

**FLORIDA DEPARTMENT OF FINANCIAL SERVICES
DIVISION OF AGENT AND AGENCY SERVICES**

ABSTRACT

Reporting Agency: Bureau of Licensing
Division of Agent and Agency Services
Department of Financial Services

Recipient Agency: State Library of Florida

Subject: Annual Report of Florida Insurance Examinations
of Life including Variable Annuity, Health,
General Lines, and Personal Lines
Calendar Year 2020

Report Due Date: May 1, 2021

**Statutory
Requirement:** Section 626.2415, Florida Statutes

Abstract:

This report was prepared according to the provisions of section 626.2415, Florida Statutes, and is published annually using data from the current contracted testing vendor. The demographic information contained in this report was voluntarily submitted by examinees for the Life including Variable Annuity, Health, Life (including Variable Annuity) and 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.

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

2020 Annual Report

Florida Department of Financial Services
Division of Insurance Agent and Agency Services
200 East Gaines Street | Tallahassee, FL 32399-0319
www.MyFloridaCFO.com/Division/Agents

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, 2020 through December 31, 2020.

BACKGROUND

The data included in this report are for exams administered from January 1, 2020 through December 31, 2020.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 16,797 candidates, and four forms were active: CU, DV, EW, and IU. The Life (Including Annuities & Variable Contracts) exam was administered to 8,389 candidates, and four forms were active: HV, IW, JX, and NV. The Health exam was administered to 6,864 candidates, and three forms were active: AM, BN, and GM. The General Lines exam was administered to 4,063 candidates, and four forms were active: CW, WS, XT and YU. The Personal Lines exam was administered to 3,868 candidates, and three forms were active: BM, XY and YN.

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	25,186	59.10%	14,894
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	989	62.80%	621
African American	5,194	48.30%	2,508	67.43	14	
White	10,053	69.60%	6,995	74.56	11.68	
Hispanic	5,456	53.90%	2,941	69.36	12.97	
American Indian	65	76.90%	50	75.83	9.8	
Other	1302	52.20%	680	68.32	14.19	
No response	2127	51.70%	1099	68.22	14.53	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	11,921	56.10%	6,682
Male	12,271	61.80%	7,581	71.74	13.13	
No response	994	63.50%	631	71.88	13.55	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	498	61.60%

	African American	2,734	48.60%	1330	67.68	13.78
	White	4290	66.60%	2856	73.78	11.93
	Hispanic	2,611	49.60%	1296	68.23	12.99
	American Indian	34	73.50%	25	75.59	9.78
	Other	739	50.10%	370	67.65	14.48
	No response	1015	49.10%	498	67.72	14.3
Male	Asian	451	63.60%	287	72.24	13.28
	African American	2232	47.40%	1057	67.08	14.2
	White	5,413	71.70%	3883	75.11	11.42
	Hispanic	2,622	57.60%	1510	70.34	12.79
	American Indian	30	80.00%	24	75.93	10.11
	Other	500	54.60%	273	69.23	13.8
	No response	1023	53.50%	547	68.57	14.84
No response	Asian	40	67.50%	27	72.5	10.06
	African American	228	53.10%	121	67.96	14.69
	White	350	73.10%	256	75.78	11.93
	Hispanic	223	60.50%	135	71.17	13.87
	American Indian	1	100.00%	1	81	-
	Other	63	58.70%	37	68.95	13.54
	No response	89	60.70%	54	70.03	13.34
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	255	43.50%	111	64.81	14.53

	High school diploma or GED	4,272	43.40%	1855	65.62	14.24
	Some college	10,252	56.80%	5,824	70.43	12.49
	4-year college degree	6,669	70.40%	4,696	74.57	11.87
	Advanced degree	2254	77.50%	1747	77.24	11.56
	No response	1484	44.50%	661	65.92	14.96

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	19,040	61.80%	11,773	72.01	12.63
	Spanish	2,762	53.40%	1476	69.05	13.56
	Other	2107	50.70%	1068	67.47	15.62
	No response	1277	45.20%	577	65.93	15.12

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	21	28.60%	6	57.14	16.59
	African American	43	23.30%	10	56.74	17.25
	White	105	54.30%	57	67.91	12.48
	Hispanic	63	42.90%	27	66.73	11.45
	American Indian	0	-	-	-	-
	Other	12	66.70%	8	70.58	15.28
	No response	11	27.30%	3	64.09	17.54
High school diploma or GED	Asian	160	35.00%	56	63.55	14.62
	African American	994	31.50%	313	61.14	14.92

	White	1587	54.30%	861	69.71	12.74
	Hispanic	1165	40.70%	474	64.73	13.79
	American Indian	12	75.00%	9	74.75	13.31
	Other	240	40.00%	96	62.81	15.16
	No response	114	40.40%	46	64.65	14.7
Some college	Asian	305	60.00%	183	70.27	11.93
	African American	2,424	45.50%	1103	66.97	13.05
	White	4098	66.30%	2715	73.57	11.33
	Hispanic	2,454	52.60%	1292	69.05	12.34
	American Indian	30	76.70%	23	74.73	9.1
	Other	533	51.20%	273	68.25	13.51
	No response	408	57.60%	235	70.43	12.8
4-year college degree	Asian	330	73.60%	243	74.68	11.95
	African American	1189	60.40%	718	71.44	12.7
	White	3249	78.10%	2536	76.98	10.68
	Hispanic	1302	64.00%	833	72.76	12
	American Indian	15	80.00%	12	78.67	9.94
	Other	350	56.60%	198	70.29	13.79
	No response	234	66.70%	156	73.21	11.96
Advanced degree	Asian	160	80.60%	129	78.81	11.21
	African American	487	72.30%	352	74.84	12.05
	White	943	83.70%	789	79.85	10.27
	Hispanic	419	70.90%	297	74.52	12.63
	American Indian	8	0.75	6	76.25	5.92
	Other	121	70.20%	85	74.37	12.78

	No response	116	76.70%	89	76.91	9.67
No response	Asian	13	30.80%	4	67.46	13.36
	African American	57	21.10%	12	57.98	15.81
	White	71	52.10%	37	69.42	11.04
	Hispanic	53	34.00%	18	64.32	12.07
	American Indian	0	-	-	-	-
	Other	46	43.50%	20	66.35	13.54
	No response	1244	45.80%	570	66.12	15.19

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	103	37.90%	39	62.02	16.22
	Male	143	46.90%	67	66.97	12.55
	No response	9	55.60%	5	62.56	19.16
High school diploma or GED	Female	2015	39.60%	797	64.46	14.26
	Male	2093	47.30%	989	66.75	14.18
	No response	164	42.10%	69	65.29	13.82
Some college	Female	5,003	53.40%	2,670	69.62	12.53
	Male	4,843	59.70%	2891	71.12	12.41
	No response	406	64.80%	263	72.32	12.19
4-year college degree	Female	2996	68.50%	2053	74.05	11.82
	Male	3420	71.80%	2454	74.96	11.85
	No response	253	74.70%	189	75.59	12.48
Advanced degree	Female	1121	74.30%	833	75.98	12.06

	Male	1035	80.60%	834	78.56	10.77
	No response	98	81.60%	80	77.85	12.25
No response	Female	683	42.50%	290	65.63	14.91
	Male	737	46.90%	346	66.41	14.98
	No response	64	39.10%	25	63.39	15.26

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	16,797	60.80%	10,208
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	629	60.70%	382
African American	2,698	49.40%	1,332	67.93	13.44	
White	7,896	69.00%	5,451	74.39	11.48	
Hispanic	3,318	54.60%	1,810	69.63	12.37	
American Indian	49	79.60%	39	76.24	9.53	
Other	785	55.70%	437	69.54	13.47	
No response	1,422	53.20%	757	68.82	14.06	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	7,507	57.90%	4,346
Male	8,721	63.00%	5,490	72.17	12.52	
No response	569	65.40%	372	72.57	12.88	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	307	61.20%
African American	1,311	49.20%	645	67.83	13.61	
White	3327	65.90%	2192	73.59	11.66	

	Hispanic	1,484	50.50%	749	68.85	12.19
	American Indian	27	74.10%	20	75.78	10.42
	Other	406	54.70%	222	68.94	13.94
	No response	645	51.20%	330	68.33	13.96
Male	Asian	294	59.90%	176	71.03	12.73
	African American	1282	49.20%	631	67.98	13.22
	White	4,332	71.20%	3083	74.92	11.29
	Hispanic	1,724	57.50%	991	70.19	12.45
	American Indian	21	85.70%	18	76.62	8.69
	Other	343	57.10%	196	70.3	13
	No response	725	54.50%	395	69.13	14.23
No response	Asian	28	64.30%	18	71.25	9.67
	African American	105	53.30%	56	68.54	14.16
	White	237	74.30%	176	75.92	11.78
	Hispanic	110	63.60%	70	71.46	13.11
	American Indian	1	100.00%	1	81	-
	Other	36	52.80%	19	69.14	12.52
	No response	52	61.50%	32	70.69	13.01

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	109	49.50%	54	67.42	12.24
	High school diploma or GED	2,607	45.10%	1175	66.54	13.47

	Some college	6,811	57.90%	3,942	70.8	11.98
	4-year college degree	4,794	70.40%	3,373	74.54	11.6
	Advanced degree	1490	79.70%	1188	77.78	11.25
	No response	986	48.30%	476	67.21	14.45

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	13,288	62.70%	8,327	72.34	12.22
	Spanish	1,556	54.60%	850	69.51	12.94
	Other	1086	56.00%	608	69.06	14.47
	No response	867	48.80%	423	67.06	14.66

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	10	30.00%	3	61.4	14.28
	African American	13	30.80%	4	61.77	15.53
	White	59	57.60%	34	69.31	10.42
	Hispanic	18	44.40%	8	66.28	9.63
	American Indian	0	-	-	-	-
	Other	5	80.00%	4	73.8	20.73
	No response	4	25.00%	1	70.25	14.31
High school diploma or GED	Asian	95	35.80%	34	64.09	13.59
	African American	442	31.40%	139	61.26	14.81
	White	1217	52.70%	641	69.34	12.55
	Hispanic	648	42.00%	272	65.61	12.76

	American Indian	8	75.00%	6	76	10.81
	Other	119	43.70%	52	64.95	13.01
	No response	78	39.70%	31	64.77	14.67
Some college	Asian	226	58.00%	131	69.74	12.17
	African American	1,248	45.30%	565	67.1	12.49
	White	3196	65.60%	2096	73.34	11.04
	Hispanic	1,524	52.40%	798	68.9	11.98
	American Indian	24	79.20%	19	74.92	9.86
	Other	332	55.70%	185	69.78	13.03
	No response	261	56.70%	148	70.25	12.23
4-year college degree	Asian	205	70.20%	144	73.26	11.83
	African American	718	59.90%	430	71.28	12.45
	White	2619	77.20%	2021	76.65	10.64
	Hispanic	850	62.80%	534	72.52	11.61
	American Indian	10	90.00%	9	80	9.96
	Other	234	56.00%	131	70.24	13.37
	No response	158	65.80%	104	72.92	12.22
Advanced degree	Asian	80	82.50%	66	78.48	11.67
	African American	253	73.50%	186	74.83	11.96
	White	754	84.10%	634	79.85	10.11
	Hispanic	247	75.70%	187	75.71	11.98
	American Indian	7	0.714	5	75.71	6.18
	Other	69	72.50%	50	73.91	14.05
	No response	80	75.00%	60	76.86	10.05
No response	Asian	13	30.80%	4	67.46	13.36

African American	24	33.30%	8	63.71	13.91
White	51	49.00%	25	69.73	11.93
Hispanic	31	35.50%	11	64.1	11.71
American Indian	0	-	-	-	-
Other	26	57.70%	15	68.85	14.43
No response	841	49.10%	413	67.21	14.71

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	40	37.50%	15	65.45	13.17
	Male	64	56.30%	36	68.52	11.69
	No response	5	60.00%	3	69.2	11.78
High school diploma or GED	Female	1165	40.20%	468	65.13	13.41
	Male	1356	49.30%	669	67.73	13.44
	No response	86	44.20%	38	66.7	12.98
Some college	Female	3,170	54.40%	1723	70	12.16
	Male	3,421	60.50%	2069	71.4	11.77
	No response	220	68.20%	150	72.97	11.99
4-year college degree	Female	2034	69.70%	1417	74.34	11.34
	Male	2588	70.80%	1833	74.65	11.78
	No response	172	71.50%	123	75.12	11.77
Advanced degree	Female	681	76.80%	523	76.58	12.01
	Male	758	81.90%	621	78.8	10.38
	No response	51	86.30%	44	78.84	11.74

No response	Female	417	48.00%	200	67.23	14.56
	Male	534	49.10%	262	67.45	14.3
	No response	35	40.00%	14	63.26	15.35

All Life (Including Annuities & Variable Contracts) Examinees

		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	8,389	55.90%	4,686

Race or Ethnicity

	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	360	66.40%	239
African American	2,496	47.10%	1,176	66.9	14.56	
White	2,157	71.60%	1,544	75.2	12.35	
Hispanic	2,138	52.90%	1,131	68.94	13.84	
American Indian	16	68.80%	11	74.56	10.82	
Other	517	47.00%	243	66.45	15.05	
No response	705	48.50%	342	67.02	15.37	

Gender

	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	4,414	52.90%	2,336
Male	3,550	58.90%	2,091	70.67	14.47	
No response	425	60.90%	259	70.95	14.36	

Race or Ethnicity Within Gender

Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	191	62.30%	119	71.69	14.46
	African American	1,423	48.10%	685	67.54	13.94
	White	963	69.00%	664	74.42	12.8

	Hispanic	1,127	48.50%	547	67.41	13.93
	American Indian	7	71.40%	5	74.86	7.45
	Other	333	44.40%	148	66.07	15
	No response	370	45.40%	168	66.65	14.85
Male	Asian	157	70.70%	111	74.5	14
	African American	950	44.80%	426	65.86	15.34
	White	1,081	74.00%	800	75.86	11.91
	Hispanic	898	57.80%	519	70.62	13.41
	American Indian	9	66.70%	6	74.33	13.33
	Other	157	49.00%	77	66.89	15.2
	No response	298	51.00%	152	67.22	16.17
No response	Asian	12	75.00%	9	75.42	10.77
	African American	123	52.80%	65	67.46	15.18
	White	113	70.80%	80	75.49	12.28
	Hispanic	113	57.50%	65	70.88	14.62
	American Indian	0	-	-	-	-
	Other	27	66.70%	18	68.7	15.04
	No response	37	59.50%	22	69.11	13.92

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	146	39.00%	57	62.86	15.8
	High school diploma or GED	1,665	40.80%	680	64.18	15.27

	Some college	3,441	54.70%	1,882	69.71	13.4
	4-year college degree	1,875	70.60%	1,323	74.66	12.55
	Advanced degree	764	73.20%	559	76.19	12.08
	No response	498	37.10%	185	63.37	15.63

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	5,752	59.90%	3,446	71.27	13.5
	Spanish	1,206	51.90%	626	68.44	14.32
	Other	1021	45.10%	460	65.78	16.6
	No response	410	37.60%	154	63.52	15.79

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	11	27.30%	3	53.27	18.24
	African American	30	20.00%	6	54.57	17.75
	White	46	50.00%	23	66.13	14.63
	Hispanic	45	42.20%	19	66.91	12.2
	American Indian	0	-	-	-	-
	Other	7	57.10%	4	68.29	11.25
	No response	7	28.60%	2	60.57	19.24
High school diploma or GED	Asian	65	33.80%	22	62.75	16.07
	African American	552	31.50%	174	61.04	15.02
	White	370	59.50%	220	70.92	13.27
	Hispanic	517	39.10%	202	63.63	14.93

	American Indian	4	75.00%	3	72.25	19.09
	Other	121	36.40%	44	60.7	16.81
	No response	36	41.70%	15	64.39	14.97
Some college	Asian	79	65.80%	52	71.78	11.15
	African American	1,176	45.70%	538	66.84	13.61
	White	902	68.60%	619	74.39	12.25
	Hispanic	930	53.10%	494	69.3	12.91
	American Indian	6	66.70%	4	74	5.69
	Other	201	43.80%	88	65.71	13.92
	No response	147	59.20%	87	70.75	13.8
4-year college degree	Asian	125	79.20%	99	77.01	11.82
	African American	471	61.10%	288	71.69	13.09
	White	630	81.70%	515	78.34	10.76
	Hispanic	452	66.20%	299	73.21	12.71
	American Indian	5	60.00%	3	76	10.46
	Other	116	57.80%	67	70.39	14.65
	No response	76	68.40%	52	73.8	11.45
Advanced degree	Asian	80	78.80%	63	79.15	10.8
	African American	234	70.90%	166	74.84	12.17
	White	189	82.00%	155	79.83	10.9
	Hispanic	172	64.00%	110	72.81	13.37
	American Indian	1	1	1	80	-
	Other	52	67.30%	35	74.98	10.99
	No response	36	80.60%	29	77	8.91
No response	Asian	0	-	-	-	-

African American	33	12.10%	4	53.82	16
White	20	60.00%	12	68.65	8.61
Hispanic	22	31.80%	7	64.64	12.83
American Indian	0	-	-	-	-
Other	20	25.00%	5	63.1	11.86
No response	403	39.00%	157	63.83	15.93

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	63	38.10%	24	59.84	17.65
	Male	79	39.20%	31	65.71	13.14
	No response	4	50.00%	2	54.25	25.08
High school diploma or GED	Female	850	38.70%	329	63.55	15.3
	Male	737	43.40%	320	64.96	15.29
	No response	78	39.70%	31	63.74	14.61
Some college	Female	1,833	51.70%	947	68.96	13.11
	Male	1,422	57.80%	822	70.44	13.83
	No response	186	60.80%	113	71.56	12.4
4-year college degree	Female	962	66.10%	636	73.43	12.77
	Male	832	74.60%	621	75.91	12.01
	No response	81	81.50%	66	76.58	13.88
Advanced degree	Female	440	70.50%	310	75.05	12.1
	Male	277	76.90%	213	77.9	11.75
	No response	47	76.60%	36	76.77	12.82

No response	Female	266	33.80%	90	63.11	15.13
	Male	203	41.40%	84	63.68	16.36
	No response	29	37.90%	11	63.55	15.41

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	6,864	45.30%	3,109	67.94	11.41
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	101	53.50%	54	69.35	11.82
	African American	1,845	37.00%	683	65.83	11.34
	White	2,042	56.70%	1,157	70.95	11.24
	Hispanic	1,858	41.40%	770	67.12	10.93
	American Indian	25	40.00%	10	65.56	10.46
	Other	368	46.70%	172	67.83	11.06
	No response	625	42.10%	263	66.74	11.7
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	3,981	42.90%	1,708	67.22	11.55
	Male	2,403	49.40%	1,188	68.99	11.31
	No response	480	44.40%	213	68.77	10.16
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	63	46.00%	29	68.27	10.23
	African American	1,210	34.80%	421	64.85	11.35
	White	1065	55.60%	592	70.59	11.37
	Hispanic	1,044	39.30%	410	66.62	11.46
	American Indian	13	38.50%	5	67	8.31
	Other	232	50.00%	116	68.31	11.03
	No response	354	38.10%	135	66.03	11.34
Male	Asian	30	73.30%	22	71.8	13.71
	African American	472	43.00%	203	67.76	11.56
	White	858	57.90%	497	71.37	11.05

	Hispanic	708	44.60%	316	67.71	10.41
	American Indian	10	30.00%	3	62.4	13.28
	Other	101	43.60%	44	67.62	11.36
	No response	224	46.00%	103	67	12.45
No response	Asian	8	37.50%	3	68.63	15.89
	African American	163	36.20%	59	67.48	9.68
	White	119	57.10%	68	71.16	11.35
	Hispanic	106	41.50%	44	68.24	8.46
	American Indian	2	100.00%	2	72	1.41
	Other	35	34.30%	12	65.29	10.32
	No response	47	53.20%	25	70.85	9.91
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	88	30.70%	27	65.42	10.72
	High school diploma or GED	1,812	33.90%	615	64.32	11.55
	Some college	3,125	46.60%	1,457	68.59	10.42
	4-year college degree	1,089	58.20%	634	71.58	11.69
	Advanced degree	316	61.40%	194	73.04	10.55
	No response	434	41.90%	182	66.11	12.6
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	5,234	45.80%	2,398	68.09	11.32
	Spanish	944	43.10%	407	67.77	11.06
	Other	305	48.50%	148	68.71	12.46
	No response	381	40.90%	156	65.8	12.32

Race or Ethnicity Within Education Level						
Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	3	0.00%	0	63.33	3.21
	African American	13	7.70%	1	64.23	6.64
	White	47	38.30%	18	66.34	10.73
	Hispanic	19	31.60%	6	63.63	14.3
	American Indian	0	-	-	-	-
	Other	5	40.00%	2	67.8	8.87
	No response	1	0.00%	0	66	-
High school diploma or GED	Asian	17	35.30%	6	60.59	14.27
	African American	541	26.20%	142	61.88	11.7
	White	534	43.40%	232	66.98	11.46
	Hispanic	568	31.30%	178	64.02	11.12
	American Indian	11	36.40%	4	65.73	7.88
	Other	90	43.30%	39	66.04	10.41
	No response	51	27.50%	14	63.65	11.34
Some college	Asian	40	60.00%	24	71.25	10.9
	African American	929	40.00%	372	66.99	10.33
	White	926	56.80%	526	71.21	10.26
	Hispanic	880	43.20%	380	67.79	9.94
	American Indian	10	40.00%	4	62.9	13.31
	Other	202	43.60%	88	67.44	11.11
	No response	138	45.70%	63	68.15	10.44
4-year college degree	Asian	26	65.40%	17	71.04	11.74
	African American	277	42.60%	118	68.12	11.96
	White	392	73.70%	289	75.32	11.21
	Hispanic	295	52.20%	154	70.18	11.21
	American Indian	4	50.00%	2	71.75	7.93
	Other	46	58.70%	27	71.24	9.69
	No response	49	55.10%	27	70.18	10.83

Advanced degree	Asian	15	46.70%	7	72.47	7.72
	African American	73	61.60%	45	71.99	10.52
	White	124	65.30%	81	74.1	11.26
	Hispanic	73	58.90%	43	72.86	9.49
	American Indian	0	-	-	-	-
	Other	16	75.00%	12	74.06	13.53
	No response	15	40.00%	6	69.67	8.53
No response	Asian	0	-	-	-	-
	African American	12	41.70%	5	65.17	14.42
	White	19	57.90%	11	70.42	10.98
	Hispanic	23	39.10%	9	63.87	17
	American Indian	0	-	-	-	-
	Other	9	44.40%	4	66	14.27
	No response	371	41.20%	153	66.06	12.28

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	45	28.90%	13	65.51	11.05
	Male	34	35.30%	12	64.91	11.39
	No response	9	22.20%	2	66.89	6.29
High school diploma or GED	Female	1098	31.10%	342	63.55	11.6
	Male	601	41.10%	247	65.88	11.56
	No response	113	23.00%	26	63.46	10.09
Some college	Female	1,815	45.40%	824	68.14	10.49
	Male	1,074	48.50%	521	69.14	10.48
	No response	236	47.50%	112	69.52	9.49
4-year college degree	Female	593	54.10%	321	70.54	12.22
	Male	425	62.60%	266	72.74	11.07
	No response	71	66.20%	47	73.3	9.88
Advanced degree	Female	200	59.50%	119	72.35	10.58
	Male	96	66.70%	64	74.57	10.62

	No response	20	55.00%	11	72.55	9.62
No response	Female	230	38.70%	89	64.69	12.93
	Male	173	45.10%	78	67.28	12.39
	No response	31	48.40%	15	70.16	9.72

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	4,063	54.00%	2,193
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	83	51.80%	43	68.6	9.58
	African American	394	39.80%	157	66.68	10.05
	White	1,963	63.20%	1,241	72.17	9.14
	Hispanic	1,148	45.40%	521	67.82	10.31
	American Indian	2	50.00%	1	73.5	7.78
	Other	149	46.30%	69	68.26	9.45
	No response	324	49.70%	161	68.47	11.49
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,240	49.90%	1,118	69.07	10.14
	Male	1,652	58.70%	970	70.82	9.7
	No response	171	61.40%	105	71.77	10.94
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	34	47.10%	16	68.15	8.75
	African American	194	36.60%	71	65.95	9.96
	White	1114	58.30%	650	71.34	9.26
	Hispanic	673	40.90%	275	66.6	10.66
	American Indian	1	100.00%	1	79	-
	Other	69	44.90%	31	67.09	9.72
	No response	155	47.70%	74	68.39	10.82
Male	Asian	45	51.10%	23	67.96	10.01
	African American	177	42.90%	76	67.34	10.15
	White	777	69.60%	541	73.17	8.87
	Hispanic	423	51.10%	216	69.38	9.47

	American Indian	1	0.00%	0	68	-
	Other	77	48.10%	37	69.17	9.15
	No response	152	50.70%	77	68.57	11.16
No response	Asian	4	100.00%	4	79.75	4.65
	African American	23	43.50%	10	67.74	9.96
	White	72	69.40%	50	74.1	8.83
	Hispanic	52	57.70%	30	70.83	10.14
	American Indian	0	-	-	-	-
	Other	3	33.30%	1	71.67	10.69
	No response	17	58.80%	10	68.35	19.07
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	24	37.50%	9	65.5	11.3
	High school diploma or GED	641	42.70%	274	66.95	10.29
	Some college	1,656	49.50%	819	68.96	9.86
	4-year college degree	1,223	63.80%	780	72.32	9.05
	Advanced degree	304	69.70%	212	73.57	9.48
	No response	215	46.00%	99	67.39	11.88
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,885	59.00%	1,701	71.2	9.44
	Spanish	739	39.90%	295	66.4	10.58
	Other	234	44.00%	103	67.31	10.01
	No response	205	45.90%	94	67.13	11.96

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	3	33.30%	1	65	6.56
	African American	0	-	-	-	-
	White	10	40.00%	4	66.8	11.84
	Hispanic	10	40.00%	4	65.8	12.29
	American Indian	0	-	-	-	-
	Other	1	0.00%	0	51	
	No response	0	-	-	-	-
High school diploma or GED	Asian	14	35.70%	5	67.64	8.71
	African American	43	32.60%	14	62.42	11.71
	White	314	48.40%	152	68.6	9.43
	Hispanic	236	38.10%	90	65.65	10.94
	American Indian	1	0.00%	0	68	-
	Other	22	36.40%	8	65.86	9.36
	No response	11	45.50%	5	66.82	10.14
Some college	Asian	25	68.00%	17	69.92	10.5
	African American	196	32.70%	64	65.78	9.12
	White	781	60.10%	469	71.45	9.3
	Hispanic	544	40.40%	220	66.72	9.86
	American Indian	0	-	-	-	-
	Other	63	44.40%	28	68.1	8.74
	No response	47	44.70%	21	67.32	12.62
4-year college degree	Asian	27	48.10%	13	68.11	10.03
	African American	119	49.60%	59	68.37	10.62
	White	709	71.10%	504	74.04	8.19
	Hispanic	265	56.20%	149	70.94	9.13
	American Indian	1	100.00%	1	79	-
	Other	47	51.10%	24	68.79	10.2
	No response	55	54.50%	30	70.35	8.63

Advanced degree	Asian	13	53.80%	7	69.54	9.22
	African American	34	58.80%	20	71.44	8.29
	White	141	77.30%	109	75.28	8.43
	Hispanic	83	67.50%	56	72.34	11.03
	American Indian	0	-	-	-	-
	Other	13	61.50%	8	73	9.3
	No response	20	60.00%	12	73.25	10.44
No response	Asian	1	0.00%	0	61	-
	African American	2	0.00%	0	65	5.66
	White	8	37.50%	3	67.75	12.34
	Hispanic	10	20.00%	2	60.5	10.98
	American Indian	0	-	-	-	-
	Other	3	33.30%	1	66	6.24
	No response	191	48.70%	93	67.81	12
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	15	46.70%	7	67.8	12.21
	Male	9	22.20%	2	61.67	8.92
	No response	0	-	-	-	-
High school diploma or GED	Female	425	37.90%	161	65.57	10.9
	Male	194	51.50%	100	69.48	7.85
	No response	22	59.10%	13	71.23	12.1
Some college	Female	956	47.50%	454	68.61	9.77
	Male	630	52.10%	328	69.36	10.02
	No response	70	52.90%	37	70.13	9.52
4-year college degree	Female	600	59.30%	356	71.59	9.25
	Male	569	67.80%	386	72.97	8.81
	No response	54	70.40%	38	73.65	8.67
Advanced degree	Female	145	64.80%	94	73	9.13
	Male	142	73.90%	105	73.74	9.91

	No response	17	76.50%	13	77	8.36
No response	Female	99	46.50%	46	67.68	10.86
	Male	108	45.40%	49	67.39	11.43
	No response	8	50.00%	4	63.75	25.46

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	3,868	54.70%	2,117
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	59	50.80%	30	68.17	12.58
	African American	857	43.50%	373	67.02	11.34
	White	1,683	63.30%	1,066	72.37	10.14
	Hispanic	687	50.70%	348	69.07	11.02
	American Indian	8	75.00%	6	73.75	11.49
	Other	175	49.70%	87	68.69	10.81
	No response	399	51.90%	207	68.48	11.97
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,229	51.70%	1,152	69.16	11.04
	Male	1,085	62.80%	681	72.51	10.14
	No response	554	51.30%	284	68.25	12.04
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	32	37.50%	12	64.41	12.65
	African American	536	39.70%	213	66.19	11.31
	White	971	60.40%	586	71.32	10.33
	Hispanic	362	50.60%	183	69.21	10.59
	American Indian	3	33.30%	1	63	11.27
	Other	104	51.90%	54	69.07	10.4
	No response	221	46.60%	103	67.61	12.09
Male	Asian	22	72.70%	16	73.95	9.59
	African American	189	51.30%	97	69.77	9.74
	White	520	68.70%	357	74.39	9.28
	Hispanic	197	56.90%	112	70.62	11.48

	American Indian	4	100.00%	4	81.75	4.72
	Other	40	52.50%	21	70.18	11.69
	No response	113	65.50%	74	71.95	9.96
No response	Asian	5	40.00%	2	66.8	16.5
	African American	132	47.70%	63	66.48	12.96
	White	192	64.10%	123	72.18	10.68
	Hispanic	128	41.40%	53	66.27	11.08
	American Indian	1	100.00%	1	74	-
	Other	31	38.70%	12	65.48	10.7
	No response	65	46.20%	30	65.45	13.49

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	7	57.10%	4	68.86	11.42
High school diploma or GED	917	40.00%	367	66.08	11.48
Some college	1,876	55.30%	1,037	70.19	10.45
4-year college degree	692	72.00%	498	74.62	9.59
Advanced degree	121	75.20%	91	75.45	10.12
No response	255	47.10%	120	67.17	11.98

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	3,256	55.60%	1,809	70.31	10.84
Spanish	299	49.50%	148	68.6	11.78
Other	97	54.60%	53	68.9	12.32
No response	216	49.50%	107	67.26	12.25

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	0	-	-	-	-
	African American	2	50.00%	1	72	4.24
	White	3	66.70%	2	66.67	14.01
	Hispanic	1	100.00%	1	82	
	American Indian	0	-	-	-	-
	Other	1	0.00%	0	56	
	No response	0	-	-	-	-
High school diploma or GED	Asian	16	31.30%	5	63.38	10.13
	African American	218	30.70%	67	62.9	11.92
	White	396	49.70%	197	68.59	10.8
	Hispanic	206	33.00%	68	65.26	11.04
	American Indian	0	-	-	-	-
	Other	50	40.00%	20	65.7	12.1
	No response	31	32.30%	10	63.65	12.89
Some college	Asian	27	44.40%	12	66.33	14.28
	African American	470	43.80%	206	67.29	10.94
	White	853	62.50%	533	72.22	9.84
	Hispanic	346	53.20%	184	69.53	10.24
	American Indian	7	71.40%	5	72	11.2
	Other	84	53.60%	45	69.8	9.49
	No response	89	58.40%	52	69.96	9.87
4-year college degree	Asian	15	80.00%	12	76.07	7.96
	African American	132	57.60%	76	71.2	9.94
	White	360	78.30%	282	76.22	8.45
	Hispanic	108	70.40%	76	74	10.86
	American Indian	1	100.00%	1	86	-
	Other	34	58.80%	20	70.71	11.04
	No response	42	73.80%	31	75.57	10.13

Advanced degree	Asian	1	100.00%	1	76	-
	African American	27	70.40%	19	74.44	8.66
	White	58	79.30%	46	77.1	9.69
	Hispanic	23	73.90%	17	72.04	12.37
	American Indian	0	-	-	-	-
	Other	4	25.00%	1	69.75	12.09
	No response	8	87.50%	7	79.5	8.21
No response	Asian	0	-	-	-	-
	African American	8	50.00%	4	68.13	10.09
	White	13	46.20%	6	70.77	8.08
	Hispanic	3	66.70%	2	71.67	8.08
	American Indian	0	-	-	-	-
	Other	2	50.00%	1	66.5	19.09
	No response	229	46.70%	107	66.88	12.25

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	5	80.00%	4	75	5.24
	Male	2	0.00%	0	53.5	3.54
	No response	0	-	-	-	-
High school diploma or GED	Female	530	37.50%	199	65.32	11.16
	Male	216	50.50%	109	69.28	10.91
	No response	171	34.50%	59	64.37	12.42
Some college	Female	1,137	51.70%	588	69.37	10.44
	Male	487	63.40%	309	72.67	9.86
	No response	252	55.60%	140	69.08	10.85
4-year college degree	Female	335	72.80%	244	74.34	9.62
	Male	272	71.70%	195	75.22	9.13
	No response	85	69.40%	59	73.79	10.84
Advanced degree	Female	64	71.90%	46	74.83	11.65
	Male	42	76.20%	32	75.48	8.45

	No response	15	86.70%	13	78.07	6.98
No response	Female	158	44.90%	71	67.08	11.93
	Male	66	54.50%	36	69.42	10.43
	No response	31	41.90%	13	62.84	14.3

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form						
		Form				Total
		CU	DV	EW	IU	
All candidates	<i>n</i>	5,309	5,273	5,406	718	16,706
	Correct answer rate	0.7	0.7	0.69	0.72	0.7
	Correlation	0.27	0.23	0.23	0.28	0.25
Asian	<i>n</i>	198	202	197	27	624
	Correct answer rate	0.7	0.7	0.69	0.69	0.7
	Correlation	0.26	0.26	0.21	0.33	0.25
African American	<i>n</i>	843	834	873	117	2667
	Correct answer rate	0.67	0.67	0.66	0.68	0.67
	Correlation	0.27	0.23	0.24	0.31	0.25
White	<i>n</i>	2526	2531	2502	329	7888
	Correct answer rate	0.72	0.72	0.72	0.75	0.73
	Correlation	0.26	0.22	0.22	0.26	0.24
Hispanic	<i>n</i>	1044	1006	1090	166	3306
	Correct answer rate	0.68	0.68	0.68	0.72	0.68
	Correlation	0.27	0.21	0.23	0.28	0.24
American Indian	<i>n</i>	14	15	18	2	49
	Correct answer rate	0.76	0.75	0.71	0.74	0.74
	Correlation	0.16	0.26	0.17	-	0.19
Other	<i>n</i>	242	246	255	34	777
	Correct answer rate	0.71	0.68	0.68	0.71	0.69
	Correlation	0.28	0.24	0.25	0.24	0.25
No response	<i>n</i>	442	439	471	43	1395
	Correct answer rate	0.67	0.68	0.68	0.7	0.68
	Correlation	0.28	0.24	0.23	0.32	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
		HV	IW	JX	NV	
All candidates	<i>n</i>	2,674	2,652	2,692	332	8,350
	Correct answer rate	0.67	0.67	0.69	0.68	0.68
	Correlation	0.24	0.25	0.24	0.25	0.24
Asian	<i>n</i>	107	103	136	13	359
	Correct answer rate	0.69	0.68	0.72	0.79	0.7
	Correlation	0.22	0.26	0.26	0.11	0.25
African American	<i>n</i>	791	779	806	110	2486
	Correct answer rate	0.64	0.64	0.67	0.66	0.65
	Correlation	0.24	0.24	0.24	0.25	0.24
White	<i>n</i>	688	674	705	88	2155
	Correct answer rate	0.72	0.73	0.74	0.73	0.73
	Correlation	0.22	0.25	0.22	0.22	0.23
Hispanic	<i>n</i>	679	699	669	87	2134
	Correct answer rate	0.66	0.66	0.68	0.67	0.67
	Correlation	0.23	0.24	0.24	0.21	0.23
American Indian	<i>n</i>	8	4	3	1	16
	Correct answer rate	0.67	0.69	0.74	0.69	0.7
	Correlation	0.17	0.38	0.01	-	0.19
Other	<i>n</i>	177	159	154	15	505
	Correct answer rate	0.65	0.66	0.67	0.62	0.66
	Correlation	0.24	0.23	0.22	0.23	0.23
No response	<i>n</i>	224	234	219	18	695
	Correct answer rate	0.65	0.65	0.67	0.64	0.66
	Correlation	0.21	0.26	0.22	0.39	0.23

*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
		AM	BN	GM	
All candidates	<i>n</i>	3,432	3,323	102	6,857
	Correct answer rate	0.69	0.7	0.7	0.7
	Correlation	0.19	0.2	0.27	0.2
Asian	<i>n</i>	54	45	2	101
	Correct answer rate	0.7	0.68	0.73	0.69
	Correlation	0.18	0.22	-	0.2
African American	<i>n</i>	933	899	12	1844
	Correct answer rate	0.67	0.69	0.65	0.68
	Correlation	0.2	0.2	0.24	0.2
White	<i>n</i>	1013	991	37	2041
	Correct answer rate	0.71	0.73	0.71	0.72
	Correlation	0.19	0.21	0.27	0.2
Hispanic	<i>n</i>	926	883	47	1856
	Correct answer rate	0.68	0.69	0.71	0.69
	Correlation	0.17	0.18	0.33	0.18
American Indian	<i>n</i>	9	16	-	25
	Correct answer rate	0.58	0.72	-	0.65
	Correlation	0.16	0.25	-	0.2
Other	<i>n</i>	191	175	1	367
	Correct answer rate	0.69	0.71	0.6	0.7
	Correlation	0.17	0.18	-	0.17
No response	<i>n</i>	306	314	3	623
	Correct answer rate	0.68	0.69	0.72	0.69
	Correlation	0.19	0.22	0.18	0.2

*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
		CW	WS	XT	YU	
All candidates	<i>n</i>	127	1,327	1,327	1,278	4,059
	Correct answer rate	0.66	0.65	0.66	0.66	0.65
	Correlation	0.21	0.22	0.19	0.23	0.21
Asian	<i>n</i>	2	30	30	21	83
	Correct answer rate	0.68	0.64	0.65	0.63	0.64
	Correlation	-	0.21	0.21	0.16	0.18
African American	<i>n</i>	14	123	127	128	392
	Correct answer rate	0.58	0.62	0.62	0.61	0.61
	Correlation	0.14	0.2	0.18	0.22	0.2
White	<i>n</i>	63	631	631	638	1963
	Correct answer rate	0.69	0.68	0.68	0.68	0.68
	Correlation	0.18	0.21	0.18	0.21	0.2
Hispanic	<i>n</i>	37	382	382	347	1148
	Correct answer rate	0.64	0.63	0.64	0.64	0.63
	Correlation	0.25	0.21	0.19	0.24	0.21
American Indian	<i>n</i>	-	1	1	-	2
	Correct answer rate	-	0.68	0.72	-	0.71
	Correlation	-	-	-	-	-
Other	<i>n</i>	6	42	53	48	149
	Correct answer rate	0.61	0.64	0.63	0.65	0.63
	Correlation	0.25	0.22	0.1	0.22	0.18
No response	<i>n</i>	5	118	103	96	322
	Correct answer rate	0.66	0.64	0.64	0.65	0.64
	Correlation	0.19	0.22	0.23	0.27	0.24

*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
		BM	XM	YN	
All candidates	<i>n</i>	113	1,886	1,859	3,858
	Correct answer rate	0.62	0.65	0.64	0.65
	Correlation	0.22	0.21	0.21	0.21
Asian	<i>n</i>	1	27	31	59
	Correct answer rate	0.72	0.64	0.58	0.62
	Correlation	-	0.31	0.25	0.27
African American	<i>n</i>	24	424	407	855
	Correct answer rate	0.55	0.61	0.59	0.6
	Correlation	0.14	0.22	0.2	0.21
White	<i>n</i>	47	811	822	1680
	Correct answer rate	0.67	0.68	0.67	0.68
	Correlation	0.21	0.2	0.2	0.2
Hispanic	<i>n</i>	22	345	319	686
	Correct answer rate	0.61	0.64	0.64	0.64
	Correlation	0.26	0.22	0.18	0.21
American Indian	<i>n</i>	1	3	4	8
	Correct answer rate	0.52	0.77	0.65	0.68
	Correlation	-	0.42	0.49	0.45
Other	<i>n</i>	6	78	91	175
	Correct answer rate	0.57	0.62	0.62	0.62
	Correlation	0.3	0.16	0.21	0.19
No response	<i>n</i>	12	198	185	395
	Correct answer rate	0.56	0.64	0.61	0.62
	Correlation	0.24	0.2	0.23	0.22

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