

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

2021 Annual Report

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

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

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

SCOPE OF WORK

This report was developed for the Florida Department of Financial Services (DFS). It summarizes statistical information relating to the Health & Life (Including Annuities & Variable Contracts), Life (Including Annuities & Variable Contracts), Health, General Lines, and Personal Lines examinations administered by Pearson VUE from January 1, 2021 through December 31, 2021.

BACKGROUND

The data included in this report are for exams administered from January 1, 2021 through December 31, 2021.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 21,528 candidates, and four forms were active: CX, DY, EZ, and IY. The Life (Including Annuities & Variable Contracts) exam was administered to 9,854 candidates, and four forms were active: HY, IZ, JA, and NZ. The Health exam was administered to 11,318 candidates, and three forms were active: AO, BP, and GP. The General Lines exam was administered to 5,284 candidates, and four forms were active: CY, WV, XW, and YX. The Personal Lines exam was administered to 6,546 candidates, and three forms were active: BP, XO, and YP.

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	31,382	56.70%	17,799	70.09	14.77
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	1,027	54.60%	561	69.37	14.51
	African American	6,626	44.40%	2,944	66.05	14.52
	White	11,620	66.50%	7,733	73.59	12.19
	Hispanic	7,417	58.70%	4,351	71.3	14.31
	American Indian	80	43.80%	35	64.96	16.89
	Other	1,566	47.80%	748	67.46	14.49
	No response	3,046	46.80%	1,427	64.29	20.33
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	14,878	59.00%	8,781	70.72	14.64
	Male	15,292	54.50%	8,335	69.48	14.87
	No response	1,212	56.40%	683	69.96	14.72
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	457	56.70%	259	69.86	14.4
	African American	2,728	45.50%	1,241	66.21	14.8
	White	6,102	68.60%	4,186	74.19	12.11
	Hispanic	3,425	59.60%	2,043	71.37	14.04
	American Indian	32	37.50%	12	60.69	20.26
	Other	707	49.40%	349	68.19	14.09
	No response	1,427	48.40%	691	64.74	20.26
Male	Asian	538	53.20%	286	69.09	14.45
	African American	3,613	43.80%	1,583	65.96	14.34
	White	5,082	64.00%	3,250	72.87	12.23

	Hispanic	3,743	57.80%	2,163	71.2	14.62
	American Indian	45	46.70%	21	68.16	12.91
	Other	795	46.20%	367	66.74	14.93
	No response	1,476	45.10%	665	63.72	20.43
No response	Asian	32	50.00%	16	67.13	17.26
	African American	285	42.10%	120	65.76	14.1
	White	436	68.10%	297	73.51	12.55
	Hispanic	249	58.20%	145	71.9	13.43
	American Indian	3	66.70%	2	62.67	26.73
	Other	64	50.00%	32	68.42	13.06
	No response	143	49.70%	71	65.64	19.97

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	393	33.60%	132	62.33	15.27
	High school diploma or GED	6,012	44.00%	2,647	65.7	14.55
	Some college	12,494	53.90%	6,736	69.49	13.38
	4-year college degree	7,954	71.00%	5,644	75.2	12.56
	Advanced degree	2,304	74.20%	1,709	76.51	12.27
	No response	2,225	41.80%	931	61.72	21.64

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	23,183	57.80%	13,393	70.71	13.39
	Spanish	4,056	64.50%	2,615	73.49	14.7
	Other	2,169	45.60%	990	65.59	16.01
	No response	1,974	40.60%	801	60.71	22.31

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	26	15.40%	4	51.35	16.45
	African American	88	19.30%	17	56.2	15.33
	White	154	40.30%	62	67	12.97
	Hispanic	103	39.80%	41	64.6	14.21
	American Indian	0	-	-	-	-
	Other	19	42.10%	8	57.32	18.95
	No response	3	0.00%	0	51	7.94
High school diploma or GED	Asian	154	36.40%	56	62.86	15.04
	African American	1,483	30.10%	446	60.33	14.95
	White	2,193	55.10%	1,208	69.88	12.59
	Hispanic	1,649	44.50%	734	66.05	14.61
	American Indian	23	21.70%	5	58.87	14.84
	Other	336	38.40%	129	63.11	15.51
	No response	174	39.70%	69	64.01	14.23
Some college	Asian	339	47.80%	162	67.69	13.15
	African American	3,016	42.80%	1,291	65.72	13.81
	White	4,940	63.70%	3,146	72.6	12.01
	Hispanic	2,995	51.80%	1,552	69.01	13.63
	American Indian	31	48.40%	15	64.71	19.86
	Other	667	46.50%	310	67.38	13.95
	No response	506	51.40%	260	68.72	13.91
4-year college degree	Asian	350	64.60%	226	72.39	13.16
	African American	1,410	57.00%	804	70.55	13.34
	White	3,362	75.40%	2,536	76.34	11.23
	Hispanic	2,131	78.10%	1,665	78.18	12.3
	American Indian	23	52.20%	12	69.57	13.21
	Other	336	54.80%	184	70.54	13.09
	No response	342	63.50%	217	72.33	14.19

Advanced degree	Asian	146	74.70%	109	76.45	13.45
	African American	549	64.30%	353	73.48	12.53
	White	881	83.00%	731	79.36	10.73
	Hispanic	459	71.20%	327	75.59	12.53
	American Indian	2	100.00%	2	82.5	4.95
	Other	149	65.10%	97	73.68	12.9
	No response	118	76.30%	90	76.53	13.98
No response	Asian	12	33.30%	4	65.58	16.52
	African American	80	41.30%	33	64.96	14.44
	White	90	55.60%	50	69.81	14.86
	Hispanic	80	40.00%	32	65.73	15.37
	American Indian	1	100.00%	1	72	-
	Other	59	33.90%	20	63.1	14.2
	No response	1,903	41.60%	791	60.96	22.5

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	200	39.50%	79	64.1	15.32
	Male	182	27.50%	50	60.36	15.21
	No response	11	27.30%	3	62.64	12.06
High school diploma or GED	Female	2,984	47.00%	1,402	66.54	14.55
	Male	2,822	40.80%	1,151	64.84	14.47
	No response	206	45.60%	94	65.48	14.92
Some college	Female	5,813	56.60%	3,291	70.2	13.35
	Male	6,188	51.30%	3,176	68.8	13.38
	No response	493	54.60%	269	69.81	13.3
4-year college degree	Female	3,841	72.00%	2,764	75.55	12.24
	Male	3,816	70.10%	2,676	74.91	12.87
	No response	297	68.70%	204	74.34	12.64
Advanced degree	Female	983	80.40%	790	78.42	11.38
	Male	1,227	69.30%	850	75.05	12.78

	No response	94	73.40%	69	75.61	11.83
No response	Female	1,057	43.00%	455	61.95	21.33
	Male	1,057	40.90%	432	61.33	22
	No response	111	39.60%	44	63.21	21.22

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	21,528	58.00%	12,492
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	676	53.70%	363
African American	3,636	45.70%	1,661	66.63	13.75	
White	8,966	65.80%	5,900	73.18	11.96	
Hispanic	5,076	60.50%	3,071	72.09	13.86	
American Indian	59	44.10%	26	66.54	15.81	
Other	999	47.40%	474	67.75	13.55	
No response	2,116	47.10%	997	64.33	20.43	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	10,710	59.70%	6,396
Male	10,045	56.30%	5,657	70.12	14.48	
No response	773	56.80%	439	70.03	13.99	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	327	54.10%
African American	1,636	47.70%	781	67.1	13.96	
White	4,767	67.70%	3,229	73.76	11.94	
Hispanic	2,444	59.90%	1,465	71.56	13.64	
American Indian	25	40.00%	10	61.76	21.27	
Other	472	49.60%	234	68.67	13.08	
No response	1,039	48.10%	500	64.87	19.84	
Male	Asian	325	53.80%	175	69.12	14.51
African American	1,842	44.20%	815	66.26	13.63	
White	3,887	63.30%	2,460	72.48	11.96	
Hispanic	2,491	61.10%	1,521	72.61	14.07	

	American Indian	34	47.10%	16	70.06	8.94
	Other	486	45.70%	222	66.91	14.09
	No response	980	45.70%	448	63.63	21.14
No response	Asian	24	45.80%	11	66.67	15.18
	African American	158	41.10%	65	66.19	12.84
	White	312	67.60%	211	73.14	11.92
	Hispanic	141	60.30%	85	71.96	13.69
	American Indian	0	-	-	-	-
	Other	41	43.90%	18	67.17	11.83
	No response	97	50.50%	49	65.54	19.24

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	196	34.20%	67	63.95	13.65
High school diploma or GED	3,793	46.30%	1,758	66.51	13.8
Some college	8,617	54.20%	4,671	69.67	12.76
4-year college degree	5,808	71.70%	4,164	75.41	12.24
Advanced degree	1,584	75.20%	1,191	76.54	11.97
No response	1,530	41.90%	641	61.67	21.96

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	16,234	58.30%	9,460	70.83	12.87
Spanish	2,762	69.40%	1,918	75.34	13.73
Other	1,139	47.80%	544	66.77	15.01
No response	1,393	40.90%	570	60.78	22.53

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	12	16.70%	2	53.08	16.49
	African American	22	27.30%	6	55.59	17.58
	White	105	38.10%	40	67.7	11.01
	Hispanic	49	36.70%	18	63.98	12.77
	American Indian	0	-	-	-	-
	Other	6	16.70%	1	54.33	14.61
	No response	2	0.00%	0	52.5	10.61
High school diploma or GED	Asian	105	31.40%	33	61.46	14.74
	African American	717	33.90%	243	61.47	14.45
	White	1,646	54.50%	897	69.58	12.17
	Hispanic	1,027	45.70%	469	66.48	14.12
	American Indian	14	21.40%	3	63.57	11.34
	Other	187	39.60%	74	63.06	15.26
	No response	97	40.20%	39	64.67	13.48
Some college	Asian	220	48.60%	107	67.95	13.31
	African American	1,698	42.90%	728	65.96	12.96
	White	3,846	62.30%	2,395	71.99	11.83
	Hispanic	2,037	51.90%	1,058	69.33	13.15
	American Indian	25	48.00%	12	65.92	20.11
	Other	434	44.00%	191	67.3	12.57
	No response	357	50.40%	180	68.41	13.11
4-year college degree	Asian	228	63.20%	144	71.89	12.97
	African American	871	56.40%	491	70.41	13.19
	White	2,616	74.80%	1,957	75.95	11.2
	Hispanic	1,606	79.90%	1,283	78.93	11.7
	American Indian	19	52.60%	10	68.89	12.28
	Other	236	53.40%	126	70.12	13.09
	No response	232	65.90%	153	72.99	12.63

Advanced degree	Asian	104	73.10%	76	74.9	13.65
	African American	298	60.10%	179	72.65	12.36
	White	690	83.60%	577	79.01	10.52
	Hispanic	307	73.30%	225	75.8	12.34
	American Indian	1	100.00%	1	79	-
	Other	102	68.60%	70	74.46	11.98
	No response	82	76.80%	63	77.26	13.68
No response	Asian	7	14.30%	1	59.57	15.71
	African American	30	46.70%	14	66.73	10.58
	White	63	54.00%	34	70.59	13.25
	Hispanic	50	36.00%	18	64.84	15.16
	American Indian	0	-	-	-	-
	Other	34	35.30%	12	65.03	11.11
	No response	1,346	41.80%	562	60.95	22.8
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	36.90%	38	64.49	13.47
	Male	86	32.60%	28	63.26	14.36
	No response	7	14.30%	1	64.57	6.27
High school diploma or GED	Female	1,936	49.60%	961	67.33	13.71
	Male	1,728	42.50%	735	65.61	13.83
	No response	129	48.10%	62	66.33	13.86
Some college	Female	4,265	56.00%	2,388	70.02	12.87
	Male	4,050	52.20%	2,113	69.25	12.65
	No response	302	56.30%	170	70.13	12.39
4-year college degree	Female	2,917	72.00%	2,099	75.53	12.02
	Male	2,685	72.10%	1,935	75.47	12.43
	No response	206	63.10%	130	72.78	12.65
Advanced degree	Female	722	81.00%	585	78.34	10.93
	Male	799	69.80%	558	74.93	12.7

	No response	63	76.20%	48	76.29	11.05
No response	Female	767	42.40%	325	62.12	20.89
	Male	697	41.30%	288	61.07	23.13
	No response	66	42.40%	28	62.86	21.62

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	9,854	53.90%	5,307
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	351	56.40%	198
African American	2,990	42.90%	1,283	65.34	15.38	
White	2,654	69.10%	1,833	74.95	12.85	
Hispanic	2,341	54.70%	1,280	69.59	15.11	
American Indian	21	42.90%	9	60.52	19.36	
Other	567	48.30%	274	66.95	16.02	
No response	930	46.20%	430	64.21	20.12	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	4,168	57.20%	2,385
Male	5,247	51.00%	2,678	68.25	15.52	
No response	439	55.60%	244	69.85	15.94	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	130	63.10%
African American	1,092	42.10%	460	64.87	15.9	
White	1,335	71.70%	957	75.73	12.59	
Hispanic	981	58.90%	578	70.88	14.97	
American Indian	7	28.60%	2	56.86	17	
Other	235	48.90%	115	67.23	15.92	
No response	388	49.20%	191	64.41	21.37	
Male	Asian	213	52.10%	111	69.05	14.38
African American	1,771	43.40%	768	65.64	15.04	
White	1,195	66.10%	790	74.14	12.97	
Hispanic	1,252	51.30%	642	68.39	15.27	

	American Indian	11	45.50%	5	62.27	20.48
	Other	309	46.90%	145	66.46	16.19
	No response	496	43.80%	217	63.91	18.96
No response	Asian	8	62.50%	5	68.5	23.66
	African American	127	43.30%	55	65.22	15.56
	White	124	69.40%	86	74.44	14.03
	Hispanic	108	55.60%	60	71.82	13.16
	American Indian	3	66.70%	2	62.67	26.73
	Other	23	60.90%	14	70.65	15.03
	No response	46	47.80%	22	65.87	21.64

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	197	33.00%	65	60.72	16.6
High school diploma or GED	2,219	40.10%	889	64.32	15.65
Some college	3,877	53.30%	2,065	69.11	14.67
4-year college degree	2,146	69.00%	1,480	74.63	13.37
Advanced degree	720	71.90%	518	76.45	12.92
No response	695	41.70%	290	61.81	20.94

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	6,949	56.60%	3,933	70.43	14.54
Spanish	1,294	53.90%	697	69.53	15.87
Other	1,030	43.30%	446	64.29	16.96
No response	581	39.80%	231	60.55	21.81

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	14	14.30%	2	49.86	16.89
	African American	66	16.70%	11	56.41	14.65
	White	49	44.90%	22	65.51	16.44
	Hispanic	54	42.60%	23	65.17	15.51
	American Indian	0	-	-	-	-
	Other	13	53.80%	7	58.69	21.06
	No response	1	0.00%	0	48	-
High school diploma or GED	Asian	49	46.90%	23	65.86	15.37
	African American	766	26.50%	203	59.27	15.35
	White	547	56.90%	311	70.79	13.74
	Hispanic	622	42.60%	265	65.33	15.37
	American Indian	9	22.20%	2	51.56	17.25
	Other	149	36.90%	55	63.17	15.87
	No response	77	39.00%	30	63.18	15.17
Some college	Asian	119	46.20%	55	67.23	12.89
	African American	1,318	42.70%	563	65.42	14.83
	White	1,094	68.60%	751	74.76	12.36
	Hispanic	958	51.60%	494	68.34	14.58
	American Indian	6	50.00%	3	59.67	19.67
	Other	233	51.10%	119	67.53	16.23
	No response	149	53.70%	80	69.46	15.67
4-year college degree	Asian	122	67.20%	82	73.32	13.51
	African American	539	58.10%	313	70.76	13.59
	White	746	77.60%	579	77.71	11.26
	Hispanic	525	72.80%	382	75.89	13.75
	American Indian	4	50.00%	2	72.75	18.95
	Other	100	58.00%	58	71.54	13.09
	No response	110	58.20%	64	70.93	16.99

Advanced degree	Asian	42	78.60%	33	80.26	12.3
	African American	251	69.30%	174	74.46	12.68
	White	191	80.60%	154	80.62	11.4
	Hispanic	152	67.10%	102	75.16	12.92
	American Indian	1	100.00%	1	86	-
	Other	47	57.40%	27	72	14.69
	No response	36	75.00%	27	74.86	14.71
No response	Asian	5	60.00%	3	74	15.12
	African American	50	38.00%	19	63.9	16.33
	White	27	59.30%	16	68	18.23
	Hispanic	30	46.70%	14	67.2	15.85
	American Indian	1	100.00%	1	72	-
	Other	25	32.00%	8	60.48	17.47
	No response	557	41.10%	229	60.97	21.78
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	97	42.30%	41	63.69	17.13
	Male	96	22.90%	22	57.77	15.55
	No response	4	50.00%	2	59.25	19.55
High school diploma or GED	Female	1,048	42.10%	441	65.08	15.88
	Male	1,094	38.00%	416	63.61	15.34
	No response	77	41.60%	32	64.05	16.54
Some college	Female	1,548	58.30%	903	70.67	14.6
	Male	2,138	49.70%	1,063	67.95	14.63
	No response	191	51.80%	99	69.31	14.65
4-year college degree	Female	924	72.00%	665	75.6	12.89
	Male	1,131	65.50%	741	73.57	13.76
	No response	91	81.30%	74	77.88	11.96
Advanced degree	Female	261	78.50%	205	78.66	12.57
	Male	428	68.20%	292	75.27	12.95

	No response	31	67.70%	21	74.23	13.36
No response	Female	290	44.80%	130	61.5	22.5
	Male	360	40.00%	144	61.83	19.66
	No response	45	35.60%	16	63.71	20.86

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	11,318	48.20%	5,458	68.43	12.71
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	197	49.20%	97	69.16	11.8
	African American	3,209	43.30%	1,390	66.91	12.5
	White	3,214	56.40%	1,812	71.18	11.6
	Hispanic	3,002	46.10%	1,383	68.01	12.52
	American Indian	31	54.80%	17	71.35	9.24
	Other	552	50.20%	277	68.99	11.62
	No response	1,113	43.30%	482	65.58	15.81
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	3,991	52.20%	2,084	69.69	12.77
	Male	6,424	46.10%	2,962	67.77	12.68
	No response	903	45.60%	412	67.6	12.26
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	73	53.40%	39	69.74	11.77
	African American	939	44.50%	418	67.77	12.99
	White	1,263	61.60%	778	72.51	11.31
	Hispanic	1,097	49.70%	545	69.14	12.72
	American Indian	10	50.00%	5	71.5	12.65
	Other	197	52.80%	104	69.77	11.67
	No response	412	47.30%	195	66.8	15.47
Male	Asian	111	46.80%	52	69.27	11.73
	African American	1,956	43.50%	851	66.71	12.33
	White	1,725	52.30%	903	70.18	11.79
	Hispanic	1,706	44.00%	750	67.31	12.32

	American Indian	21	57.10%	12	71.29	7.48
	Other	292	50.00%	146	68.97	11.57
	No response	613	40.50%	248	64.72	16.25
No response	Asian	13	46.20%	6	64.92	12.58
	African American	314	38.50%	121	65.58	11.96
	White	226	58.00%	131	71.39	11.04
	Hispanic	199	44.20%	88	67.7	12.6
	American Indian	0	-	-	-	-
	Other	63	42.90%	27	66.62	11.58
	No response	88	44.30%	39	65.88	13.9

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	118	37.30%	44	65.68	11.35
	High school diploma or GED	3,256	37.80%	1,230	65.41	12.32
	Some college	5,063	50.60%	2,564	69.15	11.84
	4-year college degree	1,727	61.80%	1,067	73.22	11.78
	Advanced degree	383	67.90%	260	73.97	10.76
	No response	771	38.00%	293	63.44	16.94

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	8,656	49.10%	4,250	68.88	12.1
	Spanish	1,631	47.20%	770	68.31	12.99
	Other	382	50.00%	191	68.27	13.02
	No response	649	38.10%	247	62.91	17.57

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	21	23.80%	5	62.95	11.17
	White	57	45.60%	26	66.86	12.35
	Hispanic	28	32.10%	9	65.25	9.97
	American Indian	1	100.00%	1	76	-
	Other	10	20.00%	2	63.4	9.12
	No response	1	100.00%	1	80	-
High school diploma or GED	Asian	31	45.20%	14	66.81	14.03
	African American	1,046	32.80%	343	63.54	12.73
	White	894	45.70%	409	68.18	11.88
	Hispanic	1,014	34.10%	346	64.23	11.94
	American Indian	13	38.50%	5	67.62	8.87
	Other	149	45.60%	68	68.4	10.55
	No response	109	41.30%	45	66.82	12.74
Some college	Asian	78	38.50%	30	66.1	10.57
	African American	1,642	46.50%	764	67.85	11.93
	White	1,499	58.20%	872	71.54	11.01
	Hispanic	1,315	47.50%	625	68.25	12.14
	American Indian	13	53.80%	7	72.77	9.36
	Other	268	51.50%	138	68.72	12.61
	No response	248	51.60%	128	69.33	12.07
4-year college degree	Asian	61	59.00%	36	72.33	11.28
	African American	369	56.40%	208	71.06	12.34
	White	601	65.40%	393	74.17	11.31
	Hispanic	516	64.00%	330	74.32	12.02
	American Indian	2	100.00%	2	82	9.9
	Other	96	55.20%	53	70.54	10.58
	No response	82	54.90%	45	72.6	11.18

Advanced degree	Asian	27	63.00%	17	73.52	10.92
	African American	99	60.60%	60	72.91	10.51
	White	129	76.70%	99	76.22	10.99
	Hispanic	92	63.00%	58	72.03	10.65
	American Indian	1	100.00%	1	73	-
	Other	14	71.40%	10	74.14	9.84
	No response	21	71.40%	15	74.1	10.31
No response	Asian	0	0.00%	0	-	-
	African American	32	31.30%	10	64.44	13.19
	White	34	38.20%	13	69.5	13.69
	Hispanic	37	40.50%	15	66.54	14.58
	American Indian	1	100.00%	1	74	-
	Other	15	40.00%	6	68.47	11.53
	No response	652	38.00%	248	62.77	17.42
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	48	35.40%	17	65.65	12.46
	Male	61	39.30%	24	65.56	10.85
	No response	9	33.30%	3	66.67	9.35
High school diploma or GED	Female	1,045	44.30%	463	67.25	12.6
	Male	1,948	34.50%	672	64.47	12.12
	No response	263	36.10%	95	65.06	11.94
Some college	Female	1,735	53.30%	925	70.04	12.19
	Male	2,917	49.30%	1,439	68.78	11.57
	No response	411	48.70%	200	68.04	12.09
4-year college degree	Female	736	63.00%	464	73.68	11.52
	Male	864	61.90%	535	73.1	12.07
	No response	127	53.50%	68	71.39	11.21
Advanced degree	Female	138	65.20%	90	73.77	12.34
	Male	213	70.00%	149	74.44	9.38

	No response	32	65.60%	21	71.66	12.01
No response	Female	289	43.30%	125	64.95	16.06
	Male	421	34.00%	143	62.08	17.74
	No response	61	41.00%	25	65.66	14.68

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	5,284	54.50%	2,880
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	82	54.90%	45	69.13	12.77
	African American	465	40.20%	187	66.54	10.22
	White	2,391	61.90%	1,480	71.85	9.71
	Hispanic	1,641	48.90%	803	68.14	11.24
	American Indian	6	100.00%	6	77.67	5.28
	Other	160	48.10%	77	68.58	10.12
	No response	539	52.30%	282	66.79	17.19
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,933	59.20%	1,144	70.88	10.8
	Male	3,078	51.80%	1,594	68.76	11.79
	No response	273	52.00%	142	69.67	11.45
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	33	54.50%	18	69.39	11.44
	African American	183	42.10%	77	67.31	9.63
	White	924	65.40%	604	72.83	9.24
	Hispanic	517	56.90%	294	70.2	10.17
	American Indian	3	100.00%	3	74.33	4.16
	Other	58	55.20%	32	69.71	11.57
	No response	215	54.00%	116	67.69	16.18
Male	Asian	45	57.80%	26	69.4	14.15
	African American	257	37.40%	96	65.77	10.26
	White	1,350	60.00%	810	71.24	9.92
	Hispanic	1,042	45.10%	470	67.02	11.7

	American Indian	3	100.00%	3	81	4.36
	Other	92	41.30%	38	67.64	9.02
	No response	289	52.20%	151	66.18	17.98
No response	Asian	4	25.00%	1	64	5.77
	African American	25	56.00%	14	68.8	13.37
	White	117	56.40%	66	71.15	10.23
	Hispanic	82	47.60%	39	69.41	9.72
	American Indian	0	-	-	-	-
	Other	10	70.00%	7	70.6	10.8
	No response	35	42.90%	15	66.34	16.79

Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	31	32.30%	10	66	7.98
High school diploma or GED	927	39.60%	367	65.86	11.27
Some college	2,035	49.00%	997	68.83	10.28
4-year college degree	1,521	69.50%	1,057	73.33	9.33
Advanced degree	355	67.30%	239	72.75	10.21
No response	415	50.60%	210	65.42	18.64

Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	3,592	56.40%	2,026	70.66	9.9
Spanish	1,084	52.00%	564	68.45	11.99
Other	245	42.40%	104	65.15	11.95
No response	363	51.20%	186	65.28	19.28

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	4	0.00%	0	62	0.82
	White	17	23.50%	4	64.47	9.64
	Hispanic	7	42.90%	3	68.29	2.81
	American Indian	0	-	-	-	-
	Other	1	100.00%	1	72	-
	No response	2	100.00%	2	76	0
High school diploma or GED	Asian	9	44.40%	4	58.56	16.54
	African American	76	25.00%	19	62.78	10.91
	White	444	48.00%	213	68.42	10
	Hispanic	348	31.30%	109	63.41	12.01
	American Indian	1	100.00%	1	73	-
	Other	29	41.40%	12	65.79	10.51
	No response	20	45.00%	9	66.45	12.27
Some college	Asian	21	38.10%	8	65.14	13.93
	African American	212	36.30%	77	65.9	10.62
	White	978	57.30%	560	70.98	9.23
	Hispanic	697	42.00%	293	67.12	10.83
	American Indian	3	100.00%	3	77	6.56
	Other	65	41.50%	27	66.4	10.33
	No response	59	49.20%	29	67.42	10.43
4-year college degree	Asian	41	65.90%	27	72.44	10.07
	African American	123	52.80%	65	69.37	8.54
	White	788	73.20%	577	74.39	9.22
	Hispanic	466	69.10%	322	72.65	9.42
	American Indian	1	100.00%	1	83	-
	Other	47	59.60%	28	72.47	7.9
	No response	55	67.30%	37	73.93	9.72

Advanced degree	Asian	9	55.60%	5	73	10.85
	African American	40	62.50%	25	70.4	8.66
	White	147	78.90%	116	75.71	8.87
	Hispanic	110	62.70%	69	70.53	11.28
	American Indian	1	100.00%	1	79	-
	Other	15	53.30%	8	70.07	12
	No response	33	45.50%	15	70.82	10.25
No response	Asian	2	50.00%	1	73.5	13.44
	African American	10	10.00%	1	60.3	9.23
	White	17	58.80%	10	67.82	14.62
	Hispanic	13	53.80%	7	68.23	11.64
	American Indian	0	-	-	-	-
	Other	3	33.30%	1	73	7.81
	No response	370	51.40%	190	65.24	19.26
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	13	30.80%	4	67.77	5.57
	Male	18	33.30%	6	64.72	9.3
	No response	0	-	-	-	-
High school diploma or GED	Female	233	43.80%	102	67.33	11.1
	Male	646	37.90%	245	65.28	11.33
	No response	48	41.70%	20	66.5	10.9
Some college	Female	644	52.00%	335	69.31	9.83
	Male	1,279	47.70%	610	68.52	10.58
	No response	112	46.40%	52	69.54	9.34
4-year college degree	Female	714	71.00%	507	73.89	8.57
	Male	740	68.00%	503	72.74	9.86
	No response	67	70.10%	47	73.82	10.71
Advanced degree	Female	166	70.50%	117	74.31	9.65
	Male	163	66.30%	108	71.68	10.4

	No response	26	53.80%	14	69.54	11.26
No response	Female	163	48.50%	79	65.73	17.45
	Male	232	52.60%	122	65.29	19.41
	No response	20	45.00%	9	64.3	19.75

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates	6,546	54.90%	3,597
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Asian	86	59.30%	51
African American	1,762	45.70%	805	67.54	11.52	
White	2,295	64.70%	1,485	72.79	10.88	
Hispanic	1,536	53.30%	818	69.14	10.8	
American Indian	5	100.00%	5	77.4	3.78	
Other	302	51.00%	154	68.59	11.61	
No response	560	49.80%	279	67.6	13.27	
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	1,752	60.40%	1,058
Male	4,002	51.00%	2,042	68.81	11.49	
No response	792	62.80%	497	72.09	10.82	
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			Female	Asian	29	65.50%
African American	382	45.30%	173	67.76	11.44	
White	670	70.40%	472	74.41	10.86	
Hispanic	465	58.10%	270	70.18	11.27	
American Indian	3	100.00%	3	78.67	1.53	
Other	64	56.30%	36	69.14	11.56	
No response	139	61.20%	85	69.68	13.59	
Male	Asian	47	51.10%	24	68.53	12.93
African American	1,156	43.30%	501	66.7	11.59	
White	1,413	59.90%	846	71.46	10.98	
Hispanic	845	50.10%	423	68.39	10.6	

	American Indian	1	100.00%	1	71	-
	Other	188	48.90%	92	68.11	11.3
	No response	352	44.00%	155	66.51	12.97
No response	Asian	10	80.00%	8	76.7	10.82
	African American	224	58.50%	131	71.45	10.46
	White	212	78.80%	167	76.56	8.49
	Hispanic	226	55.30%	125	69.8	10.37
	American Indian	1	100.00%	1	80	-
	Other	50	52.00%	26	69.68	12.87
	No response	69	56.50%	39	68.99	13.73

Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	19	52.60%	10	60.21	20.36
	High school diploma or GED	1,717	43.20%	741	66.57	11.55
	Some college	3,077	57.40%	1,765	70.54	10.81
	4-year college degree	1,161	66.70%	774	73.6	10.41
	Advanced degree	173	68.80%	119	74	12
	No response	399	47.10%	188	66.63	14.16

Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	5,369	56.30%	3,025	70.42	11.23
	Spanish	678	51.60%	350	68.41	10.97
	Other	175	42.30%	74	66.21	13.29
	No response	324	45.70%	148	65.71	14.81

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	68	5.66
	White	12	58.30%	7	57.33	23.25
	Hispanic	4	25.00%	1	61.5	18.86
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-
	No response	1	100.00%	1	74	-
High school diploma or GED	Asian	12	58.30%	7	67.25	15.18
	African American	519	33.50%	174	63.92	11.64
	White	590	52.50%	310	69.61	10.95
	Hispanic	483	41.80%	202	65.95	11.09
	American Indian	1	100.00%	1	71	-
	Other	69	39.10%	27	63.84	13.45
	No response	43	46.50%	20	67.98	9.79
Some college	Asian	37	48.60%	18	68.14	12.28
	African American	864	48.70%	421	68.27	11.11
	White	1,134	66.50%	754	73.12	10.14
	Hispanic	745	56.50%	421	70.05	10.52
	American Indian	2	100.00%	2	79.5	0.71
	Other	169	52.10%	88	69.22	10.97
	No response	126	48.40%	61	68.2	10.82
4-year college degree	Asian	33	72.70%	24	76.55	10.6
	African American	317	55.80%	177	70.77	10.54
	White	467	73.90%	345	75.82	10.43
	Hispanic	240	64.60%	155	72.46	9.52
	American Indian	1	100.00%	1	77	-
	Other	49	67.30%	33	73.2	9.95
	No response	54	72.20%	39	74.56	9.03

Advanced degree	Asian	1	100.00%	1	78	-
	African American	41	68.30%	28	73.83	14.21
	White	71	74.60%	53	76.2	12.32
	Hispanic	43	65.10%	28	71.56	10.18
	American Indian	1	100.00%	1	80	-
	Other	8	37.50%	3	70.13	7.61
	No response	8	62.50%	5	71.13	8.17
No response	Asian	3	33.30%	1	63.67	12.66
	African American	19	21.10%	4	65.37	9.21
	White	21	76.20%	16	74.52	12.46
	Hispanic	21	52.40%	11	69.1	9.08
	American Indian	0	-	-	-	-
	Other	7	42.90%	3	66.14	5.3
	No response	328	46.60%	153	66.07	14.78

Gender Within Education Level

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	6	66.70%	4	56.17	30.8
	Male	11	45.50%	5	60.64	15.57
	No response	2	50.00%	1	70	1.41
High school diploma or GED	Female	385	50.40%	194	68.17	11.66
	Male	1,139	38.90%	443	65.54	11.4
	No response	193	53.90%	104	69.47	11.46
Some college	Female	805	59.30%	477	71.09	11.21
	Male	1,885	54.70%	1,031	69.81	10.74
	No response	387	66.40%	257	72.98	9.83
4-year college degree	Female	389	72.00%	280	75.03	10.04
	Male	635	62.40%	396	72.37	10.63
	No response	137	71.50%	98	75.23	9.69
Advanced degree	Female	62	71.00%	44	74.55	12.11
	Male	96	65.60%	63	73.23	12.11

	No response	15	80.00%	12	76.67	11.07
No response	Female	105	56.20%	59	68.92	14.09
	Male	236	44.10%	104	65.66	14.29
	No response	58	43.10%	25	66.41	13.5

Health and Life and Annuity (Incl. Variable Contracts) Examination Item Performance by Form						
		Form				Total
		CX	DY	EZ	IY*	
All candidates	<i>n</i>	5,001	4,981	5,018	6,146	21,146
	Correct answer rate	0.68	0.69	0.69	0.73	0.69
	Correlation	0.26	0.25	0.25	0.29	0.26
Asian	<i>n</i>	162	177	178	152	669
	Correct answer rate	0.69	0.69	0.68	0.7	0.69
	Correlation	0.25	0.28	0.29	0.33	0.28
African American	<i>n</i>	917	878	924	853	3,572
	Correct answer rate	0.65	0.66	0.66	0.67	0.66
	Correlation	0.26	0.26	0.26	0.3	0.27
White	<i>n</i>	2,208	2,123	2,084	2,512	8,927
	Correct answer rate	0.71	0.72	0.71	0.73	0.72
	Correlation	0.26	0.24	0.23	0.26	0.25
Hispanic	<i>n</i>	981	989	1,061	2,007	5,038
	Correct answer rate	0.66	0.67	0.67	0.76	0.69
	Correlation	0.26	0.24	0.25	0.3	0.26
American Indian	<i>n</i>	14	15	18	10	57
	Correct answer rate	0.65	0.64	0.63	0.66	0.64
	Correlation	0.24	0.29	0.3	0.37	0.29
Other	<i>n</i>	253	275	255	203	986
	Correct answer rate	0.65	0.67	0.68	0.7	0.67
	Correlation	0.26	0.26	0.25	0.31	0.26
No response	<i>n</i>	466	524	498	409	1,897
	Correct answer rate	0.67	0.68	0.67	0.74	0.68
	Correlation	0.26	0.26	0.24	0.32	0.26

Note. Correct answer rate = average proportion correct.

Correlation = average corrected item-total correlation.

(Corrected item-total correlation is defined in the glossary.)

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Life and Annuity (Incl. Variable Contracts) Examination Item Performance by Form						
		Form				Total
		HY	IZ	JA	NZ*	
All candidates	<i>n</i>	2,438	2,440	2,396	2,464	9,738
	Correct answer rate	0.68	0.66	0.66	0.72	0.68
	Correlation	0.26	0.26	0.27	0.29	0.27
Asian	<i>n</i>	109	65	84	91	349
	Correct answer rate	0.71	0.63	0.69	0.73	0.69
	Correlation	0.29	0.25	0.22	0.28	0.27
African American	<i>n</i>	761	787	792	624	2,964
	Correct answer rate	0.64	0.62	0.65	0.67	0.64
	Correlation	0.24	0.25	0.27	0.29	0.26
White	<i>n</i>	630	661	601	757	2,649
	Correct answer rate	0.74	0.73	0.71	0.75	0.73
	Correlation	0.25	0.23	0.24	0.26	0.24
Hispanic	<i>n</i>	524	542	548	720	2,334
	Correct answer rate	0.66	0.66	0.64	0.73	0.67
	Correlation	0.24	0.25	0.29	0.27	0.27
American Indian	<i>n</i>	5	5	5	6	21
	Correct answer rate	0.56	0.54	0.55	0.81	0.6
	Correlation	0.19	0.27	0.52	0.41	0.38
Other	<i>n</i>	150	143	145	123	561
	Correct answer rate	0.65	0.64	0.66	0.7	0.66
	Correlation	0.28	0.28	0.29	0.25	0.28
No response	<i>n</i>	259	237	221	143	860
	Correct answer rate	0.68	0.65	0.65	0.69	0.66
	Correlation	0.26	0.28	0.27	0.36	0.28

*Note. Correct answer rate = average proportion correct.
Correlation = average corrected item-total correlation.
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Health Examination Item Performance by Form					
		Form			Total
		AO	BP	GP*	
All candidates	<i>n</i>	4,751	4,575	1,913	11,239
	Correct answer rate	0.71	0.68	0.73	0.7
	Correlation	0.23	0.21	0.26	0.23
Asian	<i>n</i>	84	72	40	196
	Correct answer rate	0.7	0.71	0.74	0.71
	Correlation	0.24	0.19	0.27	0.23
African American	<i>n</i>	1,345	1,340	508	3,193
	Correct answer rate	0.69	0.67	0.69	0.68
	Correlation	0.22	0.22	0.25	0.22
White	<i>n</i>	1,362	1,260	586	3,208
	Correct answer rate	0.74	0.7	0.75	0.73
	Correlation	0.21	0.2	0.26	0.22
Hispanic	<i>n</i>	1,234	1,210	556	3,000
	Correct answer rate	0.7	0.66	0.76	0.69
	Correlation	0.25	0.2	0.27	0.24
American Indian	<i>n</i>	13	13	5	31
	Correct answer rate	0.78	0.67	0.75	0.74
	Correlation	0.1	0.21	0.36	0.17
Other	<i>n</i>	231	225	92	548
	Correct answer rate	0.72	0.68	0.74	0.71
	Correlation	0.2	0.2	0.23	0.21
No response	<i>n</i>	482	455	126	1,063
	Correct answer rate	0.7	0.68	0.71	0.69
	Correlation	0.24	0.18	0.22	0.21

*Note. Correct answer rate = average proportion correct.
Correlation = average corrected item-total correlation.
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General Lines Examination Item Performance by Form						
		Form				Total
		CY*	WV	XW	YX	
All candidates	<i>n</i>	1,319	1,266	1,294	1,361	5,240
	Correct answer rate	0.69	0.65	0.65	0.66	0.66
	Correlation	0.27	0.22	0.2	0.22	0.22
Asian	<i>n</i>	27	15	24	14	80
	Correct answer rate	0.71	0.68	0.61	0.64	0.66
	Correlation	0.3	0.2	0.25	0.26	0.25
African American	<i>n</i>	75	126	127	136	464
	Correct answer rate	0.61	0.62	0.6	0.63	0.62
	Correlation	0.24	0.19	0.18	0.2	0.2
White	<i>n</i>	528	615	594	651	2,388
	Correct answer rate	0.68	0.67	0.68	0.69	0.68
	Correlation	0.22	0.22	0.18	0.2	0.21
Hispanic	<i>n</i>	505	354	383	394	1,636
	Correct answer rate	0.71	0.62	0.63	0.63	0.64
	Correlation	0.32	0.22	0.19	0.21	0.24
American Indian	<i>n</i>	0	2	2	2	6
	Correct answer rate	-	0.69	0.73	0.76	0.73
	Correlation	-	-	-	-	-0.24
Other	<i>n</i>	31	40	41	48	160
	Correct answer rate	0.64	0.65	0.63	0.63	0.64
	Correlation	0.22	0.22	0.12	0.22	0.2
No response	<i>n</i>	153	114	123	116	506
	Correct answer rate	0.73	0.64	0.63	0.64	0.66
	Correlation	0.32	0.18	0.22	0.25	0.24

Note. Correct answer rate = average proportion correct.

Correlation = average corrected item-total correlation.

(Corrected item-total correlation is defined in the glossary.)

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Personal Lines Examination Item Performance by Form					
		Form			Total
		BP*	XO	YP	
All candidates	<i>n</i>	741	2,822	2,943	6,506
	Correct answer rate	0.63	0.62	0.62	0.62
	Correlation	0.19	0.2	0.21	0.2
Asian	<i>n</i>	10	39	35	84
	Correct answer rate	0.61	0.66	0.66	0.66
	Correlation	0.19	0.2	0.24	0.21
African American	<i>n</i>	139	824	791	1,754
	Correct answer rate	0.59	0.58	0.58	0.58
	Correlation	0.18	0.2	0.19	0.19
White	<i>n</i>	316	960	1,016	2,292
	Correct answer rate	0.65	0.66	0.66	0.66
	Correlation	0.18	0.21	0.21	0.21
Hispanic	<i>n</i>	202	628	697	1,527
	Correct answer rate	0.63	0.61	0.61	0.61
	Correlation	0.17	0.17	0.19	0.18
American Indian	<i>n</i>	0	3	2	5
	Correct answer rate	-	0.72	0.72	0.72
	Correlation	-	0.1	-	0.1
Other	<i>n</i>	30	132	138	300
	Correct answer rate	0.59	0.61	0.59	0.6
	Correlation	0.21	0.17	0.21	0.19
No response	<i>n</i>	44	236	264	544
	Correct answer rate	0.63	0.59	0.6	0.6
	Correlation	0.27	0.2	0.17	0.19

Note. Correct answer rate = average proportion correct.

Correlation = average corrected item-total correlation.

(Corrected item-total correlation is defined in the glossary.)

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