

**Annual Report of
Florida Life Insurance Examinations
Calendar Year 2011**

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.

626.2415 Annual report of results of life insurance examinations.—

- (1) No later than May 1 of each year, the department or a person designated by the department shall prepare, publicly announce, and publish a report that summarizes statistical information relating to life insurance agent examinations administered during the preceding calendar year.

The demographic information contained in this report was voluntarily submitted by applicants for the Life & Variable Annuity and Life, Health & Variable Annuity 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 Life including Variable Annuity and the Life (including Variable Annuity) and Health Agent examinations administered by Pearson VUE from January 2011 through December 2011.

BACKGROUND

The data included in this report are for exams administered from January through December 2011. For the Life including Variable Annuity exam, five forms—AA, BB, CC, DD, and EE—were active in 2011 and are covered by this report. A total of 6,117 candidates were administered this exam in 2011. For the Life (including Variable Annuity) and Health exam, five forms—BB, CC, DD, EE, and FF—were active in 2011 and are covered by this report. A total of 12,582 candidates were administered this exam in 2011.

The Life including Variable Annuity examination contains 100 items whereas the Life (including Variable Annuity) and Health examination contains 150 items.

Tables 1, 2, and 3 include the following information for all 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
3. The mean scaled score on the examination
4. Standard deviation of scaled scores on the examination

Tables 4 and 5 indicate the number (*N*) 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.

Table 1
Life & Variable Annuity and Life, Health & Variable Annuity Examinees Combined

		Total	Passing Candidates	
			%	N
All Candidates		18,699	49.7	9,286
Race or Ethnicity				
	African American	3,691	37.2	1,373
	White	8,824	60.8	5,363
	American Indian	58	44.8	26
	Asian	417	46.0	192
	Hispanic	3,833	39.0	1,496
	Other	856	48.2	413
	No Response	1,020	41.5	423
Gender				
	Male	9,789	53.9	5,278
	Female	7,771	45.1	3,503
	No Response	1,139	44.3	505
Race or Ethnicity within Gender				
Male	African American	1,899	37.3	708
	White	5,200	65.4	3,399
	American Indian	32	53.1	17
	Asian	208	48.1	100
	Hispanic	1,988	41.2	820

	Other	462	50.6	234
Female	African American	1,767	36.8	651
	White	3,612	54.2	1,957
	American Indian	25	32.0	8
	Asian	203	43.3	88
	Hispanic	1,807	36.2	654
	Other	357	40.6	145
	No Response	African American	25	56.0
White		12	58.3	7
American Indian		1	100.0	1
Asian		6	66.7	4
Hispanic		38	57.9	22
Other		37	91.9	34
No Response		1,020	41.5	423
Education Level				
	Some High School	125	21.6	27
	High School Degree	2,542	33.2	844
	Some College	7,890	43.7	3,444
	College Degree	5,001	63.4	3,169
	Graduate Degree	1,456	67.1	977
	No Response	1,685	49.0	825
Native Language				
	English	13,749	52.4	7,200

	Spanish	2,011	37.6	756
	Other	858	37.1	318
	No Response	2,081	48.6	1,012
Race or Ethnicity within Education Level				
Some High School	African American	32	18.8	6
	White	31	35.5	11
	American Indian	0	0	0
	Asian	5	20.0	1
	Hispanic	50	16.0	8
	Other	7	14.3	1
High School Degree	African American	527	24.1	127
	White	1,214	41.4	503
	American Indian	5	40.0	2
	Asian	31	41.9	13
	Hispanic	654	25.4	166
	Other	111	29.7	33
Some College	African American	1,844	33.2	612
	White	3,728	53.4	1,990
	American Indian	27	51.9	14
	Asian	157	36.9	58
	Hispanic	1,799	35.6	641
	Other	335	38.5	129
College Degree	African American	862	45.6	393

	White	2,799	74.5	2,084
	American Indian	24	33.3	8
	Asian	174	49.4	86
	Hispanic	930	50.5	470
	Other	212	60.4	128
Graduate Degree	African American	306	55.6	170
	White	744	77.3	575
	American Indian	0	0	0
	Asian	31	71.0	22
	Hispanic	307	56.0	172
	Other	68	55.9	38
No Response	African American	120	54.2	65
	White	308	64.9	200
	American Indian	2	100.0	2
	Asian	19	63.2	12
	Hispanic	93	41.9	39
	Other	123	68.3	84
	No Response	1,020	41.5	423
Gender within Education Level				
Some High School	Male	63	23.8	15
	Female	61	19.7	12
	No Response	1	0.0	0
High School Degree	Male	1,311	35.5	465

	Female	1,227	30.7	377
	No Response	4	50.0	2
Some College	Male	4,234	46.6	1,974
	Female	3,619	40.1	1,451
	No Response	37	51.4	19
College Degree	Male	2,995	67.0	2,008
	Female	1,970	57.7	1,136
	No Response	36	69.4	25
Graduate Degree	Male	838	71.4	598
	Female	607	61.3	372
	No Response	11	63.6	7
No Response	Male	348	62.6	218
	Female	287	54.0	155
	No Response	1,050	43.0	452

Table 2
All Life including Variable Annuity Examinees

		Total	Passing Candidates		Scaled Score	
			%	N	Mean	SD
All Candidates		6,117	42.3	2,586	66.4	12.241
Race or Ethnicity						
	African American	1,966	35.2	692	64.03	11.948
	White	1,686	59.1	997	71.52	10.607
	American Indian	32	37.5	12	65.94	10.035
	Asian	172	36	62	64.62	12.742
	Hispanic	1,624	37.9	615	65.31	12.06
	Other	316	37.7	119	65.34	12.962
	No Response	321	27.7	89	61.58	13.797
Gender						
	Male	3,086	44.7	1,378	66.87	12.427
	Female	2,671	41.1	1,097	66.38	11.698
	No Response	360	30.8	111	62.52	13.825
Race or Ethnicity within Gender						
Male	African American	1,046	33.1	346	63.36	12.08
	White	941	64.6	608	72.44	10.61
	American Indian	14	42.9	6	67	8.84
	Asian	90	35.6	32	65.04	11.691
	Hispanic	833	38.7	322	65.61	12.436

	Other	162	39.5	64	64.67	14.029
Female	African American	910	37.5	341	64.75	11.765
	White	742	52.3	388	70.39	10.498
	American Indian	18	33.3	6	65.11	11.055
	Asian	79	36.7	29	64.57	13.596
	Hispanic	774	36.7	284	64.85	11.669
	Other	148	33.1	49	65.49	11.544
No Response	African American	10	50	5	68.7	10.625
	White	3	33.3	1	65	10.392
	American Indian	0	0	0		
	Asian	3	33.3	1	53	19.519
	Hispanic	17	52.9	9	71.71	8.673
	Other	6	100	6	80	7.457
No Response		321	27.7	89	61.58	13.797
Education Level						
	Some High School	72	19.4	14	56	15.033
	High School Degree	983	30.2	297	62.78	12.315
	Some College	2,746	39.7	1,091	65.93	11.381
	College Degree	1,322	53.3	704	69.7	11.609
	Graduate Degree	382	61.5	235	71.48	12.282
	No Response	612	40	245	65.25	13.665
Native Language						
	English	4,043	45	1,819	67.62	11.357

	Spanish	955	36.8	351	64.64	12.438
	Other	444	32	142	61.04	14.975
	No Response	675	40.6	274	65.15	13.641
Race or Ethnicity within Education Level						
Some High School	African American	26	23.1	6	56.88	17.133
	White	2	50	1	71	5.657
	American Indian	0	0	0		
	Asian	1	0	0	34	
	Hispanic	39	17.9	7	56.9	12.669
	Other	4	0	0	39.5	12.923
High School Degree	African American	307	24.8	76	59.85	13.234
	White	266	43.6	116	67.58	10.203
	American Indian	4	25	1	62.5	9.815
	Asian	18	33.3	6	63	12.334
	Hispanic	329	25.8	85	62.08	11.863
	Other	59	22	13	60.37	12.766
Some College	African American	1,023	32.5	332	63.6	11.198
	White	749	53.3	399	69.99	10.247
	American Indian	10	60	6	69.1	9.504
	Asian	73	31.5	23	63.84	10.797
	Hispanic	759	37.3	283	65.39	11.68
	Other	132	36.4	48	64.92	11.592
College Degree	African American	396	40.9	162	66.7	10.959

	White	442	72.9	322	74.95	10.019
	American Indian	17	23.5	4	63.59	8.987
	Asian	65	38.5	25	66.09	13.086
	Hispanic	347	48.4	168	67.78	11.798
	Other	55	41.8	23	67.53	11.507
Graduate Degree	African American	131	55.7	73	67.95	12.916
	White	122	80.3	98	77.51	9.087
	American Indian	0	0	0		
	Asian	4	75	3	74.75	5.909
	Hispanic	116	47.4	55	68.84	12.142
	Other	9	66.7	6	73.67	14.933
No Response	African American	83	51.8	43	68.13	10.576
	White	105	58.1	61	71.16	11.473
	American Indian	1	100	1	88	
	Asian	11	45.5	5	62.82	20.257
	Hispanic	34	50	17	67.03	12.784
	Other	57	50.9	29	69.84	13.524
	No Response	321	27.7	89	61.58	13.797
Gender within Education Level						
Some High School	Male	37	18.9	7	53.92	15.128
	Female	34	20.6	7	58.91	14.433
	No Response	1	0	0	34	
High School Degree	Male	513	32	164	62.84	13.033

	Female	468	28.2	132	62.69	11.472
	No Response	2	50	1	72	18.385
Some College	Male	1,505	40.1	604	65.92	11.564
	Female	1,224	39.2	480	65.89	11.182
	No Response	17	41.2	7	68.88	9.198
College Degree	Male	689	58.2	401	70.79	11.675
	Female	624	47.8	298	68.48	11.458
	No Response	9	55.6	5	71.67	9.069
Graduate Degree	Male	207	62.3	129	71.35	13.556
	Female	172	60.5	104	71.76	10.554
	No Response	3	66.7	2	64.33	14.154
No Response	Male	135	54.1	73	69.41	11.238
	Female	149	51	76	68.74	13.288
	No Response	328	29.3	96	61.95	13.915

Table 3
All Life (including Variable Annuity) and Health Examinees

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
All Candidates		12,582	53.3	6,700	69.83	11.136
Race or Ethnicity						
	African American	1,725	39.5	681	65.72	11.387
	White	7,138	61.2	4,366	72.14	10.325
	American Indian	26	53.8	14	68.61	11.077
	Asian	245	53.1	130	69.68	11.597
	Hispanic	2,209	39.9	881	66.31	11
	Other	540	54.4	294	69.92	11.095
	No Response	699	47.8	334	67.56	12.442
Gender						
	Male	6,703	58.2	3,900	71.14	10.803
	Female	5,100	47.2	2,406	68.35	11.151
	No Response	779	50.6	394	68.29	12.387
Race or Ethnicity within Gender						
Male	African American	853	42.4	362	66.2	11.465
	White	4,259	65.5	2,791	73.12	10.224
	American Indian	18	61.1	11	71.85	6.622
	Asian	118	57.6	68	71.52	12.031
	Hispanic	1,155	43.1	498	67.49	10.454

	Other	300	56.7	170	71.03	9.742
Female	African American	857	36.2	310	65.22	11.304
	White	2,870	54.7	1,569	70.69	10.314
	American Indian	7	28.6	2	58.94	15.224
	Asian	124	47.6	59	67.75	10.966
	Hispanic	1,033	35.8	370	64.89	11.415
	Other	209	45.9	96	66.89	12.256
No Response	African American	15	60	9	67.61	11.016
	White	9	66.7	6	75.78	5.815
	American Indian	1	100	1	78	
	Asian	3	100	3	77.3	5.292
	Hispanic	21	61.9	13	71.62	10.786
	Other	31	90.3	28	79.55	7.25
	No Response	699	47.8	334	67.56	12.442
Education Level						
	Some High School	53	24.5	13	61.99	10.031
	High School Degree	1,559	35.1	547	65.11	11.152
	Some College	5,144	45.7	2,353	68.08	10.512
	College Degree	3,679	67	2,465	73.28	10.311
	Graduate Degree	1,074	69.1	742	74.27	10.7
	No Response	1,073	54.1	580	69.25	12.209
Native Language						
	English	9,706	55.4	5,381	70.61	10.763

	Spanish	1,056	38.4	405	65.3	11.579
	Other	414	42.5	176	65.7	12.609
	No Response	1,406	52.5	738	69.12	11.735
Race or Ethnicity within Education Level						
Some High School	African American	6	0	0	49.23	7.71
	White	29	34.5	10	64.46	7.984
	American Indian	0	0	0		
	Asian	4	25	1	61.33	11.808
	Hispanic	11	9.1	1	61.93	11.843
	Other	3	33.3	1	64.7	8.718
High School Degree	African American	220	23.2	51	62.09	10.593
	White	948	40.8	387	67.12	10.324
	American Indian	1	100	1	80.7	
	Asian	13	53.8	7	70.92	8.303
	Hispanic	325	24.9	81	61.03	12.335
	Other	52	38.5	20	65.04	11.04
Some College	African American	821	34.1	280	64.03	11.303
	White	2,979	53.4	1,591	70.31	9.808
	American Indian	17	47.1	8	68.24	9.894
	Asian	84	41.7	35	66.1	10.437
	Hispanic	1,040	34.4	358	65.23	10.069
	Other	203	39.9	81	66.99	10.842
College	African American	466	49.6	231	68.75	10.789

Degree	White	2,357	74.8	1,762	75.3	9.578
	American Indian	7	57.1	4	65.13	12.372
	Asian	109	56	61	70.76	11.68
	Hispanic	583	51.8	302	69.42	10.26
	Other	157	66.9	105	72.89	9.731
Graduate Degree	African American	175	55.4	97	69.97	10.812
	White	622	76.7	477	76.47	10.099
	American Indian	0	0	0		
	Asian	27	70.4	19	74.3	13.109
	Hispanic	191	61.3	117	72.19	10.244
	Other	59	54.2	32	70.46	10.836
No Response	African American	37	59.5	22	69.53	11.27
	White	203	68.5	139	73.61	10.173
	American Indian	1	100	1	87.3	
	Asian	8	87.5	7	79.25	8.598
	Hispanic	59	37.3	22	65.42	11.116
	Other	66	83.3	55	75.44	11.213
	No Response	699	47.8	334	67.56	12.442
Gender within Education Level						
Some High School	Male	26	30.8	8	65.51	8.27
	Female	27	18.5	5	58.6	10.543
	No Response	0	0	0		
High School Degree	Male	798	37.7	301	65.58	10.84

	Female	759	32.3	245	64.61	11.458
	No Response	2	50	1	68	14.142
Some College	Male	2,729	50.2	1,370	69.13	10.235
	Female	2,395	40.5	971	66.85	10.675
	No Response	20	60	12	71.79	12.105
College Degree	Male	2,306	69.7	1,607	74.07	10.21
	Female	1,346	62.3	838	71.92	10.371
	No Response	27	74.1	20	73.83	8.942
Graduate Degree	Male	631	74.3	469	75.69	10.19
	Female	435	61.6	268	72.3	11.137
	No Response	8	62.5	5	69.31	7.885
No Response	Male	213	68.1	145	73.25	10.833
	Female	138	57.2	79	69.7	11.329
	No Response	722	49.3	356	67.98	12.504

Table 4
Life including Variable Annuity Examination Performance by Form

		Forms					Total
		1	2	3	4	5	
All Candidates	<i>N</i>	1,193	1,215	1,233	1,216	1,260	6,117
	Correct Answer Rate ^a	66.2	66.4	66.3	66.4	66.6	66.4
	Correlation ^b	0.26	0.25	0.24	0.24	0.24	0.25
African American	<i>N</i>	386	408	391	384	397	1,966
	Correct Answer Rate ^a	63.3	64.4	64.3	64	64.1	64
	Correlation ^b	0.24	0.25	0.23	0.24	0.22	0.24
White	<i>N</i>	334	324	351	316	361	1,686
	Correct Answer Rate ^a	71.8	71.8	71.7	71.4	71	71.5
	Correlation ^b	0.22	0.22	0.21	0.21	0.22	0.22
American Indian	<i>N</i>	8	8	8	5	3	32
	Correct Answer Rate ^a	68.9	63.6	66.8	66.8	60.7	65.3
	Correlation ^b	0.14	0.24	0.21	0.01	0.23	0.16
Asian	<i>N</i>	30	36	33	40	33	172
	Correct Answer Rate ^a	67.6	64.9	62.5	62.2	66.6	64.8
	Correlation ^b	0.18	0.27	0.28	0.26	0.24	0.25

Hispanic	<i>N</i>	308	317	323	336	340	1,624
	Correct Answer Rate ^a	64.3	65.1	64.3	66	66.6	65.3
	Correlation ^b	0.25	0.24	0.23	0.24	0.24	0.24
Other	<i>N</i>	61	59	60	76	60	316
	Correct Answer Rate ^a	66.9	64.4	64.2	66.6	64.2	65.3
	Correlation ^b	0.29	0.26	0.25	0.24	0.26	0.26
No Response	<i>N</i>	66	63	67	59	66	321
	Correct Answer Rate ^a	62.4	61	62.7	61.1	60.6	61.6
	Correlation ^b	0.3	0.23	0.27	0.29	0.28	0.27

^aAverage percent correct for items on exam. ^b Average corrected point-biserial correlation for items on exam.

Table 5
Life (including Variable Annuity) and Health Examination Performance by Form

		Forms					Total
		1	2	3	4	5	
All Candidates	<i>N</i>	2,526	2,543	2,522	2,499	2,492	12,582
	Correct Answer Rate ^a	69.9	70.2	69.8	69.9	69.4	69.8
	Correlation ^b	0.24	0.24	0.24	0.24	0.24	0.24
African American	<i>N</i>	357	347	324	353	344	1,725
	Correct Answer Rate ^a	66.1	66.5	65.5	66.1	64.5	65.7
	Correlation ^b	0.22	0.24	0.24	0.22	0.24	0.23
White	<i>N</i>	1,429	1,438	1,470	1,394	1,407	7,138
	Correct Answer Rate ^a	72.1	72.4	72.3	72.1	71.9	72.1
	Correlation ^b	0.22	0.22	0.22	0.23	0.22	0.22
American Indian	<i>N</i>	9	5	2	6	4	26
	Correct Answer Rate ^a	69.2	67.7	71	67.6	68.8	68.9
	Correlation ^b	0.19	0.21	0.03	0.3	0.27	0.2
Asian	<i>N</i>	56	52	41	46	50	245
	Correct Answer Rate ^a	69.8	67.4	73.7	69.2	69.1	69.8
	Correlation ^b	0.22	0.26	0.2	0.24	0.27	0.24

Hispanic	<i>N</i>	423	455	434	450	447	2,209
	Correct Answer Rate ^a	66.3	66.8	65.7	66.6	66.2	66.3
	Correlation ^b	0.23	0.23	0.2	0.22	0.24	0.22
Other	<i>N</i>	109	112	107	109	103	540
	Correct Answer Rate ^a	70.8	71	69.3	71	67.3	69.9
	Correlation ^b	0.22	0.24	0.26	0.22	0.24	0.24
No Response	<i>N</i>	143	134	144	141	137	699
	Correct Answer Rate ^a	67.4	67.9	66.7	67.3	68.6	67.6
	Correlation ^b	0.28	0.26	0.25	0.27	0.26	0.26

^aAverage percent correct for items on exam. ^bAverage corrected point-biserial correlation for items on exam.