.81	10.77
	Hispanic	518	21.24	110	60.02	11.94
	Other	33	24.24	8	60.64	11.34
	No response	588	23.47	138	60.86	11.71
Male	American Indian	5	40.00	2	68.20	13.14
	Asian	41	39.02	16	66.44	10.03
	African American	133	21.80	29	59.92	11.16
	White	943	42.21	398	66.86	11.05
	Hispanic	294	26.53	78	62.77	10.97
	Other	37	27.03	10	58.92	12.88
	No response	432	29.40	127	62.61	12.27
No response	American Indian	1	100.00	1	82.00	-
	Asian	-	-	-	-	-
	African American	7	28.57	2	67.57	8.28
	White	61	45.90	28	67.33	10.00
	Hispanic	27	11.11	3	53.56	14.09
	Other	-	-	-	-	-
	No response	34	26.47	9	60.41	12.98

Table 24.
General Lines Examinees by Education Level

Education Level	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
Less than high school	36	27.78	10	63.33	9.15
High school diploma or GED	545	23.67	129	60.57	12.52
Some college	1,419	27.91	396	63.08	11.24
4 year college degree	1,093	42.45	464	67.07	11.17
Advanced degree	211	45.50	96	67.11	11.30
No response	1,066	25.80	275	61.49	11.96

Table 25.
General Lines Examinees by Native Language

Native Language	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
English	2,631	35.23	927	65.06	11.36
Spanish	482	23.03	111	60.61	12.33
Other	176	26.14	46	60.65	12.49
No response	1,081	26.46	286	61.75	11.91

Table 26.
General Lines Examinees by Race or Ethnicity within Education Level

Education Level	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than high school	American Indian	1	100.00	1	78.00	-
	Asian	-	-	-	-	-
	African American	1	-	-	64.00	-
	White	20	25.00	5	64.15	9.48
	Hispanic	14	28.57	4	61.07	8.42
	Other	-	-	-	-	-
	No response	-	-	-	-	-
High school diploma or GED	American Indian	1	-	-	55.00	-
	Asian	2	-	-	45.00	2.83
	African American	27	18.52	5	57.70	13.55
	White	313	26.52	83	62.51	11.37
	Hispanic	185	20.00	37	57.94	13.30
	Other	14	14.29	2	56.29	15.39
	No response	3	66.67	2	77.33	11.68
Some college	American Indian	2	-	-	48.00	1.41
	Asian	34	29.41	10	64.79	11.50
	African American	129	17.05	22	59.94	11.15
	White	851	32.31	275	64.69	10.91
	Hispanic	365	20.82	76	60.49	11.25
	Other	34	32.35	11	61.09	11.84
	No response	4	50.00	2	67.00	7.53
4 year college degree	American Indian	5	60.00	3	73.40	10.41
	Asian	35	34.29	12	61.26	15.82
	African American	72	26.39	19	59.46	13.61
	White	745	49.13	366	69.27	9.84
	Hispanic	214	27.10	58	63.10	11.27
	Other	13	23.08	3	60.92	8.75
	No response	9	33.33	3	67.56	11.45

Advanced degree	American Indian	1	-	-	61.00	-
	Asian	5	60.00	3	71.00	5.34
	African American	27	37.04	10	62.78	12.32
	White	110	58.18	64	70.79	9.75
	Hispanic	59	27.12	16	62.92	11.31
	Other	7	14.29	1	56.29	11.12
	No response	2	100.00	2	78.00	7.07
No response	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	2	-	-	65.50	4.95
	White	24	37.50	9	64.38	11.53
	Hispanic	2	-	-	62.50	3.54
	Other	2	50.00	1	65.00	19.80
	No response	1,036	25.58	265	61.41	11.98

Table 27.
General Lines Examinees by Gender within Education Level

Education Level	Gender	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than high school	Female	23	21.74	5	60.96	9.32
	Male	13	38.46	5	67.54	7.41
	No response	-	-	-	-	-
High school diploma or GED	Female	366	23.22	85	60.09	12.36
	Male	170	25.29	43	61.90	12.75
	No response	9	11.11	1	54.89	13.35
Some college	Female	843	26.33	222	62.86	11.12
	Male	545	30.09	164	63.50	11.29
	No response	31	32.26	10	61.52	13.38
4 year college degree	Female	439	41.23	181	67.15	11.72
	Male	608	44.24	269	67.23	10.70
	No response	46	30.43	14	64.11	11.66
Advanced degree	Female	86	38.37	33	65.16	12.04
	Male	114	47.37	54	68.04	10.53
	No response	11	81.82	9	72.73	11.02
No response	Female	598	23.58	141	60.89	11.68
	Male	435	28.74	125	62.37	12.23
	No response	33	27.27	9	60.97	12.98

Table 28.
All Personal Lines Examinees

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
All candidates	1,806	50.94	920	67.28	14.92

Table 29.
Personal Lines Examinees by Race or Ethnicity

Race or Ethnicity			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
American Indian			-	-	-	-	-
Asian			9	44.44	4	71.11	13.28
African American			144	43.75	63	64.73	14.17
White			353	60.62	214	70.73	12.02
Hispanic			181	39.23	71	63.87	14.11
Other			59	44.07	26	64.46	14.67
No response			1,060	51.13	542	67.18	15.81

Table 30.
Personal Lines Examinees by Gender

Gender			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
Female			964	40.77	393	63.66	15.75
Male			733	61.94	454	71.06	12.99
No response			109	66.97	73	73.91	10.17

Table 31.
Personal Lines Examinees by Race or Ethnicity within Gender

Gender	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Female	American Indian	-	-	-	-	-
	Asian	4	50.00	2	74.75	14.66
	African American	91	36.26	33	62.59	15.31
	White	167	53.29	89	68.51	12.98
	Hispanic	100	29.00	29	60.65	14.21
	Other	36	27.78	10	59.33	14.01
	No response	566	40.64	230	63.12	16.63
Male	American Indian	-	-	-	-	-
	Asian	5	40.00	2	68.20	12.95
	African American	52	57.69	30	68.63	11.15
	White	180	66.11	119	72.55	10.80
	Hispanic	76	51.32	39	67.46	13.28
	Other	16	56.25	9	69.13	11.91
	No response	404	63.12	255	71.49	13.95
No response	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	1	-	-	56.00	-
	White	6	100.00	6	77.67	7.20
	Hispanic	5	60.00	3	73.60	5.32
	Other	7	100.00	7	80.14	8.76
	No response	90	63.33	57	73.39	10.40

Table 32.
Personal Lines Examinees by Education Level

Education Level	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
Less than high school	10	-	-	54.90	10.07
High school diploma or GED	184	29.35	54	59.50	14.41
Some college	330	50.30	166	68.02	12.03
4 year college degree	141	72.34	102	73.20	11.74
Advanced degree	28	64.29	18	74.18	10.90
No response	1,113	52.11	580	67.53	15.68

Table 33.
Personal Lines Examinees by Native Language

Native Language			Total	Passing Candidates		Scaled Score	
				%	<i>N</i>	Mean	<i>SD</i>
English			569	52.20	297	68.07	12.91
Spanish			82	30.49	25	60.41	14.45
Other			39	38.46	15	61.31	16.33
No response			1,116	52.24	583	67.59	15.68

Table 34.

Personal Lines Examinees by Race or Ethnicity within Education Level

Education Level	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than high school	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	2	-	-	65.50	0.71
	White	2	-	-	61.50	2.12
	Hispanic	6	-	-	49.17	8.93
	Other	-	-	-	-	-
	No response	-	-	-	-	-
High school diploma or GED	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	43	18.60	8	55.60	13.79
	White	73	43.84	32	64.47	13.48
	Hispanic	49	18.37	9	55.49	14.20
	Other	19	26.32	5	59.58	14.93
	No response	-	-	-	-	-
Some college	American Indian	-	-	-	-	-
	Asian	6	16.67	1	63.50	8.17
	African American	63	47.62	30	67.29	12.64
	White	152	60.53	92	70.52	10.77
	Hispanic	92	42.39	39	66.65	12.09
	Other	17	23.53	4	57.41	14.53
	No response	-	-	-	-	-
4 year college degree	American Indian	-	-	-	-	-
	Asian	2	100.00	2	87.00	5.66
	African American	17	88.24	15	74.35	13.60
	White	90	71.11	64	73.71	10.80
	Hispanic	25	72.00	18	71.24	14.02
	Other	6	50.00	3	66.83	8.82
	No response	1	-	-	67.00	-
Advanced degree	American Indian	-	-	-	-	-
	Asian	-	-	-	-	-
	African American	5	80.00	4	72.80	9.28
	White	16	62.50	10	75.81	12.99
	Hispanic	7	57.14	4	71.43	6.19
	Other	-	-	-	-	-
	No response	-	-	-	-	-
No response	American Indian	-	-	-	-	-
	Asian	1	100.00	1	85.00	-
	African American	14	42.86	6	66.57	11.03
	White	20	80.00	16	78.60	9.82

Education Level	Race or Ethnicity	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Hispanic	2	50.00	1	66.50	16.26
	Other	17	82.35	14	76.12	8.12
	No response	1,059	51.18	542	67.18	15.81

Table 35.
Personal Lines Examinees by Gender within Education Level

Education Level	Gender	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than high school	Female	8	-	-	53.25	10.69
	Male	2	-	-	61.50	2.12
	No response	-	-	-	-	-
High school diploma or GED	Female	130	22.31	29	57.04	14.52
	Male	54	46.30	25	65.43	12.39
	No response	-	-	-	-	-
Some college	Female	171	42.69	73	66.42	12.95
	Male	153	58.17	89	69.67	10.82
	No response	6	66.67	4	71.83	9.04
4 year college degree	Female	55	65.45	36	71.78	12.46
	Male	80	76.25	61	73.93	11.47
	No response	6	83.33	5	76.50	7.79
Advanced degree	Female	11	81.82	9	75.27	8.17
	Male	17	52.94	9	73.47	12.55
	No response	-	-	-	-	-
No response	Female	589	41.77	246	63.48	16.52
	Male	427	63.23	270	71.68	13.84
	No response	97	65.98	64	73.88	10.40

Table 36.
Life including Variable Annuity Examination Performance by Form

		Form					Total
		1	2	3	4	5	
All Candidates	<i>N</i>	1,823	1,856	1,821	1,809	1,840	9,149
	Correct Answer Rate ^a	0.65	0.68	0.66	0.67	0.66	0.66
	Correlation ^b	0.24	0.25	0.24	0.24	0.23	0.24
 							
American Indian	<i>N</i>	5	3	6	7	8	29
	Correct Answer Rate ^a	0.58	0.58	0.75	0.63	0.66	0.64
	Correlation ^b	0.05	0.26	0.19	0.23	0.19	0.19
 							
Asian	<i>N</i>	35	34	30	27	28	154
	Correct Answer Rate ^a	0.68	0.69	0.65	0.68	0.65	0.67
	Correlation ^b	0.29	0.31	0.28	0.22	0.20	0.26
 							
African American	<i>N</i>	325	328	312	311	308	1,584
	Correct Answer Rate ^a	0.63	0.66	0.65	0.65	0.65	0.65
	Correlation ^b	0.22	0.24	0.21	0.20	0.19	0.21
 							
White	<i>N</i>	308	317	305	312	319	1,561
	Correct Answer Rate ^a	0.70	0.73	0.71	0.72	0.71	0.71
	Correlation ^b	0.21	0.21	0.22	0.21	0.22	0.21
 							
Hispanic	<i>N</i>	208	204	220	185	201	1,018
	Correct Answer Rate ^a	0.63	0.68	0.64	0.66	0.64	0.65
	Correlation ^b	0.26	0.25	0.27	0.25	0.27	0.26
 							
Other	<i>N</i>	35	42	43	45	50	215
	Correct Answer Rate ^a	0.64	0.65	0.65	0.64	0.63	0.64
	Correlation ^b	0.22	0.21	0.27	0.30	0.26	0.25
 							
No response	<i>N</i>	907	928	905	922	926	4,588
	Correct Answer Rate ^a	0.64	0.67	0.65	0.66	0.65	0.65
	Correlation ^b	0.24	0.25	0.24	0.24	0.23	0.24

^aAverage percent correct for items on exam.

^bAverage corrected point-biserial correlation for items on exam.

Table 37.
Health Examination Performance by Form

		Form		Total	
		1	2		
All Candidates	<i>N</i>		916	868	1,784
	Correct Answer Rate ^a		0.69	0.67	0.68
	Correlation ^b		0.21	0.21	0.21
 					
American Indian	<i>N</i>		3	2	5
	Correct Answer Rate ^a		0.69	0.77	0.73
	Correlation ^b		0.22	0.45	0.31
 					
Asian	<i>N</i>		-	3	3
	Correct Answer Rate ^a		-	0.67	0.67
	Correlation ^b		-	0.42	0.42
 					
African American	<i>N</i>		85	91	176
	Correct Answer Rate ^a		0.67	0.65	0.66
	Correlation ^b		0.20	0.23	0.21
 					
White	<i>N</i>		226	213	439
	Correct Answer Rate ^a		0.71	0.71	0.71
	Correlation ^b		0.20	0.23	0.21
 					
Hispanic	<i>N</i>		142	131	273
	Correct Answer Rate ^a		0.65	0.64	0.65
	Correlation ^b		0.22	0.20	0.21
 					
Other	<i>N</i>		24	22	46
	Correct Answer Rate ^a		0.70	0.65	0.67
	Correlation ^b		0.25	0.11	0.18
 					
No response	<i>N</i>		436	406	842
	Correct Answer Rate ^a		0.70	0.66	0.68
	Correlation ^b		0.20	0.20	0.20

^aAverage percent correct for items on exam.

^bAverage corrected point-biserial correlation for items on exam.

Table 38.
Life (including Variable Annuity) and Health Examination Performance by Form

		Form					Total
		1	2	3	4	5	
All Candidates	<i>N</i>	2,899	2,887	2,804	2,868	2,843	14,301
	Correct Answer Rate ^a	0.69	0.68	0.69	0.68	0.69	0.69
	Correlation ^b	0.22	0.23	0.22	0.22	0.23	0.22
American Indian	<i>N</i>	13	3	8	3	7	34
	Correct Answer Rate ^a	0.71	0.71	0.69	0.60	0.64	0.67
	Correlation ^b	0.20	0.23	0.18	0.28	0.08	0.18
Asian	<i>N</i>	44	46	46	52	43	231
	Correct Answer Rate ^a	0.68	0.68	0.67	0.67	0.68	0.67
	Correlation ^b	0.25	0.20	0.27	0.21	0.24	0.23
African American	<i>N</i>	312	317	295	286	317	1,527
	Correct Answer Rate ^a	0.66	0.65	0.66	0.65	0.66	0.66
	Correlation ^b	0.22	0.22	0.21	0.19	0.22	0.21
White	<i>N</i>	1,320	1,303	1,285	1,264	1,313	6,485
	Correct Answer Rate ^a	0.72	0.71	0.71	0.71	0.72	0.71
	Correlation ^b	0.20	0.22	0.20	0.20	0.21	0.21
Hispanic	<i>N</i>	363	345	343	379	337	1,767
	Correct Answer Rate ^a	0.67	0.65	0.66	0.66	0.68	0.66
	Correlation ^b	0.20	0.22	0.22	0.23	0.22	0.22
Other	<i>N</i>	52	53	59	65	50	279
	Correct Answer Rate ^a	0.68	0.68	0.66	0.66	0.68	0.67
	Correlation ^b	0.23	0.19	0.25	0.24	0.24	0.23
No response	<i>N</i>	795	820	768	819	776	3,978
	Correct Answer Rate ^a	0.68	0.66	0.67	0.67	0.67	0.67
	Correlation ^b	0.22	0.24	0.23	0.24	0.23	0.23

^aAverage percent correct for items on exam.

^bAverage corrected point-biserial correlation for items on exam.

Table 39.
General Lines Examination Performance by Form

		Form					Total
		1	2	3	4	5	
All Candidates	<i>N</i>	861	911	853	893	852	4,370
	Correct Answer Rate ^a	0.64	0.64	0.64	0.64	0.63	0.64
	Correlation ^b	0.23	0.23	0.23	0.24	0.23	0.23
 							
American Indian	<i>N</i>	1	-	2	2	5	10
	Correct Answer Rate ^a	0.71	-	0.54	0.55	0.74	0.64
	Correlation ^b	-	-	0.29	0.24	0.31	0.28
 							
Asian	<i>N</i>	15	19	11	15	16	76
	Correct Answer Rate ^a	0.64	0.65	0.62	0.61	0.62	0.63
	Correlation ^b	0.26	0.19	0.25	0.45	0.21	0.27
 							
African American	<i>N</i>	54	55	41	58	50	258
	Correct Answer Rate ^a	0.61	0.60	0.60	0.61	0.59	0.60
	Correlation ^b	0.21	0.21	0.21	0.31	0.21	0.23
 							
White	<i>N</i>	413	413	400	431	406	2,063
	Correct Answer Rate ^a	0.67	0.66	0.66	0.67	0.65	0.66
	Correlation ^b	0.22	0.23	0.22	0.20	0.22	0.22
 							
Hispanic	<i>N</i>	180	175	159	164	161	839
	Correct Answer Rate ^a	0.61	0.62	0.60	0.61	0.61	0.61
	Correlation ^b	0.20	0.22	0.23	0.24	0.22	0.22
 							
Other	<i>N</i>	14	17	17	12	10	70
	Correct Answer Rate ^a	0.60	0.57	0.61	0.61	0.62	0.60
	Correlation ^b	0.25	0.26	0.23	0.25	0.16	0.23
 							
No response	<i>N</i>	184	232	223	211	204	1,054
	Correct Answer Rate ^a	0.62	0.62	0.64	0.61	0.60	0.62
	Correlation ^b	0.24	0.22	0.22	0.23	0.23	0.23

^aAverage percent correct for items on exam.

^bAverage corrected point-biserial correlation for items on exam.

Table 40.
Personal Lines Examination Performance by Form

				Form		Total
				1	2	
All Candidates	<i>N</i>			911	895	1,806
	Correct Answer Rate ^a			0.67	0.67	0.67
	Correlation ^b			0.30	0.32	0.31
 						
American Indian	<i>N</i>			-	-	-
	Correct Answer Rate ^a			-	-	-
	Correlation ^b			-	-	-
 						
Asian	<i>N</i>			6	3	9
	Correct Answer Rate ^a			0.70	0.73	0.72
	Correlation ^b			0.31	0.50	0.38
 						
African American	<i>N</i>			69	75	144
	Correct Answer Rate ^a			0.66	0.63	0.65
	Correlation ^b			0.24	0.32	0.28
 						
White	<i>N</i>			179	174	353
	Correct Answer Rate ^a			0.72	0.69	0.71
	Correlation ^b			0.25	0.24	0.25
 						
Hispanic	<i>N</i>			88	93	181
	Correct Answer Rate ^a			0.65	0.63	0.64
	Correlation ^b			0.27	0.29	0.28
 						
Other	<i>N</i>			35	24	59
	Correct Answer Rate ^a			0.65	0.64	0.64
	Correlation ^b			0.27	0.33	0.30
 						
No response	<i>N</i>			534	526	1,060
	Correct Answer Rate ^a			0.67	0.68	0.67
	Correlation ^b			0.32	0.34	0.33

^aAverage percent correct for items on exam.

^bAverage corrected point-biserial correlation for items on exam.