

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

January 1 - December 31, 2019

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, 2019 through December 31, 2019.

BACKGROUND

The data included in this report are for exams administered from January 1, 2019 through December 31, 2019.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 18,121 candidates, and six forms were active: WO, XP, YQ, CR, DS, and ET. The Life (Including Annuities & Variable Contracts) exam was administered to 8,665 candidates, and six forms were active: BP, CQ, DR, HS, IT and JU. The Health exam was administered to 5,452 candidates, and two forms were active: AK and BL. The General Lines exam was administered to 4,014 candidates, and three forms were active: WP, XQ and YR. The Personal Lines exam was administered to 2,721 candidates, and two forms were active: XK and YL.

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	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	26,786	60.10%	16,102	71.42	13.05
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	999	59.70%	596	70.98	14.3
	African American	5,582	50.40%	2,815	68.22	13.48
	White	10,357	71.90%	7,446	75.17	11.62
	Hispanic	5,802	53.40%	3,097	69.45	12.95
	American Indian	56	58.90%	33	71.68	11.66
	Other	1,568	52.00%	816	68.6	13.7
	No response	2,422	53.60%	1,299	69.52	13.26
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	12,402	57.00%	7,063	70.41	13.13
	Male	12,877	63.20%	8,137	72.41	12.92
	No response	1,507	59.90%	902	71.29	12.97
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	502	56.60%	284	70.05	14.31
	African American	2,797	50.10%	1,402	68.1	13.54
	White	4,467	67.90%	3,031	73.82	12.01
	Hispanic	2,703	49.50%	1,338	68.2	12.93
	American Indian	23	60.90%	14	71.04	14.15
	Other	802	52.40%	420	68.94	13.68
	No response	1,108	51.80%	574	69.11	13.08
Male	Asian	442	65.20%	288	72.31	14.33
	African American	2,422	50.90%	1,233	68.43	13.48
	White	5,420	74.90%	4,061	76.18	11.24
	Hispanic	2,749	56.50%	1,554	70.52	12.91
	American Indian	31	54.80%	17	71.81	10
	Other	674	52.40%	353	68.43	13.77

	No response	1,139	55.40%	631	69.87	13.29
No response	Asian	55	43.60%	24	68.75	13.22
	African American	363	49.60%	180	67.75	13.08
	White	470	75.30%	354	76.18	10.98
	Hispanic	350	58.60%	205	70.62	12.63
	American Indian	2	100.00%	2	77	2.83
	Other	92	46.70%	43	66.95	13.45
	No response	175	53.70%	94	69.83	14.14
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	278	38.80%	108	65.06	13.56
	High school diploma or GED	4,600	45.40%	2,090	66.44	13.73
	Some college	11,146	57.70%	6,430	70.65	12.56
	4-year college degree	6,713	71.80%	4,821	75.23	11.7
	Advanced degree	2,363	79.10%	1,870	77.62	11.38
	No response	1,686	46.40%	783	67.27	13.66
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	20,070	63.60%	12,773	72.58	12.49
	Spanish	2,919	53.50%	1,563	69.3	13.41
	Other	2,272	47.30%	1,074	66.84	15
	No response	1,525	45.40%	692	67.02	13.6
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	21	33.30%	7	56.81	20.12
	African American	48	27.10%	13	63.08	12.02
	White	106	55.70%	59	70.08	10.42
	Hispanic	75	28.00%	21	63.41	13.5
	American Indian	0				
	Other	21	19.00%	4	56.62	14.61

	No response	7	57.10%	4	70.29	11.04
High school diploma or GED	Asian	119	41.20%	49	63.88	14.84
	African American	1,136	35.40%	402	63.15	14.03
	White	1,697	58.00%	985	70.53	12.65
	Hispanic	1,244	39.50%	491	64.8	13.43
	American Indian	13	46.20%	6	67.31	9.07
	Other	277	40.10%	111	63.84	13.92
	No response	114	40.40%	46	65.37	13.43
Some college	Asian	353	49.00%	173	68.13	13.8
	African American	2,620	49.20%	1,288	67.94	12.94
	White	4,340	67.70%	2,939	73.83	11.4
	Hispanic	2,671	52.40%	1,399	69.07	12.56
	American Indian	26	57.70%	15	71.04	12.36
	Other	698	49.40%	345	68.02	13.24
	No response	438	61.90%	271	71.31	12.15
4-year college degree	Asian	325	70.50%	229	74.47	12.38
	African American	1,204	59.20%	713	71.37	12.49
	White	3,182	81.40%	2,589	78.12	10.33
	Hispanic	1,298	63.50%	824	72.92	11.79
	American Indian	13	69.20%	9	76.92	8.97
	Other	391	63.40%	248	72.14	12.72
	No response	300	69.70%	209	74.87	11.95
Advanced degree	Asian	167	78.40%	131	77.81	11.35
	African American	509	74.70%	380	74.86	12.03
	White	958	86.40%	828	80.5	10.21
	Hispanic	458	74.20%	340	75.83	11.49
	American Indian	3	100.00%	3	82.33	4.51
	Other	137	68.60%	94	74.91	12.43
	No response	131	71.80%	94	75.95	10.75
No response	Asian	14	50.00%	7	61.5	21.21
	African American	65	29.20%	19	61.42	16.19
	White	74	62.20%	46	71.18	11.45
	Hispanic	56	39.30%	22	66.36	12.41
	American Indian	1	0.00%	0	45	

	Other	44	31.80%	14	62.48	14.22
	No response	1,432	47.10%	675	67.59	13.46
Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	125	33.60%	42	63.34	13.37
	Male	135	44.40%	60	66.38	13.76
	No response	18	33.30%	6	67.06	12.77
High school diploma or GED	Female	2,251	41.40%	933	65.15	13.63
	Male	2,096	49.20%	1,032	67.67	13.79
	No response	253	49.40%	125	67.8	13
Some college	Female	5,227	55.80%	2,919	70.03	12.67
	Male	5,302	59.80%	3,168	71.31	12.43
	No response	617	55.60%	343	70.25	12.5
4-year college degree	Female	2,933	68.30%	2,004	74.18	11.92
	Male	3,401	74.70%	2,539	76.16	11.38
	No response	379	73.40%	278	75.03	12.21
Advanced degree	Female	1,110	75.60%	839	76.43	11.2
	Male	1,144	82.40%	943	78.81	11.51
	No response	109	80.70%	88	77.2	10.52
No response	Female	756	43.10%	326	66.46	13.66
	Male	799	49.40%	395	67.96	13.43
	No response	131	47.30%	62	67.73	14.84

All Health and Life and Annuity (Incl. Var. Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	18,121	61.00%	11,055	71.73	12.77
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	716	60.20%	431	70.98	14.42
	African American	3,082	50.60%	1,558	68.2	13.32
	White	8,241	70.80%	5,832	74.81	11.7
	Hispanic	3,516	53.10%	1,867	69.46	12.45
	American Indian	44	56.80%	25	71.45	11.58
	Other	945	50.70%	479	68.52	13.45
	No response	1,577	54.70%	863	69.84	12.77
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	7,972	57.60%	4,588	70.55	13.02
	Male	9,263	64.20%	5,949	72.86	12.37
	No response	886	58.50%	518	70.56	13.41
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	346	55.80%	193	69.59	14.95
	African American	1,428	49.60%	708	67.58	13.73
	White	3,528	66.70%	2,352	73.41	12.07
	Hispanic	1,559	48.70%	760	68.12	12.6
	American Indian	18	55.60%	10	70.17	14.28
	Other	438	50.90%	223	68.77	13.6
	No response	655	52.20%	342	69.04	12.7
Male	Asian	338	65.40%	221	72.41	13.68
	African American	1,466	51.60%	757	68.97	12.73
	White	4,404	74.00%	3,257	75.91	11.31
	Hispanic	1,759	56.90%	1,000	70.69	12.17
	American Indian	25	56.00%	14	72.24	9.66
	Other	450	51.60%	232	68.8	13.07

	No response	821	57.00%	468	70.47	12.66
No response	Asian	32	53.10%	17	70.94	15.2
	African American	188	49.50%	93	66.78	14.36
	White	309	72.20%	223	75.16	11.13
	Hispanic	198	54.00%	107	69	12.65
	American Indian	1	100.00%	1	75	-
	Other	57	42.10%	24	64.39	14.8
	No response	101	52.50%	53	69.89	13.95
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	148	40.50%	60	65.16	13.43
	High school diploma or GED	2,856	45.90%	1,310	66.71	13.42
	Some college	7,460	57.60%	4,295	70.67	12.38
	4-year college degree	4,915	71.90%	3,532	75.2	11.56
	Advanced degree	1,671	79.70%	1,331	77.69	11.21
	No response	1,071	49.20%	527	68.16	13.05
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	14,281	63.90%	9,121	72.63	12.38
	Spanish	1,647	52.30%	861	69.07	13
	Other	1,221	49.80%	608	67.77	14.85
	No response	972	47.80%	465	67.91	12.92
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	26.70%	4	52.33	20.68
	African American	17	17.60%	3	61.12	10.29
	White	78	55.10%	43	69.59	10.81
	Hispanic	26	30.80%	8	65.19	11.68
	American Indian	0	-	-	-	-
	Other	8	0.00%		52.88	10.05

	No response	4	50.00%	2	68.5	8.35
High school diploma or GED	Asian	83	44.60%	37	64.8	14.89
	African American	525	34.50%	181	62.6	14.24
	White	1,312	56.40%	740	69.88	12.84
	Hispanic	698	37.40%	261	64.92	12.42
	American Indian	9	44.40%	4	69.33	6.98
	Other	157	38.90%	61	63.73	12.97
	No response	72	36.10%	26	64.51	13.66
Some college	Asian	239	47.70%	114	67.65	14.13
	African American	1,434	48.70%	698	67.71	12.84
	White	3,431	65.80%	2,258	73.36	11.41
	Hispanic	1,629	51.90%	845	68.86	12.24
	American Indian	18	50.00%	9	68.22	12.59
	Other	414	46.90%	194	67.58	13.43
	No response	295	60.00%	177	70.58	12.12
4-year college degree	Asian	245	69.80%	171	74.24	12.16
	African American	769	58.40%	449	71.06	12.36
	White	2,604	80.60%	2,100	77.82	10.39
	Hispanic	847	61.30%	519	72.37	11.48
	American Indian	13	69.20%	9	76.92	8.97
	Other	250	60.00%	150	71.32	12.97
	No response	187	71.70%	134	74.83	11.81
Advanced degree	Asian	122	81.10%	99	78.17	11.46
	African American	306	71.90%	220	74.2	11.46
	White	765	86.30%	660	80.34	10.16
	Hispanic	289	76.50%	221	75.78	11.71
	American Indian	3	100.00%	3	82.33	4.51
	Other	93	68.80%	64	74.91	11.58
	No response	93	68.80%	64	75.42	11.34
No response	Asian	12	50.00%	6	63.5	20.02
	African American	31	22.60%	7	59.29	16.06

	White	51	60.80%	31	70.51	11.88
	Hispanic	27	48.10%	13	67.74	13.48
	American Indian	1	0.00%		45	-
	Other	23	43.50%	10	67.17	12.49
	No response	926	49.70%	460	68.45	12.78
Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	74	32.40%	24	61.59	14.07
	Male	66	48.50%	32	68.12	12.02
	No response	8	50.00%	4	73.75	9.19
High school diploma or GED	Female	1,406	42.00%	590	65.28	13.68
	Male	1,313	49.80%	654	68.28	12.95
	No response	137	48.20%	66	66.28	13.65
Some college	Female	3,298	55.50%	1,830	69.95	12.62
	Male	3,791	60.00%	2,275	71.49	12.05
	No response	371	51.20%	190	68.66	13.06
4-year college degree	Female	2,033	68.70%	1,396	74.14	11.71
	Male	2,647	74.20%	1,965	76.08	11.26
	No response	235	72.80%	171	74.35	12.81
Advanced degree	Female	722	76.90%	555	76.62	11.06
	Male	879	81.90%	720	78.59	11.29
	No response	70	80.00%	56	77.51	11.01
No response	Female	439	44.00%	193	66.75	13.27
	Male	567	53.40%	303	69.18	12.69
	No response	65	47.70%	31	68.85	13.95

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	8,665	58.20%	5,047	70.78	13.62
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	283	58.30%	165	70.98	14.02
	African American	2,500	50.30%	1,257	68.24	13.69
	White	2,116	76.30%	1,614	76.55	11.2
	Hispanic	2,286	53.80%	1,230	69.44	13.7
	American Indian	12	66.70%	8	72.5	12.45
	Other	623	54.10%	337	68.73	14.09
	No response	845	51.60%	436	68.93	14.1
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	4,430	55.90%	2,475	70.17	13.33
	Male	3,614	60.50%	2,188	71.26	14.15
	No response	621	61.80%	384	72.33	12.25
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	156	58.30%	91	71.08	12.76
	African American	1,369	50.70%	694	68.63	13.33
	White	939	72.30%	679	75.38	11.62
	Hispanic	1,144	50.50%	578	68.32	13.37
	American Indian	5	80.00%	4	74.2	14.79
	Other	364	54.10%	197	69.14	13.79
	No response	453	51.20%	232	69.22	13.62
Male	Asian	104	64.40%	67	71.98	16.35
	African American	956	49.80%	476	67.59	14.52
	White	1,016	79.10%	804	77.38	10.82
	Hispanic	990	56.00%	554	70.22	14.13
	American Indian	6	50.00%	3	70	12.13

	Other	224	54.00%	121	67.69	15.09
	No response	318	51.30%	163	68.32	14.69
No response	Asian	23	30.40%	7	65.7	9.31
	African American	175	49.70%	87	68.79	11.49
	White	161	81.40%	131	78.14	10.44
	Hispanic	152	64.50%	98	72.74	12.33
	American Indian	1	100.00%	1	79	-
	Other	35	54.30%	19	71.11	9.74
	No response	74	55.40%	41	69.76	14.49

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	130	36.90%	48	64.94	13.76
	High school diploma or GED	1,744	44.70%	780	66.01	14.2
	Some college	3,686	57.90%	2,135	70.62	12.92
	4-year college degree	1,798	71.70%	1,289	75.33	12.09
	Advanced degree	692	77.90%	539	77.43	11.77
	No response	615	41.60%	256	65.72	14.54

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	5,789	63.10%	3,652	72.46	12.76
	Spanish	1,272	55.20%	702	69.6	13.92
	Other	1,051	44.30%	466	65.76	15.11
	No response	553	41.00%	227	65.46	14.6

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	6	50.00%	3	68	14.52
	African American	31	32.30%	10	64.16	12.9
	White	28	57.10%	16	71.43	9.31

	Hispanic	49	26.50%	13	62.47	14.41
	American Indian	0	-	-	-	-
	Other	13	30.80%	4	58.92	16.79
	No response	3	66.70%	2	72.67	15.7
High school diploma or GED	Asian	36	33.30%	12	61.78	14.71
	African American	611	36.20%	221	63.63	13.84
	White	385	63.60%	245	72.73	11.71
	Hispanic	546	42.10%	230	64.63	14.63
	American Indian	4	50.00%	2	62.75	12.61
	Other	120	41.70%	50	63.98	15.11
	No response	42	47.60%	20	66.83	13.06
Some college	Asian	114	51.80%	59	69.15	13.07
	African American	1,186	49.70%	590	68.21	13.06
	White	909	74.90%	681	75.58	11.19
	Hispanic	1,042	53.20%	554	69.39	13.06
	American Indian	8	75.00%	6	77.38	9.69
	Other	284	53.20%	151	68.65	12.96
	No response	143	65.70%	94	72.83	12.13
4-year college degree	Asian	80	72.50%	58	75.18	13.1
	African American	435	60.70%	264	71.93	12.73
	White	578	84.60%	489	79.49	9.93
	Hispanic	451	67.60%	305	73.96	12.29
	American Indian	0	-	-	-	-
	Other	141	69.50%	98	73.6	12.2
	No response	113	66.40%	75	74.92	12.21
Advanced degree	Asian	45	71.10%	32	76.84	11.11
	African American	203	78.80%	160	75.87	12.79
	White	193	87.00%	168	81.14	10.4
	Hispanic	169	70.40%	119	75.93	11.14
	American Indian	0	-	-	-	-
	Other	44	68.20%	30	74.89	14.21

	No response	38	78.90%	30	77.26	9.14
No response	Asian	2	50.00%	1	49.5	33.23
	African American	34	35.30%	12	63.35	16.31
	White	23	65.20%	15	72.65	10.54
	Hispanic	29	31.00%	9	65.07	11.41
	American Indian	0	-	-	-	-
	Other	21	19.00%	4	57.33	14.5
	No response	506	42.50%	215	66.01	14.5
Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	51	35.30%	18	65.88	11.96
	Male	69	40.60%	28	64.71	15.14
	No response	10	20.00%	2	61.7	13.06
High school diploma or GED	Female	845	40.60%	343	64.93	13.54
	Male	783	48.30%	378	66.65	15.06
	No response	116	50.90%	59	69.6	12.01
Some college	Female	1,929	56.50%	1,089	70.16	12.76
	Male	1,511	59.10%	893	70.88	13.34
	No response	246	62.20%	153	72.66	11.2
4-year college degree	Female	900	67.60%	608	74.27	12.39
	Male	754	76.10%	574	76.45	11.8
	No response	144	74.30%	107	76.13	11.12
Advanced degree	Female	388	73.20%	284	76.07	11.46
	Male	265	84.20%	223	79.54	12.21
	No response	39	82.10%	32	76.64	9.69
No response	Female	317	42.00%	133	66.07	14.2
	Male	232	39.70%	92	64.99	14.69
	No response	66	47.00%	31	66.62	15.69

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	5,452	53.50%	2,917	70.06	12.1
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	90	67.80%	61	74.94	11.5
	African American	1,656	46.90%	777	68	12.08
	White	1,644	62.00%	1,020	73.08	11.63
	Hispanic	1,348	51.10%	689	69.02	11.63
	American Indian	15	66.70%	10	74.87	10.54
	Other	245	51.80%	127	69.06	12.81
	No response	454	51.30%	233	69.2	12.61
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	3,095	51.00%	1,577	69.3	12.08
	Male	1,894	58.20%	1,102	71.47	12.05
	No response	463	51.40%	238	69.37	11.88
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	46	73.90%	34	76.48	12.22
	African American	1,112	46.40%	516	68.11	11.87
	White	817	59.70%	488	72.09	11.51
	Hispanic	704	47.70%	336	67.79	12.15
	American Indian	12	58.30%	7	72.17	9.75
	Other	146	50.00%	73	69.08	12.11
	No response	258	47.70%	123	68.45	12.81
Male	Asian	34	70.60%	24	75.41	10.63
	African American	413	48.90%	202	68.3	12.39
	White	704	64.90%	457	74.27	11.84
	Hispanic	507	56.00%	284	70.52	10.78
	American Indian	3	100.00%	3	85.67	6.03

	Other	81	53.10%	43	68.93	13.68
	No response	152	58.60%	89	70.53	12.51
No response	Asian	10	30.00%	3	66.3	7.09
	African American	131	45.00%	59	66.06	12.74
	White	123	61.00%	75	72.81	10.65
	Hispanic	137	50.40%	69	69.76	11.27
	American Indian	0	-	-	-	-
	Other	18	61.10%	11	69.5	14.91
	No response	44	47.70%	21	68.98	11.62

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	50	40.00%	20	67.36	11.44
	High school diploma or GED	1,469	39.90%	586	65.98	12.4
	Some college	2,446	55.10%	1,348	70.46	11.35
	4-year college degree	941	68.80%	647	74.91	11.2
	Advanced degree	241	72.20%	174	75.14	10.82
	No response	305	46.60%	142	68.08	12.79

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	4,149	54.60%	2,266	70.45	12.03
	Spanish	786	50.10%	394	68.85	11.62
	Other	240	53.30%	128	69.74	13.43
	No response	277	46.60%	129	68.03	12.86

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	2	0.00%		67.5	0.71
	African American	3	66.70%	2	76.67	6.81
	White	19	52.60%	10	69	13.71
	Hispanic	21	23.80%	5	63.86	10.66

	American Indian	0	-	-	-	-
	Other	4	75.00%	3	71	3.74
	No response	1	0.00%		67	-
High school diploma or GED	Asian	12	75.00%	9	74	8.3
	African American	566	35.20%	199	64.73	12.75
	White	417	47.20%	197	68.57	11.52
	Hispanic	376	36.20%	136	64.79	12.34
	American Indian	7	42.90%	3	68	5.51
	Other	52	40.40%	21	64.58	13.78
	No response	39	53.80%	21	66.85	12.13
Some college	Asian	37	70.30%	26	74.41	11.38
	African American	805	51.10%	411	69.06	11.3
	White	736	61.40%	452	72.66	11.44
	Hispanic	628	53.80%	338	69.85	10.57
	American Indian	7	85.70%	6	80.29	11.07
	Other	125	46.40%	58	67.98	12.38
	No response	108	52.80%	57	70.24	11.57
4-year college degree	Asian	30	60.00%	18	73.97	12.82
	African American	216	56.90%	123	71.57	11.44
	White	370	77.00%	285	78.14	10.1
	Hispanic	240	64.20%	154	72.65	11.28
	American Indian	0	-	-	-	-
	Other	50	74.00%	37	74.32	10.96
	No response	35	85.70%	30	78.4	9.61
Advanced degree	Asian	5	80.00%	4	85.4	10.55
	African American	54	68.50%	37	71.83	10.48
	White	88	75.00%	66	77.18	10
	Hispanic	75	70.70%	53	73.56	11.01
	American Indian	1	100.00%	1	85	-
	Other	7	57.10%	4	75.71	13.12
	No response	11	81.80%	9	79.91	10.44

No response	Asian	4	100.00%	4	80.75	9.81
	African American	12	41.70%	5	67.08	13.43
	White	14	71.40%	10	75.21	9.13
	Hispanic	8	37.50%	3	64.38	9.84
	American Indian	0	-	-	-	-
	Other	7	57.10%	4	76.29	13.45
	No response	260	44.60%	116	67.44	12.81

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	23	52.20%	12	69.52	8.64
	Male	24	33.30%	8	65.75	14
	No response	3	0.00%		63.67	5.13
High school diploma or GED	Female	893	35.80%	320	65.15	12.23
	Male	439	49.90%	219	68.28	12.32
	No response	137	34.30%	47	63.96	12.74
Some college	Female	1,433	54.10%	775	70.11	11.33
	Male	796	55.70%	443	70.91	11.5
	No response	217	59.90%	130	71.1	10.93
4-year college degree	Female	448	68.80%	308	74.5	11.2
	Male	426	71.10%	303	75.74	11.24
	No response	67	53.70%	36	72.33	10.61
Advanced degree	Female	127	70.90%	90	74.44	11.28
	Male	98	71.40%	70	75.62	10.58
	No response	16	87.50%	14	77.75	8.17
No response	Female	171	42.10%	72	66.77	12.8
	Male	111	53.20%	59	69.4	13.07
	No response	23	47.80%	11	71.43	10.3

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	4,014	55.70%	2,236	70.24	10.3
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	61	62.30%	38	69.92	11.01
	African American	408	45.80%	187	67.33	10.12
	White	1,912	66.60%	1,273	73.08	9.15
	Hispanic	1,142	44.40%	507	67.17	10.63
	American Indian	9	66.70%	6	74	7.3
	Other	135	45.20%	61	68.76	9.26
	No response	347	47.30%	164	68.65	11.44
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,112	51.70%	1,092	69.19	10.78
	Male	1,634	59.40%	971	71.23	9.58
	No response	268	64.60%	173	72.46	9.83
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	26	61.50%	16	70.58	9.51
	African American	181	47.50%	86	67.51	10.1
	White	971	64.20%	623	72.6	9.42
	Hispanic	690	37.80%	261	65.42	10.99
	American Indian	5	60.00%	3	73.2	9.28
	Other	75	36.00%	27	67.08	9.21
	No response	164	46.30%	76	67.38	12.62
Male	Asian	31	58.10%	18	68.03	11.99
	African American	187	42.80%	80	67.04	10.14
	White	807	67.50%	545	73.22	8.93
	Hispanic	386	55.70%	215	69.9	9.42
	American Indian	4	75.00%	3	75	4.97

	Other	58	55.20%	32	70.62	8.92
	No response	161	48.40%	78	70.07	9.83
No response	Asian	4	100.00%	4	80.25	7.14
	African American	40	52.50%	21	67.93	10.28
	White	134	78.40%	105	75.76	7.86
	Hispanic	66	47.00%	31	69.44	9.84
	American Indian	0	-	-	-	-
	Other	2	100.00%	2	78	9.9
	No response	22	45.50%	10	67.73	12.42

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	24	20.80%	5	64.08	10.8
	High school diploma or GED	592	44.60%	264	67.78	10.4
	Some college	1,673	53.20%	890	69.58	9.84
	4-year college degree	1,177	64.90%	764	72.36	9.97
	Advanced degree	299	69.90%	209	73.61	10.19
	No response	249	41.80%	104	67.06	11.6

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,828	61.40%	1,737	71.76	9.54
	Spanish	738	41.50%	306	66.15	11.28
	Other	215	45.10%	97	67.36	10.42
	No response	233	41.20%	96	67.45	11.25

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	5	20.00%	1	67.4	3.65
	African American	0	-	-	-	-
	White	3	0.00%		64	1
	Hispanic	14	28.60%	4	65.64	11.69

	American Indian	0	-	-	-	-
	Other	2	0.00%		45	5.66
	No response	0	-	-	-	-
High school diploma or GED	Asian	4	75.00%	3	69.75	3.2
	African American	38	39.50%	15	65.21	11.11
	White	275	50.90%	140	70.12	10.12
	Hispanic	236	37.70%	89	65.5	10.02
	American Indian	4	50.00%	2	70	6.68
	Other	18	33.30%	6	64.33	9.57
	No response	17	52.90%	9	69.94	12.77
Some college	Asian	10	90.00%	9	75	8.72
	African American	219	42.90%	94	67.04	9.68
	White	803	63.80%	512	72.12	8.84
	Hispanic	521	42.60%	222	66.74	10.53
	American Indian	3	66.70%	2	74	7
	Other	71	38.00%	27	68.28	7.69
	No response	46	52.20%	24	70.04	10.3
4-year college degree	Asian	38	55.30%	21	67.71	12.01
	African American	106	50.00%	53	67.82	10.72
	White	679	73.30%	498	74.73	8.63
	Hispanic	278	51.10%	142	68.84	10.74
	American Indian	0	-	-	-	-
	Other	32	68.80%	22	73.19	9.49
	No response	44	63.60%	28	72.43	9.54
Advanced degree	Asian	4	100.00%	4	81.5	7.19
	African American	43	58.10%	25	69.6	9.91
	White	143	82.50%	118	77.01	8.06
	Hispanic	85	57.60%	49	69.95	11.07
	American Indian	1	100.00%	1	81	-
	Other	10	60.00%	6	72.4	6.98
	No response	13	46.20%	6	71.23	15.46

No response	Asian	0	-	-	-	-
	African American	2	0.00%		65	1.41
	White	9	55.60%	5	66	13.68
	Hispanic	8	12.50%	1	59.13	11.58
	American Indian	1	100.00%	1	83	-
	Other	2	0.00%		60.5	12.02
	No response	227	42.70%	97	67.39	11.5
Gender within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	18	11.10%	2	61.89	11.5
	Male	4	50.00%	2	70.25	4.86
	No response	2	50.00%	1	71.5	3.54
High school diploma or GED	Female	407	40.50%	165	66.96	10.57
	Male	150	54.70%	82	69.34	10.37
	No response	35	48.60%	17	70.66	6.75
Some college	Female	935	51.10%	478	69	10.16
	Male	625	53.10%	332	69.74	9.25
	No response	113	70.80%	80	73.43	9.37
4-year college degree	Female	511	62.20%	318	71.68	10.59
	Male	584	67.00%	391	72.87	9.25
	No response	82	67.10%	55	72.96	10.75
Advanced degree	Female	117	68.40%	80	73.12	10.17
	Male	163	71.20%	116	74.07	10.17
	No response	19	68.40%	13	72.58	10.91
No response	Female	124	39.50%	49	65.02	13.26
	Male	108	44.40%	48	69.39	8.87
	No response	17	41.20%	7	67.24	11.76

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	2,721	62.80%	1,709	72.09	10.94
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	37	67.60%	25	74.03	9.78
	African American	655	55.10%	361	70	10.32
	White	947	74.80%	708	75.59	10.25
	Hispanic	686	57.30%	393	70.15	11.36
	American Indian	7	85.70%	6	75.86	7.31
	Other	139	53.20%	74	69.81	10.37
	No response	250	56.80%	142	70.52	11.09
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,492	59.50%	888	71.39	10.75
	Male	943	65.50%	618	72.95	11.18
	No response	286	71.00%	203	72.92	10.86
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	17	52.90%	9	70.59	8.45
	African American	417	52.30%	218	69.56	10.32
	White	485	70.50%	342	74.19	10.39
	Hispanic	338	57.40%	194	70.24	11.71
	American Indian	3	100.00%	3	82.67	2.31
	Other	84	52.40%	44	70.98	8.47
	No response	148	52.70%	78	70.07	10.52
Male	Asian	16	81.30%	13	76.31	8.65
	African American	158	58.20%	92	70.7	10.74
	White	371	77.60%	288	76.98	10.09
	Hispanic	280	54.30%	152	69.42	11.24
	American Indian	3	66.70%	2	70.33	5.69

	Other	40	60.00%	24	71.05	10.82
	No response	75	62.70%	47	71.31	11.64
No response	Asian	4	75.00%	3	79.5	16.03
	African American	80	63.80%	51	70.89	9.47
	White	91	85.70%	78	77.4	9.13
	Hispanic	68	69.10%	47	72.66	9.73
	American Indian	1	100.00%	1	72	-
	Other	15	40.00%	6	59.93	13.86
	No response	27	63.00%	17	70.81	12.8

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	8	37.50%	3	59.63	13.99
	High school diploma or GED	614	52.30%	321	68.65	11.15
	Some college	1,329	63.90%	849	72.63	10.36
	4-year college degree	513	73.50%	377	75.37	10.39
	Advanced degree	78	82.10%	64	75.62	12.02
	No response	179	53.10%	95	69.55	11.18

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,148	65.30%	1,403	72.93	10.69
	Spanish	338	53.00%	179	68.44	11.34
	Other	72	61.10%	44	71.39	10.7
	No response	163	50.90%	83	68.9	11.29

Race or Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	0	-	-	-	-
	African American	1	100.00%	1	75	-
	White	0	-	-	-	-
	Hispanic	6	16.70%	1	54.67	12.48

	American Indian	0	-	-	-	-
	Other	1	100.00%	1	74	-
	No response	0	-	-	-	-
High school diploma or GED	Asian	10	50.00%	5	67.8	11.13
	African American	160	46.90%	75	66.2	11.22
	White	196	62.20%	122	71.66	10.92
	Hispanic	192	47.40%	91	67.31	11.31
	American Indian	3	66.70%	2	73.33	10.07
	Other	31	41.90%	13	68.45	8.23
	No response	22	59.10%	13	71.32	9.23
Some college	Asian	13	61.50%	8	74.69	9.73
	African American	355	54.60%	194	70.46	9.22
	White	492	74.80%	368	75.79	9.84
	Hispanic	352	60.50%	213	71.09	10.79
	American Indian	4	100.00%	4	77.75	5.32
	Other	72	54.20%	39	69.65	11.25
	No response	41	56.10%	23	70.68	11.79
4-year college degree	Asian	13	84.60%	11	78	6.99
	African American	118	64.40%	76	73.25	10.48
	White	225	82.70%	186	77.94	9.93
	Hispanic	112	67.00%	75	73.42	10.34
	American Indian	0	-	-	-	-
	Other	26	53.80%	14	70.38	9.11
	No response	19	78.90%	15	74.63	11.96
Advanced degree	Asian	1	100.00%	1	76	-
	African American	20	75.00%	15	73.15	12.28
	White	29	100.00%	29	81.03	6.54
	Hispanic	19	63.20%	12	70.58	15.37
	American Indian	0	-	-	-	-
	Other	5	80.00%	4	77.2	13.37
	No response	4	75.00%	3	70.5	13.13

No response	Asian	0	-	-	-	-
	African American	1	0.00%		65	-
	White	5	60.00%	3	72.6	5.27
	Hispanic	5	20.00%	1	56.4	13.37
	American Indian	0	-	-	-	-
	Other	4	75.00%	3	69	14.94
	No response	164	53.70%	88	69.9	11.02

Gender within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	2	0.00%		51	7.07
	Male	5	40.00%	2	60	15.28
	No response	1	100.00%	1	75	-
High school diploma or GED	Female	362	50.30%	182	68.36	10.91
	Male	201	52.70%	106	68.61	11.31
	No response	51	64.70%	33	70.82	12.18
Some college	Female	742	60.20%	447	71.82	10.28
	Male	435	67.10%	292	73.73	10.49
	No response	152	72.40%	110	73.41	10.14
4-year college degree	Female	246	73.60%	181	75.41	9.83
	Male	211	73.00%	154	75.41	11.03
	No response	56	75.00%	42	75.02	10.45
Advanced degree	Female	39	66.70%	26	70.79	14.28
	Male	33	97.00%	32	80.64	6.52
	No response	6	100.00%	6	79.33	6.15
No response	Female	101	51.50%	52	69.9	10.59
	Male	58	55.20%	32	69.95	11.78
	No response	20	55.00%	11	66.65	12.44

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form								
		Form						Total
		WO	XP	YQ	CR	DS	ET	
All candidates	<i>n</i>	600	597	552	5,476	5,427	5,392	18,044
	Correct answer rate	0.72	0.7	0.7	0.71	0.7	0.7	0.71
	Correlation	0.25	0.26	0.26	0.27	0.25	0.25	0.25
Asian	<i>n</i>	21	24	24	231	201	213	714
	Correct answer rate	0.7	0.7	0.68	0.7	0.7	0.7	0.7
	Correlation	0.19	0.34	0.32	0.31	0.29	0.29	0.3
African American	<i>n</i>	97	123	90	926	902	919	3,057
	Correct answer rate	0.7	0.68	0.66	0.69	0.67	0.67	0.68
	Correlation	0.23	0.27	0.24	0.27	0.25	0.25	0.25
White	<i>n</i>	286	244	267	2,474	2,475	2,483	8,229
	Correct answer rate	0.73	0.73	0.73	0.73	0.73	0.73	0.73
	Correlation	0.27	0.25	0.25	0.26	0.25	0.24	0.24
Hispanic	<i>n</i>	115	114	94	1,078	1,071	1,032	3,504
	Correct answer rate	0.73	0.67	0.69	0.69	0.68	0.69	0.69
	Correlation	0.22	0.24	0.26	0.26	0.24	0.23	0.24
American Indian	<i>n</i>	2	2	0	12	16	12	44
	Correct answer rate	0.77	0.83	-	0.69	0.68	0.66	0.71
	Correlation	-	-	-	0.26	0.24	0.24	0.24
Other	<i>n</i>	28	36	29	285	277	279	934
	Correct answer rate	0.69	0.73	0.64	0.68	0.68	0.67	0.68
	Correlation	0.25	0.22	0.17	0.28	0.28	0.25	0.26
No response	<i>n</i>	51	54	48	470	485	454	1,562
	Correct answer rate	0.69	0.66	0.67	0.69	0.69	0.69	0.69
	Correlation	0.32	0.25	0.3	0.26	0.21	0.25	0.24

*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
		BP	CQ	DR	HS	IT	JU	
All candidates	<i>n</i>	253	286	253	2,570	2,597	2,686	8,645
	Correct answer rate	0.69	0.68	0.71	0.67	0.68	0.69	0.68
	Correlation	0.23	0.25	0.25	0.23	0.22	0.22	0.23
Asian	<i>n</i>	8	8	10	89	84	84	283
	Correct answer rate	0.68	0.67	0.68	0.71	0.7	0.68	0.69
	Correlation	0.27	0.32	0.43	0.23	0.26	0.22	0.25
African American	<i>n</i>	61	76	61	752	772	768	2,490
	Correct answer rate	0.68	0.64	0.68	0.64	0.65	0.67	0.66
	Correlation	0.23	0.26	0.23	0.22	0.21	0.2	0.22
White	<i>n</i>	61	74	73	624	621	663	2,116
	Correct answer rate	0.73	0.74	0.77	0.73	0.73	0.74	0.73
	Correlation	0.23	0.19	0.23	0.19	0.18	0.2	0.21
Hispanic	<i>n</i>	74	86	75	646	701	701	2,283
	Correct answer rate	0.66	0.67	0.69	0.66	0.67	0.68	0.66
	Correlation	0.24	0.2	0.23	0.23	0.23	0.22	0.22
American Indian	<i>n</i>	0	0	0	2	6	4	12
	Correct answer rate	-	-	-	0.54	0.75	0.68	0.69
	Correlation	-	-	-	-	0.26	0.16	0.21
Other	<i>n</i>	23	22	13	187	180	197	622
	Correct answer rate	0.68	0.63	0.68	0.64	0.66	0.68	0.66
	Correlation	0.24	0.29	0.21	0.24	0.23	0.25	0.24
No response	<i>n</i>	26	20	21	270	233	269	839
	Correct answer rate	0.7	0.68	0.66	0.66	0.66	0.68	0.67
	Correlation	0.15	0.3	0.23	0.23	0.21	0.22	0.21

*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
		AK	BL	
All candidates	<i>n</i>	2,740	2,703	5,443
	Correct answer rate	0.71	0.72	0.72
	Correlation	0.22	0.22	0.22
Asian	<i>n</i>	46	44	90
	Correct answer rate	0.77	0.78	0.78
	Correlation	0.19	0.23	0.21
African American	<i>n</i>	843	813	1,656
	Correct answer rate	0.69	0.71	0.7
	Correlation	0.21	0.23	0.22
White	<i>n</i>	819	821	1,640
	Correct answer rate	0.73	0.75	0.74
	Correlation	0.23	0.23	0.23
Hispanic	<i>n</i>	682	665	1,347
	Correct answer rate	0.7	0.71	0.71
	Correlation	0.21	0.21	0.21
American Indian	<i>n</i>	10	5	15
	Correct answer rate	0.74	0.78	0.76
	Correlation	0.19	0.47	0.31
Other	<i>n</i>	115	130	245
	Correct answer rate	0.71	0.71	0.71
	Correlation	0.26	0.27	0.26
No response	<i>n</i>	225	225	450
	Correct answer rate	0.71	0.71	0.71
	Correlation	0.23	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.)*

General Lines Examination Performance by Form					
		Form			Total
		WP	XQ	YR	
All candidates	<i>n</i>	1,328	1,391	1,293	4,012
	Correct answer rate	0.66	0.68	0.65	0.66
	Correlation	0.22	0.23	0.22	0.23
Asian	<i>n</i>	21	20	20	61
	Correct answer rate	0.64	0.65	0.63	0.64
	Correlation	0.16	0.33	0.29	0.26
African American	<i>n</i>	141	133	133	407
	Correct answer rate	0.61	0.65	0.63	0.63
	Correlation	0.19	0.19	0.2	0.2
White	<i>n</i>	621	682	609	1,912
	Correct answer rate	0.69	0.71	0.69	0.69
	Correlation	0.21	0.22	0.19	0.21
Hispanic	<i>n</i>	387	396	359	1,142
	Correct answer rate	0.63	0.66	0.61	0.63
	Correlation	0.23	0.22	0.21	0.22
American Indian	<i>n</i>	3	4	2	9
	Correct answer rate	0.73	0.7	0.7	0.7
	Correlation	0.02	0.08	-	0.05
Other	<i>n</i>	42	46	47	135
	Correct answer rate	0.63	0.69	0.62	0.65
	Correlation	0.21	0.22	0.16	0.2
No response	<i>n</i>	113	110	123	346
	Correct answer rate	0.64	0.67	0.63	0.65
	Correlation	0.24	0.27	0.26	0.26

*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
		XK	YL	
All candidates	<i>n</i>	1,348	1,361	2,709
	Correct answer rate	0.65	0.67	0.66
	Correlation	0.22	0.22	0.22
Asian	<i>n</i>	15	20	35
	Correct answer rate	0.75	0.68	0.72
	Correlation	0.12	0.21	0.16
African American	<i>n</i>	334	319	653
	Correct answer rate	0.61	0.63	0.62
	Correlation	0.2	0.2	0.2
White	<i>n</i>	459	485	944
	Correct answer rate	0.69	0.72	0.71
	Correlation	0.21	0.23	0.22
Hispanic	<i>n</i>	342	342	684
	Correct answer rate	0.63	0.67	0.65
	Correlation	0.24	0.2	0.22
American Indian	<i>n</i>	3	4	7
	Correct answer rate	0.67	0.65	0.66
	Correlation	0.33	0.51	0.43
Other	<i>n</i>	69	69	138
	Correct answer rate	0.61	0.62	0.61
	Correlation	0.22	0.21	0.21
No response	<i>n</i>	126	122	248
	Correct answer rate	0.63	0.66	0.64
	Correlation	0.19	0.2	0.2

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