

**Annual Report of  
Florida Insurance Examinations of  
Life including Variable Annuity, Health,  
General Lines, and Personal Lines  
  
Calendar Year 2013**

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**Florida Department of Financial Services**  
Division of Agent and Agency Services  
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## OVERVIEW

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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 including Variable Annuity, Health, Life (including Variable Annuity) and 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

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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 2013 through December 2013.

## BACKGROUND

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The data included in this report are for exams administered from January 2013 through December 2013.

The Life including Variable Annuity exam was administered to 8,597 candidates, and five forms were active: KK, LL, MM, NN, and OO. The Health exam was administered to 2,439 candidates, and two forms were active: PP and QQ. The Life (including Variable Annuity) and Health exam was administered to 15,799 candidates, and five forms were active: LL, MM, NN, OO, and PP. The General Lines exam was administered to 4,181 candidates, and five forms were active: KK, LL, MM, NN, and OO. The Personal Lines exam was administered to 1,443 candidates, and two forms were active: QQ and RR.

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 the examination
3. The mean scaled score on the examination
4. Standard deviation of scaled scores on the examination

The last five tables 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.

| <b>All Life including Variable Annuity and Health Combined</b> |                  |        |                    |        |
|--|------------------|--------|--------------------|--------|
|  |                  |        | Passing Candidates |        |
|  |                  | Total  | %                  | N      |
|  | All candidates   | 24,396 | 47%                | 11,420 |
| <b>Ethnicity</b>   |                  |        |                    |        |
|  |                  |        | Passing Candidates |        |
|  |                  | Total  | %                  | N      |
|  | American Indian  | 4,903  | 61%                | 2,977  |
|  | Asian            | 471    | 46%                | 216    |
|  | African American | 2,577  | 39%                | 1,012  |
|  | White            | 2,856  | 59%                | 1,684  |
|  | Hispanic         | 2,931  | 41%                | 1,198  |
|  | Other            | 662    | 44%                | 293    |
|  | No response      | 9,996  | 40%                | 4,040  |
| <b>Gender</b>  |                  |        |                    |        |
|  |                  |        | Passing Candidates |        |
|  |                  | Total  | %                  | N      |
|  | Female           | 11,105 | 43%                | 4,741  |
|  | Male             | 12,156 | 50%                | 6,101  |
|  | No response      | 1,135  | 51%                | 578    |
| <b>Race or Ethnicity within Gender</b>                         |                  |        |                    |        |
|  |                  |        | Passing Candidates |        |
|  |                  | Total  | %                  | N      |
| Female   | American Indian  | 2,001  | 57%                | 1,145  |
|  | Asian            | 203    | 46%                | 93     |
|  | African American | 1,170  | 38%                | 445    |
|  | White            | 1,199  | 57%                | 678    |
|  | Hispanic         | 1,406  | 36%                | 500    |
|  | Other            | 274    | 39%                | 107    |
|  | No response      | 4,852  | 37%                | 1,773  |
| Male   | American Indian  | 2,685  | 63%                | 1,682  |
|  | Asian            | 251    | 46%                | 115    |
|  | African American | 1,279  | 41%                | 522    |
|  | White            | 1,560  | 61%                | 947    |
|  | Hispanic         | 1,403  | 45%                | 636    |
|  | Other            | 367    | 48%                | 176    |
|  | No response      | 4,611  | 44%                | 2,023  |
| No Response  | American Indian  | 217    | 69%                | 150    |
|  | Asian            | 17     | 47%                | 8      |

|   |                  |        |                    |       |
|---|------------------|--------|--------------------|-------|
|   | African American | 128    | 35%                | 45    |
|   | White            | 97     | 61%                | 59    |
|   | Hispanic         | 122    | 51%                | 62    |
|   | Other            | 21     | 48%                | 10    |
|   | No response      | 533    | 46%                | 244   |
| <b>Education Level</b>                  |                  |        |                    |       |
|   |                  |        | Passing Candidates |       |
|   |                  | Total  | %                  | N     |
| Less than high school                   |                  | 79     | 25%                | 20    |
| High school diploma or GED              |                  | 2065   | 38%                | 782   |
| Some college                            |                  | 6548   | 45%                | 2,944 |
| 4 year college degree                   |                  | 4491   | 62%                | 2,770 |
| Advanced degree                         |                  | 1227   | 71%                | 871   |
| No response                             |                  | 9986   | 40%                | 4,033 |
| <b>Native Language</b>                  |                  |        |                    |       |
|   |                  |        | Passing Candidates |       |
|   |                  | Total  | %                  | N     |
| English                                 |                  | 11,852 | 54%                | 6,393 |
| Spanish                                 |                  | 1,620  | 38%                | 623   |
| Other                                   |                  | 946    | 40%                | 375   |
| No response                             |                  | 9,978  | 40%                | 4,029 |
| <b>Ethnicity within Education Level</b> |                  |        |                    |       |
|   |                  |        | Passing Candidates |       |
|   |                  | Total  | %                  | N     |
| Less than high school                   | American Indian  | 27     | 41%                | 11    |
|   | Asian            | 3      | 0%                 | -     |
|   | African American | 6      | 0%                 | -     |
|   | White            | 12     | 42%                | 5     |
|   | Hispanic         | 24     | 8%                 | 2     |
|   | Other            | 7      | 29%                | 2     |
|   | No response      | -      | 0%                 | -     |
| High School Diploma/GED                 | American Indian  | 689    | 44%                | 303   |
|   | Asian            | 43     | 30%                | 13    |
|   | African American | 353    | 27%                | 94    |
|   | White            | 414    | 50%                | 206   |

|                                      |                  |       |                    |       |
|--------------------------------------|------------------|-------|--------------------|-------|
|                                      | Hispanic         | 453   | 27%                | 122   |
|                                      | Other            | 104   | 40%                | 42    |
|                                      | No response      | 9     | 22%                | 2     |
| Some College                         | American Indian  | 2,105 | 54%                | 1,127 |
|                                      | Asian            | 164   | 40%                | 66    |
|                                      | African American | 1,267 | 36%                | 452   |
|                                      | White            | 1,243 | 50%                | 626   |
|                                      | Hispanic         | 1,403 | 37%                | 526   |
|                                      | Other            | 330   | 38%                | 127   |
|                                      | No response      | 36    | 56%                | 20    |
| 4 Year College Degree                | American Indian  | 1,638 | 72%                | 1,175 |
|                                      | Asian            | 217   | 50%                | 109   |
|                                      | African American | 692   | 47%                | 324   |
|                                      | White            | 908   | 69%                | 624   |
|                                      | Hispanic         | 830   | 51%                | 425   |
|                                      | Other            | 157   | 53%                | 83    |
|                                      | No response      | 49    | 61%                | 30    |
| Advanced Degree                      | American Indian  | 417   | 82%                | 341   |
|                                      | Asian            | 43    | 65%                | 28    |
|                                      | African American | 249   | 55%                | 136   |
|                                      | White            | 255   | 82%                | 208   |
|                                      | Hispanic         | 202   | 57%                | 116   |
|                                      | Other            | 48    | 67%                | 32    |
|                                      | No response      | 13    | 77%                | 10    |
| No Response                          | American Indian  | 27    | 0%                 | 20    |
|                                      | Asian            | 1     | 0%                 | -     |
|                                      | African American | 10    | 60%                | 6     |
|                                      | White            | 24    | 63%                | 15    |
|                                      | Hispanic         | 19    | 37%                | 7     |
|                                      | Other            | 16    | 44%                | 7     |
|                                      | No response      | 9,889 | 40%                | 3,978 |
| <b>Gender within Education Level</b> |                  |       |                    |       |
|                                      |                  |       | Passing Candidates |       |
|                                      |                  | Total | %                  | N     |
| Some High School                     | Female           | 36    | 17%                | 6     |
|                                      | Male             | 39    | 31%                | 12    |
|                                      | No response      | 4     | 50%                | 2     |
| High School Diploma                  | Female           | 957   | 35%                | 336   |
|                                      | Male             | 1,035 | 40%                | 418   |
|                                      | No response      | 73    | 38%                | 28    |
| Some College                         | Female           | 2,919 | 42%                | 1,240 |

|                         |             |       |     |       |
|-------------------------|-------------|-------|-----|-------|
|                         | Male        | 3,331 | 47% | 1,552 |
|                         | No response | 298   | 51% | 152   |
| College Degree          | Female      | 1,825 | 58% | 1,064 |
|                         | Male        | 2,488 | 64% | 1,595 |
|                         | No response | 178   | 62% | 111   |
|                         |             |       |     |       |
| Advanced College Degree | Female      | 516   | 62% | 320   |
|                         | Male        | 658   | 77% | 508   |
|                         | No response | 53    | 81% | 43    |
|                         |             |       |     |       |
| No Response             | Female      | 2,120 | 36% | 763   |
|                         | Male        | 2,021 | 41% | 832   |
|                         | No response | 326   | 44% | 143   |
|                         |             |       |     |       |

### All Life (Including Variable Annuity) and Health Examinees

|                                 | Total             | Passing Candidates |                    | Scaled Score |              |           |
|---------------------------------|-------------------|--------------------|--------------------|--------------|--------------|-----------|
|                                 |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| All Candidates                  | 15,799            | 48.33              | 7,635              | 68.19        | 11.54        |           |
| Race or Ethnicity               |                   |                    |                    |              |              |           |
|                                 | Total             | Passing Candidates |                    | Scaled Score |              |           |
|                                 |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| American Indian                 | 3,990             | 60.40              | 2,410              | 71.62        | 10.50        |           |
| Asian                           | 332               | 46.69              | 155                | 67.60        | 11.27        |           |
| African American                | 1,448             | 37.71              | 546                | 65.19        | 11.34        |           |
| White                           | 2,223             | 58.93              | 1,310              | 71.14        | 10.63        |           |
| Hispanic                        | 1,844             | 39.26              | 724                | 65.87        | 11.33        |           |
| Other                           | 387               | 44.44              | 172                | 66.36        | 12.34        |           |
| No Response                     | 5,575             | 41.58              | 2,318              | 66.27        | 11.82        |           |
| Gender                          |                   |                    |                    |              |              |           |
|                                 | Total             | Passing Candidates |                    | Scaled Score |              |           |
|                                 |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| Female                          | 7,171             | 43.59              | 3,126              | 66.99        | 11.61        |           |
| Male                            | 7,993             | 52.30              | 4,180              | 69.21        | 11.36        |           |
| No Response                     | 635               | 51.81              | 329                | 68.97        | 11.72        |           |
| Race or Ethnicity Within Gender |                   |                    |                    |              |              |           |
|                                 | Race or Ethnicity | Total              | Passing Candidates |              | Scaled Score |           |
|                                 |                   |                    | %                  | <i>n</i>     | Mean         | <i>SD</i> |
| Female                          | American Indian   | 1,650              | 56.61              | 934          | 70.81        | 10.64     |
|                                 | Asian             | 136                | 47.79              | 65           | 68.13        | 11.22     |
|                                 | African American  | 654                | 36.09              | 236          | 65.1         | 11.02     |
|                                 | White             | 932                | 56.01              | 522          | 70.56        | 10.6      |
|                                 | Hispanic          | 884                | 32.92              | 291          | 63.96        | 11.59     |
|                                 | Other             | 164                | 39.02              | 64           | 64.94        | 12.47     |
|                                 | No Response       | 2,751              | 36.86              | 1,014        | 64.98        | 11.7      |
| Male                            | American Indian   | 2,151              | 62.67              | 1,348        | 72.12        | 10.41     |
|                                 | Asian             | 184                | 45.65              | 84           | 67.09        | 10.96     |
|                                 | African American  | 730                | 40.27              | 294          | 65.61        | 11.64     |
|                                 | White             | 1,214              | 61.29              | 744          | 71.56        | 10.67     |
|                                 | Hispanic          | 889                | 45.78              | 407          | 67.81        | 10.69     |
|                                 | Other             | 212                | 48.11              | 102          | 67.37        | 12.25     |
|                                 | No Response       | 2,613              | 45.96              | 1,201        | 67.51        | 11.76     |
| No Response                     | American Indian   | 189                | 67.72              | 128          | 73.14        | 9.74      |
|                                 | Asian             | 12                 | 50                 | 6            | 69.25        | 16.35     |
|                                 | African American  | 64                 | 25                 | 16           | 61.33        | 10.34     |
|                                 | White             | 77                 | 57.14              | 44           | 71.44        | 10.04     |
|                                 | Hispanic          | 71                 | 36.62              | 26           | 65.39        | 11.81     |
|                                 | Other             | 11                 | 54.55              | 6            | 68           | 11        |
|                                 | No Response       | 211                | 48.82              | 103          | 67.91        | 12.41     |

| Education Level                          |                   |                    |                    |              |              |           |
|--|-------------------|--------------------|--------------------|--------------|--------------|-----------|
|  | Total             | Passing Candidates |                    | Scaled Score |              |           |
|  |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| Less Than High School                    | 42                | 33.33              | 14                 | 63.17        | 13.06        |           |
| High School Diploma or                   | 1,422             | 37.06              | 527                | 65.47        | 11.02        |           |
| Some College                             | 4,419             | 45.28              | 2,001              | 67.45        | 10.99        |           |
| 4-Year College Degree                    | 3,449             | 61.67              | 2,127              | 71.70        | 10.65        |           |
| Advanced Degree                          | 906               | 72.52              | 657                | 74.86        | 10.66        |           |
| No Response                              | 5,561             | 41.52              | 2,309              | 66.26        | 11.84        |           |
| Native Language                          |                   |                    |                    |              |              |           |
|  | Total             | Passing Candidates |                    | Scaled Score |              |           |
|  |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| English                                  | 8,766             | 54.39              | 4,768              | 69.95        | 10.89        |           |
| Spanish                                  | 955               | 35.92              | 343                | 64.47        | 12.28        |           |
| Other                                    | 517               | 41.78              | 216                | 66.03        | 12.46        |           |
| No Response                              | 5,561             | 41.50              | 2,308              | 66.27        | 11.82        |           |
| Race or Ethnicity within Education Level |                   |                    |                    |              |              |           |
|  | Race or Ethnicity | Total              | Passing Candidates |              | Scaled Score |           |
|  |                   |                    | %                  | <i>n</i>     | Mean         | <i>SD</i> |
| Less Than High School                    | American Indian   | 20                 | 50                 | 10           | 67           | 12.95     |
|  | Asian             | 1                  | 0                  | 0            | 67           | -         |
|  | African American  | 0                  | -                  | -            | -            | -         |
|  | White             | 7                  | 28.57              | 2            | 60.29        | 11.06     |
|  | Hispanic          | 9                  | 11.11              | 1            | 57.78        | 16.32     |
|  | Other             | 5                  | 20                 | 1            | 60.8         | 8.44      |
|  | No Response       | 0                  | -                  | -            | -            | -         |
| High School Diploma                      | American Indian   | 556                | 42.09              | 234          | 67.03        | 10.69     |
|  | Asian             | 26                 | 34.62              | 9            | 66.85        | 8         |
|  | African American  | 178                | 23.6               | 42           | 60.06        | 12.76     |
|  | White             | 312                | 47.76              | 149          | 68.06        | 9.79      |
|  | Hispanic          | 282                | 23.76              | 67           | 62.49        | 10.82     |
|  | Other             | 64                 | 37.5               | 24           | 66.84        | 8.58      |
|  | No Response       | 4                  | 50                 | 2            | 67.5         | 8.02      |
| Some College                             | American Indian   | 1676               | 53.1               | 890          | 69.94        | 9.97      |
|  | Asian             | 120                | 40.83              | 49           | 64.85        | 12.32     |
|  | African American  | 651                | 31.8               | 207          | 63.96        | 10.87     |
|  | White             | 938                | 50.43              | 473          | 68.76        | 10.67     |
|  | Hispanic          | 836                | 35.77              | 299          | 64.88        | 11.23     |
|  | Other             | 177                | 38.98              | 69           | 63.37        | 12.88     |
|  | No Response       | 21                 | 66.67              | 14           | 70.86        | 10.1      |
| 4-Year College Degree                    | American Indian   | 1382               | 71.27              | 985          | 74.02        | 9.93      |
|  | Asian             | 153                | 50.33              | 77           | 68.99        | 10.61     |
|  | African American  | 456                | 45.83              | 209          | 67.54        | 10.34     |
|  | White             | 746                | 68.23              | 509          | 73.78        | 9.87      |
|  | Hispanic          | 568                | 47.54              | 270          | 67.91        | 10.94     |
|  | Other             | 101                | 50.5               | 51           | 68.22        | 12.38     |
|  | No Response       | 43                 | 60.47              | 26           | 72.72        | 10.09     |



|                 |                  |      |       |      |       |       |
|-----------------|------------------|------|-------|------|-------|-------|
| Advanced Degree | American Indian  | 335  | 82.39 | 276  | 77.97 | 9.25  |
|                 | Asian            | 32   | 62.5  | 20   | 71.84 | 10.59 |
|                 | African American | 156  | 53.21 | 83   | 68.98 | 11.41 |
|                 | White            | 201  | 82.09 | 165  | 77.54 | 8.83  |
|                 | Hispanic         | 139  | 57.55 | 80   | 70.35 | 11.15 |
|                 | Other            | 30   | 76.67 | 23   | 76.7  | 10.12 |
|                 | No Response      | 13   | 76.92 | 10   | 75.38 | 11.12 |
| No Response     | American Indian  | 21   | 71.43 | 15   | 73.38 | 13.12 |
|                 | Asian            | 0    | -     | -    | -     | -     |
|                 | African American | 7    | 71.43 | 5    | 72.71 | 10.09 |
|                 | White            | 19   | 63.16 | 12   | 71.63 | 13.11 |
|                 | Hispanic         | 10   | 70    | 7    | 73.7  | 9.37  |
|                 | Other            | 10   | 40    | 4    | 69    | 10.37 |
|                 | No Response      | 5494 | 41.21 | 2266 | 66.18 | 11.82 |

#### Gender Within Education Level

|                            | Gender      | Total | Passing Candidates |          | Scaled Score |           |
|----------------------------|-------------|-------|--------------------|----------|--------------|-----------|
|                            |             |       | %                  | <i>n</i> | Mean         | <i>SD</i> |
| Less Than High School      | Female      | 20    | 25                 | 5        | 57.9         | 14.42     |
|                            | Male        | 19    | 42.11              | 8        | 67.95        | 10.12     |
|                            | No Response | 3     | 33.33              | 1        | 68           | 8.19      |
| High School Diploma or GED | Female      | 688   | 32.85              | 226      | 64.35        | 11.09     |
|                            | Male        | 685   | 41.31              | 283      | 66.64        | 10.8      |
|                            | No Response | 49    | 36.73              | 18       | 64.9         | 11.74     |
| Some College               | Female      | 1,954 | 42.89              | 838      | 66.83        | 11.1      |
|                            | Male        | 2,268 | 47                 | 1,066    | 67.9         | 10.86     |
|                            | No Response | 197   | 49.24              | 97       | 68.57        | 11.2      |
| 4-Year College Degree      | Female      | 1,378 | 57.91              | 798      | 71.04        | 10.91     |
|                            | Male        | 1,931 | 64.63              | 1,248    | 72.27        | 10.43     |
|                            | No Response | 140   | 57.86              | 81       | 70.2         | 10.68     |
| Advanced Degree            | Female      | 379   | 63.85              | 242      | 72.83        | 10.58     |
|                            | Male        | 487   | 78.64              | 383      | 76.24        | 10.49     |
|                            | No Response | 40    | 80                 | 32       | 77.33        | 10.44     |
| No Response                | Female      | 20    | 25                 | 5        | 57.9         | 14.42     |
|                            | Male        | 19    | 42.11              | 8        | 67.95        | 10.12     |
|                            | No Response | 3     | 33.33              | 1        | 68           | 8.19      |

## All Life Including Variable Annuity Examinees

|                                 | Total             | Passing Candidates |                    | Scaled Score |              |           |
|---------------------------------|-------------------|--------------------|--------------------|--------------|--------------|-----------|
|                                 |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| All Candidates                  | 8,597             | 44.03              | 3,785              | 66.55        | 12.61        |           |
| Race or Ethnicity               |                   |                    |                    |              |              |           |
|                                 | Total             | Passing Candidates |                    | Scaled Score |              |           |
|                                 |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| American Indian                 | 913               | 62.1               | 567                | 72.08        | 10.68        |           |
| Asian                           | 139               | 43.88              | 61                 | 66.46        | 11.75        |           |
| African American                | 1,129             | 41.28              | 466                | 65.74        | 12.76        |           |
| White                           | 633               | 59.08              | 374                | 71.52        | 11.67        |           |
| Hispanic                        | 1087              | 43.61              | 474                | 66.4         | 11.98        |           |
| Other                           | 275               | 44                 | 121                | 66.32        | 12.68        |           |
| No Response                     | 4,421             | 38.95              | 1,722              | 64.95        | 12.75        |           |
| Gender                          |                   |                    |                    |              |              |           |
|                                 | Total             | Passing Candidates |                    | Scaled Score |              |           |
|                                 |                   | %                  | <i>n</i>           | Mean         | <i>SD</i>    |           |
| Female                          | 3,934             | 41.05              | 1,615              | 65.68        | 12.52        |           |
| Male                            | 4,163             | 46.14              | 1,921              | 67.19        | 12.57        |           |
| No Response                     | 500               | 49.80              | 249                | 68.05        | 13.20        |           |
| Race or Ethnicity within Gender |                   |                    |                    |              |              |           |
| Gender                          | Race or Ethnicity | Total              | Passing Candidates |              | Scaled Score |           |
|                                 |                   |                    | %                  | <i>n</i>     | Mean         | <i>SD</i> |
| Female                          | American Indian   | 351                | 60.11              | 211          | 71.9         | 10.51     |
|                                 | Asian             | 67                 | 41.79              | 28           | 65.79        | 13.56     |
|                                 | African American  | 516                | 40.5               | 209          | 65.06        | 13.27     |
|                                 | White             | 267                | 58.43              | 156          | 70.8         | 11.79     |
|                                 | Hispanic          | 522                | 40.04              | 209          | 65.05        | 12.11     |
|                                 | Other             | 110                | 39.09              | 43           | 64.63        | 12.06     |
|                                 | No Response       | 2,101              | 36.13              | 759          | 64.35        | 12.35     |
| Male                            | American Indian   | 534                | 62.55              | 334          | 72           | 10.77     |
|                                 | Asian             | 67                 | 46.27              | 31           | 67.25        | 9.84      |
|                                 | African American  | 549                | 41.53              | 228          | 66.12        | 12.3      |
|                                 | White             | 346                | 58.67              | 203          | 71.88        | 11.61     |
|                                 | Hispanic          | 514                | 44.55              | 229          | 67.2         | 11.69     |
|                                 | Other             | 155                | 47.74              | 74           | 67.26        | 13.06     |
|                                 | No Response       | 1,998              | 41.14              | 822          | 65.37        | 12.98     |
| No Response                     | American Indian   | 28                 | 78.57              | 22           | 75.79        | 10.67     |
|                                 | Asian             | 5                  | 40                 | 2            | 64.8         | 10.23     |
|                                 | African American  | 64                 | 45.31              | 29           | 68           | 12.27     |
|                                 | White             | 20                 | 75                 | 15           | 74.9         | 10.87     |

|  |             |     |       |     |       |       |
|--|-------------|-----|-------|-----|-------|-------|
|  | Hispanic    | 51  | 70.59 | 36  | 72.27 | 11.26 |
|  | Other       | 10  | 40    | 4   | 70.3  | 12.13 |
|  | No Response | 322 | 43.79 | 141 | 66.27 | 13.61 |

### Education Level

| Education Level            | Total | Passing Candidates |          | Scaled Score |           |
|----------------------------|-------|--------------------|----------|--------------|-----------|
|                            |       | %                  | <i>n</i> | Mean         | <i>SD</i> |
| Less Than High School      | 37    | 16.22              | 6        | 58.16        | 12.7      |
| High School Diploma or GED | 643   | 39.66              | 255      | 64.9         | 12.4      |
| Some College               | 2,129 | 44.29              | 943      | 67.09        | 11.9      |
| 4-Year College Degree      | 1,042 | 61.71              | 643      | 71.55        | 11.6      |
| Advanced Degree            | 321   | 66.67              | 214      | 73.26        | 11.7      |
| No Response                | 4,425 | 38.96              | 1,724    | 64.93        | 12.8      |

### Native Language

| Native Language | Total | Passing Candidates |          | Scaled Score |           |
|-----------------|-------|--------------------|----------|--------------|-----------|
|                 |       | %                  | <i>n</i> | Mean         | <i>SD</i> |
| English         | 3,086 | 52.66              | 1,625    | 69.49        | 11.63     |
| Spanish         | 665   | 42.11              | 280      | 65.61        | 12.43     |
| Other           | 429   | 37.06              | 159      | 63.34        | 14.15     |
| No Response     | 4,417 | 38.96              | 1,721    | 64.95        | 12.75     |

### Race or Ethnicity within Education

| Education Level            | Race or Ethnicity | Total | Passing Candidates |          | Scaled Score |           |
|----------------------------|-------------------|-------|--------------------|----------|--------------|-----------|
|                            |                   |       | %                  | <i>n</i> | Mean         | <i>SD</i> |
| Less Than High School      | American Indian   | 7     | 14.29              | 1        | 55.86        | 7.29      |
|                            | Asian             | 2     | 0                  | 0        | 54.5         | 0.71      |
|                            | African American  | 6     | 0                  | 0        | 48.5         | 13.03     |
|                            | White             | 5     | 60                 | 3        | 68.2         | 7.69      |
|                            | Hispanic          | 15    | 6.67               | 1        | 57.8         | 12.5      |
|                            | Other             | 2     | 50                 | 1        | 76.5         | 19.09     |
|                            | No Response       | 0     | -                  | -        | -            | -         |
| High School Diploma or GED | American Indian   | 133   | 51.88              | 69       | 68.49        | 11.44     |
|                            | Asian             | 17    | 23.53              | 4        | 59.12        | 15.5      |
|                            | African American  | 175   | 29.71              | 52       | 61.95        | 13.17     |
|                            | White             | 102   | 55.88              | 57       | 68.68        | 11.8      |
|                            | Hispanic          | 171   | 32.16              | 55       | 63.2         | 11.33     |
|                            | Other             | 40    | 45                 | 18       | 66.53        | 12.44     |
|                            | No Response       | 5     | 0                  | 0        | 60.8         | 5.76      |
| Some College               | American Indian   | 429   | 55.24              | 237      | 70.94        | 9.89      |
|                            | Asian             | 44    | 38.64              | 17       | 65.77        | 10.91     |
|                            | African American  | 616   | 39.77              | 245      | 65.2         | 12.36     |
|                            | White             | 305   | 50.16              | 153      | 69.7         | 11.98     |
|                            | Hispanic          | 567   | 40.04              | 227      | 65.72        | 11.62     |
|                            | Other             | 153   | 37.91              | 58       | 64.25        | 12.36     |

|                       |                  |       |       |       |       |       |
|-----------------------|------------------|-------|-------|-------|-------|-------|
|                       | No Response      | 15    | 40    | 6     | 66    | 11.08 |
| 4-Year College Degree | American Indian  | 256   | 74.22 | 190   | 74.78 | 10.49 |
|                       | Asian            | 64    | 50    | 32    | 68.03 | 10.89 |
|                       | African American | 236   | 48.73 | 115   | 68.32 | 12.11 |
|                       | White            | 162   | 70.99 | 115   | 74.9  | 10.53 |
|                       | Hispanic         | 262   | 59.16 | 155   | 70.19 | 11.78 |
|                       | Other            | 56    | 57.14 | 32    | 70.89 | 12.38 |
|                       | No Response      | 6     | 66.67 | 4     | 72.5  | 8.19  |
| Advanced Degree       | American Indian  | 82    | 79.27 | 65    | 76.39 | 10.05 |
|                       | Asian            | 11    | 72.73 | 8     | 73.45 | 8.3   |
|                       | African American | 93    | 56.99 | 53    | 71.17 | 12.74 |
|                       | White            | 54    | 79.63 | 43    | 77.69 | 8.74  |
|                       | Hispanic         | 63    | 57.14 | 36    | 69.59 | 12.14 |
|                       | Other            | 18    | 50    | 9     | 69.33 | 13.76 |
|                       | No Response      | 0     | -     | -     | -     | -     |
| No Response           | American Indian  | 6     | 83.33 | 5     | 77.5  | 11.2  |
|                       | Asian            | 1     | 0     | 0     | 68    | 0     |
|                       | African American | 3     | 33.33 | 1     | 61.33 | 12.22 |
|                       | White            | 5     | 60    | 3     | 68    | 10.15 |
|                       | Hispanic         | 9     | 0     | 0     | 52.33 | 9.7   |
|                       | Other            | 6     | 50    | 3     | 62.5  | 9.73  |
|                       | No Response      | 4,395 | 38.95 | 1,712 | 64.94 | 12.76 |

#### Gender Within Education Level

| Education Level            | Gender      | Total | Passing Candidates |          | Scaled Score |           |
|----------------------------|-------------|-------|--------------------|----------|--------------|-----------|
|                            |             |       | %                  | <i>n</i> | Mean         | <i>SD</i> |
| Less Than High School      | Female      | 16    | 6.25               | 1        | 55.63        | 13.45     |
|                            | Male        | 20    | 20                 | 4        | 59.35        | 11.77     |
|                            | No Response | 1     | 100                | 1        | 75           | -         |
| High School Diploma or GED | Female      | 269   | 40.89              | 110      | 64.53        | 12.74     |
|                            | Male        | 350   | 38.57              | 135      | 65.19        | 12.06     |
|                            | No Response | 24    | 41.67              | 10       | 65           | 14.71     |
| Some College               | Female      | 965   | 41.66              | 402      | 65.97        | 12.37     |
|                            | Male        | 1063  | 45.72              | 486      | 67.78        | 11.31     |
|                            | No Response | 101   | 54.46              | 55       | 70.4         | 11.27     |
| 4-Year College Degree      | Female      | 447   | 59.51              | 266      | 71.09        | 11.72     |
|                            | Male        | 557   | 62.3               | 347      | 71.73        | 11.69     |
|                            | No Response | 38    | 78.95              | 30       | 74.24        | 9.65      |
| Advanced Degree            | Female      | 137   | 56.93              | 78       | 70.2         | 11.5      |
|                            | Male        | 171   | 73.1               | 125      | 75.29        | 11.46     |
|                            | No Response | 13    | 84.62              | 11       | 78.85        | 8.7       |
| No Response                | Female      | 2100  | 36.1               | 758      | 64.32        | 12.37     |

|  |             |      |       |     |       |       |
|--|-------------|------|-------|-----|-------|-------|
|  | Male        | 2002 | 41.16 | 824 | 65.34 | 12.98 |
|  | No Response | 323  | 43.96 | 142 | 66.35 | 13.68 |

| All Health Examinees            |                  |       |                    |           |              |       |
|---------------------------------|------------------|-------|--------------------|-----------|--------------|-------|
|                                 |                  | Total | Passing Candidates |           | Scaled Score |       |
|                                 |                  |       | %                  | N         | Mean         | SD    |
|                                 | All candidates   | 2,439 | 46.4<br>1          | 1,1<br>32 | 67.43        | 12.32 |
| Ethnicity                       |                  |       |                    |           |              |       |
|                                 |                  | Total | Passing Candidates |           | Scaled Score |       |
|                                 |                  |       | %                  | N         | Mean         | SD    |
|                                 | American Indian  | 322   | 63.04              | 203       | 71.92        | 10.73 |
|                                 | Asian            | 23    | 60.87              | 14        | 69.91        | 12.87 |
|                                 | African American | 151   | 38.41              | 58        | 65.32        | 11.25 |
|                                 | White            | 126   | 63.49              | 80        | 72.78        | 9.56  |
|                                 | Hispanic         | 355   | 32.68              | 116       | 63.79        | 12.04 |
|                                 | Other            | 50    | 44                 | 22        | 67.3         | 11.28 |
|                                 | No response      | 1412  | 45.25              | 639       | 67.03        | 12.65 |
| Gender                          |                  |       |                    |           |              |       |
|                                 |                  | Total | Passing Candidates |           | Scaled Score |       |
|                                 |                  |       | %                  | N         | Mean         | SD    |
|                                 | Female           | 1348  | 41.91              | 565       | 65.84        | 12.41 |
|                                 | Male             | 934   | 50.96              | 476       | 69.1         | 11.73 |
|                                 | No response      | 157   | 57.96              | 91        | 71.13        | 12.99 |
| Race or Ethnicity within Gender |                  |       |                    |           |              |       |
|                                 |                  | Total | Passing Candidates |           | Scaled Score |       |
|                                 |                  |       | %                  | N         | Mean         | SD    |
| Female                          | American Indian  | 158   | 56.33              | 89        | 69.82        | 11.03 |
|                                 | Asian            | 12    | 58.33              | 7         | 69.42        | 14.69 |
|                                 | African American | 81    | 38.27              | 31        | 64.6         | 12.58 |
|                                 | White            | 71    | 56.34              | 40        | 71.46        | 9.59  |
|                                 | Hispanic         | 199   | 29.65              | 59        | 62.55        | 11.72 |
|                                 | Other            | 31    | 38.71              | 12        | 67.03        | 10.72 |
|                                 | No Response      | 796   | 41.08              | 327       | 65.4         | 12.72 |
| Male                            | American Indian  | 151   | 70.2               | 106       | 73.89        | 9.84  |
|                                 | Asian            | 11    | 63.64              | 7         | 70.45        | 11.25 |
|                                 | African American | 64    | 35.94              | 23        | 66.25        | 8.36  |
|                                 | White            | 54    | 72.22              | 39        | 74.33        | 9.36  |
|                                 | Hispanic         | 144   | 37.5               | 54        | 65.49        | 12.46 |

|             |                  |     |       |     |       |       |
|-------------|------------------|-----|-------|-----|-------|-------|
|             | Other            | 18  | 55.56 | 10  | 68.28 | 12.55 |
|             | No Response      | 492 | 48.17 | 237 | 68.48 | 12.04 |
| No Response | American Indian  | 13  | 61.54 | 8   | 74.62 | 12.73 |
|             | Asian            | 0   |       | -   | -     |       |
|             | African American | 6   | 66.67 | 4   | 65.17 | 19.18 |
|             | White            | 1   | 100   | 1   | 82    | -     |
|             | Hispanice        | 12  | 25    | 3   | 64.08 | -     |
|             | Other            | 1   | 0     | 0   | 58    | 0     |
|             | No response      | 124 | 60.48 | 75  | 71.75 | 12.76 |

### Education Level

|                            | Total | Passing Candidates |     | Scaled Score |       |
|----------------------------|-------|--------------------|-----|--------------|-------|
|                            |       | %                  | N   | Mean         | SD    |
| Less than high school      | 5     | 20                 | 1   | 61.6         | 8.99  |
| High school diploma or GED | 211   | 37.44              | 79  | 65.28        | 11.66 |
| Some college               | 456   | 42.11              | 192 | 66           | 11.68 |
| 4 year college degree      | 251   | 62.95              | 158 | 72.09        | 11.06 |
| Advanced degree            | 98    | 61.22              | 60  | 72.54        | 10.53 |
| No response                | 1418  | 45.28              | 642 | 67.04        | 12.68 |

### Native Language

|             | Total | Passing Candidates |     | Scaled Score |       |
|-------------|-------|--------------------|-----|--------------|-------|
|             |       | %                  | N   | Mean         | SD    |
| English     | 732   | 53.28              | 390 | 69.73        | 11.03 |
| Spanish     | 228   | 32.89              | 75  | 62.84        | 12.69 |
| Other       | 67    | 41.79              | 28  | 65.67        | 12.39 |
| No response | 1412  | 45.25              | 639 | 67.06        | 12.64 |

### Ethnicity within Education Level

|                       | Total            | Passing Candidates |    | Scaled Score |      |      |
|-----------------------|------------------|--------------------|----|--------------|------|------|
|                       |                  | %                  | N  | Mean         | SD   |      |
| Less than high school | American Indian  | 2                  | 0  | 0            | 53   | 5.66 |
|                       | Asian            | 0                  | 0  | 0            | 0    | 0    |
|                       | African American | 1                  | 0  | 0            | 69   | 0    |
|                       | White            | 0                  | 0  | 0            | 0    | 0    |
|                       | Hispanic         | 2                  | 50 | 1            | 66.5 | 6.36 |
|                       | Other            | 0                  | 0  | 0            | 0    | 0    |

|                         |                  |     |       |    |       |       |
|-------------------------|------------------|-----|-------|----|-------|-------|
|                         | No response      | 0   | 0     | 0  | 0     | 0     |
| High School Diploma/GED | American Indian  | 54  | 50    | 27 | 67.78 | 10.76 |
|                         | Asian            | 2   | 50    | 1  | 65.5  | 6.36  |
|                         | African American | 29  | 31.03 | 9  | 61.79 | 13.09 |
|                         | White            | 19  | 47.37 | 9  | 68    | 11.08 |
|                         | Hispanic         | 94  | 29.79 | 28 | 63.99 | 11.95 |
|                         | Other            | 13  | 38.46 | 5  | 68.08 | 9.03  |
|                         | No response      | 0   | 0     | 0  | 0     | 0     |
| Some College            | American Indian  | 128 | 57.81 | 74 | 70.91 | 10.56 |
|                         | Asian            | 9   | 55.56 | 5  | 66.56 | 14.08 |
|                         | African American | 84  | 36.9  | 31 | 65    | 10.4  |
|                         | White            | 44  | 59.09 | 26 | 70.39 | 8.92  |
|                         | Hispanic         | 170 | 27.65 | 47 | 61.76 | 11.74 |
|                         | Other            | 19  | 47.37 | 9  | 65.95 | 13.57 |
|                         | No response      | 2   | 0     | 0  | 56    | 5.66  |
| 4 Year College Degree   | American Indian  | 107 | 71.96 | 77 | 74.15 | 9.91  |
|                         | Asian            | 5   | 80    | 4  | 77.2  | 5.54  |
|                         | African American | 15  | 60    | 9  | 70.13 | 12.5  |
|                         | White            | 52  | 71.15 | 37 | 75.96 | 7.99  |
|                         | Hispanic         | 56  | 42.86 | 24 | 66.09 | 13.02 |
|                         | Other            | 14  | 42.86 | 6  | 66.43 | 10.11 |
|                         | No response      | 2   | 50    | 1  | 70.5  | 6.36  |
| Advanced Degree         | American Indian  | 26  | 88.46 | 23 | 79.12 | 6.39  |
|                         | Asian            | 6   | 50    | 3  | 66.83 | 14.06 |
|                         | African American | 22  | 40.91 | 9  | 67.77 | 10.18 |
|                         | White            | 10  | 80    | 8  | 77.2  | 10.23 |
|                         | Hispanic         | 32  | 46.88 | 15 | 69.16 | 9.76  |
|                         | Other            | 2   | 100   | 2  | 83    | 7.07  |
|                         | No response      | 0   | 0     | 0  | 0     | 0     |
| No Response             | American Indian  | 5   | 40    | 2  | 65    | 18.07 |
|                         | Asian            | 1   | 100   | 1  | 91    | 0     |
|                         | African American | 0   | 0     | 0  | 0     | 0     |



|                                      |             |       |                    |          |              |           |
|--------------------------------------|-------------|-------|--------------------|----------|--------------|-----------|
|                                      | White       | 1     | 0                  | 0        | 59           | 0         |
|                                      | Hispanic    | 1     | 100                | 1        | 86           | 0         |
|                                      | Other       | 2     | 0                  | 0        | 65.5         | 2.12      |
|                                      | No response | 1408  | 45.31              | 638      | 67.04        | 12.66     |
| <b>Gender within Education Level</b> |             |       |                    |          |              |           |
|                                      |             | Total | Passing Candidates |          | Scaled Score |           |
|                                      |             |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
| Some High School                     | Female      | 1     | 0                  | 0        | 69           | 0         |
|                                      | Male        | 4     | 25                 | 1        | 59.75        | 9.22      |
|                                      | No response | 0     | 0                  | 0        | 0            | 0         |
| High School Diploma                  | Female      | 133   | 36.09              | 48       | 64.39        | 12.01     |
|                                      | Male        | 76    | 39.47              | 30       | 66.96        | 10.49     |
|                                      | No response | 2     | 50                 | 1        | 61           | 29.7      |
| Some College                         | Female      | 247   | 40.08              | 99       | 64.79        | 12.08     |
|                                      | Male        | 191   | 43.98              | 84       | 67.41        | 10.84     |
|                                      | No response | 18    | 50                 | 9        | 67.67        | 13.38     |
| College Degree                       | Female      | 118   | 52.54              | 62       | 70.25        | 10.2      |
|                                      | Male        | 121   | 74.38              | 90       | 73.91        | 11.44     |
|                                      | No response | 12    | 50                 | 6        | 71.75        | 13.07     |
| Advanced College Degree              | Female      | 50    | 56                 | 28       | 71.46        | 10.69     |
|                                      | Male        | 48    | 66.67              | 32       | 73.48        | 10.37     |
|                                      | No response | 0     | 0                  | 0        | 0            | 0         |
| No Response                          | Female      | 799   | 41.05              | 328      | 65.41        | 12.76     |
|                                      | Male        | 494   | 48.38              | 239      | 68.55        | 12.06     |
|                                      | No response | 125   | 60                 | 75       | 71.73        | 12.71     |

| All General Lines Examinees     |                  |       |                    |          |              |           |
|---------------------------------|------------------|-------|--------------------|----------|--------------|-----------|
|                                 |                  | Total | Passing Candidates |          | Scaled Score |           |
|                                 |                  |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
|                                 | All candidates   | 4,181 | 33.82              | 1,414    | 64.22        | 11.55     |
| Ethnicity                       |                  |       |                    |          |              |           |
|                                 |                  | Total | Passing Candidates |          | Scaled Score |           |
|                                 |                  |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
|                                 | American Indian  | 1,232 | 39.77              | 490      | 66.16        | 11        |
|                                 | Asian            | 67    | 32.84              | 22       | 62.78        | 12.68     |
|                                 | African American | 222   | 26.58              | 59       | 62.31        | 12        |
|                                 | White            | 768   | 38.02              | 66       | 66.16        | 11        |
|                                 | Hispanic         | 865   | 28.21              | 62.42    | 62.42        | 11        |
|                                 | Other            | 102   | 28.43              | 29       | 60.83        | 13.69     |
|                                 | No response      | 925   | 30.05              | 278      | 68.65        | 12        |
| Gender                          |                  |       |                    |          |              |           |
|                                 |                  | Total | Passing Candidates |          | Scaled Score |           |
|                                 |                  |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
|                                 | Female           | 2205  | 29.89              | 659      | 63.12        | 11.75     |
|                                 | Male             | 1804  | 38.08              | 687      | 65.43        | 11.23     |
|                                 | No response      | 172   | 39.53              | 68       | 65.66        | 11.001    |
| Race or Ethnicity within Gender |                  |       |                    |          |              |           |
|                                 |                  | Total | Passing Candidates |          | Scaled Score |           |
|                                 |                  |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
| Female                          | American Indian  | 610   | 36.72              | 224      | 65.72        | 11.52     |
|                                 | Asian            | 41    | 36.59              | 15       | 62.83        | 13.61     |
|                                 | African American | 109   | 21.1               | 23       | 60.99        | 10.65     |
|                                 | White            | 379   | 33.77              | 128      | 65.54        | 10.07     |
|                                 | Hispanic         | 528   | 26.62              | 140      | 61.58        | 11.9      |
|                                 | Other            | 49    | 26.63              | 13       | 60.37        | 13.35     |
|                                 | No response      | 489   | 23.72              | 116      | 60.44        | 12        |
| Male                            | American Indian  | 570   | 42.11              | 240      | 66.34        | 10.81     |
|                                 | Asian            | 26    | 26.92              | 7        | 62.69        | 11.32     |

|             |                  |     |       |     |       |       |
|-------------|------------------|-----|-------|-----|-------|-------|
|             | African American | 104 | 29.81 | 31  | 63.19 | 12.7  |
|             | White            | 355 | 43.1  | 153 | 67.06 | 11.01 |
|             | Hispanic         | 298 | 32.21 | 96  | 63.91 | 10.43 |
|             | Other            | 49  | 32.65 | 16  | 61.41 | 14.52 |
|             | No response      | 402 | 35.82 | 144 | 65.07 | 11.37 |
| No Response | American Indian  | 52  | 50    | 26  | 69.38 | 8.43  |
|             | Asian            | 0   | 0     | 0   | 0     | 0     |
|             | African American | 9   | 55.56 | 5   | 68    | 9.35  |
|             | White            | 34  | 32.35 | 11  | 63.59 | 10.45 |
|             | Hispanic         | 39  | 20.51 | 8   | 62.49 | 11.83 |
|             | Other            | 4   | 0     | 0   | 59.5  | 8.54  |
|             | No response      | 34  | 52.94 | 18  | 65.79 | 13.27 |

#### Education Level

|  |                            | Total | Passing Candidates |          | Scaled Score |           |
|--|----------------------------|-------|--------------------|----------|--------------|-----------|
|  |                            |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
|  | Less than high school      | 23    | 8.7                | 2        | 60.83        | 8.98      |
|  | High school diploma or GED | 598   | 23.75              | 142      | 61.55        | 11.73     |
|  | Some college               | 1,336 | 28.29              | 378      | 63           | 11.18     |
|  | 4 year college degree      | 1085  | 48.2               | 523      | 68.03        | 10.72     |
|  | Advanced degree            | 214   | 44.86              | 96       | 66.93        | 10.68     |
|  | No response                | 925   | 29.51              | 273      | 62.57        | 11.96     |

#### Native Language

|  |             | Total | Passing Candidates |          | Scaled Score |           |
|--|-------------|-------|--------------------|----------|--------------|-----------|
|  |             |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
|  | English     | 2,576 | 36.88              | 950      | 65.45        | 11        |
|  | Spanish     | 516   | 28.68              | 148      | 62.1         | 11.87     |
|  | Other       | 153   | 25.49              | 39       | 60.49        | 13.43     |
|  | No response | 936   | 29.59              | 277      | 62.61        | 12        |

#### Ethnicity within Education Level

|                       |                 | Total | Passing Candidates |          | Scaled Score |           |
|-----------------------|-----------------|-------|--------------------|----------|--------------|-----------|
|                       |                 |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
| Less than high school | American Indian | 8     | 12.5               | 1        | 64.88        | 8.43      |

|                         |                  |     |       |     |       |       |
|-------------------------|------------------|-----|-------|-----|-------|-------|
|                         | Asian            | 0   | 0     | 0   | 0     | 0     |
|                         | African American | 0   | 0     | 0   | 0     | 0     |
|                         | White            | 7   | 0     | 0   | 56.57 | 9.62  |
|                         | Hispanic         | 7   | 0     | 0   | 57.14 | 5.05  |
|                         | Other            | 1   | 100   | 1   | 77    | 0     |
|                         | No response      | 0   | 0     | 0   | 0     | 0     |
| High School Diploma/GED | American Indian  | 207 | 23.19 | 48  | 63.31 | 10.47 |
|                         | Asian            | 10  | 20    | 2   | 59.2  | 12.93 |
|                         | African American | 25  | 28    | 7   | 61.12 | 14.72 |
|                         | White            | 155 | 25.81 | 40  | 62.54 | 10.65 |
|                         | Hispanic         | 186 | 23.66 | 44  | 59.56 | 12.65 |
|                         | Other            | 15  | 6.67  | 1   | 54.07 | 15.39 |
|                         | No response      | 0   | 0     | 0   | 0     | 0     |
| Some College            | American Indian  | 468 | 33.55 | 157 | 64.26 | 11.35 |
|                         | Asian            | 22  | 31.82 | 7   | 60.36 | 13.83 |
|                         | African American | 92  | 19.57 | 18  | 61.08 | 11.73 |
|                         | White            | 306 | 30.72 | 94  | 64.77 | 10.34 |
|                         | Hispanic         | 396 | 22.73 | 90  | 61.43 | 10.68 |
|                         | Other            | 45  | 22.22 | 10  | 59.44 | 13.41 |
|                         | No response      | 7   | 28.57 | 2   | 64.14 | 11.67 |
| 4 Year College Degree   | American Indian  | 447 | 53.47 | 239 | 69.28 | 10.45 |
|                         | Asian            | 31  | 32.26 | 10  | 64.29 | 11.75 |
|                         | African American | 82  | 32.93 | 27  | 64.09 | 10.6  |
|                         | White            | 269 | 54.65 | 147 | 69.98 | 9.6   |
|                         | Hispanic         | 217 | 38.71 | 84  | 65.64 | 11.2  |
|                         | Other            | 33  | 36.36 | 12  | 63.64 | 12.67 |
|                         | No response      | 6   | 66.67 | 4   | 71.33 | 8.12  |
| Advanced Degree         | American Indian  | 97  | 45.36 | 44  | 67.48 | 10.84 |
|                         | Asian            | 4   | 75    | 3   | 73.25 | 7.76  |
|                         | African American | 23  | 30.43 | 7   | 62.17 | 11.41 |
|                         | White            | 26  | 42.31 | 11  | 67.77 | 10.18 |
|                         | Hispanic         | 54  | 46.3  | 25  | 67.19 | 10.37 |

|                         |                                      |       |                    |          |              |           |
|-------------------------|--------------------------------------|-------|--------------------|----------|--------------|-----------|
|                         | Other                                | 7     | 57.14              | 4        | 66.14        | 11.14     |
|                         | No response                          | 3     | 66.67              | 2        | 67           | 10.39     |
| No Response             | American Indian                      | 5     | 20                 | 1        | 59.8         | 8.56      |
|                         | Asian                                | 0     | 0                  | 0        | 0            | 0         |
|                         | African American                     | 0     | 0                  | 0        | 0            | 0         |
|                         | White                                | 5     | 0                  | 0        | 62.6         | 8.44      |
|                         | Hispanic                             | 5     | 20                 | 1        | 62.2         | 8.11      |
|                         | Other                                | 1     | 100                | 1        | 79           | 0         |
|                         | No response                          | 909   | 29.7               | 270      | 62.56        | 12.02     |
|                         | <b>Gender within Education Level</b> |       |                    |          |              |           |
|                         |                                      | Total | Passing Candidates |          | Scaled Score |           |
|                         |                                      |       | %                  | <i>N</i> | Mean         | <i>SD</i> |
| Some High School        | Female                               | 15    | 6.67               | 1        | 59.73        | 9.82      |
|                         | Male                                 | 7     | 14.29              | 1        | 64           | 7.09      |
|                         | No response                          | 1     | 0                  | 0        | 55           | 0         |
| High School Diploma     | Female                               | 391   | 23.02              | 90       | 60.78        | 11.91     |
|                         | Male                                 | 178   | 25.28              | 45       | 62.81        | 11.39     |
|                         | No response                          | 29    | 24.14              | 7        | 64.12        | 10.59     |
| Some College            | Female                               | 805   | 27.33              | 220      | 63.05        | 10.94     |
|                         | Male                                 | 476   | 30.88              | 147      | 63.29        | 11.68     |
|                         | No response                          | 55    | 20                 | 11       | 62.09        | 10.37     |
| College Degree          | Female                               | 415   | 46.27              | 192      | 67.71        | 11.35     |
|                         | Male                                 | 624   | 48.56              | 303      | 68.06        | 10.41     |
|                         | No response                          | 46    | 60.87              | 28       | 70.48        | 8.69      |
| Advanced College Degree | Female                               | 88    | 46.59              | 41       | 67.85        | 11.46     |
|                         | Male                                 | 121   | 42.15              | 51       | 65.96        | 10.12     |
|                         | No response                          | 5     | 80                 | 4        | 74.2         | 5.54      |
| No Response             | Female                               | 491   | 23.42              | 115      | 60.47        | 11.98     |
|                         | Male                                 | 398   | 35.18              | 140      | 64.9         | 11.38     |
|                         | No response                          | 36    | 50                 | 18       | 65.31        | 13.05     |

| All Personal Lines Examinees    |                  |       |                    |     |              |       |
|---------------------------------|------------------|-------|--------------------|-----|--------------|-------|
|                                 |                  | Total | Passing Candidates |     | Scaled Score |       |
|                                 |                  |       | %                  | N   | Mean         | SD    |
|                                 | All candidates   | 1,443 | 58.77              | 848 | 70.58        | 12.12 |
| Ethnicity                       |                  |       |                    |     |              |       |
|                                 |                  | Total | Passing Candidates |     | Scaled Score |       |
|                                 |                  |       | %                  | N   | Mean         | SD    |
|                                 | American Indian  | 174   | 51.15              | 69  | 68.52        | 12    |
|                                 | Asian            | 16    | 31.25              | 5   | 58.06        | 19.2  |
|                                 | African American | 36    | 50                 | 18  | 66.31        | 14    |
|                                 | White            | 141   | 50.35              | 71  | 68.5         | 11    |
|                                 | Hispanic         | 85    | 36.47              | 31  | 63.32        | 13    |
|                                 | Other            | 26    | 46.15              | 12  | 66.31        | 11.55 |
|                                 | No response      | 965   | 64.46              | 622 | 72.38        | 12    |
| Gender                          |                  |       |                    |     |              |       |
|                                 |                  | Total | Passing Candidates |     | Scaled Score |       |
|                                 |                  |       | %                  | N   | Mean         | SD    |
|                                 | Female           | 760   | 51.84              | 394 | 69.07        | 12.62 |
|                                 | Male             | 632   | 65.19              | 412 | 72.19        | 11.41 |
|                                 | No response      | 51    | 82.35              | 42  | 73.24        | 10.17 |
| Race or Ethnicity within Gender |                  |       |                    |     |              |       |
|                                 |                  | Total | Passing Candidates |     | Scaled Score |       |
|                                 |                  |       | %                  | N   | Mean         | SD    |
| Female                          | American Indian  | 95    | 43.16              | 41  | 67.13        | 11.21 |
|                                 | Asian            | 9     | 44.44              | 4   | 67.89        | 14.08 |
|                                 | African American | 24    | 37.5               | 9   | 63.58        | 15.96 |
|                                 | White            | 67    | 47.76              | 32  | 67.81        | 11.62 |
|                                 | Hispanic         | 56    | 30.36              | 17  | 60.91        | 12.96 |
|                                 | Other            | 13    | 30.77              | 4   | 62.38        | 10.94 |
|                                 | No response      | 496   | 57.86              | 287 | 71           | 12.28 |
| Male                            | American Indian  | 74    | 62.16              | 46  | 70.85        | 12.17 |
|                                 | Asian            | 6     | 16.67              | 1   | 45.33        | 19.8  |
|                                 | African American | 11    | 72.73              | 8   | 71.64        | 7.65  |
|                                 | White            | 70    | 51.43              | 36  | 69.03        | 11.34 |

|             |                  |     |       |     |       |       |
|-------------|------------------|-----|-------|-----|-------|-------|
|             | Hispanic         | 29  | 48.28 | 14  | 67.97 | 10.4  |
|             | Other            | 13  | 61.54 | 8   | 70.23 | 11.17 |
|             | No response      | 429 | 69.7  | 299 | 73.67 | 10.68 |
| No Response | American Indian  | 5   | 40    | 2   | 60.6  | 11.7  |
|             | Asian            | 1   | 0     | 0   | 46    | 0     |
|             | African American | 1   | 100   | 1   | 73    | 0     |
|             | White            | 4   | 75    | 3   | 70.75 | 8.26  |
|             | Hispanic         | 0   | 0     | 0   | 0     | 0     |
|             | Other            | 0   | 0     | 0   | 0     | 0     |
|             | No response      | 40  | 90    | 36  | 75.75 | 8.17  |

**Education Level**

|                        | Total | Passing Candidates |     | Scaled Score |       |
|------------------------|-------|--------------------|-----|--------------|-------|
|                        |       | %                  | N   | Mean         | SD    |
| Less than high school  | 2     | 50                 | 1   | 67           | 5.66  |
| High school diploma or | 86    | 43.02              | 37  | 64.48        | 12.56 |
| Some college           | 254   | 40.16              | 102 | 65           | 12.2  |
| 4 year college degree  | 112   | 61.61              | 69  | 71.43        | 11.8  |
| Advanced               | 29    | 68.97              | 20  | 70.72        | 12.28 |
| No response            | 960   | 64.48              | 619 | 72.41        | 11.54 |

**Native Language**

|             | Total | Passing Candidates |     | Scaled Score |       |
|-------------|-------|--------------------|-----|--------------|-------|
|             |       | %                  | N   | Mean         | SD    |
| English     | 436   | 48.39              | 211 | 67.32        | 12    |
| Spanish     | 27    | 48.15              | 13  | 65.44        | 13.44 |
| Other       | 23    | 30.43              | 7   | 62.65        | 13.17 |
| No response | 957   | 64.47              | 617 | 72.41        | 12    |

**Ethnicity within Education Level**

|                       | Total            | Passing Candidates |    | Scaled Score |    |      |
|-----------------------|------------------|--------------------|----|--------------|----|------|
|                       |                  | %                  | N  | Mean         | SD |      |
| Less than high school | American Indian  | 2                  | 50 | 1            | 67 | 5.66 |
|                       | Asian            | 0                  | 0  | 0            | 0  | 0    |
|                       | African American | 0                  | 0  | 0            | 0  | 0    |
|                       | White            | 0                  | 0  | 0            | 0  | 0    |

|                         |                  |    |       |    |       |       |
|-------------------------|------------------|----|-------|----|-------|-------|
|                         | Hispanic         | 0  | 0     | 0  | 0     | 0     |
|                         | Other            | 0  | 0     | 0  | 0     | 0     |
|                         | No response      | 0  | 0     | 0  | 0     | 0     |
| High School Diploma/GED | American Indian  | 31 | 54.61 | 16 | 70.13 | 9.22  |
|                         | Asian            | 0  | 0     | 0  | 0     | 0     |
|                         | African American | 3  | 0     | 0  | 42.33 | 12.06 |
|                         | White            | 17 | 52.94 | 9  | 67.12 | 7.49  |
|                         | Hispanic         | 30 | 26.67 | 8  | 58.77 | 13.29 |
|                         | Other            | 4  | 75    | 3  | 67.25 | 17.46 |
|                         | No response      | 1  | 100   | 1  | 71    | 0     |
| Some College            | American Indian  | 88 | 45.45 | 40 | 66.48 | 12.04 |
|                         | Asian            | 8  | 25    | 2  | 52.75 | 19.11 |
|                         | African American | 20 | 50    | 10 | 67.3  | 13.24 |
|                         | White            | 80 | 37.5  | 30 | 65.46 | 11.34 |
|                         | Hispanic         | 39 | 38.46 | 15 | 65.18 | 11.84 |
|                         | Other            | 17 | 29.41 | 5  | 64.41 | 11.42 |
|                         | No response      | 2  | 0     | 0  | 58.5  | 4.95  |
| 4 Year College Degree   | American Indian  | 38 | 60.53 | 23 | 71.39 | 12.36 |
|                         | Asian            | 8  | 37.5  | 3  | 63.38 | 18.99 |
|                         | African American | 9  | 66.67 | 6  | 73.89 | 7.9   |
|                         | White            | 37 | 67.57 | 25 | 74.03 | 10.86 |
|                         | Hispanic         | 12 | 50    | 6  | 67.25 | 11.01 |
|                         | Other            | 5  | 80    | 4  | 72    | 5.15  |
|                         | No response      | 3  | 66.67 | 2  | 69.67 | 4.93  |
| Advanced Degree         | American Indian  | 14 | 64.29 | 9  | 70.79 | 13.38 |
|                         | Asian            | 0  | 0     | 0  | 0     | 0     |
|                         | African American | 4  | 50    | 2  | 62.25 | 13.28 |
|                         | White            | 7  | 100   | 7  | 77.29 | 7.2   |
|                         | Hispanic         | 4  | 50    | 2  | 67.5  | 11.9  |
|                         | Other            | 0  | 0     | 0  | 0     | 0     |
|                         | No response      | 0  | 0     | 0  | 0     | 0     |
| No Response             | American Indian  | 1  | 0     | 0  | 61    | 0     |
|                         | Asian            | 0  | 0     | 0  | 0     | 0     |



|                                      |                  |       |                    |     |              |       |
|--------------------------------------|------------------|-------|--------------------|-----|--------------|-------|
|                                      | African American | 0     | 0                  | 0   | 0            | 0     |
|                                      | White            | 0     | 0                  | 0   | 0            | 0     |
|                                      | Hispanic         | 0     | 0                  | 0   | 0            | 0     |
|                                      | Other            | 0     | 0                  | 0   | 0            | 0     |
|                                      | No response      | 959   | 64.55              | 619 | 72.42        | 11.54 |
| <b>Gender within Education Level</b> |                  |       |                    |     |              |       |
|                                      |                  | Total | Passing Candidates |     | Scaled Score |       |
|                                      |                  |       | %                  | N   | Mean         | SD    |
| Some High School                     | Female           | 2     | 50                 | 1   | 67           | 5.66  |
|                                      | Male             | 0     | 0                  | 0   | 0            | 0     |
|                                      | No response      | 0     | 0                  | 0   | 0            | 0     |
| High School Diploma                  | Female           | 67    | 43.28              | 29  | 64.22        | 13.03 |
|                                      | Male             | 19    | 42.11              | 8   | 65.37        | 11.01 |
|                                      | No response      | 0     | 0                  | 0   | 0            | 0     |
| Some College                         | Female           | 138   | 34.78              | 48  | 64.4         | 11.72 |
|                                      | Male             | 110   | 47.27              | 52  | 66.99        | 12.61 |
|                                      | No response      | 6     | 33.33              | 2   | 58.83        | 13.09 |
| College Degree                       | Female           | 51    | 52.94              | 27  | 70.27        | 12.33 |
|                                      | Male             | 56    | 67.86              | 38  | 72.57        | 11.71 |
|                                      | No response      | 5     | 80                 | 4   | 70.4         | 6.62  |
| Advanced College Degree              | Female           | 11    | 36.36              | 4   | 63.18        | 13.93 |
|                                      | Male             | 18    | 88.89              | 16  | 75.33        | 8.66  |
|                                      | No response      | 0     | 0                  | 0   | 0            | 0     |
| No Response                          | Female           | 491   | 58.04              | 285 | 71.06        | 12.31 |
|                                      | Male             | 429   | 69.46              | 298 | 73.64        | 10.69 |
|                                      | No response      | 40    | 90                 | 36  | 75.75        | 8.17  |

## Life Including Variable Annuity Examination Performance by Form

|                  |                     | Form  |       |       |       |       | Total |
|------------------|---------------------|-------|-------|-------|-------|-------|-------|
|                  |                     | 1     | 2     | 3     | 4     | 5     |       |
| All Candidates   | n                   | 1,700 | 1,724 | 1,728 | 1,697 | 1,748 | 8,597 |
|                  | Correct Answer Rate | 0.68  | 0.66  | 0.65  | 0.67  | 0.67  | 0.67  |
|                  | Correlation         | 0.25  | 0.23  | 0.25  | 0.24  | 0.25  | 0.24  |
| American Indian  | n                   | 194   | 183   | 182   | 160   | 194   | 913   |
|                  | Correct Answer Rate | 0.73  | 0.72  | 0.71  | 0.71  | 0.73  | 0.72  |
|                  | Correlation         | 0.22  | 0.19  | 0.22  | 0.2   | 0.23  | 0.21  |
| Asian            | n                   | 30    | 30    | 17    | 31    | 31    | 139   |
|                  | Correct Answer Rate | 0.7   | 0.68  | 0.65  | 0.66  | 0.63  | 0.66  |
|                  | Correlation         | 0.15  | 0.24  | 0.33  | 0.27  | 0.16  | 0.23  |
| African American | n                   | 193   | 257   | 223   | 219   | 237   | 1,129 |
|                  | Correct Answer Rate | 0.7   | 0.65  | 0.64  | 0.65  | 0.66  | 0.66  |
|                  | Correlation         | 0.27  | 0.22  | 0.23  | 0.24  | 0.27  | 0.25  |
| White            | n                   | 136   | 119   | 130   | 129   | 119   | 633   |
|                  | Correct Answer Rate | 0.74  | 0.71  | 0.71  | 0.7   | 0.72  | 0.72  |
|                  | Correlation         | 0.24  | 0.19  | 0.24  | 0.25  | 0.25  | 0.24  |
| Hispanic         | n                   | 224   | 212   | 222   | 225   | 204   | 1,087 |
|                  | Correct Answer Rate | 0.68  | 0.66  | 0.64  | 0.67  | 0.68  | 0.67  |
|                  | Correlation         | 0.22  | 0.23  | 0.24  | 0.24  | 0.21  | 0.23  |
| Other            | n                   | 47    | 43    | 52    | 66    | 67    | 275   |
|                  | Correct Answer Rate | 0.68  | 0.67  | 0.66  | 0.66  | 0.66  | 0.67  |
|                  | Correlation         | 0.27  | 0.24  | 0.25  | 0.24  | 0.26  | 0.25  |
| No Response      | n                   | 876   | 880   | 902   | 867   | 896   | 4,421 |
|                  | Correct Answer Rate | 0.66  | 0.65  | 0.64  | 0.66  | 0.66  | 0.65  |
|                  | Correlation         | 0.26  | 0.23  | 0.25  | 0.23  | 0.25  | 0.24  |

| <b>Health Examination Performance by Form</b> |                     |       |       |       |
|---|---------------------|-------|-------|-------|
|   |                     | Form  |       | Total |
|   |                     | 1     | 2     |       |
| All Candidates                                | n                   | 1,203 | 1,236 | 2,439 |
|   | Correct Answer Rate | 0.67  | 0.68  | 0.68  |
|   | Correlation         | 0.25  | 0.23  | 0.24  |
| American Indian                               | n                   | 157   | 165   | 322   |
|   | Correct Answer Rate | 0.71  | 0.72  | 0.72  |
|   | Correlation         | 0.24  | 0.2   | 0.22  |
| Asian   | n                   | 9     | 14    | 23    |
|   | Correct Answer Rate | 0.69  | 0.72  | 0.7   |
|   | Correlation         | 0.22  | 0.29  | 0.26  |
| African American                              | n                   | 71    | 80    | 151   |
|   | Correct Answer Rate | 0.64  | 0.67  | 0.65  |
|   | Correlation         | 0.2   | 0.23  | 0.21  |
| White   | n                   | 65    | 61    | 126   |
|   | Correct Answer Rate | 0.72  | 0.74  | 0.73  |
|   | Correlation         | 0.18  | 0.18  | 0.18  |
| Hispanic                                      | n                   | 181   | 174   | 355   |
|   | Correct Answer Rate | 0.64  | 0.64  | 0.64  |
|   | Correlation         | 0.23  | 0.23  | 0.23  |
| Other   | n                   | 24    | 26    | 50    |
|   | Correct Answer Rate | 0.67  | 0.68  | 0.67  |
|   | Correlation         | 0.26  | 0.17  | 0.22  |
| No Response                                   | n                   | 696   | 716   | 1,412 |
|   | Correct Answer Rate | 0.67  | 0.67  | 0.67  |
|   | Correlation         | 0.26  | 0.23  | 0.25  |

**Life (Including Variable Annuity) and Health Examination  
Performance by Form**

|                  |                     | Form  |       |       |       |       | Total  |
|------------------|---------------------|-------|-------|-------|-------|-------|--------|
|                  |                     | 1     | 2     | 3     | 4     | 5     |        |
| All Candidates   | n                   | 3,207 | 3,201 | 3,101 | 3,145 | 3,145 | 15,799 |
|                  | Correct Answer Rate | 0.69  | 0.68  | 0.69  | 0.68  | 0.68  | 0.68   |
|                  | Correlation         | 0.24  | 0.23  | 0.23  | 0.23  | 0.25  | 0.24   |
| American Indian  | n                   | 797   | 823   | 775   | 800   | 795   | 3,990  |
|                  | Correct Answer Rate | 0.72  | 0.71  | 0.72  | 0.71  | 0.72  | 0.72   |
|                  | Correlation         | 0.22  | 0.22  | 0.22  | 0.22  | 0.23  | 0.22   |
| Asian            | n                   | 63    | 73    | 74    | 63    | 59    | 332    |
|                  | Correct Answer Rate | 0.68  | 0.65  | 0.69  | 0.68  | 0.68  | 0.68   |
|                  | Correlation         | 0.25  | 0.23  | 0.19  | 0.23  | 0.23  | 0.23   |
| African American | n                   | 294   | 307   | 284   | 268   | 295   | 1,448  |
|                  | Correct Answer Rate | 0.65  | 0.66  | 0.66  | 0.66  | 0.65  | 0.65   |
|                  | Correlation         | 0.23  | 0.22  | 0.21  | 0.23  | 0.24  | 0.23   |
| White            | n                   | 453   | 439   | 439   | 463   | 429   | 2,223  |
|                  | Correct Answer Rate | 0.71  | 0.7   | 0.72  | 0.72  | 0.71  | 0.71   |
|                  | Correlation         | 0.23  | 0.21  | 0.22  | 0.22  | 0.25  | 0.22   |
| Hispanic         | n                   | 402   | 362   | 372   | 348   | 360   | 1,844  |
|                  | Correct Answer Rate | 0.67  | 0.66  | 0.66  | 0.65  | 0.66  | 0.66   |
|                  | Correlation         | 0.23  | 0.22  | 0.21  | 0.23  | 0.23  | 0.22   |
| Other            | n                   | 80    | 65    | 72    | 88    | 82    | 387    |
|                  | Correct Answer Rate | 0.64  | 0.67  | 0.65  | 0.69  | 0.67  | 0.66   |
|                  | Correlation         | 0.25  | 0.25  | 0.26  | 0.25  | 0.23  | 0.25   |
| No Response      | n                   | 1,118 | 1,132 | 1,085 | 1,115 | 1,125 | 5,575  |
|                  | Correct Answer Rate | 0.68  | 0.66  | 0.67  | 0.67  | 0.66  | 0.66   |
|                  | Correlation         | 0.23  | 0.23  | 0.23  | 0.23  | 0.25  | 0.24   |

## General Lines Examination Performance by Form

|                  |                     | Form |      |      |      |      | Total |
|------------------|---------------------|------|------|------|------|------|-------|
|                  |                     | 1    | 2    | 3    | 4    | 5    |       |
| All Candidates   | <i>n</i>            | 823  | 862  | 804  | 860  | 832  | 4,181 |
|                  | Correct Answer Rate | 0.64 | 0.65 | 0.64 | 0.65 | 0.64 | 0.64  |
|                  | Correlation         | 0.21 | 0.22 | 0.21 | 0.24 | 0.23 | 0.22  |
| American Indian  | <i>n</i>            | 243  | 248  | 250  | 267  | 224  | 1,232 |
|                  | Correct Answer Rate | 0.66 | 0.67 | 0.67 | 0.65 | 0.66 | 0.66  |
|                  | Correlation         | 0.21 | 0.21 | 0.21 | 0.23 | 0.23 | 0.22  |
| Asian            | <i>n</i>            | 10   | 16   | 15   | 13   | 13   | 67    |
|                  | Correct Answer Rate | 0.65 | 0.62 | 0.63 | 0.67 | 0.6  | 0.63  |
|                  | Correlation         | 0.13 | 0.29 | 0.27 | 0.28 | 0.25 | 0.24  |
| African American | <i>n</i>            | 47   | 47   | 43   | 42   | 43   | 222   |
|                  | Correct Answer Rate | 0.67 | 0.59 | 0.61 | 0.65 | 0.61 | 0.63  |
|                  | Correlation         | 0.21 | 0.22 | 0.17 | 0.21 | 0.2  | 0.2   |
| White            | <i>n</i>            | 151  | 163  | 140  | 145  | 169  | 768   |
|                  | Correct Answer Rate | 0.66 | 0.67 | 0.65 | 0.67 | 0.66 | 0.66  |
|                  | Correlation         | 0.22 | 0.22 | 0.18 | 0.21 | 0.2  | 0.21  |
| Hispanic         | <i>n</i>            | 176  | 163  | 171  | 177  | 178  | 865   |
|                  | Correct Answer Rate | 0.62 | 0.63 | 0.62 | 0.63 | 0.62 | 0.63  |
|                  | Correlation         | 0.2  | 0.19 | 0.22 | 0.26 | 0.22 | 0.22  |
| Other            | <i>n</i>            | 21   | 23   | 23   | 18   | 17   | 102   |
|                  | Correct Answer Rate | 0.61 | 0.6  | 0.62 | 0.59 | 0.66 | 0.61  |
|                  | Correlation         | 0.25 | 0.26 | 0.28 | 0.27 | 0.22 | 0.26  |
| No Response      | <i>n</i>            | 175  | 202  | 162  | 198  | 188  | 925   |
|                  | Correct Answer Rate | 0.62 | 0.63 | 0.64 | 0.63 | 0.62 | 0.63  |
|                  | Correlation         | 0.21 | 0.23 | 0.22 | 0.24 | 0.24 | 0.23  |

**Personal Lines Examination Performance by Form**

|                  |                     | Form |      | Total |
|------------------|---------------------|------|------|-------|
|                  |                     | 1    | 2    |       |
| All Candidates   | n                   | 725  | 718  | 1,443 |
|                  | Correct Answer Rate | 0.71 | 0.7  | 0.71  |
|                  | Correlation         | 0.24 | 0.24 | 0.24  |
| American Indian  | n                   | 78   | 96   | 174   |
|                  | Correct Answer Rate | 0.67 | 0.7  | 0.68  |
|                  | Correlation         | 0.26 | 0.2  | 0.23  |
| Asian            | n                   | 8    | 8    | 16    |
|                  | Correct Answer Rate | 0.64 | 0.53 | 0.58  |
|                  | Correlation         | 0.42 | 0.36 | 0.39  |
| African American | n                   | 19   | 17   | 36    |
|                  | Correct Answer Rate | 0.67 | 0.65 | 0.66  |
|                  | Correlation         | 0.24 | 0.33 | 0.29  |
| White            | n                   | 67   | 74   | 141   |
|                  | Correct Answer Rate | 0.69 | 0.68 | 0.69  |
|                  | Correlation         | 0.23 | 0.21 | 0.22  |
| Hispanic         | n                   | 44   | 41   | 85    |
|                  | Correct Answer Rate | 0.65 | 0.62 | 0.63  |
|                  | Correlation         | 0.21 | 0.26 | 0.23  |
| Other            | n                   | 11   | 15   | 26    |
|                  | Correct Answer Rate | 0.65 | 0.68 | 0.67  |
|                  | Correlation         | 0.14 | 0.25 | 0.2   |
| No Response      | n                   | 498  | 467  | 965   |
|                  | Correct Answer Rate | 0.73 | 0.72 | 0.72  |
|                  | Correlation         | 0.23 | 0.24 | 0.23  |