

**Texas Department of Insurance**  
Demographic Analysis  
September 1, 2015–August 31, 2016

Prepared by:  
Pearson VUE  
October 1, 2016

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## TEXAS DEPARTMENT OF INSURANCE

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Commissioner of Insurance (113-1C)

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December 1, 2016

The Honorable Greg Abbott, Governor  
The Honorable Dan Patrick, Lieutenant Governor  
The Honorable Joe Straus, Speaker, Texas House

Dear Governors and Speaker:

Pursuant to Texas Insurance Code Section 4002.008, please find attached the annual report of the first-time pass rates for insurance agent and adjuster license examinations for the period September 1, 2015, to August 31, 2016.

Please don't hesitate to contact me directly, or Melissa Hamilton, Director of Government Relations, at 512 676-6602 if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Mattax".

David C. Mattax  
Commissioner of Insurance



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## Scope of Work

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This report was developed for the Texas Department of Insurance (DOI). It summarizes statistical information relating to the English forms of all examinations administered by Pearson VUE from September 1, 2015, through August 31, 2016.

## Executive Summary

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Similar to the 2015 report, 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 14 Texas DOI exams, ranging from a low of  $N = 38$  for the Adjuster – Workers Compensation exam to a high of  $N = 18,345$  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 ( $SEM^1$ ) 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 9 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 Counsellor
- Managing General Agent
- Public Insurance Adjuster
- Adjuster – Property & Casualty
- Property and Casualty Risk Manager
- Surplus Lines
- Adjuster – Workers Compensation

The remaining 5 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,

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<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  $N$ .

ethnicity and primary language questions. Independent *t*-tests of the scaled scores<sup>2</sup> were used to compare the performance of Males to Females, Caucasian/White (non-Hispanic) to Asian American/Pacific Islander, Caucasian/White (non-Hispanic) to Black/African American, Caucasian/White (non-Hispanic) to Hispanic/Latino American, Caucasian/White (non-Hispanic) to Native American, and English primary language to Spanish primary language.

Across the five exams with sufficient overall volume for meaningful demographic comparisons, males scored significantly higher than females. Across most exams, Caucasian/White (non-Hispanic) candidates scored significantly higher than Asian American/Pacific Islander, Black/African American<sup>3</sup>, Hispanic/Latino American, and Native American<sup>4</sup> candidates. English speakers scored significantly higher than Spanish speakers for all lines except the Limited Lines exam.

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 number of General and Texas-specific items is indicated, respectively, in parentheses.

Table 1. Exams Administered

Exam Series Code	Exam Title	Forms Available	Number of Scored Items	Number Tested
InsTX-ALAdj16	Adjuster – All Lines	D	150	108
InsTX-ISR09	Insurance Service Representative	D	150	101
InsTX-LAH05	General Lines – Life, Accident and Health	GJ, HK, IL, and JJ	125 (100 + 25)	18,345
InsTX-LHIC42	Life and Health Insurance Counselor	D	150	274
InsTX-Life01	Life Agent	MJ, NK, OL, and PM	85 (50 + 35)	6,555
InsTX-LL93	Limited Lines	D	50	1,831
InsTX-MGA87	Managing General Agent	D	150	51
InsTX-PbAdj17	Public Insurance Adjuster	D	100	152
InsTX-PC06	General Lines – Property & Casualty	HJ, IK, JL, KJ, and LK	125 (100 + 25)	9,318
InsTX-PCA81	Adjuster – Property & Casualty	D	150	203
InsTX-PCR92	Property and Casualty Risk Manager	D	100	47
InsTX-PersPC55	Personal Lines Property & Casualty	KD, LD, and OD	100 (75 + 25)	2,061

<sup>2</sup> Scaling is a statistical procedure used to derive the numerical score to report to each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

<sup>3</sup> For Limited Lines, average test scores were not significantly different between Caucasian/White and Black/African American candidates.

<sup>4</sup> For General Lines - Life, Accident and Health, average test scores were not significantly different between Caucasian/White and Native American candidates.



InsTX-Surp60	Surplus Lines	D	60	149
InsTX-WCAdj32	Adjuster - Workers Compensation	D	60	38

### Candidate Performance

Tables 2–172 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 (values run from 0 to 100 with a score of 70 or higher required to pass)
- Standard deviation of scaled scores on the examination

### Adjuster – All Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 2. Adjuster – All Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	108	51.9	56	68.39	15.45

Table 3. Adjuster – All Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	60	61.7	37	72.00	11.82
Female	46	41.3	19	66.43	13.58
Choose not to respond	0	-	-	-	-
No response	2	0.0	0	5.00	2.83

Figure 1. Adjuster – All Lines Percent Passing by Gender

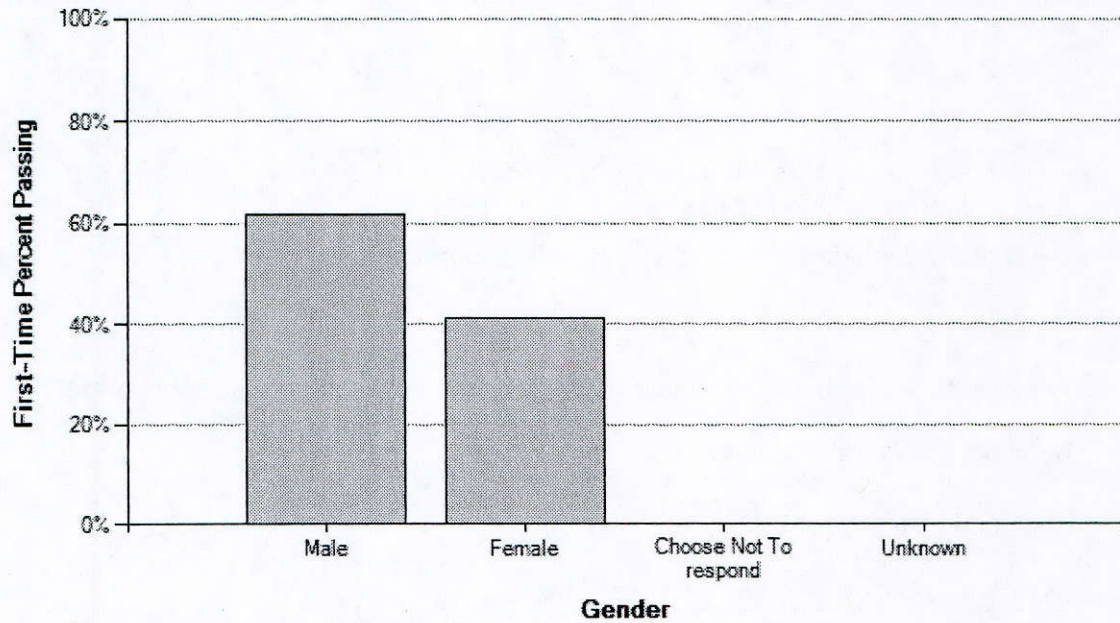


Table 4. Adjuster – All Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	2	50.0	1	53.00	36.77
Black / African-American	22	31.8	7	64.77	8.63
Hispanic / Latino American	8	0.0	0	48.00	11.02
Native American	1	0.0	0	65.00	
Caucasian / White (non-Hispanic)	66	68.2	45	74.70	9.83
Other	3	33.3	1	63.67	16.17
Choose not to respond	4	50.0	2	68.75	6.65
No response	2	0.0	0	5.00	2.83

Figure 2. Adjuster – All Lines Percent Passing by Ethnicity

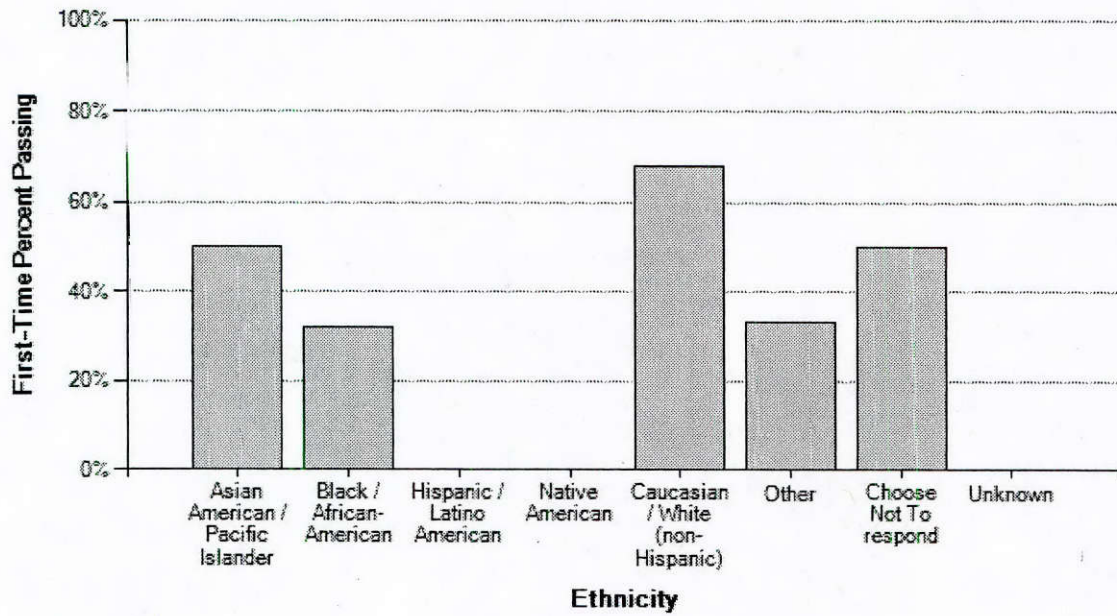


Table 5. Adjuster – All Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	33	45.5	15	67.82	13.22
Yes, less than 30 hours	20	55.0	11	69.55	12.34
No	53	56.6	30	70.70	12.93
No response	2	0.0	0	5.00	2.83

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

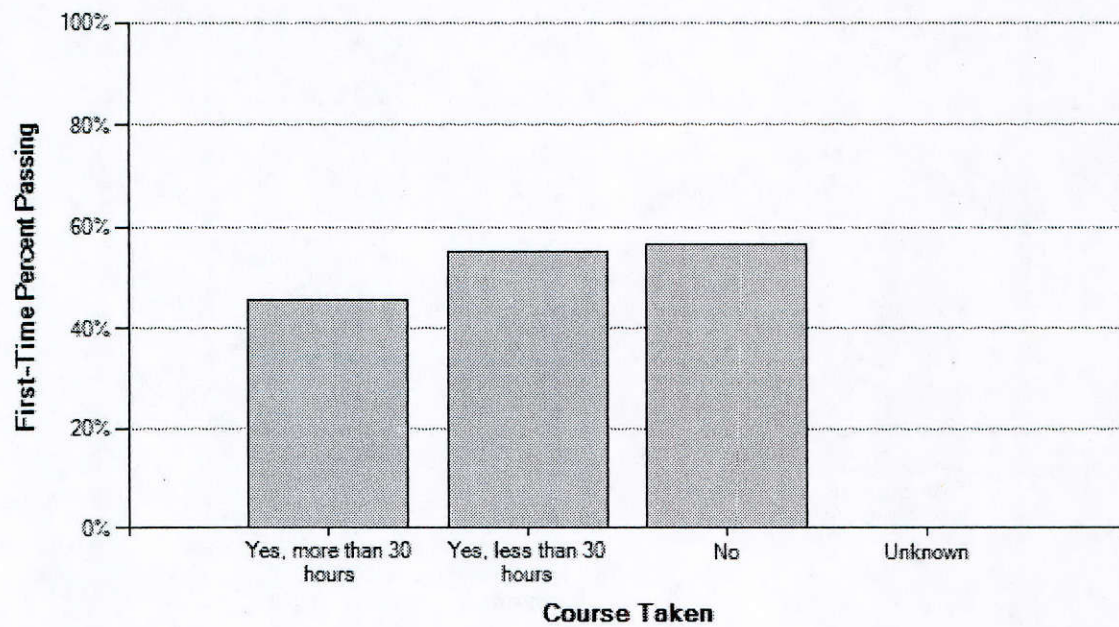


Table 6. Adjuster – All Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	8	75.0	6	77.50	9.01
Between \$50,000 and \$100,000	47	72.3	34	74.49	10.15
Between \$25,000 and \$50,000	28	32.1	9	65.93	8.59
Less than \$25,000	21	23.8	5	59.14	16.32
No response	4	50.0	2	44.25	45.50

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

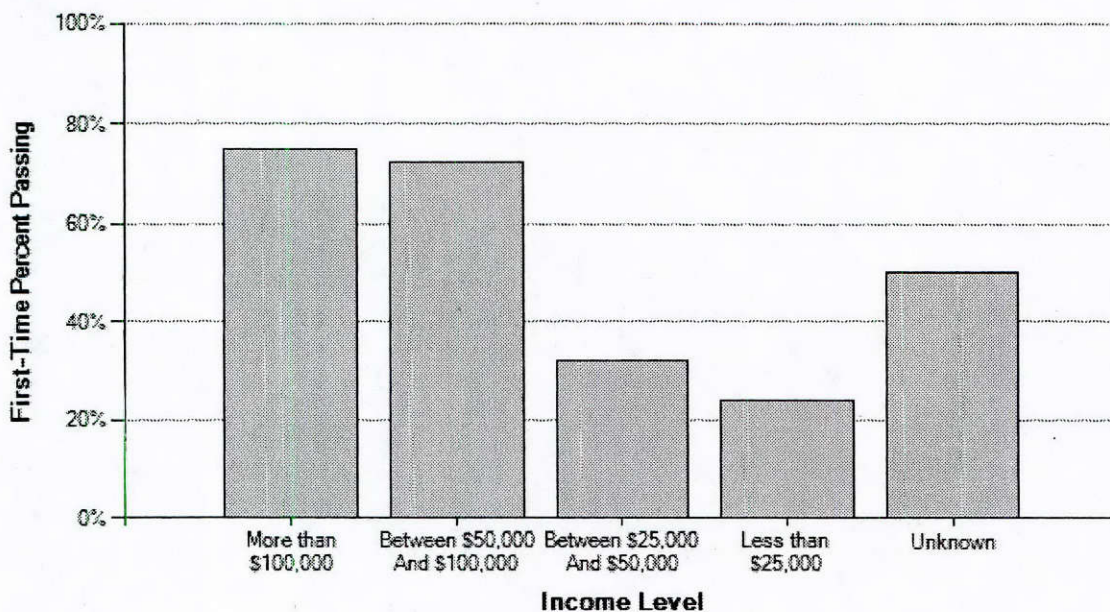


Table 7. Adjuster – All Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	52	50.0	26	68.23	14.24
Between 31 and 50 hours	35	51.4	18	70.46	9.16
Between 51 and 70 hours	14	64.3	9	71.00	16.42
More than 70 hours	5	60.0	3	73.60	10.21
No response	2	0.0	0	5.00	2.83

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

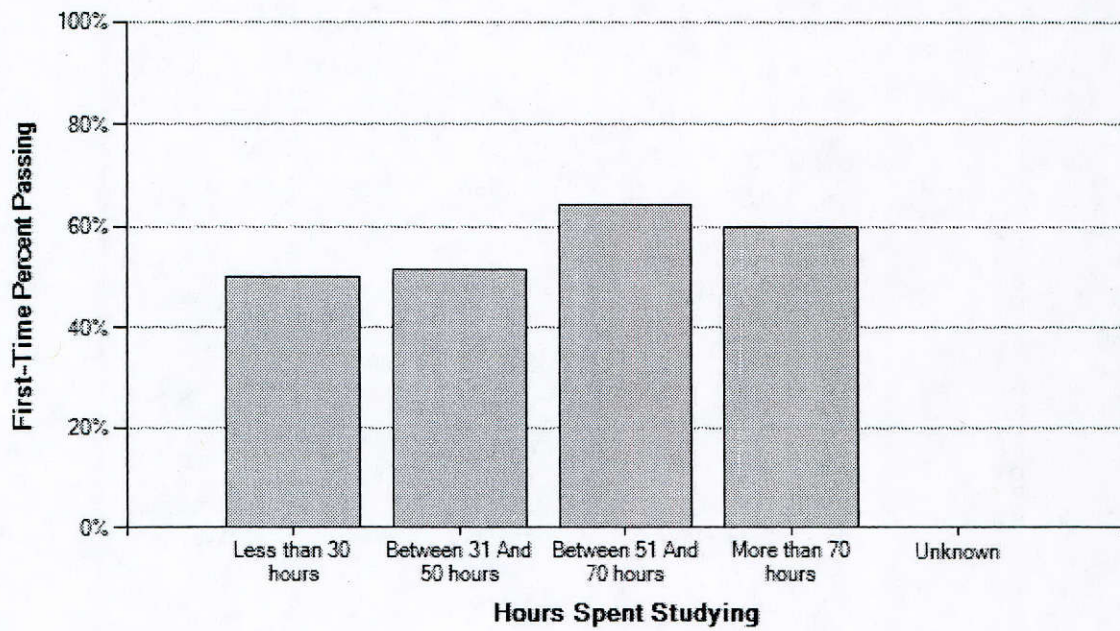


Table 8. Adjuster – All Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	103	53.4	55	69.91	12.22
Spanish	0	-	-	-	-
Other	3	33.3	1	58.33	29.28
Choose not to respond	0	-	-	-	-
No response	2	0.0	0	5.00	2.83

Figure 6. Adjuster – All Lines Percent Passing by Primary Language

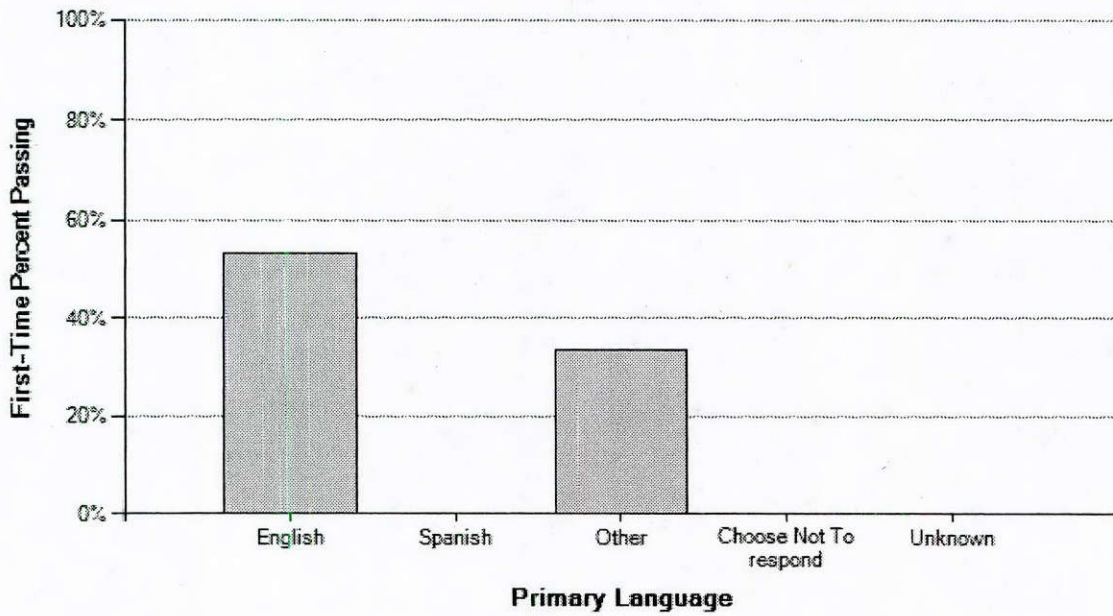


Table 9. Adjuster – All Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	26	26.9	7	60.96	15.04
Two-year college degree (Associate's Degree)	13	23.1	3	63.38	10.40
Four-year college degree (Bachelor's Degree)	42	71.4	30	74.07	9.70
Advanced college degree (Master's degree or Doctorate)	18	72.2	13	76.78	9.99
Choose not to respond	7	42.9	3	67.71	10.01
No response	2	0.0	0	5.00	2.83

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

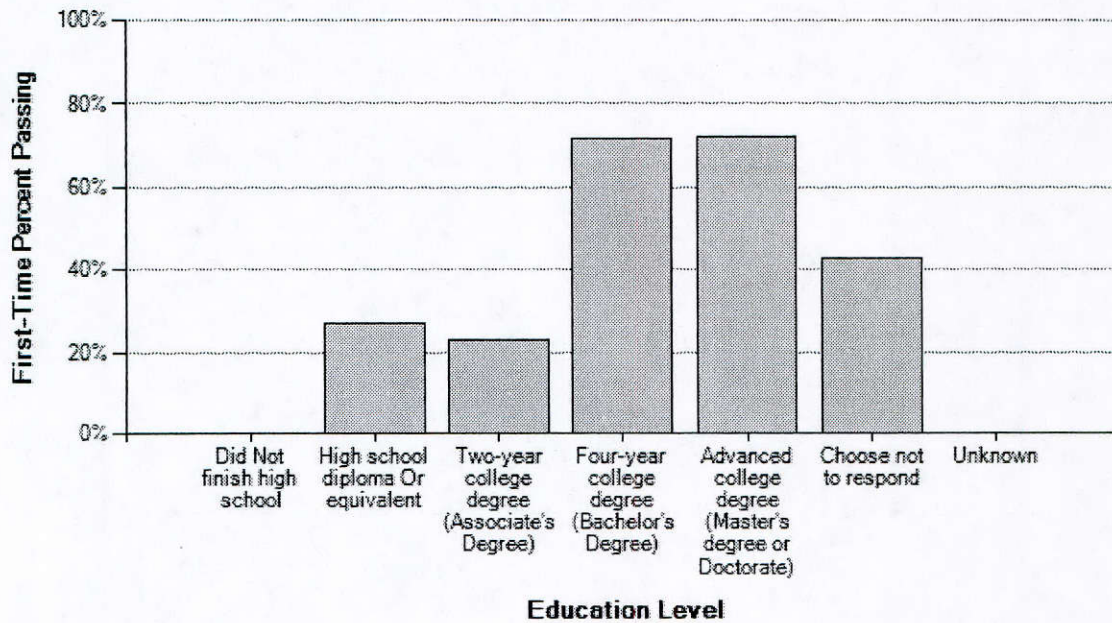


Table 10. Adjuster – All Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	5	80.0	4	77.00	9.30
I completed an insurance course at a college or university.	3	0.0	0	52.67	13.80
I attended classroom preparation from an exam preparation school.	7	28.6	2	67.43	15.19
I completed an online course.	23	52.2	12	69.70	11.49
I bought and used a study guide or study manual.	43	58.1	25	72.58	11.06
I took the exam without taking a course or studying.	11	36.4	4	64.91	11.66
Other	14	64.3	9	65.93	17.22
No response	2	0.0	0	5.00	2.83



Figure 8. Adjuster – All Lines Percent Passing by Preparation Method

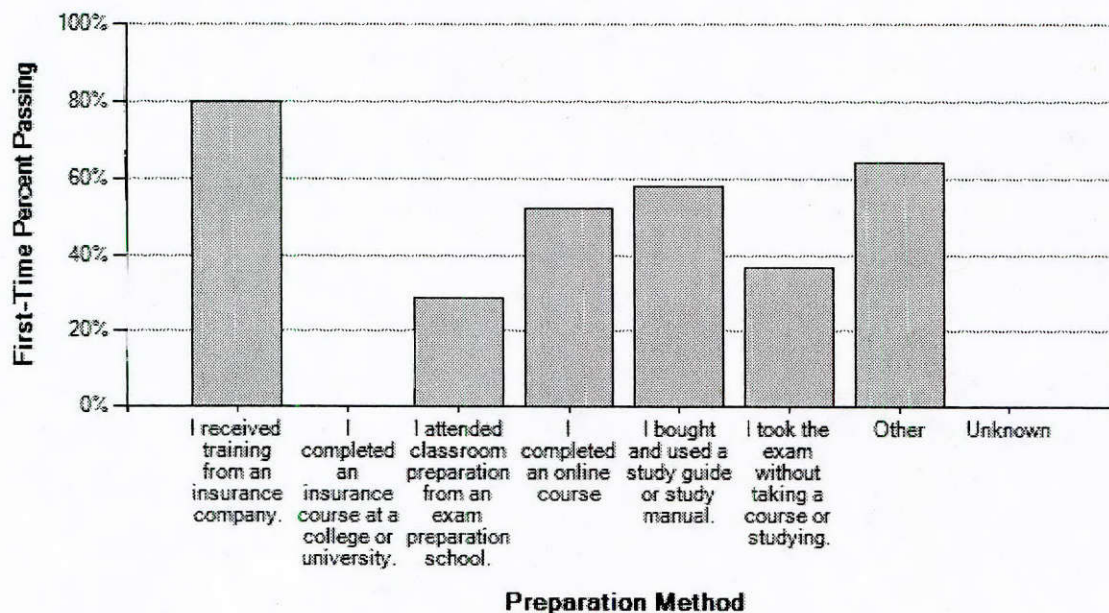
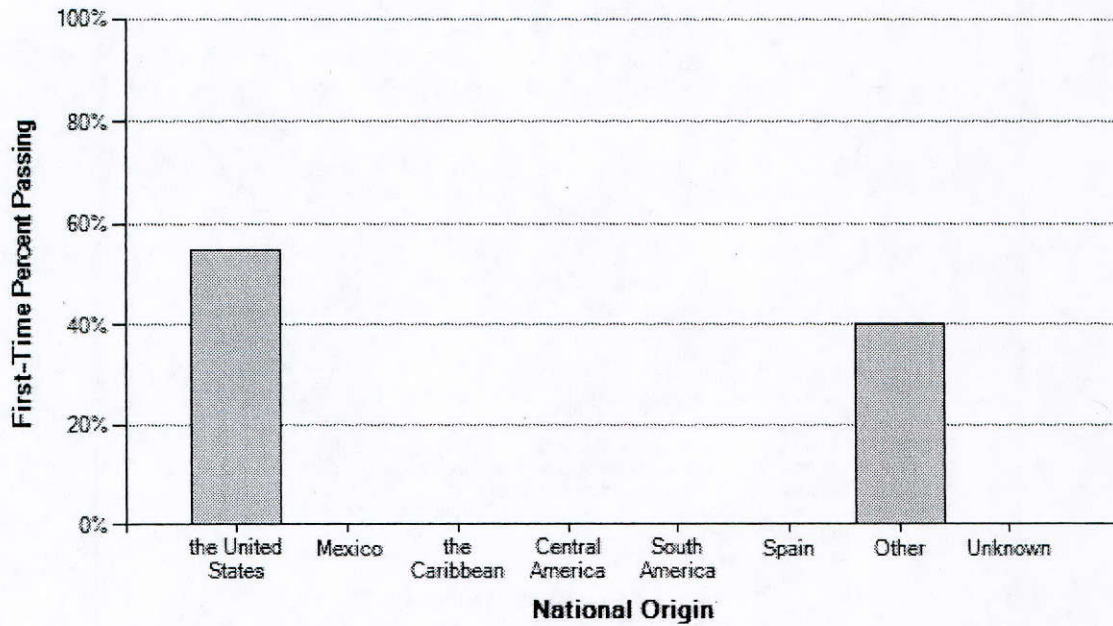


Table 11. Adjuster – All Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	95	54.7	52	70.60	12.00
Mexico	1	0.0	0	60.00	
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	10	40.0	4	60.90	17.84
No response	2	0.0	0	5.00	2.83

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



### Insurance Service Representative

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 12. Insurance Service Representative Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	101	54.5	55	68.20	14.52

Table 13. Insurance Service Representative Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	18	44.4	8	59.44	23.71
Female	82	57.3	47	70.39	10.69
Choose not to respond	1	0.0	0	46.00	
No response	0	-	-	-	-

Figure 100. Insurance Service Representative Percent Passing by Gender

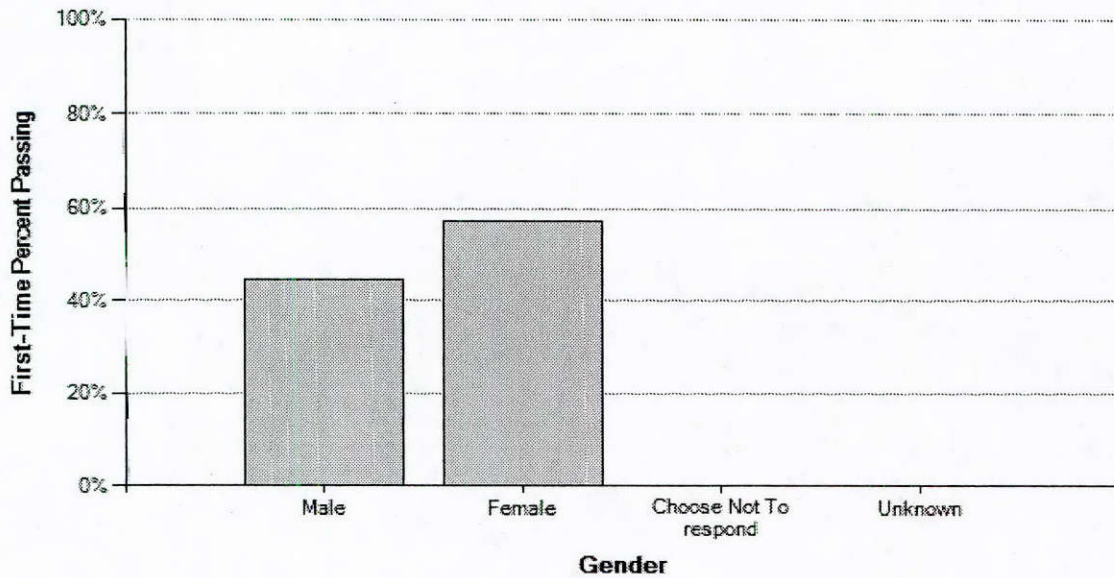


Table 14. Insurance Service Representative Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	3	66.7	2	54.33	39.26
Black / African-American	8	37.5	3	59.00	13.87
Hispanic / Latino American	32	46.9	15	66.22	11.44
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	54	64.8	35	73.26	10.31
Other	1	0.0	0	60.00	
Choose not to respond	3	0.0	0	39.33	28.59
No response	0	-	-	-	-

Figure 11. Insurance Service Representative Percent Passing by Ethnicity

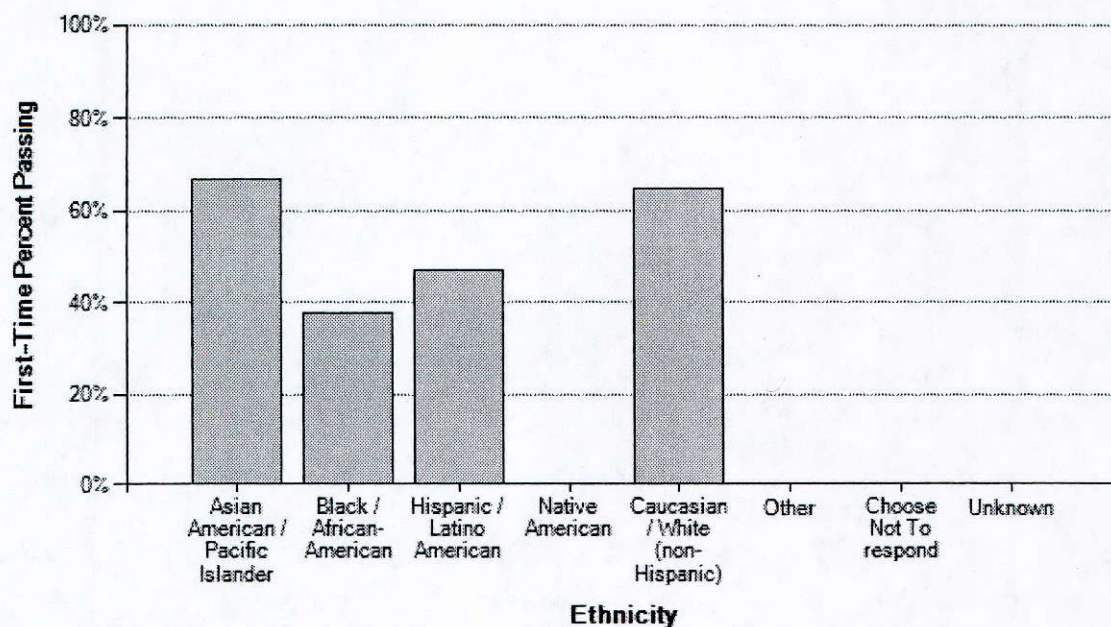


Table 15. Insurance Service Representative Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	34	52.9	18	67.56	16.02
Yes, less than 30 hours	36	69.4	25	72.47	11.83
No	31	38.7	12	63.94	14.70
No response	0	-	-	-	-

Figure 12. Insurance Service Representative Percent Passing by Course Taken

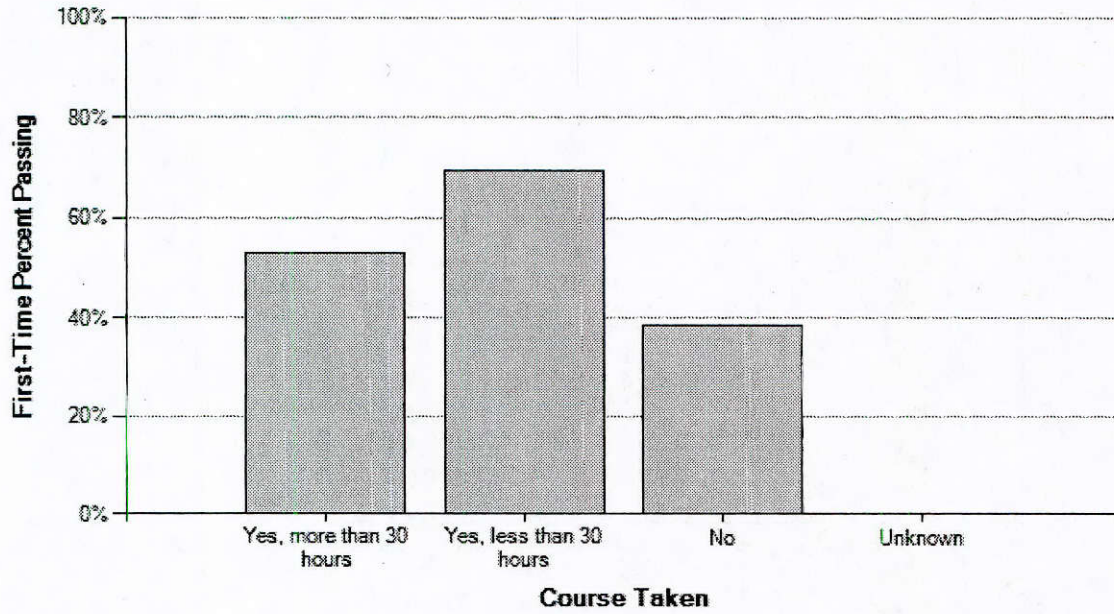


Table 16. Insurance Service Representative Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1	100.0	1	77.00	
Between \$50,000 and \$100,000	9	44.4	4	60.33	23.74
Between \$25,000 and \$50,000	51	66.7	34	71.96	11.53
Less than \$25,000	40	40.0	16	64.95	14.46
No response	0	-	-	-	-

Figure 13. Insurance Service Representative Percent Passing by Income Level

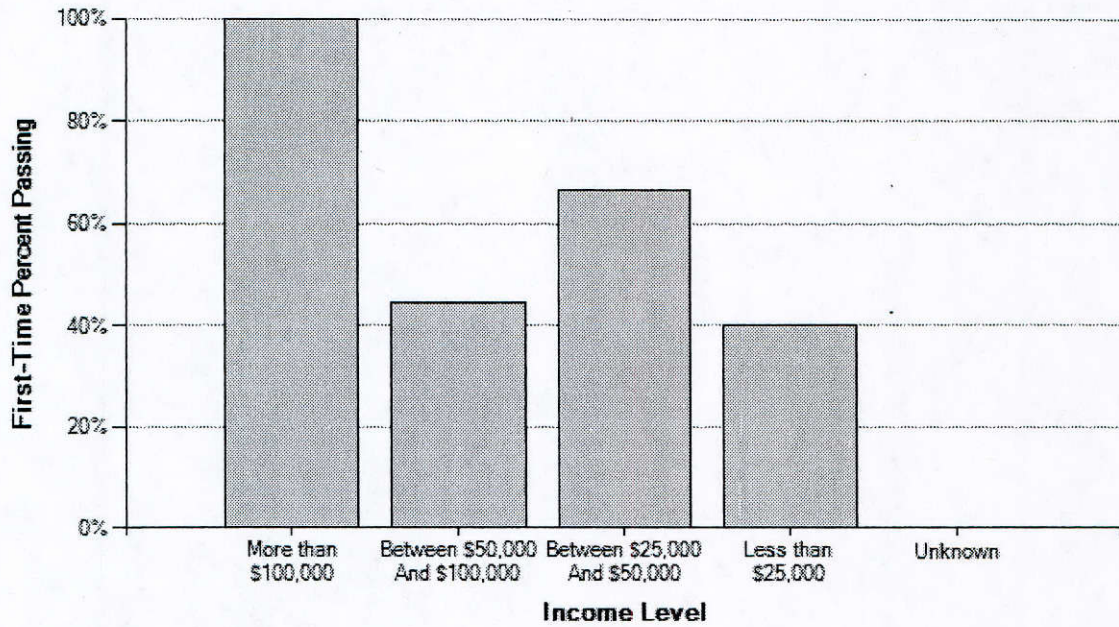


Table 17. Insurance Service Representative Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	49	49.0	24	66.37	14.16
Between 31 and 50 hours	33	72.7	24	74.27	11.58
Between 51 and 70 hours	14	42.9	6	68.00	9.20
More than 70 hours	5	20.0	1	46.60	24.28
No response	0	-	-	-	-

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

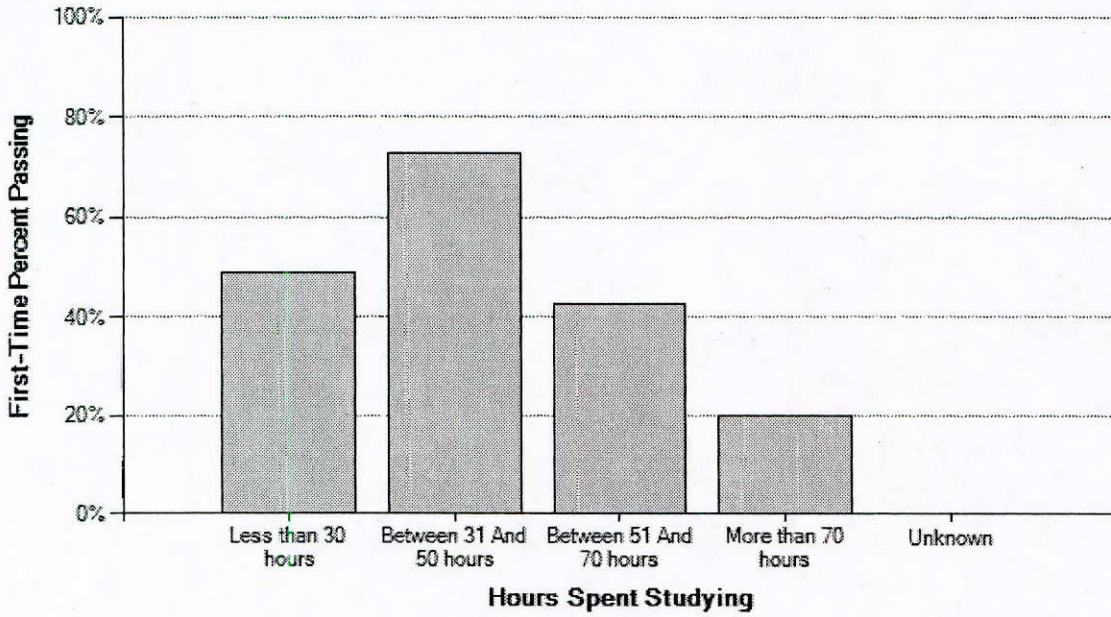


Table 18. Insurance Service Representative Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	90	57.8	52	69.59	13.33
Spanish	8	37.5	3	64.63	9.87
Other	0	-	-	-	-
Choose not to respond	2	0.0	0	27.00	26.87
No response	1	0.0	0	54.00	

Figure 15. Insurance Service Representative Percent Passing by Primary Language

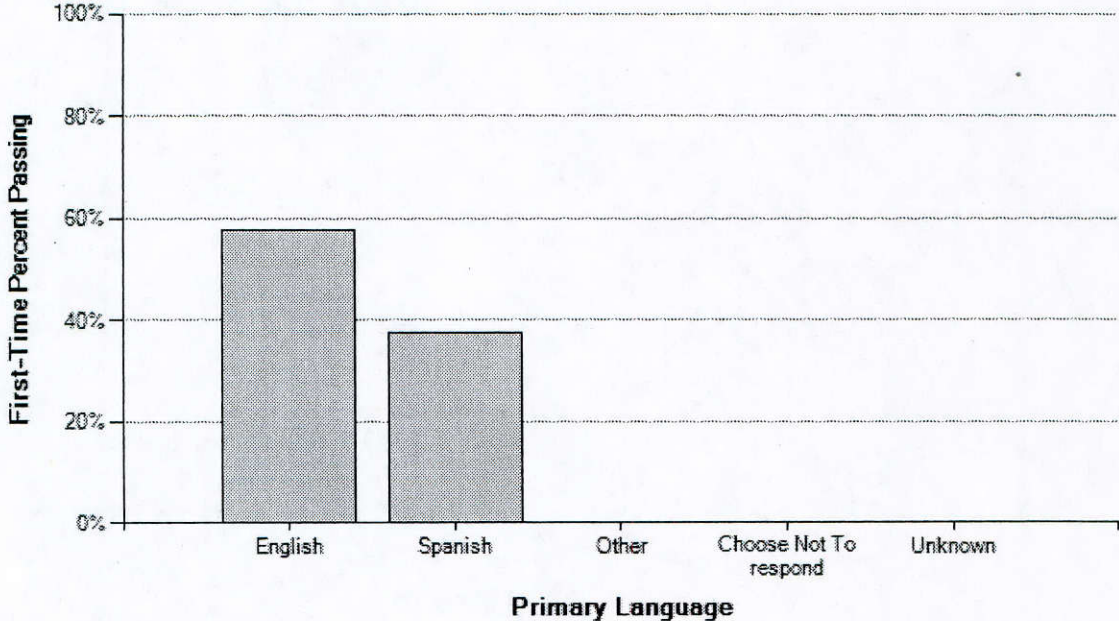


Table 19. Insurance Service Representative Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	5	40.0	2	57.40	28.92
High school diploma or equivalent	46	56.5	26	68.59	10.84
Two-year college degree (Associate's Degree)	25	48.0	12	67.52	12.66
Four-year college degree (Bachelor's Degree)	18	55.6	10	72.78	12.74
Advanced college degree (Master's degree or Doctorate)	3	100.0	3	81.67	8.08
Choose not to respond	4	50.0	2	50.75	31.51
No response	0	-	-	-	-



Figure 16. Insurance Service Representative Percent Passing by Education Level

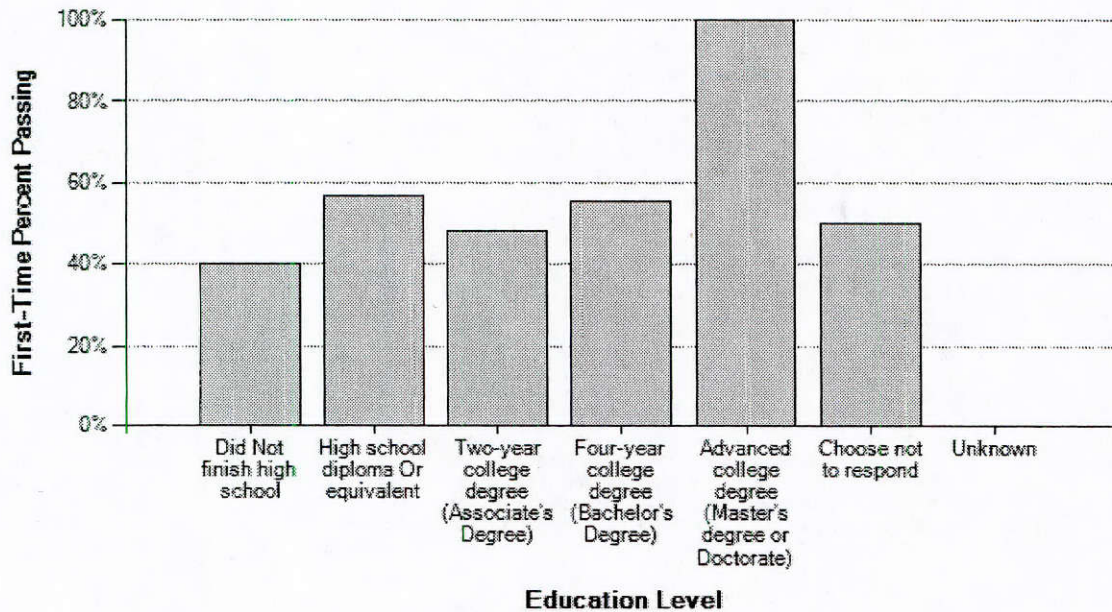


Table 20. Insurance Service Representative Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	14	35.7	5	60.71	18.20
I completed an insurance course at a college or university.	3	66.7	2	67.67	8.50
I attended classroom preparation from an exam preparation school.	22	81.8	18	75.86	11.59
I completed an online course.	26	50.0	13	69.27	12.21
I bought and used a study guide or study manual.	23	60.9	14	69.74	11.03
I took the exam without taking a course or studying.	2	0.0	0	54.00	15.56
Other	11	27.3	3	59.36	19.37
No response	0	-	-	-	-

Figure 17. Insurance Service Representative Percent Passing by Preparation Method

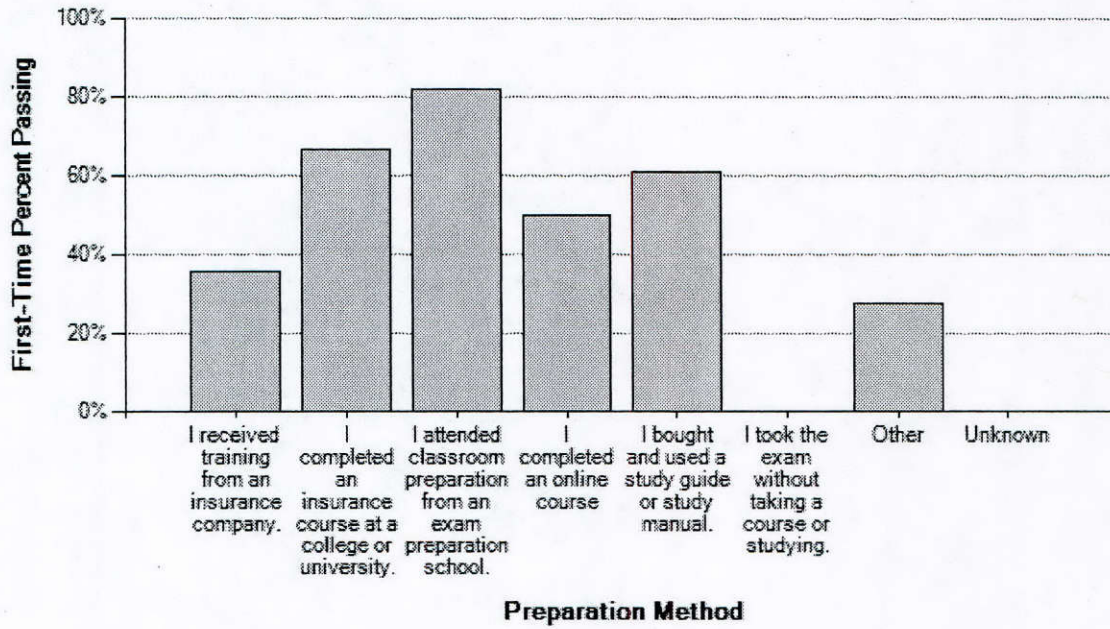
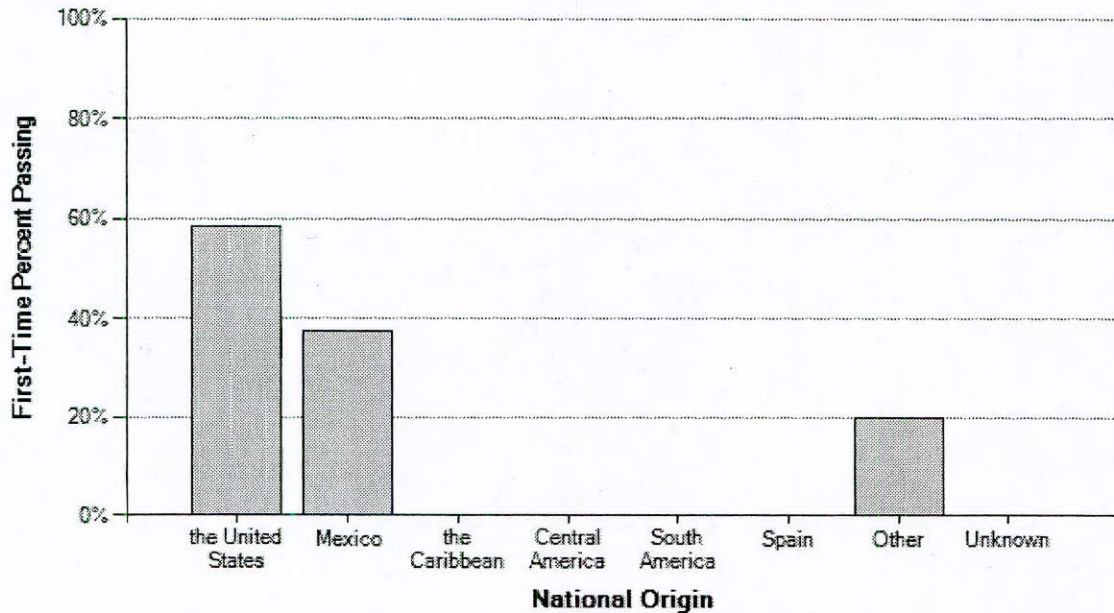


Table 21. Insurance Service Representative Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	87	58.6	51	69.82	13.30
Mexico	8	37.5	3	62.88	11.73
the Caribbean	0	-	-	-	-
Central America	1	0.0	0	54.00	
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	5	20.0	1	51.40	26.64
No response	0	-	-	-	-

Figure 18. Insurance Service Representative Percent Passing by National Origin



### General Lines – Life, Accident and Health

Statistically significant differences were found between males and females, Caucasian/ White (non-Hispanic) and most other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates for each of the comparison groups. 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		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	18,345	64.0	11,737	72.02	13.42

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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	9,045	68.6	6,208	73.44	12.96
Female	8,971	59.4	5,325	70.62	13.60
Choose not to respond	219	63.0	138	72.26	13.66
No response	110	60.0	66	68.65	20.15

Figure 19. General Lines – Life, Accident and Health Percent Passing by Gender

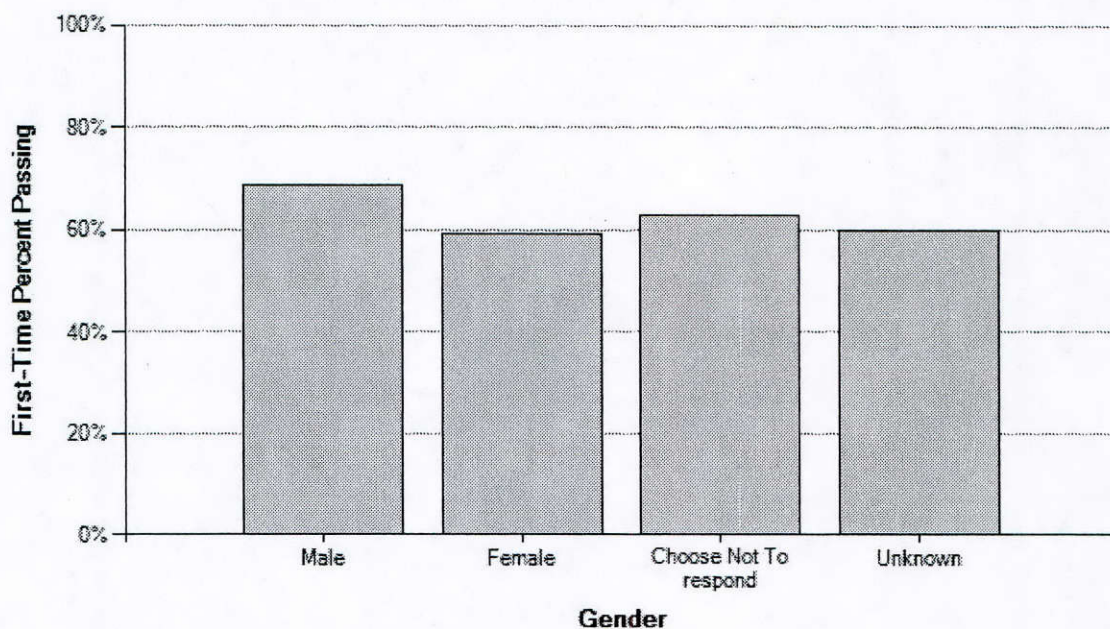


Table 24. General Lines – Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,341	61.9	830	70.93	14.66
Black / African-American	3,011	53.9	1,623	68.71	13.64
Hispanic / Latino American	4,996	50.1	2,503	67.58	13.77
Native American	104	72.1	75	74.83	11.99
Caucasian / White (non-Hispanic)	7,418	78.6	5,832	76.75	10.98
Other	593	53.5	317	68.64	14.30
Choose not to respond	702	65.2	458	73.20	12.60
No response	180	55.0	99	68.37	17.52

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

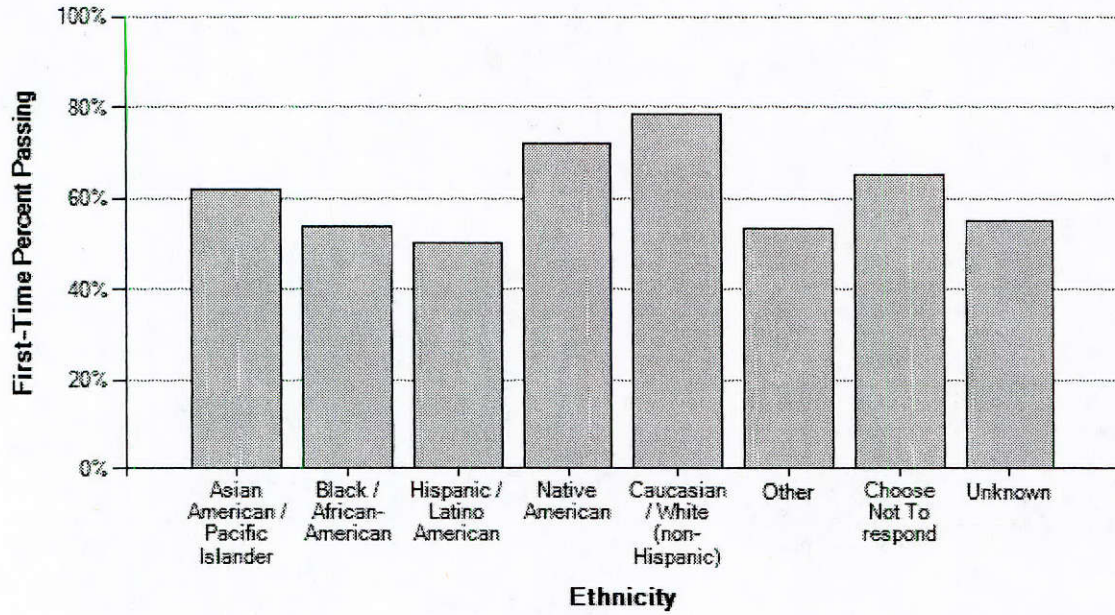


Table 25. General Lines – Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	9,460	67.8	6,415	73.24	12.71
Yes, less than 30 hours	6,480	63.6	4,123	71.88	13.45
No	2,249	49.4	1,110	67.55	14.76
No response	156	57.1	89	68.02	18.23

Figure 21. General Lines – Life, Accident and Health Percent Passing by Course Taken

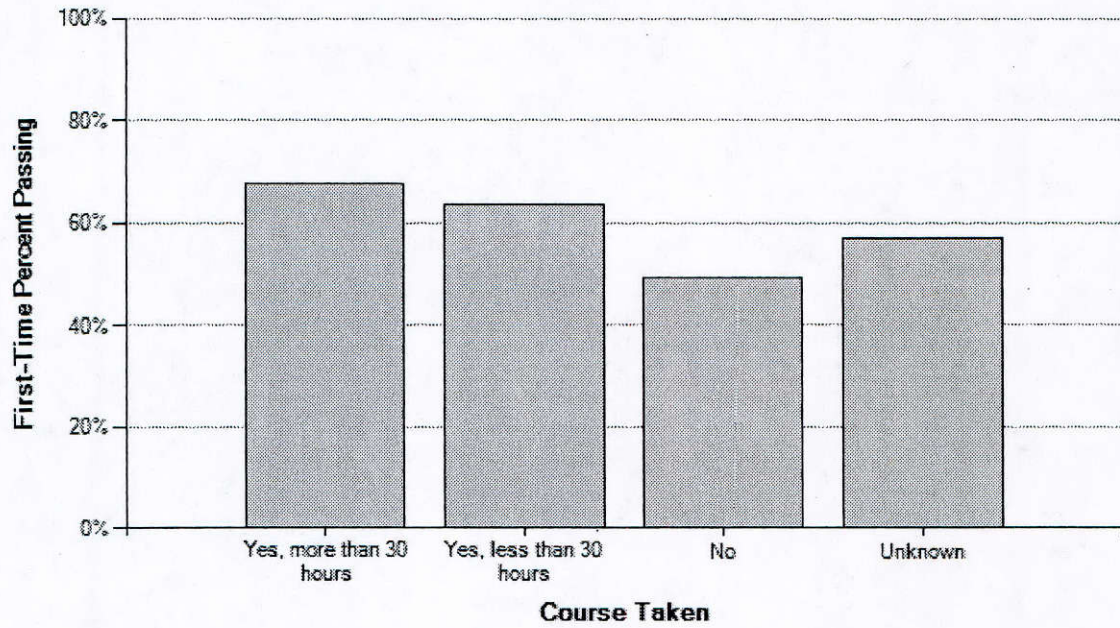


Table 26. General Lines – Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1,243	81.7	1,015	78.71	10.85
Between \$50,000 and \$100,000	4,100	76.3	3,127	76.08	11.52
Between \$25,000 and \$50,000	5,930	62.9	3,729	71.67	12.98
Less than \$25,000	6,780	54.4	3,691	68.71	14.03
No response	292	59.9	175	70.20	16.50

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

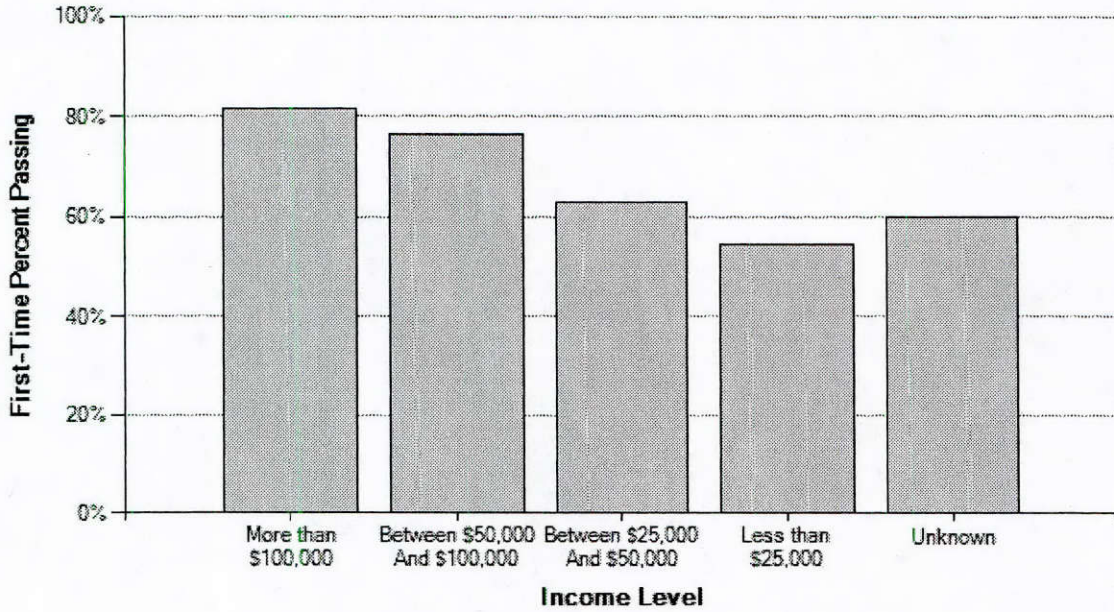


Table 27. General Lines – Life, Accident and Health Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	5,951	55.1	3,281	69.11	14.19
Between 31 and 50 hours	7,732	68.6	5,307	73.47	12.73
Between 51 and 70 hours	2,699	69.6	1,879	74.02	12.60
More than 70 hours	1,761	65.8	1,158	72.87	12.64
No response	202	55.4	112	67.70	17.07

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

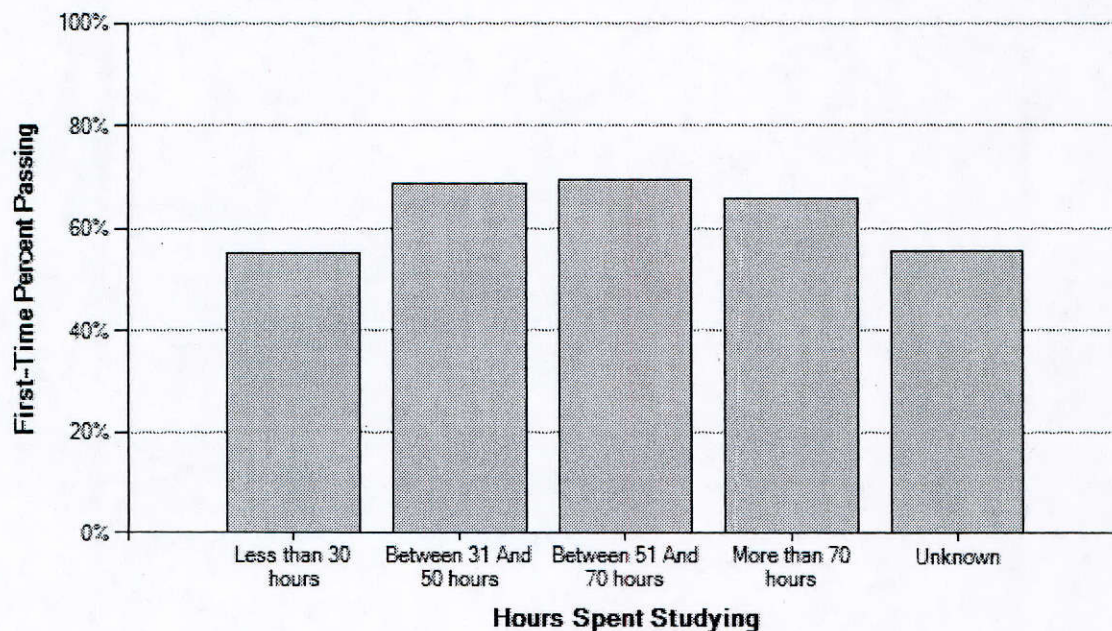


Table 28. General Lines – Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	15,865	66.3	10,512	72.81	12.84
Spanish	1,150	43.5	500	65.15	15.16
Other	948	54.4	516	68.63	16.03
Choose not to respond	185	51.4	95	67.39	15.42
No response	197	57.9	114	68.88	16.88



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

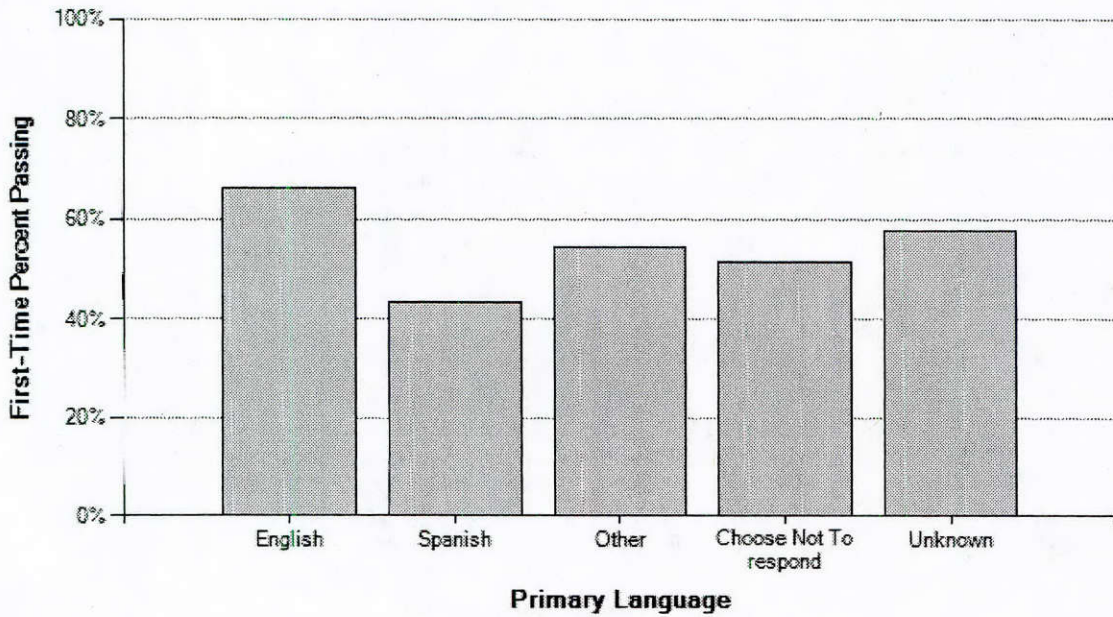


Table 29. General Lines – Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	122	32.8	40	60.56	15.80
High school diploma or equivalent	6,105	52.2	3,185	68.08	13.94
Two-year college degree (Associate's Degree)	3,230	58.4	1,885	70.17	13.20
Four-year college degree (Bachelor's Degree)	6,107	75.3	4,599	75.64	11.54
Advanced college degree (Master's degree or Doctorate)	1,819	81.6	1,485	78.31	11.09
Choose not to respond	751	56.5	424	70.10	14.06
No response	211	56.4	119	68.19	16.73

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

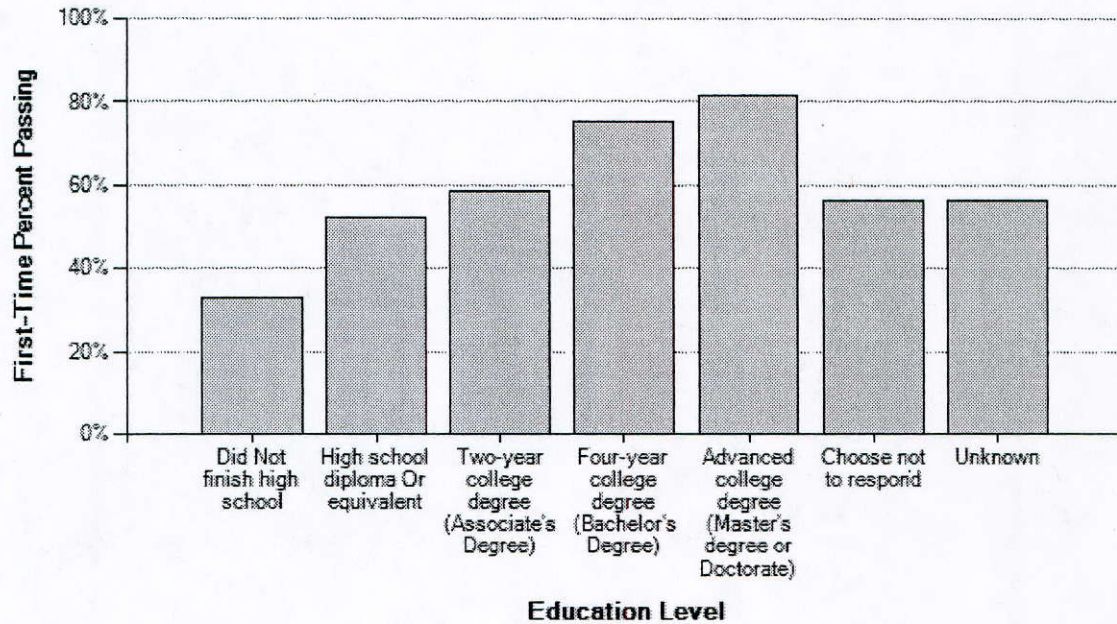


Table 30. General Lines – Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	1,469	50.7	745	66.89	14.33
I completed an insurance course at a college or university.	273	46.5	127	66.55	13.40
I attended classroom preparation from an exam preparation school.	2,595	69.6	1,805	73.55	11.77
I completed an online course.	9,422	71.2	6,705	74.52	12.26
I bought and used a study guide or study manual.	3,181	56.3	1,790	69.66	13.99
I took the exam without taking a course or studying.	255	24.3	62	59.79	14.12
Other	942	41.4	390	64.61	15.20
No response	208	54.3	113	67.47	17.44

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

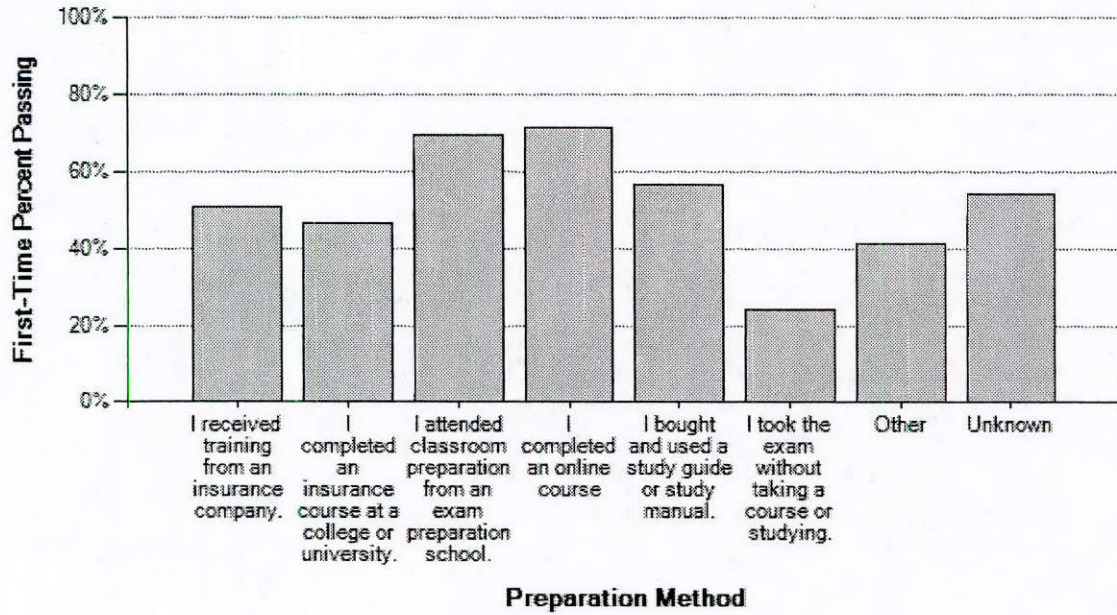


Table 31. General Lines – Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
the United States	14,691	65.9	9,676	72.72	12.86
Mexico	835	47.3	395	66.51	14.69
the Caribbean	115	60.9	70	70.50	14.18
Central America	177	49.2	87	65.85	15.74
South America	183	59.0	108	69.80	14.65
Spain	6	66.7	4	75.83	15.03
Other	2,113	59.8	1,264	70.38	15.02
No response	225	59.1	133	69.13	16.66

Figure 27. General Lines – Life, Accident and Health Percent Passing by National Origin

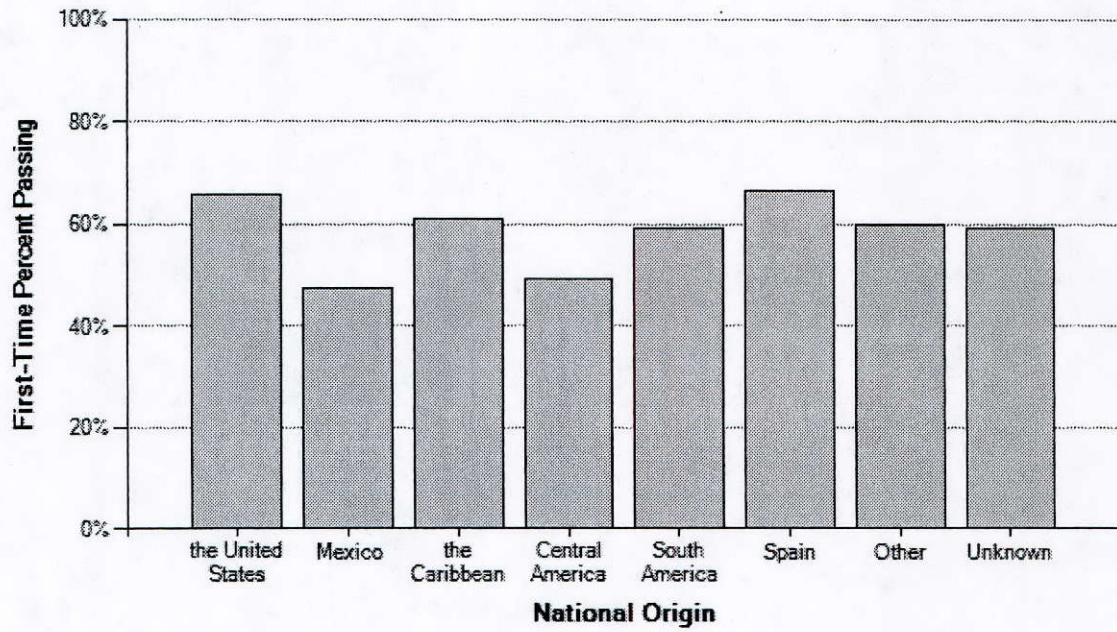


Table 32. General Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	683	61.6	421	71.05	14.39
	Black / African-American	1,289	57.3	738	69.54	13.87
	Hispanic / Latino American	2,300	55.8	1,284	69.34	13.44
	Native American	49	73.5	36	76.20	11.73
	Caucasian / White (non-Hispanic)	4,137	81.5	3,371	77.61	10.66
	Other	277	54.5	151	68.79	13.61
	Choose not to respond	274	67.9	186	73.78	11.91
	No response	36	58.3	21	69.50	14.44
Female	Asian American / Pacific Islander	652	62.3	406	70.86	14.93
	Black / African-American	1,717	51.3	881	68.09	13.45
	Hispanic / Latino American	2,690	45.2	1,215	66.07	13.87
	Native American	54	72.2	39	73.76	12.24
	Caucasian / White (non-Hispanic)	3,272	75.0	2,453	75.64	11.28
	Other	311	53.1	165	68.59	14.89
	Choose not to respond	239	61.9	148	72.62	12.65
	No response	36	50.0	18	69.64	10.28
Choose not to respond	Asian American / Pacific Islander	6	50.0	3	65.83	17.00
	Black / African-American	4	75.0	3	70.00	13.19
	Hispanic / Latino American	1	0.0	0	50.00	
	Native American	1	0.0	0	65.00	
	Caucasian / White (non-Hispanic)	6	83.3	5	75.50	13.75
	Other	5	20.0	1	63.00	15.72
	Choose not to respond	189	65.6	124	73.07	13.49
	No response	7	28.6	2	65.29	11.53
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	1	100.0	1	83.00	
	Hispanic / Latino American	5	80.0	4	75.40	4.93
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	3	100.0	3	83.67	1.15
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	101	57.4	58	67.72	20.73

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

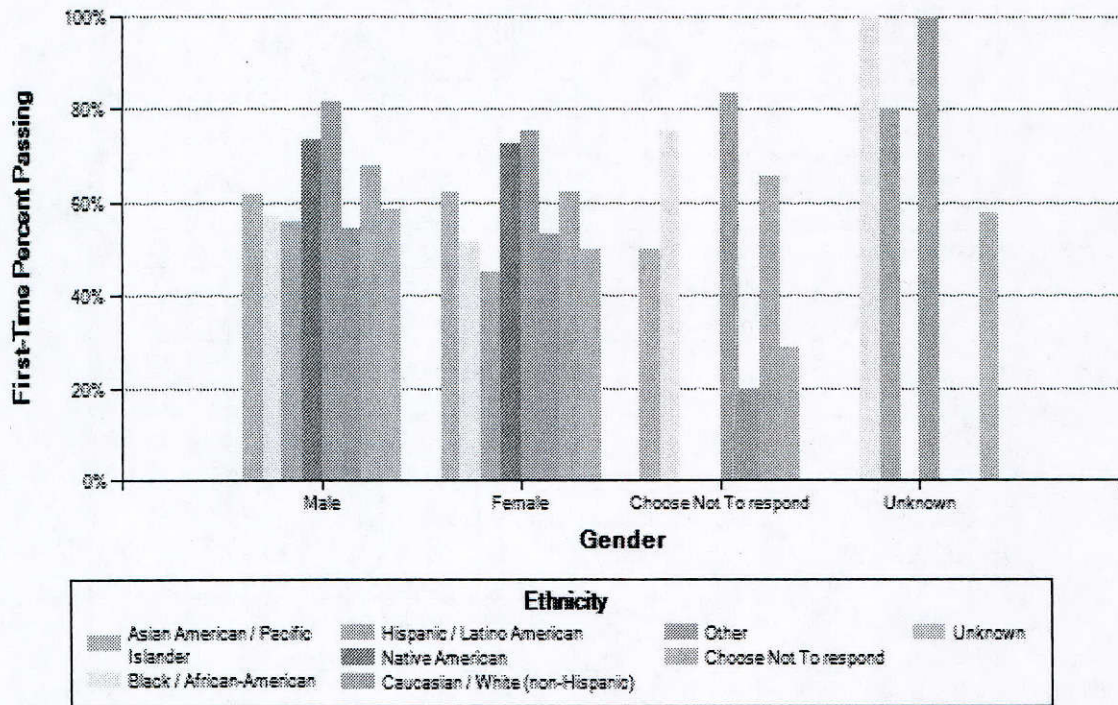


Table 33. General Lines – Life, Accident and Health Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Did not finish high school	51	41.2	21	62.12	16.83
	High school diploma or equivalent	2,646	56.5	1,496	69.42	13.98
	Two-year college degree (Associate's Degree)	1,431	61.5	880	70.97	12.88
	Four-year college degree (Bachelor's Degree)	3,558	77.2	2,746	76.11	11.33
	Advanced college degree (Master's degree or Doctorate)	1,032	85.4	881	79.59	10.18
	Choose not to respond	283	58.0	164	70.43	13.79
	No response	44	45.5	20	66.41	12.38
Female	Did not finish high school	67	26.9	18	59.03	15.15
	High school diploma or equivalent	3,429	48.7	1,671	67.02	13.82
	Two-year college degree (Associate's Degree)	1,775	55.7	989	69.53	13.38
	Four-year college degree (Bachelor's Degree)	2,516	72.9	1,833	75.00	11.77
	Advanced college degree (Master's degree or Doctorate)	774	76.5	592	76.61	12.02
	Choose not to respond	365	53.2	194	69.07	14.18
	No response	45	62.2	28	69.11	12.71
Choose not to respond	Did not finish high school	3	33.3	1	67.33	15.04
	High school diploma or equivalent	26	57.7	15	70.38	15.12
	Two-year college degree (Associate's Degree)	21	61.9	13	68.10	16.16
	Four-year college degree (Bachelor's Degree)	31	58.1	18	72.74	12.90
	Advanced college degree (Master's degree or Doctorate)	12	91.7	11	77.75	10.24
	Choose not to respond	103	64.1	66	72.85	14.05
	No response	23	60.9	14	72.65	9.68
No response	Did not finish high school	1	0.0	0	63.00	
	High school diploma or equivalent	4	75.0	3	74.50	5.20
	Two-year college degree (Associate's Degree)	3	100.0	3	84.67	6.66
	Four-year college degree (Bachelor's Degree)	2	100.0	2	83.00	0.00
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	85.00	
	Choose not to respond	0	-	-	-	-
	No response	99	57.6	57	67.53	20.79

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

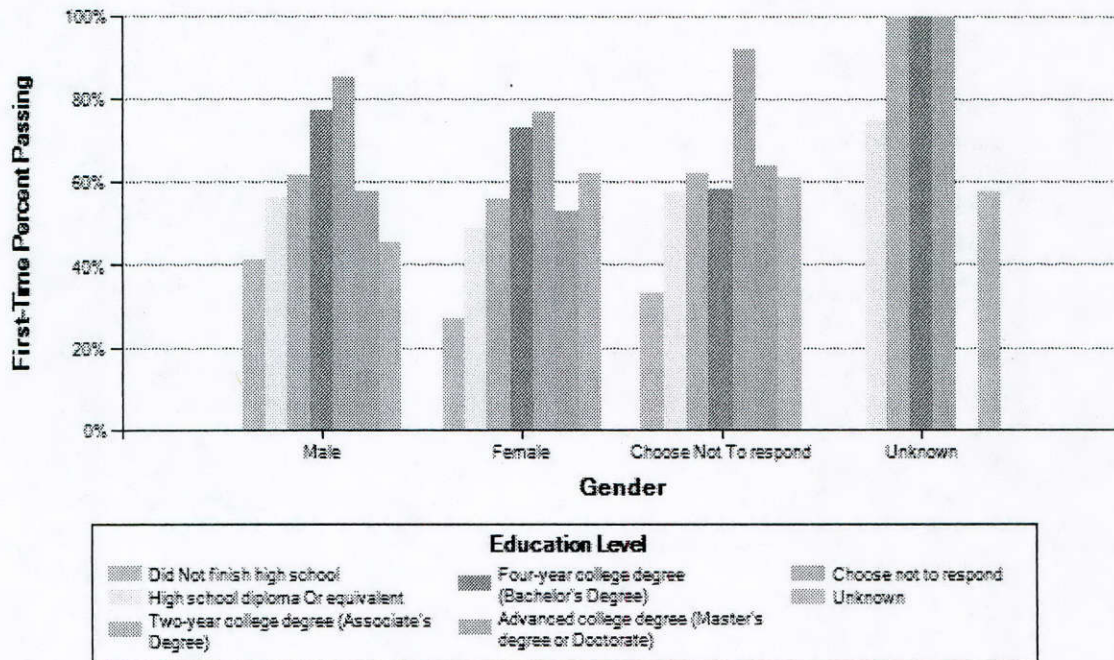


Table 34. General Lines – Life, Accident and Health Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	4,716	72.9	3,437	74.74	12.24
	Yes, less than 30 hours	3,193	67.7	2,161	73.17	13.03
	No	1,105	53.8	594	68.89	14.53
	No response	31	51.6	16	65.48	12.95
Female	Yes, more than 30 hours	4,640	62.5	2,901	71.68	12.99
	Yes, less than 30 hours	3,220	59.8	1,924	70.61	13.77
	No	1,093	44.6	487	66.05	14.72
	No response	18	72.2	13	75.17	11.34
Choose not to respond	Yes, more than 30 hours	97	72.2	70	74.22	12.58
	Yes, less than 30 hours	65	56.9	37	71.05	12.20
	No	50	56.0	28	70.56	17.17
	No response	7	42.9	3	68.57	11.47
No response	Yes, more than 30 hours	7	100.0	7	82.43	5.22
	Yes, less than 30 hours	2	50.0	1	71.50	6.36
	No	1	100.0	1	83.00	
	No response	100	57.0	57	67.48	20.69



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

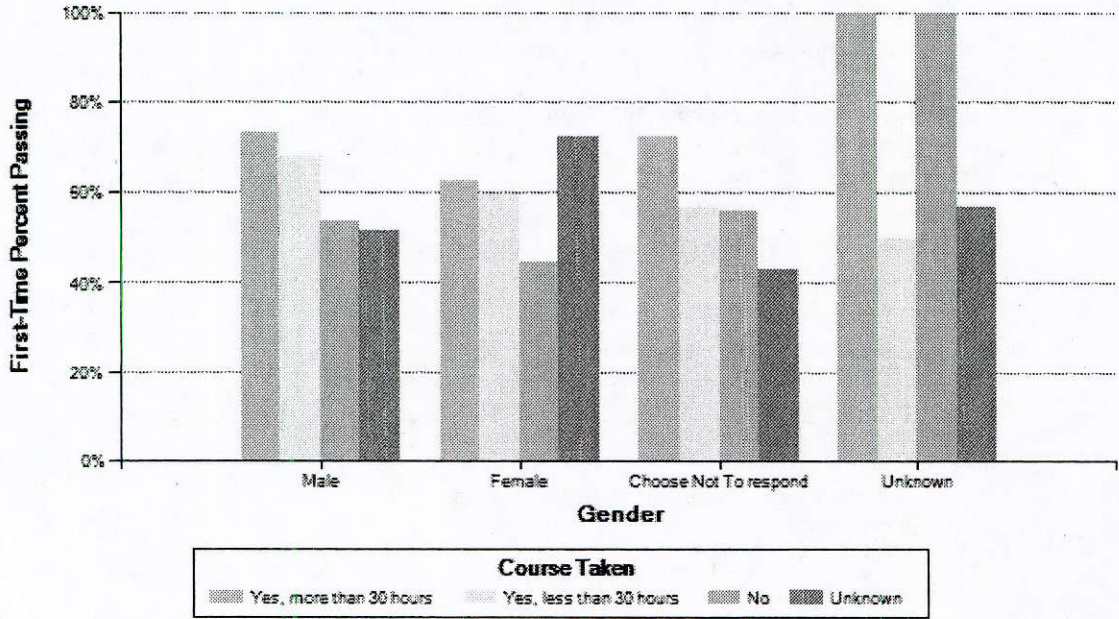


Table 35. General Lines – Life, Accident and Health Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	690	55.5	383	68.42	14.04
	I completed an insurance course at a college or university.	99	53.5	53	69.10	13.60
	I attended classroom preparation from an exam preparation school.	1,083	72.9	789	74.41	11.75
	I completed an online course.	4,991	75.3	3,759	75.74	11.84
	I bought and used a study guide or study manual.	1,609	61.5	990	71.24	13.54
	I took the exam without taking a course or studying.	154	26.6	41	60.82	13.90
	Other	375	46.4	174	65.99	14.81
	No response	44	43.2	19	64.93	13.66
Female	I received training from an insurance company.	768	46.6	358	65.49	14.52
	I completed an insurance course at a college or university.	171	41.5	71	64.82	13.03
	I attended classroom preparation from an exam preparation school.	1,493	66.9	999	72.88	11.77
	I completed an online course.	4,343	66.3	2,881	73.08	12.59
	I bought and used a study guide or study manual.	1,556	50.9	792	68.05	14.23
	I took the exam without taking a course or studying.	95	22.1	21	58.67	13.95
	Other	504	35.7	180	62.92	15.30
	No response	41	56.1	23	66.98	15.15
Choose not to respond	I received training from an insurance company.	11	36.4	4	68.18	8.87
	I completed an insurance course at a college or university.	2	100.0	2	82.00	8.49
	I attended classroom preparation from an exam preparation school.	18	88.9	16	76.61	8.87
	I completed an online course.	83	73.5	61	75.87	11.65
	I bought and used a study guide or study manual.	13	38.5	5	65.00	17.77
	I took the exam without taking a course or studying.	6	0.0	0	51.00	20.14
	Other	63	57.1	36	69.87	14.82
	No response	23	60.9	14	73.13	10.31
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	1	100.0	1	79.00	
	I attended classroom preparation from an exam preparation school.	1	100.0	1	85.00	
	I completed an online course.	5	80.0	4	80.20	9.31
	I bought and used a study guide or study manual.	3	100.0	3	79.33	3.51
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	100	57.0	57	67.48	20.69

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

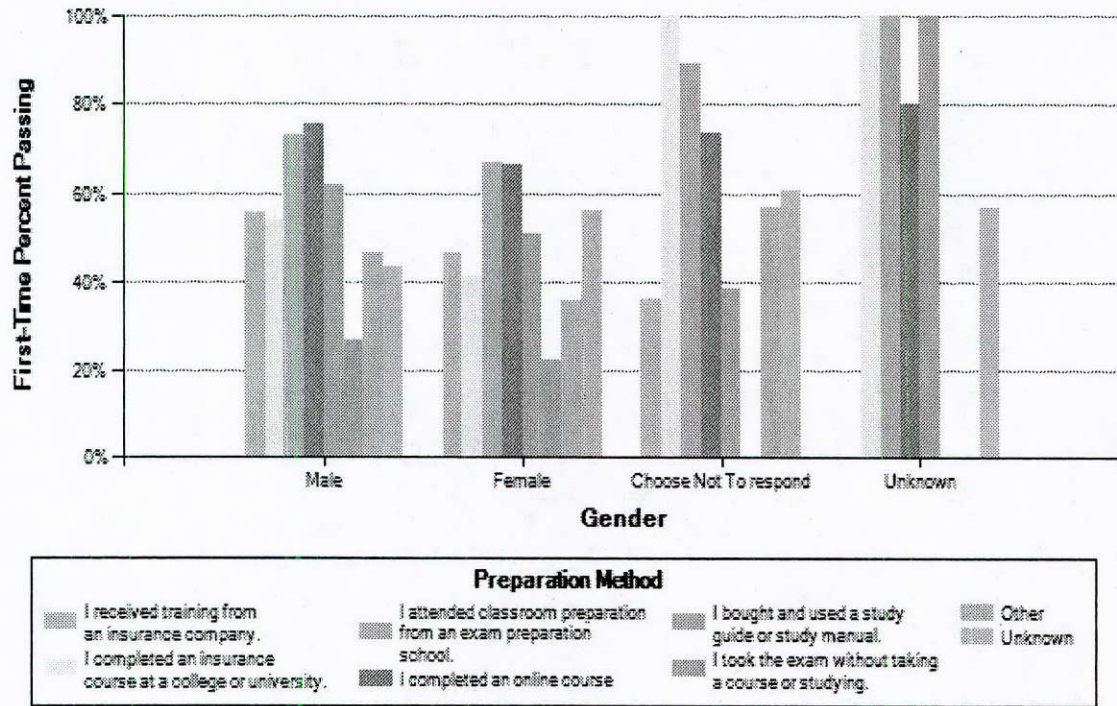


Table 36. General Lines – Life, Accident and Health Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	the United States	7,346	70.7	5,195	74.23	12.40
	Mexico	367	57.2	210	69.28	14.42
	the Caribbean	59	54.2	32	69.19	15.42
	Central America	78	52.6	41	66.87	14.85
	South America	103	65.0	67	71.13	14.87
	Spain	4	50.0	2	73.75	18.66
	Other	1,034	61.1	632	70.44	14.75
	No response	54	53.7	29	69.24	12.82
Female	the United States	7,191	60.9	4,378	71.16	13.11
	Mexico	465	39.4	183	64.29	14.55
	the Caribbean	56	67.9	38	71.88	12.74
	Central America	97	46.4	45	64.87	16.52
	South America	80	51.3	41	68.09	14.28
	Spain	2	100.0	2	80.00	5.66
	Other	1,038	59.0	612	70.38	15.28
	No response	42	61.9	26	69.40	13.37
Choose not to respond	the United States	145	66.2	96	73.20	13.72
	Mexico	2	50.0	1	67.00	21.21
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	81.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	40	47.5	19	68.05	15.18
	No response	31	67.7	21	73.35	10.15
No response	the United States	9	77.8	7	77.33	10.52
	Mexico	1	100.0	1	79.00	
	the Caribbean	0	-	-	-	-
	Central America	1	0.0	0	67.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	83.00	
	No response	98	58.2	57	67.61	20.88

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

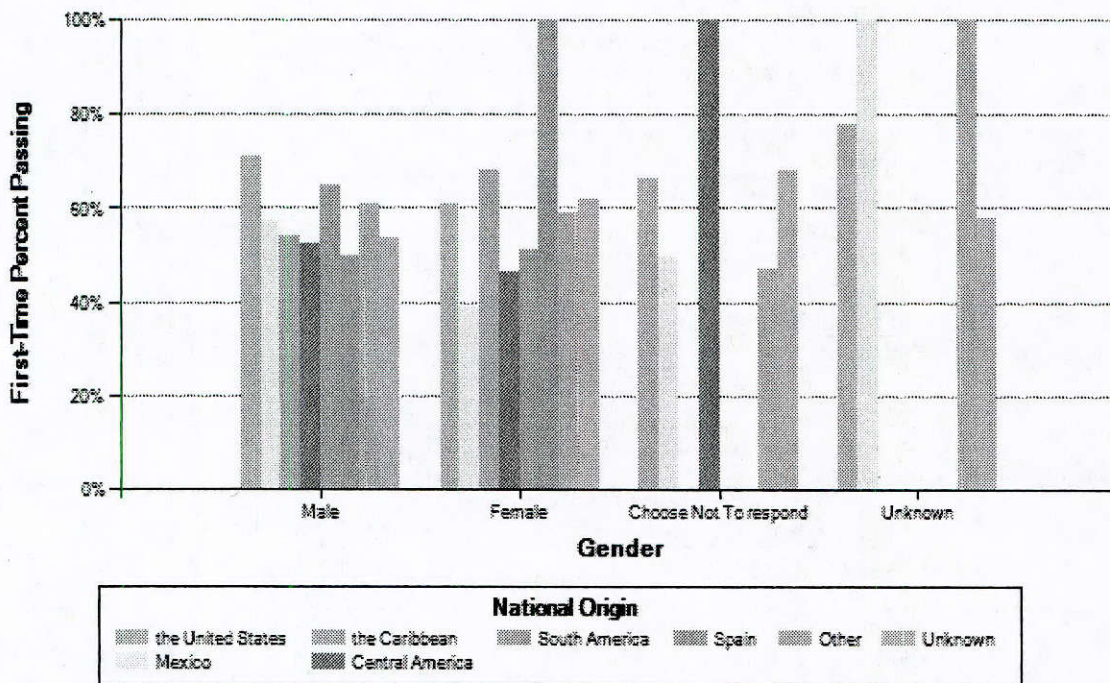


Table 37. General Lines – Life, Accident and Health Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	11	36.4	4	52.64	21.20
	High school diploma or equivalent	208	44.2	92	64.63	15.05
	Two-year college degree (Associate's Degree)	195	43.1	84	63.71	15.85
	Four-year college degree (Bachelor's Degree)	553	66.9	370	72.75	12.44
	Advanced college degree (Master's degree or Doctorate)	305	80.7	246	77.75	12.46
	Choose not to respond	64	50.0	32	68.70	15.56
	No response	5	40.0	2	66.20	18.46
Black / African-American	Did not finish high school	8	12.5	1	60.75	10.65
	High school diploma or equivalent	1,015	40.4	410	64.15	14.31
	Two-year college degree (Associate's Degree)	624	51.9	324	68.21	12.78
	Four-year college degree (Bachelor's Degree)	881	63.5	559	71.76	12.52
	Advanced college degree (Master's degree or Doctorate)	374	71.7	268	74.63	12.04
	Choose not to respond	100	56.0	56	69.86	11.67
	No response	9	55.6	5	68.44	13.17
Hispanic / Latino American	Did not finish high school	67	26.9	18	58.51	14.75
	High school diploma or equivalent	2,287	41.6	951	64.78	13.91
	Two-year college degree (Associate's Degree)	1,042	48.3	503	67.06	13.05
	Four-year college degree (Bachelor's Degree)	1,176	65.8	774	72.65	11.98
	Advanced college degree (Master's degree or Doctorate)	261	75.1	196	76.05	11.00
	Choose not to respond	149	38.9	58	64.22	15.51
	No response	14	21.4	3	59.36	13.18
Native American	Did not finish high school	1	0.0	0	65.00	
	High school diploma or equivalent	38	60.5	23	71.87	12.04
	Two-year college degree (Associate's Degree)	21	81.0	17	74.90	12.10
	Four-year college degree (Bachelor's Degree)	31	80.6	25	78.58	11.40
	Advanced college degree (Master's degree or Doctorate)	11	81.8	9	77.18	9.63
	Choose not to respond	1	100.0	1	80.00	
	No response	1	0.0	0	48.00	
Caucasian / White (non-Hispanic)	Did not finish high school	29	51.7	15	68.93	13.05
	High school diploma or equivalent	2,279	69.1	1,574	73.55	11.70
	Two-year college degree (Associate's Degree)	1,125	73.7	829	75.24	11.17
	Four-year college degree (Bachelor's Degree)	3,028	85.8	2,597	78.89	9.67
	Advanced college degree (Master's degree or Doctorate)	719	90.8	653	81.76	8.80
	Choose not to respond	217	69.1	150	73.16	12.78
	No response	21	66.7	14	71.43	7.45

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Other	Did not finish high school	2	0.0	0	34.00	25.46
	High school diploma or equivalent	143	45.5	65	64.05	15.50
	Two-year college degree (Associate's Degree)	108	56.5	61	69.22	13.57
	Four-year college degree (Bachelor's Degree)	220	54.5	120	70.29	13.31
	Advanced college degree (Master's degree or Doctorate)	87	69.0	60	74.06	11.88
	Choose not to respond	31	35.5	11	63.16	14.31
	No response	2	0.0	0	68.50	0.71
Choose not to respond	Did not finish high school	2	100.0	2	77.50	7.78
	High school diploma or equivalent	117	54.7	64	70.31	13.20
	Two-year college degree (Associate's Degree)	108	58.3	63	70.25	13.84
	Four-year college degree (Bachelor's Degree)	203	71.4	145	74.77	11.37
	Advanced college degree (Master's degree or Doctorate)	59	86.4	51	79.14	9.67
	Choose not to respond	189	61.4	116	72.91	13.05
	No response	24	70.8	17	74.50	10.13
No response	Did not finish high school	2	0.0	0	58.00	7.07
	High school diploma or equivalent	18	33.3	6	66.06	13.32
	Two-year college degree (Associate's Degree)	7	57.1	4	74.57	13.71
	Four-year college degree (Bachelor's Degree)	15	60.0	9	73.73	10.68
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	78.67	10.02
	Choose not to respond	0	-	-	-	-
	No response	135	57.8	78	67.68	18.85

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

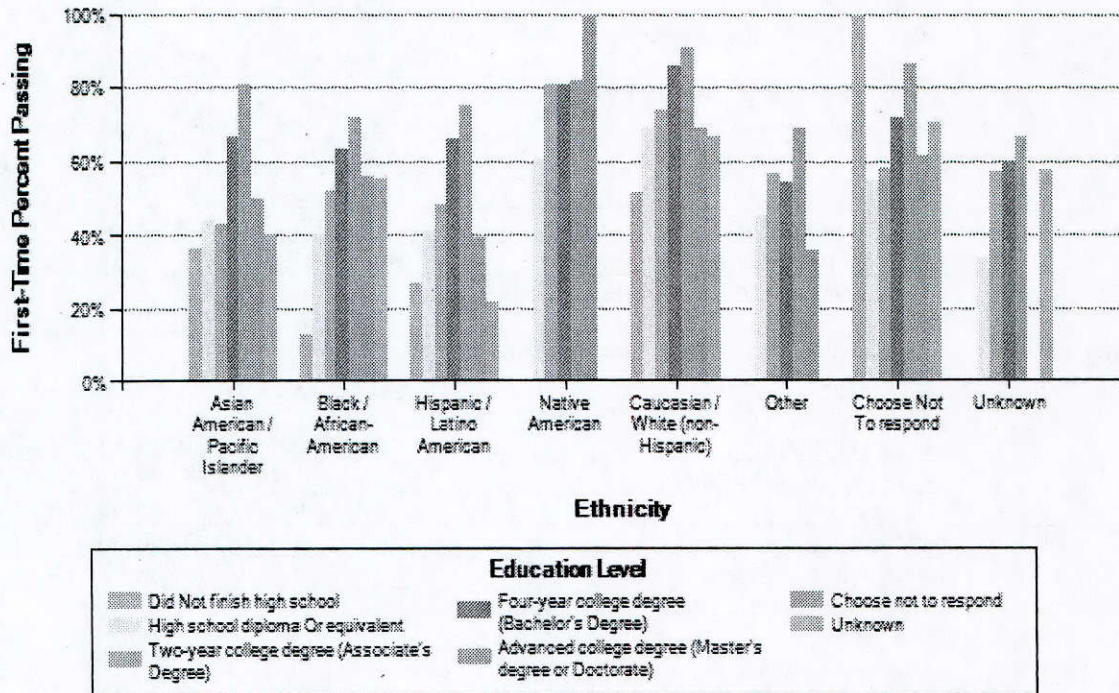




Table 38. General Lines – Life, Accident and Health Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	677	66.0	447	72.35	13.89
	Yes, less than 30 hours	372	61.0	227	70.32	15.28
	No	290	53.1	154	68.39	15.28
	No response	2	100.0	2	73.50	2.12
Black / African-American	Yes, more than 30 hours	1,690	58.2	984	70.18	13.06
	Yes, less than 30 hours	936	52.4	490	68.15	13.46
	No	383	38.4	147	63.61	15.24
	No response	2	100.0	2	72.00	0.00
Hispanic / Latino American	Yes, more than 30 hours	2,512	54.0	1,356	69.00	13.12
	Yes, less than 30 hours	1,858	49.9	928	67.28	13.97
	No	619	34.7	215	62.74	14.56
	No response	7	57.1	4	64.71	15.05
Native American	Yes, more than 30 hours	55	70.9	39	74.91	10.72
	Yes, less than 30 hours	39	76.9	30	75.33	14.00
	No	10	60.0	6	72.40	10.90
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	3,849	81.6	3,140	77.56	10.51
	Yes, less than 30 hours	2,822	77.6	2,189	76.51	11.10
	No	739	67.4	498	73.45	12.22
	No response	8	62.5	5	75.00	10.38
Other	Yes, more than 30 hours	311	59.8	186	70.22	13.82
	Yes, less than 30 hours	197	52.3	103	68.35	14.56
	No	84	33.3	28	63.51	14.42
	No response	1	0.0	0	68.00	
Choose not to respond	Yes, more than 30 hours	338	72.8	246	75.16	11.53
	Yes, less than 30 hours	241	61.8	149	72.38	12.61
	No	118	50.8	60	69.07	14.35
	No response	5	60.0	3	77.20	12.15
No response	Yes, more than 30 hours	28	60.7	17	72.64	11.59
	Yes, less than 30 hours	15	46.7	7	70.13	10.25
	No	6	33.3	2	67.83	16.68
	No response	131	55.7	73	67.27	19.17

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

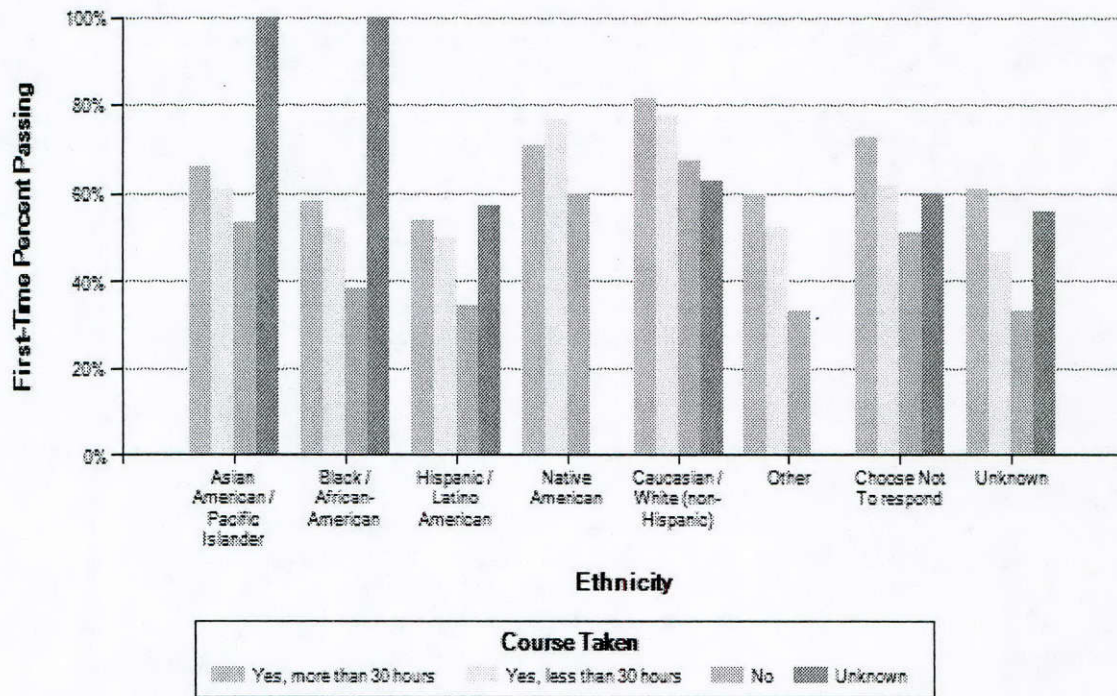


Table 39. General Lines – Life, Accident and Health Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	128	53.9	69	66.20	16.61
	I completed an insurance course at a college or university.	4	50.0	2	72.00	11.22
	I attended classroom preparation from an exam preparation school.	103	70.9	73	73.23	11.74
	I completed an online course.	591	69.7	412	73.77	13.37
	I bought and used a study guide or study manual.	388	58.5	227	70.19	14.46
	I took the exam without taking a course or studying.	33	21.2	7	56.88	16.14
	Other	85	44.7	38	65.09	16.65
	No response	9	22.2	2	63.89	16.87
Black / African-American	I received training from an insurance company.	346	48.8	169	66.41	13.74
	I completed an insurance course at a college or university.	36	38.9	14	62.64	16.29

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I attended classroom preparation from an exam preparation school.	361	57.3	207	70.41	11.89
	I completed an online course.	1,519	60.8	924	71.07	12.82
	I bought and used a study guide or study manual.	472	45.8	216	66.22	13.96
	I took the exam without taking a course or studying.	52	17.3	9	56.10	13.45
	Other	216	36.1	78	62.44	15.40
	No response	9	66.7	6	70.22	12.88
	Hispanic / Latino American	I received training from an insurance company.	490	40.8	200	63.47
I completed an insurance course at a college or university.		102	26.5	27	61.00	12.44
I attended classroom preparation from an exam preparation school.		740	53.8	398	68.64	12.28
I completed an online course.		2,357	59.3	1,398	70.77	12.82
I bought and used a study guide or study manual.		931	40.3	375	64.61	14.14
I took the exam without taking a course or studying.		71	21.1	15	58.83	13.08
Other		292	29.8	87	60.51	14.59
	No response	13	23.1	3	54.92	17.76
Native American	I received training from an insurance company.	5	40.0	2	65.20	14.79
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	16	62.5	10	73.06	13.91
	I completed an online course.	58	75.9	44	76.02	11.39
	I bought and used a study guide or study manual.	19	84.2	16	76.47	11.40
	I took the exam without taking a course or studying.	1	0.0	0	68.00	
	Other	5	60.0	3	71.40	11.46
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	399	65.2	260	71.79	12.79
	I completed an insurance course at a college or university.	112	65.2	73	72.23	10.74
	I attended classroom preparation from an exam preparation school.	1,218	82.7	1,007	77.45	9.91
	I completed an online course.	4,292	81.8	3,513	78.00	10.39
	I bought and used a study guide or study manual.	1,148	73.2	840	74.99	11.74
	I took the exam without taking a course or studying.	67	37.3	25	65.24	12.84
	Other	165	61.8	102	71.57	12.73
	No response	17	70.6	12	71.12	9.47
Other	I received training from an insurance company.	51	47.1	24	66.80	14.06

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Ethnicity	I completed an insurance course at a college or university.	10	50.0	5	67.10	13.39
	I attended classroom preparation from an exam preparation school.	64	68.8	44	72.97	12.32
	I completed an online course.	268	61.9	166	70.77	14.11
	I bought and used a study guide or study manual.	120	45.8	55	68.05	13.03
	I took the exam without taking a course or studying.	14	28.6	4	59.36	16.07
	Other	61	29.5	18	60.61	15.15
	No response	5	20.0	1	59.20	18.02
Choose not to respond	I received training from an insurance company.	45	44.4	20	66.84	14.01
	I completed an insurance course at a college or university.	8	62.5	5	70.63	14.26
	I attended classroom preparation from an exam preparation school.	90	70.0	63	74.30	10.89
	I completed an online course.	312	75.0	234	76.38	10.93
	I bought and used a study guide or study manual.	95	60.0	57	70.32	13.64
	I took the exam without taking a course or studying.	17	11.8	2	59.12	15.31
	Other	113	54.9	62	70.50	13.51
No response	22	68.2	15	74.68	8.86	
No response	I received training from an insurance company.	5	20.0	1	64.40	11.57
	I completed an insurance course at a college or university.	1	100.0	1	78.00	
	I attended classroom preparation from an exam preparation school.	3	100.0	3	80.67	5.03
	I completed an online course.	25	56.0	14	71.80	11.95
	I bought and used a study guide or study manual.	8	50.0	4	70.63	16.77
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	40.0	2	68.00	12.98
No response	133	55.6	74	67.40	18.92	

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

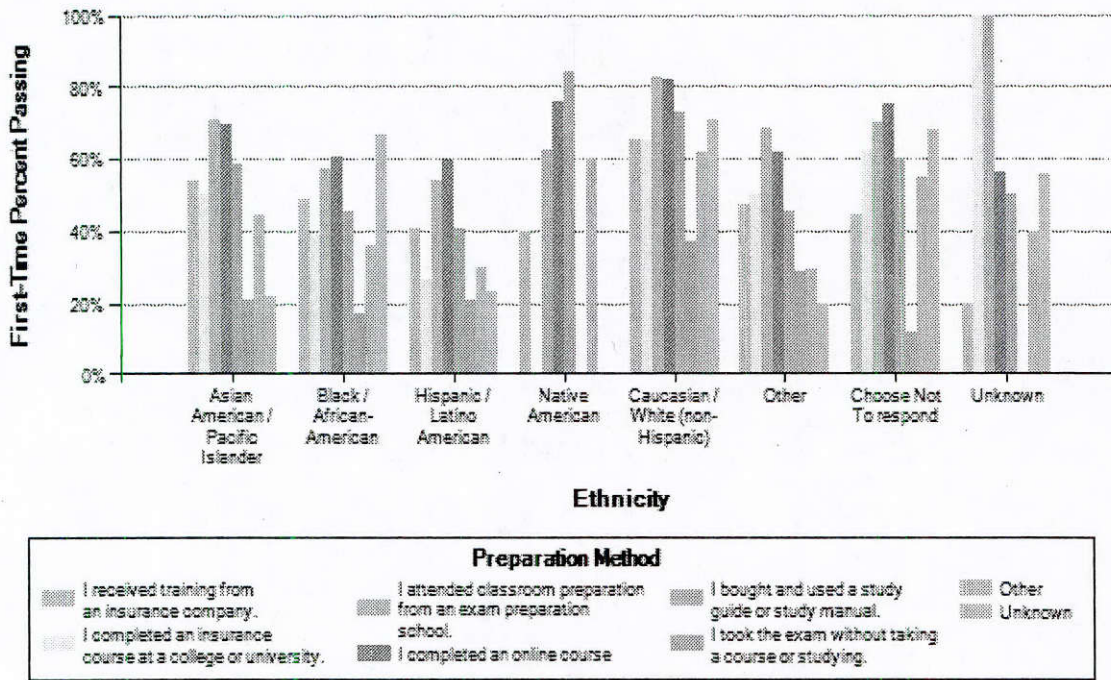


Table 40. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	302	65.9	199	72.28	12.89
	Mexico	0	-	-	-	-
	the Caribbean	1	0.0	0	62.00	
	Central America	1	100.0	1	90.00	
	South America	2	50.0	1	71.00	5.66
	Spain	0	-	-	-	-
	Other	1,019	61.0	622	70.58	15.14
	No response	16	43.8	7	67.25	14.86
Black / African-American	the United States	2,569	53.6	1,377	68.79	13.32
	Mexico	0	-	-	-	-
	the Caribbean	33	66.7	22	72.73	11.74
	Central America	1	100.0	1	81.00	
	South America	5	60.0	3	71.40	7.86
	Spain	2	50.0	1	67.00	24.04
	Other	390	54.6	213	67.88	15.83
	No response	11	54.5	6	67.18	11.07

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Hispanic / Latino American	the United States	3,735	50.2	1,874	67.77	13.37
	Mexico	812	47.0	382	66.43	14.76
	the Caribbean	65	63.1	41	70.23	15.13
	Central America	167	49.7	83	65.84	15.84
	South America	163	58.9	96	69.62	14.65
	Spain	0	-	-	-	-
	Other	42	50.0	21	67.90	11.47
	No response	12	50.0	6	66.42	18.23
Native American	the United States	102	71.6	73	74.73	12.07
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	100.0	2	80.00	5.66
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	7,115	78.9	5,615	76.80	10.91
	Mexico	4	50.0	2	72.75	13.84
	the Caribbean	6	66.7	4	70.17	22.53
	Central America	0	-	-	-	-
	South America	8	62.5	5	76.38	10.90
	Spain	3	66.7	2	76.67	9.02
	Other	260	72.7	189	75.69	12.53
	No response	22	68.2	15	73.77	10.28
Other	the United States	292	57.5	168	70.03	12.94
	Mexico	4	75.0	3	73.75	16.76
	the Caribbean	6	16.7	1	62.00	9.21
	Central America	5	20.0	1	58.60	10.19
	South America	3	33.3	1	52.67	29.77
	Spain	1	100.0	1	91.00	
	Other	279	50.9	142	67.61	15.37
	No response	3	0.0	0	61.33	5.69
Choose not to respond	the United States	533	65.5	349	73.47	12.69
	Mexico	14	57.1	8	67.14	11.24
	the Caribbean	4	50.0	2	71.75	8.54
	Central America	3	33.3	1	65.33	15.04
	South America	2	100.0	2	78.50	2.12
	Spain	0	-	-	-	-
	Other	112	61.6	69	72.13	13.28
	No response	34	79.4	27	75.44	8.77
No response	the United States	43	48.8	21	69.53	12.36
	Mexico	1	0.0	0	69.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Spain	0	-	-	-	-
	Other	9	66.7	6	75.22	12.92
	No response	127	56.7	72	67.48	19.24

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

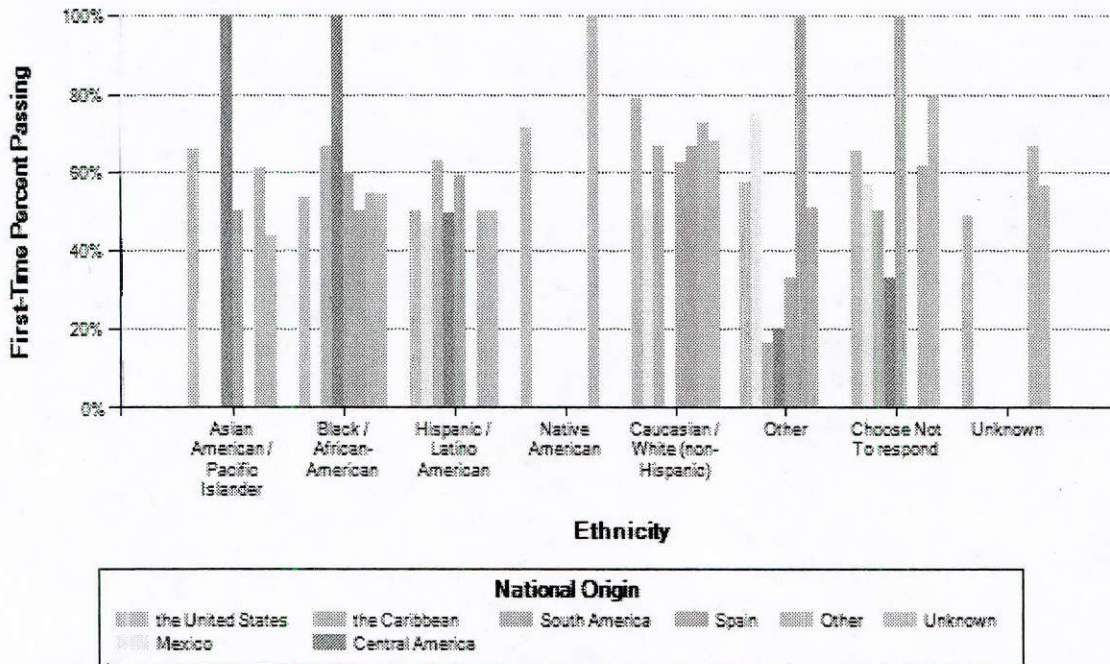


Table 41. General Lines – Life, Accident and Health Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	83	39.8	33	64.69	13.58
	High school diploma or equivalent	5,311	53.9	2,860	68.77	13.54
	Two-year college degree (Associate's Degree)	2,615	60.4	1,580	71.03	12.70
	Four-year college degree (Bachelor's Degree)	4,875	78.3	3,815	76.57	10.89
	Advanced college degree (Master's degree or Doctorate)	1,198	84.5	1,012	79.36	9.92
	Choose not to respond	568	61.6	350	71.80	12.93
	No response	41	63.4	26	70.00	12.14

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Mexico	Did not finish high school	20	10.0	2	51.65	14.53
	High school diploma or equivalent	330	38.5	127	63.16	14.94
	Two-year college degree (Associate's Degree)	203	50.2	102	67.35	13.31
	Four-year college degree (Bachelor's Degree)	195	60.0	117	71.80	12.40
	Advanced college degree (Master's degree or Doctorate)	51	66.7	34	74.27	13.13
	Choose not to respond	34	32.4	11	60.21	17.42
	No response	2	100.0	2	74.00	4.24
the Caribbean	Did not finish high school	1	0.0	0	53.00	
	High school diploma or equivalent	26	57.7	15	70.00	10.83
	Two-year college degree (Associate's Degree)	24	58.3	14	68.88	16.54
	Four-year college degree (Bachelor's Degree)	48	64.6	31	71.60	13.06
	Advanced college degree (Master's degree or Doctorate)	14	71.4	10	74.71	16.25
	Choose not to respond	2	0.0	0	49.00	25.46
	No response	0	-	-	-	-
Central America	Did not finish high school	5	20.0	1	55.20	16.59
	High school diploma or equivalent	78	41.0	32	63.29	16.14
	Two-year college degree (Associate's Degree)	35	45.7	16	65.43	14.56
	Four-year college degree (Bachelor's Degree)	37	70.3	26	71.51	15.01
	Advanced college degree (Master's degree or Doctorate)	11	72.7	8	75.91	11.19
	Choose not to respond	10	40.0	4	63.10	14.08
	No response	1	0.0	0	41.00	
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	29	24.1	7	62.34	14.21
	Two-year college degree (Associate's Degree)	32	43.8	14	62.66	15.70
	Four-year college degree (Bachelor's Degree)	83	68.7	57	73.30	12.74
	Advanced college degree (Master's degree or Doctorate)	35	82.9	29	75.74	11.30
	Choose not to respond	3	33.3	1	53.33	29.84
	No response	1	0.0	0	65.00	
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	100.0	1	84.00	
	Four-year college degree (Bachelor's Degree)	5	60.0	3	74.20	16.19



National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
National Origin	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	12	25.0	3	48.08	20.26
	High school diploma or equivalent	322	43.5	140	63.52	16.50
	Two-year college degree (Associate's Degree)	305	47.9	146	65.90	15.08
	Four-year college degree (Bachelor's Degree)	846	63.5	537	71.86	13.38
	Advanced college degree (Master's degree or Doctorate)	502	77.1	387	76.62	12.87
	Choose not to respond	120	40.8	49	66.04	15.58
	No response	6	33.3	2	65.67	14.21
No response	Did not finish high school	1	100.0	1	80.00	
	High school diploma or equivalent	9	44.4	4	61.78	17.33
	Two-year college degree (Associate's Degree)	15	80.0	12	73.60	13.94
	Four-year college degree (Bachelor's Degree)	18	72.2	13	74.44	10.36
	Advanced college degree (Master's degree or Doctorate)	8	62.5	5	75.00	13.17
	Choose not to respond	14	64.3	9	71.71	9.41
	No response	160	55.6	89	67.94	17.89

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

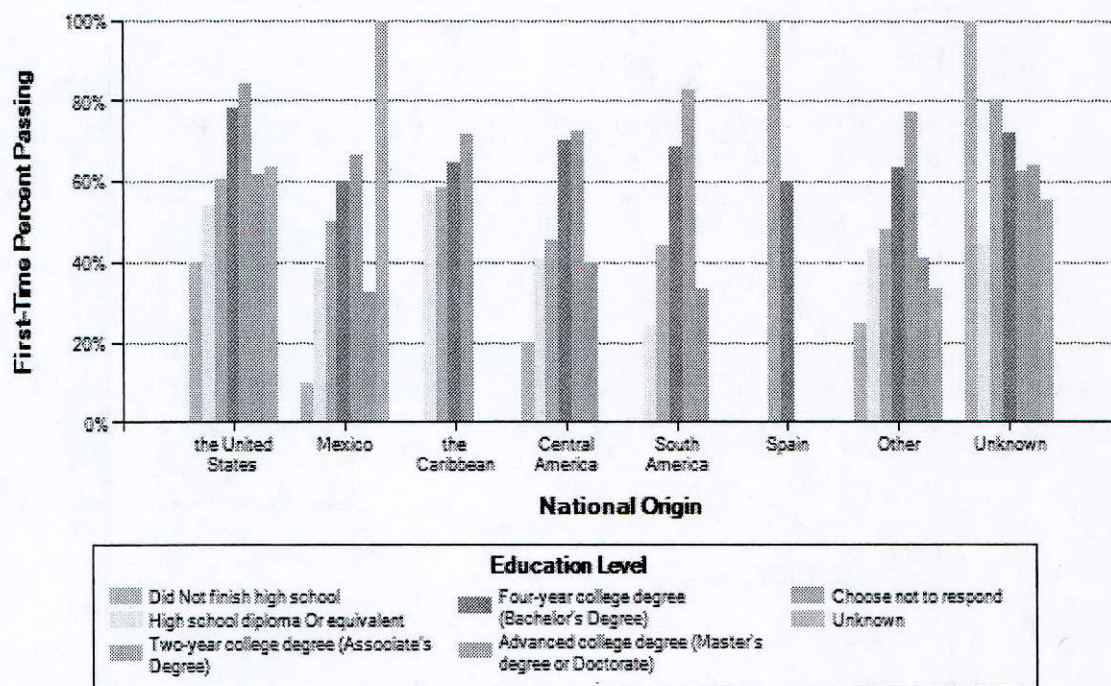


Table 42. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	7,648	69.1	5,282	73.71	12.33
	Yes, less than 30 hours	5,378	65.9	3,545	72.71	12.86
	No	1,647	50.8	836	68.14	14.20
	No response	18	72.2	13	75.22	10.92
Mexico	Yes, more than 30 hours	398	53.3	212	68.97	13.87
	Yes, less than 30 hours	321	45.5	146	64.89	15.20
	No	114	31.6	36	62.43	14.54
	No response	2	50.0	1	66.50	26.16
the Caribbean	Yes, more than 30 hours	68	60.3	41	70.53	13.33
	Yes, less than 30 hours	35	68.6	24	73.71	13.92
	No	11	36.4	4	59.91	16.84
	No response	1	100.0	1	72.00	
Central America	Yes, more than 30 hours	74	63.5	47	69.81	13.79
	Yes, less than 30 hours	83	42.2	35	64.37	15.32
	No	20	25.0	5	57.35	20.11
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	101	65.3	66	71.65	13.60
	Yes, less than 30 hours	63	54.0	34	69.05	15.36
	No	19	42.1	8	62.42	15.88
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	3	66.7	2	81.00	11.79
	Yes, less than 30 hours	2	100.0	2	81.00	7.07
	No	1	0.0	0	50.00	
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	1,131	65.3	739	72.10	14.18
	Yes, less than 30 hours	565	56.1	317	69.15	15.46
	No	414	49.8	206	67.38	16.00
	No response	3	66.7	2	65.67	15.31
No response	Yes, more than 30 hours	37	70.3	26	72.57	10.87
	Yes, less than 30 hours	33	60.6	20	71.73	10.83
	No	23	65.2	15	71.61	15.91
	No response	132	54.5	72	67.08	18.99

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

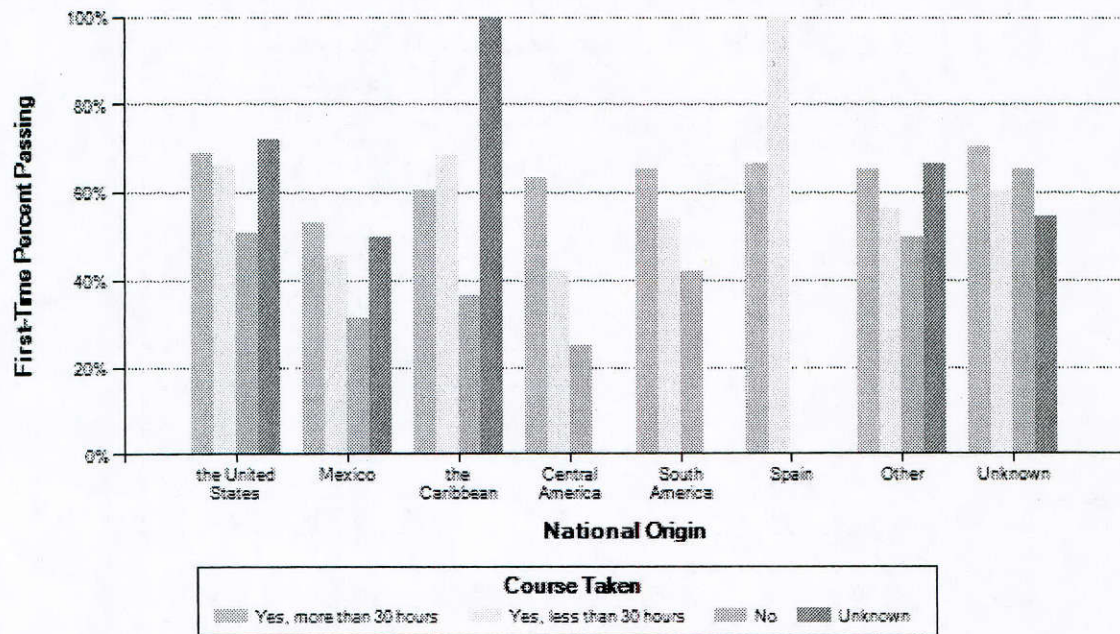


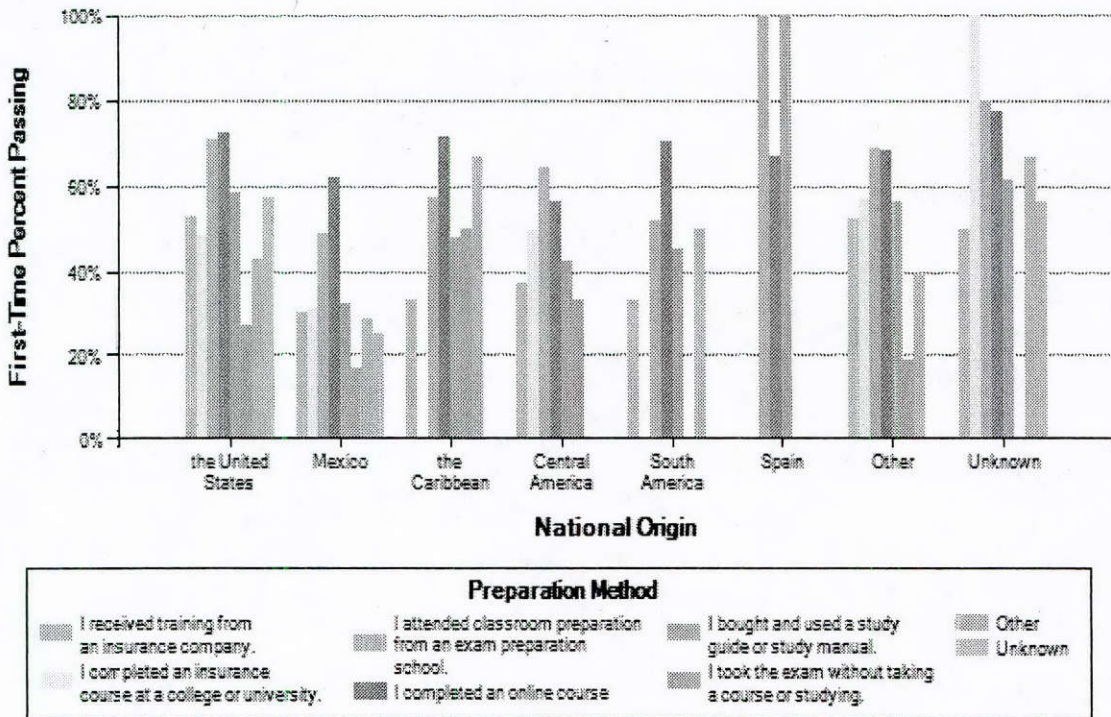
Table 43. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,181	52.6	621	67.61	13.90
	I completed an insurance course at a college or university.	232	48.3	112	67.27	12.89
	I attended classroom preparation from an exam preparation school.	2,239	71.0	1,589	74.04	11.41
	I completed an online course.	7,786	72.1	5,615	74.89	11.96
	I bought and used a study guide or study manual.	2,386	58.2	1,389	70.29	13.52
	I took the exam without taking a course or studying.	169	27.2	46	60.99	14.02
	Other	670	43.0	288	65.71	14.17
	No response	28	57.1	16	69.89	11.84
Mexico	I received training from an insurance company.	93	30.1	28	61.37	13.78
	I completed an insurance course at a college or university.	16	31.3	5	62.19	11.67
	I attended classroom preparation from an exam preparation school.	113	48.7	55	67.04	13.29

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I completed an online course.	384	62.0	238	71.18	13.28
	I bought and used a study guide or study manual.	158	32.3	51	62.36	15.32
	I took the exam without taking a course or studying.	18	16.7	3	56.22	11.63
	Other	49	28.6	14	58.61	16.32
	No response	4	25.0	1	46.50	16.82
	the Caribbean	I received training from an insurance company.	6	33.3	2	55.17
I completed an insurance course at a college or university.		3	0.0	0	62.67	6.11
I attended classroom preparation from an exam preparation school.		14	57.1	8	68.21	15.19
I completed an online course.		66	71.2	47	74.47	11.61
I bought and used a study guide or study manual.		21	47.6	10	64.14	16.95
I took the exam without taking a course or studying.		2	50.0	1	72.00	14.14
Other		3	66.7	2	75.67	10.97
No response		0	-	-	-	-
Central America	I received training from an insurance company.	16	37.5	6	64.63	16.23
	I completed an insurance course at a college or university.	2	50.0	1	60.00	22.63
	I attended classroom preparation from an exam preparation school.	28	64.3	18	70.54	13.17
	I completed an online course.	80	56.3	45	68.84	14.28
	I bought and used a study guide or study manual.	38	42.1	16	61.66	17.92
	I took the exam without taking a course or studying.	3	33.3	1	63.33	13.58
	Other	10	0.0	0	48.70	10.86
	No response	0	-	-	-	-
South America	I received training from an insurance company.	12	33.3	4	64.25	14.09
	I completed an insurance course at a college or university.	5	0.0	0	44.60	18.12
	I attended classroom preparation from an exam preparation school.	25	52.0	13	69.16	11.60
	I completed an online course.	108	70.4	76	73.70	12.91
	I bought and used a study guide or study manual.	22	45.5	10	66.18	12.51
	I took the exam without taking a course or studying.	1	0.0	0	68.00	
	Other	10	50.0	5	56.60	21.04
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	86.00	
	I completed an online course.	3	66.7	2	78.33	11.68
	I bought and used a study guide or study manual.	1	100.0	1	84.00	
	I took the exam without taking a course or studying.	1	0.0	0	50.00	
	Other	0	-	-	-	-
	No response	0	-	-	-	-
	Other	I received training from an insurance company.	159	52.2	83	65.52
I completed an insurance course at a college or university.		14	57.1	8	68.07	15.70
I attended classroom preparation from an exam preparation school.		170	68.8	117	72.82	13.31
I completed an online course.		973	68.3	665	73.39	13.52
I bought and used a study guide or study manual.		542	56.3	305	69.90	14.46
I took the exam without taking a course or studying.		59	18.6	11	56.93	15.14
Other		191	39.3	75	63.11	17.42
No response		5	0.0	0	49.00	13.98
No response	I received training from an insurance company.	2	50.0	1	75.00	9.90
	I completed an insurance course at a college or university.	1	100.0	1	84.00	
	I attended classroom preparation from an exam preparation school.	5	80.0	4	74.20	8.98
	I completed an online course.	22	77.3	17	74.86	13.25
	I bought and used a study guide or study manual.	13	61.5	8	70.31	13.10
	I took the exam without taking a course or studying.	2	0.0	0	57.50	3.54
	Other	9	66.7	6	69.78	8.39
	No response	171	56.1	96	68.10	17.80

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



**Life and Health Insurance Counselor**

Volumes are insufficient to make meaningful comparisons between many demographic groups.

Table 44. Life and Health Insurance Counselor Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	274	27.4	75	61.30	12.60

Table 45. Life and Health Insurance Counselor Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	151	33.8	51	63.18	13.17
Female	121	19.8	24	58.96	11.59
Choose not to respond	2	0.0	0	61.50	4.95
No response	0	-	-	-	-

Figure 40. Life and Health Insurance Counselor Percent Passing by Gender

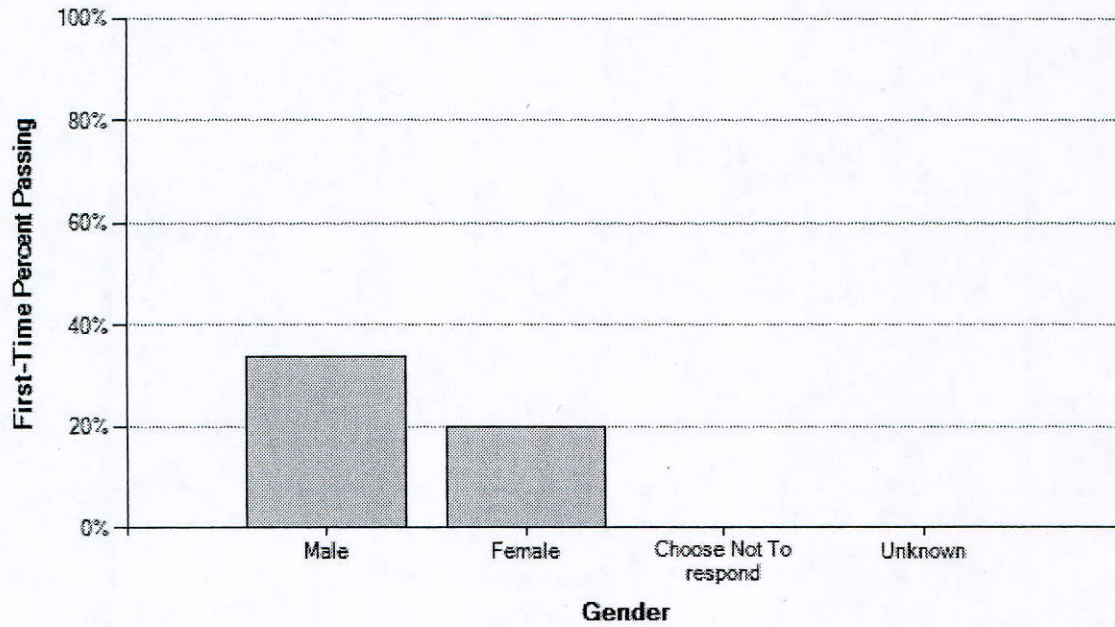


Table 46. Life and Health Insurance Counselor Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	10	20.0	2	63.00	11.70
Black / African-American	44	13.6	6	56.16	11.63
Hispanic / Latino American	81	11.1	9	55.88	11.52
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	115	46.1	53	67.13	11.40
Other	8	25.0	2	60.13	11.09
Choose not to respond	15	20.0	3	61.40	12.90
No response	1	0.0	0	48.00	



Figure 41. Life and Health Insurance Counselor Percent Passing by Ethnicity

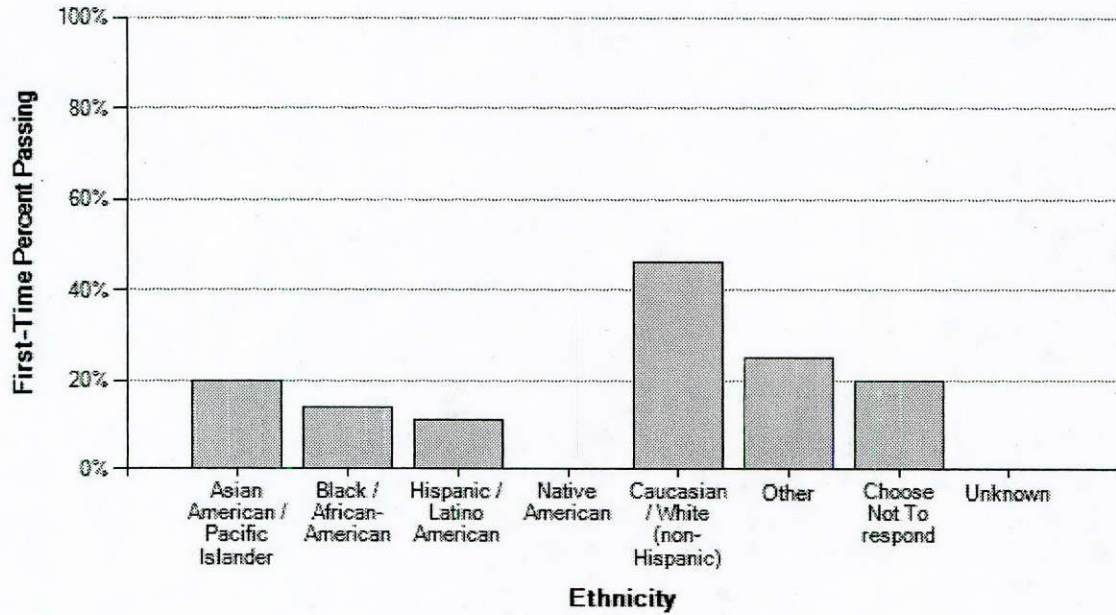


Table 47. Life and Health Insurance Counselor Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	134	26.9	36	61.38	11.72
Yes, less than 30 hours	79	24.1	19	59.90	13.22
No	58	34.5	20	63.38	13.71
No response	3	0.0	0	54.67	9.07

Figure 42. Life and Health Insurance Counselor Percent Passing by Course Taken

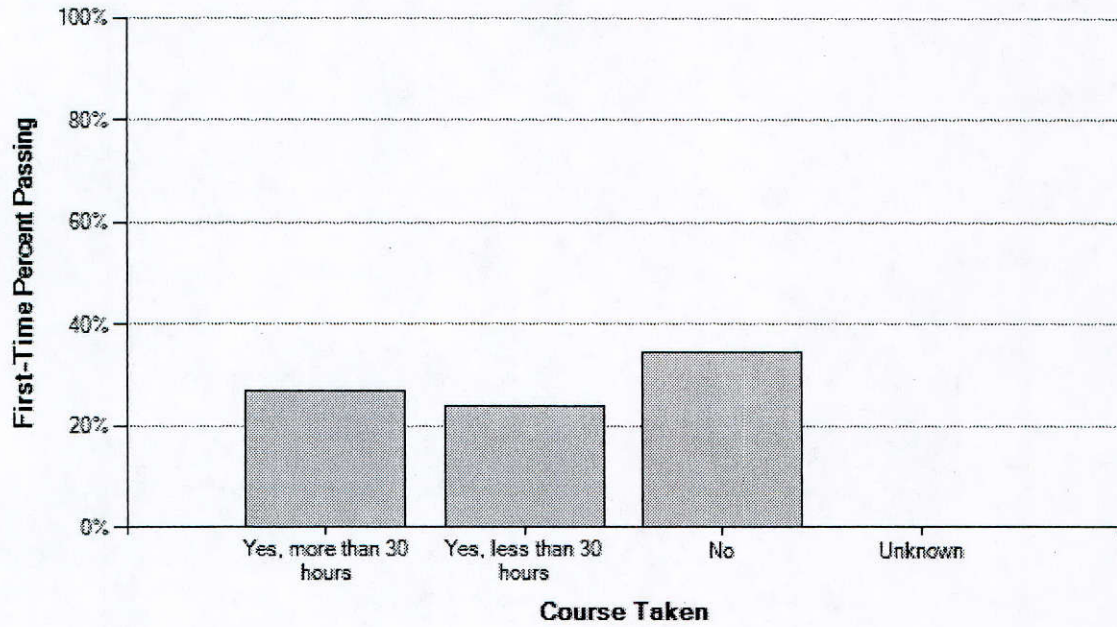


Table 48. Life and Health Insurance Counselor Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	43	53.5	23	69.35	11.61
Between \$50,000 and \$100,000	64	32.8	21	63.77	11.95
Between \$25,000 and \$50,000	71	21.1	15	58.89	13.23
Less than \$25,000	92	16.3	15	57.80	11.12
No response	4	25.0	1	58.75	12.09

Figure 43. Life and Health Insurance Counselor Percent Passing by Income Level

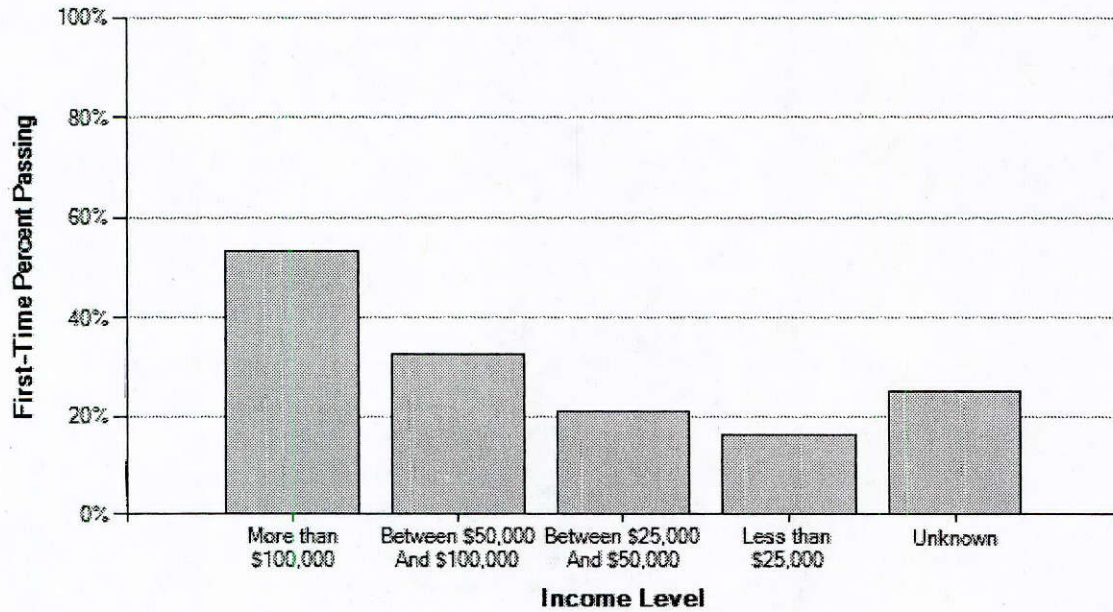


Table 49. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	100	27.0	27	59.54	13.95
Between 31 and 50 hours	109	28.4	31	63.94	10.83
Between 51 and 70 hours	37	27.0	10	59.00	13.38
More than 70 hours	25	28.0	7	61.32	11.86
No response	3	0.0	0	52.67	7.23

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

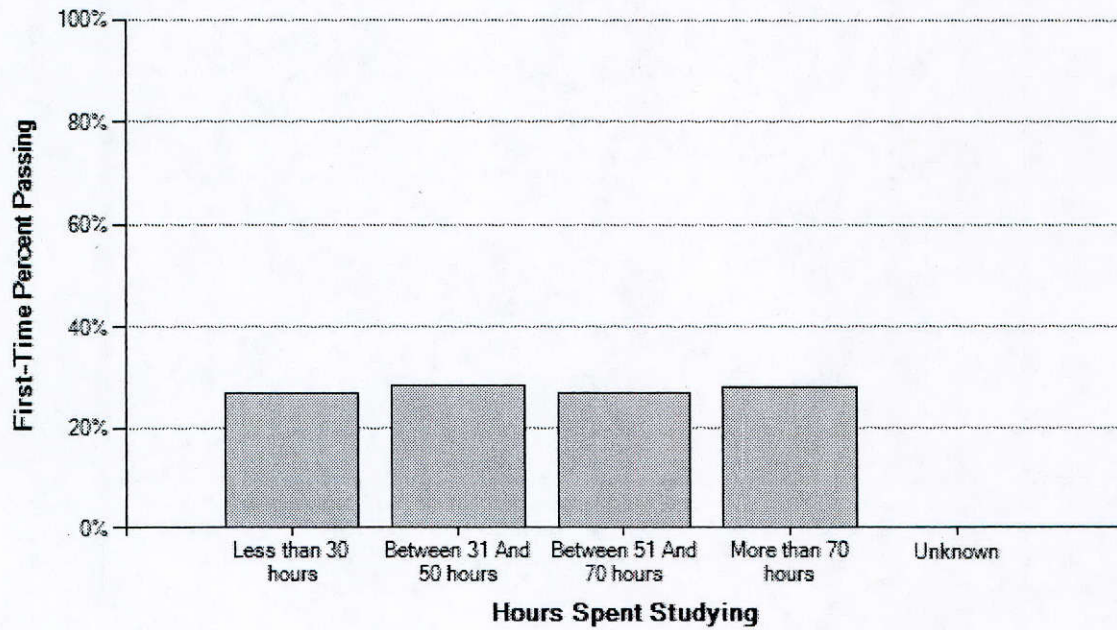


Table 50. Life and Health Insurance Counselor Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	237	29.1	69	61.98	12.20
Spanish	18	5.6	1	52.67	13.31
Other	12	33.3	4	62.08	15.31
Choose not to respond	4	25.0	1	64.25	16.09
No response	3	0.0	0	52.33	7.51

Figure 45. Life and Health Insurance Counselor Percent Passing by Primary Language

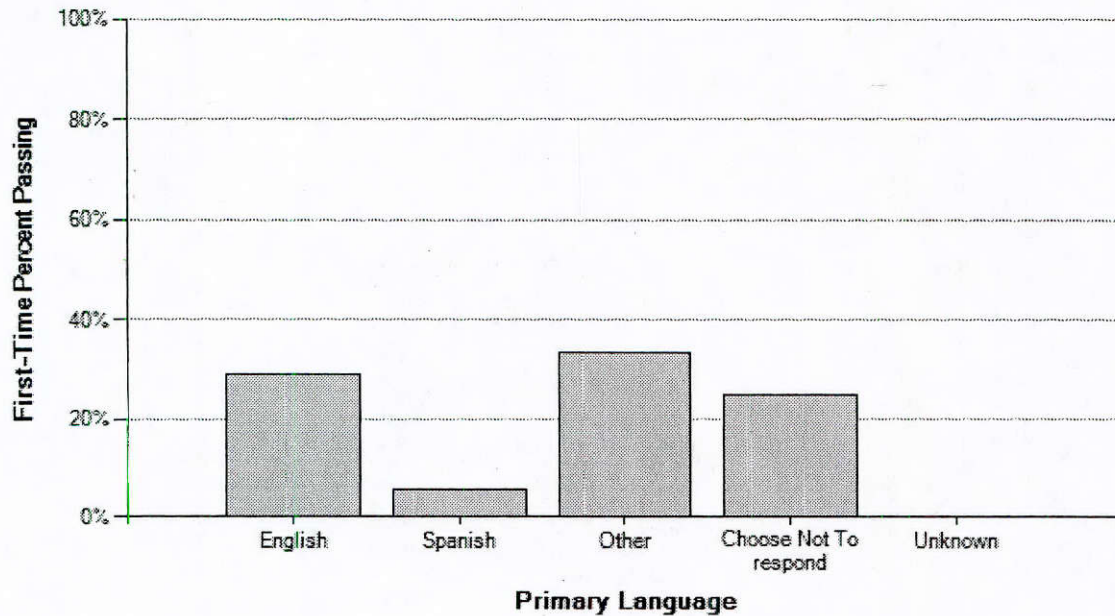


Table 51. Life and Health Insurance Counselor Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	5	0.0	0	48.60	15.92
High school diploma or equivalent	76	15.8	12	55.79	12.44
Two-year college degree (Associate's Degree)	43	7.0	3	57.72	9.39
Four-year college degree (Bachelor's Degree)	108	40.7	44	65.55	12.00
Advanced college degree (Master's degree or Doctorate)	29	48.3	14	68.45	10.78
Choose not to respond	10	20.0	2	61.00	10.15
No response	3	0.0	0	52.67	7.23

Figure 46. Life and Health Insurance Counselor Percent Passing by Education Level

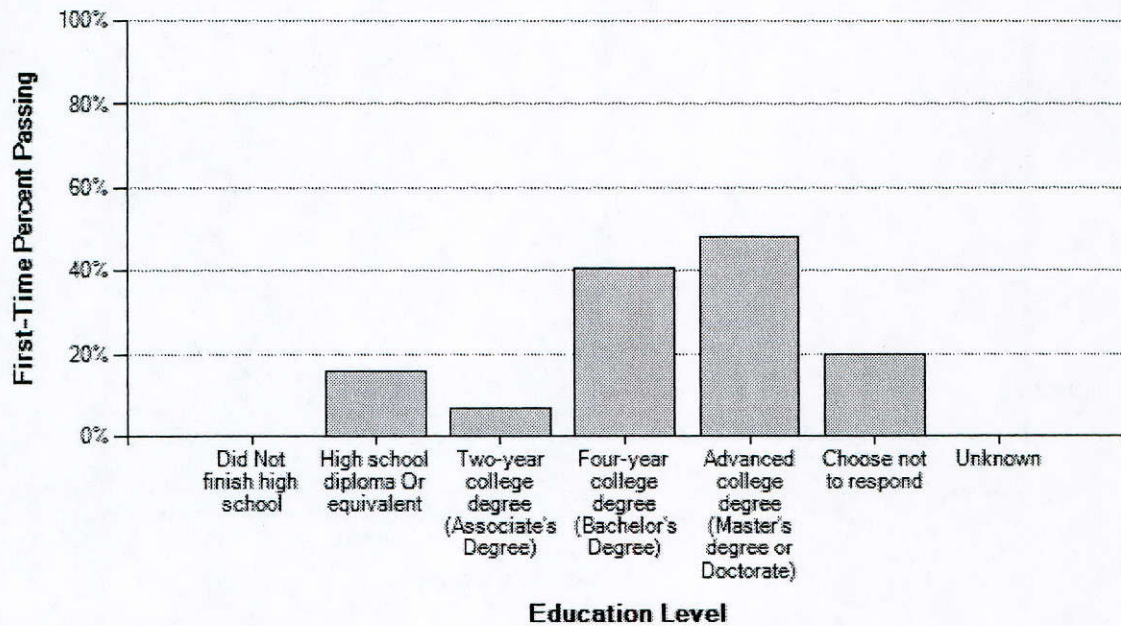


Table 52. Life and Health Insurance Counselor Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	13	23.1	3	57.69	15.77
I completed an insurance course at a college or university.	5	0.0	0	56.60	4.16
I attended classroom preparation from an exam preparation school.	41	26.8	11	62.68	11.96
I completed an online course.	121	31.4	38	62.64	11.45
I bought and used a study guide or study manual.	60	16.7	10	58.47	12.47
I took the exam without taking a course or studying.	15	60.0	9	66.67	17.92
Other	16	25.0	4	59.31	14.79
No response	3	0.0	0	52.67	7.23

Figure 47. Life and Health Insurance Counselor Percent Passing by Preparation Method

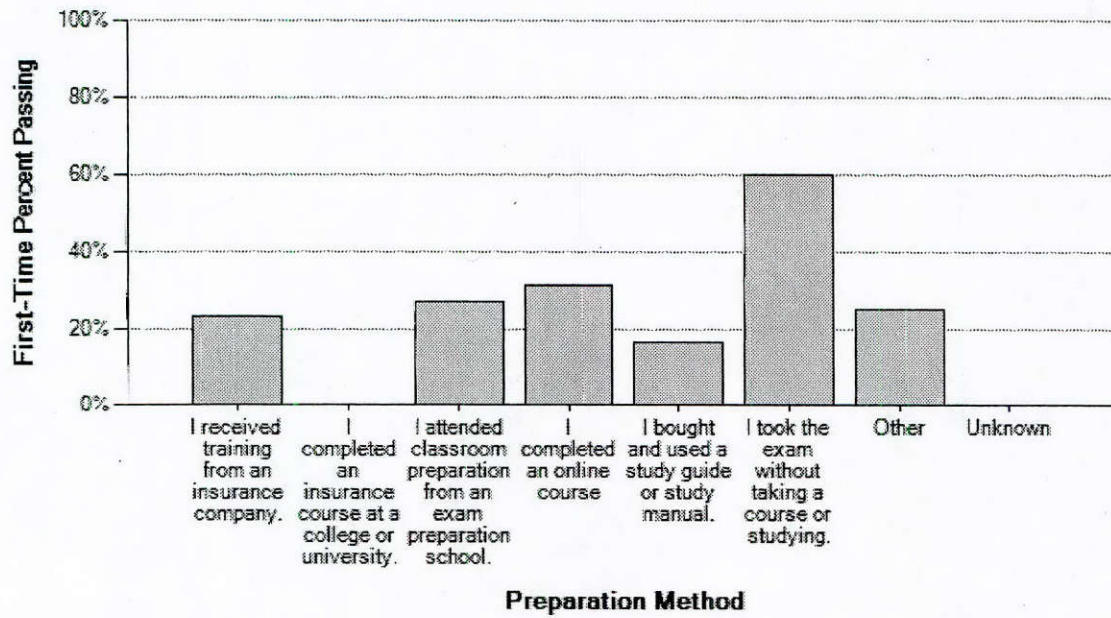
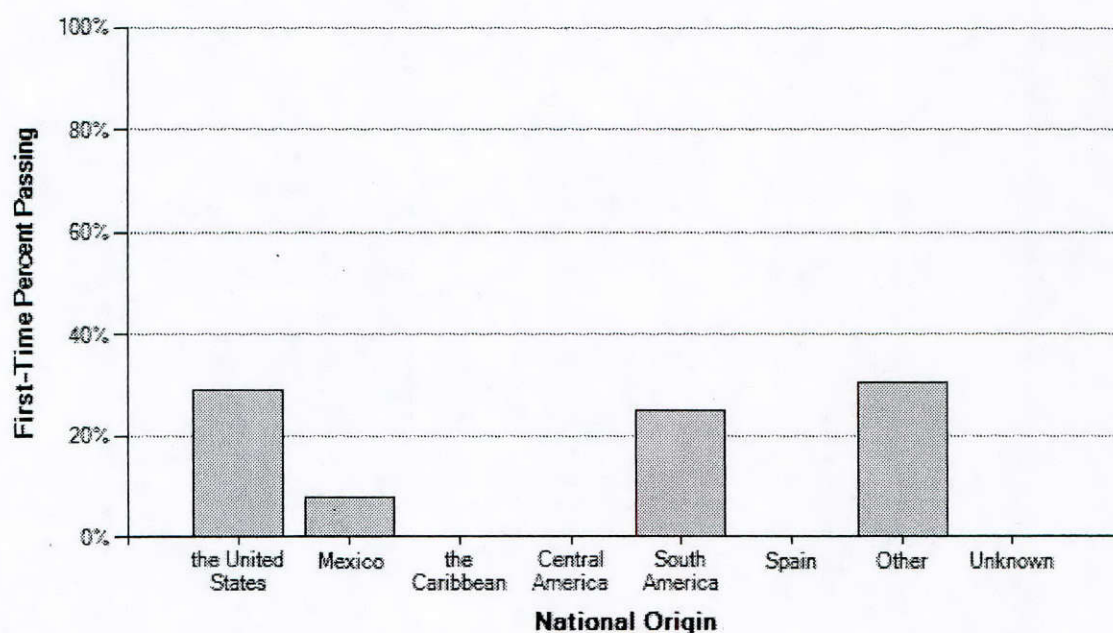


Table 53. Life and Health Insurance Counselor Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
the United States	228	28.9	66	61.99	12.40
Mexico	13	7.7	1	53.08	10.05
the Caribbean	1	0.0	0	64.00	
Central America	3	0.0	0	60.67	4.93
South America	4	25.0	1	54.75	15.11
Spain	0	-	-	-	-
Other	23	30.4	7	62.39	13.09
No response	0	-	-	-	-

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



### Life Agent

Statistically significant differences were found between males and females, Caucasian/ White (non-Hispanic) and all other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates for each of the comparison groups. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 54. Life Agent Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	6,555	54.5	3,573	68.70	14.27

Table 55. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	3,197	57.4	1,836	69.59	14.36
Female	3,259	51.3	1,673	67.81	14.08
Choose not to respond	63	68.3	43	71.24	14.96
No response	36	58.3	21	65.86	17.27



Figure 49. Life Agent Percent Passing by Gender

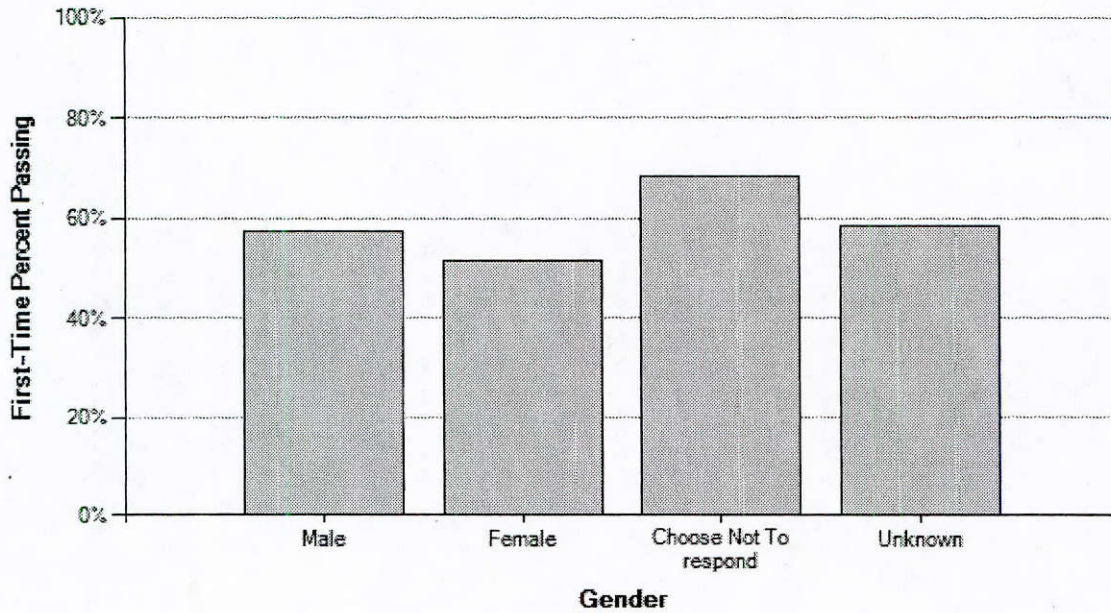


Table 56. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	359	50.1	180	66.71	15.97
Black / African-American	1,541	54.1	833	68.56	13.36
Hispanic / Latino American	2,553	43.1	1,101	65.06	14.21
Native American	22	59.1	13	70.55	13.80
Caucasian / White (non-Hispanic)	1,610	74.0	1,192	75.29	12.26
Other	201	49.3	99	65.67	15.78
Choose not to respond	224	58.0	130	69.67	13.61
No response	45	55.6	25	67.96	14.28

Figure 50. Life Agent Percent Passing by Ethnicity

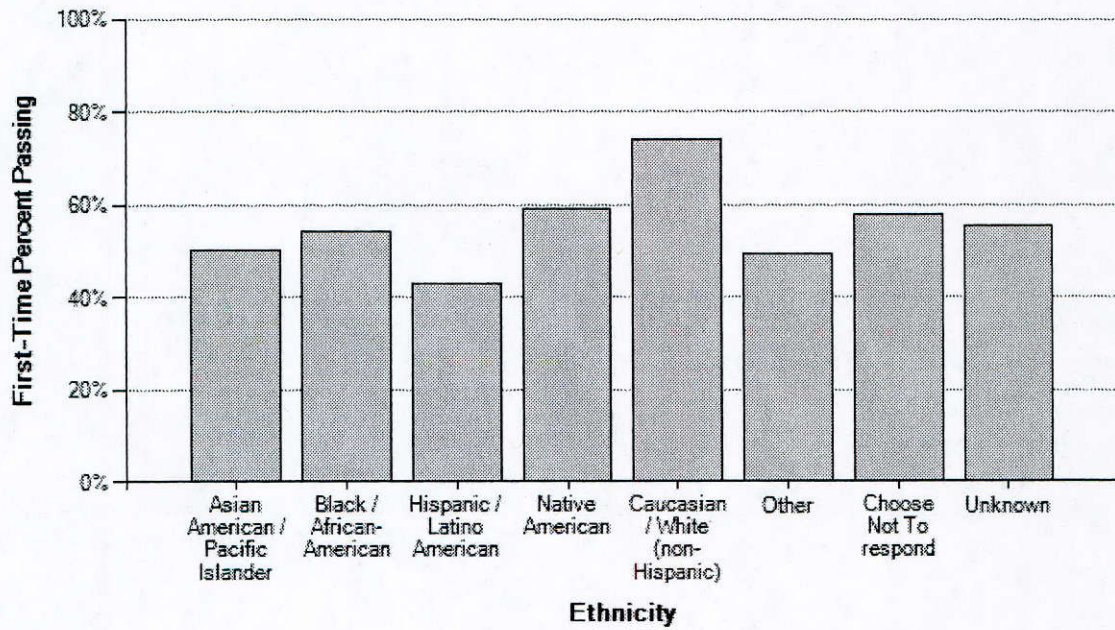


Table 57. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	2,209	58.4	1,289	69.92	13.84
Yes, less than 30 hours	3,714	55.2	2,050	69.07	13.89
No	587	36.1	212	61.98	16.21
No response	45	48.9	22	65.71	16.22

Figure 51. Life Agent Percent Passing by Course Taken

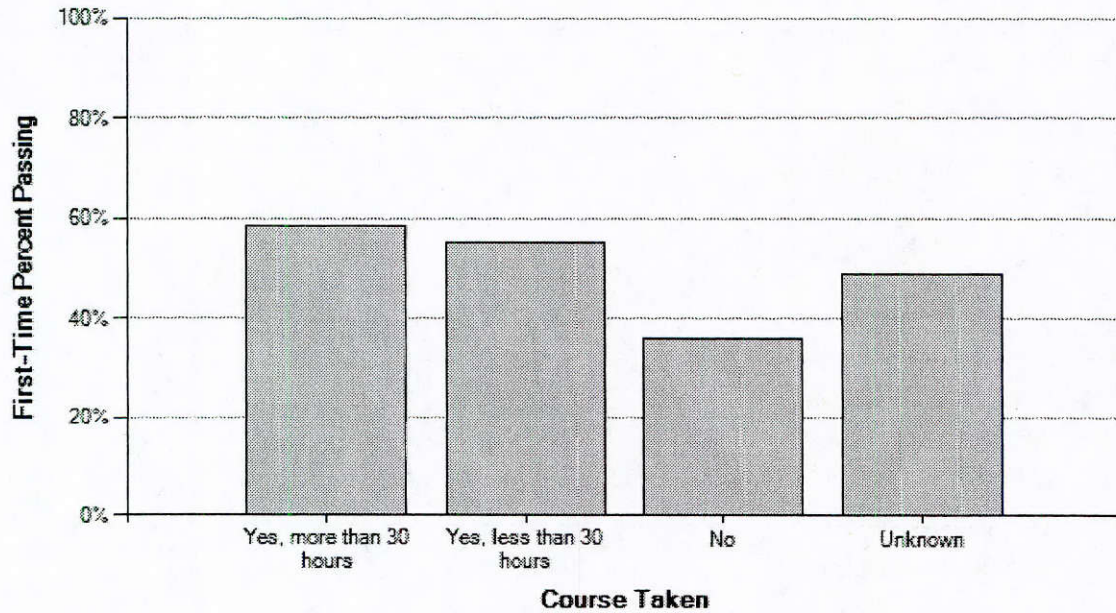


Table 58. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	279	75.6	211	75.82	12.59
Between \$50,000 and \$100,000	1,353	72.7	983	74.70	11.77
Between \$25,000 and \$50,000	2,158	56.9	1,228	69.77	13.15
Less than \$25,000	2,682	41.5	1,113	64.15	14.84
No response	83	45.8	38	66.07	15.36

Figure 52. Life Agent Percent Passing by Income Level

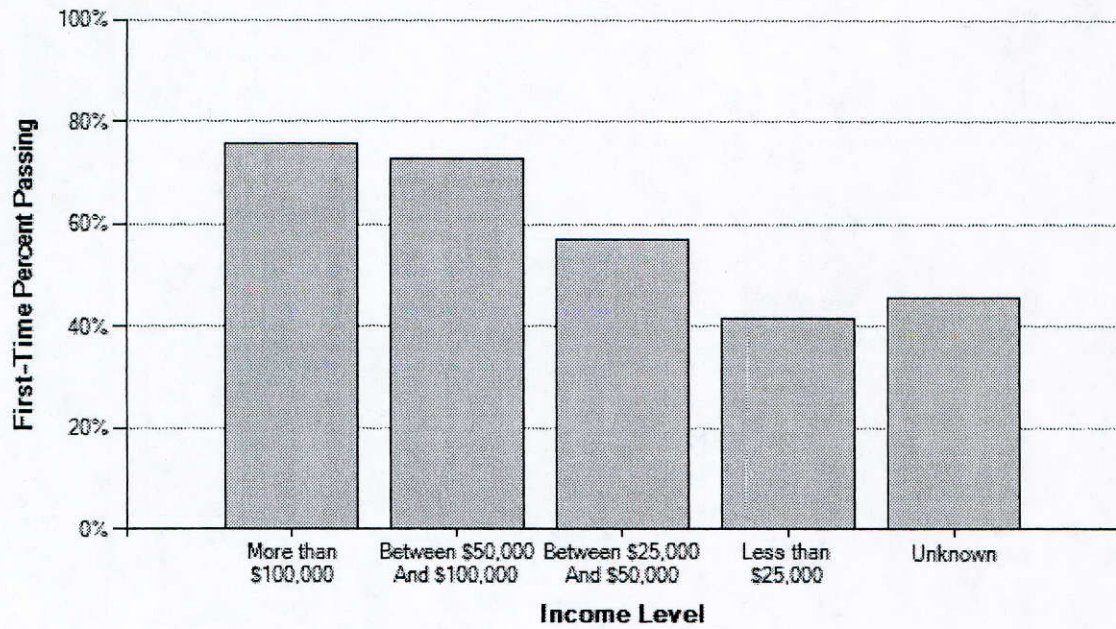


Table 59. Life Agent Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	3,331	48.9	1,628	66.83	14.76
Between 31 and 50 hours	2,421	60.9	1,474	70.82	13.32
Between 51 and 70 hours	478	61.5	294	70.46	14.07
More than 70 hours	266	55.6	148	70.11	13.44
No response	59	49.2	29	66.66	15.20

Figure 53. Life Agent Percent Passing by Total Hours Spent Studying

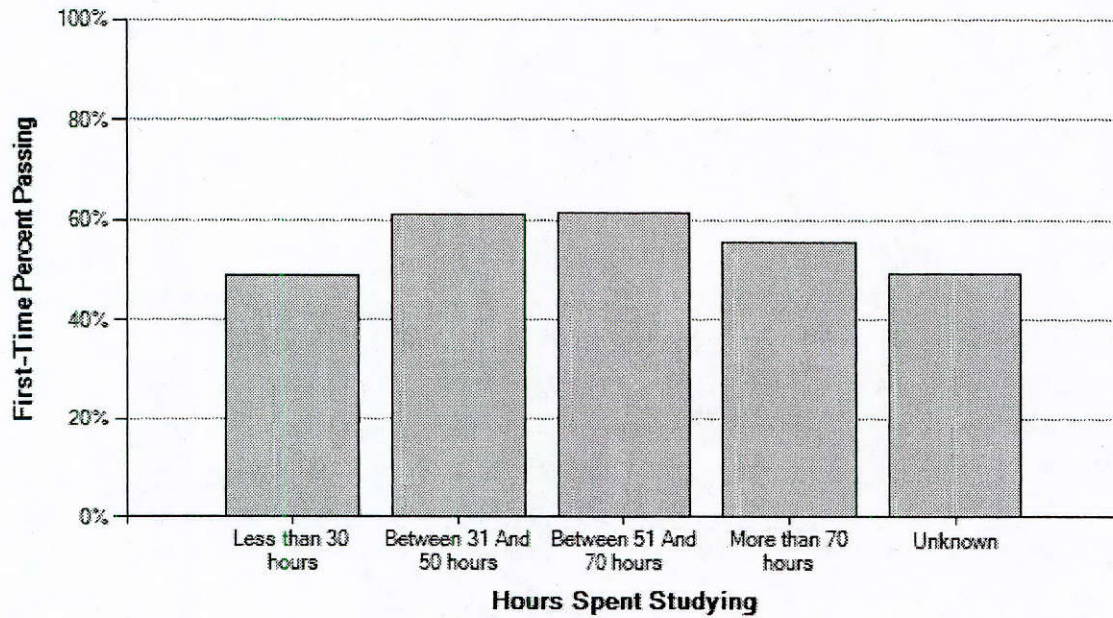


Table 60. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	5,437	57.3	3,118	69.73	13.81
Spanish	689	38.6	266	63.04	14.86
Other	263	43.3	114	64.06	16.48
Choose not to respond	103	43.7	45	64.78	16.47
No response	63	47.6	30	67.44	13.91

Figure 54. Life Agent Percent Passing by Primary Language

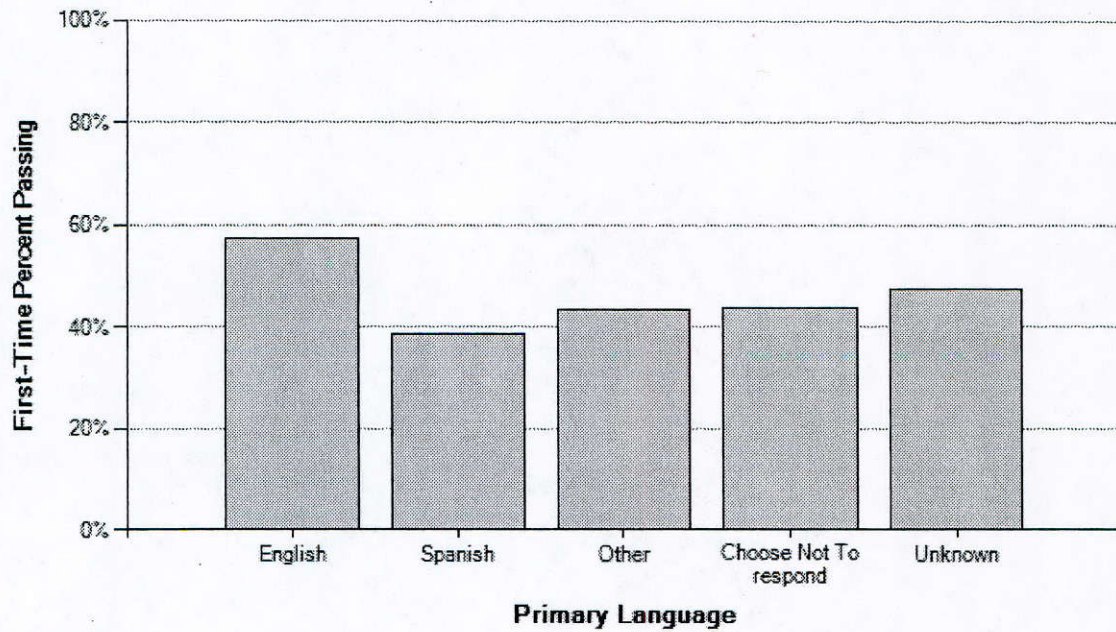


Table 61. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	126	13.5	17	54.60	14.75
High school diploma or equivalent	2,921	43.3	1,265	65.00	14.52
Two-year college degree (Associate's Degree)	1,250	55.2	690	69.12	12.79
Four-year college degree (Bachelor's Degree)	1,416	73.4	1,040	74.97	11.85
Advanced college degree (Master's degree or Doctorate)	463	77.3	358	76.57	11.64
Choose not to respond	320	54.7	175	67.58	14.15
No response	59	47.5	28	66.90	14.62

Figure 55. Life Agent Percent Passing by Education Level

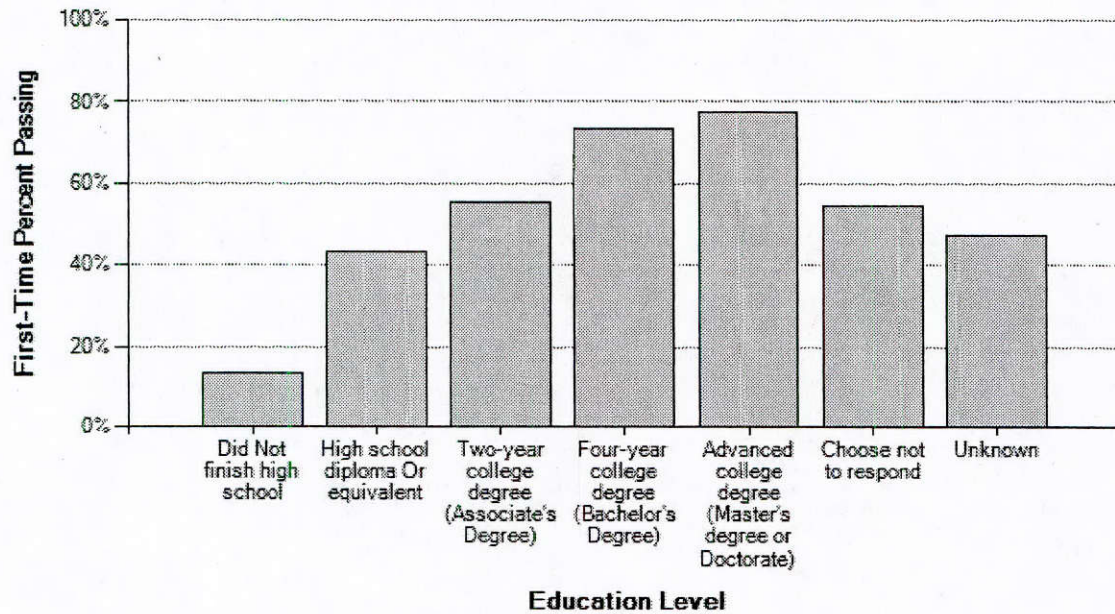


Table 62. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	2,358	54.6	1,287	68.47	13.89
I completed an insurance course at a college or university.	44	54.5	24	66.95	17.93
I attended classroom preparation from an exam preparation school.	1,092	49.9	545	67.81	13.22
I completed an online course.	1,769	67.3	1,190	73.09	13.37
I bought and used a study guide or study manual.	659	42.8	282	64.58	15.51
I took the exam without taking a course or studying.	73	20.5	15	57.18	15.01
Other	490	39.6	194	63.55	14.44
No response	70	51.4	36	67.50	14.64

Figure 56. Life Agent Percent Passing by Preparation Method

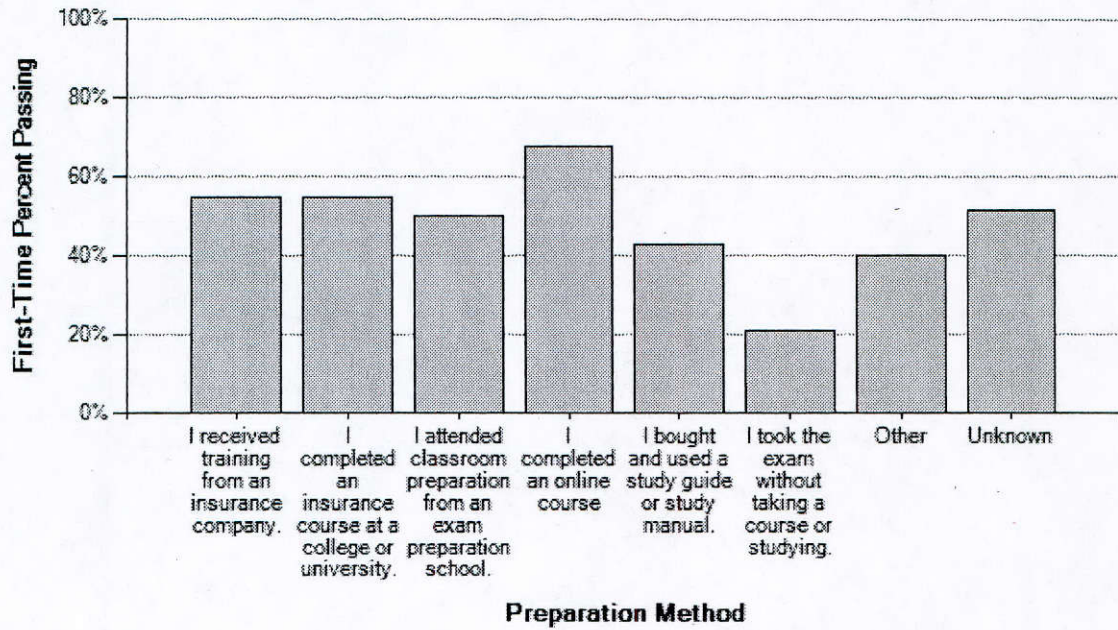


Table 63. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	5,186	56.4	2,924	69.38	13.98
Mexico	485	40.8	198	64.36	14.48
the Caribbean	60	63.3	38	72.08	12.44
Central America	97	46.4	45	65.16	13.31
South America	68	54.4	37	69.88	12.21
Spain	1	0.0	0	66.00	
Other	579	50.6	293	66.59	16.23
No response	79	48.1	38	67.01	14.25



Figure 57. Life Agent Percent Passing by National Origin

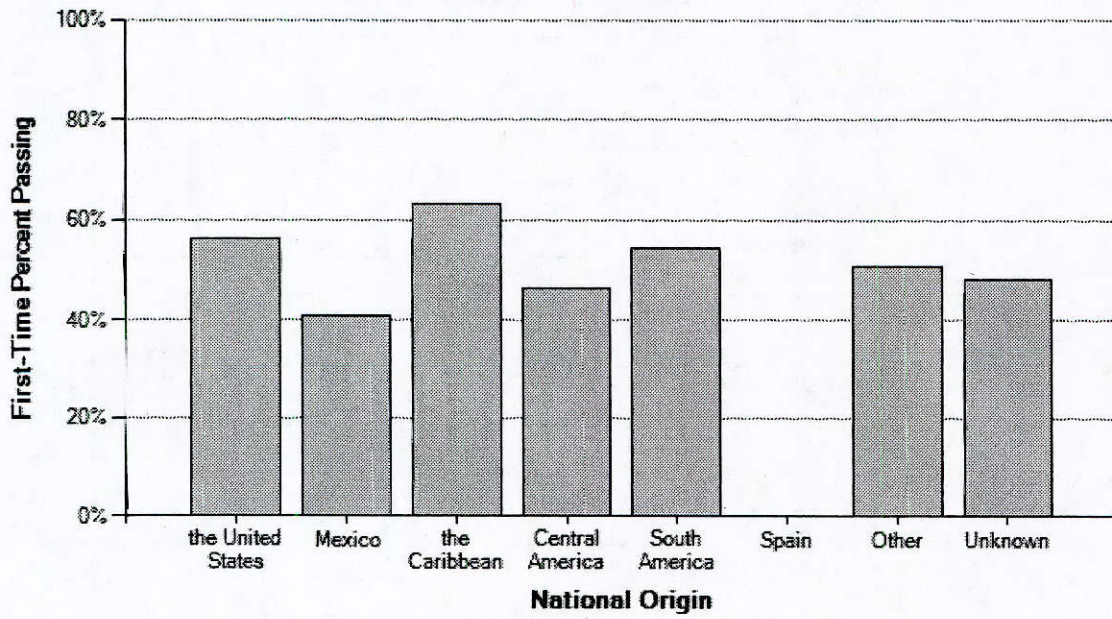


Table 64. Life Agent Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	179	52.5	94	68.12	15.49
	Black / African-American	679	51.4	349	67.47	13.73
	Hispanic / Latino American	1,209	48.4	585	66.45	14.37
	Native American	9	55.6	5	70.44	13.79
	Caucasian / White (non-Hispanic)	917	76.0	697	76.10	12.29
	Other	105	51.4	54	66.68	15.70
	Choose not to respond	94	52.1	49	67.51	13.76
	No response	5	60.0	3	71.20	3.96
Female	Asian American / Pacific Islander	180	47.8	86	65.31	16.37
	Black / African-American	860	56.0	482	69.40	13.01
	Hispanic / Latino American	1,340	38.5	516	63.86	13.93
	Native American	13	61.5	8	70.62	14.37
	Caucasian / White (non-Hispanic)	689	71.4	492	74.26	12.02
	Other	94	47.9	45	65.01	15.59
	Choose not to respond	74	55.4	41	70.35	13.48
	No response	9	33.3	3	65.44	11.07
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	2	0.0	0	49.50	16.26
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	2	50.0	1	53.00	42.43
	Other	1	0.0	0	58.00	
	Choose not to respond	56	71.4	40	72.39	13.16
	No response	2	100.0	2	85.50	3.54
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	2	100.0	2	81.00	5.66
	Hispanic / Latino American	2	0.0	0	42.00	2.83
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	2	100.0	2	77.00	1.41
	Other	1	0.0	0	29.00	
	Choose not to respond	0	-	-	-	-
	No response	29	58.6	17	66.97	15.99

Figure 58. Life Agent Percent Passing by Ethnicity within Gender

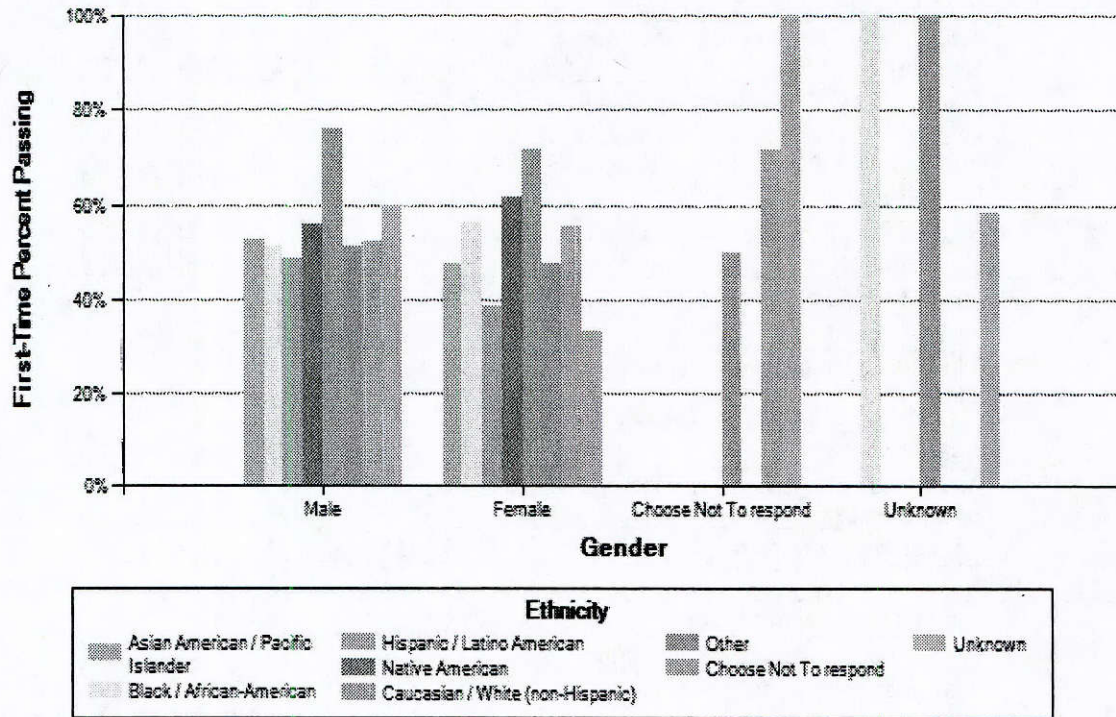


Table 65. Life Agent Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Did not finish high school	57	15.8	9	56.82	14.15
	High school diploma or equivalent	1,475	47.3	697	65.80	14.67
	Two-year college degree (Associate's Degree)	605	57.2	346	69.91	13.02
	Four-year college degree (Bachelor's Degree)	712	75.6	538	75.82	11.82
	Advanced college degree (Master's degree or Doctorate)	208	82.7	172	78.61	10.96
	Choose not to respond	127	52.8	67	67.69	14.65
	No response	13	53.8	7	72.31	9.62
Female	Did not finish high school	68	11.8	8	52.96	15.11
	High school diploma or equivalent	1,438	39.3	565	64.21	14.31
	Two-year college degree (Associate's Degree)	636	53.3	339	68.44	12.45
	Four-year college degree (Bachelor's Degree)	694	71.3	495	74.07	11.79
	Advanced college degree (Master's degree or Doctorate)	251	73.3	184	75.20	11.31
	Choose not to respond	157	51.0	80	65.99	14.18
	No response	15	13.3	2	59.60	12.66
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	7	28.6	2	55.43	15.58
	Two-year college degree (Associate's Degree)	6	66.7	4	71.33	11.89
	Four-year college degree (Bachelor's Degree)	8	62.5	5	76.00	16.23
	Advanced college degree (Master's degree or Doctorate)	4	50.0	2	56.50	30.56
	Choose not to respond	36	77.8	28	74.08	10.08
	No response	2	100.0	2	85.50	3.54
No response	Did not finish high school	1	0.0	0	40.00	
	High school diploma or equivalent	1	100.0	1	78.00	
	Two-year college degree (Associate's Degree)	3	33.3	1	49.67	24.01
	Four-year college degree (Bachelor's Degree)	2	100.0	2	81.00	5.66
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	29	58.6	17	66.97	15.99

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

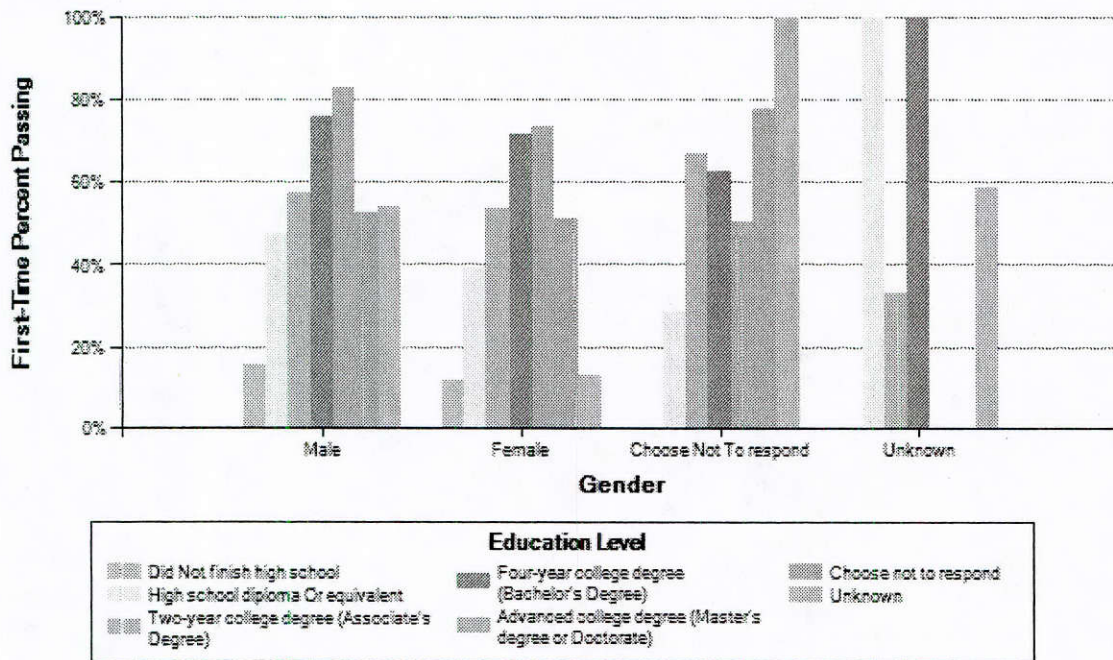


Table 66. Life Agent Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	1,076	62.5	673	71.39	13.44
	Yes, less than 30 hours	1,832	57.8	1,059	69.79	14.05
	No	283	36.0	102	61.58	16.75
	No response	6	33.3	2	62.00	21.22
Female	Yes, more than 30 hours	1,111	54.1	601	68.53	14.04
	Yes, less than 30 hours	1,850	52.4	970	68.36	13.64
	No	291	34.7	101	61.80	15.60
	No response	7	14.3	1	58.57	11.98
Choose not to respond	Yes, more than 30 hours	21	71.4	15	69.71	15.26
	Yes, less than 30 hours	26	65.4	17	70.04	15.76
	No	13	69.2	9	74.62	13.73
	No response	3	66.7	2	77.67	13.80
No response	Yes, more than 30 hours	1	0.0	0	40.00	-
	Yes, less than 30 hours	6	66.7	4	64.83	22.68
	No	0	-	-	-	-
	No response	29	58.6	17	66.97	15.99

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

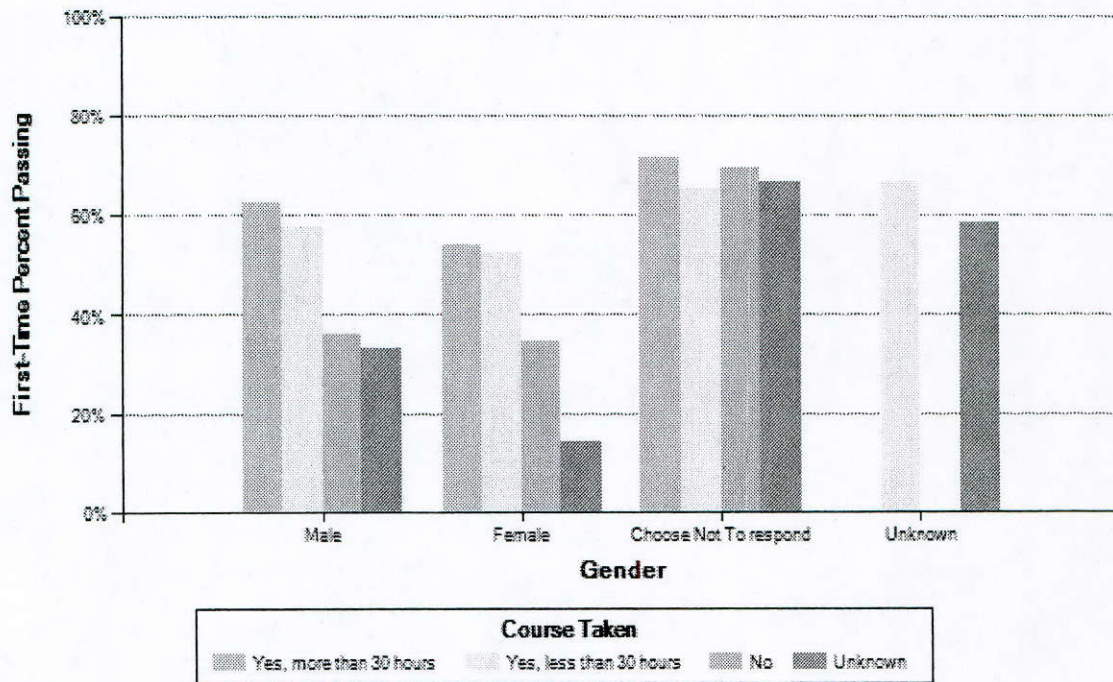


Table 67. Life Agent Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	1,111	57.4	638	69.26	13.59
	I completed an insurance course at a college or university.	13	46.2	6	64.31	20.32
	I attended classroom preparation from an exam preparation school.	484	51.7	250	68.17	13.53
	I completed an online course.	986	68.8	678	73.65	13.81
	I bought and used a study guide or study manual.	340	46.8	159	65.66	15.56
	I took the exam without taking a course or studying.	41	22.0	9	57.41	15.91
	Other	207	42.0	87	64.20	14.58
	No response	15	60.0	9	73.33	9.94
Female	I received training from an insurance company.	1,232	51.6	636	67.65	14.14
	I completed an insurance course at a college or university.	29	55.2	16	67.17	17.14
	I attended classroom preparation from an exam preparation school.	601	48.6	292	67.59	12.94
	I completed an online course.	770	65.3	503	72.42	12.62
	I bought and used a study guide or study manual.	312	38.8	121	63.56	15.18
	I took the exam without taking a course or studying.	30	13.3	4	55.60	13.53
	Other	265	36.2	96	62.69	14.29
	No response	20	25.0	5	60.35	13.23

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Choose not to respond	I received training from an insurance company.	12	83.3	10	77.25	8.07
	I completed an insurance course at a college or university.	2	100.0	2	81.00	12.73
	I attended classroom preparation from an exam preparation school.	6	50.0	3	64.50	13.58
	I completed an online course.	12	75.0	9	72.00	18.22
	I bought and used a study guide or study manual.	5	20.0	1	56.60	21.52
	I took the exam without taking a course or studying.	2	100.0	2	76.00	2.83
	Other	18	61.1	11	68.72	14.36
	No response	6	83.3	5	79.33	10.25
No response	I received training from an insurance company.	3	100.0	3	77.00	1.00
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	44.00	
	I completed an online course.	1	0.0	0	40.00	
	I bought and used a study guide or study manual.	2	50.0	1	57.00	39.60
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	29	58.6	17	66.97	15.99

Figure 61. Life Agent Percent Passing by Preparation Method within Gender

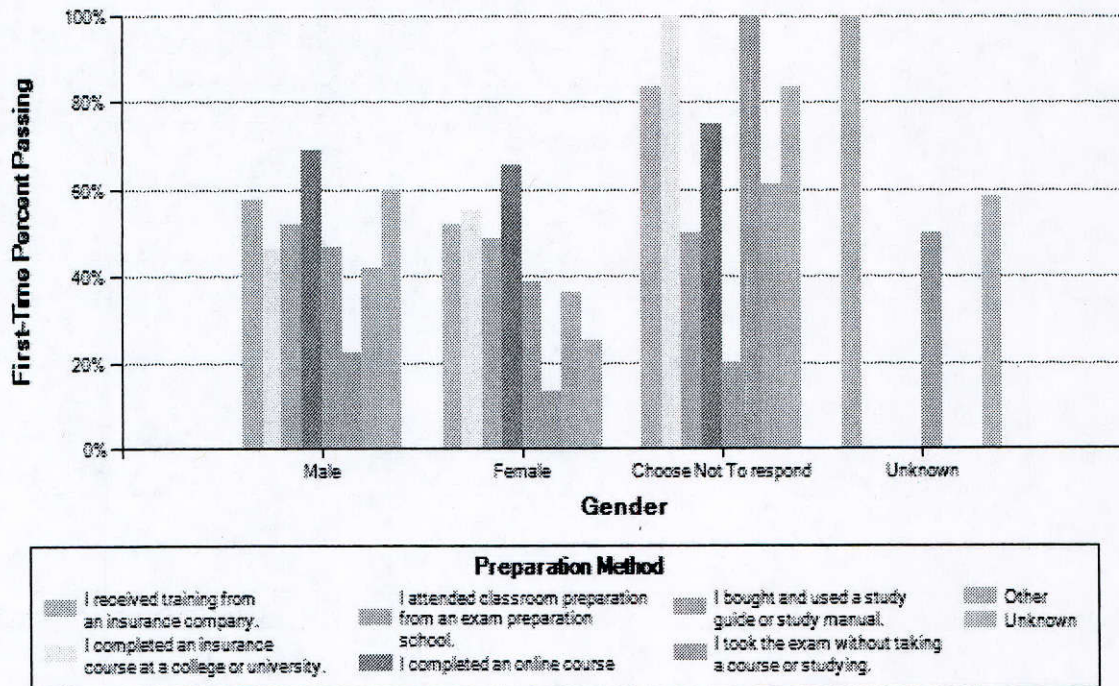




Table 68. Life Agent Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	the United States	2,561	59.0	1,512	70.08	14.22
	Mexico	212	48.6	103	66.58	14.32
	the Caribbean	29	62.1	18	72.59	12.76
	Central America	44	59.1	26	68.07	11.65
	South America	37	43.2	16	68.89	11.44
	Spain	1	0.0	0	66.00	
	Other	290	51.7	150	67.40	16.20
	No response	23	47.8	11	70.52	10.73
Female	the United States	2,576	53.5	1,379	68.64	13.68
	Mexico	273	34.8	95	62.63	14.39
	the Caribbean	30	63.3	19	71.47	12.51
	Central America	53	35.8	19	62.75	14.20
	South America	31	67.7	21	71.06	13.16
	Spain	0	-	-	-	-
	Other	274	48.9	134	65.88	16.13
	No response	22	27.3	6	61.45	13.61
Choose not to respond	the United States	42	69.0	29	73.24	13.07
	Mexico	0	-	-	-	-
	the Caribbean	1	100.0	1	76.00	
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	15	60.0	9	63.87	18.61
	No response	5	80.0	4	75.60	15.18
No response	the United States	7	57.1	4	61.29	22.73
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	29	58.6	17	66.97	15.99

Figure 62. Life Agent Percent Passing by National Origin within Gender

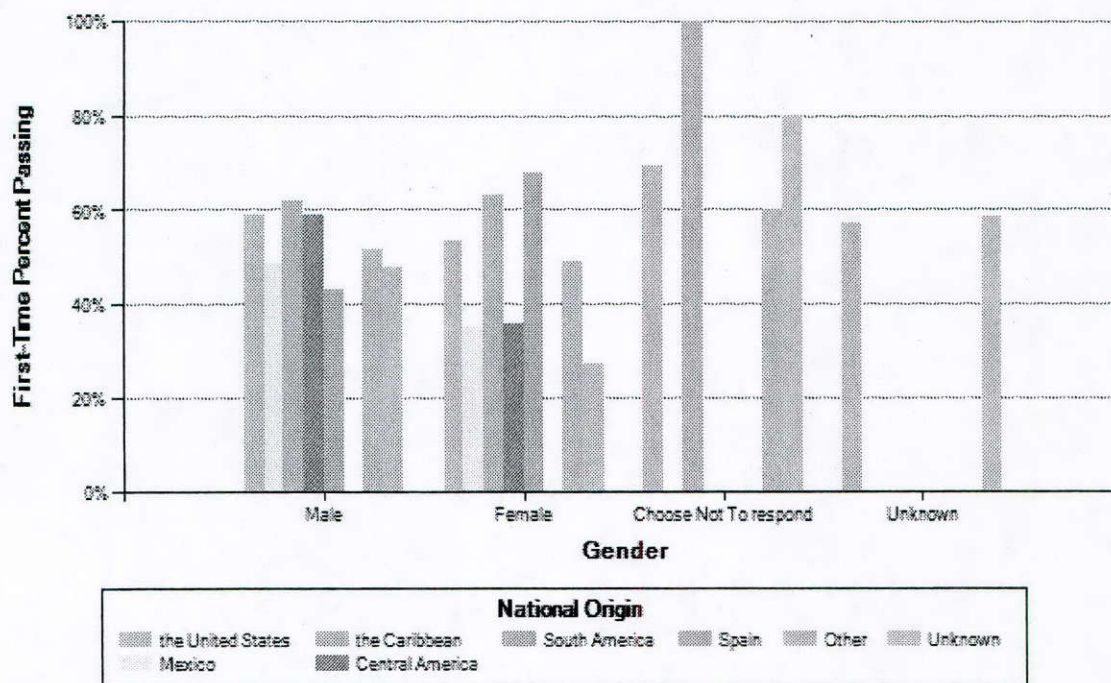


Table 69. Life Agent Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	13	7.7	1	47.77	17.88
	High school diploma or equivalent	106	33.0	35	60.19	16.29
	Two-year college degree (Associate's Degree)	42	47.6	20	67.14	14.18
	Four-year college degree (Bachelor's Degree)	134	59.7	80	70.48	13.60
	Advanced college degree (Master's degree or Doctorate)	46	76.1	35	75.65	13.02
	Choose not to respond	17	52.9	9	66.71	16.65
	No response	1	0.0	0	69.00	
Black / African-American	Did not finish high school	11	9.1	1	51.00	13.21
	High school diploma or equivalent	575	41.2	237	64.38	13.82
	Two-year college degree (Associate's Degree)	331	51.1	169	67.98	12.65
	Four-year college degree (Bachelor's Degree)	395	69.4	274	73.23	11.38
	Advanced college degree (Master's degree or Doctorate)	159	74.2	118	75.09	11.15
	Choose not to respond	63	50.8	32	67.27	12.80
	No response	7	28.6	2	66.14	11.94
Hispanic / Latino American	Did not finish high school	76	11.8	9	54.38	13.74
	High school diploma or equivalent	1,420	34.6	491	62.22	14.16
	Two-year college degree (Associate's Degree)	510	50.2	256	67.72	12.63
	Four-year college degree (Bachelor's Degree)	331	69.5	230	73.55	11.35

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	95	68.4	65	74.03	11.51
	Choose not to respond	114	41.2	47	63.59	14.61
	No response	7	42.9	3	64.29	14.76
Native American	Did not finish high school	1	0.0	0	51.00	
	High school diploma or equivalent	13	53.8	7	70.15	14.84
	Two-year college degree (Associate's Degree)	4	75.0	3	70.75	13.43
	Four-year college degree (Bachelor's Degree)	2	100.0	2	75.50	4.95
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	77.50	16.26
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	16	31.3	5	63.38	16.53
	High school diploma or equivalent	687	64.3	442	71.99	13.03
	Two-year college degree (Associate's Degree)	285	71.2	203	73.98	11.54
	Four-year college degree (Bachelor's Degree)	444	86.9	386	80.06	9.41
	Advanced college degree (Master's degree or Doctorate)	125	89.6	112	80.73	10.85
	Choose not to respond	50	86.0	43	76.38	9.10
	No response	3	33.3	1	66.33	25.11
Other	Did not finish high school	6	16.7	1	51.83	14.68
	High school diploma or equivalent	58	44.8	26	63.60	16.94
	Two-year college degree (Associate's Degree)	43	46.5	20	64.74	14.04
	Four-year college degree (Bachelor's Degree)	62	53.2	33	67.55	14.87
	Advanced college degree (Master's degree or Doctorate)	18	72.2	13	77.06	10.51
	Choose not to respond	14	42.9	6	60.00	18.13
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	3	0.0	0	63.00	1.00
	High school diploma or equivalent	60	41.7	25	64.97	13.35
	Two-year college degree (Associate's Degree)	32	56.3	18	68.00	14.16
	Four-year college degree (Bachelor's Degree)	47	72.3	34	74.19	13.35
	Advanced college degree (Master's degree or Doctorate)	17	76.5	13	75.94	13.59
	Choose not to respond	62	61.3	38	70.06	12.76
	No response	3	66.7	2	73.67	10.60
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	100.0	2	74.00	5.66
	Two-year college degree (Associate's Degree)	3	33.3	1	72.67	8.08
	Four-year college degree (Bachelor's Degree)	1	100.0	1	71.00	
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	76.00	
	Choose not to respond	0	-	-	-	-
	No response	38	52.6	20	66.97	15.21

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

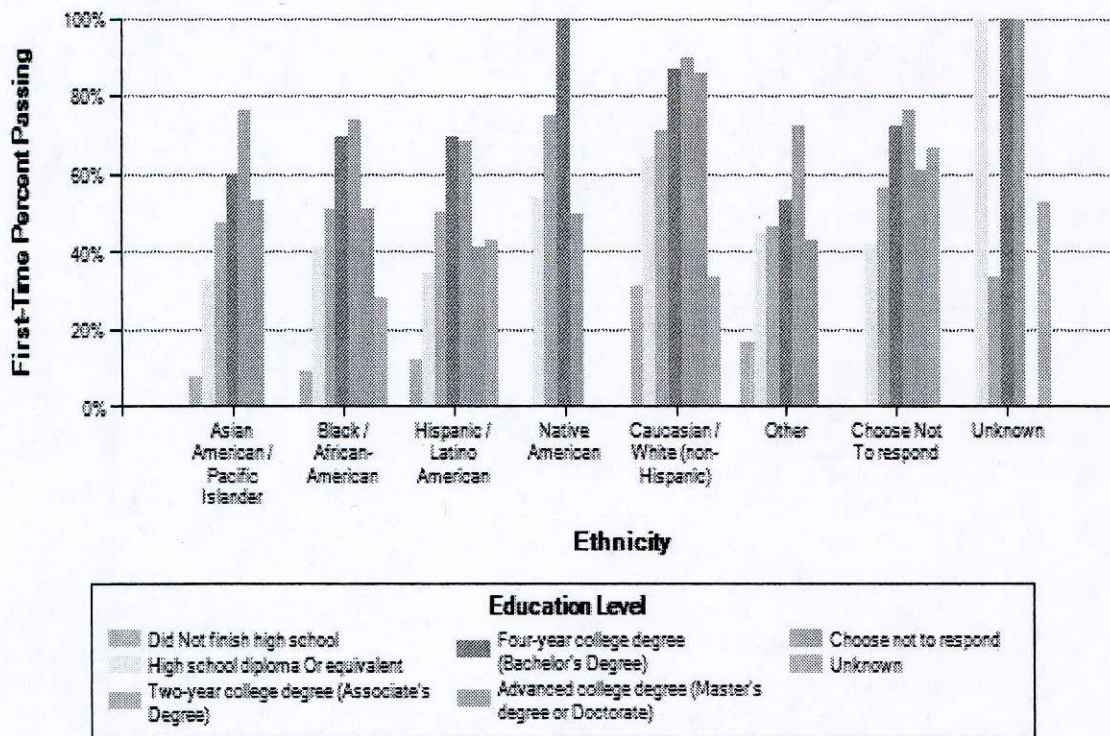


Table 70. Life Agent Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	148	58.8	87	69.52	15.64
	Yes, less than 30 hours	143	49.7	71	66.63	15.85
	No	68	32.4	22	60.75	15.50
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	564	55.1	311	68.91	13.20
	Yes, less than 30 hours	867	56.1	486	69.28	12.93
	No	107	32.7	35	61.11	15.22
	No response	3	33.3	1	60.33	20.40
Hispanic / Latino American	Yes, more than 30 hours	812	46.6	378	66.36	13.56
	Yes, less than 30 hours	1,517	43.6	661	65.38	14.00
	No	220	28.2	62	58.37	16.01
	No response	4	0.0	0	48.75	14.66
Native American	Yes, more than 30 hours	7	57.1	4	69.14	11.16
	Yes, less than 30 hours	13	61.5	8	72.62	12.21
	No	2	50.0	1	62.00	35.36
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	526	80.6	424	77.15	11.09
	Yes, less than 30 hours	947	73.6	697	75.27	11.94
	No	136	51.5	70	68.13	15.72
	No response	1	100.0	1	87.00	
Other	Yes, more than 30 hours	74	52.7	39	66.64	17.56
	Yes, less than 30 hours	102	52.0	53	66.87	13.99
	No	25	28.0	7	57.88	15.49
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	72	61.1	44	69.64	13.09
	Yes, less than 30 hours	122	58.2	71	69.65	13.69
	No	29	51.7	15	70.10	15.08
	No response	1	0.0	0	62.00	
No response	Yes, more than 30 hours	6	33.3	2	66.83	10.17
	Yes, less than 30 hours	3	100.0	3	75.00	3.61
	No	0	-	-	-	-
	No response	36	55.6	20	67.56	15.37

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

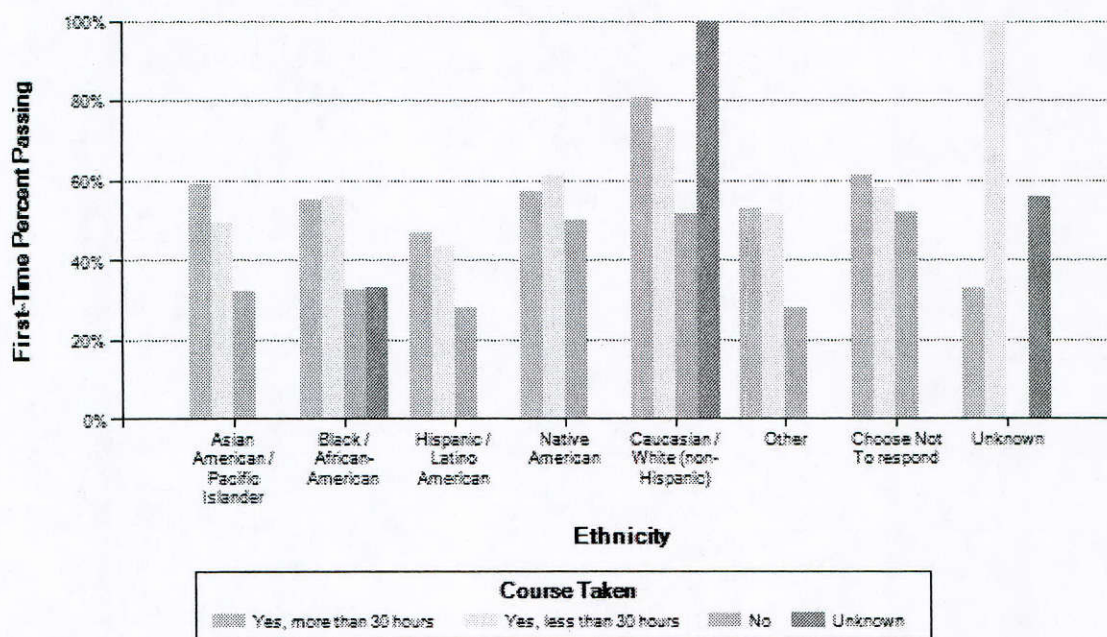


Table 71. Life Agent Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	64	51.6	33	65.73	16.52
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	21	47.6	10	66.57	16.53
	I completed an online course.	145	59.3	86	69.89	15.58
	I bought and used a study guide or study manual.	73	50.7	37	66.88	15.11
	I took the exam without taking a course or studying.	15	13.3	2	55.60	13.53
	Other	40	30.0	12	60.60	15.92
	No response	1	0.0	0	69.00	
Black / African-American	I received training from an insurance company.	665	60.0	399	70.15	12.91
	I completed an insurance course at a college or university.	4	50.0	2	71.00	7.53
	I attended classroom preparation from an exam preparation school.	320	44.4	142	66.68	12.43
	I completed an online course.	286	59.4	170	69.84	13.99
	I bought and used a study guide or study manual.	139	43.2	60	64.69	15.34
	I took the exam without taking a course or studying.	12	16.7	2	56.00	13.40
	Other	106	51.9	55	67.46	12.48
	No response	9	33.3	3	65.44	10.33

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Hispanic / Latino American	I received training from an insurance company.	1,054	43.5	458	65.02	14.29
	I completed an insurance course at a college or university.	20	45.0	9	63.15	16.63
	I attended classroom preparation from an exam preparation school.	440	40.5	178	64.86	13.09
	I completed an online course.	567	54.7	310	68.96	13.28
	I bought and used a study guide or study manual.	231	32.0	74	61.28	14.90
	I took the exam without taking a course or studying.	23	13.0	3	52.57	16.38
	Other	211	31.3	66	60.89	14.24
	No response	7	42.9	3	64.43	16.29
Native American	I received training from an insurance company.	6	50.0	3	71.00	12.79
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	9	44.4	4	66.56	10.94
	I completed an online course.	5	100.0	5	83.60	5.03
	I bought and used a study guide or study manual.	2	50.0	1	54.50	24.75
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	430	74.0	318	74.67	11.18
	I completed an insurance course at a college or university.	12	75.0	9	74.17	15.26
	I attended classroom preparation from an exam preparation school.	239	71.5	171	74.09	11.91
	I completed an online course.	663	83.0	550	78.72	10.58
	I bought and used a study guide or study manual.	179	55.9	100	69.26	14.97
	I took the exam without taking a course or studying.	12	33.3	4	63.17	15.40
	Other	69	52.2	36	68.42	14.30
	No response	6	66.7	4	73.00	17.66
Other	I received training from an insurance company.	64	56.3	36	67.83	14.36
	I completed an insurance course at a college or university.	5	40.0	2	57.80	30.85
	I attended classroom preparation from an exam preparation school.	30	56.7	17	69.00	15.08
	I completed an online course.	54	63.0	34	70.26	13.72
	I bought and used a study guide or study manual.	20	25.0	5	58.00	15.56
	I took the exam without taking a course or studying.	5	20.0	1	54.40	13.97
	Other	22	18.2	4	55.95	14.65
	No response	1	0.0	0	42.00	

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Choose not to respond	I received training from an insurance company.	73	52.1	38	68.92	13.31
	I completed an insurance course at a college or university.	3	66.7	2	73.33	16.04
	I attended classroom preparation from an exam preparation school.	30	70.0	21	72.50	12.51
	I completed an online course.	46	73.9	34	75.50	10.19
	I bought and used a study guide or study manual.	15	33.3	5	57.33	18.05
	I took the exam without taking a course or studying.	6	50.0	3	71.50	5.54
	Other	42	50.0	21	65.83	14.09
	No response	9	66.7	6	72.56	11.54
No response	I received training from an insurance company.	2	100.0	2	74.00	5.66
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	73.33	10.26
	I completed an online course.	3	33.3	1	69.00	1.73
	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	37	54.1	20	67.11	15.40



Figure 65. Life Agent Percent Passing by Preparation Method within Ethnicity

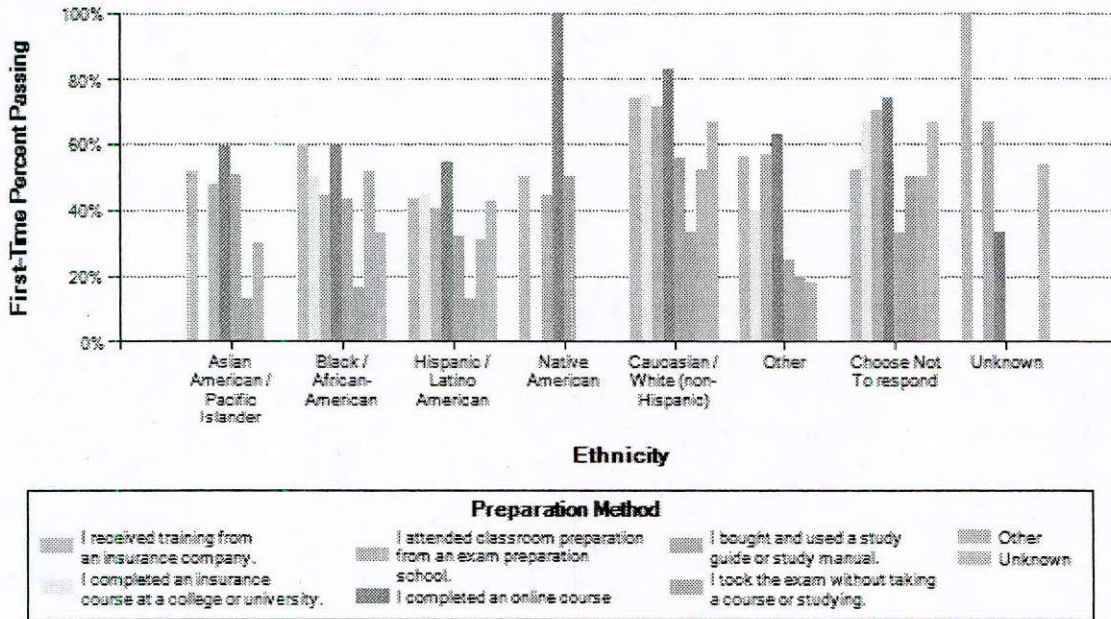


Table 72. Life Agent Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	72	47.2	34	66.75	14.13
	Mexico	0	-	-	-	-
	the Caribbean	2	50.0	1	67.50	16.26
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	283	51.2	145	66.74	16.49
	No response	2	0.0	0	60.00	12.73
Black / African-American	the United States	1,395	54.1	755	68.66	13.21
	Mexico	0	-	-	-	-
	the Caribbean	23	78.3	18	74.39	13.18
	Central America	2	50.0	1	70.50	10.61
	South America	1	0.0	0	55.00	
	Spain	0	-	-	-	-
	Other	112	51.8	58	66.38	15.28
	No response	8	12.5	1	65.63	5.78
Hispanic / Latino American	the United States	1,864	43.5	810	65.16	14.22
	Mexico	480	40.8	196	64.31	14.49
	the Caribbean	25	44.0	11	67.60	12.03
	Central America	89	46.1	41	65.09	13.46
	South America	59	52.5	31	69.24	12.26
	Spain	1	0.0	0	66.00	
	Other	20	20.0	4	57.60	15.11

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	No response	15	53.3	8	65.93	15.55
	the United States	22	59.1	13	70.55	13.80
Native American	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
		No response	0	-	-	-
Caucasian / White (non-Hispanic)	the United States	1,538	74.3	1,143	75.33	12.14
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	5	80.0	4	77.80	11.08
	Spain	0	-	-	-	-
	Other	58	70.7	41	74.62	14.98
	No response	9	44.4	4	70.33	14.92
Other	the United States	114	54.4	62	66.77	15.37
	Mexico	1	100.0	1	90.00	
	the Caribbean	5	60.0	3	75.00	6.60
	Central America	3	66.7	2	72.67	8.02
	South America	3	66.7	2	74.33	8.62
	Spain	0	-	-	-	-
	Other	74	39.2	29	62.66	16.53
	No response	1	0.0	0	44.00	
Choose not to respond	the United States	177	58.8	104	70.29	13.49
	Mexico	3	33.3	1	64.33	9.24
	the Caribbean	4	100.0	4	83.00	5.94
	Central America	3	33.3	1	56.33	13.32
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	30	50.0	15	65.67	14.24
	No response	7	71.4	5	71.43	11.83
No response	the United States	4	75.0	3	71.25	3.40
	Mexico	1	0.0	0	62.00	
	the Caribbean	1	100.0	1	82.00	
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	50.0	1	73.00	7.07
	No response	37	54.1	20	67.11	15.40

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

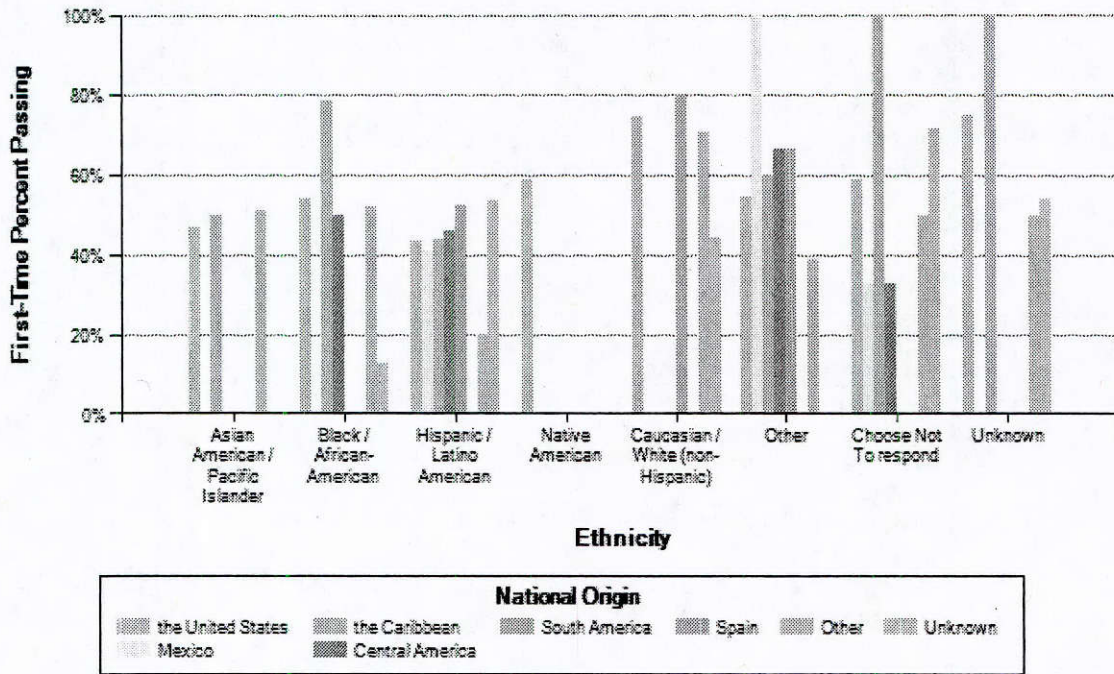


Table 73. Life Agent Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	84	19.0	16	56.13	15.29
	High school diploma or equivalent	2,433	45.5	1,106	65.75	14.37
	Two-year college degree (Associate's Degree)	996	57.0	568	69.47	12.63
	Four-year college degree (Bachelor's Degree)	1,081	76.6	828	76.27	10.87
	Advanced college degree (Master's degree or Doctorate)	335	77.3	259	76.95	11.32
	Choose not to respond	251	57.4	144	68.92	13.19
	No response	6	50.0	3	65.83	16.75
Mexico	Did not finish high school	19	0.0	0	54.32	12.02
	High school diploma or equivalent	260	31.9	83	61.09	14.17
	Two-year college degree (Associate's Degree)	96	50.0	48	68.30	12.41
	Four-year college degree (Bachelor's Degree)	72	66.7	48	72.26	12.95
	Advanced college degree (Master's degree or Doctorate)	20	65.0	13	73.80	11.38
	Choose not to respond	17	35.3	6	58.82	17.34
	No response	1	0.0	0	62.00	
the Caribbean	Did not finish high school	1	0.0	0	42.00	
	High school diploma or equivalent	18	44.4	8	68.61	11.94
	Two-year college degree (Associate's Degree)	18	55.6	10	71.11	12.99
	Four-year college degree (Bachelor's Degree)	11	90.9	10	77.82	9.04
	Advanced college degree (Master's degree or Doctorate)	8	87.5	7	78.88	7.97
	Choose not to respond	4	75.0	3	70.25	15.15
	No response	0	-	-	-	-
Central America	Did not finish high school	3	0.0	0	46.67	9.71
	High school diploma or equivalent	53	30.2	16	60.62	13.27
	Two-year college degree (Associate's Degree)	19	57.9	11	71.42	10.04
	Four-year college degree (Bachelor's Degree)	10	100.0	10	76.20	4.42
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	78.00	4.53
	Choose not to respond	7	42.9	3	65.57	10.67
	No response	0	-	-	-	-
South America	Did not finish high school	1	0.0	0	68.00	
	High school diploma or equivalent	22	40.9	9	65.41	13.56
	Two-year college degree (Associate's Degree)	18	55.6	10	71.56	12.04

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Four-year college degree (Bachelor's Degree)	19	63.2	12	72.58	10.32
	Advanced college degree (Master's degree or Doctorate)	6	83.3	5	73.67	10.03
	Choose not to respond	2	50.0	1	68.00	22.63
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	1	0.0	0	66.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	17	5.9	1	48.65	15.11
	High school diploma or equivalent	127	32.3	41	60.06	16.45
	Two-year college degree (Associate's Degree)	97	42.3	41	65.40	14.81
	Four-year college degree (Bachelor's Degree)	215	59.1	127	69.60	14.66
	Advanced college degree (Master's degree or Doctorate)	86	77.9	67	75.72	13.60
	Choose not to respond	36	44.4	16	62.11	17.24
	No response	1	0.0	0	46.00	
No response	Did not finish high school	1	0.0	0	56.00	
	High school diploma or equivalent	8	25.0	2	61.63	17.62
	Two-year college degree (Associate's Degree)	6	33.3	2	64.67	14.56
	Four-year college degree (Bachelor's Degree)	7	71.4	5	67.71	12.28
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	75.00	9.64
	Choose not to respond	3	66.7	2	71.33	13.20
	No response	51	49.0	25	67.53	14.50

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

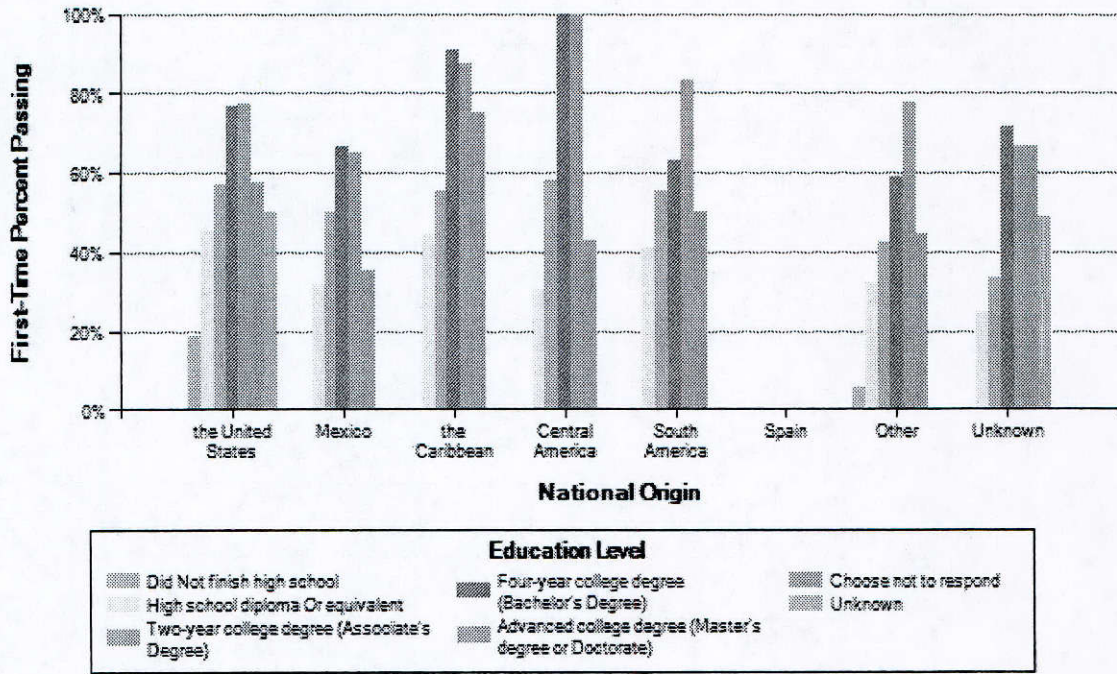


Table 74. Life Agent Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Yes, more than 30 hours	1,697	59.6	1,012	70.36	13.55
	Yes, less than 30 hours	3,054	57.1	1,743	69.79	13.52
	No	428	39.3	168	62.77	16.70
	No response	7	14.3	1	54.57	18.98
Mexico	Yes, more than 30 hours	168	45.2	76	66.32	14.00
	Yes, less than 30 hours	280	41.4	116	64.19	14.59
	No	37	16.2	6	56.73	13.41
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	19	73.7	14	73.79	10.40
	Yes, less than 30 hours	35	65.7	23	72.74	13.14
	No	6	16.7	1	62.83	12.02
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	39	59.0	23	68.18	13.26
	Yes, less than 30 hours	51	37.3	19	62.98	13.46
	No	7	42.9	3	64.29	10.59
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	30	63.3	19	72.07	11.40
	Yes, less than 30 hours	30	50.0	15	68.43	13.12
	No	8	37.5	3	67.13	11.68
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	1	0.0	0	66.00	
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	236	56.8	134	68.99	16.07
	Yes, less than 30 hours	245	52.2	128	66.85	16.03
	No	98	31.6	31	60.14	15.53
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	19	57.9	11	70.74	11.29
	Yes, less than 30 hours	19	31.6	6	64.05	13.97
	No	3	0.0	0	52.67	17.04
	No response	38	55.3	21	67.76	15.05

Figure 68. Life Agent Percent Passing by Course Taken within National Origin

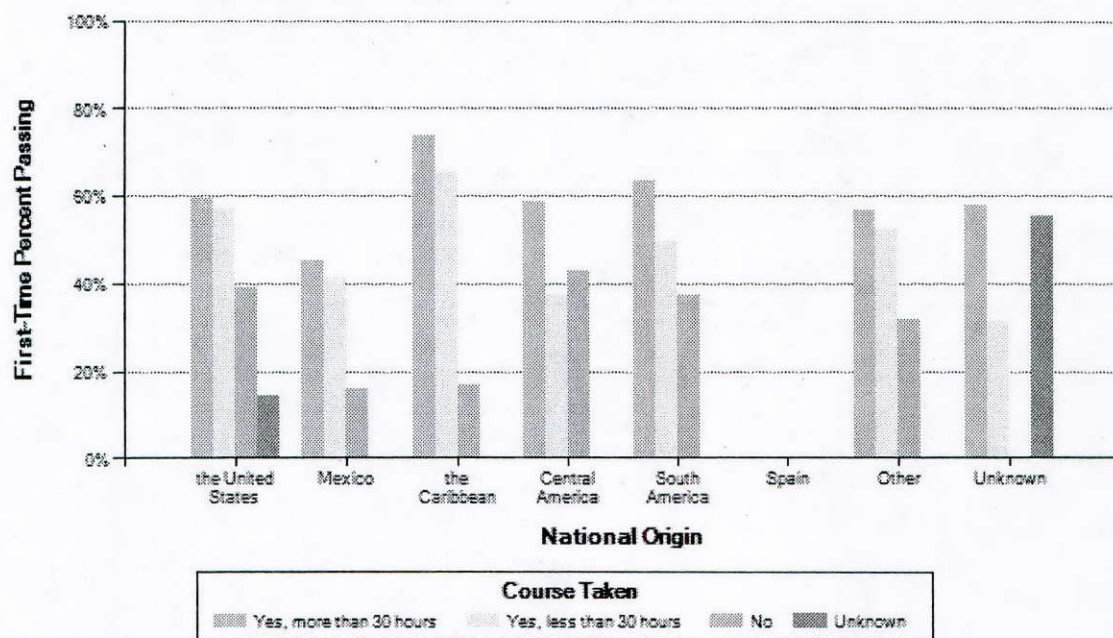


Table 75. Life Agent Examinees by Preparation Method within National Origin

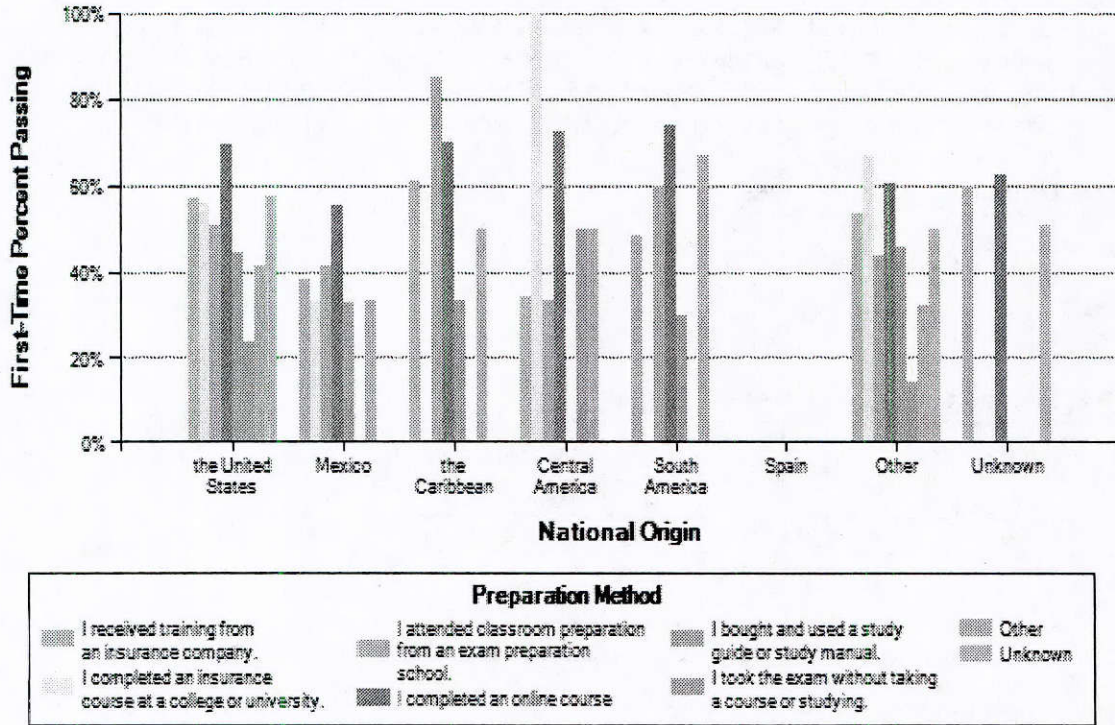
National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,904	57.0	1,085	69.30	13.52
	I completed an insurance course at a college or university.	36	55.6	20	68.03	18.57
	I attended classroom preparation from an exam preparation school.	934	50.7	474	67.94	13.31
	I completed an online course.	1,378	69.1	952	73.83	12.93
	I bought and used a study guide or study manual.	494	44.1	218	65.12	15.25
	I took the exam without taking a course or studying.	46	23.9	11	57.39	15.28
	Other	380	41.1	156	64.35	14.08
	No response	14	57.1	8	67.00	15.91
Mexico	I received training from an insurance company.	212	38.2	81	63.17	15.01
	I completed an insurance course at a college or university.	3	33.3	1	49.67	17.79
	I attended classroom preparation from an exam preparation school.	85	41.2	35	65.13	12.10
	I completed an online course.	96	55.2	53	70.08	12.78
	I bought and used a study guide or study manual.	49	32.7	16	61.04	16.23
	I took the exam without taking a course or studying.	3	0.0	0	42.67	16.65



National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Other	36	33.3	12	62.19	12.89
	No response	1	0.0	0	51.00	
the Caribbean	I received training from an insurance company.	28	60.7	17	70.18	14.34
	I completed an insurance course at a college or university.	1	0.0	0	64.00	
	I attended classroom preparation from an exam preparation school.	13	84.6	11	77.69	7.44
	I completed an online course.	10	70.0	7	75.50	11.17
	I bought and used a study guide or study manual.	3	33.3	1	62.33	13.65
	I took the exam without taking a course or studying.	1	0.0	0	65.00	
	Other	4	50.0	2	69.75	11.03
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	47	34.0	16	62.30	12.62
	I completed an insurance course at a college or university.	1	100.0	1	78.00	
	I attended classroom preparation from an exam preparation school.	12	33.3	4	66.50	9.70
	I completed an online course.	29	72.4	21	70.34	12.76
	I bought and used a study guide or study manual.	2	0.0	0	51.00	21.21
	I took the exam without taking a course or studying.	2	50.0	1	73.00	15.56
	Other	4	50.0	2	57.25	20.55
	No response	0	-	-	-	-
South America	I received training from an insurance company.	31	48.4	15	68.29	11.22
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	5	60.0	3	69.80	8.23
	I completed an online course.	19	73.7	14	75.47	11.52
	I bought and used a study guide or study manual.	10	30.0	3	63.30	15.30
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	66.7	2	73.00	12.29
	No response	0	-	-	-	-
Spain	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	-	-	-	-
	I completed an online course.	1	0.0	0	66.00	
	I bought and used a study guide or study manual.	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	126	53.2	67	66.65	15.86
	I completed an insurance course at a college or university.	3	66.7	2	68.67	4.93
	I attended classroom preparation from an exam preparation school.	41	43.9	18	67.32	15.01
	I completed an online course.	228	60.5	138	70.03	15.90
	I bought and used a study guide or study manual.	96	45.8	44	64.70	16.40
	I took the exam without taking a course or studying.	21	14.3	3	56.90	13.65
	Other	62	32.3	20	59.42	16.39
	No response	2	50.0	1	67.50	20.51
No response	I received training from an insurance company.	10	60.0	6	69.20	13.14
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	0.0	0	67.50	2.12
	I completed an online course.	8	62.5	5	71.13	9.06
	I bought and used a study guide or study manual.	5	0.0	0	52.20	12.56
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	36.00	
	No response	53	50.9	27	67.94	14.40

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



## Limited Lines

Statistically significant differences were found between males and females and Caucasian / White (non-Hispanic) and Hispanic / Latino American ethnicities. English and Spanish speakers and Caucasian / White (non-Hispanic) and Black / African-American ethnicities were not statistically different. Males and Caucasian / White (non-Hispanic) scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates for each of the comparison groups. 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 score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,831	75.1	1,375	78.23	13.79

Table 77. Limited Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	418	81.8	342	80.55	13.09
Female	1,396	73.1	1,020	77.54	13.90
Choose not to respond	10	90.0	9	82.30	16.78
No response	7	57.1	4	71.29	14.51

Figure 70. Limited Lines Percent Passing by Gender

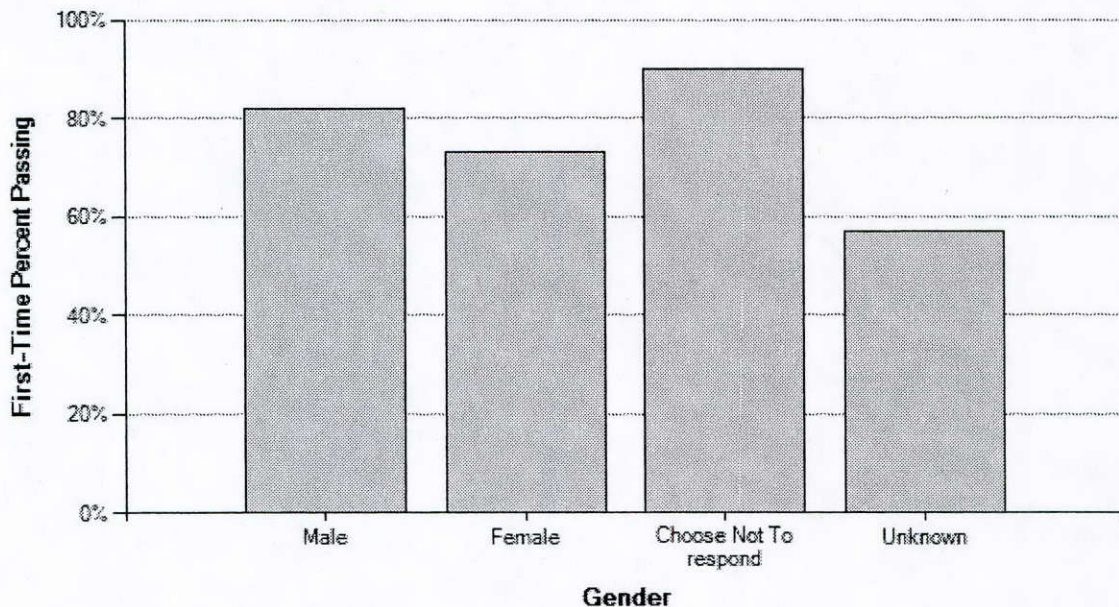


Table 78. Limited Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	5	100.0	5	84.20	13.90
Black / African-American	80	81.3	65	82.71	13.94
Hispanic / Latino American	1,585	73.8	1,169	77.68	13.74
Native American	1	0.0	0	51.00	
Caucasian / White (non-Hispanic)	109	85.3	93	81.09	13.04
Other	19	84.2	16	82.47	12.90
Choose not to respond	23	87.0	20	83.09	14.61
No response	9	77.8	7	78.44	15.86

Figure 71. Limited Lines Percent Passing by Ethnicity

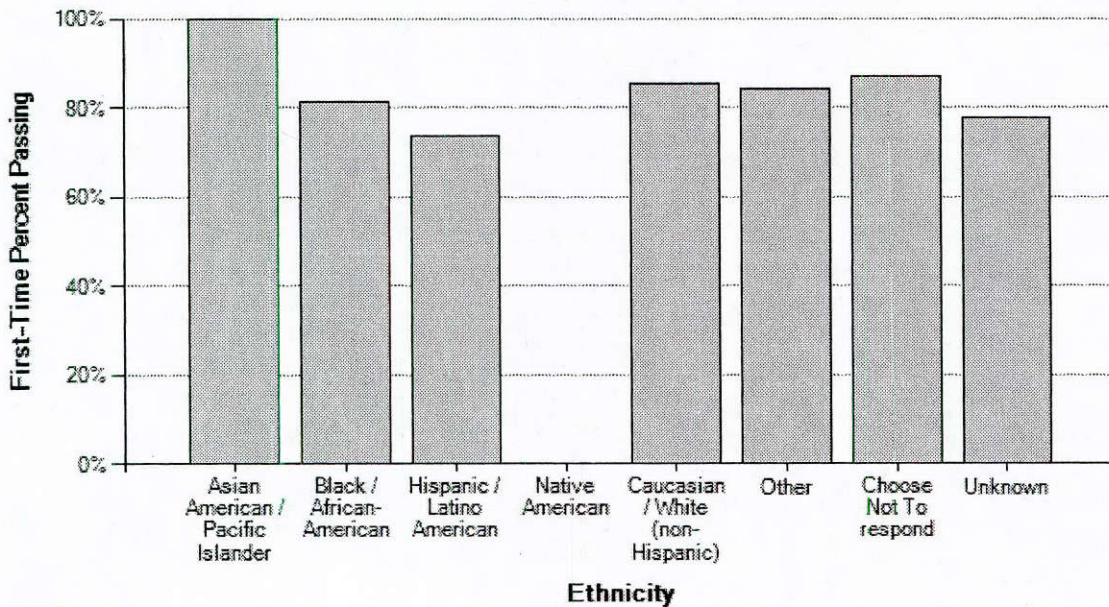


Table 79. Limited Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	708	74.6	528	78.09	13.30
Yes, less than 30 hours	754	80.6	608	80.83	13.34
No	358	64.5	231	73.06	14.19
No response	11	72.7	8	76.82	15.38

Figure 72. Limited Lines Percent Passing by Course Taken

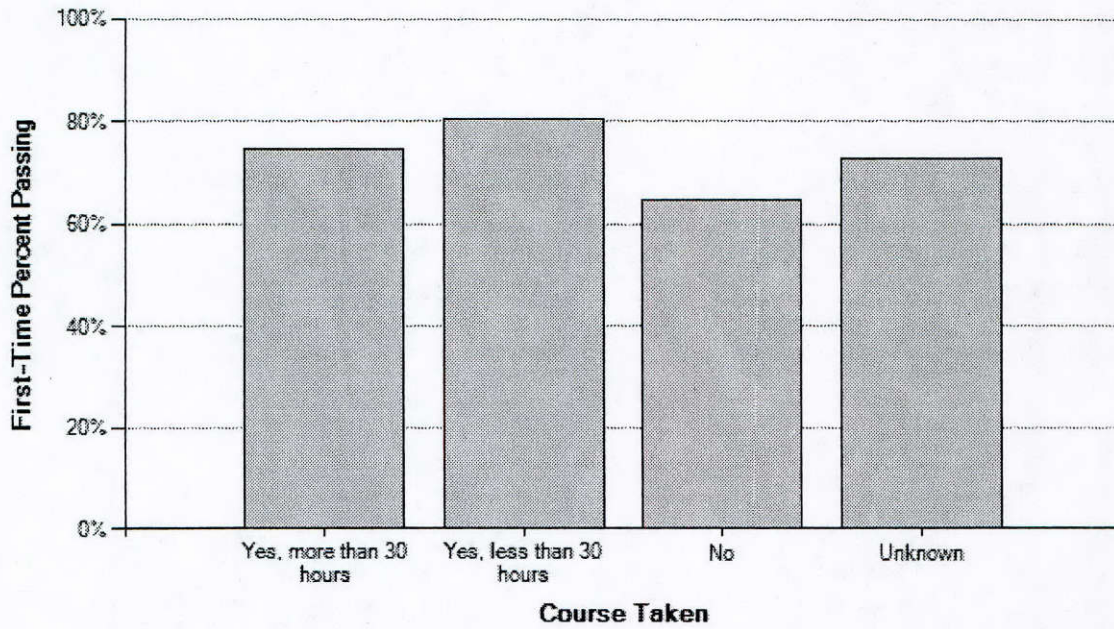


Table 80. Limited Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	32	75.0	24	77.13	14.83
Between \$50,000 and \$100,000	45	75.6	34	78.76	13.30
Between \$25,000 and \$50,000	325	77.8	253	80.56	13.95
Less than \$25,000	1,408	74.5	1,049	77.75	13.65
No response	21	71.4	15	74.95	17.03

Figure 73. Limited Lines Percent Passing by Income Level

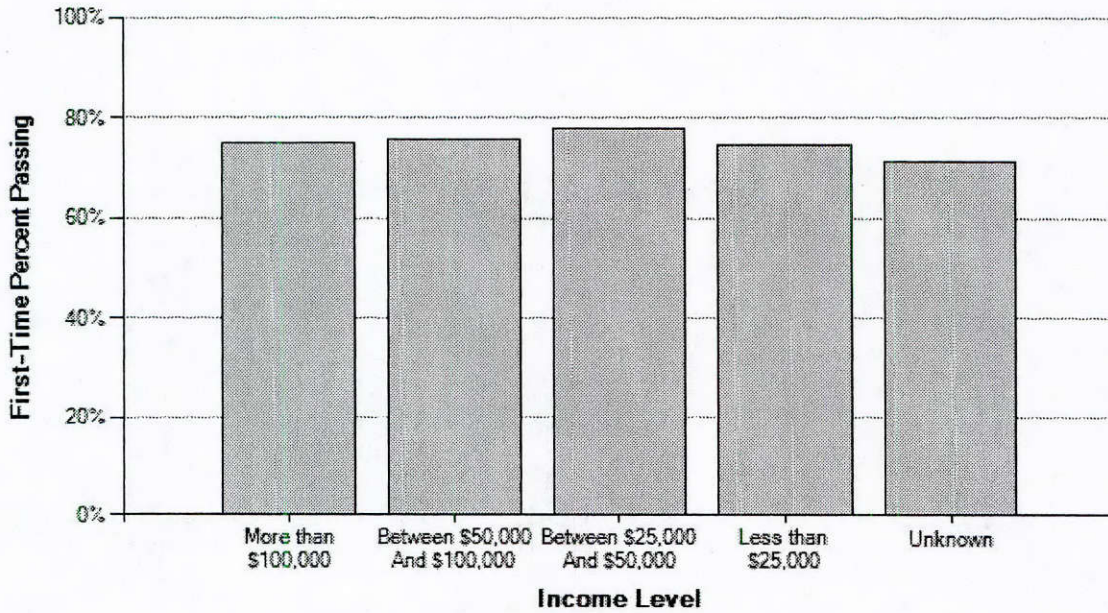


Table 81. Limited Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	1,045	73.9	772	78.18	14.36
Between 31 and 50 hours	593	78.9	468	78.93	12.96
Between 51 and 70 hours	119	70.6	84	76.62	12.65
More than 70 hours	65	69.2	45	76.25	13.60
No response	9	66.7	6	73.00	13.96

Figure 74. Limited Lines Percent Passing by Total Hours Spent Studying

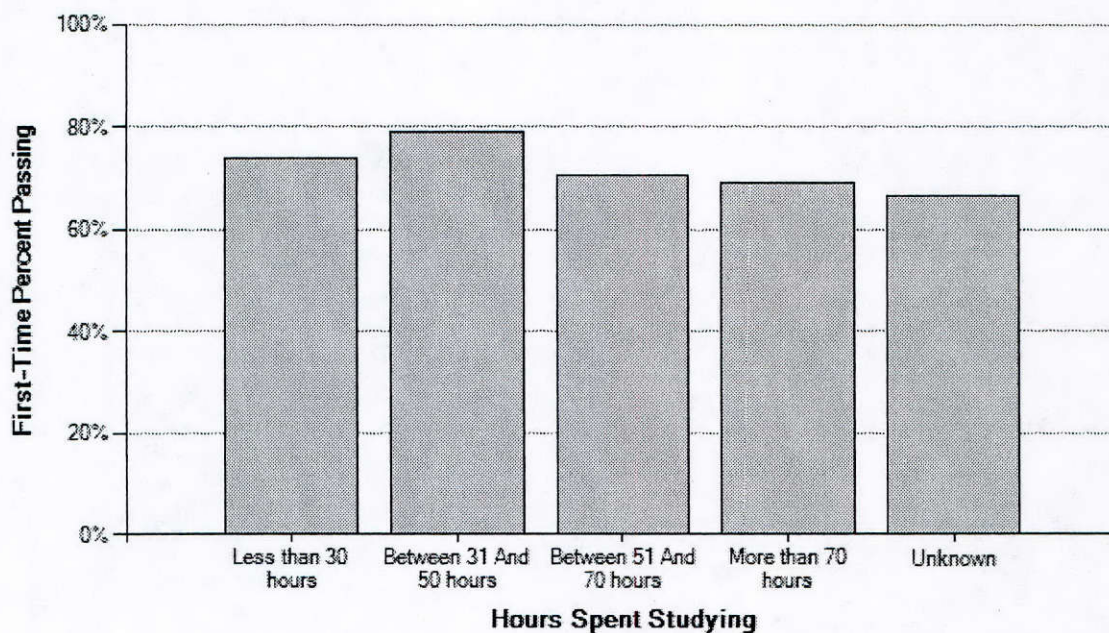


Table 82. Limited Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,274	75.8	966	78.64	13.49
Spanish	498	72.9	363	77.02	14.39
Other	6	66.7	4	73.67	21.31
Choose not to respond	39	82.1	32	82.23	12.83
No response	14	71.4	10	74.50	15.36



Figure 75. Limited Lines Percent Passing by Primary Language

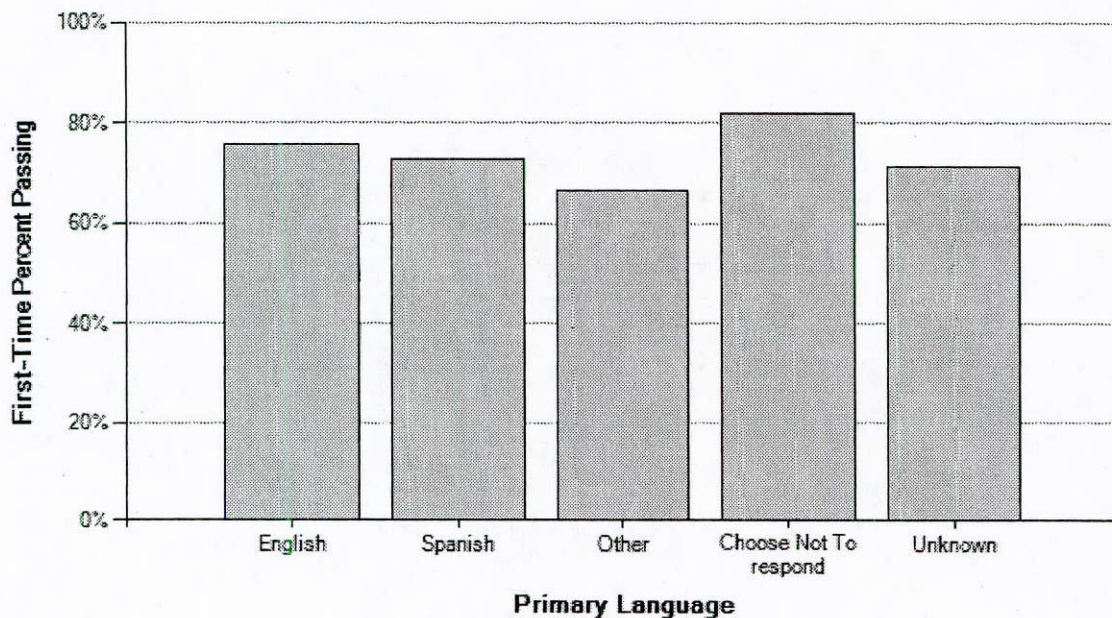


Table 83. Limited Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	65	67.7	44	74.45	15.20
High school diploma or equivalent	1,342	73.3	984	77.41	13.68
Two-year college degree (Associate's Degree)	266	80.8	215	81.37	13.00
Four-year college degree (Bachelor's Degree)	85	87.1	74	82.39	13.60
Advanced college degree (Master's degree or Doctorate)	10	90.0	9	85.50	11.70
Choose not to respond	54	79.6	43	80.56	15.06
No response	9	66.7	6	74.00	14.51

Figure 76. Limited Lines Percent Passing by Education Level

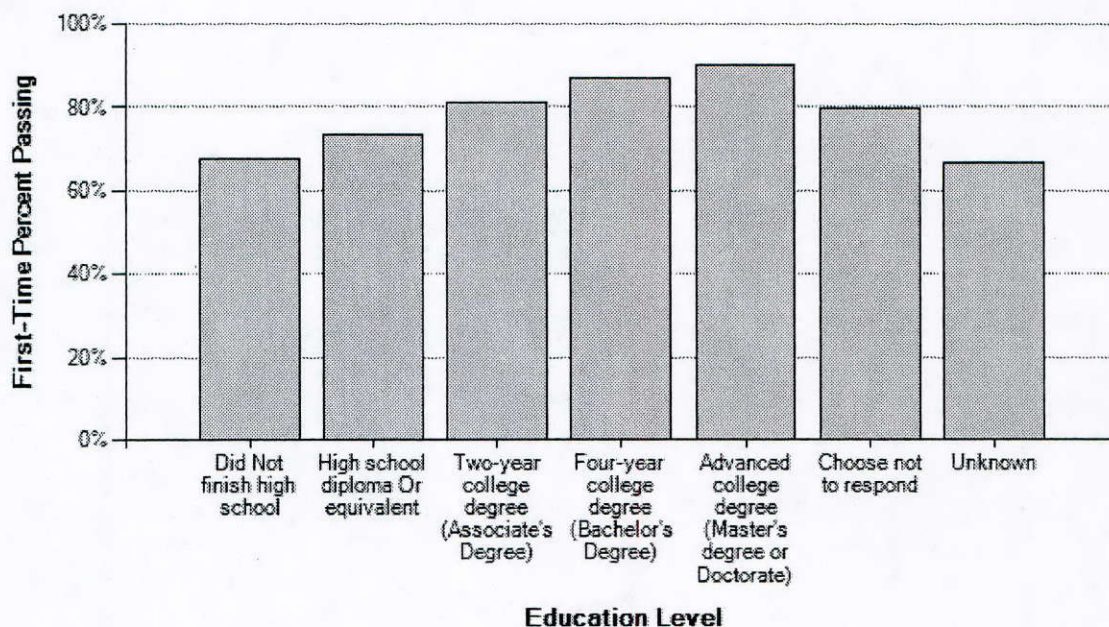


Table 84. Limited Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	1,135	76.7	871	78.65	13.13
I completed an insurance course at a college or university.	9	66.7	6	76.00	11.97
I attended classroom preparation from an exam preparation school.	134	88.8	119	84.19	12.05
I completed an online course.	203	81.8	166	82.99	13.54
I bought and used a study guide or study manual.	177	58.2	103	71.03	13.95
I took the exam without taking a course or studying.	31	64.5	20	69.81	13.32
Other	131	63.4	83	73.40	14.68
No response	11	63.6	7	73.45	17.47

Figure 77. Limited Lines Percent Passing by Preparation Method

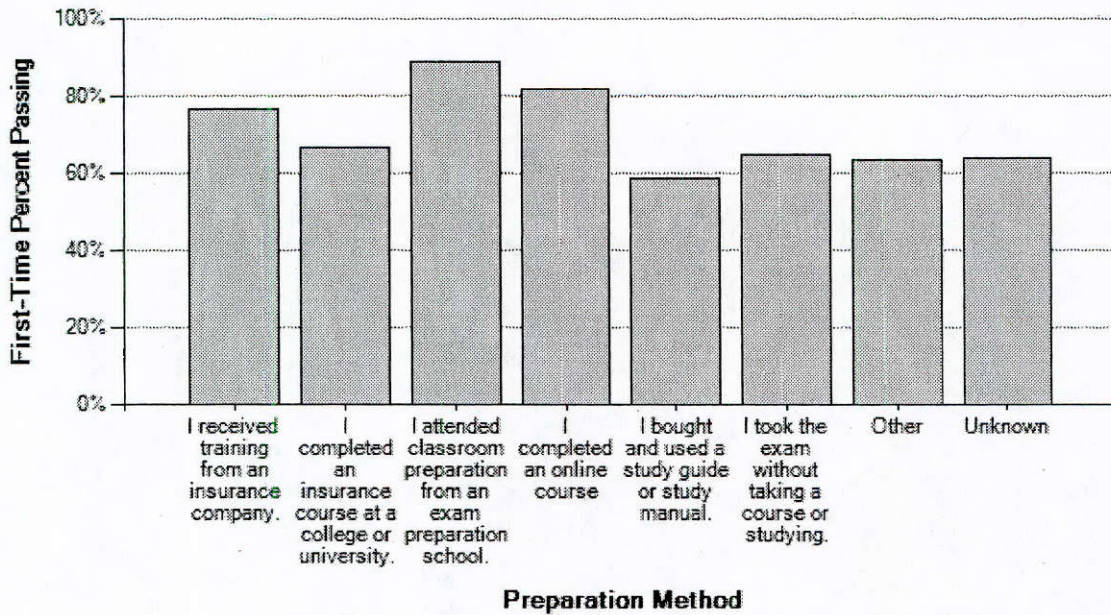


Table 85. Limited Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,414	74.5	1,054	77.98	13.63
Mexico	301	77.4	233	79.24	13.89
the Caribbean	18	94.4	17	82.50	14.46
Central America	38	71.1	27	78.11	15.29
South America	19	73.7	14	80.05	14.73
Spain	0	-	-	-	-
Other	30	76.7	23	78.57	15.78
No response	11	63.6	7	72.18	17.20

Figure 78. Limited Lines Percent Passing by National Origin

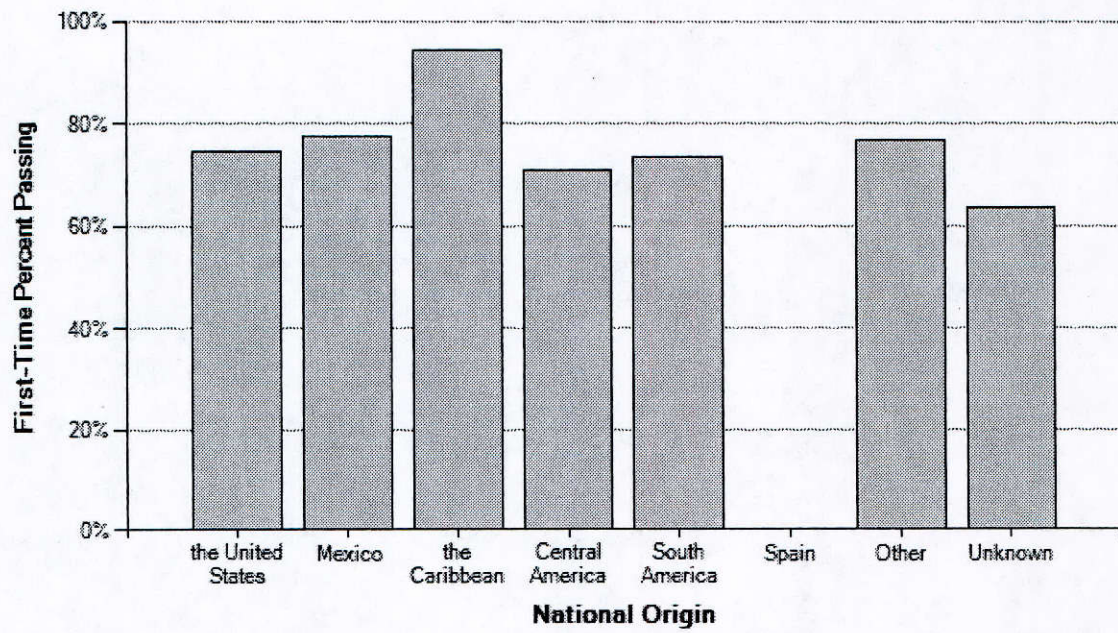


Table 86. Limited Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	4	100.0	4	87.75	13.18
	Black / African-American	18	100.0	18	89.00	7.24
	Hispanic / Latino American	339	79.4	269	79.83	13.28
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	39	89.7	35	81.21	12.22
	Other	7	85.7	6	81.29	16.22
	Choose not to respond	11	90.9	10	83.55	12.00
	No response	0	-	-	-	-
Female	Asian American / Pacific Islander	1	100.0	1	70.00	
	Black / African-American	61	75.4	46	80.93	15.02
	Hispanic / Latino American	1,243	72.3	899	77.13	13.79
	Native American	1	0.0	0	51.00	
	Caucasian / White (non-Hispanic)	70	82.9	58	81.03	13.57
	Other	11	81.8	9	83.82	11.59
	Choose not to respond	6	66.7	4	73.67	20.64
	No response	3	100.0	3	91.00	6.00
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	1	100.0	1	78.00	
	Hispanic / Latino American	2	50.0	1	59.50	27.58
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	1	100.0	1	76.00	
	Choose not to respond	6	100.0	6	91.67	5.47
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	0.0	0	66.00	
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	6	66.7	4	72.17	15.69

Figure 79. Limited Lines Percent Passing by Ethnicity within Gender

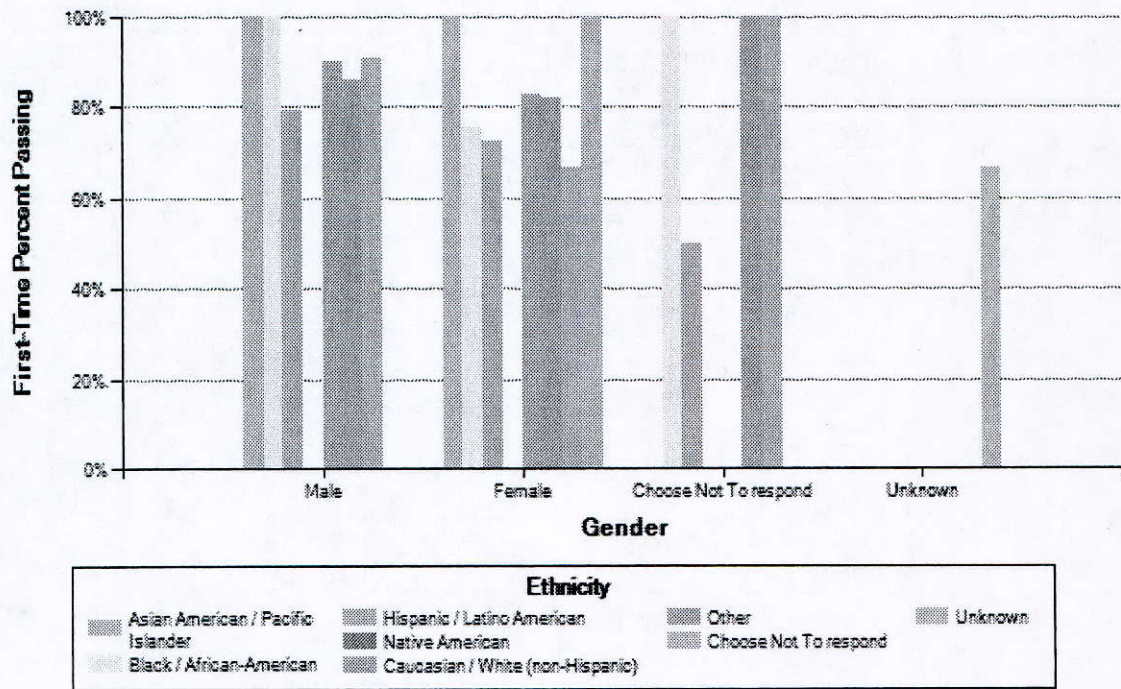


Table 87. Limited Lines Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Did not finish high school	3	33.3	1	68.67	1.15
	High school diploma or equivalent	270	80.0	216	79.72	13.23
	Two-year college degree (Associate's Degree)	87	83.9	73	82.17	12.95
	Four-year college degree (Bachelor's Degree)	41	90.2	37	81.90	12.70
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	91.00	2.00
	Choose not to respond	14	85.7	12	82.79	12.87
	No response	0	-	-	-	-
Female	Did not finish high school	61	70.5	43	74.87	15.60
	High school diploma or equivalent	1,068	71.6	765	76.85	13.72
	Two-year college degree (Associate's Degree)	178	79.2	141	80.89	13.02
	Four-year college degree (Bachelor's Degree)	43	83.7	36	82.56	14.56
	Advanced college degree (Master's degree or Doctorate)	7	85.7	6	83.14	13.51
	Choose not to respond	36	75.0	27	78.69	16.27
	No response	3	66.7	2	80.00	14.18
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	66.7	2	65.67	22.23
	Two-year college degree (Associate's Degree)	1	100.0	1	97.00	
	Four-year college degree (Bachelor's Degree)	1	100.0	1	95.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	4	100.0	4	89.50	5.51
	No response	1	100.0	1	76.00	
No response	Did not finish high school	1	0.0	0	66.00	
	High school diploma or equivalent	1	100.0	1	83.00	
	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	5	60.0	3	70.00	16.51

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

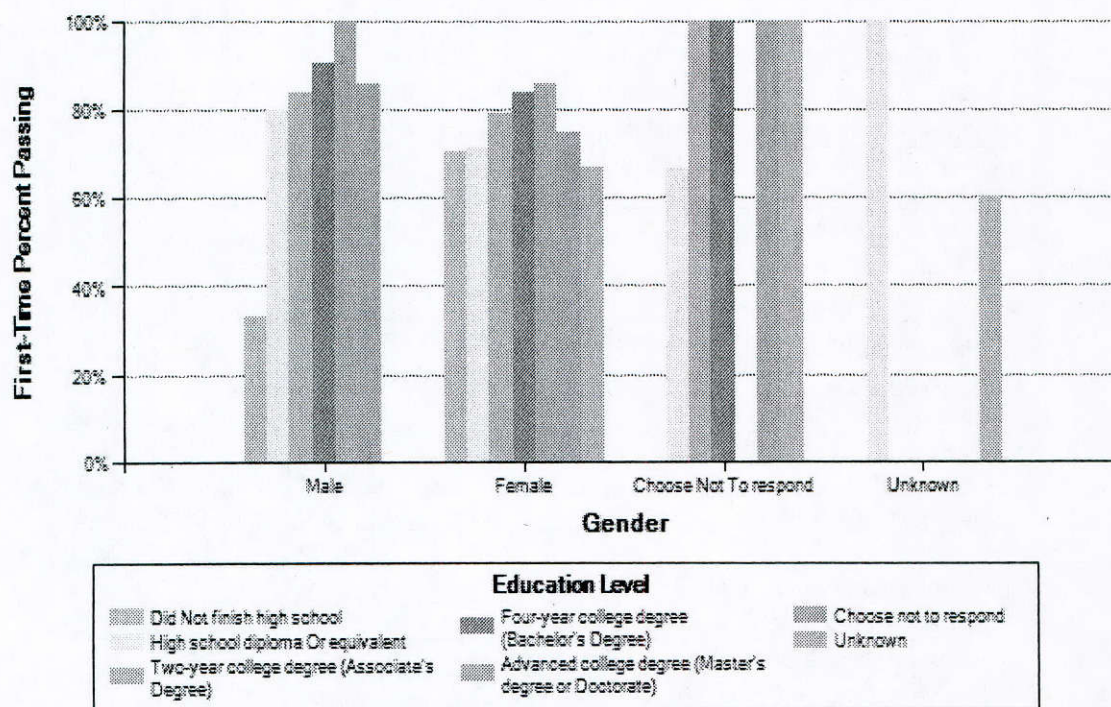


Table 88. Limited Lines Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	153	79.7	122	80.26	12.63
	Yes, less than 30 hours	176	85.2	150	82.94	13.02
	No	89	78.7	70	76.31	13.04
	No response	0	-	-	-	-
Female	Yes, more than 30 hours	552	73.0	403	77.43	13.43
	Yes, less than 30 hours	571	79.3	453	80.21	13.31
	No	268	59.7	160	71.96	14.43
	No response	5	80.0	4	83.80	14.13
Choose not to respond	Yes, more than 30 hours	3	100.0	3	88.67	9.29
	Yes, less than 30 hours	5	80.0	4	80.40	23.30
	No	1	100.0	1	79.00	
	No response	1	100.0	1	76.00	
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	2	50.0	1	74.50	12.02
	No	0	-	-	-	-
	No response	5	60.0	3	70.00	16.51



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

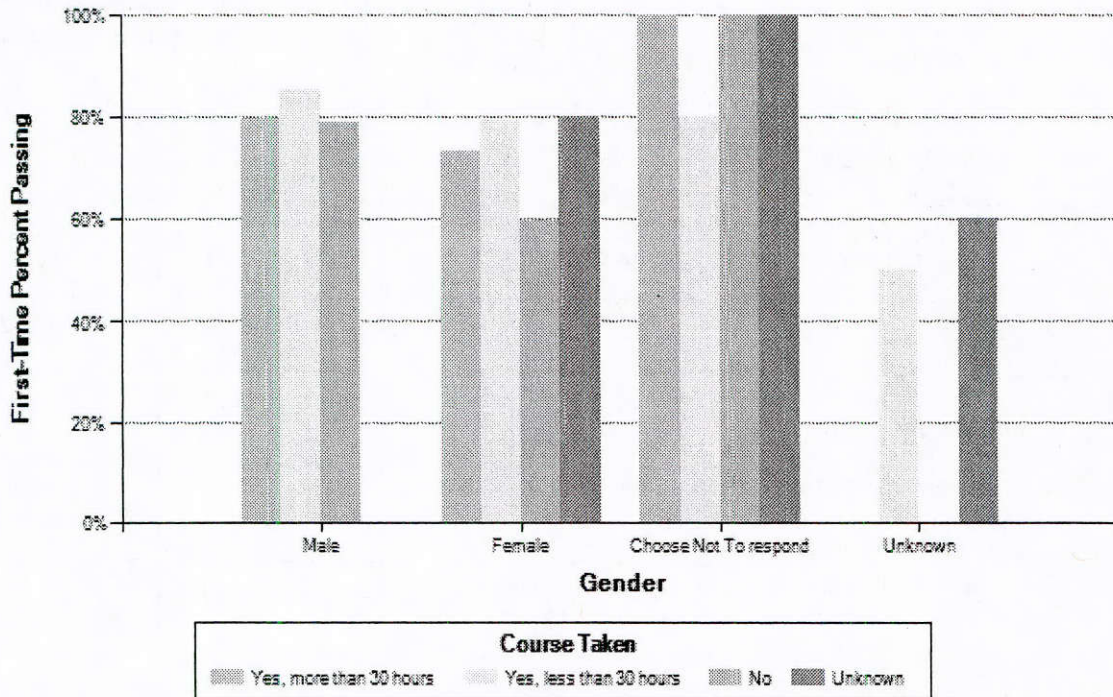


Table 89. Limited Lines Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	281	81.5	229	80.72	13.14
	I completed an insurance course at a college or university.	1	100.0	1	81.00	
	I attended classroom preparation from an exam preparation school.	24	100.0	24	87.54	9.89
	I completed an online course.	41	85.4	35	84.93	13.46
	I bought and used a study guide or study manual.	38	68.4	26	73.00	11.15
	I took the exam without taking a course or studying.	9	88.9	8	74.56	10.79
	Other	23	82.6	19	79.70	10.32
	No response	1	0.0	0	45.00	
Female	I received training from an insurance company.	849	75.1	638	77.98	13.03
	I completed an insurance course at a college or university.	8	62.5	5	75.38	12.64
	I attended classroom preparation from an exam preparation school.	109	87.2	95	83.62	12.34
	I completed an online course.	161	80.7	130	82.42	13.57
	I bought and used a study guide or study manual.	139	55.4	77	70.49	14.61
	I took the exam without taking a course or studying.	22	54.5	12	67.86	13.98
	Other	104	57.7	60	71.36	14.96

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	4	75.0	3	84.25	14.36
Choose not to respond	I received training from an insurance company.	4	75.0	3	72.50	22.72
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	95.00	
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	4	100.0	4	90.50	6.61
	No response	1	100.0	1	76.00	
No response	I received training from an insurance company.	1	100.0	1	83.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	66.00	
	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	-	-	-	-
	Other	0	-	-	-	-
	No response	5	60.0	3	70.00	16.51

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

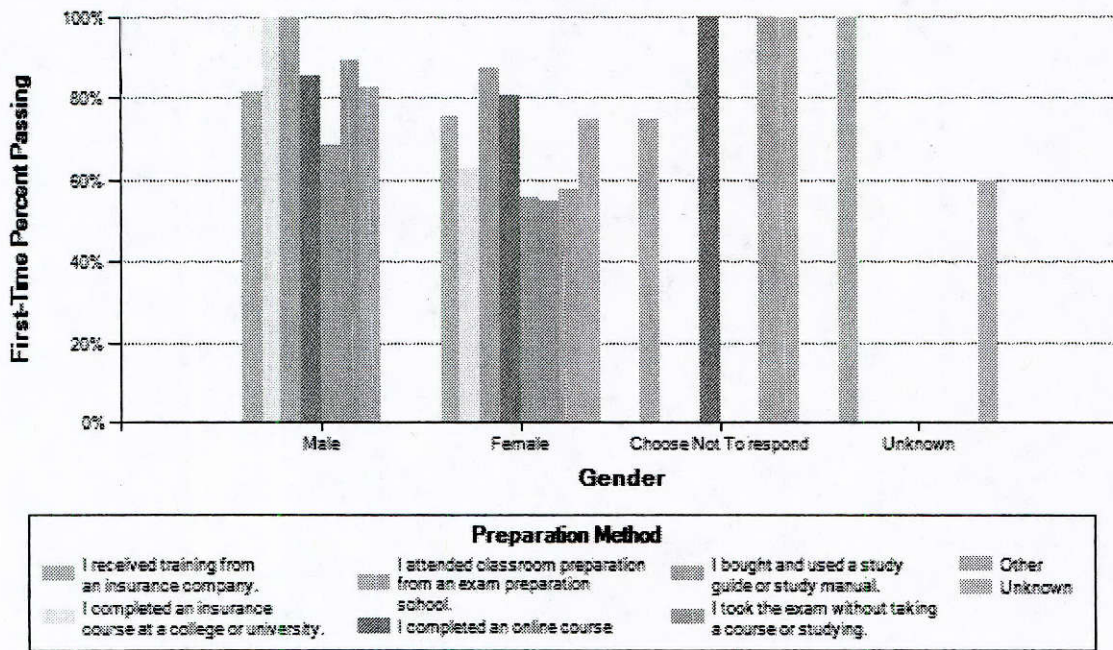


Table 90. Limited Lines Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	322	81.1	261	80.17	12.71
	Mexico	57	82.5	47	81.42	13.34
	the Caribbean	4	100.0	4	83.75	12.87
	Central America	13	92.3	12	88.15	11.75
	South America	9	77.8	7	79.22	14.70
	Spain	0	-	-	-	-
	Other	10	90.0	9	80.80	18.82
	No response	3	66.7	2	71.00	26.51
Female	the United States	1,085	72.5	787	77.28	13.84
	Mexico	244	76.2	186	78.73	14.00
	the Caribbean	14	92.9	13	82.14	15.32
	Central America	24	62.5	15	74.25	12.98
	South America	10	70.0	7	80.80	15.52
	Spain	0	-	-	-	-
	Other	17	64.7	11	75.76	14.88
	No response	2	50.0	1	77.50	19.09
Choose not to respond	the United States	6	100.0	6	88.17	8.21
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	1	0.0	0	40.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	100.0	2	89.00	8.49
	No response	1	100.0	1	76.00	
No response	the United States	1	0.0	0	66.00	
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	83.00	
	No response	5	60.0	3	70.00	16.51

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

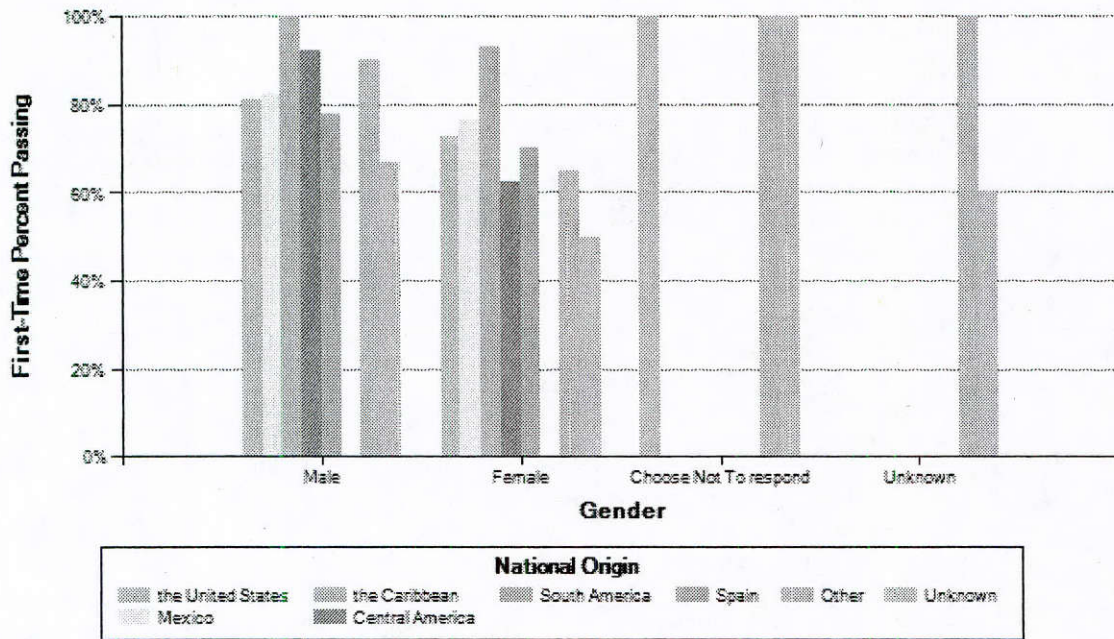


Table 91. Limited Lines Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	70.00	
	Two-year college degree (Associate's Degree)	1	100.0	1	79.00	
	Four-year college degree (Bachelor's Degree)	2	100.0	2	87.00	18.38
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	98.00	
	No response	0	-	-	-	-
Black / African-American	Did not finish high school	1	0.0	0	43.00	
	High school diploma or equivalent	55	83.6	46	82.31	13.51
	Two-year college degree (Associate's Degree)	20	80.0	16	85.05	13.08
	Four-year college degree (Bachelor's Degree)	3	66.7	2	82.67	12.74
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	98.00	
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Hispanic / Latino American	Did not finish high school	60	68.3	41	74.82	14.52
	High school diploma or equivalent	1,199	72.2	866	76.92	13.69
	Two-year college degree (Associate's Degree)	224	79.9	179	81.04	12.99
	Four-year college degree (Bachelor's Degree)	53	84.9	45	81.75	13.98
	Advanced college degree (Master's degree or Doctorate)	7	85.7	6	81.57	11.72
	Choose not to respond	0	-	-	-	-

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	42	76.2	32	79.74	14.42
	No response	0	-	-	-	-
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	0.0	0	51.00	
	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	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	4	75.0	3	76.75	20.98
	High school diploma or equivalent	65	81.5	53	81.06	12.72
	Two-year college degree (Associate's Degree)	13	92.3	12	79.38	12.52
	Four-year college degree (Bachelor's Degree)	23	95.7	22	83.09	13.28
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	93.00	5.66
	Choose not to respond	1	100.0	1	70.00	
	No response	1	0.0	0	64.00	
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	13	76.9	10	80.31	14.56
	Two-year college degree (Associate's Degree)	3	100.0	3	89.00	5.29
	Four-year college degree (Bachelor's Degree)	2	100.0	2	90.00	7.07
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	1	100.0	1	76.00	
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	7	85.7	6	80.14	10.38
	Two-year college degree (Associate's Degree)	4	100.0	4	90.00	8.72
	Four-year college degree (Bachelor's Degree)	2	50.0	1	78.50	23.33
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	10	90.0	9	83.30	18.20
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	100.0	2	90.00	9.90
	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	7	71.4	5	75.14	16.18

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

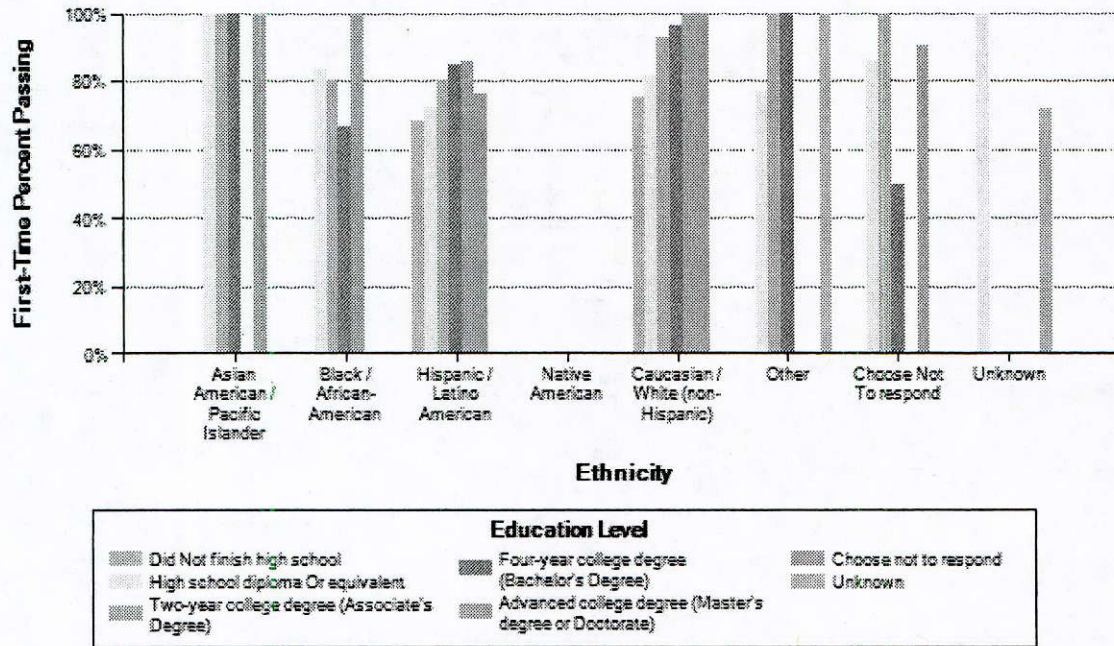


Table 92. Limited Lines Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	1	100.0	1	79.00	
	Yes, less than 30 hours	3	100.0	3	89.33	16.77
	No	1	100.0	1	74.00	
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	40	75.0	30	82.05	12.67
	Yes, less than 30 hours	31	90.3	28	84.03	13.91
	No	9	77.8	7	81.11	20.00
	No response	0	-	-	-	-
Hispanic / Latino American	Yes, more than 30 hours	619	74.0	458	77.60	13.18
	Yes, less than 30 hours	658	79.0	520	80.24	13.39
	No	305	61.6	188	72.23	14.05
	No response	3	100.0	3	88.00	12.29
Native American	Yes, more than 30 hours	1	0.0	0	51.00	
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	33	81.8	27	80.82	13.46
	Yes, less than 30 hours	36	97.2	35	85.81	10.55
	No	39	79.5	31	77.41	13.63
	No response	1	0.0	0	64.00	
Other	Yes, more than 30 hours	4	100.0	4	86.50	5.97
	Yes, less than 30 hours	13	76.9	10	82.00	15.18
	No	1	100.0	1	79.00	
	No response	1	100.0	1	76.00	
Choose not to respond	Yes, more than 30 hours	9	77.8	7	82.67	20.43
	Yes, less than 30 hours	11	90.9	10	85.73	10.32
	No	3	100.0	3	74.67	1.15
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	100.0	1	85.00	
	Yes, less than 30 hours	2	100.0	2	90.00	9.90
	No	0	-	-	-	-
	No response	6	66.7	4	73.50	17.07



Figure 85. Limited Lines Percent Passing by Course Taken within Ethnicity

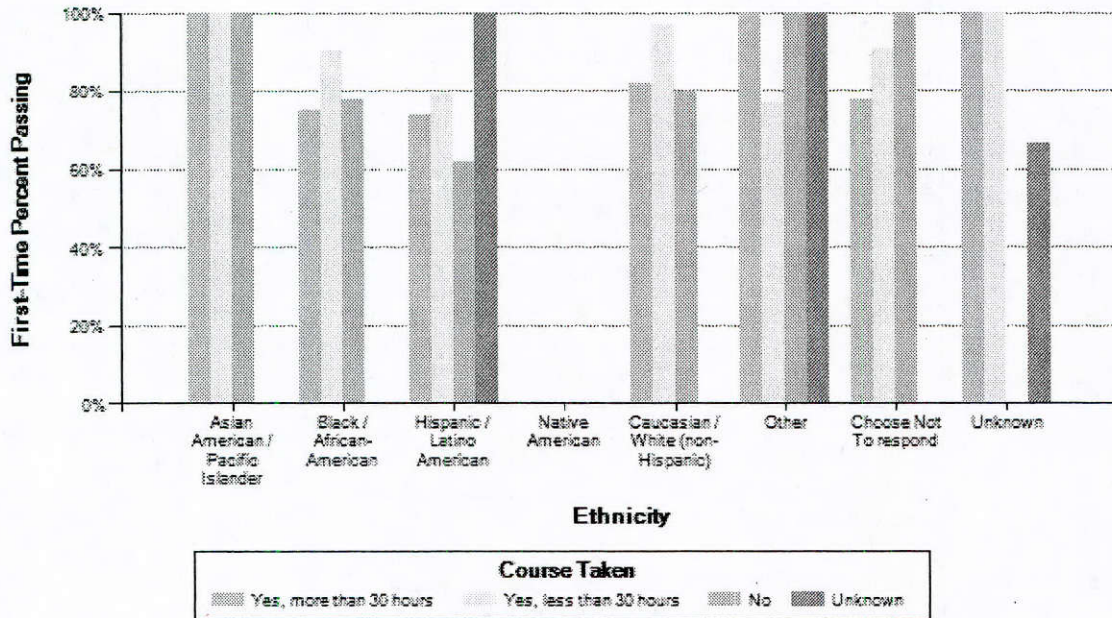


Table 93. Limited Lines Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	3	100.0	3	92.33	11.59
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	70.00	
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	74.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Black / African-American	I received training from an insurance company.	50	80.0	40	82.00	13.19
	I completed an insurance course at a college or university.	1	100.0	1	97.00	
	I attended classroom preparation from an exam preparation school.	10	100.0	10	90.10	6.40
	I completed an online course.	11	72.7	8	82.91	12.83
	I bought and used a study guide or study manual.	7	85.7	6	80.57	20.12
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	43.00	
	No response	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Hispanic / Latino American	I received training from an insurance company.	1,011	75.7	765	78.13	13.02
	I completed an insurance course at a college or university.	8	62.5	5	73.38	9.64
	I attended classroom preparation from an exam preparation school.	115	87.8	101	83.76	12.43
	I completed an online course.	172	81.4	140	82.66	13.86
	I bought and used a study guide or study manual.	143	52.4	75	69.33	13.45
	I took the exam without taking a course or studying.	25	60.0	15	68.64	14.03
	Other	108	61.1	66	72.59	14.09
	No response	3	66.7	2	75.67	27.23
Native American	I received training from an insurance company.	1	0.0	0	51.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	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	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	49	87.8	43	82.04	14.33
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	78.50	0.71
	I completed an online course.	18	88.9	16	85.22	11.57
	I bought and used a study guide or study manual.	23	82.6	19	79.26	11.45
	I took the exam without taking a course or studying.	6	83.3	5	74.67	9.24
	Other	10	80.0	8	79.30	14.57
	No response	1	0.0	0	64.00	
Other	I received training from an insurance company.	8	100.0	8	87.25	5.50
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	5	100.0	5	91.20	5.93
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	0.0	0	47.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	4	50.0	2	72.50	11.27
	No response	1	100.0	1	76.00	

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Choose not to respond	I received training from an insurance company.	10	90.0	9	86.10	12.14
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	66.00	
	I completed an online course.	2	100.0	2	92.00	4.24
	I bought and used a study guide or study manual.	2	100.0	2	75.00	1.41
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	8	87.5	7	81.25	19.46
	No response	0	-	-	-	-
No response	I received training from an insurance company.	3	100.0	3	88.33	7.57
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	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	-	-	-	-
	Other	0	-	-	-	-
	No response	6	66.7	4	73.50	17.07

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

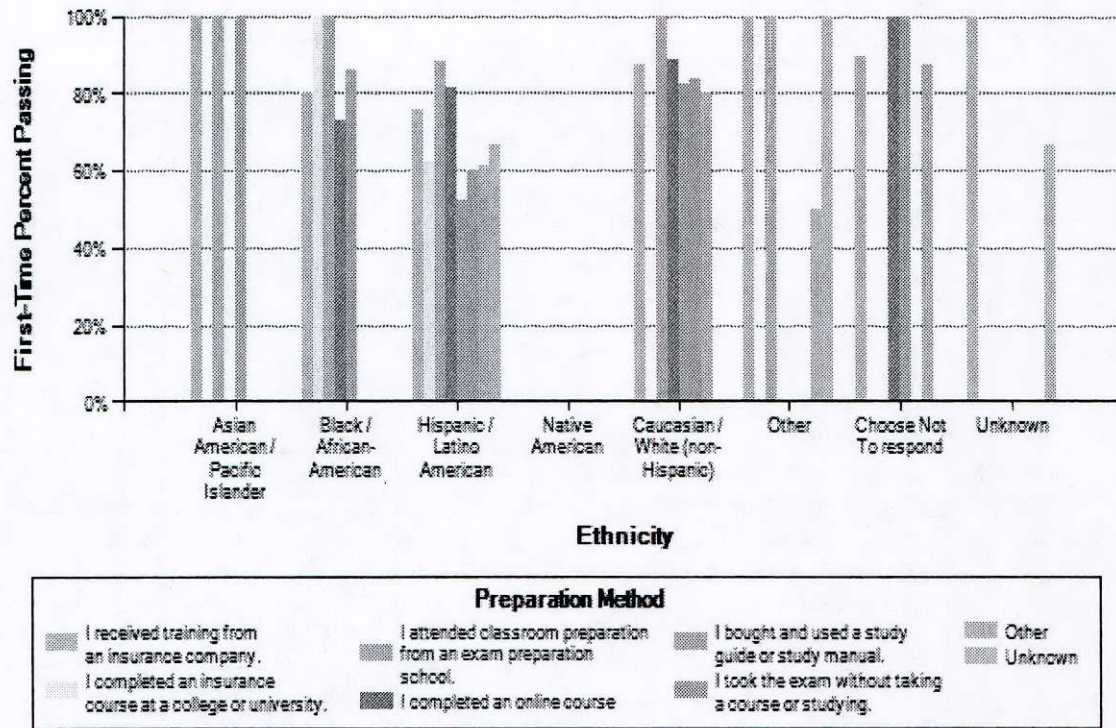


Table 94. Limited Lines Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	2	100.0	2	84.00	19.80
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	3	100.0	3	84.33	13.80
	No response	0	-	-	-	-
Black / African-American	the United States	74	81.1	60	82.53	14.23
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	6	83.3	5	85.00	10.37
	No response	0	-	-	-	-
Hispanic / Latino American	the United States	1,196	72.8	871	77.27	13.56
	Mexico	300	77.3	232	79.20	13.90
	the Caribbean	18	94.4	17	82.50	14.46
	Central America	38	71.1	27	78.11	15.29
	South America	18	72.2	13	79.11	14.56
	Spain	0	-	-	-	-
	Other	12	58.3	7	71.83	14.95
	No response	3	66.7	2	71.00	26.51
Native American	the United States	1	0.0	0	51.00	
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	106	86.8	92	81.55	12.19
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	50.0	1	65.50	44.55
	No response	1	0.0	0	64.00	
Other	the United States	14	78.6	11	82.21	14.61
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	4	100.0	4	85.00	7.12
	No response	1	100.0	1	76.00	
Choose not to respond	the United States	19	84.2	16	81.42	15.41
	Mexico	1	100.0	1	89.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	100.0	1	97.00	
	Spain	0	-	-	-	-
	Other	2	100.0	2	89.00	8.49
	No response	0	-	-	-	-
No response	the United States	2	100.0	2	91.00	8.49
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	83.00	
	No response	6	66.7	4	73.50	17.07

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

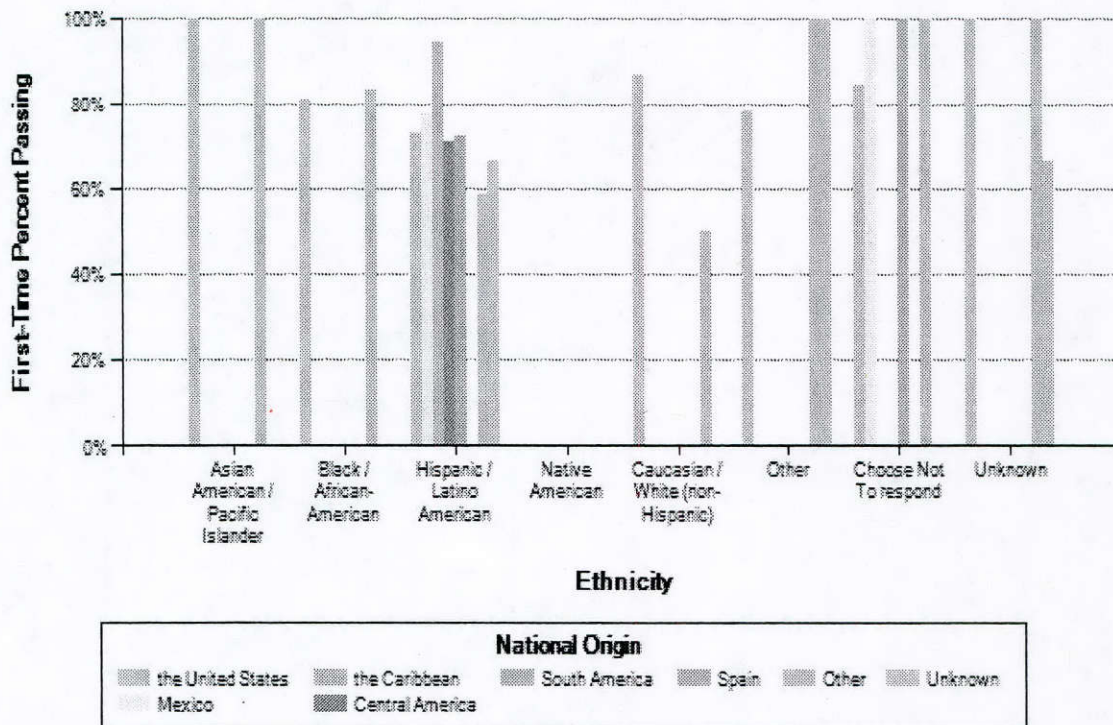


Table 95. Limited Lines Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	55	65.5	36	73.65	15.86
	High school diploma or equivalent	1,054	73.1	770	77.31	13.52
	Two-year college degree (Associate's Degree)	200	77.5	155	80.22	13.30
	Four-year college degree (Bachelor's Degree)	57	89.5	51	82.33	11.82
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	91.00	8.09
	Choose not to respond	42	85.7	36	82.05	14.17
	No response	1	100.0	1	85.00	
Mexico	Did not finish high school	8	75.0	6	79.88	11.27
	High school diploma or equivalent	222	76.6	170	78.40	14.11
	Two-year college degree (Associate's Degree)	46	87.0	40	84.02	12.36
	Four-year college degree (Bachelor's Degree)	16	81.3	13	81.81	15.33
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	68.50	10.61
	Choose not to respond	7	42.9	3	70.71	8.83
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	100.0	9	84.56	9.02
	Two-year college degree (Associate's Degree)	3	100.0	3	86.33	11.93
	Four-year college degree (Bachelor's Degree)	4	100.0	4	87.00	12.46
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	79.00	
	Choose not to respond	1	0.0	0	38.00	
	No response	0	-	-	-	-
Central America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	31	64.5	20	75.23	14.87
	Two-year college degree (Associate's Degree)	2	100.0	2	77.50	7.78
	Four-year college degree (Bachelor's Degree)	2	100.0	2	98.50	2.12
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	91.00	
	Choose not to respond	2	100.0	2	96.50	4.95
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	10	50.0	5	73.50	16.17
	Two-year college degree (Associate's Degree)	8	100.0	8	86.63	9.33
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	93.00	
	Choose not to respond	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	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	0	-	-	-	-
Other	Did not finish high school	1	100.0	1	79.00	
	High school diploma or equivalent	14	64.3	9	72.57	13.29

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Two-year college degree (Associate's Degree)	7	100.0	7	89.71	7.89
	Four-year college degree (Bachelor's Degree)	6	66.7	4	76.00	23.87
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	2	100.0	2	89.00	8.49
	No response	0	-	-	-	-
No response	Did not finish high school	1	100.0	1	70.00	
	High school diploma or equivalent	2	50.0	1	71.50	37.48
	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	8	62.5	5	72.63	14.87

Figure 88. Limited Lines Percent Passing by Education Level within National Origin

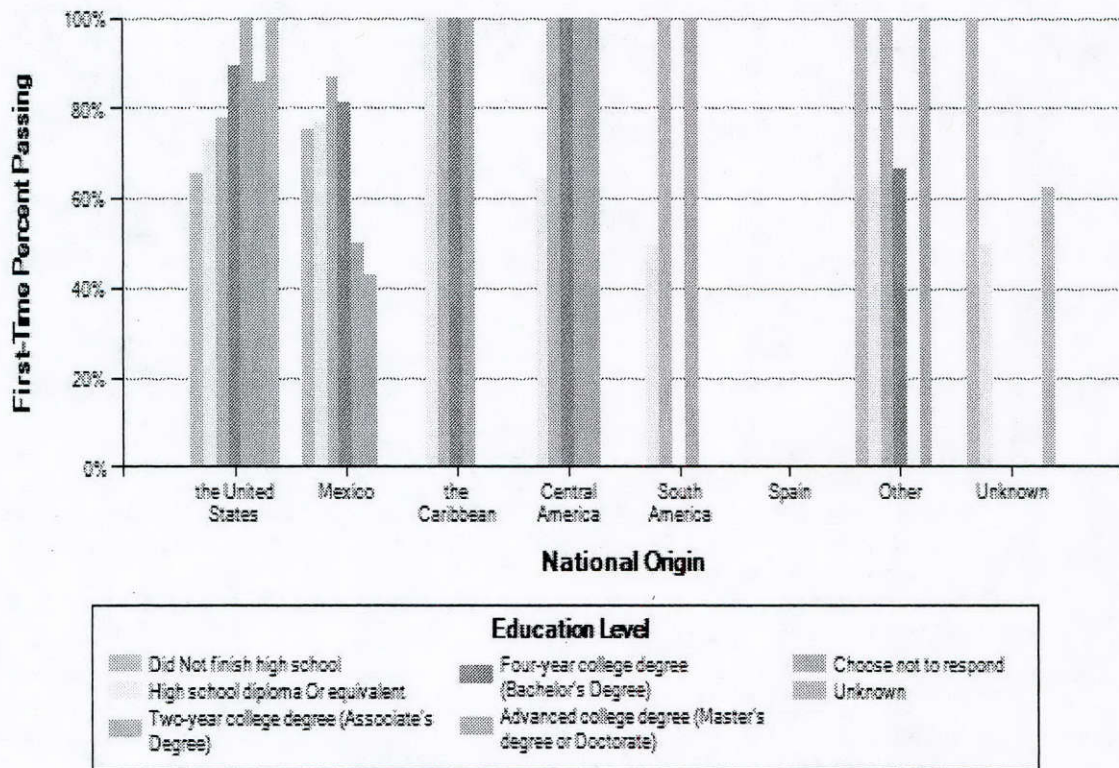




Table 96. Limited Lines Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	557	74.1	413	77.77	13.34
	Yes, less than 30 hours	567	79.4	450	80.44	13.24
	No	288	65.6	189	73.50	13.85
	No response	2	100.0	2	83.50	13.44
Mexico	Yes, more than 30 hours	120	74.2	89	78.71	13.57
	Yes, less than 30 hours	131	85.5	112	82.27	12.98
	No	49	63.3	31	72.06	14.44
	No response	1	100.0	1	97.00	
the Caribbean	Yes, more than 30 hours	8	100.0	8	82.63	9.20
	Yes, less than 30 hours	8	87.5	7	81.25	20.37
	No	2	100.0	2	87.00	2.83
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	10	80.0	8	80.30	11.14
	Yes, less than 30 hours	22	68.2	15	78.36	16.68
	No	6	66.7	4	73.50	17.41
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	5	100.0	5	84.60	10.97
	Yes, less than 30 hours	9	100.0	9	88.33	9.30
	No	5	0.0	0	60.60	5.50
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	8	62.5	5	80.00	15.13
	Yes, less than 30 hours	15	86.7	13	81.60	11.81
	No	7	71.4	5	70.43	22.55
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	2	100.0	2	84.00	19.80
	No	1	0.0	0	45.00	
	No response	8	62.5	5	72.63	14.87

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

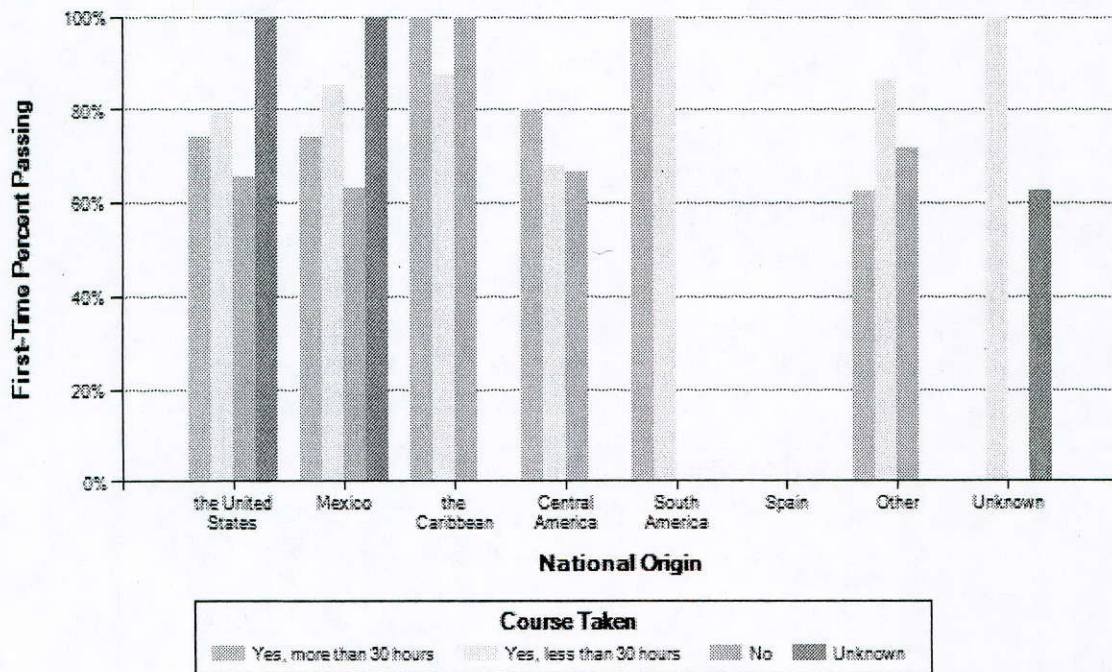


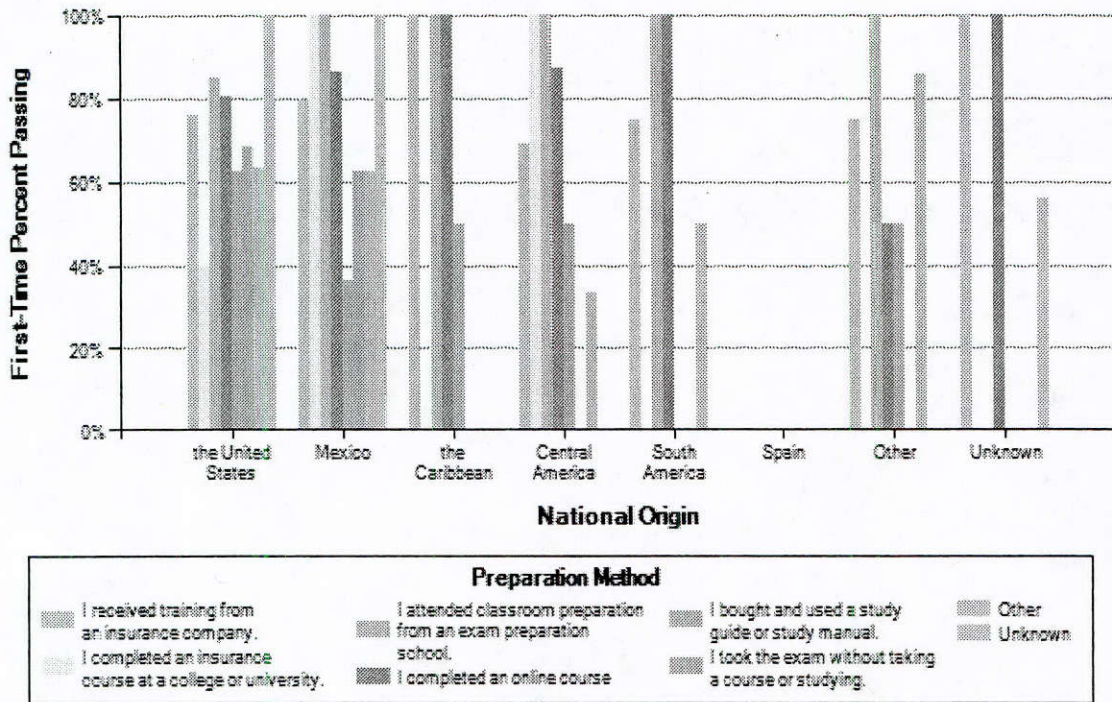
Table 97. Limited Lines Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	885	76.0	673	78.28	13.11
	I completed an insurance course at a college or university.	5	40.0	2	73.40	15.66
	I attended classroom preparation from an exam preparation school.	99	84.8	84	83.23	12.54
	I completed an online course.	153	80.4	123	82.35	13.99
	I bought and used a study guide or study manual.	146	62.3	91	72.47	13.50
	I took the exam without taking a course or studying.	22	68.2	15	70.14	12.98
	Other	103	63.1	65	73.48	14.28
	No response	1	100.0	1	85.00	
Mexico	I received training from an insurance company.	192	79.2	152	80.11	12.91
	I completed an insurance course at a college or university.	3	100.0	3	77.33	4.73
	I attended classroom preparation from an exam preparation school.	23	100.0	23	86.74	10.31
	I completed an online course.	36	86.1	31	84.03	12.09
	I bought and used a study guide or study manual.	22	36.4	8	65.27	14.32
	I took the exam without taking a course or studying.	8	62.5	5	70.00	15.62
	Other	16	62.5	10	70.25	15.75

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	1	100.0	1	97.00	
the Caribbean	I received training from an insurance company.	13	100.0	13	86.15	8.50
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	91.50	12.02
	I completed an online course.	1	100.0	1	70.00	
	I bought and used a study guide or study manual.	2	50.0	1	56.00	25.46
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	16	68.8	11	75.81	14.63
	I completed an insurance course at a college or university.	1	100.0	1	85.00	
	I attended classroom preparation from an exam preparation school.	5	100.0	5	89.60	11.72
	I completed an online course.	8	87.5	7	87.75	10.94
	I bought and used a study guide or study manual.	4	50.0	2	64.50	15.55
	I took the exam without taking a course or studying.	1	0.0	0	61.00	
	Other	3	33.3	1	67.00	14.00
	No response	0	-	-	-	-
South America	I received training from an insurance company.	12	75.0	9	80.33	12.95
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	80.50	14.85
	I completed an online course.	2	100.0	2	96.50	2.12
	I bought and used a study guide or study manual.	1	0.0	0	53.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	50.0	1	75.00	22.63
	No response	0	-	-	-	-
Spain	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	-	-	-	-
	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	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Other	I received training from an insurance company.	16	75.0	12	77.31	17.07
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	100.0	3	85.00	8.72
	I completed an online course.	2	50.0	1	79.50	16.26
	I bought and used a study guide or study manual.	2	50.0	1	66.50	10.61
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	7	85.7	6	81.86	17.35
	No response	0	-	-	-	-
No response	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	-	-	-	-
	I completed an online course.	1	100.0	1	98.00	
	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	55.6	5	69.56	16.68

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 between demographic groups.

Table 98. Managing General Agent Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	51	84.3	43	77.59	8.41

**Public Insurance Adjuster**

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 99. Public Insurance Adjuster Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	152	57.9	88	69.97	10.74

Table 100. Public Insurance Adjuster Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	98	63.3	62	71.40	10.52
Female	52	50.0	26	67.52	10.86
Choose not to respond	2	0.0	0	63.50	7.78
No response	0	-	-	-	-

Figure 91. Public Insurance Adjuster Percent Passing by Gender

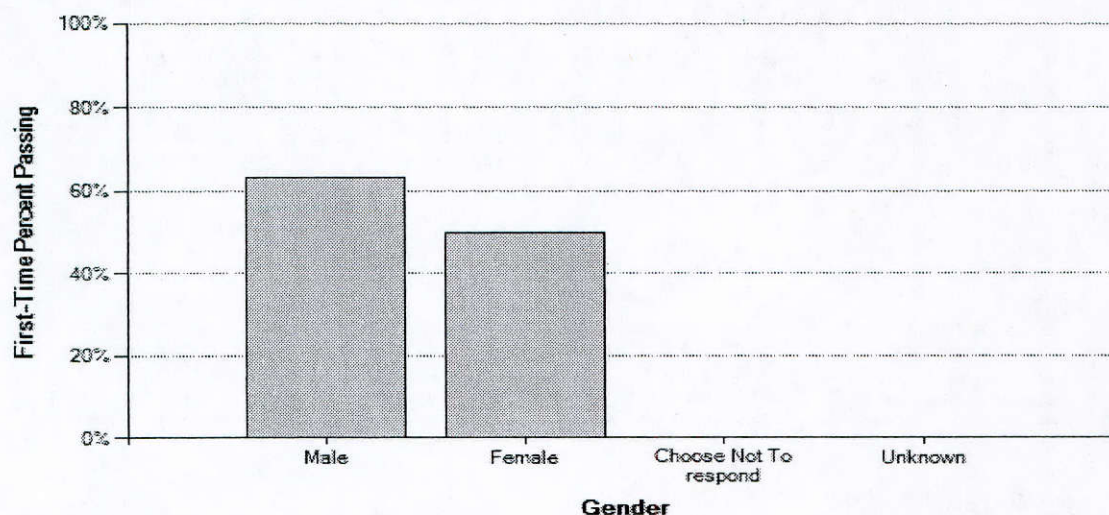


Table 101. Public Insurance Adjuster Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	5	80.0	4	68.60	7.20
Black / African-American	9	33.3	3	64.44	15.00
Hispanic / Latino American	37	29.7	11	62.81	11.22
Native American	1	100.0	1	76.00	
Caucasian / White (non-Hispanic)	88	70.5	62	73.49	8.90
Other	3	33.3	1	67.33	12.50
Choose not to respond	9	66.7	6	71.44	6.37
No response	0	-	-	-	-

Figure 92. Public Insurance Adjuster Percent Passing by Ethnicity

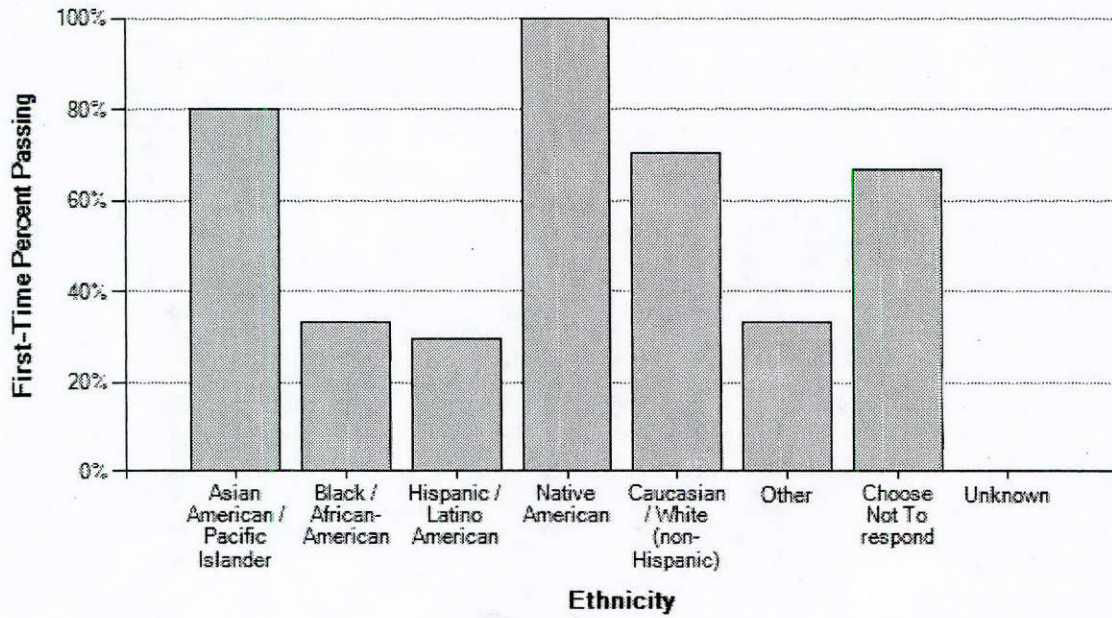


Table 102. Public Insurance Adjuster Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	44	70.5	31	73.05	9.93
Yes, less than 30 hours	48	52.1	25	69.31	10.83
No	59	52.5	31	67.95	10.80
No response	1	100.0	1	85.00	

Figure 93. Public Insurance Adjuster Percent Passing by Course Taken

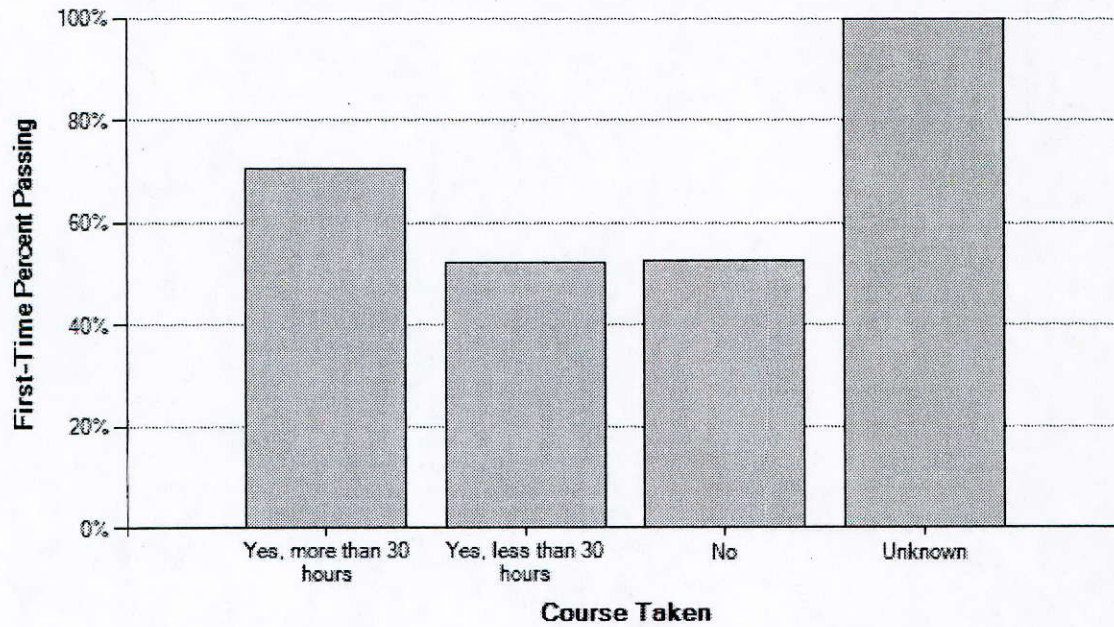


Table 103. Public Insurance Adjuster Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	29	79.3	23	73.83	9.72
Between \$50,000 and \$100,000	65	63.1	41	71.83	10.30
Between \$25,000 and \$50,000	43	44.2	19	65.86	10.46
Less than \$25,000	13	30.8	4	65.15	11.50
No response	2	50.0	1	73.00	9.90



Figure 94. Public Insurance Adjuster Percent Passing by Income Level

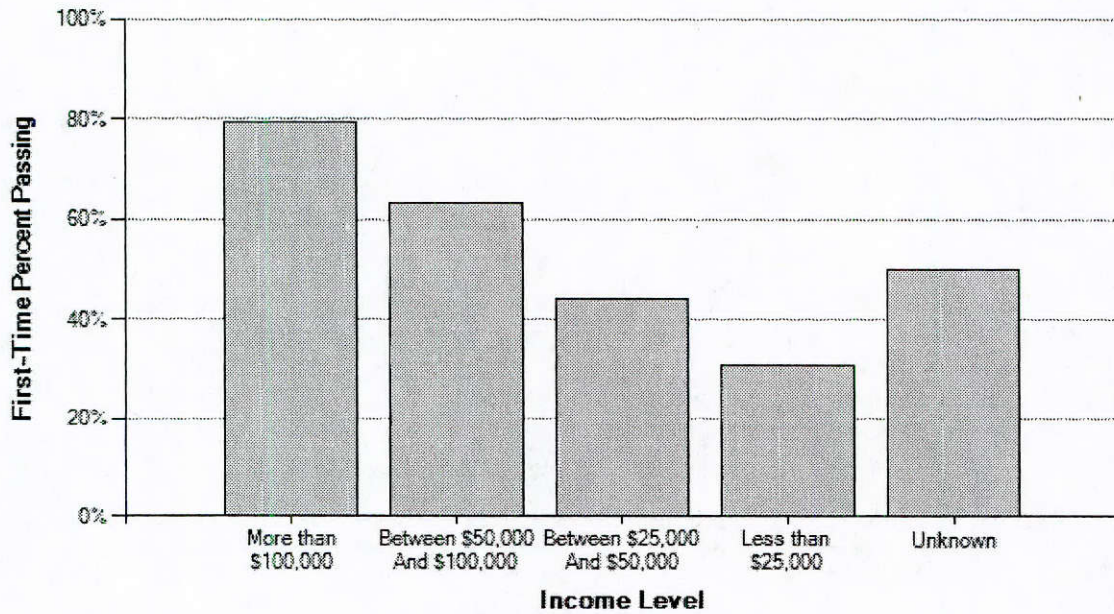


Table 104. Public Insurance Adjuster Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	78	47.4	37	67.49	11.54
Between 31 and 50 hours	50	70.0	35	71.88	9.01
Between 51 and 70 hours	11	54.5	6	72.73	7.95
More than 70 hours	13	76.9	10	75.15	11.06
No response	0	-	-	-	-

Figure 95. Public Insurance Adjuster Percent Passing by Total Hours Spent Studying

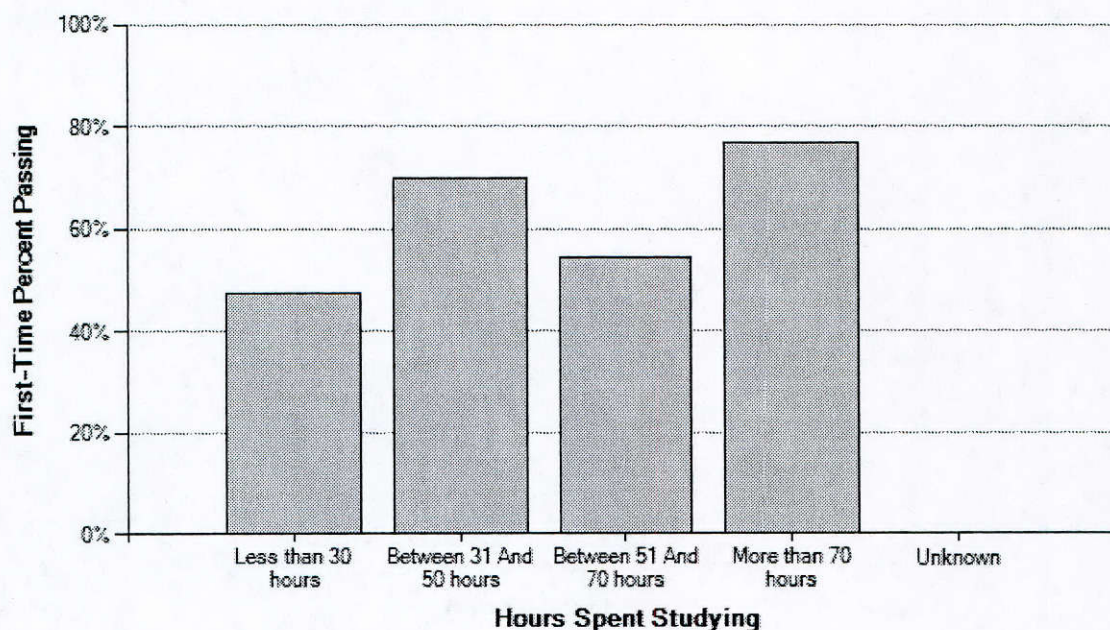


Table 105. Public Insurance Adjuster Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	142	60.6	86	70.52	10.58
Spanish	8	25.0	2	62.00	11.16
Other	2	0.0	0	62.50	9.19
Choose not to respond	0	-	-	-	-
No response	0	-	-	-	-

Figure 96. Public Insurance Adjuster Percent Passing by Primary Language

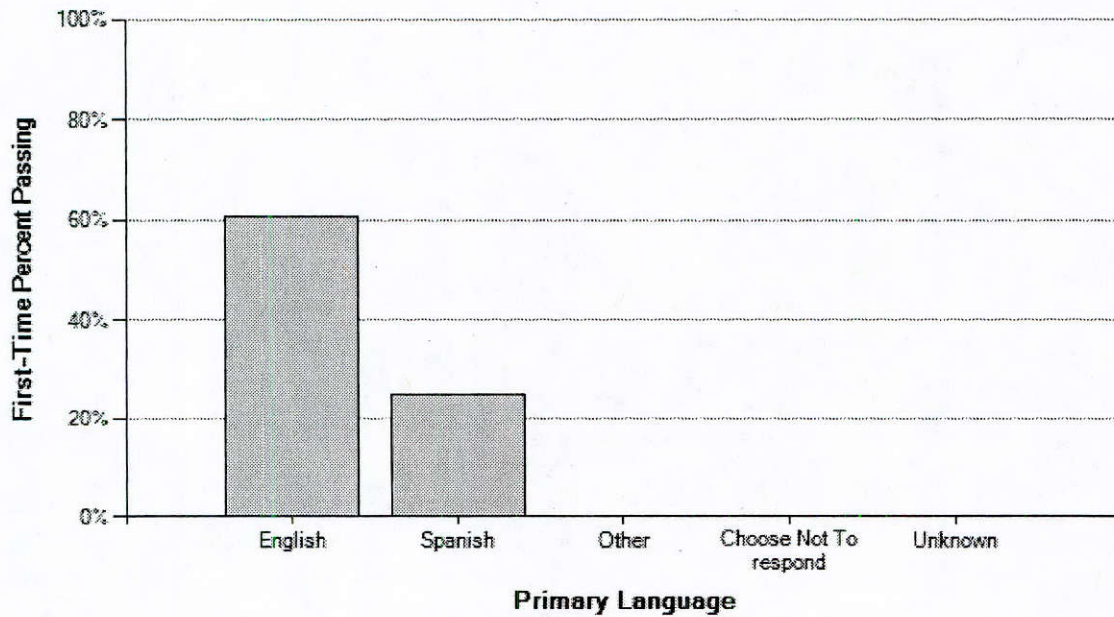


Table 106. Public Insurance Adjuster Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	2	100.0	2	74.50	4.95
High school diploma or equivalent	51	52.9	27	68.57	11.79
Two-year college degree (Associate's Degree)	38	52.6	20	69.11	10.23
Four-year college degree (Bachelor's Degree)	41	70.7	29	72.46	10.35
Advanced college degree (Master's degree or Doctorate)	12	58.3	7	70.50	10.72
Choose not to respond	8	37.5	3	68.25	9.00
No response	0	-	-	-	-

Figure 97. Public Insurance Adjuster Percent Passing by Education Level

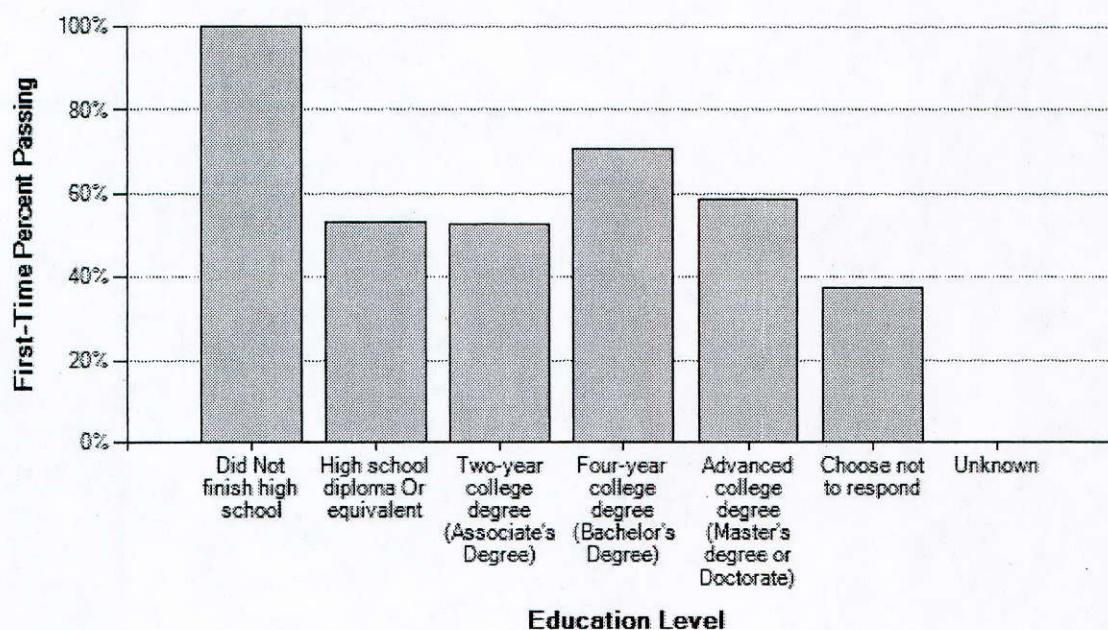


Table 107. Public Insurance Adjuster Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	6	66.7	4	73.17	10.91
I completed an insurance course at a college or university.	0	-	-	-	-
I attended classroom preparation from an exam preparation school.	6	50.0	3	69.33	6.77
I completed an online course.	26	84.6	22	75.00	9.33
I bought and used a study guide or study manual.	83	60.2	50	70.42	11.10
I took the exam without taking a course or studying.	13	46.2	6	65.23	10.56
Other	18	16.7	3	63.17	8.09
No response	0	-	-	-	-

Figure 98. Public Insurance Adjuster Percent Passing by Preparation Method

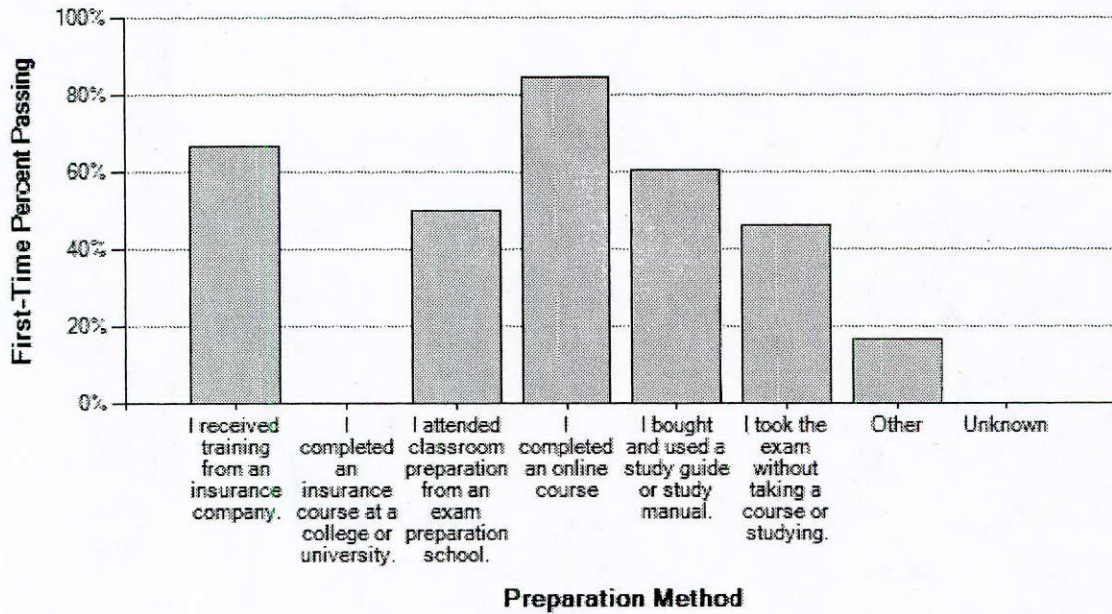
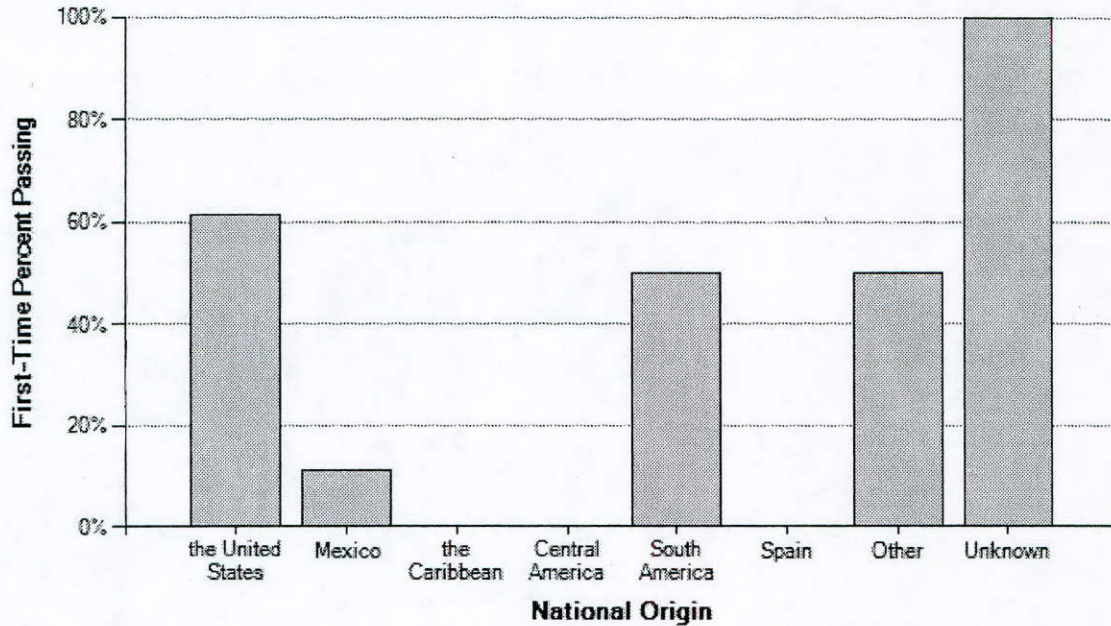


Table 108. Public Insurance Adjuster Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
the United States	130	61.5	80	70.82	10.47
Mexico	9	11.1	1	60.67	11.20
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	2	50.0	1	70.00	21.21
Spain	0	-	-	-	-
Other	10	50.0	5	67.20	9.84
No response	1	100.0	1	71.00	

Figure 99. Public Insurance Adjuster Percent Passing by National Origin



**General Lines – Property & Casualty**

Statistically significant differences were found between males and females, Caucasian / White (non-Hispanic) and all other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates for each of the comparison groups. Because there wasn't a clear reference group for the other, questions statistical significance was not determined.

Table 109. General Lines – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	9,318	62.8	5,856	72.08	12.41

Table 110. General Lines – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	3,648	72.3	2,638	74.79	11.24
Female	5,494	56.5	3,105	70.30	12.72
Choose not to respond	116	66.4	77	73.75	11.54
No response	60	60.0	36	66.77	20.44

Figure 100. General Lines – Property & Casualty Percent Passing by Gender

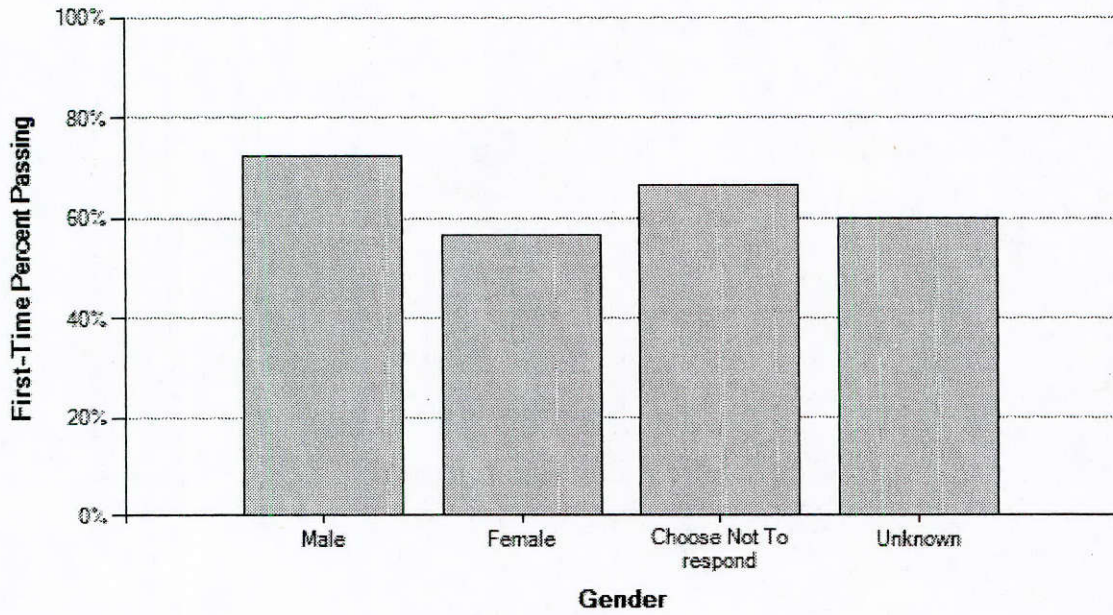


Table 111. General Lines – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	347	64.8	225	72.71	11.14
Black / African-American	786	57.3	450	71.10	11.40
Hispanic / Latino American	3,370	46.4	1,564	67.03	12.86
Native American	61	55.7	34	70.43	12.22
Caucasian / White (non-Hispanic)	4,096	77.2	3,164	76.39	10.42
Other	232	58.6	136	70.54	13.00
Choose not to respond	332	68.4	227	74.05	11.43
No response	94	59.6	56	68.52	18.40

Figure 101. General Lines – Property & Casualty Percent Passing by Ethnicity

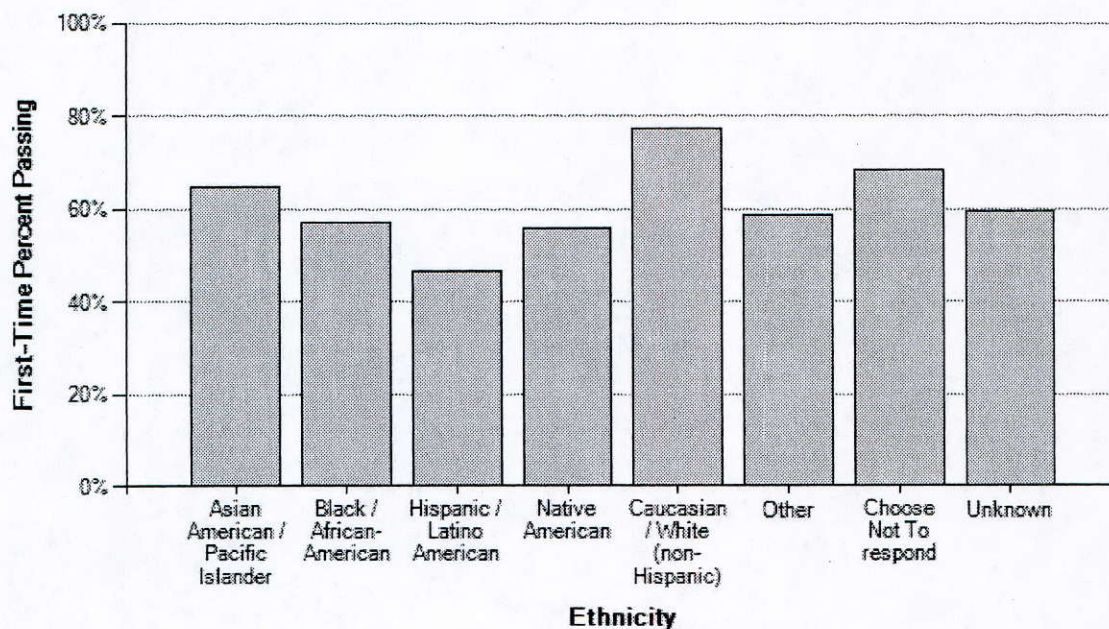


Table 112. General Lines – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	4,785	64.9	3,105	72.67	11.86
Yes, less than 30 hours	3,145	65.4	2,057	72.87	12.29
No	1,287	49.1	632	68.20	13.39
No response	101	61.4	62	68.58	18.29



Figure 102. General Lines – Property & Casualty Percent Passing by Course Taken

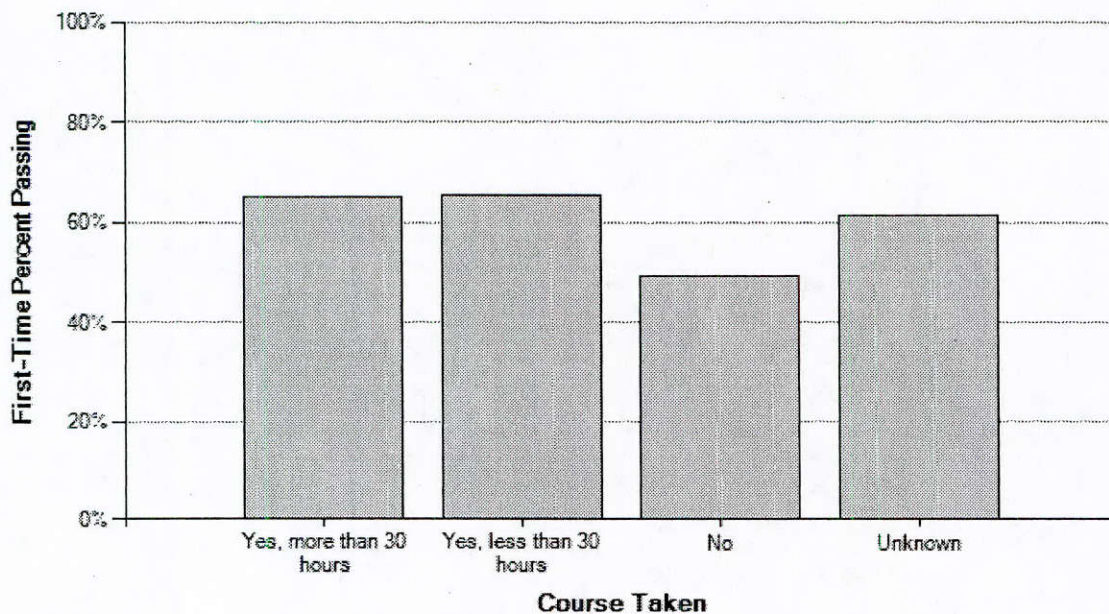


Table 113. General Lines – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	682	85.5	583	79.02	9.74
Between \$50,000 and \$100,000	1,685	80.1	1,350	77.02	10.18
Between \$25,000 and \$50,000	3,560	64.1	2,281	72.48	11.54
Less than \$25,000	3,231	47.9	1,547	67.70	12.98
No response	160	59.4	95	69.79	16.08

Figure 103. General Lines – Property & Casualty Percent Passing by Income Level

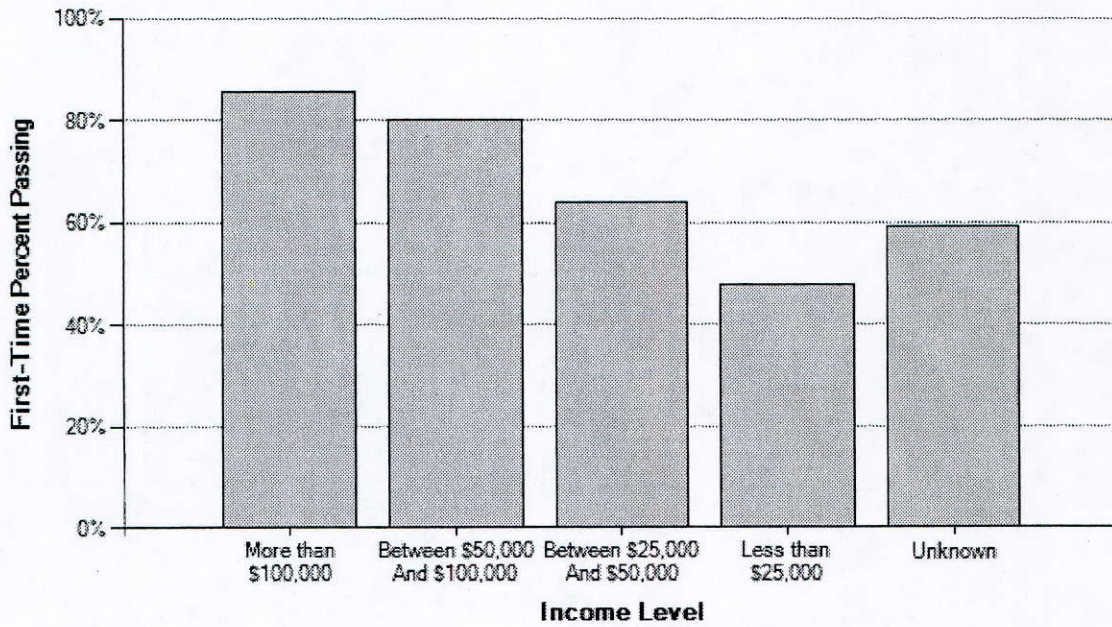


Table 114. General Lines – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	2,744	53.2	1,461	69.14	12.98
Between 31 and 50 hours	4,023	67.5	2,717	73.50	11.78
Between 51 and 70 hours	1,425	66.9	954	73.38	11.95
More than 70 hours	992	65.1	646	72.91	11.94
No response	134	58.2	78	69.36	16.18

Figure 104. General Lines – Property & Casualty Percent Passing by Total Hours Spent Studying

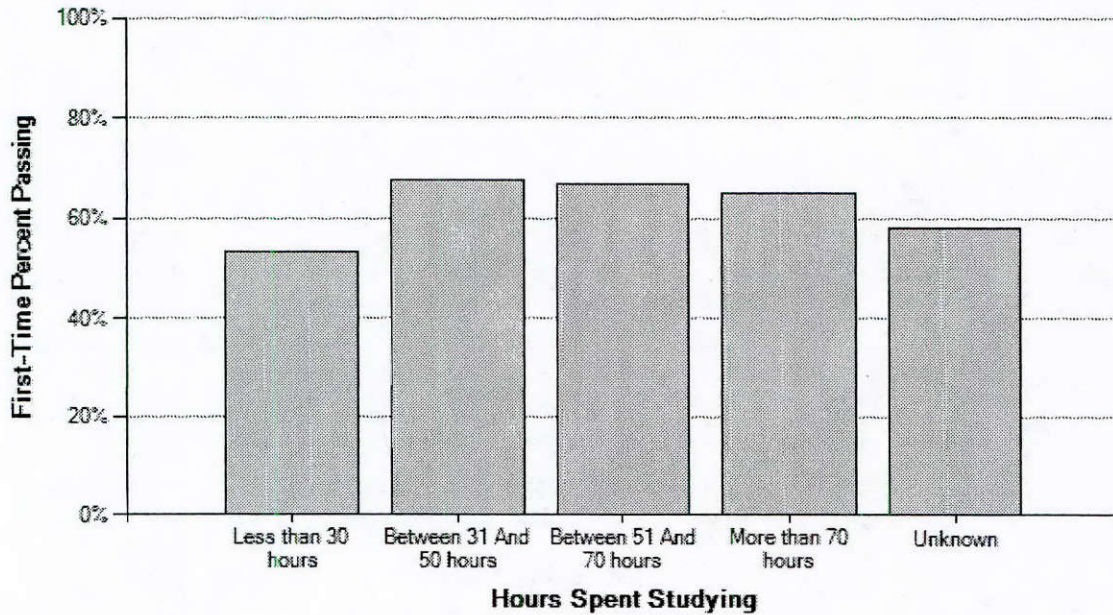


Table 115. General Lines – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	8,034	65.5	5,260	72.90	11.97
Spanish	800	39.4	315	64.66	13.36
Other	250	57.6	144	71.23	12.24
Choose not to respond	103	56.3	58	70.51	13.53
No response	131	60.3	79	69.77	16.68

Figure 105. General Lines – Property & Casualty Percent Passing by Primary Language

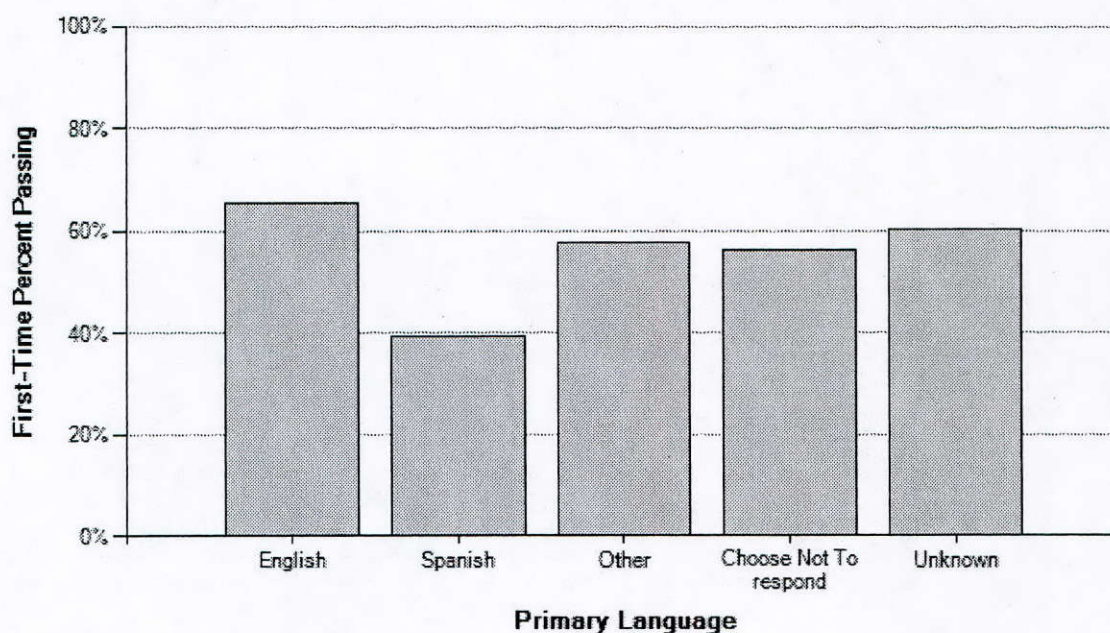


Table 116. General Lines – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	67	35.8	24	62.55	13.87
High school diploma or equivalent	3,784	51.6	1,951	68.71	12.56
Two-year college degree (Associate's Degree)	1,757	58.5	1,027	70.55	12.27
Four-year college degree (Bachelor's Degree)	2,650	79.0	2,094	77.06	10.15
Advanced college degree (Master's degree or Doctorate)	541	84.5	457	78.91	9.69
Choose not to respond	391	58.3	228	70.80	12.06
No response	128	58.6	75	69.42	16.78

Figure 106. General Lines – Property & Casualty Percent Passing by Education Level

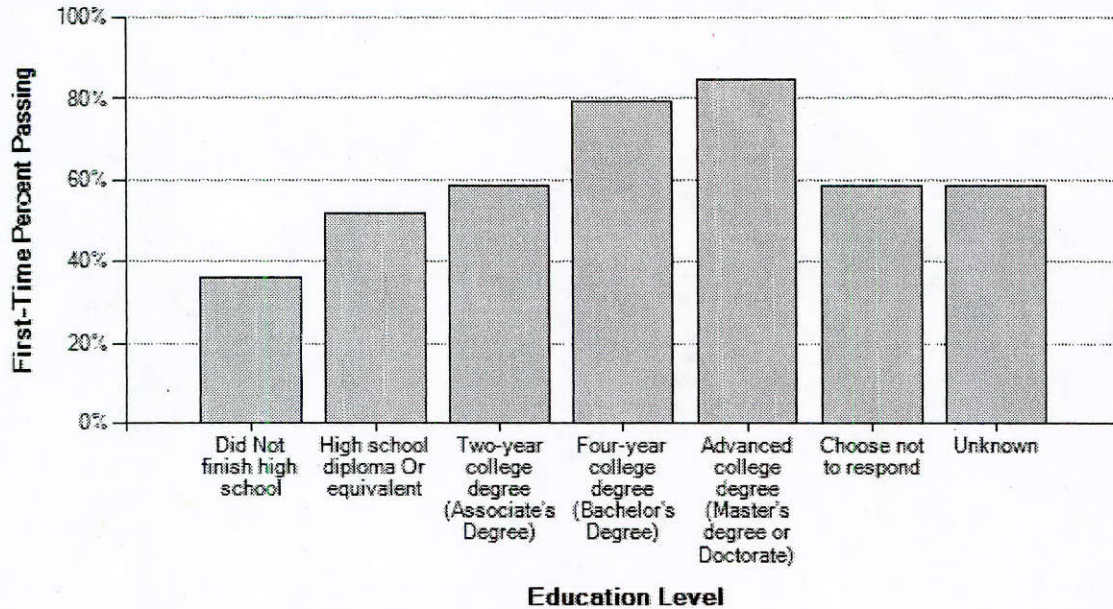


Table 117. General Lines – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	931	55.6	518	69.90	12.71
I completed an insurance course at a college or university.	306	54.2	166	69.18	12.23
I attended classroom preparation from an exam preparation school.	2,374	72.4	1,719	75.09	10.63
I completed an online course.	3,408	68.2	2,323	73.46	11.86
I bought and used a study guide or study manual.	1,666	53.0	883	69.52	12.95
I took the exam without taking a course or studying.	120	22.5	27	60.34	12.74
Other	374	36.9	138	64.21	13.67
No response	139	59.0	82	69.55	16.46

Figure 107. General Lines – Property & Casualty Percent Passing by Preparation Method

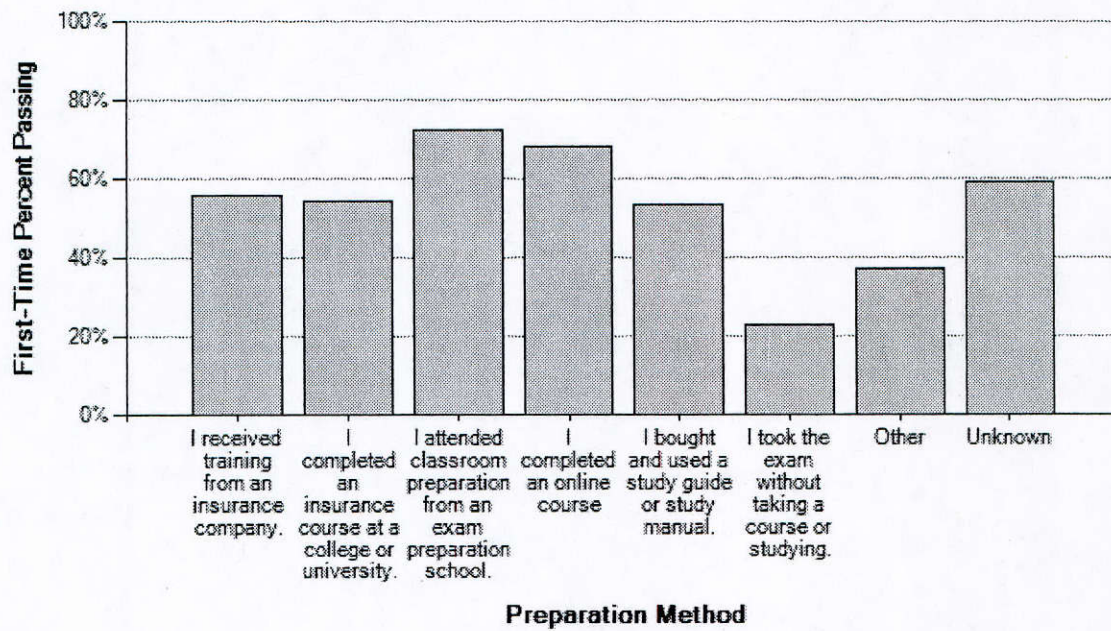


Table 118. General Lines – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	7,833	64.5	5,053	72.62	12.15
Mexico	551	42.8	236	65.70	13.18
the Caribbean	39	66.7	26	74.13	11.68
Central America	95	48.4	46	67.51	12.82
South America	85	58.8	50	70.26	11.98
Spain	7	85.7	6	76.86	7.78
Other	566	63.4	359	72.34	12.14
No response	142	56.3	80	68.89	16.42

Figure 108. General Lines – Property & Casualty Percent Passing by National Origin

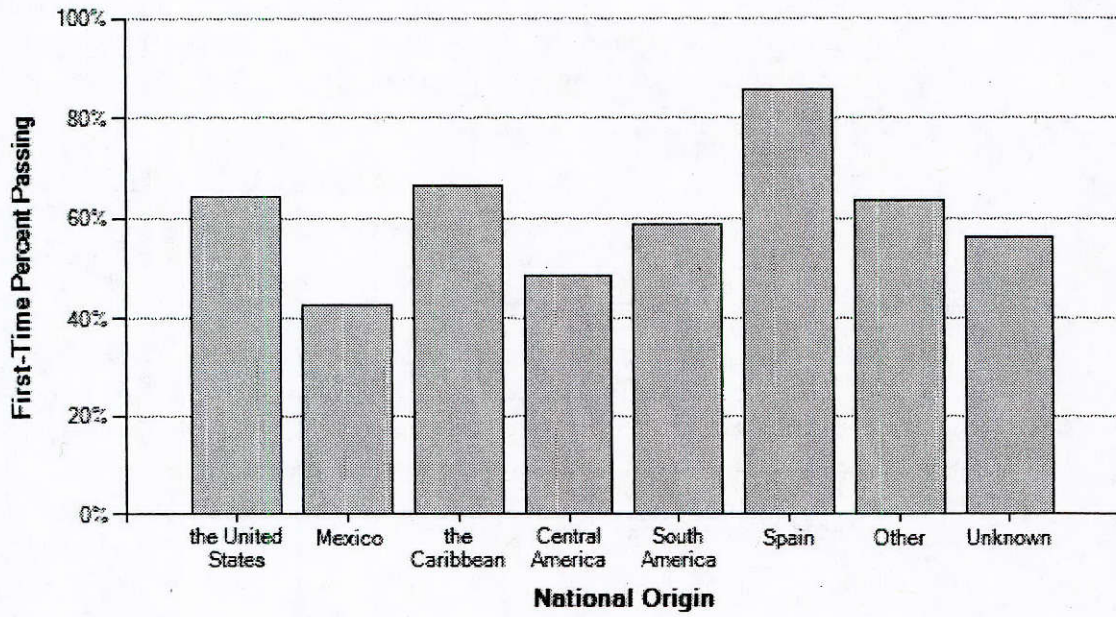


Table 119. General Lines – Property &amp; Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	187	65.2	122	73.33	10.91
	Black / African-American	330	60.0	198	71.24	11.10
	Hispanic / Latino American	1,028	58.3	599	70.37	12.35
	Native American	26	65.4	17	74.31	10.25
	Caucasian / White (non-Hispanic)	1,843	83.6	1,541	78.20	9.36
	Other	97	59.8	58	71.09	11.60
	Choose not to respond	121	75.2	91	74.92	11.29
	No response	16	75.0	12	77.38	10.53
Female	Asian American / Pacific Islander	159	64.8	103	72.06	11.39
	Black / African-American	455	55.2	251	70.97	11.63
	Hispanic / Latino American	2,339	41.1	962	65.55	12.81
	Native American	33	48.5	16	67.15	12.70
	Caucasian / White (non-Hispanic)	2,245	72.0	1,617	74.92	11.01
	Other	133	57.1	76	70.04	14.03
	Choose not to respond	112	64.3	72	73.48	11.31
	No response	18	44.4	8	66.39	13.60
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	1	100.0	1	81.00	
	Hispanic / Latino American	2	100.0	2	75.00	7.07
	Native American	2	50.0	1	74.00	19.80
	Caucasian / White (non-Hispanic)	8	75.0	6	74.38	8.26
	Other	2	100.0	2	77.50	2.12
	Choose not to respond	98	64.3	63	73.55	11.82
	No response	3	66.7	2	72.67	19.09
No response	Asian American / Pacific Islander	1	0.0	0	60.00	
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	76.00	
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	1	100.0	1	80.00	
	No response	57	59.6	34	66.49	20.85



Figure 11. General Lines – Property & Casualty Percent Passing by Ethnicity within Gender

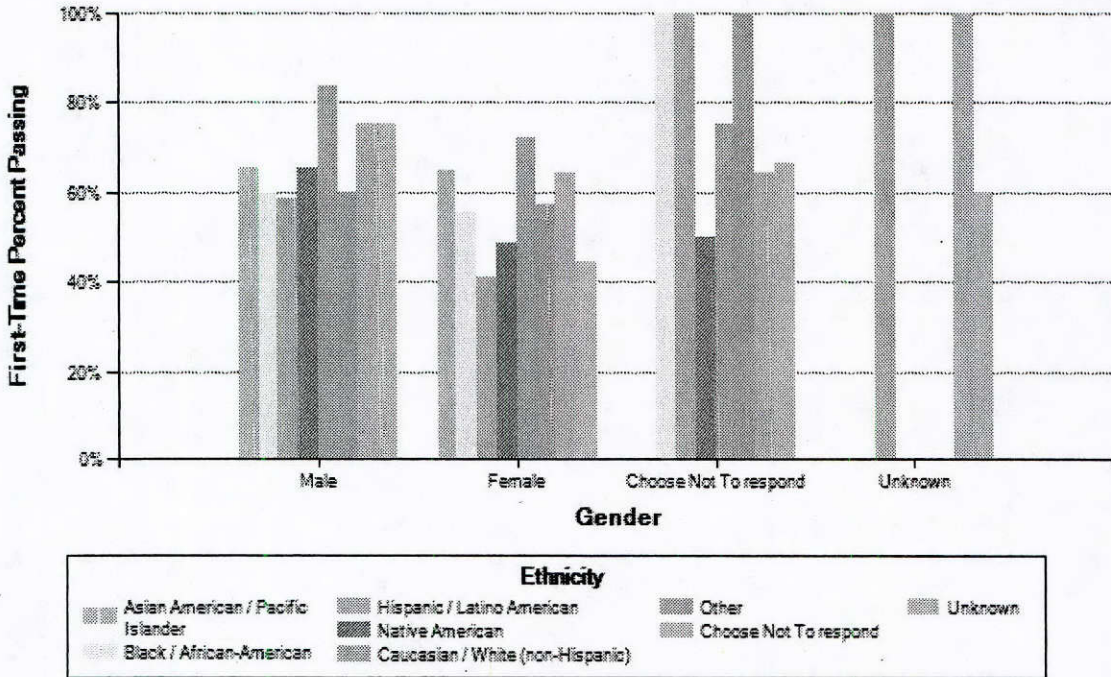


Table 120. General Lines – Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Did not finish high school	14	50.0	7	67.64	11.35
	High school diploma or equivalent	1,096	60.9	668	71.43	11.74
	Two-year college degree (Associate's Degree)	618	64.2	397	71.94	11.83
	Four-year college degree (Bachelor's Degree)	1,441	81.9	1,180	77.75	9.69
	Advanced college degree (Master's degree or Doctorate)	317	85.2	270	79.36	9.26
	Choose not to respond	135	71.1	96	72.96	12.05
	No response	27	74.1	20	77.19	9.26
Female	Did not finish high school	53	32.1	17	61.21	14.26
	High school diploma or equivalent	2,679	47.7	1,279	67.59	12.72
	Two-year college degree (Associate's Degree)	1,126	55.2	622	69.78	12.46
	Four-year college degree (Bachelor's Degree)	1,179	75.3	888	76.21	10.62
	Advanced college degree (Master's degree or Doctorate)	222	83.3	185	78.27	10.27
	Choose not to respond	206	49.0	101	68.70	11.85
	No response	29	44.8	13	67.07	12.65
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	8	37.5	3	67.13	11.31
	Two-year college degree (Associate's Degree)	12	66.7	8	72.75	10.63
	Four-year college degree (Bachelor's Degree)	30	86.7	26	77.30	10.46
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	79.50	13.44
	Choose not to respond	49	61.2	30	73.49	11.65
	No response	15	53.3	8	71.07	13.04
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	76.00	
	Two-year college degree (Associate's Degree)	1	0.0	0	60.00	
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	79.00	
	No response	57	59.6	34	66.51	20.86

Figure 12. General Lines – Property & Casualty Percent Passing by Education Level within Gender

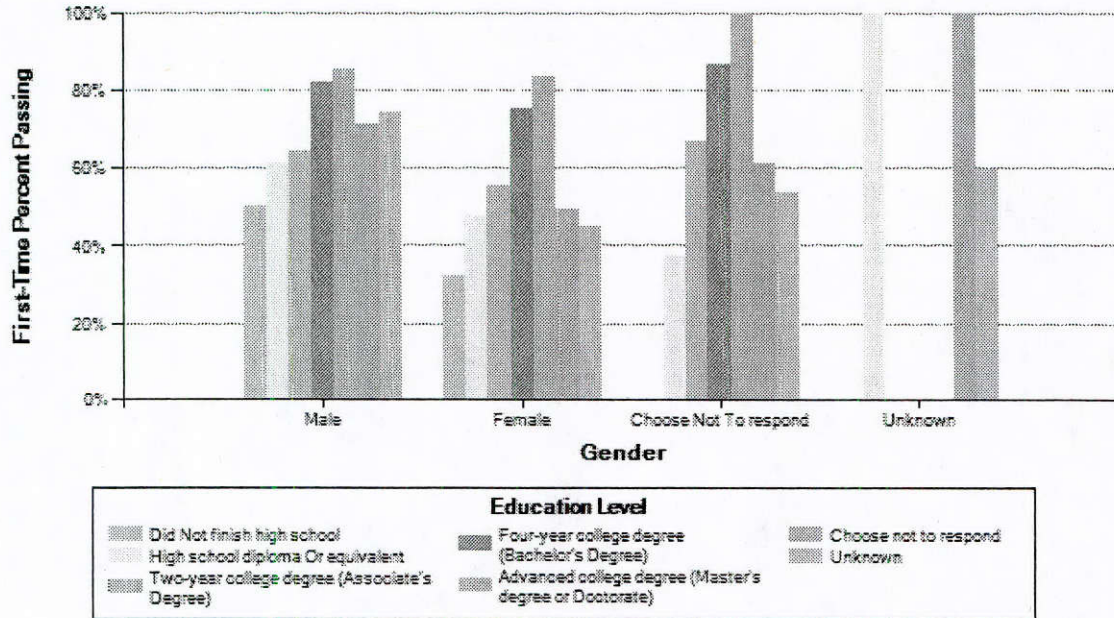


Table 121. General Lines – Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	1,884	74.4	1,401	75.47	10.62
	Yes, less than 30 hours	1,253	73.9	926	75.15	11.14
	No	495	60.4	299	71.23	13.03
	No response	16	75.0	12	76.38	11.37
Female	Yes, more than 30 hours	2,852	58.6	1,671	70.79	12.26
	Yes, less than 30 hours	1,862	59.6	1,109	71.29	12.80
	No	762	41.5	316	66.16	13.32
	No response	18	50.0	9	64.83	15.69
Choose not to respond	Yes, more than 30 hours	47	68.1	32	74.91	11.93
	Yes, less than 30 hours	30	73.3	22	75.67	10.06
	No	30	56.7	17	69.87	11.86
	No response	9	66.7	6	74.22	11.78
No response	Yes, more than 30 hours	2	50.0	1	68.00	11.31
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	58	60.3	35	66.72	20.74

Figure 13. General Lines – Property & Casualty Percent Passing by Course Taken within Gender

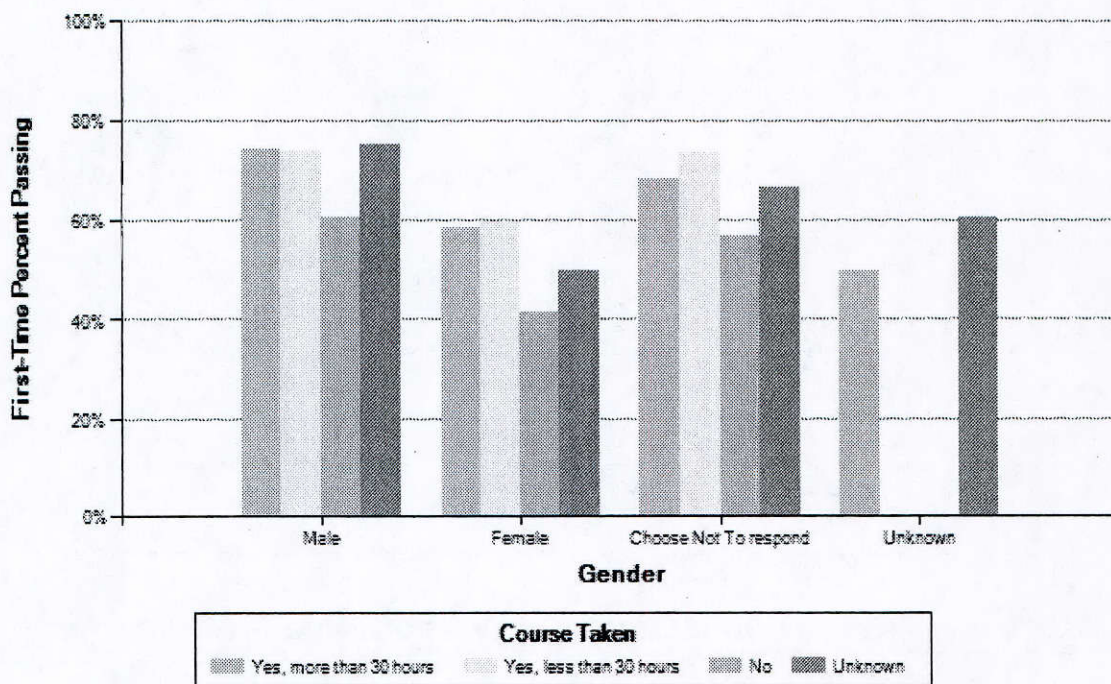


Table 122. General Lines – Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	353	68.8	243	73.43	11.20
	I completed an insurance course at a college or university.	101	61.4	62	70.52	11.73
	I attended classroom preparation from an exam preparation school.	917	80.0	734	76.99	9.66
	I completed an online course.	1,415	76.3	1,080	76.08	10.59
	I bought and used a study guide or study manual.	656	65.7	431	72.99	11.87
	I took the exam without taking a course or studying.	49	28.6	14	62.94	12.89
	Other	129	42.6	55	65.54	14.40
	No response	28	67.9	19	75.36	10.29
Female	I received training from an insurance company.	569	47.1	268	67.59	13.11
	I completed an insurance course at a college or university.	203	50.7	103	68.53	12.46
	I attended classroom preparation from an exam preparation school.	1,436	67.7	972	73.85	11.04
	I completed an online course.	1,966	62.2	1,223	71.56	12.35
	I bought and used a study guide or study manual.	998	44.4	443	67.20	13.14
	I took the exam without taking a course or studying.	70	18.6	13	58.63	12.48
	Other	216	30.6	66	62.53	13.27
	No response	36	47.2	17	68.17	12.83
Choose not to respond	I received training from an insurance company.	9	77.8	7	78.00	8.50
	I completed an insurance course at a college or university.	2	50.0	1	66.50	14.85
	I attended classroom preparation from an exam preparation school.	20	65.0	13	77.60	10.19
	I completed an online course.	26	73.1	19	74.85	12.98
	I bought and used a study guide or study manual.	12	75.0	9	73.58	10.20
	I took the exam without taking a course or studying.	1	0.0	0	53.00	
	Other	29	58.6	17	70.76	10.76
	No response	17	64.7	11	72.59	12.82
No response	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.	1	0.0	0	60.00	
	I completed an online course.	1	100.0	1	76.00	
	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	58	60.3	35	66.72	20.74

Figure 14. General Lines – Property & Casualty Percent Passing by Preparation Method within Gender

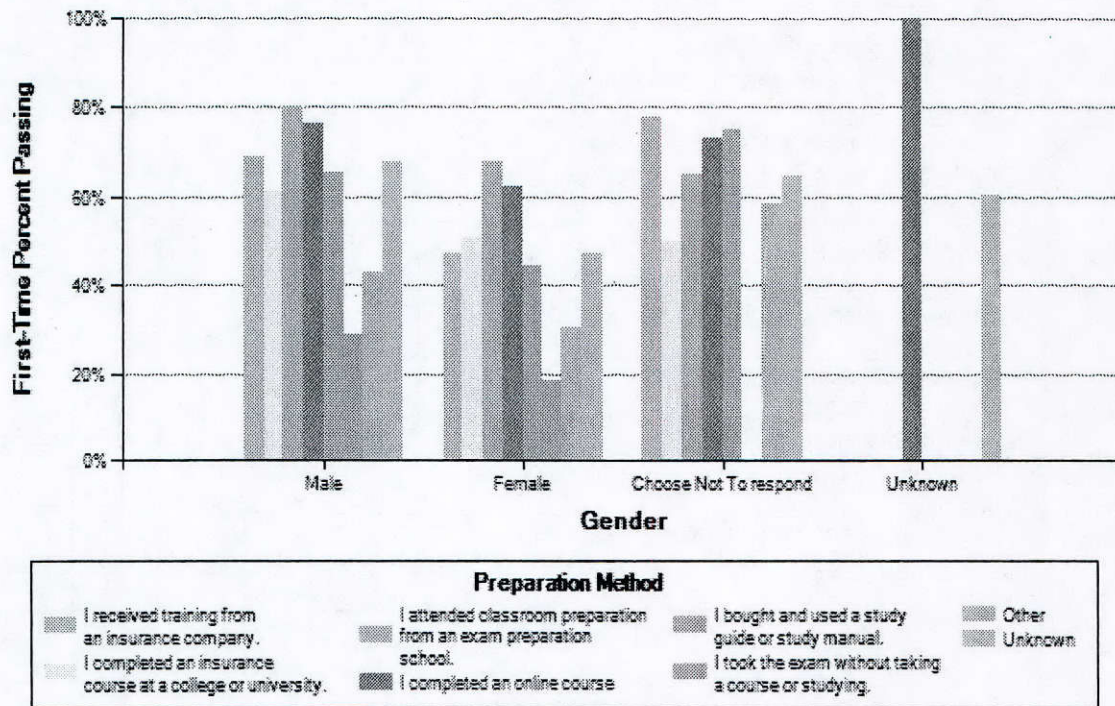


Table 123. General Lines – Property & Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	the United States	3,107	73.8	2,292	75.17	11.20
	Mexico	148	60.1	89	71.80	11.02
	the Caribbean	19	63.2	12	74.53	11.85
	Central America	34	52.9	18	69.56	10.78
	South America	36	66.7	24	71.75	10.03
	Spain	3	100.0	3	77.67	9.07
	Other	275	67.3	185	73.49	11.27
	No response	26	57.7	15	70.19	13.11
Female	the United States	4,654	58.3	2,711	70.90	12.46
	Mexico	399	35.8	143	63.31	13.17
	the Caribbean	20	70.0	14	73.75	11.81
	Central America	59	47.5	28	66.44	13.98
	South America	49	53.1	26	69.16	13.23
	Spain	4	75.0	3	76.25	8.06
	Other	273	60.4	165	71.32	12.99
	No response	36	41.7	15	68.14	12.09
Choose not to respond	the United States	70	68.6	48	74.24	11.95
	Mexico	4	100.0	4	78.50	6.81
	the Caribbean	0	-	-	-	-
	Central America	2	0.0	0	64.00	5.66
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	17	52.9	9	70.88	10.45
	No response	23	69.6	16	74.39	11.84
No response	the United States	2	100.0	2	76.00	0.00
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	60.00	
	No response	57	59.6	34	66.56	20.89

Figure 15. General Lines – Property & Casualty Percent Passing by National Origin within Gender

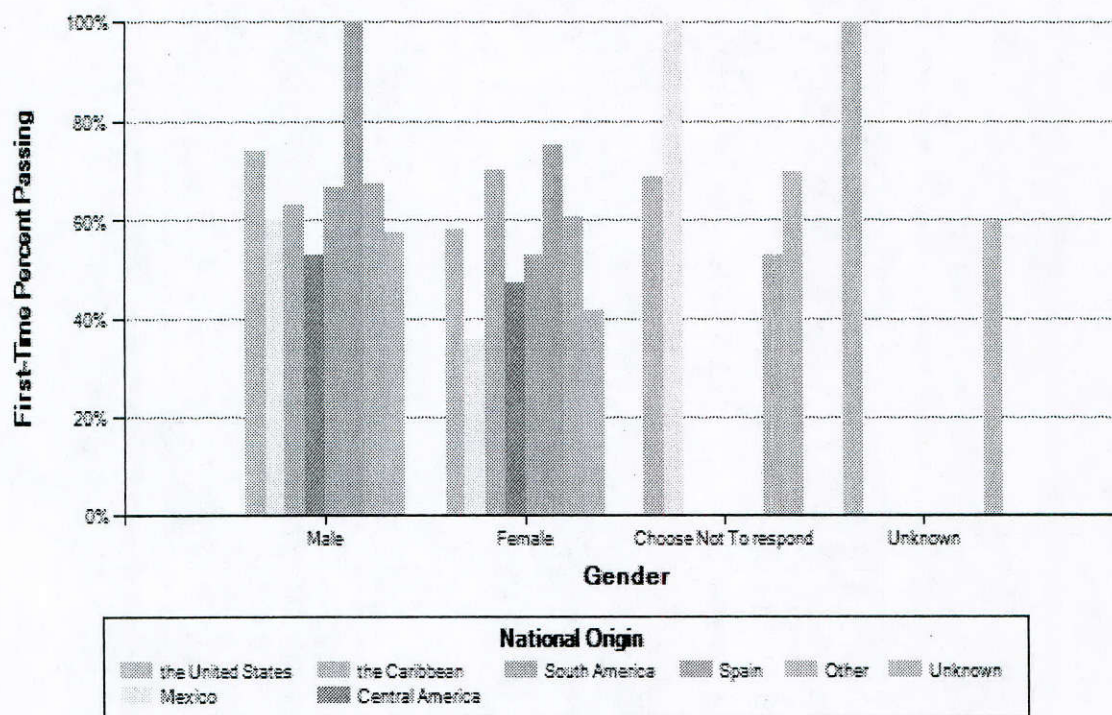


Table 124. General Lines – Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	5	40.0	2	68.00	11.60
	High school diploma or equivalent	63	61.9	39	69.94	10.95
	Two-year college degree (Associate's Degree)	71	59.2	42	70.37	11.37
	Four-year college degree (Bachelor's Degree)	136	66.9	91	73.99	9.89
	Advanced college degree (Master's degree or Doctorate)	54	72.2	39	76.30	12.98
	Choose not to respond	15	66.7	10	71.13	10.03
	No response	3	66.7	2	79.33	12.42
Black / African-American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	259	46.3	120	68.74	11.43
	Two-year college degree (Associate's Degree)	174	51.7	90	69.67	11.84
	Four-year college degree (Bachelor's Degree)	258	65.5	169	73.20	10.60
	Advanced college degree (Master's degree or Doctorate)	75	78.7	59	76.07	9.50



Ethricity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	18	61.1	11	68.72	14.07
	No response	2	50.0	1	64.50	13.44
Hispanic / Latino American	Did not finish high school	44	27.3	12	59.64	13.67
	High school diploma or equivalent	1,800	37.6	676	64.61	12.77
	Two-year college degree (Associate's Degree)	739	49.3	364	67.40	12.75
	Four-year college degree (Bachelor's Degree)	569	67.7	385	73.61	10.71
	Advanced college degree (Master's degree or Doctorate)	90	76.7	69	75.82	8.81
	Choose not to respond	116	44.8	52	65.88	12.25
	No response	12	50.0	6	68.58	10.61
Native American	Did not finish high school	1	0.0	0	43.00	
	High school diploma or equivalent	20	40.0	8	67.20	10.50
	Two-year college degree (Associate's Degree)	18	61.1	11	71.22	12.58
	Four-year college degree (Bachelor's Degree)	16	75.0	12	76.38	9.22
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	73.00	
	Choose not to respond	5	40.0	2	66.40	17.83
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	14	57.1	8	68.07	11.87
	High school diploma or equivalent	1,503	68.5	1,030	73.40	10.86
	Two-year college degree (Associate's Degree)	647	70.3	455	74.31	10.76
	Four-year college degree (Bachelor's Degree)	1,508	87.1	1,313	79.51	8.83
	Advanced college degree (Master's degree or Doctorate)	279	92.5	258	81.95	8.09
	Choose not to respond	127	68.5	87	74.24	10.11
	No response	18	72.2	13	75.50	8.47
Other	Did not finish high school	2	50.0	1	78.00	18.38
	High school diploma or equivalent	69	46.4	32	67.93	11.46
	Two-year college degree (Associate's Degree)	53	54.7	29	68.89	12.28
	Four-year college degree (Bachelor's Degree)	71	73.2	52	73.85	14.42
	Advanced college degree (Master's degree or Doctorate)	20	75.0	15	74.55	11.09
	Choose not to respond	14	42.9	6	66.50	13.78
	No response	3	33.3	1	69.00	16.00
Choose not to respond	Did not finish high school	1	100.0	1	75.00	
	High school diploma or equivalent	62	66.1	41	73.40	11.50
	Two-year college degree (Associate's Degree)	53	64.2	34	72.58	12.57
	Four-year college degree (Bachelor's Degree)	88	79.5	70	76.47	10.67
	Advanced college degree (Master's degree or Doctorate)	20	75.0	15	73.60	10.43
	Choose not to respond	93	62.4	58	73.42	11.59
	No response	15	53.3	8	72.07	11.59
No response	Did not finish high school	0	-	-	-	-

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
			High school diploma or equivalent	8	62.5	5
Two-year college degree (Associate's Degree)	2	100.0	2	85.00	1.41	
Four-year college degree (Bachelor's Degree)	4	50.0	2	72.75	11.41	
Advanced college degree (Master's degree or Doctorate)	2	50.0	1	71.50	9.19	
Choose not to respond	3	66.7	2	72.33	13.32	
No response	75	58.7	44	67.32	19.79	

Figure 16. General Lines - Property & Casualty Percent Passing by Education Level within Ethnicity

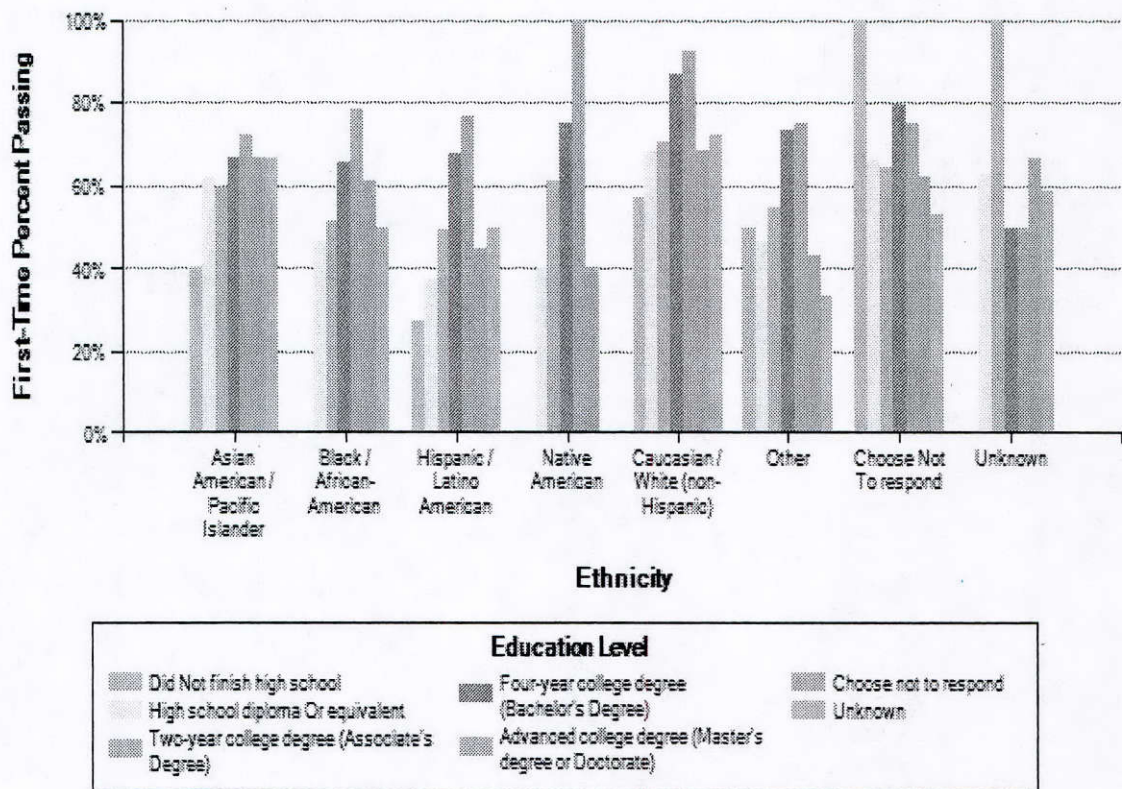


Table 125. General Lines – Property & Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	199	64.8	129	72.90	10.78
	Yes, less than 30 hours	84	75.0	63	75.29	10.20
	No	64	51.6	33	68.73	12.43
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	488	60.7	296	72.02	11.19
	Yes, less than 30 hours	210	62.4	131	71.90	11.02
	No	85	24.7	21	63.58	10.59
	No response	3	66.7	2	77.67	19.86
Hispanic / Latino American	Yes, more than 30 hours	1,732	49.5	858	67.91	12.43
	Yes, less than 30 hours	1,133	48.1	545	67.43	13.08
	No	501	32.1	161	63.22	13.10
	No response	4	0.0	0	49.25	5.74
Native American	Yes, more than 30 hours	30	60.0	18	71.27	11.19
	Yes, less than 30 hours	20	50.0	10	70.15	13.61
	No	11	54.5	6	68.64	13.21
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	2,050	78.0	1,600	76.66	10.04
	Yes, less than 30 hours	1,520	78.8	1,197	76.90	10.29
	No	516	69.6	359	73.89	11.86
	No response	10	80.0	8	73.30	10.13
Other	Yes, more than 30 hours	124	62.9	78	71.60	12.53
	Yes, less than 30 hours	67	61.2	41	71.91	11.74
	No	39	38.5	15	64.51	15.28
	No response	2	100.0	2	77.00	4.24
Choose not to respond	Yes, more than 30 hours	153	78.4	120	76.08	10.53
	Yes, less than 30 hours	104	63.5	66	74.19	11.35
	No	68	52.9	36	69.07	12.46
	No response	7	71.4	5	75.71	8.08
No response	Yes, more than 30 hours	9	66.7	6	71.11	10.03
	Yes, less than 30 hours	7	57.1	4	74.57	12.00
	No	3	33.3	1	66.33	19.04
	No response	75	60.0	45	67.73	19.70

Figure 17. General Lines – Property & Casualty Percent Passing by Course Taken within Ethnicity

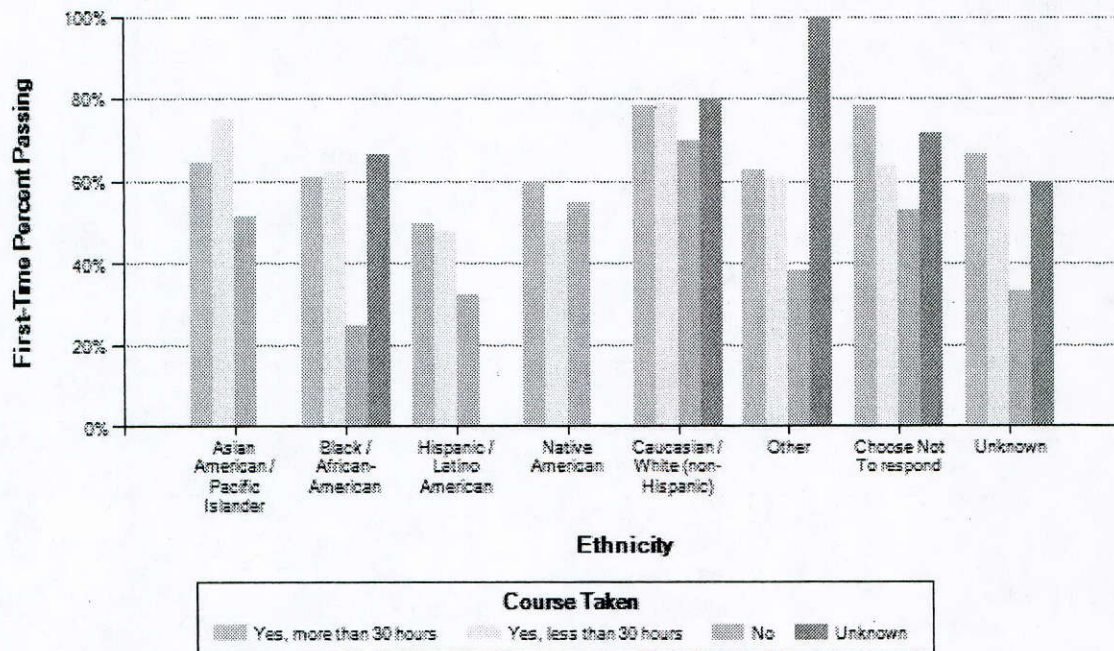


Table 126. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	46	56.5	26	69.96	10.57
	I completed an insurance course at a college or university.	7	57.1	4	71.57	9.71
	I attended classroom preparation from an exam preparation school.	77	74.0	57	74.38	10.55
	I completed an online course.	114	68.4	78	74.38	10.55
	I bought and used a study guide or study manual.	75	64.0	48	72.33	11.89
	I took the exam without taking a course or studying.	9	11.1	1	57.33	10.65
	Other	16	56.3	9	71.19	10.42
	No response	3	66.7	2	75.00	11.14
Black / African-American	I received training from an insurance company.	140	58.6	82	71.30	10.27
	I completed an insurance course at a college or university.	29	55.2	16	70.17	10.09
	I attended classroom preparation from an exam preparation school.	179	68.7	123	74.24	9.99

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an online course.	267	66.3	177	73.31	10.53
	I bought and used a study guide or study manual.	124	34.7	43	66.02	11.93
	I took the exam without taking a course or studying.	9	0.0	0	57.67	10.57
	Other	36	25.0	9	60.72	13.62
	No response	2	0.0	0	54.50	0.71
	Hispanic / Latino American	I received training from an insurance company.	425	42.1	179	65.96
I completed an insurance course at a college or university.		120	38.3	46	64.10	12.22
I attended classroom preparation from an exam preparation school.		721	56.6	408	70.28	11.38
I completed an online course.		1,192	52.3	623	68.52	12.78
I bought and used a study guide or study manual.		670	37.9	254	64.63	12.94
I took the exam without taking a course or studying.		55	10.9	6	56.45	12.45
Other		171	24.0	41	60.40	11.80
No response		16	43.8	7	68.25	10.18
Native American	I received training from an insurance company.	8	100.0	8	77.88	6.88
	I completed an insurance course at a college or university.	1	100.0	1	81.00	
	I attended classroom preparation from an exam preparation school.	13	46.2	6	70.38	9.98
	I completed an online course.	18	50.0	9	69.89	13.56
	I bought and used a study guide or study manual.	17	58.8	10	70.06	12.67
	I took the exam without taking a course or studying.	3	0.0	0	54.00	13.08
	Other	1	0.0	0	66.00	
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	257	72.4	186	74.76	11.47
	I completed an insurance course at a college or university.	126	69.0	87	73.33	11.31
	I attended classroom preparation from an exam preparation school.	1,241	81.9	1,016	77.97	9.32
	I completed an online course.	1,644	80.0	1,316	77.06	9.96
	I bought and used a study guide or study manual.	690	69.7	481	74.42	11.33
	I took the exam without taking a course or studying.	39	48.7	19	67.82	11.41
	Other	76	55.3	42	69.41	13.70
	No response	23	73.9	17	75.74	9.68
Other	I received training from an insurance company.	25	52.0	13	69.56	11.80

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an insurance course at a college or university.	8	37.5	3	66.75	12.62
	I attended classroom preparation from an exam preparation school.	60	83.3	50	76.08	8.30
	I completed an online course.	81	55.6	45	70.09	13.65
	I bought and used a study guide or study manual.	29	48.3	14	69.76	11.60
	I took the exam without taking a course or studying.	2	50.0	1	67.00	12.73
	Other	24	37.5	9	61.96	17.88
	No response	3	33.3	1	69.00	16.00
	Choose not to respond	I received training from an insurance company.	30	80.0	24	75.57
I completed an insurance course at a college or university.		14	57.1	8	71.86	11.18
I attended classroom preparation from an exam preparation school.		79	72.2	57	76.62	9.99
I completed an online course.		84	83.3	70	76.58	10.08
I bought and used a study guide or study manual.		57	54.4	31	71.14	12.55
I took the exam without taking a course or studying.		3	0.0	0	53.33	9.50
Other		49	55.1	27	70.29	13.09
No response		16	62.5	10	72.81	11.46
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	1	100.0	1	80.00	
	I attended classroom preparation from an exam preparation school.	4	50.0	2	70.25	7.32
	I completed an online course.	8	62.5	5	71.63	10.98
	I bought and used a study guide or study manual.	4	50.0	2	72.75	14.45
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	88.00	
	No response	76	59.2	45	67.47	19.70

Figure 18. General Lines – Property & Casualty Percent Passing by Preparation Method within Ethnicity

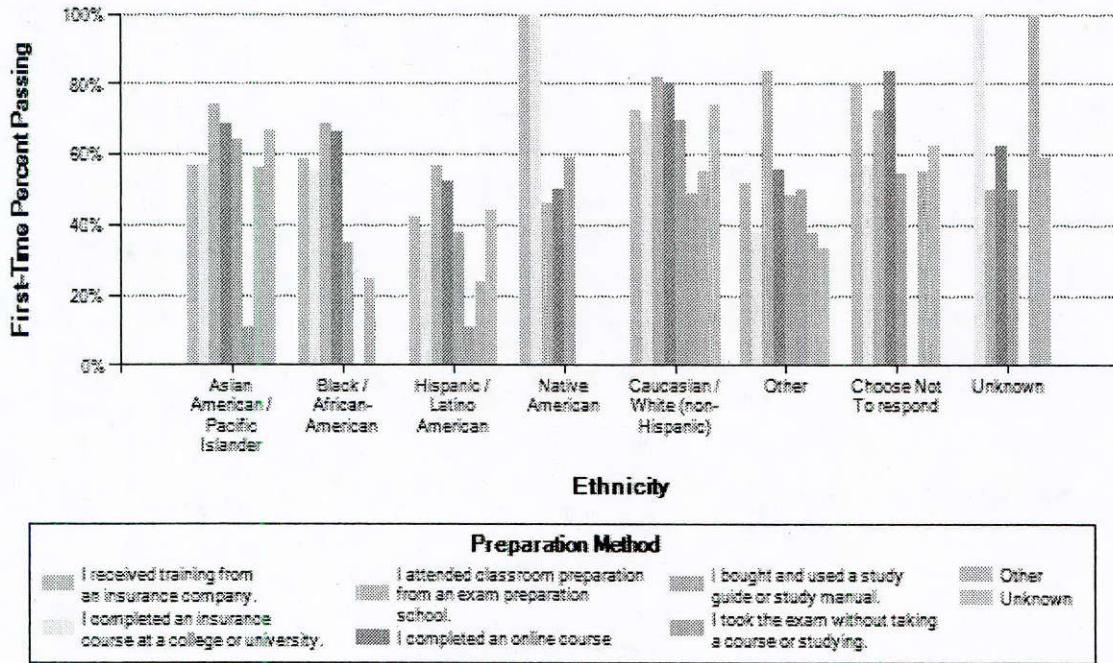


Table 127. General Lines – Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	100	70.0	70	73.77	10.58
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	78.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	242	62.8	152	72.24	11.42
	No response	4	50.0	2	73.00	9.66
Black / African-American	the United States	709	57.8	410	71.26	11.25
	Mexico	0	-	-	-	-
	the Caribbean	7	57.1	4	68.29	13.14
	Central America	2	50.0	1	72.00	5.66
	South America	1	100.0	1	82.00	
	Spain	0	-	-	-	-
	Other	62	54.8	34	70.68	12.25
	No response	5	0.0	0	54.20	11.39
Hispanic / Latino American	the United States	2,596	46.4	1,205	67.10	12.75
	Mexico	534	42.7	228	65.61	13.25
	the Caribbean	26	69.2	18	75.69	11.12
	Central America	89	49.4	44	67.39	13.14

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	South America	81	56.8	46	69.80	12.04
	Spain	3	66.7	2	76.33	10.41
	Other	23	56.5	13	68.83	14.16
	No response	18	44.4	8	68.67	13.52
Native American	the United States	60	56.7	34	70.73	12.08
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	52.00	
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	3,969	77.4	3,072	76.44	10.37
	Mexico	3	66.7	2	70.00	5.00
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	2	100.0	2	78.00	9.90
	Spain	0	-	-	-	-
	Other	106	71.7	76	75.32	12.81
	No response	16	75.0	12	73.38	6.49
Other	the United States	131	58.0	76	70.17	13.11
	Mexico	4	25.0	1	62.25	13.48
	the Caribbean	2	50.0	1	66.50	16.26
	Central America	1	0.0	0	65.00	
	South America	1	100.0	1	80.00	
	Spain	2	100.0	2	80.50	9.19
	Other	88	61.4	54	71.35	12.94
	No response	3	33.3	1	69.00	16.00
Choose not to respond	the United States	250	69.2	173	74.46	11.80
	Mexico	8	62.5	5	72.63	10.41
	the Caribbean	3	100.0	3	82.67	5.03
	Central America	2	0.0	0	64.00	5.66
	South America	0	-	-	-	-
	Spain	2	100.0	2	74.00	4.24
	Other	43	67.4	29	71.93	10.19
	No response	24	62.5	15	73.71	10.78
No response	the United States	18	72.2	13	73.89	11.58
	Mexico	2	0.0	0	62.50	7.78
	the Caribbean	1	0.0	0	64.00	
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	88.00	
	No response	72	58.3	42	67.14	19.87



Figure 19. General Lines – Property & Casualty Percent Passing by National Origin within Ethnicity

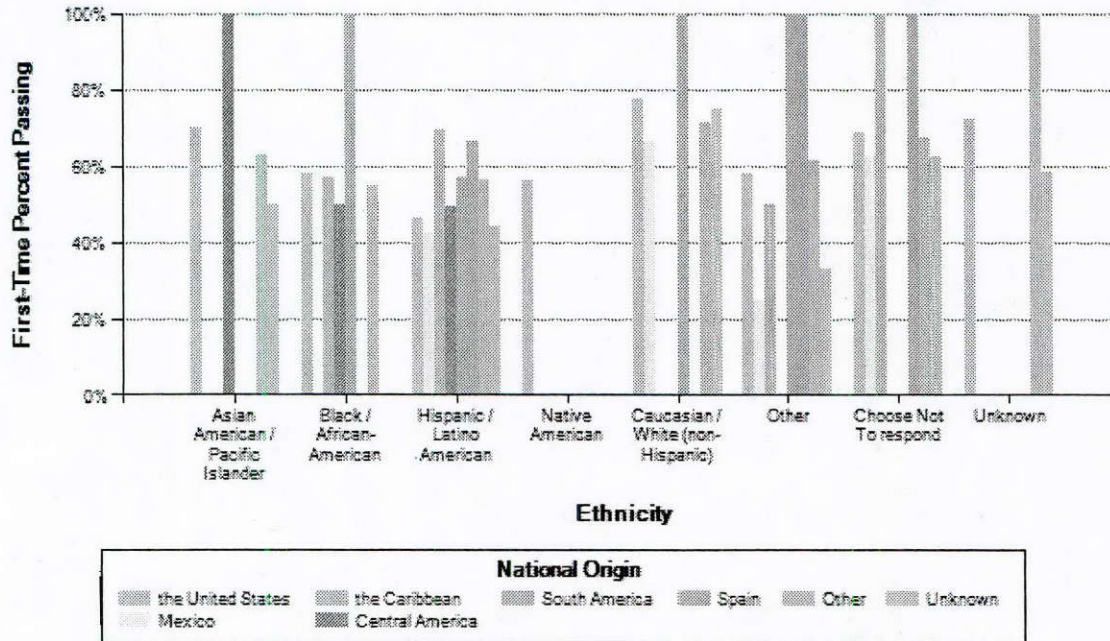


Table 128. General Lines – Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	51	37.3	19	63.08	13.70
	High school diploma or equivalent	3,305	53.6	1,770	69.37	12.34
	Two-year college degree (Associate's Degree)	1,469	58.9	865	70.80	12.18
	Four-year college degree (Bachelor's Degree)	2,281	80.9	1,846	77.51	10.04
	Advanced college degree (Master's degree or Doctorate)	403	88.1	355	79.99	8.75
	Choose not to respond	305	60.0	183	71.73	11.79
	No response	19	78.9	15	77.16	10.33
Mexico	Did not finish high school	10	20.0	2	54.30	13.38
	High school diploma or equivalent	295	31.2	92	62.45	12.86
	Two-year college degree (Associate's Degree)	117	55.6	65	68.29	12.79
	Four-year college degree (Bachelor's Degree)	88	67.0	59	73.70	9.38
	Advanced college degree (Master's degree or Doctorate)	19	68.4	13	76.32	9.62
	Choose not to respond	21	19.0	4	58.57	11.73
	No response	1	100.0	1	79.00	

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	55.6	5	69.33	13.03
	Two-year college degree (Associate's Degree)	4	100.0	4	81.50	9.04
	Four-year college degree (Bachelor's Degree)	19	63.2	12	74.26	10.50
	Advanced college degree (Master's degree or Doctorate)	7	71.4	5	75.71	13.86
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Did not finish high school	1	100.0	1	86.00	
	High school diploma or equivalent	50	34.0	17	63.78	13.50
	Two-year college degree (Associate's Degree)	22	59.1	13	69.23	12.77
	Four-year college degree (Bachelor's Degree)	13	76.9	10	74.92	8.00
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	75.00	15.56
	Choose not to respond	7	57.1	4	70.14	3.80
	No response	0	-	-	-	-
South America	Did not finish high school	1	0.0	0	60.00	
	High school diploma or equivalent	27	51.9	14	67.07	13.50
	Two-year college degree (Associate's Degree)	21	38.1	8	66.10	11.50
	Four-year college degree (Bachelor's Degree)	26	73.1	19	76.12	9.91
	Advanced college degree (Master's degree or Doctorate)	8	87.5	7	74.00	8.26
	Choose not to respond	2	100.0	2	71.00	0.00
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	100.0	2	80.50	10.61
	Two-year college degree (Associate's Degree)	2	100.0	2	75.50	2.12
	Four-year college degree (Bachelor's Degree)	2	50.0	1	69.50	2.12
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	87.00	
	No response	0	-	-	-	-
Other	Did not finish high school	4	50.0	2	71.25	7.27
	High school diploma or equivalent	87	54.0	47	68.10	12.79
	Two-year college degree (Associate's Degree)	118	59.3	70	70.51	12.76
	Four-year college degree (Bachelor's Degree)	213	65.7	140	74.09	11.07

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Advanced college degree (Master's degree or Doctorate)	101	75.2	76	76.03	11.84
	Choose not to respond	43	55.8	24	68.70	11.44
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	44.4	4	65.67	11.01
	Two-year college degree (Associate's Degree)	4	0.0	0	64.50	5.26
	Four-year college degree (Bachelor's Degree)	8	87.5	7	80.00	8.57
	Advanced college degree (Master's degree or Doctorate)	1	0.0	0	53.00	
	Choose not to respond	12	83.3	10	75.00	13.78
	No response	108	54.6	59	67.97	17.40

Figure 20. General Lines – Property & Casualty Percent Passing by Education Level within National Origin

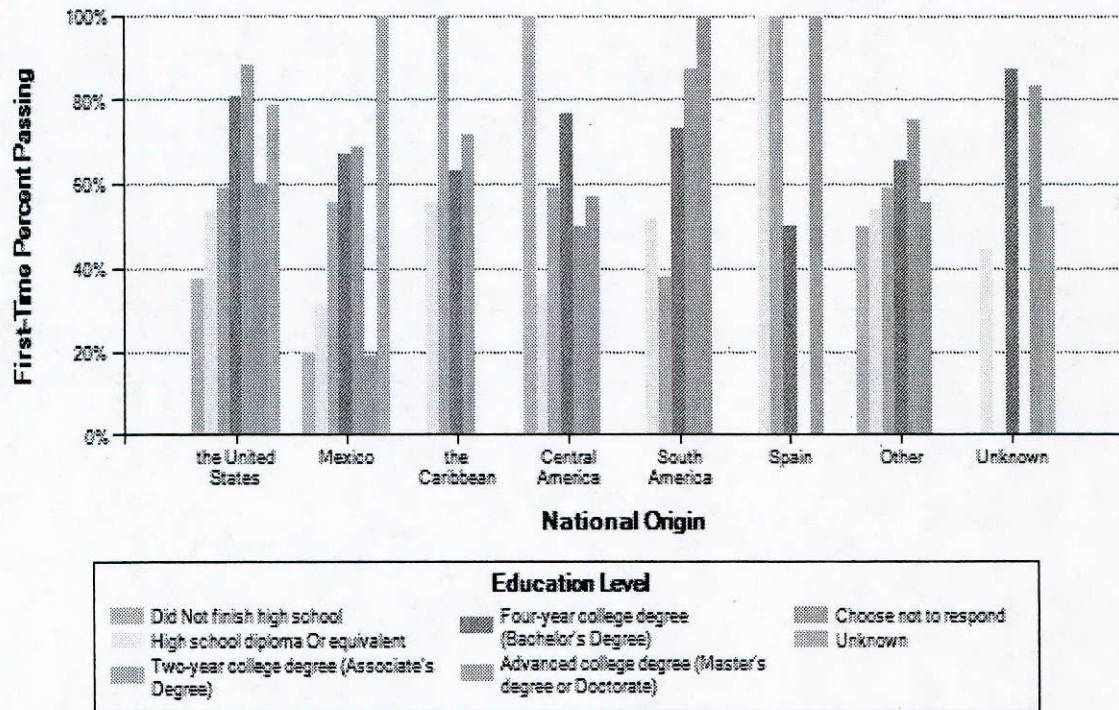


Table 129. General Lines – Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	4,026	66.5	2,677	73.21	11.68
	Yes, less than 30 hours	2,719	66.9	1,820	73.31	12.09
	No	1,071	50.7	543	68.67	13.25
	No response	17	76.5	13	72.71	14.44
Mexico	Yes, more than 30 hours	294	46.3	136	66.45	12.86
	Yes, less than 30 hours	180	42.8	77	65.87	12.81
	No	77	29.9	23	62.45	14.82
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	19	63.2	12	72.37	12.02
	Yes, less than 30 hours	14	71.4	10	77.71	12.82
	No	6	66.7	4	71.33	5.65
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	54	51.9	28	69.35	11.33
	Yes, less than 30 hours	27	44.4	12	64.85	16.42
	No	14	42.9	6	65.50	9.61
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	52	55.8	29	69.58	10.58
	Yes, less than 30 hours	31	67.7	21	71.74	14.37
	No	2	0.0	0	65.00	4.24
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	2	100.0	2	75.00	2.83
	Yes, less than 30 hours	2	50.0	1	77.50	13.44
	No	3	100.0	3	77.67	9.07
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	309	65.7	203	72.65	11.75
	Yes, less than 30 hours	153	69.9	107	74.72	11.07
	No	103	46.6	48	67.80	13.66
	No response	1	100.0	1	80.00	
No response	Yes, more than 30 hours	29	62.1	18	72.62	11.91
	Yes, less than 30 hours	19	47.4	9	70.53	9.35
	No	11	45.5	5	66.00	14.63
	No response	83	57.8	48	67.60	19.01

Figure 21. General Lines – Property & Casualty Percent Passing by Course Taken within National Origin

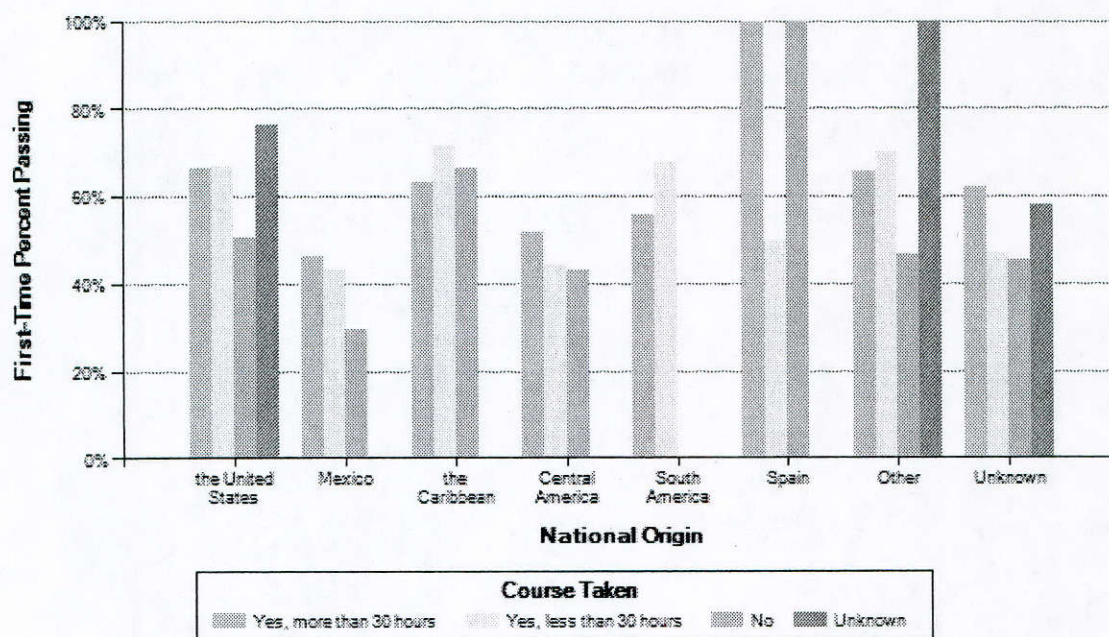


Table 130. General Lines – Property & Casualty Examinees by Preparation Method within National Origin

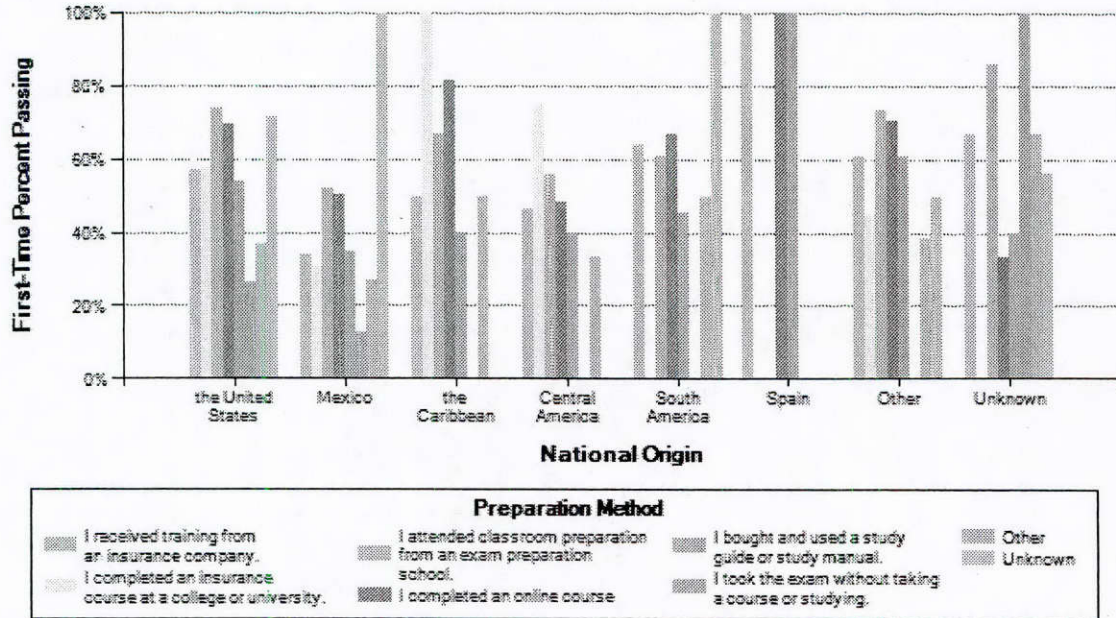
National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	776	57.0	442	70.55	12.21
	I completed an insurance course at a college or university.	252	57.5	145	69.95	12.08
	I attended classroom preparation from an exam preparation school.	2,065	73.8	1,525	75.55	10.35
	I completed an online course.	2,911	69.5	2,023	73.90	11.74
	I bought and used a study guide or study manual.	1,437	54.0	776	69.71	12.93
	I took the exam without taking a course or studying.	92	26.1	24	61.63	12.61
	Other	279	36.9	103	64.26	13.97
	No response	21	71.4	15	75.33	12.57
Mexico	I received training from an insurance company.	65	33.8	22	61.40	15.06
	I completed an insurance course at a college or university.	26	30.8	8	62.50	11.98
	I attended classroom preparation from an exam preparation school.	114	51.8	59	68.59	11.21
	I completed an online course.	205	50.2	103	67.89	12.82
	I bought and used a study guide or study manual.	98	34.7	34	64.67	12.90

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I took the exam without taking a course or studying.	16	12.5	2	54.25	13.86
	Other	26	26.9	7	60.27	12.96
	No response	1	100.0	1	76.00	
the Caribbean	I received training from an insurance company.	2	50.0	1	64.50	23.33
	I completed an insurance course at a college or university.	1	100.0	1	75.00	
	I attended classroom preparation from an exam preparation school.	12	66.7	8	77.17	11.32
	I completed an online course.	16	81.3	13	75.50	12.01
	I bought and used a study guide or study manual.	5	40.0	2	71.20	10.28
	I took the exam without taking a course or studying.	1	0.0	0	66.00	
	Other	2	50.0	1	65.50	7.78
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	13	46.2	6	67.62	12.24
	I completed an insurance course at a college or university.	4	75.0	3	75.25	11.09
	I attended classroom preparation from an exam preparation school.	25	56.0	14	69.48	17.12
	I completed an online course.	31	48.4	15	67.16	11.43
	I bought and used a study guide or study manual.	15	40.0	6	65.00	8.49
	I took the exam without taking a course or studying.	1	0.0	0	64.00	
	Other	6	33.3	2	62.50	11.88
	No response	0	-	-	-	-
South America	I received training from an insurance company.	11	63.6	7	68.09	14.69
	I completed an insurance course at a college or university.	3	0.0	0	58.00	6.08
	I attended classroom preparation from an exam preparation school.	23	60.9	14	70.48	14.24
	I completed an online course.	30	66.7	20	73.90	8.70
	I bought and used a study guide or study manual.	11	45.5	5	65.27	12.59
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	6	50.0	3	68.17	6.31
	No response	1	100.0	1	84.00	
Spain	I received training from an insurance company.	2	100.0	2	72.00	1.41
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	68.00	
	I completed an online course.	3	100.0	3	79.33	6.81

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	I bought and used a study guide or study manual.	1	100.0	1	88.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	59	61.0	36	71.20	13.12
	I completed an insurance course at a college or university.	20	45.0	9	68.30	12.73
	I attended classroom preparation from an exam preparation school.	127	73.2	93	75.02	10.04
	I completed an online course.	203	70.4	143	73.78	11.39
	I bought and used a study guide or study manual.	94	60.6	57	72.73	12.75
	I took the exam without taking a course or studying.	9	0.0	0	55.44	9.88
	Other	52	38.5	20	65.54	12.82
	No response	2	50.0	1	63.50	13.44
No response	I received training from an insurance company.	3	66.7	2	79.00	11.79
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	7	85.7	6	78.00	9.29
	I completed an online course.	9	33.3	3	65.89	12.45
	I bought and used a study guide or study manual.	5	40.0	2	67.80	13.37
	I took the exam without taking a course or studying.	1	100.0	1	74.00	
	Other	3	66.7	2	65.00	25.36
	No response	114	56.1	64	68.41	17.06



Figure 22. General Lines – Property & Casualty Percent Passing by Preparation Method within National Origin



**Adjuster – Property & Casualty**

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 131. Adjuster – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	203	56.7	115	70.57	13.04

Table 132. Adjuster – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	94	67.0	63	73.93	11.57
Female	104	49.0	51	67.85	13.62
Choose not to respond	3	33.3	1	67.67	17.67
No response	2	0.0	0	59.00	5.66

Figure 23. Adjuster – Property & Casualty Percent Passing by Gender

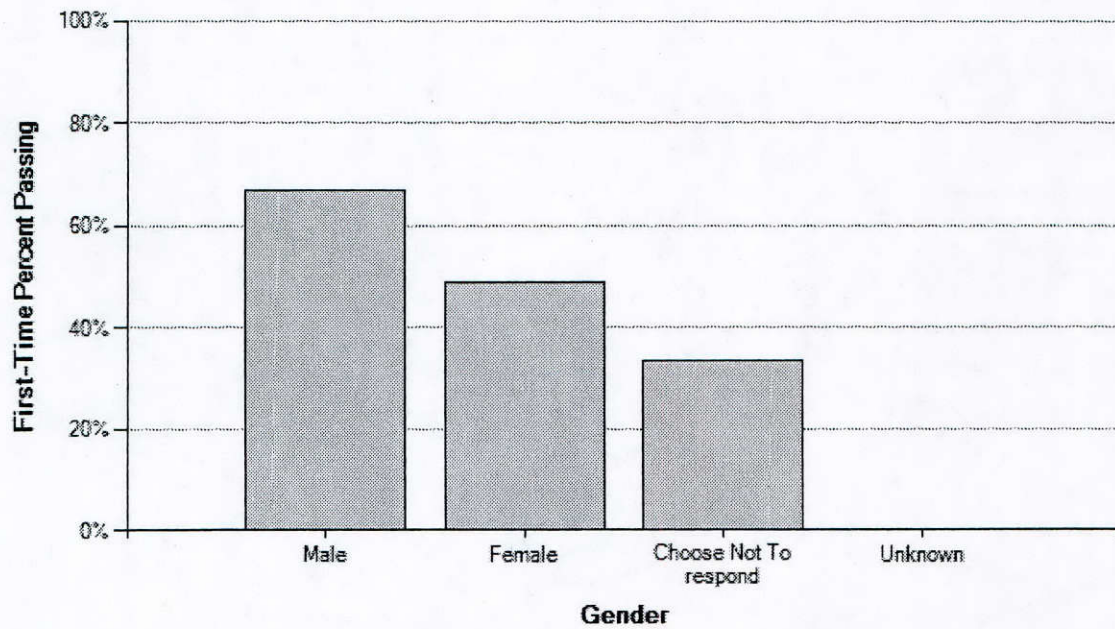


Table 133. Adjuster – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	5	60.0	3	74.60	8.62
Black / African-American	26	42.3	11	67.62	11.30
Hispanic / Latino American	36	27.8	10	61.67	13.99
Native American	1	0.0	0	69.00	
Caucasian / White (non-Hispanic)	125	69.6	87	73.94	11.90
Other	2	100.0	2	80.50	12.02
Choose not to respond	6	33.3	2	64.17	14.08
No response	2	0.0	0	59.00	5.66

Figure 24. Adjuster – Property & Casualty Percent Passing by Ethnicity

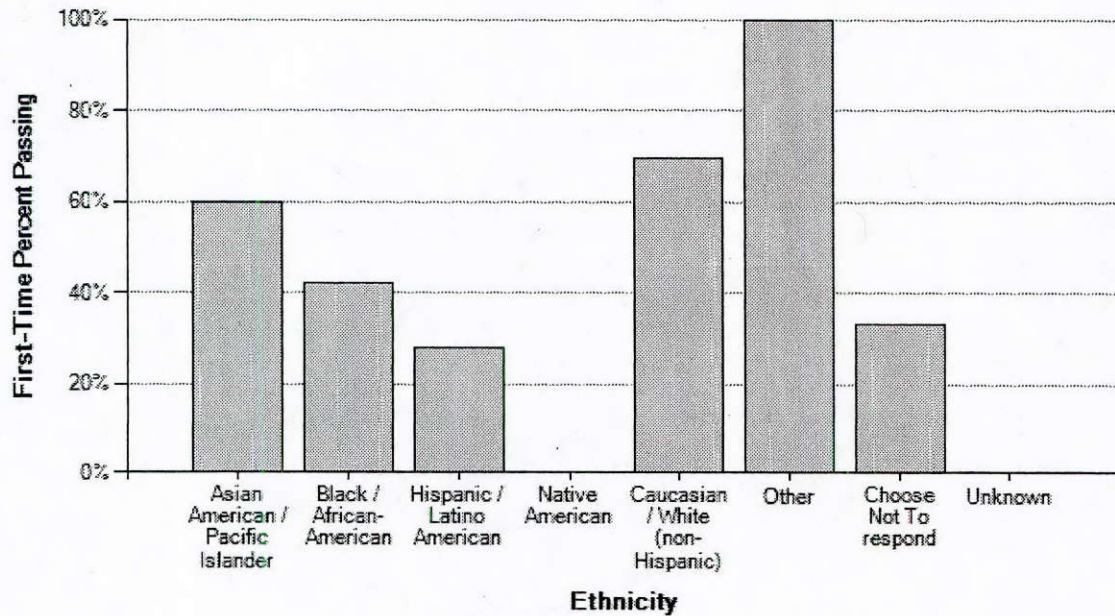


Table 134. Adjuster – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	68	52.9	36	70.94	11.81
Yes, less than 30 hours	50	48.0	24	67.64	15.42
No	83	66.3	55	72.31	12.28
No response	2	0.0	0	59.00	5.66

Figure 25. Adjuster – Property & Casualty Percent Passing by Course Taken

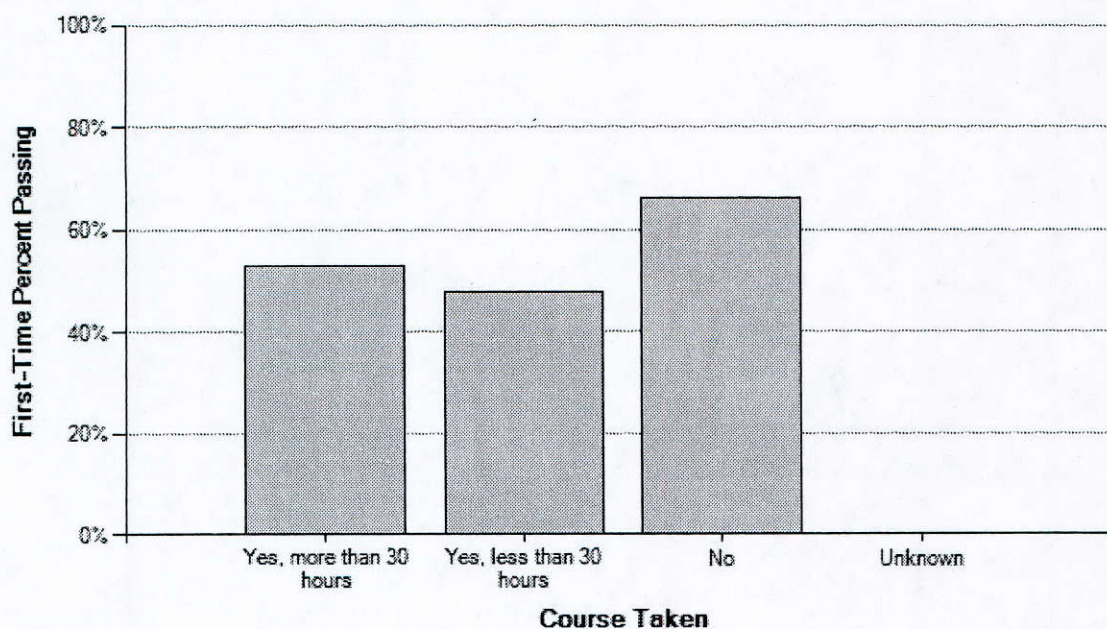


Table 135. Adjuster – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	33	87.9	29	81.09	7.80
Between \$50,000 and \$100,000	88	69.3	61	72.80	11.28
Between \$25,000 and \$50,000	57	35.1	20	65.35	13.04
Less than \$25,000	21	14.3	3	58.48	10.72
No response	4	50.0	2	72.75	16.26

Figure 26. Adjuster – Property & Casualty Percent Passing by Income Level

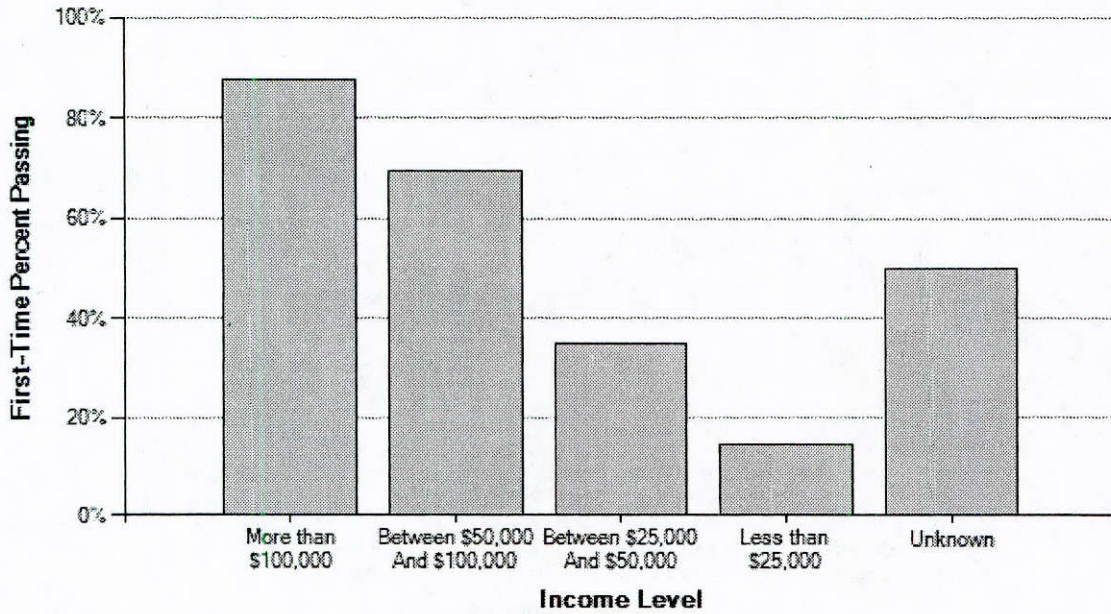


Table 136. Adjuster – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	106	58.5	62	70.27	12.92
Between 31 and 50 hours	54	61.1	33	72.46	12.38
Between 51 and 70 hours	19	47.4	9	68.42	15.33
More than 70 hours	21	47.6	10	69.43	13.31
No response	3	33.3	1	68.67	17.21

Figure 27. Adjuster – Property & Casualty Percent Passing by Total Hours Spent Studying

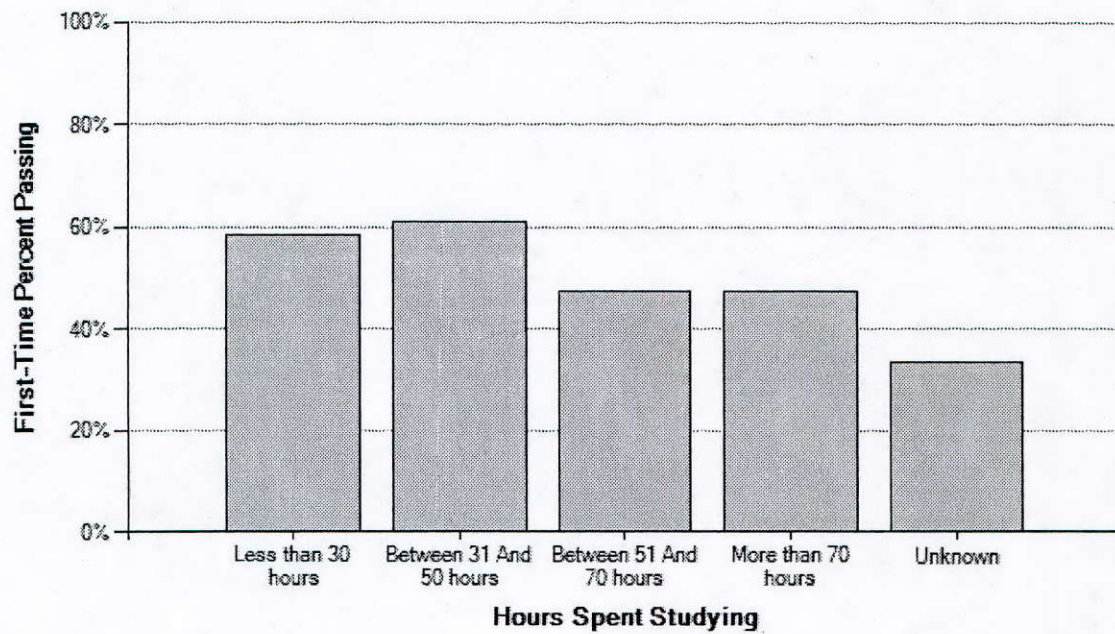


Table 137. Adjuster – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	190	58.4	111	71.17	12.94
Spanish	6	0.0	0	54.50	9.16
Other	1	100.0	1	74.00	
Choose not to respond	0	-	-	-	-
No response	6	50.0	3	67.00	10.64

Figure 28. Adjuster – Property & Casualty Percent Passing by Primary Language

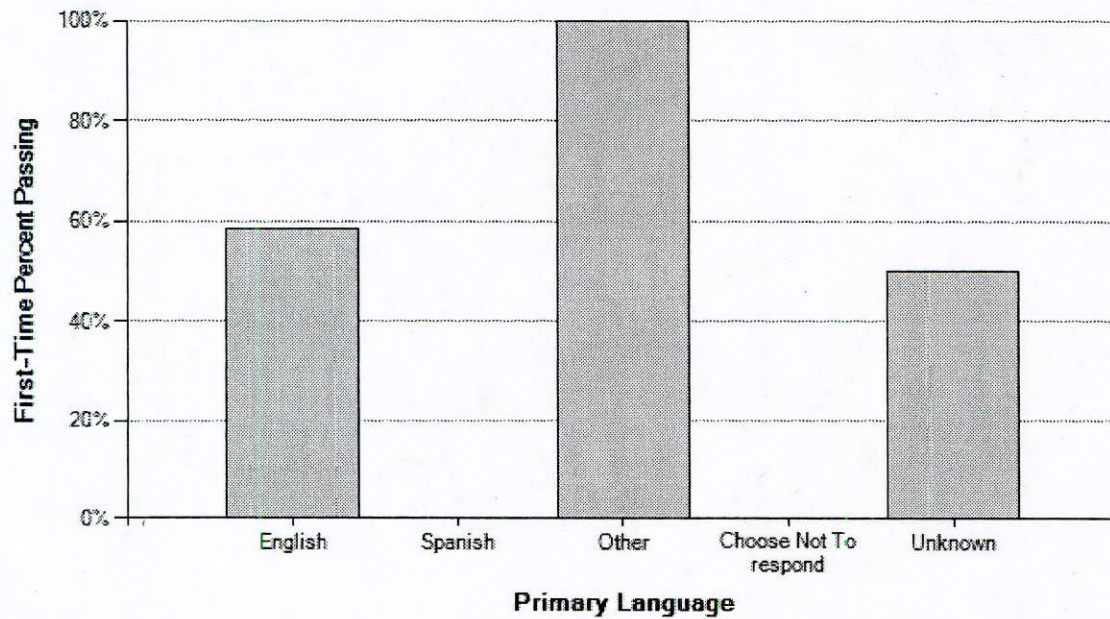


Table 138. Adjuster – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	43	23.3	10	60.16	13.71
Two-year college degree (Associate's Degree)	33	33.3	11	64.94	12.25
Four-year college degree (Bachelor's Degree)	93	73.1	68	74.55	9.68
Advanced college degree (Master's degree or Doctorate)	26	88.5	23	81.23	8.44
Choose not to respond	6	50.0	3	72.17	12.64
No response	2	0.0	0	59.00	5.66

Figure 29. Adjuster – Property & Casualty Percent Passing by Education Level

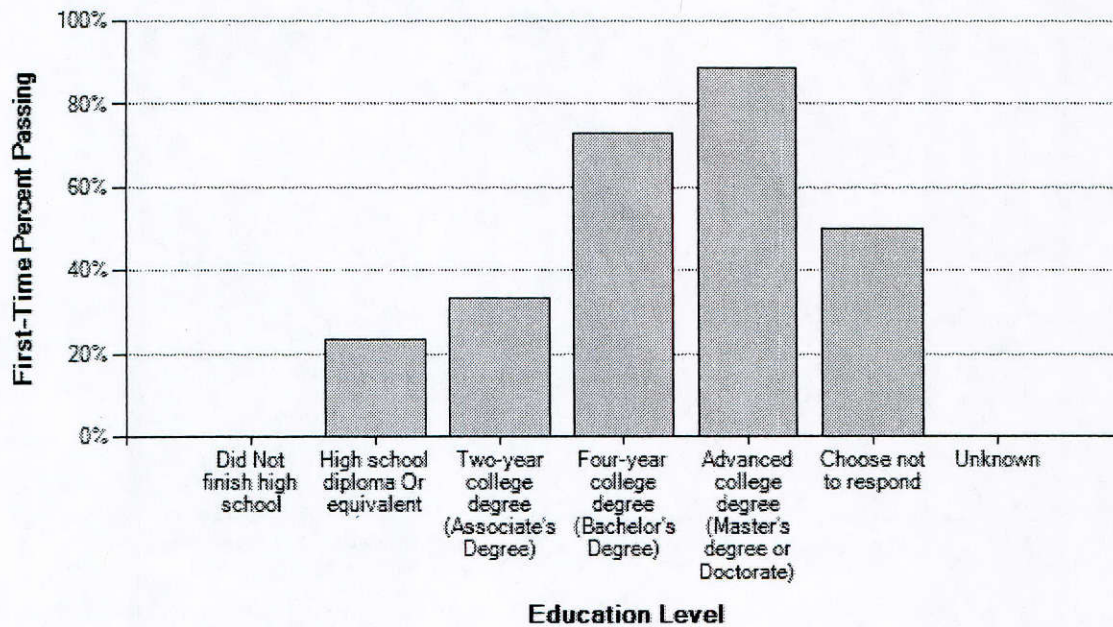


Table 139. Adjuster – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	30	46.7	14	68.57	11.64
I completed an insurance course at a college or university.	3	0.0	0	59.67	7.23
I attended classroom preparation from an exam preparation school.	10	20.0	2	64.60	8.38
I completed an online course.	28	53.6	15	70.54	13.64
I bought and used a study guide or study manual.	95	69.5	66	73.49	12.74
I took the exam without taking a course or studying.	13	53.8	7	68.54	11.96
Other	21	47.6	10	66.33	15.99
No response	3	33.3	1	67.67	15.53



Figure 30. Adjuster – Property & Casualty Percent Passing by Preparation Method

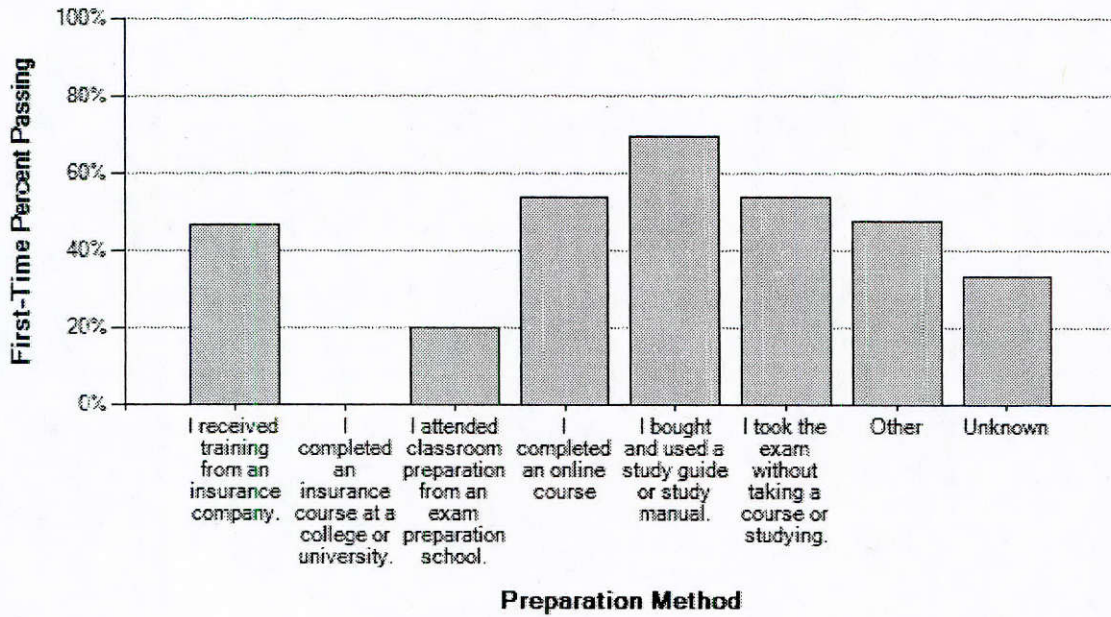
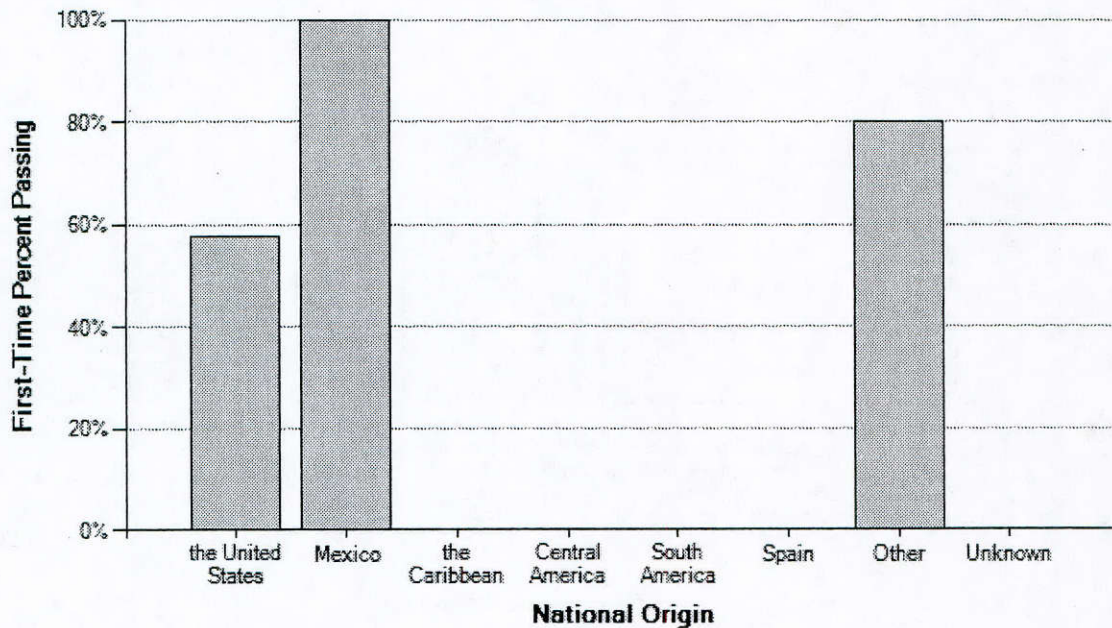


Table 140. Adjuster – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	191	57.6	110	70.73	13.13
Mexico	1	100.0	1	78.00	
the Caribbean	2	0.0	0	63.00	2.83
Central America	1	0.0	0	47.00	
South America	1	0.0	0	69.00	
Spain	0	-	-	-	-
Other	5	80.0	4	75.60	10.36
No response	2	0.0	0	59.00	5.66

Figure 31. 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.

Table 141. Property and Casualty Risk Manager Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	47	27.7	13	62.34	13.18

### Personal Lines Property & Casualty

Statistically significant differences were found between males and females, Caucasian / White (non-Hispanic) and all other self-reported ethnicities, and between English and Spanish speakers. Males, Caucasian / White (non-Hispanic), and English speakers scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates for each of the comparison groups. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 142. Personal Lines Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	2,061	72.9	1,502	74.80	11.25

Table 143. Personal Lines Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	798	80.3	641	77.11	9.33
Female	1,222	68.0	831	73.37	12.05
Choose not to respond	27	74.1	20	74.11	11.62
No response	14	71.4	10	69.36	16.86

Figure 32. Personal Lines Property & Casualty Percent Passing by Gender

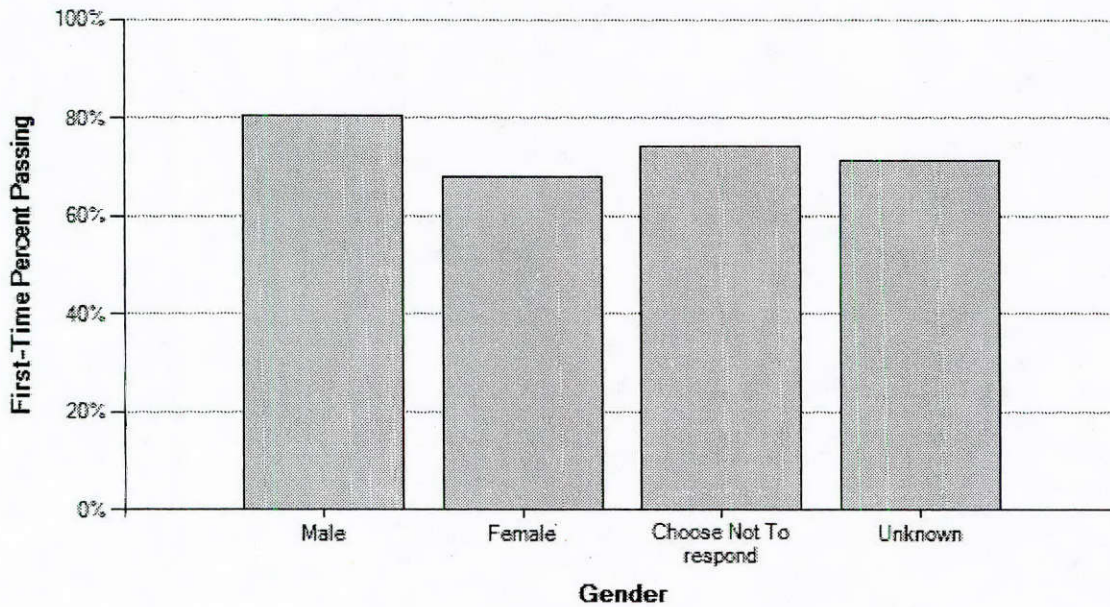


Table 144. Personal Lines Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	53	71.7	38	76.64	12.59
Black / African-American	569	77.5	441	75.69	9.65
Hispanic / Latino American	671	59.0	396	70.68	12.25
Native American	7	85.7	6	78.86	6.82
Caucasian / White (non-Hispanic)	633	84.0	532	78.44	9.45
Other	57	63.2	36	73.00	12.90
Choose not to respond	57	75.4	43	74.88	12.24
No response	14	71.4	10	69.07	16.72

Figure 33. Personal Lines Property & Casualty Percent Passing by Ethnicity

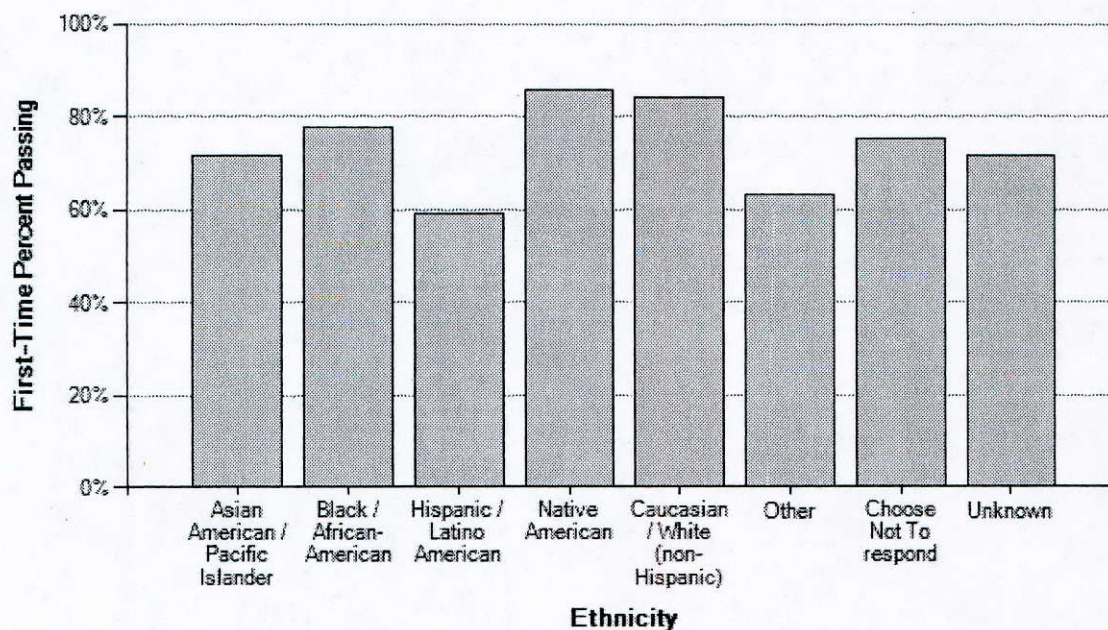


Table 145. Personal Lines Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,340	76.9	1,031	76.16	10.10
Yes, less than 30 hours	543	70.5	383	73.84	11.56
No	165	47.9	79	67.35	14.78
No response	13	69.2	9	68.62	17.31

Figure 34. Personal Lines Property & Casualty Percent Passing by Course Taken

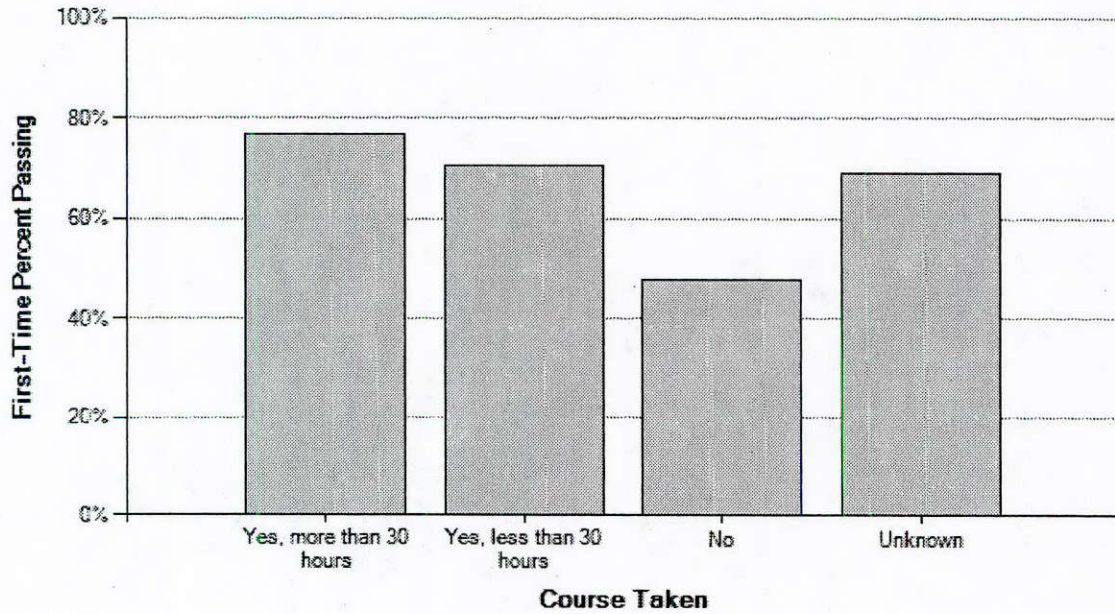


Table 146. Personal Lines Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	40	65.0	26	74.15	13.33
Between \$50,000 and \$100,000	278	80.2	223	77.81	10.09
Between \$25,000 and \$50,000	1,322	80.1	1,059	76.64	9.72
Less than \$25,000	398	45.2	180	66.93	12.74
No response	23	60.9	14	69.48	14.00

Figure 35. Personal Lines Property & Casualty Percent Passing by Income Level

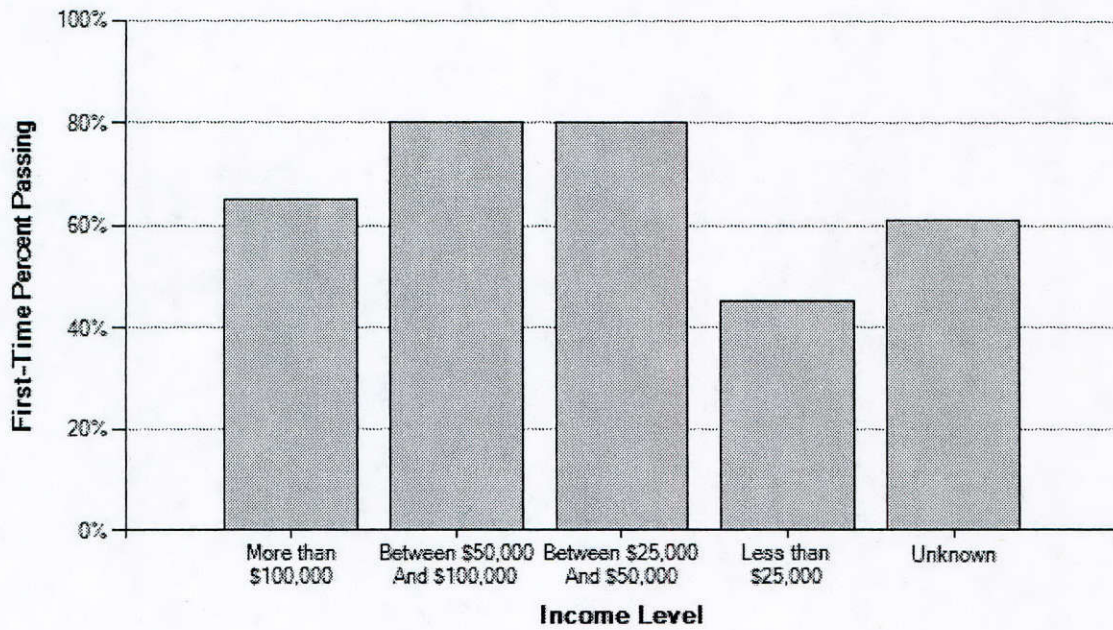


Table 147. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	443	63.0	279	72.27	12.57
Between 31 and 50 hours	918	75.7	695	75.23	10.92
Between 51 and 70 hours	363	72.2	262	75.53	10.45
More than 70 hours	312	80.4	251	76.70	10.22
No response	25	60.0	15	69.28	13.79

Figure 36. Personal Lines Property & Casualty Percent Passing by Total Hours Spent Studying

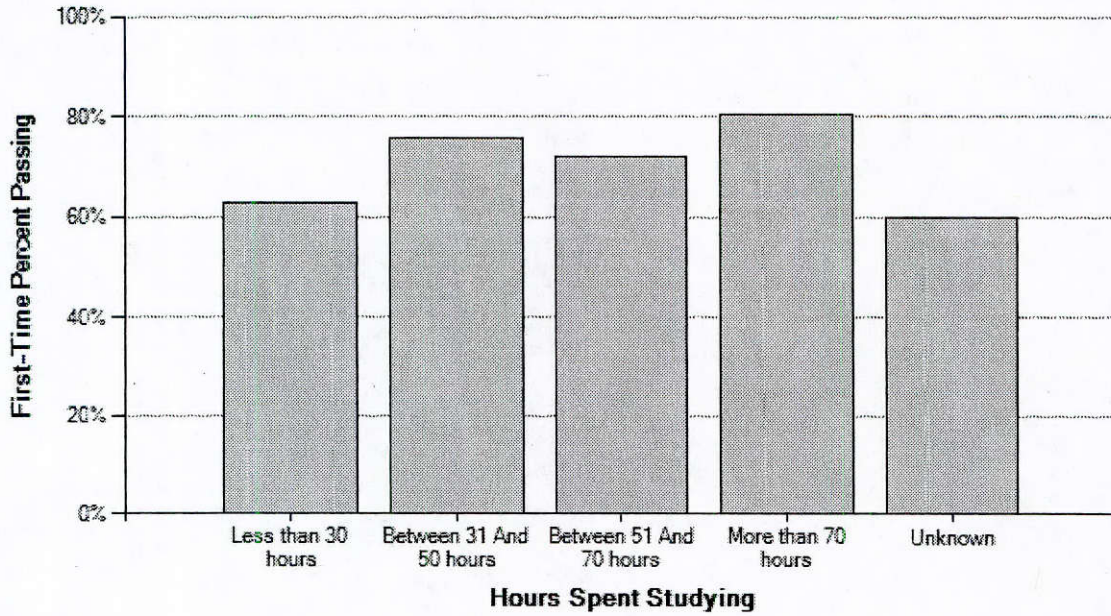


Table 148. Personal Lines Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,892	75.2	1,423	75.46	10.72
Spanish	105	36.2	38	65.17	12.90
Other	30	73.3	22	75.37	15.01
Choose not to respond	15	46.7	7	66.53	15.84
No response	19	63.2	12	67.95	14.76

Figure 37. Personal Lines Property & Casualty Percent Passing by Primary Language

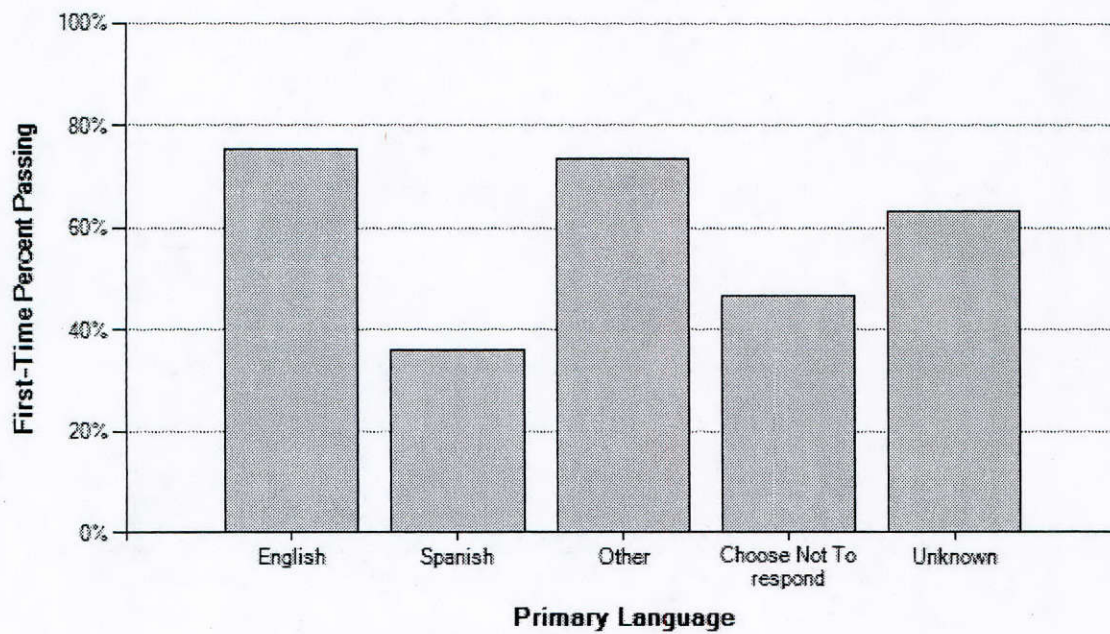


Table 149. Personal Lines Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	12	16.7	2	57.50	12.67
High school diploma or equivalent	953	67.1	639	72.91	11.63
Two-year college degree (Associate's Degree)	421	72.2	304	74.22	11.18
Four-year college degree (Bachelor's Degree)	512	86.3	442	79.19	8.84
Advanced college degree (Master's degree or Doctorate)	68	83.8	57	79.75	9.38
Choose not to respond	73	63.0	46	72.33	10.36
No response	22	54.5	12	67.68	14.10



Figure 38. Personal Lines Property & Casualty Percent Passing by Education Level

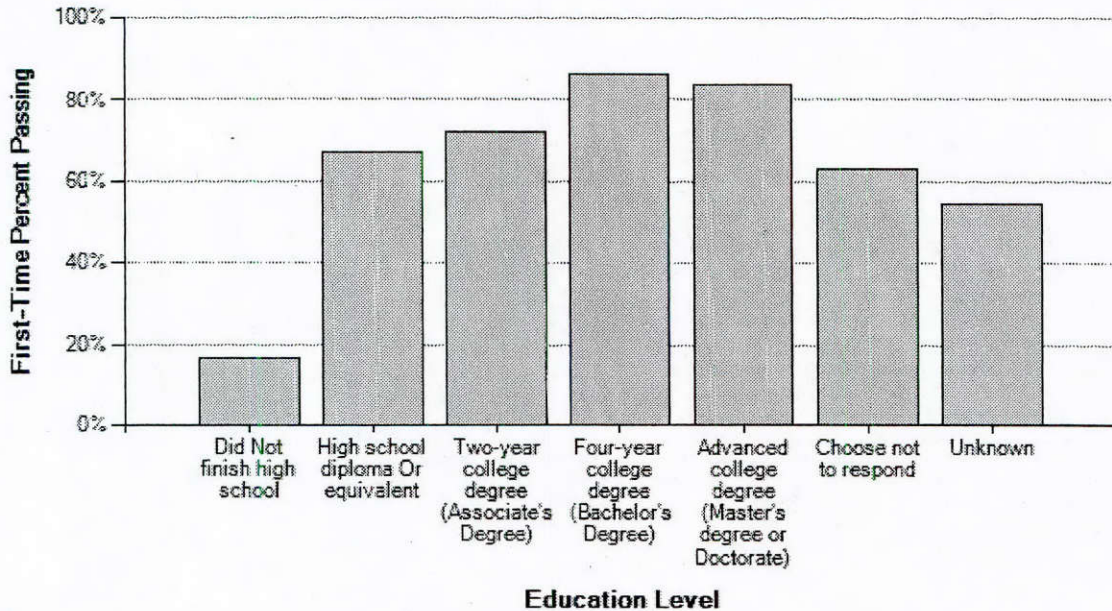


Table 150. Personal Lines Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	1,086	82.3	894	77.21	10.08
I completed an insurance course at a college or university.	42	54.8	23	70.90	11.20
I attended classroom preparation from an exam preparation school.	338	68.3	231	73.78	10.76
I completed an online course.	336	69.6	234	74.42	10.75
I bought and used a study guide or study manual.	161	43.5	70	66.72	12.88
I took the exam without taking a course or studying.	9	66.7	6	68.78	12.16
Other	66	48.5	32	68.03	14.16
No response	23	52.2	12	66.83	13.96

Figure 39. Personal Lines Property & Casualty Percent Passing by Preparation Method

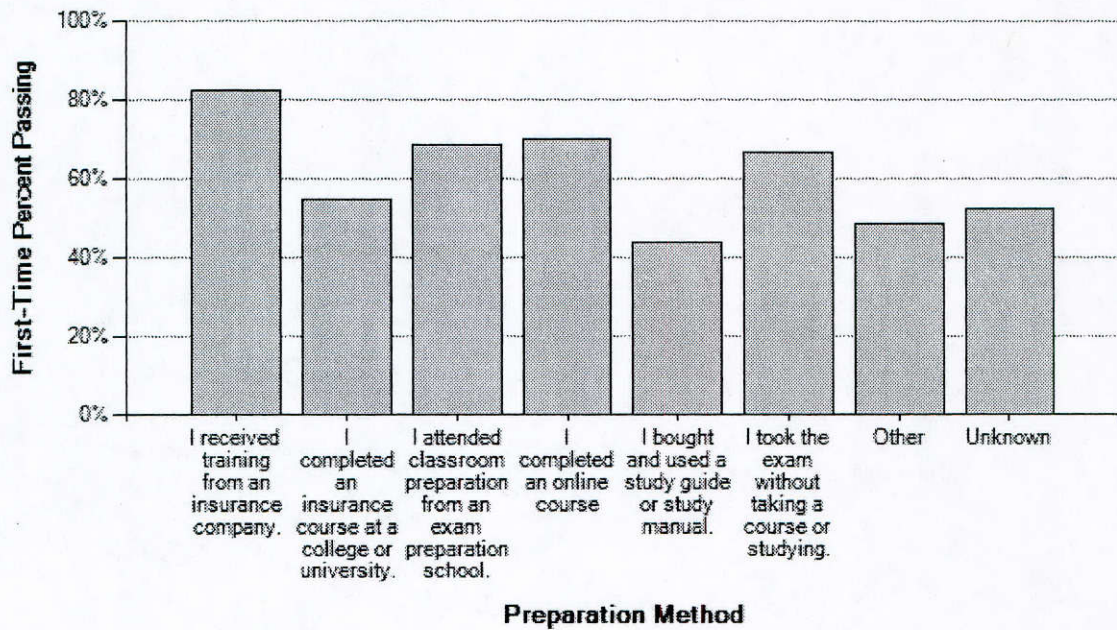


Table 151. Personal Lines Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,815	74.5	1,352	75.27	10.76
Mexico	87	44.8	39	66.93	13.11
the Caribbean	8	50.0	4	66.75	14.35
Central America	11	81.8	9	77.82	10.59
South America	8	25.0	2	59.75	16.20
Spain	1	100.0	1	75.00	
Other	104	76.0	79	76.22	12.44
No response	27	59.3	16	68.48	15.62

Figure 40. Personal Lines Property & Casualty Percent Passing by National Origin

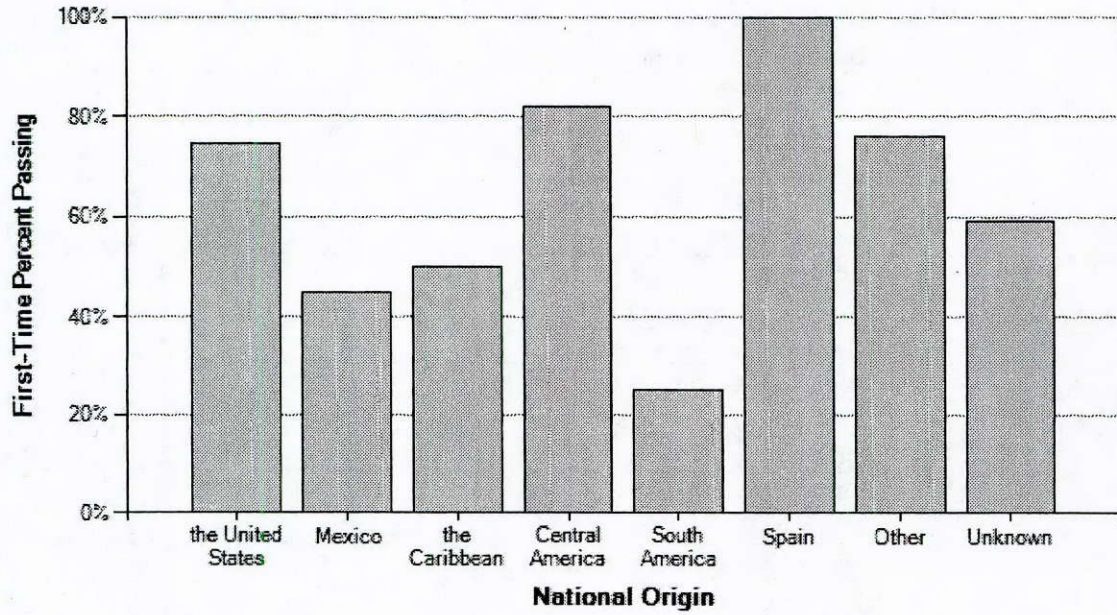


Table 152. Personal Lines Property & Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	25	84.0	21	80.16	9.62
	Black / African-American	199	78.9	157	75.79	8.70
	Hispanic / Latino American	260	73.5	191	74.82	9.92
	Native American	4	100.0	4	81.00	6.06
	Caucasian / White (non-Hispanic)	277	89.2	247	80.29	7.65
	Other	14	50.0	7	71.86	11.54
	Choose not to respond	18	72.2	13	74.83	14.03
	No response	1	100.0	1	75.00	
Female	Asian American / Pacific Islander	27	63.0	17	74.30	13.80
	Black / African-American	370	76.8	284	75.63	10.13
	Hispanic / Latino American	409	49.6	203	68.02	12.88
	Native American	3	66.7	2	76.00	7.94
	Caucasian / White (non-Hispanic)	353	79.9	282	76.97	10.47
	Other	42	66.7	28	73.40	13.58
	Choose not to respond	18	83.3	15	75.61	11.37
	No response	0	-	-	-	-
Choose not to respond	Asian American / Pacific Islander	1	0.0	0	52.00	
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	72.00	
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	3	100.0	3	81.67	2.52
	Other	1	100.0	1	72.00	
	Choose not to respond	21	71.4	15	74.29	11.90
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	79.00	
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	13	69.2	9	68.62	17.31

Figure 41. Personal Lines Property & Casualty Percent Passing by Ethnicity within Gender

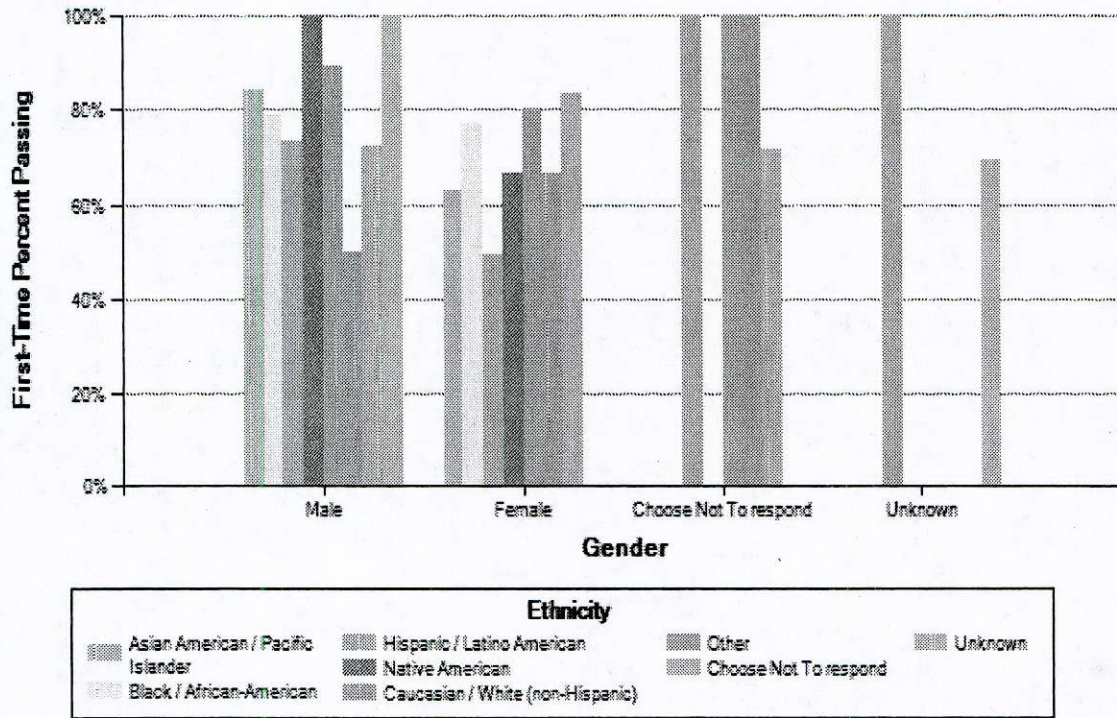


Table 153. Personal Lines Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Did not finish high school	2	100.0	2	77.50	10.61
	High school diploma or equivalent	340	72.9	248	75.34	9.77
	Two-year college degree (Associate's Degree)	158	84.8	134	77.33	8.72
	Four-year college degree (Bachelor's Degree)	238	87.8	209	79.43	8.54
	Advanced college degree (Master's degree or Doctorate)	28	96.4	27	82.11	6.20
	Choose not to respond	28	67.9	19	74.14	9.44
	No response	4	50.0	2	65.50	11.45
Female	Did not finish high school	10	0.0	0	53.50	8.77
	High school diploma or equivalent	606	63.5	385	71.52	12.31
	Two-year college degree (Associate's Degree)	261	64.4	168	72.31	12.09
	Four-year college degree (Bachelor's Degree)	267	85.4	228	79.11	9.05
	Advanced college degree (Master's degree or Doctorate)	40	75.0	30	78.10	10.85
	Choose not to respond	34	55.9	19	70.35	10.69
	No response	4	25.0	1	66.50	7.05
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	7	85.7	6	75.29	15.63
	Two-year college degree (Associate's Degree)	2	100.0	2	77.00	7.07
	Four-year college degree (Bachelor's Degree)	6	66.7	4	73.17	11.27
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	11	72.7	8	73.82	11.42
	No response	1	0.0	0	69.00	
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	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	13	69.2	9	68.62	17.31

Figure 42. Personal Lines Property & Casualty Percent Passing by Education Level within Gender

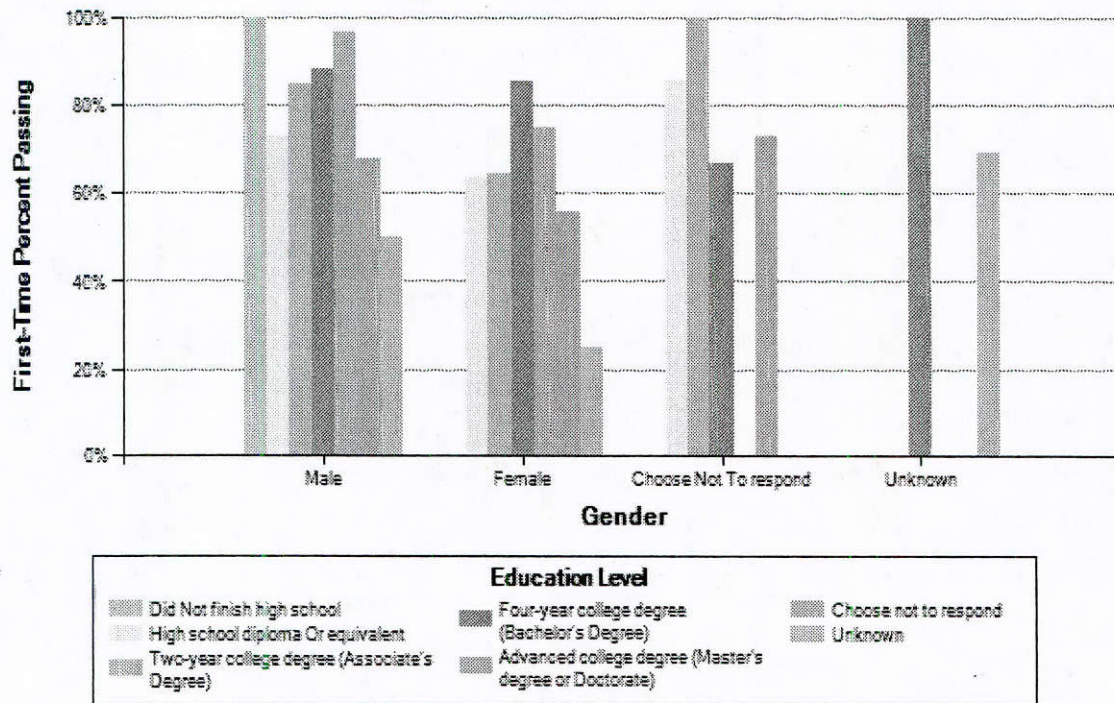


Table 154. Personal Lines Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	547	81.7	447	77.56	8.68
	Yes, less than 30 hours	201	79.6	160	76.65	10.23
	No	50	68.0	34	73.92	11.60
	No response	0	-	-	-	-
Female	Yes, more than 30 hours	778	73.4	571	75.20	10.87
	Yes, less than 30 hours	336	65.2	219	72.15	11.96
	No	108	38.0	41	63.96	15.24
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	15	86.7	13	74.93	11.27
	Yes, less than 30 hours	5	60.0	3	73.60	15.27
	No	7	57.1	4	72.71	11.37
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	100.0	1	79.00	
	No	0	-	-	-	-
	No response	13	69.2	9	68.62	17.31

Figure 43. Personal Lines Property & Casualty Percent Passing by Course Taken within Gender

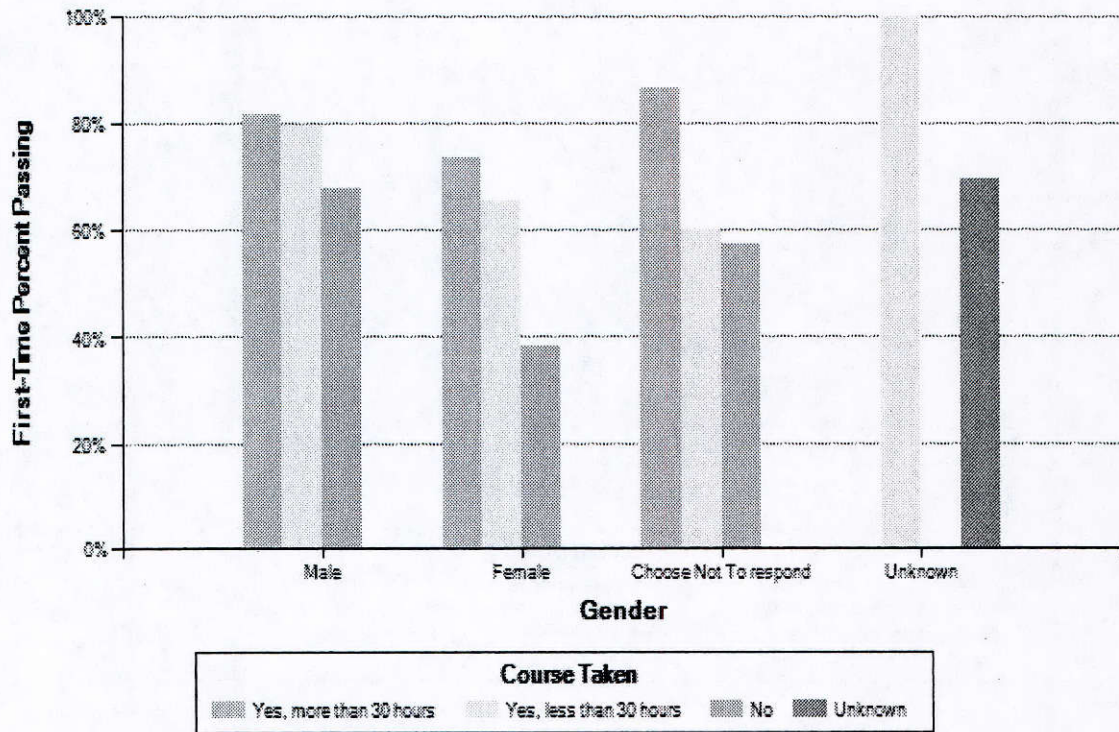




Table 155. Personal Lines Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	455	86.4	393	78.76	8.29
	I completed an insurance course at a college or university.	14	50.0	7	69.50	13.74
	I attended classroom preparation from an exam preparation school.	133	75.2	100	75.65	8.66
	I completed an online course.	123	76.4	94	76.69	9.87
	I bought and used a study guide or study manual.	46	65.2	30	72.48	11.25
	I took the exam without taking a course or studying.	3	100.0	3	72.33	1.53
	Other	20	60.0	12	70.80	12.66
	No response	4	50.0	2	64.75	10.69
Female	I received training from an insurance company.	622	79.1	492	76.04	11.13
	I completed an insurance course at a college or university.	27	59.3	16	72.22	9.52
	I attended classroom preparation from an exam preparation school.	202	64.4	130	72.62	11.61
	I completed an online course.	210	65.2	137	73.06	11.10
	I bought and used a study guide or study manual.	111	33.3	37	64.22	12.82
	I took the exam without taking a course or studying.	6	50.0	3	67.00	14.98
	Other	39	38.5	15	65.38	14.91
	No response	5	20.0	1	63.40	7.50
Choose not to respond	I received training from an insurance company.	8	100.0	8	79.50	4.99
	I completed an insurance course at a college or university.	1	0.0	0	55.00	
	I attended classroom preparation from an exam preparation school.	3	33.3	1	69.00	25.00
	I completed an online course.	3	100.0	3	76.67	2.52
	I bought and used a study guide or study manual.	4	75.0	3	70.00	12.75
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	7	71.4	5	74.86	11.51
	No response	1	0.0	0	69.00	
No response	I received training from an insurance company.	1	100.0	1	79.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	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	-	-	-	-
	Other	0	-	-	-	-
	No response	13	69.2	9	68.62	17.31

Figure 44. Personal Lines Property & Casualty Percent Passing by Preparation Method within Gender

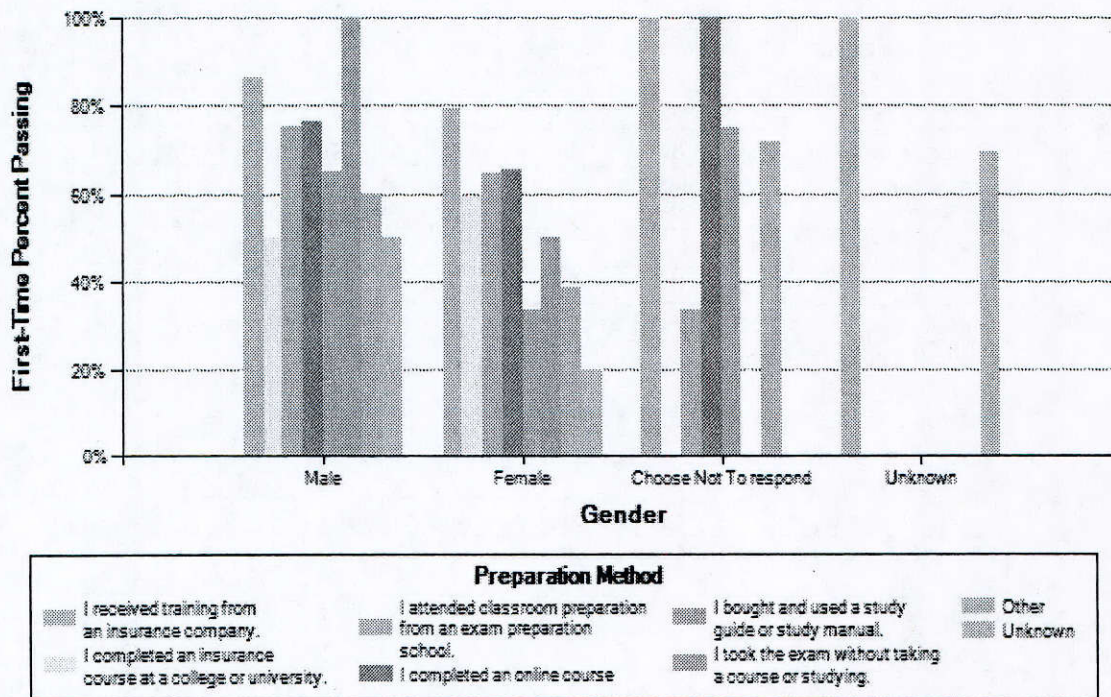


Table 156. Personal Lines Property & Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	the United States	717	81.2	582	77.34	9.03
	Mexico	25	64.0	16	71.92	11.15
	the Caribbean	5	60.0	3	70.20	12.21
	Central America	6	83.3	5	77.00	8.51
	South America	2	50.0	1	70.50	17.68
	Spain	1	100.0	1	75.00	
	Other	37	83.8	31	79.43	9.88
	No response	5	40.0	2	62.40	14.88
Female	the United States	1,076	69.9	752	73.88	11.60
	Mexico	62	37.1	23	64.92	13.38
	the Caribbean	3	33.3	1	61.00	18.52
	Central America	5	80.0	4	78.80	13.70
	South America	5	20.0	1	58.60	16.12
	Spain	0	-	-	-	-
	Other	62	72.6	45	74.58	13.50
	No response	9	55.6	5	71.56	14.10
Choose not to respond	the United States	20	85.0	17	76.20	9.66
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	0.0	0	44.00	
	Spain	0	-	-	-	-
	Other	5	60.0	3	72.80	13.35
	No response	1	0.0	0	69.00	
No response	the United States	2	50.0	1	73.50	7.78
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	12	75.0	9	68.67	18.08

Figure 45. Personal Lines Property & Casualty Percent Passing by National Origin within Gender

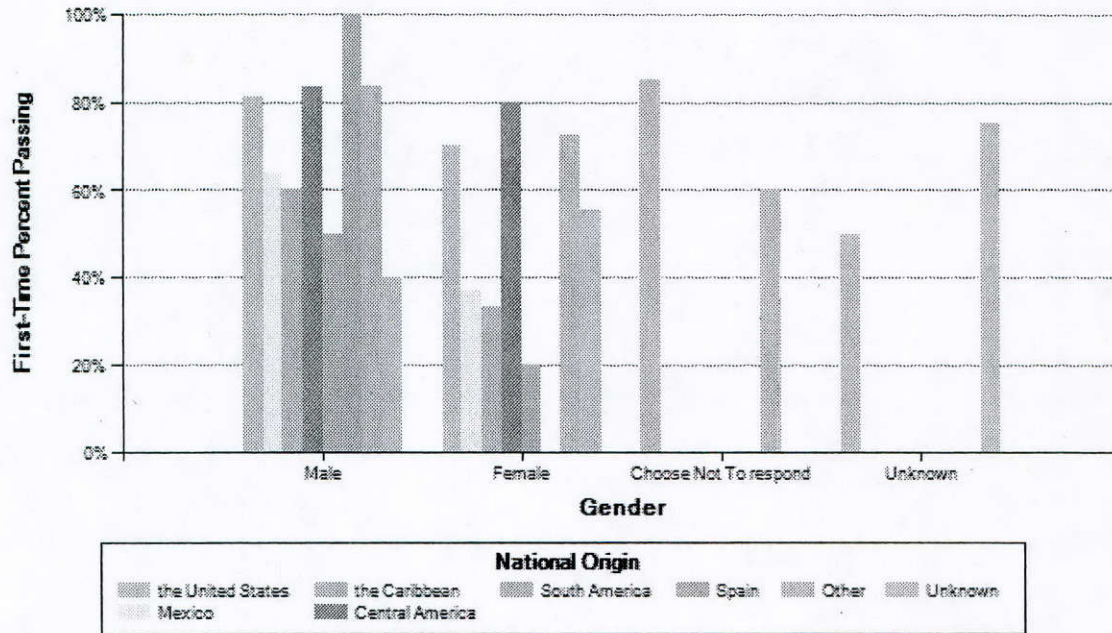


Table 157. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	0.0	0	38.00	
	High school diploma or equivalent	10	60.0	6	73.00	9.42
	Two-year college degree (Associate's Degree)	13	84.6	11	78.23	10.46
	Four-year college degree (Bachelor's Degree)	24	70.8	17	77.71	13.01
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	81.25	10.90
	Choose not to respond	1	100.0	1	87.00	
	No response	0	-	-	-	-
Black / African-American	Did not finish high school	1	0.0	0	51.00	
	High school diploma or equivalent	259	71.8	186	74.53	9.67
	Two-year college degree (Associate's Degree)	124	79.0	98	75.33	10.14
	Four-year college degree (Bachelor's Degree)	139	89.2	124	78.60	8.36
	Advanced college degree (Master's degree or Doctorate)	28	75.0	21	75.29	9.85
	Choose not to respond	17	70.6	12	75.71	8.36
	No response	1	0.0	0	52.00	
Hispanic / Latino American	Did not finish high school	7	0.0	0	56.71	7.67
	High school diploma or equivalent	380	53.9	205	68.93	12.62
	Two-year college degree (Associate's Degree)	142	60.6	86	71.54	11.99
	Four-year college degree (Bachelor's Degree)	115	80.9	93	77.19	9.11

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	3	33.3	1	67.33	10.07
	Choose not to respond	22	50.0	11	66.86	9.39
	No response	2	0.0	0	63.00	4.24
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	100.0	2	81.00	1.41
	Two-year college degree (Associate's Degree)	4	75.0	3	75.75	7.37
	Four-year college degree (Bachelor's Degree)	1	100.0	1	87.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	2	50.0	1	59.50	14.85
	High school diploma or equivalent	267	80.9	216	76.89	9.96
	Two-year college degree (Associate's Degree)	114	79.8	91	76.83	9.97
	Four-year college degree (Bachelor's Degree)	206	89.8	185	80.96	7.95
	Advanced college degree (Master's degree or Doctorate)	29	96.6	28	84.24	5.62
	Choose not to respond	12	75.0	9	76.33	5.82
	No response	3	66.7	2	70.00	9.54
Other	Did not finish high school	1	100.0	1	85.00	
	High school diploma or equivalent	20	55.0	11	70.75	13.43
	Two-year college degree (Associate's Degree)	15	53.3	8	68.33	12.27
	Four-year college degree (Bachelor's Degree)	15	86.7	13	80.07	8.14
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	87.67	3.51
	Choose not to respond	3	0.0	0	57.33	8.02
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	15	86.7	13	76.80	12.57
	Two-year college degree (Associate's Degree)	9	77.8	7	71.33	15.65
	Four-year college degree (Bachelor's Degree)	12	75.0	9	75.92	12.23
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	82.00	
	Choose not to respond	18	72.2	13	74.83	11.40
	No response	2	0.0	0	67.00	2.83
No response	Did not finish high school	0	-	-	-	-
	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	14	71.4	10	69.07	16.72

Figure 46. Personal Lines Property & Casualty Percent Passing by Education Level within Ethnicity

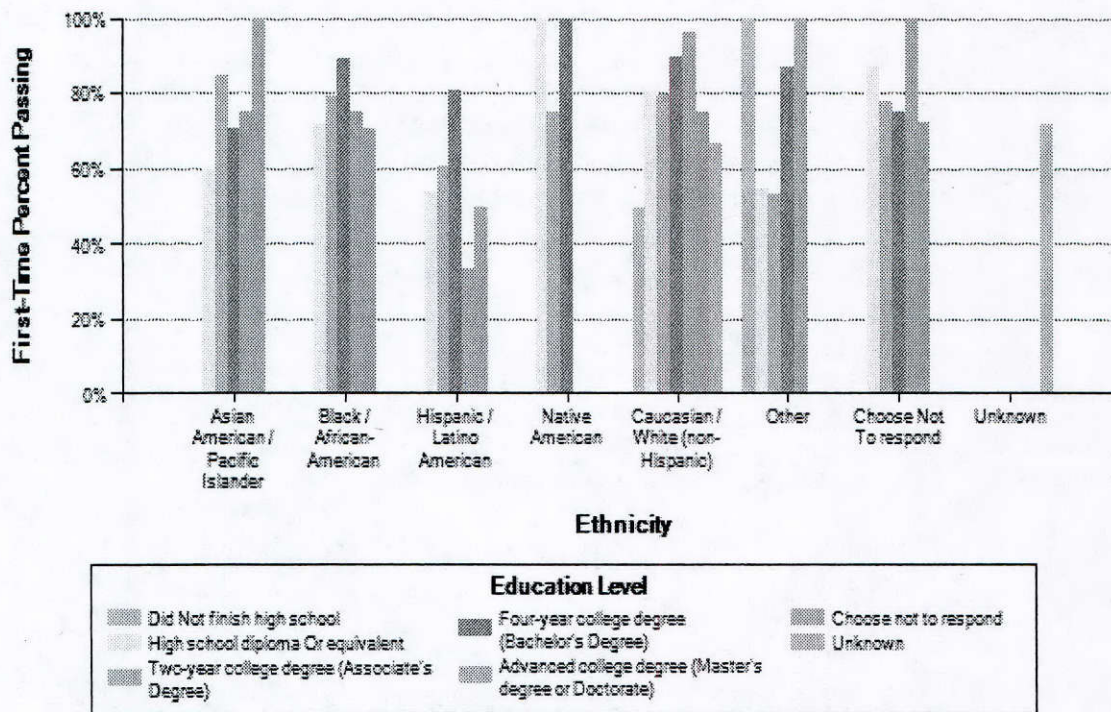


Table 158. Personal Lines Property & Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	36	75.0	27	78.14	11.01
	Yes, less than 30 hours	14	71.4	10	74.79	15.16
	No	3	33.3	1	67.33	17.62
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	441	80.0	353	76.46	9.28
	Yes, less than 30 hours	103	71.8	74	73.57	9.57
	No	25	56.0	14	70.72	13.33
	No response	0	-	-	-	-
Hispanic / Latino American	Yes, more than 30 hours	407	62.4	254	72.38	10.99
	Yes, less than 30 hours	192	62.5	120	70.85	12.09
	No	72	30.6	22	60.60	14.56
	No response	0	-	-	-	-
Native American	Yes, more than 30 hours	4	100.0	4	79.50	4.80
	Yes, less than 30 hours	1	0.0	0	67.00	
	No	2	100.0	2	83.50	4.95
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	381	89.5	341	79.92	7.83
	Yes, less than 30 hours	204	78.4	160	76.82	10.87
	No	48	64.6	31	73.58	11.87
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	39	66.7	26	73.69	13.68
	Yes, less than 30 hours	15	53.3	8	71.07	11.20
	No	3	66.7	2	73.67	13.80
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	31	80.6	25	75.65	10.07
	Yes, less than 30 hours	14	78.6	11	75.93	14.25
	No	12	58.3	7	71.67	15.23
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	100.0	1	75.00	
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	13	69.2	9	68.62	17.31

Figure 47. Personal Lines Property & Casualty Percent Passing by Course Taken within Ethnicity

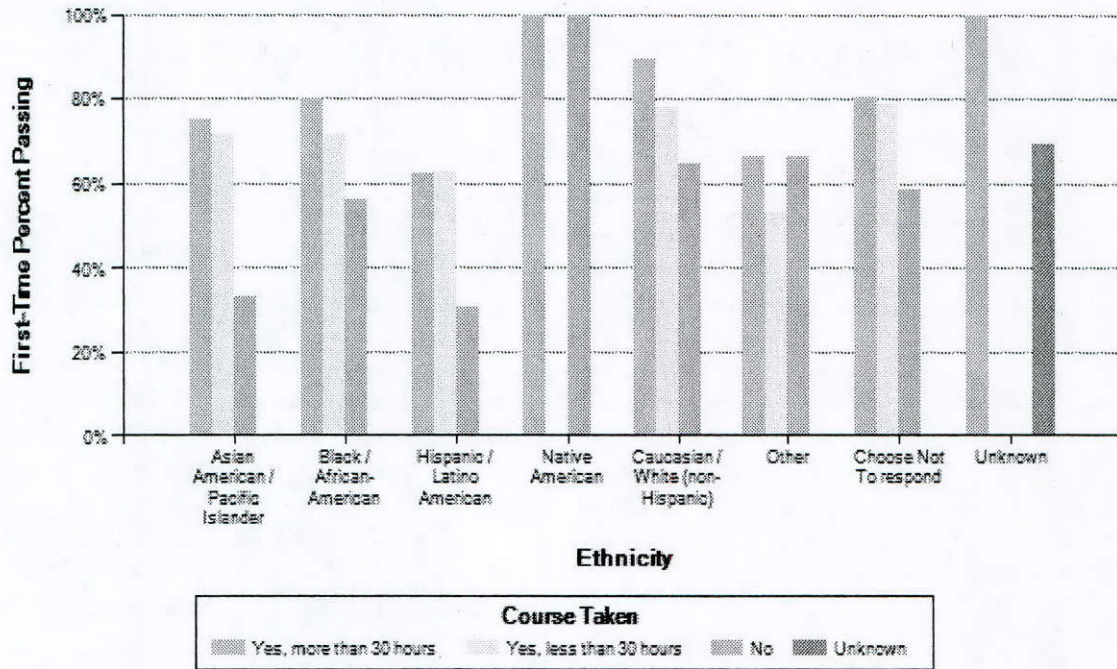


Table 159. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	24	91.7	22	82.00	7.03
	I completed an insurance course at a college or university.	2	100.0	2	79.50	3.54
	I attended classroom preparation from an exam preparation school.	13	61.5	8	76.46	11.07
	I completed an online course.	5	40.0	2	70.00	17.68
	I bought and used a study guide or study manual.	6	33.3	2	66.33	16.03
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	66.7	2	64.33	23.07
	No response	0	-	-	-	-
Black / African-American	I received training from an insurance company.	387	81.1	314	76.74	9.41
	I completed an insurance course at a college or university.	11	63.6	7	73.82	8.08
	I attended classroom preparation from an exam preparation school.	67	73.1	49	73.27	9.46
	I completed an online course.	76	75.0	57	75.36	9.56
	I bought and used a study guide or study manual.	11	63.6	7	72.45	6.49



Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I took the exam without taking a course or studying.	1	100.0	1	77.00	
	Other	13	38.5	5	65.69	12.74
	No response	3	33.3	1	64.00	10.58
Hispanic / Latino American	I received training from an insurance company.	329	72.3	238	73.83	11.29
	I completed an insurance course at a college or university.	11	45.5	5	69.27	9.30
	I attended classroom preparation from an exam preparation school.	119	55.5	66	70.25	11.30
	I completed an online course.	108	53.7	58	70.46	12.05
	I bought and used a study guide or study manual.	74	27.0	20	61.04	11.74
	I took the exam without taking a course or studying.	3	33.3	1	62.67	10.02
	Other	24	29.2	7	63.08	14.52
	No response	3	33.3	1	61.67	9.61
Native American	I received training from an insurance company.	4	100.0	4	83.25	2.99
	I completed an insurance course at a college or university.	1	0.0	0	67.00	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	79.00	
	I bought and used a study guide or study manual.	1	100.0	1	73.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	291	93.5	272	80.88	8.21
	I completed an insurance course at a college or university.	13	61.5	8	73.15	10.71
	I attended classroom preparation from an exam preparation school.	125	81.6	102	77.83	9.04
	I completed an online course.	131	80.9	106	77.30	9.14
	I bought and used a study guide or study manual.	55	56.4	31	72.42	11.74
	I took the exam without taking a course or studying.	5	80.0	4	70.80	13.99
	Other	11	72.7	8	76.36	11.12
	No response	2	50.0	1	67.00	11.31
Other	I received training from an insurance company.	27	77.8	21	76.93	12.07
	I completed an insurance course at a college or university.	1	100.0	1	84.00	
	I attended classroom preparation from an exam preparation school.	6	33.3	2	66.17	9.70
	I completed an online course.	9	55.6	5	73.22	11.02
	I bought and used a study guide or study manual.	8	37.5	3	63.25	15.88

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	6	66.7	4	73.00	12.18
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	23	95.7	22	81.22	6.78
	I completed an insurance course at a college or university.	3	0.0	0	47.67	6.66
	I attended classroom preparation from an exam preparation school.	8	50.0	4	68.63	15.98
	I completed an online course.	6	83.3	5	75.83	6.91
	I bought and used a study guide or study manual.	6	100.0	6	78.00	5.22
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	9	66.7	6	72.33	13.30
No response	2	0.0	0	67.00	2.83	
No response	I received training from an insurance company.	1	100.0	1	75.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	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	-	-	-	-
	Other	0	-	-	-	-
No response	13	69.2	9	68.62	17.31	

Figure 48. Personal Lines Property & Casualty Percent Passing by Preparation Method within Ethnicity

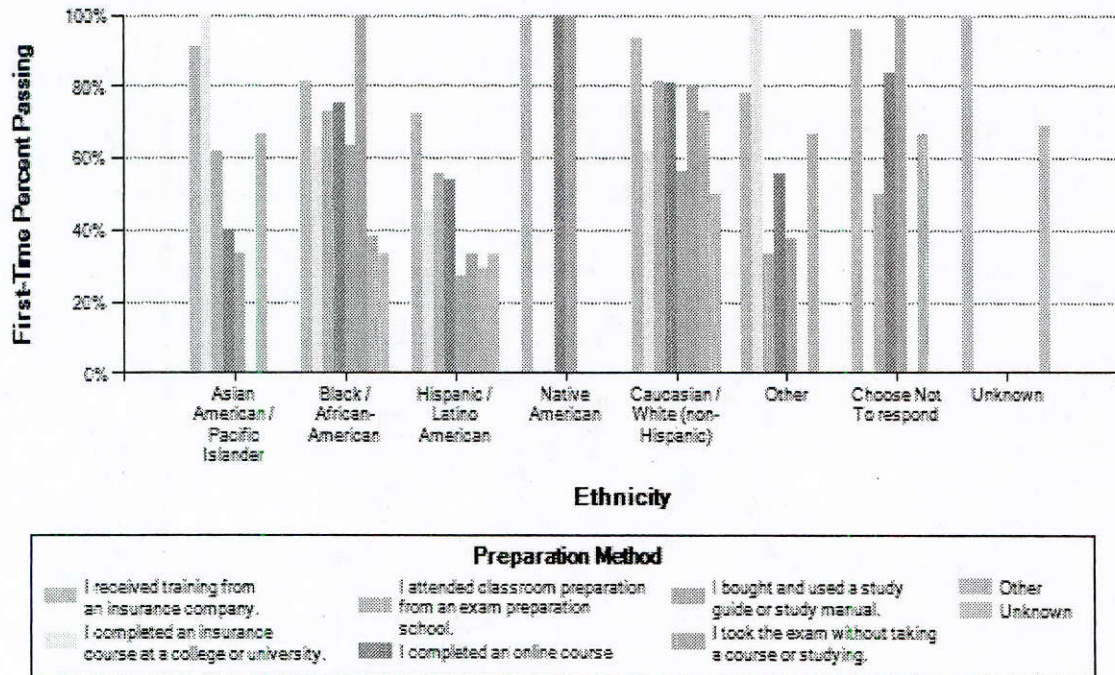


Table 160. Personal Lines Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	20	70.0	14	74.90	13.35
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	33	72.7	24	77.70	12.19
	No response	0	-	-	-	-
Black / African-American	the United States	545	77.2	421	75.66	9.48
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	20	85.0	17	76.70	12.88
	No response	4	75.0	3	74.00	16.41
Hispanic / Latino American	the United States	551	61.3	338	71.31	11.85
	Mexico	87	44.8	39	66.93	13.11
	the Caribbean	7	57.1	4	68.57	14.47

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Central America	11	81.8	9	77.82	10.59
	South America	5	0.0	0	54.60	12.07
	Spain	0	-	-	-	-
	Other	5	100.0	5	80.00	6.82
	No response	5	20.0	1	60.00	15.98
Native American	the United States	7	85.7	6	78.86	6.82
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	603	84.1	507	78.46	9.47
	Mexico	0	-	-	-	-
	the Caribbean	1	0.0	0	54.00	
	Central America	0	-	-	-	-
	South America	2	100.0	2	80.50	3.54
	Spain	1	100.0	1	75.00	
	Other	23	87.0	20	79.96	7.99
	No response	3	66.7	2	71.33	10.97
Other	the United States	41	65.9	27	74.61	11.54
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	15	53.3	8	68.07	15.72
	No response	1	100.0	1	81.00	
Choose not to respond	the United States	46	82.6	38	76.54	11.31
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	0.0	0	44.00	
	Spain	0	-	-	-	-
	Other	8	62.5	5	71.13	13.70
	No response	2	0.0	0	67.00	2.83
No response	the United States	2	50.0	1	71.50	4.95
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	12	75.0	9	68.67	18.08

Figure 49. Personal Lines Property & Casualty Percent Passing by National Origin within Ethnicity

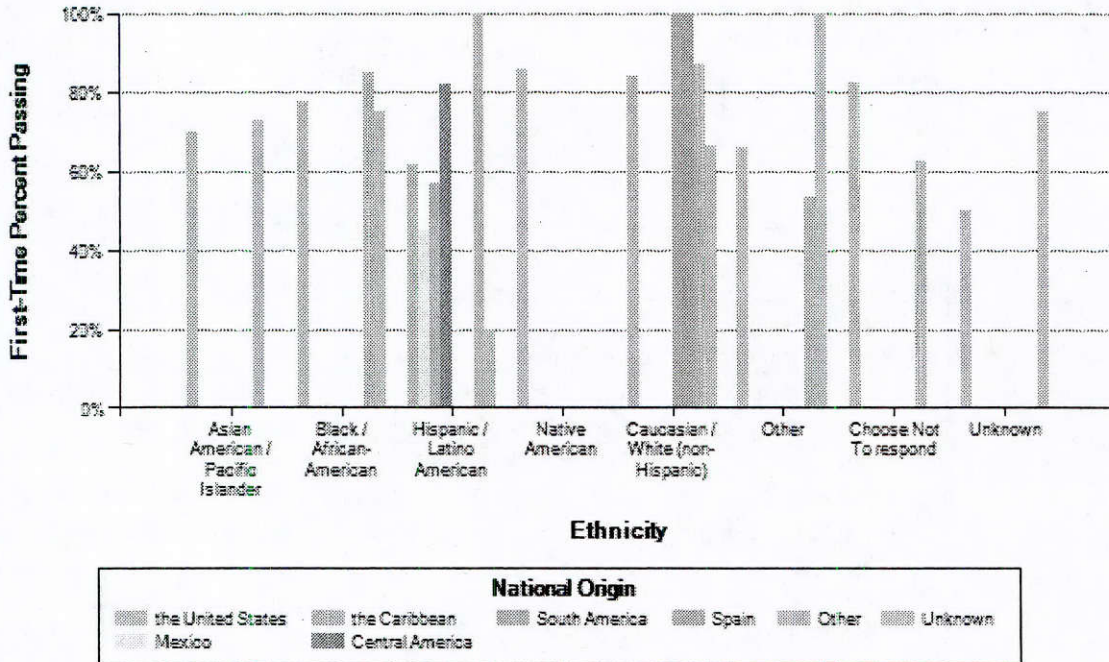


Table 161. Personal Lines Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	11	18.2	2	56.64	12.91
	High school diploma or equivalent	858	68.8	590	73.42	11.16
	Two-year college degree (Associate's Degree)	371	73.6	273	74.84	10.48
	Four-year college degree (Bachelor's Degree)	450	87.8	395	79.47	8.56
	Advanced college degree (Master's degree or Doctorate)	58	86.2	50	79.74	9.00
	Choose not to respond	63	63.5	40	72.33	10.46
	No response	4	50.0	2	71.25	4.99
Mexico	Did not finish high school	1	0.0	0	67.00	
	High school diploma or equivalent	54	35.2	19	64.80	13.11
	Two-year college degree (Associate's Degree)	19	63.2	12	69.26	14.66
	Four-year college degree (Bachelor's Degree)	12	58.3	7	72.50	9.82
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	71.00	
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	33.3	1	65.67	10.41
	Two-year college degree (Associate's Degree)	2	50.0	1	58.50	16.26
	Four-year college degree (Bachelor's Degree)	3	66.7	2	73.33	18.58
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	7	85.7	6	78.57	11.93
	Two-year college degree (Associate's Degree)	1	100.0	1	84.00	
	Four-year college degree (Bachelor's Degree)	2	50.0	1	71.50	12.02
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	79.00	
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	0.0	0	39.00	7.07
	Two-year college degree (Associate's Degree)	3	33.3	1	66.00	14.73
	Four-year college degree (Bachelor's Degree)	1	100.0	1	78.00	
	Advanced college degree (Master's degree or Doctorate)	2	0.0	0	62.00	5.66
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	75.00	
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	22	81.8	18	76.32	12.59
	Two-year college degree (Associate's Degree)	24	62.5	15	70.21	15.35
	Four-year college degree (Bachelor's Degree)	43	81.4	35	78.63	9.96
	Advanced college degree (Master's degree or Doctorate)	8	87.5	7	84.25	8.07
	Choose not to respond	7	57.1	4	72.57	11.86
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	66.7	4	68.17	18.03
	Two-year college degree (Associate's Degree)	1	100.0	1	81.00	
	Four-year college degree (Bachelor's Degree)	1	100.0	1	90.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	0.0	0	65.00	
	No response	18	55.6	10	66.89	15.42

Figure 50. Personal Lines Property & Casualty Percent Passing by Education Level within National Origin

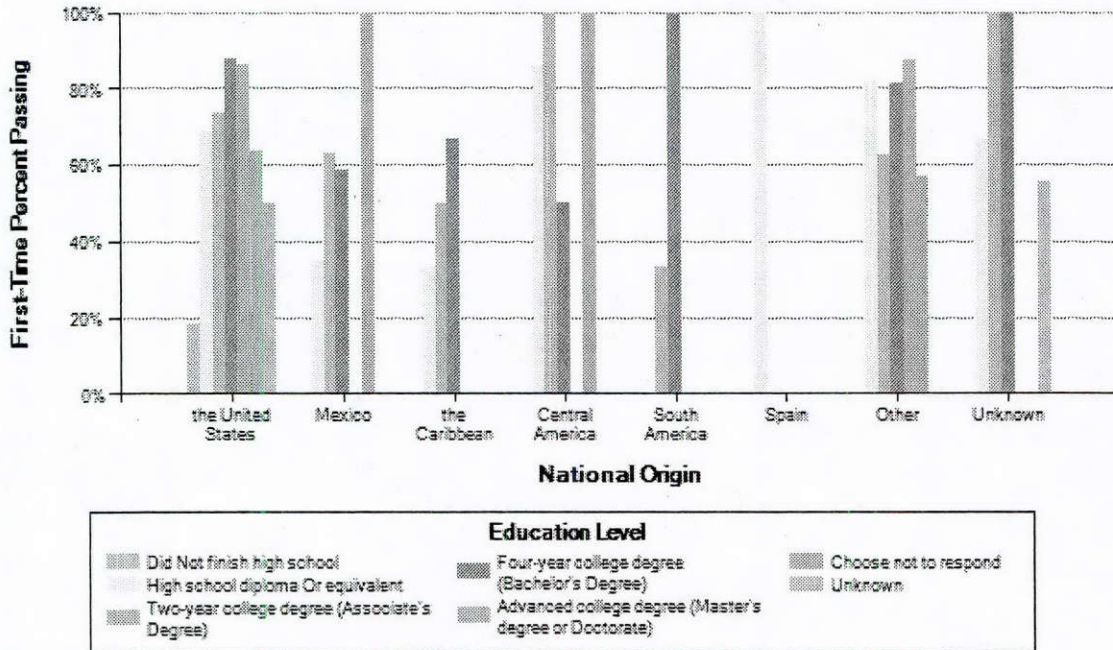


Table 162. Personal Lines Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	1,197	77.9	933	76.39	9.78
	Yes, less than 30 hours	482	72.2	348	74.28	11.33
	No	135	52.6	71	68.93	14.03
	No response	1	0.0	0	68.00	
Mexico	Yes, more than 30 hours	51	52.9	27	70.71	10.94
	Yes, less than 30 hours	25	40.0	10	65.96	11.13
	No	11	18.2	2	51.64	15.81
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	3	100.0	3	79.33	8.33
	Yes, less than 30 hours	5	20.0	1	59.20	11.65
	No	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	7	100.0	7	83.29	5.28
	Yes, less than 30 hours	1	100.0	1	79.00	
	No	3	33.3	1	64.67	10.60
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	6	33.3	2	59.17	18.91
	Yes, less than 30 hours	1	0.0	0	57.00	
	No	1	0.0	0	66.00	
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	100.0	1	75.00	
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	68	77.9	53	76.94	12.03
	Yes, less than 30 hours	25	84.0	21	78.16	9.46
	No	11	45.5	5	67.36	17.61
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	8	75.0	6	75.63	9.75
	Yes, less than 30 hours	3	33.3	1	60.33	20.79
	No	4	0.0	0	59.75	10.05
	No response	12	75.0	9	68.67	18.08



Figure 51. Personal Lines Property & Casualty Percent Passing by Course Taken within National Origin

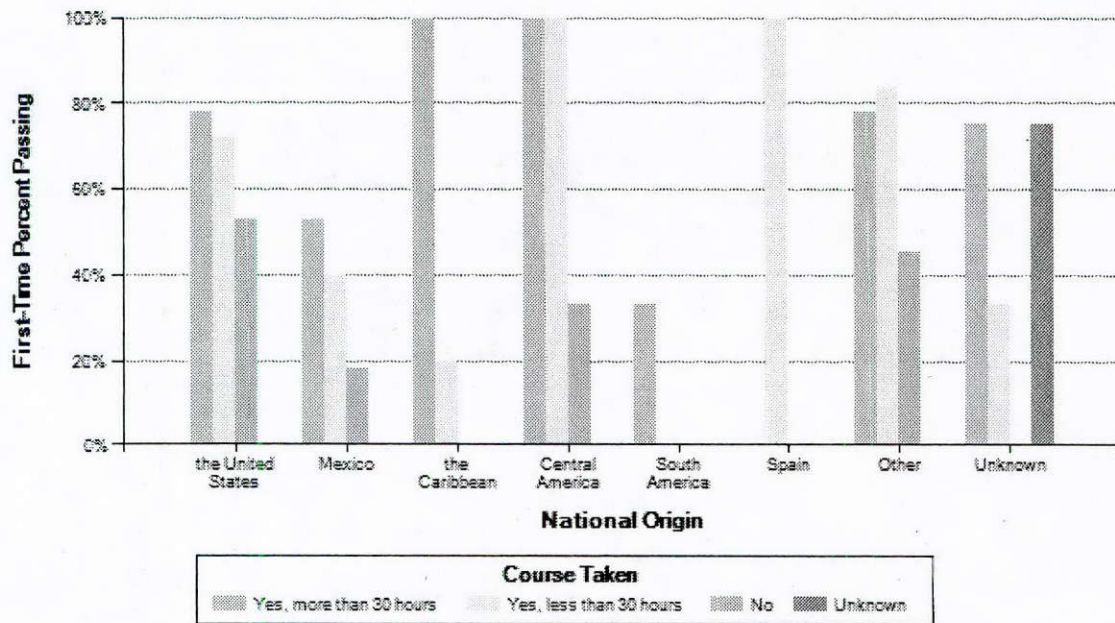


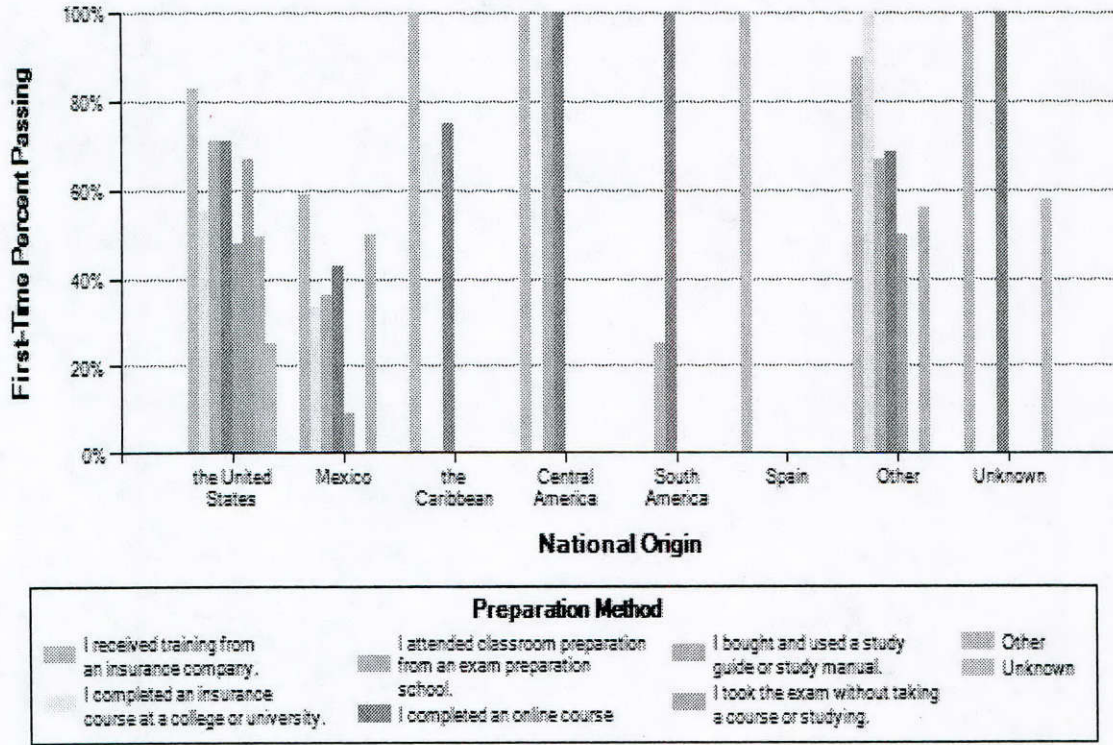
Table 163. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	988	82.7	817	77.32	9.81
	I completed an insurance course at a college or university.	38	55.3	21	71.39	11.10
	I attended classroom preparation from an exam preparation school.	301	70.8	213	74.37	10.25
	I completed an online course.	286	71.0	203	74.72	10.37
	I bought and used a study guide or study manual.	136	47.8	65	68.02	12.27
	I took the exam without taking a course or studying.	9	66.7	6	68.78	12.16
	Other	53	49.1	26	68.21	14.44
	No response	4	25.0	1	65.25	8.38
Mexico	I received training from an insurance company.	39	59.0	23	70.15	12.94
	I completed an insurance course at a college or university.	3	33.3	1	62.67	12.86
	I attended classroom preparation from an exam preparation school.	11	36.4	4	68.36	10.35
	I completed an online course.	21	42.9	9	67.05	12.09
	I bought and used a study guide or study manual.	11	9.1	1	54.36	12.18
	I took the exam without taking a course or studying.	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	2	50.0	1	70.50	19.09
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	1	100.0	1	86.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	0.0	0	58.00	15.56
	I completed an online course.	4	75.0	3	70.00	11.78
	I bought and used a study guide or study manual.	1	0.0	0	52.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	4	100.0	4	78.50	5.57
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	80.00	
	I completed an online course.	4	100.0	4	86.00	2.16
	I bought and used a study guide or study manual.	1	0.0	0	63.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	55.00	
	No response	0	-	-	-	-
South America	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.	4	25.0	1	54.75	21.25
	I completed an online course.	1	100.0	1	78.00	
	I bought and used a study guide or study manual.	3	0.0	0	60.33	4.93
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	1	100.0	1	75.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	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	-	-	-	-
	Other	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	0	-	-	-	-
Other	I received training from an insurance company.	49	89.8	44	79.63	11.47
	I completed an insurance course at a college or university.	1	100.0	1	77.00	
	I attended classroom preparation from an exam preparation school.	18	66.7	12	74.39	9.86
	I completed an online course.	19	68.4	13	75.95	12.50
	I bought and used a study guide or study manual.	8	50.0	4	69.00	16.49
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	9	55.6	5	68.22	14.27
	No response	0	-	-	-	-
No response	I received training from an insurance company.	4	100.0	4	83.75	4.50
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	46.00	
	I completed an online course.	1	100.0	1	82.00	
	I bought and used a study guide or study manual.	1	0.0	0	45.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	65.00	
	No response	19	57.9	11	67.16	15.03

Figure 52. Personal Lines Property & Casualty Percent Passing by Preparation Method within National Origin



**Surplus Lines**

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 164. Surplus Lines Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	149	87.9	131	79.93	8.10

Table 165. Surplus Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	64	93.8	60	81.59	6.46
Female	79	83.5	66	78.85	8.44
Choose not to respond	5	80.0	4	73.60	15.47
No response	1	100.0	1	90.00	

Figure 53. Surplus Lines Percent Passing by Gender

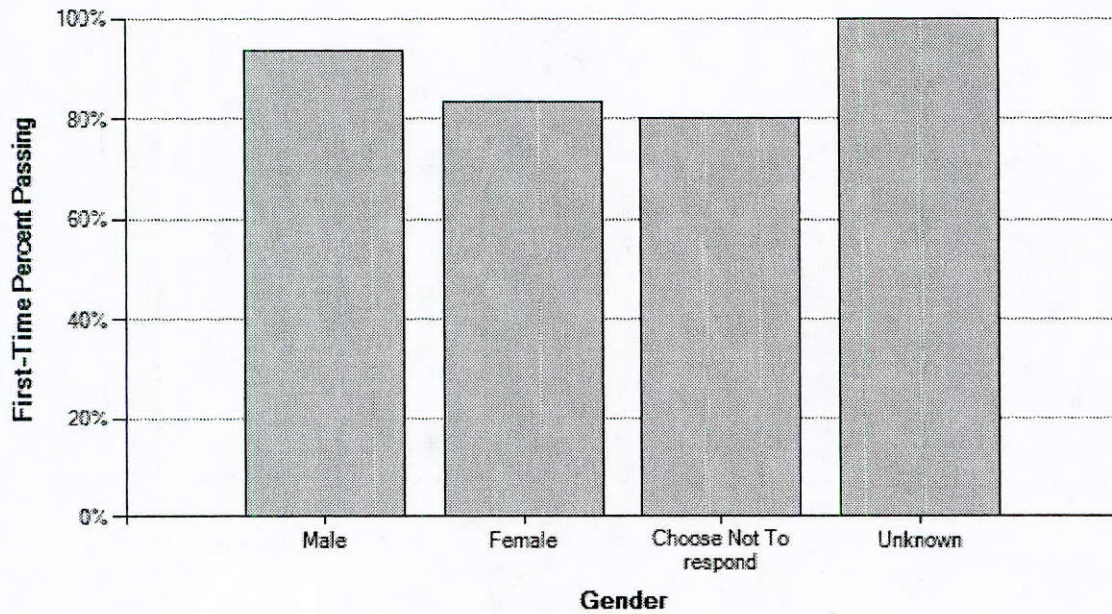


Table 166. Surplus Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	100.0	4	78.25	8.26
Black / African-American	8	75.0	6	73.88	12.62
Hispanic / Latino American	14	71.4	10	77.21	8.81
Native American	1	100.0	1	80.00	
Caucasian / White (non-Hispanic)	111	90.1	100	80.85	7.03
Other	2	100.0	2	83.50	2.12
Choose not to respond	6	83.3	5	76.83	15.17
No response	3	100.0	3	80.67	10.07

Figure 54. Surplus Lines Percent Passing by Ethnicity

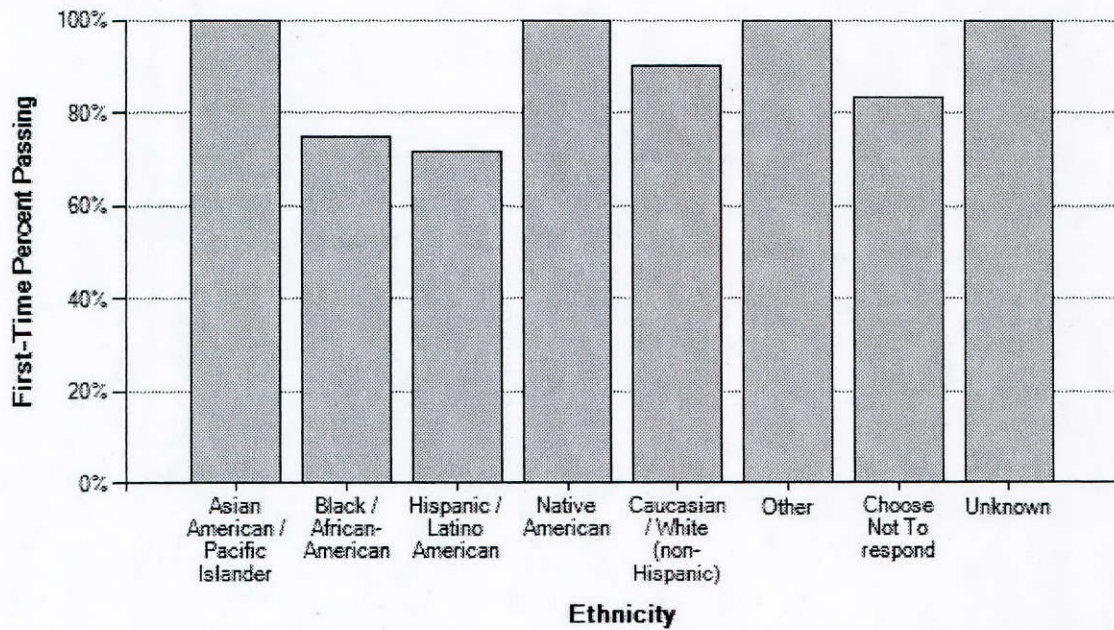


Table 167. Surplus Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	13	84.6	11	76.92	6.14
Yes, less than 30 hours	66	95.5	63	82.21	6.82
No	68	80.9	55	78.28	8.97
No response	2	100.0	2	80.00	14.14

Figure 55. Surplus Lines Percent Passing by Course Taken

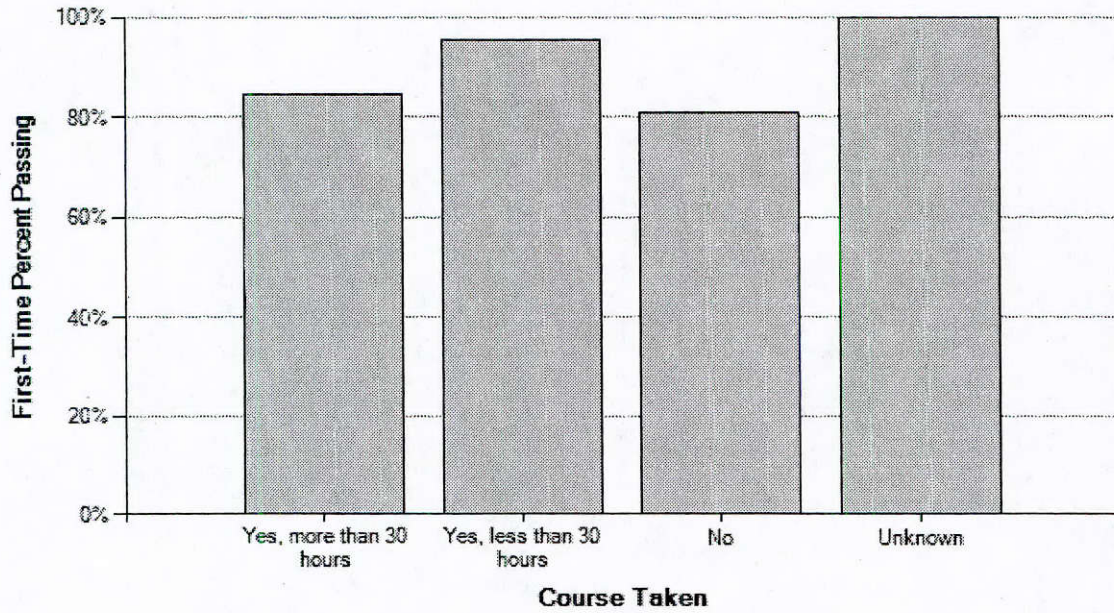


Table 168. Surplus Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	28	92.9	26	82.71	6.24
Between \$50,000 and \$100,000	67	89.6	60	80.91	7.78
Between \$25,000 and \$50,000	46	80.4	37	76.50	8.92
Less than \$25,000	5	100.0	5	83.20	1.10
No response	3	100.0	3	79.00	10.15

Figure 56. Surplus Lines Percent Passing by Income Level

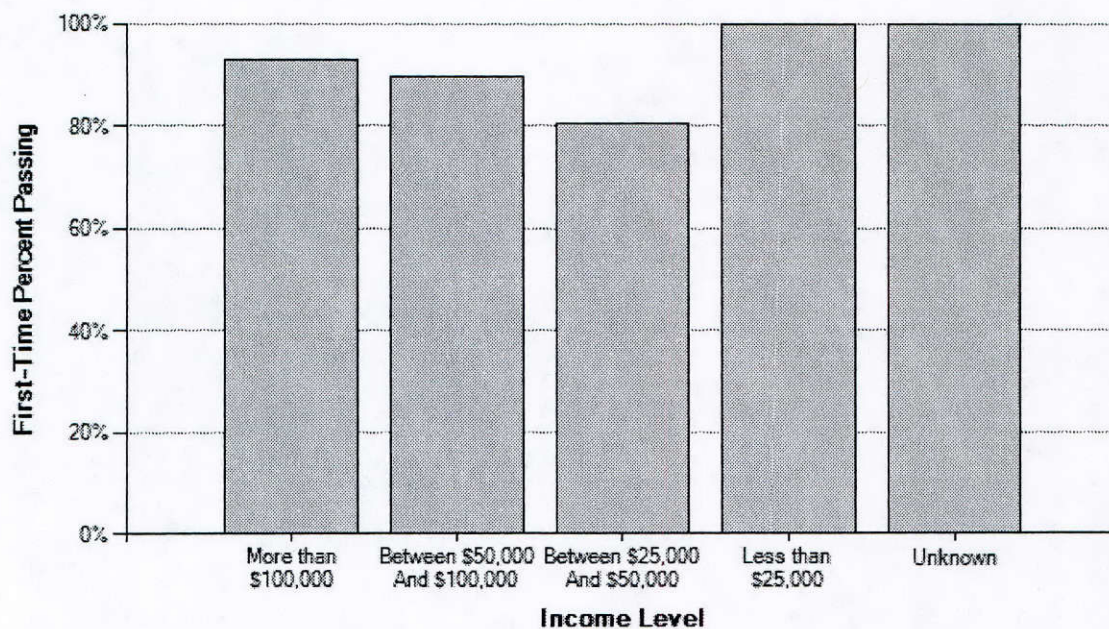


Table 169. Surplus Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	121	87.6	106	80.30	8.22
Between 31 and 50 hours	25	88.0	22	78.12	7.34
Between 51 and 70 hours	1	100.0	1	80.00	
More than 70 hours	0	-	-	-	-
No response	2	100.0	2	80.00	14.14



Figure 57. Surplus Lines Percent Passing by Total Hours Spent Studying

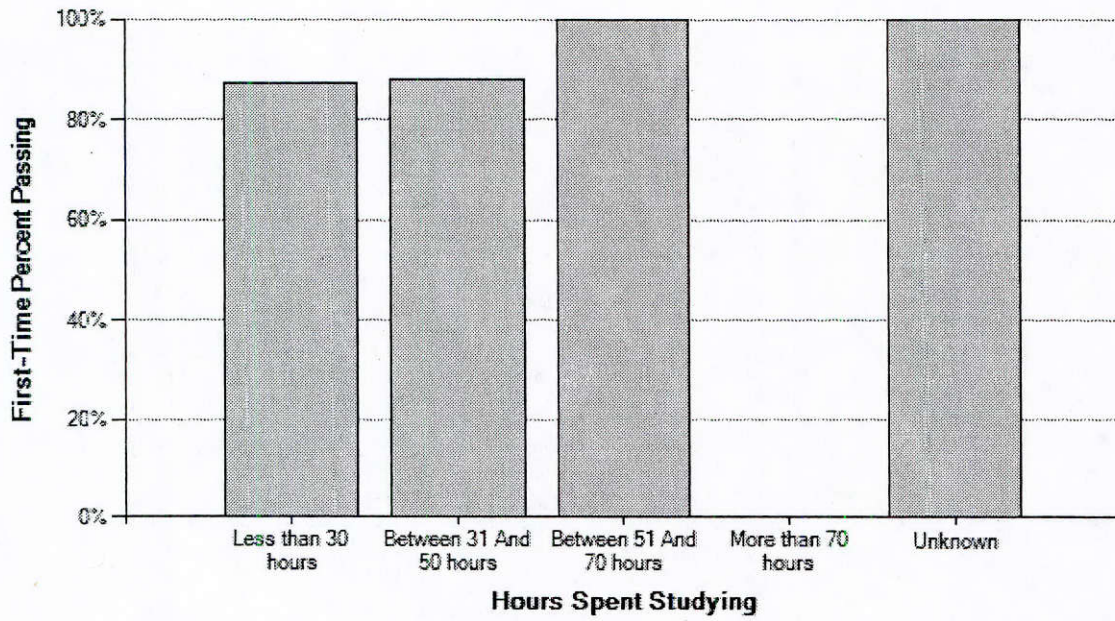


Table 170. Surplus Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	140	89.3	125	80.22	7.65
Spanish	1	100.0	1	85.00	
Other	2	50.0	1	75.00	9.90
Choose not to respond	4	50.0	2	70.75	16.88
No response	2	100.0	2	80.00	14.14

Figure 58. Surplus Lines Percent Passing by Primary Language

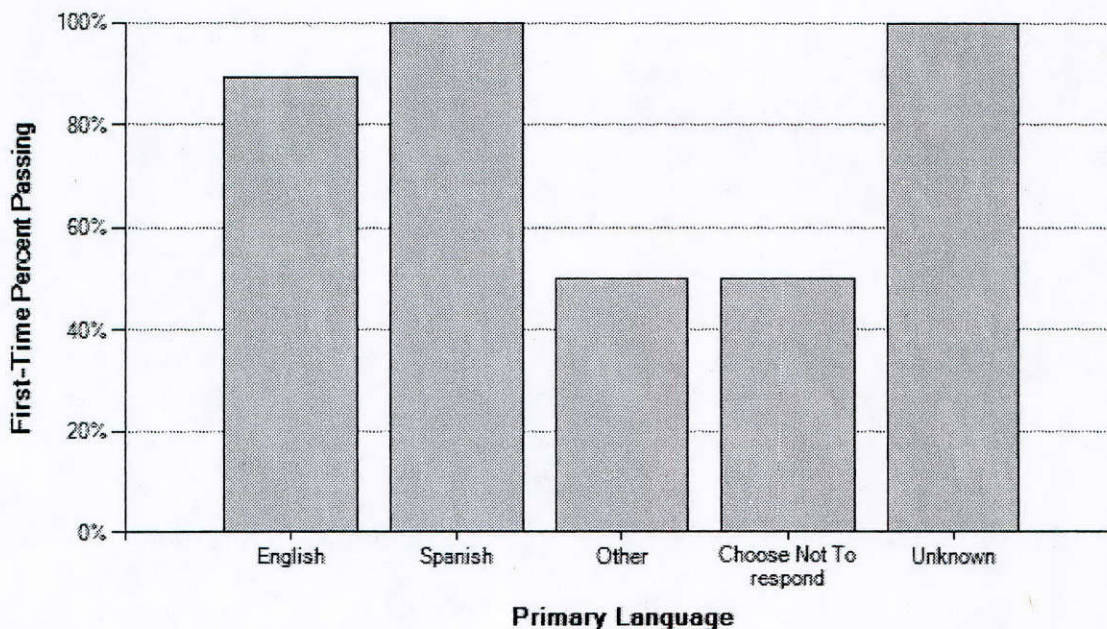


Table 171. Surplus Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	1	100.0	1	82.00	
High school diploma or equivalent	33	84.8	28	78.70	7.63
Two-year college degree (Associate's Degree)	16	75.0	12	75.81	10.26
Four-year college degree (Bachelor's Degree)	74	93.2	69	82.15	6.84
Advanced college degree (Master's degree or Doctorate)	14	85.7	12	79.07	6.46
Choose not to respond	9	77.8	7	74.56	11.99
No response	2	100.0	2	80.00	14.14

Figure 59. Surplus Lines Percent Passing by Education Level

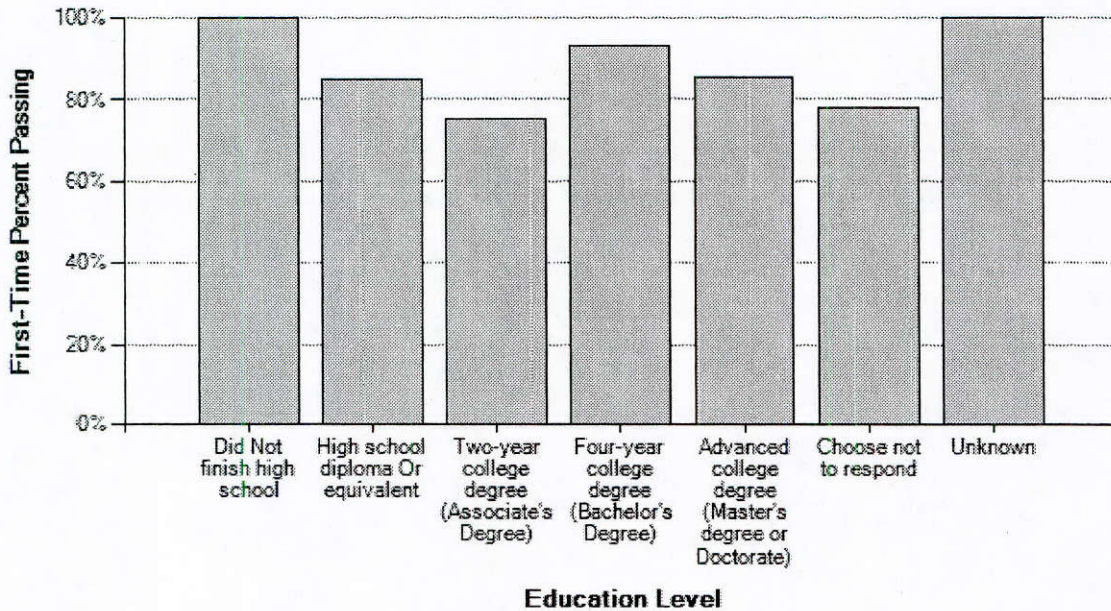


Table 172. Surplus Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	1	100.0	1	73.00	
I completed an insurance course at a college or university.	1	100.0	1	72.00	
I attended classroom preparation from an exam preparation school.	3	100.0	3	80.67	2.31
I completed an online course.	55	100.0	55	83.02	5.23
I bought and used a study guide or study manual.	62	85.5	53	79.32	8.35
I took the exam without taking a course or studying.	13	76.9	10	76.69	11.38
Other	12	50.0	6	73.42	9.08
No response	2	100.0	2	80.00	14.14

Figure 60. Surplus Lines Percent Passing by Preparation Method

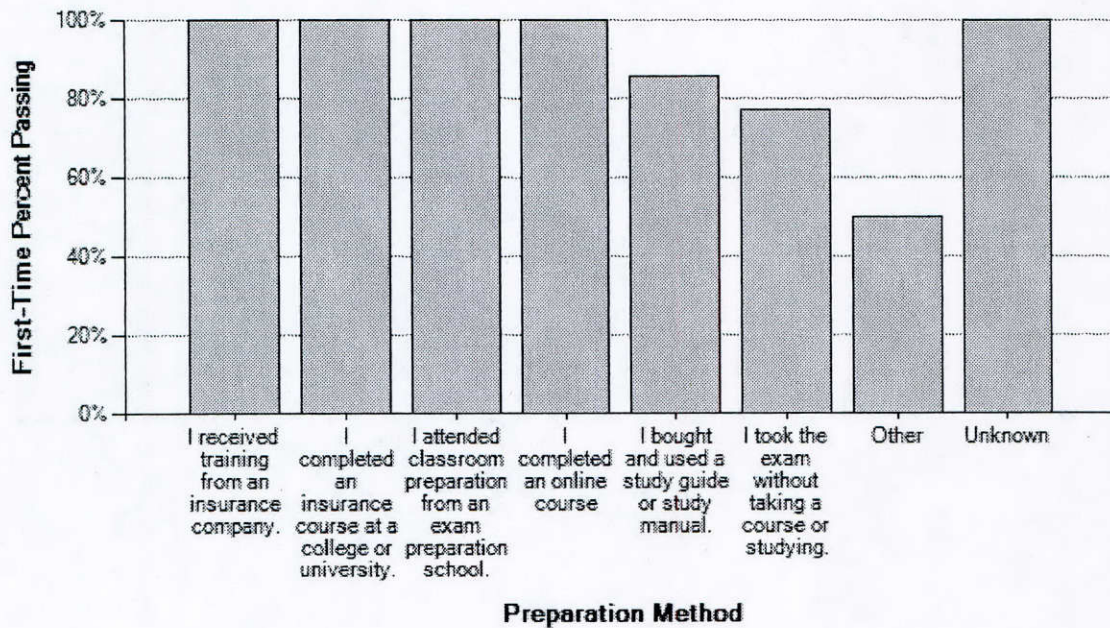
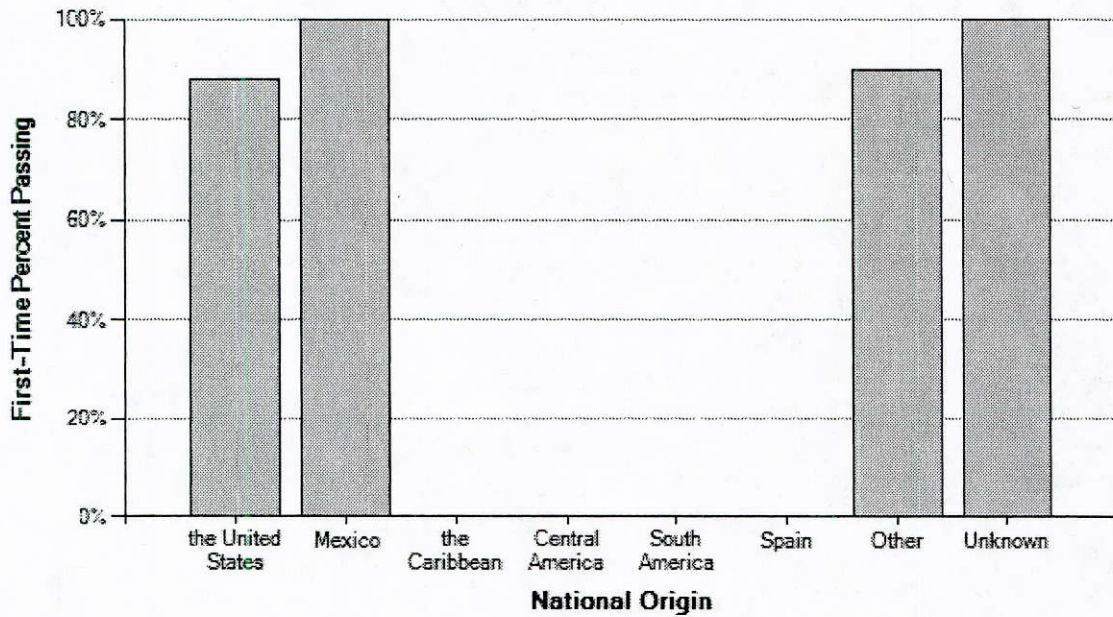


Table 173. Surplus Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	135	88.1	119	80.11	7.70
Mexico	2	100.0	2	86.00	1.41
the Caribbean	0	-	-	-	-
Central America	1	0.0	0	48.00	
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	10	90.0	9	78.40	7.71
No response	1	100.0	1	90.00	

Figure 61. Surplus Lines Percent Passing by National Origin



**Adjuster – Workers Compensation**

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

## Texas-Specific Operational Item Statistics

Results in this additional section of the report are based on the Texas-specific items. Table 173 shows the number of Texas-specific items delivered to each candidate.

Table 174. Number of Texas-Specific Items

Exam Series Code	Exam Title	Number of Items
InsTX-ALAdj16	Adjuster - All Lines	150
InsTX-ISR09	Insurance Service Representative	150
InsTX-LAH05	General Lines - Life, Accident and Health	25
InsTX-LHIC42	Life and Health Insurance Counselor	150
InsTX-Life01	Life Agent	35
InsTX-LL93	Limited Lines	50
InsTX-MGA87	Managing General Agent	150
InsTX-PbAdj17	Public Insurance Adjuster	100
InsTX-PC06	General Lines - Property & Casualty	25
InsTX-PCA81	Adjuster - Property & Casualty	150
InsTX-PCR92	Property and Casualty Risk Manager	100
InsTX-PersPC55	Personal Lines Property & Casualty	25
InsTX-Surp60	Surplus Lines	60
InsTX-WCAdj32	Adjuster - Workers Compensation	60

Tables 165 – 206 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

Table 175. Adjuster – All Lines Item Performance by Form

		Form E
First-time	<i>N</i>	108
	Average proportion correct	0.70
	Average corrected item-total correlations	0.29

Table 176. Adjuster – All Lines Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	2
	Average proportion correct	0.53
	Average corrected item-total correlations	-
Black / African-American	<i>N</i>	22
	Average proportion correct	0.65
	Average corrected item-total correlations	0.17
Hispanic / Latino American	<i>N</i>	8
	Average proportion correct	0.48
	Average corrected item-total correlations	0.21
Native American	<i>N</i>	1
	Average proportion correct	0.65
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	66
	Average proportion correct	0.75
	Average corrected item-total correlations	0.23
Other	<i>N</i>	3
	Average proportion correct	0.64
	Average corrected item-total correlations	0.43
Choose not to respond	<i>N</i>	4
	Average proportion correct	0.69
	Average corrected item-total correlations	0.15
No response	<i>N</i>	2
	Average proportion correct	0.48
	Average corrected item-total correlations	-

Table 177. Adjuster – All Lines Item Performance by Gender within Form

		Form E
Male	<i>N</i>	60
	Average proportion correct	0.72
	Average corrected item-total correlations	0.28
Female	<i>N</i>	46
	Average proportion correct	0.66
	Average corrected item-total correlations	0.30
Choose not to respond	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
No response	<i>N</i>	2
	Average proportion correct	0.48
	Average corrected item-total correlations	-

Table 178. Adjuster – All Lines Item Performance by National Origin within Form

		Form E
the United States	<i>N</i>	95
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27
Mexico	<i>N</i>	1
	Average proportion correct	0.60
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	10
	Average proportion correct	0.61
	Average corrected item-total correlations	0.39
No response	<i>N</i>	2
	Average proportion correct	0.48
	Average corrected item-total correlations	-



## Insurance Service Representative

Table 179. Insurance Service Representative Item Performance by Form

		Form E
First-time	<i>N</i>	101
	Average proportion correct	0.65
	Average corrected item-total correlations	0.25

Table 180. Insurance Service Representative Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	3
	Average proportion correct	0.72
	Average corrected item-total correlations	0.58
Black / African-American	<i>N</i>	8
	Average proportion correct	0.54
	Average corrected item-total correlations	0.29
Hispanic / Latino American	<i>N</i>	32
	Average proportion correct	0.61
	Average corrected item-total correlations	0.23
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	54
	Average proportion correct	0.69
	Average corrected item-total correlations	0.23
Other	<i>N</i>	1
	Average proportion correct	0.55
	Average corrected item-total correlations	-
Choose not to respond	<i>N</i>	3
	Average proportion correct	0.54
	Average corrected item-total correlations	-0.01
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 181. Insurance Service Representative Item Performance by Gender within Form

		Form E
Male	<i>N</i>	18
	Average proportion correct	0.61
	Average corrected item-total correlations	0.34
Female	<i>N</i>	82
	Average proportion correct	0.66
	Average corrected item-total correlations	0.23
Choose not to respond	<i>N</i>	1
	Average proportion correct	0.47
	Average corrected item-total correlations	-
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 182. Insurance Service Representative Item Performance by National Origin within Form

		Form E
the United States	<i>N</i>	87
	Average proportion correct	0.66
	Average corrected item-total correlations	0.25
Mexico	<i>N</i>	8
	Average proportion correct	0.58
	Average corrected item-total correlations	0.24
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	1
	Average proportion correct	0.49
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	5
	Average proportion correct	0.59
	Average corrected item-total correlations	0.24
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

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

Table 183. General Lines – Life, Accident and Health Item Performance by Form

		Form										Total
		OM	PN	QO	UM	QQ	UP	GM	HN	IO	JM	
First-time	<i>N</i>	60	3,484	780	445	2,629	2,638	2,059	1,933	1,987	2,063	18,078
	Average proportion correct	0.74	0.73	0.70	0.73	0.70	0.72	0.72	0.72	0.70	0.72	0.72
	Average corrected item-total correlations	0.12	0.28	0.18	0.22	0.18	0.23	0.23	0.24	0.18	0.22	0.22

Table 184. General Lines – Life, Accident and Health Item Performance by Ethnicity within Form

		Form										Total
		OM	PN	QO	UM	QQ	UP	GM	HN	IO	JM	
Asian American / Pacific Islander	<i>N</i>	8	233	69	30	149	174	170	148	174	144	1,299
	<i>Average proportion correct</i>	0.70	0.69	0.67	0.72	0.69	0.72	0.66	0.67	0.68	0.68	0.69
	<i>Average corrected item-total correlations</i>	0.22	0.29	0.21	0.29	0.22	0.23	0.26	0.24	0.20	0.19	0.24
Black / African-American	<i>N</i>	9	623	101	79	476	501	272	280	292	306	2,939
	<i>Average proportion correct</i>	0.68	0.68	0.65	0.71	0.67	0.68	0.69	0.71	0.69	0.69	0.69
	<i>Average corrected item-total correlations</i>	0.10	0.28	0.19	0.19	0.16	0.24	0.22	0.20	0.18	0.21	0.22
Hispanic / Latino American	<i>N</i>	11	946	191	102	768	738	522	535	537	564	4,914
	<i>Average proportion correct</i>	0.80	0.68	0.67	0.68	0.67	0.67	0.67	0.68	0.66	0.68	0.68
	<i>Average corrected item-total correlations</i>	0.17	0.25	0.17	0.18	0.18	0.21	0.22	0.23	0.18	0.23	0.22
Native American	<i>N</i>	0	22	4	4	16	11	9	8	11	16	101
	<i>Average proportion correct</i>	-	0.78	0.75	0.77	0.76	0.79	0.76	0.81	0.69	0.69	0.76
	<i>Average corrected item-total correlations</i>	-	0.24	0.23	0.12	0.08	0.31	0.20	0.09	0.13	0.31	0.22
Caucasian / White (non-Hispanic)	<i>N</i>	23	1,403	346	193	1,018	1,004	906	812	806	864	7,375
	<i>Average proportion correct</i>	0.76	0.79	0.74	0.77	0.73	0.77	0.76	0.76	0.73	0.76	0.76
	<i>Average corrected item-total correlations</i>	0.10	0.20	0.12	0.21	0.16	0.18	0.18	0.21	0.16	0.17	0.18
Other	<i>N</i>	7	94	32	12	69	75	87	56	78	77	587
	<i>Average proportion correct</i>	0.71	0.66	0.68	0.67	0.68	0.69	0.69	0.67	0.66	0.69	0.68
	<i>Average corrected item-total correlations</i>	0.12	0.33	0.22	0.29	0.13	0.26	0.19	0.27	0.19	0.23	0.24
Choose not to respond	<i>N</i>	1	132	27	20	101	106	79	80	69	79	694
	<i>Average proportion correct</i>	0.80	0.75	0.69	0.75	0.71	0.75	0.73	0.74	0.72	0.71	0.73
	<i>Average corrected item-total correlations</i>	-	0.26	0.04	0.15	0.21	0.24	0.22	0.26	0.12	0.20	0.22
No response	<i>N</i>	1	31	10	5	32	29	14	14	20	13	169
	<i>Average proportion correct</i>	0.76	0.71	0.73	0.74	0.67	0.73	0.70	0.66	0.69	0.77	0.71
	<i>Average corrected item-total correlations</i>	-	0.24	0.46	0.47	0.15	0.18	0.23	0.17	0.22	0.17	0.22

Table 185. General Lines – Life, Accident and Health Item Performance by Gender within Form

		Form										Total
		OM	PN	QO	UM	QQ	UP	GM	HN	IO	JM	
Male	<i>N</i>	27	1,733	429	253	1,315	1,245	1,028	922	977	1,010	8,939
	Average proportion correct	0.74	0.75	0.72	0.74	0.71	0.73	0.73	0.73	0.71	0.73	0.73
	Average corrected item-total correlations	0.14	0.28	0.17	0.21	0.18	0.23	0.24	0.24	0.17	0.22	0.22
Female	<i>N</i>	32	1,696	336	183	1,263	1,337	997	972	982	1,025	8,823
	Average proportion correct	0.75	0.71	0.68	0.72	0.69	0.70	0.71	0.71	0.69	0.70	0.71
	Average corrected item-total correlations	0.11	0.27	0.18	0.23	0.17	0.23	0.21	0.23	0.19	0.22	0.22
Choose not to respond	<i>N</i>	0	41	10	7	28	36	24	29	19	20	214
	Average proportion correct	-	0.74	0.65	0.74	0.73	0.76	0.69	0.73	0.70	0.72	0.73
	Average corrected item-total correlations	-	0.26	0.07	0.22	0.22	0.28	0.25	0.30	0.09	0.31	0.23
No response	<i>N</i>	1	14	5	2	23	20	10	10	9	8	102
	Average proportion correct	0.76	0.75	0.78	0.84	0.71	0.71	0.79	0.65	0.70	0.79	0.73
	Average corrected item-total correlations	-	0.31	0.42	-	0.13	0.18	0.19	0.16	0.33	0.05	0.19

Table 186. General Lines – Life, Accident and Health Item Performance by National Origin within Form

		Form										Total
		OM	PN	QO	UM	QQ	UP	GM	HN	IO	JM	
the United States	<i>N</i>	46	2,847	610	348	2,168	2,170	1,637	1,541	1,548	1,631	14,546
	Average proportion correct	0.75	0.74	0.70	0.74	0.70	0.72	0.73	0.73	0.71	0.73	0.73
	Average corrected item-total correlations	0.12	0.27	0.17	0.21	0.17	0.23	0.21	0.23	0.18	0.21	0.22
Mexico	<i>N</i>	3	146	39	21	117	109	81	91	104	103	814
	Average proportion correct	0.80	0.66	0.67	0.70	0.68	0.68	0.64	0.69	0.66	0.66	0.67
	Average corrected item-total correlations	0.21	0.25	0.18	0.25	0.21	0.22	0.25	0.25	0.19	0.23	0.23
the Caribbean	<i>N</i>	0	27	4	0	10	19	9	10	13	17	109
	Average proportion correct	-	0.77	0.66	-	0.72	0.74	0.64	0.70	0.67	0.67	0.72
	Average corrected item-total correlations	-	0.21	0.05	-	0.13	0.27	0.28	0.05	0.18	0.32	0.20
Central America	<i>N</i>	0	32	6	4	23	22	25	11	17	28	168
	Average proportion correct	-	0.68	0.76	0.67	0.68	0.72	0.66	0.64	0.62	0.70	0.68
	Average corrected item-total correlations	-	0.32	0.21	0.29	0.19	0.24	0.29	0.15	0.02	0.31	0.23
South America	<i>N</i>	0	25	5	6	29	22	23	21	22	28	181
	Average proportion correct	-	0.68	0.66	0.74	0.69	0.73	0.70	0.71	0.73	0.69	0.70
	Average corrected item-total correlations	-	0.27	0.46	0.06	0.23	0.26	0.30	0.37	0.16	0.24	0.27
Spain	<i>N</i>	0	1	0	0	1	1	1	2	0	0	6
	Average proportion correct	-	0.72	-	-	0.52	0.72	0.92	0.78	-	-	0.69
	Average corrected item-total correlations	-	-	-	-	-	-	-	-	-	-	0.00
Other	<i>N</i>	10	364	105	59	239	265	265	236	262	234	2,039
	Average proportion correct	0.68	0.68	0.70	0.70	0.70	0.70	0.68	0.69	0.68	0.68	0.69
	Average corrected item-total correlations	0.11	0.31	0.21	0.25	0.20	0.24	0.26	0.24	0.20	0.23	0.25
No response	<i>N</i>	1	42	11	7	42	30	18	21	21	22	215
	Average proportion correct	0.76	0.70	0.73	0.70	0.69	0.73	0.74	0.68	0.71	0.72	0.71
	Average corrected item-total correlations	-	0.27	0.39	0.27	0.14	0.15	0.19	0.20	0.20	0.21	0.20

## Life and Health Insurance Counselor

Table 187. Life and Health Insurance Counselor Item Performance by Form

		Form E
First-time	<i>N</i>	274
	Average proportion correct	0.62
	Average corrected item-total correlations	0.25

Table 188. Life and Health Insurance Counselor Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	10
	Average proportion correct	0.63
	Average corrected item-total correlations	0.25
Black / African-American	<i>N</i>	44
	Average proportion correct	0.56
	Average corrected item-total correlations	0.22
Hispanic / Latino American	<i>N</i>	81
	Average proportion correct	0.56
	Average corrected item-total correlations	0.21
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	115
	Average proportion correct	0.67
	Average corrected item-total correlations	0.24
Other	<i>N</i>	8
	Average proportion correct	0.60
	Average corrected item-total correlations	0.22
Choose not to respond	<i>N</i>	15
	Average proportion correct	0.62
	Average corrected item-total correlations	0.26
No response	<i>N</i>	1
	Average proportion correct	0.48
	Average corrected item-total correlations	-

Table 189. Life and Health Insurance Counselor Item Performance by Gender within Form

		Form E
Male	<i>N</i>	151
	Average proportion correct	0.63
	Average corrected item-total correlations	0.27
Female	<i>N</i>	121
	Average proportion correct	0.59
	Average corrected item-total correlations	0.23
Choose not to respond	<i>N</i>	2
	Average proportion correct	0.62
	Average corrected item-total correlations	-
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 190. Life and Health Insurance Counselor Item Performance by National Origin within Form

	Form E	
the United States	<i>N</i>	228
	Average proportion correct	0.62
	Average corrected item-total correlations	0.25
Mexico	<i>N</i>	13
	Average proportion correct	0.53
	Average corrected item-total correlations	0.17
the Caribbean	<i>N</i>	1
	Average proportion correct	0.64
	Average corrected item-total correlations	-
Central America	<i>N</i>	3
	Average proportion correct	0.60
	Average corrected item-total correlations	0.11
South America	<i>N</i>	4
	Average proportion correct	0.55
	Average corrected item-total correlations	0.35
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	23
	Average proportion correct	0.63
	Average corrected item-total correlations	0.25
No response	<i>N</i>	2
	Average proportion correct	0.37
	Average corrected item-total correlations	-



**Life Agent**

Table 191. Life Agent Item Performance by Form

		Form											Total
		TM	UN	VO	ZM	UQ	VR	ZP	MM	NN	OO	PM	
First-time	<i>N</i>	17	313	330	226	962	920	881	738	693	721	748	6,549
	Average proportion correct	0.69	0.66	0.66	0.66	0.67	0.67	0.67	0.66	0.66	0.67	0.66	0.68
	Average corrected item-total correlations	0.12	0.21	0.26	0.26	0.22	0.23	0.23	0.24	0.22	0.22	0.25	0.24

Table 192. Life Agent Item Performance by Ethnicity within Form

		Form										Total	
		TM	UN	VO	ZM	UQ	VR	ZP	MM	NN	OO		PM
Asian American / Pacific Islander	<i>N</i>	0	13	23	16	40	38	43	44	46	39	56	358
	Average proportion correct	-	0.69	0.63	0.62	0.67	0.64	0.67	0.59	0.64	0.63	0.62	0.65
	Average corrected item-total correlations	-	0.21	0.23	0.39	0.26	0.25	0.23	0.25	0.24	0.19	0.26	0.25
Black / African-American	<i>N</i>	3	76	94	53	260	226	238	157	152	145	134	1,538
	Average proportion correct	0.73	0.64	0.66	0.66	0.68	0.68	0.69	0.66	0.65	0.67	0.65	0.68
	Average corrected item-total correlations	0.16	0.11	0.24	0.22	0.20	0.21	0.20	0.22	0.21	0.20	0.25	0.21
Hispanic / Latino American	<i>N</i>	8	120	133	82	354	380	331	298	256	305	286	2,553
	Average proportion correct	0.67	0.63	0.61	0.62	0.64	0.63	0.64	0.63	0.63	0.64	0.63	0.65
	Average corrected item-total correlations	0.12	0.20	0.23	0.24	0.23	0.22	0.23	0.23	0.19	0.22	0.25	0.23
Native American	<i>N</i>	1	1	0	1	8	2	2	1	2	2	2	22
	Average proportion correct	0.74	0.77	-	0.69	0.64	0.73	0.63	0.57	0.60	0.77	0.74	0.69
	Average corrected item-total correlations	-	-	-	-	0.16	-	-	-	-	-	-	0.17
Caucasian / White (non-Hispanic)	<i>N</i>	3	72	52	59	225	228	202	200	175	177	217	1,610
	Average proportion correct	0.65	0.73	0.76	0.71	0.72	0.73	0.72	0.71	0.71	0.73	0.72	0.74
	Average corrected item-total correlations	0.27	0.26	0.27	0.22	0.20	0.19	0.19	0.22	0.21	0.23	0.20	0.22
Other	<i>N</i>	1	10	13	6	27	19	28	22	26	23	24	199
	Average proportion correct	0.86	0.65	0.67	0.62	0.67	0.68	0.65	0.62	0.61	0.64	0.60	0.66
	Average corrected item-total correlations	-	0.13	0.12	0.33	0.23	0.20	0.29	0.16	0.31	0.28	0.30	0.25
Choose not to respond	<i>N</i>	0	16	13	6	41	21	30	16	29	27	25	224
	Average proportion correct	-	0.66	0.67	0.70	0.68	0.69	0.65	0.69	0.64	0.70	0.69	0.69
	Average corrected item-total correlations	-	0.24	0.33	0.34	0.22	0.23	0.24	0.26	0.21	0.16	0.17	0.23
No response	<i>N</i>	1	5	2	3	7	6	7	0	7	3	4	45
	Average proportion correct	0.66	0.65	0.60	0.70	0.69	0.73	0.68	-	0.54	0.59	0.66	0.67
	Average corrected item-total correlations	-	0.39	-	0.08	0.10	0.11	0.15	-	0.42	0.34	0.15	0.22

Table 193. Life Agent Item Performance by Gender within Form

		Form											Total
		TM	UN	VO	ZM	UQ	VR	ZP	MM	NN	OO	PM	
Male	<i>N</i>	6	155	149	112	480	427	432	353	350	356	374	3,194
	Average proportion correct	0.74	0.67	0.67	0.68	0.68	0.68	0.69	0.66	0.66	0.67	0.68	0.69
	Average corrected item-total correlations	0.07	0.22	0.26	0.26	0.23	0.23	0.23	0.25	0.24	0.24	0.26	0.25
Female	<i>N</i>	10	150	175	109	464	485	436	380	328	355	364	3,256
	Average proportion correct	0.67	0.65	0.65	0.64	0.67	0.66	0.66	0.65	0.65	0.66	0.64	0.67
	Average corrected item-total correlations	0.14	0.20	0.25	0.26	0.22	0.22	0.22	0.22	0.20	0.21	0.24	0.22
Choose not to respond	<i>N</i>	0	3	5	2	11	3	6	4	9	10	10	63
	Average proportion correct	-	0.76	0.65	0.79	0.69	0.76	0.76	0.57	0.63	0.72	0.70	0.71
	Average corrected item-total correlations	-	0.19	0.39	-	0.06	0.46	0.24	0.49	0.22	0.25	0.28	0.27
No response	<i>N</i>	1	5	1	3	7	5	7	1	6	0	0	36
	Average proportion correct	0.66	0.65	0.57	0.70	0.62	0.72	0.64	0.69	0.57	-	-	0.66
	Average corrected item-total correlations	-	0.39	-	-0.08	0.31	0.19	0.27	-	0.56	-	-	0.29

Table 194. Life Agent Item Performance by National Origin within Form

		Form											Total
		TM	UN	VO	ZM	UQ	VR	ZP	MM	NN	OO	PM	
the United States	<i>N</i>	11	256	261	169	762	757	695	587	529	573	583	5,183
	Average proportion correct	0.69	0.66	0.66	0.66	0.68	0.68	0.68	0.67	0.66	0.68	0.67	0.69
	Average corrected item-total correlations	0.18	0.21	0.26	0.25	0.23	0.21	0.22	0.23	0.21	0.22	0.25	0.23
Mexico	<i>N</i>	3	21	22	13	70	71	67	48	53	60	57	485
	Average proportion correct	0.66	0.62	0.59	0.65	0.63	0.61	0.64	0.63	0.62	0.63	0.61	0.64
	Average corrected item-total correlations	-0.28	0.19	0.27	0.13	0.22	0.27	0.19	0.23	0.20	0.25	0.29	0.23
the Caribbean	<i>N</i>	1	4	3	3	7	8	11	3	2	7	11	60
	Average proportion correct	0.83	0.70	0.74	0.75	0.75	0.72	0.71	0.72	0.74	0.69	0.62	0.72
	Average corrected item-total correlations	-	-0.18	0.51	0.36	0.19	0.32	0.22	0.33	-	0.16	0.15	0.19
Central America	<i>N</i>	1	4	5	6	12	11	11	16	12	13	6	97
	Average proportion correct	0.71	0.48	0.69	0.60	0.66	0.63	0.65	0.62	0.68	0.64	0.66	0.65
	Average corrected item-total correlations	-	-0.05	0.22	0.24	0.12	0.14	0.34	0.28	0.11	0.26	0.28	0.21
South America	<i>N</i>	0	3	3	2	12	4	9	10	9	8	8	68
	Average proportion correct	-	0.74	0.66	0.61	0.65	0.70	0.73	0.65	0.71	0.70	0.58	0.69
	Average corrected item-total correlations	-	0.25	0.00	-	0.16	0.47	0.07	0.08	0.34	0.10	0.20	0.19
Spain	<i>N</i>	0	0	0	0	1	0	0	0	0	0	0	1
	Average proportion correct	-	-	-	-	0.54	-	-	-	-	-	-	0.54
	Average corrected item-total correlations	-	-	-	-	-	-	-	-	-	-	-	-
Other	<i>N</i>	0	19	32	29	81	60	78	68	79	54	76	576
	Average proportion correct	-	0.68	0.65	0.62	0.68	0.63	0.67	0.61	0.61	0.63	0.61	0.65
	Average corrected item-total correlations	-	0.18	0.25	0.37	0.23	0.24	0.28	0.26	0.29	0.21	0.26	0.27
No response	<i>N</i>	1	6	4	4	17	9	10	6	9	6	7	79
	Average proportion correct	0.66	0.65	0.63	0.70	0.67	0.70	0.69	0.57	0.57	0.63	0.67	0.66
	Average corrected item-total correlations	-	0.31	0.45	-0.27	0.17	0.09	0.19	0.25	0.36	0.08	0.11	0.23

## Limited Lines

Table 195. Limited Lines Item Performance by Form

		Form E
First-time	<i>N</i>	1,831
	Average proportion correct	0.73
	Average corrected item-total correlations	0.29

Table 196. Limited Lines Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	5
	Average proportion correct	0.79
	Average corrected item-total correlations	0.42
Black / African-American	<i>N</i>	80
	Average proportion correct	0.78
	Average corrected item-total correlations	0.30
Hispanic / Latino American	<i>N</i>	1,585
	Average proportion correct	0.72
	Average corrected item-total correlations	0.29
Native American	<i>N</i>	1
	Average proportion correct	0.44
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	109
	Average proportion correct	0.76
	Average corrected item-total correlations	0.29
Other	<i>N</i>	19
	Average proportion correct	0.77
	Average corrected item-total correlations	0.29
Choose not to respond	<i>N</i>	23
	Average proportion correct	0.78
	Average corrected item-total correlations	0.34
No response	<i>N</i>	9
	Average proportion correct	0.73
	Average corrected item-total correlations	0.36

Table 197. Limited Lines Item Performance by Gender within Form

		Form E
Male	<i>N</i>	418
	Average proportion correct	0.75
	Average corrected item-total correlations	0.28
Female	<i>N</i>	1,396
	Average proportion correct	0.72
	Average corrected item-total correlations	0.29
Choose not to respond	<i>N</i>	10
	Average proportion correct	0.77
	Average corrected item-total correlations	0.44
No response	<i>N</i>	7
	Average proportion correct	0.65
	Average corrected item-total correlations	0.29

Table 198. Limited Lines Item Performance by National Origin within Form

		Form E
the United States	<i>N</i>	1,414
	Average proportion correct	0.72
	Average corrected item-total correlations	0.29
Mexico	<i>N</i>	301
	Average proportion correct	0.74
	Average corrected item-total correlations	0.30
the Caribbean	<i>N</i>	18
	Average proportion correct	0.79
	Average corrected item-total correlations	0.22
Central America	<i>N</i>	38
	Average proportion correct	0.73
	Average corrected item-total correlations	0.34
South America	<i>N</i>	19
	Average proportion correct	0.75
	Average corrected item-total correlations	0.34
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	30
	Average proportion correct	0.73
	Average corrected item-total correlations	0.35
No response	<i>N</i>	11
	Average proportion correct	0.66
	Average corrected item-total correlations	0.35

### Managing General Agent

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

Table 199. Managing General Agent Item Performance by Form

		Form E
First-time	<i>N</i>	51
	Average proportion correct	0.78
	Average corrected item-total correlations	0.20

### Public Insurance Adjuster

Table 200. Public Insurance Adjuster Item Performance by Form

		Form E
First-time	<i>N</i>	152
	Average proportion correct	0.70
	Average corrected item-total correlations	0.22

Table 201. Public Insurance Adjuster Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	5
	Average proportion correct	0.69
	Average corrected item-total correlations	0.17
Black / African-American	<i>N</i>	9
	Average proportion correct	0.64
	Average corrected item-total correlations	0.31
Hispanic / Latino American	<i>N</i>	37
	Average proportion correct	0.63
	Average corrected item-total correlations	0.21
Native American	<i>N</i>	1
	Average proportion correct	0.76
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	88
	Average proportion correct	0.73
	Average corrected item-total correlations	0.18
Other	<i>N</i>	3
	Average proportion correct	0.67
	Average corrected item-total correlations	0.36
Choose not to respond	<i>N</i>	9
	Average proportion correct	0.71
	Average corrected item-total correlations	0.11
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 202 Public Insurance Adjuster Item Performance by Gender within Form

		Form E
Male	<i>N</i>	98
	Average proportion correct	0.71
	Average corrected item-total correlations	0.22
Female	<i>N</i>	52
	Average proportion correct	0.68
	Average corrected item-total correlations	0.22
Choose not to respond	<i>N</i>	2
	Average proportion correct	0.64
	Average corrected item-total correlations	-
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 203. Public Insurance Adjuster Item Performance by National Origin within Form

		Form E
the United States	<i>N</i>	130
	Average proportion correct	0.71
	Average corrected item-total correlations	0.22
Mexico	<i>N</i>	9
	Average proportion correct	0.61
	Average corrected item-total correlations	0.22
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	2
	Average proportion correct	0.70
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	10
	Average proportion correct	0.67
	Average corrected item-total correlations	0.20
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-



**General Lines – Property and Casualty**

Table 204. General Lines – Property and Casualty Item Performance by Form

		Form								Total
		QM	RN	SO	HM	IN	JO	KM	LN	
First-time	<i>N</i>	1,634	1,667	1,648	863	872	881	843	856	9,264
	Average proportion correct	0.75	0.77	0.75	0.75	0.77	0.75	0.75	0.77	0.76
	Average corrected item-total correlations	0.23	0.25	0.21	0.22	0.25	0.20	0.21	0.25	0.23

Table 205. General Lines – Property and Casualty Item Performance by Ethnicity within Form

		Form								Total
		QM	RN	SO	HM	IN	JO	KM	LN	
Asian American / Pacific Islander	<i>N</i>	69	70	50	29	32	26	30	40	346
	Average proportion correct	0.76	0.76	0.75	0.77	0.79	0.73	0.74	0.76	0.76
	Average corrected item-total correlations	0.20	0.21	0.23	0.16	0.29	0.27	0.19	0.25	0.22
Black / African-American	<i>N</i>	138	150	145	65	73	73	81	58	783
	Average proportion correct	0.74	0.75	0.76	0.77	0.75	0.75	0.73	0.77	0.75
	Average corrected item-total correlations	0.23	0.21	0.18	0.18	0.30	0.16	0.14	0.20	0.20
Hispanic / Latino American	<i>N</i>	596	588	610	306	307	323	296	315	3,341
	Average proportion correct	0.70	0.71	0.70	0.70	0.71	0.70	0.70	0.72	0.71
	Average corrected item-total correlations	0.22	0.25	0.20	0.23	0.23	0.18	0.20	0.24	0.22
Native American	<i>N</i>	9	7	14	8	5	3	9	5	60
	Average proportion correct	0.74	0.75	0.72	0.77	0.83	0.81	0.74	0.74	0.75
	Average corrected item-total correlations	0.21	0.60	0.19	0.13	0.00	0.42	0.22	0.25	0.26
Caucasian / White (non-Hispanic)	<i>N</i>	721	741	730	381	380	398	357	377	4,085
	Average proportion correct	0.79	0.81	0.79	0.78	0.82	0.80	0.79	0.81	0.80
	Average corrected item-total correlations	0.18	0.20	0.18	0.18	0.19	0.16	0.21	0.24	0.19
Other	<i>N</i>	37	43	34	27	29	20	20	20	230
	Average proportion correct	0.74	0.75	0.72	0.78	0.73	0.67	0.76	0.79	0.74
	Average corrected item-total correlations	0.23	0.25	0.27	0.15	0.20	0.24	0.30	0.14	0.23
Choose not to respond	<i>N</i>	58	51	45	41	37	33	39	28	332
	Average proportion correct	0.77	0.78	0.81	0.78	0.79	0.74	0.76	0.80	0.78
	Average corrected item-total correlations	0.16	0.19	0.20	0.27	0.22	0.20	0.22	0.20	0.20
No response	<i>N</i>	6	17	20	6	9	5	11	13	87
	Average proportion correct	0.75	0.81	0.78	0.83	0.77	0.85	0.68	0.68	0.76
	Average corrected item-total correlations	0.30	0.33	0.31	0.32	0.39	-0.15	0.16	0.23	0.25

Table 206. General Lines – Property and Casualty Item Performance by Gender within Form

		Form								Total
		QM	RN	SO	HM	IN	JO	KM	LN	
Male	<i>N</i>	631	671	663	351	323	350	318	331	3,638
	Average proportion correct	0.77	0.80	0.78	0.77	0.80	0.77	0.77	0.80	0.79
	Average corrected item-total correlations	0.23	0.23	0.18	0.22	0.24	0.20	0.20	0.24	0.22
Female	<i>N</i>	981	965	955	495	532	518	502	507	5,455
	Average proportion correct	0.74	0.74	0.73	0.74	0.75	0.74	0.73	0.74	0.74
	Average corrected item-total correlations	0.22	0.25	0.22	0.22	0.24	0.20	0.21	0.24	0.23
Choose not to respond	<i>N</i>	17	19	18	13	12	10	16	11	116
	Average proportion correct	0.77	0.75	0.80	0.78	0.83	0.77	0.73	0.86	0.78
	Average corrected item-total correlations	0.20	0.15	0.25	0.03	0.19	0.15	0.18	0.28	0.19
No response	<i>N</i>	5	12	12	4	5	3	7	7	55
	Average proportion correct	0.77	0.79	0.72	0.78	0.77	0.85	0.69	0.70	0.74
	Average corrected item-total correlations	0.39	0.40	0.26	0.23	0.46	0.21	0.22	0.10	0.24

Table 207. General Lines – Property and Casualty Item Performance by National Origin within Form

		Form								Total
		QM	RN	SO	HM	IN	JO	KM	LN	
the United States	<i>N</i>	1,400	1,417	1,388	713	725	749	697	708	7,797
	Average proportion correct	0.75	0.77	0.76	0.75	0.78	0.76	0.75	0.77	0.76
	Average corrected item-total correlations	0.23	0.25	0.21	0.21	0.25	0.19	0.20	0.25	0.22
Mexico	<i>N</i>	92	91	104	54	48	50	53	55	547
	Average proportion correct	0.68	0.71	0.69	0.68	0.68	0.71	0.65	0.72	0.69
	Average corrected item-total correlations	0.22	0.27	0.22	0.23	0.27	0.19	0.26	0.28	0.24
the Caribbean	<i>N</i>	2	7	8	9	3	3	3	4	39
	Average proportion correct	0.50	0.79	0.76	0.88	0.89	0.72	0.87	0.77	0.79
	Average corrected item-total correlations	-	0.21	0.25	0.28	0.15	0.44	0.00	0.45	0.27
Central America	<i>N</i>	17	17	9	10	14	9	10	7	93
	Average proportion correct	0.72	0.76	0.62	0.70	0.78	0.66	0.74	0.72	0.72
	Average corrected item-total correlations	0.18	0.15	0.31	0.37	0.19	0.06	0.09	0.21	0.20
South America	<i>N</i>	21	12	17	7	6	4	8	9	84
	Average proportion correct	0.72	0.67	0.73	0.78	0.67	0.73	0.79	0.75	0.73
	Average corrected item-total correlations	0.04	0.19	0.29	0.15	0.05	0.26	0.09	0.17	0.16
Spain	<i>N</i>	0	2	1	1	0	1	2	0	7
	Average proportion correct	-	0.84	0.84	0.96	-	0.72	0.80	-	0.84
	Average corrected item-total correlations	-	-	-	-	-	-	-	-	0.21
Other	<i>N</i>	91	101	92	58	57	52	54	58	563
	Average proportion correct	0.77	0.76	0.73	0.75	0.77	0.70	0.77	0.77	0.75
	Average corrected item-total correlations	0.16	0.23	0.26	0.28	0.27	0.28	0.24	0.24	0.24
No response	<i>N</i>	11	20	29	11	19	13	16	15	134
	Average proportion correct	0.78	0.81	0.75	0.79	0.74	0.74	0.70	0.71	0.75
	Average corrected item-total correlations	0.29	0.31	0.19	0.14	0.16	0.24	0.15	0.27	0.21

## Adjuster – Property and Casualty

Table 208. Adjuster – Property and Casualty Item Performance by Form

		Form E
First-time	<i>N</i>	203
	Average proportion correct	0.71
	Average corrected item-total correlations	0.30

Table 209. Adjuster – Property and Casualty Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	5
	Average proportion correct	0.75
	Average corrected item-total correlations	0.24
Black / African-American	<i>N</i>	26
	Average proportion correct	0.68
	Average corrected item-total correlations	0.24
Hispanic / Latino American	<i>N</i>	36
	Average proportion correct	0.62
	Average corrected item-total correlations	0.29
Native American	<i>N</i>	1
	Average proportion correct	0.69
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	125
	Average proportion correct	0.74
	Average corrected item-total correlations	0.28
Other	<i>N</i>	2
	Average proportion correct	0.81
	Average corrected item-total correlations	-
Choose not to respond	<i>N</i>	6
	Average proportion correct	0.64
	Average corrected item-total correlations	0.31
No response	<i>N</i>	2
	Average proportion correct	0.59
	Average corrected item-total correlations	-

Table 210. Adjuster – Property and Casualty Item Performance by Gender within Form

		Form E
Male	<i>N</i>	94
	Average proportion correct	0.74
	Average corrected item-total correlations	0.27
Female	<i>N</i>	104
	Average proportion correct	0.68
	Average corrected item-total correlations	0.30
Choose not to respond	<i>N</i>	3
	Average proportion correct	0.68
	Average corrected item-total correlations	0.47
No response	<i>N</i>	2
	Average proportion correct	0.59
	Average corrected item-total correlations	-

Table 211. Adjuster - Property and Casualty Item Performance by National Origin within Form

		Form E
the United States	<i>N</i>	191
	Average proportion correct	0.71
	Average corrected item-total correlations	0.30
Mexico	<i>N</i>	1
	Average proportion correct	0.78
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	2
	Average proportion correct	0.63
	Average corrected item-total correlations	-
Centra America	<i>N</i>	1
	Average proportion correct	0.47
	Average corrected item-total correlations	-
South America	<i>N</i>	1
	Average proportion correct	0.69
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	5
	Average proportion correct	0.76
	Average corrected item-total correlations	0.32
No response	<i>N</i>	2
	Average proportion correct	0.59
	Average corrected item-total correlations	-

**Property and Casualty Risk Manager**

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

Table 212. Property and Casualty Risk Manager Item Performance by Form

		Form E
First-time	<i>N</i>	47
	Average proportion correct	0.62
	Average corrected item-total correlations	0.26

**Personal Lines Property and Casualty**

Table 213. Personal Lines Property and Casualty Item Performance by Form

		Forms						Total
		TE	UE	VE	PE	QE	RE	
First-time	<i>N</i>	347	323	374	307	333	368	2,052
	Average proportion correct	0.78	0.78	0.78	0.78	0.78	0.78	0.78
	Average corrected item-total correlations	0.24	0.22	0.18	0.19	0.20	0.21	0.20

Table 214. Personal Lines Property and Casualty Item Performance by Ethnicity within Form

		Forms						Total
		TE	UE	VE	PE	QE	RE	
Asian American / Pacific Islander	<i>N</i>	9	8	13	5	8	10	53
	Average proportion correct	0.73	0.83	0.86	0.77	0.75	0.84	0.80
	Average corrected item-total correlations	0.36	-0.01	0.23	0.48	0.22	0.10	0.23
Black / African-American	<i>N</i>	71	76	96	105	97	123	568
	Average proportion correct	0.78	0.79	0.78	0.78	0.79	0.78	0.78
	Average corrected item-total correlations	0.19	0.21	0.12	0.18	0.18	0.17	0.17
Hispanic / Latino American	<i>N</i>	120	117	123	89	110	107	666
	Average proportion correct	0.75	0.74	0.75	0.76	0.73	0.73	0.74
	Average corrected item-total correlations	0.26	0.21	0.21	0.17	0.22	0.20	0.21
Native American	<i>N</i>	0	0	2	2	1	2	7
	Average proportion correct	-	-	0.78	0.90	0.68	0.86	0.82
	Average corrected item-total correlations	-	-	-	-	-	-	0.13
Caucasian / White (non-Hispanic)	<i>N</i>	122	103	117	89	99	102	632
	Average proportion correct	0.81	0.82	0.80	0.82	0.83	0.83	0.82
	Average corrected item-total correlations	0.22	0.19	0.14	0.19	0.14	0.18	0.18
Other	<i>N</i>	11	11	9	7	11	8	57
	Average proportion correct	0.79	0.69	0.77	0.83	0.77	0.84	0.78
	Average corrected item-total correlations	0.23	0.32	0.31	0.08	0.18	0.42	0.25
Choose not to respond	<i>N</i>	11	7	11	8	7	12	56
	Average proportion correct	0.86	0.85	0.75	0.82	0.79	0.77	0.80
	Average corrected item-total correlations	0.09	0.00	0.18	0.06	0.26	0.26	0.17
No response	<i>N</i>	3	1	3	2	0	4	13
	Average proportion correct	0.68	0.96	0.69	0.72	-	0.78	0.74
	Average corrected item-total correlations	0.56	-	-0.70	-	-	0.06	0.17

Table 215. Personal Lines Property and Casualty Item Performance by Gender within Form

		Forms						Total
		TE	UE	VE	PE	QE	RE	
Male	<i>N</i>	138	129	148	122	132	128	797
	Average proportion correct	0.80	0.82	0.79	0.80	0.80	0.80	0.80
	Average corrected item-total correlations	0.20	0.19	0.17	0.16	0.21	0.18	0.18
Female	<i>N</i>	201	190	220	175	197	232	1,215
	Average proportion correct	0.76	0.75	0.77	0.78	0.77	0.77	0.77
	Average corrected item-total correlations	0.26	0.21	0.18	0.20	0.20	0.22	0.21
Choose not to respond	<i>N</i>	5	3	3	8	4	4	27
	Average proportion correct	0.86	0.79	0.77	0.77	0.81	0.74	0.79
	Average corrected item-total correlations	0.26	0.14	0.47	0.16	0.13	0.12	0.10
No response	<i>N</i>	3	1	3	2	0	4	13
	Average proportion correct	0.68	0.96	0.72	0.72	-	0.78	0.75
	Average corrected item-total correlations	0.56	-	-0.18	-	-	0.06	0.17

Table 216. Personal Lines Property and Casualty Item Performance by National Origin within Form

		Forms						Total
		TE	UE	VE	PE	QE	RE	
the United States	<i>N</i>	301	280	326	280	293	330	1,810
	Average proportion correct	0.78	0.78	0.78	0.79	0.79	0.78	0.78
	Average corrected item-total correlations	0.24	0.20	0.15	0.18	0.20	0.21	0.20
Mexico	<i>N</i>	15	12	13	12	18	17	87
	Average proportion correct	0.68	0.72	0.68	0.75	0.70	0.75	0.71
	Average corrected item-total correlations	0.23	0.25	0.14	0.19	0.28	0.21	0.22
the Caribbean	<i>N</i>	1	0	2	3	1	1	8
	Average proportion correct	0.76	-	0.72	0.64	0.64	0.72	0.69
	Average corrected item-total correlations	-	-	-	0.54	-	-	0.28
Central America	<i>N</i>	2	2	2	1	4	0	11
	Average proportion correct	0.88	0.86	0.84	0.84	0.70	-	0.80
	Average corrected item-total correlations	-	-	-	-	-0.14	-	0.08
South America	<i>N</i>	3	1	2	1	0	0	7
	Average proportion correct	0.71	0.60	0.74	0.40	-	-	0.69
	Average corrected item-total correlations	0.36	-	-	-	-	-	0.25
Spain	<i>N</i>	0	0	0	0	1	0	1
	Average proportion correct	-	-	-	-	0.88	-	0.88
	Average corrected item-total correlations	-	-	-	-	-	-	-
Other	<i>N</i>	20	22	23	6	16	16	103
	Average proportion correct	0.80	0.79	0.79	0.83	0.77	0.83	0.80
	Average corrected item-total correlations	0.24	0.27	0.33	0.23	0.08	0.25	0.24
No response	<i>N</i>	5	6	6	4	0	4	25
	Average proportion correct	0.70	0.80	0.70	0.66	-	0.80	0.73
	Average corrected item-total correlations	0.28	0.48	-0.29	0.15	-	0.12	0.22



## Surplus Lines

Table 217. Surplus Lines Item Performance by Form

		Form E
First-time	<i>N</i>	149
	Average proportion correct	0.80
	Average corrected item-total correlations	0.16

Table 218. Surplus Lines Item Performance by Ethnicity within Form

		Form E
Asian American / Pacific Islander	<i>N</i>	4
	Average proportion correct	0.78
	Average corrected item-total correlations	0.20
Black / African-American	<i>N</i>	8
	Average proportion correct	0.74
	Average corrected item-total correlations	0.31
Hispanic / Latino American	<i>N</i>	14
	Average proportion correct	0.77
	Average corrected item-total correlations	0.19
Native American	<i>N</i>	1
	Average proportion correct	0.80
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	111
	Average proportion correct	0.81
	Average corrected item-total correlations	0.13
Other	<i>N</i>	2
	Average proportion correct	0.83
	Average corrected item-total correlations	-
Choose not to respond	<i>N</i>	6
	Average proportion correct	0.77
	Average corrected item-total correlations	0.43
No response	<i>N</i>	3
	Average proportion correct	0.81
	Average corrected item-total correlations	0.36

Table 219. Surplus Lines Item Performance by Gender within Form

		Form E
Male	<i>N</i>	64
	Average proportion correct	0.82
	Average corrected item-total correlations	0.12
Female	<i>N</i>	79
	Average proportion correct	0.79
	Average corrected item-total correlations	0.17
Choose not to respond	<i>N</i>	5
	Average proportion correct	0.74
	Average corrected item-total correlations	0.38
No response	<i>N</i>	1
	Average proportion correct	0.90
	Average corrected item-total correlations	-

Table 220. Surplus Lines Item Performance by National Origin within Form

		Form E
the United States	<i>N</i>	135
	Average proportion correct	0.80
	Average corrected item-total correlations	0.15
Mexico	<i>N</i>	2
	Average proportion correct	0.86
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	1
	Average proportion correct	0.48
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	10
	Average proportion correct	0.79
	Average corrected item-total correlations	0.15
No response	<i>N</i>	1
	Average proportion correct	0.90
	Average corrected item-total correlations	-

### Adjuster – Workers Compensation

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

## Glossary

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**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.





