**Texas Department of Insurance** 

Demographic Analysis September 1, 2018–August 31, 2019

> Prepared by: Pearson VUE September 30, 2019

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# **TDI** Texas Department of Insurance

PO Box 149104 | Austin, TX 78714 | 1-800-578-4677 | tdi.texas.gov

November 27, 2019

Honorable Greg Abbott, Governor Honorable Dan Patrick, Lieutenant Governor Honorable Dennis Bonnen, Speaker of the House

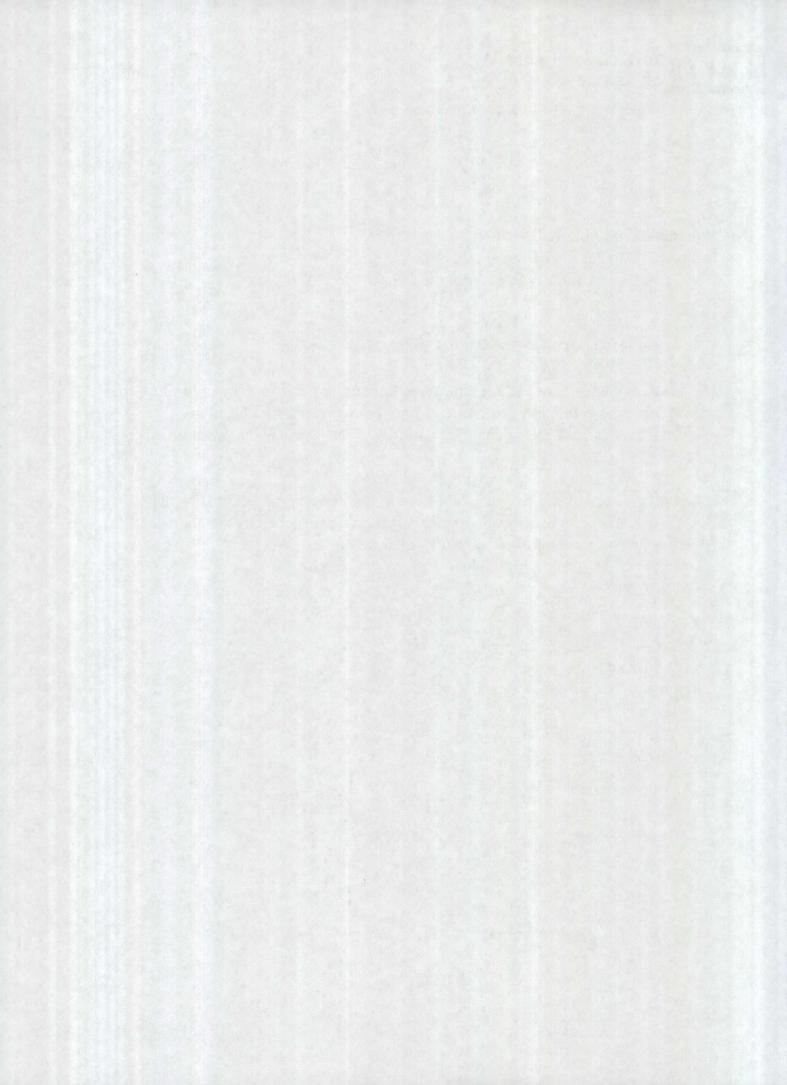
Dear Governor Abbott, Governor Patrick, and Speaker Bonnen:

The Texas Insurance Code requires the Texas Department of Insurance to conduct an annual review to determine if there are disparities in pass rates for licensing examinations based on race, gender, or national origin. Please find attached the annual report for Fiscal Year 2019.

Please let me know if you have any questions or need additional information. Libby Elliott, Associate Commissioner of Agency Affairs, can be reached by telephone at 512-676-6602 or by email at Libby.Elliott@tdi.texas.gov.

Very truly yours,

Kent C. Sullivan Commissioner of Insurance



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#### Scope of Work

This report was developed for the Texas Department of Insurance (TDI). It summarizes statistical information relating to the English forms of all examinations administered by Pearson VUE from September 1, 2018, through August 31, 2019.

#### **Executive Summary**

Demographic information was collected from all first-time candidates in the Pearson VUE system on an end-of-exam survey. The information collected included: gender, race or ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin (of both self and parent). Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the fourteen TDI exams, ranging from a low of N = 49 for the Property and Casualty Risk Manager exam to a high of N = 20,375 for the General Lines – Life, Accident and Health exam. When making comparisons between demographic groups, it is important to be aware of sampling error. If the sample size is sufficiently large, the standard error of the mean (*SEM*<sup>1</sup>) is small, which means there is a relatively high degree of certainty associated with the sample estimate of the mean. However, demographic group means based on small numbers of candidates generally have larger standard errors, and therefore, have more uncertainty regarding the corresponding estimate of the mean. Pearson VUE strongly recommends avoiding interpreting results when candidate volumes are low—typically fewer than 50 candidates. Interpretation of results based on small sample sizes can be misleading. Therefore, results will not be discussed in this report for any demographic groups with fewer than 50 candidates.

The following nine exam lines have insufficient overall volume for meaningful demographic comparisons across many or all demographic groups:

- Adjuster All Lines
- Insurance Service Representative
- Life and Health Insurance Counselor
- Managing General Agent
- Public Insurance Adjuster
- Adjuster Property & Casualty
- Property and Casualty Risk Manager
- Surplus Lines
- Adjuster Workers Compensation

<sup>&</sup>lt;sup>1</sup> The standard error of the mean for a group of size N is calculated by dividing the group standard deviation by the square root of N.

The remaining five exams (General Lines – Life, Accident and Health, Life Agent, General Lines – Property and Casualty, Personal Lines Property and Casualty, and Limited Lines) had large enough sample sizes so that meaningful comparisons could be made for the gender, ethnicity and primary language questions. The count threshold for consideration of potential differences are the following: the reference group (e.g. Male, White, or English primary language) needs a minimum count of 200 candidates; the focal group (e.g. Female, Black, Hispanic, Spanish, etc.) need a minimum count of 50. Independent *t*-tests of the scaled scores were used to compare the performance of men to women, White to Asian American/Pacific Islander, White to Black, White to Hispanic, White to Native American, and English primary language to Spanish primary language.

Across the five exams with sufficient overall volume for meaningful demographic comparisons, men scored significantly higher than women. Across most exams, White candidates scored significantly higher than Asian American/Pacific Islander, Black, Hispanic, and Native American candidates. English primary language candidates also scored higher than Spanish primary language candidates.

The specific results for each exam are discussed in the Candidate Performance section.

#### Background

Table 1 shows the number of forms administered, the number of scored items administered to candidates, and the number of first-time candidates tested. There are two sections—General and Texas-specific—for the following exams: General Lines – Life, Accident and Health; Life Agent; General Lines – Property and Casualty; and Personal Lines Property and Casualty. The breakdown for the number of scored General and Texas-specific items is indicated, respectively, in parentheses.

Exam Series Code	Exam Title	Forms	Number of	Number
		Available	Scored Items	Tested
TX-Adj	Adjuster – All Lines	H	150	222
TX-ISR	Insurance Service Representative	Н	125	74
TX-LAH	General Lines - Life, Accident and Health	CX, DY, EZ, WX, XY, YZ <sup>2</sup>	125 (100+25)	20,375
TX-LHIC	Life and Health Insurance Counselor	Ι	150	463
TX-Life	Life Agent	BY, CZ, DA, HY, IZ, JA	85 (50+35)	8,095
TX-LL	Limited Lines	Н	50	2,112
TX-MGA	Managing General Agent	Н	150	52
TX-PubAdj	Public Insurance Adjuster	I	100	136
TX-PropCas	General Lines - Property & Casualty	WV, XW, YX	125 (100+25)	9,519
TX-PCAdj	Adjuster – Property & Casualty	Н	150	129
TX-PCRM	Property and Casualty Risk Manager	Н	100	49
TX-PLPropCas	Personal Lines Property & Casualty	XH, YH, ZH	100 (75+25)	1,719
TX-Surplus	Surplus Lines	Н	60	124
TX-WCAdj	Adjuster – Workers Compensation	Н	60	87

#### Table 1. Exams Administered

<sup>&</sup>lt;sup>2</sup> In March 2019, due to the compromise of one of the General Life Exams in another state, new General Exams without any of the compromised items were published for General Lines – Life, Accident and Health Agent, and Life Agent.

### **Candidate Performance**

Tables 2 to 192 feature information regarding the first-time candidates as a whole as well as separated by self-reported gender, ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score on the examination
- Standard deviation of scaled scores on the examination

#### Adjuster – All Lines

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

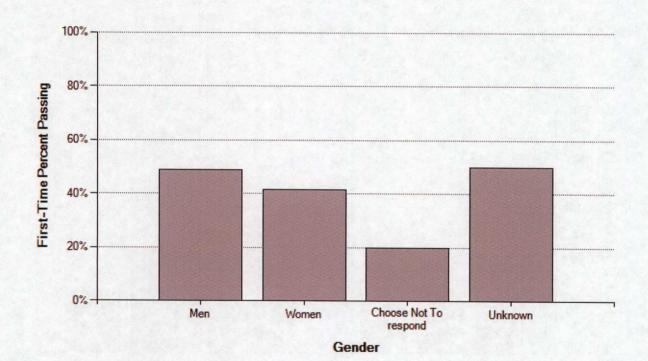
	Total	Pass candi		Scaled score			
	1.1.1.1	%	N	Mean	SD		
First-time	222	45.0	100	66.31	13.51		

Table 2. Adjuster – All Lines Examinees

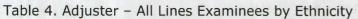
	Total	Passing candidates		Scaled score		
		%	N	Mean	SD	
Men	119	48.7	58	67.77	11.85	
Women	96	41.7	40	65.98	12.60	
Choose not to respond	5	20.0	1	49.60	27.51	
No response	2	50.0	1	36.50	47.38	

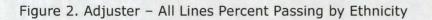
Table 3. Adjuster - All Lines Examinees by Gender

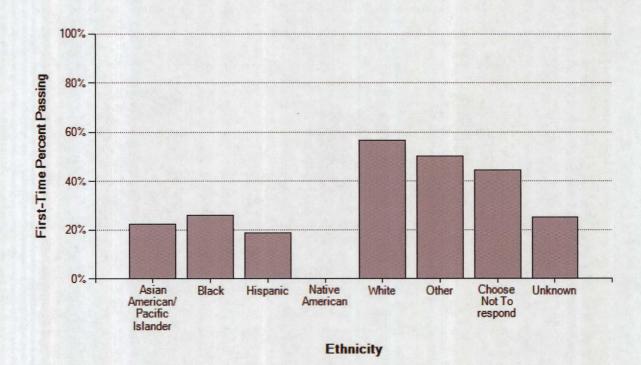
Figure 1. Adjuster – All Lines Percent Passing by Gender



	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	9	22.2	2	61.22	15.01
Black	31	25.8	8	59.58	13.24
Hispanic	27	18.5	5	60.37	11.73
Native American	0	-	-	-	
White	134	56.7	76	70.40	10.65
Other	8	50.0	4	66.88	8.53
Choose not to respond	9	44.4	4	60.44	24.04
No response	4	25.0	1	45.00	29.13



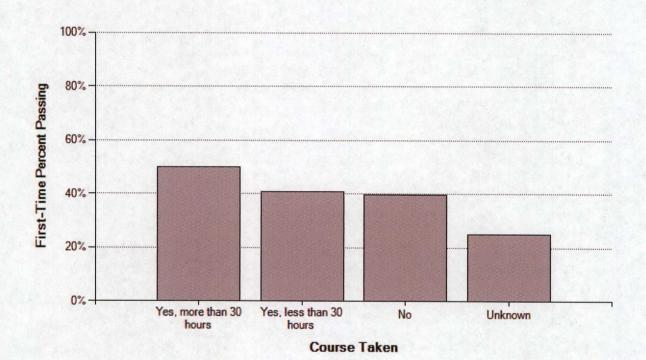




	Total	Passing candidates		Scaled score		
		%	N	Mean	SD	
Yes, more than 30 hours	116	50.0	58	67.72	12.61	
Yes, less than 30 hours	44	40.9	18	65.66	13.25	
No	58	39.7	23	65.45	13.16	
No response	4	25.0	1	45.00	29.13	

Table 5. Adjuster – All Lines Examinees by Course Taken

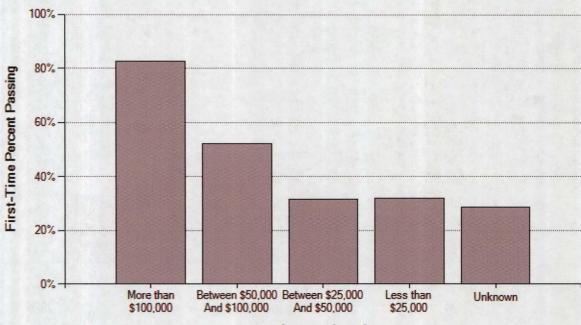
Figure 3. Adjuster – All Lines Percent Passing by Course Taken



	Total	Passi candid		Scaled	l score
		%	N	Mean	SD
More than \$100,000	23	82.6	19	77.91	8.96
Between \$50,000 and \$100,000	88	52.3	46	69.58	11.26
Between \$25,000 and \$50,000	79	31.6	25	62.70	10.42
Less than \$25,000	25	32.0	8	58.64	18.43
No response	7	28.6	2	55.14	24.22

Table 6. Adjuster - All Lines Examinees by Income Level

Figure 4. Adjuster – All Lines Percent Passing by Income Level

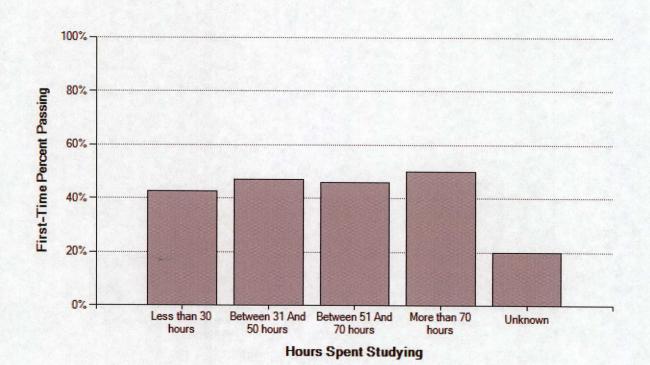


Income Level

	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Less than 30 hours	82	42.7	35	65.84	11.12
Between 31 and 50 hours	87	47.1	41	68.31	12.51
Between 51 and 70 hours	24	45.8	11	66.75	14.57
More than 70 hours	24	50.0	12	63.96	17.56
No response	5	20.0	1	48.20	26.22

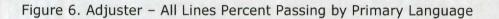
Table 7. Adjuster – All Lines Examinees by Total Hours Spent Studying

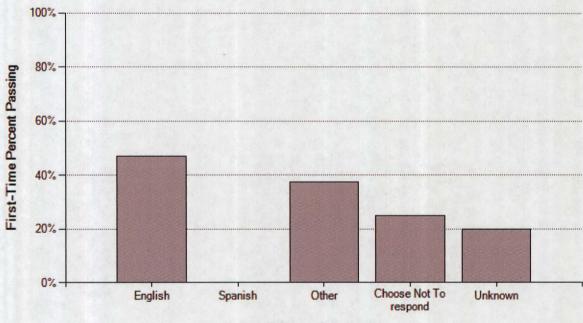
Figure 5. Adjuster – All Lines Percent Passing by Total Hours Spent Studying



	Total	% N		Scaled score		
				Mean	SD	
English	202	47.0	95	67.15	12.24	
Spanish	3	0.0	0	60.67	7.02	
Other	8	37.5	3	64.50	12.05	
Choose not to respond	4	25.0	1	52.75	35.50	
No response	5	20.0	1	49.20	26.92	

Table 8. Adjuster - All Lines Examinees by Primary Language



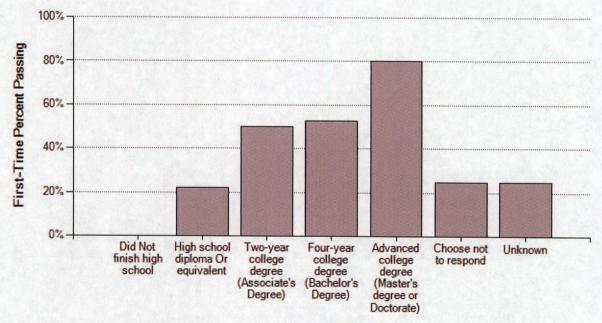


Primary Language

	Total	Pass candio	-	Scaled	score
		%	N	Mean	SD
Did not finish high school	1	0.0	0	51.00	
High school diploma or equivalent	63	22.2	14	61.97	9.94
Two-year college degree (Associate's Degree)	34	50.0	17	65.97	12.84
Four-year college degree (Bachelor's Degree)	78	52.6	41	68.88	11.59
Advanced college degree (Master's degree or Doctorate)	30	80.0	24	76.37	9.73
Choose not to respond	12	25.0	3	56.50	21.77
No response	4	25.0	1	45.00	29.13

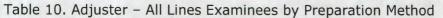
### Table 9. Adjuster – All Lines Examinees by Education Level

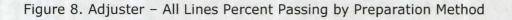
Figure 7. Adjuster – All Lines Percent Passing by Education Level

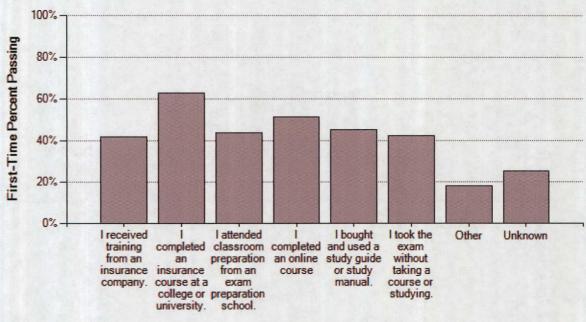


**Education Level** 

	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
I received training from an insurance company.	24	41.7	10	65.54	11.12
I completed an insurance course at a college or university.	8	62.5	5	69.00	15.18
I attended classroom preparation from an exam preparation school.	16	43.8	7	67.00	12.33
I completed an online course.	94	51.1	48	67.83	13.01
I bought and used a study guide or study manual.	40	45.0	18	68.05	11.54
I took the exam without taking a course or studying.	19	42.1	8	65.16	10.29
Other	17	17.6	3	59.24	17.86
No response	4	25.0	1	45.00	29.13







**Preparation Method** 

	Total	Passing Total candidates		Scaled score		
		%	N	Mean	SD	
the United States	192	47.4	91	67.23	12.21	
Mexico	4	0.0	0	56.25	14.43	
the Caribbean	2	100.0	2	77.50	0.71	
Central America	1	0.0	0	53.00		
South America	0	-	-	-	-	
Spain	0	-	-	- 1	-	
Other	18	33.3	6	62.72	18.21	
No response	5	20.0	1	49.80	27.42	

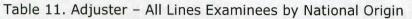
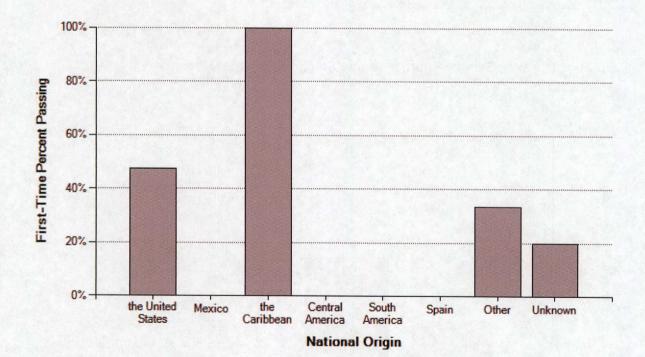


Figure 9. Adjuster – All Lines Percent Passing by National Origin



### **Insurance Service Representative**

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

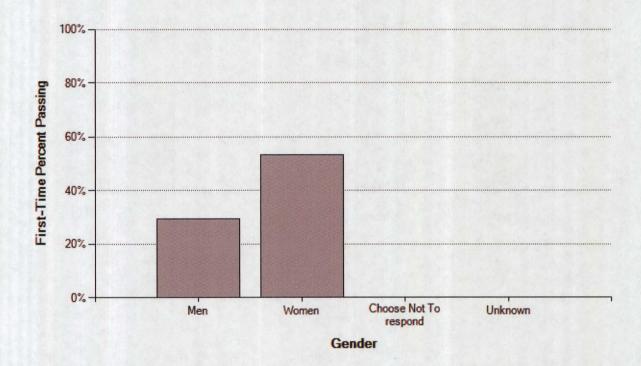
	Total	Passing candidates		Scaled	l score
		%		Mean	SD
First-time	74	40.5	30	60.82	21.61

Table 12. Insurance Service Representative Examinees

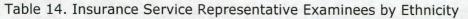
Table 13.	Insurance	Service	Representative	Examinees	by Gender
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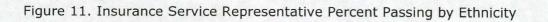
	PassingTotalcandidates				score
		%	N	Mean	SD
Men	17	29.4	5	64.29	9.97
Women	47	53.2	25	68.91	12.47
Choose not to respond	0	-	-	-	1
No response	10	0.0	0	16.90	17.54

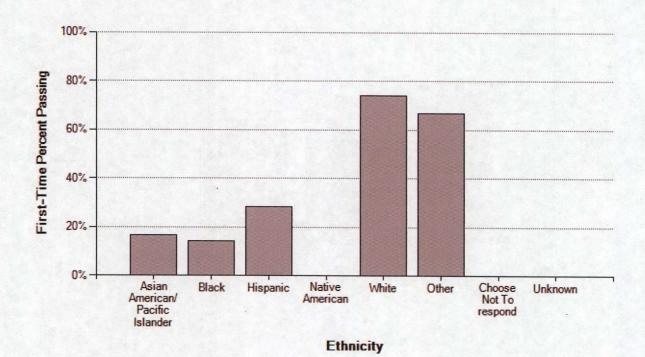
Figure 10. Insurance Service Representative Percent Passing by Gender



	Total	Passi candid	-	Scaled	l score
		%	N	Mean	SD
Asian American / Pacific Islander	6	16.7	1	60.17	8.33
Black	7	14.3	1	63.57	9.85
Hispanic	21	28.6	6	63.52	12.21
Native American	0	-	-	-	-
White	27	74.1	20	72.78	11.06
Other	3	66.7	2	75.67	10.02
Choose not to respond	0		- 2	-	- 10.0
No response	10	0.0	0	16.90	17.54

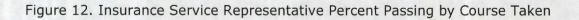


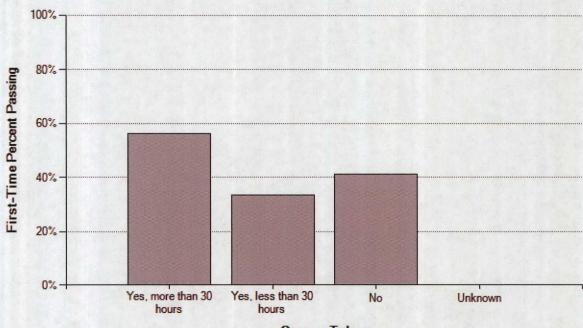




	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Yes, more than 30 hours	32	56.3	18	69.06	14.08
Yes, less than 30 hours	15	33.3	5	66.20	9.14
No	17	41.2	7	66.41	9.92
No response	10	0.0	0	16.90	17.54

Table 15. Insurance Service Representative Examinees by Course Taken



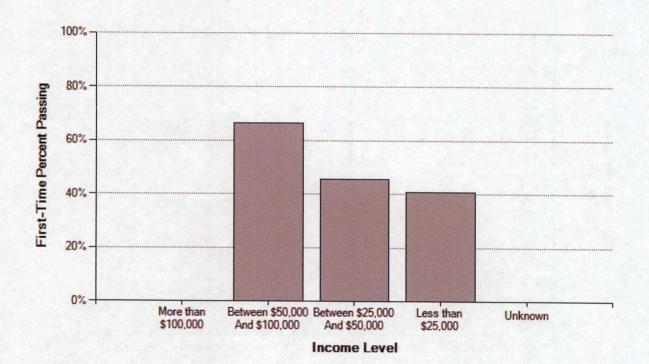




	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
More than \$100,000	0	-	-	- 10 C	- 10
Between \$50,000 and \$100,000	9	66.7	6	72.44	10.76
Between \$25,000 and \$50,000	33	45.5	15	68.76	11.36
Less than \$25,000	22	40.9	9	64.14	12.78
No response	10	0.0	0	16.90	17.54

Table 16. Insurance Service Representative Examinees by Income Level

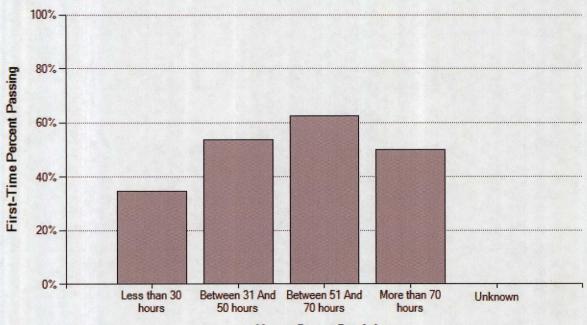
## Figure 13. Insurance Service Representative Percent Passing by Income Level



	Total	Passing candidates		Scaled	score
		%	N	Mean	SD
Less than 30 hours	26	34.6	9	64.96	9.41
Between 31 and 50 hours	26	53.8	14	69.31	14.32
Between 51 and 70 hours	8	62.5	5	70.38	9.38
More than 70 hours	4	50.0	2	69.50	15.46
No response	10	0.0	0	16.90	17.54

Table 17. Insurance Service Representative Examinees by Total Hours Spent Studying

Figure 14. Insurance Service Representative Percent Passing by Total Hours Spent Studying

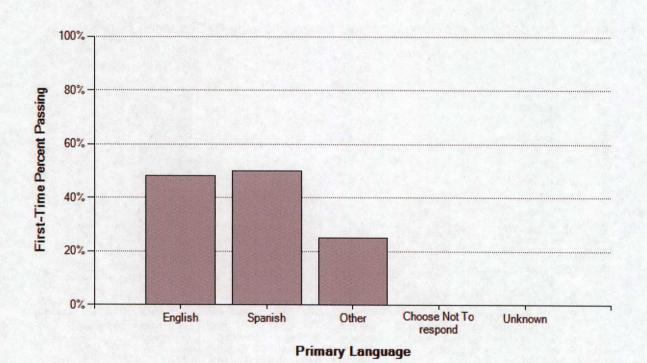


**Hours Spent Studying** 

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
English	56	48.2	27	67.84	11.53
Spanish	4	50.0	2	66.75	22.77
Other	4	25.0	1	66.50	6.56
Choose not to respond	0	-	-		-
No response	10	0.0	0	16.90	17.54

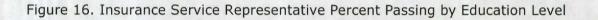
Table 18. Insurance Service Representative Examinees by Primary Language

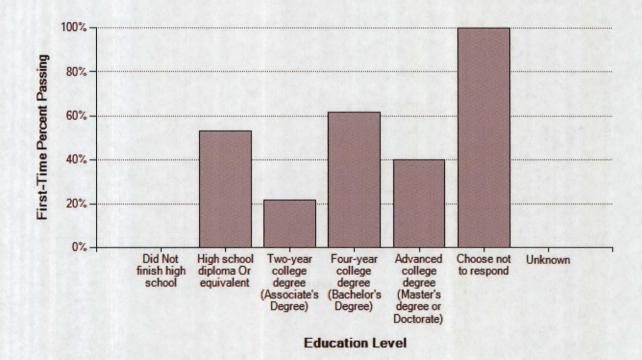
Figure 15. Insurance Service Representative Percent Passing by Primary Language



	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	1	0.0	0	69.00	
High school diploma or equivalent	30	53.3	16	69.23	11.76
Two-year college degree (Associate's Degree)	14	21.4	3	61.79	10.11
Four-year college degree (Bachelor's Degree)		61.5	8	71.62	12.73
Advanced college degree (Master's degree or Doctorate)		40.0	2	63.60	14.64
Choose not to respond	1	100.0	1	72.00	
No response	10	0.0	0	16.90	17.54

Table 19. Insurance Service Representative Examinees by Education Level





	Total	Passing candidates		Scaled score	
	1	%	N	Mean	SD
I received training from an insurance company.	5	40.0	2	60.40	12.52
I completed an insurance course at a college or university.	1	0.0	0	65.00	
I attended classroom preparation from an exam preparation school.	7	71.4	5	75.29	5.68
I completed an online course.	24	50.0	12	68.04	12.98
I bought and used a study guide or study manual.	17	47.1	8	68.82	12.10
I took the exam without taking a course or studying.	4	25.0	1	63.50	10.63
Other	6	33.3	2	63.50	12.24
No response	10	0.0	0	16.90	17.54

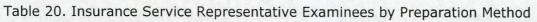
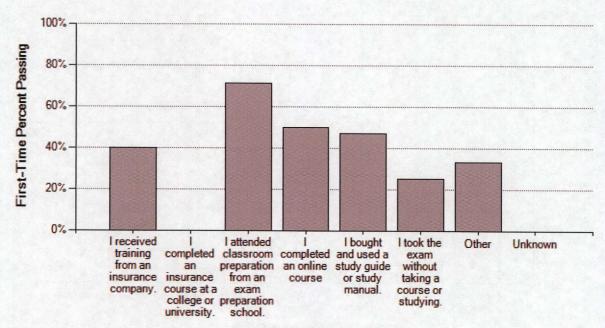
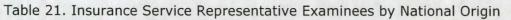


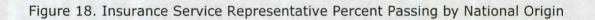
Figure 17. Insurance Service Representative Percent Passing by Preparation Method

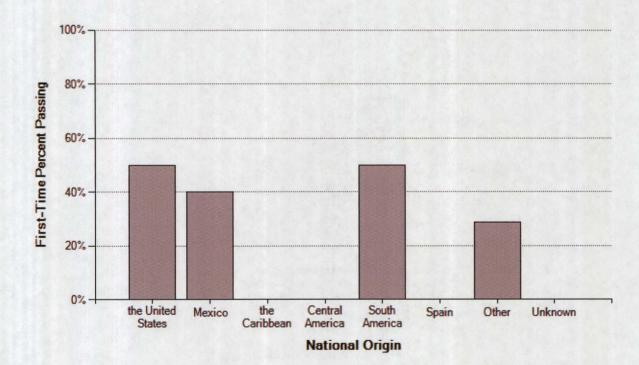


**Preparation Method** 

	Total	Passing candidates		Scaled score		
		%	N	Mean	SD	
the United States	50	50.0	25	68.40	11.09	
Mexico	5	40.0	2	65.00	18.53	
the Caribbean	0	-	-	-	-	
Central America	0	-	-	-	-	
South America	2	50.0	1	55.00	24.04	
Spain	0	-	-	-	-	
Other	7	28.6	2	68.14	10.35	
No response	10	0.0	0	16.90	17.54	







#### General Lines – Life, Accident and Health

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

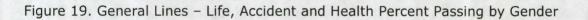
Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

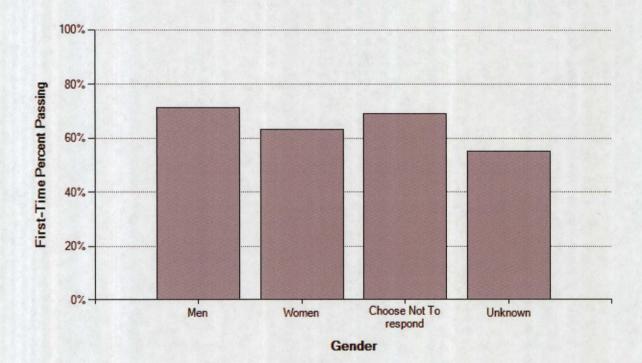
Table 22. General Lines - Life, Accident and Health Examinees

	Total		Passing candidates		l score
		%	N	Mean	SD
First-time	20,375	67.1	13,669	73.55	13.79

	Total	Passing candidates				
		%	N	Mean	SD	
Men	9,574	71.2	6,821	75.04	13.50	
Women	10,362	63.4	6,567	72.28	13.77	
Choose not to respond	276	69.2	191	73.50	14.35	
No response	163	55.2	90	66.56	19.90	

Table 23. General Lines – Life, Accident and Health Examinees by Gender





	Total	Pas Total candi		Scaled	score	
	1	%	N	Mean	SD	
Asian American / Pacific Islander	1,448	63.0	912	72.16	15.07	
Black	3,479	57.0	1,984	69.97	14.15	
Hispanic	5,293	55.3	2,925	69.51	13.95	
Native American	130	67.7	88	73.51	13.64	
White	8,162	80.4	6,559	78.21	11.51	
Other	823	62.1	511	71.88	14.42	
Choose not to respond	824	68.9	568	74.08	13.56	
No response	216	56.5	122	67.65	18.51	

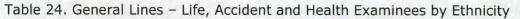
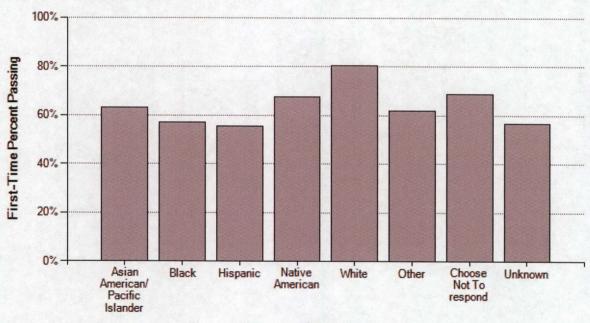


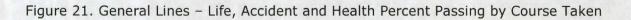
Figure 20. General Lines – Life, Accident and Health Percent Passing by Ethnicity

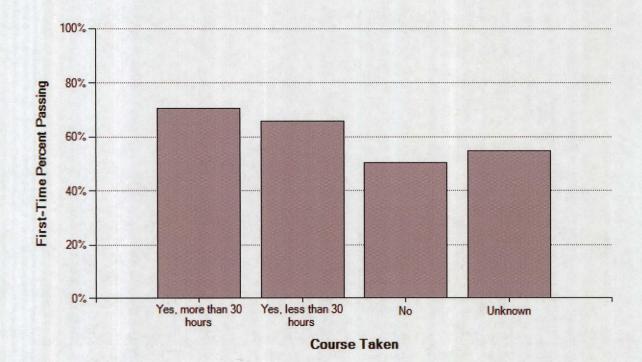


Ethnicity

	Total		ssing idates	Scaled	l score
		%	N	Mean	SD
Yes, more than 30 hours	11,919	70.4	8,395	74.77	13.09
Yes, less than 30 hours	6,575	65.6	4,316	72.91	14.03
No	1,651	50.4	832	68.14	15.26
No response	230	54.8	126	67.30	18.32

Table 25. General Lines – Life, Accident and Health Examinees by Course Taken

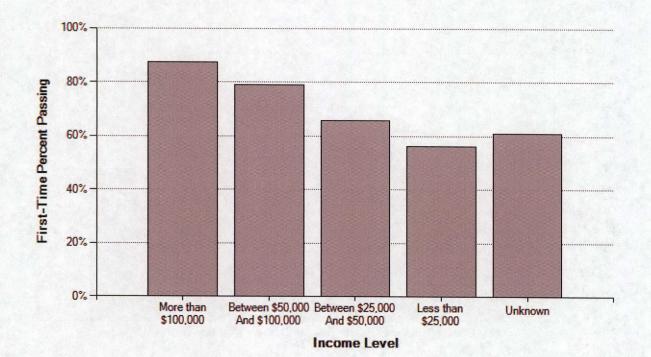




	Total		ssing idates	Scaled scor	
		%	N	Mean	SD
More than \$100,000	1,607	87.3	1,403	80.82	11.00
Between \$50,000 and \$100,000	4,695	79.0	3,707	77.73	11.70
Between \$25,000 and \$50,000	6,530	65.9	4,301	73.15	13.31
Less than \$25,000	7,204	56.2	4,051	69.72	14.44
No response	339	61.1	207	69.96	17.32

Table 26. General Lines – Life, Accident and Health Examinees by Income Level

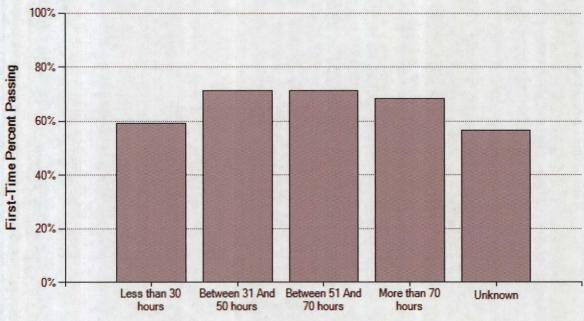
Figure 22. General Lines – Life, Accident and Health Percent Passing by Income Level



	Total	Passing candidates			
		%	N	Mean	SD
Less than 30 hours	6,302	59.3	3,736	71.02	14.56
Between 31 and 50 hours	8,837	71.3	6,305	75.02	12.97
Between 51 and 70 hours	2,923	71.2	2,080	74.98	13.21
More than 70 hours	2,035	68.4	1,391	73.77	13.46
No response	278	56.5	157	67.37	18.72

Table 27. General Lines – Life, Accident and Health Examinees by Total Hours Spent Studying

Figure 23. General Lines – Life, Accident and Health Percent Passing by Total Hours Spent Studying

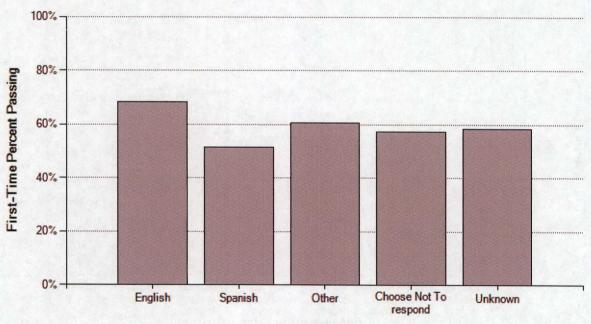


**Hours Spent Studying** 

	Total	Passing candidates		Scaled score		
		%	N	Mean	SD	
English	18,012	68.5	12,333	74.08	13.40	
Spanish	949	51.5	489	67.89	14.75	
Other	962	60.8	585	71.10	16.14	
Choose not to respond	201	57.2	115	70.56	15.41	
No response	251	58.6	147	68.20	18.51	

Table 28. General Lines – Life, Accident and Health Examinees by Primary Language

Figure 24. General Lines – Life, Accident and Health Percent Passing by Primary Language



**Primary Language** 

	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Did not finish high school	160	41.3	66	62.18	17.65
High school diploma or equivalent	7,114	57.0	4,053	69.97	14.17
Two-year college degree (Associate's Degree)	3,429	62.1	2,128	71.88	13.54
Four-year college degree (Bachelor's Degree)	6,592	76.6	5,052	76.89	12.20
Advanced college degree (Master's degree or Doctorate)	2,101	84.7	1,780	80.14	11.25
Choose not to respond	719	61.5	442	71.67	13.84
No response	260	56.9	148	67.71	18.35

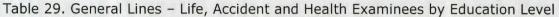
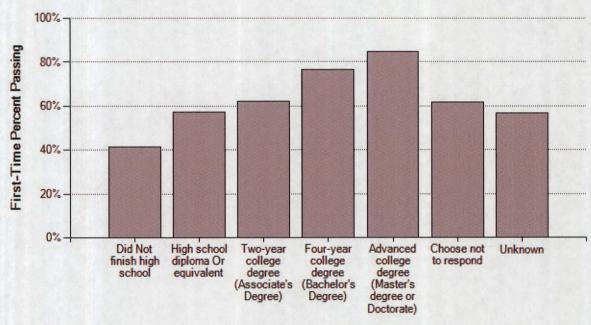


Figure 25. General Lines – Life, Accident and Health Percent Passing by Education Level

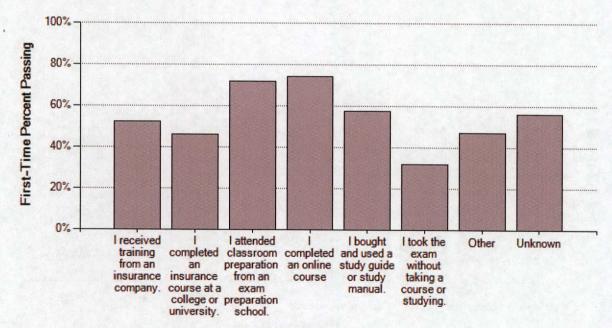


**Education Level** 

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	1,698	52.0	883	68.15	14.56
I completed an insurance course at a college or university.	148	45.9	68	67.07	13.69
I attended classroom preparation from an exam preparation school.	2,058	71.8	1,478	74.42	11.44
I completed an online course.	11,836	74.0	8,753	76.07	12.89
I bought and used a study guide or study manual.	3,112	57.4	1,787	70.43	14.04
I took the exam without taking a course or studying.	273	31.9	87	61.44	15.21
Other	951	46.8	445	66.34	15.24
No response	299	56.2	168	67.92	17.95

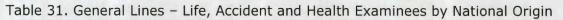
### Table 30. General Lines - Life, Accident and Health Examinees by Preparation Method

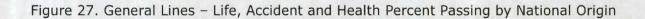
Figure 26. General Lines - Life, Accident and Health Percent Passing by Preparation Method

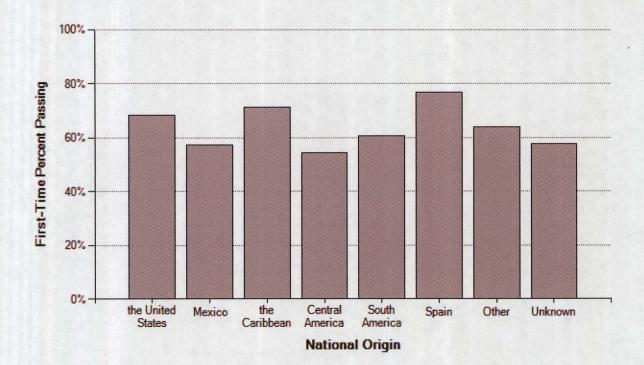


**Preparation Method** 

	Total	Passing candidates		Scaled scor	
		%	N	Mean	SD
the United States	16,559	68.2	11,299	74.03	13.38
Mexico	706	57.4	405	69.82	13.98
the Caribbean	139	71.2	99	73.81	12.94
Central America	114	54.4	62	70.11	14.21
South America	145	60.7	88	72.78	14.08
Spain	13	76.9	10	78.85	9.76
Other	2,388	63.9	1,527	72.17	15.40
No response	311	57.6	179	68.18	18.36







Gender	Ethnicity	Total	Pas: candi	sing dates	Scaled score	
			%	N	Mean	SD
	Asian American / Pacific Islander	702	67.8	476	73.55	14.88
	Black	1,487	58.1	864	70.14	14.61
	Hispanic	2,378	60.8	1,447	71.47	13.82
Men	Native American	65	70.8	46	74.22	13.80
Men	White	4,251	82.7	3,515	79.22	11.07
	Other	357	61.9	221	71.82	14.95
	Choose not to respond	304	76.0	231	75.88	13.40
	No response	30	70.0	21	73.63	13.27
	Asian American / Pacific Islander	735	58.2	428	70.79	15.04
	Black	1,987	56.3	1,118	69.86	13.77
	Hispanic	2,907	50.6	1,471	67.89	13.85
Women	Native American	65	64.6	42	72.80	13.54
women	White	3,899	77.9	3,036	77.11	11.87
	Other	458	62.2	285	71.96	13.95
	Choose not to respond	288	61.5	177	72.66	13.21
	No response	23	43.5	10	66.09	13.69
the state of the state	Asian American / Pacific Islander	10	70.0	7	73.90	22.56
	Black	3	33.3	1	61.67	29.01
	Hispanic	8	87.5	7	76.50	10.69
Choose not	Native American	0	- 201		_	-
to respond	White	10	60.0	6	74.30	11.81
	Other	8	62.5	5	70.63	17.90
	Choose not to respond	231	68.8	159	73.39	13.96
	No response	6	100.0	6	81.83	7.47
	Asian American / Pacific Islander	1	100.0	1	88.00	
	Black	2	50.0	1	59.00	33.94
	Hispanic	0	-		-	-
No rosponse	Native American	0	-		_	-
No response	White	2	100.0	2	79.00	5.66
	Other	0	- 1000	-	-	-
	Choose not to respond	1	100.0	1	92.00	
	No response	157	54.1	85	66.20	19.85

### Table 32. General Lines – Life, Accident and Health Examinees by Ethnicity within Gender

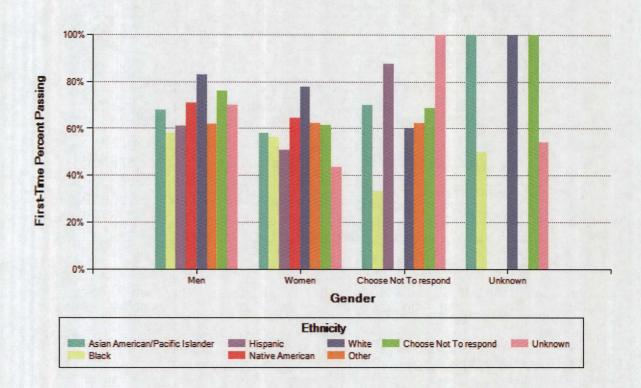


Figure 28. General Lines – Life, Accident and Health Percent Passing by Ethnicity within Gender

Table 33. General Lines - Life, Accident and Health	Examinees by Education Level within
Gender	

Gender	Education Level		Passing candidates		Scaled	l score
			%	N	Mean	SD
	Did not finish high school	76	42.1	32	62.32	18.88
	High school diploma or equivalent	2,910	61.1	1,777	71.30	14.21
	Two-year college degree (Associate's Degree)	1,417	64.6	916	72.83	13.86
Men	Four-year college degree (Bachelor's Degree)	3,704	78.1	2,894	77.47	12.01
	Advanced college degree (Master's degree or Doctorate)	1,134	86.5	981		11.08
	Choose not to respond	276	66.3	183	73.34	13.51
	No response	57	66.7	38	71.07	15.07
	Did not finish high school	79	38.0	30	61.56	16.48
	High school diploma or equivalent	4,165	54.2	2,257	69.05	14.04
	Two-year college degree (Associate's Degree)	1,982	60.1	1,192	71.19	13.29
Women	Four-year college degree (Bachelor's Degree)	2,830	74.6	2,110	76.11	12.43
	Advanced college degree (Master's degree or Doctorate)	944	82.6	780	79.26	11.34
	Choose not to respond	331	56.5	187	70.13	the state of the
	No response	31	35.5	11		
	Did not finish high school	5	80.0	4	69.80	
	High school diploma or equivalent	39	48.7	19	67.79	17.49
	Two-year college degree (Associate's Degree)	28	67.9	19	72.21	The second s
Choose not	Four-year college degree (Bachelor's Degree)	55	81.8	45	77.16	17
to respond	Advanced college degree (Master's degree or Doctorate)	22	81.8	18	78.91	
	Choose not to respond	111	64.9	72	72.46	14.37
	No response	16	87.5	14	MINING STREET	
	Did not finish high school	0	-	-	-	
	High school diploma or equivalent	0	- 100	- 10.00	-	
	Two-year college degree (Associate's Degree)	2	50.0	1	74.50	12.02
No response	Four-year college degree (Bachelor's Degree)	3	100.0	3	83.33	8.50
	Advanced college degree (Master's degree or Doctorate)	1	1		88.00	
	Choose not to respond	1	0.0	0	35.00	
	No response	156	54.5	85	66.20	19.91

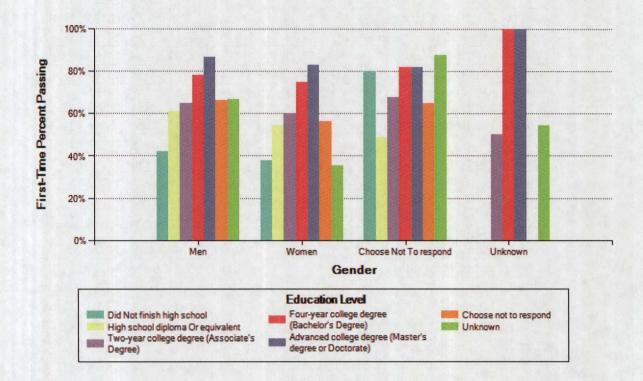
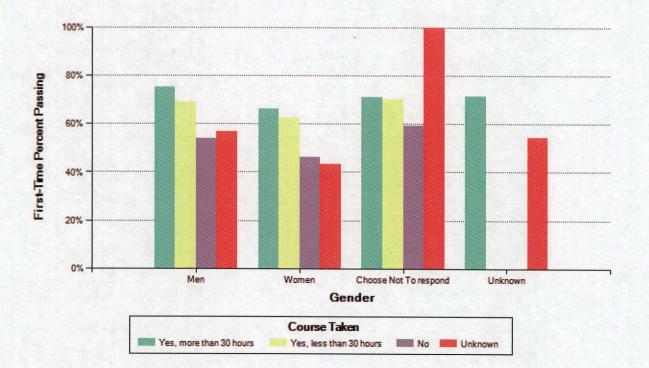


Figure 29. General Lines – Life, Accident and Health Percent Passing by Education Level within Gender

Gender	Course Taken	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	Yes, more than 30 hours	5,538	75.1	4,160	76.39	12.73
Men	Yes, less than 30 hours	3,222	68.9	2,219	74.07	13.97
Men	No	777	54.2	421	69.60	15.07
	No response	37	56.8	21	70.95	12.63
Women	Yes, more than 30 hours	6,246	66.3	4,139	73.34	13.24
	Yes, less than 30 hours	3,266	62.3	2,036	71.71	14.02
women	No	820	46.2	379	66.81	15.16
	No response	30	43.3	13	64.77	15.24
	Yes, more than 30 hours	128	71.1	91	74.60	13.32
Choose not	Yes, less than 30 hours	87	70.1	61	74.97	12.87
to respond	No	54	59.3	32	67.28	17.64
A LAND	No response	7	100.0	7	83.29	7.02
	Yes, more than 30 hours	7	71.4	5	74.57	19.43
No response	Yes, less than 30 hours	0	1 - 1 -	1. S. S 1	- 10 C	-
No response	No	0	-	-	-	-
	No response	156	54.5	85	66.20	19.91

Table 34. General Lines – Life, Accident and Health Examinees by Course Taken within Gender

Figure 30. General Lines – Life, Accident and Health Percent Passing by Course Taken within Gender



Gender	Preparation Method	Total		sing dates	Scaled	score
			%	N	Mean	SD
	I received training from an insurance company.	751	56.5	424	69.41	14.6
	I completed an insurance course at a college or university.	49	49.0	24	67.65	13.7
	I attended classroom preparation from an exam preparation school.	744	75.1	559	75.22	11.4
	I completed an online course.	5,993	77.7	4,654	77.48	12.3
Men	I bought and used a study guide or study manual.	1,468	60.3		71.53	14.0
	I took the exam without taking a course or studying.	163	36.2	59	62.34	16.4
	Other	340	51.5	175	67.21	15.5
	No response	66	62.1	41	70.00	
ESE STREET	I received training from an insurance company.	928	48.1	446		
Women	I completed an insurance course at a college or university.	97	44.3	43		
	I attended classroom preparation from an exam preparation school.	1,288	69.9	900	73.97	11.4
	I completed an online course.	5,733	70.1	4,017	74.58	13.2
	I bought and used a study guide or study manual.	1,612	54.7	881		14.0
	I took the exam without taking a course or studying.	103	25.2	26	60.19	13.1
	Other	541	42.1	228	65.38	14.7
	No response	60	43.3	26	66.73	16.3
	I received training from an insurance company.	19	68.4	13	71.53	13.9
	I completed an insurance course at a college or university.	2	50.0	1	68.50	20.5
	I attended classroom preparation from an exam preparation school.	26	73.1	and the second s	73.81	
Choose not	I completed an online course.	105	74.3	78	76.69	13.9
to respond	I bought and used a study guide or study manual.	31	67.7	21	73.03	9.9
	I took the exam without taking a course or studying.	7	28.6	2		12.0
	Other	69	59.4	41		16.9
	No response	17	94.1	16	79.76	9.7
	I received training from an insurance company.	0	-	-	-	1
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	0	-	-	1	
No rosponso	I completed an online course.	5	80.0	4	80.80	10.4
No response	I bought and used a study guide or study manual.	1	0.0	0	35.00	
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	1	100.0	1	83.00	
	No response	156	54.5	85	66.20	19.9

Table 35. General Lines – Life, Accident and Health Examinees by Preparation Method within Gender

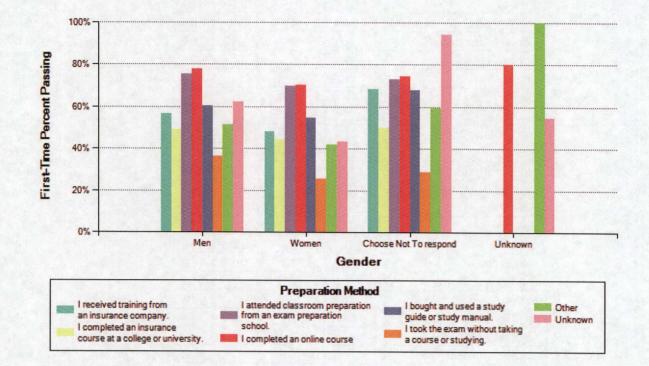


Figure 31. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Gender

Gender	National Origin	Total		sing dates	Scaled	score
			%	N	Mean	SD
	the United States	7,855	72.3	5,677	75.51	13.10
	Mexico	295	62.7	185	71.82	13.83
	the Caribbean	64	73.4	47	73.64	13.45
Men	Central America	62	58.1	36	70.18	16.09
Men	South America	73	69.9	51	75.34	13.26
	Spain	6	83.3	5	78.00	10.86
	Other	1,150	67.6	777	73.18	15.36
	No response	69	62.3	43	70.75	16.12
	the United States	8,515	64.5	5,493	72.67	13.46
	Mexico	408	53.7	219	68.48	13.86
	the Caribbean	73	71.2	52	74.27	12.60
Women	Central America	52	50.0	26	70.02	11.75
women	South America	72	51.4	37	70.18	14.50
	Spain	6	66.7	4	77.00	7.32
	Other	1,177	60.2	708	71.17	15.45
	No response	59	47.5	28	65.90	17.68
	the United States	183	68.3	125	73.57	14.52
	Mexico	3	33.3	1	55.33	21.13
	the Caribbean	2	0.0	0	62.50	3.54
Choose not	Central America	0	-		-	-
to respond	South America	0	-	-	-	-
	Spain	1	100.0	1	95.00	
	Other	60	68.3	41	72.17	14.11
	No response	27	85.2	23	78.07	11.24
	the United States	6	66.7	4	72.33	20.27
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
No response	Central America	0	-	- <u>1</u>	-	- 10
No response	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	88.00	
	No response	156	54.5	85	66.20	19.91

Table 36. General Lines – Life, Accident and Health Examinees by National Origin within Gender

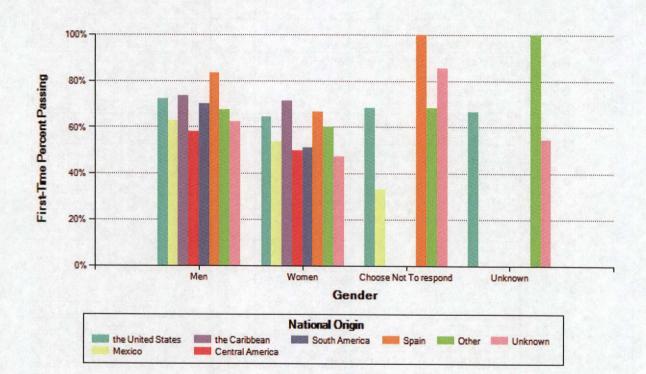


Figure 32. General Lines – Life, Accident and Health Percent Passing by National Origin within Gender

Ethnicity	Education Level	Total	Pas: candi	sing dates	Scaled	score
			%	N	Mean	SD
	Did not finish high school	15	60.0	9	64.93	19.2
	High school diploma or equivalent	251	45.0	113	65.14	
	Two-year college degree (Associate's					
	Degree)	195	50.3	98	66.90	15.6
Asian American /	Four-year college degree (Bachelor's					
Pacific Islander	Degree)	570	65.6	374	73.55	14.0
	Advanced college degree (Master's degree				A States of the	124
	or Doctorate)	362	80.9	293	78.69	12.0
	Choose not to respond	50	42.0	21	67.12	13.9
	No response	5	80.0	4	71.00	
	Did not finish high school	15	20.0	3	51.13	
	High school diploma or equivalent	1,260	44.4	560	65.82	
	Two-year college degree (Associate's	1,200		500	05.02	11.2
	Degree)	658	52.6	346	68.58	134
	Four-year college degree (Bachelor's	050	52.0	540	00.50	13.1
Black	Degree)	993	67.0	665	73.22	13.4
	Advanced college degree (Master's degree		0710		TOTEL	101
	or Doctorate)	434	78.1	339	77.36	11.6
	Choose not to respond	106	62.3	66	70.56	
	No response	13	38.5	5	63.08	
	Did not finish high school	62	29.0		57.68	
	High school diploma or equivalent	2,503	48.1		67.12	
	Two-year college degree (Associate's	2,505	40.1	1,205	07.12	14
	Degree)	1,024	52.6	539	68.75	134
	Four-year college degree (Bachelor's	1,021	52.0	555	00.75	10.
Hispanic	Degree)	1,289	67.6	872	73.75	12.
	Advanced college degree (Master's degree	1/205	0,10	0/2	10110	
	or Doctorate)	270	79.3	214	77.62	10.9
	Choose not to respond	135	53.3	72	68.67	13.9
	No response	10	50.0	5	68.00	
The second second	Did not finish high school	2	100.0	2		
	High school diploma or equivalent	54	70.4	38	72.52	15.0
	Two-year college degree (Associate's	51	70.1		72.02	1011
	Degree)	25	56.0	14	71.28	15.6
	Four-year college degree (Bachelor's					
Native American	Degree)	38	73.7	28	75.89	11.
	Advanced college degree (Master's degree	in the second	Ster 1			
	or Doctorate)	8	75.0	6	77.38	6.:
	Choose not to respond	3	0.0	0	62.67	5.8
	No response	0		- 10 N		1.5%
	Did not finish high school	51	58.8	30	70.22	15.3
	High school diploma or equivalent	2,701	72.4		75.07	12.
	Two-year college degree (Associate's					
	Degree)	1,258	76.5	962	77.10	11.
	Four-year college degree (Bachelor's		1			
White	Degree)	3,175	86.0	2,732	80.22	10.
	Advanced college degree (Master's degree					
	or Doctorate)	787	93.5	736	83.68	8.9
	Choose not to respond	175	74.9		75.83	and a second second second
	No response	15	86.7		78.27	

Table 37. General Lines – Life, Accident and Health Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Pass candi		Scaled	l score
			%	N	Mean	SD
	Did not finish high school	11	18.2	2	57.73	16.11
	High school diploma or equivalent	194	51.0	99	68.62	13.94
	Two-year college degree (Associate's Degree)	147	59.9	88	69.91	15.20
Other	Four-year college degree (Bachelor's Degree)	275	68.0	187	73.63	13.16
	Advanced college degree (Master's degree or Doctorate)	143	76.9	110	77.12	13.80
	Choose not to respond	47	48.9	23	69.83	15.67
	No response	6	33.3	2	62.83	13.69
	Did not finish high school	4	50.0	2	62.00	18.96
	High school diploma or equivalent	147	55.1	81	69.35	14.38
	Two-year college degree (Associate's Degree)	116	65.5	76	72.43	11.37
Choose not to respond	Four-year college degree (Bachelor's Degree)	242	77.7	188	76.79	12.52
	Advanced college degree (Master's degree or Doctorate)	96	84.4	81	80.96	12.38
	Choose not to respond	203	63.5	129	72.35	13.53
ALCONTRACTOR	No response	16	68.8	11	71.94	17.80
	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	50.0	2	70.75	6.02
	Two-year college degree (Associate's Degree)	6	83.3	5		7.49
No response	Four-year college degree (Bachelor's Degree)	10	60.0	6	74.80	11.95
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	73.00	
	Choose not to respond	0	-	-	-	-
	No response	195	55.4	108	66.91	19.10

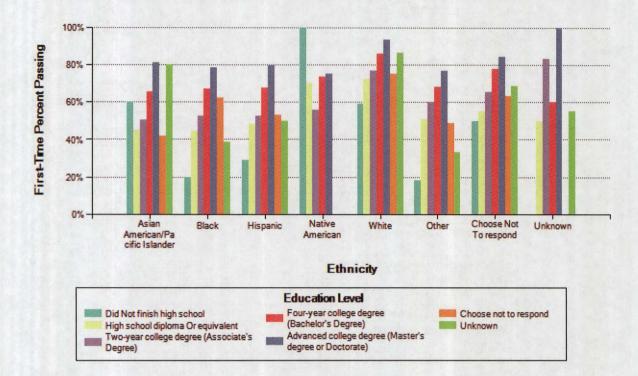


Figure 33. General Lines – Life, Accident and Health Percent Passing by Education Level within Ethnicity

Table 38. General Lines – Life, Accident and Health Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Pass candic		Scaled	l score
			%	Ν	Mean	SD
	Yes, more than 30 hours	867	67.8	588	73.62	14.87
Asian American /	Yes, less than 30 hours	419	58.2	244	70.52	14.80
Pacific Islander	No	156	49.4	77	68.62	16.13
	No response	6	50.0	3	67.17	8.91
	Yes, more than 30 hours	2,189	59.9	1,312	71.11	13.40
Black	Yes, less than 30 hours	1,011	56.2	568	69.29	14.94
DIACK	No	274	37.2	102	63.38	15.09
	No response	5	40.0	2	66.00	15.95
	Yes, more than 30 hours	3,092	59.8	1,850	71.12	13.26
Hispanic	Yes, less than 30 hours	1,727	52.2	902	68.18	14.40
пізрапіс	No	466	36.1	168	63.68	14.57
	No response	8	62.5	5	75.88	13.80
	Yes, more than 30 hours	82	68.3	56	74.27	12.84
Native American	Yes, less than 30 hours	43	65.1	28	71.19	15.18
Native American	No	5	80.0	4	81.00	10.05
	No response	0	1	- 100	-	-
	Yes, more than 30 hours	4,742	83.0	3,938	79.13	10.99
White	Yes, less than 30 hours	2,847	78.4	2,233	77.50	11.75
White	No	563	68.0	383	74.19	13.24
	No response	10	50.0	5	68.40	11.71
	Yes, more than 30 hours	482	64.3	310	73.16	13.92
Other	Yes, less than 30 hours	259	62.5	162	71.17	14.56
other	No	81	48.1	39	66.79	15.68
	No response	1	0.0	0	56.00	
	Yes, more than 30 hours	454	73.6	334	75.75	12.65
Choose not	Yes, less than 30 hours	264	66.7	176	73.89	13.15
to respond	No	102	54.9	56	67.25	16.08
	No response	4	50.0	2	70.25	20.25
	Yes, more than 30 hours	11	63.6	7	73.18	6.01
No response	Yes, less than 30 hours	5	60.0	3	76.80	11.69
No response	No	4	75.0	3	76.75	14.82
	No response	196	55.6	109	66.92	19.06

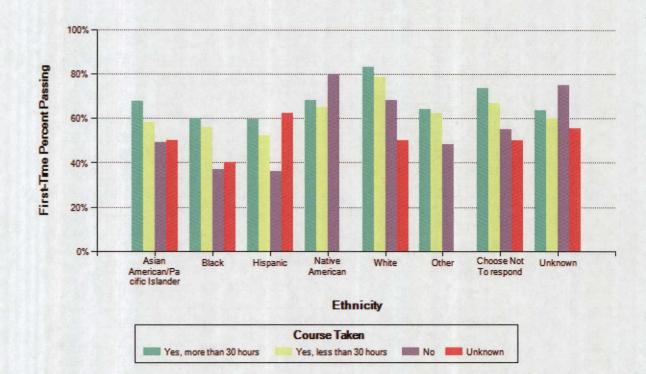


Figure 34. General Lines – Life, Accident and Health Percent Passing by Course Taken within Ethnicity

Table 39. General Lines – Life, Accident and Health Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total		sing dates	Scaled	score
			%	N	Mean	SD
	I received training from an insurance					
	company.	130	55.4	72	68.10	17.1
	I completed an insurance course at a college					
	or university.	10	50.0	5	68.30	14.7
	I attended classroom preparation from an					
Asian American /	exam preparation school.	64	57.8		70.23	
Pacific Islander	I completed an online course.	834	69.9	583	74.76	14.1
	I bought and used a study guide or study					10
	manual.	287	57.1	164	70.42	14.2
	I took the exam without taking a course or		100			
	studying.	40	25.0		60.68	
	Other	74	45.9	34	64.80	17.9
Same and the state	No response	9	77.8	7	74.22	16.6
	I received training from an insurance					
	company.	328	45.4	149	65.55	13.8
	I completed an insurance course at a college					
	or university.	24	33.3	8	65.08	12.6
	I attended classroom preparation from an			1	Sal Sector	
	exam preparation school.	350	58.9	206	70.14	11.5
Black	I completed an online course.	1,997	63.4	1,267	72.24	13.9
	I bought and used a study guide or study				and the second second	
	manual.	512	48.4	248	67.37	14.2
	I took the exam without taking a course or				Section 1	
	studying.	50	22.0	11	57.02	14.0
	Other	192	44.8		65.57	
	No response	26	34.6	9	61.69	16.1
	I received training from an insurance			S. 1947.19		
	company.	615	43.9	270	65.45	14.3
	I completed an insurance course at a college		A STORE			
	or university.	48	33.3	16	62.81	14.2
	I attended classroom preparation from an	A CONTRACT	1.1.1.1.1.1			
	exam preparation school.	527	63.2	333	71.55	11.5
Hispanic	I completed an online course.	2,798	63.4		72.33	
	I bought and used a study guide or study	Salar 2				
	manual.	932	43.1	402	65.80	13.8
	I took the exam without taking a course or	ALC: NO				1.
	studying.	65	21.5	14	58.29	13.6
	Other	280	36.1	101	62.39	15.3
	No response	28	53.6	15	71.29	
	I received training from an insurance					
	company.	14	57.1	8	69.79	14.8
	I completed an insurance course at a college	5. 1. A.	1.00	0		
	or university.	1	100.0	1	81.00	
	I attended classroom preparation from an	1 1 3 1				
Native American	exam preparation school.	10	70.0	7	72.80	13.3
Native American	I completed an online course.	79	69.6	55	74.09	
	I bought and used a study guide or study					
	manual.	21	66.7	14	74.05	10.9
	I took the exam without taking a course or		100		100 100	
	studying.	0	-	-	-	
	Other	5	60.0	3	72.40	7.9

Ethnicity	Preparation Method	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	No response	0	- 10 -	-	-	
	I received training from an insurance		N. N. M.			
	company.	491	64.4	316	73.17	13.04
	I completed an insurance course at a college	S. S. Salar	A States			
	or university.	51	60.8	31	70.92	13.00
	I attended classroom preparation from an	P		Constant Sala		
	exam preparation school.	973	82.3	801	77.81	10.21
White	I completed an online course.	5,241	84.5	4,430	79.79	10.8
	I bought and used a study guide or study			18266		
	manual.	1,086	73.0	793	75.66	12.28
	I took the exam without taking a course or		Ne shui			
	studying.	80	50.0	40	67.73	16.02
	Other	221	60.6	134	71.84	12.55
	No response	19	73.7	14	73.58	12.63
	I received training from an insurance	1	Constant of			Revised.
	company.	73	52.1	38	66.77	16.12
	I completed an insurance course at a college		Sel-			
	or university.	7	42.9	3	67.43	9.64
	I attended classroom preparation from an		19-19-07	1.1.1.1.1.1.1.1		
	exam preparation school.	64	68.8		74.03	
Other	I completed an online course.	451	70.1	316	74.69	13.37
	I bought and used a study guide or study					
	manual.	148	56.1	83	70.13	14.02
	I took the exam without taking a course or					N. S. A.
	studying.	16	37.5		59.63	
	Other	58	32.8		63.17	
	No response	6	33.3	2	65.83	11.53
	I received training from an insurance					
	company.	46	63.0	29	70.52	12.79
	I completed an insurance course at a college	_			70.00	117
	or university.	7	57.1	4	70.86	14.74
	I attended classroom preparation from an	67	71 6	10	74.00	0.1.
Choose not	exam preparation school.	67	71.6		74.66	9.1
to respond	I completed an online course.	425	75.8	322	77.28	12.42
	I bought and used a study guide or study	122	64.0	70	71 40	12 2
	manual.	122	64.8	19	71.48	13.2.
	I took the exam without taking a course or	21	28.6	6	60.67	12 13
	studying. Other	119	56.3	67		
		119	76.5		74.00	
	No response	1/	70.5	13	74.00	10.40
	I received training from an insurance	1	100.0	1	96.00	
	company. I completed an insurance course at a college		100.0	1	90.00	
	or university.	0	_	_	_	anti Ca
	I attended classroom preparation from an	0				
	exam preparation school.	3	66.7	2	74.00	5.5
No response	I completed an online course.	11	54.5			7.0
no response	I bought and used a study guide or study		01.5		10.00	1.0.
	manual.	4	100.0	4	83.50	4.6
	I took the exam without taking a course or					
	studying.	1	0.0	0	60.00	
	Other	2	50.0			10.6
	No response	194			66.95	

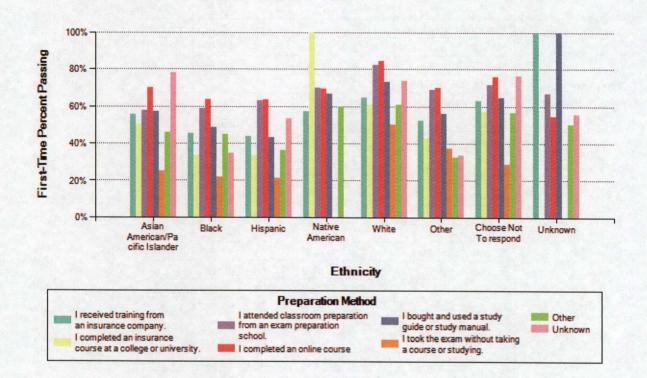


Figure 35. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Ethnicity

Ethnicity	National Origin	Total		sing dates	Scaled	l score
,		. ocur	%	N	Mean	SD
	the United States	350	62.0	217	72.40	13.26
	Mexico	2	50.0	1	73.00	8.49
	the Caribbean	4	75.0	3	80.25	9.54
Asian American /	Central America	0	-	-	-	-
Pacific Islander	South America	3	66.7	2	74.33	22.14
	Spain	1	100.0	1	85.00	
	Other	1,076	63.1	679	72.03	15.56
	No response	12	75.0	9	71.75	21.89
	the United States	2,943	56.4	1,659	69.94	13.84
	Mexico	2	0.0	0	40.00	9.90
	the Caribbean	47	80.9	38	76.91	8.88
	Central America	3	66.7	2	73.33	8.50
Black	South America	2	100.0	2	84.50	4.95
	Spain	1	100.0	1	85.00	1100
	Other	460	60.0	276	69.90	15.82
	No response	21	28.6	6	59.95	19.52
	the United States	4,255	54.7	2,328	69.39	13.90
	Mexico	680	56.9	387	69.57	13.90
	the Caribbean	66	71.2	47	73.38	14.97
Hispanic	Central America	103	54.4	56	69.84	14.44
	South America	121	58.7	71	72.12	13.86
	Spain	3	66.7	2	76.67	9.02
	Other	46	50.0	23	66.20	15.37
	No response	19	57.9	11	70.37	14.60
	the United States	126	66.7	84	73.29	13.69
	Mexico	2	100.0	2	81.50	14.85
	the Caribbean	0	-	-	-	11.00
	Central America	0	_	-	-	
Native American	South America	0	_	-	_	
	Spain	0	_	_	_	
	Other	2	100.0	2	79.50	12.02
	No response	0	-	-	-	12.02
	the United States	7,837	80.5	6,310	78.23	11.44
	Mexico	5	100.0	5	90.20	6.53
	the Caribbean	1	100.0	1	98.00	0.55
	Central America	3	66.7	2	76.33	12.42
White	South America	9	66.7	6	77.56	16.51
	Spain	5	80.0	4	78.00	6.75
	Other	278	77.0	214	77.54	12.66
	No response	24	70.8	17	73.58	14.88
	the United States	424	62.5	265	72.48	13.03
Other	Mexico	6	83.3	5	79.67	8.16
	the Caribbean	14	64.3	9	67.21	11.92

Table 40. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Pass candi		Scaled score		
			%	N	Mean	SD	
	Central America	5	40.0	2	69.80	15.51	
H PARTY	South America	6	66.7	4	68.17	14.16	
	Spain	2	50.0	1	70.00	16.97	
	Other	358	61.7	221	71.39	16.04	
	No response	8	50.0	4	68.88	15.55	
	the United States	608	69.9	425	74.23	13.52	
	Mexico	9	55.6	5	73.67	10.62	
	the Caribbean	7	14.3	1	63.14	5.52	
Choose not	Central America	0	-	-	- 12	-	
to respond	South America	4	75.0	3	82.00	9.76	
	Spain	1	100.0	1	95.00		
	Other	163	67.5	110	73.70	13.84	
	No response	32	71.9	23	74.00	14.51	
	the United States	16	68.8	11	74.63	10.29	
	Mexico	0	-		-	-	
	the Caribbean	0	1 1 2	-	-	-	
No rosponso	Central America	0	-	-	-	-	
No response	South America	0	-	- 1 A	-	-	
	Spain	0		-	-	-	
	Other	5	40.0	2	71.20	9.12	
Sec.	No response	195	55.9	109	66.99	19.10	

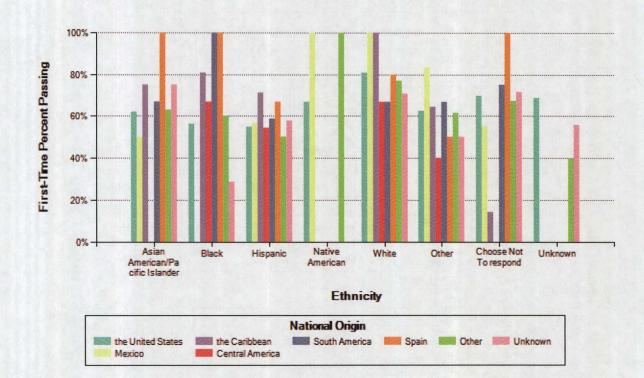


Figure 36. General Lines – Life, Accident and Health Percent Passing by National Origin within Ethnicity

# Table 41. General Lines – Life, Accident and Health Examinees by Education Level within National Origin

National Origin	Education Level	Total		sing dates	Scaled	l score
		1. 198	%	N	Mean	SD
	Did not finish high school	121	43.8	53	63.46	17.20
	High school diploma or equivalent	6,347	57.9	3,674	70.40	13.91
	Two-year college degree (Associate's Degree)	2,869	63.7	1,827	72.59	13.05
the United States	Four-year college degree (Bachelor's	- cole a las	1.1	a search		
	Degree)	5,312	79.2	4,208	77.74	11.59
	Advanced college degree (Master's degree or Doctorate)	1,357	87.5	1,187	81.17	10.48
	Choose not to respond	538	63.0	339	72.30	13.48
	No response	15	73.3	11	74.07	15.39
	Did not finish high school	14	42.9		65.29	12.9
	High school diploma or equivalent	298	53.0	158		14.3
	Two-year college degree (Associate's Degree)	140	50.0	70		
Mexico	Four-year college degree (Bachelor's Degree)	195	66.2	129		12.5
	Advanced college degree (Master's degree or Doctorate)	36	72.2	26	75.78	11.87
	Choose not to respond	22	72.7	16	73.59	14.64
	No response	1	0.0	0	65.00	
	Did not finish high school	0		-	_	
	High school diploma or equivalent	36	69.4	25	71.11	14.13
	Two-year college degree (Associate's Degree)	30	50.0	15		13.2
the Caribbean	Four-year college degree (Bachelor's Degree)	48	77.1	37		11.22
	Advanced college degree (Master's degree or Doctorate)	21	85.7		78.00	100
	Choose not to respond	4	100.0	4	82.25	10.34
	No response	0	-	- 10 - 10 <u>-</u> 1	-	
	Did not finish high school	0	-	_	-	
	High school diploma or equivalent	41	48.8	20	66.22	15.8
	Two-year college degree (Associate's Degree)	29	44.8		68.97	13.02
Central America	Four-year college degree (Bachelor's Degree)	31	61.3	19	73.52	12.70
	Advanced college degree (Master's degree or Doctorate)	11	81.8		77.18	
	Choose not to respond	2	50.0	1	74.50	OF STREET, SAL
	No response	0		1	74.50	19.03
	Did not finish high school	0				
	High school diploma or equivalent	35	54.3	19	69.74	15.2
South America	Two-year college degree (Associate's Degree)	27	55.6	19		8.6
South America	Four-year college degree (Bachelor's Degree)	54	63.0		73.76	
	Advanced college degree (Master's degree or Doctorate)	27	70.4		78.22	Shinki

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	2	50.0	1	64.50	33.23
	No response	0	-	-	-	-
Spain	Did not finish high school	2	50.0	1	71.50	19.09
	High school diploma or equivalent	3	100.0	3	84.00	11.00
	Two-year college degree (Associate's Degree)	4	100.0	4	81.50	4.43
	Four-year college degree (Bachelor's Degree)	3	33.3	1	74.00	9.54
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	82.00	
	Choose not to respond	0	- 10	-	-	-
	No response	0	-	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	-	-
	Did not finish high school	21	28.6	6	52.90	21.02
	High school diploma or equivalent	338	43.2	146	64.31	16.69
	Two-year college degree (Associate's Degree)	321	55.5	178	67.92	16.41
Other	Four-year college degree (Bachelor's Degree)	928	65.8	611	73.26	14.25
	Advanced college degree (Master's degree or Doctorate)	636	80.5	512	78.46	12.28
	Choose not to respond	139	51.1	71	68.16	14.62
	No response	5	60.0	3	67.80	13.42
No response	Did not finish high school	2	0.0	0	50.50	6.36
	High school diploma or equivalent	16	50.0	8	65.56	18.54
	Two-year college degree (Associate's Degree)	9	66.7	6	70.67	18.56
	Four-year college degree (Bachelor's Degree)	21	61.9	13	70.38	18.25
	Advanced college degree (Master's degree or Doctorate)	12	66.7	8	76.17	17.84
	Choose not to respond	12	83.3	10	78.08	9.25
	No response	239	56.1	134	67.32	18.62

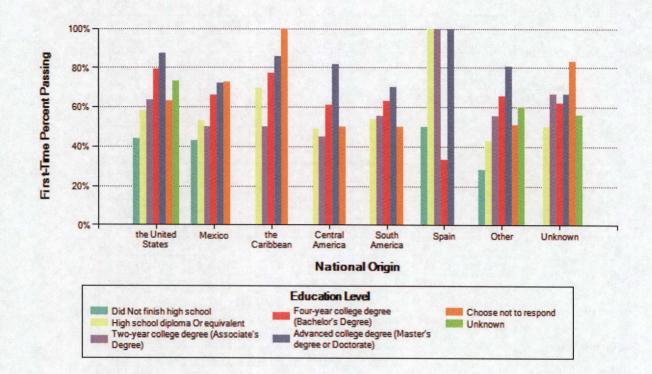


Figure 37. General Lines – Life, Accident and Health Percent Passing by Education Level within National Origin

National Origin	Course Taken	Total	Pas: candi	sing dates	Scaled score		
			%	N	Mean	SD	
	Yes, more than 30 hours	9,762	71.2	6,953	75.10	12.76	
the United States	Yes, less than 30 hours	5,525	66.9	3,694	73.37	13.76	
the onited States	No	1,254	51.3	643	68.61	14.81	
	No response	18	50.0	9	71.72	12.22	
	Yes, more than 30 hours	413	61.5	254	71.58	13.00	
Mexico	Yes, less than 30 hours	214	57.0	122	68.69	14.86	
MEXICO	No	79	36.7	29	63.67	14.64	
	No response	0	-	52 -	-	- 4.84 13.57 71.65 11.01 71.73 12.94 - 72.70 13.97 65.38 14.72 69.63 8.23 - 7	
	Yes, more than 30 hours	94	74.5	70	74.84	13.57	
the Caribbean	Yes, less than 30 hours	34	64.7	22	71.65	11.01	
the Caribbean	No	11	63.6	7	71.73	12.94	
	No response	0	-	-	-	-	
	Yes, more than 30 hours	69	62.3	43	72.70	13.97	
Control America	Yes, less than 30 hours	37	43.2	16	65.38	14.72	
Central America	No	8	37.5	3	69.63	8.23	
	No response	0	-	-	-	-	
	Yes, more than 30 hours	94	64.9	61	73.53	13.28	
South America	Yes, less than 30 hours	38	60.5	23	74.03	14.45	
South America	No	13	30.8	4	Mean         SI           3         75.10         12.           34         73.37         13.           43         68.61         14.           9         71.72         12.           54         71.58         13.           52         68.69         14.           9         71.72         12.           54         71.58         13.           52         68.69         14.           2         63.67         14.           2         63.67         14.           2         71.65         11.           7         71.73         12.           7         71.73         12.           7         71.73         12.           7         71.73         12.           7         71.73         12.           7         71.73         13.           13         69.63         8.           -         -         -           5         76.25         11.           5         83.00         4.           -         -         -           5         76.25         11.           5	16.44	
	No response	0					
	Yes, more than 30 hours	8	62.5	5	76.25	11.59	
Capin	Yes, less than 30 hours	5	100.0	5	Mean           75.10           73.37           68.61           71.72           71.58           68.69           63.67           74.84           71.65           71.73           74.84           71.65           71.73           74.84           71.65           71.73           72.70           65.38           69.63           74.03           63.69           74.03           63.69           74.03           63.69           74.03           63.69           74.03           63.69           74.03           63.69           74.03           63.69           7           73.70           71.11           67.03           68.00           71.83           66.56           73.21	4.00	
Spain	No	0	1				
	No response	0	-	-	- 1		
	Yes, more than 30 hours	1,414	68.5	968	73.70	14.85	
Other	Yes, less than 30 hours	697	60.4	421	71.11	15.21	
	No	272	50.0	136	67.03	17.36	
	No response	5	40.0	2	68.00	12.71	
	Yes, more than 30 hours	65	63.1	41	71.83	16.60	
No response	Yes, less than 30 hours	25	52.0	13	66.56	19.83	
No response	No	14	71.4	10	73.21	13.96	
	No response	207	55.6	115	66.89	18.86	

Table 42. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin

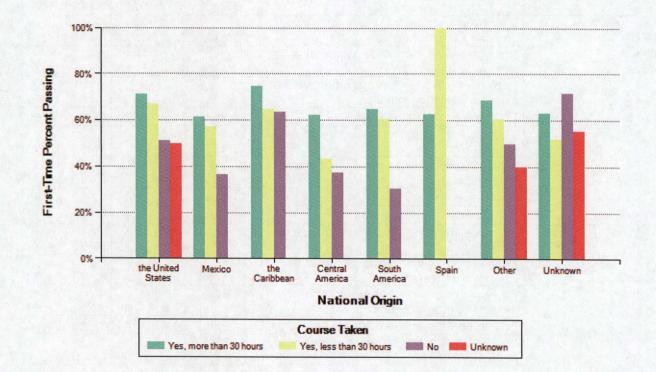


Figure 38. General Lines – Life, Accident and Health Percent Passing by Course Taken within National Origin

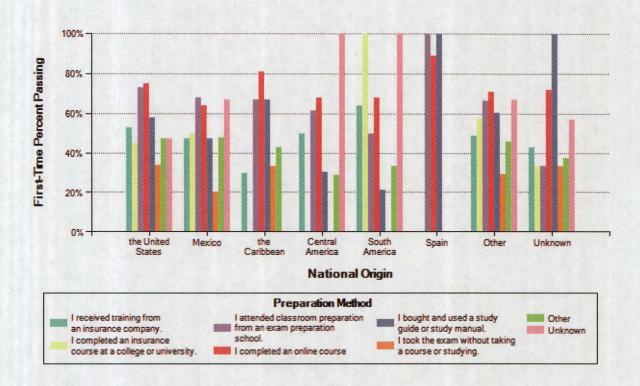
# Table 43. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled scor	
			%	N	Mean	SD
the United States	I received training from an insurance					
	company.	1,410	52.8	745	68.49	14.1
	I completed an insurance course at a					
	college or university.	120	45.0	54	67.56	13.2
	I attended classroom preparation from an			30		
	exam preparation school.	1,833	72.7	1,333	74.67	11.2
	I completed an online course.	9,798	74.8	7,329	76.40	12.6
	I bought and used a study guide or study manual.	2,457	57.7	1,417	70.63	13.9
	I took the exam without taking a course or				Sec. The	
	studying.	186	33.9	63	62.10	15.4
	Other	715	47.4	339	67.02	14.5
	No response	40	47.5	19	68.58	14.3
	I received training from an insurance	I SAN	and the	- Files		
	company.	74	47.3	35	67.35	14.6
	I completed an insurance course at a		1			
	college or university.	8	50.0	4	62.13	21.0
	I attended classroom preparation from an					
	exam preparation school.	59	67.8	40	73.54	11.0
Mexico	I completed an online course.	378	63.8	241	72.16	12.9
	I bought and used a study guide or study			11 1		
	manual.	125	47.2	59	66.70	13.5
	I took the exam without taking a course or		1.20			
	studying.	15	20.0	C	60.53	
	Other	44	47.7	21	62.45	17.7
	No response	3	66.7	2	66.67	29.2
	I received training from an insurance					
	company.	10	30.0	3	63.50	13.3
	I completed an insurance course at a					199
	college or university.	0	-	-	-	
	I attended classroom preparation from an				72 50	10.7
	exam preparation school.	6	66.7		72.50	**************************************
the Caribbean	I completed an online course.	89	80.9	72	76.63	12.2
	I bought and used a study guide or study	24		10	74 54	12.2
	manual.	24	66.7	16	71.54	13.3
	I took the exam without taking a course or studying.	3	33.3	1	65.33	8.3
	Other	7	and the second s	1		
			42.9	3	65.29	12.5
	No response	0	-	-	-	
	I received training from an insurance	10	50.0	F	71.40	0.7
	company. I completed an insurance course at a	10	50.0	5	/1.40	9.2
Central America	college or university.	2	0.0	0	63.00	4.2
	I attended classroom preparation from an	2	0.0	0	03.00	4.2
	exam preparation school.	18	61.1	11	72.78	12 0
	I completed an online course.	53	67.9	36		14.6
	I bought and used a study guide or study	55	07.9	30	15.01	14.0
	manual.	23	30.4	7	62.61	11 0
	I took the exam without taking a course or	25	50.4	1	02.01	11.5
	studying.	0	_	_	_	

National Origin	Preparation Method	Total	Pass candio		Mean           58.43           78.00           75.55           70.00           74.54           63.00           49.00           61.67           94.00           69.00           86.00           81.33           80.00           -           58.00           72.60           72.60           72.60           74.94	aled score	
			%	N	Mean	SD	
	Other	7	28.6	2	58.43	18.31	
	No response	1	100.0	1		The second	
	I received training from an insurance			100	/ 0.00		
	company.	11	63.6	7	75.55	9.95	
	I completed an insurance course at a					Charles and	
	college or university.	1	100.0	1	70.00	1.	
	I attended classroom preparation from an				1. SP		
	exam preparation school.	14	50.0		10.0 22.1	Contraction of the second	
South America	I completed an online course.	100	68.0	68	74.54	14.18	
	I bought and used a study guide or study						
	manual.	14	21.4	3	63.00	11.93	
	I took the exam without taking a course or			-	10.00		
	studying. Other	1	0.0	And the second second	The second second second		
		3	33.3		Constant Property in	16.26	
All and a second second	No response	1	100.0	1	94.00		
	I received training from an insurance			-		- 13	
	company. I completed an insurance course at a	1	0.0	0	69.00		
	college or university.	0				and the second	
	I attended classroom preparation from an						
	exam preparation school.	1	100.0	1	86.00	1.1	
Spain	I completed an online course.	9	88.9			7.94	
Spain	I bought and used a study guide or study		00.9	0	01.55	7.94	
	manual.	1	100.0	1	80.00	16	
	I took the exam without taking a course or			19 (J. 19)	00100		
	studying.	0	- 1	-		-	
	Other	1	0.0	0	58.00	an an	
	No response	0	-	_	-	194 2 14	
	I received training from an insurance				1200	Sec.	
	company.	175	48.6	85	65.37	17.94	
	I completed an insurance course at a				10.2		
	college or university.	14	57.1	8	67.07	14.00	
	I attended classroom preparation from an						
	exam preparation school.	121	66.1	Physics - Construction	The second s	and the second second	
Other	I completed an online course.	1,377	70.9	976	74.96	14.27	
	I bought and used a study guide or study	1.54					
	manual. I took the exam without taking a course or	461	60.1	277	70.78	14.83	
	studying.	65	29.2	10	50 18	15 66	
	Other	166	45.8	76		Contraction (Section)	
	No response	Contraction of the second			Not see a subscription	and the second second	
	I received training from an insurance	9	66.7	6	/1./8	14.85	
	company.	7	42.9	3	68 71	16.18	
	I completed an insurance course at a		72.5		00.71	10.10	
	college or university.	3	33.3	1	62.33	17.90	
	I attended classroom preparation from an	1.1.1					
No response	exam preparation school.	6	33.3	2	57.83	17.13	
	I completed an online course.	32	71.9	23	AS 2010 A 10 800		
	I bought and used a study guide or study	1 Sala				- 1999	
	manual.	7	100.0	7	81.14	7.71	
	I took the exam without taking a course or					Sec.	
	studying.	3	33.3	1	68.00	10.39	

National Origin	Preparation Method	Total	Pass candi		Scaled score	
			%	N	Mean	SD
	Other	8	37.5	3	61.88	15.41
	No response	245	56.7	139	67.53	18.50

Figure 39. General Lines – Life, Accident and Health Percent Passing by Preparation Method within National Origin



#### Life and Health Insurance Counselor

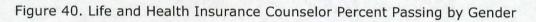
First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

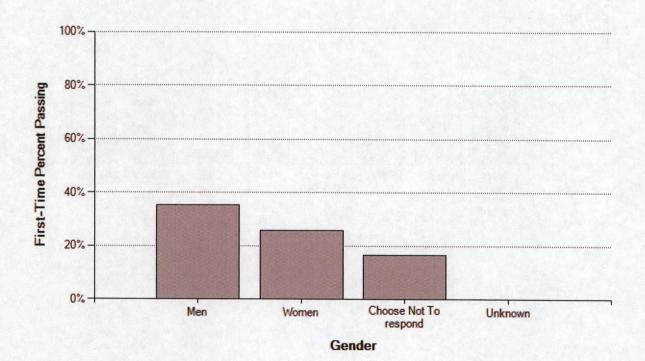
	Total		Passing candidates		l score
		%	N	Mean	SD
First-time	463	29.8	138	61.85	12.71

Table 44. Life and Health Ir	nsurance Counselor	Examinees
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Table 45. Life and	Health Insurance	Counselor	Examinees	by Gender
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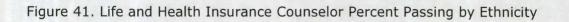
	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Men	212	35.4	75	63.75	12.65
Women	239	25.9	62	60.48	12.10
Choose not to respond	6	16.7	1	57.83	17.42
No response	6	0.0	0	53.33	23.51

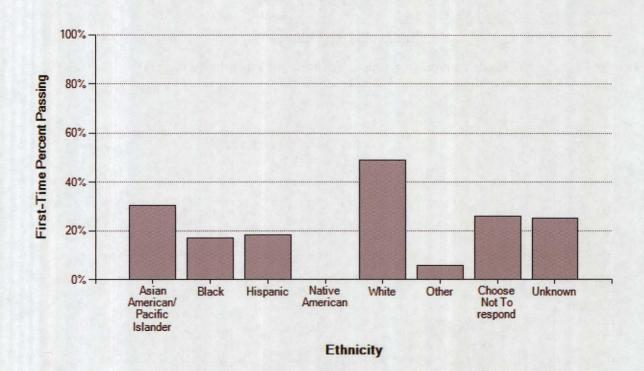




	Total	Passi candid		Scaled	d score	
		%	N	Mean	SD	
Asian American / Pacific Islander	33	30.3	10	59.39	13.99	
Black	87	17.2	15	58.34	11.29	
Hispanic	127	18.1	23	59.26	10.89	
Native American	2	0.0	0	52.00	9.90	
White	166	48.8	81	67.89	11.06	
Other	17	5.9	1	52.00	14.37	
Choose not to respond	23	26.1	6	58.04	14.28	
No response	8	25.0	2	60.25	24.02	

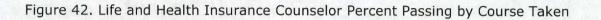
Table 46. Life and Health Insurance Counselor Examinees by Ethnicity

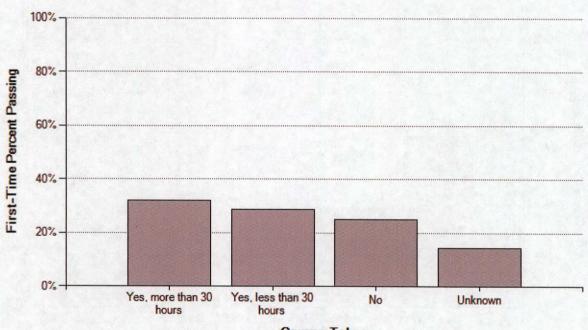




	Total	Passing candidates		Scaled	l score
	257	%	N	Mean	SD
Yes, more than 30 hours	257	31.9	82	62.70	12.33
Yes, less than 30 hours	139	28.8	40	61.41	12.42
No	60	25.0	15	59.60	13.00
No response	7	14.3	1	58.43	25.34

Table 47. Life and Health Insurance Counselor Examinees by Course Taken

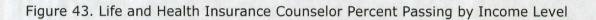


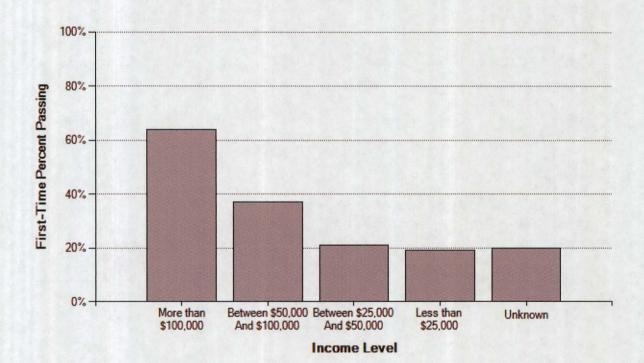




	Total	Passi candid		Scaled	d score	
		%	N	Mean	SD	
More than \$100,000	47	63.8	30	71.60	12.35	
Between \$50,000 and \$100,000	143	37.1	53	65.63	10.42	
Between \$25,000 and \$50,000	123	21.1	26	59.25	11.77	
Less than \$25,000	140	19.3	27	57.23	12.07	
No response	10	20.0	2	58.60	22.68	

Table 48. Life and Health Insurance Counselor Examinees by Income Level

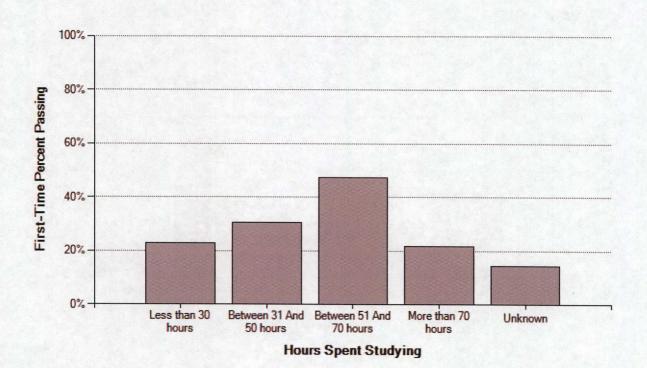




	Total	Passi candid		Scaled	d score	
		.%	N	Mean	SD	
Less than 30 hours	144	22.9	33	59.97	12.80	
Between 31 and 50 hours	190	30.5	58	61.84	12.34	
Between 51 and 70 hours	76	47.4	36	66.53	12.15	
More than 70 hours	46	21.7	10	60.57	10.71	
No response	7	14.3	1	58.43	25.34	

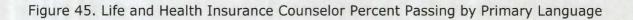
Table 49. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying

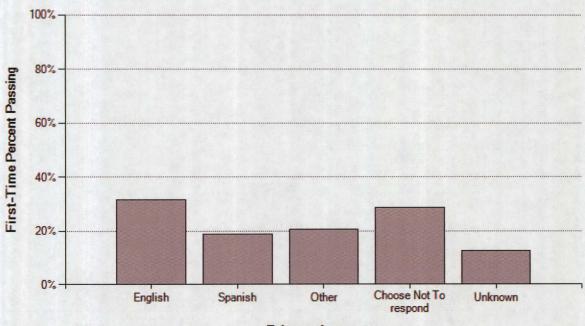
Figure 44. Life and Health Insurance Counselor Percent Passing by Total Hours Spent Studying

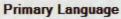


	Total	Pass candi		Scaled	l score	
		%	N	Mean	SD	
English	392	31.6	124	62.61	12.16	
Spanish	32	18.8	6	60.25	11.39	
Other	24	20.8	5	54.79	15.35	
Choose not to respond	7	28.6	2	56.00	15.80	
No response	8	12.5	1	57.25	23.70	

Table 50. Life and Health Insurance Counselor Examinees by Primary Language



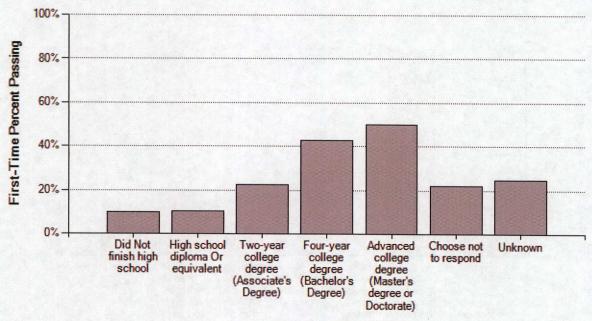




	Total	Passi candid	-	Scaled	d score	
	12 3 4 1 1	%	N	Mean	SD	
Did not finish high school	10	10.0	1	54.10	13.68	
High school diploma or equivalent	126	10.3	13	56.54	10.84	
Two-year college degree (Associate's Degree)	75	22.7	17	59.39	11.86	
Four-year college degree (Bachelor's Degree)	166	42.8	71	65.19	11.87	
Advanced college degree (Master's degree or Doctorate)	60	50.0	30	69.55	11.11	
Choose not to respond	18	22.2	4	57.72	13.01	
No response	8	25.0	2	60.38	24.10	

Table 51. Life and He	alth Insurance Counselor	Examinees by Education Level
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Figure 46. Life and Health Insurance Counselor Percent Passing by Education Level

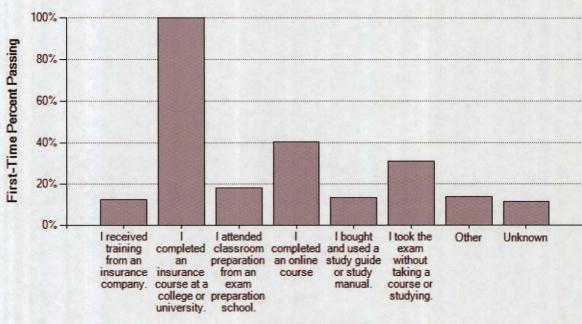


**Education Level** 

	Total	Pass candid	5	Scaled	d score	
		%	N	Mean	SD	
I received training from an insurance company.	25	12.0	3	55.08	11.52	
I completed an insurance course at a college or university.	1	100.0	1	76.00		
I attended classroom preparation from an exam preparation school.	34	17.6	6	60.68	11.95	
I completed an online course.	268	40.3	108	64.89	11.69	
I bought and used a study guide or study manual.	84	13.1	11	57.13	11.90	
I took the exam without taking a course or studying.	13	30.8	4	63.08	12.66	
Other	29	13.8	4	55.24	13.74	
No response	9	11.1	1	56.56	22.40	

Table 52. Life and Health Insurance (	Counselor Examinees by Preparation Method
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Figure 47. Life and Health Insurance Counselor Percent Passing by Preparation Method

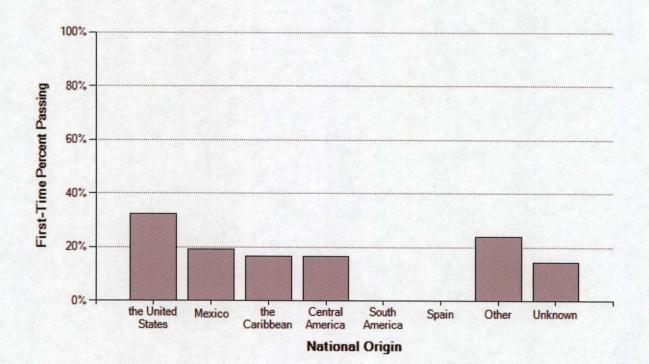


**Preparation Method** 

	Total	Passing Total candidates		Scaled score	
		%	N	Mean	SD
the United States	361	32.4	117	63.05	11.98
Mexico	21	19.0	4	57.24	13.80
the Caribbean	6	16.7	1	61.50	8.85
Central America	6	16.7	1	63.17	7.94
South America	4	0.0	0	54.00	9.42
Spain	0	5 Sec	-	-	
Other	58	24.1	14	56.90	14.25
No response	7	14.3	1	58.43	25.34



Figure 48. Life and Health Insurance Counselor Percent Passing by National Origin



#### Life Agent

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

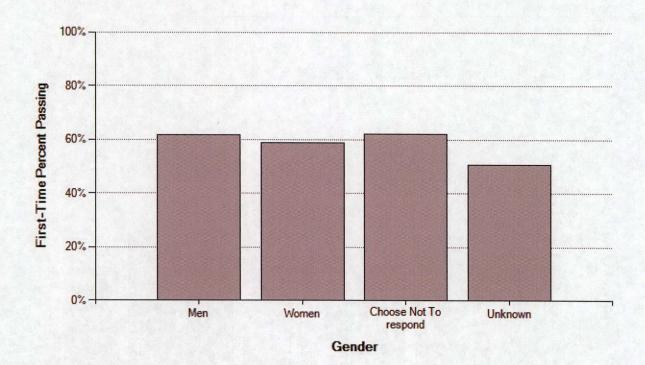
Table 54. Life Agent Examinees

	Total		ssing idates	Scaled score		
		%	N	Mean	SD	
First-time	8,095	60.1	4,864	71.04	15.85	

	Total	Passing candidates		Scaled score	
	rotar	%	N	Mean	SD
Men	3,517	61.6	2,166	71.73	15.99
Women	4,426	59.0	2,610	70.49	15.69
Choose not to respond	95	62.1	59	73.06	16.46
No response	57	50.9	29	68.49	16.44

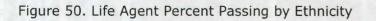
Table 55. Life Agent Examinees by Gender

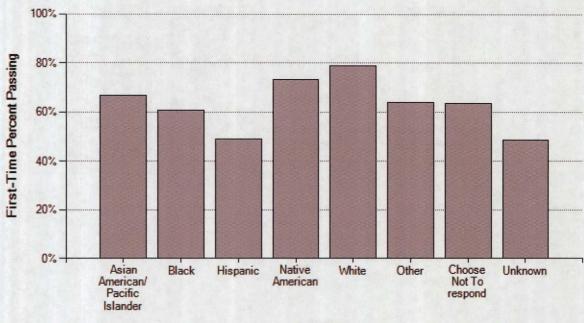
Figure 49. Life Agent Percent Passing by Gender



	Passing Total candidates		Scaled score		
		%	N	Mean	SD
Asian American / Pacific Islander	586	66.7	391	73.53	16.75
Black	2,172	60.7	1,318	70.73	15.02
Hispanic	3,109	49.1	1,525	67.01	16.00
Native American	41	73.2	30	74.54	14.34
White	1,442	78.8	1,137	78.75	13.19
Other	335	63.9	214	71.66	16.62
Choose not to respond	334	63.5	212	72.87	14.39
No response	76	48.7	37	67.17	16.74

#### Table 56. Life Agent Examinees by Ethnicity



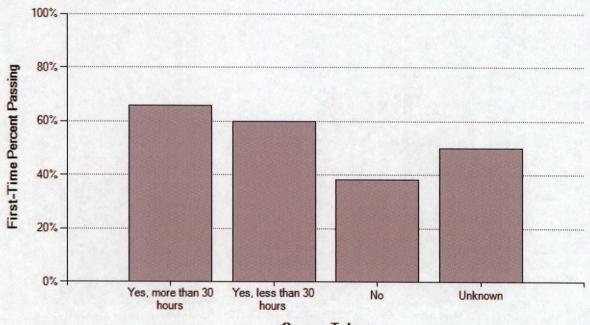


Ethnicity

	Total		ssing idates	Scaled score	
		%	N	Mean	SD
Yes, more than 30 hours	3,092	65.9	2,037	73.15	15.70
Yes, less than 30 hours	4,177	59.9	2,500	71.02	15.21
No	742	38.4	285	62.75	17.16
No response	84	50.0	42	67.96	16.23

Table 57. Life Agent Examinees by Course Taken

Figure 51. Life Agent Percent Passing by Course Taken

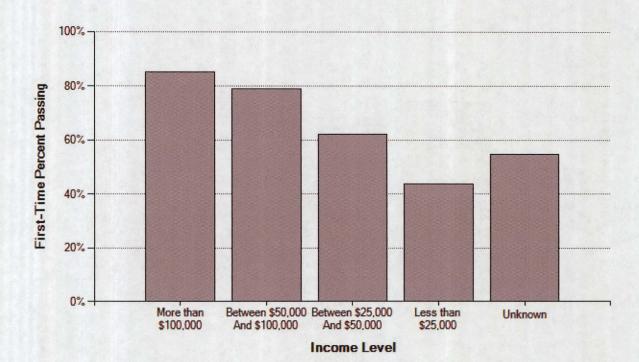


**Course Taken** 

			Passing Total candidates				l score
		%	N	Mean	SD		
More than \$100,000	435	85.3	371	80.98	12.28		
Between \$50,000 and \$100,000	1,797	79.0	1,420	77.55	12.45		
Between \$25,000 and \$50,000	2,651	62.2	1,648	72.12	14.90		
Less than \$25,000	3,088	43.9	1,357	64.99	16.42		
No response	124	54.8	68	69.55	16.48		

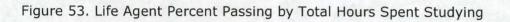
Table 58. Life Agent Examinees by Income Level

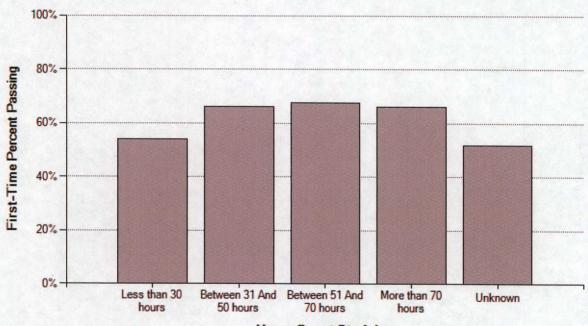
Figure 52. Life Agent Percent Passing by Income Level

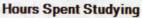


			Passing Total candidates Scaled		d score	
		%	N	Mean	SD	
Less than 30 hours	4,004	53.9	2,159	68.62	16.13	
Between 31 and 50 hours	2,958	66.2	1,959	73.46	15.04	
Between 51 and 70 hours	640	67.8	434	74.23	15.32	
More than 70 hours	395	66.1	261	73.01	15.66	
No response	98	52.0	51	68.66	16.45	

Table 59. Life Agent Examinees by Total Hours Spent Studying



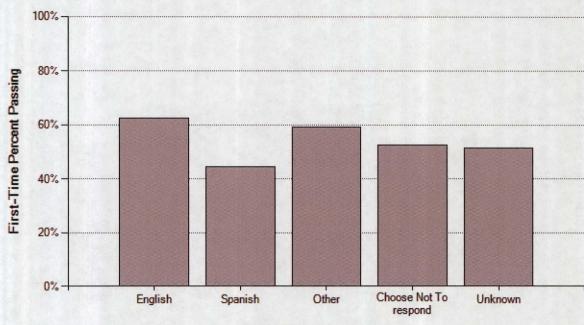




	Total		ssing idates	Scaled score	
		%	N	Mean	SD
English	6,641	62.3	4,139	71.94	15.37
Spanish	825	44.5	367	64.90	16.84
Other	435	59.1	257	69.95	17.95
Choose not to respond	103	52.4	54	68.77	16.40
No response	91	51.6	47	68.89	16.95

Table 60. Life Agent Examinees by Primary Language

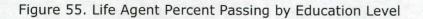
Figure 54. Life Agent Percent Passing by Primary Language

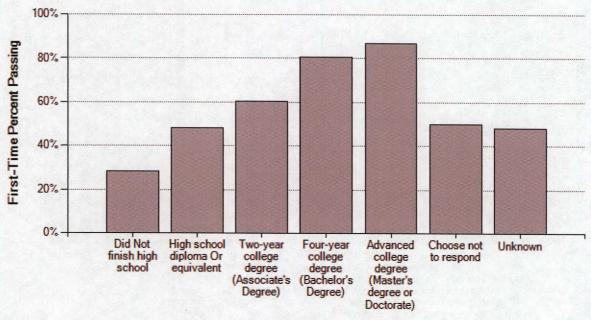


Primary Language

Table 61. Lif	e Agent	Examinees	by	<b>Education Level</b>	
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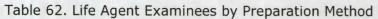
	Total		ssing idates	Scaled	l score
		%	N	Mean	SD
Did not finish high school	191	28.3	54	58.75	16.53
High school diploma or equivalent	3,528	48.1	1,697	66.50	16.15
Two-year college degree (Associate's Degree)	1,568	60.5	948	70.93	15.04
Four-year college degree (Bachelor's Degree)	1,711	80.5	1,378	78.66	12.01
Advanced college degree (Master's degree or Doctorate)	652	86.8	566	81.49	10.41
Choose not to respond	354	50.0	177	68.33	15.63
No response	91	48.4	44	67.57	17.28

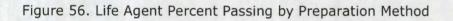


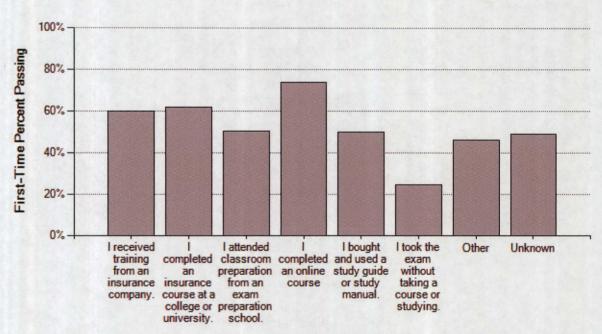


**Education Level** 

	Total		ssing idates	Scaled	d score
		%	N	Mean	SD
I received training from an insurance company.	2,731	60.0	1,638	70.58	15.07
I completed an insurance course at a college or university.	21	61.9	13	67.05	15.96
I attended classroom preparation from an exam preparation school.	1,124	50.5	568	67.58	15.00
I completed an online course.	2,491	73.7	1,835	76.62	14.78
I bought and used a study guide or study manual.	927	49.7	461	67.30	16.37
I took the exam without taking a course or studying.	105	24.8	26	58.90	16.59
Other	583	46.0	268	65.22	16.53
No response	113	48.7	55	66.72	17.20





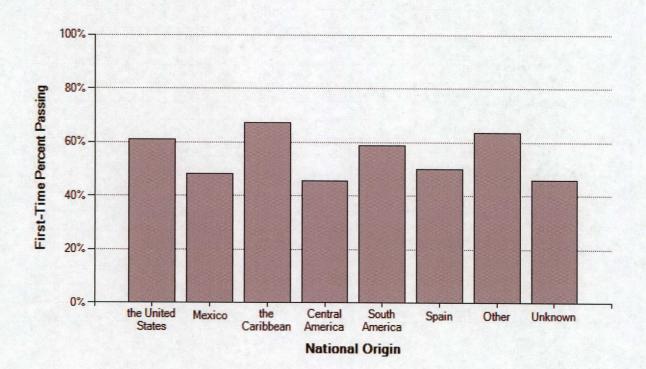


**Preparation Method** 

	Total	No. of the second second	sing idates	Scaled	score
		%	N	Mean	SD
the United States	6,212	61.1	3,793	71.39	15.46
Mexico	548	48.4	265	66.78	16.47
the Caribbean	73	67.1	49	72.89	14.48
Central America	121	45.5	55	66.72	15.30
South America	63	58.7	37	70.38	15.58
Spain	2	50.0	1	67.50	14.85
Other	961	63.6	611	72.28	17.32
No response	115	46.1	53	66.17	17.84

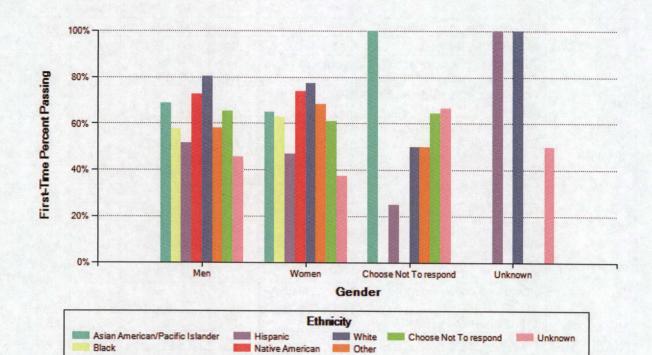
Table 63. Life Agent Examinees by National Origin

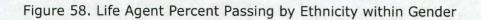
Figure 57. Life Agent Percent Passing by National Origin



Gender	Ethnicity	Total	Pass candid		Scaled	l score
			%	N	Mean	SD
	Asian American / Pacific Islander	273	68.5	187	74.67	16.87
	Black	856	57.8	495	69.67	16.25
	Hispanic	1,326	51.7	686	68.13	15.91
Men	Native American	22	72.7	16	74.41	12.20
Mell	White	762	80.4	613	79.33	12.79
	Other	143	58.0	83	69.51	16.81
	Choose not to respond	124	65.3	81	73.97	13.20
	No response	11	45.5	5	64.45	16.46
	Asian American / Pacific Islander	312	65.1	203	72.51	16.64
	Black	1,314	62.6	823	71.44	14.13
Women	Hispanic	1,778	47.1	837	66.20	16.00
	Native American	19	73.7	14	74.68	16.83
	White	677	77.1	522	78.14	13.62
	Other	190	68.4	130	73.36	16.26
	Choose not to respond	128	60.9	78	70.66	14.47
	No response	8	37.5	3	60.63	16.97
	Asian American / Pacific Islander	1	100.0	1	82.00	-
	Black	1	0.0	0	54.00	-
	Hispanic	4	25.0	1	49.75	18.03
Choose not to respond	Native American	0	-	-	-	- 199
choose not to respond	White	2	50.0	1	68.00	12.73
	Other	2	50.0	1	63.50	28.99
	Choose not to respond	82	64.6	53	74.66	15.66
	No response	3	66.7	2	73.67	16.80
	Asian American / Pacific Islander	0	-	-	-	
	Black	1	0.0	0	69.00	-
	Hispanic	1	100.0	1	70.00	- 7.
No response	Native American	0	-	-	-	-
No response	White	1	100.0	1	75.00	-
	Other	0	-	-	-	-
	Choose not to respond	0	- 1	-	-	-
	No response	54	50.0	27	68.33	16.88

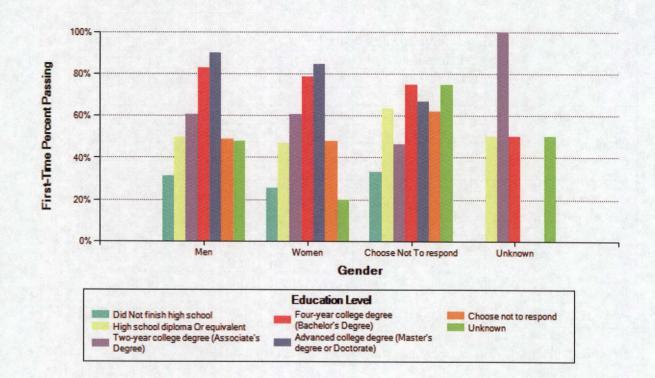
Table 64. Life Agent Examinees by Ethnicity within Gender





Gender	Education Level	Total	Pass candid		Scaled score	
			%	N	Mean	SD
	Did not finish high school	87	31.0	27	61.02	16.23
	High school diploma or equivalent	1,582	49.6	785	67.07	16.4
	Two-year college degree (Associate's Degree)	648	60.8	394	71.18	15.0
Men	Four-year college degree (Bachelor's Degree)	783	82.9	649	79.55	11.7
	Advanced college degree (Master's degree or Doctorate)	261	90.0	235	83.23	10.37
	Choose not to respond	135	48.9	66	68.91	15.5
	No response	21	47.6	10	67.10	17.3
	Did not finish high school	101	25.7	26	56.85	16.6
Women	High school diploma or equivalent	1,933	46.8	904	66.02	15.9
	Two-year college degree (Associate's Degree)	906	60.4	547	70.85	14.98
	Four-year college degree (Bachelor's Degree)	914	78.7	719	77.87	12.1
	Advanced college degree (Master's degree or Doctorate)	388	84.8	329	80.36	10.3
	Choose not to respond	174	47.7	83	66.16	15.6
	No response	10	20.0	2	59.00	13.1
	Did not finish high school	3	33.3	1	56.67	17.6
	High school diploma or equivalent	11	63.6	7	68.91	14.3
	Two-year college degree (Associate's Degree)	13	46.2	6	63.62	20.7
Choose not to respond	Four-year college degree (Bachelor's Degree)	12	75.0	9	81.75	15.2
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	77.00	8.1
	Choose not to respond	45	62.2	28	74.98	13.9
	No response	8	75.0	6	75.00	20.8
	Did not finish high school	0	-	-	-	1.1.1.2
	High school diploma or equivalent	2	50.0	1	69.50	0.7
No response	Two-year college degree (Associate's Degree)	1	100.0	1	72.00	
	Four-year college degree (Bachelor's Degree)	2	50.0	1	71.50	4.9
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	
	Choose not to respond	0	-	-	-	
	No response	52	50.0	26	68.27	17.2

Table 65. Life Agent Examinees by Education Level within Gender

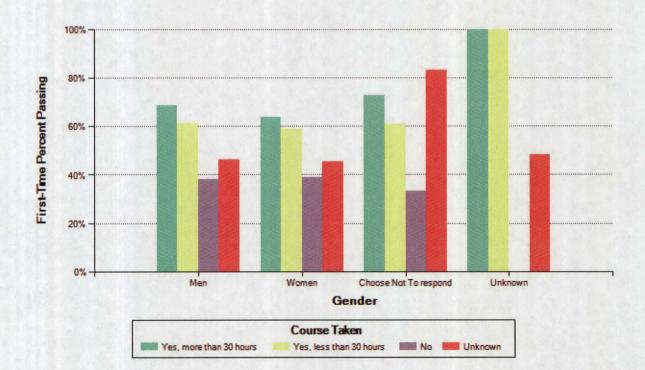


## Figure 59. Life Agent Percent Passing by Education Level within Gender

Gender	Course Taken	Total	the second s	sing dates	Scaled score		
The states in			%	N	Mean	SD	
	Yes, more than 30 hours	1,362	68.4	932	74.02	15.83	
Men	Yes, less than 30 hours	1,792	61.1	1,095	71.67	15.31	
Mell	No	350	38.0	133	63.36	17.17	
	No response	13	46.2	6	64.00	16.44	
Women	Yes, more than 30 hours	1,695	63.7	1,079	72.38	15.58	
	Yes, less than 30 hours	2,343	58.9	1,379	70.51	15.06	
women	No	377	39.0	147	62.04	17.27	
	No response	11	45.5	5	65.82	13.77	
	Yes, more than 30 hours	33	72.7	24	77.03	14.83	
Choose not to respond	Yes, less than 30 hours	41	61.0	25	71.59	18.38	
choose not to respond	No	15	33.3	5	66.53	14.00	
	No response	6	83.3	5	77.67	12.69	
	Yes, more than 30 hours	2	100.0	2	73.50	2.12	
No response	Yes, less than 30 hours	1	100.0	1	70.00		
No response	No	0	- 1	-	- SSA-	-	
AT ALL LE	No response	54	48.1	26	68.28	16.87	

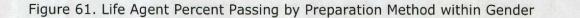
Table 66. Life Agent Examinees by Course Taken within Gender

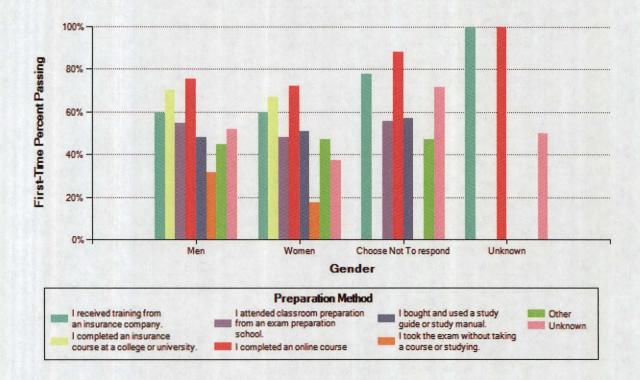
Figure 60. Life Agent Percent Passing by Course Taken within Gender



Gender	Preparation Method	Total	Passing candidates		Scaled	score
			%	N	Mean	SD
	I received training from an insurance company.	1,143	59.6	681	70.46	15.2
	I completed an insurance course at a college or university.	10	70.0	7	68.20	17.8
	I attended classroom preparation from an exam preparation school.	411	54.7	225	68.48	14.7
Men	I completed an online course.	1,220	75.2	917	77.55	14.3
	I bought and used a study guide or study manual.	413	48.2	199	67.22	16.8
	I took the exam without taking a course or studying.	57	31.6	18	61.16	18.3
	Other	238	44.5	106	64.72	17.2
	No response	25	52.0	13	65.44	18.7
	I received training from an insurance company.	1,569	60.0	942	70.56	14.9
	I completed an insurance course at a college or university.	9	66.7	6	and the second	14.6
Women	I attended classroom preparation from an exam preparation school.	704	48.0			
	I completed an online course.	1,253	72.0	902	75.64	15.1
	I bought and used a study guide or study manual.	507	50.9	258	67.28	15.9
	I took the exam without taking a course or studying.	46	17.4	8	56.17	14.0
	Other	311	46.9	146	65.17	16.2
	No response	27	37.0	10	63.19	15.5
	I received training from an insurance company.	18	77.8	14	79.44	11.3
	I completed an insurance course at a college or university.	2	0.0	0	52.50	6.3
Choose not	I attended classroom preparation from an exam preparation school.	9	55.6	5	65.11	21.0
to respond	I completed an online course.	17	88.2	15	82.41	16.0
	I bought and used a study guide or study manual.	7	57.1	4	73.43	18.1
	I took the exam without taking a course or studying.	1	0.0	0	45.00	
	Other	34	47.1	16	69.29	13.6
	No response	7	71.4	5	72.00	20.5
	I received training from an insurance company.	1	100.0	1	70.00	
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	
No response	I completed an online course.	1	100.0	1	72.00	
	I bought and used a study guide or study manual.	0	-	-	- 10	
	I took the exam without taking a course or studying.	1	0.0	. 0	69.00	
	Other	0	-	-	-	
Sale and Sale	No response	54	50.0	27	68.39	16.8

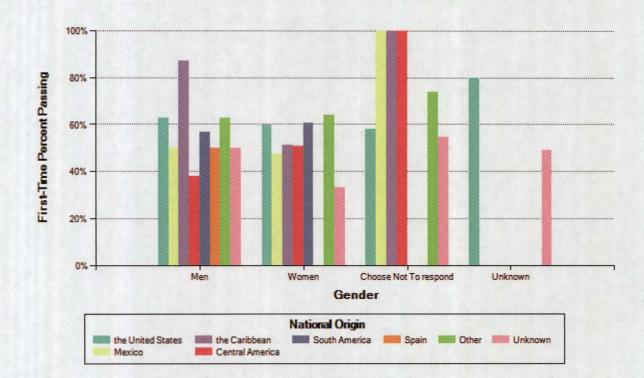
## Table 67. Life Agent Examinees by Preparation Method within Gender

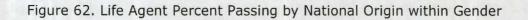




Gender	National Origin	Total		sing dates	Scaled	score
			%	N	Mean	SD
	the United States	2,711	62.7	1,700	72.09	15.69
	Mexico	219	49.8	109	68.21	15.51
	the Caribbean	31	87.1	27	77.32	12.69
Men	Central America	55	38.2	21	65.04	15.29
nen	South America	30	56.7	17	69.23	16.55
	Spain	2	50.0	1	67.50	14.85
	Other	443	62.8	278	72.26	17.60
	No response	26	50.0	13	65.23	19.32
	the United States	3,434	59.8	2,053	70.84	15.23
	Mexico	328	47.3	155	65.75	16.98
	the Caribbean	41	51.2	21	69.12	14.82
Women	Central America	65	50.8	33	67.75	15.11
women	South America	33	60.6	20	71.42	14.83
	Spain	0	- 18	-	-	- 10
	Other	498	64.1	319	72.08	17.25
	No response	27	33.3	9	62.15	18.09
	the United States	62	58.1	36	71.10	17.24
	Mexico	1	100.0	1	96.00	and the second
	the Caribbean	1	100.0	1	90.00	
Choose not to respond	Central America	1	100.0	1	92.00	
choose not to respond	South America	0	- <sup>1</sup>	-	-	-
	Spain	0	-	-	-	-
	Other	19	73.7	14	78.26	11.85
Bar Barren Barre	No response	11	54.5	6	69.82	16.65
	the United States	5	80.0	4	73.40	5.46
	Mexico	0		-	-	- 1
	the Caribbean	0		-	-	- 12
No response	Central America	0		-	- 16	-
No response	South America	0	1 -	-	-	-
	Spain	0	-	- 22	-	-
	Other	1	0.0	0	69.00	
	No response	51	49.0	25	68.00	17.26

Table 68. Life Agent Examinees by National Origin within Gender



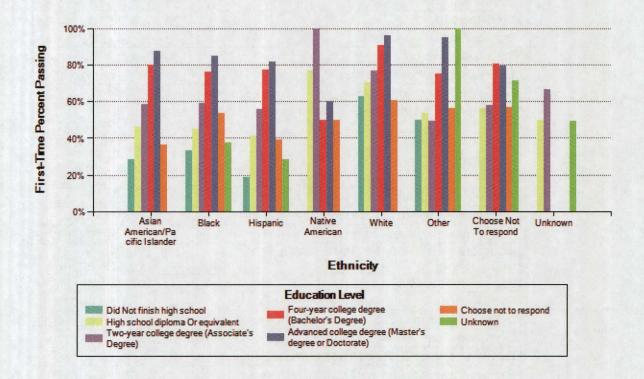


Ethnicity	Education Level	Total	Passi candid		Scaled	score
	and the second		%	N	Mean	SD
	Did not finish high school	14	28.6	4	52.07	18.48
	High school diploma or equivalent	133	45.9	61	64.61	17.85
	Two-year college degree (Associate's Degree)	106	58.5	62	69.84	17.38
Asian American /	Four-year college degree (Bachelor's Degree)	216	80.1	173	78.29	12.99
Pacific Islander	Advanced college degree (Master's degree				a treat	1.1
	or Doctorate)	95	87.4	83	83.79	11.26
	Choose not to respond	22	36.4	8	67.86	13.26
	No response	0	- 20	-	-	-
	Did not finish high school	21	33.3	7	61.19	16.33
	High school diploma or equivalent	812	45.0	365	65.22	16.00
	Two-year college degree (Associate's Degree)	471	58.8	277	69.85	14.59
Black	Four-year college degree (Bachelor's Degree)	508	76.4	388	76.16	11.47
Didek	Advanced college degree (Master's degree		1.			
	or Doctorate)	287		775-	79.41	
	Choose not to respond	65	53.8		68.51	
	No response	8	37.5	3	69.75	14.37
	Did not finish high school	117	18.8	22	55.91	15.30
	High school diploma or equivalent	1,785	41.4	739	64.22	15.76
	Two-year college degree (Associate's Degree)	603	55.9	337	69.33	15.32
Hispanic	Four-year college degree (Bachelor's Degree)	401	77.3	310	77.21	11.88
	Advanced college degree (Master's degree	01	01.2	7.	00.46	10.00
	or Doctorate) Choose not to respond	91	81.3	151	80.16	
		105	39.0		63.19	
	No response	7	28.6	Contractory of the	63.29	March 1997
	Did not finish high school	2	0.0	and the stream	45.50	
	High school diploma or equivalent	17	76.5	the second second	74.76	100 A 100 A 100 A
	Two-year college degree (Associate's Degree)	11			83.09	6.95
Native American	Four-year college degree (Bachelor's Degree) Advanced college degree (Master's degree	4	50.0	2	69.50	13.60
	or Doctorate)	5	60.0	3	77.80	11.34
	Choose not to respond	2	50.0		56.50	
	No response	0	-	-	_	
	Did not finish high school	27	63.0	17	72.93	12.95
	High school diploma or equivalent	596			75.06	
	Two-year college degree (Associate's Degree)	255	CONTRACTOR OF A	11-11-11-12-12-12-12-12-12-12-12-12-12-1	77.27	Service / Start
White	Four-year college degree (Bachelor's Degree)	416			83.68	9.92
white	Advanced college degree (Master's degree	110	50.5	570	05.00	5.52
	or Doctorate)	109	96.3	105	86.62	7.13
	Choose not to respond	38	60.5	23	75.42	15.74
ALL ALLAS	No response	1	0.0	0	36.00	
	Did not finish high school	8	50.0	4	TOTAL RUN STREET	14.07
	High school diploma or equivalent	110	53.6	1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	65.76	Contraction of the second
Other	Two-year college degree (Associate's Degree)	67	49.3		68.10	
other	Four-year college degree (Bachelor's Degree)	92	75.0	All and a second second	76.99	C C C C C C C C C C C C C C C C C C C
	Advanced college degree (Master's degree	4.19			100	
	or Doctorate)	41	95.1	39	83.37	9.6

# Table 69. Life Agent Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled	l score
			%	N	Mean	SD
	Choose not to respond	16	56.3	9	67.88	17.83
State States	No response	1	100.0	1	90.00	
	Did not finish high school	2	0.0	0	37.50	14.85
	High school diploma or equivalent	71	56.3	40	69.51	13.53
	Two-year college degree (Associate's Degree)	52	57.7	30	71.48	12.50
Choose not	Four-year college degree (Bachelor's Degree)	72	80.6	58	79.71	12.70
to respond	Advanced college degree (Master's degree or Doctorate)	24	79.2	19	76.58	11.93
	Choose not to respond	106	56.6	60	71.16	14.47
	No response	7	71.4	5	70.14	25.02
	Did not finish high school	0	- 10	-	-	-
	High school diploma or equivalent	4	50.0	2	62.00	14.72
	Two-year college degree (Associate's Degree)	3	66.7	2	69.67	16.62
No response	Four-year college degree (Bachelor's Degree)	2	0.0	0	58.50	13.44
No response	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	1990 <b>-</b>	- 10		-
	No response	67	49.3	33	67.63	17.12

Figure 63. Life Agent Percent Passing by Education Level within Ethnicity



Ethnicity	Course Taken	Total	Pass candid		Scaled score		
	A STATE AND A STATE		%	N	Mean	SD	
	Yes, more than 30 hours	313	71.9	225	76.29	16.19	
Asian American / Pacific Islander	Yes, less than 30 hours	208	66.3	138	72.28	16.06	
	No	65	43.1	28	64.25	18.00	
	No response	0	-	-	-	10.0	
	Yes, more than 30 hours	795	64.5	513	71.06	14.7	
Plack	Yes, less than 30 hours		A CONTRACTOR OF THE OWNER OF THE		71.96	14.70	
Black	No	1,183	62.0	733	71.42	14.2	
	the second s	187	36.4	68	61.23	17.7	
	No response Yes, more than 30	7	57.1	4	69.29	15.1	
	hours	1,128	55.1	622	69.22	16.2	
Hispanic	Yes, less than 30 hours	1,675	48.4	810	66.84	15.4	
	No	300	30.3	91	59.64	16.0	
	No response	6	33.3	2	64.67	12.5	
	Yes, more than 30 hours	16	81.3	13	75.00	15.0	
Native American	Yes, less than 30 hours	23	69.6	16	75.00	13.6	
	No	2	50.0	1	65.50	23.3	
	No response	0	-	-	-		
	Yes, more than 30 hours	565	84.2	476	80.70	12.2	
White	Yes, less than 30 hours	768	77.2	593	78.21	13.0	
	No	107	62.6	67	72.49	16.5	
	No response	2	50.0	1	70.50	10.6	
	Yes, more than 30 hours	155	67.1	104	72.64	17.6	
Other	Yes, less than 30 hours	141	69.5	98	73.71	14.5	
other	No	39	30.8	12	60.33	15.1	
	No response	0	50.0	12	00.33	13.1	
	Yes, more than 30	0					
	hours	114	70.2	80	75.09	12.9	
Choose not to respond	Yes, less than 30 hours	175	63.4	111	72.74	14.7	
	No	42	42.9	18	66.76	15.3	
	No response	3	100.0	3	81.67	8.5	
	Yes, more than 30 hours	6	66.7	4	69.67	16.6	
No response	Yes, less than 30 hours	4	25.0	1	59.25	13.7	
	No	0		-	-	1.	
	No response	66	48.5	32	67.42	16.9	

## Table 70. Life Agent Examinees by Course Taken within Ethnicity

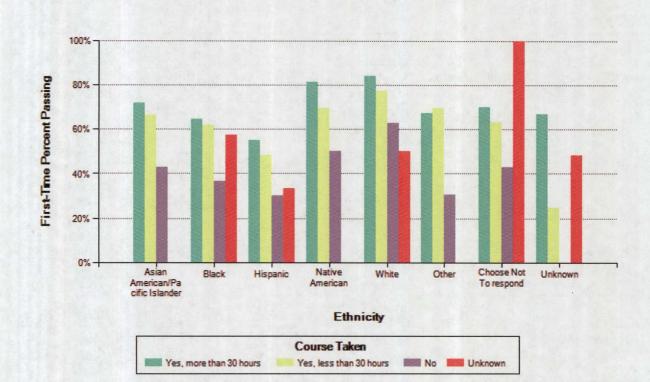
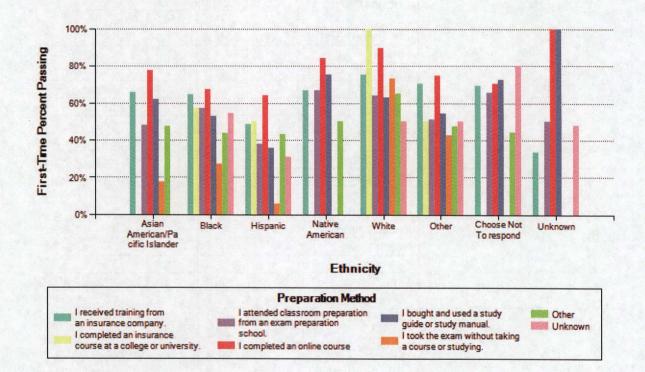


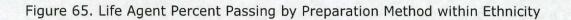
Figure 64. Life Agent Percent Passing by Course Taken within Ethnicity

Ethnicity	Preparation Method	Total	Passing al candidates		Scaled	score	
			%	N	Mean	SD	
	I received training from an insurance						
	company.	82	65.9	54	71.02	18.08	
	I completed an insurance course at a college			50.00			
	or university.	0	1	-	-		
	I attended classroom preparation from an	1000	1.11		A CONTRACTOR OF A CONTRACTOR A		
	exam preparation school.	27	48.1	13	67.56	15.46	
Asian American /	I completed an online course.	308	77.6	239	78.49	14.24	
Pacific Islander	I bought and used a study guide or study		e Chilling				
	manual.	89	61.8	55	71.39	17.0	
	I took the exam without taking a course or						
	studying.	23	17.4	4	52.13	16.6	
	Other	55	47.3	26			
	No response	2	0.0	0	47.50	28.9	
	I received training from an insurance	2	0.0	0	47.30	20.9	
	company.	906	64.5	584	71.64	112	
	I completed an insurance course at a college	500	04.5	504	/1.04	14.2	
	or university.	7	57.1	1	58.00	20.5	
	I attended classroom preparation from an	/	57.1	4	56.00	20.5	
	exam preparation school.	434	57.1	248	69.54	14 5	
Black	I completed an online course.	433	67.4				
DIACK	I bought and used a study guide or study	433	67.4	292	74.19	14.1	
	manual.	220	52.0	121	60.62	100	
		229	52.8	121	68.63	16.0	
	I took the exam without taking a course or	22	27.2		50.00		
	studying. Other	22	27.3		59.82		
		130	43.8		63.17		
	No response	11	54.5	6	70.64	13.6	
	I received training from an insurance						
	company.	1,130	48.7	550	66.89	15.4	
	I completed an insurance course at a college						
	or university.	4	50.0	2	67.75	6.0	
	I attended classroom preparation from an						
	exam preparation school.	436			63.56		
Hispanic	I completed an online course.	889	63.8	567	72.26	16.0	
	I bought and used a study guide or study				1.1		
	manual.	365	35.9	131	62.03	15.8	
	I took the exam without taking a course or				4		
	studying.	33	6.1	2			
	Other	239	43.1	103		15.9	
Mar She She	No response	13	30.8	4	64.31	13.1	
	I received training from an insurance		1.1.1.1	E.C.			
	company.	9	66.7	6	71.44	16.5	
	I completed an insurance course at a college	A State	A MARINE	12.01	1.1.1		
	or university.	0	-	-	-		
	I attended classroom preparation from an	A LOCAL					
	exam preparation school.	6	66.7	4	69.83	12.7	
Native American	I completed an online course.	19	84.2	16	79.37	11.4	
	I bought and used a study guide or study			1			
	manual.	4	75.0	3	68.50	21.7	
	I took the exam without taking a course or				Same and		
	studying.	1	0.0	0	68.00		
	Other	2	50.0	1	72.00	24.0	
	No response	0		-			

Table 71. Life Agent Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled sco	
			%	N	Mean	SD
White	I received training from an insurance					
	company.	428	75.2	322	76.62	13.01
	I completed an insurance course at a college					1
	or university.	6	100.0	6	80.17	4.26
	I attended classroom preparation from an	Constant Starting				
	exam preparation school.	139	64.0	89	73.38	14.10
	I completed an online course.	639	89.7	573	83.35	10.7
	I bought and used a study guide or study		all starts			
	manual.	160	63.1	101	73.16	14.59
	I took the exam without taking a course or			E ST		and sold
	studying.	15	73.3	11	77.33	11.83
	Other	49	65.3		72.92	
	No response	6	50.0	3		
Other	I received training from an insurance		0010		0 1100	20100
	company.	81	70.4	57	73.41	15.6
	I completed an insurance course at a college	01		51	10.11	10.07
	or university.	2	50.0	1	72.50	14.8
	I attended classroom preparation from an	-	5010	-		- 110.
	exam preparation school.	37	51.4	19	65.11	18.1
	I completed an online course.	118	74.6	88	77.34	
	I bought and used a study guide or study	110	74.0	00	77.54	15.2
	manual.	46	54.3	25	68.63	16.1
	I took the exam without taking a course or	10	51.5	25	00.05	10.1
	studying.	7	42.9	3	64.29	21 08
	Other	40	47.5	19		
	No response	40	50.0	2	64.50	
Choose not to respond	I received training from an insurance	4	50.0	2	04.50	20.5
	company.	92	69.6	64	74.57	11.9
	I completed an insurance course at a college	52	09.0	04	74.37	11.9.
	or university.	2	0.0	0	52.50	6.30
	I attended classroom preparation from an	L	0.0	0	52.50	0.50
	exam preparation school.	41	65.9	27	71.68	13 6
	I completed an online course.	84	70.2	59	75.61	
	I bought and used a study guide or study	04	70.2	55	75.01	10.2.
	manual.	33	72.7	24	74.79	13 7
	I took the exam without taking a course or	55	12.1	21	/ 1./ 5	15.7
	studying.	4	0.0	0	59.25	10.78
	Other	68	44.1	30		
	No response	10	80.0	8		
No response	I received training from an insurance	10	00.0	0	05.00	10.50
	company.	3	33.3	1	66.00	21.3
	I completed an insurance course at a college	5	55.5	-	00.00	21.50
	or university.	0	_	-	-	
	I attended classroom preparation from an	v				
	exam preparation school.	4	50.0	2	68.50	14 20
	I completed an online course.	1	100.0	1	72.00	- 112
	I bought and used a study guide or study	-	100.0	1	72.00	
	manual.	1	100.0	1	70.00	
	I took the exam without taking a course or		100.0	-	10.00	
	studying.	0		-	_	
	Other	0			_	
					-	



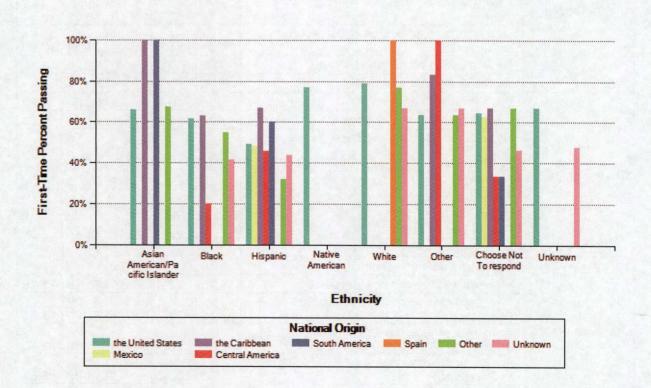


Ethnicity	National Origin	Total		sing dates	Scaled scor	
			%	N	Mean	SD
	the United States	105	65.7	69	72.65	15.85
	Mexico	0	-	-	-	
	the Caribbean	1	100.0	1	90.00	
	Central America	0	-	-	-	
Asian American / Pacific Islander	South America	1	100.0	1	74.00	
	Spain	0		-	-	
	Other	476	67.2	320	73.89	16.77
	No response	3	0.0	0	41.67	22.85
	the United States	1,924	61.5	1,183	71.09	14.6
	Mexico	0	-	-	-	1 1101
	the Caribbean	27	63.0	17	69.26	15.16
	Central America	5	20.0	1	56.80	11.69
Black	South America	0	20.0	-	50.00	11.0.
	Spain	0		-		
	Other	204	54.9	112	68.39	17.47
	No response	12	41.7	5	62.42	21.04
	the United States	2,325	49.0	1,140	66.95	1000 C
	Mexico	537	49.0	260	66.77	15.89
Hispanic	the Caribbean	36	66.7	200		
	Central America				74.17	14.0
	South America	111	45.9	51	66.71	15.37
		58	60.3	35	70.60	15.62
	Spain	1	0.0	0	57.00	10.7
	Other	25	32.0	8	58.28	19.73
	No response	16	43.8	7	69.63	13.45
	the United States	39	76.9	30	75.85	13.36
	Mexico	1	0.0	0	55.00	
	the Caribbean	0	-	-	-	
Native American	Central America	0	-	-	-	
	South America	1	0.0	0	43.00	
	Spain	0	-	-	-	
	Other	0	-	-	-	-
	No response	0	-	-	-	10.0
	the United States	1,377	79.0	1,088	78.81	13.04
	Mexico	1	0.0	0	30.00	
	the Caribbean	0	-	-	-	
White	Central America	0	-		-	
	South America	0	-	-	-	
	Spain	1	100.0	1	78.00	
	Other	60	76.7	46	79.08	14.73
	No response	3	66.7	2	64.00	18.5
	the United States	186	63.4	118	70.99	15.74
	Mexico	1	0.0	0	62.00	
Other	the Caribbean	6	83.3	5	79.00	10.64
	Central America	2	100.0	2	81.00	2.8
	South America	0	- 10	-	-	
	Spain	0	-	-	-	

Table 72. Life Agent Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Pass		Scaled score	
			%	N	Mean	SD
	Other	137	63.5	87	72.06	18.07
	No response	3	66.7	2	76.67	18.93
	the United States	247	64.4	159	73.13	13.85
	Mexico	8	62.5	5	74.63	15.95
	the Caribbean	3	66.7	2	72.33	19.14
Choose not to respond	Central America	3	33.3	1	74.00	15.62
choose not to respond	South America	3	33.3	1	74.00	13.23
	Spain	0		-	- (	-
	Other	57	66.7	38	73.26	14.89
	No response	13	46.2	6	64.69	20.54
	the United States	9	66.7	6	72.89	11.68
	Mexico	0		-	-	-
	the Caribbean	0	-		-	-
No response	Central America	0	- 10		- 1	- 10
No response	South America	0	16 A 17	1.		-
	Spain	0	-	-	-	-
	Other	2	0.0	0	45.00	5.66
	No response	65	47.7	31	67.06	17.05

Figure 66. Life Agent Percent Passing by National Origin within Ethnicity



National Origin	Education Level Tot			assing didates	9	Scaled s	
			%	N	1	Mean	SD
	Did not finish high school		137	32.1	44	61.25	15.69
	High school diploma or equivalent		2,887	49.4	1,427	67.07	15.90
	Two-year college degree (Associat	e's			and the second		
	Degree)	The second	1,228	62.5	768	71.65	14.3
the United States	Four-year college degree (Bachelo	r's	1 242	02.0	1 010	70.21	11.7
	Degree) Advanced college degree (Master's	dearee	1,242	82.0	1,019	79.31	11.3
	or Doctorate)	suegree	448	87.1	390	81.17	10.0
	Choose not to respond			53.8	143		
	No response		266	50.0	2	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Did not finish high school		26	19.2		52.50	
	High school diploma or equivalent		325	44.3	144		
	Two-year college degree (Associat	e's					
	Degree)		105	51.4	54	68.33	16.1
Mexico	Four-year college degree (Bachelo	r's					
	Degree) Advanced college degree (Master's	dograa	61	75.4	46	76.30	11.5
	or Doctorate)	suegree	13	69.2	9	78.85	12.6
	Choose not to respond	197.64	17	35.3	Long to the second s	63.24	
	No response	COLUMN AND	1	100.0	1		TOIL
	Did not finish high school	A State State	0	-	-	-	
	High school diploma or equivalent		20	45.0	9	64.65	15.2
	Two-year college degree (Associat	e's		1010		0 1100	1012
	Degree)		17	64.7	11	72.47	13.4
the Caribbean	Four-year college degree (Bachelo	r's	-	05 7	10	00.00	100
	Degree) Advanced college degree (Master's	dograa	21	85.7	18	80.29	10.0
	or Doctorate)	suegree	13	84.6	11	77.54	12.9
	Choose not to respond		2	0.0	0	51.00	5.6
	No response	and and a	0	-	-	-	
	Did not finish high school		3	0.0	0	58.67	4.6
	High school diploma or equivalent		70	34.3		63.27	
	Two-year college degree (Associat	e's		1			
	Degree)		27	66.7	18	71.33	17.4
Central America	Four-year college degree (Bachelo	r's	12	c0.2		77.00	10.5
	Degree) Advanced college degree (Master's	dearee	13	69.2	9	77.00	10.5
	or Doctorate)	sucgree	2	50.0	1	60.00	14.1
	Choose not to respond		6	50.0	3		
	No response	1	0	101-11-12	-	-	
	Did not finish high school		0	1	6.60 m = 1	- 1. See	1.1.1.1
	High school diploma or equivalent		20	30.0	6	60.10	14.1
	Two-year college degree (Associat	e's					
G	Degree)	A self	11	72.7	8	77.00	13.5
South America	Four-year college degree (Bachelo	r's	20	76.0	20	75 50	12.4
	Degree) Advanced college degree (Master's	dearee	26	76.9	20	75.58	12.4
	or Doctorate)	ucgree	3	100.0	3	88.00	5.5
	Choose not to respond		3	0.0	0	1000	

Table 73. Life Agent Examinees by Education Level within National Origin

National Origin	Education Level	Total		assing didates	9	score	
			%	N	1	Mean	SD
	No response		0	-	- 10		- 10.00
	Did not finish high school			-	-	-	- 10
	High school diploma or equivale	nt	1	0.0	0	57.00	
	Two-year college degree (Assoc Degree)	iate's	1	100.0	1	78.00	
Spain	Four-year college degree (Bache Degree)	0	-	-	-	-	
	Advanced college degree (Maste or Doctorate)	er's degree	0	_		-	_
	Choose not to respond		0	-		-	-
No response			0	- 15	- 2	- 1. S	-
	Did not finish high school		22	18.2	4	51.64	18.90
	High school diploma or equivale		195	42.1	82		
	Two-year college degree (Associate's Degree)			48.8	84	66.90	17.72
Other	Four-year college degree (Bachelor's Degree)		345	76.8	265	77.00	13.85
	Advanced college degree (Master's degree or Doctorate)		170	88.8	151	83.19	10.56
	Choose not to respond	Same and	54	42.6	23		
No. 1 Heard	No response		3	66.7	2		
	Did not finish high school		3	33.3	1	51.00	
	High school diploma or equivale		10	50.0	5	62.40	18.35
No response	Two-year college degree (Assoc Degree)	iate's	7	57.1	4	66.14	25.00
	Four-year college degree (Bache Degree)	elor's	3	33.3	1		
	Advanced college degree (Maste or Doctorate)	er's degree	3	33.3	1		
	Choose not to respond		6	33.3	2	and the second	
State of	No response		83	47.0	39	67.13	10000

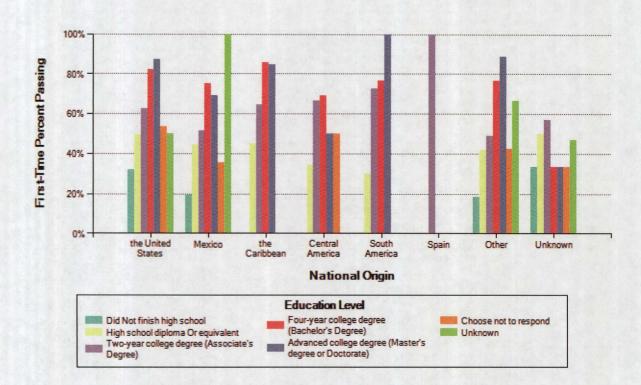
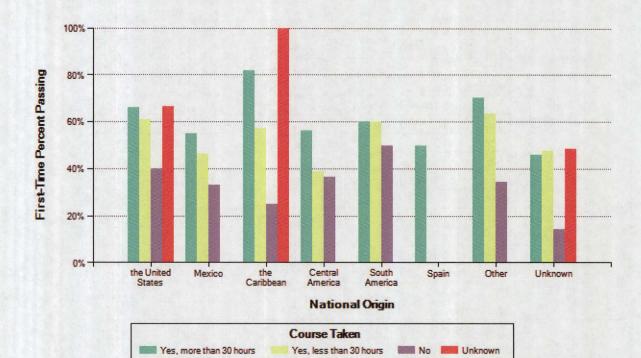
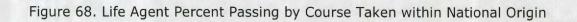


Figure 67. Life Agent Percent Passing by Education Level within National Origin

National Origin	Course Taken	Total		sing dates	Scaled	score
		1.11	%	N	Mean	SD
	Yes, more than 30 hours	2,255	66.1	1,491	73.17	15.21
the United States	Yes, less than 30 hours	3,392	61.1	2,074	71.54	14.91
the onlied States	No	556	39.9	222	63.28	17.21
	No response	9	66.7	6	71.00	9.92
	Yes, more than 30 hours	210	54.8	115	68.97	17.60
Mexico	Yes, less than 30 hours	290	46.2	134	66.22	15.54
MEXICO	No	48	33.3	16	60.67	15.29
	No response	0	-	-	1. St 1	
	Yes, more than 30 hours	33	81.8	27	76.94	14.34
the Caribbean	Yes, less than 30 hours	35	57.1	20	70.57	13.05
the cambbean	No	4	25.0	1	59.50	20.63
	No response	1	100.0	1	74.00	
Central America	Yes, more than 30 hours	48	56.3	27	70.69	15.55
	Yes, less than 30 hours	62	38.7	24	64.92	14.18
	No	11	36.4	4	59.55	17.16
	No response	0		-	-	-
	Yes, more than 30 hours	30	60.0	18	70.03	16.08
South America	Yes, less than 30 hours	25	60.0	15	71.24	16.05
South America	No	8	50.0	4	69.00	13.83
	No response	0		-	-	-
	Yes, more than 30 hours	2	50.0	1	67.50	14.85
Spain	Yes, less than 30 hours	0	-	-	- 10 C	-
Spain	No	0	- 10	-	5.552	
	No response	0	-	-	1	a series -
	Yes, more than 30 hours	501	70.3	352	75.17	16.66
Other	Yes, less than 30 hours	350	63.4	222	71.52	16.75
other	No	108	34.3	37	61.49	17.90
	No response	2	0.0	0	66.00	4.24
	Yes, more than 30 hours	13	46.2	6	68.46	18.05
No response	Yes, less than 30 hours	23	47.8	11	64.09	19.83
no response	No	7	14.3	1	54.57	16.15
	No response	72	48.6	35	67.56	17.16

Table 74. Life Agent Examinees by Course Taken within National Origin





National Origin	Preparation Method	Total	Passing candidates		Scaled	l score
			%	N	Mean	SD
are designed to be	I received training from an insurance				No. New York	
	company.	2,256	61.6	1,389	71.26	14.7
	I completed an insurance course at a			Astra	1.0.1.1.1.1.1	1. 1.1
	college or university.	18	66.7	12	68.94	14.2
	I attended classroom preparation from an	1			1	
	exam preparation school.	935	51.4	481	68.01	14.7
the United States	I completed an online course.	1,781			76.96	
	I bought and used a study guide or study				10150	
	manual.	709	48.4	343	66.92	16.1
	I took the exam without taking a course or			0.0	00.52	10.1
	studying.	67	28.4	19	61.75	16.1
	Other	426	47.2	1.000	65.36	
	No response	20	60.0		69.10	
	I received training from an insurance	20	00.0	12	09.10	14.0
	company.	189	45.0	85	65.09	15 /
	I completed an insurance course at a	105	45.0	05	05.09	15.4
	college or university.	0				
	I attended classroom preparation from an					
	exam preparation school.	83	36.1	30	63.94	130
Mexico	I completed an online course.	178	60.7		and the second se	17.4
INCAICO	I bought and used a study guide or study	1/0	00.7	100	/1./5	17.4
	manual.	50	46.0	22	64.76	16 1
	I took the exam without taking a course or	50	40.0	25	04.70	10.1
	studying.	4	25.0	1	54.50	170
	Other	44	40.9		62.84	
	No response	0	40.5	10	02.04	17.5
	I received training from an insurance	0			-	
	company.	33	63.6	21	70.94	120
	I completed an insurance course at a		05.0	21	70.94	12.9
	college or university.	0			1.00	
	I attended classroom preparation from an					
	exam preparation school.	10	60.0	6	68.90	17 2
the Caribbean	I completed an online course.	24	87.5		81.33	
che canobean	I bought and used a study guide or study	27	07.5	21	01.55	10.9
	manual.	4	25.0	1	55.25	117
	I took the exam without taking a course or		23.0	-	55.25	14.7
	studying.	1	0.0	0	61.00	1
	Other	1	0.0		57.00	
	No response	0	0.0	0	57.00	
THE REAL OF	I received training from an insurance	0		9.00 (S. 1997)		
	company.	42	52.4	22	69.14	147
	I completed an insurance course at a	72	52.7	22	05.14	14.7
	college or university.	0		100		
	I attended classroom preparation from an			Contraction of the		
	exam preparation school.	22	40.9	0	61.41	1/ 0
Central America	I completed an online course.	36	50.0		71.06	
	I bought and used a study guide or study	50	50.0	10	/1.00	14.7
	manual.	10	10.0	1	55.40	12 1
	I took the exam without taking a course or	10	10.0	1	55.40	13.1
	studying.	2	0.0	0	52.00	22 0
	Other	8			52.00	
			50.0		65.75	13.9
	No response	1	100.0	1	76.00	S. Ash

Table 75. Life Agent	Examinees by	Preparation	Method	within	National C	Drigin
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National Origin	Preparation Method	Total	Passing candidates		Scaled	l score
			%	N	Mean	SD
23 97 - S	I received training from an insurance					
	company.	20	60.0	12	69.75	13.6
	I completed an insurance course at a					
	college or university.	0	-	-	-	
	I attended classroom preparation from an	Jun 1 and		1		
	exam preparation school.	3	33.3	1	61.00	15.1
South America	I completed an online course.	24	70.8	and the second second second	75.46	
South America	I bought and used a study guide or study		70.0		/ 5.10	10.0
	manual.	11	45.5	5	64.73	19 7
	I took the exam without taking a course or		15.5		01.75	15.7
	studying.	1	0.0	0	52.00	
	Other	4	50.0	2		11 7
			50.0	2	70.25	11./
State State State	No response	0	-	-	-	
	I received training from an insurance			-		
	company.	1	0.0	0	57.00	
	I completed an insurance course at a					
	college or university.	0	-		-	
	I attended classroom preparation from an	L. TE				14-1-14
	exam preparation school.	0	-	-	-	
Spain	I completed an online course.	1	100.0	1	78.00	
	I bought and used a study guide or study				12.92	
	manual.	0		-	-	
	I took the exam without taking a course or					
	studying.	0	-	-	-	
	Other	0	-	-	-	
	No response	0	-	-	-	
	I received training from an insurance			a the second		
	company.	181	58.0	105	68.57	17.9
	I completed an insurance course at a					
	college or university.	3	33.3	1	55.67	24.4
	I attended classroom preparation from an		-			
	exam preparation school.	67	56.7	38	68.25	17.8
Other	I completed an online course.	444	74.8		77.55	
other	I bought and used a study guide or study					
	manual.	139	61.9	86	71.50	16.7
	I took the exam without taking a course or		0110		1 2100	
	studying.	30	20.0	6	53.73	17.0
	Other	93	45.2		65.89	
	No response	4	25.0	1	49.75	
	I received training from an insurance	T	23.0		45.75	15.0
	company.	9	44.4	4	63.56	19.6
	I completed an insurance course at a			<u> </u>	05.50	15.0
	college or university.	0		_		
	I attended classroom preparation from an			-		
	exam preparation school.	4	75.0	3	66.25	31.8
No rosponse	I completed an online course.	3	66.7	2		31.9
No response		3	00.7	2	05.07	51.9
	I bought and used a study guide or study	4	FOO	2	60.00	10.0
	manual.	4	50.0	2	69.00	10.8
	I took the exam without taking a course or	0				
	studying.	0		-	-	0.1
	Other	7	14.3	1		
	No response	88	46.6	41	66.84	17.5

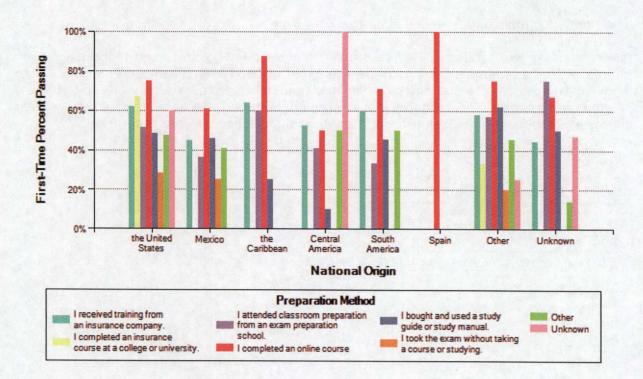


Figure 69. Life Agent Percent Passing by Preparation Method within National Origin

#### **Limited Lines**

Statistically significant differences were found in the following demographic groups:

• between male and female examinees

Male candidates and candidates whose primary language is English scored higher than their counterpart demographic group(s). There was no statistically significant difference between the performance of white and black or hispanic candidates. Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

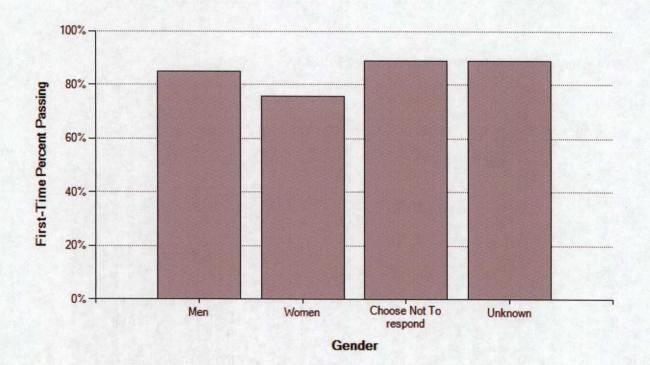
Table 76. Limited Lines Examinees

	Total	Passing candidates		Scaled	l score
Martin Bring		%	N	Mean	SD
First-time	2,112	77.3	1,632	78.53	13.16

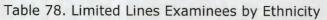
	Total		sing idates	Scaled	l score
		% N		Mean	SD
Men	345	84.9	293	81.97	12.22
Women	1,749	75.6	1,323	77.84	13.24
Choose not to respond	9	88.9	8	84.56	12.06
No response		88.9	8	74.89	13.31

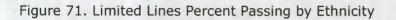
Table 77. Limited Lines Examinees by Gender

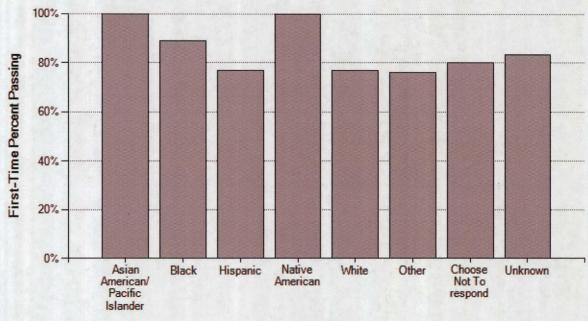
Figure 70. Limited Lines Percent Passing by Gender



	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Asian American / Pacific Islander	4	100.0	4	92.75	5.56
Black	74	89.2	66	82.18	10.27
Hispanic	1,906	76.7	1,462	78.32	13.20
Native American	1	100.0	1	79.00	
White	69	76.8	53	79.52	12.88
Other	21	76.2	16	78.00	12.96
Choose not to respond	25	80.0	20	81.20	17.30
No response	12	83.3	10	74.00	12.63



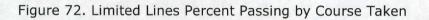


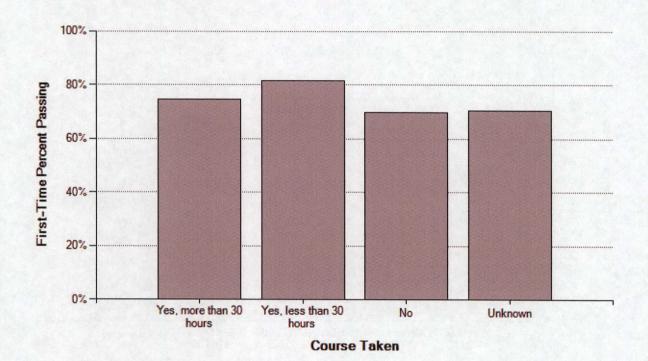


Ethnicity

	Total	Pass candi		Scaled	l score
	%		N	Mean	SD
Yes, more than 30 hours	698	74.6	521	77.36	13.14
Yes, less than 30 hours	1,035	81.7	846	80.36	12.91
No	362	69.9	253	75.88	13.17
No response	17	70.6	12	71.65	13.10

Table 79. Limited Lines Examinees by Course Taken

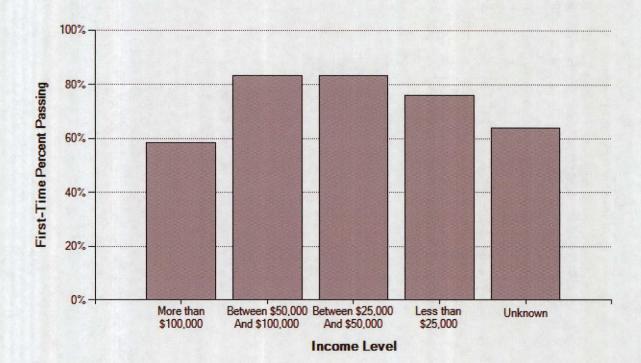




	Total		ssing lidates	Scaled	l score
		%	N	Mean	SD
More than \$100,000	24	58.3	14	72.33	17.03
Between \$50,000 and \$100,000	48	83.3	40	82.46	13.54
Between \$25,000 and \$50,000	426	83.3	355	81.32	13.36
Less than \$25,000	1,589	76.0	1,207	77.89	12.86
No response	25	64.0	16	70.56	14.46

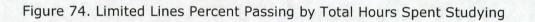
Table 80. Limited Lines Examinees by Income Level

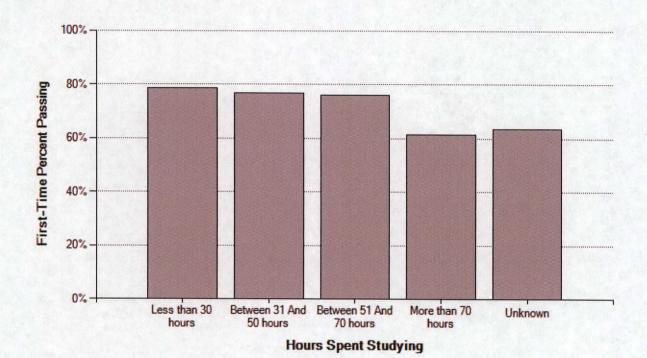
Figure 73. Limited Lines Percent Passing by Income Level



	Total	Passing candidates		Scaled	l score
A Carlos and		%	N	Mean	SD
Less than 30 hours	1,217	78.8	959	79.23	13.35
Between 31 and 50 hours	700	76.7	537	78.40	12.82
Between 51 and 70 hours	108	75.9	82	76.60	11.24
More than 70 hours	65	61.5	40	72.05	14.10
No response	22	63.6	14	72.50	12.63

Table 81. Limited Lines Examinees by Total Hours Spent Studying

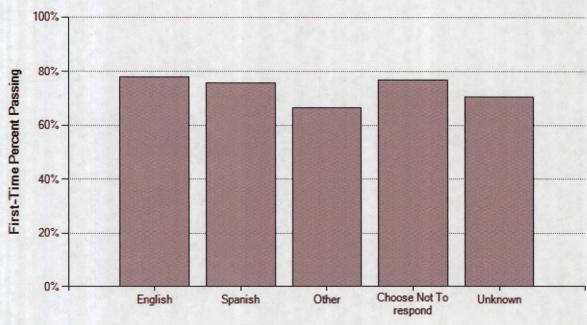




	Total		ssing idates	Scaled	score
		% N		Mean	SD
English	1,572	77.9	1,224	78.80	12.83
Spanish	490	75.7	371	77.97	14.07
Other	3	66.7	2	81.00	26.00
Choose not to respond	30	76.7	23	76.00	13.30
No response	17	70.6	12	73.65	13.38

Table 82. Limited Lines Examinees by Primary Language

Figure 75. Limited Lines Percent Passing by Primary Language

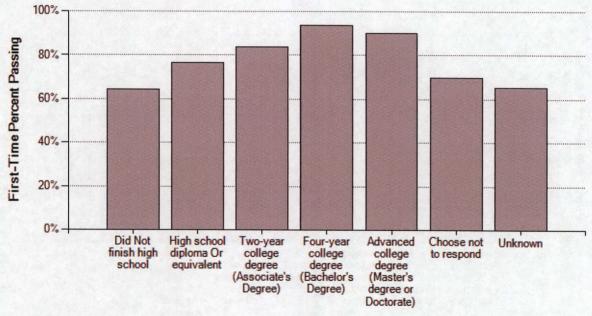


**Primary Language** 

	Total		ssing idates	Scaled	l score
		%	N	Mean	SD
Did not finish high school	93	64.5	60	75.47	14.95
High school diploma or equivalent	1,563	76.4	1,194	77.82	12.90
Two-year college degree (Associate's Degree)	265	83.8	222	81.52	12.60
Four-year college degree (Bachelor's Degree)	92	93.5	86	87.01	10.61
Advanced college degree (Master's degree or Doctorate)	10	90.0	9	83.10	17.78
Choose not to respond	66	69.7	46	77.23	15.36
No response	23	65.2	15	72.65	12.36

#### Table 83. Limited Lines Examinees by Education Level

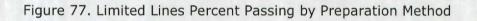
Figure 76. Limited Lines Percent Passing by Education Level

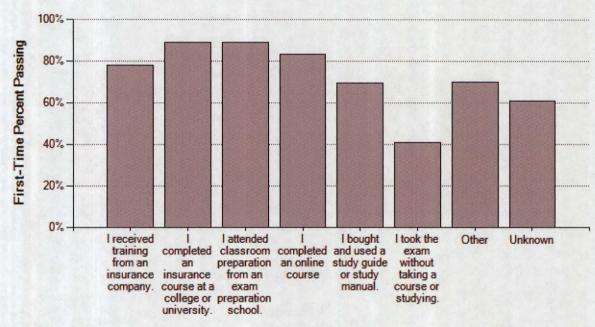


**Education Level** 

	Total	Passing candidates		Scaled	d score	
		%	N	Mean	SD	
I received training from an insurance company.	1,510	77.9	1,177	78.40	12.60	
I completed an insurance course at a college or university.	9	88.9	8	84.56	19.38	
I attended classroom preparation from an exam preparation school.	90	88.9	80	84.52	12.00	
I completed an online course.	180	83.3	150	84.32	14.18	
I bought and used a study guide or study manual.	148	69.6	103	74.57	12.41	
I took the exam without taking a course or studying.	22	40.9	9	67.09	14.63	
Other	130	70.0	91	75.20	14.29	
No response	23	60.9	14	71.74	12.67	

Table 84. Limited	Lines Examinees b	y Preparation Method
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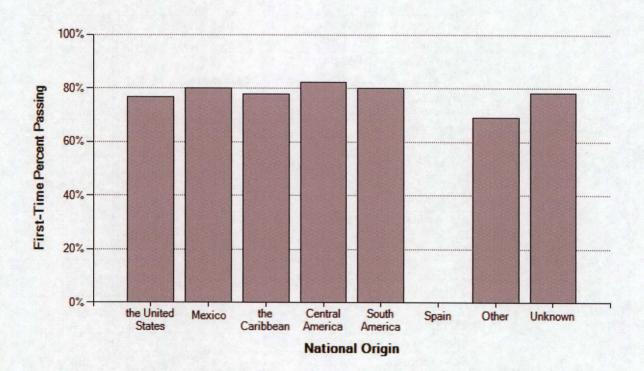


**Preparation Method** 

	Total	Passing candidates Scaled		score	
		%	N	Mean	SD
the United States	1,728	76.9	1,328	78.13	12.92
Mexico	274	79.9	219	80.83	13.93
the Caribbean	18	77.8	14	79.67	16.17
Central America	28	82.1	23	82.04	12.63
South America	15	80.0	12	81.87	19.00
Spain	0	-		- A.	- 10
Other	26	69.2	18	77.08	13.46
No response	23	78.3	18	75.87	13.26

Table 85. Limited Lines Examinees by National Origin

Figure 78. Limited Lines Percent Passing by National Origin



Gender	Ethnicity	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	Asian American / Pacific Islander	3	100.0	3	92.67	6.81
	Black	15	73.3	11	80.13	13.82
	Hispanic	299	86.0	257	82.05	12.16
Men	Native American	1	100.0	1	79.00	Section 1
	White	14	64.3	9	78.07	13.69
	Other	6	100.0	6	84.00	8.65
	Choose not to respond	7	85.7	6	84.43	12.92
	No response	0	-	-	-	
	Asian American / Pacific Islander	1	100.0	1	93.00	
	Black	59	93.2	55	82.69	9.23
	Hispanic	1,606	75.0	1,205	77.64	13.27
Women	Native American	0	-		_	
in children	White	55	80.0	44	79.89	12.77
	Other	15	66.7	10	75.60	13.84
	Choose not to respond	10	60.0	6	74.00	22.84
	No response	3	66.7	2	71.33	12.42
	Asian American / Pacific Islander	0	_	_	_	
	Black	0	-	-	_	
	Hispanic	1	0.0	0	62.00	
Choose not to respond	Native American	0	1004	- 100	-	
	White	0			_	
	Other	0	-	-	-	
	Choose not to respond	8	100.0	8	87.38	9.20
	No response	0	-	-	-	
	Asian American / Pacific Islander	0		-	-	
	Black	0	-	-	-	
	Hispanic	0	-	-	-	
No response	Native American	0		-		
	White	0	-	-	-	
	Other	0	-	-	-	
	Choose not to respond	0	1	-	- 1	
	No response	9	88.9	8	74.89	13.3

Table 86. Limited Lines - Life, Accident and Health Examinees by Ethnicity within Gender

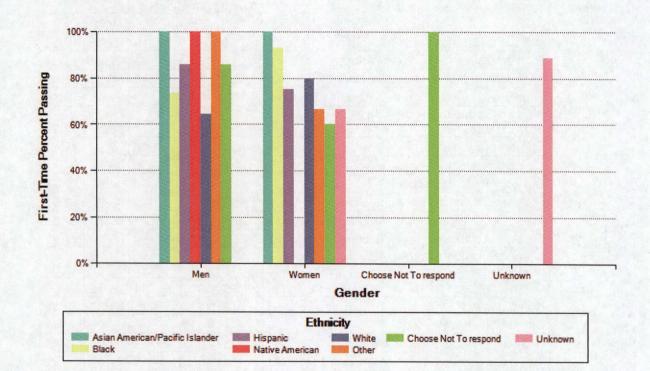
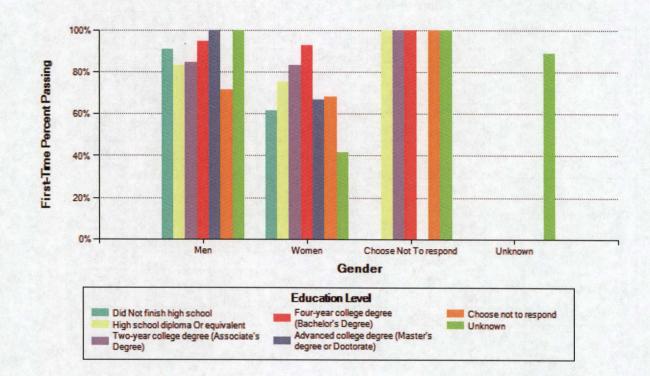


Figure 79. Limited Lines Percent Passing by Ethnicity within Gender

Gender	Education Level	Total	Passing candidates		Scaled	l score	
			%	N	Mean	SD	
	Did not finish high school	11	90.9	10	82.45	18.55	
	High school diploma or equivalent	217	83.4	181	80.81	12.34	
	Two-year college degree (Associate's Degree)	58	84.5	49	81.91	11.48	
Men	Four-year college degree (Bachelor's Degree)	37	94.6	35	88.46	9.24	
	Advanced college degree (Master's degree or Doctorate)	7	100.0	7	88.43	7.96	
	Choose not to respond	14	71.4	10	79.93	11.83	
	No response	1	100.0	1	76.00		
	Did not finish high school	81	61.7	50	74.69	14.29	
	High school diploma or equivalent	1,343	75.2	1,010	77.30	12.92	
	Two-year college degree (Associate's Degree)	206	83.5	172	81.34	12.90	
Women	Four-year college degree (Bachelor's Degree)	54	92.6	50	85.98	11.52	
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	70.67	30.02	
	Choose not to respond	50	68.0	34	76.58	16.49	
	No response	12	41.7	5	69.67	12.18	
	Did not finish high school	1	0.0	0	62.00		
	High school diploma or equivalent	3	100.0	3	93.00	3.46	
	Two-year college degree (Associate's Degree)	1	100.0	1	97.00		
Choose not	Four-year college degree (Bachelor's Degree)	1	100.0	1	89.00		
to respond	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-	
	Choose not to respond	2	100.0	2	74.50	6.36	
	No response	1	100.0	1	85.00		
	Did not finish high school	0	-	-	-	-	
	High school diploma or equivalent	0	-	-	-	-	
	Two-year college degree (Associate's Degree)	0	-		-	-	
No response	Four-year college degree (Bachelor's Degree)	0	-	-	-	-	
	Advanced college degree (Master's degree or Doctorate)	0	-			_	
	Choose not to respond	0	-	-	-	-	
	No response	9	88.9	8	74.89	13.31	

Table 87. Limited Lines Examinees by Education Level within Gender

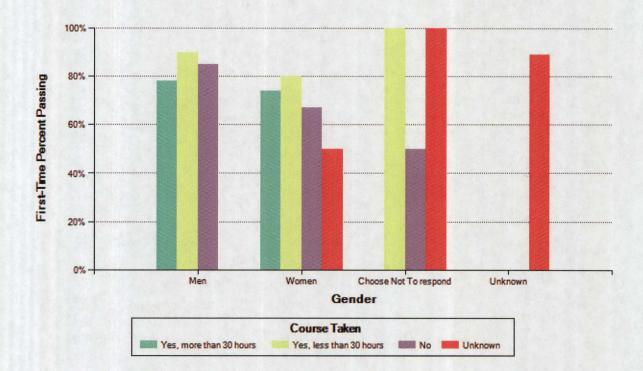


### Figure 80. Limited Lines Percent Passing by Education Level within Gender

Gender	Course Taken	Total	Pass candid	-	Scaled	l score
			%	N	Mean	SD
Men	Yes, more than 30 hours	109	78.0	85	79.48	12.83
	Yes, less than 30 hours	176	89.8	158	84.11	11.51
nen	No	59	84.7	50	80.56	11.99
	No response	1	0.0	0	61.00	
Women .	Yes, more than 30 hours	589	74.0	436	76.97	13.17
	Yes, less than 30 hours	853	80.0	682	79.53	13.05
women .	No	301	67.1	202	75.00	13.24
	No response	6	50.0	3	66.33	12.42
	Yes, more than 30 hours	0	-	-	-	-
Choose not to respond	Yes, less than 30 hours	6	100.0	6	89.17	9.97
choose not to respond	No	2	50.0	1	70.50	12.02
	No response	1	100.0	1	85.00	
	Yes, more than 30 hours	0	-	-	-	-
No response	Yes, less than 30 hours	0	-	-	- 1	-
No response	No	0	-	-	- 1	-
	No response	9	88.9	8	74.89	13.31

Table 88. Limited Lines Examinees by Course Taken within Gender

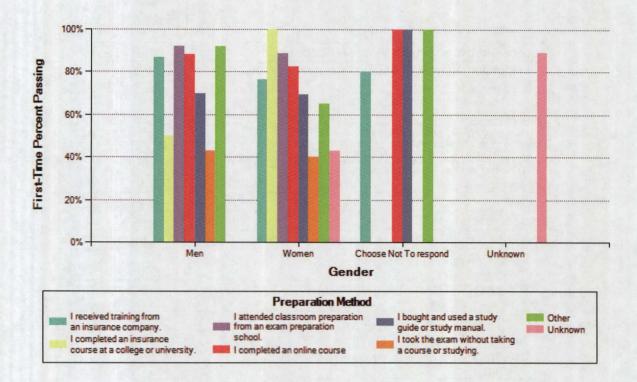
Figure 81. Limited Lines Percent Passing by Course Taken within Gender



Gender	Preparation Method	Total	Pass candid		Scaled	l score
			%	N	Mean	SD
	I received training from an insurance company.	252	86.5	218	82.08	11.1
	I completed an insurance course at a college or university.	2	50.0	1	65.50	41.7
	I attended classroom preparation from an exam preparation school.	12	91.7	11	85.17	10.94
Men	I completed an online course.	25	88.0	22	87.52	16.1
	I bought and used a study guide or study manual.	23	69.6	16	77.65	11.3
	I took the exam without taking a course or studying.	7	42.9	3	68.29	19.9
	Other	24	91.7	22	82.96	10.4
and the stand	No response	0	-	-	-	2.0
	I received training from an insurance company.	1,253	76.2	955	77.64	12.7
	I completed an insurance course at a college or university.	7	100.0	7	90.00	7.4
	I attended classroom preparation from an exam preparation school.	78	88.5	Contraction of the second	84.42	
Women	I completed an online course.	153	82.4	126		10 1 10 1 10 1 10 1
	I bought and used a study guide or study manual.	124	69.4	86	73.88	12.5
	I took the exam without taking a course or studying.	15	40.0	6	66.53	
	Other	105	64.8		73.39	
	No response	14	42.9	6		12.3
	I received training from an insurance company.	5	80.0	4	81.40	14.9
	I completed an insurance course at a college or university.	0	-	-	-	
Choose not	I attended classroom preparation from an exam preparation school.	0	-	-	-	
to respond	I completed an online course.	2			93.00	5.6
to respond	I bought and used a study guide or study manual.	1	100.0	1	89.00	
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	1	100.0	1	79.00	
Plan - State	No response	0	-	-	-	
	I received training from an insurance company.	0	-	-	-	
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	
No response	I completed an online course.	0	Section-		-	
	I bought and used a study guide or study manual.	0	-	-		
	I took the exam without taking a course or studying.	0	_	-	-	
	Other	0	-	-	-	
	No response	9	88.9	8	74.89	13.3

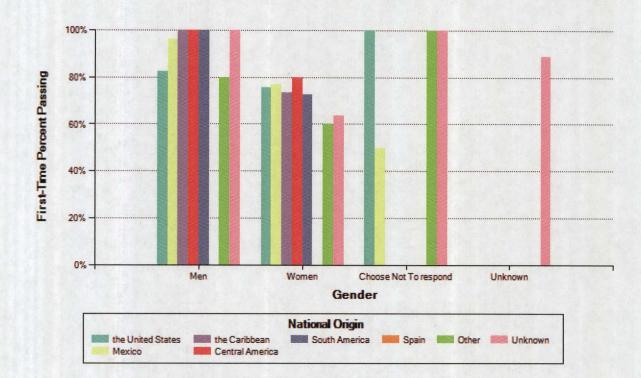
# Table 89. Limited Lines Examinees by Preparation Method within Gender

Figure 82. Limited Lines Percent Passing by Preparation Method within Gender



Gender	National Origin	Total		sing dates	Scaled	score
			%	N	Mean	SD
	the United States	274	82.5	226	80.77	12.21
Men	Mexico	49	95.9	47	86.49	11.26
	the Caribbean	3	100.0	3	87.00	14.11
	Central America	3	100.0	3	93.33	7.64
Men	South America	4	100.0	4	94.50	7.14
	Spain	0	-	2	-	-
	Other	10	80.0	8	82.10	11.61
	No response	2	100.0	2	85.50	13.44
	the United States	1,449	75.7	1,097	77.60	12.99
	Mexico	223	76.7	171	79.60	14.13
	the Caribbean	15	73.3	11	78.20	16.59
Women	Central America	25	80.0	20	80.68	12.52
	South America	11	72.7	8	77.27	20.08
	Spain	0	-	-	-	-
	Other	15	60.0	9	73.60	14.34
	No response	11	63.6	7	74.09	14.00
	the United States	5	100.0	5	87.60	10.29
	Mexico	2	50.0	1	79.50	24.75
	the Caribbean	0			-	-
Choose not to respond	Central America	0	- 10	-	-	-
choose not to respond	South America	0	-	-	-	-
	Spain	0			- 100	-
	Other	1	100.0	1	79.00	
	No response	1	100.0	1	85.00	Carrier Sector
	the United States	0	-	-	-	-
	Mexico	0	-	-	-	-
	the Caribbean	0	8.0-	-	-	-
No response	Central America	0	- 10 - 10	-	_	-
No response	South America	0	- A	-	-	
	Spain	0	990 C 20	- 12	- 1	-
	Other	0	19. 2	- 7		
	No response	9	88.9	8	74.89	13.31

Table 90. Limited Lines Examinees by National Origin within Gender

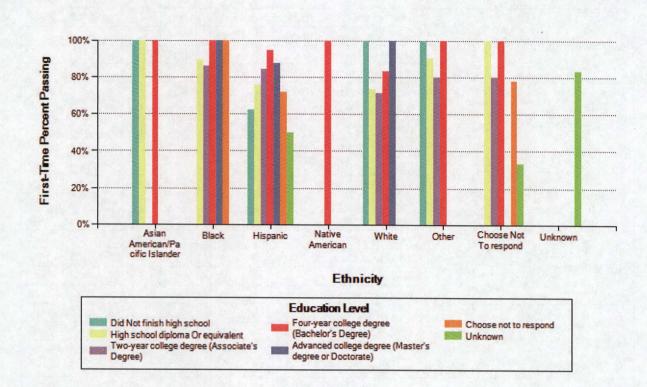


## Figure 83. Limited Lines Percent Passing by National Origin within Gender

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
		Sec. Sec.	%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	100.0	1	95.00	
	High school diploma or equivalent	1	100.0	1	85.00	1.0800
	Two-year college degree (Associate's Degree)	0		_		
	Four-year college degree (Bachelor's Degree)	2	100.0	2	95.50	3.5
	Advanced college degree (Master's degree or Doctorate)	0	_	_	-	0.0
	Choose not to respond	0	10 19 5-		_	
	No response	0	-	200		
	Did not finish high school	0				
	High school diploma or equivalent	55	89.1	49	81.20	10.0
Black	Two-year college degree (Associate's Degree)	14	85.7	12	84.93	10.0
	Four-year college degree (Bachelor's Degree)	3		3	85.67	5.7
	Advanced college degree (Master's degree or Doctorate)	1000	100.0	1	91.00	
	Choose not to respond	1	100.0	1	78.00	
	No response	0	-	_	-	
	Did not finish high school	87	62.1	54	74.71	14.9
	High school diploma or equivalent	1,446		1,096	77.65	
Hispanic	Two-year college degree (Associate's Degree)	234	84.2	1,090	81.34	
	Four-year college degree (Bachelor's Degree)	70	94.3	66	86.84	
	Advanced college degree (Master's degree or Doctorate)	8	87.5	7	81.63	
	Choose not to respond	53	71.7	38	78.55	
	No response	8	50.0	4	72.75	
	Did not finish high school	0		-	12.15	11.5
	High school diploma or equivalent	0				
Native American	Two-year college degree (Associate's Degree)	0				
	Four-year college degree (Bachelor's Degree)	1	100.0	1	79.00	
	Advanced college degree (Master's degree or Doctorate)	0	-			
	Choose not to respond	0	_			
	No response	0	-	_		2000 100 100 100 100 100 100 100 100 100
	Did not finish high school	4	100.0	4	81.00	8.8
	High school diploma or equivalent	45	73.3	33	77.44	
White	Two-year college degree (Associate's Degree)	7	71.4	5	76.57	15.0
	Four-year college degree (Bachelor's Degree)	12	83.3	10	87.92	11.2
	Advanced college degree (Master's degree or Doctorate)	1		10	87.00	<u>++.</u>
	Choose not to respond	0		-		1
	No response	0				115 1 1 Acres
Other	Did not finish high school	1	100.0	-	100.00	

# Table 91. Limited Lines Examinees by Education Level within Ethnicity

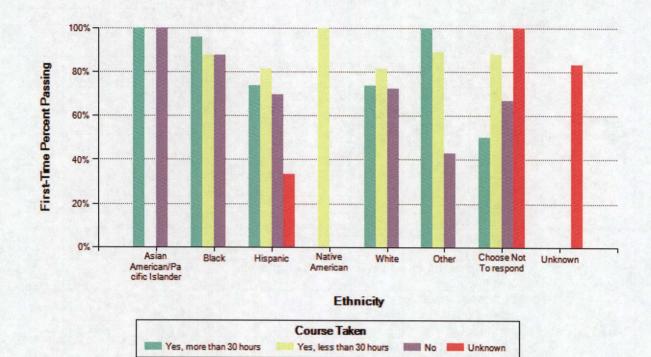
Ethnicity	Education Level			Passing candidates		Scaled score	
	and the second		%	N	Mean	SD	
	High school diploma or equivalent	10	90.0	9	78.80	7.19	
	Two-year college degree (Associate's Degree)	5	80.0	4	82.00	13.87	
	Four-year college degree (Bachelor's Degree)	2	100.0	2	85.00	2.83	
	Advanced college degree (Master's degree or Doctorate)	0	-	- 1/2	-	-	
	Choose not to respond	3	0.0	0	56.67	6.35	
	No response	0	-	-	-	-	
Choose not to respond	Did not finish high school	0	-	- 10	-	- 19	
	High school diploma or equivalent	6	100.0	6	89.00	10.68	
	Two-year college degree (Associate's Degree)	5	80.0	4	87.00	13.55	
	Four-year college degree (Bachelor's Degree)	2	100.0	2	87.00	2.83	
	Advanced college degree (Master's degree or Doctorate)	0	_	-		1.11	
	Choose not to respond	9	77.8	7	76.22	22.24	
	No response	3	33.3	1	67.00	15.62	
No response	Did not finish high school	0	- 12	-	-	-	
	High school diploma or equivalent	0	-	-		-	
	Two-year college degree (Associate's Degree)	0	-	-	-	_	
	Four-year college degree (Bachelor's Degree)	0	-	-		-	
	Advanced college degree (Master's degree or Doctorate)	0		-		-	
	Choose not to respond	0	-	-	-	-	
	No response	12	83.3	10	74.00	12.63	

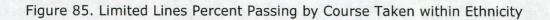


## Figure 84. Limited Lines Percent Passing by Education Level within Ethnicity

Ethnicity	Course Taken	Total	Pass candid		Scaled score	
			%	N	Mean	SD
	Yes, more than 30 hours	3	100.0	3	95.33	2.52
Asian American / Pacific Islander	Yes, less than 30 hours	0	-	-	- 12.0	de -
	No	1	100.0	1	85.00	
	No response	0	-	-	-	-
	Yes, more than 30 hours	25	96.0	24	82.64	7.91
Black	Yes, less than 30 hours	32	87.5	28	82.78	11.07
DIACK	No	16	87.5	14	81.56	11.33
	No response	1	0.0	0	61.00	
	Yes, more than 30 hours	642	73.7	473	77.06	13.31
Hispania	Yes, less than 30 hours	944	81.4	768	80.16	12.85
Hispanic	No	317	69.4	220	75.58	13.20
	No response	3	33.3	1	61.33	12.50
	Yes, more than 30 hours	0	-	-	-	
Native American	Yes, less than 30 hours	1	100.0	1	79.00	
Native American	No	0	-	-	-	
	No response	0	-	-		
	Yes, more than 30 hours	19	73.7	14	76.42	10.83
White	Yes, less than 30 hours	32	81.3	26	81.41	13.78
white	No	18	72.2	13	79.44	13.25
	No response	0	-	-	-	
	Yes, more than 30 hours	5	100.0	5	82.80	8.04
Other	Yes, less than 30 hours	9	88.9	8	84.11	10.84
Other	No	7	42.9	3	66.71	11.66
	No response	0	-	-	• -	
	Yes, more than 30 hours	4	50.0	2	76.50	18.16
Choose not to respond	Yes, less than 30 hours	17	88.2	15	83.29	18.55
choose not to respond	No	3	66.7	2	74.33	13.61
	No response	1	100.0	1	85.00	12-1
	Yes, more than 30 hours	0	-	-	-	
No response	Yes, less than 30 hours	0	-	-	-	
ivo response	No	0	-	-		
	No response	12	83.3	10	74.00	12.63

Table 92. Limited Lines Examinees by Course Taken within Ethnici
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Ethnicity	Preparation Method	Total	Passing candidates		Scaled	l score
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance		and the			15 5
	company.	0	- 8	-	÷	
	I completed an insurance course at a college	1.1				1
	or university.	1	100.0	1	95.00	
	I attended classroom preparation from an					120
	exam preparation school.	0	-	-	-	
	I completed an online course.	0	-		-	
	I bought and used a study guide or study		1.52.11	44		
	manual.	1	100.0	1	93.00	-
	I took the exam without taking a course or					
	studying.	0	-	-	-	
	Other	2	100.0	2	91.50	9.1
	No response	0	-	_	-	
	I received training from an insurance			Marine Street		
	company.	56	89.3	50	81.71	9.8
	I completed an insurance course at a college	50	05.5	50	01.71	5.0
	or university.	2	100.0	2	91.50	12.0
	I attended classroom preparation from an	-	100.0	2	51.50	12.0
	exam preparation school.	1	100.0	1	79.00	1.10
Black	I completed an online course.		100.0		83.80	7.9
DIGCK	I bought and used a study guide or study		100.0	5	05.00	1.5
	manual.	4	75.0	3	79.75	15.5
	I took the exam without taking a course or	1	75.0	5	13.15	10.5
	studying.	0	_	_	_	
	Other	6	83.3	5	84.17	13.8
	No response	0	05.5	5	04.17	15.0
	I received training from an insurance					
	company.	1,386	77.3	1 071	78.12	12.6
	I completed an insurance course at a college	1,500	11.5	1,071	70.12	12.0
	or university.	6	83.3	5	80.50	22.6
	I attended classroom preparation from an					
Hispanic	exam preparation school.	84	88.1	74	84.74	12.3
	I completed an online course.	164			84.22	
	I bought and used a study guide or study		01.0			
	manual.	130	68.5	89	73.59	12.1
	I took the exam without taking a course or					
	studying.	19	36.8	7	65.74	14.9
	Other	108			75.33	
	No response	9	44.4	4		
	I received training from an insurance				/1./0	12.5
	company.	0	_	_	_	
Native American	I completed an insurance course at a college				101 101 1	
	or university.	0	-	-	-	
	I attended classroom preparation from an					
	exam preparation school.	0	-	-	-	
	I completed an online course.	0	1000-	-		
	I bought and used a study guide or study	1				
	manual.	1	100.0	1	79.00	
	I took the exam without taking a course or					
	studying.	0	1000-	- 101 -	-	
	Other	0	-	-	-	1
	No response	0				1012

Table 93. Limited Lines Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled	score
			%	N	Mean	SD
	I received training from an insurance	1		a de la compositione		
	company.	49	77.6	38	79.51	13.6
	I completed an insurance course at a college	1000				
White	or university.	0			-	Case of
	I attended classroom preparation from an		19.15	1943		5. S. S.
	exam preparation school.	2	100.0	2	79.50	2.1
	I completed an online course.	3	100.0	3		
	I bought and used a study guide or study		100.0	J	04.07	11.5
	manual.	7	71.4	5	80.57	12.8
	I took the exam without taking a course or	,	/1.4	J	00.57	12.0
	studying.	3	66.7	2	75.67	10.0
	Other	5		3		
			60.0	3	77.40	14.1
	No response	0	-		-	1
	I received training from an insurance					
	company.	9	88.9	8	81.89	9.0
	I completed an insurance course at a college					
	or university.	0	-	120 -	-	1.1.4
	I attended classroom preparation from an				1.10	
C. A.	exam preparation school.	2			83.00	
Other	I completed an online course.	4	75.0	3	77.25	13.7
	I bought and used a study guide or study		19.00		Sec. March	
	manual.	2	100.0	2	89.00	15.5
	I took the exam without taking a course or		Constant of the			199
	studying.	0	-	-	- 1 m	i li
	Other	4	25.0	1	62.00	11.8
	No response	0	-	-		1. 1. 1.
	I received training from an insurance					
	company.	10	100.0	10	89.30	9.3
	I completed an insurance course at a college	11111			1. 19	36
	or university.	0	-	-	-	
	I attended classroom preparation from an				a state of	1
Channel	exam preparation school.	1	100.0	1	85.00	
Choose not	I completed an online course.	4	100.0		95.75	4.7
to respond	I bought and used a study guide or study		-			1500
	manual.	3	66.7	2	78.67	11.6
	I took the exam without taking a course or		1.2.9.11		10.200	
	studying.	0		-	-	
	Other	5	60.0	3	63.40	21.6
	No response	2	0.0	0		1.4
	I received training from an insurance		0.0	U	50.00	1.1
	company.	0	_	2	_	
	I completed an insurance course at a college				1000	
	or university.	0	_	- 10	1000	
	I attended classroom preparation from an	1 State		Section Section		-1
	exam preparation school.	0	57. 10-2		-	
No response	I completed an online course.	0				
	I bought and used a study guide or study	0				
	manual.	0				
	I took the exam without taking a course or	0	100		1.000	
	studying.	0				
	Other	0				
	No response		02.2	-	74.00	12.0
ACREASE AND AND A STATE	Indicapolise	12	83.3	10	74.00	12.6.

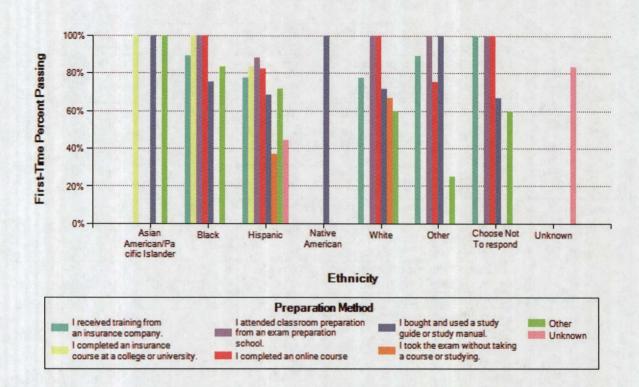


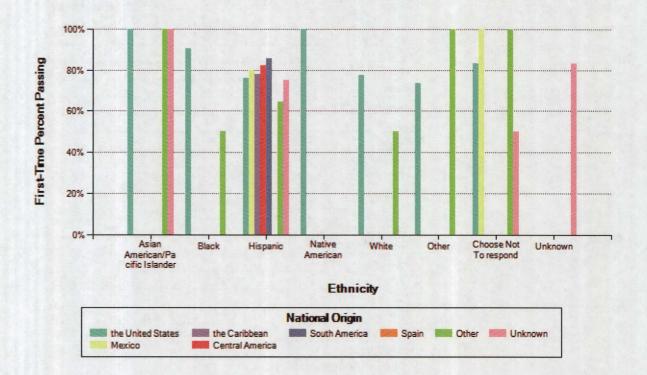
Figure 86. Limited Lines Percent Passing by Preparation Method within Ethnicity

Ethnicity	National Origin	Total	Pass candi		Scaled	l score
			%	N	Mean	SD
	the United States	2	100.0	2	89.00	5.6
	Mexico	0		-	1 2 2	
	the Caribbean	0	-	- 100	-	
	Central America	0		(A) -		
Asian American / Pacific Islander	South America	0	-	- 77	11.73.20	
	Spain	0	-	ST 18-2	- 10	
	Other	1	100.0	1	98.00	
	No response	1	100.0	1	95.00	
	the United States	72	90.3	65	82.31	10.0
	Mexico	0	1	-	_	
	the Caribbean	0	100-	(er _	_	
	Central America	0	_	_	-	
Black	South America	0	_	-		
	Spain	0	100 20	- 1 - 1		
	Other	2	50.0	1	77.50	21.9
	No response	0	-	-	-	21.5
	the United States	1,549	76.1	1,179	77.83	12.9
	Mexico	272	79.8	217	80.71	13.9
	the Caribbean	18	77.8	14	79.67	16.1
	Central America	28	82.1	23	82.04	12.6
Hispanic	South America	14	85.7	12	83.50	18.5
	Spain	0		12	05.50	10.5
	Other	17	64.7	11	74.06	13.20
	No response	8	75.0	6	77.25	13.70
	the United States	1	100.0	1	79.00	15.70
	Mexico	0			79.00	
	the Caribbean	0				
	Central America	0	_	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		
Native American	South America	0	-	-	-	
	Spain	0				
	Other	0				
	No response	0				
	the United States	67	77.6	52	79.55	12.9
	Mexico	0	77.0	-	1.000	12.9.
	the Caribbean	0	_	- 1	-	
	Central America	0				1999 A.
White	South America	0		-		Contraction of the second
	Spain	0			-	
	Other	2	50.0		70 50	14 0
	No response	0	50.0		78.50	14.8
	the United States	19	- 73.7	- 14	77.00	12.00
	Mexico	0	/3./	- 14	77.00	12.80
	the Caribbean	0		1000	-	
Other	Central America	0	-	-	-	
	South America	0			-	
	Spain	U	-	-	-	-

Table 94. Limited Lines Examinees by National Origin within Ethnicity

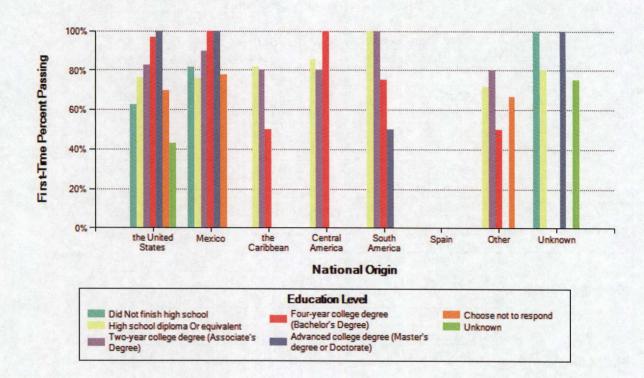
Ethnicity	National Origin	Total	Pass candi		Scaled score		
		1999	%	N	Mean	SD	
	Other	2	100.0	2	87.50	13.44	
	No response	0	-	-	- 10	-	
	the United States	18	83.3	15	81.78	18.22	
Choose not to respond	Mexico	2	100.0	2	97.50	0.71	
	the Caribbean	0	-	-	-	- 1	
	Central America	0	- 1	-	-	-	
	South America	1	0.0	0	59.00		
	Spain	0	-	-	-	-	
	Other	2	100.0	2	80.00	1.41	
11年 11年 11年 11日 11日	No response	2	50.0	1	72.00	18.38	
	the United States	0	-		-	- 13-14	
	Mexico	0	-	-	-	-	
	the Caribbean	0	-	-	-	-	
No response	Central America	0	-		-	-	
No response	South America	0	-		-	-	
	Spain	0	-	- 10 -		-	
	Other	0	-	- 10	- 10	-	
	No response	12	83.3	10	74.00	12.63	

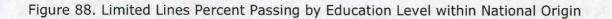
Figure 87. Limited Lines Percent Passing by National Origin within Ethnicity



National Origin	Education Level	Total		sing dates	Scaled	score	
			%	N	Mean	SD	
	Did not finish high school	80	62.5	50	74.98	14.90	
	High school diploma or equivalent	1,313	76.2	1,001			
	Two-year college degree (Associate's				3		
	Degree)	209	82.8	173	80.86	12.49	
State and	Four-year college degree (Bachelor's	1000		Sel Street		all Sale	
the United States	Degree)	60	96.7	58	86.33	8.8	
	Advanced college degree (Master's degree	124 200					
	or	1000					
	Doctorate)		100.0	6	91.67	7.4	
	Choose not to respond	53	69.8	37	77.00	16.2	
	No response	7	42.9	3	69.00	9.3	
	Did not finish high school	11	81.8	9	79.55	13.5	
	High school diploma or equivalent	193	75.6	146	79.07	14.2	
	Two-year college degree (Associate's						
	Degree)	39	89.7	35	83.31	12.6	
a state of the	Four-year college degree (Bachelor's				1.1.1.		
Mexico	Degree)	21	100.0	21	92.43	6.8	
	Advanced college degree (Master's degree				E Long State		
	or Doctorate)		100.0		02.00		
		1		1	93.00	110	
	Choose not to respond	9	77.8	7	81.00	11.6	
	No response	0	-	-	-		
	Did not finish high school	0	-	-	-		
	High school diploma or equivalent	11	81.8	9	77.55	16.4	
	Two-year college degree (Associate's Degree)	5	80.0	4	89.40	14.7	
	Four-year college degree (Bachelor's			1211.20			
the Caribbean	Degree)	2	50.0	1	67.00	4.2	
	Advanced college degree (Master's degree	1.000 23					
	or	1.1.1	19 J.				
	Doctorate)	0	-	- 10		1.45	
	Choose not to respond	0	-	-		and the second	
	No response	0		-	-		
	Did not finish high school	1	0.0	0	51.00		
	High school diploma or equivalent	21	85.7	18	82.57	10.9	
	Two-year college degree (Associate's	and the second	10222				
	Degree)	5	80.0	4	82.40	12.2	
	Four-year college degree (Bachelor's					1995	
Central America	Degree)	1	100.0	1	100.00		
	Advanced college degree (Master's degree				1.0		
	or					1	
	Doctorate)	0	-	- 1	- 1		
	Choose not to respond	0	-		-		
	No response	0	-	-			
	Did not finish high school	0	-	-	-		
	High school diploma or equivalent	6	100.0	6	87.67	6.5	
South America	Two-year college degree (Associate's		100.0				
South America	Degree)	2	100.0	2	97.50	3.5	
	Four-year college degree (Bachelor's	The second s	and the second second second	Contraction of the second second		Constant of the second s	

National Origin	Education Level	Total	Passing candidates		Scaled	score
Hudional origin		Total	%	N	Mean	SD
	Advanced college degree (Master's degree or		10		riculi	50
	Doctorate)	2	50.0	1	56.00	22.63
	Choose not to respond	1	0.0	0	59.00	
	No response	0	-	-	-	-
	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-			-
	Two-year college degree (Associate's Degree)	0	-	-		-
Spain	Four-year college degree (Bachelor's Degree)	0		-	-	-
	Advanced college degree (Master's degree or Doctorate)	0				
	Choose not to respond	0		-	-	-
	No response	0	_	-	-	
	Did not finish high school	0				
	High school diploma or equivalent	14	71.4	10	75.79	14.09
	Two-year college degree (Associate's	14	/1.4	10	13.19	14.05
	Degree)	5	80.0	4	80.20	14.02
Other	Four-year college degree (Bachelor's Degree)	4	50.0	2		18.08
	Advanced college degree (Master's degree or Doctorate)	0	-	-	_	-
	Choose not to respond	3	66.7	2	76.00	7.00
	No response	0		-		-
	Did not finish high school	1	100.0	1	95.00	
	High school diploma or equivalent	5	80.0	4	77.20	13.65
No response	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	_	_	-
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	76.00	
	Choose not to respond	0	-	-	-	-
	No response	16	75.0	12	74.25	13.44





National Origin	Course Taken	Total	Pass candid		Scaled	l score	
			%	N	Mean	SD	
	Yes, more than 30 hours	591	75.0	443	77.25	12.77	
the United States	Yes, less than 30 hours	826	81.4	672	79.99	12.66	
the onited States	No	308	68.8	212	74.99	13.04	
	No response	3	33.3	1	61.33	12.50	
	Yes, more than 30 hours	70	74.3	52	78.80	14.67	
Mexico	Yes, less than 30 hours	159	83.0	132	81.36	13.93	
MEXICO	No	45	77.8	35	82.11	12.65	
	No response	0	-	-	-	- 11	
the Caribbean	Yes, more than 30 hours	4	75.0	3	70.00	18.31	
	Yes, less than 30 hours	14	78.6	11	82.43	15.09	
	No	0	-	1	-	- 11	
	No response	0	-	-	1. 10 <u>-</u> 1	- 11	
	Yes, more than 30 hours	13	76.9	10	80.08	13.31	
Central America	Yes, less than 30 hours	14	85.7	12	83.64	12.67	
Central America	No	1	100.0	1	85.00		
	No response	0	-	-	-	1. S. M	
	Yes, more than 30 hours	6	66.7	4	74.33	24.08	
South America	Yes, less than 30 hours	8	100.0	8	90.38	10.08	
South America	No	1	0.0	0	59.00		
	No response	0	-	-	-	-	
	Yes, more than 30 hours	0	-	-	- 1	-	
Spain	Yes, less than 30 hours	0	-	-	-	- 19	
Spain	No	0	-	-	-	- 100	
	No response	0	-	-	-	-	
	Yes, more than 30 hours	7	57.1	4	73.43	13.34	
Other	Yes, less than 30 hours	14	78.6	11	80.29	13.53	
other	No	5	60.0	3	73.20	13.86	
	No response	0	-	-	-	-	
	Yes, more than 30 hours	7	71.4	5	77.71	15.90	
No response	Yes, less than 30 hours	0	-	-	-	- 11	
No response	No	2	100.0	2	83.50	10.61	
	No response	14	78.6	11	73.86	12.54	

Table 96. Limited Lines Examinees by Course Taken within National Origin

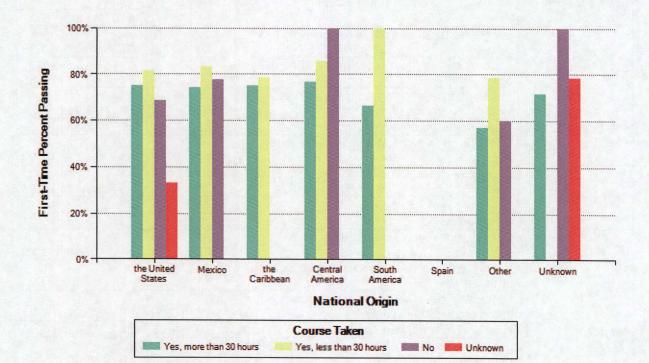


Figure 89. Limited Lines Percent Passing by Course Taken within National Origin

National Origin	Preparation Method	Total	Pass candic		Scaled	score
			%	N	Mean	SD
	I received training from an insurance					
	company.	1,252	77.9	975	78.22	12.3
	I completed an insurance course at a college					
	or university.	7	85.7	6	82.71	21.8
	I attended classroom preparation from an	1 Martin		107 14		
	exam preparation school.	69	85.5	59	83.23	12.5
the United States	I completed an online course.	145	80.7	117	82.83	
	I bought and used a study guide or study		1.000			
	manual.	117	72.6	85	74.79	11.5
	I took the exam without taking a course or					
	studying.	21	38.1	8	66.43	14.6
	Other	109	68.8		73.87	
	No response	8	37.5	3	68.38	
	I received training from an insurance	0	57.5	5	00.30	10.7
	company.	183	77.0	141	78.96	13 7
	I completed an insurance course at a college	105	//.0	141	70.90	15.7
	or university.	0				
	I attended classroom preparation from an	0		-		
	exam preparation school.	18	100.0	18	87.94	8.7
Mexico	I completed an online course.	29	96.6	28	91.41	
MEXICO	I bought and used a study guide or study	29	90.0	20	91.41	10.1
	manual.	28	64.3	18	75.00	15 4
	I took the exam without taking a course or	20	04.5	10	75.00	15.4
	studying.	1	100.0	1	81.00	
	Other	1	86.7	13	85.47	11.4
			80.7	13	85.47	11.4
	No response	0	-	-	-	
	I received training from an insurance	17	705	12	70.10	10 5
	company.	17	76.5	13	79.12	16.5
	I completed an insurance course at a college	0				
	or university. I attended classroom preparation from an	0	-	-	14 14 19 30	
		0				
the Caribbean	exam preparation school. I completed an online course.	1	100.0	- 1	-	
the Caribbean		1	100.0	1	89.00	
	I bought and used a study guide or study	0	Service of			
	manual. I took the exam without taking a course or	0	-	-	-	
	studying.	0				
	Other	0	-	-		
				-	-	
	No response	0	-	-	-	
	I received training from an insurance	24	70.2	10	70 25	11.7
	company.	24	79.2	19	79.25	11.39
	I completed an insurance course at a college	0				
	or university. I attended classroom preparation from an	0	-	-	-	
		2	100.0	2	100.00	0.0
Control America	exam preparation school. I completed an online course.	2		2	100.00	0.0
Central America		2	100.0	2	97.50	3.5
	I bought and used a study guide or study	0				1.
	manual.	0	-	-	-	
	I took the exam without taking a course or	0				
	studying.	0	-	-	-	
	Other	0	-	-	-	
	No response	0	-	-	-	

Table 97. Limited Lines Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled	score
			%	N	Mean	SD
	I received training from an insurance	1.0				
	company.	11	90.9	10	86.09	15.44
	I completed an insurance course at a college		and the second			
	or university.	1	100.0	1	87.00	
	I attended classroom preparation from an					
	exam preparation school.	0	-	-	- 1. 1.	
South America	I completed an online course.	2	50.0	1	67.50	38.8
	I bought and used a study guide or study					
	manual.	0	-	-	- 20	
	I took the exam without taking a course or					
	studying.	0	-	-	- 10	1
	Other	1	0.0	0	59.00	1.1
	No response	0	-	-	-	
	I received training from an insurance					
	company.	0	-	-	- 10	
	I completed an insurance course at a college					
	or university.	0	-	-	-	in the
	I attended classroom preparation from an	A.				
	exam preparation school.	0	-		1	
Spain	I completed an online course.	0		-		A all
	I bought and used a study guide or study	1200				
	manual.	0	- 101	-	1 1 1 <b>-</b>	
	I took the exam without taking a course or				The state	in the
	studying.	0	-	-		1 State
	Other	0	- 10	-	-	
All the state	No response	0	-	-	-	
	I received training from an insurance				19 11 11	
	company.	16	81.3	13	78.63	12.49
	I completed an insurance course at a college	and the second	1			Stary?
	or university.	0	-	-	4	
	I attended classroom preparation from an	1.1				
	exam preparation school.	1	100.0	1	81.00	
Other	I completed an online course.	1	100.0	1	97.00	19 mar 19
	I bought and used a study guide or study					A Street
	manual.	3	0.0	0	61.67	6.5
	I took the exam without taking a course or					
	studying.	0	- 19	- 1	-	
	Other	5	60.0	3	76.60	15.34
La Principal Contract	No response	0	- 10	-	10. To-	
	I received training from an insurance				1.00	
	company.	7	85.7	6	78.14	11.5
	I completed an insurance course at a college					
	or university.	1	100.0	1	95.00	
	I attended classroom preparation from an					
	exam preparation school.	0	-	- 1	-	
No response	I completed an online course.	0	-	-		
	I bought and used a study guide or study					
	manual.	0	-	-		
	I took the exam without taking a course or					
	studying.	0	-	-	- 1 miles	
	Other	0		-	-	
	No response	15	73.3	11	73.53	13.59

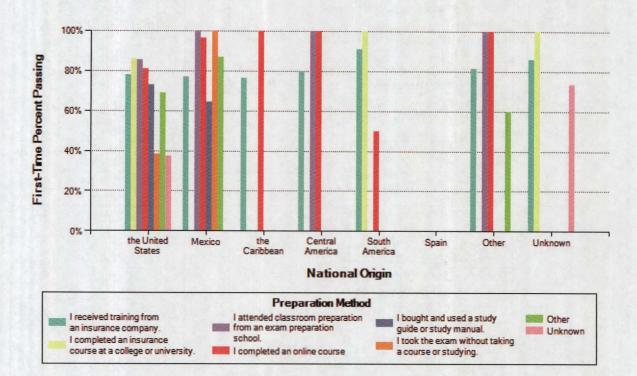


Figure 90. Limited Lines Percent Passing by Preparation Method within National Origin

## Managing General Agent

First-time examinee volume is insufficient to include statistical comparisons among demographic groups.

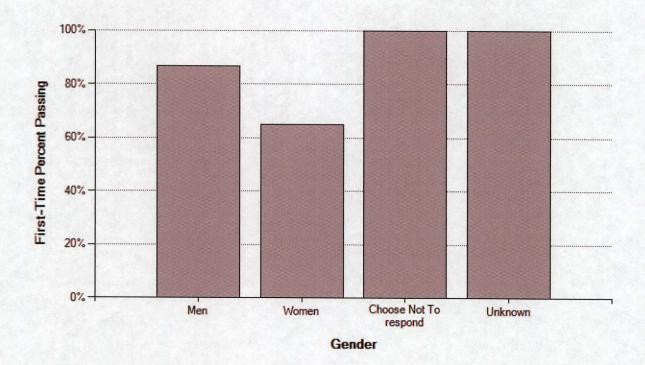
	Total	Passi candid		Scaled	score
Par la		%	N	Mean	SD
First-time	52	78.8	41	77.87	9.84

Table 98. Managing General Agent Examinees

Table 99. Managing General Agent Examinees

	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Men	30	86.7	26	80.17	7.49
Women	20	65.0	13	73.85	11.94
Choose not to respond	1	100.0	1	89.00	
No response	1	100.0	1	78.00	

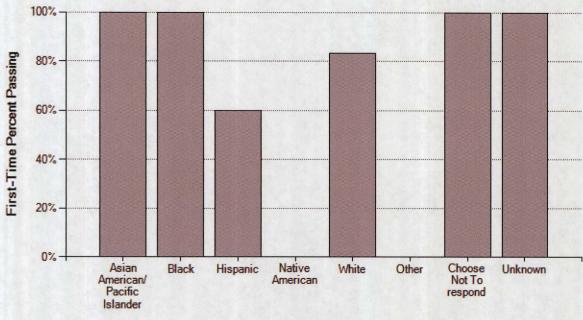
Figure 91. Managing General Agent Percent Passing by Gender



We make application is a	Total	Passi candida		Scaled	l score
		%	N	Mean	SD
Asian American / Pacific Islander	1	100.0	1	80.00	
Black	1	100.0	1	81.00	
Hispanic	10	60.0	6	73.00	12.10
Native American	0	-	-	-	-
White	36	83.3	30	79.22	9.23
Other	1	0.0	0	64.00	
Choose not to respond	2	100.0	2	82.00	9.90
No response	1	100.0	1	78.00	

Table 100. Managing General Agent Examinees by Ethnicity

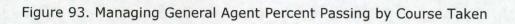
Figure 92. Managing General Agent Percent Passing by Ethnicity

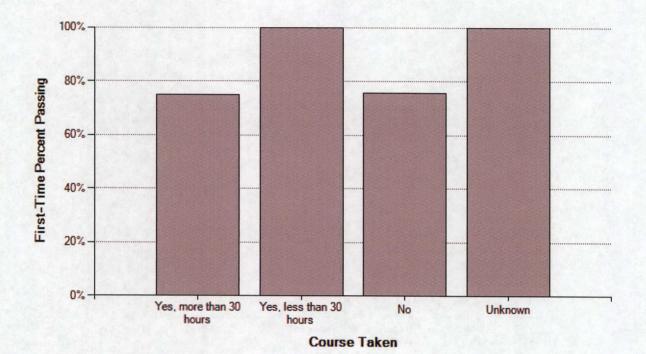


Ethnicity

	Total	Passing candidates		Scaled	l score
	14 1	%	N	Mean	SD
Yes, more than 30 hours	8	75.0	6	75.25	10.43
Yes, less than 30 hours	6	100.0	6	82.33	9.03
No	37	75.7	28	77.70	10.00
No response	1	100.0	1	78.00	

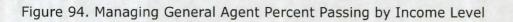
Table 101. Managing General Agent Examinees by Course Taken

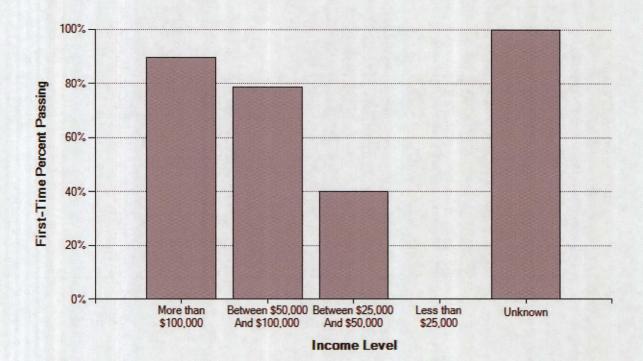




	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
More than \$100,000	29	89.7	26	81.34	7.49
Between \$50,000 and \$100,000	14	78.6	11	77.36	8.20
Between \$25,000 and \$50,000	5	40.0	2	67.00	14.14
Less than \$25,000	2	0.0	0	58.50	0.71
No response	2	100.0	2	77.50	0.71

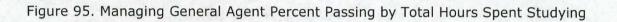
Table 102. Managing General Agent Examinees by Income Level

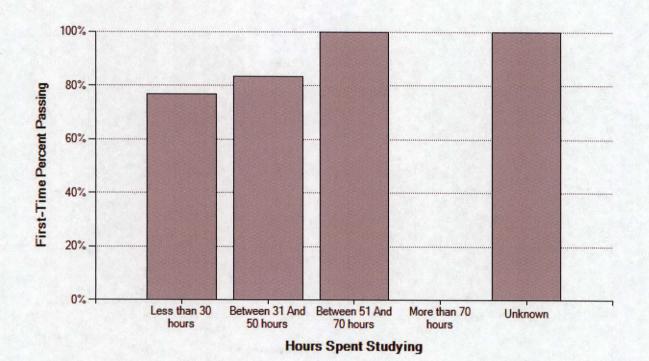




	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Less than 30 hours	43	76.7	33	77.72	9.70
Between 31 and 50 hours	6	83.3	5	75.83	12.59
Between 51 and 70 hours	2	100.0	2	87.00	2.83
More than 70 hours	0		-	1.00	-
No response	1	100.0	1	78.00	

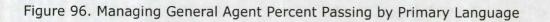
Table 103. Managing General Agent Examinees by Total Hours Spent Studying

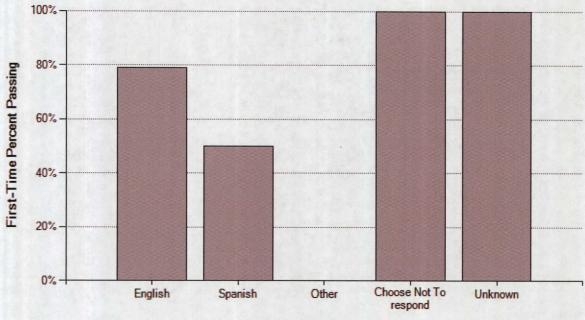




	Total	Passing candidates		Scaled	score
		%	N	Mean	SD
English	48	79.2	38	78.04	9.91
Spanish	2	50.0	1	68.00	2.83
Other	0	-	-	-	-
Choose not to respond	1	100.0	1	89.00	
No response	1	100.0	1	78.00	

Table 104. Managing General Agent Examinees by Primary Language



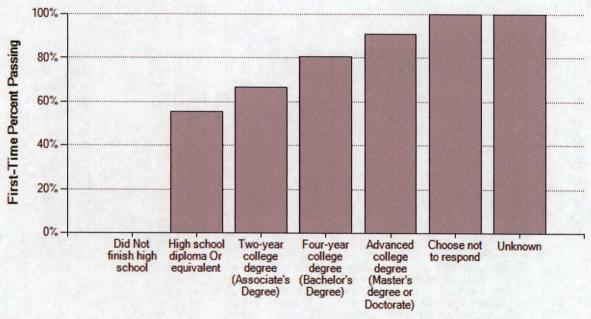


**Primary Language** 

	Passing Total candidate		-	Scaled	l score
		%	N	Mean	SD
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	9	55.6	5	69.33	10.77
Two-year college degree (Associate's Degree)	3	66.7	2	70.67	10.50
Four-year college degree (Bachelor's Degree)	26	80.8	21	80.31	8.74
Advanced college degree (Master's degree or Doctorate)	11	90.9	10	79.91	8.64
Choose not to respond	2	100.0	2	84.00	7.07
No response	1	100.0	1	78.00	

Table 105. Managi	ing General Agen	t Examinees by	Education Level
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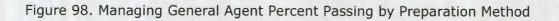
Figure 97. Managing General Agent Percent Passing by Education Level

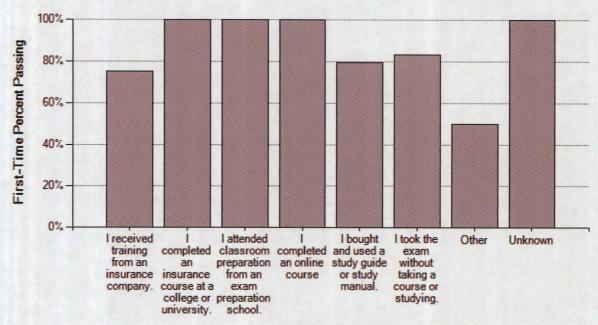


**Education Level** 

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	4	75.0	3	79.25	14.66
I completed an insurance course at a college or university.	1	100.0	1	87.00	FRE P
I attended classroom preparation from an exam preparation school.	3	100.0	3	84.67	4.51
I completed an online course.	1	100.0	1	73.00	Sec. and
I bought and used a study guide or study manual.	24	79.2	19	77.63	10.64
I took the exam without taking a course or studying.	12	83.3	10	78.75	7.28
Other	6	50.0	3	72.00	10.97
No response	1	100.0	1	78.00	

Table 106. Managing	General /	Agent Examinees	by	Preparation Method	t
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**Preparation Method** 

	Passing Total candidates Scaled		Scaled S				score
		%	N	Mean	SD		
the United States	49	77.6	38	77.73	10.12		
Mexico	1	100.0	1	82.00	244		
the Caribbean	0	-	-	-	30 - I		
Central America	0	-	-	-	- 101		
South America	0		-	- 1 N			
Spain	0	-	-				
Other	1	100.0	1	80.00			
No response	1	100.0	1	78.00	3.4		

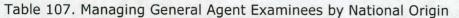
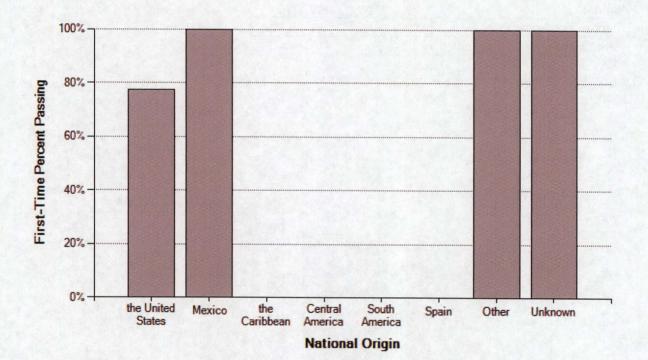


Figure 99. Managing General Agent Percent Passing by National Origin



## Public Insurance Adjuster

First-time examinee volume is insufficient to include statistical comparisons among demographic groups.

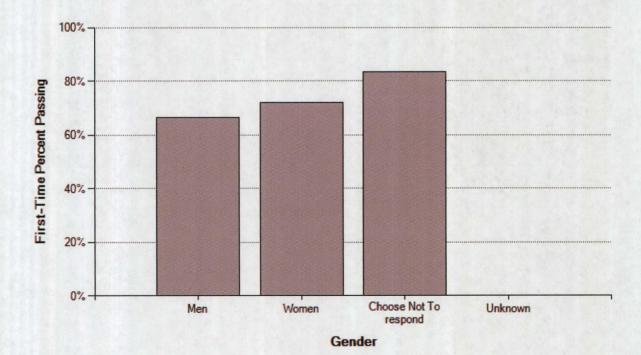
	Total	Passi candid	-	Scaled	Score
		%	N	Mean	SD
First-time	136	68.4	93	73.19	10.28

Table 108. F	Public Insurance	Adjuster	Examinees
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Table 109. Public Insurance Adjuster Examinees by Gender	Table 109.	Public Insurance	Adjuster	Examinees	by Gender
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情望与那一	PassingTotalcandidates				l score
	, occar	%	N	Mean	SD
Men	105	66.7	70	73.00	10.34
Women	25	72.0	18	72.92	10.52
Choose not to respond	6	83.3	5	77.67	8.31
No response	0	-	-	-	-

Figure 100. Public Insurance Adjuster Percent Passing by Gender



	Total	Passi candid		Scaled	l score
		%	N	Mean	SD
Asian American / Pacific Islander	5	80.0	4	70.60	10.48
Black	13	23.1	3	61.54	7.96
Hispanic	14	50.0	7	71.86	10.17
Native American	2	50.0	1	69.00	9.90
White	87	75.9	66	74.76	9.75
Other	4	50.0	2	72.50	12.48
Choose not to respond	11	90.9	10	78.45	7.63
No response	0		-	1.10	1. Ch -

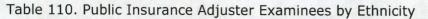
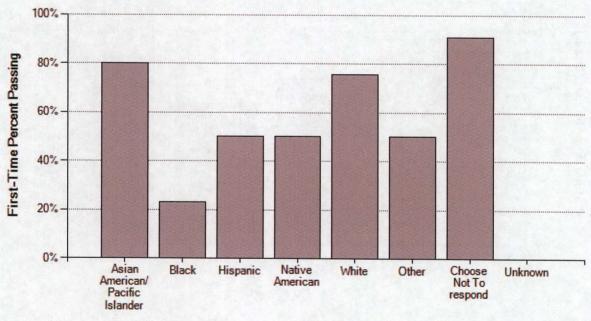


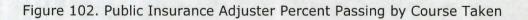
Figure 101. Public Insurance Adjuster Percent Passing by Ethnicity

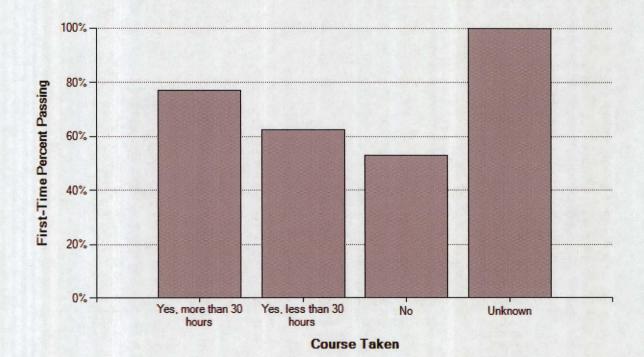


Ethnicity

	Total	Passing candidates		Scaled	score
		%	N	Mean	SD
Yes, more than 30 hours	75	77.3	58	75.80	9.37
Yes, less than 30 hours	24	62.5	15	70.17	11.13
No	36	52.8	19	69.81	10.37
No response	1	100.0	1	72.00	

Table 111. Public Insurance Adjuster Examinees by Course Taken

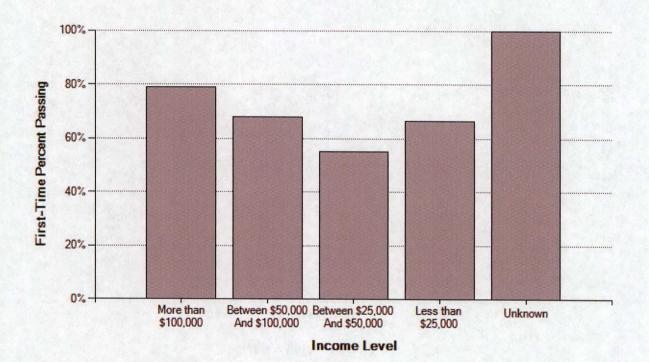




	Total			Passing Total candidates		Scaled	l score
		%	N	Mean	SD		
More than \$100,000	38	78.9	30	75.82	9.19		
Between \$50,000 and \$100,000	53	67.9	36	73.58	9.66		
Between \$25,000 and \$50,000	29	55.2	16	69.41	12.37		
Less than \$25,000	15	66.7	10	72.53	9.64		
No response	1	100.0	1	72.00			

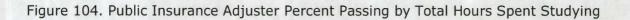
Table 112. Public Insurance Adjuster Examinees by Income Level

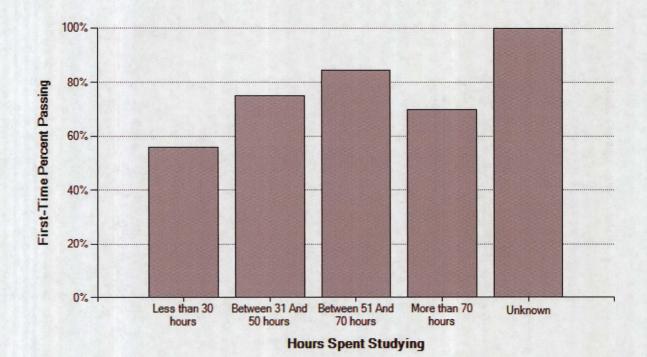
Figure 103. Public Insurance Adjuster Percent Passing by Income Level



			Passing candidates		l score
		%	N	Mean	SD
Less than 30 hours	50	56.0	28	69.66	10.55
Between 31 and 50 hours	52	75.0	39	74.75	9.55
Between 51 and 70 hours	13	84.6	11	79.46	6.55
More than 70 hours	20	70.0	14	73.95	11.14
No response	1	100.0	1	72.00	

Table 113. Public Insurance Adjuster Examinees by Total Hours Spent Studying

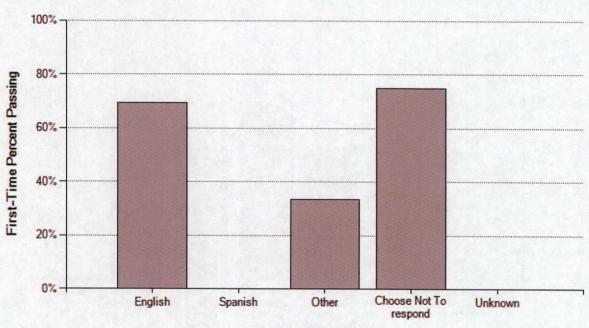


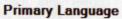


	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
English	128	69.5	89	73.45	10.22
Spanish	1	0.0	0	52.00	S. Char
Other	3	33.3	1	67.00	9.17
Choose not to respond	4	75.0	3	74.75	8.92
No response	0	-	-	- 10 - C	-

Table 114. Public Insurance Adjuster Examinees by Primary Language

Figure 105. Public Insurance Adjuster Percent Passing by Primary Language





	Total	Passing candidates		Scaled	score
		%	N	Mean	SD
Did not finish high school	2	0.0	0	64.00	2.83
High school diploma or equivalent	35	65.7	23	72.54	10.74
Two-year college degree (Associate's Degree)	33	60.6	20	70.70	9.55
Four-year college degree (Bachelor's Degree)	39	84.6	33	77.79	9.13
Advanced college degree (Master's degree or Doctorate)	13	69.2	9	73.38	8.48
Choose not to respond	14	57.1	8	69.00	12.15
No response	0	-	-		-

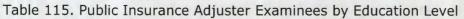
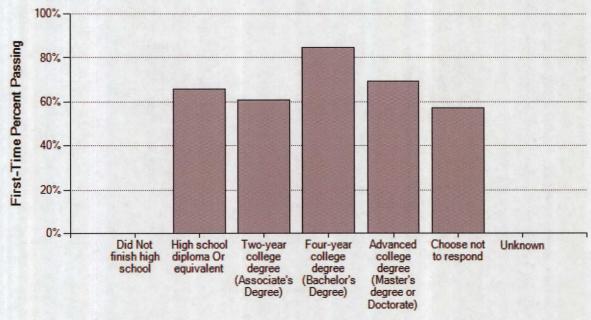


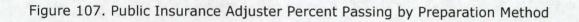
Figure 106. Public Insurance Adjuster Percent Passing by Education Level

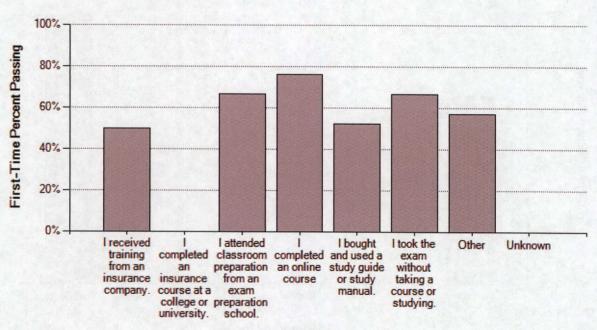


**Education Level** 

	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
I received training from an insurance company.	2	50.0	1	72.50	13.44
I completed an insurance course at a college or university.	1	0.0	0	48.00	an said
I attended classroom preparation from an exam preparation school.	3	66.7	2	70.33	9.07
I completed an online course.	83	75.9	63	74.93	9.97
I bought and used a study guide or study manual.	21	52.4	11	70.24	8.47
I took the exam without taking a course or studying.	12	66.7	8	72.50	9.21
Other	14	57.1	8	70.43	12.96
No response	0	-	-	· · · ·	-

Table 116. Public Insurance	Adjuster Examinees b	y Preparation Method
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**Preparation Method** 

	Total	Passing candidates		Scaled S		score
		%	N	Mean	SD	
the United States	123	69.9	86	73.59	10.17	
Mexico	0	1	-	-	-	
the Caribbean	1	0.0	0	52.00	的同時的	
Central America	0	-	-	-	-	
South America	0	-		-	-	
Spain	0	1	-			
Other	10	50.0	5	69.20	9.52	
No response	2	100.0	2	79.50	10.61	

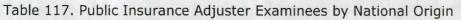
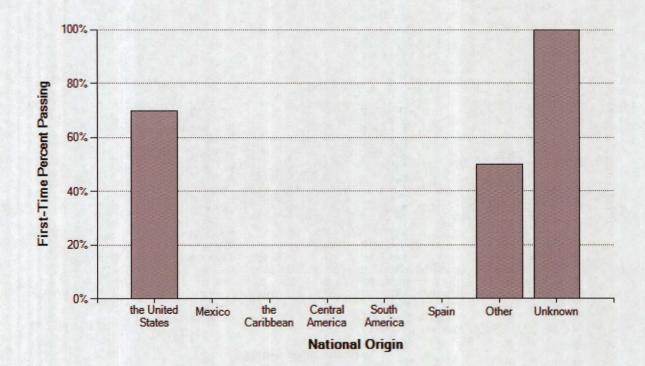


Figure 108. Public Insurance Adjuster Percent Passing by National Origin



## **General Lines – Property & Casualty**

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

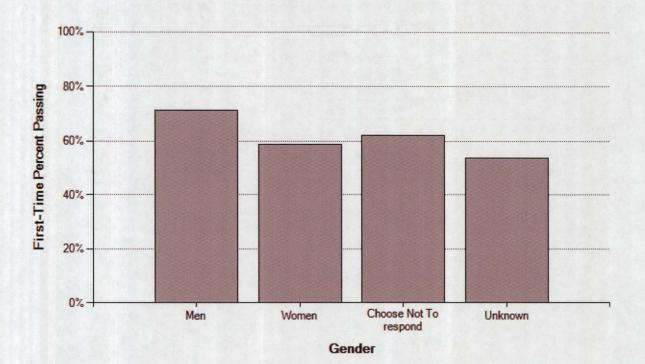
	Total		Passing candidates Scaled				l score
		%	N	Mean	SD		
First-time	9,519	63.4	6,033	72.07	12.17		

Table 118. General Lines – Property & Casualty Examinees

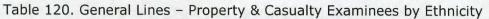
	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Men	3,512	71.4	2,506	74.18	11.26
Women	5,835	58.7	3,426	70.84	12.45
Choose not to respond	103	62.1	64	72.35	13.87
No response	69	53.6	37	68.49	14.59

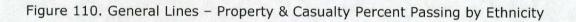
Table 119. General Lines – Property & Casualty Examinees by Gender

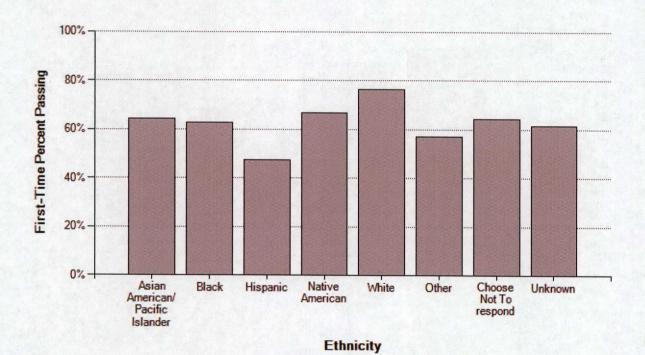
Figure 109. General Lines - Property & Casualty Percent Passing by Gender



	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	366	64.5	236	72.01	13.14
Black	996	62.9	626	71.78	11.70
Hispanic	3,292	47.3	1,558	67.33	12.74
Native American	51	66.7	34	73.43	11.08
White	4,138	76.5	3,166	75.95	10.20
Other	269	57.2	154	71.06	11.86
Choose not to respond	316	64.2	203	72.93	12.30
No response	91	61.5	56	69.71	13.92

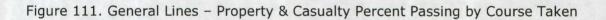


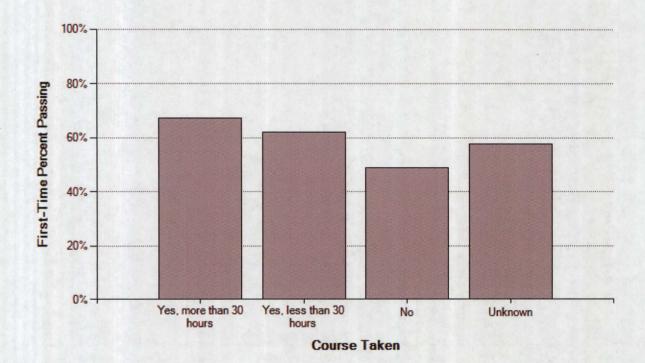




	Total	Pas Total candi		Scaled score	
		%	N	Mean	SD
Yes, more than 30 hours	5,146	67.3	3,462	73.02	11.57
Yes, less than 30 hours	3,166	62.3	1,972	72.14	12.38
No	1,112	48.9	544	67.76	13.07
No response	95	57.9	55	69.06	14.64

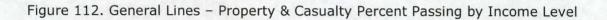
Table 121. General Lines – Property & Casualty Examinees by Course Taken

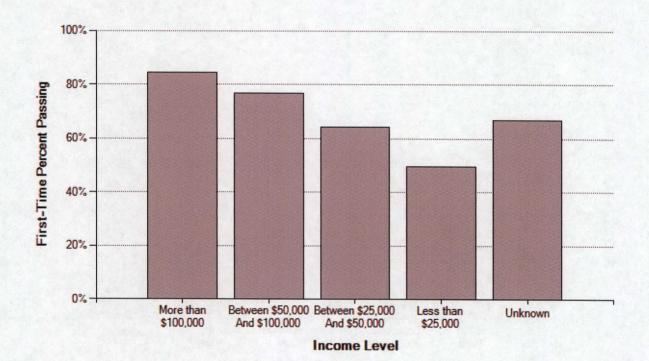




	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
More than \$100,000	662	84.4	559	78.85	10.08
Between \$50,000 and \$100,000	1,837	77.0	1,414	75.87	10.56
Between \$25,000 and \$50,000	3,749	64.3	2,411	72.51	11.31
Less than \$25,000	3,114	49.6	1,544	67.88	12.87
No response	157	66.9	105	71.86	13.91

Table 122. General Lines - Property & Casualty Examinees by Income Level

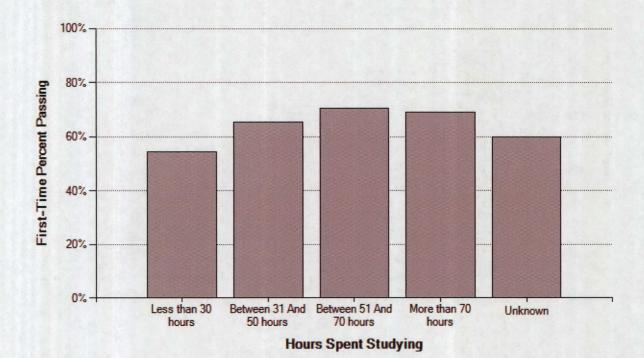




	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Less than 30 hours	2,785	54.3	1,513	69.62	12.80
Between 31 and 50 hours	4,006	65.6	2,626	72.82	11.86
Between 51 and 70 hours	1,483	70.5	1,045	73.66	11.44
More than 70 hours	1,133	69.0	782	73.70	11.29
No response	112	59.8	67	68.90	15.10

Table 123. General Lines – Property & Casualty Examinees by Total Hours Spent Studying

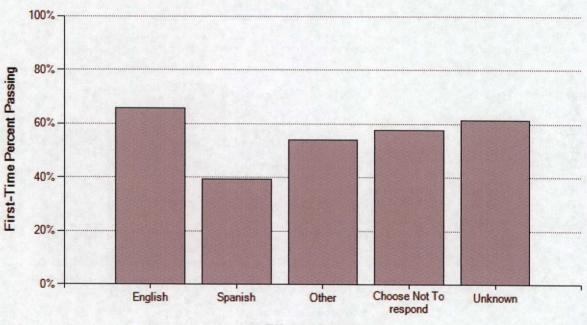
Figure 113. General Lines – Property & Casualty Percent Passing by Total Hours Spent Studying



	Total		ssing idates	Scaled	l score
		% N		Mean	SD
English	8,333	65.8	5,486	72.78	11.79
Spanish	726	39.5	287	65.27	13.25
Other	252	54.0	136	69.63	13.68
Choose not to respond	99	57.6	57	70.52	13.16
No response	109	61.5	67	70.38	14.02

Table 124. General Lines – Property & Casualty Examinees by Primary Language

### Figure 114. General Lines – Property & Casualty Percent Passing by Primary Language

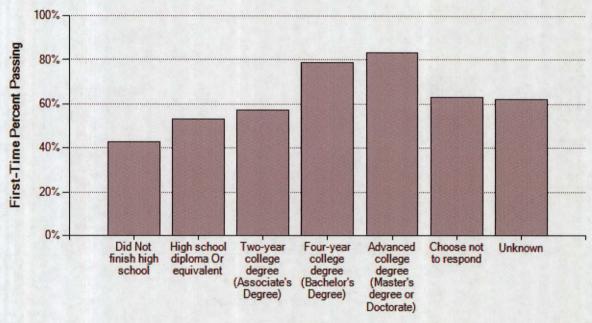


Primary Language

	Total		ssing idates	Scaled	l score	
		%	N	Mean	SD	
Did not finish high school	84	42.9	36	66.64	13.34	
High school diploma or equivalent	3,929	53.3	2,095	68.98	12.41	
Two-year college degree (Associate's Degree)	1,806	57.4	1,036	70.66	11.74	
Four-year college degree (Bachelor's Degree)	2,687	78.7	2,114	76.56	10.27	
Advanced college degree (Master's degree or Doctorate)	568	83.3	473	78.57	10.05	
Choose not to respond	329	62.9	207	71.00	12.58	
No response	116	62.1	72	70.08	15.13	

Table 125. General Lines - Proper	ty & Casualty Examinees by Education Level
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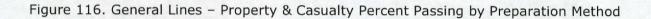
Figure 115. General Lines – Property & Casualty Percent Passing by Education Level

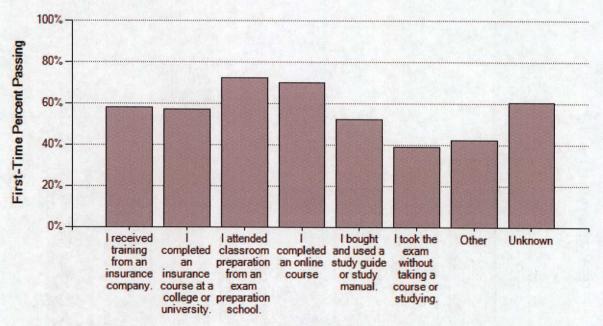


**Education Level** 

	Total	and the second sec	ssing idates	Scaled	d score
		%	N	Mean	SD
I received training from an insurance company.	1,053	57.9	610	70.48	12.59
I completed an insurance course at a college or university.	153	56.9	87	69.94	11.65
I attended classroom preparation from an exam preparation					
school.	2,042	72.3	1,477	74.67	11.04
I completed an online course.	3,644	69.7	2,539	73.93	11.44
I bought and used a study guide or study manual.	1,949	52.1	1,016	68.92	12.39
I took the exam without taking a course or studying.	132	38.6	51	64.42	12.87
Other	418	42.1	176	65.72	13.40
No response	128	60.2	77	69.95	14.60

#### Table 126. General Lines - Property & Casualty Examinees by Preparation Method

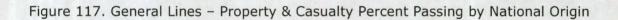


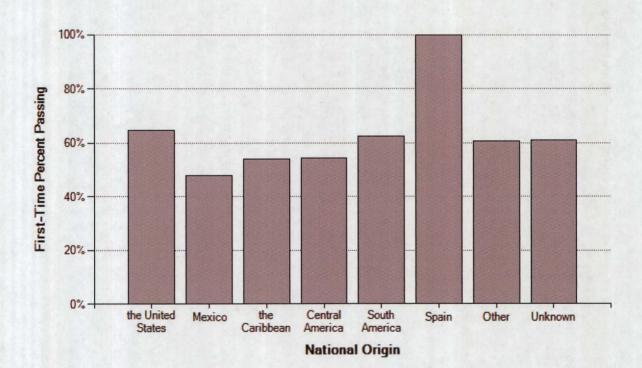


**Preparation Method** 

	Total	Pas: candi	dates Scaled sco		l score
		%	N	Mean	SD
the United States	8,061	64.7	5,218	72.47	11.94
Mexico	496	47.8	237	67.46	12.83
the Caribbean	37	54.1	20	69.73	14.53
Central America	103	54.4	56	69.36	14.74
South America	88	62.5	55	71.73	13.37
Spain	2	100.0	2	82.50	4.95
Other	601	60.7	365	71.58	12.54
No response	131	61.1	80	70.44	14.00

Table 127. General Lines – Property & Casualty Examinees by National Origin





Gender	Ethnicity	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	Asian American / Pacific Islander	169	66.9	113	72.67	13.16
	Black	376	67.3	253	72.60	11.54
	Hispanic	987	59.4	586	70.47	11.97
Men	Native American	24	66.7	16	72.71	10.22
	White	1,700	80.5	1,369	77.05	9.67
	Other	131	61.1	80	71.83	11.38
	Choose not to respond	113	69.0	78	73.87	11.92
	No response	12	91.7	11	74.67	11.69
	Asian American / Pacific Islander	195	62.6	122	71.39	13.17
	Black	619	60.1	372	71.26	11.78
	Hispanic	2,302	42.2	972	66.00	12.82
Women	Native American	26	65.4	17	73.46	11.75
	White	2,430	73.8	1,794	75.23	10.43
	Other	135	52.6	71	70.07	12.29
	Choose not to respond	115	59.1	68	71.99	12.03
	No response	13	76.9	10	73.08	10.10
	Asian American / Pacific Islander	2	50.0	1	77.00	11.3
	Black	1	100.0	1	81.00	11.01
	Hispanic	2	0.0	0	55.50	9.19
Choose not to respond	Native American	1	100.0	1	90.00	5.15
	White	6	16.7	1	58.17	19.02
	Other	3	100.0	3	82.33	4.04
	Choose not to respond	88	64.8	57	72.95	13.15
	No response	0	-	-	-	10.11
	Asian American / Pacific Islander	0				
	Black	0	-	- 6-		
	Hispanic	1	0.0	0	65.00	1
No response	Native American	0	-	-	-	
	White	2	100.0	2	81.50	3.54
	Other	0	100120	-	-	
	Choose not to respond	0	-	-		
	No response	66	53.0	35	68.15	14.73

Table 128. General Lines – Property & Casualty Examinees by Ethnicity within Gender

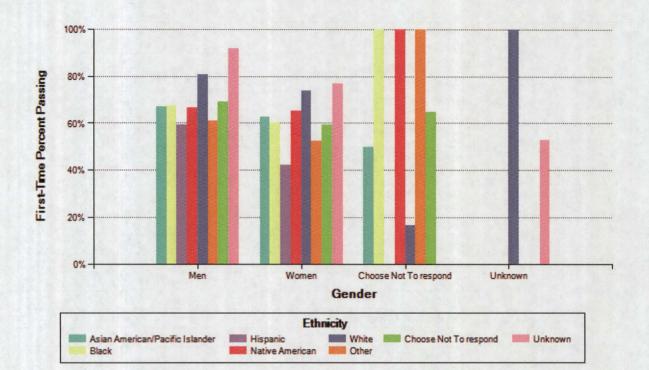


Figure 118. General Lines – Property & Casualty Percent Passing by Ethnicity within Gender

Gender	Education Level	Total		sing dates	Scaled score	
		a statist	%	N	Mean	SD
	Did not finish high school	32	50.0	16	68.88	11.95
	High school diploma or equivalent	1,117	63.8	713	71.23	11.53
	Two-year college degree (Associate's Degree)	610	63.0	384	71.97	11.48
Men	Four-year college degree (Bachelor's Degree)	1,347	79.4	1,069	76.89	10.07
Women	Advanced college degree (Master's degree or Doctorate)	302	83.4	252	78.85	9.86
	Choose not to respond	85	67.1	57	71.12	10.75
	No response	19	78.9	15	74.05	18.30
	Did not finish high school	51	39.2	20	65.20	14.19
	High school diploma or equivalent	2,801	49.1	1,376	68.08	12.62
	Two-year college degree (Associate's Degree)	1,187	54.6	648	70.01	11.79
Women	Four-year college degree (Bachelor's Degree)	1,316	78.2	1,029	76.23	10.48
	Advanced college degree (Master's degree or Doctorate)	260	83.5	217	78.44	10.12
	Choose not to respond	193	61.1	118	70.68	12.74
1. 1. 18	No response	27	66.7	18	70.44	13.94
	Did not finish high school	1	0.0	0	69.00	
	High school diploma or equivalent	11	54.5	6	69.36	16.4
	Two-year college degree (Associate's Degree)	8	50.0	4	67.25	17.0
Choose not to respond	Four-year college degree (Bachelor's Degree)	23	65.2	15	75.96	9.40
	Advanced college degree (Master's degree or Doctorate)	6	66.7	4	69.83	13.9
	Choose not to respond	50	62.0	31	71.88	14.9
	No response	4	100.0	4	80.50	6.76
	Did not finish high school	0	-	-	-	178.6
	High school diploma or equivalent	0	- 1	-	-	
	Two-year college degree (Associate's Degree)	1	0.0	0	65.00	
No response	Four-year college degree (Bachelor's Degree)	1	100.0	1	84.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-		
	Choose not to respond	1	100.0	1	79.00	
	No response	66	53.0	35	68.15	14.7

# Table 129. General Lines – Property & Casualty Examinees by Education Level within Gender

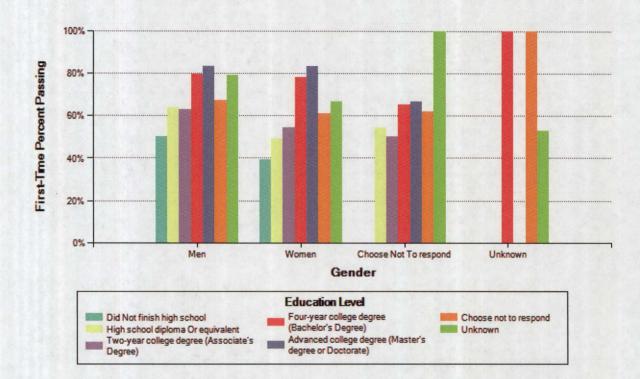
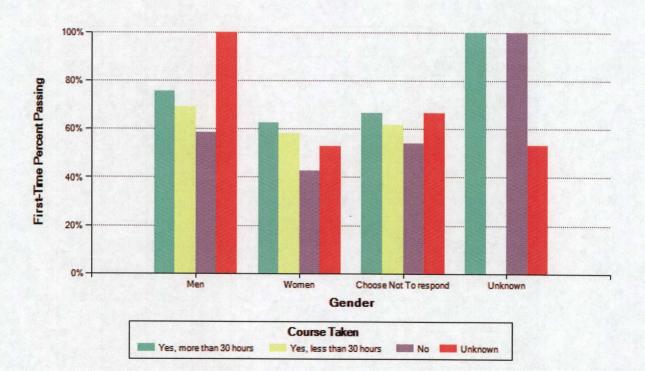


Figure 119. General Lines – Property & Casualty Percent Passing by Education Level within Gender

Gender	Course Taken	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	Yes, more than 30 hours	1,871	75.5	1,412	75.12	10.75
Men	Yes, less than 30 hours	1,216	69.2	841	73.91	11.58
Men	No	416	58.7	244	70.61	11.91
	No response	9	100.0	9	80.00	5.55
	Yes, more than 30 hours	3,232	62.5	2,021	71.78	11.84
Women	Yes, less than 30 hours	1,915	58.0	1,110	71.02	12.73
women	No	671	42.6	286	65.94	13.30
	No response	17	52.9	9	66.94	15.75
	Yes, more than 30 hours	42	66.7	28	74.45	11.64
Choose not to respond	Yes, less than 30 hours	34	61.8	21	72.59	13.80
choose not to respond	No	24	54.2	13	68.83	16.98
	No response	3	66.7	2	68.33	17.67
	Yes, more than 30 hours	1	100.0	1	84.00	
No response	Yes, less than 30 hours	1	0.0	0	65.00	
No response	No	1	100.0	1	79.00	
	No response	66	53.0	35	68.15	14.73

Table 130. General Lines - Property & Casualty Examinees by Course Taken within Gender

Figure 120. General Lines – Property & Casualty Percent Passing by Course Taken within Gender



Gender	Preparation Method	Total	Pas: candi	sing dates		
			%	N	Mean	SD
	I received training from an insurance company.	362	68.0	246	72.97	11.9
	I completed an insurance course at a college or university.	45	71.1	32	73.33	11.1
	I attended classroom preparation from an exam preparation school.	752	79.7	599	76.57	9.9
Man	I completed an online course.	1,431	76.8	1,099	75.80	10.4
Gender Men Women Choose not to respond	I bought and used a study guide or study manual.	695	59.9	1	70.86	12.0
	I took the exam without taking a course or studying.	64	53.1	34	68.75	10.6
	Other	140	45.0	63	66.96	12.4
	No response	23	73.9	17	74.74	11.4
	I received training from an insurance company.	678	52.5	356	the second second second second	12.7
	I completed an insurance course at a college or university.	106	50.0	53		11.6
	I attended classroom preparation from an exam preparation school.	1,280	68.1	872	73.60	11.4
Woman	I completed an online course.	2,187	65.0	1,422	72.69	11.8
women	I bought and used a study guide or study manual.	1,234	47.5	586	67.70	12.4
	I took the exam without taking a course or studying.	65	24.6	16	60.15	13.6
	Other	251	40.2	101	64.92	13.5
	No response	34	58.8	20	68.94	16.2
	I received training from an insurance company.	13	61.5	8	73.00	12.1
	I completed an insurance course at a college or university.	2	100.0	2	80.00	1.4
	I attended classroom preparation from an exam preparation school.	10	60.0	CONTRACTOR OF	69.70	
	I completed an online course.	25	68.0	17	74.80	13.7
to respond	I bought and used a study guide or study manual.	18	72.2	13	77.11	9.3
	I took the exam without taking a course or studying.	3	33.3	1		8.0
	Other	27	44.4	12	A Markey Shares and	16.7
	No response	5	100.0	5	78.40	7.5
	I received training from an insurance company.	0	-	-	- 100	199
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam	-				
	preparation school.	0	-	-	-	
No response	I completed an online course. I bought and used a study guide or study	1	100.0	1	79.00	12.4
	manual. I took the exam without taking a course or studying.	0	50.0	1	74.50	13.4
	Other	0				

Table 131. General Lines – Property & Casualty Examinees by Preparation Method within Gender

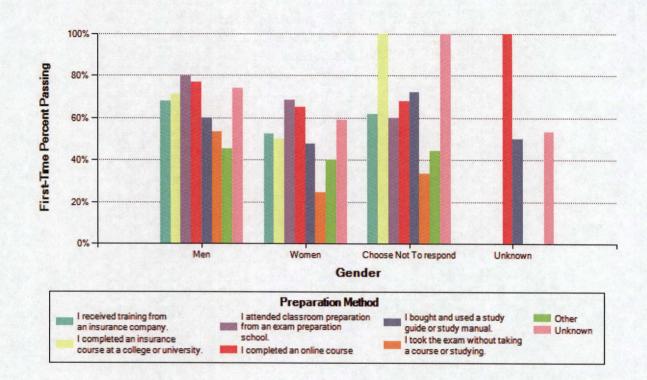


Figure 121. General Lines – Property & Casualty Percent Passing by Preparation Method within Gender

Gender	National Origin	Total		sing dates	Scaled	score
			%	N	Mean	SD
Aen Aen Aen Aen Aen Aen Aen Aen Aen Aen	the United States	2,962	73.0	2,162	74.62	11.01
	Mexico	140	60.7	85	70.09	12.47
	the Caribbean	11	72.7	8	77.27	10.87
Men	Central America	41	61.0	25	71.56	12.23
men	South America	37	73.0	27	75.70	11.38
	Spain	0	-	-	-	
	Other	297	60.6	180	71.44	12.45
	No response	24	79.2	19	77.50	8.13
	the United States	5,018	59.9	3,007	71.20	12.25
	Mexico	354	42.7	151	66.40	12.86
	the Caribbean	25	48.0	12	66.48	15.17
Momon	Central America	62	50.0	31	67.90	16.12
women	South America	49	53.1	26	68.31	14.08
	Spain	1	100.0	1	79.00	
	Other	291	61.9	180	71.88	12.60
	No response	35	51.4	18	67.77	14.78
	the United States	77	61.0	47	72.06	14.59
	Mexico	1	100.0	1	77.00	P. M. P. Pau
	the Caribbean	1	0.0	0	68.00	
Choose not to respond	Central America	0	-	-	-	
choose not to respond	South America	2	100.0	2	82.00	2.83
	Spain	1	100.0	1	86.00	
	Other	13	38.5	5	67.92	13.52
	No response	8	100.0	8	78.13	6.75
	the United States	4	50.0	2	72.50	11.50
	Mexico	1	0.0	0	65.00	
	the Caribbean	0	-	-	-	-
No response	Central America	0	-	-	-	-
No response	South America	0	- 18	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	- 1	-
	No response	64	54.7	35	68.30	14.91

Table 132. General Lines - Property & Casualty Examinees by National Origin within Gender

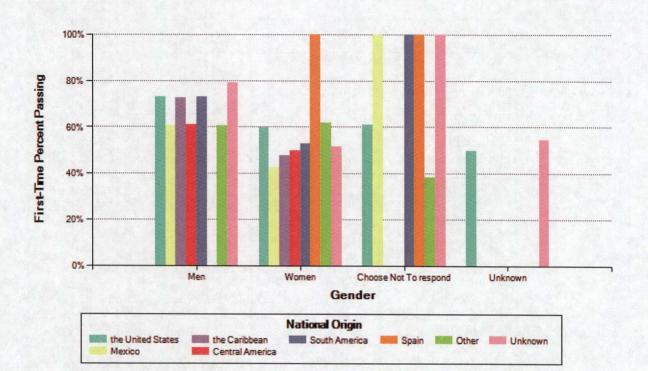


Figure 122. General Lines – Property & Casualty Percent Passing by National Origin within Gender

Ethnicity	Education Level	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	Did not finish high school	7	28.6	2	63.86	15.13
	High school diploma or equivalent	75	53.3	40	68.41	12.8
	Two-year college degree (Associate's			- Koolacika		
	Degree)	72	56.9	41	68.57	13.1
Asian American /	Four-year college degree (Bachelor's					
Pacific Islander	Degree)	160	72.5	116	75.01	12.0
	Advanced college degree (Master's degree	The second				
	or Doctorate)	40	75.0	30	76.85	10.8
	Choose not to respond	11	54.5	6	63.00	19.7
	No response	1	100.0	1	72.00	
	Did not finish high school	3	66.7	2	79.00	10.1
	High school diploma or equivalent	365	53.7	196		
	Two-year college degree (Associate's			1.0		
	Degree)	209	55.0	115	70.11	11.4
	Four-year college degree (Bachelor's					
Black	Degree)	283	75.3	213	75.12	10.6
	Advanced college degree (Master's degree			1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 - 1990 -		
	or Doctorate)	91	81.3	74	76.54	9.4
	Choose not to respond	41	58.5	24		
	No response	4	50.0	2	73.00	
A CONTRACTOR AND AND	Did not finish high school	38	31.6	12	62.08	
	High school diploma or equivalent	1,775	40.6	720		12.6
	Two-year college degree (Associate's	1,775	40.0	120	05.55	12.0
	Degree)	714	44.1	315	67.01	12.2
	Four-year college degree (Bachelor's	/14	44.1	515	07.01	12.2
Hispanic	Degree)	595	67.6	402	72.98	11 4
	Advanced college degree (Master's degree	555	07.0	102	12.50	11.1
	or Doctorate)	71	73.2	52	74.97	11.2
	Choose not to respond	91	58.2		68.80	
Pacific Islander	No response	8	50.0	4		
	Did not finish high school	0	50.0		01.75	25.5
	High school diploma or equivalent	18	44.4	8	67.83	11.9
	Two-year college degree (Associate's	10	44.4	0	07.05	11.9
	Degree)	14	85.7	12	78.64	7.4
	Four-year college degree (Bachelor's	14	05.7	12	70.04	7.4
Native American	Degree)	13	61.5	8	72.69	11.4
	Advanced college degree (Master's degree	15	01.5	0	72.05	11.7
	or Doctorate)	3	100.0	3	79.67	7.6
	Choose not to respond	1	100.0	1		7.0
	No response	2	100.0	2		9.9
	Did not finish high school	29	55.2	16		
	High school diploma or equivalent	1,546	67.4	1,042	73.14	10.7
	Two-year college degree (Associate's Degree)	702	72.4	508	74.80	9.9
	Four-year college degree (Bachelor's	102	72.4	508	74.00	9.9
White	Degree)	1,455	86.0	1,252	78.74	8.7
White	Advanced college degree (Master's degree	1,455	00.0	1,252	70.74	0.7
					100000000000000000000000000000000000000	1.198.19
		306	80.0	275	80.91	20
	or Doctorate) Choose not to respond	306 88	89.9 73.9	275	and the second second second	8.9 10.9

Table 133. General Lines – Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Pass candi		Scaled	l score
And States			%	N	Mean	SD
	Did not finish high school	5	60.0	3	69.40	7.83
	High school diploma or equivalent	79	54.4	43	68.94	12.97
	Two-year college degree (Associate's Degree)	50	54.0	27	70.46	10.11
Other	Four-year college degree (Bachelor's Degree)	92	60.9	56	72.68	10.92
	Advanced college degree (Master's degree or Doctorate)	31	61.3		74.42	11.48
	Choose not to respond	9	55.6	5	70.44	13.54
Sheet States and	No response	3	33.3	1	57.33	27.39
	Did not finish high school	1	100.0	1	77.00	
	High school diploma or equivalent	67	65.7	44	71.21	12.55
	Two-year college degree (Associate's Degree)	44	38.6	17	67.36	10.61
Choose not to respond	Four-year college degree (Bachelor's Degree)	85	74.1	63		
	Advanced college degree (Master's degree or Doctorate)	25	76.0	19	76.76	12.71
	Choose not to respond	88	60.2	53	71.57	12.88
·····································	No response	6	100.0	6	81.17	5.56
	Did not finish high school	1	0.0	0	68.00	
	High school diploma or equivalent	4	50.0	2	62.50	13.48
	Two-year college degree (Associate's Degree)	1	100.0	1	70.00	
No response	Four-year college degree (Bachelor's Degree)	4	100.0		76.25	6.13
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1		
	Choose not to respond	0	-		-	-
	No response	80	60.0	48	69.76	14.41

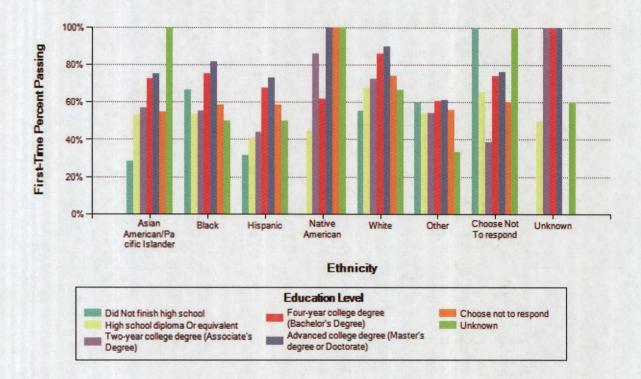


Figure 123. General Lines – Property & Casualty Percent Passing by Education Level within Ethnicity

Ethnicity	Course Taken	Total		sing dates	Scaled	l score
			%	N	Mean	SD
	Yes, more than 30 hours	225	68.9	155	73.36	12.33
Acian American / Desifie Islander	Yes, less than 30		S. Server			
Asian American / Pacific Islander	hours	92	63.0	58	71.40	13.17
	No	49	46.9	23	66.94	15.4
	No response	0	-	-	-	
	Yes, more than 30					
	hours	610	67.2	410	72.79	10.84
Black	Yes, less than 30	275	CO 7	107	74.40	
	hours	275	60.7	167	71.40	12.68
	No	110	43.6	48	67.05	12.62
	No response	1	100.0	1	74.00	
	Yes, more than 30 hours	1 740	52.4	010	60.00	17.47
	Yes, less than 30	1,749	52.4	916	68.68	12.47
Hispanic	hours	1,090	45.2	493	66.88	12.68
	No	450	33.1	149	63.29	12.95
	No response	3	0.0	0	51.33	11.55
	Yes, more than 30		0.0	0	51.55	11.5
	hours	28	67.9	19	73.96	11.16
Number of Aller	Yes, less than 30					
Native American	hours	16	68.8	11	76.44	8.25
	No	6	50.0	3	63.50	14.17
	No response	1	100.0	1	70.00	
	Yes, more than 30					Seco
	hours	2,214	79.1	1,752	76.42	9.67
White	Yes, less than 30	1 500	75.0		100	
	hours	1,509	75.3	1,137	76.12	10.63
	No	408	66.9	273	72.89	10.76
	No response	7	57.1	4	70.29	15.46
	Yes, more than 30 hours	150	62 F	00	72 47	
	Yes, less than 30	156	63.5	99	72.47	11.11
Other	hours	74	47.3	35	69.66	12.33
	No	38	52.6	20	68.50	13.17
	No response	1	0.0	0	52.00	13.17
	Yes, more than 30	-	0.0	0	52.00	
	hours	159	67.3	107	74.11	11.66
Choose not to respond	Yes, less than 30					
choose not to respond	hours	106	63.2	67	73.23	11.17
	No	47	55.3	26	68.32	15.48
	No response	4	75.0	3	72.50	16.66
	Yes, more than 30				1	
	hours	5	80.0	4	69.40	15.74
No response	Yes, less than 30		100.0		71 50	
	hours No	4	100.0	4	71.50	1.29
		4	50.0	2	70.50	6.81
	No response	78	59.0	46	69.60	14.54

Table 134. General Lines – Property & Casualty Examinees by Course Taken within Ethnicity

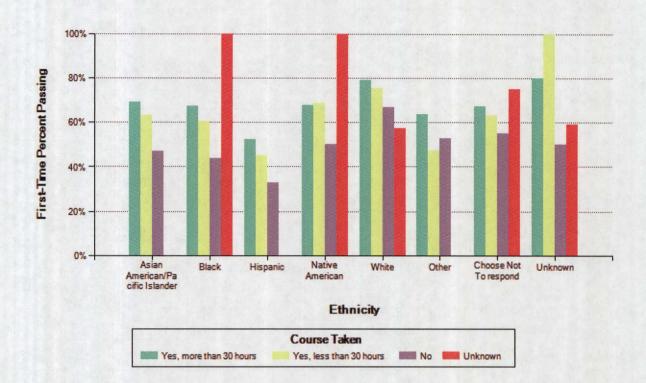


Figure 124. General Lines – Property & Casualty Percent Passing by Course Taken within Ethnicity

Ethnicity	Preparation Method	Total	Pass candio		Scaled	l score
			%	N	Mean	SD
the second	I received training from an insurance					
	company.	37	54.1	20	69.30	14.85
	I completed an insurance course at a college		1.88		A second	
	or university.	3	66.7	2	69.33	19.86
	I attended classroom preparation from an		100000			
Asian American / Pacific Islander	exam preparation school.	75	74.7	56	75.00	11.49
	I completed an online course.	148	68.9	102	73.87	12.2
Facilie Islander	I bought and used a study guide or study		1990			
	manual.	70	60.0	42	69.17	13.38
	I took the exam without taking a course or		a faite de			
	studying.	12	25.0	3	65.33	9.5
	Other	16	56.3	9	65.94	19.3
	No response	5	40.0	2	69.00	8.4
	I received training from an insurance		S. Martine			
	company.	185	68.1	126	73.09	11.2
	I completed an insurance course at a college				1.1.1	1.1
	or university.	23	60.9	14	72.30	11.6
	I attended classroom preparation from an			- And	S. Street	
	exam preparation school.	222	68.5	152	73.71	10.3
Black	I completed an online course.	332	68.7	228	73.23	10.9
	I bought and used a study guide or study				1.000	
	manual.	177	44.1	78	66.94	12.9
	I took the exam without taking a course or				1. 25 7.7	No.
	studying.	17	35.3	6	59.65	15.0
	Other	33	60.6	20	70.03	11.3
	No response	7	28.6	2	65.14	8.7
	I received training from an insurance					
	company.	444	45.7	203	66.77	13.4
	I completed an insurance course at a college		and the second			
	or university.	65	49.2	32	67.05	11.8
	I attended classroom preparation from an					
	exam preparation school.	621	57.8	359	70.30	12.0
Hispanic	I completed an online course.	1,142	53.6	612	69.11	12.1
	I bought and used a study guide or study					
	manual.	789	36.4	287	64.57	12.4
	I took the exam without taking a course or	22.40	1		1.000	1. Second
	studying.	43	27.9	12	60.00	A COLUMN PROVIDENT
	Other	178	27.5	49	61.43	12.7
all a strange of	No response	10	40.0	4	62.40	21.6
	I received training from an insurance	Sec. 1		President and		
	company.	11	54.5	6	69.91	13.3
	I completed an insurance course at a college					
	or university.	2	50.0	1	70.50	3.5
	I attended classroom preparation from an				180.0	
Native American	exam preparation school.	10	70.0	7	74.20	12.1
	I completed an online course.	17	82.4	14	77.53	8.0
	I bought and used a study guide or study		A. Sala			No.
	manual.	8	62.5	5	73.00	12.3
	I took the exam without taking a course or		12.4	NS AND		
Line and a series	studying.	1	0.0	0	52.00	

Table 135. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled	l score
		Stall St	%	N	Mean	SD
	Other	1	0.0	0	69.00	
	No response	1	100.0	1	70.00	
A State of the second	I received training from an insurance			-	10.00	
	company.	310	68.7	213	74.11	10.4
	I completed an insurance course at a college					
	or university.	46	65.2	30	72.46	11.8
	I attended classroom preparation from an		NO.		- A 10-11	
	exam preparation school.	1,024	82.1	841	77.59	9.4
White	I completed an online course.	1,788	80.8	1,444	77.16	9.7
	I bought and used a study guide or study	- PARA	1928			
	manual.	794	68.1	541	73.24	10.6
	I took the exam without taking a course or					
	studying.	48	50.0	24	69.58	11.3
	Other	115	54.8	63	70.54	10.8
	No response	13	76.9	10	74.46	12.5
	I received training from an insurance		AV STOR			
	company.	32	56.3	18	69.69	11.8
	I completed an insurance course at a college	and and				218
	or university.	5	40.0	2	68.40	7.1
	I attended classroom preparation from an	N. S. S.				
	exam preparation school.	40	67.5	27	74.45	9.9
Other	I completed an online course.	107	60.7	65	72.26	12.0
	I bought and used a study guide or study	11.20				
	manual.	56	50.0	28	69.61	10.1
	I took the exam without taking a course or	Street St		1.000		
	studying.	3	66.7		71.33	2.8
	Other	22	40.9	9	65.91	15.6
	No response	4	75.0	3	68.00	23.9
	I received training from an insurance	The second				
	company.	33	69.7	23	73.79	11.5
	I completed an insurance course at a college					
	or university.	8	62.5	5	73.00	5.6
	I attended classroom preparation from an					
Chasse not	exam preparation school.	46	71.7		74.24	
Choose not to respond	I completed an online course.	108	66.7	72	74.80	11.5
to respond	I bought and used a study guide or study					
	manual.	54	63.0	34	73.85	10.2
	I took the exam without taking a course or		50.0		65.00	110
	studying.	8	50.0		65.00	1000 1000
	Other	52	48.1	25	66.71	14.9
	No response	7	100.0	7	79.57	6.6
	I received training from an insurance	1.1.1.1.1				
	company.	1	100.0	1	70.00	2000
	I completed an insurance course at a college		100.0			
	or university.	1	100.0	1	72.00	
N	I attended classroom preparation from an	1	50.0	2	62 50	12 F
No response	exam preparation school.	4	50.0	2		13.5
	I completed an online course.	2	100.0	2	75.00	4.2
	I bought and used a study guide or study	-	100.0	-	70.00	
	manual.	1	100.0	1	70.00	
	I took the exam without taking a course or	0	State and			

Ethnicity	Preparation Method	Total	Pass candi		Scaled	l score
			%	N	V Mean	SD
	Other	1	100.0	1	71.00	
	No response	81	59.3	48	69.89	14.40

### Figure 125. General Lines – Property & Casualty Percent Passing by Preparation Method within Ethnicity

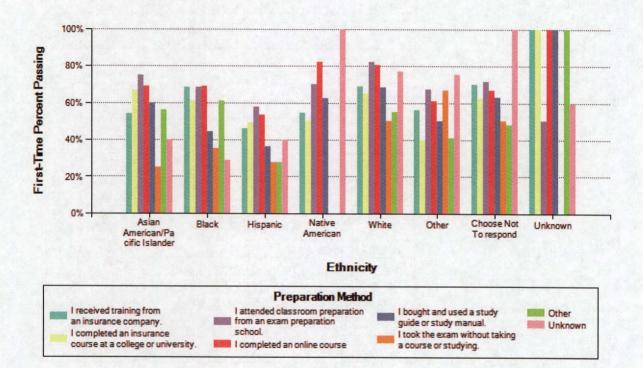


Table 136. General Lines - P	roperty & Casualty	Examinees by	National Origin with	in
Ethnicity				

Ethnicity	National Origin	Total	Pas: candi	sing dates	Scaled scor	
			%	N	Mean	SD
	the United States	117	69.2	81	73.18	12.60
	Mexico	0	-	- 10	-	
	the Caribbean	0	-	-	-	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Asian American / Dacific Islander	Central America	0	-	-	-	
Asian American / Pacific Islander	South America	1	0.0	0	66.00	
	Spain	0	-	-	-	
	Other	241	62.7	151	71.45	13.5
	No response	7	57.1	4	72.57	8.40
	the United States	897	63.2	567	71.80	11.67
	Mexico	0	-	- 1999	-	
	the Caribbean	7	42.9	3	69.86	10.54
Diast	Central America	3	100.0	3	87.67	4.5
Black	South America	0	-	-	-	
	Spain	0	-	-	-	
	Other	83	60.2	50	71.40	11.5
	No response	6	50.0	3	67.17	18.2
	the United States	2,549	46.6	1,188	67.12	12.6
	Mexico	490	47.8	234	67.47	12.8
Hispanic	the Caribbean	29	58.6	17	69.76	15.7
	Central America	97	52.6	51	68.74	14.4
	South America	78	59.0	46	70.38	13.4
	Spain	0	2 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	-	-	
	Other	34	50.0	17	68.68	11.3
	No response	15	33.3	5	67.20	12.12
	the United States	50	66.0	33	73.50	11.19
	Mexico	0	-	-	-	
	the Caribbean	0	- 1	-	-	
Native American	Central America	0	-	-	-	
Native American	South America	0	-	-	-	
	Spain	0	-	-	-	
	Other	0	-	-	-	
	No response	1	100.0	1	70.00	
	the United States	3,998	76.7	3,068	76.02	10.10
	Mexico	0	-	-	-	
	the Caribbean	0	-	-	-	
White	Central America	2	100.0	2	84.50	2.1
WINCE	South America	5	100.0	5	84.40	5.1
	Spain	1	100.0	1	79.00	
	Other	121	69.4	84	74.12	12.13
	No response	11	54.5	6	68.00	17.2
	the United States	171	59.6	102	71.47	11.6
	Mexico	2	50.0	1	70.50	6.3
Other	the Caribbean	0	-	-	- 10	
	Central America	0	-	-	-	
	South America	1	100.0	1	80.00	

Ethnicity	National Origin	Total	Pass candi		Scaled score		
			%	N	Mean	SD	
	Spain	0	-	-	-		
	Other	93	51.6	48	70.02	12.34	
	No response	2	100.0	2	81.00	8.49	
	the United States	266	63.9	170	72.85	12.66	
	Mexico	3	66.7	2	72.33	10.79	
Choose not to respond	the Caribbean	1	0.0	0	68.00		
	Central America	1	0.0	0	44.00		
	South America	3	100.0	3	84.67	3.06	
	Spain	1	100.0	1	86.00	1.6	
	Other	29	51.7	15	70.90	9.21	
	No response	12	100.0	12	78.58	7.22	
	the United States	13	69.2	9	70.38	5.52	
	Mexico	1	0.0	0	43.00		
	the Caribbean	0	-	-	-	-	
No response	Central America	0	-		<u></u>	- 10	
No response	South America	0	2 <b>-</b> .		-	-	
	Spain	0		-	-	-	
	Other	0	-		1.022	-	
	No response	77	61.0	47	69.95	14.67	

Figure 126. General Lines – Property & Casualty Percent Passing by National Origin within Ethnicity

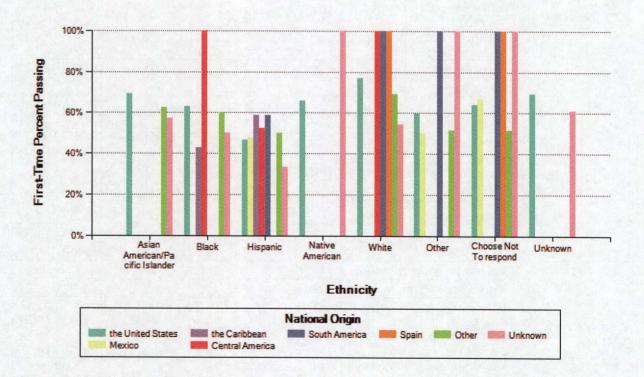


Table 137. General Lines – Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total		sing dates	Scaled	score
M. A. R.			%	N	Mean	SD
	Did not finish high school	66	45.5	30	67.08	12.8
	High school diploma or equivalent	3,447	54.8	1,888	69.36	12.2
	Two-year college degree (Associate's					
	Degree)	1,546	58.9	910	71.16	11.5
the United States	Four-year college degree (Bachelor's	0.000	00.0	1 010	77.00	0.0
	Degree) Advanced college degree (Master's degree	2,255	80.3	1,810	77.02	9.9
	or Doctorate)	449	86.9	390	79.61	9.0
	Choose not to respond	278	64.0	178		
	No response	270	60.0	170		
	Did not finish high school	6		2		
			33.3			
	High school diploma or equivalent Two-year college degree (Associate's	270	40.0	108	65.67	12.8
	Degree)	96	49.0	47	67.25	12.9
Mexico	Four-year college degree (Bachelor's Degree)	97	68.0	66	72.67	11.3
	Advanced college degree (Master's degree or Doctorate)	12	50.0	6	69.50	13.5
	Choose not to respond	13	53.8	7		
	No response	2	50.0	1	58.50	
	Did not finish high school	0	50.0	-	50.50	20.5
	High school diploma or equivalent	13	23.1	3	60.46	15 1
	Two-year college degree (Associate's					
	Degree)	8	50.0	4	67.88	11./
the Caribbean	Four-year college degree (Bachelor's Degree)	14	85.7	12	78.93	9.9
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	84.00	
	Choose not to respond	1	0.0	0	62.00	111
	No response	0	-	-	-	
	Did not finish high school	4	25.0	1	58.50	30.4
	High school diploma or equivalent	53	47.2		66.94	11 C C C C C C C C C C C C C C C C C C
	Two-year college degree (Associate's			and the second second		
	Degree)	22	40.9	9	66.32	11.3
Central America	Four-year college degree (Bachelor's Degree)	18	88.9	16	79.89	7.5
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	81.67	9.0
	Choose not to respond	2	50.0	1		24.0
	No response	1	100.0	1		- 110
	Did not finish high school	0		-		
	High school diploma or equivalent	21	42.9	9	63.95	15.2
	Two-year college degree (Associate's					
South America	Degree)	14	64.3	9	72.43	10.5
	Four-year college degree (Bachelor's Degree)	40	67.5	27	73.55	12.7
	Advanced college degree (Master's degree or Doctorate)	10	90.0	9	80.10	9.4

National Origin	Education Level	Total	Passing candidates		Scaled	score
			%	N	Mean	SD
	Choose not to respond	3	33.3	1	70.67	8.62
	No response	0	-	-	-	
La Politica - Co	Did not finish high school	0	-	-	-	- 100
	High school diploma or equivalent	1	100.0	1	86.00	
	Two-year college degree (Associate's Degree)	1	100.0	1	79.00	
Spain	Four-year college degree (Bachelor's Degree)	0	_	-	-	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	- 10
	No response	0	-	1982	- 10 C	- (1)
Sec. S. S. W. S.	Did not finish high school	6	33.3	2	66.83	7.73
	High school diploma or equivalent	117	51.3	60	68.34	
	Two-year college degree (Associate's Degree)	107	45.8	49	67.10	12.70
Other	Four-year college degree (Bachelor's Degree)	256	69.9	179	74.32	
	Advanced college degree (Master's degree or Doctorate)	88	67.0	59	73.85	12.44
	Choose not to respond	27	59.3	16	70.96	13.19
	No response	0	1 Car -		-	-
	Did not finish high school	2	50.0	1	72.00	4.24
	High school diploma or equivalent	7	14.3	1	61.29	6.26
	Two-year college degree (Associate's Degree)	12	58.3	7	72.50	14.32
No response	Four-year college degree (Bachelor's Degree)	7	57.1	4	69.43	17.96
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	83.60	7.50
	Choose not to respond	5	80.0	4	70.00	11.38
	No response	93	62.4	58	70.23	14.28

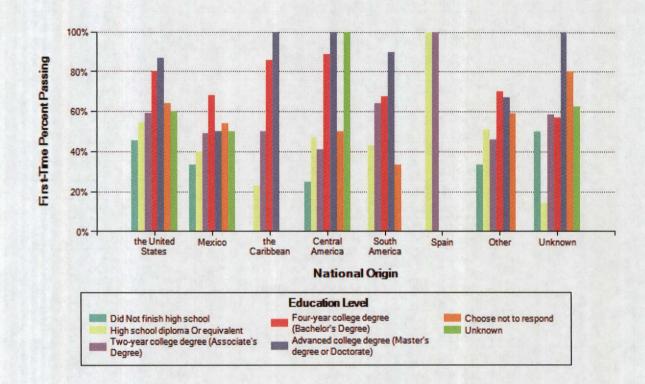


Figure 127. General Lines – Property & Casualty Percent Passing by Education Level within National Origin

Table 138. General Lines – Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total		sing dates	Scaled scor	
			%	N	Mean	SD
	Yes, more than 30 hours	4,361	68.4	2,981	73.31	11.42
the United States	Yes, less than 30 hours	2,759	63.8	1,760	72.57	12.19
the officed States	No	930	50.9	473	68.27	12.73
States and the second	No response	11	36.4	4	66.45	11.82
	Yes, more than 30 hours	250	55.2	138	69.51	11.53
Mexico	Yes, less than 30 hours	173	45.1	78	66.69	13.68
MEXICO	No	72	29.2	21	62.60	13.23
	No response	1	0.0	0	38.00	
	Yes, more than 30 hours	22	59.1	13	69.68	14.82
the Caribbean	Yes, less than 30 hours	9	44.4	4	68.89	14.20
the Cambbean	No	6	50.0	3	71.17	16.47
	No response	0	-	-	-	- 2
Central America	Yes, more than 30 hours	54	63.0	34	72.52	13.88
	Yes, less than 30 hours	39	51.3	20	67.54	14.69
	No	10	20.0	2	59.40	15.27
	No response	0	-	-	-	- 10
	Yes, more than 30 hours	52	65.4	34	72.75	12.81
South America	Yes, less than 30 hours	23	69.6	16	74.48	11.09
South America	No	13	38.5	5	62.77	16.35
	No response	0	- 6	-	-	-
	Yes, more than 30 hours	2	100.0	2	82.50	4.95
Spain	Yes, less than 30 hours	0		-	1.1	S. 1878-
Span	No	0	-	- 10 N		-
	No response	0	- 1. S	-		- 12
	Yes, more than 30 hours	374	65.2	244	72.49	12.04
Other	Yes, less than 30 hours	151	56.3	85	71.25	12.24
oulei	No	76	47.4	36	67.72	14.77
	No response	0	-	-		- 1
	Yes, more than 30 hours	31	51.6	16	69.65	13.30
No response	Yes, less than 30 hours	12	75.0	9	75.58	12.38
no response	No	5	80.0	4	74.00	9.67
	No response	83	61.4	51		14.68

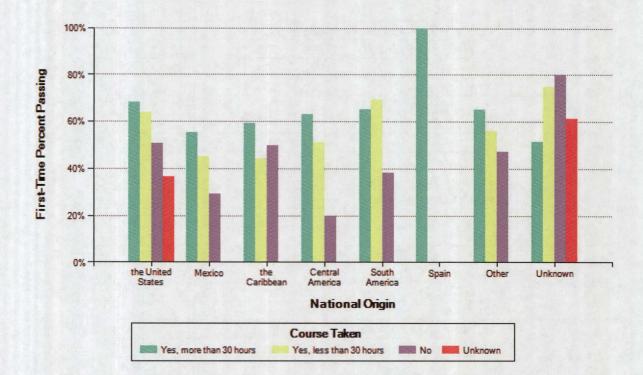


Figure 128. General Lines – Property & Casualty Percent Passing by Course Taken within National Origin

# Table 139. General Lines – Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total		sing dates	Scaled	score
			%	N	Mean	SD
	I received training from an insurance			Sand Sand		1.4
	company.	902	58.9	531	70.77	12.4
	I completed an insurance course at a				Sec. Sec.	
	college or university.	134	56.7	76	69.74	11.7
	I attended classroom preparation from an					
the United States	exam preparation school.	1,763	73.8	1,301	74.99	10.8
	I completed an online course.	3,107	71.1	2,209	74.34	11.1
	I bought and used a study guide or study	1.13.164			Sec.	199
	manual.	1,687	53.1	896	69.24	12.2
	I took the exam without taking a course or	States 1	1. N. 1			1919 14
	studying.	104	45.2	47	66.24	12.3
	Other	342	42.7	146	65.98	
	No response	22	54.5	12		
	I received training from an insurance					
	company.	55	45.5	25	67.15	13.2
	I completed an insurance course at a					
	college or university.	9	66.7	6	70.56	9.4
	I attended classroom preparation from an					
	exam preparation school.	88	50.0	44	69.53	12.5
Mexico	I completed an online course.	183	57.4		69.53	
	I bought and used a study guide or study		11.44		00.00	TEIO
	manual.	121	37.2	45	64.45	12.9
	I took the exam without taking a course or	1. P. C. C.			0	TEIS
	studying.	6	0.0	0	50.33	11.0
	Other	33	36.4			
	No response	1	0.0	0		1015
Section 1	I received training from an insurance			-	00.00	
	company.	5	20.0	1	60.80	9.0
	I completed an insurance course at a					
	college or university.	0	2	-	-	
	I attended classroom preparation from an	20.619.00				
	exam preparation school.	5	60.0	3	74.40	10.4
the Caribbean	I completed an online course.	17	64.7		72.24	
	I bought and used a study guide or study				7 _ 1 _ 1	1010
	manual.	10	50.0	5	67.60	18.4
	I took the exam without taking a course or	1.0.0	1.1.2.11			
	studying.	0	-	1. July -	-	
	Other	0		-	-	Constants.
	No response	0		-	-	
	I received training from an insurance	A				
	company.	6	50.0	3	67.33	19.7
	I completed an insurance course at a	1. 1. 1. 1. 1. 1.		A. Martine		
	college or university.	1	0.0	0	66.00	
	I attended classroom preparation from an			1.	1.04	1963
Control America	exam preparation school.	37	62.2	23	73.62	10.4
Central America	I completed an online course.	35	60.0	21	71.14	
	I bought and used a study guide or study	10000	1.12.14			
	manual.	13	53.8	7	68.15	13.6
	I took the exam without taking a course or		E SAN	and an an		1
	studying.	3	0.0	0	46.33	18.6
	Other	5	20.0	1	53.20	

National Origin	Preparation Method	Total	Pass candio		Scaled	l score
			%	N	Mean	SD
	No response	3	33.3	1	56.33	36.91
	I received training from an insurance					
	company.	9	33.3	3	63.33	15.91
	I completed an insurance course at a		Sec. Sec. St.	Sale A		
	college					
	or university.	1	100.0	1	83.00	
	I attended classroom preparation from an					-No 2
	exam preparation school.	18	66.7	12	74.39	12.61
South America	I completed an online course.	42	71.4		74.17	
	I bought and used a study guide or study					
	manual.	14	57.1	8	68.36	13.07
	I took the exam without taking a course or				00.00	10107
	studying.	2	0.0	0	56.00	7.07
	Other	2	50.0	1		
	No response	0		<u> </u>		12.75
	I received training from an insurance					
	company.	0	_		_	
	I completed an insurance course at a					
	college or university.	0	_	_	_	
	I attended classroom preparation from an					
	exam preparation school.	0	_	_	_	
Spain	I completed an online course.	2	100.0	2	82.50	4.95
	I bought and used a study guide or study		100.0	2	02.50	4.55
	manual.	0				
	I took the exam without taking a course or	0				
	studying.	0				
	Other	0		-		
	No response	0			-	
	I received training from an insurance	0	-	-	-	
	company.	71	66.2	17	72.13	12.05
	I completed an insurance course at a	/1	00.2	47	12.15	12.02
	college or university.	7	57.1	4	73.29	14 60
	I attended classroom preparation from an	/	57.1	<u> </u>	15.25	14.00
	exam preparation school.	123	72.4	89	73.99	11 43
Other	I completed an online course.	250		155	72.54	12 50
Other	I bought and used a study guide or study	230	02.0	100	12.54	12.50
	manual.	100	52.0	52	69.06	12 04
	I took the exam without taking a course or	100	52.0	52	09.00	12.94
	studying.	17	23.5	4	62.47	10 71
	Other	31	38.7	Contraction of the second second	65.23	
	No response	2				
		2	100.0	2	78.50	2.12
	I received training from an insurance	5	0.0	0	EC 20	12 11
	company.	5	0.0	0	56.20	13.44
	I completed an insurance course at a	1	0.0	0	50.00	
	college or university.	1	0.0	0	59.00	-
	I attended classroom preparation from an	0	62 5	F	70 00	10.25
	exam preparation school.	8	62.5		78.88	
No response	I completed an online course.	8	75.0	6	71.75	18.11
	I bought and used a study guide or study		75.0	-	74.00	0.25
	manual.	4	75.0	3	74.00	8.33
	I took the exam without taking a course or	0				1.10
	studying.	0		-		10.00
	Other	-	80.0		70.60	
	No response	100	62.0	62	70.34	13.95

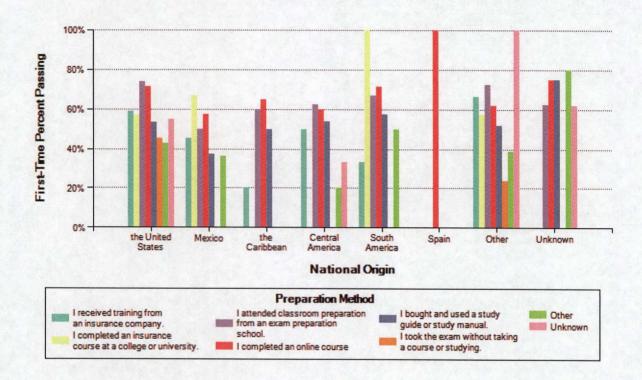


Figure 129. General Lines – Property & Casualty Percent Passing by Preparation Method within National Origin

### Adjuster - Property & Casualty

First-time examinee volume is insufficient to include statistical comparisons among demographic groups.

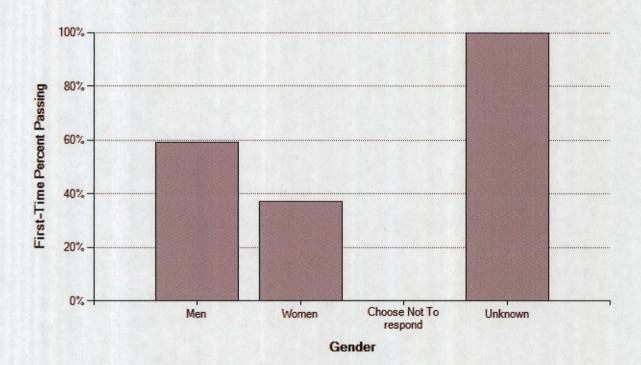
	Total	Passi candid	-	Scaled score			
		%	N	Mean	SD		
First-time	129	47.3	61	67.14	12.48		

Table 140. Adjuster - Property & Casualty Examinees

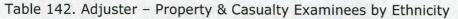
#### Table 141. Adjuster - Property & Casualty Examinees by Gender

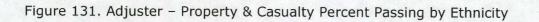
	Total	Passi candida		Scaled score	
		%	N	Mean	SD
Men	59	59.3	35	69.41	11.39
Women	67	37.3	25	65.31	13.09
Choose not to respond	2	0.0	0	54.50	7.78
No response	1	100.0	1	81.00	

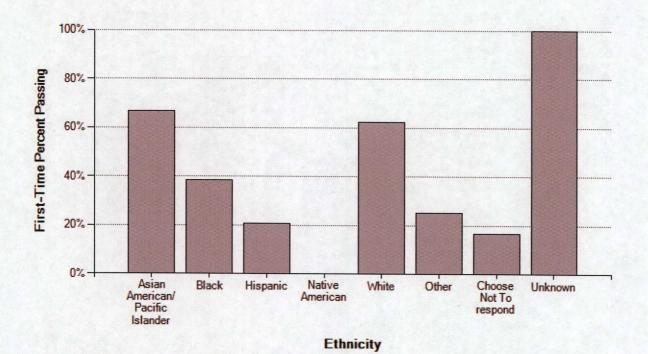
Figure 130. Adjuster – Property & Casualty Percent Passing by Gender



	Total	Passi candida		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	3	66.7	2	68.33	20.23
Black	26	38.5	10	63.27	12.36
Hispanic	24	20.8	5	62.17	9.09
Native American	0		-	-	
White	64	62.5	40	70.97	12.43
Other	4	25.0	1	63.50	15.76
Choose not to respond	6	16.7	1	60.67	8.52
No response	2	100.0	2	79.50	2.12

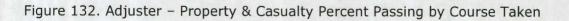


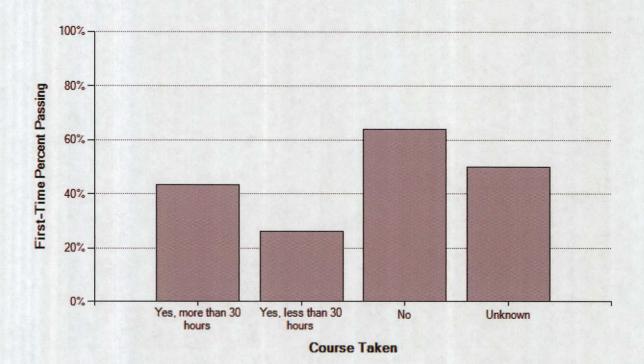




	Total	Passing candidates		Scaled score		
		%	N	Mean	SD	
Yes, more than 30 hours	67	43.3	29	65.87	12.07	
Yes, less than 30 hours	19	26.3	5	62.79	14.75	
No	39	64.1	25	71.21	11.10	
No response	4	50.0	2	69.50	13.96	

Table 143. Adjuster - Property & Casualty Examinees by Course Taken

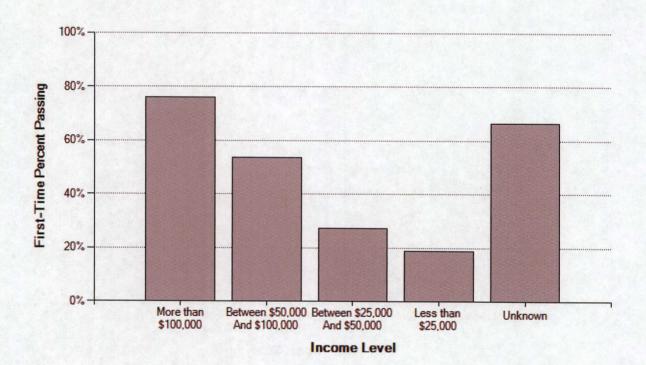




	Total	Passi candid		Scaled score	
	10.00	%	N	Mean	SD
More than \$100,000	25	76.0	19	73.12	14.40
Between \$50,000 and \$100,000	52	53.8	28	70.42	8.93
Between \$25,000 and \$50,000	33	27.3	9	61.70	10.86
Less than \$25,000	16	18.8	3	57.25	13.54
No response	3	66.7	2	73.00	11.36

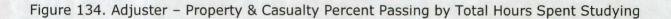
Table 144. Adjuster – Property & Casualty Examinees by Income Level

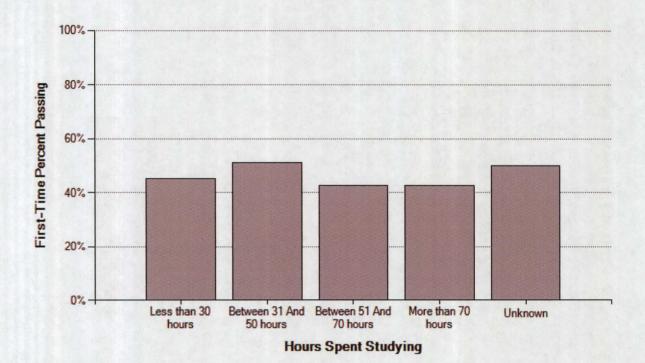
### Figure 133. Adjuster – Property & Casualty Percent Passing by Income Level



	Passi Total candida			Scaled score		
		%	N	Mean	SD	
Less than 30 hours	53	45.3	24	66.36	13.73	
Between 31 and 50 hours	51	51.0	26	68.90	11.45	
Between 51 and 70 hours	7	42.9	3	63.71	7.30	
More than 70 hours	14	42.9	6	65.43	13.13	
No response	4	50.0	2	67.00	15.17	

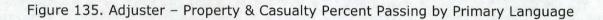
Table 145. Adjuster - Property & Casualty Examinees by Total Hours Spent Studying

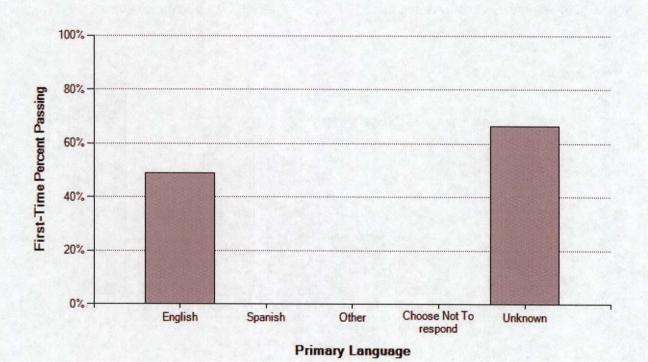




	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
English	121	48.8	59	67.46	12.47
Spanish	2	0.0	0	55.50	0.71
Other	0	-			-
Choose not to respond	3	0.0	0	53.00	6.08
No response	3	66.7	2	76.00	6.24

Table 146. Adjuster – Property & Casualty Examinees by Primary Language





	Total	Passing candidates		Scaled	l score
	Total         candidates         Scaled           %         N         Mean           0         -         -           23         26.1         6         59.96           33         27.3         9         62.91           47         61.7         29         71.00	SD			
Did not finish high school	0	-	-	-	- 1.1.1
High school diploma or equivalent	23	26.1	6	59.96	12.28
Two-year college degree (Associate's Degree)	33	27.3	9	62.91	10.65
Four-year college degree (Bachelor's Degree)	47	61.7	29	71.00	10.90
Advanced college degree (Master's degree or Doctorate)	16	81.3	13	77.44	9.82
Choose not to respond	8	25.0	2	58.88	12.16
No response	2	100.0	2	79.50	2.12

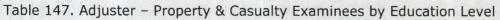
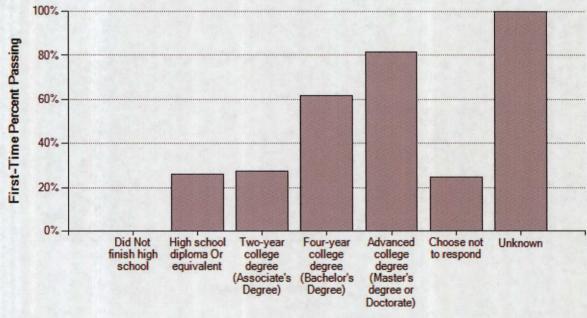


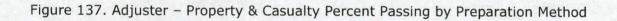
Figure 136. Adjuster - Property & Casualty Percent Passing by Education Level

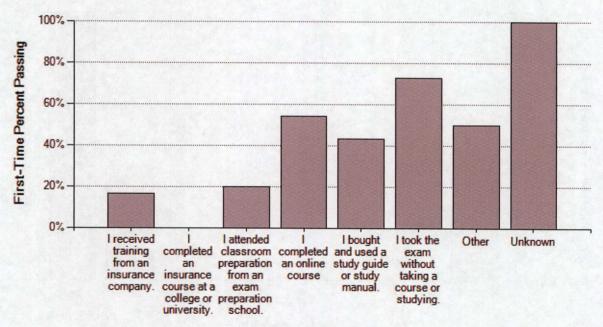


**Education Level** 

	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
I received training from an insurance company.	6	16.7	1	57.17	17.63
I completed an insurance course at a college or university.	1	0.0	0	57.00	
I attended classroom preparation from an exam preparation school.	15	20.0	3	59.80	9.86
I completed an online course.	46	54.3	25	69.13	11.93
I bought and used a study guide or study manual.	30	43.3	13	67.93	13.09
I took the exam without taking a course or studying.	11	72.7	8	69.82	11.28
Other	18	50.0	9	67.72	11.52
No response	2	100.0	2	79.50	2.12

## Table 148. Adjuster - Property & Casualty Examinees by Preparation Method





**Preparation Method** 

	Total	Passing Total candidates		Scaled score		
		%	N	Mean	SD	
the United States	114	48.2	55	67.68	12.48	
Mexico	2	0.0	0	55.50	2.12	
the Caribbean	0	-	-	-	-	
Central America	2	0.0	0	55.50	0.71	
South America	1	0.0	0	51.00	el se	
Spain	0		-	-	-	
Other	7	42.9	3	62.71	12.71	
No response	3	100.0	3	78.00	3.00	

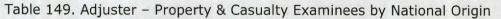
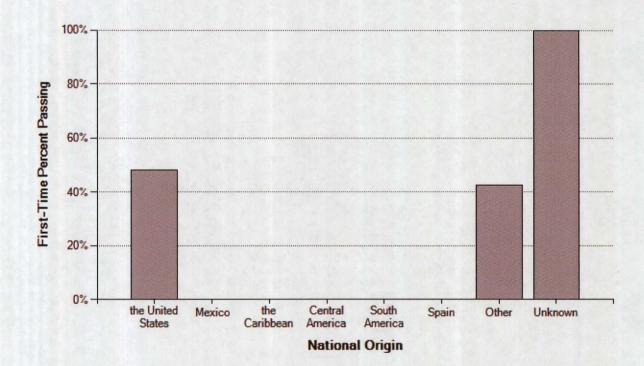


Figure 138. Adjuster - Property & Casualty Percent Passing by National Origin



## **Property and Casualty Risk Manager**

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

	Total	Passing candidates Scaled sco		l score	
		%	N	Mean	SD
First-time	49	30.6	15	63.67	13.65

Table 150. Property and Casualty Risk Manager Examinees

## **Personal Lines Property & Casualty**

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

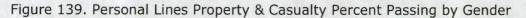
Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

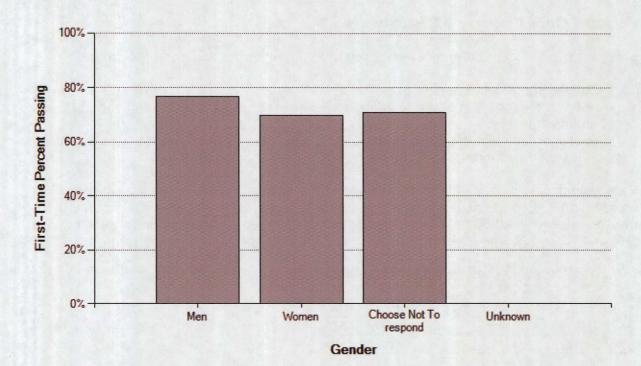
Table 151. Personal Lines Property & Casualty Examinees

	Total		ssing lidates	Scaled	d score	
		%	N	Mean	SD	
First-time	1,719	72.3	1,243	74.86	11.58	

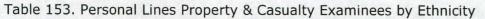
	Total	Passing candidates		Den Scaled			l score
		%	N	Mean	SD		
Men	639	76.8	491	76.66	10.72		
Women	1,051	69.9	735	73.81	11.98		
Choose not to respond	24	70.8	17	75.79	9.11		
No response	5	0.0	0	60.60	6.54		

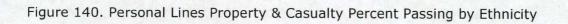
Table 152. Personal Lines Property & Casualty Examinees by Gender

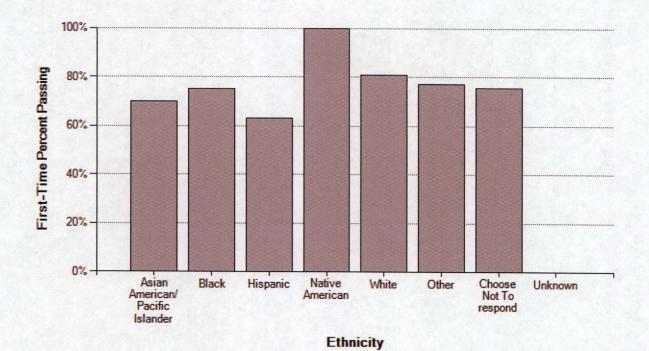




	Passing Total candidates		-	Scaled	l score	
		%	N	Mean	SD	
Asian American / Pacific Islander	63	69.8	44	75.13	11.72	
Black	355	75.2	267	75.41	9.79	
Hispanic	646	63.3	409	71.87	12.57	
Native American	7	100.0	7	79.00	6.40	
White	540	81.1	438	78.16	10.26	
Other	44	77.3	34	74.70	13.43	
Choose not to respond	58	75.9	44	74.84	11.96	
No response	6	0.0	0	61.17	5.15	

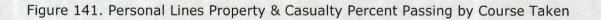


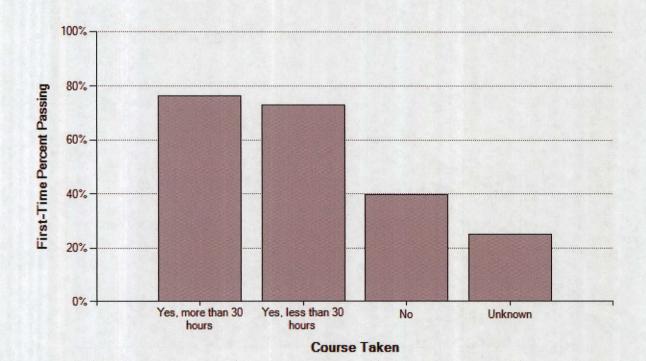




	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Yes, more than 30 hours	1,124	76.5	860	76.00	10.99
Yes, less than 30 hours	443	73.1	324	75.05	11.38
No	144	39.6	57	65.97	12.65
No response	8	25.0	2	64.38	11.15

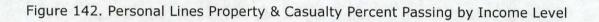
Table 154. Personal Lines Property & Casualty Examinees by Course Taken

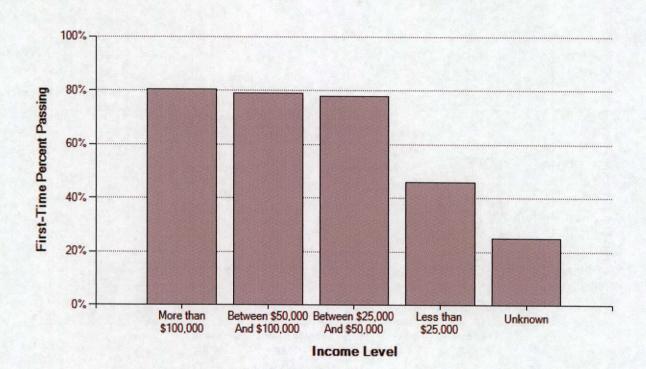




	Total	Pass candi		Scaled	l score
		%	N	Mean	SD
More than \$100,000	66	80.3	53	78.23	9.18
Between \$50,000 and \$100,000	249	79.1	197	76.91	10.60
Between \$25,000 and \$50,000	1,092	78.0	852	76.49	10.30
Less than \$25,000	300	46.0	138	66.89	13.55
No response	12	25.0	3	65.08	11.48

Table 155. Personal Lines Property & Casualty Examinees by Income Level

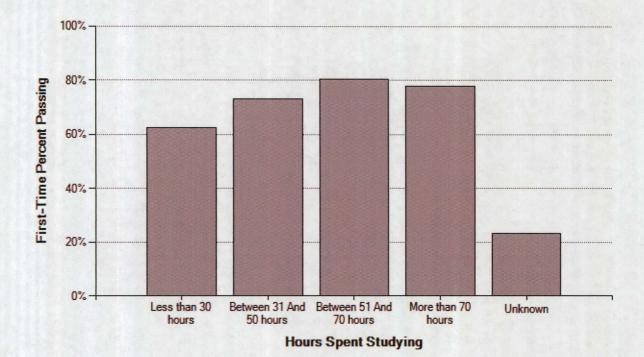




	Total	Pass candie		Scaled	l score
		%	N	Mean	SD
Less than 30 hours	398	62.6	249	71.52	12.46
Between 31 and 50 hours	771	73.3	565	75.48	11.27
Between 51 and 70 hours	315	80.3	253	77.07	10.35
More than 70 hours	222	77.9	173	76.02	11.39
No response	13	23.1	3	67.23	10.37

Table 156. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying

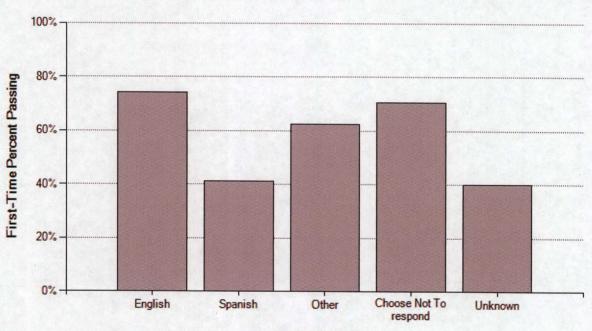
Figure 143. Personal Lines Property & Casualty Percent Passing by Total Hours Spent Studying



	Total	Passing candidates		Scaled	score
		%	N	Mean	SD
English	1,583	74.4	1,177	75.54	10.98
Spanish	85	41.2	35	64.62	14.89
Other	24	62.5	15	69.33	16.42
Choose not to respond	17	70.6	12	73.41	13.26
No response	10	40.0	4	69.60	10.95

Table 157. Personal Lines Property & Casualty Examinees by Primary Language

Figure 144. Personal Lines Property & Casualty Percent Passing by Primary Language

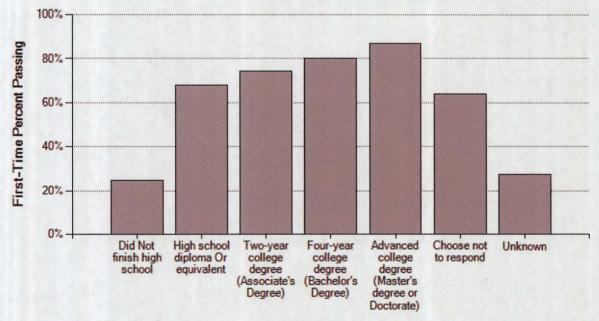


**Primary Language** 

	Total	Total candidat		Scaled	l score
		%	N	Mean	SD
Did not finish high school	8	25.0	2	60.63	18.92
High school diploma or equivalent	793	67.8	538	73.24	12.30
Two-year college degree (Associate's Degree)	356	74.4	265	74.87	10.26
Four-year college degree (Bachelor's Degree)	440	80.0	352	77.89	10.16
Advanced college degree (Master's degree or Doctorate)	53	86.8	46	79.02	9.99
Choose not to respond	58	63.8	37	73.47	13.03
No response	11	27.3	3	68.45	11.13

Table 158. Personal Lines Property & Casualty Examinees by Education Level

Figure 145. Personal Lines Property & Casualty Percent Passing by Education Level

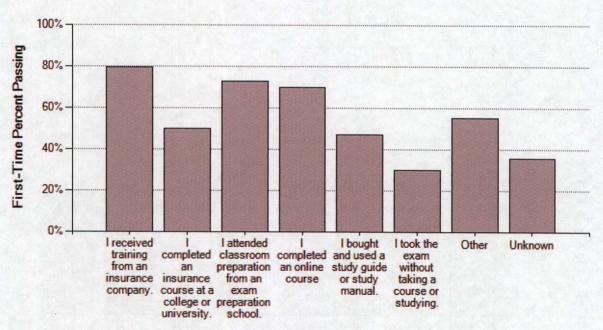


**Education Level** 

	Total	Passii otal candida		Scaled	l score
		%	N	Mean	SD
I received training from an insurance company.	946	79.3	750	76.96	10.69
I completed an insurance course at a college or university.	16	50.0	8	69.00	10.11
I attended classroom preparation from an exam preparation school.	255	72.5	185	74.07	11.36
I completed an online course.	273	70.0	191	74.93	11.39
I bought and used a study guide or study manual.	143	46.9	67	66.50	12.81
I took the exam without taking a course or studying.	10	30.0	3	66.40	12.89
Other	62	54.8	34	69.32	11.84
No response	14	35.7	5	69.14	10.26

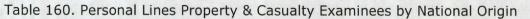
Table 159. Personal Lin	nes Property & Casualty	Examinees by	Preparation Method
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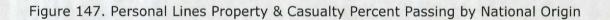
Figure 146. Personal Lines Property & Casualty Percent Passing by Preparation Method

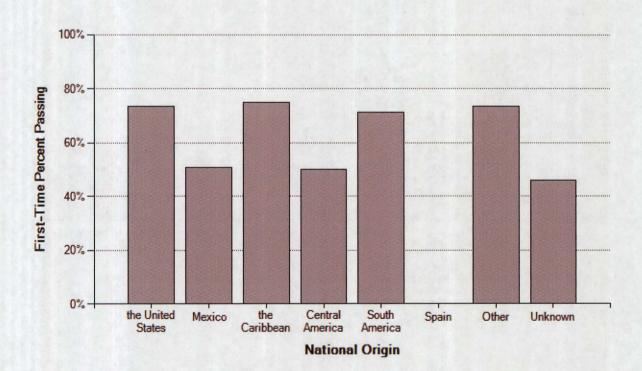


**Preparation Method** 

	Total	Passing candidates Scaled so		l score	
		%	N	Mean	SD
the United States	1,520	73.5	1,117	75.26	11.19
Mexico	63	50.8	32	66.46	14.71
the Caribbean	12	75.0	9	78.17	10.13
Central America	10	50.0	5	64.50	15.64
South America	7	71.4	5	73.14	17.08
Spain	0	-	-	-	-
Other	94	73.4	69	75.23	12.11
No response	13	46.2	6	72.15	12.59







Gender	Ethnicity	Total	Passi candid		Scaled	l score
			%	N	Mean	SD
	Asian American / Pacific Islander	25	64.0	16	73.52	11.95
	Black	137	73.0	100	74.88	10.25
	Hispanic	221	72.9	161	75.28	11.08
Men	Native American	3	100.0	3	82.33	4.04
Men	White	226	84.5	191	79.50	9.70
	Other	17	70.6	12	75.24	14.85
	Choose not to respond	10	80.0	8	76.20	9.77
	No response	0		-		
	Asian American / Pacific Islander	38	73.7	28	76.18	11.61
	Black	217	77.0	167	75.77	9.51
	Hispanic	423	58.4	247	70.12	12.94
Women	Native American	4	100.0	4	76.50	7.19
	White	314	78.7	247	77.20	10.55
	Other	27	81.5	22	74.37	12.74
	Choose not to respond	26	76.9	20	73.27	14.60
	No response	2	0.0	0	60.50	0.71
	Asian American / Pacific Islander	0	No. 1912	-	-	
	Black	0	100 - C	-	1	1995 J.
	Hispanic	1	100.0	1	77.00	
Choose not to respond	Native American	0	(1) - T	-	3	
choose not to respond	White	0	-	-	-	100 P
	Other	0	- 1. S.	1 2	- 12	1.1.1.1
	Choose not to respond	22	72.7	16	76.09	9.37
	No response	1	0.0	0	68.00	
	Asian American / Pacific Islander	0	-	- 1	-	
	Black	1	0.0	0	69.00	
	Hispanic	1	0.0	0	56.00	
No response	Native American	0	12	-	-	
No response	White	0	-	-		
	Other	0	- 1997	-	1	
	Choose not to respond	0		-	-	
	No response	3	0.0	0	59.33	6.11

Table 161. Personal Lines Property & Casualty Examinees by Ethnicity within Gender

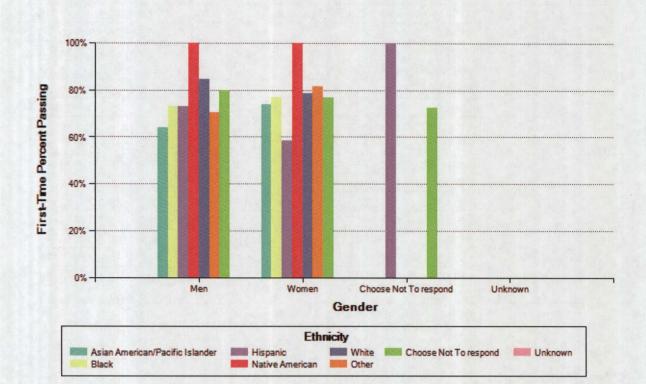


Figure 148. Personal Lines Property & Casualty Percent Passing by Ethnicity within Gender

Gender	Education Level	Total	Pass candid		Scaled	score
			%	N	Mean	SD
	Did not finish high school	3	0.0	0	44.67	15.50
Men	High school diploma or equivalent	283	76.0	215	76.10	10.65
	Two-year college degree (Associate's Degree)	136	77.2	105	76.01	10.19
	Four-year college degree (Bachelor's Degree)	174	80.5	140	78.54	10.07
	Advanced college degree (Master's degree or Doctorate)	28	75.0	21	77.57	12.60
	Choose not to respond	14	71.4	10	77.36	8.21
	No response	1	0.0	0	59.00	
	Did not finish high school	4	25.0	1	67.50	14.80
	High school diploma or equivalent	509	63.5	323	71.65	12.87
	Two-year college degree (Associate's Degree)	219	72.6	159	74.17	10.29
Women	Four-year college degree (Bachelor's Degree)	259	79.2	205	77.41	10.29
	Advanced college degree (Master's degree or Doctorate)	25	100.0	25	80.64	5.70
	Choose not to respond	30	63.3	19	71.63	15.33
State and the	No response	5	60.0	3	76.20	11.43
	Did not finish high school	1	100.0	1	81.00	
	High school diploma or equivalent	0	1980 - C	-		1
	Two-year college degree (Associate's Degree)	1	100.0	1	74.00	
Choose not	Four-year college degree (Bachelor's Degree)	7	100.0	7	79.43	6.97
to respond	Advanced college degree (Master's degree or Doctorate)	0		_	_	
	Choose not to respond	13	61.5	8	74.85	10.58
	No response	2	0.0	0	67.50	0.71
	Did not finish high school	0	4	-	1.1	- 111
	High school diploma or equivalent	1	0.0	0	69.00	
	Two-year college degree (Associate's Degree)	0	1	-	-	
No response	Four-year college degree (Bachelor's Degree)	0		- 19	-	-
	Advanced college degree (Master's degree or Doctorate)	0			-	-
	Choose not to respond	1	0.0	0	56.00	
	No response	3	0.0	0	59.33	6.11

Table 162. Personal Lines Property & Casualty Examinees	by Education Level within Gende	r
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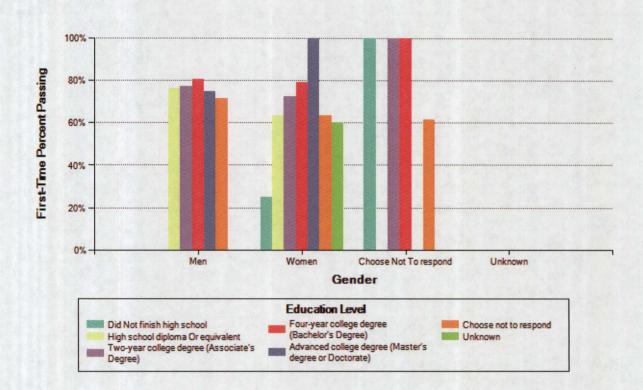
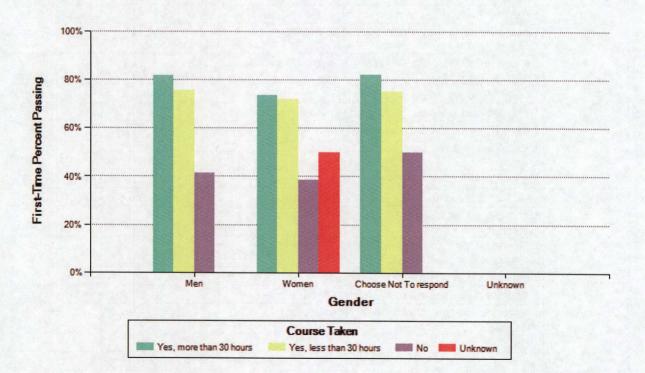


Figure 149. Personal Lines Property & Casualty Percent Passing by Education Level within Gender

Gender	Course Taken	Total	otal candid		Scaled	score
		Sec. Sec.	%	N	Mean	SD
	Yes, more than 30 hours	427	81.7	349	77.83	9.74
Men	Yes, less than 30 hours	159	75.5	120	76.21	11.89
Men	No	53	41.5	22	68.57	11.22
	No response	0	-	-		1
	Yes, more than 30 hours	685	73.3	502	74.83	11.61
Women	Yes, less than 30 hours	276	71.7	198	74.39	11.14
women	No	86	38.4	33	64.21	13.19
	No response	4	50.0	2	67.25	14.97
	Yes, more than 30 hours	11	81.8	9	78.73	7.43
Choose not to respond	Yes, less than 30 hours	8	75.0	6	74.63	8.02
choose not to respond	No	4	50.0	2	72.00	15.08
	No response	1	0.0	0	68.00	a na stalina
	Yes, more than 30 hours	1	0.0	0	69.00	
No response	Yes, less than 30 hours	0	-	-		-
Noresponse	No	1	0.0	0	56.00	
	No response	3	0.0	0	59.33	6.11

Table 163. Personal Lines Property & Casualty Examinees by Course Taken within Gender

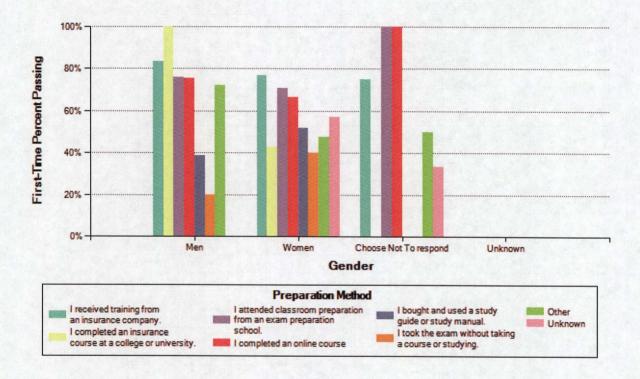
Figure 150. Personal Lines Property & Casualty Percent Passing by Course Taken within Gender



Gender	Preparation Method	Total	Pass candic		Scaled	l score
			%	N	Mean	SD
	I received training from an insurance company.	389	83.3	324	78.45	9.9
	I completed an insurance course at a college or university.	2	100.0	2	78.00	4.2
Men	I attended classroom preparation from an exam preparation school.	74	75.7	56	75.81	9.5
	I completed an online course.	101	75.2	76	76.21	10.5
	I bought and used a study guide or study manual.	49	38.8	19	67.16	12.6
	I took the exam without taking a course or studying.	5	20.0	1	65.20	10.9
	Other	18	72.2	13	73.72	10.8
	No response	1	0.0	0	62.00	
	I received training from an insurance company.	548	76.6	420	75.89	11.1
	I completed an insurance course at a college or university.	14	42.9	6	67.71	10.1
	I attended classroom preparation from an exam preparation school.	177		the strength of the	73.23	12.0
Women	I completed an online course.	169	66.3	112	74.07	11.8
	I bought and used a study guide or study manual.	93	51.6	48	66.27	12.9
	I took the exam without taking a course or studying.	5	40.0	2	67.60	15.8
	Other	38	47.4	18	66.84	11.6
	No response	7	57.1	4	74.43	11.1
	I received training from an insurance company.	8	75.0	6	77.88	8.1
	I completed an insurance course at a college or university.	0	-	-	-	
Choose not	I attended classroom preparation from an exam preparation school.	and the second se	100.0		78.75	
to respond	I completed an online course.	3	100.0	3	81.00	5.0
to respond	I bought and used a study guide or study manual.	0	-	-	-	
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	6	50.0	3	71.83	13.3
	No response	3	33.3	1	69.00	2.6
	I received training from an insurance company.	1	0.0	0	69.00	
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	
No response	I completed an online course.	0	-	-	-	
	I bought and used a study guide or study manual.	1	0.0	0	56.00	
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	0		-	-	
	No response	3	0.0	0	59.33	6.1

Table 164. Personal Lines Property & Casualty Examinees by Preparation Method within Gender

Figure 151. Personal Lines Property & Casualty Percent Passing by Preparation Method within Gender



Gender	National Origin	Total	Pass candi		Scaled	l score
			%	N	Mean	SD
	the United States	568	77.6	441	76.90	10.37
	Mexico	17	64.7	11	73.12	12.25
	the Caribbean	7	85.7	6	79.29	9.18
Men	Central America	3	33.3	1	56.33	25.72
men	South America	5	80.0	4	77.00	16.78
	Spain	0	-	-	-	-
	Other	37	73.0	27	75.73	11.81
	No response	2	50.0	1	77.50	21.92
	the United States	935	71.0	664	74.25	11.61
	Mexico	45	46.7	21	64.18	15.02
	the Caribbean	5	60.0	3	76.60	12.28
Women	Central America	7	57.1	4	68.00	9.95
	South America	2	50.0	1	63.50	19.09
	Spain	0	-	-	-	-
	Other	52	73.1	38	74.75	12.38
	No response	5	80.0	4	79.60	10.90
	the United States	16	75.0	12	76.81	8.05
	Mexico	0	-		-	-
	the Caribbean	0	-	-	-	-
Choose not to respond	Central America	0	-	- 11	-	
choose not to respond	South America	0	-	-	- 10	-
	Spain	0	-	-		-
	Other	5	80.0	4	76.60	13.81
	No response	3	33.3	1	69.00	2.65
	the United States	1	0.0	0	69.00	
	Mexico	1	0.0	0	56.00	
	the Caribbean	0	-	-	-	-
No response	Central America	0	-	-	-	-
ito response	South America	0	- 1	-		-
	Spain	0	-	-	-	-
	Other	0	-	-	- 10	-
	No response	3	0.0	0	59.33	6.11

Table 165. Personal Lines Property & Casualty Examinees by National Origin within Gender

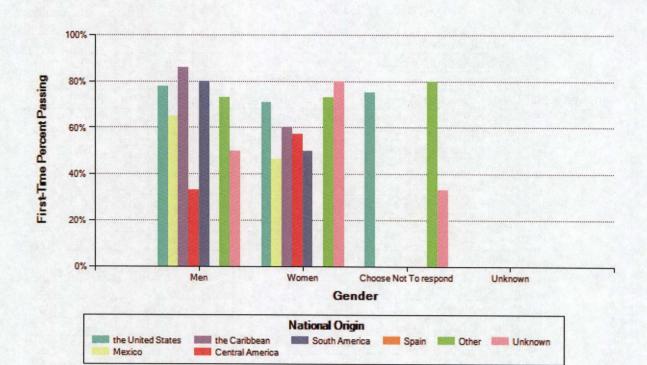


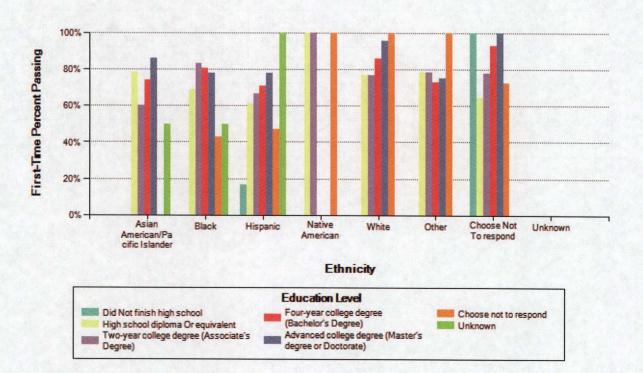
Figure 152. Personal Lines Property & Casualty Percent Passing by National Origin within Gender

Table 166. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Pass candid		Scaled	d score
			%	N	Mean	SD
	Did not finish high school	0		-	-	
	High school diploma or equivalent	14	78.6	11	77.79	9.0
	Two-year college degree (Associate's Degree)	10	60.0	6	72.10	10.6
Asian American /	Four-year college degree (Bachelor's Degree)	27	74.1	20		and the second second
Pacific Islander	Advanced college degree (Master's degree or Doctorate)	7	85.7	6	79.43	19.14
	Choose not to respond	3	0.0	0	51.67	10.7
	No response	2	50.0	1	78.50	14.8
	Did not finish high school	1	0.0	0	27.00	
	High school diploma or equivalent	148	68.9	102		10.2
	Two-year college degree (Associate's Degree)	95	83.2	79		8.3
Black	Four-year college degree (Bachelor's Degree)	93	80.6	75		8.7
DIACK	Advanced college degree (Master's degree or Doctorate)	9	77.8	7		
	Choose not to respond	7	42.9	3		
	No response	2	50.0	1	THE COURSE TOTAL	
	Did not finish high school	6	16.7	1	62.83	13.6
	High school diploma or equivalent	369	61.0	225	A STATE OF STATE	
	Two-year college degree (Associate's Degree)	131	66.4	87		
Hispanic	Four-year college degree (Bachelor's Degree)	113	70.8	80		
пізрапіс	Advanced college degree (Master's degree or Doctorate)	9	77.8	7		
	Choose not to respond	17	47.1	8	67.41	14.1
	No response	1	100.0	1	80.00	
	Did not finish high school	0	-	-	-	
	High school diploma or equivalent	3	100.0	3	73.33	4.1
	Two-year college degree (Associate's Degree)	3	100.0	3		1.7
Native American	Four-year college degree (Bachelor's Degree)	0	-	-	-	
Native American	Advanced college degree (Master's degree or Doctorate)	0	-	-	_	
	Choose not to respond	1	100.0	1	78.00	
	No response	0	-	-	-	
	Did not finish high school	0	-	-		
	High school diploma or equivalent	230	77.0	177	76.07	10.8
	Two-year college degree (Associate's Degree)	94	76.6	72	76.96	9.5
White	Four-year college degree (Bachelor's Degree)	182	85.7	156	· · · · · · · · · · · · · · · · · · ·	9.7
white	Advanced college degree (Master's degree or Doctorate)	23	95.7	22		
	Choose not to respond	11	100.0	11	84.18	
	No response	0	-		-	
	Did not finish high school	0	-	-	- 11	
011	High school diploma or equivalent	14	78.6	11	75.00	15.4
Other	Two-year college degree (Associate's Degree)	14		11	The second second	100 M
	Four-year college degree (Bachelor's Degree)	11	72.7	8	75.45	

Ethnicity	Education Level	Total		Passing candidates		score
which have			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	71.50	21.17
	Choose not to respond	1	100.0	1	78.00	
	No response	0	-	1 2		
	Did not finish high school	1	100.0	1	81.00	
	High school diploma or equivalent	14	64.3	9	71.86	16.63
	Two-year college degree (Associate's Degree)	9	77.8	7	73.56	8.65
Choose not	Four-year college degree (Bachelor's Degree)	14	92.9	13	77.00	11.65
to respond	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	70.00	
	Choose not to respond	18	72.2	13	the state of the second second	10.33
	No response	1	0.0	0	67.00	
and the state	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	0.0	0	60.00	
	Two-year college degree (Associate's Degree)	0	- 1	-		_
No response	Four-year college degree (Bachelor's Degree)	0	-	-		<u>-</u>
ite response	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-		-	
	No response	5	0.0	0	61.40	5.73

Figure 153. Personal Lines Property & Casualty Percent Passing by Education Level within Ethnicity



Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Yes, more than 30 hours	49	71.4	35	76.24	11.44
Acian American ( Decific Islander	Yes, less than 30 hours	4	75.0	3	71.25	18.08
Asian American / Pacific Islander	No	10	60.0	6	71.20	10.46
	No response	0	-	-	-	-
	Yes, more than 30 hours	284	77.1	219	76.06	9.48
Black	Yes, less than 30 hours	51	78.4	40	75.27	9.06
	No	19	36.8	7	65.95	11.91
	No response	1	100.0	1	79.00	
	Yes, more than 30 hours	399	67.7	270	72.84	11.74
Hispanic	Yes, less than 30 hours	182	65.9	120	73.28	12.92
	No	63	28.6	18	61.90	12.19
	No response	2	50.0	1	64.50	21.92
Native American	Yes, more than 30 hours	6	100.0	6	77.83	6.15
	Yes, less than 30 hours	1	100.0	1	86.00	
	No	0	-	-	-	
	No response	0	- 11	-	-	1
	Yes, more than 30 hours	320	85.0	272	79.65	9.87
White	Yes, less than 30 hours	182	79.1	144	76.88	9.90
White	No	38	57.9	22	71.79	11.98
	No response	0	-	-	-	
	Yes, more than 30 hours	32	87.5	28	76.78	12.55
Other	Yes, less than 30 hours	7	71.4	5	73.57	15.86
other	No	5	20.0	1	63.00	11.49
	No response	0	-	-	-	
	Yes, more than 30 hours	34	88.2	30	76.97	11.72
Choose not to respond	Yes, less than 30 hours	16	68.8	11	74.50	9.34
	No	8	37.5	3	66.50	15.09
	No response	0	-	-	-	-
	Yes, more than 30 hours	0	-	-	-	
No response	Yes, less than 30 hours	0	-	-	-	-
	No	1	0.0	0	60.00	
	No response	5	0.0	0	61.40	5.73

Table 167. Personal Lines Property & Casualty Examinees by Course Taken within Ethnicity

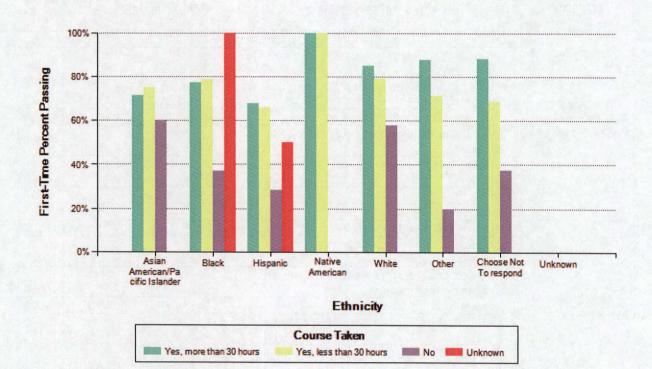


Figure 154. Personal Lines Property & Casualty Percent Passing by Course Taken within Ethnicity

Ethnicity	Preparation Method	Total	Pass candid		Scaled	l score
			%	N	Mean	SD
	I received training from an insurance company.	33	81.8	27	77.39	9.5
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	2	50.0		72.50	
Asian American /	I completed an online course.	15	60.0	9	76.00	14.66
Pacific Islander	I bought and used a study guide or study manual.	9	44.4	4	65.89	12.74
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	3	66.7	2	70.67	5.03
	No response	1	100.0	1		1
	I received training from an insurance company.	260	79.6		76.55	9.3
	I completed an insurance course at a college or university.	3	100.0	3		3.2
	I attended classroom preparation from an exam preparation school.	22	63.6	14	70.68	
Disch	I completed an online course.	43	69.8	30	75.12	9.9
Black	I bought and used a study guide or study manual.	14	35.7	5		
	I took the exam without taking a course or studying.	2	0.0	0	61.50	3.5
	Other	10	70.0	7	72.90	7.0
	No response	1	100.0	1		
	I received training from an insurance company.	354	69.8	247	74.03	12.0
	I completed an insurance course at a college or university.	9	22.2	2		8.7
	I attended classroom preparation from an exam preparation school.	105	65.7		71.10	
	I completed an online course.	82	62.2		72.61	
Hispanic	I bought and used a study guide or study manual.	61	39.3	24	1 Mar 3	
	I took the exam without taking a course or studying.	5	40.0	2	64.60	13.9
	Other	27	44.4	12	66.11	10.5
	No response	3	66.7		74.67	9.2
801 S. 20 - 21	I received training from an insurance company.	1	100.0	1	70.00	N. S. W.
	I completed an insurance course at a college or university.	0	-	-	-	
Native American	I attended classroom preparation from an exam preparation school.	2	100.0	2	86.00	0.0
	I completed an online course.	3	100.0	3	79.67	2.8
	I bought and used a study guide or study manual.	1	100.0	1	S. Star	
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	0		-	-	
	No response	0	-	-	-	28752
White	I received training from an insurance company. I completed an insurance course at a college	248	89.9	223	81.13	8.8
	or university.	4	75.0	3	75.50	9.7

Table 168. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled	l score
		1	%	N	Mean	SD
	I attended classroom preparation from an				N. Stand	
	exam preparation school.	112	78.6	88	76.88	9.14
	I completed an online course.	114	74.6	85	76.37	10.92
	I bought and used a study guide or study manual.	45	64.4	29	71.67	11.86
	I took the exam without taking a course or studying.	3	33.3	1	72.67	16.26
	Other	12	75.0	9	75.00	13.85
	No response	2	0.0	0	63.00	1.41
	I received training from an insurance company.	26	96.2		80.69	7.19
	I completed an insurance course at a college or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	2	100.0		73.50	0.71
Other	I completed an online course.	7	71.4	5	69.57	19.99
other	I bought and used a study guide or study manual.	8	25.0	2	60.88	13.98
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	68.00	
	No response	0	-	-	-	-
	I received training from an insurance company.	24	83.3	20	77.08	10.88
	I completed an insurance course at a college or university.	0	-	1-	-	-
	I attended classroom preparation from an exam preparation school.	10	90.0	9	79.30	7.73
Choose not	I completed an online course.	9	88.9	8	77.89	7.72
to respond	I bought and used a study guide or study manual.	5	40.0	2	62.80	
	I took the exam without taking a course or studying.	0	-	-	-	
	Other	8	50.0	4	68.00	17.58
	No response	2	50.0	1	69.50	3.54
	I received training from an insurance company. I completed an insurance course at a college	0	-	-	-	-
No rosponso	or university.	0	-	-	-	
	I attended classroom preparation from an exam preparation school.	0	-	-	- 192	-
	I completed an online course.	0	-	-	-	1
No response	I bought and used a study guide or study manual.	0	_		-	
	I took the exam without taking a course or studying.	0	_		-	
	Other	1	0.0	0	60.00	in the second
	No response	5	0.0	0	61.40	5.73

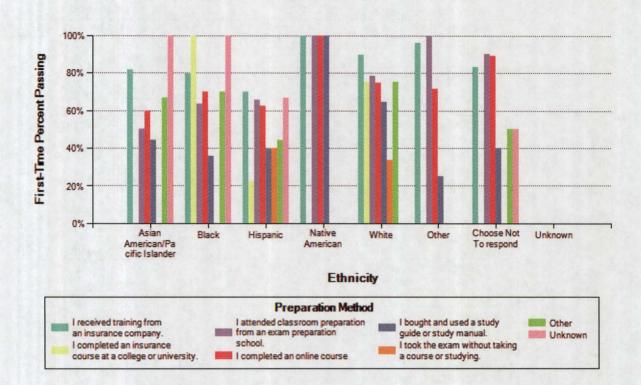


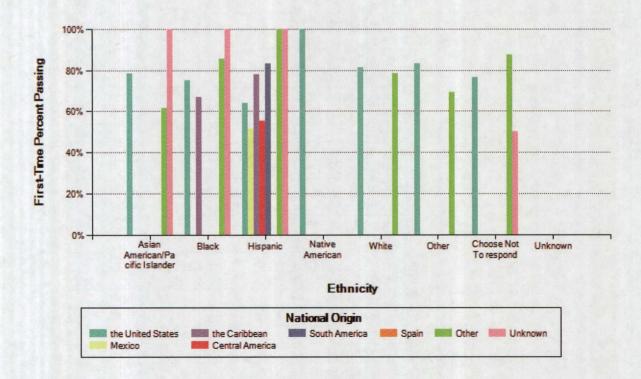
Figure 155. Personal Lines Property & Casualty Percent Passing by Preparation Method within Ethnicity

Ethnicity	National Origin	Total	Pass candid		Scaled	l score	
			%	N	Mean	SD	
	the United States	28	78.6	22	76.89	11.55	
	Mexico	0	_	_	_	1. 16.	
	the Caribbean	0	-	-	_		
	Central America	0	-	-	1 <u>-</u> .		
Asian American / Pacific Islander	South America	0	1.1	_	-		
	Spain	0	-	-	1		
	Other	34	61.8	21	73.26	11.7	
	No response	1	100.0	1	89.00		
	the United States	336	75.0	252	75.40	9.55	
	Mexico	0	1		_		
	the Caribbean	3	66.7	2	79.00	11.00	
Plack	Central America	1	0.0	0	27.00		
Black	South America	0	14.18 Mar	-	-		
	Spain	0	-	-	-		
	Other	14	85.7	12	77.79	7.06	
	No response	1	100.0	1	83.00		
	the United States	555	64.0	355	72.19	12.29	
	Mexico	62	51.6	32	66.97	14.27	
	the Caribbean	9	77.8	7	77.89	10.52	
111	Central America	9	55.6	5	68.67	8.94	
Hispanic	South America	6	83.3	5	77.33	14.24	
	Spain	0	-		-	1.995	
	Other	2	100.0	2	84.00	11.3	
	No response	3	100.0	3	86.00	6.56	
	the United States	7	100.0	7	79.00	6.40	
	Mexico	0	_		-	1. 1949	
	the Caribbean	0	-	-	-		
Native American	Central America	0	1.2	-	-		
Native American	South America	0	-	_	_		
	Spain	0	-	-	3 2 2	•	
	Other	0	2001	1002	-	199	
	No response	0		-	-		
	the United States	516	81.4	420	78.18	10.26	
	Mexico	0	-	-	-	-	
	the Caribbean	0	-	- 62	_	and a	
White	Central America	0	-		-	-	
WITTLE	South America	0	-	- X -			
	Spain	0	-	2005	- 12 L		
	Other	23	78.3	18	78.39	9.92	
	No response	1	0.0	0	62.00		
	the United States	30	83.3	25	77.77	8.62	
Othor	Mexico	0		- 1			
Other	the Caribbean	0		-	1.00	5	
	Central America	0	_			1.000	

Table 169. Personal Lines Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passi candid		Scaled score		
			%	N	Mean	SD	
	South America	1	0.0	0	48.00		
	Spain	0	-	-	-	-	
	Other	13	69.2	9	69.69	18.89	
	No response	0	-	-	-	-	
	the United States	47	76.6	36	75.57	11.01	
Choose not to respond	Mexico	1	0.0	0	35.00		
	the Caribbean	0	-	-	-	-	
	Central America	0	-	-	-	-	
	South America	0	-	-	-	-	
	Spain	0	-		-	-	
	Other	8	87.5	7	76.88	11.10	
	No response	2	50.0	1	69.50	3.54	
	the United States	1	0.0	0	60.00		
	Mexico	0	-	-	-	10100-	
	the Caribbean	0	-	-	-		
No response	Central America	0	-	-	- 101-	-	
	South America	0		-	-	-	
	Spain	0	-	-		-	
	Other	0		-		-	
	No response	5	0.0	0	61.40	5.73	

Figure 156. Personal Lines Property & Casualty Percent Passing by National Origin within Ethnicity



## Table 170. Personal Lines Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled	d score
and the stand			%	N	Mean	SD
	Did not finish high school	6	16.7	1	61.83	11.5
	High school diploma or equivalent	722	68.6	495	73.55	11.8
	Two-year college degree (Associate's Degree)	313	75.1	235	75.11	
the United States	Four-year college degree (Bachelor's Degree)	392	81.4	319	78.27	10.0
the officed States	Advanced college degree (Master's degree or Doctorate)	42	88.1	37	80.07	8.6
	Choose not to respond	44	68.2	30	75.16	
	No response	1	0.0	0	59.00	
	Did not finish high school	1	100.0	1	87.00	
	High school diploma or equivalent	35	45.7	16		14.8
	Two-year college degree (Associate's Degree)	13	69.2	9		Provide States of the
Mexico	Four-year college degree (Bachelor's Degree)	10	60.0	6	73.70	11.69
Mexico	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	11.0.
	Choose not to respond	4	0.0	0	54.00	14.9
	No response	0		-	-	
de la sur de	Did not finish high school	0			- 10 C	
	High school diploma or equivalent	3	100.0	3	85.67	7.5
	Two-year college degree (Associate's Degree)	4	75.0	3	No. of Concession, Name	7.9
the Caribbean	Four-year college degree (Bachelor's Degree)	5	60.0	3	Contraction of the second	12.2
the Caribbean	Advanced college degree (Master's degree or Doctorate)	0				12.2.
	Choose not to respond	0	-	_	1000	
	No response	0	_	_	20302	
	Did not finish high school	1	0.0	0	27.00	
	High school diploma or equivalent	1	100.0	1	70.00	
	Two-year college degree (Associate's Degree)	3	33.3	1	CALLS AND THE PARTY	10.8
Control Association	Four-year college degree (Bachelor's Degree)	4	50.0	2	69.75	7.6
Central America	Advanced college degree (Master's degree or Doctorate)	0		-		7.0.
	Choose not to respond	1	100.0	1	80.00	
	No response	0	-		-	
	Did not finish high school	0	_	-	_	
	High school diploma or equivalent	2	50.0	1	67.50	24 7
	Two-year college degree (Associate's Degree)	3	66.7	2	74.33	
Couth Amonion	Four-year college degree (Bachelor's Degree)		100.0	2	77.00	0.0
South America	Advanced college degree (Master's degree or Doctorate)	0	-	-		0.00
	Choose not to respond	0	100 L	_	-	
	No response	0	- 10 C	-		
	Did not finish high school	0	S. S.			
	High school diploma or equivalent	0	-			1.200
Spain	Two-year college degree (Associate's Degree)	0				
	Four-year college degree (Bachelor's Degree)	0				

National Origin	Education Level	Total	Passi candid	-	Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	- 1.
	No response	0	-	- 15	-	-
	Did not finish high school	0		- 11	-	-
	High school diploma or equivalent	29	72.4	21	75.72	13.57
	Two-year college degree (Associate's Degree)	19	73.7	14	74.95	8.57
Other	Four-year college degree (Bachelor's Degree)	25	76.0	19	76.04	11.83
	Advanced college degree (Master's degree or Doctorate)	11	81.8	9	75.00	13.78
	Choose not to respond	9	66.7	6	73.11	14.91
	No response	1	0.0	0	68.00	
	Did not finish high school	0	- /	-	-	-
	High school diploma or equivalent	1	100.0	1	93.00	
No response	Two-year college degree (Associate's Degree)	1	100.0	1	85.00	
	Four-year college degree (Bachelor's Degree)	2	50.0	1	67.00	7.07
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-,	-
	Choose not to respond	0	-	-	-	-
	No response	9	33.3	3	69.56	11.93

Figure 157. Personal Lines Property & Casualty Percent Passing by Education Level within National Origin

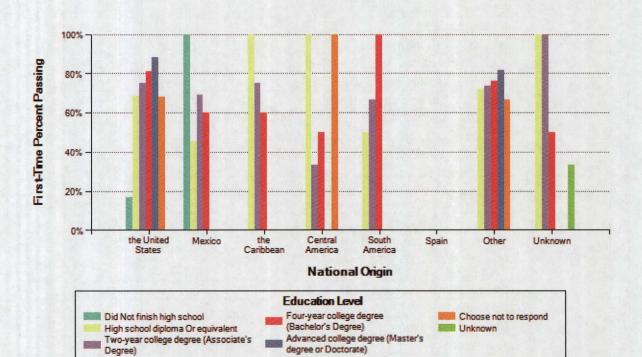


Table 171. Personal Lines Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Pass candid		Scaled	l score	
			%	N	Mean	SD	
	Yes, more than 30 hours	1,002	77.2	774	76.23	10.58	
the United States	Yes, less than 30 hours	396	74.5	295	75.50	11.21	
the officed States	No	120	39.2	47	66.60	12.29	
Same Same	No response	2	50.0	1	64.00	21.21	
	Yes, more than 30 hours	34	58.8	20	68.00	15.28	
Mexico	Yes, less than 30 hours	18	50.0	9	68.89	12.09	
MEXICO	No	11	27.3	3	57.73	14.87	
	No response	0	- 100	-	-	-	
	Yes, more than 30 hours	8	87.5	7	78.88	9.19	
the Caribbean	Yes, less than 30 hours	4	50.0	2	76.75	13.25	
the cambbeam	No	0	16 J	-	-	-	
	No response	0	- N	- 10	-		
Central America	Yes, more than 30 hours	7	42.9	3	62.14	17.85	
	Yes, less than 30 hours	2	50.0	1	70.00	12.73	
	No	1	100.0	1	70.00		
	No response	0	-255	-		-	
	Yes, more than 30 hours	5	100.0	5	82.80	5.40	
South America	Yes, less than 30 hours	1	0.0	0	50.00		
South America	No	1	0.0	0	48.00		
	No response	0	- 18 A	-	-	-	
	Yes, more than 30 hours	0	1	- 10.	- 18 A	-	
Spain	Yes, less than 30 hours	0	-	-	-	-	
Spain	No	0		1		-	
	No response	0	-	- 1	1		
	Yes, more than 30 hours	65	73.8	48	76.78	11.77	
Other	Yes, less than 30 hours	19	78.9	15	73.32	12.15	
other	No	10	60.0	6	68.80	12.76	
	No response	0				-	
	Yes, more than 30 hours	3	100.0	3	88.33	5.03	
No response	Yes, less than 30 hours	3	66.7	2	73.00	11.53	
No response	No	1	0.0	0	67.00		
	No response	6	16.7	1	64.50	9.16	

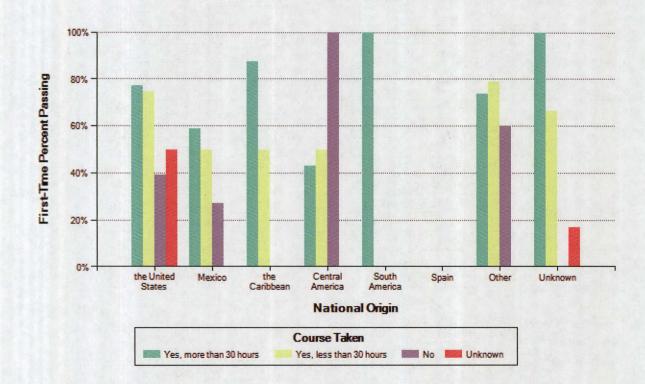


Figure 158. Personal Lines Property & Casualty Percent Passing by Course Taken within National Origin

Table 172. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method		Passing candidates		Scaled	l score
			%	N	Mean	SD
	I received training from an insurance					
	company.	866	79.4	688	77.05	10.5
	I completed an insurance course at a college	Design S				
	or university.	15	53.3	8	70.27	9.0
	I attended classroom preparation from an	State -				1.2
	exam preparation school.	224	75.0	168	74.81	10.7
the United States	I completed an online course.	234	70.1	164	75.09	11.0
	I bought and used a study guide or study manual.	117	49.6	58	67.54	12.4
	I took the exam without taking a course or				07101	12.1
	studying.	9	33.3	3	66.11	13.6
	Other	52	51.9		68.98	
	No response	3	33.3	1	69.33	9.2
The second	I received training from an insurance		55.5	T	09.33	9.2
	company.	25	68.0	17	71.12	13.7
	I completed an insurance course at a college or university.	0		-	-	
	I attended classroom preparation from an	12.30.3			1. A.	198
	exam preparation school.	13	23.1		59.31	14.9
Mexico	I completed an online course.	10	80.0	8	73.60	7.8
	I bought and used a study guide or study manual.	12	33.3	4	61.33	15.4
	I took the exam without taking a course or studying.	1	0.0		69.00	
	Other	2	0.0	0	48.50	19.0
	No response	0	-	-		15.0
	I received training from an insurance					
	company.	8	87.5	7	79.00	9.3
	I completed an insurance course at a college		07.5	,	75.00	5.5
	or university.	0	_		1 4 1 L	1000
	I attended classroom preparation from an				1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	
	exam preparation school.	1	100.0	1	86.00	- Andrew
the Caribbean	I completed an online course.	2	50.0		76.00	10 3
the cambbean	I bought and used a study guide or study	2	50.0	1	70.00	10.5
	manual.	1	0.0	0	68.00	
	I took the exam without taking a course or		0.0	0	00.00	
	studying.	0	_	_	1.1.1	
	Other	0	62 112			1. 1.500 3
	No response	0			Contraction T	
	I received training from an insurance	0	-	-	-	
	company.	3	33.3	-	EE CT	26 7
	I completed an insurance course at a college	5	55.5	1	55.67	26.7
	or university.	0			1.00	
	I attended classroom preparation from an	0	-	-	-	
	exam preparation school.	3	66.7	2	69.33	7 2
Central America I completed an online course. I bought and used a study guide or study		2				7.3
		2	50.0	1	73.00	8.4
	manual.	2	50.0	1	62.00	11.7
	I took the exam without taking a course or	2	50.0	1	62.00	11.3
	studying.	0	CONST			
	studying.	0	10 K -	-	-	

National Origin	lational Origin Preparation Method		Passi candid		Scaled	score	
			%	N	Mean	SD	
	No response	0	-	-	-		
	I received training from an insurance						
	company.	4	100.0	4	84.25	4.99	
	I completed an insurance course at a college		126				
	or university.	1	0.0	0	50.00		
	I attended classroom preparation from an					1.1	
	exam preparation school.	0	-	-	-		
South America	I completed an online course.	1	100.0	1	77.00		
	I bought and used a study guide or study						
	manual.	1	0.0	0	48.00		
	I took the exam without taking a course or						
	studying.	0	-	-	-	-	
	Other	0	-	-	-		
	No response	0	- 1997	-	-		
	I received training from an insurance						
	company.	0	-		-		
	I completed an insurance course at a college						
	or university.	0	-	-	-	-	
	I attended classroom preparation from an						
<b>.</b> .	exam preparation school.	0	-	-	-		
Spain	I completed an online course.	0	-	-	-	1111	
r I s	I bought and used a study guide or study						
	manual.	0	-	-	-		
	I took the exam without taking a course or studying.	0					
	Other	0	- 285	-	-		
		0	-	-	-	-	
	No response I received training from an insurance	0	-	-	-		
	company.	39	82.1	32	78.74	8.09	
	I completed an insurance course at a college	39	02.1	52	70.74	0.03	
	or university.	0	_	-	_	- and	
	I attended classroom preparation from an					11111	
	exam preparation school.	13	76.9	10	75.31	9.59	
Other	I completed an online course.	24	66.7		74.00		
other	I bought and used a study guide or study		00.7	10	7 1.00	10.0.	
	manual.	10	40.0	4	63.20	13.07	
	I took the exam without taking a course or			1			
	studying.	0	-	-	-		
	Other	8	87.5	7	76.75	11.07	
	No response	0		-	- 10		
	I received training from an insurance	and and	All and				
	company.	1	100.0	1	93.00	1999.3	
	I completed an insurance course at a college	1 30 31					
	or university.	0	-	-	-		
	I attended classroom preparation from an	1 alerte					
	exam preparation school.	1	100.0	1	85.00	1.377.	
No response I completed an online course. I bought and used a study guide or study manual.		0	-	-	-		
			10.0				
		0	-	-	-		
	I took the exam without taking a course or				1.		
	studying.	0	-	-	-	and a	
	Other	0	-	-	-	213	
	No response	11	36.4	4	69.09	10.95	

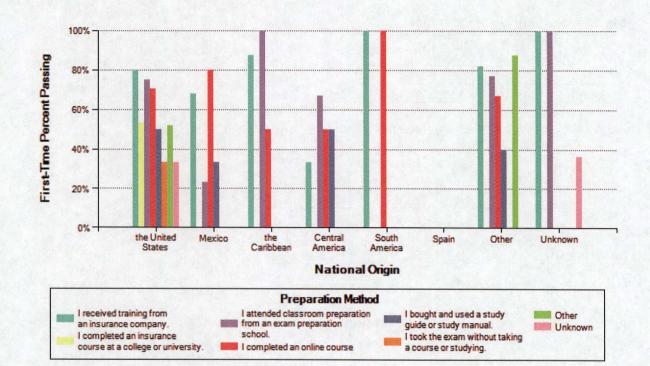


Figure 159. Personal Lines Property & Casualty Percent Passing by Preparation Method within National Origin

#### **Surplus Lines**

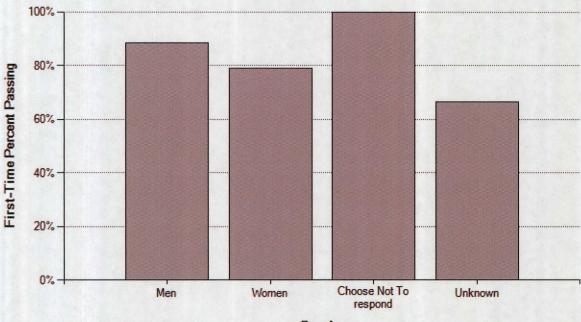
First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

	Total	Pass candi		Scaled	score
		%	N	Mean	SD
First-time	124	84.7	105	78.35	8.56

Table 173. Surplus Lines Examinees

	Total	Passi candida		Scaled score		
		%	N	Mean	SD	
Men	70	88.6	62	78.66	8.20	
Women	48	79.2	38	78.15	9.10	
Choose not to respond	3	100.0	3	78.33	1.53	
No response	3	66.7	2	74.33	14.36	

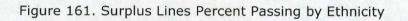
Figure 160. Surplus Lines Percent Passing by Gender

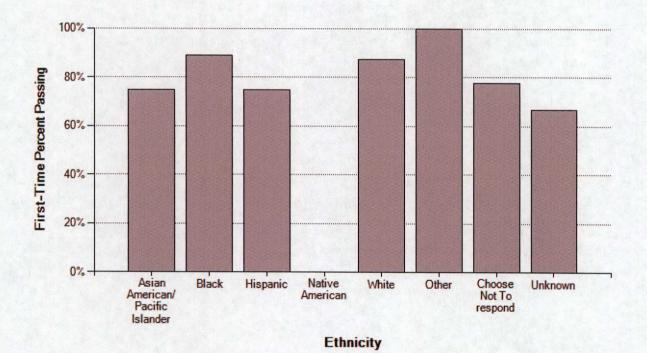


Gender

	Total	Passii candida		Scaled	l score
	1.20	%	N	Mean	SD
Asian American / Pacific Islander	8	75.0	6	76.88	9.67
Black	9	88.9	8	80.33	8.31
Hispanic	12	75.0	9	74.58	10.64
Native American	0	11.74	-	1000-	-
White	80	87.5	70	79.05	8.27
Other	3	100.0	3	81.00	3.46
Choose not to respond	9	77.8	7	76.89	6.72
No response	3	66.7	2	74.33	14.36

#### Table 175. Surplus Lines Examinees by Ethnicity

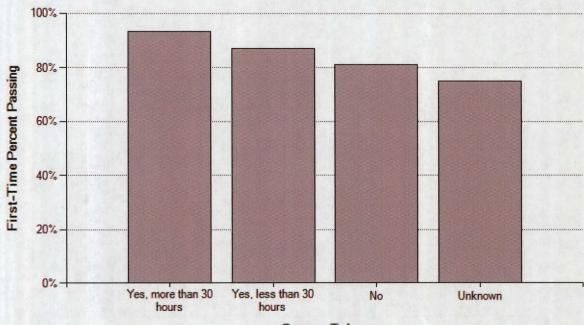




	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Yes, more than 30 hours	15	93.3	14	78.40	6.56
Yes, less than 30 hours	47	87.2	41	79.70	8.41
No	58	81.0	47	77.47	8.94
No response	4	75.0	3	75.00	11.80

Table 176. Surplus Lines Examinees by Course Taken

Figure 162. Surplus Lines Percent Passing by Course Taken

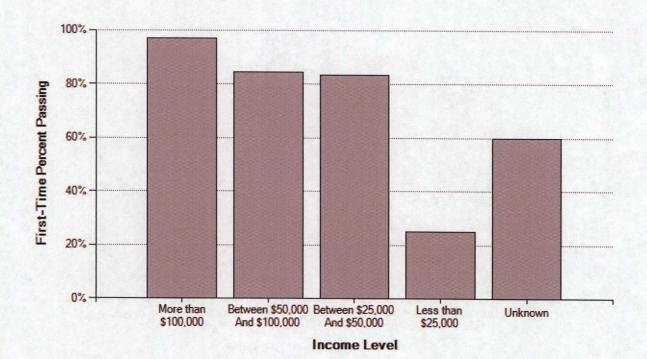




	Total	Passi candid		Scaled	score
		%	N	Mean	SD
More than \$100,000	33	97.0	32	82.48	6.09
Between \$50,000 and \$100,000	58	84.5	49	78.34	7.84
Between \$25,000 and \$50,000	24	83.3	20	76.21	8.79
Less than \$25,000	4	25.0	1	63.25	10.87
No response	5	60.0	3	73.40	10.83

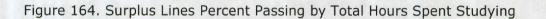
Table 177. Surplus Lines Examinees by Income Level

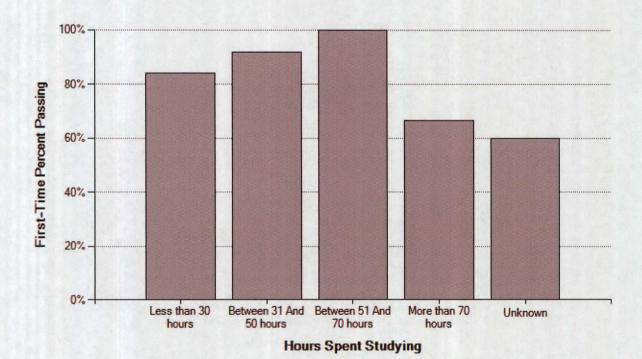
Figure 163. Surplus Lines Percent Passing by Income Level



	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Less than 30 hours	89	84.3	75	78.44	8.89
Between 31 and 50 hours	24	91.7	22	78.67	7.17
Between 51 and 70 hours	3	100.0	3	81.33	6.03
More than 70 hours	3	66.7	2	78.33	9.07
No response	5	60.0	3	73.40	10.83

Table 178. Surplus Lines Examinees by Total Hours Spent Studying

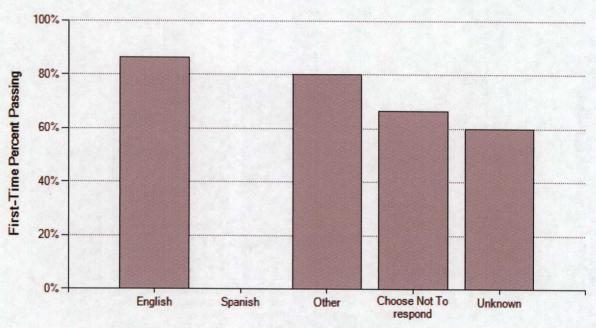




	Passing Total candidates		Scale		Scaled	score
		%	N	Mean	SD	
English	111	86.5	96	78.65	8.36	
Spanish	0	1	-	-	-	
Other	5	80.0	4	80.60	8.29	
Choose not to respond	3	66.7	2	71.67	11.93	
No response	5	60.0	3	73.40	10.83	

Table 179. Surplus Lines Examinees by Primary Language

Figure 165. Surplus Lines Percent Passing by Primary Language

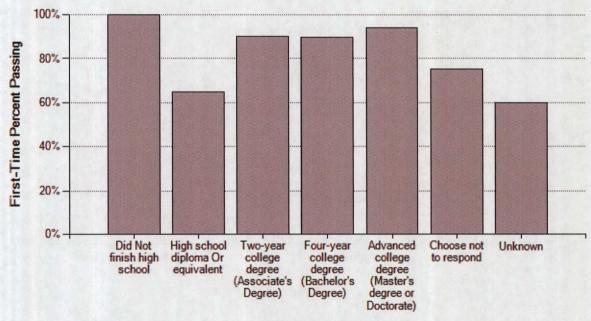


**Primary Language** 

	Total			Passing Total candidates		Scaled score	
		%	N	Mean	SD		
Did not finish high school	1	100.0	1	80.00			
High school diploma or equivalent	20	65.0	13	74.30	10.77		
Two-year college degree (Associate's Degree)	10	90.0	9	78.00	6.07		
Four-year college degree (Bachelor's Degree)	67	89.6	60	79.30	7.75		
Advanced college degree (Master's degree or Doctorate)	17	94.1	16	81.41	6.69		
Choose not to respond	4	75.0	3	76.25	14.45		
No response	5	60.0	3	73.40	10.83		

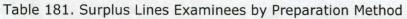
#### Table 180. Surplus Lines Examinees by Education Level

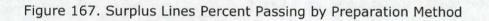
Figure 166. Surplus Lines Percent Passing by Education Level

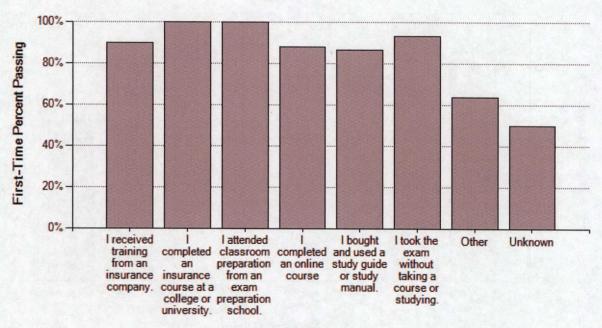


**Education Level** 

	Total	Passing candidates		Scaled	Scaled score	
		%	N	Mean	SD	
I received training from an insurance company.	10	90.0	9	78.60	7.56	
I completed an insurance course at a college or university.	2	100.0	2	85.00	2.83	
I attended classroom preparation from an exam preparation school.	2	100.0	2	83.50	2.12	
I completed an online course.	33	87.9	29	80.24	7.42	
I bought and used a study guide or study manual.	45	86.7	39	77.38	8.73	
I took the exam without taking a course or studying.	15	93.3	14	81.07	7.14	
Other	11	63.6	7	74.18	11.04	
No response	6	50.0	3	71.67	10.58	







**Preparation Method** 

	Total	Passi candida	-	Scaled	l score
		%	N	Mean	SD
the United States	106	85.8	91	78.18	8.29
Mexico	2	100.0	2	84.00	1.41
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0		-	-	-
Spain	0	-	-	-	-
Other	11	81.8	9	81.18	10.21
No response	5	60.0	3	73.40	10.83

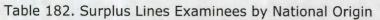
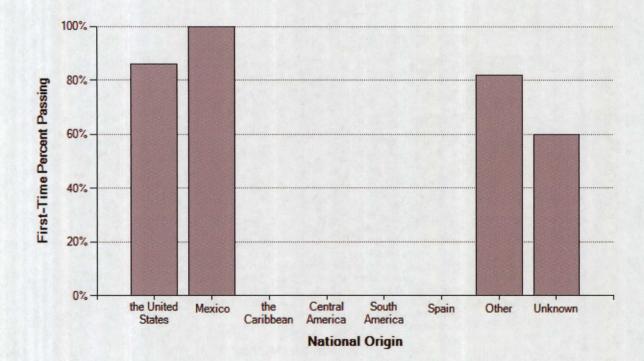


Figure 168. Surplus Lines Percent Passing by National Origin



#### Adjuster – Workers Compensation

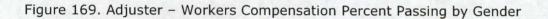
First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

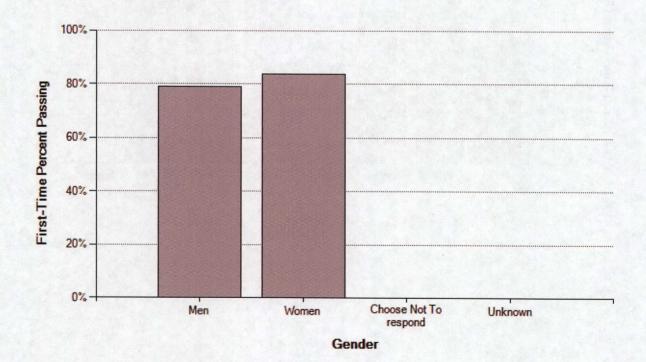
	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
First-time	87	81.6	71	75.17	10.74

Table 183. Adjuster – Workers Compensation Examinees

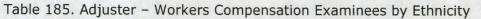
Table 184. Adjuster -	- Workers	Compensation	Examinees	by Gender
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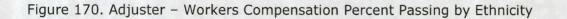
	Passing Total candidates Scaled		Passing candidates		score
	24	%	N	Mean	SD
Men	24	79.2	19	76.42	11.96
Women	62	83.9	52	75.42	8.63
Choose not to respond	0	1	-	- 10	-
No response	1	0.0	0	30.00	

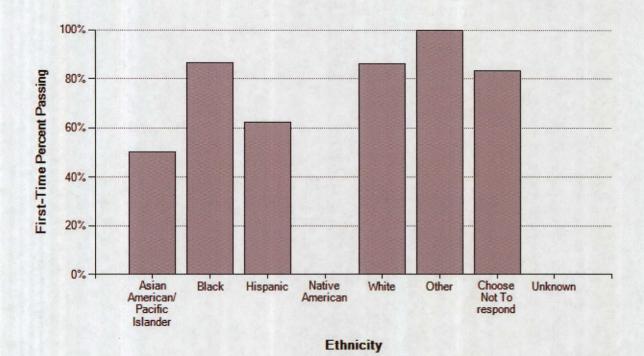




	Total	Passi candida		Scaled	l score
		%	N	Mean	SD
Asian American / Pacific Islander	4	50.0	2	61.25	16.90
Black	15	86.7	13	76.80	8.33
Hispanic	8	62.5	5	73.50	9.72
Native American	0	-	-	-	-
White	51	86.3	44	76.61	9.15
Other	2	100.0	2	80.00	4.24
Choose not to respond	6	83.3	5	76.33	6.02
No response	1	0.0	0	30.00	



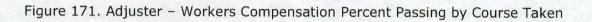


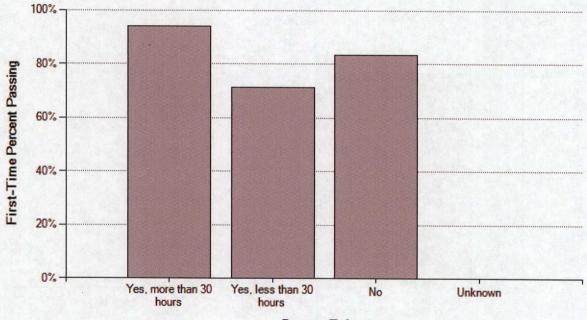


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	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Yes, more than 30 hours	33	93.9	31	77.45	6.37
Yes, less than 30 hours	35	71.4	25	73.71	12.69
No	18	83.3	15	76.33	6.99
No response	1	0.0	0	30.00	

Table 186. Adjuster - Workers Compensation Examinees by Course Taken



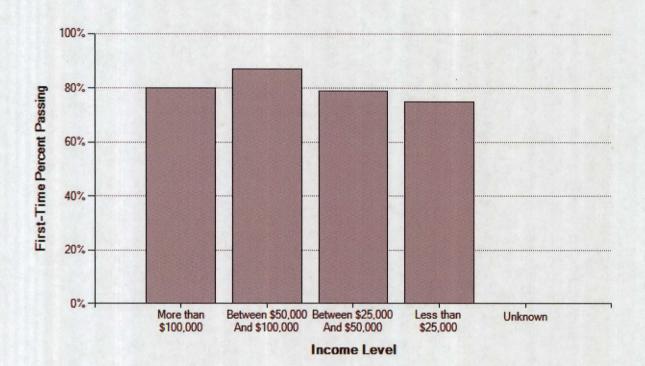




	Total	Passi candid		Scaled	l score
		%	N	Mean	SD
More than \$100,000	5	80.0	4	77.20	7.53
Between \$50,000 and \$100,000	39	87.2	34	76.85	9.64
Between \$25,000 and \$50,000	38	78.9	30	74.26	9.90
Less than \$25,000	4	75.0	3	76.25	10.40
No response	1	0.0	0	30.00	

Table 187. Adjuster – Workers Compensation Examinees by Income Level

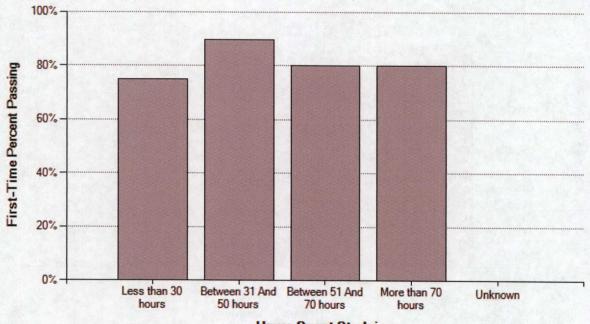
# Figure 172. Adjuster – Workers Compensation Percent Passing by Income Level



	Total	Passing candidates		Scaled	l score
		%	N	Mean	SD
Less than 30 hours	32	75.0	24	74.66	10.60
Between 31 and 50 hours	39	89.7	35	76.46	9.16
Between 51 and 70 hours	10	80.0	8	75.80	10.06
More than 70 hours	5	80.0	4	76.20	7.26
No response	1	0.0	0	30.00	

Table 188. Adjuster – Workers Compensation Examinees by Total Hours Spent Studying

Figure 173. Adjuster – Workers Compensation Percent Passing by Total Hours Spent Studying

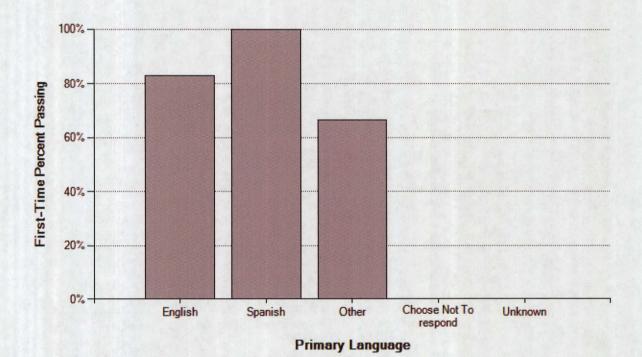


Hours Spent Studying

	Total	Passing candidates		Scaled	score
		%	N	Mean	SD
English	82	82.9	68	75.70	9.76
Spanish	1	100.0	1	78.00	here is
Other	3	66.7	2	75.00	8.00
Choose not to respond	0	- 1	-	-	-
No response	1	0.0	0	30.00	

Table 189. Adjuster – Workers Compensation Examinees by Primary Language

# Figure 174. Adjuster – Workers Compensation Percent Passing by Primary Language

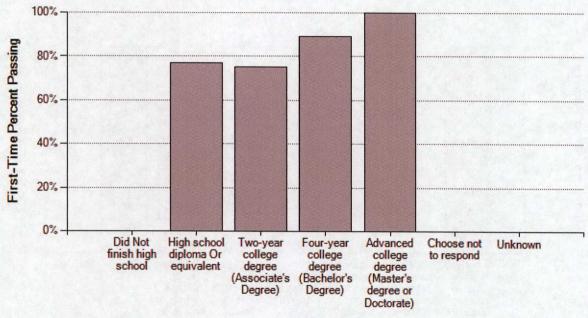


Pearson VUE Confidential

	Total	Passi candida	-	Scaled	l score
	1	%	N	Mean	SD
Did not finish high school	0		-	-	
High school diploma or equivalent	26	76.9	20	73.65	10.52
Two-year college degree (Associate's Degree)	12	75.0	9	73.58	6.87
Four-year college degree (Bachelor's Degree)	45	88.9	40	77.20	9.60
Advanced college degree (Master's degree or Doctorate)	2	100.0	2	85.00	2.83
Choose not to respond	1	0.0	0	68.00	
No response	1	0.0	0	30.00	

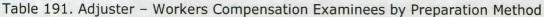
# Table 190. Adjuster – Workers Compensation Examinees by Education Level

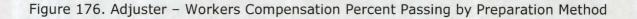
Figure 175. Adjuster – Workers Compensation Percent Passing by Education Level

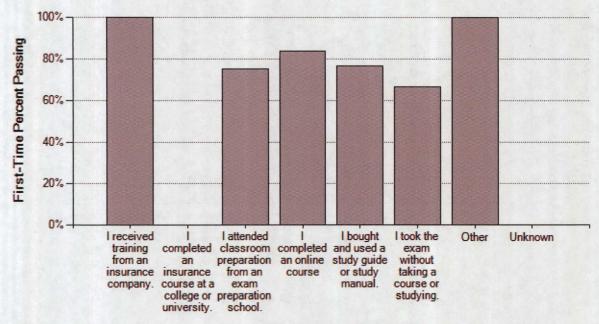


Education Level

	Total	Passi candida	-	Scaled	l score
		%	N	Mean	SD
I received training from an insurance company.	7	100.0	7	81.00	3.51
I completed an insurance course at a college or university.	1	0.0	0	63.00	
I attended classroom preparation from an exam preparation school.	4	75.0	3	77.00	9.76
I completed an online course.	49	83.7	41	75.43	9.46
I bought and used a study guide or study manual.	17	76.5	13	74.59	12.47
I took the exam without taking a course or studying.	3	66.7	2	72.67	4.51
Other	5	100.0	5	78.00	7.52
No response	1	0.0	0	30.00	







**Preparation Method** 

	Total	Passing candidates		Scaled		d score	
		%	N	Mean	SD		
the United States	76	81.6	62	75.33	9.98		
Mexico	1	100.0	1	77.00			
the Caribbean	2	100.0	2	79.00	1.41		
Central America	0	-	-				
South America	0	-	-				
Spain	0	-		-	- ( ) ( )		
Other	7	85.7	6	78.57	6.97		
No response	1	0.0	0	30.00			

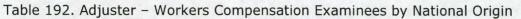
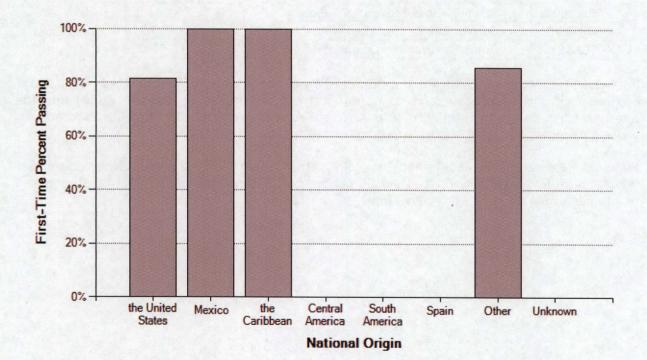


Figure 177. Adjuster - Workers Compensation Percent Passing by National Origin



#### **Texas-Specific Operational Item Statistics**

Results in this section of the report are based on the Texas-specific items. Table 193 shows the number of Texas-specific items delivered to each candidate.

Exam Series Code	Exam Title	Number of Items
TX-Adj	Adjuster - All Lines	150
TX-ISR	Insurance Service Representative	125
TX-LAH	General Lines - Life, Accident and Health	25
TX-LHIC	Life and Health Insurance Counselor	150
TX-Life	Life Agent	35
TX-LL	Limited Lines	50
TX-MGA	Managing General Agent	150
TX-PubAdj	Public Insurance Adjuster	100
TX-PropCas	General Lines - Property & Casualty	25
TX-PCAdj	Adjuster - Property & Casualty	150
TX-PCRM	Property and Casualty Risk Manager	100
TX-PLPropCas	Personal Lines Property & Casualty	25
TX-Surplus	Surplus Lines	60
TX-WCAdj	Adjuster - Workers Compensation	60

Table 193. Number of Texas-Specific Items

Tables 194 - Table 246 indicate the number (*N*) of candidates who completed at least one Texas-specific item, the average proportion correct for these items on the test, and the average corrected item-total correlations. These results are presented for all candidates as well as partitioned by self-reported ethnicity, gender, and national origin.

Pearson VUE strongly recommends avoiding interpreting item statistics when candidate volumes are low—typically fewer than 50 candidates. Interpretation of item statistics based on small sample sizes can be misleading.

#### Adjuster - All Lines

		Form H
First-time	N	222
	Average proportion correct	0.67
	Average corrected item-total correlations	0.25

Table 194. Adjuster – All Lines Item Performance by Form

#### Table 195. Adjuster – All Lines Item Performance by Ethnicity within Form

		Form H
	N	9
Asian American / Pacific Islander	Average proportion correct	0.61
	Average corrected item-total correlations	0.31
	Ν	31
Black	Average proportion correct	0.61
	Average corrected item-total correlations	0.25
	N	27
Hispanic	Average proportion correct	0.60
	Average corrected item-total correlations	0.24
	Ν	0
Native American	Average proportion correct	-
	Average corrected item-total correlations	- 12
	Ν	134
White	Average proportion correct	0.71
	Average corrected item-total correlations	0.22
	N	8
Other	Average proportion correct	0.67
	Average corrected item-total correlations	0.19
	Ν	9
Choose not to respond	Average proportion correct	0.68
	Average corrected item-total correlations	0.26
	N	4
No response	Average proportion correct	0.58
	Average corrected item-total correlations	0.31

Table 196. Adjuster - All Lines Item Performance by Gender within Form

		Form H
	N	119
Men	Average proportion correct	0.68
	Average corrected item-total correlations	0.25
	N	96
Women	Average proportion correct	0.66
	Average corrected item-total correlations	0.26
	N	5
Choose not to respond	Average proportion correct	0.61
	Average corrected item-total correlations	0.23
State in the second	N	2
No response	Average proportion correct	0.68
	Average corrected item-total correlations	-

		Form H
	N	192
the United States	Average proportion correct	0.68
	Average corrected item-total correlations	0.25
	N	4
Mexico	Average proportion correct	0.56
	Average corrected item-total correlations	0.33
	Ν	2
the Caribbean	Average proportion correct	0.78
	Average corrected item-total correlations	-
	N	1
Central America	Average proportion correct	0.53
	Average corrected item-total correlations	-
	N	0
South America	Average proportion correct	-
	Average corrected item-total correlations	-
	N	0
Spain	Average proportion correct	-
	Average corrected item-total correlations	-
	N	18
Other	Average proportion correct	0.66
	Average corrected item-total correlations	0.24
	N	5
No response	Average proportion correct	0.61
	Average corrected item-total correlations	0.26

Table 197. Adjuster - All Lines Item Performance by National Origin within Form

# **Insurance Service Representative**

Table 198. Insurance	Service Representative	Item Performance by Form
	e i nee nepresentative	rectifier of torthild the by torthi

		Form H
First-time	N	74
	Average proportion correct	0.62
	Average corrected item-total correlations	0.30

# Table 199. Insurance Service Representative Item Performance by Ethnicity within Form

		Form H
	N	6
Asian American / Pacific Islander	Average proportion correct	0.56
and the second	Average corrected item-total correlations	0.16
	Ν	7
Black	Average proportion correct	0.59
	Average corrected item-total correlations	0.19
	N	21
Hispanic	Average proportion correct	0.59
	Average corrected item-total correlations	0.24
	Ν	0
Native American	Average proportion correct	-
	Average corrected item-total correlations	-
	Ν	27
White	Average proportion correct	0.69
	Average corrected item-total correlations	0.25
	N	3
Other	Average proportion correct	0.72
	Average corrected item-total correlations	0.28
	Ν	0
Choose not to respond	Average proportion correct	
	Average corrected item-total correlations	- 19 See -
	N	10
No response	Average proportion correct	0.33
	Average corrected item-total correlations	0.56

Table 200. Insurance Service Representative Item Performance by Genc	nder within Form
--	------------------

		Form H
	N	17
Men	Average proportion correct	0.60
	Average corrected item-total correlations	0.19
	N	47
Women	Average proportion correct	0.64
	Average corrected item-total correlations	0.26
	N	0
Choose not to respond	Average proportion correct	-
	Average corrected item-total correlations	- 7-
	N	10
No response	Average proportion correct	0.33
Sector Barris	Average corrected item-total correlations	0.56

		Form H
	N	50
the United States	Average proportion correct	0.64
	Average corrected item-total correlations	0.23
	N	5
Mexico	Average proportion correct	0.60
	Average corrected item-total correlations	0.39
	N	C
the Caribbean	Average proportion correct	
	Average corrected item-total correlations	
	N	C
Central America	Average proportion correct	
	Average corrected item-total correlations	-
	N	2
South America	Average proportion correct	0.50
	Average corrected item-total correlations	-
	N	C
Spain	Average proportion correct	-
	Average corrected item-total correlations	
	N	7
Other	Average proportion correct	0.64
	Average corrected item-total correlations	0.22
	N	10
No response	Average proportion correct	0.33
	Average corrected item-total correlations	0.56

Table 201. Insurance Service Representative Item Performance by National Origin within Form

#### General Lines – Life, Accident and Health

		Form				Tatal		
		CX	DY	EZ	WX	XY	YZ	Total
First-time	Ν	3,702	3,781	3,628	3,024	2,960	3,002	20,097
	Average proportion correct	0.77	0.79	0.78	0.77	0.79	0.77	0.78
	Average corrected item-total correlations	0.26	0.28	0.25	0.27	0.28	0.26	0.27

Table 202. General Lines - Life, Accident and Health Item Performance by Form

Table 203. General Lines – Life, Accident and Health Item Performance by Ethnicity within Form

No. 2		an fil sine		For	m			<b>T</b> 1 1
States and		CX	DY	EZ	WX	XY	YZ	Total
	N	242	235	224	224	236	246	1,407
Asian American /	Average proportion correct	0.76	0.77	0.76	0.75	0.78	0.74	0.76
Pacific Islander	Average corrected item- total correlations	0.30	0.30	0.27	0.27	0.29	0.29	0.29
	N	676	673	617	508	467	462	3,403
Black	Average proportion correct	0.73	0.75	0.76	0.75	0.76	0.75	0.75
BIACK	Average corrected item- total correlations	0.27	0.28	0.26	0.30	0.29	0.26	0.28
A Participation	N	951	1,041	934	792	753	740	5,211
Hispanic	Average proportion correct	0.73	0.75	0.75	0.73	0.75	0.74	0.74
Hispanic	Average corrected item- total correlations	0.25	0.26	0.23	0.24	0.28	0.26	0.25
	N	15	20	25	26	20	21	127
Native American	Average proportion correct	0.80	0.76	0.77	0.84	0.79	0.81	0.80
Native American	Average corrected item- total correlations	0.25	0.33	0.28	0.25	0.38	0.14	0.27
	N	1,474	1,481	1,512	1,229	1,208	1,226	8,130
White	Average proportion correct	0.82	0.83	0.81	0.82	0.83	0.81	0.82
White	Average corrected item- total correlations	0.23	0.23	0.21	0.23	0.22	0.21	0.22
	N	163	149	134	111	124	128	809
Other	Average proportion correct	0.74	0.78	0.77	0.72	0.77	0.76	0.76
other	Average corrected item- total correlations	0.22	0.34	0.21	0.29	0.31	0.35	0.29
	N	140	143	141	118	123	144	809
Choose not to	Average proportion correct	0.78	0.79	0.78	0.76	0.79	0.78	0.78
respond	Average corrected item- total correlations	0.20	0.26	0.27	0.26	0.27	0.26	0.25
	N	41	39	41	16	29	35	201
No response	Average proportion correct	0.73	0.72	0.71	0.78	0.78	0.72	0.73
No response	Average corrected item- total correlations	0.25	0.38	0.40	0.39	0.34	0.40	0.34

241-121				Fo	orm			Tabal
		CX	DY	EZ	WX	XY	YZ	Total
	N	1,694	1,748	1,726	1,432	1,443	1,420	9,463
Men	Average proportion correct	0.78	0.80	0.80	0.78	0.80	0.79	0.79
	Average corrected item-total correlations	0.27	0.27	0.24	0.28	0.28	0.28	0.27
	N	1,927	1,956	1,822	1,541	1,460	1,510	10,216
Women	Average proportion correct	0.76	0.78	0.76	0.76	0.78	0.76	0.77
Women	Average corrected item-total correlations	0.26	0.27	0.24	0.27	0.28	0.24	0.26
Chasse	N	50	49	52	40	33	46	270
Choose not to	Average proportion correct	0.76	0.79	0.77	0.78	0.78	0.78	0.78
respond	Average corrected item-total correlations	0.27	0.33	0.32	0.21	0.18	0.21	0.26
	N	31	28	28	11	24	26	148
No	Average proportion correct	0.71	0.73	0.73	0.75	0.77	0.70	0.73
response	Average corrected item-total correlations	0.27	0.46	0.28	0.40	0.39	0.42	0.35

Table 204. General Lines – Life, Accident and Health Item Performance by Gender within Form

# Table 205. General Lines – Life, Accident and Health Item Performance by National Origin within Form

				Fo	rm		1.3.3.3	Tabal
		CX	DY	EZ	WX	XY	YZ	Total
	N	3,066	3,112	3,017	2,459	2,355	2,394	16,403
the United States	Average proportion correct	0.77	0.79	0.78	0.78	0.79	0.78	0.78
the onited states	Average corrected item-total		10					
	correlations	0.26	0.27	0.24	0.27	0.28	0.25	0.26
	N	116	140	115	106	101	106	684
Mexico	Average proportion correct	0.72	0.75	0.74	0.71	0.77	0.76	0.74
MEXICO	Average corrected item-total correlations	0.24	0.24	0.21	0.25	0.24	0.22	0.23
	N	29	24	24	14	18	28	137
	Average proportion correct	0.79	0.84	0.79	0.68	0.81	0.75	0.78
the Caribbean	Average corrected item-total correlations	0.06	0.23	0.21	0.28	0.29	0.29	0.25
	N	24	13	17	19	28	13	114
	Average proportion correct	0.71	0.77	0.76	0.68	0.75	0.70	0.73
Central America	Average corrected item-total correlations	0.25	0.28	0.16	0.20	0.30	0.70	0.24
Provide States	N	13	29	23	23	30	22	140
Cault Annu in	Average proportion correct	0.77	0.77	0.79	0.76	0.78	0.76	0.78
South America	Average corrected item-total correlations	0.06	0.26	0.37	0.25	0.27	0.20	0.24
	N	3	5	0	2	1	2	13
Spain	Average proportion correct	0.67	0.87	-	0.88	0.80	0.78	0.80
Spain	Average corrected item-total correlations	0.34	0.18	_	-	_	-	0.23
	N	398	400	375	366	386	390	2,315
Other	Average proportion correct	0.75	0.77	0.77	0.75	0.77	0.75	0.76
other	Average corrected item-total correlations	0.29	0.33	0.26	0.30	0.29	0.31	0.30
	N	53	58	57	35	41	47	291
No rosponso	Average proportion correct	0.72	0.71	0.74	0.77	0.78	0.72	0.74
No response	Average corrected item-total correlations	0.30	0.40	0.39	0.27	0.31	0.35	0.34

#### Life and Health Insurance Counselor

Table 206. Life and Health Insurance Counselor Item Performance by Form

		Form I
	N	463
First-time	Average proportion correct	0.62
	Average corrected item-total correlations	0.25

Table 207. Life and Health Insurance Counselor Item Performance by Ethnicity within Form

		Form I
	N	33
Asian American / Pacific Islander	Average proportion correct	0.60
	Average corrected item-total correlations	0.28
	N	87
Black	Average proportion correct	0.59
	Average corrected item-total correlations	0.20
	N	127
Hispanic	Average proportion correct	0.59
	Average corrected item-total correlations	0.21
	N	2
Native American	Average proportion correct	0.52
	Average corrected item-total correlations	-
	N	166
White	Average proportion correct	0.68
	Average corrected item-total correlations	0.23
	N	17
Other	Average proportion correct	0.54
	Average corrected item-total correlations	0.23
	N	23
Choose not to respond	Average proportion correct	0.59
	Average corrected item-total correlations	0.27
	N	8
No response	Average proportion correct	0.60
	Average corrected item-total correlations	0.54

		Form I
	Ν	212
Men	Average proportion correct	0.64
	Average corrected item-total correlations	0.25
	N	239
Women	Average proportion correct	0.61
	Average corrected item-total correlations	0.23
	N	6
Choose not to respond	Average proportion correct	0.58
	Average corrected item-total correlations	0.38
	Ν	6
No response	Average proportion correct	0.53
	Average corrected item-total correlations	0.52

Table 208. Life and Health Insurance Counselor Item Performance by Gender within Form

Table 209. Life and Health Insurance Counselor Item Performance by National Origin within Form

		Form I
	Ν	361
the United States	Average proportion correct	0.63
	Average corrected item-total correlations	0.23
	N	21
Mexico	Average proportion correct	0.58
	Average corrected item-total correlations	0.27
	N	6
the Caribbean	Average proportion correct	0.62
State State 1	Average corrected item-total correlations	0.18
	N	6
Central America	Average proportion correct	0.63
	Average corrected item-total correlations	0.16
	N	4
South America	Average proportion correct	0.54
S. M. S.	Average corrected item-total correlations	0.21
	N	0
Spain	Average proportion correct	
244 - S S S S S S S	Average corrected item-total correlations	1
	Ν	58
Other	Average proportion correct	0.58
	Average corrected item-total correlations	0.26
	N	7
No response	Average proportion correct	0.58
	Average corrected item-total correlations	0.56

# Life Agent

Table 210. Life Agent Item	Performance by Form
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		Form						
		HY	IZ JA BY CZ DA					
	N	1,455	1,536	1,477	1,245	1,146	1,214	8,073
First-	Average proportion correct	0.73	0.73	0.74	0.74	0.72	0.74	0.72
time	Average corrected item-total correlations	0.31	0.29	0.32	0.31	0.31	0.30	0.31

# Table 211. Life Agent Item Performance by Ethnicity within Form

				Fo	rm			Tabal
		HY	IZ	JA	BY	CZ	DA	Total
	N	105	103	106	95	88	87	584
Asian American /	Average proportion correct	0.77	0.77	0.77	0.76	0.75	0.77	0.75
Pacific Islander	Average corrected item-total correlations	0.36	0.30	0.35	0.36	0.38	0.32	0.35
	N	399	451	426	305	285	300	2,166
	Average proportion correct	0.71	0.73	0.73	0.73	0.72	0.75	0.71
Black	Average corrected item-total correlations	0.30	0.26	0.30	0.32	0.27	0.27	0.29
	N	574	604	546	462	425	487	3,098
	Average proportion correct	0.69	0.70	0.71	0.71	0.68	0.69	0.68
Hispanic	Average corrected item-total correlations	0.30	0.31	0.32	0.29	0.31	0.30	0.31
	N	3	9	8	10	5	6	41
Native American	Average proportion correct	0.70	0.75	0.77	0.81	0.79	0.77	0.76
Native American	Average corrected item-total correlations	0.57	0.27	0.14	0.32	0.00	0.31	0.25
	N	246	224	264	255	229	224	1,442
White	Average proportion correct	0.81	0.81	0.81	0.79	0.79	0.81	0.79
White	Average corrected item-total correlations	0.25	0.27	0.28	0.28	0.26	0.25	0.28
	N	64	63	48	57	51	51	334
Other	Average proportion correct	0.74	0.73	0.75	0.75	0.74	0.74	0.73
	Average corrected item-total correlations	0.37	0.29	0.33	0.32	0.32	0.34	0.33
	N	56	60	67	47	53	50	333
Choose not to	Average proportion correct	0.75	0.71	0.76	0.76	0.78	0.77	0.74
respond	Average corrected item-total correlations	0.25	0.27	0.30	0.34	0.25	0.19	0.28
	N	8	22	12	14	10	9	75
No response	Average proportion correct	0.70	0.71	0.69	0.74	0.70	0.69	0.69
No response	Average corrected item-total correlations	0.36	0.25	0.22	0.30	0.34	0.29	0.28

		Form					Tabal	
		HY	IZ	JA	BY	CZ	DA	Total
	N	656	657	616	564	498	520	3,511
Men	Average proportion correct	0.74	0.74	0.75	0.75	0.73	0.75	0.73
Heil	Average corrected item- total correlations	0.32	0.31	0.33	0.31	0.31	0.30	0.32
Women	N	774	846	834	662	622	673	4,411
	Average proportion correct	0.71	0.73	0.74	0.74	0.71	0.73	0.71
	Average corrected item- total correlations	0.30	0.28	0.31	0.31	0.31	0.30	0.31
	N	17	18	19	9	18	14	95
Choose not to	Average proportion correct	0.76	0.71	0.74	0.74	0.78	0.81	0.74
respond	Average corrected item- total correlations	0.20	0.32	0.33	0.40	0.34	0.15	0.29
No response	N	8	15	8	10	8	7	56
	Average proportion correct	0.67	0.72	0.72	0.79	0.74	0.71	0.72
No response	Average corrected item- total correlations	0.33	0.26	0.23	0.36	0.27	0.38	0.28

# Table 212. Life Agent Item Performance by Gender within Form

				For	m		10 S 10 S	<b>-</b>
76 T.		HY	IZ	JA	BY	CZ	DA	Total
	N	1,147	1,160	1,134	937	879	943	6,200
the United States	Average proportion correct	0.72	0.73	0.75	0.74	0.72	0.74	0.72
the officed States	Average corrected item-total	1. 2. 2.	1370 S 101					
	correlations	0.31	0.29	0.31	0.31	0.29	0.29	0.31
MAL CONTRACT OF	N	86	111	106	86	73	81	543
Mexico	Average proportion correct	0.70	0.71	0.71	0.70	0.69	0.69	0.69
MEXICO	Average corrected item-total correlations	0.33	0.30	0.30	0.27	0.32	0.30	0.3:
	N	16	14	14	12	11	6	7:
the Caribbean	Average proportion correct	0.71	0.78	0.72	0.75	0.81	0.75	0.73
the Caribbean	Average corrected item-total correlations	0.28	0.26	0.20	0.30	0.35	0.45	0.28
	N	20	18	20	19	20	23	120
C	Average proportion correct	0.74	0.75	0.71	0.67	0.68	0.67	0.6
Central America	Average corrected item-total correlations	0.24	0.18	0.39	0.26	0.38	0.26	0.30
	N	7	17	11	7	10	11	63
C 11 A .	Average proportion correct	0.82	0.71	0.68	0.69	0.74	0.72	0.7
South America	Average corrected item-total correlations	0.27	0.33	0.34	0.35	0.32	0.34	0.3
	N	0	1	1	0	0	0	
Casia	Average proportion correct	-	0.77	0.54	-	-	-	0.6
Spain	Average corrected item-total correlations	_		_	_	-	-	
	N	167	187	167	166	137	134	95
Othor	Average proportion correct	0.78	0.74	0.74	0.75	0.74	0.75	0.74
Other	Average corrected item-total correlations	0.34	0.32	0.37	0.37	0.36	0.35	0.3
	N	12	28	24	18	16	16	114
No rosponso	Average proportion correct	0.68	0.68	0.69	0.75	0.67	0.68	0.6
No response	Average corrected item-total correlations	0.38	0.27	0.29	0.29	0.41	0.26	0.32

Table 213. Life Agent Item Performance by I	National Or	rigin within	Form
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# **Limited Lines**

Table 214. Limited Lines Item Performance	by	Form
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and the second second		Form H
First-time	N	2,112
	Average proportion correct	0.73
	Average corrected item-total correlations	0.27

Table 215. Limited Lines Item Performance by Ethnicity within Form

		Form H
	N	4
Asian American / Pacific Islander	Average proportion correct	0.88
	Average corrected item-total correlations	0.18
	N	74
Black	Average proportion correct	0.77
	Average corrected item-total correlations	0.20
	N	1,906
Hispanic	Average proportion correct	0.73
	Average corrected item-total correlations	0.27
	Ν	1
Native American	Average proportion correct	0.74
	Average corrected item-total correlations	-
	N	69
White	Average proportion correct	0.74
	Average corrected item-total correlations	0.27
	N	21
Other	Average proportion correct	0.72
	Average corrected item-total correlations	0.27
	Ν	25
Choose not to respond	Average proportion correct	0.78
	Average corrected item-total correlations	0.33
	N	12
No response	Average proportion correct	0.68
	Average corrected item-total correlations	0.25

Table 216. Limited Lines Item Performance by Gender within Form

		Form H
Men	N	345
	Average proportion correct	0.77
	Average corrected item-total correlations	0.27
Women	Ν	1,749
	Average proportion correct	0.72
	Average corrected item-total correlations	0.27
Choose not to respond	N	9
	Average proportion correct	0.79
	Average corrected item-total correlations	0.32
	N	9
No response	Average proportion correct	0.69
Barriel and the	Average corrected item-total correlations	0.27

		Form H
the United States	N	1,728
	Average proportion correct	0.73
	Average corrected item-total correlations	0.26
	N	274
Mexico	Average proportion correct	0.76
	Average corrected item-total correlations	0.31
	N	18
the Caribbean	Average proportion correct	0.74
	Average corrected item-total correlations	0.36
Central America	Ν	28
	Average proportion correct	0.77
	Average corrected item-total correlations	0.27
South America	N	15
	Average proportion correct	0.77
	Average corrected item-total correlations	0.46
	Ν	0
Spain	Average proportion correct	-
	Average corrected item-total correlations	-
Other	N	26
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27
	Ν	23
No response	Average proportion correct	0.70
	Average corrected item-total correlations	0.26

Table 217. Limited Lines Item Performance by National Origin within Form

#### Managing General Agent

1. Shi		Form H
First-time	N	52
	Average proportion correct	0.78
	Average corrected item-total correlations	0.24

#### Table 218. Managing General Agent Item Performance by Form

#### Table 219. Managing General Agent Item Performance by Ethnicity within Form

		Form H
	N	1
Asian American / Pacific Islander	Average proportion correct	0.80
	Average corrected item-total correlations	- 15
	Ν	1
Black	Average proportion correct	0.81
	Average corrected item-total correlations	-
	Ν	10
Hispanic	Average proportion correct	0.73
	Average corrected item-total correlations	0.29
	N	C
Native American	Average proportion correct	- S. 2.0
	Average corrected item-total correlations	
	N	36
White	Average proportion correct	0.79
	Average corrected item-total correlations	0.23
	N	1
Other	Average proportion correct	0.64
	Average corrected item-total correlations	
	N	2
Choose not to respond	Average proportion correct	0.82
	Average corrected item-total correlations	17. A. A.
	N	1
No response	Average proportion correct	0.78
	Average corrected item-total correlations	

# Table 220. Managing General Agent Item Performance by Gender within Form

		Form H
	Ν	30
Men	Average proportion correct	0.80
	Average corrected item-total correlations	0.18
	N	20
Women	Average proportion correct	0.74
	Average corrected item-total correlations	0.27
	N	1
Choose not to respond	Average proportion correct	0.89
	Average corrected item-total correlations	
	N	1
No response	Average proportion correct	0.78
	Average corrected item-total correlations	- 18 E

		Form H
	N	49
the United States	Average proportion correct	0.78
	Average corrected item-total correlations	0.24
	N	1
Mexico	Average proportion correct	0.82
	Average corrected item-total correlations	
	N	0
the Caribbean	Average proportion correct	-
	Average corrected item-total correlations	-
	Ν	0
Central America	Average proportion correct	-
	Average corrected item-total correlations	-
	N	0
South America	Average proportion correct	-
	Average corrected item-total correlations	
	N	0
Spain	Average proportion correct	-
	Average corrected item-total correlations	-
	N	1
Other	Average proportion correct	0.80
	Average corrected item-total correlations	-
	N	1
No response	Average proportion correct	0.78
	Average corrected item-total correlations	-

Table 221. Managing General Agent Item Performance by National Origin within Form

#### Public Insurance Adjuster

Table 222. Public Insurance Adjuster Item Perf	formance by Form
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		Form I
First-time	N	136
	Average proportion correct	0.73
	Average corrected item-total correlations	0.22

Table 223. Public Insurance Adjuster Item Performance b	y Ethnicity within Form
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		Form I
	Ν	5
Asian American / Pacific Islander	Average proportion correct	0.71
	Average corrected item-total correlations	0.26
	Ν	13
Black	Average proportion correct	0.62
	Average corrected item-total correlations	0.13
	Ν	14
Hispanic	Average proportion correct	0.72
	Average corrected item-total correlations	0.21
	Ν	2
Native American	Average proportion correct	0.69
	Average corrected item-total correlations	
	Ν	87
White	Average proportion correct	0.75
	Average corrected item-total correlations	0.21
	N	4
Other	Average proportion correct	0.73
	Average corrected item-total correlations	0.35
	Ν	11
Choose not to respond	Average proportion correct	0.79
	Average corrected item-total correlations	0.18
	N	C
No response	Average proportion correct	
	Average corrected item-total correlations	1. 1

# Table 224. Public Insurance Adjuster Item Performance by Gender within Form

		Form I
	Ν	105
Men	Average proportion correct	0.73
	Average corrected item-total correlations	0.22
	N	25
Women	Average proportion correct	0.73
	Average corrected item-total correlations	0.24
	N	6
Choose not to respond	Average proportion correct	0.78
	Average corrected item-total correlations	0.21
	N	0
No response	Average proportion correct	
	Average corrected item-total correlations	-

Table 225. Public Insurance Adjuster Item Performance by National Origin within Form

		Form I
	N	123
the United States	Average proportion correct	0.74
	Average corrected item-total correlations	0.22
	N	0
Mexico	Average proportion correct	-
	Average corrected item-total correlations	1997
	N	1
the Caribbean	Average proportion correct	0.52
	Average corrected item-total correlations	
	N	0
Central America	Average proportion correct	- 1
	Average corrected item-total correlations	- 10 10
	N	0
South America	Average proportion correct	-
	Average corrected item-total correlations	et set -
	N	0
Spain	Average proportion correct	-
	Average corrected item-total correlations	-
	N	10
Other	Average proportion correct	0.69
	Average corrected item-total correlations	0.20
	N	2
No response	Average proportion correct	0.80
	Average corrected item-total correlations	2 - Delle -

#### **General Lines – Property and Casualty**

		Form		Tabal	
		WV	XW	YX	Total
First-time	N	3,161	3,117	3,171	9,449
	Average proportion correct	0.74	0.75	0.74	0.75
	Average corrected item-total correlations	0.24	0.25	0.22	0.23

#### Table 226. General Lines - Property and Casualty Item Performance by Form

#### Table 227. General Lines - Property and Casualty Item Performance by Ethnicity within Form

		Form		Tabal	
		WV	XW	YX	Total
	N	113	123	126	362
Asian American / Pacific Islander	Average proportion correct	0.71	0.76	0.74	0.74
	Average corrected item-total correlations	0.28	0.23	0.23	0.24
	Ν	317	329	343	989
Black	Average proportion correct	0.74	0.76	0.74	0.75
	Average corrected item-total correlations	0.22	0.25	0.22	0.23
	Ν	1,092	1,084	1,077	3,253
Hispanic	Average proportion correct	0.68	0.70	0.71	0.70
	Average corrected item-total correlations	0.23	0.27	0.22	0.23
	Ν	13	20	18	51
Native American	Average proportion correct	0.77	0.77	0.78	0.78
	Average corrected item-total correlations	0.29	0.22	0.26	0.24
	Ν	1,403	1,333	1,393	4,129
White	Average proportion correct	0.77	0.80	0.77	0.78
The Although Strength Participa	Average corrected item-total correlations	0.21	0.20	0.19	0.20
	Ν	85	95	85	265
Other	Average proportion correct	0.72	0.74	0.73	0.73
	Average corrected item-total correlations	0.28	0.25	0.21	0.25
	Ν	112	100	101	313
Choose not to respond	Average proportion correct	0.77	0.76	0.76	0.77
	Average corrected item-total correlations	0.29	0.24	0.21	0.24
	Ν	26	33	28	87
No response	Average proportion correct	0.76	0.77	0.70	0.74
	Average corrected item-total correlations	0.25	0.16	0.18	0.21

		Form			Tabal
		WV	XW	YX	Total
	N	1,126	1,180	1,189	3,495
Men	Average proportion correct	0.76	0.78	0.77	0.77
	Average corrected item-total correlations	0.25	0.24	0.20	0.22
	N	1,977	1,881	1,928	5,786
Women	Average proportion correct	0.72	0.74	0.73	0.73
	Average corrected item-total correlations	0.24	0.26	0.22	0.23
	N	39	31	33	103
Choose not to respond	Average proportion correct	0.73	0.75	0.75	0.75
	Average corrected item-total correlations	0.36	0.26	0.21	0.27
No response	N	19	25	21	65
	Average proportion correct	0.75	0.76	0.71	0.75
	Average corrected item-total correlations	0.28	0.18	0.19	0.22

Table 228. General Lines – Property and Casualty Item Performance by Gender within Form

# Table 229. General Lines – Property and Casualty Item Performance by National Origin within Form

			Form		Tabal
		WV	XW	YX	Total
	N	2,706	2,618	2,693	8,017
the United States	Average proportion correct	0.74	0.76	0.74	0.75
	Average corrected item-total correlations	0.24	0.25	0.22	0.23
	N	155	169	165	489
Mexico	Average proportion correct	0.69	0.71	0.71	0.71
	Average corrected item-total correlations	0.24	0.28	0.23	0.25
	N	14	9	13	36
the Caribbean	Average proportion correct	0.70	0.69	0.78	0.73
	Average corrected item-total correlations	0.22	0.14	0.19	0.18
	N	32	37	31	100
Central America	Average proportion correct	0.70	0.74	0.76	0.74
	Average corrected item-total correlations	0.26	0.28	0.23	0.25
	N	25	33	29	87
South America	Average proportion correct	0.73	0.78	0.77	0.76
	Average corrected item-total correlations	0.36	0.31	0.27	0.30
	N	1	0	1	2
Spain	Average proportion correct	0.84		0.92	0.89
	Average corrected item-total correlations	-	- 181		-
	N	186	205	201	592
Other	Average proportion correct	0.72	0.74	0.75	0.74
	Average corrected item-total correlations	0.27	0.24	0.21	0.24
	N	42	46	38	126
No response	Average proportion correct	0.75	0.74	0.73	0.75
	Average corrected item-total correlations	0.25	0.25	0.21	0.24

## Adjuster – Property and Casualty

Table 230. Adjuster - Propert	y and Casualty Iter	n Performance by Form
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		Form H
	N	129
First-time	Average proportion correct	0.67
The states	Average corrected item-total correlations	0.27

# Table 231. Adjuster - Property and Casualty Item Performance by Ethnicity within Form

		Form H
	N	3
Asian American / Pacific Islander	Average proportion correct	0.68
	Average corrected item-total correlations	0.55
	N	26
Black	Average proportion correct	0.63
	Average corrected item-total correlations	0.26
	Ν	24
Hispanic	Average proportion correct	0.62
	Average corrected item-total correlations	0.17
	N	C
Native American	Average proportion correct	1.
	Average corrected item-total correlations	
	N	64
White	Average proportion correct	0.71
	Average corrected item-total correlations	0.28
	N	4
Other	Average proportion correct	0.64
	Average corrected item-total correlations	0.39
	N	6
Choose not to respond	Average proportion correct	0.61
	Average corrected item-total correlations	0.16
	N	2
No response	Average proportion correct	0.80
	Average corrected item-total correlations	-

Table 232. Adjuster	<ul> <li>Property ar</li> </ul>	nd Casualty	<b>Item Performance</b>	by	Gender within Form	
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		Form H
	N	59
Men	Average proportion correct	0.69
	Average corrected item-total correlations	0.25
	N	67
Women	Average proportion correct	0.65
	Average corrected item-total correlations	0.28
	N	2
Choose not to respond	Average proportion correct	0.54
	Average corrected item-total correlations	- 1.
	N	1
No response	Average proportion correct	0.81
	Average corrected item-total correlations	-

Table 233. Adjuster – Property and Casualty Item Performance by National Origin within Form

		Form H
	N	114
the United States	Average proportion correct	0.68
	Average corrected item-total correlations	0.27
	N	2
Mexico	Average proportion correct	0.56
	Average corrected item-total correlations	-
	N	0
the Caribbean	Average proportion correct	-
	Average corrected item-total correlations	
	N	2
Central America	Average proportion correct	0.55
	Average corrected item-total correlations	-
	N	1
South America	Average proportion correct	0.51
	Average corrected item-total correlations	-
	N	0
Spain	Average proportion correct	- 11
	Average corrected item-total correlations	
	N	7
Other	Average proportion correct	0.63
	Average corrected item-total correlations	0.27
	N	3
No response	Average proportion correct	0.78
	Average corrected item-total correlations	0.07

#### Property and Casualty Risk Manager

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 234. Property and Casualty Risk Manager Item Performance by Form

		Form H
	N	49
First-time	Average proportion correct	0.64
	Average corrected item-total correlations	0.27

## Personal Lines Property and Casualty

1.1.1		Forms		Tatal	
		XH	YH	ZH	Total 1,717 0.78
First-time	N	578	561	578	1,717
	Average proportion correct	0.78	0.78	0.78	0.78
2. N. 28	Average corrected item-total correlations	0.21	0.20	0.21	0.20

#### Table 235. Personal Lines Property and Casualty Item Performance by Form

## Table 236. Personal Lines Property and Casualty Item Performance by Ethnicity within Form

			Forms		Tabal
C. A. C. P. S. A. S. S. S.		XH	YH	ZH	Total
Asian American /	N	22	13	28	63
Pacific Islander	Average proportion correct	0.81	0.74	0.80	0.79
	Average corrected item-total correlations	0.19	0.03	0.25	0.18
	N	134	100	120	354
Black	Average proportion correct	0.79	0.79	0.79	0.79
	Average corrected item-total correlations	0.16	0.18	0.20	0.18
Hispanic	N	204	245	196	645
	Average proportion correct	0.75	0.76	0.75	0.75
	Average corrected item-total correlations	0.21	0.21	0.21	0.21
	N	3	2	2	7
Native American	Average proportion correct	0.83	0.80	0.70	0.78
Jan Share - Share	Average corrected item-total correlations	0.24	-	1.2	0.11
	Ν	183	169	188	540
White	Average proportion correct	0.81	0.81	0.81	0.81
	Average corrected item-total correlations	0.21	0.20	0.17	0.19
	N	9	13	22	44
Other	Average proportion correct	0.78	0.78	0.76	0.77
	Average corrected item-total correlations	0.27	0.26	0.25	0.23
	N	20	17	21	58
Choose not to respond	Average proportion correct	0.76	0.73	0.80	0.77
	Average corrected item-total correlations	0.28	0.12	0.19	0.21
	N	3	2	1	6
No response	Average proportion correct	0.61	0.56	0.55	0.58
	Average corrected item-total correlations	0.26	-		0.08

		Forms			Total
	A CALLER AND A CALLER AND A CALLER AND A	XH	YH	ZH	Total
	N	211	208	220	639
Men	Average proportion correct	0.80	0.80	0.80	0.80
	Average corrected item-total correlations	0.22	0.18	0.19	0.19
	N	355	345	349	1,049
Women	Average proportion correct	0.77	0.76	0.77	0.77
	Average corrected item-total correlations	0.20	0.21	0.21	0.21
	N	10	6	8	24
Choose not to respond	Average proportion correct	0.77	0.76	0.80	0.78
	Average corrected item-total correlations	0.19	0.21	0.26	0.18
	N	2	2	1	5
No response	Average proportion correct	0.62	0.56	0.60	0.59
	Average corrected item-total correlations	-	-	-	0.12

Table 237. Personal Lines Property and Casualty Item Performance by Gender within Form

Table 238. Personal Lines Property and Casualty Item Performance by National Origin within Form

			Forms		Total
		XH	YH	ZH	Total
	N	511	504	504	1,519
the United States	Average proportion correct	0.78	0.78	0.78	0.78
	Average corrected item-total correlations	0.20	0.20	0.19	0.20
	N	17	21	24	62
Mexico	Average proportion correct	0.76	0.74	0.68	0.72
	Average corrected item-total correlations	0.26	0.29	0.25	0.27
	Ν	3	7	2	12
the Caribbean	Average proportion correct	0.83	0.81	0.88	0.83
	Average corrected item-total correlations	0.06	0.42	-	0.29
	N	1	1	8	10
Central America	Average proportion correct	0.64	0.68	0.72	0.70
	Average corrected item-total correlations	-	-	0.16	0.10
	N	4	3	0	7
South America	Average proportion correct	0.72	0.76	-	0.74
	Average corrected item-total correlations	0.42	0.47	-	0.32
	N	0	0	0	0
Spain	Average proportion correct		-	-	
	Average corrected item-total correlations		-	-	-
	N	37	20	37	94
Other	Average proportion correct	0.80	0.77	0.80	0.79
	Average corrected item-total correlations	0.20	0.19	0.26	0.21
	N	5	5	3	13
No response	Average proportion correct	0.66	0.74	0.77	0.71
	Average corrected item-total correlations	0.34	0.39	0.57	0.30

#### Surplus Lines

		Form H
	N	124
First-time	Average proportion correct	0.78
	Average corrected item-total correlations	0.15

Table 239. Surplus Lines Item Performance by Form

## Table 240. Surplus Lines Item Performance by Ethnicity within Form

		Form H
	N	8
Asian American / Pacific Islander	Average proportion correct	0.77
	Average corrected item-total correlations	0.22
	N	9
Black	Average proportion correct	0.80
	Average corrected item-total correlations	0.21
	Ν	12
Hispanic	Average proportion correct	0.75
	Average corrected item-total correlations	0.16
	Ν	0
Native American	Average proportion correct	
	Average corrected item-total correlations	- 10
	N	80
White	Average proportion correct	0.79
	Average corrected item-total correlations	0.15
	Ν	3
Other	Average proportion correct	0.81
	Average corrected item-total correlations	0.09
	N	9
Choose not to respond	Average proportion correct	0.77
	Average corrected item-total correlations	0.12
	N	3
No response	Average proportion correct	0.74
	Average corrected item-total correlations	0.48

Table 241. Surplus Lines Item Performance by Gender within Form

		Form H
	N	70
Men	Average proportion correct	0.79
	Average corrected item-total correlations	0.14
	N	48
Women	Average proportion correct	0.78
	Average corrected item-total correlations	0.18
	N	3
Choose not to respond	Average proportion correct	0.78
	Average corrected item-total correlations	-0.26
	N	3
No response	Average proportion correct	0.74
	Average corrected item-total correlations	0.48

		Form H
	N	106
the United States	Average proportion correct	0.78
	Average corrected item-total correlations	0.14
	N	2
Mexico	Average proportion correct	0.84
	Average corrected item-total correlations	- (
	N	0
the Caribbean	Average proportion correct	
	Average corrected item-total correlations	
	Ν	0
Central America	Average proportion correct	Sec. 100
	Average corrected item-total correlations	
	N	0
South America	Average proportion correct	- 11 -
	Average corrected item-total correlations	1.446.64
	N	0
Spain	Average proportion correct	- 12 A
	Average corrected item-total correlations	- 11
	N	11
Other	Average proportion correct	0.81
	Average corrected item-total correlations	0.26
	N	5
No response	Average proportion correct	0.73
	Average corrected item-total correlations	0.28

Table 242. Surplus Line	s Item Performance b	by National Origin	within Form
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#### Adjuster – Workers Compensation

Table 243 Adjuster – Workers Compensation Item Performan	ce by Form
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		Form H
First-time	N	87
	Average proportion correct	0.76
	Average corrected item-total correlations	0.18

#### Table 244. Adjuster – Workers Compensation Item Performance by Ethnicity within Form

		Form H
	N	4
Asian American / Pacific Islander	Average proportion correct	0.61
	Average corrected item-total correlations	0.36
	Ν	15
Black	Average proportion correct	0.77
	Average corrected item-total correlations	0.17
	Ν	8
Hispanic	Average proportion correct	0.74
	Average corrected item-total correlations	0.21
	Ν	0
Native American	Average proportion correct	- 11
	Average corrected item-total correlations	- 10
	Ν	51
White	Average proportion correct	0.77
	Average corrected item-total correlations	0.14
	N	2
Other	Average proportion correct	0.80
	Average corrected item-total correlations	
	Ν	6
Choose not to respond	Average proportion correct	0.76
	Average corrected item-total correlations	0.11
	N	1
No response	Average proportion correct	0.69
	Average corrected item-total correlations	100-

## Table 245. Adjuster - Workers Compensation Item Performance by Gender within Form

		Form H
	N	24
Men	Average proportion correct	0.76
	Average corrected item-total correlations	0.31
	N	62
Women	Average proportion correct	0.76
	Average corrected item-total correlations	0.12
	N	0
Choose not to respond	Average proportion correct	- 1
	Average corrected item-total correlations	-
	Ν	1
No response	Average proportion correct	0.69
	Average corrected item-total correlations	-

		Form H
	Ν	76
the United States	Average proportion correct	0.76
	Average corrected item-total correlations	0.19
	N	1
Mexico	Average proportion correct	0.77
	Average corrected item-total correlations	11 11 11 1-
	N	2
the Caribbean	Average proportion correct	0.79
	Average corrected item-total correlations	-
	N	0
Central America	Average proportion correct	- 12
	Average corrected item-total correlations	-
	N	0
South America	Average proportion correct	-
	Average corrected item-total correlations	- 20
	N	0
Spain	Average proportion correct	
	Average corrected item-total correlations	-
	N	7
Other	Average proportion correct	0.79
	Average corrected item-total correlations	0.19
	N	1
No response	Average proportion correct	0.69
	Average corrected item-total correlations	- 10

Table 246. Adjuster – Workers Compensation Item Performance by National Origin within Form

#### Glossary

**Average Corrected Item-Total Correlations.** The average corrected item-total correlations for all scored items on an exam.

Average Proportion Correct. The average proportion correct for all scored items on an exam.

**Corrected Item-Total Correlation.** An index of how well an item discriminates between high- and low-ability candidates. The value is generated by correlating item scores (0 or 1) to candidates' total scores on the exam. The correlation values range from -1 to +1, with a higher value indicating greater item-discrimination power. A value of 0.20 or above shows relatively good discrimination power. "Corrected" refers to the removal of an item's contribution to the total score when calculating its point biserial correlation.

**Proportion Correct.** An index that shows the proportion of candidates answering the item correctly. The higher the value, the easier the item.

**Sampling Error.** Error introduced as a result of variations due to taking a sample of the population instead of the entire population.

**Standard Deviation of Scaled Score.** Standard deviation of the scaled test scores (scored items only) for the candidate sample. This measure reflects the variation of the scaled scores from the average test score. Lower values signal a narrower range of scores, whereas higher values indicate that the scores may vary more widely.

**Standard Error of the Mean.** The standard deviation of the sampling distribution of the mean. The larger the sample, the smaller the standard error of the mean.

