

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

Calendar Year 2016

Florida Department of Financial Services
Division of Insurance 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 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 2016 through December 2016.

BACKGROUND

The data included in this report are for exams administered from January 2016 through December 2016.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 15,087 candidates, and four forms were active: OG, PH, QI, and UG. The Life (Including Annuities & Variable Contracts) exam was administered to 8,389 candidates, and four forms were active: TG, UH, VI, and ZG. The Health exam was administered to 4,525 candidates, and two forms were active: UE and VF. The General Lines exam was administered to 3,915 candidates, and three forms were active: QG, RH and SI. The Personal Lines exam was administered to 1,872 candidates, and two forms were active: TE and UF.

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** examination contains 150 scored items and the **General Lines Agent** examination contain 160 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	
			%	<i>N</i>
			All candidates	23,476

Ethnicity				
	Race or ethnicity	Total	Passing Candidates	
			%	<i>N</i>
			Asian	806
African American	4980	50%	2471	
White	8792	71%	6234	
Hispanic	4998	55%	2731	
American Indian	45	67%	30	
Other	1421	52%	736	
No response	2434	54%	1303	

Gender				
	Gender	Total	Passing Candidates	
			%	<i>N</i>
			Female	10,401
Male	11,304	62%	7,001	
No response	1,771	58%	1,031	

Race or Ethnicity within Gender				
Gender	Race or ethnicity	Total	Passing Candidates	
			%	<i>N</i>
Female	Asian	401	54%	216
	African American	2356	50%	1186
	White	3588	68%	2450
	Hispanic	2284	51%	1170
	American Indian	28	61%	17
	Other	689	49%	339
	No response	1055	51%	540
Male	Asian	345	60%	207
	African American	2202	49%	1073
	White	4637	73%	3392

	Hispanic	2326	57%	1337
	American Indian	16	75%	12
	Other	616	54%	334
	No response	1162	56%	646
No response	Asian	60	37%	22
	African American	422	50%	212
	White	567	69%	392
	Hispanic	388	58%	224
	American Indian	1	0%	0
	Other	116	54%	63
	No response	217	54%	117

Education Level

	Education level	Total	Passing Candidates	
			%	<i>N</i>
	Less than high school	249	35%	86
	High school diploma or GED	3334	44%	1467
	Some college	10035	56%	5656
	4-year college degree	5946	71%	4233
	Advanced degree	1989	77%	1533
	No response	1923	51%	975

Native Language

	Native language	Total	Passing Candidates	
			%	<i>N</i>
	English	16,485	64%	10,481
	Spanish	2,928	52%	1,533
	Other	2,301	46%	1,054
	No response	1,762	50%	882

Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing Candidates	
			%	<i>N</i>
Less than high school	Asian	30	13%	4
	African American	65	31%	20
	White	59	46%	27
	Hispanic	73	37%	27
	American Indian	2	0%	0

	Other	16	44%	7
	No response	4	0%	0
High school diploma or GED	Asian	91	31%	28
	African American	898	32%	286
	White	1168	57%	665
	Hispanic	824	43%	354
	American Indian	5	100%	5
	Other	240	34%	81
	No response	108	44%	48
Some college	Asian	265	44%	117
	African American	2406	48%	1165
	White	3839	67%	2556
	Hispanic	2455	51%	1262
	American Indian	20	75%	15
	Other	705	50%	354
	No response	345	54%	187
4-year college degree	Asian	301	70%	210
	African American	1109	58%	645
	White	2872	79%	2282
	Hispanic	1128	66%	739
	American Indian	13	54%	7
	Other	303	64%	193
	No response	220	71%	157
Advanced degree	Asian	107	78%	83
	African American	450	74%	334
	White	781	84%	653
	Hispanic	460	70%	321
	American Indian	5	60%	3
	Other	100	75%	75
	No response	86	74%	64
No response	Asian	12	25%	3
	African American	52	40%	21
	White	73	70%	51
	Hispanic	58	48%	28
	American Indian	0	-	0
	Other	57	46%	26
	No response	1671	51%	846

Gender within Education Level				
Education level	Gender	Total	Passing Candidates	
			%	<i>N</i>
Less than high school	Female	109	30%	33
	Male	128	37%	47
	No response	12	50%	6
High school diploma or GED	Female	1552	40%	623
	Male	1499	47%	706
	No response	283	49%	138
Some college	Female	4524	55%	2492
	Male	4771	58%	2761
	No response	740	54%	403
4-year college degree	Female	2464	69%	1696
	Male	3069	73%	2243
	No response	413	71%	294
Advanced degree	Female	925	72%	670
	Male	916	82%	755
	No response	148	73%	108
No response	Female	827	49%	404
	Male	921	53%	489
	No response	175	47%	82

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

		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	15,087	59.80%	9,025	71.14	11.96
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	568	56.50%	321	69.86	12.57
	African American	2,312	46.20%	1,067	67.05	12.92
	White	7,057	70.00%	4,937	74.16	10.68
	Hispanic	2,837	52.30%	1,483	69.08	11.75
	American Indian	29	69.00%	20	71.72	12.12
	Other	712	52.70%	375	68.70	12.87
	No response	1,572	52.30%	822	68.83	12.27
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	6,494	56.90%	3,692	70.38	12.14
	Male	7,568	62.60%	4,738	71.94	11.61
	No response	1,025	58.00%	595	70	12.96
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	287	55.40%	159	70.05	12.30
	African American	1,035	44.90%	465	66.76	13.03
	White	2,836	68.00%	1,928	73.74	10.82
	Hispanic	1,292	48.30%	624	68.06	11.79
	American Indian	19	63.20%	12	70.63	13.58
	Other	349	49.90%	174	67.27	13.38
	No response	676	48.80%	330	68.06	12.31
Male	Asian	250	59.20%	148	69.95	12.79
	African American	1,133	46.40%	526	67.34	12.69
	White	3,792	71.60%	2,716	74.59	10.41
	Hispanic	1,314	56.50%	742	70.22	11.51
	American Indian	10	80.00%	8	73.80	9.02

	Other	314	57.00%	179	70.48	12.43
	No response	755	55.50%	419	69.75	11.71
No response	Asian	31	45.20%	14	67.35	13.40
	African American	144	52.80%	76	66.81	13.88
	White	429	68.30%	293	73.26	11.93
	Hispanic	231	50.60%	117	68.30	12.34
	American Indian	0	-	-	-	-
	Other	49	44.90%	22	67.51	10.58
	No response	141	51.80%	73	67.55	14.54
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	109	33.00%	36	63.45	12.60
	High school diploma or GED	1,901	44.70%	850	66.33	12.87
	Some college	6,287	55.40%	3,481	69.99	11.49
	4-year college degree	4,238	71.30%	3,021	74.40	11.08
	Advanced degree	1,354	77.00%	1,042	76.47	10.54
	No response	1,198	49.70%	595	67.90	12.02
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	11,310	63.40%	7,169	72.18	11.57
	Spanish	1,603	49.50%	794	68.34	12.20
	Other	1,069	49.60%	530	67.94	13.73
No response	1,105	48.10%	532	67.63	11.95	
Ethnicity within Education Level						
Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	22	9.10%	2	57.18	10.25
	African American	12	33.30%	4	65.50	8.99
	White	38	39.50%	15	66.34	11.65
	Hispanic	26	38.50%	10	62.15	12.52
	American Indian	1	0.00%		27	-
	Other	6	66.70%	4	75.33	16.23
	No response	4	25.00%	1	64	10.49

High school diploma or GED	Asian	64	28.10%	18	61.89	12.75
	African American	344	25.60%	88	60.52	13.33
	White	898	56.60%	508	70.06	11.42
	Hispanic	436	40.60%	177	64.87	12.46
	American Indian	3	100.00%	3	79	7.94
	Other	92	32.60%	30	62.37	13.19
	No response	64	40.60%	26	64.64	15.30
Some college	Asian	178	44.40%	79	67.01	12.48
	African American	1,109	43.90%	487	66.46	12.28
	White	3,060	64.70%	1,981	72.68	10.39
	Hispanic	1,337	46.70%	624	67.81	11.25
	American Indian	13	61.50%	8	71.54	7.81
	Other	356	48.90%	174	67.82	12.74
	No response	234	54.70%	128	69.53	11.69
4-year college degree	Asian	215	71.20%	153	73.29	10.37
	African American	593	54.30%	322	69.49	12.61
	White	2,368	78.70%	1,864	76.59	9.96
	Hispanic	735	63.80%	469	72.57	10.94
	American Indian	9	77.80%	7	74.56	10.15
	Other	172	63.40%	109	71.56	12
	No response	146	66.40%	97	73.12	13.02
Advanced degree	Asian	84	79.80%	67	76.96	10.31
	African American	234	67.90%	159	73.76	11.18
	White	637	83.00%	529	78.64	9.79
	Hispanic	274	70.10%	192	73.78	10.84
	American Indian	3	66.70%	2	71.67	10.07
	Other	61	73.80%	45	75.10	9.75
	No response	61	78.70%	48	77.20	10.35
No response	Asian	5	40.00%	2	62.20	20.18
	African American	20	35.00%	7	62	14.04
	White	56	71.40%	40	72.89	11
	Hispanic	29	37.90%	11	64.48	12.29
	American Indian	0	-	-	-	-
	Other	25	52.00%	13	67.68	13.85
	No response	1,063	49.10%	522	67.87	11.87

Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	44	29.50%	13	62.55	12.69
	Male	60	33.30%	20	64.13	12.07
	No response	5	60.00%	3	63.20	19.73
High school diploma or GED	Female	913	40.70%	372	65.19	13.11
	Male	839	48.70%	409	67.49	12.70
	No response	149	46.30%	69	66.71	11.81
Some college	Female	2,810	53.60%	1,507	69.55	11.65
	Male	3,091	57.30%	1,770	70.51	11.12
	No response	386	52.80%	204	69.10	12.94
4-year college degree	Female	1,645	69.60%	1,145	74.01	11.04
	Male	2,314	72.20%	1,671	74.73	11
	No response	279	73.50%	205	74	11.80
Advanced degree	Female	568	72.50%	412	75.71	10.81
	Male	696	81.90%	570	77.64	9.78
	No response	90	66.70%	60	72.21	12.76
No response	Female	514	47.30%	243	67.38	12.03
	Male	568	52.50%	298	68.73	11.47
	No response	116	46.60%	54	66.15	14.21

All Life (Including Annuities & Variable Contracts) Examinees

		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	8,389	58.70%	4,925
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	238	52.10%	124	70.54	12.58
	African American	2,668	52.60%	1,404	69.25	13.19
	White	1,735	74.80%	1,297	76.66	11.41
	Hispanic	2,161	57.80%	1,248	70.52	12.34
	American Indian	16	62.50%	10	70.94	16.11
	Other	709	50.90%	361	68.53	13.62
	No response	862	55.80%	481	70.39	12.73
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	3,907	57.00%	2,226	70.75	12.79
	Male	3,736	60.60%	2,263	71.74	13.06
No response	746	58.40%	436	70.97	12.84	
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	114	50.00%	57	68.82	13.38
	African American	1,321	54.60%	721	69.90	12.93
	White	752	69.40%	522	75.47	11.84
	Hispanic	992	55.00%	546	69.82	12.10
	American Indian	9	55.60%	5	71.56	14.43
	Other	340	48.50%	165	67.91	14.06
	No response	379	55.40%	210	69.87	12.24
Male	Asian	95	62.10%	59	74.14	11.26
	African American	1,069	51.20%	547	68.61	13.49
	White	845	80.00%	676	78.05	10.69
	Hispanic	1,012	58.80%	595	70.81	12.63
	American Indian	6	66.70%	4	68.33	20.39

	Other	302	51.30%	155	68.69	13.34
	No response	407	55.80%	227	70.90	12.97
No response	Asian	29	27.60%	8	65.48	10.42
	African American	278	48.90%	136	68.68	13.20
	White	138	71.70%	99	74.61	12.36
	Hispanic	157	68.20%	107	73.12	11.58
	American Indian	1	100.00%	1	81	-
	Other	67	61.20%	41	70.99	12.46
	No response	76	57.90%	44	70.25	13.86

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	140	35.70%	50	63.14	14.43
	High school diploma or GED	1,433	43.10%	617	66.41	13.31
	Some college	3,748	58.00%	2,175	70.94	12.52
	4-year college degree	1,708	71.00%	1,212	74.98	11.96
	Advanced degree	635	77.30%	491	77.20	11.29
	No response	725	52.40%	380	69.53	12.56

Native Language

	Native language	Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	5,175	64.00%	3,312	73.05	12.17
	Spanish	1,325	55.80%	739	69.85	12.82
	Other	1,232	42.50%	524	65.72	14.43
	No response	657	53.30%	350	69.75	12.46

Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	8	25.00%	2	62	10.42
	African American	53	30.20%	16	59.72	16.01
	White	21	57.10%	12	70.14	10.21
	Hispanic	47	36.20%	17	65.09	11.75
	American Indian	1	0.00%		31	-
	Other	10	30.00%	3	61.60	19.82
	No response	0	-	-	-	-

High school diploma or GED	Asian	27	37.00%	10	63.93	15.83
	African American	554	35.70%	198	64.28	12.86
	White	270	58.10%	157	71.57	12.55
	Hispanic	388	45.60%	177	67.20	12.40
	American Indian	2	100.00%	2	76	7.07
	Other	148	34.50%	51	62.74	14.55
	No response	44	50.00%	22	67.98	15.35
Some college	Asian	87	43.70%	38	68.15	11.11
	African American	1,297	52.30%	678	69.13	12.77
	White	779	73.80%	575	76.10	11.11
	Hispanic	1,118	57.10%	638	70.30	12.21
	American Indian	7	100.00%	7	81.57	8.12
	Other	349	51.60%	180	69.30	12.27
	No response	111	53.20%	59	68.81	13.93
4-year college degree	Asian	86	66.30%	57	74.88	11.49
	African American	516	62.60%	323	72.70	12.27
	White	504	82.90%	418	79.21	10.39
	Hispanic	393	68.70%	270	73.08	11.92
	American Indian	4	0.00%		58.75	9
	Other	131	64.10%	84	72.35	13.51
	No response	74	81.10%	60	77.69	8.86
Advanced degree	Asian	23	69.60%	16	77.61	8.53
	African American	216	81.00%	175	77.09	11.32
	White	144	86.10%	124	81.70	9.45
	Hispanic	186	69.40%	129	74.99	10.99
	American Indian	2	50.00%	1	73	12.73
	Other	39	76.90%	30	73.38	14.1
	No response	25	64.00%	16	74.64	13.24
No response	Asian	7	14.30%	1	58.86	11.48
	African American	32	43.80%	14	67.59	12.78
	White	17	64.70%	11	72.65	13.65
	Hispanic	29	58.60%	17	69.03	15.30
	American Indian	0	-	-	-	-
	Other	32	40.60%	13	67.59	12.14
	No response	608	53.30%	324	69.79	12.38

Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	65	30.80%	20	61.77	14.34
	Male	68	39.70%	27	64.53	14.53
	No response	7	42.90%	3	62.43	15.12
High school diploma or GED	Female	639	39.30%	251	65.45	13.23
	Male	660	45.00%	297	66.85	13.34
	No response	134	51.50%	69	68.83	13.18
Some college	Female	1,714	57.50%	985	70.76	12.43
	Male	1,680	59.00%	991	71.19	12.55
	No response	354	56.20%	199	70.58	12.81
4-year college degree	Female	819	67.30%	551	74.01	11.73
	Male	755	75.80%	572	76.23	12.22
	No response	134	66.40%	89	73.84	11.23
Advanced degree	Female	357	72.30%	258	75.98	11.69
	Male	220	84.10%	185	79.34	10.75
	No response	58	82.80%	48	76.60	9.63
No response	Female	313	51.40%	161	68.84	12.02
	Male	353	54.10%	191	70.54	12.49
	No response	59	47.50%	28	67.15	15.21

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
		All candidates	4,525	52.70%	2,385	69.88
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
		Asian	82	54.90%	45	70.93
African American	1,539	49.10%	756	69.07	10.06	
White	1,104	65.90%	727	72.96	10.36	
Hispanic	1,017	47.20%	480	68.49	10.39	
American Indian	17	52.90%	9	70.88	9.05	
Other	239	44.80%	107	68.28	10.11	
No response	527	49.50%	261	69	10.22	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
		Female	2,493	49.10%	1,224	69.01
Male	1,515	55.10%	835	70.55	10.33	
No response	517	63.10%	326	72.10	9.65	
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	41	63.40%	26	73.22	8.45
	African American	954	46.20%	441	68.22	10.17
	White	531	62.70%	333	72.05	10.47
	Hispanic	543	42.00%	228	67.55	10.47
	American Indian	11	63.60%	7	73.18	8.07
	Other	133	42.10%	56	67.88	10.27
	No response	280	47.50%	133	68.56	10.72
Male	Asian	28	53.60%	15	72	9.21
	African American	369	51.80%	191	69.86	10.13
	White	465	65.40%	304	73.19	10.33
	Hispanic	372	51.30%	191	69.10	10.30
	American Indian	6	33.30%	2	66.67	9.95

	Other	81	45.70%	37	68.25	10.28
	No response	194	49.00%	95	69.15	9.84
No response	Asian	13	30.80%	4	61.38	15.46
	African American	216	57.40%	124	71.49	8.94
	White	108	83.30%	90	76.45	9.14
	Hispanic	102	59.80%	61	71.26	9.68
	American Indian	0	-	-	-	-
	Other	25	56.00%	14	70.48	8.61
	No response	53	62.30%	33	70.72	8.74

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	26	34.60%	9	65.96	11.33
High school diploma or GED	1,032	39.40%	407	66.68	10.58
Some college	2,120	53.60%	1,137	70.10	9.93
4-year college degree	725	65.20%	473	72.83	9.93
Advanced degree	232	72.00%	167	75.19	9.96
No response	390	49.20%	192	68.77	10.38

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	3,288	55.30%	1,818	70.55	10.28
Spanish	619	44.40%	275	67.81	10.95
Other	240	45.80%	110	68.05	9.77
No response	378	48.10%	182	68.64	10.13

Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	1	100.00%	1	73	-
	African American	5	60.00%	3	65	14.09
	White	5	40.00%	2	71.80	7.89
	Hispanic	10	10.00%	1	61.20	12
	American Indian	2	50.00%	1	75	8.49
	Other	3	33.30%	1	65.33	9.61
	No response	0	-	-	-	-

High school diploma or GED	Asian	14	21.40%	3	63.86	11.09
	African American	410	36.10%	148	65.94	10.61
	White	246	51.20%	126	69.06	10.42
	Hispanic	264	35.20%	93	66.06	10.59
	American Indian	5	40.00%	2	66	10.65
	Other	53	32.10%	17	65.85	9.75
	No response	40	45.00%	18	65.88	10.57
Some college	Asian	25	48.00%	12	69.28	7.97
	African American	834	51.90%	433	69.74	9.56
	White	529	63.90%	338	72.42	10.37
	Hispanic	516	49.80%	257	68.90	9.98
	American Indian	6	66.70%	4	74.50	9.44
	Other	121	45.50%	55	68.47	10.13
	No response	89	42.70%	38	68.74	8.38
4-year college degree	Asian	33	63.60%	21	72.39	11.40
	African American	216	54.60%	118	70.59	9.53
	White	233	80.70%	188	76.33	9.45
	Hispanic	165	58.80%	97	71.40	9.98
	American Indian	4	50.00%	2	69.50	5.80
	Other	43	53.50%	23	70.49	10.12
	No response	31	77.40%	24	74	7.52
Advanced degree	Asian	9	88.90%	8	80.89	7.32
	African American	63	76.20%	48	75.76	9.10
	White	84	79.80%	67	78.26	7.64
	Hispanic	55	50.90%	28	69.07	11.53
	American Indian	0	-	-	-	-
	Other	11	63.60%	7	71.18	10.86
	No response	10	90.00%	9	78.80	8.64
No response	Asian	0	-	-	-	-
	African American	11	54.50%	6	69.09	4.81
	White	7	85.70%	6	76.14	5.61
	Hispanic	7	57.10%	4	67	9.09
	American Indian	0	-	-	-	-
	Other	8	50.00%	4	66.63	10.17
	No response	357	48.20%	172	68.70	10.58

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	37.50%	6	66.13	11.28
	Male	6	33.30%	2	65.33	13.68
	No response	4	25.00%	1	66.25	11
High school diploma or GED	Female	631	35.50%	224	65.54	10.79
	Male	312	43.30%	135	68.07	10.08
	No response	89	53.90%	48	69.92	9.61
Some college	Female	1,196	51.30%	614	69.73	9.77
	Male	650	54.30%	353	70.08	10.44
	No response	274	62.00%	170	71.73	9.25
4-year college degree	Female	340	62.60%	213	71.86	9.95
	Male	307	66.40%	204	73.38	9.67
	No response	78	71.80%	56	74.92	10.51
Advanced degree	Female	107	70.10%	75	73.95	10.42
	Male	98	71.40%	70	75.59	9.56
	No response	27	81.50%	22	78.67	8.85
No response	Female	203	45.30%	92	68.45	11.22
	Male	142	50.00%	71	68.74	9.67
	No response	45	64.40%	29	70.33	8.51

All General Lines Examinees

		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	3,915	52.70%	2,064
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	69	53.60%	37	68.48	13.35
	African American	334	38.90%	130	67.07	9.97
	White	1,822	63.00%	1,147	72.24	9.52
	Hispanic	1,097	42.50%	466	67.14	10.38
	American Indian	15	26.70%	4	64.4	7.6
	Other	137	44.50%	61	67.36	10.5
	No response	441	49.70%	219	68.2	10.26
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,178	47.30%	1,030	68.4	10.21
	Male	1,468	59.80%	878	71.31	10.21
No response	269	58.00%	156	70.74	9.9	
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	33	48.50%	16	67.18	14.72
	African American	181	33.70%	61	66.54	9.61
	White	974	57.70%	562	71	9.36
	Hispanic	688	39.10%	269	66.17	10.55
	American Indian	15	26.70%	4	64.4	7.6
	Other	62	43.50%	27	67.06	10.3
	No response	225	40.40%	91	66.23	10.02
Male	Asian	29	55.20%	16	67.97	11.93
	African American	124	46.00%	57	67.38	10.63
	White	738	69.20%	511	73.8	9.56
	Hispanic	351	48.70%	171	68.89	9.81
	American Indian	0	-	-	-	-

	Other	60	48.30%	29	68.28	10.09
	No response	166	56.60%	94	69.9	10.48
No response	Asian	7	71.40%	5	76.71	10.53
	African American	29	41.40%	12	69.07	9.18
	White	110	67.30%	74	72.68	9.19
	Hispanic	58	44.80%	26	68.07	10.37
	American Indian	0	-	-	-	-
	Other	15	33.30%	5	64.93	13.02
	No response	50	68.00%	34	71.42	8.87

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	26	38.50%	10	66.5	10.79
	High school diploma or GED	671	40.10%	269	65.98	10.66
	Some college	1,548	47.80%	740	68.80	9.61
	4-year college degree	1,070	64.50%	690	72.47	9.88
	Advanced degree	227	77.10%	175	76.15	9.59
	No response	373	48.30%	180	67.93	9.97

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,540	58.80%	1,493	71.31	9.67
	Spanish	796	38.80%	309	66.20	10.45
	Other	231	39.00%	90	65.41	12.01
	No response	348	49.40%	172	68.23	10.09

Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	0	-	-	-	-
	African American	1	100.00%	1	74	-
	White	9	66.70%	6	70.44	8.35
	Hispanic	16	18.80%	3	63.81	11.67
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-

High school diploma or GED	Asian	4	25.00%	1	66.25	16.38
	African American	45	33.30%	15	64.69	9.88
	White	303	47.90%	145	68.62	9.92
	Hispanic	288	32.30%	93	63.37	10.91
	American Indian	0	-	-	-	-
	Other	20	50.00%	10	66.55	9.09
	No response	11	45.50%	5	65.64	12.16
Some college	Asian	20	45.00%	9	61.40	14.80
	African American	171	32.20%	55	65.37	9.32
	White	719	58.40%	420	71.19	8.86
	Hispanic	506	41.70%	211	67.37	9.72
	American Indian	12	25.00%	3	63.67	7.20
	Other	69	33.30%	23	66.81	9.51
	No response	51	37.30%	19	67.61	9.35
4-year college degree	Asian	34	50.00%	17	69.68	11.82
	African American	87	51.70%	45	70.33	10.11
	White	671	70.20%	471	73.81	9.34
	Hispanic	214	55.60%	119	70.63	9.75
	American Indian	2	0.00%		61.50	0.71
	Other	30	60.00%	18	67.73	13.67
	No response	32	62.50%	20	70.75	10.28
Advanced degree	Asian	11	90.90%	10	78.45	6.14
	African American	27	51.90%	14	71.56	10.49
	White	112	88.40%	99	79.65	7.86
	Hispanic	59	64.40%	38	72.19	9.22
	American Indian	1	100.00%	1	79	-
	Other	10	80.00%	8	74.50	10.31
	No response	7	71.40%	5	69.43	15.86
No response	Asian	0	-	-	-	-
	African American	3	0.00%		62.67	3.21
	White	8	75.00%	6	69.88	7.90
	Hispanic	14	14.30%	2	65.93	6.62
	American Indian	0	-	-	-	-
	Other	8	25.00%	2	63.88	6.17
	No response	340	50.00%	170	68.11	10.22

Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	23	39.10%	9	66.96	9.88
	Male	3	33.30%	1	63	19
	No response	0	-	-	-	-
High school diploma or GED	Female	460	37.00%	170	65.32	10.68
	Male	173	45.70%	79	67.24	10.50
	No response	38	52.60%	20	68.26	10.55
Some college	Female	932	45.30%	422	68.17	9.71
	Male	515	53.00%	273	69.96	9.27
	No response	101	44.60%	45	68.71	10.01
4-year college degree	Female	480	60.40%	290	71.61	9.67
	Male	520	67.70%	352	73.23	10.06
	No response	70	68.60%	48	72.74	9.62
Advanced degree	Female	90	72.20%	65	74.86	9.57
	Male	118	80.50%	95	77.05	9.66
	No response	19	78.90%	15	76.63	8.98
No response	Female	193	38.30%	74	65.99	9.53
	Male	139	56.10%	78	69.45	10.50
	No response	41	68.30%	28	71.85	8.15

All Personal Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
All candidates	1,872	60.50%	1,132	71.02	11.2

Ethnicity

	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	24	79.20%	19	73.54	11.2
	African American	326	59.80%	195	71.06	9.9
	White	717	66.40%	476	73.05	10.2
	Hispanic	419	49.90%	209	67.72	13.06
	American Indian	4	50.00%	2	67.75	11.32
	Other	64	67.20%	43	72.89	9.66
	No response	318	59.10%	188	70.22	11.21

Gender

	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	995	57.00%	567	70.18	10.96
	Male	700	66.30%	464	72.54	10.73
	No response	177	57.10%	101	69.75	13.57

Race or Ethnicity within Gender

Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	10	90.00%	9	76.70	10.40
	African American	201	58.70%	118	70.68	10.02
	White	379	59.90%	227	71.42	9.97
	Hispanic	212	48.10%	102	67.53	12.57
	American Indian	2	50.00%	1	68.50	19.09
	Other	38	68.40%	26	74.26	9.64
	No response	153	54.90%	84	68.69	11.47
Male	Asian	11	81.80%	9	75.27	5.46
	African American	94	62.80%	59	71.70	9.70
	White	285	75.40%	215	75.38	9.54
	Hispanic	170	54.10%	92	68.96	12.54

	American Indian	1	100.00%	1	70	-
	Other	24	66.70%	16	71.83	8.53
	No response	115	62.60%	72	71.39	10.48
No response	Asian	3	33.30%	1	56.67	17.67
	African American	31	58.10%	18	71.58	9.83
	White	53	64.20%	34	72.26	12.82
	Hispanic	37	40.50%	15	63.05	16.90
	American Indian	1	0.00%		64	-
	Other	2	50.00%	1	59.50	17.68
	No response	50	64.00%	32	72.22	11.58

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	11	27.30%	3	60.27	15.62
	High school diploma or GED	338	47.30%	160	67.03	12.52
	Some college	848	59.10%	501	70.90	10.55
	4-year college degree	333	78.10%	260	75.81	9.48
	Advanced degree	56	83.90%	47	77.45	9.67
	No response	286	56.30%	161	69.67	10.78

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	1,339	64.50%	864	72.35	10.43
	Spanish	222	39.20%	87	64.90	13.23
	Other	41	58.50%	24	68.54	14.09
	No response	270	58.10%	157	69.85	10.79

Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	3	66.70%	2	76	8
	African American	0	-	-	-	-
	White	5	20.00%	1	61.20	11.90
	Hispanic	3	0.00%		43	7.21
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-

	No response	0	-	-	-	-
High school diploma or GED	Asian	5	100.00%	5	76.20	6.18
	African American	57	49.10%	28	68.26	12.09
	White	148	54.70%	81	69.74	10.88
	Hispanic	115	34.80%	40	62.29	13.96
	American Indian	1	100.00%	1	70	-
	Other	8	25.00%	2	68.75	7.52
	No response	4	75.00%	3	69.75	8.10
Some college	Asian	12	66.70%	8	69.08	13.24
	African American	194	57.70%	112	70.75	9.37
	White	362	64.60%	234	72.51	9.43
	Hispanic	220	50.50%	111	68.54	12.17
	American Indian	3	33.30%	1	67	13.75
	Other	31	61.30%	19	70	8.98
	No response	26	61.50%	16	71.81	15.22
4-year college degree	Asian	3	100.00%	3	84	5.2
	African American	60	75.00%	45	74.08	7.77
	White	167	80.20%	134	76.73	9.70
	Hispanic	69	71.00%	49	74.26	9.93
	American Indian	0	-	-	-	-
	Other	17	88.20%	15	78.41	10.74
	No response	17	82.40%	14	75.12	8.91
Advanced degree	Asian	1	100.00%	1	75	-
	African American	11	81.80%	9	77.82	9.63
	White	27	88.90%	24	79.93	8.98
	Hispanic	8	75.00%	6	73.63	10.70
	American Indian	0	-	-	-	-
	Other	5	100.00%	5	78.40	4.04
	No response	4	50.00%	2	66.75	12.89
No response	Asian	0	-	-	-	-
	African American	4	25.00%	1	61.75	10.69
	White	8	25.00%	2	66.25	7.89
	Hispanic	4	75.00%	3	72.25	10.37
	American Indian	0	-	-	-	-
	Other	3	66.70%	2	73.33	6.66
	No response	267	57.30%	153	69.81	10.88

Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	7	28.60%	2	60.29	17.59
	Male	4	25.00%	1	60.25	13.96
	No response	0	-	-	-	-
High school diploma or GED	Female	184	47.30%	87	67.25	11.82
	Male	121	52.90%	64	68.29	12.59
	No response	33	27.30%	9	61.15	14.63
Some college	Female	499	56.30%	281	70.20	10.31
	Male	294	64.30%	189	72.34	10.27
	No response	55	56.40%	31	69.53	13.26
4-year college degree	Female	143	76.20%	109	75.55	9.39
	Male	154	81.20%	125	76.59	8.60
	No response	36	72.20%	26	73.50	12.80
Advanced degree	Female	19	78.90%	15	76.16	9.86
	Male	32	87.50%	28	78.41	9.86
	No response	5	80.00%	4	76.20	8.81
No response	Female	143	51.00%	73	68.17	10.95
	Male	95	60.00%	57	70.53	9.69
	No response	48	64.60%	31	72.44	11.76

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

		Form				Total
		OG	PH	QI	UG	
All candidates	<i>n</i>	792	4,999	4,983	4,258	15,032
	Correct answer rate	0.68	0.70	0.71	0.70	0.71
	Correlation	0.22	0.25	0.22	0.26	0.24
Asian	<i>n</i>	25	198	182	158	563
	Correct answer rate	0.66	0.69	0.67	0.65	0.68
	Correlation	0.21	0.25	0.23	0.26	0.25
African American	<i>n</i>	108	753	788	648	2,297
	Correct answer rate	0.64	0.67	0.68	0.67	0.68
	Correlation	0.20	0.26	0.24	0.26	0.25
White	<i>n</i>	387	2,350	2,344	1,972	7,053
	Correct answer rate	0.71	0.73	0.73	0.72	0.74
	Correlation	0.20	0.23	0.20	0.25	0.23
Hispanic	<i>n</i>	143	934	930	825	2,832
	Correct answer rate	0.66	0.67	0.69	0.69	0.69
	Correlation	0.23	0.24	0.21	0.25	0.23
American Indian	<i>n</i>	2	5	7	15	29
	Correct answer rate	0.68	0.80	0.65	0.72	0.74
	Correlation	-	0.20	0.23	0.26	0.23
Other	<i>n</i>	33	241	234	195	703
	Correct answer rate	0.68	0.69	0.69	0.69	0.70
	Correlation	0.28	0.22	0.24	0.29	0.25
No response	<i>n</i>	94	518	498	445	1,555
	Correct answer rate	0.66	0.67	0.68	0.68	0.69
	Correlation	0.19	0.25	0.20	0.27	0.24

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

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

		Form				Total
		TG	UH	VI	ZG	
All candidates	<i>n</i>	418	2,724	2,855	2,379	8,376
	Correct answer rate	0.69	0.68	0.68	0.69	0.68
	Correlation	0.22	0.22	0.23	0.20	0.22
Asian	<i>n</i>	12	74	87	65	238
	Correct answer rate	0.65	0.67	0.66	0.66	0.67
	Correlation	0.24	0.24	0.24	0.18	0.22
African American	<i>n</i>	120	872	915	754	2,661
	Correct answer rate	0.69	0.66	0.67	0.67	0.67
	Correlation	0.25	0.22	0.21	0.19	0.21
White	<i>n</i>	111	555	590	479	1,735
	Correct answer rate	0.75	0.74	0.73	0.74	0.74
	Correlation	0.17	0.21	0.20	0.19	0.20
Hispanic	<i>n</i>	96	718	713	632	2,159
	Correct answer rate	0.67	0.67	0.66	0.68	0.67
	Correlation	0.19	0.20	0.24	0.19	0.21
American Indian	<i>n</i>	0	5	5	6	16
	Correct answer rate	-	0.68	0.75	0.60	0.67
	Correlation	-	0.45	0.17	0.38	0.37
Other	<i>n</i>	37	225	244	201	707
	Correct answer rate	0.62	0.65	0.68	0.67	0.66
	Correlation	0.23	0.23	0.23	0.21	0.22
No response	<i>n</i>	42	275	301	242	860
	Correct answer rate	0.68	0.66	0.67	0.68	0.67
	Correlation	0.19	0.21	0.23	0.21	0.22

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Health Examination Performance by Form				
		Form		Total
		UE	VF	
All candidates	<i>n</i>	2,289	2,231	4,520
	Correct answer rate	0.73	0.71	0.72
	Correlation	0.16	0.21	0.19
Asian	<i>n</i>	46	36	82
	Correct answer rate	0.73	0.72	0.72
	Correlation	0.14	0.20	0.17
African American	<i>n</i>	791	747	1,538
	Correct answer rate	0.72	0.71	0.72
	Correlation	0.16	0.22	0.19
White	<i>n</i>	561	542	1,103
	Correct answer rate	0.76	0.74	0.75
	Correlation	0.16	0.20	0.18
Hispanic	<i>n</i>	504	511	1,015
	Correct answer rate	0.71	0.69	0.71
	Correlation	0.16	0.20	0.18
American Indian	<i>n</i>	4	13	17
	Correct answer rate	0.67	0.74	0.71
	Correlation	-0.01	0.19	0.09
Other	<i>n</i>	126	113	239
	Correct answer rate	0.71	0.70	0.71
	Correlation	0.13	0.22	0.18
No response	<i>n</i>	257	269	526
	Correct answer rate	0.73	0.70	0.72
	Correlation	0.18	0.17	0.18

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

General Lines Examination Performance by Form

		Form			Total
		QG	RH	SI	
All candidates	<i>n</i>	1,266	1,374	1,269	3,909
	Correct answer rate	0.66	0.68	0.67	0.64
	Correlation	0.22	0.22	0.20	0.21
Asian	<i>n</i>	20	25	24	69
	Correct answer rate	0.69	0.64	0.65	0.64
	Correlation	0.31	0.27	0.28	0.27
African American	<i>n</i>	108	110	114	332
	Correct answer rate	0.65	0.65	0.65	0.62
	Correlation	0.15	0.23	0.15	0.17
White	<i>n</i>	578	639	605	1,822
	Correct answer rate	0.70	0.71	0.69	0.67
	Correlation	0.21	0.21	0.20	0.20
Hispanic	<i>n</i>	359	397	337	1,093
	Correct answer rate	0.63	0.65	0.64	0.61
	Correlation	0.20	0.22	0.20	0.20
American Indian	<i>n</i>	5	3	7	15
	Correct answer rate	0.63	0.63	0.63	0.60
	Correlation	0.08	-0.75	0.22	0.07
Other	<i>n</i>	45	53	39	137
	Correct answer rate	0.62	0.65	0.64	0.61
	Correlation	0.25	0.21	0.22	0.22
No response	<i>n</i>	151	147	143	441
	Correct answer rate	0.64	0.69	0.65	0.63
	Correlation	0.22	0.20	0.19	0.20

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.

Personal Lines Examination Performance by Form

		Form		Total
		TE	UF	
All candidates	<i>n</i>	973	893	1,866
	Correct answer rate	0.67	0.65	0.66
	Correlation	0.23	0.24	0.24
Asian	<i>n</i>	13	11	24
	Correct answer rate	0.74	0.71	0.72
	Correlation	0.18	0.11	0.14
African American	<i>n</i>	178	148	326
	Correct answer rate	0.67	0.65	0.66
	Correlation	0.20	0.15	0.17
White	<i>n</i>	367	350	717
	Correct answer rate	0.69	0.68	0.69
	Correlation	0.23	0.25	0.24
Hispanic	<i>n</i>	228	188	416
	Correct answer rate	0.64	0.63	0.63
	Correlation	0.28	0.29	0.28
American Indian	<i>n</i>	1	3	4
	Correct answer rate	0.72	0.56	0.63
	Correlation	-	0.43	0.43
Other	<i>n</i>	36	27	63
	Correct answer rate	0.72	0.69	0.71
	Correlation	0.22	0.08	0.15
No response	<i>n</i>	150	166	316
	Correct answer rate	0.63	0.60	0.62
	Correlation	0.18	0.20	0.19

Note: Correct Answer Rate = average proportion correct.

Correlation = average corrected item-total correlation.