

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

Calendar Year 2018

Florida Department of Financial Services
Division of Insurance 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 Life and Annuity (incl. Variable Contracts), Health, Health and Life and Annuity (incl. Var. Contracts), General Lines, and Personal Lines examinations administered by Pearson VUE from January 1 through December 31, 2018.

BACKGROUND

The data included in this report are for exams administered from January 1 through December 31, 2018.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 17,767 candidates, and three forms were active: PN, QO, and UM. The Life (Including Annuities & Variable Contracts) exam was administered to 8,678 candidates, and three forms were active: UN, VO, and ZM. The Health exam was administered to 4,640 candidates, and two forms were active: UI and VJ. The General Lines exam was administered to 4,112 candidates, and three forms were active: QM, RN, and SO. The Personal Lines exam was administered to 2,566 candidates, and two forms were active: TI and UJ.

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		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	26,445	59.80%	15,819	71.1	12.8
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	890	58.70%	522	70.4	13.6
	African American	5,594	52.00%	2,907	68.6	13.4
	White	10,080	70.40%	7,092	74.6	11.4
	Hispanic	5,658	53.10%	3,003	69	12.9
	American Indian	63	60.30%	38	71.2	12.8
	Other	1569	55.10%	864	69.2	13.2
	No response	2591	53.80%	1393	69.3	13.1
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	12,037	56.40%	6,794	70.2	12.9
	Male	12,588	62.90%	7,916	72	12.6
	No response	1820	60.90%	1109	71.2	13.1
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	479	56.40%	270	69.7	14
	African American	2,758	51.30%	1416	68.4	13.2
	White	4169	66.50%	2771	73.5	11.8
	Hispanic	2,605	49.20%	1281	67.9	13
	American Indian	33	57.60%	19	69.8	12.4
	Other	801	52.80%	423	68.8	13
	No response	1192	51.50%	614	68.9	12.8
Male	Asian	378	60.30%	228	71	13
	African American	2375	53.50%	1271	68.9	13.4

	White	5,311	72.80%	3866	75.3	11.2
	Hispanic	2,667	56.50%	1508	70	12.6
	American Indian	29	65.50%	19	73.3	13
	Other	633	58.30%	369	69.7	13.3
	No response	1195	54.80%	655	69.5	13.5
No response	Asian	33	72.70%	24	73.6	14.1
	African American	461	47.70%	220	67.5	13.7
	White	600	75.80%	455	75.9	11
	Hispanic	386	55.40%	214	69.3	13.4
	American Indian	1	0.00%	0	55	-
	Other	135	53.30%	72	68.6	13.5
	No response	204	60.80%	124	71.2	12.7
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	319	43.30%	138	65.4	12.5
	High school diploma or GED	4,256	45.30%	1929	66.5	13.6
	Some college	11,006	57.60%	6,336	70.5	12.4
	4-year college degree	6,588	70.30%	4,633	74.4	11.7
	Advanced degree	2375	78.00%	1853	76.8	11.6
	No response	1901	48.90%	930	67.7	13.3
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	19,544	63.00%	12,319	72.2	12.3
	Spanish	2,987	51.90%	1551	68.4	13.5
Other	2164	49.70%	1076	67.4	14.7	

	No response	1750	49.90%	873	68	13
Race or 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	19	26.30%	5	59.5	13.6
	African American	63	38.10%	24	63.6	12.6
	White	109	49.50%	54	68	10.8
	Hispanic	105	41.90%	44	64.5	13.5
	American Indian	1	0.00%	0	44	-
	Other	10	40.00%	4	64.9	13.4
	No response	12	58.30%	7	71.3	7.8
High school diploma or GED	Asian	95	42.10%	40	65.9	14.8
	African American	1141	37.40%	427	63.8	14.1
	White	1501	58.30%	875	70.6	12.1
	Hispanic	1132	37.50%	425	64.4	13.3
	American Indian	6	50.00%	3	70.8	7.2
	Other	265	38.90%	103	63.7	14.3
	No response	116	48.30%	56	67.3	13.6
Some college	Asian	280	51.40%	144	68.4	13.4
	African American	2,547	49.90%	1270	68.1	12.7
	White	4296	66.90%	2876	73.6	11.3
	Hispanic	2,659	52.10%	1386	68.8	12.3
	American Indian	40	55.00%	22	70.4	12.8
	Other	755	53.20%	402	68.4	12.5
	No response	429	55.00%	236	69.8	13.4
4-year college degree	Asian	334	62.30%	208	71.4	12.9
	African American	1198	62.50%	749	71.7	12.7
	White	3173	77.40%	2456	76.7	10.5
	Hispanic	1266	64.30%	814	72.4	11.7
	American Indian	12	75.00%	9	73	14.2

	Other	341	63.30%	216	72.5	12
	No response	264	68.60%	181	74.5	11.8
Advanced degree	Asian	147	81.60%	120	77.4	10.3
	African American	573	72.40%	415	74.8	11.8
	White	934	85.00%	794	79.6	10.2
	Hispanic	447	70.50%	315	74.1	12.5
	American Indian	3	1	3	80.7	6.5
	Other	149	75.80%	113	74.8	13.6
	No response	122	76.20%	93	76.7	11.8
No response	Asian	15	33.30%	5	59.1	17.8
	African American	72	30.60%	22	62.7	14.8
	White	67	55.20%	37	69.8	14.8
	Hispanic	49	38.80%	19	62.2	16.5
	American Indian	1	1	1	81	-
	Other	49	53.10%	26	70.4	11
	No response	1648	49.80%	820	68	12.9
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	137	35.80%	49	64.4	12.6
	Male	164	50.60%	83	66.4	12.3
	No response	18	33.30%	6	63.8	13.2
High school diploma or GED	Female	1982	41.70%	827	65.2	13.7
	Male	1960	48.70%	954	67.8	13.2
	No response	314	47.10%	148	66.9	14.4
Some college	Female	5,100	54.50%	2,778	69.8	12.4
	Male	5,174	60.50%	3128	71.2	12.3
	No response	732	58.70%	430	70.6	12.8
4-year college degree	Female	2822	66.30%	1872	73.3	11.9
	Male	3317	73.40%	2436	75.3	11.3

	No response	449	72.40%	325	74.1	11.8
Advanced degree	Female	1141	75.70%	864	75.9	11.9
	Male	1070	81.00%	867	77.8	11.1
	No response	164	74.40%	122	76.7	12.4
No response	Female	855	47.30%	404	67.4	12.8
	Male	903	49.60%	448	67.6	13.8
	No response	143	54.50%	78	69.9	12.6

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	17,767	60.90%	10,826	71.41	12.46
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	679	58.80%	399	70.43	13.69
	African American	3,075	52.10%	1,601	68.48	13.28
	White	7,966	69.60%	5,541	74.25	11.36
	Hispanic	3,294	54.20%	1,784	69.17	12.45
	American Indian	49	63.30%	31	71.8	12.38
	Other	947	54.90%	520	69.05	12.61
	No response	1757	54.10%	950	69.54	12.52
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	7,796	56.80%	4,426	70.3	12.64
	Male	8,867	64.30%	5,703	72.36	12.17
	No response	1104	63.10%	697	71.63	12.88
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>

Female	Asian	376	56.40%	212	69.95	14.16
	African American	1,480	49.70%	735	67.84	13.26
	White	3235	65.20%	2108	73.1	11.71
	Hispanic	1,424	49.30%	702	68.02	12.5
	American Indian	27	59.30%	16	69.56	12.26
	Other	488	52.70%	257	68.52	12.74
	No response	766	51.70%	396	68.8	12.31
Male	Asian	283	60.40%	171	70.76	12.77
	African American	1382	54.30%	751	69.1	13.31
	White	4,301	72.20%	3107	75	11.03
	Hispanic	1,630	58.60%	955	70.34	12.07
	American Indian	22	68.20%	15	74.55	12.24
	Other	384	57.30%	220	69.45	12.53
	No response	865	56.00%	484	70.05	12.7
No response	Asian	20	80.00%	16	74.75	16.94
	African American	213	54.00%	115	68.96	12.99
	White	430	75.80%	326	75.38	11.27
	Hispanic	240	52.90%	127	67.96	13.88
	American Indian	0	-	-	-	-
	Other	75	57.30%	43	70.49	12.15
	No response	126	55.60%	70	70.54	12.34
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	147	46.30%	68	66.33	11.39
	High school diploma or GED	2,551	46.90%	1197	67.05	13.21
Some college	7,337	57.50%	4,222	70.45	12.04	

	4-year college degree	4,817	70.80%	3,412	74.33	11.63
	Advanced degree	1624	78.60%	1277	77.02	11.16
	No response	1291	50.30%	650	68.18	12.86
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	13,822	63.30%	8,743	72.17	12.17
	Spanish	1,599	54.20%	866	69.1	12.9
	Other	1172	53.30%	625	68.61	14.12
	No response	1174	50.40%	592	68.43	12.24
Race or 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	11	36.40%	4	62.82	13.04
	African American	25	32.00%	8	63.92	9.83
	White	74	44.60%	33	66.28	11.34
	Hispanic	23	65.20%	15	67.65	14
	American Indian	0	-	-	-	-
	Other	4	50.00%	2	68.75	9.54
	No response	10	60.00%	6	72.6	4.67
High school diploma or GED	Asian	62	46.80%	29	67.4	13.98
	African American	542	40.40%	219	63.92	14.49
	White	1142	56.00%	639	70.16	12.13
	Hispanic	599	37.60%	225	64.39	12.81
	American Indian	3	33.30%	1	67	6.56
	Other	132	37.90%	50	64.36	12.53
	No response	71	47.90%	34	67.97	12.62
Some college	Asian	208	48.60%	101	67.48	13.59
	African American	1,386	48.30%	670	67.65	12.46
	White	3386	65.80%	2227	73.03	11.25

	Hispanic	1,563	51.70%	808	68.7	11.82
	American Indian	31	58.10%	18	70.65	12.27
	Other	473	51.40%	243	67.91	11.93
	No response	290	53.40%	155	69.35	12.99
4-year college degree	Asian	275	61.50%	169	71.16	13.34
	African American	746	60.30%	450	70.89	12.88
	White	2581	77.30%	1995	76.54	10.42
	Hispanic	817	66.00%	539	72.3	11.7
	American Indian	11	72.70%	8	73.09	14.9
	Other	220	64.10%	141	72.12	12.31
	No response	167	65.90%	110	73.65	11.91
Advanced degree	Asian	112	83.00%	93	77.94	9.92
	African American	343	70.80%	243	74.7	11.76
	White	726	84.60%	614	79.33	9.67
	Hispanic	265	69.80%	185	73.74	12.65
	American Indian	3	1	3	80.67	6.51
	Other	92	75.00%	69	74.1	13.74
	No response	83	84.30%	70	78.67	9.06
No response	Asian	11	27.30%	3	56.18	19.73
	African American	33	33.30%	11	63.15	16.67
	White	57	57.90%	33	70.33	14.91
	Hispanic	27	44.40%	12	63.89	16.83
	American Indian	1	1	1	81	-
	Other	26	57.70%	15	69.96	12.66
	No response	1136	50.60%	575	68.39	12.36

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	38.50%	25	65.65	11.4
	Male	73	57.50%	42	67.71	11.41

	No response	9	11.10%	1	60.11	9.56
High school diploma or GED	Female	1201	42.60%	512	65.66	13.49
	Male	1189	50.60%	602	68.42	12.63
	No response	161	51.60%	83	67.23	14.28
Some college	Female	3,283	53.60%	1,760	69.54	12.04
	Male	3,629	60.70%	2201	71.21	11.93
	No response	425	61.40%	261	71.01	12.44
4-year college degree	Female	1958	66.60%	1305	73.18	11.92
	Male	2549	73.90%	1884	75.25	11.27
	No response	310	71.90%	223	74	12.15
Advanced degree	Female	729	76.00%	554	76.03	11.81
	Male	779	81.60%	636	78.02	10.38
	No response	116	75.00%	87	76.49	11.47
No response	Female	560	48.20%	270	67.76	12.68
	Male	648	52.20%	338	68.45	13.02
	No response	83	50.60%	42	68.98	12.92

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	8,678	57.50%	4,993	70.55	13.5
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	211	58.30%	123	70.28	13.42
	African American	2,519	51.80%	1,306	68.64	13.46
	White	2,114	73.40%	1,551	75.8	11.7
	Hispanic	2,364	51.60%	1,219	68.82	13.44

	American Indian	14	50.00%	7	68.93	14.37
	Other	622	55.30%	344	69.3	13.96
	No response	834	53.10%	443	68.93	14.26
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	4,241	55.80%	2,368	70.04	13.35
	Male	3,721	59.50%	2,213	71.11	13.65
	No response	716	57.50%	412	70.62	13.47
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	103	56.30%	58	68.86	13.64
	African American	1,278	53.30%	681	69.1	13.15
	White	934	71.00%	663	74.99	11.97
	Hispanic	1,181	49.00%	579	67.83	13.59
	American Indian	6	50.00%	3	70.67	14.29
	Other	313	53.00%	166	69.26	13.32
	No response	426	51.20%	218	68.99	13.54
Male	Asian	95	60.00%	57	71.59	13.67
	African American	993	52.40%	520	68.67	13.63
	White	1,010	75.10%	759	76.32	11.67
	Hispanic	1,037	53.30%	553	69.56	13.33
	American Indian	7	57.10%	4	69.43	15.53
	Other	249	59.80%	149	70.08	14.49
	No response	330	51.80%	171	68.08	15.3
No response	Asian	13	61.50%	8	71.92	8.63
	African American	248	42.30%	105	66.2	14.13
	White	170	75.90%	129	77.11	10.11
	Hispanic	146	59.60%	87	71.52	12.42
	American Indian	1	0.00%		55	-
	Other	60	48.30%	29	66.3	14.77

	No response	78	69.20%	54	72.18	13.17
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	172	40.70%	70	64.6	13.34
	High school diploma or GED	1,705	42.90%	732	65.73	14.11
	Some college	3,669	57.60%	2,114	70.64	13.02
	4-year college degree	1,771	68.90%	1,221	74.43	11.75
	Advanced degree	751	76.70%	576	76.45	12.52
	No response	610	45.90%	280	66.62	14.02
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	5,722	62.50%	3,576	72.41	12.52
	Spanish	1,388	49.40%	685	67.57	14.11
	Other	992	45.50%	451	65.98	15.24
	No response	576	48.80%	281	67.13	14.35
Race or 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	12.50%	1	54.88	13.85
	African American	38	42.10%	16	63.32	14.24
	White	35	60.00%	21	71.63	8.53
	Hispanic	82	35.40%	29	63.57	13.34
	American Indian	1	0.00%		44	-
	Other	6	33.30%	2	62.33	15.77
	No response	2	50.00%	1	64.5	19.09

High school diploma or GED	Asian	33	33.30%	11	63.15	16.19
	African American	599	34.70%	208	63.77	13.74
	White	359	65.70%	236	72.2	12.05
	Hispanic	533	37.50%	200	64.32	13.91
	American Indian	3	66.70%	2	74.67	6.51
	Other	133	39.80%	53	63	15.86
	No response	45	48.90%	22	66.11	15.01
Some college	Asian	72	59.70%	43	71.1	12.72
	African American	1,161	51.70%	600	68.62	12.94
	White	910	71.30%	649	75.48	11.52
	Hispanic	1,096	52.70%	578	69.05	13.08
	American Indian	9	44.40%	4	69.44	15.27
	Other	282	56.40%	159	69.33	13.27
	No response	139	58.30%	81	70.87	14.13
4-year college degree	Asian	59	66.10%	39	72.47	11
	African American	452	66.20%	299	72.91	12.3
	White	592	77.90%	461	77.18	10.99
	Hispanic	449	61.20%	275	72.61	11.75
	American Indian	1	100.00%	1	72	-
	Other	121	62.00%	75	73.1	11.31
	No response	97	73.20%	71	76.09	11.52
Advanced degree	Asian	35	77.10%	27	75.51	11.51
	African American	230	74.80%	172	75.04	11.83
	White	208	86.50%	180	80.59	11.85
	Hispanic	182	71.40%	130	74.68	12.36
	American Indian	0	-	-	-	-
	Other	57	77.20%	44	75.93	13.39
	No response	39	59.00%	23	72.51	15.41
No response	Asian	4	50.00%	2	67	8.08
	African American	39	28.20%	11	62.26	13.17

	White	10	40.00%	4	66.8	14.34
	Hispanic	22	31.80%	7	60.18	16.27
	American Indian	0	-	-	-	-
	Other	23	47.80%	11	70.83	9.02
	No response	512	47.90%	245	67.03	14.09
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	72	33.30%	24	63.26	13.54
	Male	91	45.10%	41	65.38	12.98
	No response	9	55.60%	5	67.44	15.72
High school diploma or GED	Female	781	40.30%	315	64.6	14.07
	Male	771	45.70%	352	66.72	14
	No response	153	42.50%	65	66.46	14.53
Some college	Female	1,817	56.00%	1,018	70.28	12.89
	Male	1,545	60.00%	927	71.19	13.13
	No response	307	55.00%	169	70.03	13.18
4-year college degree	Female	864	65.60%	567	73.44	11.94
	Male	768	71.90%	552	75.59	11.54
	No response	139	73.40%	102	74.25	11.18
Advanced degree	Female	412	75.20%	310	75.81	12.15
	Male	291	79.40%	231	77.23	12.68
	No response	48	72.90%	35	77.15	14.48
No response	Female	295	45.40%	134	66.67	13
	Male	255	43.10%	110	65.5	15.34
	No response	60	60.00%	36	71.12	12.11

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	4,640	55.80%	2,591	70.87	11.85
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	85	76.50%	65	75.68	9.31
	African American	1,304	50.10%	653	69.38	11.88
	White	1,465	66.00%	967	73.84	11.32
	Hispanic	1,042	48.40%	504	68.72	11.59
	American Indian	14	71.40%	10	75.43	11.26
	Other	231	51.10%	118	69.54	11.94
	No response	499	54.90%	274	70.16	12.24
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,432	53.50%	1,301	70.26	11.75
	Male	1,678	60.70%	1,019	72.14	12.16
	No response	530	51.10%	271	69.62	10.92
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	41	82.90%	34	77.15	9.73
	African American	751	49.30%	370	69.08	11.83
	White	688	61.90%	426	72.66	11.5
	Hispanic	530	46.20%	245	68.25	11.63
	American Indian	12	75.00%	9	77.08	11.02
	Other	134	53.00%	71	69.72	11.43
	No response	276	52.90%	146	70.28	11.48
Male	Asian	38	68.40%	26	74.16	8.98
	African American	383	54.00%	207	70.33	12.64
	White	639	71.40%	456	75.52	11.15

	Hispanic	385	50.90%	196	69.33	11.5
	American Indian	2	50.00%	1	65.5	9.19
	Other	69	52.20%	36	69.88	12.68
	No response	162	59.90%	97	70.31	13.65
No response	Asian	6	83.30%	5	75.33	8.29
	African American	170	44.70%	76	68.58	10.12
	White	138	61.60%	85	71.92	10.14
	Hispanic	127	49.60%	63	68.83	11.73
	American Indian	0	-	-	-	-
	Other	28	39.30%	11	67.82	12.75
	No response	61	50.80%	31	69.26	11.79
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	43	39.50%	17	65.6	16.74
	High school diploma or GED	1,137	43.10%	490	67.54	12.03
	Some college	2,051	57.70%	1,183	71.56	11.32
	4-year college degree	777	67.30%	523	73.89	11.2
	Advanced degree	240	72.50%	174	74.73	10.78
	No response	392	52.00%	204	69.11	12.45
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	3,458	57.70%	1,996	71.53	11.68
	Spanish	573	49.40%	283	68.57	11.91
	Other	252	51.20%	129	69.69	12.25
	No response	357	51.30%	183	68.96	12.39

Race or 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	86	-
	African American	9	44.40%	4	72.56	13.1
	White	20	30.00%	6	63.4	15.22
	Hispanic	11	45.50%	5	64.45	18.93
	American Indian	0	-	-	-	-
	Other	2	50.00%	1	52.5	33.23
	No response	0	-	-	-	-
High school diploma or GED	Asian	14	57.10%	8	71.64	9.79
	African American	366	37.20%	136	65.73	11.99
	White	379	53.30%	202	70.61	11.64
	Hispanic	287	35.50%	102	65.05	11.51
	American Indian	5	60.00%	3	76.8	10.83
	Other	50	34.00%	17	66.98	14.04
	No response	36	61.10%	22	71.11	10.29
Some college	Asian	23	73.90%	17	74.65	7.4
	African American	665	53.40%	355	70.2	11.51
	White	674	67.40%	454	74.42	10.87
	Hispanic	502	49.80%	250	69.6	10.91
	American Indian	6	66.70%	4	71.5	12.96
	Other	107	55.10%	59	70.1	10.73
	No response	74	59.50%	44	72.15	12.87
4-year college degree	Asian	30	96.70%	29	79.73	8.48
	African American	198	58.60%	116	72.19	11.84
	White	293	77.10%	226	76.56	9.94
	Hispanic	178	57.90%	103	71.08	11.55
	American Indian	3	100.00%	3	81	8.54
	Other	46	60.90%	28	71.09	11.09

	No response	29	62.10%	18	73.48	11.67
Advanced degree	Asian	16	56.30%	9	71.38	9.33
	African American	58	62.10%	36	72.55	10.16
	White	84	85.70%	72	78.05	11.52
	Hispanic	54	74.10%	40	74.04	9.91
	American Indian	0	-	-	-	-
	Other	16	56.30%	9	72.56	10.11
	No response	12	66.70%	8	72.58	10.86
No response	Asian	1	100.00%	1	93	-
	African American	8	75.00%	6	72	11.14
	White	15	46.70%	7	66.53	10.66
	Hispanic	10	40.00%	4	63.6	17.45
	American Indian	0	-	-	-	-
	Other	10	40.00%	4	67.8	13.12
	No response	348	52.30%	182	69.28	12.33
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	26	26.90%	7	61.58	17.29
	Male	16	62.50%	10	72.06	14.63
	No response	1	0.00%		67	-
High school diploma or GED	Female	620	41.10%	255	66.84	11.96
	Male	408	47.30%	193	68.72	12.53
	No response	109	38.50%	42	67.03	10.14
Some college	Female	1,070	56.40%	604	71.4	11.18
	Male	714	61.30%	438	72.38	11.68
	No response	267	52.80%	141	70.02	10.72
4-year college degree	Female	369	66.10%	244	73.2	11.42
	Male	319	71.80%	229	75.6	10.5

	No response	89	56.20%	50	70.62	11.75
Advanced degree	Female	116	65.50%	76	73.09	10.47
	Male	105	77.10%	81	76.18	11.4
	No response	19	89.50%	17	76.74	7.71
No response	Female	231	49.80%	115	69	11.51
	Male	116	58.60%	68	69.53	14.36
	No response	45	46.70%	21	68.62	12

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	4,112	54.50%	2,240	70.02	10.52
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	63	65.10%	41	72.46	9.93
	African American	327	47.10%	154	67.9	9.57
	White	1,991	62.20%	1,239	72.2	9.76
	Hispanic	1,148	43.60%	500	67.11	11.01
	American Indian	5	100.00%	5	75	4.74
	Other	147	46.90%	69	68.88	10.8
	No response	431	53.80%	232	69.25	10.95
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,278	48.90%	1,113	68.96	10.43
	Male	1,565	62.20%	974	71.46	10.37
	No response	269	56.90%	153	70.58	11.09
Race or Ethnicity Within Gender						

Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	35	65.70%	23	73.43	7.87
	African American	175	44.60%	78	67.62	8.92
	White	1043	56.90%	593	71.25	9.81
	Hispanic	706	38.00%	268	65.83	10.78
	American Indian	3	100.00%	3	72.67	2.08
	Other	86	44.20%	38	69.03	10.55
	No response	230	47.80%	110	68.42	10.76
Male	Asian	26	61.50%	16	71.08	12.53
	African American	130	51.50%	67	68.23	10.29
	White	824	68.30%	563	73.28	9.62
	Hispanic	372	53.00%	197	69.38	10.84
	American Indian	2	100.00%	2	78.5	6.36
	Other	48	56.30%	27	69.1	12.01
	No response	163	62.60%	102	70.28	10.51
No response	Asian	2	100.00%	2	73.5	0.71
	African American	22	40.90%	9	68.18	10.57
	White	124	66.90%	83	73.06	9.48
	Hispanic	70	50.00%	35	67.89	12.28
	American Indian	0	-	-	-	-
	Other	13	30.80%	4	67.08	7.96
	No response	38	52.60%	20	69.89	13.57
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	21	38.10%	8	63.76	13.99
	High school diploma or GED	631	36.30%	229	65.52	10.75

	Some college	1,684	51.20%	863	69.33	9.78
	4-year college degree	1,169	67.00%	783	73.22	9.86
	Advanced degree	249	71.10%	177	74.39	9.41
	No response	358	50.30%	180	68.01	11.74
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,812	59.30%	1,668	71.43	9.77
	Spanish	733	41.50%	304	66.41	11.55
	Other	227	42.30%	96	66.86	10.77
	No response	340	50.60%	172	68.19	11.41
Race or 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	0.00%		59	-
	White	8	50.00%	4	69.5	12.18
	Hispanic	12	33.30%	4	60.33	14.93
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
High school diploma or GED	Asian	8	50.00%	4	71	8.25
	African American	29	41.40%	12	65.45	11.11
	White	299	42.80%	128	67.46	10.05
	Hispanic	262	27.90%	73	63.38	10.88
	American Indian	0	-	-	-	-
	Other	26	38.50%	10	63.54	13.83
	No response	7	28.60%	2	64.57	8.72
Some college	Asian	20	65.00%	13	70.15	10.14

	African American	179	44.10%	79	66.77	9.48
	White	823	58.80%	484	71.46	9.16
	Hispanic	540	42.00%	227	66.87	10.18
	American Indian	3	100.00%	3	72.67	2.08
	Other	70	42.90%	30	68.5	9.67
	No response	49	55.10%	27	70.8	8.32
4-year college degree	Asian	25	76.00%	19	74.4	10.72
	African American	95	48.40%	46	69.44	8.95
	White	723	71.90%	520	74.45	9.4
	Hispanic	255	59.60%	152	71	10.84
	American Indian	2	100.00%	2	78.5	6.36
	Other	32	62.50%	20	73.16	10.23
	No response	37	64.90%	24	73.14	8.48
Advanced degree	Asian	8	62.50%	5	75.25	8.92
	African American	21	76.20%	16	73.9	8.06
	White	127	76.40%	97	76.04	8.89
	Hispanic	65	64.60%	42	72.05	10.9
	American Indian	0	-	-	-	-
	Other	13	53.80%	7	72.23	7.6
	No response	15	66.70%	10	72.67	8.48
No response	Asian	2	0.00%		66	2.83
	African American	2	50.00%	1	73	8.49
	White	11	54.50%	6	66.18	16.38
	Hispanic	14	14.30%	2	58	10.52
	American Indian	0	-	-	-	-
	Other	6	33.30%	2	66.5	8.41
	No response	323	52.30%	169	68.52	11.56
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>

Less than high school	Female	12	33.30%	4	64.42	12.92
	Male	9	44.40%	4	62.89	16.08
	No response	0	-	-	-	-
High school diploma or GED	Female	415	33.50%	139	65.22	10.72
	Male	172	42.40%	73	66.4	10.65
	No response	44	38.60%	17	64.95	11.5
Some college	Female	1,027	46.60%	479	68.56	9.49
	Male	554	58.30%	323	70.36	10.21
	No response	103	59.20%	61	71.5	9.43
4-year college degree	Female	527	63.80%	336	72.54	10.31
	Male	570	70.50%	402	73.94	9.39
	No response	72	62.50%	45	72.54	9.83
Advanced degree	Female	96	64.60%	62	72.92	10.07
	Male	131	75.60%	99	75.31	8.98
	No response	22	72.70%	16	75.32	8.4
No response	Female	201	46.30%	93	67.67	11.27
	Male	129	56.60%	73	68.7	11.31
	No response	28	50.00%	14	67.29	16.46

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	2,566	63.20%	1,622	72.12	10.84
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	45	62.20%	28	71.73	9.69
	African American	656	55.80%	366	69.84	11.02

	White	931	71.50%	666	74.65	9.9
	Hispanic	493	61.50%	303	71.3	10.7
	American Indian	11	72.70%	8	77.09	11.25
	Other	128	58.60%	75	70.16	11.88
	No response	302	58.30%	176	71.32	11.55
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,419	60.20%	854	71.18	10.93
	Male	894	65.20%	583	72.86	10.25
	No response	253	73.10%	185	74.79	11.69
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	18	55.60%	10	69.22	11.05
	African American	382	52.40%	200	68.87	11.03
	White	531	69.30%	368	74.01	9.96
	Hispanic	244	60.20%	147	70.44	11.03
	American Indian	9	66.70%	6	74.67	10.99
	Other	72	50.00%	36	67.51	13.48
	No response	163	53.40%	87	70.09	10.32
Male	Asian	21	66.70%	14	72.9	7.73
	African American	207	58.90%	122	70.65	10.77
	White	324	71.90%	233	74.97	9.77
	Hispanic	202	59.40%	120	71.43	10.13
	American Indian	2	100.00%	2	88	2.83
	Other	42	71.40%	30	72.81	8.15
	No response	96	64.60%	62	73.22	10.82
No response	Asian	6	66.70%	4	75.17	11.34
	African American	67	65.70%	44	72.85	11.14
	White	76	85.50%	65	77.74	9.52
	Hispanic	47	76.60%	36	75.26	10.62

	American Indian	0	-	-	-	-
	Other	14	64.30%	9	75.79	9.03
	No response	43	62.80%	27	71.74	16.32

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	12	50.00%	6	67.67	5.65
High school diploma or GED	548	46.40%	254	67.64	11.6
Some college	1,227	65.70%	806	72.68	10.05
4-year college degree	448	75.40%	338	75.42	9.93
Advanced degree	90	77.80%	70	76.51	8.89
No response	241	61.40%	148	71.9	11.93

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	2,026	64.30%	1,303	72.42	10.74
Spanish	242	57.90%	140	70.4	10.88
Other	78	57.70%	45	71.54	9.51
No response	220	60.90%	134	71.49	11.93

Race or 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	2	100.00%	2	70.5	0.71
	African American	0	-	-	-	-
	White	4	50.00%	2	66.25	7.5
	Hispanic	6	33.30%	2	67.67	5.61
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-

	No response	0	-	-	-	-
High school diploma or GED	Asian	10	40.00%	4	67.6	13.9
	African American	149	35.60%	53	64.52	11.89
	White	207	55.10%	114	70.33	10.66
	Hispanic	139	46.80%	65	67.53	10.88
	American Indian	2	100.00%	2	83	4.24
	Other	30	36.70%	11	63.1	14.68
	No response	11	45.50%	5	70.27	8.79
Some college	Asian	20	65.00%	13	73.7	8.23
	African American	384	60.40%	232	70.88	10.29
	White	468	73.10%	342	74.81	9.2
	Hispanic	248	64.10%	159	72.08	10.38
	American Indian	6	50.00%	3	70	10.41
	Other	60	63.30%	38	72.1	10.7
	No response	41	46.30%	19	69.54	10.64
4-year college degree	Asian	8	87.50%	7	75	9.04
	African American	99	62.60%	62	72.31	10.31
	White	203	82.80%	168	78	9.28
	Hispanic	85	76.50%	65	74.28	10.17
	American Indian	2	100.00%	2	87	4.24
	Other	27	74.10%	20	73.74	8.48
	No response	24	58.30%	14	71.54	9.25
Advanced degree	Asian	5	40.00%	2	67.4	4.98
	African American	21	76.20%	16	75.29	7.98
	White	41	87.80%	36	79.56	7.89
	Hispanic	14	78.60%	11	77.71	7.97
	American Indian	1	1	1	88	-
	Other	5	60.00%	3	68.2	8.84
	No response	3	33.30%	1	63	8.72

No response	Asian	0	-	-	-	-
	African American	3	100.00%	3	80.67	9.07
	White	8	50.00%	4	70.63	9.3
	Hispanic	1	100.00%	1	83	-
	American Indian	0	-	-	-	-
	Other	6	50.00%	3	71.5	11.43
	No response	223	61.40%	137	71.79	12.07
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	4	75.00%	3	69.5	5.26
	Male	8	37.50%	3	66.75	5.95
	No response	0	-	-	-	-
High school diploma or GED	Female	338	41.10%	139	66.19	11.98
	Male	175	52.60%	92	69.49	10.61
	No response	35	65.70%	23	72.46	10.16
Some college	Female	681	64.80%	441	72.32	9.89
	Male	412	65.00%	268	72.55	9.93
	No response	134	72.40%	97	74.93	10.92
4-year college degree	Female	218	74.80%	163	74.93	10.37
	Male	189	75.10%	142	75.64	9.22
	No response	41	80.50%	33	77.05	10.67
Advanced degree	Female	51	70.60%	36	74.73	8.78
	Male	33	84.80%	28	78.88	8.85
	No response	6	100.00%	6	78.67	7.63
No response	Female	127	56.70%	72	70.55	10.61
	Male	77	64.90%	50	73.4	11.38
	No response	37	70.30%	26	73.41	16.36

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form

		Form			Total
		PN	QO	UM	
All candidates	<i>n</i>	5,958	5,759	5,985	17,702
	Correct answer rate	0.69	0.71	0.72	0.74
	Correlation	0.23	0.25	0.25	0.25
Asian	<i>n</i>	217	215	242	674
	Correct answer rate	0.67	0.71	0.72	0.74
	Correlation	0.27	0.27	0.26	0.27
African American	<i>n</i>	1,025	1,022	1,005	3,052
	Correct answer rate	0.66	0.69	0.69	0.72
	Correlation	0.23	0.26	0.26	0.26
White	<i>n</i>	2,696	2,584	2,674	7,954
	Correct answer rate	0.72	0.74	0.74	0.77
	Correlation	0.22	0.24	0.23	0.23
Hispanic	<i>n</i>	1,106	1,051	1,122	3,279
	Correct answer rate	0.67	0.68	0.7	0.72
	Correlation	0.22	0.25	0.24	0.24
American Indian	<i>n</i>	22	14	13	49
	Correct answer rate	0.66	0.7	0.75	0.74
	Correlation	0.33	0.24	0.13	0.25
Other	<i>n</i>	324	311	306	941
	Correct answer rate	0.67	0.69	0.7	0.73
	Correlation	0.24	0.25	0.24	0.25
No response	<i>n</i>	568	562	623	1,753
	Correct answer rate	0.67	0.69	0.7	0.72
	Correlation	0.24	0.24	0.25	0.25

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

Life and Annuity (Incl. Variable Contracts) Examination Performance by Form					
		Form			Total
		UN	VO	ZM	
All candidates	<i>n</i>	2,891	2,881	2,887	8,659
	Correct answer rate	0.67	0.68	0.7	0.68
	Correlation	0.22	0.25	0.2	0.23
Asian	<i>n</i>	72	76	63	211
	Correct answer rate	0.68	0.68	0.7	0.69
	Correlation	0.19	0.24	0.15	0.19
African American	<i>n</i>	823	811	874	2,508
	Correct answer rate	0.66	0.66	0.68	0.66
	Correlation	0.21	0.24	0.2	0.22
White	<i>n</i>	715	700	698	2,113
	Correct answer rate	0.72	0.73	0.75	0.73
	Correlation	0.21	0.23	0.19	0.21
Hispanic	<i>n</i>	781	798	783	2,362
	Correct answer rate	0.66	0.66	0.68	0.67
	Correlation	0.22	0.25	0.2	0.22
American Indian	<i>n</i>	7	4	3	14
	Correct answer rate	0.71	0.62	0.67	0.67
	Correlation	0.27	0.26	0.17	0.25
Other	<i>n</i>	192	216	212	620
	Correct answer rate	0.66	0.67	0.69	0.67
	Correlation	0.22	0.24	0.19	0.22
No response	<i>n</i>	301	276	254	831
	Correct answer rate	0.66	0.67	0.69	0.67
	Correlation	0.23	0.27	0.21	0.24

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

Health Examination Performance by Form				
		Form		Total
		UI	VJ	
All candidates	<i>n</i>	2,332	2,303	4,635
	Correct answer rate	0.73	0.73	0.73
	Correlation	0.23	0.22	0.22
Asian	<i>n</i>	45	40	85
	Correct answer rate	0.77	0.79	0.78
	Correlation	0.19	0.05	0.12
African American	<i>n</i>	656	646	1,302
	Correct answer rate	0.71	0.72	0.71
	Correlation	0.24	0.23	0.23
White	<i>n</i>	740	724	1,464
	Correct answer rate	0.75	0.76	0.75
	Correlation	0.22	0.23	0.22
Hispanic	<i>n</i>	519	522	1,041
	Correct answer rate	0.71	0.7	0.71
	Correlation	0.23	0.21	0.21
American Indian	<i>n</i>	5	9	14
	Correct answer rate	0.76	0.76	0.75
	Correlation	0.26	0.34	0.3
Other	<i>n</i>	116	115	231
	Correct answer rate	0.7	0.74	0.72
	Correlation	0.25	0.17	0.21
No response	<i>n</i>	251	247	498
	Correct answer rate	0.72	0.73	0.73
	Correlation	0.24	0.22	0.23

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (*Corrected item-total correlation* is defined in the glossary.)

General Lines Examination Performance by Form					
		Form			Total
		QM	RN	SO	
All candidates	<i>n</i>	1,338	1,338	1,431	4,107
	Correct answer rate	0.66	0.66	0.67	0.66
	Correlation	0.23	0.21	0.21	0.22
Asian	<i>n</i>	24	21	18	63
	Correct answer rate	0.72	0.66	0.68	0.69
	Correlation	0.22	0.32	0.26	0.27
African American	<i>n</i>	99	105	123	327
	Correct answer rate	0.65	0.64	0.64	0.64
	Correlation	0.2	0.19	0.18	0.19
White	<i>n</i>	648	661	682	1,991
	Correct answer rate	0.69	0.68	0.69	0.68
	Correlation	0.22	0.19	0.21	0.21
Hispanic	<i>n</i>	387	343	416	1,146
	Correct answer rate	0.63	0.62	0.63	0.63
	Correlation	0.23	0.22	0.22	0.23
American Indian	<i>n</i>	1	1	3	5
	Correct answer rate	0.77	0.62	0.67	0.68
	Correlation	-	-	0.32	0.27
Other	<i>n</i>	52	52	43	147
	Correct answer rate	0.64	0.65	0.65	0.64
	Correlation	0.28	0.21	0.16	0.22
No response	<i>n</i>	127	155	146	428
	Correct answer rate	0.63	0.66	0.68	0.66
	Correlation	0.23	0.23	0.18	0.22

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

Personal Lines Examination Performance by Form				
		Form		Total
		TI	UJ	
All candidates	<i>n</i>	1,305	1,259	2,564
	Correct answer rate	0.65	0.66	0.65
	Correlation	0.23	0.24	0.23
Asian	<i>n</i>	18	27	45
	Correct answer rate	0.63	0.68	0.65
	Correlation	0.25	0.15	0.21
African American	<i>n</i>	338	317	655
	Correct answer rate	0.61	0.62	0.62
	Correlation	0.24	0.24	0.24
White	<i>n</i>	487	444	931
	Correct answer rate	0.68	0.69	0.68
	Correlation	0.21	0.24	0.22
Hispanic	<i>n</i>	243	249	492
	Correct answer rate	0.65	0.66	0.65
	Correlation	0.22	0.21	0.21
American Indian	<i>n</i>	6	5	11
	Correct answer rate	0.64	0.76	0.7
	Correlation	0.33	0.25	0.29
Other	<i>n</i>	70	58	128
	Correct answer rate	0.63	0.64	0.64
	Correlation	0.22	0.25	0.24
No response	<i>n</i>	143	159	302
	Correct answer rate	0.63	0.63	0.63
	Correlation	0.24	0.22	0.23

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)