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

2023 Annual Report

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 1, 2023 through December 31, 2023.

BACKGROUND

The data included in this report are for exams administered from January 1, 2023 through December 31, 2023.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 13,971 candidates, and four forms were active: JD23, KE, LF, and ME. The Life (Including Annuities & Variable Contracts) exam was administered to 7,233 candidates, and four forms were active: OE, PF, QG, RF. The Health exam was administered to 4,047 candidates, and three forms were active: HS, IT, and KT. The General Lines exam was administered to 2,711 candidates, and four forms were active: DB, EC, FD, and GC. The Personal Lines exam was administered to 2,785 candidates, and three forms were active: CS, FS, and GT.

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 Heal	th & Life (Includi	ng Annuitie	es & Varial	ble Contrac	cts) Combi	ned	
		Total	Passing ca	andidates	Scaled	score	
		Total	%	n	Mean	SD	
	All candidates	21,204	54.60%	11,585	69.43	14.7	
Race or Ethni	icity						
	Race or ethnicity	Total	Passing ca	andidates	Scaled	score	
	reace of ethilicity	Total	%	n	Mean	SD	
	Asian	747	55.70%	416	69.94	15.07	
	African American	4,540	46.40%	2,108	66.48	14.3	
	White	7,431	61.70%	4,585	72.24	12.73	
	Hispanic	5,017	54.30%	2,723	69.75	15.01	
	American Indian	58	56.90%	33	70.4	14.54	
	Other	1,130	49.40%	558	67.9	14.23	
	No response	2,281	50.90%	1,162	65.97	18.48	
Gender							
	Gender	Total	Passing ca	andidates	Scaled	score	
	Geridei	Total	%	n	Mean	SD	
	Female	10,239	56.80%	5,819	70.07	14.48	
	Male	9,803	52.10%	5,110	68.67	14.87	
	No response	1,162	56.50%	656	70.15	14.91	
Race or Ethni	icity Within Gende	er					
Caradar	Dana an athuriaite	T-4-1	Passing ca	andidates	Scaled	Scaled score	
Gender	Race or ethnicity	Total	%	n	Mean	SD	
	Asian	310	59.40%	184	71.18	14.94	
	African American	2,015	47.30%	953	66.98	13.91	
	White	3,943	63.90%	2,521	72.86	12.45	
	Hispanic	2,335	55.80%	1,304	70.18	14.73	
Female	American Indian	28	53.60%	15	68.46	14.78	
	Other	485	53.60%	260	68.62	14.54	
	No response	1,123	51.80%	582	65.96	18.65	
	Asian	410	52.00%	213	68.7	15.12	
Male	African American	2,265	45.00%	1,020	65.91	14.52	
	White	3,111	58.40%	1,818	71.28	13.04	

	Hispanic	2,395	53.10%	1,272	69.42	15.31
	American Indian	28	57.10%	16	71.32	14.39
	Other	561	47.20%	265	67.3	14.07
	No response	1,033	49.00%	506	65.74	18.12
	Asian	27	70.40%	19	74.63	14.35
	African American	260	51.90%	135	67.52	15.2
	White	377	65.30%	246	73.62	12.48
News	Hispanic	287	51.20%	147	69.14	14.62
No response	American Indian	2	100.00%	2	84.5	6.36
	Other	84	39.30%	33	67.69	13.48
	No response	125	59.20%	74	67.94	19.92
Education Lev	/el					
Education level		Total	Passing candidates		Scaled score	
	Education level	Total	%	n	Mean	SD
	Less than high school	270	40.70%	110	63.93	14.54
	High school diploma or GED	4,551	42.60%	1,937	65.32	14.36
	Some college	8,152	52.50%	4,278	69	13.45
	4-year college degree	4,946	67.10%	3,318	74.2	13.31
	Advanced degree	1,459	70.60%	1,030	75.07	12.84
	No response	1,826	49.90%	912	64.93	19.74
Native Langu	age					
	Native language	Total	Passing ca	andidates	Scaled	
			%	n	Mean	SD
	English	15,430	54.30%	8,377	69.65	13.64
	Spanish	2,462	60.90%	1,499	72.17	15.61
	Other No response	1,661	52.90%	879 830	67.85 64.82	19.99

Race or Ethni	city Within Educa	tion Level				
Education lavel	Dana an atlantaita	Takal	Passing ca	andidates	Scaled	score
Education level	Race or ethnicity	Total -	%	n	Mean	SD
	Asian	20	15.00%	3	52.85	13.41
	African American	67	46.30%	31	64.94	14.24
	White	75	52.00%	39	68.07	13.39
Less than high	Hispanic	86	33.70%	29	61.97	14.34
school	American Indian	0	0.00%	0	-	-
	Other	16	25.00%	4	61.44	15.96
	No response	6	66.70%	4	72.5	12.52
	Asian	104	36.50%	38	63.8	15.18
	African American	1,177	38.50%	453	62.8	15.46
	White	1,630	48.60%	792	67.94	13.07
High school	Hispanic	1,262	39.50%	499	64.53	14.06
diploma or GED	American Indian	20	45.00%	9	67.8	13.71
	Other	264	39.40%	104	63.94	15.25
	No response	94	44.70%	42	66.95	14.9
	Asian	217	47.00%	102	67.14	15.25
	African American	2,047	45.80%	938	66.82	13.48
	White	3,127	59.90%	1,874	71.76	12.51
	Hispanic	1,902	48.50%	923	67.38	13.88
Some college	American Indian	24	58.30%	14	67.96	15.64
	Other	496	50.60%	251	68.27	13.64
	No response	339	51.90%	176	68.17	13.4
	Asian	262	65.30%	171	73	13.73
	African American	863	52.50%	453	68.89	13.54
	White	1,962	71.30%	1,399	75.27	11.55
4-year college	Hispanic	1,403	73.30%	1,029	77.07	14.42
degree	American Indian	10	80.00%	8	79.5	10.67
	Other	245	56.70%	139	71.09	12.51
	No response	201	59.20%	119	71.62	13.1

	Asian	138	71.00%	98	75.86	12.4
	African American	336	63.70%	214	72.13	13.2
	White	572	78.50%	449	77.85	11.69
Advanced	Hispanic	272	65.10%	177	73.04	13.76
degree	American Indian	4	50.00%	2	75.25	14.57
	Other	66	63.60%	42	73.86	12.44
	No response	71	67.60%	48	73.9	13.09
	Asian	6	66.70%	4	65.17	24.36
	African American	50	38.00%	19	61.6	16.05
	White	65	49.20%	32	67.06	14.59
NI- was a second	Hispanic	92	71.70%	66	76.48	15.44
No response	American Indian	0	0.00%	0	-	-
	Other	43	41.90%	18	63.02	17.34
	No response	1,570	49.20%	773	64.33	20.09
Gender Within	n Education Level					
			ъ.		0 1	
Education level	Gender	Total	Passing ca	andidates	Scaled	score
Education level	Gender	Total	%	andidates n	Scaled Mean	score SD
Education level	Gender Female	126	% 46.80%			
Less than high			%	n	Mean	SD
	Female	126	% 46.80%	n 59	Mean 66.55	<i>SD</i> 13.61
Less than high	Female Male	126 137	% 46.80% 32.80%	n 59 45	Mean 66.55 60.77	SD 13.61 14.71
Less than high school High school	Female Male No response	126 137 7	% 46.80% 32.80% 85.70%	n 59 45	Mean 66.55 60.77 78.43	SD 13.61 14.71 9.48
Less than high school	Female Male No response Female	126 137 7 2,333	% 46.80% 32.80% 85.70% 45.40%	n 59 45 6 1,060	Mean 66.55 60.77 78.43 66.51	SD 13.61 14.71 9.48 13.86
Less than high school High school	Female Male No response Female Male	126 137 7 2,333 1,973	% 46.80% 32.80% 85.70% 45.40% 39.10%	n 59 45 6 1,060 771	Mean 66.55 60.77 78.43 66.51 63.86	SD 13.61 14.71 9.48 13.86 14.75
Less than high school High school diploma or GED	Female Male No response Female Male No response	126 137 7 2,333 1,973 245	% 46.80% 32.80% 85.70% 45.40% 39.10% 43.30%	n 59 45 6 1,060 771 106	Mean 66.55 60.77 78.43 66.51 63.86 65.76	SD 13.61 14.71 9.48 13.86 14.75
Less than high school High school	Female Male No response Female Male No response Female	126 137 7 2,333 1,973 245 3,832	% 46.80% 32.80% 85.70% 45.40% 39.10% 43.30% 55.60%	n 59 45 6 1,060 771 106 2,130	Mean 66.55 60.77 78.43 66.51 63.86 65.76	SD 13.61 14.71 9.48 13.86 14.75 14.9
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male	126 137 7 2,333 1,973 245 3,832 3,859	% 46.80% 32.80% 85.70% 45.40% 39.10% 43.30% 55.60% 49.10%	n 59 45 6 1,060 771 106 2,130 1,893	Mean 66.55 60.77 78.43 66.51 63.86 65.76 70 67.87	SD 13.61 14.71 9.48 13.86 14.75 14.9 13.19 13.58
Less than high school High school diploma or GED Some college	Female Male No response Female Male No response Female No response Female Male No response	126 137 7 2,333 1,973 245 3,832 3,859 461	% 46.80% 32.80% 85.70% 45.40% 39.10% 43.30% 55.60% 49.10%	n 59 45 6 1,060 771 106 2,130 1,893 255	Mean 66.55 60.77 78.43 66.51 63.86 65.76 70 67.87 70.14	SD 13.61 14.71 9.48 13.86 14.75 14.9 13.19 13.58
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male Female Female Female	126 137 7 2,333 1,973 245 3,832 3,859 461 2,421	% 46.80% 32.80% 85.70% 45.40% 39.10% 43.30% 55.60% 49.10% 55.30% 68.70%	n 59 45 6 1,060 771 106 2,130 1,893 255 1,664	Mean 66.55 60.77 78.43 66.51 63.86 65.76 70 67.87 70.14 74.47	SD 13.61 14.71 9.48 13.86 14.75 14.9 13.19 13.58 13.76
Less than high school High school diploma or GED Some college	Female Male No response	126 137 7 2,333 1,973 245 3,832 3,859 461 2,421 2,267	% 46.80% 32.80% 85.70% 45.40% 39.10% 43.30% 55.60% 49.10% 55.30% 68.70% 65.10%	n 59 45 6 1,060 771 106 2,130 1,893 255 1,664 1,475	Mean 66.55 60.77 78.43 66.51 63.86 65.76 70 67.87 70.14 74.47 73.81	\$D 13.61 14.71 9.48 13.86 14.75 14.9 13.19 13.58 13.76 13.1 13.67

	No response	84	65.50%	55	73.54	14.2
	Female	932	49.70%	463	64.57	19.67
l <u>.</u> .	Male	787	50.10%	394	65.35	19.63
No response	No response	107	51.40%	55	65.05	21.18

All Healt	:h & Life (Includir	ng Annuitie	es & Variab	ole Contrac	ts) Examir	nees	
		Total	Passing ca	andidates	Scaled	score	
		Total	%	n	Mean	SD	
	All candidates	13,971	55.70%	7,779	69.83	14.65	
Race or Ethni	city						
	Race or ethnicity	Total	Passing ca	andidates	Scaled	score	
	Race of ethineity	Total	%	n	Mean	SD	
	Asian	431	55.70%	240	69.78	15.14	
	African American	2,401	43.20%	1,038	65.52	14.28	
	White	5,585	61.50%	3,436	72.11	12.59	
	Hispanic	3,256	57.40%	1,870	71.14	14.98	
	American Indian	40	52.50%	21	70.03	14.8	
	Other	643	51.00%	328	68.65	13.68	
	No response	1,615	52.40%	846	66.24	18.7	
Gender							
	Gender	Total	Passing ca	andidates	Scaled	score	
	Geridei	rotai	%	n	Mean	SD	
	Female	7,259	57.60%	4,182	70.41	14.21	
	Male	6,063	53.40%	3,239	69.16	15.09	
	No response	649	55.20%	358	69.73	15.06	
Race or Ethni	city Within Gende	er					
Caradan	Dana an athariaita	T-4-1	Passing ca	andidates	Scaled	Scaled score	
Gender	Race or ethnicity	Total	%	n	Mean	SD	
	Asian	189	56.60%	107	70.21	15.26	
	African American	1,175	44.50%	523	66.34	13.73	
	White	3,118	63.80%	1,989	72.68	12.36	
Famala	Hispanic	1,621	58.60%	950	71.29	14.41	
Female	American Indian	23	52.20%	12	69.57	14.35	
	Other	313	53.70%	168	69.33	13.98	
	No response	820	52.80%	433	66.37	18.19	
	Asian	225	53.80%	121	68.98	15.11	
Male	African American	1,097	41.40%	454	64.66	14.6	
	White	2,206	58.00%	1,279	71.16	12.95	

	Hispanic	1,508	57.20%	862	71.22	15.53
	American Indian	16	50.00%	8	70.06	16.14
	Other	294	49.70%	146	68.1	13.26
	No response	717	51.50%	369	66	19.1
	Asian	17	70.60%	12	75.53	13.5
	African American	129	47.30%	61	65.46	15.94
	White	261	64.40%	168	73.29	11.71
No magnana	Hispanic	127	45.70%	58	68.14	15.26
No response	American Indian	1	100.00%	1	80	-
	Other	36	38.90%	14	67.22	14.45
	No response	78	56.40%	44	67.19	20.34
Education Lev	vel					
	Education laval	Tatal	Passing ca	andidates	Scaled	score
	Education level	Total	%	n	Mean	SD
	Less than high school	127	40.90%	52	65.32	13.2
	High school diploma or GED	2,835	42.40%	1,203	65.59	13.96
	Some college	5,221	52.60%	2,748	69.01	13.35
	4-year college degree	3,507	68.70%	2,410	74.8	13.3
	Advanced degree	952	70.40%	670	74.96	12.84
	No response	1,329	52.40%	696	65.8	19.88
Native Langu	age					
	Native language	Total	Passing ca	andidates	Scaled	
			%	n	Mean	SD
	English	10,419	54.80%	5,714	69.8	13.46
	Spanish	1,611	66.30%	1,068	74.54	15.24
	Other No response	715 1,226	49.00% 52.80%	350 647	65.62	15.75 20.07

Race or Ethni	city Within Educa	tion Level				
Education lavel	Dogo on otherioity	Tatal	Passing ca	andidates	Scaled	score
Education level	Race or ethnicity	Total	%	n	Mean	SD
	Asian	8	25.00%	2	56.25	14.48
	African American	22	31.80%	7	61.86	10.96
	White	54	46.30%	25	68.07	11.8
Less than high	Hispanic	35	42.90%	15	64.71	15.37
school	American Indian	0	0.00%	0	-	-
	Other	7	28.60%	2	67	13.47
	No response	1	100.00%	1	75	1
	Asian	58	32.80%	19	62.97	14.29
	African American	571	32.60%	186	61.26	15.25
	White	1,214	48.40%	587	68	12.86
High school	Hispanic	788	40.50%	319	65.14	13.6
diploma or GED	American Indian	14	42.90%	6	67.71	14.05
	Other	143	44.80%	64	65.54	14.57
	No response	47	46.80%	22	66.23	15.04
	Asian	135	48.10%	65	67.3	15.11
	African American	1,087	43.30%	471	65.9	13.61
	White	2,336	59.90%	1,399	71.58	12.36
Carra a alla ma	Hispanic	1,136	48.20%	548	67.36	13.83
Some college	American Indian	15	46.70%	7	65.6	15.61
	Other	292	49.00%	143	67.98	13.65
	No response	220	52.30%	115	68.2	13.03
	Asian	155	62.60%	97	72.01	14.91
	African American	515	51.70%	266	68.26	13.71
	White	1,500	70.70%	1,060	74.92	11.55
4-year college	Hispanic	1,054	77.40%	816	78.94	13.86
degree	American Indian	8	75.00%	6	78.63	11.61
	Other	143	60.80%	87	72.3	11.95
	No response	132	59.10%	78	71.58	13.09

	Asian	71	76.10%	54	76.82	11.59
	African American	179	56.40%	101	70.26	13.35
	White	440	78.20%	344	77.6	12.04
Advanced	Hispanic	172	65.70%	113	72.97	12.92
degree	American Indian	3	66.70%	2	80	13.53
	Other	37	59.50%	22	73.62	11.62
	No response	50	68.00%	34	73.56	14.41
	Asian	4	75.00%	3	67.5	25.67
	African American	27	25.90%	7	59.81	14.01
	White	41	51.20%	21	67.39	14.8
Nie weenene	Hispanic	71	83.10%	59	81	12.64
No response	American Indian	0	0.00%	0	-	-
	Other	21	47.60%	10	66.05	15.79
	No response	1,165	51.20%	596	64.95	20.19
Gender Within	n Education Level					
Education level	Gandar	Total	Passing ca	andidates	Scaled	score
Education level	Gender	Total	Passing ca	andidates <i>n</i>	Scaled Mean	score SD
Education level	Gender Female	Total 66	% 50.00%			<i>SD</i> 12.28
Less than high			%	n	Mean	SD
	Female	66	% 50.00%	n 33	Mean 68.33	<i>SD</i> 12.28
Less than high	Female Male	66 56	% 50.00% 26.80%	n 33 15	Mean 68.33 60.61	SD 12.28 12.72
Less than high school High school	Female Male No response	66 56 5	% 50.00% 26.80% 80.00%	n 33 15 4	Mean 68.33 60.61 78.4	SD 12.28 12.72 11.61
Less than high school	Female Male No response Female	66 56 5 1,557	% 50.00% 26.80% 80.00% 45.20%	n 33 15 4 703	Mean 68.33 60.61 78.4 66.76	SD 12.28 12.72 11.61 13.43
Less than high school High school	Female Male No response Female Male	66 56 5 1,557 1,140	% 50.00% 26.80% 80.00% 45.20% 38.90%	n 33 15 4 703 443	Mean 68.33 60.61 78.4 66.76 64.11	SD 12.28 12.72 11.61 13.43 14.28
Less than high school High school diploma or GED	Female Male No response Female Male No response	66 56 5 1,557 1,140	% 50.00% 26.80% 80.00% 45.20% 38.90% 41.30%	n 33 15 4 703 443	Mean 68.33 60.61 78.4 66.76 64.11 64.62	SD 12.28 12.72 11.61 13.43 14.28
Less than high school High school	Female Male No response Female Male No response Female	66 56 5 1,557 1,140 138 2,663	% 50.00% 26.80% 80.00% 45.20% 38.90% 41.30% 56.00%	n 33 15 4 703 443 57	Mean 68.33 60.61 78.4 66.76 64.11 64.62 70.06	SD 12.28 12.72 11.61 13.43 14.28 15.74
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male	66 56 5 1,557 1,140 138 2,663 2,308	% 50.00% 26.80% 80.00% 45.20% 38.90% 41.30% 56.00% 48.50%	703 443 57 1,491 1,120	Mean 68.33 60.61 78.4 66.76 64.11 64.62 70.06 67.71	SD 12.28 12.72 11.61 13.43 14.28 15.74 12.93 13.67
Less than high school High school diploma or GED Some college	Female Male No response Female Male No response Female No response Female Male No response	66 56 5 1,557 1,140 138 2,663 2,308 250	% 50.00% 26.80% 80.00% 45.20% 38.90% 41.30% 56.00% 48.50%	n 33 15 4 703 443 57 1,491 1,120	Mean 68.33 60.61 78.4 66.76 64.11 64.62 70.06 67.71 69.76	SD 12.28 12.72 11.61 13.43 14.28 15.74 12.93 13.67 13.77
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male Female Female Female	66 56 5 1,557 1,140 138 2,663 2,308 250 1,844	% 50.00% 26.80% 80.00% 45.20% 38.90% 41.30% 56.00% 48.50% 54.80%	n 33 15 4 703 443 57 1,491 1,120 137	Mean 68.33 60.61 78.4 66.76 64.11 64.62 70.06 67.71 69.76 74.56	SD 12.28 12.72 11.61 13.43 14.28 15.74 12.93 13.67 13.77
Less than high school High school diploma or GED Some college	Female Male No response	66 56 5 1,557 1,140 138 2,663 2,308 250 1,844 1,512	% 50.00% 26.80% 80.00% 45.20% 38.90% 41.30% 56.00% 48.50% 54.80% 68.90% 68.80%	n 33 15 4 703 443 57 1,491 1,120 137 1,271 1,040	Mean 68.33 60.61 78.4 66.76 64.11 64.62 70.06 67.71 69.76 74.56 75.12	SD 12.28 12.72 11.61 13.43 14.28 15.74 12.93 13.67 13.77 13.12 13.66

	No response	47	66.00%	31	74.23	13.48
	Female	705	51.90%	366	65.73	19.15
l <u>.</u> .	Male	566	53.00%	300	65.99	20.64
No response	No response	58	51.70%	30	64.79	21.31

All	Life (Including Ar	nnuities & \	Variable Co	ontracts) E	xaminees	
		Total	Passing ca	andidates	Scaled	score
		Total	%	n	Mean	SD
	All candidates	7,233	52.60%	3,806	68.64	14.77
Race or Ethn	icity					
	Race or ethnicity	Total	Passing ca	andidates	Scaled	score
	Nace of ethinicity	Total	%	n	Mean	SD
	Asian	316	55.70%	176	70.17	15
	African American	2,139	50.00%	1,070	67.55	14.26
	White	1,846	62.20%	1,149	72.64	13.13
	Hispanic	1,761	48.40%	853	67.2	14.73
	American Indian	18	66.70%	12	71.22	14.34
	Other	487	47.20%	230	66.91	14.89
	No response	666	47.40%	316	65.3	17.96
Gender						
	Gender	Total	Passing ca	andidates	Scaled	score
	Geridei	Total	%	n	Mean	SD
	Female	2,980	54.90%	1,637	69.25	15.08
	Male	3,740	50.00%	1,871	67.87	14.47
	No response	513	58.10%	298	70.69	14.7
Race or Ethn	icity Within Gende	er				
Gender	Dago or othnicity	Total	Passing ca	andidates	Scaled score	
Gender	Race or ethnicity	TOTAL	%	n	Mean	SD
	Asian	121	63.60%	77	72.69	14.36
	African American	840	51.20%	430	67.88	14.12
	White	825	64.50%	532	73.56	12.78
	Hispanic	714	49.60%	354	67.65	15.14
Female	American Indian	5	60.00%	3	63.4	17.39
	Other	172	53.50%	92	67.34	15.46
	No response	303	49.20%	149	64.85	19.83
	Asian	185	49.70%	92	68.36	15.15
Male	African American	1,168	48.50%	566	67.08	14.35
	White	905	59.60%	539	71.58	13.25

	Hispanic	887	46.20%	410	66.34	14.44
	American Indian	12	66.70%	8	73	12.17
	Other	267	44.60%	119	66.43	14.9
	No response	316	43.40%	137	65.16	15.7
	Asian	10	70.00%	7	73.1	16.33
	African American	131	56.50%	74	69.56	14.21
	White	116	67.20%	78	74.34	14.09
NI	Hispanic	160	55.60%	89	69.94	14.09
No response	American Indian	1	100.00%	1	89	-
	Other	48	39.60%	19	68.04	12.85
	No response	47	63.80%	30	69.17	19.36
Education Le	vel					
	Education level	Total	Passing ca	andidates	Scaled	score
	Education level	Total	%	n	Mean	SD
	Less than high school	143	40.60%	58	62.69	15.57
	High school diploma or GED	1,716	42.80%	734	64.87	15
	Some college	2,931	52.20%	1,530	68.99	13.64
	4-year college degree	1,439	63.10%	908	72.74	13.22
	Advanced degree	507	71.00%	360	75.27	12.83
	No response	497	43.50%	216	62.62	19.17
Native Langu	age					
	Native language	Total	Passing ca	andidates	Scaled	
			%	n	Mean	SD
	English	5,011	53.10%	2,663	69.33	13.99
	Spanish	851	50.60%	431	67.68	15.32
	Other	946	55.90%	529	68.54	15.09
	No response	425	43.10%	183	62.52	19.6

Race or Ethni	city Within Educa	tion Level				
Education lovel	Dogo or otherioity	Total	Passing ca	andidates	Scaled	score
Education level	Race or ethnicity	Total	%	n	Mean	SD
	Asian	12	8.30%	1	50.58	12.77
	African American	45	53.30%	24	66.44	15.49
	White	21	66.70%	14	68.05	17.16
Less than high	Hispanic	51	27.50%	14	60.08	13.42
school	American Indian	0	0.00%	0	-	-
	Other	9	22.20%	2	57.11	17.13
	No response	5	60.00%	3	72	13.93
	Asian	46	41.30%	19	64.85	16.33
	African American	606	44.10%	267	64.24	15.54
	White	416	49.30%	205	67.79	13.67
High school	Hispanic	474	38.00%	180	63.52	14.75
diploma or GED	American Indian	6	50.00%	3	68	14.17
	Other	121	33.10%	40	62.04	15.86
	No response	47	42.60%	20	67.66	14.89
	Asian	82	45.10%	37	66.88	15.56
	African American	960	48.60%	467	67.85	13.26
	White	791	60.10%	475	72.28	12.94
	Hispanic	766	49.00%	375	67.41	13.96
Some college	American Indian	9	77.80%	7	71.89	15.79
	Other	204	52.90%	108	68.69	13.65
	No response	119	51.30%	61	68.11	14.1
	Asian	107	69.20%	74	74.43	11.74
	African American	348	53.70%	187	69.83	13.25
	White	462	73.40%	339	76.4	11.49
4-year college	Hispanic	349	61.00%	213	71.42	14.6
degree	American Indian	2	100.00%	2	83	7.07
	Other	102	51.00%	52	69.38	13.13
	No response	69	59.40%	41	71.68	13.22

	Asian	67	65.70%	44	74.85	13.23
	African American	157	72.00%	113	74.26	12.75
	White	132	79.50%	105	78.69	10.44
Advanced	Hispanic	100	64.00%	64	73.18	15.17
degree	American Indian	1	0.00%	0	61	-
	Other	29	69.00%	20	74.17	13.61
	No response	21	66.70%	14	74.71	9.49
	Asian	2	50.00%	1	60.5	30.41
	African American	23	52.20%	12	63.7	18.27
	White	24	45.80%	11	66.5	14.54
Nie weenene	Hispanic	21	33.30%	7	61.19	14.42
No response	American Indian	0	0.00%	0	-	-
	Other	22	36.40%	8	60.14	18.6
	No response	405	43.70%	177	62.55	19.72
Gender Within	n Education Level					
			ъ.		0 1	
Education level	Gender	Total	Passing ca	andidates	Scaled	score
Education level	Gender	Total	%	andidates <i>n</i>	Scaled Mean	score SD
Education level	Gender Female	Total 60	% 43.30%			<i>SD</i> 14.8
Less than high			%	n	Mean	SD
	Female	60	% 43.30%	n 26	Mean 64.58	<i>SD</i> 14.8
Less than high	Female Male	60 81	% 43.30% 37.00%	n 26 30	Mean 64.58 60.89	SD 14.8 16.02
Less than high school	Female Male No response	60 81	% 43.30% 37.00% 100.00%	n 26 30 2	Mean 64.58 60.89 78.5	SD 14.8 16.02 0.71
Less than high	Female Male No response Female	60 81 2 776	% 43.30% 37.00% 100.00% 46.00%	n 26 30 2 357	Mean 64.58 60.89 78.5	SD 14.8 16.02 0.71 14.67
Less than high school High school	Female Male No response Female Male	60 81 2 776 833	% 43.30% 37.00% 100.00% 46.00% 39.40%	n 26 30 2 357 328	Mean 64.58 60.89 78.5 66 63.52	SD 14.8 16.02 0.71 14.67 15.36
Less than high school High school diploma or GED	Female Male No response Female Male No response	60 81 2 776 833	% 43.30% 37.00% 100.00% 46.00% 39.40% 45.80%	n 26 30 2 357 328 49	Mean 64.58 60.89 78.5 66 63.52 67.21	SD 14.8 16.02 0.71 14.67 15.36
Less than high school High school	Female Male No response Female Male No response Female	60 81 2 776 833 107	% 43.30% 37.00% 100.00% 46.00% 39.40% 45.80% 54.70%	n 26 30 2 357 328 49 639	Mean 64.58 60.89 78.5 66 63.52 67.21 69.88	SD 14.8 16.02 0.71 14.67 15.36 13.68
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male	60 81 2 776 833 107 1,169 1,551	% 43.30% 37.00% 100.00% 46.00% 39.40% 45.80% 54.70% 49.80%	n 26 30 2 357 328 49 639 773	Mean 64.58 60.89 78.5 66 63.52 67.21 69.88 68.09	SD 14.8 16.02 0.71 14.67 15.36 13.68 13.78 13.45
Less than high school High school diploma or GED Some college	Female Male No response Female Male No response Female No response Female Male No response	60 81 2 776 833 107 1,169 1,551 211	% 43.30% 37.00% 100.00% 46.00% 39.40% 45.80% 54.70% 49.80%	n 26 30 2 357 328 49 639 773	Mean 64.58 60.89 78.5 66 63.52 67.21 69.88 68.09 70.58	SD 14.8 16.02 0.71 14.67 15.36 13.68 13.78 13.77
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male Female Female Female	60 81 2 776 833 107 1,169 1,551 211	% 43.30% 37.00% 100.00% 46.00% 39.40% 45.80% 54.70% 49.80% 55.90% 68.10%	n 26 30 2 357 328 49 639 773 118	Mean 64.58 60.89 78.5 66 63.52 67.21 69.88 68.09 70.58	SD 14.8 16.02 0.71 14.67 15.36 13.68 13.78 13.45 13.77 13.06
Less than high school High school diploma or GED Some college	Female Male No response	60 81 2 776 833 107 1,169 1,551 211 577 755	% 43.30% 37.00% 100.00% 46.00% 39.40% 45.80% 54.70% 49.80% 55.90% 68.10% 57.60%	n 26 30 2 357 328 49 639 773 118 393 435	Mean 64.58 60.89 78.5 66 63.52 67.21 69.88 68.09 70.58 74.17 71.19	SD 14.8 16.02 0.71 14.67 15.36 13.68 13.78 13.45 13.77 13.06 13.33

	No response	37	64.90%	24	72.65	15.2
	Female	227	42.70%	97	60.98	20.85
l <u>.</u> .	Male	221	42.50%	94	63.7	16.67
No response	No response	49	51.00%	25	65.35	21.25

		All Health E	Examinees			
		Total	Passing ca	andidates	Scaled	score
		Total	%	n	Mean	SD
	All candidates	4,047	46.50%	1,881	67.86	12.67
Race or Ethni	city					
	Race or ethnicity	Total	Passing ca	andidates	Scaled	score
	ridge of our money	rotai	%	n	Mean	SD
	Asian	69	52.20%	36	68.94	12.51
	African American	932	40.00%	373	66	12.42
	White	1,216	54.20%	659	70.34	12.09
	Hispanic	1,147	44.40%	509	67.38	12.75
	American Indian	17	47.10%	8	65.76	12.02
	Other	168	43.50%	73	67.31	11.13
	No response	498	44.80%	223	66.49	13.91
Gender						
	Gender	Total	Passing ca	andidates	Scaled	
			%	n	Mean	SD
	Female	1,634	50.70%	828	69.03	12.47
	Male	2,120	42.50%	902	66.77	12.83
	No response	293	51.50%	151	69.2	11.9
Race or Ethni	city Within Gende	er				
Gender	Race or ethnicity	Total	Passing ca	andidates	Scaled	score
Gerider	Race of ethilicity	Total	%	n	Mean	SD
	Asian	25	56.00%	14	70.44	13.19
	African American	362	43.40%	157	66.37	12.99
	White	494	60.30%	298	72.12	11.4
Famala	Hispanic	470	50.60%	238	69	12.36
Female	American Indian	11	45.50%	5	63.73	12.5
	Other	62	43.50%	27	68.08	10.82
	No response	210	42.40%	89	66.79	13.04
	Asian	35	48.60%	17	68.34	12.58
Male	African American	481	39.10%	188	65.91	12.02
	White	636	48.10%	306	68.74	12.55

	Hispanic	622	38.60%	240	65.82	12.92
	American Indian	6	50.00%	3	69.5	11.15
	Other	90	37.80%	34	65.86	11.18
	No response	250	45.60%	114	65.86	14.87
	Asian	9	55.60%	5	67.11	11.14
	African American	89	31.50%	28	64.94	12.29
	White	86	64.00%	55	71.99	10.91
No recommend	Hispanic	55	56.40%	31	71.25	11.62
No response	American Indian	0	0.00%	0	-	-
	Other	16	75.00%	12	72.5	10.83
	No response	38	52.60%	20	69.03	11.79
Education Lev	vel					
	Education level	Total	Passing ca	andidates	Scaled	score
	Education level	Total	%	n	Mean	SD
	Less than high school	51	39.20%	20	67.45	10.74
	High school diploma or GED	1,219	34.80%	424	64.42	12.49
	Some college	1,597	47.50%	759	68.53	11.78
	4-year college degree	643	63.80%	410	72.73	12.1
	Advanced degree	149	69.80%	104	74.28	11.07
	No response	388	42.30%	164	65.41	14.51
Native Langu	age					
	Native language	Total	Passing ca		Scaled	
			%	n 1 27/	Mean	SD
	English Spanish	2,958 569	46.50% 48.30%	1,376 275	68.12 68.06	12.32 13.1
	Other	162	48.30%	73	66.87	13.1
	No response	358	43.90%	157	65.83	14.27

Race or Ethni	city Within Educa	tion Level				
Education lavel	Dogo on otherioity	Tatal	Passing ca	andidates	Scaled	score
Education level	Race or ethnicity	Total	%	n	Mean	SD
	Asian	0	0.00%	0	-	-
	African American	9	33.30%	3	66	11.61
	White	13	61.50%	8	71.62	13.65
Less than high	Hispanic	26	26.90%	7	65.65	8.49
school	American Indian	0	0.00%	0	-	-
	Other	0	0.00%	0	-	-
	No response	3	66.70%	2	69.33	12.5
	Asian	11	45.50%	5	65	10.72
	African American	318	32.40%	103	62.94	12.63
	White	342	44.20%	151	66.71	12.6
High school	Hispanic	440	28.20%	124	63.15	12.34
diploma or GED	American Indian	10	50.00%	5	68.1	10.13
	Other	57	28.10%	16	63.93	11.62
	No response	41	48.80%	20	70.07	10.1
	Asian	29	48.30%	14	66.41	12.42
	African American	417	42.20%	176	67.21	11.68
	White	540	51.50%	278	70.11	11.32
	Hispanic	450	49.30%	222	68.77	11.97
Some college	American Indian	3	66.70%	2	68.33	5.51
	Other	84	47.60%	40	67.79	10.88
	No response	74	36.50%	27	64.72	13.63
	Asian	23	65.20%	15	73.78	12.4
	African American	146	47.90%	70	67.9	12.56
	White	246	68.30%	168	74.63	11.35
4-year college	Hispanic	182	70.90%	129	74.21	11.88
degree	American Indian	1	100.00%	1	80	-
	Other	14	78.60%	11	75.14	7.93
	No response	31	51.60%	16	69.61	12.31

	Asian	5	40.00%	2	72.6	12.93
	African American	34	55.90%	19	72.59	12.7
	White	61	82.00%	50	76.97	9.68
Advanced	Hispanic	34	67.60%	23	72.38	11.91
degree	American Indian	1	0.00%	0	65	-
	Other	7	57.10%	4	72	10.47
	No response	7	85.70%	6	73.14	7.97
	Asian	1	0.00%	0	56	-
	African American	8	25.00%	2	61.88	13.99
	White	14	28.60%	4	62.36	13.32
No management	Hispanic	15	26.70%	4	58.73	16.2
No response	American Indian	2	0.00%	0	43.5	7.78
	Other	6	33.30%	2	69	4.9
	No response	342	44.40%	152	66	14.51
Gender Within	n Education Level					
Education level	Gender	Total	Passing ca	andidates	Scaled	score
Education level	Gender	Total	Passing ca	andidates <i>n</i>	Scaled Mean	score SD
Education level	Gender Female	Total 17	% 52.90%		1	
Less than high			%	n	Mean	SD
	Female	17	% 52.90%	n 9	Mean 69.71	<i>SD</i> 11.71
Less than high	Female Male	17 31	% 52.90% 32.30%	n 9 10	Mean 69.71 66.45	SD 11.71 10.03
Less than high school	Female Male No response	17 31 3	% 52.90% 32.30% 33.30%	n 9 10	Mean 69.71 66.45	SD 11.71 10.03 14.53
Less than high	Female Male No response Female	17 31 3 486	% 52.90% 32.30% 33.30% 40.70%	n 9 10 1 198	Mean 69.71 66.45 65 66.16	SD 11.71 10.03 14.53
Less than high school High school	Female Male No response Female Male	17 31 3 486 655	% 52.90% 32.30% 33.30% 40.70% 29.50%	n 9 10 1 198 193	Mean 69.71 66.45 65 66.16 63.01	SD 11.71 10.03 14.53 11.8 12.81
Less than high school High school diploma or GED	Female Male No response Female Male No response	17 31 3 486 655 78	% 52.90% 32.30% 33.30% 40.70% 29.50% 42.30%	n 9 10 1 198 193 33	Mean 69.71 66.45 65 66.16 63.01	SD 11.71 10.03 14.53 11.8 12.81
Less than high school High school	Female Male No response Female Male No response Female	17 31 3 486 655 78 643	% 52.90% 32.30% 33.30% 40.70% 29.50% 42.30% 52.30%	n 9 10 1 198 193 33	Mean 69.71 66.45 65 66.16 63.01 65.49	SD 11.71 10.03 14.53 11.8 12.81 12.58
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male	17 31 3 486 655 78 643 822	% 52.90% 32.30% 33.30% 40.70% 29.50% 42.30% 52.30% 42.70%	n 9 10 1 198 193 33 336 351	Mean 69.71 66.45 65 66.16 63.01 65.49 69.71 67.39	SD 11.71 10.03 14.53 11.8 12.81 12.58 12.05 11.47
Less than high school High school diploma or GED Some college	Female Male No response Female Male No response Female Male No response Female Male No response	17 31 3 486 655 78 643 822 132	% 52.90% 32.30% 33.30% 40.70% 29.50% 42.30% 52.30% 42.70% 54.50%	n 9 10 1 198 193 33 336 351 72	Mean 69.71 66.45 65 66.16 63.01 65.49 69.71 67.39	SD 11.71 10.03 14.53 11.8 12.81 12.58 12.05 11.47
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male Female Female Female	17 31 3 486 655 78 643 822 132 252	% 52.90% 32.30% 33.30% 40.70% 29.50% 42.30% 52.30% 42.70% 54.50% 70.60%	n 9 10 1 198 193 33 336 351 72 178	Mean 69.71 66.45 65 66.16 63.01 65.49 69.71 67.39 69.9 73.78	SD 11.71 10.03 14.53 11.8 12.81 12.58 12.05 11.47 11.71 12.62
Less than high school High school diploma or GED Some college	Female Male No response	17 31 3 486 655 78 643 822 132 252 345	% 52.90% 32.30% 33.30% 40.70% 29.50% 42.30% 42.70% 54.50% 70.60% 60.00%	n 9 10 1 198 193 33 336 351 72 178 207	Mean 69.71 66.45 65 66.16 63.01 65.49 69.71 67.39 69.9 73.78 71.98	SD 11.71 10.03 14.53 11.8 12.81 12.58 12.05 11.47 11.71 12.62 11.81

	No response	8	87.50%	7	76.88	6.71
	Female	168	36.90%	62	65.36	13.16
l <u>.</u> .	Male	194	45.90%	89	64.98	16.01
No response	No response	26	50.00%	13	68.88	10.42

	All G	Seneral Lin	es Examin	ees		
		Total	Passing ca	andidates	Scaled	score
		Total	%	n	Mean	SD
	All candidates	2,711	50.40%	1,366	68.65	11.22
Race or Ethni	city					
	Race or ethnicity	Total	Passing ca	andidates	Scaled	score
	race of ethinolog	rotai	%	n	Mean	SD
	Asian	54	46.30%	25	67.72	10.31
	African American	258	37.60%	97	65.72	11.28
	White	1,242	55.90%	694	70.52	9.88
	Hispanic	702	40.30%	283	66.27	10.52
	American Indian	7	57.10%	4	69.71	8.83
	Other	100	40.00%	40	66.63	11.02
	No response	348	64.10%	223	69.6	15.22
Gender						
	Gender	Total	Passing ca	andidates	Scaled	score
	Contact	rotai	%	n	Mean	SD
	Female	1,050	54.60%	573	69.56	11.39
	Male	1,524	47.20%	720	67.87	11.13
	No response	137	53.30%	73	70.31	10.29
Race or Ethni	city Within Gende	er				
Caradan	Dana an athariaita	T-4-1	Passing ca	andidates	Scaled	score
Gender	Race or ethnicity	Total	%	n	Mean	SD
	Asian	23	56.50%	13	68.61	11.52
	African American	90	36.70%	33	63.91	12.27
	White	534	56.90%	304	71.19	9.78
Famala	Hispanic	234	48.70%	114	68	9.88
Female	American Indian	3	66.70%	2	71.67	6.51
	Other	26	61.50%	16	71.92	9.86
	No response	140	65.00%	91	69.24	16.62
	Asian	30	36.70%	11	66.83	9.52
Male	African American	148	36.50%	54	66.16	10.58
	White	653	54.70%	357	69.9	9.93

	Hispanic	435	34.90%	152	65.02	10.66
	American Indian	3	33.30%	1	64.67	10.21
	Other	61	36.10%	22	65.64	11.27
	No response	194	63.40%	123	69.65	14.49
	Asian	1	100.00%	1	74	-
	African American	20	50.00%	10	70.7	10.27
	White	55	60.00%	33	71.55	9.98
NI.	Hispanic	33	51.50%	17	70.52	10.5
No response	American Indian	1	100.00%	1	79	-
	Other	13	15.40%	2	60.69	7.85
	No response	14	64.30%	9	72.43	10.01
Education Lev	vel					
	Education level	Total	Passing ca	andidates	Scaled	score
	Education level	Total	%	n	Mean	SD
	Less than high school	27	29.60%	8	64.07	10.54
	High school diploma or GED	451	36.60%	165	65.74	10.41
	Some college	1,012	47.40%	480	68.2	10.42
	4-year college degree	731	56.40%	412	70.24	10.29
	Advanced degree	194	57.70%	112	71.39	9.98
	No response	296	63.90%	189	69.3	15.99
Native Langu	age					
	Native language	Total	Passing ca	andidates	Scaled	
			%	n	Mean	SD
	English	1,866	52.50%	980	69.69	10.07
	Spanish	412	35.20%	145	64.5	10.75
	Other No response	149 284	38.90%	183	65.83	16.26

Race or Ethni	city Within Educa	tion Level				
Education lavel	Dana an atlantaita	T-4-1	Passing ca	andidates	Scaled	score
Education level	Race or ethnicity	Total	%	n	Mean	SD
	Asian	0	0.00%	0	-	-
	African American	2	0.00%	0	58.5	7.78
	White	13	46.20%	6	68.54	11.27
Less than high	Hispanic	5	20.00%	1	59	11.98
school	American Indian	0	0.00%	0	-	-
	Other	7	14.30%	1	61	5.94
	No response	0	0.00%	0	1	-
	Asian	7	28.60%	2	61.86	14.55
	African American	56	25.00%	14	62.71	10.18
	White	220	44.50%	98	68.14	9.07
High school	Hispanic	147	27.90%	41	63.11	10.99
diploma or GED	American Indian	0	0.00%	0	-	-
	Other	12	41.70%	5	65.83	13.99
	No response	9	55.60%	5	71.67	9.5
	Asian	22	36.40%	8	65.59	9.67
	African American	117	37.60%	44	65.44	11.55
	White	489	54.60%	267	70.29	9.82
	Hispanic	326	41.70%	136	66.47	10.28
Some college	American Indian	2	0.00%	0	61	11.31
	Other	36	33.30%	12	65.31	10.94
	No response	20	65.00%	13	70.05	10.31
	Asian	21	52.40%	11	69.48	7.93
	African American	59	49.20%	29	67.58	12.11
	White	423	61.70%	261	71.57	9.97
4-year college	Hispanic	165	45.50%	75	68.04	10.32
degree	American Indian	1	100.00%	1	79	-
	Other	31	48.40%	15	68.48	11.05
	No response	31	64.50%	20	70.71	8.78

	Asian	3	100.00%	3	79.33	5.51
	African American	22	45.50%	10	70.55	8.72
	White	94	63.80%	60	72.88	10.46
Advanced	Hispanic	52	48.10%	25	68.62	9.46
degree	American Indian	4	75.00%	3	71.75	5.32
	Other	12	50.00%	6	69.17	10.8
	No response	7	71.40%	5	74.71	9.23
	Asian	1	100.00%	1	84	-
	African American	2	0.00%	0	66.5	3.54
	White	3	66.70%	2	70	10.58
Nie weenene	Hispanic	7	71.40%	5	69.14	8.17
No response	American Indian	0	0.00%	0	-	-
	Other	2	50.00%	1	71	2.83
	No response	281	64.10%	180	69.25	16.31
Gender Within	n Education Level					
Education level	Gender	Total	Passing ca	andidates	Scaled	score
Education level	Gender	Total	Passing c	andidates <i>n</i>	Scaled Mean	score SD
Education level	Gender Female	Total 6	% 50.00%			<i>SD</i> 10.01
Less than high			%	n	Mean	SD
	Female	6	% 50.00%	n 3	Mean 73.67	<i>SD</i> 10.01
Less than high	Female Male	6	% 50.00% 29.40%	n 3 5	Mean 73.67 61.94	SD 10.01 10.13
Less than high school High school	Female Male No response	6 17 4	% 50.00% 29.40% 0.00%	n 3 5 0	Mean 73.67 61.94 58.75	SD 10.01 10.13 0.5
Less than high school	Female Male No response Female	6 17 4 136	% 50.00% 29.40% 0.00% 41.20%	n 3 5 0 56	Mean 73.67 61.94 58.75 66.98	SD 10.01 10.13 0.5
Less than high school High school	Female Male No response Female Male	6 17 4 136 291	% 50.00% 29.40% 0.00% 41.20% 34.00%	n 3 5 0 56 99	Mean 73.67 61.94 58.75 66.98 65.02	SD 10.01 10.13 0.5 11 10.16
Less than high school High school diploma or GED	Female Male No response Female Male No response	6 17 4 136 291	% 50.00% 29.40% 0.00% 41.20% 34.00% 41.70%	n 3 5 0 56 99	Mean 73.67 61.94 58.75 66.98 65.02	SD 10.01 10.13 0.5 11 10.16
Less than high school High school	Female Male No response Female Male No response Female	6 17 4 136 291 24	% 50.00% 29.40% 0.00% 41.20% 34.00% 41.70% 50.70%	n 3 5 0 56 99 10 187	Mean 73.67 61.94 58.75 66.98 65.02 67.46 68.78	SD 10.01 10.13 0.5 11 10.16 9.41 10.49
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male Male Male	6 17 4 136 291 24 369 598	% 50.00% 29.40% 0.00% 41.20% 34.00% 41.70% 50.70% 45.20%	n 3 5 0 56 99 10 187 270	Mean 73.67 61.94 58.75 66.98 65.02 67.46 68.78 67.77	SD 10.01 10.13 0.5 11 10.16 9.41 10.49 10.4
Less than high school High school diploma or GED Some college	Female Male No response Female Male No response Female No response Female Male No response	6 17 4 136 291 24 369 598 45	% 50.00% 29.40% 0.00% 41.20% 34.00% 41.70% 50.70% 45.20% 51.10%	n 3 5 0 56 99 10 187 270	Mean 73.67 61.94 58.75 66.98 65.02 67.46 68.78 67.77	SD 10.01 10.13 0.5 11 10.16 9.41 10.49 10.4
Less than high school High school diploma or GED	Female Male No response Female Male No response Female Male No response Female Male Female Female Female	6 17 4 136 291 24 369 598 45	% 50.00% 29.40% 0.00% 41.20% 34.00% 41.70% 50.70% 45.20% 51.10% 59.60%	n 3 5 0 56 99 10 187 270 23	Mean 73.67 61.94 58.75 66.98 65.02 67.46 68.78 67.77 69.18 71.13	SD 10.01 10.13 0.5 11 10.16 9.41 10.49 10.4 10
Less than high school High school diploma or GED Some college	Female Male No response	6 17 4 136 291 24 369 598 45 342 354	% 50.00% 29.40% 0.00% 41.20% 34.00% 41.70% 50.70% 45.20% 51.10% 59.60% 53.40%	n 3 5 0 56 99 10 187 270 23 204 189	Mean 73.67 61.94 58.75 66.98 65.02 67.46 68.78 67.77 69.18 71.13 69.26	SD 10.01 10.13 0.5 11 10.16 9.41 10.49 10.4 10 9.81 10.67

	No response	14	71.40%	10	76.57	10.95
	Female	112	62.50%	70	68.16	17.72
l <u>.</u> .	Male	169	63.90%	108	69.72	15.21
No response	No response	15	73.30%	11	73.07	9.57

	All P	ersonal Lir	nes Examir	nees		
		Tatal	Passing ca	andidates	Scaled	score
		Total	%	n	Mean	SD
	All candidates	2,785	49.30%	1,374	68.38	11.16
Race or Ethn	icity					
	Race or ethnicity	Total	Passing ca	andidates	Scaled	score
	race of etrinicity	Total	%	n	Mean	SD
	Asian	29	48.30%	14	69.45	9.75
	African American	843	38.10%	321	65.73	11.12
	White	877	60.30%	529	71.33	10.69
	Hispanic	626	50.30%	315	68.23	10.64
	American Indian	2	100.00%	2	73	4.24
	Other	142	47.90%	68	68.51	9.97
	No response	266	47.00%	125	67.17	12.47
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	n	Mean	SD
	Female	719	54.50%	392	69.81	10.82
	Male	1,796	46.50%	835	67.48	11.36
	No response	270	54.40%	147	70.55	10.04
Race or Ethni	icity Within Gende	er				
C	Dana an atlantata	T-4-1	Passing candidates		Scaled score	
Gender	Race or ethnicity	Total	%	n	Mean	SD
	Asian	4	50.00%	2	69.5	9.33
	African American	182	40.10%	73	67.1	9.88
	White	233	68.20%	159	72.8	10.08
	Hispanic	208	50.50%	105	69.22	10.3
Female	American Indian	0	0.00%	0	-	-
	Other	28	57.10%	16	71.36	9.34
	No response	64	57.80%	37	67.86	15.14
	Asian	23	47.80%	11	69.39	10.42
Male	African American	595	36.10%	215	64.87	11.31
	White	557	57.30%	319	70.56	10.99

	Hispanic	353	48.70%	172	67.17	11.07	
	American Indian	2	100.00%	2	73	4.24	
	Other	100	45.00%	45	67.93	9.7	
	No response	166	42.80%	71	66.55	12.05	
	Asian	2	50.00%	1	70	2.83	
	African American	66	50.00%	33	69.71	11.56	
	White	87	58.60%	51	72.3	9.93	
NI	Hispanic	65	58.50%	38	70.82	8.52	
No response	American Indian	0	0.00%	0	-	-	
	Other	14	50.00%	7	66.93	12.5	
	No response	36	47.20%	17	68.81	8.67	
Education Lev	vel						
	Education lavel	Total	Passing ca	andidates	Scaled score		
	Education level	vei	%	n	Mean	SD	
	Less than high school	13	46.20%	6	66.92	6.71	
	High school diploma or GED	839	38.90%	326	65.47	11.26	
	Some college	1,313	52.60%	690	69.55	10.13	
	4-year college degree	362	60.80%	220	71.33	11.41	
	Advanced degree	73	67.10%	49	72.41	10.9	
	No response	185	44.90%	83	66	13.9	
Native Langu	age						
	Native language	Total	Passing ca		Scaled		
			%	n	Mean	SD	
	English	2,280	49.40%	1,127	68.63	11.01	
	Spanish Other	280	51.80%	145	67.97	10.31	
	No response	68 157	51.50% 42.70%	35 67	68.01 65.67	11.56 14.05	

Race or Ethnicity Within Education Level									
Education level	Doos on otherioity	Total	Passing ca	andidates	Scaled	score			
Education level	Race or ethnicity	Total	%	n	Mean	SD			
	Asian	0	0.00%	0	-	-			
	African American	3	0.00%	0	58.67	2.52			
	White	7	71.40%	5	71.57	2.7			
Less than high	Hispanic	3	33.30%	1	64.33	7.37			
school	American Indian	0	0.00%	0	-	-			
	Other	0	0.00%	0	-	-			
	No response	0	0.00%	0	1	-			
	Asian	6	66.70%	4	73	9.76			
	African American	281	28.10%	79	62.51	11.33			
	White	283	47.30%	134	67.98	11.39			
High school	Hispanic	207	38.60%	80	65.48	10.58			
diploma or GED	American Indian	0	0.00%	0	-	-			
	Other	45	40.00%	18	65.27	9.92			
	No response	17	64.70%	11	70.35	7.51			
	Asian	9	44.40%	4	70.33	9.12			
	African American	434	40.30%	175	67.11	9.89			
	White	422	63.70%	269	72.35	9.84			
	Hispanic	301	54.80%	165	68.92	10.26			
Some college	American Indian	2	100.00%	2	73	4.24			
	Other	71	50.70%	36	69.8	9.97			
	No response	74	52.70%	39	70.04	9.26			
	Asian	5	80.00%	4	73.2	2.95			
	African American	106	51.90%	55	67.99	13.31			
	White	123	74.00%	91	74.68	10.05			
4-year college	Hispanic	93	57.00%	53	71.4	10.4			
degree	American Indian	0	0.00%	0	-	-			
	Other	21	57.10%	12	72.29	8.37			
	No response	14	35.70%	5	64.57	10.52			

	Asian	8	12.50%	1	62.25	10.85
	African American	15	66.70%	10	70.53	10.41
	White	31	80.60%	25	76.65	7.83
Advanced	Hispanic	13	84.60%	11	75.46	11.73
degree	American Indian	0	0.00%	0	-	-
	Other	2	0.00%	0	60	1.41
	No response	4	50.00%	2	63.25	13.25
	Asian	1	100.00%	1	79	-
	African American	4	50.00%	2	70.25	17.17
	White	11	45.50%	5	65.64	15.18
No veenance	Hispanic	9	55.60%	5	66.67	11.11
No response	American Indian	0	0.00%	0	-	-
	Other	3	66.70%	2	65.67	11.15
	No response	157	43.30%	68	65.8	14.06
Gender Within	n Education Leve					
Education level	Gender	Total	Passing ca	andidates	Scaled score	
Edded:Ion level		Total	%	n	Mean	SD
	Female	4	50.00%	2	/0.75	
1				2	69.75	3.1
Less than high	Male	8	50.00%	4	66.88	7.18
Less than high school	Male No response					
		8	50.00%	4	66.88	
school High school	No response	1	50.00%	0	66.88 56	7.18
	No response Female	1 161	50.00% 0.00% 47.80%	4 0 77	66.88 56 67.82	7.18
school High school	No response Female Male	8 1 161 590	50.00% 0.00% 47.80% 35.40%	77 209	66.88 56 67.82 64.51	7.18 - 10.56 11.54
High school diploma or GED	No response Female Male No response	8 1 161 590 88	50.00% 0.00% 47.80% 35.40% 45.50%	4 0 77 209 40	66.88 56 67.82 64.51 67.63	7.18 - 10.56 11.54 9.69
school High school	No response Female Male No response Female	8 1 161 590 88 364	50.00% 0.00% 47.80% 35.40% 45.50% 54.40%	4 0 77 209 40 198	66.88 56 67.82 64.51 67.63	7.18 - 10.56 11.54 9.69 9.85
High school diploma or GED	No response Female Male No response Female Male	8 1 161 590 88 364 843	50.00% 0.00% 47.80% 35.40% 45.50% 54.40% 51.50%	4 0 77 209 40 198 434	66.88 56 67.82 64.51 67.63 70.22 69.03	7.18 - 10.56 11.54 9.69 9.85 10.31
High school diploma or GED	No response Female Male No response Female Male No response	8 1 161 590 88 364 843 106	50.00% 0.00% 47.80% 35.40% 45.50% 54.40% 51.50%	4 0 77 209 40 198 434 58	66.88 56 67.82 64.51 67.63 70.22 69.03	7.18 - 10.56 11.54 9.69 9.85 10.31 9.38
High school diploma or GED	No response Female Male No response Female Male No response Female Female	8 1 161 590 88 364 843 106	50.00% 0.00% 47.80% 35.40% 45.50% 54.40% 51.50% 61.70%	4 0 77 209 40 198 434 58	66.88 56 67.82 64.51 67.63 70.22 69.03 71.41	7.18 - 10.56 11.54 9.69 9.85 10.31 9.38 11.1
High school diploma or GED Some college	No response Female Male No response Female Male No response Female Male Male	8 1 161 590 88 364 843 106 128 196	50.00% 0.00% 47.80% 35.40% 45.50% 54.40% 51.50% 61.70% 56.10%	4 0 77 209 40 198 434 58 79	66.88 56 67.82 64.51 67.63 70.22 69.03 71.41 71.78 69.99	7.18 - 10.56 11.54 9.69 9.85 10.31 9.38 11.1 11.62

	No response	13	61.50%	8	70.46	9.02
	Female	49	49.00%	24	65.86	15.82
l <u>.</u> .	Male	112	43.80%	49	65.55	13.69
No response	No response	24	41.70%	10	68.38	10.56

Health and Lif	e and Annuity (Incl. Var	. Contra	cts) Exar	mination	Perform	nance by Form
			For	rm		Total
		JD23	KE	LF	ME*	Total
	n	3,243	3,212	3,166	4,073	13,694
All candidates	Correct answer rate	0.68	0.68	0.69	0.74	0.69
	Correlation	0.26	0.3	0.25	0.33	0.28
	n	109	102	107	107	425
Asian	Correct answer rate	0.7	0.67	0.69	0.72	0.7
	Correlation	0.31	0.33	0.28	0.36	0.31
	n	625	616	546	555	2,342
African American	Correct answer rate	0.65	0.65	0.66	0.68	0.66
	Correlation	0.26	0.29	0.26	0.33	0.28
	n	1,368	1,383	1,346	1,458	5,555
White	Correct answer rate	0.7	0.71	0.71	0.74	0.71
	Correlation	0.25	0.29	0.23	0.31	0.26
	n	642	614	604	1,357	3,217
Hispanic	Correct answer rate	0.66	0.65	0.67	0.79	0.69
	Correlation	0.27	0.29	0.26	0.39	0.3
	n	10	9	17	4	40
American Indian	Correct answer rate	0.79	0.72	0.68	0.74	0.73
	Correlation	0.17	0.35	0.33	0.6	0.31
	n	151	158	171	153	633
Other	Correct answer rate	0.66	0.69	0.68	0.71	0.68
	Correlation	0.24	0.3	0.27	0.3	0.27
	n	338	330	375	439	1,482
No response	Correct answer rate	0.66	0.68	0.67	0.71	0.67
	Correlation	0.27	0.27	0.25	0.25	0.26

Life and A	nnuity (Incl. Variable (Contracts)	Examina	tion Per	formanc	e by Form
			Fo	rm		Tatal
		OE	PF	QG	RF*	Total
	n	1,817	1,774	1,768	1,809	7,168
All candidates	Correct answer rate	0.67	0.66	0.68	0.72	0.68
	Correlation	0.27	0.23	0.23	0.25	0.25
	n	75	79	84	76	314
Asian	Correct answer rate	0.65	0.66	0.71	0.73	0.69
	Correlation	0.33	0.23	0.21	0.27	0.26
	n	534	507	496	591	2,128
African American	Correct answer rate	0.65	0.63	0.66	0.72	0.66
	Correlation	0.26	0.22	0.24	0.26	0.25
	n	448	433	431	530	1,842
White	Correct answer rate	0.71	0.7	0.71	0.74	0.72
	Correlation	0.26	0.22	0.23	0.23	0.23
	n	455	452	441	408	1,756
Hispanic	Correct answer rate	0.65	0.64	0.66	0.7	0.66
	Correlation	0.28	0.24	0.22	0.26	0.25
	n	1	7	4	6	18
American Indian	Correct answer rate	0.66	0.63	0.82	0.75	0.72
	Correlation		0.29	-0.03	0.29	0.17
	n	122	145	127	87	481
Other	Correct answer rate	0.64	0.66	0.67	0.68	0.67
	Correlation	0.29	0.23	0.21	0.28	0.24
	n	182	151	185	111	629
No response	Correct answer rate	0.65	0.64	0.66	0.71	0.66
	Correlation	0.25	0.22	0.23	0.26	0.23

	Health Examination	i r ci i ci i ci i i i	Form	51111	
		HS	IT	KT*	Total
	n	1,693	1,732	604	4,029
All candidates	Correct answer rate	0.7	0.7	0.74	0.71
	Correlation	0.23	0.21	0.26	0.23
	n	24	32	13	69
Asian	Correct answer rate	0.75	0.7	0.73	0.73
	Correlation	0.16	0.25	0.37	0.22
	n	416	410	103	929
African American	Correct answer rate	0.69	0.68	0.68	0.69
	Correlation	0.22	0.23	0.28	0.23
	n	502	508	203	1,213
White	Correct answer rate	0.72	0.73	0.74	0.73
	Correlation	0.25	0.19	0.24	0.22
	n	473	492	179	1,144
Hispanic	Correct answer rate	0.68	0.69	0.77	0.7
	Correlation	0.23	0.2	0.26	0.22
	n	9	6	2	17
American Indian	Correct answer rate	0.61	0.72	0.83	0.68
	Correlation	0.25	0.28	-	0.25
	n	72	84	12	168
Other	Correct answer rate	0.69	0.71	0.7	0.7
	Correlation	0.22	0.2	0.24	0.21
	n	197	200	92	489
No response	Correct answer rate	0.69	0.69	0.73	0.7
	Correlation	0.21	0.22	0.27	0.21

	General Lines Exan	nination Pe	rformar	nce by Fo	orm	
			Foi	rm		T-+-1
		DB	EC	FD	GC*	Total
	n	690	703	721	577	2,691
All candidates	Correct answer rate	0.64	0.64	0.64	0.65	0.64
	Correlation	0.2	0.2	0.19	0.24	0.2
	n	4	18	17	15	54
Asian	Correct answer rate	0.71	0.63	0.64	0.61	0.65
	Correlation	0.06	0.26	0.11	0.24	0.14
	n	64	78	76	39	257
African American	Correct answer rate	0.59	0.61	0.6	0.58	0.59
	Correlation	0.21	0.15	0.17	0.27	0.19
	n	325	328	337	250	1,240
White	Correct answer rate	0.67	0.66	0.66	0.65	0.66
	Correlation	0.19	0.21	0.19	0.21	0.19
	n	201	182	203	114	700
Hispanic	Correct answer rate	0.62	0.61	0.62	0.61	0.61
	Correlation	0.19	0.2	0.19	0.23	0.19
	n	1	2	4	0	7
American Indian	Correct answer rate	0.53	0.68	0.68	1	0.63
	Correlation	-	1	0.27	-	0.24
	n	27	26	25	22	100
Other	Correct answer rate	0.59	0.62	0.64	0.62	0.61
	Correlation	0.27	0.17	0.15	0.25	0.21
	n	68	69	59	137	333
No response	Correct answer rate	0.64	0.65	0.62	0.73	0.65
	Correlation	0.2	0.16	0.16	0.25	0.19

F	Personal Lines Examina	ation Perfo	rmance	by Form	
			Form		Total
		CS	FS*	GT	TOTAL
	n	1,284	205	1,284	2,773
All candidates	Correct answer rate	0.61	0.62	0.59	0.6
	Correlation	0.19	0.22	0.19	0.19
	n	18	2	9	29
Asian	Correct answer rate	0.59	0.74	0.57	0.58
	Correlation	0.17	-	0.2	0.19
	n	404	35	400	839
African American	Correct answer rate	0.58	0.55	0.54	0.55
	Correlation	0.17	0.24	0.14	0.16
	n	397	99	379	875
White	Correct answer rate	0.65	0.66	0.64	0.64
	Correlation	0.2	0.22	0.21	0.21
	n	287	44	294	625
Hispanic	Correct answer rate	0.6	0.6	0.59	0.59
	Correlation	0.19	0.16	0.17	0.18
	n	0	0	2	2
American Indian	Correct answer rate	-	-	0.64	0.64
	Correlation	-	-	-	-
	n	62	11	68	141
Other	Correct answer rate	0.58	0.62	0.62	0.6
	Correlation	0.15	0.22	0.18	0.17
	n	116	14	132	262
No response	Correct answer rate	0.6	0.56	0.57	0.58
•	Correlation	0.18	0.26	0.2	0.19