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

2026 Mid-Year Report

January 1st, 2026 – June 30th, 2026

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, 2026, through June, 30, 2026.

BACKGROUND

The data included in this report are for exams administered from January 1, 2026, through June 30, 2026.

The Life and Annuity (incl. Variable Contracts) exam was administered to 10,474 candidates, and three forms were active: SN, TO, and UP. The Health exam was administered to 3,932 candidates, and two forms were active: LY and MZ. The Health and Life and Annuity (incl. Var. Contracts) exam was administered to 16,625 candidates, and three forms were active: NM, ON, and PO. The General Lines exam was administered to 3,869 candidates, and three forms were active: HK, IL, and JM. The Personal Lines exam was administered to 2,984 candidates, and two forms were active: IZ and JA.

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 of Health and Life and Annuity, Life and Annuity (Combined)						
		Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	All candidates	27,099	46.6%	12,620	67.03	13.88
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Asian	854	50.2%	429	67.61	14.36
	African American	5,454	36.8%	2,009	63.32	14.52
	White	10,576	55.7%	5,887	70.15	12.80
	Hispanic	6,203	43.1%	2,676	66.21	13.55
	American Indian	77	46.8%	36	66.30	15.42
	Other	1,457	39.3%	572	64.34	14.59
	No response	2,478	40.8%	1,011	65.39	14.10
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Male	14,457	49.6%	7,171	67.98	13.67
	Female	11,100	42.7%	4,738	65.79	14.06
	No response	1,542	46.1%	711	67.07	13.73
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Male	Asian	395	55.2%	218	69.11	13.77
	African American	2,630	39.0%	1,026	63.81	14.52
	White	6,017	58.3%	3,506	70.97	12.56
	Hispanic	3,428	45.5%	1,560	67.05	13.35
	American Indian	35	54.3%	19	67.74	16.96
	Other	685	45.1%	309	66.09	14.68

	No response	1,267	42.1%	533	65.65	13.88
Female	Asian	412	45.9%	189	66.30	14.70
	African American	2,479	34.6%	857	62.75	14.53
	White	3,995	51.7%	2,064	68.91	13.02
	Hispanic	2,464	39.9%	984	65.04	13.75
	American Indian	40	37.5%	15	64.58	14.25
	Other	686	33.7%	231	62.39	14.47
	No response	1,024	38.9%	398	64.93	14.54
No response	Asian	47	46.8%	22	66.51	15.21
	African American	345	36.5%	126	63.63	14.34
	White	564	56.2%	317	70.15	13.13
	Hispanic	311	42.4%	132	66.16	13.45
	American Indian	2	100.0%	2	75.50	3.54
	Other	86	37.2%	32	66.03	12.84
	No response	187	42.8%	80	66.15	13.12

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	*n*	Mean	*SD*
Less than high school	539	33.4%	180	62.54	13.83
High school diploma or GED	7,367	35.6%	2,623	63.23	14.18
Some College	10,057	47.2%	4,746	67.51	13.06
4-year college degree	5,349	59.9%	3,206	71.28	12.89
Advanced degree	1,853	63.9%	1,184	72.39	13.55
No response	1,934	35.2%	681	63.43	14.28

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	*n*	Mean	*SD*
English	20,896	48.4%	10,118	67.75	13.54
Spanish	2,337	46.0%	1,075	66.71	13.94
Other	2,205	38.5%	848	63.02	15.74
No response	1,661	34.9%	579	63.78	13.87

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates	Scaled score

			%	*n*	Mean	*SD*
Less than high school	Asian	12	41.7%	5	60.83	18.88
	African American	109	22.9%	25	59.66	13.13
	White	214	39.3%	84	65.33	12.39
	Hispanic	158	33.5%	53	62.15	14.10
	American Indian	2	0.0%	0	31.00	28.28
	Other	33	24.2%	8	57.73	15.96
	No response	11	45.5%	5	64.45	14.42
High school diploma or GED	Asian	144	29.2%	42	59.78	14.78
	African American	1,724	27.7%	478	59.76	14.94
	White	2,822	43.7%	1,232	66.45	13.10
	Hispanic	2,084	32.7%	682	62.55	13.77
	American Indian	19	31.6%	6	59.47	16.00
	Other	377	30.2%	114	60.27	15.05
	No response	197	35.0%	69	63.37	14.23
Some college	Asian	279	45.2%	126	65.90	14.16
	African American	2,140	37.9%	812	64.19	13.87
	White	4,213	54.6%	2,301	69.81	12.25
	Hispanic	2,411	45.0%	1,084	67.20	12.64
	American Indian	44	47.7%	21	68.43	13.07
	Other	555	40.4%	224	65.41	13.57
	No response	415	42.9%	178	66.73	13.22
4-year college degree	Asian	270	60.4%	163	71.79	12.44
	African American	973	45.7%	445	66.22	13.75
	White	2,533	68.3%	1,731	74.12	11.64
	Hispanic	1,053	56.1%	591	70.20	12.92
	American Indian	7	85.7%	6	76.43	9.57
	Other	293	48.5%	142	67.50	13.64
	No response	220	58.2%	128	70.43	13.34
Advanced degree	Asian	132	65.9%	87	72.49	12.81
	African American	423	53.4%	226	68.81	13.85
	White	673	73.3%	493	75.53	12.67
	Hispanic	397	61.5%	244	71.80	13.25
	American Indian	3	66.7%	2	72.00	7.81
	Other	122	51.6%	63	69.13	14.49

	No response	103	67.0%	69	72.63	14.44
No response	Asian	17	35.3%	6	62.53	14.37
	African American	85	27.1%	23	57.80	16.00
	White	121	38.0%	46	63.50	14.43
	Hispanic	100	22.0%	22	60.80	13.08
	American Indian	2	50.0%	1	75.50	9.19
	Other	77	27.3%	21	59.88	15.88
	No response	1,532	36.7%	562	64.08	14.07

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Male	308	39.9%	123	65.20	12.83
	Female	198	23.7%	47	58.52	14.37
	No response	33	30.3%	10	61.82	14.03
High school diploma or GED	Male	4,078	39.3%	1,603	64.53	13.89
	Female	2,916	30.1%	878	61.36	14.33
	No response	373	38.1%	142	63.72	14.50
Some college	Male	5,293	50.9%	2,693	68.55	12.92
	Female	4,156	42.7%	1,775	66.18	13.11
	No response	608	45.7%	278	67.53	13.11
4-year college degree	Male	2,867	63.2%	1,812	72.16	12.78
	Female	2,213	56.2%	1,243	70.31	12.97
	No response	269	56.1%	151	69.88	12.81
Advanced degree	Male	850	64.8%	551	72.92	13.58
	Female	885	62.4%	552	71.65	13.66
	No response	118	68.6%	81	74.14	12.20
No response	Male	1,061	36.7%	389	64.00	14.28
	Female	732	33.2%	243	62.52	14.40
	No response	141	34.8%	49	63.92	13.53

All Health and Life and Annuity (Incl. Var. Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	All candidates	16,625	45.6%	7,582	66.71	13.57
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Asian	548	49.1%	269	66.92	14.40
	African American	2,924	34.8%	1,018	62.69	14.12
	White	7,115	53.9%	3,835	69.51	12.73
	Hispanic	3,630	41.2%	1,496	65.58	13.20
	American Indian	46	50.0%	23	66.98	12.70
	Other	763	39.4%	301	64.71	13.80
	No response	1,599	40.0%	640	65.05	14.04
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Male	8,798	48.2%	4,243	67.58	13.35
	Female	6,861	42.2%	2,898	65.62	13.74
	No response	966	45.7%	441	66.52	13.88
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Male	Asian	257	53.3%	137	68.55	13.54
	African American	1,431	37.4%	535	63.51	13.96
	White	3,893	56.5%	2,200	70.31	12.45
	Hispanic	1,984	42.6%	845	66.14	13.13
	American Indian	21	61.9%	13	69.81	14.76
	Other	379	45.1%	171	67.20	13.32
	No response	833	41.1%	342	65.08	13.93
Female	Asian	258	45.3%	117	65.54	14.85
	African American	1,295	32.2%	417	61.87	14.14
	White	2,837	50.1%	1,421	68.39	12.93
	Hispanic	1,461	39.4%	576	64.85	13.27
	American Indian	24	37.5%	9	64.25	10.47
	Other	344	32.3%	111	61.74	13.75

	No response	642	38.5%	247	64.87	14.53
No response	Asian	33	45.5%	15	65.03	16.33
	African American	198	33.3%	66	62.17	14.78
	White	385	55.6%	214	69.66	13.37
	Hispanic	185	40.5%	75	65.32	13.22
	American Indian	1	100.0%	1	73.00	-
	Other	40	47.5%	19	66.73	13.94
	No response	124	41.1%	51	65.81	12.08

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	*n*	Mean	*SD*
Less than high school	234	32.9%	77	62.43	12.62
High school diploma or GED	4,301	33.6%	1,445	62.69	13.68
Some College	6,244	45.3%	2,829	66.86	12.85
4-year college degree	3,475	58.8%	2,043	70.81	12.77
Advanced degree	1,132	65.2%	738	72.77	13.20
No response	1,239	36.3%	450	63.72	14.01

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	*n*	Mean	*SD*
English	13,416	46.7%	6,267	67.16	13.36
Spanish	1,307	45.1%	589	66.23	13.72
Other	816	42.2%	344	64.23	15.41
No response	1,086	35.2%	382	63.62	13.90

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Asian	8	25.0%	2	57.25	14.29
	African American	34	26.5%	9	60.82	12.26
	White	104	37.5%	39	64.15	12.22
	Hispanic	70	32.9%	23	61.61	13.18
	American Indian	1	0.0%	0	51.00	-
	Other	11	18.2%	2	61.82	13.70

	No response	6	33.3%	2	61.17	11.74
High school diploma or GED	Asian	94	28.7%	27	59.28	14.69
	African American	850	25.9%	220	58.91	14.87
	White	1,899	40.3%	765	65.36	12.76
	Hispanic	1,172	28.7%	336	61.40	13.15
	American Indian	10	40.0%	4	60.30	13.54
	Other	172	33.1%	57	61.81	14.31
	No response	104	34.6%	36	64.15	13.53
Some college	Asian	182	43.4%	79	65.26	14.20
	African American	1,243	35.1%	436	63.40	13.45
	White	2,793	53.0%	1,481	69.14	12.18
	Hispanic	1,446	41.7%	603	66.19	12.36
	American Indian	26	46.2%	12	67.69	12.93
	Other	301	37.9%	114	64.51	13.49
	No response	253	41.1%	104	66.30	13.12
4-year college degree	Asian	167	57.5%	96	70.29	12.71
	African American	555	43.1%	239	65.08	13.59
	White	1,753	66.5%	1,165	73.53	11.68
	Hispanic	663	56.1%	372	69.92	12.61
	American Indian	4	100.0%	4	75.00	3.16
	Other	185	48.1%	89	67.43	13.23
	No response	148	52.7%	78	68.90	13.36
Advanced degree	Asian	87	69.0%	60	73.11	13.22
	African American	216	49.1%	106	68.10	12.71
	White	488	72.5%	354	75.32	12.72
	Hispanic	221	67.4%	149	73.03	12.64
	American Indian	3	66.7%	2	72.00	7.81
	Other	53	49.1%	26	68.21	14.15
	No response	64	64.1%	41	71.53	14.73
No response	Asian	10	50.0%	5	66.70	13.49
	African American	26	30.8%	8	59.15	14.58

	White	78	39.7%	31	64.68	13.09
	Hispanic	58	22.4%	13	61.33	12.51
	American Indian	2	50.0%	1	75.50	9.19
	Other	41	31.7%	13	62.41	13.42
	No response	1,024	37.0%	379	63.90	14.16

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Male	136	38.2%	52	64.60	11.88
	Female	82	24.4%	20	58.91	13.26
	No response	16	31.3%	5	62.06	12.02
High school diploma or GED	Male	2,381	36.4%	867	63.87	13.33
	Female	1,710	29.4%	502	61.12	13.82
	No response	210	36.2%	76	62.08	15.00
Some college	Male	3,216	48.2%	1,550	67.70	12.62
	Female	2,645	41.8%	1,105	65.77	12.98
	No response	383	45.4%	174	67.26	13.23
4-year college degree	Male	1,845	62.4%	1,152	71.74	12.61
	Female	1,444	54.7%	790	69.89	12.82
	No response	186	54.3%	101	68.76	13.23
Advanced degree	Male	533	68.7%	366	74.23	12.78
	Female	523	61.6%	322	71.23	13.47
	No response	76	65.8%	50	73.14	13.09
No response	Male	687	37.3%	256	64.15	14.01
	Female	457	34.8%	159	62.92	14.25
	No response	95	36.8%	35	64.45	12.75

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	All candidates	10,474	48.1%	5,038	67.54	14.33
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Asian	306	0.523	160	68.84	14.22
	African American	2,530	0.392	991	64.05	14.94
	White	3,461	0.593	2,052	71.45	12.86
	Hispanic	2,573	0.459	1,180	67.10	13.98
	American Indian	31	0.419	13	65.29	18.94
	Other	694	0.390	271	63.94	15.41
	No response	879	0.422	371	66.00	14.21
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Male	5,659	51.7%	2,928	68.60	14.14
	Female	4,239	43.4%	1,840	66.07	14.56
	No response	576	46.9%	270	67.99	13.44
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Male	Asian	138	58.7%	81	70.15	14.18
	African American	1,199	41.0%	491	64.18	15.15
	White	2,124	61.5%	1,306	72.17	12.67
	Hispanic	1,444	49.5%	715	68.31	13.55
	American Indian	14	42.9%	6	64.64	19.99
	Other	306	45.1%	138	64.72	16.11
	No response	434	44.0%	191	66.74	13.74
Female	Asian	154	46.8%	72	67.56	14.41
	African American	1,184	37.2%	440	63.72	14.89
	White	1,158	55.5%	643	70.18	13.15
	Hispanic	1,003	40.7%	408	65.32	14.43
	American Indian	16	37.5%	6	65.06	18.96

	Other	342	35.1%	120	63.04	15.15
	No response	382	39.5%	151	65.03	14.57
No response	Asian	14	50.0%	7	70.00	11.95
	African American	147	40.8%	60	65.61	13.51
	White	179	57.5%	103	71.20	12.56
	Hispanic	126	45.2%	57	67.40	13.75
	American Indian	1	100.00%	1	78.00	-
	Other	46	28.3%	13	65.43	11.93
	No response	63	46.0%	29	66.83	15.04

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	*n*	Mean	*SD*
Less than high school	305	33.8%	103	62.62	14.71
High school diploma or GED	3,066	38.4%	1,178	64.00	14.82
Some College	3,813	50.3%	1,917	68.57	13.34
4-year college degree	1,874	62.1%	1,163	72.14	13.08
Advanced degree	721	61.9%	446	71.80	14.08
No response	695	33.2%	231	62.92	14.76

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	*n*	Mean	*SD*
English	7,480	51.5%	3,851	68.81	13.80
Spanish	1,030	47.2%	486	67.32	14.20
Other	1,389	36.3%	504	62.31	15.90
No response	575	34.3%	197	64.07	13.83

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Asian	4	75.0%	3	68.00	26.97
	African American	75	21.3%	16	59.13	13.55
	White	110	40.9%	45	66.44	12.51

	Hispanic	88	34.1%	30	62.57	14.84
	American Indian	1	0.0%	0	11.00	-
	Other	22	27.3%	6	55.68	16.90
	No response	5	60.0%	3	68.40	17.67
High school diploma or GED	Asian	50	30.0%	15	60.72	15.07
	African American	874	29.5%	258	60.59	14.97
	White	923	50.6%	467	68.70	13.50
	Hispanic	912	37.9%	346	64.03	14.41
	American Indian	9	22.2%	2	58.56	19.18
	Other	205	27.8%	57	58.98	15.56
	No response	93	35.5%	33	62.48	14.99
Some college	Asian	97	48.5%	47	67.10	14.07
	African American	897	41.9%	376	65.29	14.36
	White	1,420	57.7%	820	71.14	12.28
	Hispanic	965	49.8%	481	68.70	12.92
	American Indian	18	50.0%	9	69.50	13.57
	Other	254	43.3%	110	66.48	13.61
	No response	162	45.7%	74	67.41	13.39
4-year college degree	Asian	103	65.0%	67	74.21	11.66
	African American	418	49.3%	206	67.73	13.83
	White	780	72.6%	566	75.44	11.44
	Hispanic	390	56.2%	219	70.66	13.44
	American Indian	3	66.7%	2	78.33	15.82
	Other	108	49.1%	53	67.61	14.38
	No response	72	69.4%	50	73.57	12.84
Advanced degree	Asian	45	60.0%	27	71.29	12.03
	African American	207	58.0%	120	69.55	14.95
	White	185	75.1%	139	76.08	12.56
	Hispanic	176	54.0%	95	70.27	13.85
	American Indian	-	-	-	-	-
	Other	69	53.6%	37	69.84	14.81

	No response	39	71.8%	28	74.44	13.96
No response	Asian	7	14.3%	1	56.57	14.39
	African American	59	25.4%	15	57.20	16.68
	White	43	34.9%	15	61.35	16.52
	Hispanic	42	21.4%	9	60.07	13.96
	American Indian	-	-	-	-	-
	Other	36	22.2%	8	57.00	18.05
	No response	508	36.0%	183	64.45	13.89

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Male	172	41.3%	71	65.68	13.55
	Female	116	23.3%	27	58.23	15.15
	No response	17	29.4%	5	61.59	16.07
High school diploma or GED	Male	1,697	43.4%	736	65.46	14.60
	Female	1,206	31.2%	376	61.70	15.02
	No response	163	40.5%	66	65.83	13.59
Some college	Male	2,077	55.0%	1,143	69.85	13.27
	Female	1,511	44.3%	670	66.89	13.31
	No response	225	46.2%	104	67.98	12.93
4-year college degree	Male	1,022	64.6%	660	72.91	13.07
	Female	769	58.9%	453	71.10	13.21
	No response	83	60.2%	50	72.39	11.50
Advanced degree	Male	317	58.4%	185	70.73	14.59
	Female	362	63.5%	230	72.26	13.93
	No response	42	73.8%	31	75.95	10.32
No response	Male	374	35.6%	133	63.71	14.77
	Female	275	30.5%	84	61.85	14.66
	No response	46	30.4%	14	62.83	15.09

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	All candidates	3,932	43.1%	1,696	66.88	12.05
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Asian	71	50.7%	36	68.70	11.44
	African American	746	38.2%	285	65.40	12.28
	White	1,328	48.1%	639	68.41	12.12
	Hispanic	1,142	41.9%	478	66.57	11.60
	American Indian	13	61.5%	8	73.92	9.39
	Other	214	41.6%	89	65.54	11.50
	No response	418	38.5%	161	65.65	12.43
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Male	2,087	45.8%	955	67.53	11.89
	Female	1,652	39.9%	659	66.00	12.18
	No response	193	42.5%	82	67.45	12.18
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Male	Asian	32	53.1%	17	67.56	10.04
	African American	337	39.8%	134	65.74	12.19
	White	733	53.2%	390	69.73	11.63
	Hispanic	639	42.4%	271	66.80	11.30
	American Indian	5	40.0%	2	73.60	11.19
	Other	111	45.0%	50	66.16	12.26
	No response	230	39.6%	91	65.67	12.92
Female	Asian	533	41.5%	221	66.68	12.51
	African American	39	48.7%	19	69.64	12.53
	White	368	36.4%	134	64.88	12.47
	Hispanic	455	40.4%	184	66.05	12.04
	American Indian	7	71.4%	5	74.57	9.54

	Other	92	42.4%	39	65.16	11.12
	No response	158	36.1%	57	65.36	11.07
No response	Asian	-	-	-	-	-
	African American	41	41.5%	17	67.34	11.26
	White	62	45.2%	28	67.71	12.71
	Hispanic	48	47.9%	23	68.52	11.34
	American Indian	1	100.00%	1	71.00	-
	Other	11	0.0%	0	62.45	4.80
	No response	30	43.3%	13	67.07	15.46

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Less than high school	54	35.2%	19	62.19	12.68
	High school diploma or GED	1,349	33.6%	453	64.23	11.91
	Some College	1,401	46.5%	652	67.95	11.36
	4-year college degree	619	58.0%	359	71.15	11.20
	Advanced degree	173	54.9%	95	69.60	12.61
	No response	336	35.1%	118	64.55	13.21

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	English	3,028	44.2%	1,339	67.22	11.87
	Spanish	402	43.0%	173	66.45	12.63
	Other	194	40.7%	79	65.89	13.12
	No response	308	34.1%	105	64.75	12.11

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Asian	-	-	-	-	-
	African American	5	40.0%	2	60.60	16.65
	White	25	32.0%	8	59.56	14.32
	Hispanic	20	35.0%	7	64.95	9.82

	American Indian	-	-	-	-	-
	Other	3	33.3%	1	64.67	9.50
	No response	1	100.0%	1	73.00	-
High school diploma or GED	Asian	13	38.5%	5	68.54	6.27
	African American	292	30.8%	90	62.83	13.31
	White	493	36.5%	180	65.75	11.06
	Hispanic	446	31.8%	142	63.78	11.47
	American Indian	4	50.0%	2	70.25	7.14
	Other	63	34.9%	22	62.14	12.95
	No response	38	31.6%	12	61.82	14.03
Some college	Asian	21	38.1%	8	64.71	13.15
	African American	297	40.4%	120	66.85	10.99
	White	490	52.7%	258	69.07	12.06
	Hispanic	433	45.0%	195	67.76	10.79
	American Indian	7	57.1%	4	74.71	11.15
	Other	97	46.4%	45	67.26	10.33
	No response	56	39.3%	22	66.93	11.69
4-year college degree	Asian	23	69.6%	16	73.61	10.10
	African American	117	47.9%	56	67.92	11.93
	White	242	61.2%	148	72.64	11.41
	Hispanic	187	58.8%	110	71.26	10.55
	American Indian	1	100.0%	1	84.00	-
	Other	22	50.0%	11	68.14	10.00
	No response	27	63.0%	17	71.00	9.41
Advanced degree	Asian	11	54.5%	6	68.64	12.49
	African American	29	55.2%	16	69.24	8.50
	White	62	62.9%	39	72.85	12.70
	Hispanic	37	43.2%	16	65.51	13.84
	American Indian	-	-	-	-	-
	Other	16	43.8%	7	67.31	13.52
	No response	18	61.1%	11	70.00	13.06

No response	Asian	3	33.3%	1	60.00	12.53
	African American	6	16.7%	1	55.67	14.39
	White	16	37.5%	6	62.50	19.53
	Hispanic	19	42.1%	8	62.63	19.37
	American Indian	1	100.0%	1	73.00	-
	Other	13	23.1%	3	62.85	10.07
	No response	278	35.3%	98	65.09	12.40

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Male	38	42.1%	16	64.47	11.37
	Female	15	20.0%	3	56.07	14.52
	No response	1	0.0%	0	67.00	-
High school diploma or GED	Male	731	37.1%	271	65.05	11.75
	Female	548	28.1%	154	62.74	12.24
	No response	70	40.0%	28	67.34	9.43
Some college	Male	719	50.6%	364	69.06	10.90
	Female	624	42.8%	267	66.90	11.68
	No response	58	36.2%	21	65.36	12.17
4-year college degree	Male	335	58.5%	196	71.20	11.34
	Female	249	57.4%	143	71.18	10.88
	No response	35	57.1%	20	70.54	12.26
Advanced degree	Male	62	54.8%	34	70.18	13.02
	Female	105	53.3%	56	68.92	12.09
	No response	6	83.3%	5	75.50	17.38
No response	Male	202	36.6%	74	64.70	13.67
	Female	111	32.4%	36	63.93	11.49
	No response	23	34.8%	8	66.26	16.90

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	All candidates	3,869	47.9%	1,854	68.23	10.59
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Asian	95	50.5%	48	67.98	10.97
	African American	411	38.7%	159	65.74	10.59
	White	1,801	55.4%	998	70.15	9.80
	Hispanic	1,097	40.3%	442	66.64	10.46
	American Indian	5	80.0%	4	69.80	21.23
	Other	118	45.8%	54	66.38	10.85
	No response	342	43.6%	149	66.86	12.71
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Male	1,711	51.7%	884	68.84	10.50
	Female	1,951	44.4%	867	67.69	10.62
	No response	207	49.8%	103	68.23	10.81
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Female	Asian	44	54.5%	24	69.20	11.99
	African American	187	38.0%	71	66.06	10.30
	White	859	57.9%	497	70.41	9.94
	Hispanic	427	44.5%	190	67.03	10.75
	American Indian	3	66.7%	2	60.33	23.69
	Other	42	38.1%	16	64.79	10.07
	No response	149	56.4%	84	69.69	10.79
Male	Asian	47	44.7%	21	66.26	10.08
	African American	183	40.4%	74	65.15	11.13
	White	860	52.6%	452	69.94	9.59
	Hispanic	621	36.6%	227	66.29	10.21
	American Indian	2	100.0%	2	84.00	2.83

	Other	73	49.3%	36	66.96	11.32
	No response	165	33.3%	55	64.60	13.75
No response	Asian	4	75.0%	3	74.75	5.06
	African American	41	34.1%	14	66.88	9.41
	White	82	59.8%	49	69.72	10.56
	Hispanic	49	51.0%	25	67.71	10.99
	American Indian	-	-	-	-	-
	Other	3	66.7%	2	74.67	4.93
	No response	28	35.7%	10	65.11	13.25

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Less than high school	23	34.8%	8	66.09	10.54
	High school diploma or GED	817	37.5%	306	65.49	10.99
	Some College	1,389	46.7%	649	68.01	10.24
	4-year college degree	1,063	58.7%	624	70.97	9.51
	Advanced degree	312	55.4%	173	70.05	10.15
	No response	265	35.5%	94	64.91	12.43

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	English	2,858	51.7%	1,479	69.20	9.90
	Spanish	588	39.5%	232	66.44	11.37
	Other	192	32.8%	63	63.39	12.55
	No response	231	34.6%	80	64.84	12.52

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Asian	-	-	-	-	-
	African American	2	0.0%	0	50.50	10.61
	White	4	50.0%	2	73.50	10.47
	Hispanic	17	35.3%	6	66.18	9.01

	American Indian	-	-	-	-	-
	Other	-	-	-	-	-
	No response	-	-	-	-	-
High school diploma or GED	Asian	10	50.0%	5	68.20	13.00
	African American	83	36.1%	30	64.37	12.10
	White	349	42.4%	148	67.02	10.26
	Hispanic	325	31.4%	102	64.42	10.74
	American Indian	1	0.0%	0	33.00	-
	Other	30	43.3%	13	61.70	13.66
	No response	19	42.1%	8	66.68	12.41
Some college	Asian	29	37.9%	11	66.55	11.71
	African American	186	37.6%	70	65.15	10.60
	White	645	53.0%	342	69.66	9.76
	Hispanic	423	42.1%	178	67.05	10.47
	American Indian	2	100.0%	2	84.00	2.83
	Other	49	36.7%	18	65.63	9.44
	No response	55	50.9%	28	67.87	9.27
4-year college degree	Asian	42	61.9%	26	69.76	10.34
	African American	93	46.2%	43	68.37	9.24
	White	630	63.5%	400	72.05	9.12
	Hispanic	222	50.9%	113	69.45	9.18
	American Indian	1	100.0%	1	75.00	-
	Other	22	59.1%	13	70.86	7.73
	No response	53	52.8%	28	69.89	13.54
Advanced degree	Asian	13	46.2%	6	66.08	10.04
	African American	41	36.6%	15	66.66	9.00
	White	147	66.7%	98	72.47	9.27
	Hispanic	87	41.4%	36	66.71	11.23
	American Indian	1	100.0%	1	73.00	-
	Other	12	66.7%	8	73.83	6.16
	No response	11	81.8%	9	77.09	7.44

No response	Asian	1	0.0%	0	57.00	-
	African American	6	16.7%	1	60.83	9.33
	White	26	30.8%	8	64.92	9.62
	Hispanic	23	30.4%	7	63.30	9.16
	American Indian	-	-	-	-	-
	Other	5	40.0%	2	64.20	12.21
	No response	204	37.3%	76	65.26	13.20

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Male	15	33.3%	5	67.00	9.69
	Female	8	37.5%	3	64.38	12.51
	No response	-	-	-	-	-
High school diploma or GED	Male	298	39.9%	119	65.76	10.89
	Female	488	34.8%	170	65.17	10.88
	No response	31	54.8%	17	67.94	13.48
Some college	Male	549	47.5%	261	67.78	10.87
	Female	763	46.0%	351	68.14	9.85
	No response	77	48.1%	37	68.32	9.56
4-year college degree	Male	574	61.7%	354	71.37	9.39
	Female	421	55.1%	232	70.70	9.37
	No response	68	55.9%	38	69.22	11.18
Advanced degree	Male	159	56.0%	89	70.08	9.85
	Female	141	54.6%	77	70.16	10.27
	No response	12	58.3%	7	68.33	13.26
No response	Male	116	48.3%	56	67.82	10.99
	Female	130	26.2%	34	62.35	13.65
	No response	19	21.1%	4	64.68	7.70

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	All candidates	2,984	53.4%	1,592	69.16	11.21
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Asian	47	76.6%	36	74.19	7.91
	African American	901	47.3%	426	67.79	10.76
	White	950	60.2%	572	70.88	10.88
	Hispanic	661	53.1%	351	68.93	11.64
	American Indian	5	80.0%	4	73.00	10.84
	Other	104	60.6%	63	70.75	11.49
	No response	316	44.3%	140	67.05	11.85
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Male	880	61.5%	541	71.35	10.68
	Female	1,584	49.5%	784	68.12	11.33
	No response	520	51.3%	267	68.63	11.20
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Male	Asian	16	75.0%	12	76.31	7.06
	African American	188	57.4%	108	70.30	11.84
	White	338	63.9%	216	71.45	10.31
	Hispanic	228	61.0%	139	71.64	10.11
	American Indian	-	-	-	-	-
	Other	31	74.2%	23	74.90	8.84
	No response	79	54.4%	43	70.20	11.77
Female	Asian	20	75.0%	15	71.55	7.89
	African American	512	45.9%	235	67.54	10.11
	White	486	56.8%	276	70.10	11.42
	Hispanic	353	47.9%	169	67.18	12.20
	American Indian	3	66.7%	2	68.33	12.22

	Other	54	48.1%	26	67.93	12.05
	No response	156	39.1%	61	65.60	12.11
No response	Asian	11	81.8%	9	75.91	8.40
	African American	201	41.3%	83	66.06	10.95
	White	126	63.5%	80	72.39	10.07
	Hispanic	80	53.8%	43	68.94	11.84
	American Indian	2	100.0%	2	80.00	2.83
	Other	19	73.7%	14	72.00	11.92
	No response	81	44.4%	36	66.79	10.95

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	Less than high school	16	68.8%	11	71.69	10.65
	High school diploma or GED	910	44.9%	409	67.16	10.99
	Some College	1,198	56.6%	678	70.01	10.58
	4-year college degree	500	64.2%	321	71.58	11.32
	Advanced degree	118	55.9%	66	70.47	12.21
	No response	242	44.2%	107	66.67	12.67

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
	English	2,472	54.7%	1,351	69.53	11.00
	Spanish	240	48.8%	117	67.65	11.23
	Other	65	52.3%	34	68.43	14.31
	No response	207	43.5%	90	66.71	12.17

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Asian	-	-	-	-	-
	African American	6	83.3%	5	74.17	5.27
	White	7	57.1%	4	69.29	14.69
	Hispanic	1	100.0%	1	70.00	-

	American Indian	-	-	-	-	-
	Other	1	100.0%	1	83.00	-
	No response	1	0.0%	0	-	-
High school diploma or GED	Asian	7	57.1%	4	74.71	8.04
	African American	338	39.6%	134	66.49	10.86
	White	290	49.0%	142	68.31	10.26
	Hispanic	229	46.7%	107	66.65	11.59
	American Indian	1	0.0%	0	55.00	-
	Other	20	60.0%	12	69.85	13.29
	No response	25	40.0%	10	63.80	12.22
Some college	Asian	22	72.7%	16	70.68	7.51
	African American	385	49.9%	192	68.20	10.17
	White	389	64.5%	251	71.95	10.95
	Hispanic	290	53.8%	156	69.90	10.68
	American Indian	3	100.0%	3	77.33	5.69
	Other	52	63.5%	33	71.12	11.46
	No response	57	47.4%	27	67.95	8.06
4-year college degree	Asian	14	92.9%	13	78.86	5.91
	African American	119	58.0%	69	69.71	11.31
	White	219	67.1%	147	72.59	10.09
	Hispanic	102	65.7%	67	71.02	13.74
	American Indian	1	100.0%	1	78.00	-
	Other	14	57.1%	8	70.07	10.72
	No response	31	51.6%	16	70.58	11.73
Advanced degree	Asian	3	100.0%	3	79.33	8.50
	African American	42	47.6%	20	68.45	10.84
	White	31	71.0%	22	73.94	12.75
	Hispanic	30	50.0%	15	69.50	11.66
	American Indian	-	-	-	-	-
	Other	7	71.4%	5	73.57	13.67
	No response	5	20.0%	1	62.00	18.01

No response	Asian	1	0.0%	0	67.00	-
	African American	11	54.5%	6	66.27	18.31
	White	14	42.9%	6	61.86	14.29
	Hispanic	9	55.6%	5	70.00	10.34
	American Indian	-	-	-	-	-
	Other	10	40.0%	4	68.40	8.37
	No response	197	43.7%	86	66.80	12.53

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	*n*	Mean	*SD*
Less than high school	Male	4	50.0%	2	67.75	12.58
	Female	8	75.0%	6	72.38	10.65
	No response	4	75.0%	3	74.25	10.66
High school diploma or GED	Male	243	54.3%	132	69.93	10.18
	Female	518	40.7%	211	65.85	11.06
	No response	149	44.3%	66	67.19	11.22
Some college	Male	320	62.8%	201	71.67	10.32
	Female	652	54.3%	354	69.40	10.74
	No response	226	54.4%	123	69.46	10.27
4-year college degree	Male	196	69.9%	137	73.07	9.96
	Female	232	59.9%	139	70.66	11.73
	No response	72	62.5%	45	70.49	13.04
Advanced degree	Male	46	67.4%	31	73.24	12.52
	Female	60	48.3%	29	68.30	12.13
	No response	12	50.0%	6	70.67	9.81
No response	Male	71	53.5%	38	69.00	13.42
	Female	114	39.5%	45	65.60	12.49
	No response	57	42.1%	24	65.93	11.89

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form					
		Form			Total
		NM	ON	PO	
All candidates	*n*	5,455	5,472	5,487	16,414
	Correct answer rate	0.66	0.67	0.67	0.67
	Correlation	0.25	0.23	0.24	0.24
Asian	*n*	2,313	2,367	2,382	7,062
	Correct answer rate	0.69	0.69	0.69	0.69
	Correlation	0.24	0.22	0.24	0.23
African American	*n*	186	159	193	538
	Correct answer rate	0.68	0.66	0.68	0.67
	Correlation	0.28	0.27	0.26	0.27
White	*n*	978	960	937	2,875
	Correct answer rate	0.63	0.64	0.64	0.63
	Correlation	0.26	0.25	0.24	0.25
Hispanic	*n*	1,178	1,243	1,181	3,602
	Correct answer rate	0.65	0.66	0.66	0.66
	Correlation	0.23	0.23	0.24	0.23
American Indian	*n*	15	16	15	46
	Correct answer rate	0.65	0.71	0.66	0.67
	Correlation	0.25	0.31	0.23	0.26
Other	*n*	235	262	248	745
	Correct answer rate	0.66	0.67	0.65	0.66
	Correlation	0.25	0.25	0.22	0.24
No response	*n*	550	465	531	1,546
	Correct answer rate	0.66	0.66	0.67	0.66
	Correlation	0.22	0.22	0.25	0.23

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. Var. Contracts) Examination Performance by Form					
		Form			Total
		SN	TO	UP	
All candidates	*n*	3,413	3,492	3,510	10,415
	Correct answer rate	0.66	0.67	0.66	0.66
	Correlation	0.25	0.25	0.25	0.25
Asian	*n*	1,144	1,131	1,180	3,455
	Correct answer rate	0.70	0.70	0.70	0.70
	Correlation	0.23	0.23	0.23	0.23
African American	*n*	97	98	110	305
	Correct answer rate	0.67	0.66	0.69	0.67
	Correlation	0.24	0.28	0.25	0.25
White	*n*	816	856	831	2,503
	Correct answer rate	0.63	0.64	0.63	0.63
	Correlation	0.25	0.26	0.24	0.25
Hispanic	*n*	835	883	849	2,567
	Correct answer rate	0.66	0.66	0.66	0.66
	Correlation	0.23	0.25	0.25	0.24
American Indian	*n*	10	9	11	30
	Correct answer rate	0.59	0.69	0.69	0.66
	Correlation	0.25	0.28	0.27	0.27
Other	*n*	232	219	232	683
	Correct answer rate	0.63	0.64	0.63	0.63
	Correlation	0.26	0.24	0.26	0.25
No response	*n*	279	296	297	872
	Correct answer rate	0.65	0.65	0.65	0.65
	Correlation	0.24	0.25	0.24	0.24

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

Health Examination Performance by Form				
		Form		Total
		LY	MZ	
All candidates	*n*	1,972	1,941	3,913
	Correct answer rate	0.70	0.69	0.69
	Correlation	0.21	0.22	0.22
Asian	*n*	680	643	1,323
	Correct answer rate	0.72	0.70	0.71
	Correlation	0.20	0.22	0.22
African American	*n*	36	34	70
	Correct answer rate	0.74	0.70	0.72
	Correlation	0.28	0.16	0.23
White	*n*	366	374	740
	Correct answer rate	0.70	0.67	0.68
	Correlation	0.22	0.24	0.23
Hispanic	*n*	566	575	1,141
	Correct answer rate	0.70	0.69	0.69
	Correlation	0.22	0.22	0.22
American Indian	*n*	5	8	13
	Correct answer rate	0.77	0.71	0.73
	Correlation	0.39	0.10	0.23
Other	*n*	107	107	214
	Correct answer rate	0.69	0.67	0.68
	Correlation	0.20	0.19	0.20
No response	*n*	212	200	412
	Correct answer rate	0.69	0.68	0.68
	Correlation	0.18	0.20	0.19

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
		HK	IL	JM	
All candidates	*n*	1,268	1,305	1,285	3,858
	Correct answer rate	0.64	0.63	0.64	0.63
	Correlation	0.21	0.21	0.19	0.21
Asian	*n*	603	611	585	1,799
	Correct answer rate	0.66	0.65	0.65	0.65
	Correlation	0.21	0.20	0.19	0.20
African American	*n*	33	31	31	95
	Correct answer rate	0.65	0.60	0.65	0.63
	Correlation	0.18	0.22	0.18	0.20
White	*n*	117	146	146	409
	Correct answer rate	0.59	0.59	0.61	0.60
	Correlation	0.18	0.21	0.18	0.19
Hispanic	*n*	353	366	376	1,095
	Correct answer rate	0.62	0.61	0.62	0.61
	Correlation	0.19	0.20	0.20	0.20
American Indian	*n*	2	2	1	5
	Correct answer rate	0.57	0.78	0.62	0.65
	Correlation	-	-	-	-
Other	*n*	35	42	41	118
	Correct answer rate	0.60	0.59	0.61	0.60
	Correlation	0.22	0.26	0.18	0.23
No response	*n*	125	107	105	337
	Correct answer rate	0.62	0.62	0.64	0.62
	Correlation	0.23	0.22	0.18	0.21

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
		IZ	JA	
All candidates	*n*	1,477	1,495	2,972
	Correct answer rate	0.62	0.61	0.61
	Correlation	0.19	0.15	0.17
Asian	*n*	476	468	944
	Correct answer rate	0.64	0.64	0.64
	Correlation	0.19	0.15	0.17
African American	*n*	24	23	47
	Correct answer rate	0.66	0.63	0.65
	Correlation	0.08	0.06	0.07
White	*n*	433	464	897
	Correct answer rate	0.59	0.58	0.59
	Correlation	0.17	0.12	0.14
Hispanic	*n*	340	320	660
	Correct answer rate	0.62	0.60	0.61
	Correlation	0.19	0.16	0.18
American Indian	*n*	2	3	5
	Correct answer rate	0.64	0.61	0.63
	Correlation	-	0.76	0.76
Other	*n*	49	55	104
	Correct answer rate	0.61	0.63	0.62
	Correlation	0.23	0.15	0.19
No response	*n*	153	162	315
	Correct answer rate	0.61	0.57	0.59
	Correlation	0.20	0.14	0.17

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