

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

2025 Annual Report

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 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, 2025 through December 31, 2025.

BACKGROUND

The data included in this report are for exams administered from January 1, 2025 through December 31, 2025.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 33,218 candidates, and three forms were active: JJ, KK, and LL. The Life (Including Annuities & Variable Contracts) exam was administered to 19,127 candidates, and three forms were active: OK, PL, and QM. The Health exam was administered to 9,147 candidates, and two forms were active: IX and HW. The General Lines exam was administered to 6,898 candidates, and three forms were active: DH, EI, and FJ. The Personal Lines exam was administered to 5,348 candidates, and two forms were active: CX and GY.

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	52,345	47.40%	24,786
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	1,794	50.60%	908
African American	10,795	38.00%	4,100	63.75	14.55	
White	19,762	57.00%	11,262	70.68	12.62	
Hispanic	12,048	43.20%	5,203	66.06	13.49	
American Indian	148	41.90%	62	67.48	13.14	
Other	3,146	40.80%	1,285	64.44	15.03	
No response	4,652	42.30%	1,966	65.68	14.28	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	27,251	49.80%	13,577
Male	22,199	44.30%	9,832	66.27	14.08	
No response	2,895	47.60%	1,377	66.89	14.3	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	835	54.90%
African American	5,126	38.60%	1,979	63.99	14.46	

	White	11,000	59.10%	6,497	71.37	12.43
	Hispanic	6,468	45.50%	2,945	66.83	13.27
	American Indian	66	48.50%	32	68.08	13.82
	Other	1,373	46.00%	632	65.69	15.03
	No response	2,383	43.40%	1,034	66.26	13.93
Male	Asian	862	46.10%	397	66.13	15.41
	African American	4,932	37.30%	1,840	63.58	14.56
	White	7,768	53.90%	4,185	69.67	12.88
	Hispanic	5,017	40.20%	2,015	65.11	13.69
	American Indian	77	37.70%	29	66.99	12.81
	Other	1,570	36.80%	578	63.41	14.95
	No response	1,973	39.90%	788	64.84	14.38
No response	Asian	97	54.60%	53	67.66	13.75
	African American	737	38.10%	281	63.2	15.07
	White	994	58.40%	580	70.89	12.24
	Hispanic	563	43.20%	243	65.67	13.7
	American Indian	5	20.00%	1	67.2	10.62
	Other	203	36.90%	75	63.91	15.15
	No response	296	48.60%	144	66.74	16.08
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	841	32.50%	273	60.48	15.6

	High school diploma or GED	13,574	35.70%	4,843	63.25	14.11
	Some college	19,497	47.10%	9,188	67.44	13.09
	4-year college degree	11,267	60.30%	6,790	71.48	12.75
	Advanced degree	3,704	66.10%	2,450	73.4	13.08
	No response	3,462	35.90%	1,242	63.38	14.68

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	39,841	49.80%	19,836	68.25	13.32
	Spanish	4,730	42.60%	2,013	65.54	14.2
	Other	4,808	39.10%	1,881	63.19	16.48
	No response	2,966	35.60%	1,056	63.43	14.26

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	34	47.10%	16	63.29	17.84
	African American	172	24.40%	42	56.33	17.01
	White	331	39.90%	132	64.57	13.56
	Hispanic	212	30.20%	64	60.39	13.78
	American Indian	3	33.30%	1	61	10.39
	Other	71	19.70%	14	51.8	18.2
	No response	18	22.20%	4	55	18.22
High school	Asian	313	32.60%	102	61.56	15

diploma or GED	African American	3,250	27.50%	894	59.74	14.83
	White	4,846	44.10%	2,136	66.78	12.85
	Hispanic	3,897	32.90%	1,284	62.45	13.65
	American Indian	36	25.00%	9	62.64	12.22
	Other	837	33.00%	276	61.21	15.2
	No response	395	35.90%	142	62.43	14.73
Some college	Asian	535	45.80%	245	66.31	13.83
	African American	4,300	38.50%	1,656	64.34	13.84
	White	7,812	55.00%	4,300	70.05	12.24
	Hispanic	4,804	43.90%	2,108	66.71	12.62
	American Indian	64	42.20%	27	68.3	11.09
	Other	1,231	40.40%	497	65.17	13.79
4-year college degree	No response	751	47.30%	355	67.16	13.46
	Asian	610	57.50%	351	70.22	13.65
	African American	2,059	47.90%	987	67.34	13.57
	White	5,187	68.60%	3,560	74.24	11.41
	Hispanic	2,230	55.60%	1,239	70.03	12.84
	American Indian	28	57.10%	16	72.29	15.83
	Other	614	52.60%	323	68.8	13.52
Advanced degree	No response	539	58.30%	314	71.19	13.14
	Asian	270	67.40%	182	74.72	12.4
	African American	877	55.40%	486	69.81	13.17
	White	1,370	76.10%	1,042	76.83	11.75
	Hispanic	720	64.20%	462	72.42	12.56

	American Indian	11	63.60%	7	71.09	15.95
	Other	259	53.30%	138	68.56	15.55
	No response	197	67.50%	133	73.81	13.86
No response	Asian	32	37.50%	12	60.25	18.56
	African American	137	25.50%	35	57.11	16.87
	White	216	42.60%	92	65.56	13.9
	Hispanic	185	24.90%	46	59.28	16.19
	American Indian	6	33.30%	2	62	13.34
	Other	134	27.60%	37	56.62	17.54
	No response	2,752	37.00%	1,018	64.16	14.11

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	459	35.10%	161	62.26	14.47
	Male	326	29.10%	95	58.03	16.61
	No response	56	30.40%	17	60.25	16.82
High school diploma or GED	Female	7,355	38.40%	2,827	64.35	13.81
	Male	5,445	32.10%	1,750	61.88	14.34
	No response	774	34.40%	266	62.49	14.45
Some college	Female	10,028	49.60%	4,976	68.18	13
	Male	8,434	44.10%	3,717	66.59	13.16
	No response	1,035	47.80%	495	67.23	13.13
4-year college	Female	5,862	63.70%	3,734	72.62	12.44

degree	Male	4,771	56.00%	2,673	70.13	13
	No response	634	60.40%	383	71.13	12.7
Advanced degree	Female	1,672	70.30%	1,176	74.32	13.08
	Male	1,841	62.10%	1,143	72.44	13.11
	No response	191	68.60%	131	74.55	12.11
No response	Female	1,875	37.50%	703	64.36	13.94
	Male	1,382	32.90%	454	62.06	15.09
	No response	205	41.50%	85	63.31	17.66

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	33,218	47.30%	15,714
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	1,112	48.10%	535	67.36	13.79
	African American	5,912	36.80%	2,176	63.86	13.4
	White	14,008	56.00%	7,851	70.27	12.36
	Hispanic	7,498	42.60%	3,192	66.01	12.95
	American Indian	96	39.60%	38	66.86	12.73
	Other	1,640	41.80%	686	65.62	13.38
	No response	2,952	41.90%	1,236	65.79	13.78
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	17,669	49.80%	8,799	68.27	12.85
	Male	13,746	44.10%	6,061	66.43	13.4
	No response	1,803	47.40%	854	66.82	13.85
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	524	51.30%	269	68.75	12.8
	African American	2,932	38.60%	1,131	64.33	13.35
	White	7,710	58.00%	4,474	70.94	12.09
	Hispanic	4,096	45.00%	1,843	66.86	12.69
	American Indian	48	45.80%	22	68.56	11.84
	Other	778	46.70%	363	67.01	12.67
	No response	1,581	44.10%	697	66.69	13.24
Male	Asian	524	43.70%	229	65.79	14.72
	African American	2,586	34.70%	898	63.48	13.28
	White	5,590	53.10%	2,967	69.31	12.68
	Hispanic	3,046	39.50%	1,204	65.03	13.15

	American Indian	44	36.40%	16	65.36	14
	Other	764	37.70%	288	64.3	13.95
	No response	1,192	38.50%	459	64.63	13.96
No response	Asian	64	57.80%	37	68.8	12.51
	African American	394	37.30%	147	62.81	14.38
	White	708	57.90%	410	70.57	12.21
	Hispanic	356	40.70%	145	64.66	13.49
	American Indian	4	0.00%	-	63	5.72
	Other	98	35.70%	35	64.86	13.28
	No response	179	44.70%	80	65.55	16.53

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	426	37.60%	160	63.61	12.83
	High school diploma or GED	8,022	35.80%	2,872	63.63	13.22
	Some college	12,628	45.90%	5,793	67.15	12.52
	4-year college degree	7,670	59.40%	4,557	71.21	12.33
	Advanced degree	2,336	66.50%	1,554	73.49	12.53
	No response	2,136	36.40%	778	63.95	14.13

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	26,649	49.00%	13,069	68.1	12.81
	Spanish	2,893	42.00%	1,214	65.43	13.72
	Other	1,802	42.50%	766	64.81	15.2
	No response	1,874	35.50%	665	63.56	13.77

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	47.40%	9	67.26	11.09
	African American	60	30.00%	18	60.02	14.04
	White	185	42.20%	78	65.64	12.15
	Hispanic	123	35.00%	43	61.91	13.06
	American Indian	3	33.30%	1	61	10.39
	Other	27	25.90%	7	62.11	12.58
	No response	9	44.40%	4	66.67	13.77
High school diploma or GED	Asian	196	31.60%	62	61.34	13.97
	African American	1,644	27.10%	445	60.29	13.65
	White	3,258	42.40%	1,383	66.09	12.61
	Hispanic	2,297	32.30%	743	62.63	12.88
	American Indian	25	28.00%	7	63.44	11.05
	Other	384	35.90%	138	63.2	13.85
	No response	218	43.10%	94	65.28	13.64
Some college	Asian	365	41.60%	152	65.04	13.61
	African American	2,506	36.70%	919	64.12	12.75
	White	5,516	53.70%	2,961	69.56	12.01
	Hispanic	3,020	41.60%	1,256	66.08	12.17
	American Indian	43	39.50%	17	67.05	11.47
	Other	696	39.20%	273	65.28	12.66
	No response	482	44.60%	215	66.4	13.01
4-year college degree	Asian	357	56.60%	202	69.95	12.93
	African American	1,174	45.10%	529	66.6	13.06
	White	3,912	66.90%	2,618	73.58	11.23
	Hispanic	1,504	54.50%	819	69.66	12.71
	American Indian	15	60.00%	9	75.33	14.36
	Other	353	53.00%	187	68.68	12.93
	No response	355	54.40%	193	70.59	12.58
	Asian	159	63.50%	101	74.21	11.6

Advanced degree	African American	469	52.50%	246	69.06	12.55
	White	987	76.40%	754	76.68	11.34
	Hispanic	466	64.80%	302	72.33	12.5
	American Indian	6	66.70%	4	69.33	17.27
	Other	127	48.80%	62	68.09	14.38
	No response	122	69.70%	85	73.99	13.16
No response	Asian	16	56.30%	9	68.44	15.92
	African American	59	32.20%	19	60.03	17.39
	White	150	38.00%	57	64.37	13.54
	Hispanic	88	33.00%	29	62.05	16.67
	American Indian	4	0.00%	-	55.25	10.05
	Other	53	35.80%	19	63.06	15.44
	No response	1,766	36.50%	645	64.14	13.86
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	235	39.60%	93	64.65	12.3
	Male	149	35.60%	53	62.01	13.46
	No response	42	33.30%	14	63.43	13.17
High school diploma or GED	Female	4,397	38.50%	1,695	64.72	12.76
	Male	3,151	32.00%	1,007	62.25	13.56
	No response	474	35.90%	170	62.59	14.18
Some college	Female	6,667	47.80%	3,189	67.76	12.42
	Male	5,323	43.20%	2,302	66.39	12.6
	No response	638	47.30%	302	67.11	12.42
4-year college degree	Female	4,089	63.00%	2,575	72.32	11.9
	Male	3,172	55.00%	1,744	69.89	12.69
	No response	409	58.20%	238	70.45	12.72
Advanced degree	Female	1,081	71.90%	777	74.52	12.52
	Male	1,137	60.90%	693	72.32	12.47

	No response	118	71.20%	84	75.31	12.25
No response	Female	1,200	39.20%	470	65.38	13.14
	Male	814	32.20%	262	62.05	14.76
	No response	122	37.70%	46	62.53	17.39

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	19,127	47.40%	9,072
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	682	54.70%	373	68.81	15.74
	African American	4,883	39.40%	1924	63.63	15.84
	White	5,754	59.30%	3411	71.68	13.18
	Hispanic	4,550	44.20%	2011	66.14	14.34
	American Indian	52	46.20%	24	68.62	13.91
	Other	1,506	39.80%	599	63.15	16.56
	No response	1,700	42.90%	730	65.51	15.11
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	9,582	49.90%	4,778	67.83	15.02
	Male	8,453	44.60%	3,771	66	15.11
	No response	1,092	47.90%	523	67	15
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	311	60.80%	189	71.51	14.54
	African American	2,194	38.70%	848	63.54	15.82
	White	3,290	61.50%	2,023	72.39	13.13
	Hispanic	2,372	46.50%	1,102	66.77	14.23
	American Indian	18	55.60%	10	66.78	18.45
	Other	595	45.20%	269	63.97	17.5
	No response	802	42.00%	337	65.41	15.17
Male	Asian	338	49.70%	168	66.66	16.42
	African American	2,346	40.20%	942	63.7	15.85
	White	2,178	55.90%	1,218	70.6	13.31
	Hispanic	1,971	41.10%	811	65.24	14.48

	American Indian	33	39.40%	13	69.15	10.86
	Other	806	36.00%	290	62.56	15.8
	No response	781	42.10%	329	65.15	15
No response	Asian	33	48.50%	16	65.45	15.86
	African American	343	39.10%	134	63.65	15.85
	White	286	59.40%	170	71.68	12.32
	Hispanic	207	47.30%	98	67.39	13.92
	American Indian	1	100.00%	1	84	
	Other	105	38.10%	40	63.03	16.72
	No response	117	54.70%	64	68.55	15.25

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	415	27.20%	113	57.28	17.45
	High school diploma or GED	5,552	35.50%	1,971	62.71	15.29
	Some college	6,869	49.40%	3,395	67.97	14.08
	4-year college degree	3,597	62.10%	2,233	72.05	13.58
	Advanced degree	1,368	65.50%	896	73.24	13.96
	No response	1,326	35.00%	464	62.45	15.49

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	13,192	51.30%	6,767	68.55	14.29
	Spanish	1,837	43.50%	799	65.7	14.94
	Other	3,006	37.10%	1,115	62.21	17.13
	No response	1,092	35.80%	391	63.2	15.08

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	15	46.70%	7	58.27	23.32
	African American	112	21.40%	24	54.35	18.16
	White	146	37.00%	54	63.22	15.1
	Hispanic	89	23.60%	21	58.29	14.55
	American Indian		0.00%			
	Other	44	15.90%	7	45.48	18.33
	No response	9	0.00%	-	43.33	14.48
High school diploma or GED	Asian	117	34.20%	40	61.93	16.64
	African American	1,606	28.00%	449	59.18	15.93
	White	1,588	47.40%	753	68.2	13.22
	Hispanic	1,600	33.80%	541	62.18	14.68
	American Indian	11	18.20%	2	60.82	14.98
	Other	453	30.50%	138	59.52	16.09
	No response	177	27.10%	48	58.93	15.29
Some college	Asian	170	54.70%	93	69.04	13.95
	African American	1,794	41.10%	737	64.65	15.24
	White	2,296	58.30%	1,339	71.24	12.7
	Hispanic	1,784	47.80%	852	67.77	13.29
	American Indian	21	47.60%	10	70.86	10.05
	Other	535	41.90%	224	65.02	15.15
	No response	269	52.00%	140	68.51	14.14
4-year college degree	Asian	253	58.90%	149	70.61	14.63
	African American	885	51.80%	458	68.32	14.17
	White	1,275	73.90%	942	76.27	11.71
	Hispanic	726	57.90%	420	70.8	13.08
	American Indian	13	53.80%	7	68.77	17.27
	Other	261	52.10%	136	68.97	14.31
	No response	184	65.80%	121	72.34	14.12
	Asian	111	73.00%	81	75.45	13.49

Advanced degree	African American	408	58.80%	240	70.66	13.82
	White	383	75.20%	288	77.2	12.74
	Hispanic	254	63.00%	160	72.58	12.7
	American Indian	5	60.00%	3	73.2	15.9
	Other	132	57.60%	76	69	16.65
	No response	75	64.00%	48	73.51	15.01
No response	Asian	16	18.80%	3	52.06	17.77
	African American	78	20.50%	16	54.9	16.23
	White	66	53.00%	35	68.26	14.41
	Hispanic	97	17.50%	17	56.77	15.4
	American Indian	2	100.00%	2	75.5	6.36
	Other	81	22.20%	18	52.41	17.64
	No response	986	37.80%	373	64.19	14.56
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	224	30.40%	68	59.75	16.08
	Male	177	23.70%	42	54.67	18.23
	No response	14	21.40%	3	50.71	22.78
High school diploma or GED	Female	2,958	38.30%	1,132	63.79	15.22
	Male	2,294	32.40%	743	61.36	15.32
	No response	300	32.00%	96	62.34	14.89
Some college	Female	3,361	53.20%	1,787	69	14.03
	Male	3,111	45.50%	1,415	66.93	14.05
	No response	397	48.60%	193	67.42	14.2
4-year college degree	Female	1,773	65.40%	1,159	73.32	13.58
	Male	1,599	58.10%	929	70.6	13.57
	No response	225	64.40%	145	72.36	12.59
Advanced degree	Female	591	67.50%	399	73.97	14.03
	Male	704	63.90%	450	72.62	14.08

	No response	73	64.40%	47	73.34	11.85
No response	Female	675	34.50%	233	62.53	15.09
	Male	568	33.80%	192	62.07	15.56
	No response	83	47.00%	39	64.46	18.1

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	9,147	44.80%	4,094	67.58	11.3
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	188	56.40%	106	68.78	12.4
	African American	2,067	39.00%	807	66.18	11.06
	White	2,729	51.90%	1,416	69.77	10.7
	Hispanic	2,689	41.50%	1,116	66.61	11.46
	American Indian	33	51.50%	17	69.27	10.43
	Other	449	45.90%	206	67.19	12.38
	No response	992	42.90%	426	66.92	11.39
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	4,307	47.10%	2,028	68.17	11.07
	Male	4,057	42.10%	1,706	66.86	11.55
	No response	783	46.00%	360	68.02	11.05
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	86	61.60%	53	70.94	10.56
	African American	827	39.90%	330	65.82	11.43
	White	1,406	53.10%	746	70.16	10.48
	Hispanic	1,262	45.20%	570	67.57	11.04
	American Indian	26	53.80%	14	69	11.09
	Other	186	48.90%	91	68.74	11.34
	No response	514	43.60%	224	67.28	11.17
Male	Asian	89	50.60%	45	66.83	13.81
	African American	974	37.30%	363	66.08	11
	White	1,103	50.10%	553	69.11	11.09
	Hispanic	1,247	37.40%	466	65.67	11.65

	American Indian	5	20.00%	1	67.2	6.22
	Other	222	45.50%	101	66.12	13.24
	No response	417	42.40%	177	66.67	11.52
No response	Asian	13	61.50%	8	67.85	12.01
	African American	266	42.90%	114	67.71	10.01
	White	220	53.20%	117	70.64	9.97
	Hispanic	180	44.40%	80	66.46	12.55
	American Indian	2	100.00%	2	78	8.49
	Other	41	34.10%	14	65.95	11.56
	No response	61	41.00%	25	65.62	12.3

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	105	27.60%	29	62.34	13.27
High school diploma or GED	2,828	35.70%	1,010	65.2	11.35
Some college	3,500	47.20%	1,652	68.16	11.06
4-year college degree	1,483	56.10%	832	70.81	10.59
Advanced degree	462	57.80%	267	71.37	10.69
No response	769	39.50%	304	65.87	11.1

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	6,838	46.50%	3,183	68.22	11.03
Spanish	1,176	38.40%	452	65.62	11.66
Other	451	43.00%	194	65.58	13.77
No response	682	38.90%	265	65.76	10.88

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	3	33.30%	1	67	3.46
	African American	12			50.17	14.7
	White	41	46.30%	19	67.8	11.93
	Hispanic	32	18.80%	6	60.06	12.48
	American Indian	1	100.00%	1	84	
	Other	10	10.00%	1	61.2	8
	No response	6	16.70%	1	57.5	13.97
High school diploma or GED	Asian	44	36.40%	16	64.68	12.02
	African American	773	31.40%	243	64.11	11.26
	White	833	42.30%	352	66.94	10.65
	Hispanic	966	33.40%	323	64.66	11.49
	American Indian	18	33.30%	6	65.28	10.91
	Other	120	33.30%	40	64.45	13.58
	No response	74	40.50%	30	65.35	11.95
Some college	Asian	57	57.90%	33	68.32	14.12
	African American	862	42.90%	370	67.07	10.54
	White	1,090	52.60%	573	70.06	10.41
	Hispanic	1,111	44.30%	492	67.16	11.31
	American Indian	11	72.70%	8	73	7.28
	Other	207	49.30%	102	67.29	12.73
	No response	162	45.70%	74	68.75	11.34
4-year college degree	Asian	59	66.10%	39	70.88	10.79
	African American	299	47.20%	141	68.99	10.43
	White	566	61.10%	346	72.42	10.23
	Hispanic	394	54.10%	213	69.96	10.82
	American Indian	3	66.70%	2	74.67	9.5
	Other	77	59.70%	46	70.6	9.72
	No response	85	52.90%	45	70.39	11.83
	Asian	23	69.60%	16	71.91	11.79

Advanced degree	African American	95	46.30%	44	69.08	10.43
	White	155	70.30%	109	74.59	10.01
	Hispanic	143	49.00%	70	68.81	10.49
	American Indian					
	Other	22	54.50%	12	72.23	9.41
	No response	24	66.70%	16	73.63	11.97
No response	Asian	2	50.00%	1	77	12.73
	African American	26	34.60%	9	62.92	12.05
	White	44	38.60%	17	67.2	11.01
	Hispanic	43	27.90%	12	63.3	12.34
	American Indian					
	Other	13	38.50%	5	66.62	9.03
	No response	641	40.60%	260	66.02	11
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	62	33.90%	21	65.66	11.42
	Male	38	18.40%	7	56.53	14.18
	No response	5	20.00%	1	65.4	15.06
High school diploma or GED	Female	1,347	39.50%	532	66.14	11.08
	Male	1,238	31.80%	394	64.18	11.6
	No response	243	34.60%	84	65.14	11.12
Some college	Female	1,606	48.80%	784	68.52	11.13
	Male	1,562	45.00%	703	67.61	11.09
	No response	332	49.70%	165	69	10.42
4-year college degree	Female	683	59.30%	405	71.66	9.89
	Male	669	52.30%	350	69.81	11.18
	No response	131	58.80%	77	71.46	10.68
Advanced degree	Female	185	61.10%	113	72.09	10.37
	Male	248	54.80%	136	70.89	10.83

	No response	29	62.10%	18	70.9	11.58
No response	Female	424	40.80%	173	66.35	10.94
	Male	302	38.40%	116	65.38	11.29
	No response	43	34.90%	15	64.6	11.35

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	6,898	48.10%	3,317
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	160	51.90%	83	68.21	10.91
	African American	624	37.20%	232	65.22	11.15
	White	3,306	56.30%	1,860	70.18	10.26
	Hispanic	1,975	40.30%	795	66.12	11.01
	American Indian	9	66.70%	6	73.89	9.09
	Other	234	36.80%	86	64.65	10.98
	No response	590	43.20%	255	66.47	12.4
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,922	52.30%	1,527	69.04	10.8
	Male	3,565	44.70%	1,593	67.24	11.04
	No response	411	47.90%	197	67.63	11.53
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	82	56.10%	46	68.54	11.73
	African American	281	36.70%	103	64.79	11.5
	White	1,464	59.40%	869	70.94	10.17
	Hispanic	735	46.40%	341	67.83	10.35
	American Indian	1	100.00%	1	78	
	Other	103	43.70%	45	66.24	10.45
	No response	256	47.70%	122	67.57	12.33
Male	Asian	67	44.80%	30	67.85	10.02
	African American	283	39.20%	111	65.57	11.13
	White	1,663	53.20%	884	69.45	10.24
	Hispanic	1,148	36.10%	415	65.06	11.22

	American Indian	8	62.50%	5	73.38	9.58
	Other	120	30.80%	37	63.55	11.1
	No response	276	40.20%	111	66	12.32
No response	Asian	11	63.60%	7	68	10.62
	African American	60	30.00%	18	65.57	9.55
	White	179	59.80%	107	70.82	10.76
	Hispanic	92	42.40%	39	65.8	11.84
	American Indian		0.00%			
	Other	11	36.40%	4	61.82	13.31
	No response	58	37.90%	22	63.83	12.78

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	42	45.20%	19	66.02	11.18
High school diploma or GED	1,419	33.90%	481	63.81	11.69
Some college	2,471	45.90%	1,133	67.77	10.15
4-year college degree	2,062	59.60%	1,228	71.02	9.95
Advanced degree	489	60.50%	296	71.66	10.63
No response	415	38.60%	160	65	12.82

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	5,030	51.60%	2,596	69.03	10.44
Spanish	1,112	37.50%	417	65.19	11.67
Other	392	40.60%	159	65.48	12.13
No response	364	39.80%	145	65.55	12.82

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		0.00%			
	African American	2	0.00%		63.5	6.36
	White	19	42.10%	8	65.79	12.25
	Hispanic	18	55.60%	10	66.22	11.7
	American Indian		0.00%			
	Other		0.00%			
	No response	3	33.30%	1	68	3.61
High school diploma or GED	Asian	24	20.80%	5	60.54	11.4
	African American	122	30.30%	37	62.58	11.22
	White	612	41.20%	252	65.85	10.94
	Hispanic	584	27.70%	162	62.49	11.85
	American Indian		0.00%			
	Other	38	21.10%	8	56.58	13.43
	No response	39	43.60%	17	64.41	14.49
Some college	Asian	44	54.50%	24	68.5	9.62
	African American	295	32.20%	95	64.03	11.03
	White	1,175	53.00%	623	69.63	9.56
	Hispanic	741	41.60%	308	66.69	10.08
	American Indian	6	50.00%	3	70.33	9.11
	Other	114	35.10%	40	65.04	10.16
	No response	96	41.70%	40	67.66	10.38
4-year college degree	Asian	66	56.10%	37	69.85	10.44
	African American	158	44.30%	70	67.78	10.5
	White	1,233	65.30%	805	72.35	9.54
	Hispanic	460	50.90%	234	69.1	10.34
	American Indian	2	100.00%	2	79.5	2.12
	Other	55	56.40%	31	69.2	8.74
	No response	88	55.70%	49	70.14	9.86
	Asian	22	77.30%	17	74.18	7.9

Advanced degree	African American	41	63.40%	26	71.63	10.3
	White	244	68.40%	167	74.07	10.07
	Hispanic	141	48.90%	69	68.06	10.48
	American Indian	1	100.00%	1	84	
	Other	20	30.00%	6	66.7	8.72
	No response	20	50.00%	10	69.4	14.55
No response	Asian	4	0.00%		51.25	3.5
	African American	6	66.70%	4	66.5	13.05
	White	23	21.70%	5	60.43	14.37
	Hispanic	31	38.70%	12	68.1	9.75
	American Indian		0.00%			
	Other	7	14.30%	1	60.71	7.52
	No response	344	40.10%	138	65.25	12.97
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	20	40.00%	8	67.4	6.75
	Male	22	50.00%	11	64.77	14.11
	No response		0.00%			
High school diploma or GED	Female		0.00%			
	Male	444	37.20%	165	64.45	11.72
	No response	895	32.30%	289	63.47	11.63
Some college	Female	80	33.80%	27	64.11	12.16
	Male		0.00%			
	No response	957	48.90%	468	68.2	10.29
4-year college degree	Female	1,357	43.50%	590	67.45	10.06
	Male	157	47.80%	75	67.86	10.07
	No response		0.00%			
Advanced degree	Female	1,079	62.00%	669	71.65	9.71
	Male	885	56.90%	504	70.36	10.03

	No response	98	56.10%	55	70.12	11.48
No response	Female		0.00%			
	Male	242	59.10%	143	71.59	10.69
	No response	222	59.90%	133	71.29	10.78

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	5,348	56.50%	3,021
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	111	55.90%	62	70.7	9.87
	African American	1,649	52.10%	859	69.04	10.16
	White	1,554	63.90%	993	72.57	10.28
	Hispanic	1,271	56.80%	722	70.11	10.82
	American Indian	11	54.50%	6	66.91	14.33
	Other	207	55.10%	114	69.38	10.65
	No response	545	48.60%	265	68.46	10.46
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,531	62.40%	956	71.8	10.11
	Male	2,875	53.70%	1,545	69.81	10.53
	No response	942	55.20%	520	69.38	10.87
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	45	64.40%	29	72.87	9.73
	African American	372	57.30%	213	70.21	10.29
	White	494	68.80%	340	73.74	9.75
	Hispanic	410	63.20%	259	71.97	10.03
	American Indian	1	100.00%	1	74	
	Other	55	54.50%	30	68.82	10.07
	No response	154	54.50%	84	69.7	10.07
Male	Asian	50	48.00%	24	68.94	10.36
	African American	881	52.00%	458	69.31	9.71
	White	840	61.30%	515	72.06	10.38
	Hispanic	693	50.90%	353	68.84	11.22

	American Indian	8	37.50%	3	63.25	15.35
	Other	117	49.60%	58	68.8	11.11
	No response	286	46.90%	134	67.85	10.29
No response	Asian	16	56.30%	9	70.13	7.84
	African American	396	47.50%	188	67.35	10.81
	White	220	62.70%	138	71.91	10.83
	Hispanic	168	65.50%	110	70.8	10.3
	American Indian	2	100.00%	2	78	1.41
	Other	35	74.30%	26	72.17	9.74
	No response	105	44.80%	47	68.3	11.37

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	44	31.80%	14	64.86	11.07
High school diploma or GED	1,591	48.50%	771	67.92	11.19
Some college	2,246	58.40%	1,311	70.9	9.93
4-year college degree	885	68.40%	605	73.62	9.43
Advanced degree	194	72.70%	141	73.85	9.35
No response	388	46.10%	179	67.93	10.71

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	4,344	57.90%	2,517	70.7	10.26
Spanish	529	52.00%	275	69.41	11.48
Other	151	52.30%	79	67.4	12.35
No response	324	46.30%	150	67.83	10.68

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					
	African American	4	25.00%	1	67.5	2.52
	White	33	33.30%	11	63.88	12.51
	Hispanic	5	20.00%	1	67.4	4.93
	American Indian		0.00%			
	Other	2	50.00%	1	69.5	3.54
	No response		0.00%			
High school diploma or GED	Asian	26	50.00%	13	70.04	9.43
	African American	602	39.90%	240	66.11	10.54
	White	466	54.90%	256	70.06	10.94
	Hispanic	415	53.50%	222	68.2	11.86
	American Indian	5	60.00%	3	64.4	19.77
	Other	38	60.50%	23	68.55	11.19
	No response	39	35.90%	14	65.69	12.09
Some college	Asian	52	46.20%	24	68.38	10.44
	African American	744	58.30%	434	70.47	9.11
	White	630	64.00%	403	72.94	9.95
	Hispanic	589	55.90%	329	70.21	10.34
	American Indian	4	50.00%	2	68.5	9.47
	Other	105	48.60%	51	68.27	10.84
	No response	122	55.70%	68	69.73	9.96
4-year college degree	Asian	31	74.20%	23	74.77	8.28
	African American	223	61.00%	136	71.62	10.13
	White	344	74.40%	256	75.41	8.73
	Hispanic	190	70.50%	134	73.91	9.65
	American Indian	2	50.00%	1	70	12.73
	Other	44	63.60%	28	71.25	9.27
	No response	51	52.90%	27	70.65	8.3
	Asian	2	100.00%	2	76.5	3.54

Advanced degree	African American	52	71.20%	37	72.4	11.39
	White	70	85.70%	60	76.49	7.26
	Hispanic	55	58.20%	32	71.45	9.06
	American Indian		0.00%			
	Other	9	66.70%	6	74.56	10.09
	No response	6	66.70%	4	75.5	9.14
No response	Asian		0.00%			
	African American	24	45.80%	11	67.21	11.97
	White	11	63.60%	7	70.36	13.28
	Hispanic	17	23.50%	4	67.24	7.36
	American Indian		0.00%			
	Other	9	55.60%	5	71.44	13.13
	No response	327	46.50%	152	67.84	10.64
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	10	40.00%	4	69.2	5.41
	Male	27	33.30%	9	62.63	13.31
	No response	7	14.30%	1	67.29	2.63
High school diploma or GED	Female	384	57.80%	222	70.31	10.25
	Male	887	45.80%	406	67.52	11.21
	No response	320	44.70%	143	66.15	11.79
Some college	Female	627	61.10%	383	71.6	10.27
	Male	1,242	56.30%	699	70.53	9.86
	No response	377	60.70%	229	70.95	9.51
4-year college degree	Female	314	71.30%	224	74.39	9.47
	Male	444	64.20%	285	72.84	9.51
	No response	127	75.60%	96	74.42	8.92
Advanced degree	Female	77	79.20%	61	74.68	8.41
	Male	86	72.10%	62	74.28	9.73

	No response	31	58.10%	18	70.58	10.09
No response	Female	119	52.10%	62	69.13	10.07
	Male	189	44.40%	84	67.71	10.47
	No response	80	41.30%	33	66.68	12.1

Health and Life and Annuity (Inc. Var. Contracts) Examination Performance by Form					
		Form			Total
		JJ	KK	LL	
All candidates	<i>n</i>	11,212	10,887	10,779	32,878
	Correct answer rate	0.68	0.68	0.67	0.67
	Correlation	0.24	0.24	0.24	0.24
Asian	<i>n</i>	379	366	348	1,093
	Correct answer rate	0.68	0.67	0.66	0.67
	Correlation	0.24	0.26	0.25	0.25
African American	<i>n</i>	1,982	1,942	1,894	5,818
	Correct answer rate	0.65	0.65	0.63	0.64
	Correlation	0.24	0.25	0.23	0.24
White	<i>n</i>	4,760	4,617	4,557	13,934
	Correct answer rate	0.71	0.7	0.69	0.69
	Correlation	0.22	0.23	0.24	0.23
Hispanic	<i>n</i>	2,519	2,434	2,485	7,438
	Correct answer rate	0.66	0.66	0.65	0.65
	Correlation	0.24	0.23	0.24	0.24
American Indian	<i>n</i>	33	32	31	96
	Correct answer rate	0.65	0.7	0.64	0.66
	Correlation	0.23	0.26	0.23	0.24
Other	<i>n</i>	566	528	516	1,610
	Correct answer rate	0.66	0.66	0.65	0.66
	Correlation	0.24	0.23	0.25	0.24
No response	<i>n</i>	973	968	948	2,889
	Correct answer rate	0.66	0.67	0.66	0.66
	Correlation	0.23	0.24	0.22	0.23

Life and Annuity (Incl. Var. Contracts) Examination Performance by Form					
		Form			Total
		OK	PL	QM	
All candidates	<i>n</i>	6,364	6,296	6,352	19,012
	Correct answer rate	0.67	0.64	0.67	0.66
	Correlation	0.27	0.27	0.24	0.26
Asian	<i>n</i>	224	219	233	676
	Correct answer rate	0.67	0.67	0.67	0.67
	Correlation	0.27	0.29	0.27	0.28
African American	<i>n</i>	1,667	1,563	1,596	4,826
	Correct answer rate	0.64	0.61	0.64	0.63
	Correlation	0.27	0.27	0.26	0.27
White	<i>n</i>	1,925	1,888	1,933	5,746
	Correct answer rate	0.71	0.69	0.71	0.7
	Correlation	0.24	0.24	0.2	0.23
Hispanic	<i>n</i>	1,496	1,536	1,515	4,547
	Correct answer rate	0.65	0.64	0.66	0.65
	Correlation	0.27	0.26	0.21	0.25
American Indian	<i>n</i>	16	20	15	51
	Correct answer rate	0.7	0.68	0.68	0.68
	Correlation	0.16	0.19	0.23	0.19
Other	<i>n</i>	473	509	507	1,489
	Correct answer rate	0.65	0.6	0.62	0.62
	Correlation	0.28	0.29	0.27	0.28
No response	<i>n</i>	563	561	553	1,677
	Correct answer rate	0.66	0.63	0.66	0.65
	Correlation	0.25	0.27	0.24	0.25

Health Examination Performance by Form				
		Form		Total
		IX	HW	
All candidates	<i>n</i>	4,634	4,480	9,114
	Correct answer rate	0.71	0.7	0.7
	Correlation	0.21	0.21	0.21
Asian	<i>n</i>	98	86	184
	Correct answer rate	0.72	0.72	0.72
	Correlation	0.19	0.24	0.21
African American	<i>n</i>	1,026	1,035	2,061
	Correct answer rate	0.7	0.69	0.69
	Correlation	0.21	0.2	0.2
White	<i>n</i>	1,390	1,337	2,727
	Correct answer rate	0.73	0.72	0.72
	Correlation	0.2	0.21	0.2
Hispanic	<i>n</i>	1,379	1,299	2,678
	Correct answer rate	0.7	0.69	0.69
	Correlation	0.2	0.21	0.2
American Indian	<i>n</i>	16	17	33
	Correct answer rate	0.74	0.69	0.71
	Correlation	0.27	0.08	0.16
Other	<i>n</i>	232	214	446
	Correct answer rate	0.71	0.7	0.7
	Correlation	0.25	0.21	0.22
No response	<i>n</i>	493	492	985
	Correct answer rate	0.71	0.7	0.7
	Correlation	0.2	0.2	0.2

General Lines Examination Performance by Form

		Form			Total
		DH	EI	FJ	
All candidates	<i>n</i>	2,651	1,541	2,680	6,872
	Correct answer rate	0.63	0.62	0.63	0.63
	Correlation	0.2	0.21	0.2	0.2
Asian	<i>n</i>	54	37	68	159
	Correct answer rate	0.63	0.59	0.62	0.61
	Correlation	0.21	0.23	0.15	0.2
African American	<i>n</i>	256	130	235	621
	Correct answer rate	0.6	0.58	0.61	0.6
	Correlation	0.18	0.2	0.2	0.19
White	<i>n</i>	1,280	741	1,280	3,301
	Correct answer rate	0.66	0.65	0.65	0.65
	Correlation	0.2	0.2	0.2	0.2
Hispanic	<i>n</i>	752	439	778	1,969
	Correct answer rate	0.61	0.6	0.61	0.61
	Correlation	0.18	0.2	0.19	0.19
American Indian	<i>n</i>	3	1	5	9
	Correct answer rate	0.64	0.78	0.69	0.7
	Correlation	0.02		0.03	0.03
Other	<i>n</i>	96	50	87	233
	Correct answer rate	0.58	0.61	0.61	0.6
	Correlation	0.2	0.17	0.19	0.19
No response	<i>n</i>	210	143	227	580
	Correct answer rate	0.61	0.62	0.62	0.62
	Correlation	0.2	0.21	0.19	0.2

Personal Lines Examination Performance by Form

		Form		Total
		CX	GY	
All candidates	<i>n</i>	2,713	2,611	5,324
	Correct answer rate	0.61	0.6	0.61
	Correlation	0.13	0.16	0.15
Asian	<i>n</i>	53	58	111
	Correct answer rate	0.6	0.61	0.61
	Correlation	0.11	0.14	0.13
African American	<i>n</i>	840	797	1,637
	Correct answer rate	0.59	0.58	0.59
	Correlation	0.13	0.13	0.13
White	<i>n</i>	777	775	,552
	Correct answer rate	0.64	0.64	0.64
	Correlation	0.12	0.19	0.15
Hispanic	<i>n</i>	660	608	1,268
	Correct answer rate	0.61	0.6	0.6
	Correlation	0.14	0.16	0.15
American Indian	<i>n</i>	6	4	10
	Correct answer rate	0.65	0.59	0.62
	Correlation	0.02	0.43	0.17
Other	<i>n</i>	101	106	207
	Correct answer rate	0.6	0.61	0.6
	Correlation	0.14	0.13	0.13
No response	<i>n</i>	276	263	539
	Correct answer rate	0.59	0.59	0.59
	Correlation	0.07	0.13	0.1