

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

## **2022 Annual Report**

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

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This report was prepared according to the provisions of section 626.2415, Florida Statutes, and is published annually using data from Pearson VUE, the current contracted testing vendor.

The demographic information contained in this report was voluntarily submitted by examinees for the Health & Life (Including Annuities & Variable Contracts), Life (Including Annuities & Variable Contracts), Health, General Lines, and Personal Lines insurance agent licenses. The purpose of this report is to aid the Department in improving the quality and fairness of the insurance examinations.

## **SCOPE OF WORK**

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This report was developed for the Florida Department of Financial Services (DFS). It summarizes statistical information relating to the Health & Life (Including Annuities & Variable Contracts), Life (Including Annuities & Variable Contracts), Health, General Lines, and Personal Lines examinations administered by Pearson VUE from January 1, 2022 through December 31, 2022.

## **BACKGROUND**

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The data included in this report are for exams administered from January 1, 2022 through December 31, 2022.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 23,744 candidates, and four forms were active: CA, DB, EC, and IA. The Life (Including Annuities & Variable Contracts) exam was administered to 12,589 candidates, and four forms were active: HB, IC, JD, and NB. The Health exam was administered to 10,086 candidates, and three forms were active: AQ, BR, and GQ. The General Lines exam was administered to 5,474 candidates, and four forms were active: CY, WY, XZ, and YA. The Personal Lines exam was administered to 5,394 candidates, and three forms were active: BP, XQ, and YR.

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	36,333	56.40%	20,507	70.05	14.3
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	1,267	55.80%	707	69.59	14.11
	African American	7,929	47.30%	3,751	67.26	14.04
	White	12,675	64.70%	8,195	73.09	11.93
	Hispanic	8,461	56.50%	4,780	70.36	14.14
	American Indian	118	51.70%	61	68.01	12.5
	Other	1,962	50.10%	983	68.39	13.88
	No response	3,921	51.80%	2,030	66.24	19.47
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	17,307	58.70%	10,163	70.61	14.27
	Male	17,205	54.20%	9,322	69.5	14.32
	No response	1,821	56.10%	1,022	69.91	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	524	60.50%	317	70.92	13.93
	African American	3,532	46.80%	1,652	66.98	14.04
	White	6,557	67.20%	4,409	73.83	11.83
	Hispanic	4,002	58.60%	2,344	70.66	14.01
	American Indian	54	53.70%	29	68.35	12.03
	Other	815	54.10%	441	69.35	13.71
	No response	1,823	53.30%	971	66.46	19.84
Male	Asian	708	52.00%	368	68.48	14.09
	African American	3,973	47.70%	1,894	67.47	14.04
	White	5,451	61.40%	3,349	72.12	12

	Hispanic	4,051	55.00%	2,227	70.24	14.26
	American Indian	60	51.70%	31	67.9	13.07
	Other	1,050	46.50%	488	67.59	13.99
	No response	1,912	50.50%	965	66.2	19.08
No response	Asian	35	62.90%	22	72.03	15.46
	African American	424	48.30%	205	67.6	13.93
	White	667	65.50%	437	73.84	11.77
	Hispanic	408	51.20%	209	68.48	13.92
	American Indian	4	25.00%	1	65	12.83
	Other	97	55.70%	54	69.02	13.73
	No response	186	50.50%	94	64.39	19.81

#### Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	491	41.50%	204	64.12	15.88
	High school diploma or GED	7,813	44.40%	3,468	66.3	13.95
	Some college	13,947	54.60%	7,616	69.84	12.9
	4-year college degree	8,497	69.20%	5,882	74.6	12.35
	Advanced degree	2,580	72.60%	1,874	75.62	12.04
	No response	3,005	48.70%	1,463	64.1	20.87

#### Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	26,334	56.70%	14,920	70.46	13.04
	Spanish	4,309	62.10%	2,675	72.54	14.46
	Other	2,879	53.60%	1,544	68.37	15.14
	No response	2,811	48.70%	1,368	64.09	21.12

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	30	20.00%	6	55.37	17.4
	African American	112	43.80%	49	62.88	18.27
	White	167	50.90%	85	69.17	12.83
	Hispanic	127	31.50%	40	59.87	15.92
	American Indian	4	25.00%	1	63.25	6.13
	Other	43	46.50%	20	65.58	14.18
	No response	8	37.50%	3	69.38	9.09
High school diploma or GED	Asian	211	38.40%	81	63	13.65
	African American	1,942	37.70%	732	63.36	15.09
	White	2,838	52.60%	1,492	69.53	12.16
	Hispanic	2,106	41.60%	876	65.36	14.12
	American Indian	32	31.30%	10	64	13.94
	Other	476	39.90%	190	64.9	14.77
	No response	208	41.80%	87	65.97	13.87
Some college	Asian	392	50.80%	199	68.16	13.53
	African American	3,599	46.20%	1,663	67.36	13.35
	White	5,196	63.40%	3,295	72.68	11.77
	Hispanic	3,355	51.70%	1,735	68.56	13.19
	American Indian	57	54.40%	31	68.16	12.14
	Other	798	47.20%	377	68	13.12
	No response	550	57.50%	316	71.09	12.5
4-year college degree	Asian	431	61.50%	265	71.51	13.2
	African American	1,583	55.30%	876	70.03	12.84
	White	3,447	73.40%	2,531	75.62	11.1
	Hispanic	2,251	76.10%	1,714	77.69	12.22
	American Indian	13	84.60%	11	72.15	12.4
	Other	443	60.50%	268	71.36	13.29
	No response	329	66.00%	217	73.35	12.51

Advanced degree	Asian	189	78.80%	149	77.78	11.63
	African American	627	64.10%	402	72.93	12.67
	White	929	79.90%	742	78.1	10.78
	Hispanic	538	69.70%	375	73.94	12.65
	American Indian	12	66.70%	8	75.08	7.5
	Other	155	71.00%	110	74.73	12.6
	No response	130	67.70%	88	75.79	11.33
No response	Asian	14	50.00%	7	69.29	11.95
	African American	66	43.90%	29	63.56	15.32
	White	98	51.00%	50	68.81	13.65
	Hispanic	84	47.60%	40	63.58	17.32
	American Indian	0	0.00%	0		
	Other	47	38.30%	18	64.19	13.95
	No response	2,696	48.90%	1,319	63.93	21.42
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	241	49.40%	119	66.84	14.82
	Male	230	32.20%	74	60.82	16.53
	No response	20	55.00%	11	69.4	13.47
High school diploma or GED	Female	3,870	47.20%	1,826	67.05	14.01
	Male	3,546	41.60%	1,476	65.53	13.93
	No response	397	41.80%	166	65.7	13.26
Some college	Female	6,624	57.00%	3,774	70.46	12.89
	Male	6,580	52.20%	3,436	69.22	12.83
	No response	743	54.60%	406	69.76	13.35
4-year college degree	Female	3,993	71.70%	2,863	75.12	12.03
	Male	4,106	66.50%	2,730	74.02	12.68
	No response	398	72.60%	289	75.49	11.68
Advanced degree	Female	1,121	77.00%	863	76.92	11.92
	Male	1,321	69.00%	911	74.53	12.08

	No response	138	72.50%	100	75.52	11.68
No response	Female	1,458	49.20%	718	64.12	20.9
	Male	1,422	48.90%	695	64.41	20.73
	No response	125	40.00%	50	60.29	21.73

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	23,744	57.40%	13,631
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	796	56.40%	449
African American	4,097	45.20%	1,853	66.65	13.32	
White	9,527	63.00%	6,006	72.45	11.64	
Hispanic	5,370	60.00%	3,222	71.52	13.55	
American Indian	78	47.40%	37	66.1	12.3	
Other	1,106	50.70%	561	68.98	12.79	
No response	2,770	54.30%	1,503	66.92	19.58	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	12,067	58.70%	7,087
Male	10,528	55.90%	5,885	70.11	13.79	
No response	1,149	57.40%	659	70.16	13.52	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	368	60.30%
African American	2,053	44.50%	913	66.22	13.55	
White	5,065	65.30%	3,306	73	11.58	
Hispanic	2,669	60.80%	1,622	71.36	13.54	
American Indian	39	51.30%	20	66.85	11.85	
Other	500	53.80%	269	69.58	13.11	
No response	1,373	53.50%	735	66.49	19.96	
Male	Asian	404	52.20%	211	68.27	14.42
African American	1,845	45.40%	838	67.02	13.11	
White	3,958	60.20%	2,383	71.67	11.69	
Hispanic	2,462	59.90%	1,475	71.96	13.57	

	American Indian	35	45.70%	16	65.4	13.04
	Other	547	47.70%	261	68.41	12.58
	No response	1,277	54.90%	701	67.57	19.14
No response	Asian	24	66.70%	16	71.96	15.76
	African American	199	51.30%	102	67.73	12.9
	White	504	62.90%	317	73.05	11.51
	Hispanic	239	52.30%	125	68.82	13.11
	American Indian	4	25.00%	1	65	12.83
	Other	59	52.50%	31	69.24	11.94
	No response	120	55.80%	67	64.98	19.6

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	231	45.50%	105	65.71	13.56
High school diploma or GED	4,692	45.10%	2,117	66.68	13.24
Some college	9,006	54.30%	4,892	69.63	12.34
4-year college degree	5,985	69.70%	4,169	74.68	12
Advanced degree	1,675	73.60%	1,232	75.81	11.42
No response	2,155	51.80%	1,116	65.16	20.98

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	17,709	56.80%	10,064	70.38	12.51
Spanish	2,755	67.70%	1,864	74.59	13.58
Other	1,226	51.90%	636	68.12	14.08
No response	2,054	51.90%	1,067	65.23	21.24

### 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	9	44.40%	4	58.22	21.45
	African American	25	32.00%	8	57.28	14.99
	White	113	52.20%	59	68.83	12.4
	Hispanic	61	42.60%	26	65.25	12.77
	American Indian	4	25.00%	1	63.25	6.13
	Other	18	38.90%	7	63.78	12.42
	No response	1	0.00%	0	65	-
High school diploma or GED	Asian	128	39.10%	50	63.03	14.15
	African American	894	33.60%	300	62.56	14.12
	White	2,104	51.30%	1,080	69.07	11.82
	Hispanic	1,171	44.70%	524	66.19	13.71
	American Indian	24	33.30%	8	63.21	14.89
	Other	245	40.00%	98	65.67	13.62
	No response	126	45.20%	57	66.75	14.14
Some college	Asian	257	47.50%	122	66.78	13.34
	African American	1,857	44.10%	819	66.37	12.9
	White	3,927	61.10%	2,399	71.91	11.46
	Hispanic	2,133	52.10%	1,111	68.6	12.61
	American Indian	37	45.90%	17	65.43	11.74
	Other	449	48.30%	217	68.47	12.21
	No response	346	59.80%	207	71.54	11.33
4-year college degree	Asian	263	63.90%	168	71.66	13.44
	African American	954	53.10%	507	69.37	12.3
	White	2,604	71.80%	1,869	74.8	10.97
	Hispanic	1,645	79.20%	1,303	78.85	11.54
	American Indian	7	100.00%	7	74.57	4.08
	Other	285	59.60%	170	71.54	12.3
	No response	227	63.90%	145	72.75	12.23
	Asian	131	76.30%	100	76.71	12.14

Advanced degree	African American	335	60.90%	204	72.41	12.15
	White	715	79.40%	568	77.66	10.67
	Hispanic	309	73.80%	228	74.81	11.38
	American Indian	6	66.70%	4	73.83	7.39
	Other	85	72.90%	62	75.24	11.47
	No response	94	70.20%	66	76.56	10.72
No response	Asian	8	62.50%	5	71.5	14.14
	African American	32	46.90%	15	63.88	13.83
	White	64	48.40%	31	68.89	11.69
	Hispanic	51	58.80%	30	67.25	14.74
	American Indian	0	-	-	-	-
	Other	24	29.20%	7	63.63	11.13
	No response	1,976	52.00%	1,028	65	21.54
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	112	52.70%	59	66.54	13.5
	Male	105	37.10%	39	64.57	13.46
	No response	14	50.00%	7	67.64	15.11
High school diploma or GED	Female	2,529	47.10%	1,192	67.12	13.48
	Male	1,927	42.80%	824	66.16	13.03
	No response	236	42.80%	101	66.11	12.23
Some college	Female	4,612	56.30%	2,598	70.06	12.37
	Male	3,933	52.00%	2,044	69.11	12.26
	No response	461	54.20%	250	69.71	12.63
4-year college degree	Female	2,925	71.00%	2,078	74.82	11.78
	Male	2,787	67.80%	1,890	74.46	12.33
	No response	273	73.60%	201	75.41	10.84
Advanced degree	Female	798	77.10%	615	76.92	11.87
	Male	791	70.00%	554	74.73	10.92

	No response	86	73.30%	63	75.44	10.88
No response	Female	1,091	50.00%	545	64.34	21.02
	Male	985	54.20%	534	66.36	20.83
	No response	79	46.80%	37	61.39	21.58

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	12,589	54.60%	6,876
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	471	54.80%	258
African American	3,832	49.50%	1,898	67.9	14.73	
White	3,148	69.50%	2,189	75.04	12.57	
Hispanic	3,091	50.40%	1,558	68.33	14.89	
American Indian	40	60.00%	24	71.73	12.18	
Other	856	49.30%	422	67.63	15.15	
No response	1,151	45.80%	527	64.59	19.12	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	5,240	58.70%	3,076
Male	6,677	51.50%	3,437	68.56	15.06	
No response	672	54.00%	363	69.48	15.54	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	156	60.90%
African American	1,479	50.00%	739	68.04	14.63	
White	1,492	73.90%	1,103	76.66	12.21	
Hispanic	1,333	54.20%	722	69.25	14.83	
American Indian	15	60.00%	9	72.27	12	
Other	315	54.60%	172	69	14.62	
No response	450	52.40%	236	66.37	19.46	
Male	Asian	304	51.60%	157	68.76	13.66
African American	2,128	49.60%	1,056	67.85	14.8	
White	1,493	64.70%	966	73.3	12.72	
Hispanic	1,589	47.30%	752	67.59	14.9	

	American Indian	25	60.00%	15	71.4	12.53
	Other	503	45.10%	227	66.69	15.34
	No response	635	41.60%	264	63.46	18.67
No response	Asian	11	54.50%	6	72.18	15.52
	African American	225	45.80%	103	67.48	14.81
	White	163	73.60%	120	76.29	12.27
	Hispanic	169	49.70%	84	67.99	15.02
	American Indian	0	-	-	-	-
	Other	38	60.50%	23	68.68	16.29
	No response	66	40.90%	27	63.32	20.3

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	260	38.10%	99	62.71	17.6
High school diploma or GED	3,121	43.30%	1,351	65.72	14.95
Some college	4,941	55.10%	2,724	70.22	13.85
4-year college degree	2,512	68.20%	1,713	74.43	13.13
Advanced degree	905	70.90%	642	75.27	13.11
No response	850	40.80%	347	61.42	20.35

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	8,625	56.30%	4,856	70.62	14.08
Spanish	1,554	52.20%	811	68.9	15.24
Other	1,653	54.90%	908	68.57	15.88
No response	757	39.80%	301	60.99	20.48

### 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	9.50%	2	54.14	15.8
	African American	87	47.10%	41	64.48	18.88
	White	54	48.10%	26	69.87	13.78
	Hispanic	66	21.20%	14	54.89	16.99
	American Indian	0	-	-	-	-
	Other	25	52.00%	13	66.88	15.44
	No response	7	42.90%	3	70	9.63
High school diploma or GED	Asian	83	37.30%	31	62.96	12.93
	African American	1,048	41.20%	432	64.04	15.84
	White	734	56.10%	412	70.84	13.02
	Hispanic	935	37.60%	352	64.32	14.55
	American Indian	8	25.00%	2	66.38	11.11
	Other	231	39.80%	92	64.08	15.89
	No response	82	36.60%	30	64.77	13.44
Some college	Asian	135	57.00%	77	70.79	13.56
	African American	1,742	48.50%	844	68.42	13.74
	White	1,269	70.60%	896	75.03	12.39
	Hispanic	1,222	51.10%	624	68.48	14.14
	American Indian	20	70.00%	14	73.2	11.49
	Other	349	45.80%	160	67.39	14.19
	No response	204	53.40%	109	70.32	14.28
4-year college degree	Asian	168	57.70%	97	71.28	12.85
	African American	629	58.70%	369	71.03	13.57
	White	843	78.50%	662	78.15	11.13
	Hispanic	606	67.80%	411	74.55	13.4
	American Indian	6	66.70%	4	69.33	18.2
	Other	158	62.00%	98	71.02	14.95
	No response	102	70.60%	72	74.67	13.08
	Asian	58	84.50%	49	80.19	10.07

Advanced degree	African American	292	67.80%	198	73.52	13.25
	White	214	81.30%	174	79.59	11.02
	Hispanic	229	64.20%	147	72.77	14.12
	American Indian	6	66.70%	4	76.33	8.09
	Other	70	68.60%	48	74.11	13.91
	No response	36	61.10%	22	73.78	12.73
No response	Asian	6	33.30%	2	66.33	8.55
	African American	34	41.20%	14	63.26	16.8
	White	34	55.90%	19	68.65	16.92
	Hispanic	33	30.30%	10	57.91	19.6
	American Indian	0	-	-	-	-
	Other	23	47.80%	11	64.78	16.63
	No response	720	40.40%	291	61.01	20.8
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	129	46.50%	60	67.09	15.93
	Male	125	28.00%	35	57.67	18.19
	No response	6	66.70%	4	73.5	8.17
High school diploma or GED	Female	1,341	47.30%	634	66.93	14.96
	Male	1,619	40.30%	652	64.79	14.91
	No response	161	40.40%	65	65.08	14.65
Some college	Female	2,012	58.40%	1,176	71.38	13.96
	Male	2,647	52.60%	1,392	69.39	13.65
	No response	282	55.30%	156	69.83	14.46
4-year college degree	Female	1,068	73.50%	785	75.93	12.67
	Male	1,319	63.70%	840	73.1	13.34
	No response	125	70.40%	88	75.69	13.37
Advanced degree	Female	323	76.80%	248	76.92	12.08
	Male	530	67.40%	357	74.22	13.64

	No response	52	71.20%	37	75.65	13
No response	Female	367	47.10%	173	63.46	20.56
	Male	437	36.80%	161	60.03	19.86
	No response	46	28.30%	13	58.39	22.1

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	10,086	57.00%	5,746	70.82	13.11
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	179	64.80%	116	73	11.8
	African American	2,967	53.90%	1,598	69.97	12.81
	White	2,726	64.80%	1,767	73.49	11.86
	Hispanic	2,593	52.40%	1,358	69.46	13.49
	American Indian	22	68.20%	15	75.41	12.5
	Other	491	59.50%	292	71.21	12.03
	No response	1,108	54.20%	600	69.11	15.37
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	3,620	58.50%	2,117	71.42	13.11
	Male	5,286	55.20%	2,919	70.21	13.09
	No response	1,180	60.20%	710	71.73	13.07
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	76	67.10%	51	73.83	12.04
	African American	850	56.10%	477	70.76	12.75
	White	1,116	65.70%	733	73.96	11.84
	Hispanic	970	55.50%	538	70.31	13.68
	American Indian	8	75.00%	6	81.38	10.62
	Other	179	54.20%	97	70.02	12.41
	No response	421	51.10%	215	68.52	14.92
Male	Asian	94	63.80%	60	72.33	11.85
	African American	1,678	52.20%	876	69.36	12.97
	White	1,322	63.00%	833	72.73	11.87
	Hispanic	1,351	49.20%	665	68.63	13.39

	American Indian	7	85.70%	6	75	15.77
	Other	259	63.70%	165	71.88	11.73
	No response	575	54.60%	314	69.45	15.1
No response	Asian	9	55.60%	5	73	9.75
	African American	439	55.80%	245	70.78	12.25
	White	288	69.80%	201	75.11	11.64
	Hispanic	272	57.00%	155	70.55	13.11
	American Indian	7	42.90%	3	69	8.41
	Other	53	56.60%	30	71.98	12.1
	No response	112	63.40%	71	69.61	18.2

### Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	96	46.90%	45	66.5	13.75
	High school diploma or GED	3,048	46.50%	1,416	67.38	12.94
	Some college	4,200	60.50%	2,540	72.11	11.95
	4-year college degree	1,538	69.60%	1,071	75.36	12.34
	Advanced degree	353	75.40%	266	76.46	11.45
	No response	851	47.90%	408	66.73	16.2

### Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	7,550	58.80%	4,438	71.43	12.56
	Spanish	1,342	53.10%	712	70	13.61
	Other	449	55.70%	250	70.63	12.82
	No response	745	46.40%	346	66.19	16.4

### 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	50.00%	1	65	12.73
	African American	12	25.00%	3	59.08	15.88
	White	47	57.40%	27	70.06	11.39
	Hispanic	29	37.90%	11	62.48	15.18
	American Indian	0	-	-	-	-
	Other	2	0.00%	0	64	7.07
	No response	4	75.00%	3	78	9.63
High school diploma or GED	Asian	34	67.60%	23	73.74	11.73
	African American	1,073	42.70%	458	66.17	12.81
	White	852	54.20%	462	70.13	12.4
	Hispanic	867	41.80%	362	65.58	13.37
	American Indian	9	55.60%	5	69.67	15.55
	Other	131	51.90%	68	68.63	12.29
	No response	82	46.30%	38	68.73	11.21
Some college	Asian	69	60.90%	42	72.39	11.5
	African American	1,390	59.00%	820	71.64	12.3
	White	1,180	66.60%	786	74.28	11.2
	Hispanic	1,096	53.60%	587	69.82	12.15
	American Indian	12	75.00%	9	79.75	8.65
	Other	253	62.10%	157	72.36	11.13
	No response	200	69.50%	139	74.36	11.4
4-year college degree	Asian	55	69.10%	38	74.33	11.16
	African American	384	61.50%	236	73.39	12.15
	White	497	76.70%	381	76.63	11.23
	Hispanic	462	68.60%	317	75.94	13.58
	American Indian	1	100.00%	1	75	-
	Other	67	64.20%	43	72.66	13.21
	No response	72	76.40%	55	76.68	10.91
	Asian	12	75.00%	9	75.5	9.51

Advanced degree	African American	86	80.20%	69	77.22	9.08
	White	122	79.50%	97	78.98	9.94
	Hispanic	90	67.80%	61	73.41	13.54
	American Indian	0	-	-	-	-
	Other	21	57.10%	12	68.81	16.22
	No response	22	81.80%	18	79.86	8.46
No response	Asian	7	42.90%	3	63	19.65
	African American	22	54.50%	12	67.82	15.19
	White	28	50.00%	14	68.36	11.9
	Hispanic	49	40.80%	20	66.04	15.68
	American Indian	0	-	-	-	-
	Other	17	70.60%	12	72.06	10.21
	No response	728	47.70%	347	66.59	16.5
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	48	56.30%	27	68.54	14.85
	Male	42	38.10%	16	64.4	12.57
	No response	6	33.30%	2	64.83	11.89
High school diploma or GED	Female	992	50.00%	496	68.64	12.93
	Male	1,673	43.20%	723	66.27	12.84
	No response	383	51.40%	197	68.93	13.03
Some college	Female	1,483	60.50%	897	72.13	12.12
	Male	2,169	59.20%	1,284	71.73	11.99
	No response	548	65.50%	359	73.6	11.21
4-year college degree	Female	623	69.50%	433	75.61	12.45
	Male	778	70.60%	549	75.34	12.09
	No response	137	65.00%	89	74.31	13.2
Advanced degree	Female	130	77.70%	101	77.25	12.4
	Male	190	73.70%	140	75.52	11.01

	No response	33	75.80%	25	78.85	9.64
No response	Female	344	47.40%	163	66.95	15.4
	Male	434	47.70%	207	66.85	16.1
	No response	73	52.10%	38	64.9	20.18

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	5,474	52.40%	2,871
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	89	48.30%	43	68.08	10.5
	African American	534	38.60%	206	66.76	9.47
	White	2,442	60.70%	1,483	71.56	9.03
	Hispanic	1,569	43.00%	674	67.02	9.92
	American Indian	8	62.50%	5	75	9.83
	Other	190	40.50%	77	66.35	10.17
	No response	642	59.70%	383	68.01	14.39
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,164	56.70%	1,227	69.97	10.13
	Male	3,049	49.40%	1,506	68.52	10.43
	No response	261	52.90%	138	69.55	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	50	44.00%	22	66.92	11.37
	African American	183	46.40%	85	68.13	8.91
	White	1,037	63.90%	663	72.19	8.68
	Hispanic	562	47.50%	267	67.89	9.46
	American Indian	3	100.00%	3	78	3.61
	Other	72	43.10%	31	66.54	9.8
	No response	257	60.70%	156	68.27	14.78
Male	Asian	39	53.80%	21	69.56	9.2
	African American	327	33.00%	108	65.76	9.76
	White	1,273	58.70%	747	71.11	9.17
	Hispanic	939	39.80%	374	66.32	10.14

	American Indian	5	40.00%	2	73.2	12.32
	Other	112	39.30%	44	66.51	10.11
	No response	354	59.30%	210	68.06	13.66
No response	Asian	0	-	-	-	-
	African American	24	54.20%	13	69.92	7.67
	White	132	55.30%	73	71.01	10.21
	Hispanic	68	48.50%	33	69.32	9.72
	American Indian	0	-	-	-	-
	Other	6	33.30%	2	61	15.66
	No response	31	54.80%	17	65.23	18.91

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	32	37.50%	12	68.09	8.6
High school diploma or GED	981	37.00%	363	66.52	9.88
Some college	2,108	47.60%	1,004	68.45	9.66
4-year college degree	1,462	64.40%	941	71.8	9
Advanced degree	357	61.90%	221	71.87	9.95
No response	534	61.80%	330	67.66	15.07

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	3,834	54.00%	2,072	70.12	9.42
Spanish	924	44.30%	409	66.87	10.04
Other	218	38.50%	84	66.04	10.86
No response	498	61.40%	306	67.18	15.53

### 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	5	20.00%	1	63	12.94
	White	11	63.60%	7	71.64	8.67
	Hispanic	16	25.00%	4	67.25	6.28
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
High school diploma or GED	Asian	10	30.00%	3	60.4	9.35
	African American	91	35.20%	32	64.64	10.76
	White	451	46.80%	211	69.11	9.45
	Hispanic	367	25.60%	94	64.09	9.62
	American Indian	3	33.30%	1	67.33	7.64
	Other	42	40.50%	17	67.02	8.32
	No response	17	29.40%	5	62.41	8.49
Some college	Asian	25	44.00%	11	68.72	8.91
	African American	270	31.90%	86	65.84	9.04
	White	1,002	59.20%	593	71.06	8.67
	Hispanic	651	39.30%	256	66.21	10.06
	American Indian	2	100.00%	2	82.5	2.12
	Other	91	30.80%	28	63.87	10.65
	No response	67	41.80%	28	67.37	10.25
4-year college degree	Asian	36	55.60%	20	68.92	10.64
	African American	121	57.90%	70	70.37	7.83
	White	815	67.10%	547	73.04	8.86
	Hispanic	404	61.40%	248	69.89	9.18
	American Indian	0	-	-	-	-
	Other	36	61.10%	22	70.58	9.67
	No response	50	68.00%	34	73.52	7.12
	Asian	18	50.00%	9	69.78	11.82

Advanced degree	African American	41	36.60%	15	67.8	9.69
	White	148	76.40%	113	74.26	9.26
	Hispanic	118	54.20%	64	70.31	9.52
	American Indian	2	100.00%	2	83.5	6.36
	Other	15	53.30%	8	68.67	11.34
	No response	15	66.70%	10	75.93	10.53
No response	Asian	0	-	-	-	-
	African American	6	33.30%	2	63.83	15.39
	White	15	80.00%	12	72.13	6.8
	Hispanic	13	61.50%	8	70.46	9.79
	American Indian	1	0.00%	0	66	-
	Other	6	33.30%	2	68	4.86
	No response	493	62.10%	306	67.49	15.45
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	10	50.00%	5	70.8	10.37
	Male	20	35.00%	7	66.8	7.99
	No response	2	0.00%	0	67.5	2.12
High school diploma or GED	Female	284	38.70%	110	66.92	9.87
	Male	628	37.10%	233	66.26	9.86
	No response	69	29.00%	20	67.22	10.11
Some college	Female	778	49.20%	383	68.87	8.94
	Male	1,244	45.90%	571	68.08	9.97
	No response	86	58.10%	50	69.94	10.92
4-year college degree	Female	701	68.00%	477	72.29	8.66
	Male	698	61.20%	427	71.39	9.34
	No response	63	58.70%	37	70.94	8.7
Advanced degree	Female	172	69.20%	119	73.65	9.76
	Male	171	52.00%	89	69.58	9.82

	No response	14	92.90%	13	78.07	6.89
No response	Female	219	60.70%	133	67.46	15.37
	Male	288	62.20%	179	67.89	14.35
	No response	27	66.70%	18	66.78	20.04

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	5,394	51.30%	2,766
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	67	53.70%	36	68.78	13.07
	African American	1,565	41.30%	646	65.41	12.03
	White	1,754	64.00%	1,123	72.3	10.87
	Hispanic	1,246	48.80%	608	68.2	11.15
	American Indian	23	69.60%	16	72.04	7.81
	Other	248	45.20%	112	67.66	10.67
	No response	491	45.80%	225	66.12	15.25
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,502	56.10%	843	70.24	11.45
	Male	3,342	48.20%	1,612	67.52	12.33
	No response	550	56.50%	311	70.03	11.51
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	25	48.00%	12	66.36	15.21
	African American	331	44.70%	148	66.81	11.06
	White	527	71.30%	376	74.19	10.41
	Hispanic	409	50.40%	206	68.86	10.87
	American Indian	8	75.00%	6	73.63	9.12
	Other	64	43.80%	28	69.31	9.9
	No response	138	48.60%	67	68.41	13.48
Male	Asian	34	52.90%	18	69.94	10.92
	African American	1,062	38.90%	413	64.59	12.32
	White	1,101	58.90%	649	71.05	10.98
	Hispanic	680	46.20%	314	67.25	11.42

	American Indian	15	66.70%	10	71.2	7.21
	Other	156	44.90%	70	66.92	10.27
	No response	294	46.90%	138	65.39	16.55
No response	Asian	8	75.00%	6	71.38	14.85
	African American	172	49.40%	85	67.78	11.5
	White	126	77.80%	98	75.32	10.13
	Hispanic	157	56.10%	88	70.62	10.2
	American Indian	0	-	-	-	-
	Other	28	50.00%	14	68.04	14.01
	No response	59	33.90%	20	64.44	11.6

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	13	61.50%	8	67.15	13.61
High school diploma or GED	1,479	41.00%	606	65.47	12.09
Some college	2,641	53.70%	1,417	69.43	10.93
4-year college degree	827	61.70%	510	71.82	11.73
Advanced degree	130	59.20%	77	70.92	13.14
No response	304	48.70%	148	65.8	17.14

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	4,493	52.00%	2,338	68.86	11.73
Spanish	512	45.90%	235	67.86	10.85
Other	144	46.50%	67	66.37	13.37
No response	245	51.40%	126	65.31	17.96

### 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	3	0.00%	0	45.67	7.64
	White	2	50.00%	1	68	8.49
	Hispanic	8	87.50%	7	75	4.72
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
High school diploma or GED	Asian	16	31.30%	5	62.69	14
	African American	467	31.70%	148	61.67	12.65
	White	497	51.90%	258	69.13	11.07
	Hispanic	377	40.80%	154	66.23	10.86
	American Indian	4	25.00%	1	65.5	4.65
	Other	73	31.50%	23	63.49	11.5
	No response	45	37.80%	17	62.27	14.41
Some college	Asian	32	59.40%	19	70.56	10.3
	African American	823	43.30%	356	66.61	11.19
	White	871	66.80%	582	72.85	10.07
	Hispanic	639	52.40%	335	68.79	10.95
	American Indian	15	73.30%	11	73.53	8.68
	Other	120	46.70%	56	68.47	9.15
	No response	141	41.10%	58	67.81	10.62
4-year college degree	Asian	18	66.70%	12	72.72	13.55
	African American	216	52.30%	113	68.24	11.74
	White	322	73.00%	235	75.09	11.2
	Hispanic	192	52.60%	101	70.24	11.53
	American Indian	2	100.00%	2	74.5	2.12
	Other	42	61.90%	26	72.24	11.02
	No response	35	60.00%	21	71.31	10.26
	Asian	1	0.00%	0	38	-

Advanced degree	African American	45	57.80%	26	69.78	12.49
	White	49	77.60%	38	76.2	12.48
	Hispanic	18	33.30%	6	64.22	10.76
	American Indian	1	100.00%	1	71	-
	Other	9	33.30%	3	65	10.56
	No response	7	42.90%	3	70.71	15.51
No response	Asian	0	-	-	-	-
	African American	11	27.30%	3	67.09	8.04
	White	13	69.20%	9	73.46	12.44
	Hispanic	12	41.70%	5	68	17.31
	American Indian	1	100.00%	1	72	-
	Other	4	100.00%	4	77.5	4.65
	No response	263	47.90%	126	65.07	17.65
<b>Gender Within Education Level</b>						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	2	100.00%	2	78.5	6.36
	Male	11	54.50%	6	65.09	13.71
	No response	0	-	-	-	-
High school diploma or GED	Female	362	47.00%	170	67.27	11.71
	Male	967	37.50%	363	64.49	12.1
	No response	150	48.70%	73	67.41	12.26
Some college	Female	730	56.80%	415	70.61	10.27
	Male	1,652	51.20%	846	68.63	11.17
	No response	259	60.20%	156	71.18	10.72
4-year college degree	Female	277	67.10%	186	73.51	11.97
	Male	464	58.00%	269	70.64	11.7
	No response	86	64.00%	55	72.74	10.45
Advanced degree	Female	40	60.00%	24	71.55	10.98
	Male	68	60.30%	41	71.53	14.02

	No response	22	54.50%	12	67.86	14.1
No response	Female	91	50.50%	46	68.41	14.61
	Male	180	48.30%	87	64.22	18.88
	No response	33	45.50%	15	67.24	12.36

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form						
		Form				Total
		CA	DB	EC	IA*	
All candidates	<i>n</i>	5,608	5,572	5,527	6,584	23,291
	Correct answer rate	0.69	0.69	0.69	0.73	0.73
	Correlation	0.24	0.26	0.23	0.26	0.26
Asian	<i>n</i>	222	201	198	165	786
	Correct answer rate	0.69	0.69	0.69	0.7	0.73
	Correlation	0.28	0.27	0.24	0.33	0.28
African American	<i>n</i>	1,034	1,071	1,050	865	4,020
	Correct answer rate	0.67	0.67	0.67	0.67	0.71
	Correlation	0.24	0.26	0.24	0.28	0.27
White	<i>n</i>	2,395	2,356	2,326	2,407	9,484
	Correct answer rate	0.7	0.71	0.71	0.73	0.75
	Correlation	0.23	0.24	0.22	0.25	0.25
Hispanic	<i>n</i>	1,114	1,114	1,072	2,022	5,322
	Correct answer rate	0.68	0.68	0.68	0.75	0.73
	Correlation	0.25	0.25	0.22	0.27	0.26
American Indian	<i>n</i>	23	16	20	18	77
	Correct answer rate	0.63	0.65	0.7	0.64	0.7
	Correlation	0.25	0.2	0.23	0.21	0.22
Other	<i>n</i>	282	274	294	241	1,091
	Correct answer rate	0.69	0.69	0.68	0.7	0.73
	Correlation	0.25	0.27	0.19	0.26	0.25
No response	<i>n</i>	538	540	567	866	2,511
	Correct answer rate	0.68	0.67	0.67	0.75	0.72
	Correlation	0.24	0.27	0.24	0.2	0.25

*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
		HB	IC	JD	NB*	
All candidates	<i>n</i>	3,109	3,131	3,096	3,115	12,451
	Correct answer rate	0.67	0.66	0.68	0.73	0.68
	Correlation	0.24	0.24	0.24	0.27	0.25
Asian	<i>n</i>	119	130	123	97	469
	Correct answer rate	0.68	0.67	0.67	0.72	0.68
	Correlation	0.22	0.22	0.24	0.29	0.24
African American	<i>n</i>	942	941	903	1,012	3,798
	Correct answer rate	0.65	0.64	0.66	0.72	0.66
	Correlation	0.22	0.23	0.22	0.27	0.23
White	<i>n</i>	715	739	792	898	3,144
	Correct answer rate	0.72	0.72	0.73	0.75	0.73
	Correlation	0.21	0.21	0.22	0.25	0.22
Hispanic	<i>n</i>	783	800	754	741	3,078
	Correct answer rate	0.65	0.63	0.65	0.72	0.66
	Correlation	0.25	0.25	0.24	0.29	0.26
American Indian	<i>n</i>	14	8	11	7	40
	Correct answer rate	0.67	0.7	0.7	0.69	0.69
	Correlation	0.27	0.18	0.32	0.17	0.24
Other	<i>n</i>	259	210	218	162	849
	Correct answer rate	0.65	0.65	0.66	0.75	0.67
	Correlation	0.23	0.22	0.26	0.29	0.25
No response	<i>n</i>	277	303	295	198	1,073
	Correct answer rate	0.67	0.63	0.67	0.71	0.67
	Correlation	0.23	0.23	0.25	0.29	0.25

*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
		AQ	BR	GQ*	
All candidates	<i>n</i>	4,181	4,316	1,517	10,014
	Correct answer rate	0.72	0.73	0.75	0.73
	Correlation	0.22	0.25	0.26	0.24
Asian	<i>n</i>	78	71	28	177
	Correct answer rate	0.74	0.75	0.76	0.75
	Correlation	0.17	0.21	0.1	0.18
African American	<i>n</i>	1,240	1,335	380	2,955
	Correct answer rate	0.71	0.73	0.73	0.72
	Correlation	0.22	0.27	0.25	0.25
White	<i>n</i>	1,131	1,141	453	2,725
	Correct answer rate	0.74	0.75	0.76	0.75
	Correlation	0.23	0.24	0.26	0.24
Hispanic	<i>n</i>	1,052	1,083	446	2,581
	Correct answer rate	0.7	0.71	0.75	0.71
	Correlation	0.23	0.25	0.32	0.26
American Indian	<i>n</i>	13	5	4	22
	Correct answer rate	0.8	0.81	0.7	0.79
	Correlation	0.12	0.25	0.17	0.18
Other	<i>n</i>	219	206	65	490
	Correct answer rate	0.71	0.73	0.76	0.73
	Correlation	0.2	0.22	0.27	0.22
No response	<i>n</i>	448	475	141	1,064
	Correct answer rate	0.72	0.73	0.78	0.73
	Correlation	0.21	0.22	0.17	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
		CY*	WY	XZ	YA	
All candidates	<i>n</i>	1,236	1,358	1,469	1,374	5,437
	Correct answer rate	0.66	0.64	0.64	0.64	0.64
	Correlation	0.24	0.2	0.18	0.19	0.2
Asian	<i>n</i>	19	25	23	22	89
	Correct answer rate	0.61	0.63	0.62	0.67	0.63
	Correlation	0.27	0.17	0.16	0.16	0.18
African American	<i>n</i>	80	151	158	143	532
	Correct answer rate	0.6	0.61	0.61	0.62	0.61
	Correlation	0.25	0.15	0.17	0.16	0.17
White	<i>n</i>	527	613	670	629	2,439
	Correct answer rate	0.67	0.67	0.67	0.65	0.66
	Correlation	0.21	0.2	0.17	0.18	0.18
Hispanic	<i>n</i>	354	399	420	394	1,567
	Correct answer rate	0.64	0.61	0.61	0.62	0.62
	Correlation	0.27	0.2	0.18	0.19	0.2
American Indian	<i>n</i>	2	3	2	1	8
	Correct answer rate	0.7	0.74	0.57	0.77	0.69
	Correlation	-	0.52	-	-	0.33
Other	<i>n</i>	26	51	57	53	187
	Correct answer rate	0.6	0.6	0.6	0.64	0.61
	Correlation	0.2	0.17	0.18	0.14	0.16
No response	<i>n</i>	228	116	139	132	615
	Correct answer rate	0.72	0.63	0.64	0.62	0.65
	Correlation	0.23	0.22	0.15	0.24	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
		BP*	XQ	YR	
All candidates	<i>n</i>	497	2,385	2,463	5,345
	Correct answer rate	0.61	0.62	0.6	0.61
	Correlation	0.26	0.2	0.2	0.21
Asian	<i>n</i>	4	33	30	67
	Correct answer rate	0.67	0.59	0.6	0.6
	Correlation	-0.04	0.21	0.23	0.21
African American	<i>n</i>	135	691	724	1,550
	Correct answer rate	0.55	0.57	0.56	0.56
	Correlation	0.29	0.2	0.18	0.2
White	<i>n</i>	180	767	801	1,748
	Correct answer rate	0.67	0.67	0.65	0.66
	Correlation	0.24	0.19	0.19	0.19
Hispanic	<i>n</i>	121	562	561	1,244
	Correct answer rate	0.61	0.62	0.59	0.61
	Correlation	0.18	0.18	0.19	0.18
American Indian	<i>n</i>	-	12	11	23
	Correct answer rate	-	0.64	0.65	0.64
	Correlation	-	0.14	0.27	0.21
Other	<i>n</i>	20	117	109	246
	Correct answer rate	0.58	0.6	0.59	0.6
	Correlation	0.28	0.17	0.18	0.19
No response	<i>n</i>	37	203	227	467
	Correct answer rate	0.61	0.6	0.6	0.6
	Correlation	0.28	0.19	0.19	0.21

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