

**Annual Report of
Florida Insurance Examinations of
Life (Including Annuities & Variable
Contracts), Health, General Lines, and
Personal Lines

Calendar Year 2014**

Florida Department of Financial Services
Division of Agent and Agency Services
200 East Gaines Street | Tallahassee, FL 32399-0319
www.MyFloridaCFO.com/Division/Agents

OVERVIEW

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

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

SCOPE OF WORK

This report was developed for the Florida Department of Financial Services (DFS). It summarizes statistical information relating to the Life (Including Annuities & Variable Contracts), Health, Health & Life (Including Annuities & Variable Contracts), General Lines, and Personal Lines examinations administered by Pearson VUE from January 2014 through December 2014.

BACKGROUND

The data included in this report are for exams administered from January 2014 through December 2014.

The Life (Including Annuities & Variable Contracts) exam was administered to 7,462 candidates, and four forms were active: MA, NB, OC, and PA. The Health exam was administered to 5,511 candidates, and two forms were active: MA and MB. The Health & Life (Including Annuities & Variable Contracts) exam was administered to 16,755 candidates, and four forms were active: GA, HB, IC, and JA. The General Lines exam was administered to 3,897 candidates, and five forms were active: HA, IB, JC, KA, and LB. The Personal Lines exam was administered to 1,725 candidates, and four forms were active: KA, LB, PA, and QB.

The **Life (Including Annuities & Variable Contracts) Agent** and **Health Agent** examinations contain 85 scored items whereas the **Personal Lines Agent** examination contains 100 scored items and the **Health & Life (Including Annuities & Variable Contracts) Agent** and **General Lines Agent** examinations contain 150 scored 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

(N) represents the number 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.

All Health & Life (Including Annuities & Variable Contracts) Combined

		Total	Passing Candidates	
			%	N
	All candidates	24,217	57%	13,900
Ethnicity				
		Total	Passing Candidates	
			%	N
	Asian	813	55%	445
	African American	5,005	49%	2,428
	White	9,551	69%	6,595
	Hispanic	5,522	51%	2,812
	Other	1,787	50%	896
	No response	1,539	47%	724
Gender				
		Total	Passing Candidates	
			%	N
	Female	10,381	54%	5,564
	Male	11,484	61%	7,036
	No response	2,352	34%	806
Race or Ethnicity within Gender				
		Total	Passing Candidates	
			%	N
Female	Asian	398	51%	201
	African American	2,185	48%	1,038
	White	3,739	64%	2,401
	Hispanic	2,499	48%	1,210
	Other	862	48%	414
	No response	698	43%	300
Male	Asian	347	61%	213
	African American	2,181	50%	1,081
	White	5,045	73%	3,660
	Hispanic	2,524	54%	1,364
	Other	708	52%	371
	No response	679	51%	347
No Response	Asian	68	46%	31

African American	639	48%	309
White	767	70%	534
Hispanic	499	48%	238
Other	217	51%	111
No response	162	48%	77

Education Level

	Total	Passing Candidates	
		%	N
Less than high school	243	30%	73
High school diploma/GED	3,495	42%	1,478
Some college	10,554	54%	5,703
4 year college degree	6,341	69%	4,377
Advanced degree	2,037	75%	1,535
No response	1,547	47%	734

Native Language

	Total	Passing Candidates	
		%	N
English	16,863	62%	10,477
Spanish	3,460	48%	1,660
Other	2,329	44%	1,015
No response	1,565	48%	748

Ethnicity within Education Level

	Total	Passing Candidates		
		%	N	
Less Than High School	Asian	21	10%	2
	African American	53	25%	13
	White	83	42%	35
	Hispanic	69	29%	20
	Other	16	19%	3
	No response	1	0%	-
	High School Diploma/GED	Asian	76	26%
African American		861	33%	281
White		1,322	54%	715

	Hispanic	943	39%	366
	Other	279	33%	91
	No response	14	36%	5
Some College	Asian	274	46%	125
	African American	2,460	46%	1,133
	White	4,243	64%	2,698
	Hispanic	2,685	50%	1,334
	Other	852	46%	392
	No response	40	53%	21
4-Year College Degree	Asian	348	65%	225
	African American	1,173	60%	709
	White	3,021	79%	2,384
	Hispanic	1,340	58%	774
	Other	448	62%	279
	No response	11	55%	6
Advanced Degree	Asian	87	80%	70
	African American	447	64%	288
	White	853	87%	742
	Hispanic	465	65%	304
	Other	176	70%	123
	No response	9	89%	8
No Response	Asian	7	43%	3
	African American	11	36%	4
	White	29	72%	21
	Hispanic	20	70%	14
	Other	16	50%	8
	No response	1,464	47%	684

Gender within Education Level

		Total	Passing Candidates	
			%	<i>N</i>
Less Than High School	Female	107	27%	29
	Male	112	34%	38
	No response	24	25%	6
High School Diploma	Female	1,546	39%	597

	Male	1,553	46%	720
	No response	396	41%	161
Some College	Female	4,697	51%	2,403
	Male	4,819	57%	2,742
	No response	1,038	54%	558
College Degree	Female	2,455	66%	1,610
	Male	3,321	72%	2,399
	No response	565	65%	368
Advanced Degree	Female	866	71%	615
	Male	1,003	79%	790
	No response	168	77%	130
No Response	Female	710	44%	310
	Male	676	51%	347
	No response	161	48%	77

All Health & Life (Including Annuities & Variable Contracts) Examinees

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Passing Candidates			Scaled Score	
	Total	%	N	Mean	SD	
All candidates	16,755	56%	9,406	70.06	11.62	
Ethnicity						
		Passing Candidates			Scaled Score	
	Total	%	N	Mean	SD	
Asian	544	54%	292	68.75	12.61	
African American	2,869	46%	1,306	67.05	11.65	
White	7,706	67%	5,169	73.27	10.49	
Hispanic	3,560	46%	1,655	67.39	11.67	
Other	1,022	50%	516	67.81	12.51	
No response	1,054	44%	468	66.67	11.74	
Gender						
		Passing Candidates			Scaled Score	
	Total	%	N	Mean	SD	
Female	7,153	51%	3,664	68.84	11.67	
Male	8,160	60%	4,936	71.22	11.37	
No response	1,442	56%	806	69.54	12.07	
Race or Ethnicity within Gender						
			Passing Candidates		Scaled Score	
		Total	%	N	Mean	SD
Female	Asian	268	47%	125	66.31	13.61
	African American	1,244	42%	523	66.31	11.64
	White	2,999	62%	1,872	72.14	10.58
	Hispanic	1,631	43%	708	66.62	11.65
	Other	507	45%	229	66.45	12.36
	No response	504	41%	207	66.29	11.41
Male	Asian	231	63%	146	71.56	11.03
	African American	1,281	48%	618	67.67	11.61
	White	4,105	70%	2,889	74.14	10.30
	Hispanic	1,663	50%	828	68.28	11.55
	Other	420	56%	234	69.41	12.11
	No response	460	48%	221	67.25	11.65
No Response	Asian	45	47%	21	68.84	11.12

	African American	344	48%	165	67.47	11.74
	White	602	68%	408	72.92	10.81
	Hispanic	266	45%	119	66.51	12.12
	Other	95	56%	53	67.98	14.19
	No response	90	44%	40	65.79	13.80
Education Level						
		Passing Candidates		Scaled Score		
	Total	%	<i>N</i>	Mean	SD	
Less than high school	109	27%	29	62.20	14.32	
High school diploma/GED	2,194	41%	894	65.81	11.93	
Some college	7,225	51%	3,702	68.84	11.06	
4 year college degree	4,690	68%	3,205	73.19	10.95	
Advanced degree	1,483	75%	1,109	75.36	11.08	
No response	1,054	44%	467	66.66	11.62	
Native Language						
		Passing Candidates		Scaled Score		
	Total	%	<i>N</i>	Mean	SD	
English	12,309	60%	7,425	71.41	10.96	
Spanish	2,190	44%	968	66.58	12.08	
Other	1,187	45%	536	65.53	13.94	
No response	1,069	45%	477	66.65	11.78	
Ethnicity within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	<i>N</i>	Mean	SD
Less Than High School	Asian	8	13%	1	59.00	11.48
	African American	7	14%	1	52.43	16.25
	White	56	38%	21	64.88	14.16
	Hispanic	34	15%	5	60.82	13.12
	Other	4	25%	1	60.00	23.92
	No response	0				
High School Diploma/GED	Asian	39	31%	12	60.26	14.10
	African American	397	30%	118	62.53	12.14
	White	1,021	51%	516	68.93	10.82
	Hispanic	594	33%	196	63.65	11.90
	Other	134	37%	49	63.34	12.78
	No response	9	33%	3	61.33	16.11

Some College	Asian	194	42%	82	65.81	12.10
	African American	1,435	41%	585	66.09	11.25
	White	3,393	61%	2,059	71.47	10.16
	Hispanic	1,699	44%	745	66.87	11.13
	Other	472	45%	214	66.62	11.91
	No response	32	53%	17	70.44	7.56
4-Year College Degree	Asian	230	62%	142	70.76	11.82
	African American	735	56%	415	69.68	10.86
	White	2,509	78%	1,948	75.98	9.65
	Hispanic	911	57%	519	70.02	11.35
	Other	296	60%	177	70.09	12.91
	No response	9	44%	4	66.00	11.82
Advanced Degree	Asian	67	79%	53	76.24	9.82
	African American	287	64%	185	71.86	11.53
	White	704	87%	609	79.31	8.75
	Hispanic	311	59%	185	70.42	12.18
	Other	108	67%	72	72.51	10.79
	No response	6	83%	5	77.67	21.41
No Response	Asian	6	33%	2	71.00	15.68
	African American	8	25%	2	64.12	10.13
	White	23	70%	16	71.57	7.59
	Hispanic	11	45%	5	65.27	12.75
	Other	8	38%	3	69.00	5.88
	No response	998	44%	439	66.53	11.69
Gender within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	N	Mean	SD
Less Than High School	Female	50	26%	13	62.36	12.37
	Male	49	24%	12	61.65	16.06
	No response	10	40%	4	64.10	15.72
High School Diploma/GED	Female	1,035	37%	378	64.74	11.92
	Male	954	45%	433	67.07	11.74
	No response	205	40%	83	65.38	12.38
Some College	Female	3,196	48%	1,533	68.12	11.07
	Male	3,376	54%	1,824	69.56	10.98
	No response		53%	345	68.71	11.22

		653				
4-Year College Degree	Female	1,758	63%	1,115	71.85	11.43
	Male	2,558	72%	1,844	74.26	10.32
	No response	374	66%	246	72.17	12.04
Advanced Degree	Female	600	69%	413	73.52	11.61
	Male	771	79%	607	76.64	10.67
	No response	112	79%	89	76.48	9.58
No Response	Female	514	41%	212	66.43	11.24
	Male	452	48%	216	67.04	11.58
	No response	88	44%	39	66.03	13.90

All Life (Including Annuities & Variable Contracts) Examinees						
	Total	Passing Candidates		Scaled Score		
		%	N	Mean	SD	
All candidates	7,462	60%	4,494	71.38	12.79	
Ethnicity						
	Total	Passing Candidates		Scaled Score		
		%	N	Mean	SD	
Asian	269	57%	153	69.85	13.53	
African American	2,136	53%	1,122	68.77	13.07	
White	1,845	77%	1,426	76.88	10.92	
Hispanic	1,962	59%	1,157	71.17	11.72	
Other	765	50%	380	68.30	14.02	
No response	485	53%	256	68.57	13.25	
Gender						
	Total	Passing Candidates		Scaled Score		
		%	N	Mean	SD	
Female	3,228	59%	1,900	71.06	12.45	
Male	3,324	63%	2,100	72.18	12.98	
No response	910	54%	494	69.641	13.11	
Race or Ethnicity within Gender						
		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Female	Asian	130	58%	76	70.16	13.34
	African American	941	55%	515	69.68	12.40
	White	740	71%	529	75.08	11.55
	Hispanic	868	58%	502	70.73	11.72
	Other	355	52%	185	69.31	13.53
	No response	194	48%	93	67.73	12.97
Male	Asian	116	58%	67	70.18	13.34
	African American	900	51%	463	68.27	13.43
	White	940	82%	771	78.47	10.15
	Hispanic	861	62%	536	72.13	11.46
	Other	288	48%	137	67.11	14.72
	No response	219	58%	126	69.18	14.27
No Response	Asian	23	43%	10	66.43	15.60

	African American	295	49%	144	67.36	13.85
	White	165	76%	126	75.95	10.97
	Hispanic	233	51%	119	69.24	12.39
	Other	122	48%	58	68.17	13.62
	No response	72	51%	37	68.94	10.55

Education Level						
		Passing Candidates			Scaled Score	
		Total	%	<i>N</i>	Mean	SD
Less than high school	134	33%	44	61.29	15.41	
High school diploma/GED	1,301	45%	584	66.41	13.62	
Some college	3,329	60%	2,001	71.39	11.76	
4 year college degree	1,651	71%	1,172	75.12	11.85	
Advanced degree	554	77%	426	76.68	12.07	
No response	493	54%	267	68.73	13.32	

Native Language						
		Passing Candidates			Scaled Score	
		Total	%	<i>N</i>	Mean	SD
English	4,554	67%	3,052	73.63	11.82	
Spanish	1,270	54%	692	70.02	12.08	
Other	1,142	42%	479	65.05	14.43	
No response	496	55%	271	68.84	13.33	

Ethnicity within Education Level						
			Passing Candidates		Scaled Score	
			Total	%	<i>N</i>	Mean
Less Than High School	Asian	13	8%	1	50.77	11.59
	African American	46	26%	12	59.20	15.46
	White	27	52%	14	66.11	15.29
	Hispanic	35	43%	15	67.51	13.32
	Other	12	17%	2	53.67	14.22
	No response	1	0%	-	38.00	
High School Diploma/GED	Asian	37	22%	8	59.57	12.66
	African American	464	35%	163	63.05	13.86
	White	301	66%	199	72.81	11.63
	Hispanic	349	49%	170	67.94	12.14
	Other	145	29%	42	61.80	14.62

	No response	5	40%	2	69.40	12.48
Some College	Asian	80	54%	43	68.45	13.38
	African American	1,025	53%	548	69.28	11.66
	White	850	75%	639	76.04	10.27
	Hispanic	986	60%	589	71.26	11.27
	Other	380	47%	178	67.71	12.89
	No response	8	50%	4	69.25	9.92
	4-Year College Degree	Asian	118	70%	83	74.52
African American		438	67%	294	73.07	12.26
White		512	85%	436	79.87	10.07
Hispanic		429	59%	255	72.12	11.69
Other		152	67%	102	73.95	12.97
No response		2	100%	2	76.00	5.66
Advanced Degree		Asian	20	85%	17	79.25
	African American	160	64%	103	73.04	13.54
	White	149	89%	133	81.55	9.76
	Hispanic	154	77%	119	75.71	11.56
	Other	68	75%	51	75.88	11.74
	No response	3	100%	3	79.33	6.11
	No Response	Asian	1	100%	1	72.00
African American		3	67%	2	67.00	12.12
White		6	83%	5	78.67	15.67
Hispanic		9	100%	9	77.44	3.78
Other		8	63%	5	64.75	16.77
No response		466	53%	245	68.51	13.29
Gender within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	<i>N</i>	Mean	SD
Less Than High School	Female	57	28%	16	60.19	14.06
	Male	63	41%	26	63.46	17.19
	No response	14	14%	2	56.00	10.44
High School Diploma/GED	Female	511	43%	219	66.21	12.89
	Male	599	48%	287	66.90	13.99
	No response	191	41%	78	65.39	14.34
Some College	Female	1,501	58%	870	70.96	11.56
	Male	1,443	64%	918	72.31	11.89
	No response	385	55%	213	69.63	11.8

4-Year College Degree	Female	697	71%	495	74.65	11.79
	Male	763	73%	555	76.05	11.26
	No response	191	64%	122	73.09	13.91
Advanced Degree	Female	266	76%	202	76.16	11.89
	Male	232	79%	183	77.38	12.51
	No response	56	73%	41	76.23	11.07
No Response	Female	196	50%	98	68.03	12.98
	Male	224	58%	131	69.28	14.42
	No response	73	52%	38	68.97	10.44

All Health Examinees						
	Total	Passing Candidates		Scaled Score		
		%	N	Mean	SD	
All candidates	5,511	47%	2,577	67.86	11.80	
Ethnicity						
	Total	Passing Candidates		Scaled Score		
		%	N	Mean	SD	
Asian	69	43%	30	67.68	12.38	
African American	1,509	46%	691	67.79	11.09	
White	1,127	64%	722	72.4	11.57	
Hispanic	1,787	41%	730	65.86	12.02	
Other	468	45%	211	67.66	11.50	
No response	551	35%	193	65.46	11.07	
Gender						
	Total	Passing Candidates		Scaled Score		
		%	N	Mean	SD	
Female	3,189	43%	1,373	66.93	11.63	
Male	1,846	52%	960	69.24	11.92	
No response	476	51%	244	68.75	11.88	
Race or Ethnicity within Gender						
		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Female	Asian	39	46%	18	67.56	12.55
	African American	939	42%	398	66.99	11.06
	White	586	60%	349	71.13	11.53
	Hispanic	1,018	37%	379	64.82	12.00
	Other	279	42%	118	66.68	11.62
	No Response	328	34%	111	65.98	10.12
Male	Asian	23	43%	10	70.04	12.09
	African American	386	52%	201	68.92	10.99
	White	460	69%	316	73.70	11.47
	Hispanic	632	46%	289	67.51	11.88
	Other	155	48%	74	69.26	10.83
	No Response	190	37%	70	64.72	12.61
No Response	Asian	7	29%	2	60.57	11.07
	African American	184	50%	92	69.53	11.10
	White	81	70%	57	74.14	11.52

	Hispanice	137	45%	62	66.00	12.03
	Other	34	56%	19	68.50	12.77
	No response	33	36%	12	64.58	10.55

Education Level

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
Less than high school	32	28%	9	62.56	14.40
High school diploma/GED	991	34%	337	64.13	12.22
Some college	2,602	48%	1,237	68.00	11.46
4 year college degree	1,003	61%	615	71.75	11.29
Advanced degree	338	57%	193	71.02	10.78
No response	545	34%	186	65.21	11.13

Native Language

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
English	3,377	51%	1,713	69.03	11.60
Spanish	1,195	41%	488	65.69	12.12
Other	386	48%	184	67.80	12.01
No response	553	35%	192	65.46	11.15

Ethnicity within Education Level

		Passing Candidates			Scaled Score	
		Total	%	N	Mean	SD
Less Than High School	Asian	4	25%	1	64.50	22.96
	African American	3	67%	2	71.00	9.54
	White	6	33%	2	63.33	12.94
	Hispanic	17	18%	3	61.06	12.43
	Other	2	50%	1	56.50	31.82
	No response	0				
High School Diploma/GED	Asian	6	17%	1	57.33	15.45
	African American	323	32%	102	64.04	11.24
	White	199	46%	92	68.09	12.35
	Hispanic	382	30%	115	61.83	12.97
	Other	80	34%	27	66.20	8.58
	No response	1	0%	0	58.00	
Some College	Asian	21	43%	9	67.43	12.06
	African American	825	46%	377	67.82	10.97
	White	554	62%	343	71.54	11.42

	Hispanic	926	41%	379	66.17	11.37
	Other	266	46%	123	67.59	11.72
	No response	10	60%	6	67.30	11.32
4-Year College Degree	Asian	26	62%	16	72.23	10.16
	African American	260	61%	159	71.29	10.24
	White	288	77%	223	76.45	10.15
	Hispanic	342	50%	171	68.56	11.58
	Other	79	53%	42	70.05	12.42
	No response	8	50%	4	69.25	8.35
Advanced Degree	Asian	12	25%	3	64.50	8.60
	African American	96	53%	51	70.74	9.99
	White	75	77%	58	75.32	10.24
	Hispanic	114	54%	62	69.96	11.19
	Other	36	47%	17	68.44	10.49
	No response	5	40%	2	70.20	14.60
No Response	Asian	0				
	African American	2	0%	0	62.00	8.49
	White	5	80%	4	72.00	7.48
	Hispanic	6	0%	0	57.00	10.04
	Other	5	20%	1	56.40	16.16
	No response	527	34%	181	65.33	11.08

Gender within Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less Than High School	Female	19	21%	4	61.37	12.18
	Male	12	42%	5	66.25	16.80
	No response	1	0%	0	41.00	
High School Diploma	Female	643	31%	199	63.59	11.84
	Male	274	41%	111	65.49	12.95
	No response	74	36%	27	63.76	12.46
Some College	Female	1,519	45%	684	67.19	11.49
	Male	842	51%	428	69.22	11.22
	No response	241	52%	125	68.77	11.73
4-year College Degree	Female	519	56%	291	70.39	11.33
	Male	393	67%	263	73.00	11.26
	No response	91	67%	61	74.14	10.21
Advanced Degree	Female	165	54%	89	69.71	11.54
	Male	138	62%	85	72.86	9.62

	No response	35	54%	19	69.94	10.70
No Response	Female	324	33%	106	65.71	10.27
	Male	187	36%	68	64.44	12.62
	No response	34	35%	12	64.65	10.40

All General Lines Examinees

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
All candidates	3,897	47%	1,837	67.65	10.90

Ethnicity

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian	71	45%	32	67.59	11.41
African American	279	40%	111	65.34	11.40
White	1,964	57%	1,113	70.18	9.78
Hispanic	1,028	37%	376	64.97	11.02
Other	173	34%	59	64.59	11.13
No response	382	38%	146	64.96	12.34

Gender

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Female	2,062	41%	848	66.31	10.90
Male	1,641	54%	892	69.27	10.55
No response	194	50%	97	68.27	11.94

Race or Ethnicity within Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	Asian	30	40%	12	63.57	13.21
	African American	129	36%	47	64.42	11.85
	White	961	50%	479	68.94	9.57
	Hispanic	646	33%	212	63.91	11.07
	Other	78	33%	26	64.74	9.34
	No response	218	33%	72	63.91	12.76
Male	Asian	37	46%	17	70.08	9.07
	African American	131	44%	57	66.31	10.94
	White	918	62%	573	71.22	9.80
	Hispanic	330	45%	148	67.12	10.48
	Other	83	35%	29	64.39	12.24
	No response	142	48%	68	66.98	11.49
No Response	Asian	4	75%	3	74.75	7.80
	African American	19	37%	7	64.95	11.40

	White	85	72%	61	73.02	9.99
	Hispanic	52	31%	16	64.48	11.90
	Other	12	33%	4	65.00	14.48
	No response	22	27%	6	62.36	12.20

Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
	Less than high school	26	46%	12	66.62	9.47
	High school diploma/GED	541	32%	172	63.30	11.05
	Some College	1,529	42%	639	66.76	10.29
	4 year college degree	1,170	61%	715	70.96	10.07
	Advanced degree	246	62%	152	71.27	10.05
	No response	385	38%	147	65.03	12.45

Native Language

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
	English	2,671	53%	1,409	69.27	10.08
	Spanish	641	33%	213	63.74	11.27
	Other	191	32%	62	63.51	12.09
	No Response	394	39%	153	65.05	12.34

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less Than High School	Asian	1	100%	1	80	
	African American	1	0%	0	49.00	
	White	12	50%	6	67.25	10.10
	Hispanic	12	42%	5	66.33	7.52
	Other	0				
	No response	0				
High School Diploma/GED	Asian	10	30%	3	67.40	7.90
	African American	21	38%	8	61.67	13.70
	White	278	39%	109	66.13	9.10
	Hispanic	216	21%	46	59.77	11.92
	Other	15	40%	6	61.60	14.40
	No response	1	0%	0	60.00	
Some College	Asian	23	35%	8	63.87	14.52

	African American	137	33%	45	63.69	10.97
	White	771	50%	385	68.88	9.58
	Hispanic	496	34%	169	65.03	9.96
	Other	93	30%	28	63.56	11.67
	No response	9	44%	4	67.67	11.06
4-Year College Degree	Asian	31	52%	16	68.87	9.68
	African American	82	45%	37	67.04	11.27
	White	769	67%	517	72.44	9.57
	Hispanic	233	52%	121	68.44	10.63
	Other	51	41%	21	67.76	8.69
	No response	4	75%	3	71.25	8.88
Advanced Degree	Asian	6	67%	4	73.50	8.64
	African American	38	55%	21	70.08	10.00
	White	126	73%	92	73.52	9.18
	Hispanic	63	49%	31	68.76	10.81
	Other	13	31%	4	64.15	9.62
	No response	0				
No Response	Asian	0				
	African American	0				
	White	8	50%	4	72.50	10.53
	Hispanic	8	50%	4	68.50	13.66
	Other	1	0%	0	49.00	
	No response	368	38%	139	64.84	12.42
Gender within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	N	Mean	SD
Less Than High School	Female	21	43%	9	66.71	7.87
	Male	5	60%	3	66.20	15.82
	No response	0				
High School Diploma/GED	Female	342	28%	97	62.45	11.01
	Male	174	39%	67	64.94	10.58
	No response	25	32%	8	63.52	13.67
Some College	Female	904	37%	338	66.00	10.13
	Male	534	49%	259	67.80	10.28
	No response	91	46%	42	68.16	11.22
4-Year College Degree	Female	481	59%	283	70.31	10.00

	Male	642	62%	398	71.27	10.11
	No response	47	72%	34	73.45	10.02
Advanced Degree	Female	91	51%	46	68.21	11.17
	Male	146	68%	99	73.26	8.61
	No response	9	78%	7	70.00	12.87
No Response	Female	223	34%	75	64.08	12.71
	Male	140	47%	66	66.98	11.88
	No response	22	27%	6	62.36	12.20

All Personal Lines Examinees

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
All candidates	1,725	61%	1,055	71.18	9.54

Ethnicity

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
Asian	25	80%	20	75.80	9.88
African American	368	60%	221	70.43	8.68
White	806	66%	535	72.52	9.87
Hispanic	349	51%	177	69.20	9.05
Other	96	61%	59	71.03	9.02
No response	81	53%	43	68.49	10.04

Gender

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
Female	940	57%	532	70.39	9.87
Male	673	66%	447	72.26	8.77
No response	112	68%	76	71.35	10.48

Race or Ethnicity within Gender

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Female	Asian	13	69%	9	72.85	10.52
	African American	229	56%	129	69.69	8.92
	White	428	63%	271	72.26	10.17
	Hispanic	170	44%	74	67.66	9.41
	Other	56	55%	31	69.88	8.68
	No response	44	41%	18	66.20	10.77
Male	Asian	11	91%	10	79.27	8.76
	African American	119	66%	79	71.56	7.97
	White	321	70%	224	73.00	9.24
	Hispanic	156	56%	88	70.78	8.05
	Other	31	68%	21	72.71	9.63
	No response	35	71%	25	71.97	8.05
No Response	Asian	1	100%	1	76.00	
	African American	20	65%	13	72.30	9.32

White	57	70%	40	71.81	10.97
Hispanic	23	65%	15	69.91	11.07
Other	9	78%	7	72.44	8.88
No response	2	0%	0	58.00	1.41

Education Level

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
Less than high school	2	50%	1	74.00	9.90
High school diploma/GED	302	52%	157	69.74	9.23
Some college	880	59%	521	70.66	9.67
4 year college degree	384	73%	279	73.54	8.86
Advanced degree	75	69%	52	73.56	9.80
No response	82	55%	45	68.82	9.82

Native Language

	Total	Passing Candidates		Scaled Score	
		%	N	Mean	SD
English	1,445	63%	916	71.72	9.50
Spanish	164	47%	77	68.07	8.96
Other	31	55%	17	69.77	9.18
No response	85	53%	45	68.48	9.94

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less Than High School	Asian	0				
	African American	0				
	White	1	100%	1	81.00	
	Hispanic	1	0%	0	67.00	
	Other	0				
	No response	0				
High School Diploma/GED	Asian	3	67%	2	74.00	12.12
	African American	52	52%	27	68.75	8.78
	White	136	60%	81	71.35	9.09
	Hispanic	86	43%	37	67.95	9.62
	Other	24	42%	10	69.38	7.59

	No response	1	0%	0	51.00	
Some College	Asian	10	90%	9	78.00	8.50
	African American	200	60%	119	70.21	8.87
	White	427	62%	266	71.65	10.27
	Hispanic	197	50%	99	68.88	9.12
	Other	46	61%	28	69.43	8.14
	No response	0				
4-Year College Degree	Asian	9	67%	6	71.78	10.91
	African American	99	65%	64	71.18	7.84
	White	202	78%	157	74.94	9.21
	Hispanic	53	64%	34	72.06	7.71
	Other	21	86%	18	75.67	9.51
	No response	0				
Advanced Degree	Asian	3	100%	3	82.33	7.57
	African American	17	65%	11	73.88	10.04
	White	38	74%	28	73.45	9.73
	Hispanic	12	58%	7	71.00	7.54
	Other	5	60%	3	74.20	15.29
	No response	0				
No Response	Asian	0				
	African American	0				
	White	2	100%	2	73.00	4.24
	Hispanic	0				
	Other	0				
	No response	80	54%	43	68.71	9.91
Gender within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less Than High School	Female	2	50%	1	74.00	9.90
	Male	0				
	No response	0				
High School Diploma/GED	Female	178	51%	91	69.83	8.93
	Male	103	53%	55	70.17	8.48
	No response	21	52%	11	66.81	14.16
Some College	Female	472	56%	263	69.79	10.13

	Male	345	63%	216	71.64	8.87
	No response	63	67%	42	71.78	9.79
4-Year College Degree	Female	204	65%	132	72.51	9.48
	Male	159	81%	128	74.59	8.15
	No response	21	90%	19	75.48	6.67
Advanced Degree	Female	40	65%	26	72.80	9.97
	Male	30	73%	22	74.67	10.16
	No response	5	80%	4	73.00	6.60
No Response	Female	44	43%	19	66.77	10.60
	Male	36	72%	26	71.92	7.94
	No response	2	0%	0	58.00	1.41

Life (Including Annuities & Variable Contracts) Examination Performance by Form						
		Form				Total
		MA	NB	OC	PA	
All Candidates	n	1,856	1,805	1,940	1,846	7,447
	Correct Answer Rate	0.66	0.67	0.68	0.66	0.67
	Correlation	0.22	0.20	0.23	0.21	0.21
Asian	n	67	59	78	65	269
	Correct Answer Rate	0.64	0.64	0.63	0.63	0.64
	Correlation	0.27	0.26	0.26	0.25	0.26
African American	n	485	541	572	530	2,128
	Correct Answer Rate	0.63	0.64	0.66	0.63	0.64
	Correlation	0.20	0.18	0.22	0.20	0.20
White	n	467	452	496	457	1845
	Correct Answer Rate	0.71	0.73	0.74	0.71	0.72
	Correlation	0.22	0.20	0.22	0.19	0.21
Hispanic	n	508	481	484	487	1,960
	Correct Answer Rate	0.66	0.67	0.68	0.66	0.67
	Correlation	0.18	0.19	0.21	0.17	0.19
Other	n	204	186	185	188	763
	Correct Answer Rate	0.64	0.65	0.64	0.62	0.64
	Correlation	0.22	0.19	0.26	0.20	0.22
No Response	n	125	113	125	119	482
	Correct Answer Rate	0.66	0.65	0.65	0.61	0.64
	Correlation	0.24	0.22	0.20	0.23	0.22

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Health Examination Performance by Form				
		Form		Total
		MA	NB	
All Candidates	n	2,814	2,685	5,499
	Correct Answer Rate	0.70	0.68	0.69
	Correlation	0.19	0.23	0.21
Asian	n	39	30	69
	Correct Answer Rate	0.69	0.68	0.69
	Correlation	0.16	0.20	0.18
African American	n	782	726	1508
	Correct Answer Rate	0.70	0.69	0.69
	Correlation	0.17	0.23	0.20
White	n	584	541	1125
	Correct Answer Rate	0.74	0.73	0.74
	Correlation	0.21	0.24	0.22
Hispanic	n	893	890	1783
	Correct Answer Rate	0.68	0.65	0.67
	Correlation	0.18	0.22	0.20
Other	n	230	234	464
	Correct Answer Rate	0.71	0.68	0.70
	Correlation	0.16	0.21	0.19
No Response	n	286	264	550
	Correct Answer Rate	0.68	0.66	0.67
	Correlation	0.19	0.19	0.19

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Health & Life (Including Annuities & Variable Contracts) Examination Performance by Form

		Form				Total
		GA	HB	IC	JA	
All Candidates	n	4,162	4,128	4,225	4,166	16,681
	Correct Answer Rate	0.67	0.67	0.67	0.67	0.67
	Correlation	0.21	0.21	0.22	0.21	0.21
Asian	n	143	131	120	146	540
	Correct Answer Rate	0.68	0.65	0.66	0.65	0.66
	Correlation	0.23	0.20	0.20	0.23	0.22
African American	n	693	714	733	706	2,846
	Correct Answer Rate	0.64	0.64	0.64	0.64	0.64
	Correlation	0.19	0.20	0.20	0.20	0.20
White	n	1,918	1,922	1,975	1,883	7,698
	Correct Answer Rate	0.70	0.70	0.70	0.70	0.70
	Correlation	0.21	0.20	0.21	0.21	0.21
Hispanic	n	849	860	902	923	3,534
	Correct Answer Rate	0.65	0.64	0.64	0.65	0.65
	Correlation	0.21	0.20	0.21	0.20	0.20
Other	n	268	243	262	244	1,017
	Correct Answer Rate	0.65	0.64	0.65	0.67	0.65
	Correlation	0.22	0.21	0.25	0.23	0.23
No Response	n	291	258	233	264	1,046
	Correct Answer Rate	0.65	0.63	0.65	0.65	0.64
	Correlation	0.19	0.20	0.21	0.18	0.19

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

General Lines Examination Performance by Form

		Form					Total
		HA	IB	JC	KA	LB	
All Candidates	<i>n</i>	790	797	774	752	775	3,888
	Correct Answer Rate	0.66	0.66	0.66	0.67	0.64	0.66
	Correlation	0.22	0.21	0.22	0.21	0.23	0.22
Asian	<i>n</i>	13	17	12	15	14	71
	Correct Answer Rate	0.68	0.63	0.75	0.65	0.62	0.66
	Correlation	0.23	0.22	0.31	0.21	0.13	0.22
African American	<i>n</i>	56	44	70	59	49	278
	Correct Answer Rate	0.62	0.60	0.65	0.63	0.63	0.63
	Correlation	0.24	0.22	0.19	0.16	0.23	0.21
White	<i>n</i>	391	417	370	377	407	1,962
	Correct Answer Rate	0.69	0.68	0.68	0.70	0.67	0.69
	Correlation	0.20	0.18	0.20	0.19	0.20	0.19
Hispanic	<i>n</i>	212	200	215	201	197	1,025
	Correct Answer Rate	0.63	0.63	0.63	0.63	0.62	0.63
	Correlation	0.22	0.21	0.22	0.22	0.23	0.22
Other	<i>n</i>	34	34	37	29	37	171
	Correct Answer Rate	0.63	0.64	0.61	0.61	0.63	0.63
	Correlation	0.16	0.22	0.15	0.18	0.22	0.19
No Response	<i>n</i>	84	85	70	71	71	381
	Correct Answer Rate	0.65	0.63	0.64	0.64	0.59	0.63
	Correlation	0.21	0.27	0.27	0.18	0.31	0.25

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Personal Lines Examination Performance by Form						
		Form				Total
		KA	LB	PA	QB	
All Candidates	n	631	653	197	241	1,722
	Correct Answer Rate	0.70	0.70	0.67	0.68	0.69
	Correlation	0.20	0.17	0.20	0.20	0.19
Asian	n	10	11	0	4	25
	Correct Answer Rate	0.70	0.78		0.74	0.74
	Correlation	0.23	0.23		0.35	0.26
African American	n	120	128	51	66	365
	Correct Answer Rate	0.70	0.69	0.65	0.66	0.68
	Correlation	0.16	0.11	0.18	0.12	0.14
White	n	311	321	72	102	806
	Correct Answer Rate	0.71	0.71	0.71	0.71	0.71
	Correlation	0.20	0.20	0.20	0.25	0.21
Hispanic	n	134	134	43	38	349
	Correct Answer Rate	0.67	0.67	0.67	0.66	0.67
	Correlation	0.20	0.16	0.20	0.17	0.18
Other	n	29	37	15	15	96
	Correct Answer Rate	0.67	0.71	0.67	0.70	0.69
	Correlation	0.23	0.16	0.20	0.05	0.16
No Response	n	27	22	16	16	81
	Correct Answer Rate	0.65	0.67	0.62	0.60	0.63
	Correlation	0.21	0.23	0.22	0.22	0.22

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.