

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

## **2023 Annual Report**

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**Florida Department of Financial Services**  
Division of Insurance Agent and Agency Services  
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## OVERVIEW

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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

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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

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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 Health & Life (Including Annuities & Variable Contracts) Combined						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	21,204	54.60%	11,585	69.43	14.7
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	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
	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
Male	Asian	410	52.00%	213	68.7	15.12
	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
No response	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
	Hispanic	287	51.20%	147	69.14	14.62
	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 Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	15,430	54.30%	8,377	69.65	13.64
	Spanish	2,462	60.90%	1,499	72.17	15.61
	Other	1,661	52.90%	879	67.85	15.4
	No response	1,651	50.30%	830	64.82	19.99

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	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
	Hispanic	86	33.70%	29	61.97	14.34
	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
High school diploma or GED	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
	Hispanic	1,262	39.50%	499	64.53	14.06
	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
Some college	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
	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
4-year college degree	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
	Hispanic	1,403	73.30%	1,029	77.07	14.42
	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

Advanced degree	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
	Hispanic	272	65.10%	177	73.04	13.76
	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
No response	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
	Hispanic	92	71.70%	66	76.48	15.44
	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 Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	126	46.80%	59	66.55	13.61
	Male	137	32.80%	45	60.77	14.71
	No response	7	85.70%	6	78.43	9.48
High school diploma or GED	Female	2,333	45.40%	1,060	66.51	13.86
	Male	1,973	39.10%	771	63.86	14.75
	No response	245	43.30%	106	65.76	14.9
Some college	Female	3,832	55.60%	2,130	70	13.19
	Male	3,859	49.10%	1,893	67.87	13.58
	No response	461	55.30%	255	70.14	13.76
4-year college degree	Female	2,421	68.70%	1,664	74.47	13.1
	Male	2,267	65.10%	1,475	73.81	13.67
	No response	258	69.40%	179	75.14	11.91
Advanced degree	Female	595	74.50%	443	75.96	13.28
	Male	780	68.20%	532	74.55	12.3

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

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	13,971	55.70%	7,779	69.83	14.65
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	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
	Hispanic	1,621	58.60%	950	71.29	14.41
	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
Male	Asian	225	53.80%	121	68.98	15.11
	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
No response	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
	Hispanic	127	45.70%	58	68.14	15.26
	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
<b>Education Level</b>						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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
<b>Native Language</b>						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	10,419	54.80%	5,714	69.8	13.46
	Spanish	1,611	66.30%	1,068	74.54	15.24
	Other	715	49.00%	350	66.94	15.75
No response	1,226	52.80%	647	65.62	20.07	

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	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
	Hispanic	35	42.90%	15	64.71	15.37
	American Indian	0	0.00%	0	-	-
	Other	7	28.60%	2	67	13.47
	No response	1	100.00%	1	75	-
High school diploma or GED	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
	Hispanic	788	40.50%	319	65.14	13.6
	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
Some college	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
	Hispanic	1,136	48.20%	548	67.36	13.83
	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
4-year college degree	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
	Hispanic	1,054	77.40%	816	78.94	13.86
	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

Advanced degree	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
	Hispanic	172	65.70%	113	72.97	12.92
	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
No response	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
	Hispanic	71	83.10%	59	81	12.64
	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
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	66	50.00%	33	68.33	12.28
	Male	56	26.80%	15	60.61	12.72
	No response	5	80.00%	4	78.4	11.61
High school diploma or GED	Female	1,557	45.20%	703	66.76	13.43
	Male	1,140	38.90%	443	64.11	14.28
	No response	138	41.30%	57	64.62	15.74
Some college	Female	2,663	56.00%	1,491	70.06	12.93
	Male	2,308	48.50%	1,120	67.71	13.67
	No response	250	54.80%	137	69.76	13.77
4-year college degree	Female	1,844	68.90%	1,271	74.56	13.12
	Male	1,512	68.80%	1,040	75.12	13.66
	No response	151	65.60%	99	74.53	11.89
Advanced degree	Female	424	75.00%	318	76.1	13.01
	Male	481	66.70%	321	74.03	12.58

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

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	7,233	52.60%	3,806	68.64	14.77
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	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
	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
Male	Asian	185	49.70%	92	68.36	15.15
	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
No response	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
	Hispanic	160	55.60%	89	69.94	14.09
	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 Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 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	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
	Hispanic	51	27.50%	14	60.08	13.42
	American Indian	0	0.00%	0	-	-
	Other	9	22.20%	2	57.11	17.13
	No response	5	60.00%	3	72	13.93
High school diploma or GED	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
	Hispanic	474	38.00%	180	63.52	14.75
	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
Some college	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
	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
4-year college degree	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
	Hispanic	349	61.00%	213	71.42	14.6
	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

Advanced degree	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
	Hispanic	100	64.00%	64	73.18	15.17
	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
No response	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
	Hispanic	21	33.30%	7	61.19	14.42
	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 Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	60	43.30%	26	64.58	14.8
	Male	81	37.00%	30	60.89	16.02
	No response	2	100.00%	2	78.5	0.71
High school diploma or GED	Female	776	46.00%	357	66	14.67
	Male	833	39.40%	328	63.52	15.36
	No response	107	45.80%	49	67.21	13.68
Some college	Female	1,169	54.70%	639	69.88	13.78
	Male	1,551	49.80%	773	68.09	13.45
	No response	211	55.90%	118	70.58	13.77
4-year college degree	Female	577	68.10%	393	74.17	13.06
	Male	755	57.60%	435	71.19	13.33
	No response	107	74.80%	80	75.99	11.93
Advanced degree	Female	171	73.10%	125	75.63	13.96
	Male	299	70.60%	211	75.38	11.82



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

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	4,047	46.50%	1,881	67.86	12.67
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	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
	Hispanic	470	50.60%	238	69	12.36
	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
Male	Asian	35	48.60%	17	68.34	12.58
	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
No response	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
	Hispanic	55	56.40%	31	71.25	11.62
	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 Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,958	46.50%	1,376	68.12	12.32
	Spanish	569	48.30%	275	68.06	13.1
	Other	162	45.10%	73	66.87	13.37
	No response	358	43.90%	157	65.83	14.27

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	0.00%	0	-	-
	African American	9	33.30%	3	66	11.61
	White	13	61.50%	8	71.62	13.65
	Hispanic	26	26.90%	7	65.65	8.49
	American Indian	0	0.00%	0	-	-
	Other	0	0.00%	0	-	-
	No response	3	66.70%	2	69.33	12.5
High school diploma or GED	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
	Hispanic	440	28.20%	124	63.15	12.34
	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
Some college	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
	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
4-year college degree	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
	Hispanic	182	70.90%	129	74.21	11.88
	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

Advanced degree	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
	Hispanic	34	67.60%	23	72.38	11.91
	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
No response	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
	Hispanic	15	26.70%	4	58.73	16.2
	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 Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	17	52.90%	9	69.71	11.71
	Male	31	32.30%	10	66.45	10.03
	No response	3	33.30%	1	65	14.53
High school diploma or GED	Female	486	40.70%	198	66.16	11.8
	Male	655	29.50%	193	63.01	12.81
	No response	78	42.30%	33	65.49	12.58
Some college	Female	643	52.30%	336	69.71	12.05
	Male	822	42.70%	351	67.39	11.47
	No response	132	54.50%	72	69.9	11.71
4-year college degree	Female	252	70.60%	178	73.78	12.62
	Male	345	60.00%	207	71.98	11.81
	No response	46	54.30%	25	72.63	11.07
Advanced degree	Female	68	66.20%	45	74.35	10.85
	Male	73	71.20%	52	73.93	11.71

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

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	2,711	50.40%	1,366	68.65	11.22
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	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
	Hispanic	234	48.70%	114	68	9.88
	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
Male	Asian	30	36.70%	11	66.83	9.52
	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
No response	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
	Hispanic	33	51.50%	17	70.52	10.5
	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 Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	1,866	52.50%	980	69.69	10.07
	Spanish	412	35.20%	145	64.5	10.75
	Other	149	38.90%	58	65.83	11.5
	No response	284	64.40%	183	69.29	16.26



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	0.00%	0	-	-
	African American	2	0.00%	0	58.5	7.78
	White	13	46.20%	6	68.54	11.27
	Hispanic	5	20.00%	1	59	11.98
	American Indian	0	0.00%	0	-	-
	Other	7	14.30%	1	61	5.94
	No response	0	0.00%	0	-	-
High school diploma or GED	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
	Hispanic	147	27.90%	41	63.11	10.99
	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
Some college	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
	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
4-year college degree	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
	Hispanic	165	45.50%	75	68.04	10.32
	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

Advanced degree	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
	Hispanic	52	48.10%	25	68.62	9.46
	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
No response	Asian	1	100.00%	1	84	-
	African American	2	0.00%	0	66.5	3.54
	White	3	66.70%	2	70	10.58
	Hispanic	7	71.40%	5	69.14	8.17
	American Indian	0	0.00%	0	-	-
	Other	2	50.00%	1	71	2.83
	No response	281	64.10%	180	69.25	16.31
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	6	50.00%	3	73.67	10.01
	Male	17	29.40%	5	61.94	10.13
	No response	4	0.00%	0	58.75	0.5
High school diploma or GED	Female	136	41.20%	56	66.98	11
	Male	291	34.00%	99	65.02	10.16
	No response	24	41.70%	10	67.46	9.41
Some college	Female	369	50.70%	187	68.78	10.49
	Male	598	45.20%	270	67.77	10.4
	No response	45	51.10%	23	69.18	10
4-year college degree	Female	342	59.60%	204	71.13	9.81
	Male	354	53.40%	189	69.26	10.67
	No response	35	54.30%	19	71.34	10.33
Advanced degree	Female	85	62.40%	53	72.28	9.81
	Male	95	51.60%	49	69.82	9.74

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

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	2,785	49.30%	1,374	68.38	11.16
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	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
	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
Male	Asian	23	47.80%	11	69.39	10.42
	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
No response	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
	Hispanic	65	58.50%	38	70.82	8.52
	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 Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	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 Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,280	49.40%	1,127	68.63	11.01
	Spanish	280	51.80%	145	67.97	10.31
	Other	68	51.50%	35	68.01	11.56
	No response	157	42.70%	67	65.67	14.05

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	0.00%	0	-	-
	African American	3	0.00%	0	58.67	2.52
	White	7	71.40%	5	71.57	2.7
	Hispanic	3	33.30%	1	64.33	7.37
	American Indian	0	0.00%	0	-	-
	Other	0	0.00%	0	-	-
	No response	0	0.00%	0	-	-
High school diploma or GED	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
	Hispanic	207	38.60%	80	65.48	10.58
	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
Some college	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
	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
4-year college degree	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
	Hispanic	93	57.00%	53	71.4	10.4
	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

Advanced degree	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
	Hispanic	13	84.60%	11	75.46	11.73
	American Indian	0	0.00%	0	-	-
	Other	2	0.00%	0	60	1.41
	No response	4	50.00%	2	63.25	13.25
No response	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
	Hispanic	9	55.60%	5	66.67	11.11
	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
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	4	50.00%	2	69.75	3.1
	Male	8	50.00%	4	66.88	7.18
	No response	1	0.00%	0	56	-
High school diploma or GED	Female	161	47.80%	77	67.82	10.56
	Male	590	35.40%	209	64.51	11.54
	No response	88	45.50%	40	67.63	9.69
Some college	Female	364	54.40%	198	70.22	9.85
	Male	843	51.50%	434	69.03	10.31
	No response	106	54.70%	58	71.41	9.38
4-year college degree	Female	128	61.70%	79	71.78	11.1
	Male	196	56.10%	110	69.99	11.62
	No response	38	81.60%	31	76.71	9.78
Advanced degree	Female	13	92.30%	12	78.31	6.07
	Male	47	61.70%	29	71.32	11.96

	No response	13	61.50%	8	70.46	9.02
No response	Female	49	49.00%	24	65.86	15.82
	Male	112	43.80%	49	65.55	13.69
	No response	24	41.70%	10	68.38	10.56



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

*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
		OE	PF	QG	RF*	
All candidates	<i>n</i>	1,817	1,774	1,768	1,809	7,168
	Correct answer rate	0.67	0.66	0.68	0.72	0.68
	Correlation	0.27	0.23	0.23	0.25	0.25
Asian	<i>n</i>	75	79	84	76	314
	Correct answer rate	0.65	0.66	0.71	0.73	0.69
	Correlation	0.33	0.23	0.21	0.27	0.26
African American	<i>n</i>	534	507	496	591	2,128
	Correct answer rate	0.65	0.63	0.66	0.72	0.66
	Correlation	0.26	0.22	0.24	0.26	0.25
White	<i>n</i>	448	433	431	530	1,842
	Correct answer rate	0.71	0.7	0.71	0.74	0.72
	Correlation	0.26	0.22	0.23	0.23	0.23
Hispanic	<i>n</i>	455	452	441	408	1,756
	Correct answer rate	0.65	0.64	0.66	0.7	0.66
	Correlation	0.28	0.24	0.22	0.26	0.25
American Indian	<i>n</i>	1	7	4	6	18
	Correct answer rate	0.66	0.63	0.82	0.75	0.72
	Correlation		0.29	-0.03	0.29	0.17
Other	<i>n</i>	122	145	127	87	481
	Correct answer rate	0.64	0.66	0.67	0.68	0.67
	Correlation	0.29	0.23	0.21	0.28	0.24
No response	<i>n</i>	182	151	185	111	629
	Correct answer rate	0.65	0.64	0.66	0.71	0.66
	Correlation	0.25	0.22	0.23	0.26	0.23

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

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

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

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