

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

Calendar Year 2015**

Florida Department of Financial Services
Division of Agent and Agency Services
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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 Health & Life (Including Annuities & Variable Contracts), Life (Including Annuities & Variable Contracts), Health, General Lines, and Personal Lines insurance agent licenses. The purpose of this report is to aid the Department in improving the quality and fairness of the insurance examinations.

SCOPE OF WORK

This report was developed for the Florida Department of Financial Services (DFS). It summarizes statistical information relating to the Health & Life (Including Annuities & Variable Contracts), Life (Including Annuities & Variable Contracts), Health, General Lines, and Personal Lines examinations administered by Pearson VUE from January 2015 through December 2015.

BACKGROUND

The data included in this report are for exams administered from January 2015 through December 2015.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 16,220 candidates, and four forms were active: GD, HE, IF, and JD. The Life (Including Annuities & Variable Contracts) exam was administered to 8,289 candidates, and four forms were active: MD, NE, OF, and PD. The Health exam was administered to 5,934 candidates, and two forms were active: MC and ND. The General Lines exam was administered to 4,390 candidates, and five forms were active: HD, IE, JF, KD, and LE. The Personal Lines exam was administered to 1,700 candidates, and two forms were active: PC, and QD

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	24,509	60%	14,694

Ethnicity

		Total	Passing Candidates	
			%	N
	Asian	965	54%	523
	African American	5391	52%	2787
	White	9491	72%	6871
	Hispanic	5266	54%	2820
	Other	2042	50%	1031
	No response	1354	49%	662

Gender

		Total	Passing Candidates	
			%	N
	Female	10,870	57%	6,171
	Male	11,521	63%	7,283
	No response	2,118	59%	1,240

Race or Ethnicity within Gender

		Total	Passing Candidates	
			%	N
Female	Asian	485	53%	259
	African American	2584	51%	1324
	White	3877	69%	2660
	Hispanic	2384	51%	1204
	Other	957	49%	469
	No response	583	44%	255
Male	Asian	418	56%	235
	African American	2277	52%	1188
	White	4912	76%	3717
	Hispanic	2376	56%	1342
	Other	901	51%	463

	No response	637	53%	338
No Response	Asian	62	47%	29
	African American	530	52%	275
	White	702	70%	494
	Hispanic	506	54%	274
	Other	184	54%	99
	No response	134	51%	69

Education Level

		Total	Passing Candidates	
			%	N
	Less than high school	303	37%	111
	High school diploma or GED	3707	45%	1662
	Some college	10581	57%	6038
	4 year college degree	6442	72%	4631
	Advanced degree	2145	75%	1618
	No response	1331	48%	634

Native Language

		Total	Passing Candidates	
			%	N
	English	17,291	65%	11,154
	Spanish	3,167	51%	1,618
	Other	2,716	47%	1,279
	No response	1,335	48%	643

Ethnicity within Education Level

		Total	Passing Candidates	
			%	N
Less than High School	Asian	22	14%	3
	African American	65	26%	17
	White	77	58%	45

	Hispanic	74	30%	22
	Other	64	38%	24
	No response	1	0%	0
High School Diploma	Asian	125	32%	40
	African American	958	36%	342
	White	1296	58%	753
	Hispanic	968	42%	407
	Other	350	33%	117
	No response	10	10%	1
	Some College	Asian	319	50%
African American		2666	49%	1297
White		4077	68%	2773
Hispanic		2539	52%	1311
Other		951	50%	476
No response		29	72%	21
4-Year College Degree		Asian	353	65%
	African American	1175	63%	743
	White	3147	81%	2547
	Hispanic	1238	63%	785
	Other	495	61%	301
	No response	34	71%	24
	Advanced College Degree	Asian	137	62%
African American		514	75%	383
White		867	85%	737
Hispanic		434	67%	289
Other		175	62%	109
No response		18	83%	15
No Response		Asian	9	44%
	African American	13	38%	5
	White	27	59%	16
	Hispanic	13	46%	6
	Other	7	57%	4
	No response	1262	47%	599

Gender within Education Level				
		Total	Passing Candidates	
			%	<i>N</i>
Some High School	Female	129	31%	40
	Male	137	42%	58
	No response	37	35%	13
High School Diploma	Female	1655	42%	700
	Male	1690	48%	819
	No response	362	40%	143
Some College	Female	4886	55%	2680
	Male	4798	59%	2838
	No response	897	58%	520
College Degree	Female	2660	68%	1808
	Male	3294	75%	2467
	No response	488	73%	356
Advanced College Degree	Female	964	73%	700
	Male	977	80%	777
	No response	204	69%	141
No Response	Female	576	42%	243
	Male	625	52%	324
	No response	130	52%	67

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

		Total	Passing Candidates		Scaled Score		
			%	N	Mean	SD	
			All candidates	16,220	59.73	9,689	71.12
Ethnicity							
		Total	Passing Candidates		Scaled Score		
			%	N	Mean	SD	
		Asian	717	54.53	391	69.68	12.07
		African American	2,723	49.8	1,356	68.29	11.3
		White	7,629	70.53	5,381	74.14	10.3
		Hispanic	3,194	51.03	1,630	68.74	11.16
		Other	1,085	49.12	533	67.95	12.09
		No response	872	45.64	398	67.45	12.79
Gender							
		Total	Passing Candidates		Scaled Score		
			%	N	Mean	SD	
		Female	7,095	56.03	3,975	70.17	11.43
		Male	7,842	63.41	4,973	72.12	11.24
		No response	1,283	57.76	741	70.24	11.16
Race or Ethnicity within Gender							
Female		Total	Passing Candidates		Scaled Score		
			%	N	Mean	SD	
	Asian	365	53.7	196	69.28	12.22	
	African American	1,299	49.19	639	68.34	11.06	
	White	3,141	66.48	2,088	73.14	10.5	
	Hispanic	1,427	47.51	678	67.62	11.25	
	Other	498	46.39	231	67.18	12.28	
	No response	365	39.18	143	66.14	12.84	
	Male		Total	Passing Candidates		Scaled Score	
				%	N	Mean	SD
		Asian	309	55.99	173	70.72	11.26
		African American	1,202	50.25	604	68.19	11.75
	White	3,934	74.25	2,921	75.11	10.08	
Hispanic	1,457	54.63	796	69.88	10.97		

	Other	511	51.27	262	68.63	11.83
	No response	429	50.58	217	68.56	12.52
No Response	Asian	43	51.16	22	65.56	15.25
	African American	222	50.9	113	68.55	10.24
	White	554	67.15	372	72.89	10.05
	Hispanic	310	50.32	156	68.5	11.12
	Other	76	52.63	40	68.45	12.36
	No response	78	48.72	38	67.5	13.55

Education Level

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Less than high school	113	40.71	46	64.8	12.79
	High school diploma or GED	2,192	44.75	981	67.09	11.45
	Some college	6,818	55.62	3,792	69.74	11.01
	4 year college degree	4,734	70.7	3,347	74.35	10.41
	Advanced degree	1,512	75.93	1,148	75.88	10.27
	No response	851	44.07	375	67	12.72

Native Language

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	12,296	63.68	7,830	72.23	10.87
	Spanish	1,815	47.55	863	67.86	11.48
	Other	1,254	48.96	614	67.64	12.72
	No response	855	44.68	382	67.2	12.65

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Less than High School	Asian	6	16.67	1	44.17	18.68
	African American	9	33.33	3	67.44	5

	White	51	56.86	29	68.65	11.48
	Hispanic	27	25.93	7	62.93	11.2
	Other	20	30	6	62.5	12.44
	No response	0	-	-	-	-
High School Diploma	Asian	87	27.59	24	61.91	11.74
	African American	391	34.27	134	64.05	11.7
	White	1,016	55.71	566	70.44	10.13
	Hispanic	543	37.57	204	64.8	11.55
	Other	149	34.23	51	63.77	12.55
	No response	6	33.33	2	62.33	6.89
Some College	Asian	226	53.1	120	68.92	10.59
	African American	1,340	44.7	599	66.78	11.1
	White	3,216	65.14	2,095	72.21	10.5
	Hispanic	1,516	48.22	731	68.09	10.66
	Other	503	46.52	234	67.01	11.66
	No response	17	76.47	13	74.94	7.66
4-Year College Degree	Asian	279	62.72	175	71.89	11.32
	African American	670	58.66	393	70.96	10.56
	White	2,620	79.43	2,081	76.89	9.27
	Hispanic	830	60.6	503	71.35	10.53
	Other	307	57.33	176	70.54	11.53
	No response	28	67.86	19	73.29	16.07
Advanced College Degree	Asian	113	61.06	69	73.18	12.34
	African American	306	73.2	224	74.54	9.35
	White	703	84.78	596	78.54	8.91
	Hispanic	269	66.91	180	73.06	11.32
	Other	105	62.86	66	72.11	11.92
	No response	16	81.25	13	75.94	7.62
No Response	Asian	6	33.33	2	67.5	11.98
	African American	7	42.86	3	66.43	11.7
	White	23	60.87	14	71.3	9.09
	Hispanic	9	55.56	5	63.22	18.37
	Other	1	0	0	38	.
	No response	805	43.6	351	66.96	12.72

Gender within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Some High School	Female	52	36.54	19	64.4	12.23
	Male	47	48.94	23	65.7	13.3
	No response	14	28.57	4	63.21	13.8
High School Diploma	Female	1,018	43.32	441	66.6	11.9
	Male	982	47.45	466	67.89	11.02
	No response	192	38.54	74	65.55	10.94
Some College	Female	3,133	52.98	1,660	69.07	11.05
	Male	3,141	58.36	1,833	70.47	11.03
	No response	544	54.96	299	69.39	10.42
College Degree	Female	1,884	66.14	1,246	73.31	10.4
	Male	2,516	73.73	1,855	75.16	10.32
	No response	334	73.65	246	74.09	10.58
Advanced College Degree	Female	647	73.26	474	74.98	10.5
	Male	740	80	592	77.09	9.91
	No response	125	65.6	82	73.38	10.3
No Response	Female	361	37.4	135	65.62	12.69
	Male	416	49.04	204	68.13	12.55
	No response	74	48.65	36	67.41	13.3

All Life (Including Annuities & Variable Contracts) Examinees

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	All candidates	8,289	60.38	5,005	71.44	12.35

Ethnicity

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Asian	248	53.23	132	69.14	13.85
	African American	2,668	53.64	1,431	69.49	12.75
	White	1,862	80.02	1,490	77.26	10.3
	Hispanic	2,072	57.43	1,190	70.7	11.43
	Other	957	52.04	498	68.95	12.44
	No response	482	54.77	264	69.04	13.15

Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Female	3,775	58.17	2,196	70.92	11.94
	Male	3,679	62.79	2,310	72.13	12.66
	No response	835	59.76	499	70.73	12.63

Race or Ethnicity within Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	Asian	120	52.5	63	68.77	13.82
	African American	1,285	53.31	685	69.74	12.09
	White	736	77.72	572	76.3	9.99
	Hispanic	957	54.96	526	70.14	11.42
	Other	459	51.85	238	69.04	12.29
	No response	218	51.38	112	68.33	12.42
Male	Asian	109	56.88	62	70.5	13.88
	African American	1,075	54.33	584	69.46	13.3
	White	978	81.39	796	77.9	10.72
	Hispanic	919	59.41	546	71.25	11.34

	Other	390	51.54	201	68.67	12.76
	No response	208	58.17	121	70.09	13.65
No Response	Asian	19	36.84	7	63.63	13.07
	African American	308	52.6	162	68.59	13.46
	White	148	82.43	122	77.78	8.53
	Hispanic	196	60.2	118	70.9	11.82
	Other	108	54.63	59	69.58	12
	No response	56	55.36	31	67.91	13.99

Education Level

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than high school	190	34.21	65	63.74	13.36
High school diploma/GED	1,515	44.95	681	66.56	12.96
Some college	3,763	59.69	2,246	71.27	11.64
4 year college degree	1,708	75.18	1,284	75.86	10.97
Advanced degree	633	74.25	470	76.55	10.9
No response	480	53.96	259	68.76	13.35

Native Language

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
English	4,995	66.55	3,324	73.46	11.55
Spanish	1,352	55.84	755	70.16	11.45
Other	1,462	45.49	665	66.54	13.71
No response	480	54.37	261	68.92	13.38

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than High School	Asian	16	12.5	2	60.56	10.74
	African American	56	25	14	60.75	14.54
	White	26	61.54	16	69.92	11.09
	Hispanic	47	31.91	15	62.87	14.9
	Other	44	40.91	18	65.89	10.99
	No response	1	0	0	67	.
High School Diploma	Asian	38	42.11	16	65.47	14.96
	African American	567	36.68	208	64.03	13.27
	White	280	66.79	187	72.81	10.92
	Hispanic	425	47.76	203	67.43	12.14
	Other	201	32.84	66	63.45	12.91
	No response	4	25	1	60.75	10.84
Some College	Asian	93	43.01	40	65.74	12.02
	African American	1,326	52.64	698	69.6	11.7
	White	861	78.75	678	76.4	10.48
	Hispanic	1,023	56.7	580	70.42	10.75
	Other	448	54.02	242	69.39	12.5
	No response	12	66.67	8	72.92	7.4
4-Year College Degree	Asian	74	75.68	56	74.99	13.16
	African American	505	69.31	350	73.44	11.94
	White	527	88.43	466	80.52	8.47
	Hispanic	408	69.12	282	74.4	10.64
	Other	188	66.49	125	72.74	10.24
	No response	6	83.33	5	79.83	7.99
Advanced College Degree	Asian	24	66.67	16	76.33	12.92
	African American	208	76.44	159	76.61	11.29
	White	164	85.98	141	80.22	9.21
	Hispanic	165	66.06	109	74.06	10.68
	Other	70	61.43	43	73.69	11.14
	No response	2	100	2	76.5	4.95
No Response	Asian	3	66.67	2	64.67	22.5

	African American	6	33.33	2	65	22.77
	White	4	50	2	70.25	9.84
	Hispanic	4	25	1	66.5	4.65
	Other	6	66.67	4	69.17	10.52
	No response	457	54.27	248	68.84	13.3
Gender within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	<i>N</i>	Mean	<i>SD</i>
Some High School	Female	77	27.27	21	61.6	13.94
	Male	90	38.89	35	65.07	12.68
	No response	23	39.13	9	65.7	13.63
High School Diploma	Female	637	40.66	259	65.92	12.75
	Male	708	49.86	353	67.57	12.82
	No response	170	40.59	69	64.7	14.02
Some College	Female	1,753	58.19	1,020	70.86	11.23
	Male	1,657	60.65	1,005	71.68	12.11
	No response	353	62.61	221	71.42	11.34
College Degree	Female	776	72.42	562	75.04	10.66
	Male	778	78.66	612	76.93	11.16
	No response	154	71.43	110	74.59	11.09
Advanced College Degree	Female	317	71.29	226	75.52	10.25
	Male	237	78.06	185	77.89	11.75
	No response	79	74.68	59	76.62	10.47
No Response	Female	215	50.23	108	67.95	12.54
	Male	209	57.42	120	69.84	13.96
	No response	56	55.36	31	67.84	13.93

All Health Examinees

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
			All candidates	5,934	52.38	3,108

Ethnicity

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
			Asian	120	56.67	68
African American	1,856	48.98	909	68.6	10.36	
White	1,637	63.65	1,042	72.34	10.17	
Hispanic	1,408	45.74	644	67.77	10.77	
Other	476	50.84	242	68.75	10.3	
No response	437	46.45	203	68.08	10.52	

Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
			Female	3,375	50.01	1,688
Male	1,903	55.81	1,062	70.64	10.52	
No response	656	54.57	358	70.34	10.37	

Race or Ethnicity within Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
			Female	Asian	54	64.81
African American	1,166	48.71		568	68.26	10.07
White	869	59.84		520	71.08	10.47
Hispanic	772	43.01		332	66.9	10.97
Other	257	47.47		122	67.81	9.97
No response	257	43.19		111	67	10.71
Male	Asian	48	52.08	25	69.71	9.71
	African American	420	46.43	195	68.2	11.37
	White	658	68.24	449	73.82	9.64
	Hispanic	500	49.6	248	69.12	10.19

	Other	147	52.38	77	69.48	9.93
	No response	130	52.31	68	69.94	10.42
No Response	Asian	18	44.44	8	68.61	10
	African American	270	54.07	146	70.69	9.69
	White	110	66.36	73	73.42	9.66
	Hispanic	136	47.06	64	67.79	11.27
	Other	72	59.72	43	70.6	11.85
	No response	50	48	24	68.82	9.12

Education Level

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than high school	35	31.43	11	64.2	11.05
High school diploma/GED	1,279	39.64	507	66.3	10.68
Some college	2,803	52.59	1,474	69.42	10.1
4 year college degree	1,051	64.89	682	72.66	10.35
Advanced degree	328	70.12	230	74.09	10.13
No response	438	46.58	204	67.99	10.43

Native Language

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
English	4,169	55.72	2,323	70.23	10.41
Spanish	892	41.7	372	66.97	11.06
Other	434	48.16	209	68.42	10.17
No response	439	46.47	204	68.02	10.32

Ethnicity within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than High School	Asian	7	42.86	3	65.29	9.67
	African American	2	0	0	46	2.83
	White	10	40	4	65	13.31
	Hispanic	13	23.08	3	64.69	8.54
	Other	3	33.33	1	69	13.45
	No response	0	-	-	-	-
High School Diploma	Asian	13	30.77	4	65.62	11.13
	African American	488	37.09	181	65.64	10.4
	White	341	49.85	170	68.95	10.28
	Hispanic	347	34.87	121	64.7	11.39
	Other	87	34.48	30	66.22	8.92
	No response	3	33.33	1	63.33	13.2
Some College	Asian	27	59.26	16	69.96	11.81
	African American	994	50.4	501	68.93	9.89
	White	797	61.61	491	71.68	9.78
	Hispanic	708	46.33	328	68.13	10.15
	Other	267	49.81	133	67.92	10.44
	No response	10	50	5	68.2	10.11
4-Year College Degree	Asian	54	62.96	34	71.67	8.34
	African American	282	62.06	175	71.89	10.24
	White	366	74.32	272	75.38	9.72
	Hispanic	251	54.18	136	69.78	10.78
	Other	87	66.67	58	72.43	10.61
	No response	11	63.64	7	74.45	10.89
Advanced College Degree	Asian	18	61.11	11	72.72	8.65
	African American	85	57.65	49	71.07	11.01
	White	120	85.83	103	77.66	8.97
	Hispanic	80	65	52	72.51	10.4
	Other	25	60	15	73.24	7.7
	No response	0	-	-	-	-
No Response	Asian	1	0	0	60	.

	African American	5	60	3	73.2	10.43
	White	3	66.67	2	72.33	6.51
	Hispanic	9	44.44	4	65	9.91
	Other	7	71.43	5	69.86	10.42
	No response	413	46	190	67.95	10.48
Gender within Education Level						
			Passing Candidates		Scaled Score	
		Total	%	N	Mean	SD
Some High School	Female	16	25	4	63.62	11.01
	Male	18	33.33	6	64.06	11.34
	No response	1	100	1	76	.
High School Diploma	Female	784	37.37	293	65.73	10.63
	Male	362	42.54	154	66.94	11.07
	No response	133	45.11	60	67.89	9.63
Some College	Female	1,648	51.94	856	68.91	10.02
	Male	850	54	459	70.21	10.3
	No response	305	52.13	159	69.99	9.82
College Degree	Female	527	62.05	327	71.56	10.62
	Male	393	67.94	267	73.96	9.3
	No response	131	67.18	88	73.2	11.75
Advanced College Degree	Female	144	68.06	98	73.26	10.61
	Male	149	71.81	107	74.86	9.44
	No response	35	71.43	25	74.23	10.96
No Response	Female	256	42.97	110	66.92	10.58
	Male	131	52.67	69	69.8	10.36
	No response	51	49.02	25	68.71	9.29

All General Lines Examinees

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	All candidates	4,390	45.6	2,002	67.6	10.33

Ethnicity

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Asian	73	50.68	37	68.45	10
	African American	360	35.56	128	64.97	10.34
	White	2,210	53.98	1,193	69.93	9.51
	Hispanic	1,202	35.61	428	65.01	10.36
	Other	214	39.72	85	65.36	11.31
	No response	331	39.58	131	65.57	11.22

Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Female	2,450	40.41	990	66.39	10.36
	Male	1,651	52.51	867	69.32	10.05
	No response	289	50.17	145	67.98	10.25

Race or Ethnicity within Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	Asian	22	45.45	10	64.82	10.99
	African American	199	30.15	60	64.66	10.05
	White	1,162	49.91	580	68.86	9.44
	Hispanic	772	30.31	234	63.78	10.55
	Other	96	34.38	33	63.78	12.35
	No response	199	36.68	73	65.31	10.64
Male	Asian	48	50	24	69.69	9.4
	African American	120	42.5	51	65.4	11.14
	White	923	58.61	541	71.23	9.5
	Hispanic	361	46.26	167	67.45	9.6

	Other	99	42.42	42	66.17	9.83
	No response	100	42	42	66.13	11.64
No Response	Asian	3	100	3	75.33	1.15
	African American	41	41.46	17	65.22	9.5
	White	125	57.6	72	70.26	9
	Hispanic	69	39.13	27	66.03	9.86
	Other	19	52.63	10	69.11	12.27
	No response	32	50	16	65.5	13.52
	Education Level					
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Less than high school	33	36.36	12	63.55	9.7
	High school diploma or GED	713	29.87	213	63.12	11.24
	Some college	1,774	41.54	737	66.81	9.8
	4 year college degree	1,277	57.87	739	70.92	8.91
	Advanced degree	258	65.12	168	72.09	9.73
	No response	335	39.7	133	65.61	11.26
Native Language						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	3,055	50.25	1,535	69.02	9.56
	Spanish	787	33.67	265	64.15	10.93
	Other	208	33.65	70	63.69	11.78
	No response	340	38.82	132	65.18	11.62

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less than High School	Asian	2	0	0	64	1.41
	African American	0	-	-	-	-
	White	11	72.73	8	70.55	4.55
	Hispanic	19	21.05	4	59.89	10.37
	Other	1	0	0	55	.
	No response	0	-	-	-	-
High School Diploma	Asian	4	0	0	54.75	12.12
	African American	38	23.68	9	62.89	8.69
	White	348	36.49	127	65.4	10.25
	Hispanic	293	24.23	71	61.16	11.67
	Other	28	21.43	6	56.5	14.92
	No response	2	0	0	67	0
Some College	Asian	19	57.89	11	68.63	8.79
	African American	184	30.43	56	63.53	10.7
	White	902	49	442	68.86	9.3
	Hispanic	553	33.63	186	64.83	9.51
	Other	107	34.58	37	64.91	10.43
	No response	9	55.56	5	67.67	6.76
4-Year College Degree	Asian	37	45.95	17	67.78	9.68
	African American	95	46.32	44	67.83	9.62
	White	810	63.58	515	72.32	8.56
	Hispanic	279	48.03	134	68.67	8.83
	Other	55	52.73	29	69.22	8.42
	No response	1	0	0	69	.
Advanced College Degree	Asian	10	80	8	76.3	7.66
	African American	42	42.86	18	66.4	10.4
	White	130	75.38	98	74.66	8.55
	Hispanic	54	61.11	33	70.91	9.66
	Other	21	52.38	11	69	10.67
	No response	1	0	0	64	.
No Response	Asian	1	100	1	75	.

	African American	1	100	1	76	.
	White	9	33.33	3	67.33	8.96
	Hispanic	4	0	0	61.25	6.55
	Other	2	100	2	74.5	0.71
	No response	318	39.62	126	65.5	11.39
Gender within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Some High School	Female	21	33.33	7	62.62	10.62
	Male	7	57.14	4	69.43	6.37
	No response	5	20	1	59.2	6.26
High School Diploma	Female	518	27.99	145	62.46	11.62
	Male	157	36.94	58	65.17	9.74
	No response	38	26.32	10	63.58	11.06
Some College	Female	1,087	39.47	429	66.54	9.63
	Male	578	44.81	259	67.14	10.25
	No response	109	44.95	49	67.69	9.12
College Degree	Female	527	54.27	286	70.07	8.95
	Male	669	59.64	399	71.51	8.99
	No response	81	66.67	54	71.59	7.46
Advanced College Degree	Female	98	50	49	68.72	9.41
	Male	136	77.21	105	75.07	8.25
	No response	24	58.33	14	69	13.22
No Response	Female	199	37.19	74	65.33	10.77
	Male	104	40.38	42	66.13	11.48
	No response	32	53.12	17	65.69	13.61

All Personal Lines Examinees

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	All candidates	1,700	60.24	1,024	71.1	9.87

Ethnicity

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Asian	28	50	14	69.57	11.44
	African American	315	58.73	185	70.51	9.5
	White	711	68.78	489	73.37	9.07
	Hispanic	394	53.3	210	69.68	9.73
	Other	116	53.45	62	68.52	9.89
	No response	136	47.06	64	67.29	11.97

Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	Female	860	56.86	489	70.37	10.12
	Male	721	63.8	460	71.83	9.65
	No response	119	63.03	75	71.99	8.99

Race or Ethnicity within Gender

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Female	Asian	12	33.33	4	65	11.88
	African American	163	55.83	91	69.45	10.66
	White	326	67.18	219	73.02	8.96
	Hispanic	215	50.23	108	69.56	9.32
	Other	62	53.23	33	68.21	8.96
	No response	82	41.46	34	66.21	13.04
Male	Asian	13	53.85	7	71.85	10.95
	African American	132	60.61	80	71.35	8.07
	White	324	71.3	231	73.84	9.08
	Hispanic	154	57.79	89	69.94	10.35

	Other	46	52.17	24	68.48	11.54
	No response	52	55.77	29	69.04	10.11
No Response	Asian	3	100	3	78	2.65
	African American	20	70	14	73.65	6.97
	White	61	63.93	39	72.66	9.6
	Hispanic	25	52	13	69.08	9.59
	Other	8	62.5	5	71.12	6.49
	No response	2	50	1	66	9.9

Education Level

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than high school	10	30	3	65.4	7.2
High school diploma or GED	283	54.06	153	69.44	10.22
Some college	892	58.41	521	70.63	9.28
4 year college degree	338	72.78	246	74.72	8.93
Advanced degree	46	84.78	39	76.54	8.6
No response	131	47.33	62	67.08	12.15

Native Language

	Total	Passing Candidates		Scaled Score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,341	63.76	855	71.94	9.53
Spanish	167	47.9	80	68.62	9.03
Other	59	45.76	27	68.97	9.97
No response	133	46.62	62	66.77	12.17

Ethnicity within Education Level

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
Less Than High School	Asian	0	-	-	-	-
	African American	1	0	0	58	.
	White	8	37.5	3	66.12	7.61
	Hispanic	0	-	-	-	-
	Other	0	-	-	-	-
	No response	1	0	0	67	.
High School Diploma	Asian	2	50	1	74.5	10.61
	African American	41	46.34	19	64.68	11.6
	White	132	60.61	80	71.62	9.28
	Hispanic	100	48	48	68.18	10.05
	Other	7	71.43	5	73	11.69
	No response	1	0	0	67	.
Some College	Asian	13	30.77	4	63	9.88
	African American	204	57.84	118	70.85	8.68
	White	365	65.48	239	72.18	8.83
	Hispanic	230	51.74	119	69.45	9.73
	Other	78	51.28	40	67.54	9.87
	No response	2	50	1	72.5	10.61
4-Year College Degree	Asian	10	60	6	72.9	9.94
	African American	61	68.85	42	72.87	8.84
	White	180	79.44	143	76.72	8.47
	Hispanic	55	69.09	38	73.35	8.64
	Other	30	53.33	16	69.83	9.51
	No response	2	50	1	72.5	6.36
Advanced College Degree	Asian	3	100	3	83.67	4.73
	African American	8	75	6	75.38	11.19
	White	25	92	23	77.84	8.22
	Hispanic	8	62.5	5	71.25	7.09
	Other	1	100	1	74	.
	No response	1	100	1	77	.
No Response	Asian	0	-	-	-	-

	African American	0	-	-	-	-
	White	1	100	1	79	.
	Hispanic	1	0	0	58	.
	Other	0	-	-	-	-
	No response	129	47.29	61	67.05	12.17
Gender within Education Level						
		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Some High School	Female	7	28.57	2	64.71	8.4
	Male	3	33.33	1	67	4
	No response	0	-	-	-	-
High School Diploma	Female	149	48.99	73	68.16	10.27
	Male	117	57.26	67	70.41	10.35
	No response	17	76.47	13	73.94	6.78
Some College	Female	439	55.35	243	70.18	9.23
	Male	381	62.73	239	71.22	9.43
	No response	72	54.17	39	70.28	8.8
College Degree	Female	167	74.25	124	74.7	8.87
	Male	148	70.95	105	74.7	8.84
	No response	23	73.91	17	75.04	10.28
Advanced College Degree	Female	19	78.95	15	75.16	9.93
	Male	22	86.36	19	77.32	8.09
	No response	5	100	5	78.4	5.32
No Response	Female	79	40.51	32	65.82	13.19
	Male	50	58	29	69.1	10.31
	No response	2	50	1	66	9.9

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

		Form				Total
		GD	HE	IF	JD	
All candidates	<i>n</i>	4,119	3,955	4,100	3,976	16,150
	Correct answer rate	0.69	0.69	0.69	0.69	0.69
	Correlation	0.22	0.21	0.22	0.22	0.22
Asian	<i>n</i>	189	160	208	156	713
	Correct answer rate	0.7	0.71	0.67	0.68	0.69
	Correlation	0.26	0.2	0.21	0.2	0.22
African American	<i>n</i>	688	692	671	659	2,710
	Correct answer rate	0.69	0.69	0.69	0.69	0.69
	Correlation	0.24	0.21	0.22	0.24	0.23
White	<i>n</i>	1,927	1,850	1,944	1,882	7,603
	Correct answer rate	0.7	0.69	0.69	0.7	0.7
	Correlation	0.22	0.21	0.23	0.21	0.22
Hispanic	<i>n</i>	824	756	787	811	3,178
	Correct answer rate	0.7	0.69	0.69	0.69	0.69
	Correlation	0.22	0.22	0.21	0.2	0.21
Other	<i>n</i>	284	263	275	256	1,078
	Correct answer rate	0.69	0.7	0.69	0.69	0.69
	Correlation	0.21	0.19	0.21	0.23	0.21
No response	<i>n</i>	207	234	215	212	868
	Correct answer rate	0.7	0.69	0.69	0.69	0.69
	Correlation	0.23	0.18	0.23	0.2	0.21

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

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

		Form				Total
		MD	NE	OF	PD	
All candidates	<i>n</i>	2,093	2,089	2,066	2,020	8,268
	Correct answer rate	0.66	0.68	0.69	0.67	0.67
	Correlation	0.18	0.21	0.2	0.19	0.2
Asian	<i>n</i>	58	62	63	65	248
	Correct answer rate	0.63	0.64	0.65	0.64	0.64
	Correlation	0.26	0.3	0.27	0.17	0.25
African American	<i>n</i>	668	661	662	668	2,659
	Correct answer rate	0.65	0.66	0.67	0.65	0.66
	Correlation	0.16	0.24	0.19	0.19	0.2
White	<i>n</i>	467	477	473	443	1,860
	Correct answer rate	0.72	0.73	0.74	0.72	0.73
	Correlation	0.17	0.18	0.19	0.18	0.18
Hispanic	<i>n</i>	523	514	516	516	2,069
	Correct answer rate	0.64	0.67	0.68	0.66	0.66
	Correlation	0.18	0.18	0.16	0.17	0.17
Other	<i>n</i>	257	263	224	210	954
	Correct answer rate	0.64	0.68	0.65	0.65	0.65
	Correlation	0.16	0.19	0.2	0.17	0.18
No response	<i>n</i>	120	112	128	118	478
	Correct answer rate	0.64	0.66	0.67	0.67	0.66
	Correlation	0.17	0.22	0.2	0.17	0.19

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Health Examination Performance by Form

		Form		Total
		MC	ND	
All candidates	<i>n</i>	2,975	2,951	5,926
	Correct answer rate	0.72	0.7	0.71
	Correlation	0.18	0.19	0.18
Asian	<i>n</i>	55	65	120
	Correct answer rate	0.72	0.7	0.71
	Correlation	0.11	0.18	0.15
African American	<i>n</i>	945	909	1,854
	Correct answer rate	0.72	0.69	0.7
	Correlation	0.17	0.17	0.17
White	<i>n</i>	812	825	1,637
	Correct answer rate	0.74	0.73	0.74
	Correlation	0.18	0.19	0.18
Hispanic	<i>n</i>	705	699	1,404
	Correct answer rate	0.7	0.69	0.69
	Correlation	0.19	0.19	0.19
Other	<i>n</i>	236	238	474
	Correct answer rate	0.71	0.7	0.7
	Correlation	0.12	0.17	0.14
No response	<i>n</i>	222	215	437
	Correct answer rate	0.7	0.69	0.69
	Correlation	0.19	0.19	0.19

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

General Lines Examination Performance by Form

		Form					Total
		HD	IE	JF	KD	LE	
All candidates	<i>n</i>	889	842	871	897	884	4,383
	Correct answer rate	0.66	0.65	0.65	0.66	0.65	0.65
	Correlation	0.19	0.19	0.21	0.19	0.2	0.2
Asian	<i>n</i>	20	14	14	13	12	73
	Correct answer rate	0.68	0.64	0.67	0.67	0.64	0.66
	Correlation	0.16	0.29	0.15	0.17	0.23	0.2
African American	<i>n</i>	69	64	76	78	71	358
	Correct answer rate	0.63	0.61	0.64	0.61	0.62	0.62
	Correlation	0.17	0.11	0.18	0.25	0.13	0.17
White	<i>n</i>	452	425	445	452	435	2,209
	Correct answer rate	0.69	0.67	0.67	0.68	0.68	0.68
	Correlation	0.18	0.18	0.21	0.17	0.18	0.18
Hispanic	<i>n</i>	237	223	251	242	249	1,202
	Correct answer rate	0.63	0.63	0.63	0.63	0.63	0.63
	Correlation	0.18	0.2	0.21	0.16	0.23	0.2
Other	<i>n</i>	48	48	30	37	50	213
	Correct answer rate	0.62	0.63	0.63	0.64	0.63	0.63
	Correlation	0.2	0.21	0.15	0.19	0.24	0.2
No response	<i>n</i>	63	68	55	75	67	328
	Correct answer rate	0.62	0.63	0.63	0.64	0.65	0.63
	Correlation	0.24	0.21	0.31	0.19	0.17	0.22

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Personal Lines Examination Performance by Form

		Form		Total
		PC	QD	
All candidates	<i>n</i>	813	884	1,697
	Correct answer rate	0.67	0.7	0.69
	Correlation	0.22	0.2	0.2
Asian	<i>n</i>	13	15	28
	Correct answer rate	0.67	0.7	0.68
	Correlation	0.34	0.4	0.35
African American	<i>n</i>	150	165	315
	Correct answer rate	0.66	0.7	0.67
	Correlation	0.21	0.2	0.19
White	<i>n</i>	332	379	711
	Correct answer rate	0.7	0.7	0.72
	Correlation	0.21	0.2	0.2
Hispanic	<i>n</i>	194	199	393
	Correct answer rate	0.66	0.7	0.68
	Correlation	0.2	0.2	0.19
Other	<i>n</i>	55	61	116
	Correct answer rate	0.64	0.7	0.66
	Correlation	0.24	0.2	0.2
No response	<i>n</i>	69	65	134
	Correct answer rate	0.58	0.7	0.62
	Correlation	0.18	0.1	0.15

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.