

Texas Department of Insurance
Demographic Analysis
September 1, 2014–August 31, 2015

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October 1, 2015

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Scope of Work

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, 2014, through August 31, 2015.

Executive Summary

Similar to the 2014 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 $N = 34$ for the Property and Casualty Risk Manager exam to a high of $N = 17,062$ 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

¹ The standard error of the mean for a group of size N is calculated by dividing the group standard deviation by the square root of N .

The remaining 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, ethnicity and primary language questions. Independent *t*-tests of the scaled scores 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. Caucasian/White (non-Hispanic) candidates typically scored significantly higher than Asian American/Pacific Islander, Black/African American², Hispanic/Latino American, and Native American³ 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.

² For Limited Lines, average test scores were not significantly different between Caucasian/White and Black/African American candidates.

³ For General Lines - Life, Accident and Health, average test scores were not significantly different between Caucasian/White and Native American candidates.

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	114
InsTX-LAH05	General Lines – Life, Accident and Health	GJ, HK, IL, and JJ	125 (100 + 25)	17,062
InsTX-LHIC42	Life and Health Insurance Counselor	D	150	278
InsTX-Life01	Life Agent	MJ, NK, OL, and PM	85 (50 + 35)	5,132
InsTX-LL93	Limited Lines	D	50	1,716
InsTX-MGA87	Managing General Agent	D	150	43
InsTX-PbAdj17	Public Insurance Adjuster	D	100	119
InsTX-PC06	General Lines – Property & Casualty	HJ, IK, JL, KJ, and LK	125 (100 + 25)	9,248
InsTX-PCA81	Adjuster – Property & Casualty	D	150	130
InsTX-PCRM92	Property and Casualty Risk Manager	D	100	34
InsTX-PersPC55	Personal Lines Property & Casualty	KD, LD, OD, PD, QD and RD	100 (75 + 25)	1,999
InsTX-Surp60	Surplus Lines	D	60	161
InsTX-WCAAdj32	Adjuster – Workers Compensation	D	60	43

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 (i.e., the percent correct) on the examination
- Standard deviation of scaled scores on the examination

Adjuster – All Lines

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

Table 2. Adjuster – All Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	108	56.5	61	69.40	15.40

Table 3. Adjuster – All Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	61	62.3	38	70.85	10.90
Female	41	48.8	20	71.29	10.18
Choose not to respond	4	75.0	3	60.75	40.02
No response	2	0.0	0	3.50	4.95

Figure 1. Adjuster – All Lines Percent Passing by Gender

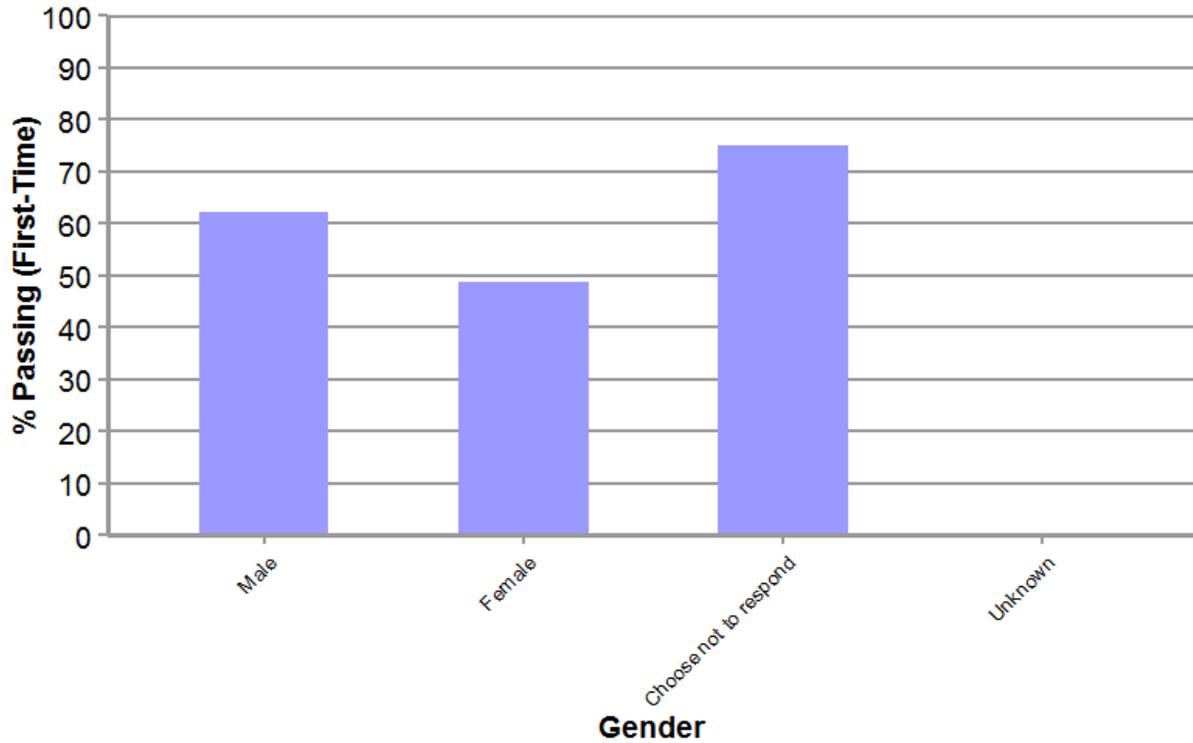


Table 4. Adjuster – All Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	2	50.0	1	65.00	8.49
Black / African-American	13	30.8	4	61.69	12.89
Hispanic / Latino American	10	30.0	3	66.40	8.96
Native American	1	0.0	0	65.00	.
Caucasian / White (non-Hispanic)	70	67.1	47	73.80	9.53
Other	0	-	-	-	-
Choose not to respond	9	55.6	5	65.67	25.49
No response	3	33.3	1	25.67	38.55

Figure 2. Adjuster – All Lines Percent Passing by Ethnicity

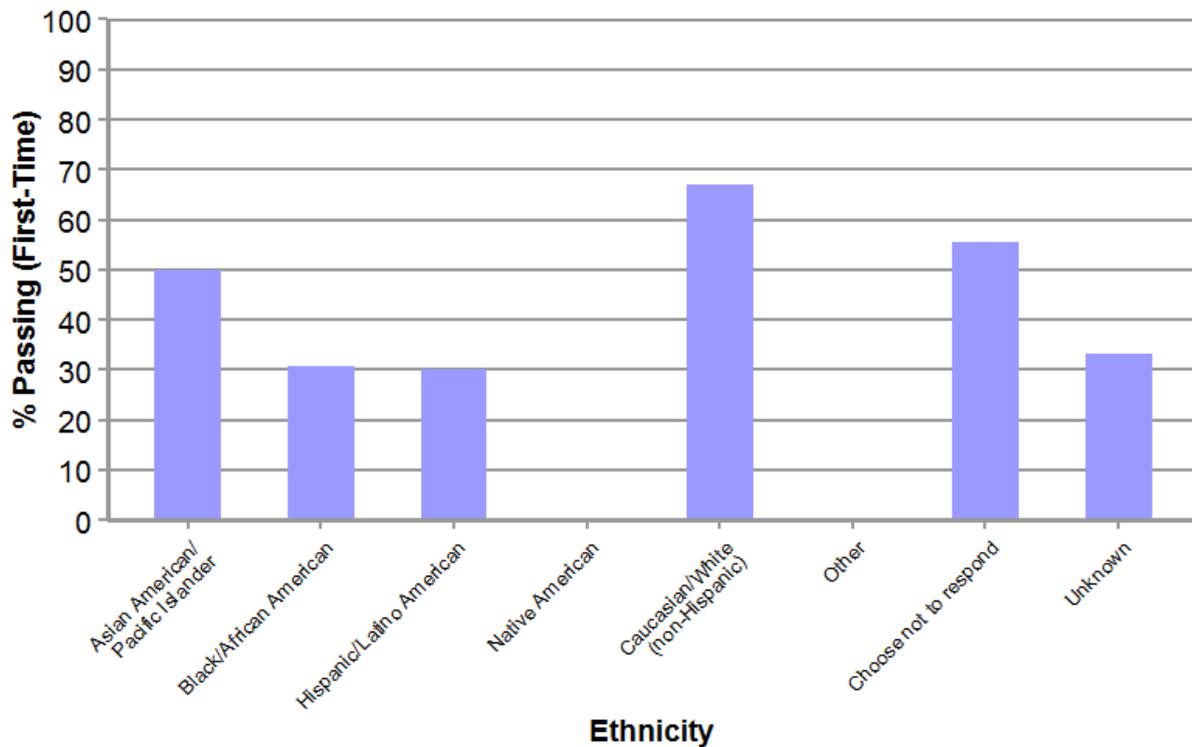


Table 5. Adjuster – All Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	33	54.5	18	69.64	11.94
Yes, less than 30 hours	17	70.6	12	75.18	7.17
No	55	54.5	30	69.85	14.07
No response	3	33.3	1	25.67	38.55

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	11	72.7	8	74.27	11.32
Between \$50,000 and \$100,000	56	66.1	37	74.18	9.25
Between \$25,000 and \$50,000	29	48.3	14	69.59	7.64
Less than \$25,000	8	0.0	0	44.88	19.55
No response	4	50.0	2	36.75	38.50

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

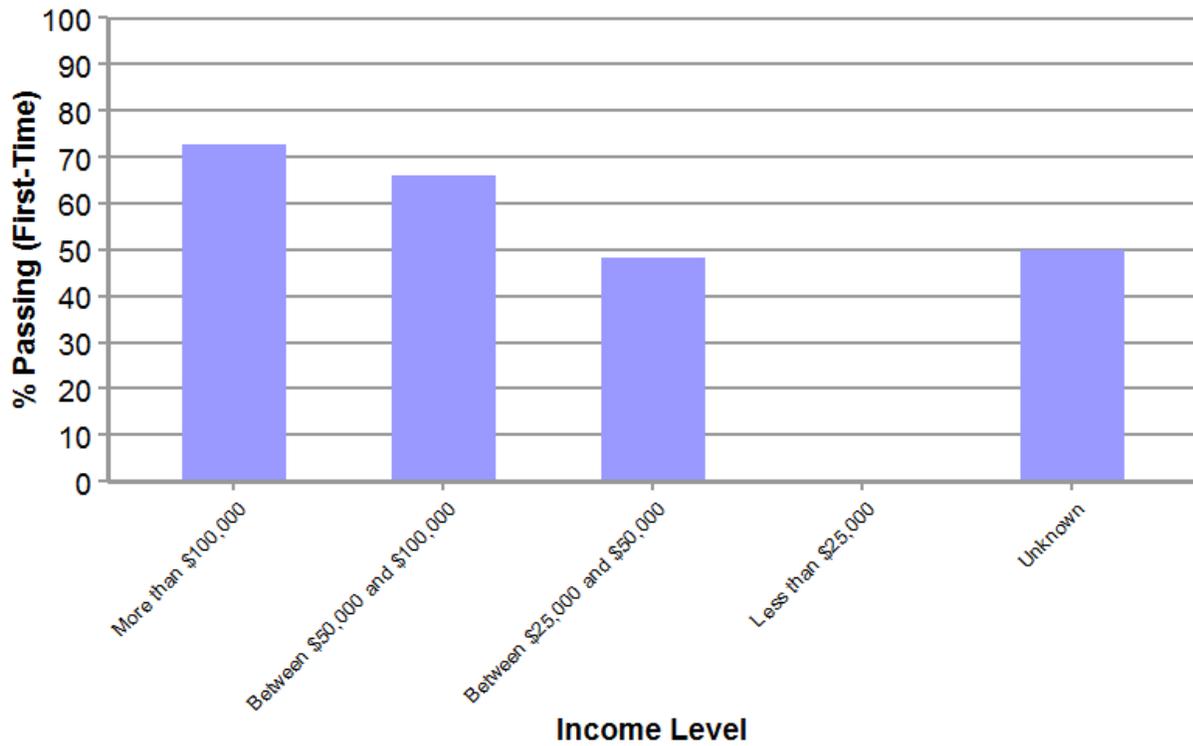


Table 7. Adjuster – All Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	49	51.0	25	69.51	9.76
Between 31 and 50 hours	47	63.8	30	72.47	11.65
Between 51 and 70 hours	5	60.0	3	73.20	5.93
More than 70 hours	4	50.0	2	60.00	40.08
No response	3	33.3	1	25.67	38.55

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

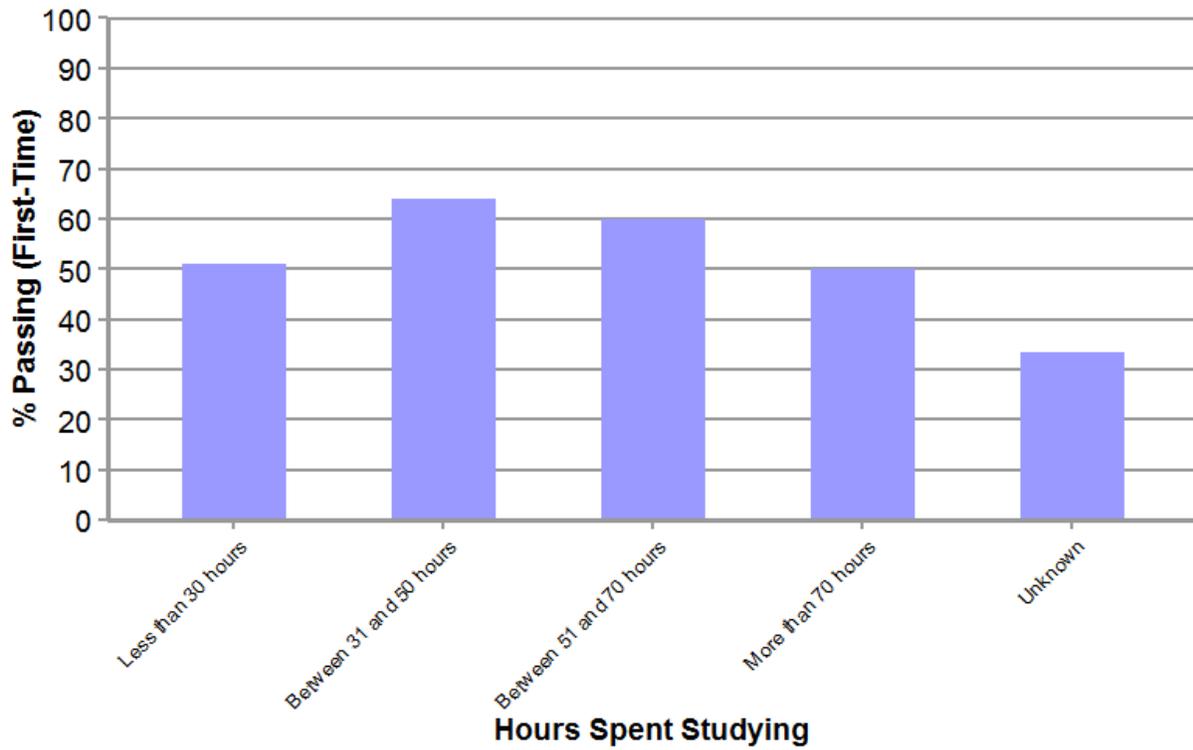


Table 8. Adjuster – All Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	97	58.8	57	71.77	10.31
Spanish	2	50.0	1	59.00	19.80
Other	2	50.0	1	65.00	8.49
Choose not to respond	3	33.3	1	51.00	44.44
No response	4	25.0	1	33.00	34.73

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

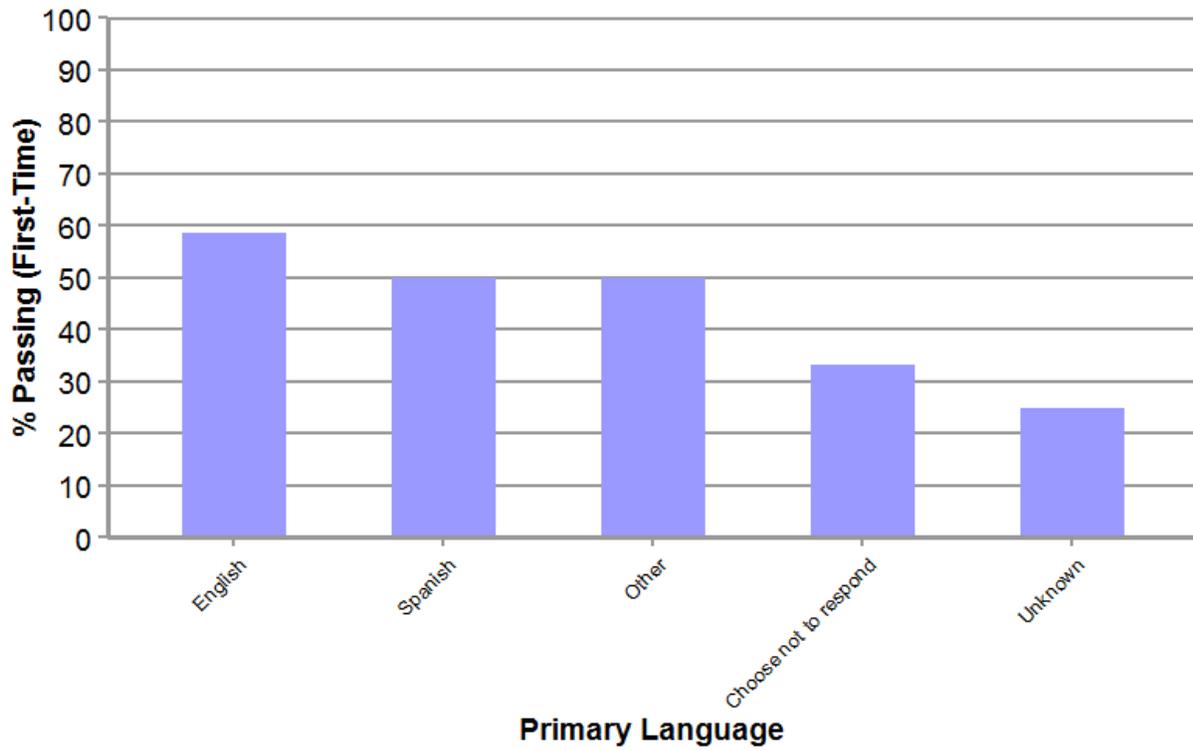


Table 9. Adjuster – All Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	27	44.4	12	68.37	10.32
Two-year college degree (Associate's Degree)	16	68.8	11	71.19	9.03
Four-year college degree (Bachelor's Degree)	42	61.9	26	72.74	10.70
Advanced college degree (Master's degree or Doctorate)	14	64.3	9	74.71	9.43
Choose not to respond	5	40.0	2	58.20	33.28
No response	4	25.0	1	29.50	32.40

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

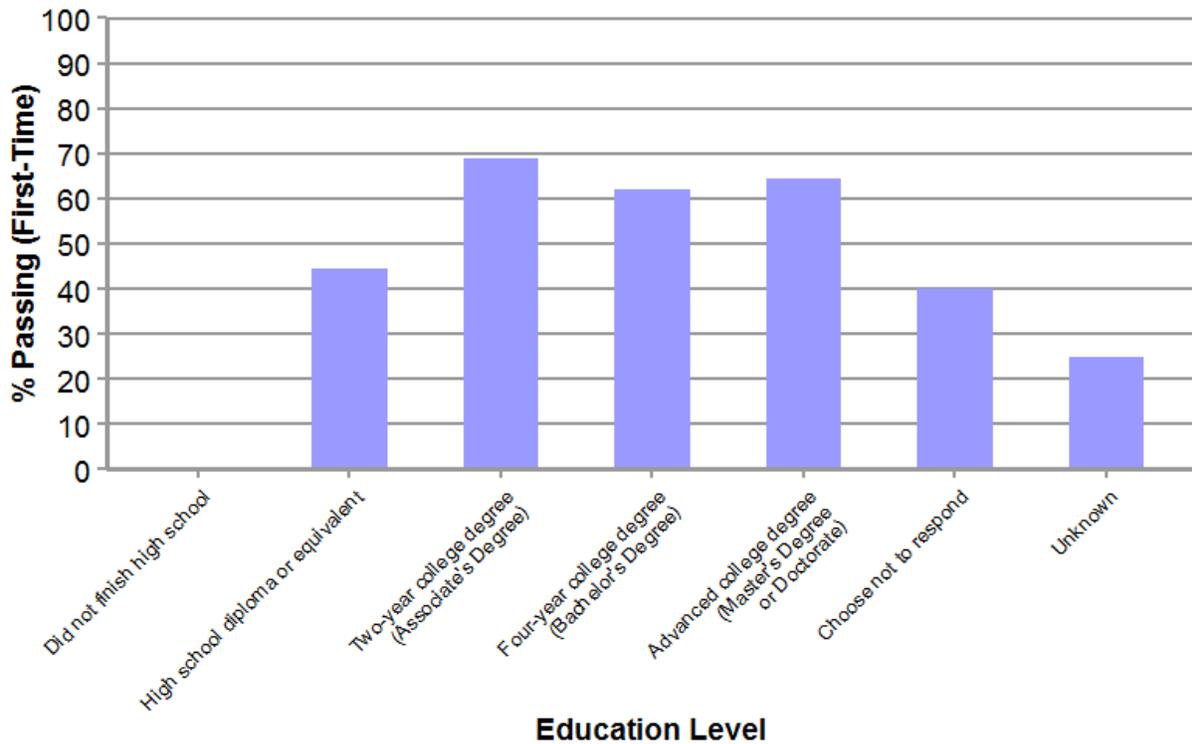


Table 10. Adjuster – All Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	7	71.4	5	74.57	8.20
I completed an insurance course at a college or university.	10	50.0	5	67.10	8.43
I attended classroom preparation from an exam preparation school.	8	25.0	2	59.88	12.91
I completed an online course.	8	75.0	6	77.12	9.55
I bought and used a study guide or study manual.	44	70.5	31	75.95	8.46
I took the exam without taking a course or studying.	12	25.0	3	63.75	9.93
Other	16	50.0	8	63.88	19.04
No response	3	33.3	1	25.67	38.55

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

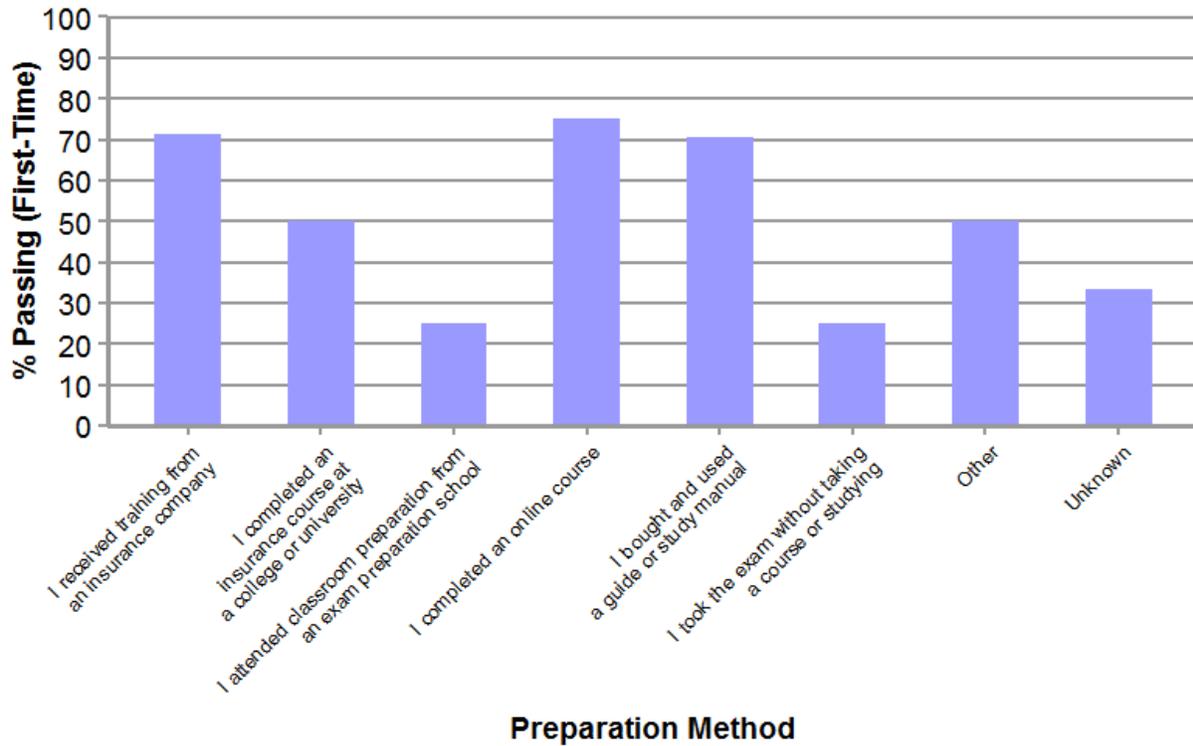
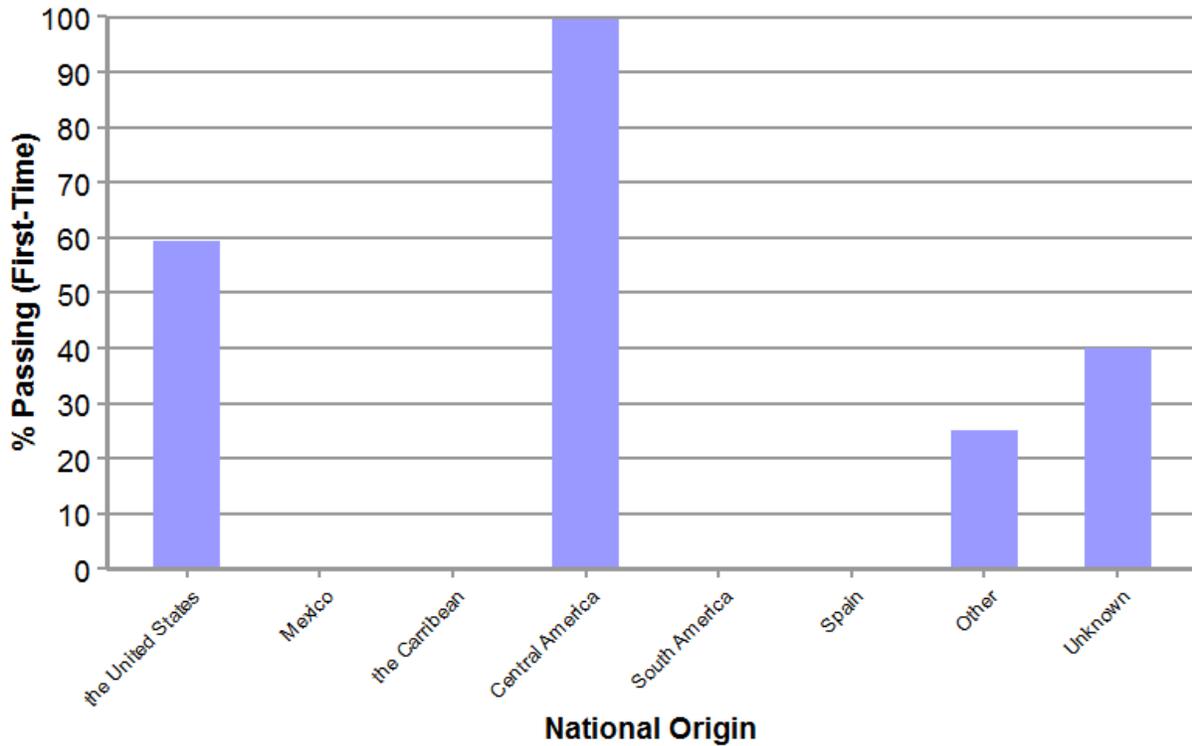


Table 11. Adjuster – All Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	96	59.4	57	72.32	9.55
Mexico	1	0.0	0	45.00	.
the Caribbean	1	0.0	0	46.00	.
Central America	1	100.0	1	73.00	.
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	4	25.0	1	43.00	30.59
No response	5	40.0	2	43.20	37.75

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	114	46.5	53	66.46	15.75

Table 13. Insurance Service Representative Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	17	17.6	3	60.76	13.85
Female	92	53.3	49	69.73	11.32
Choose not to respond	0	-	-	-	-
No response	5	20.0	1	25.80	29.61

Figure 10. Insurance Service Representative Percent Passing by Gender

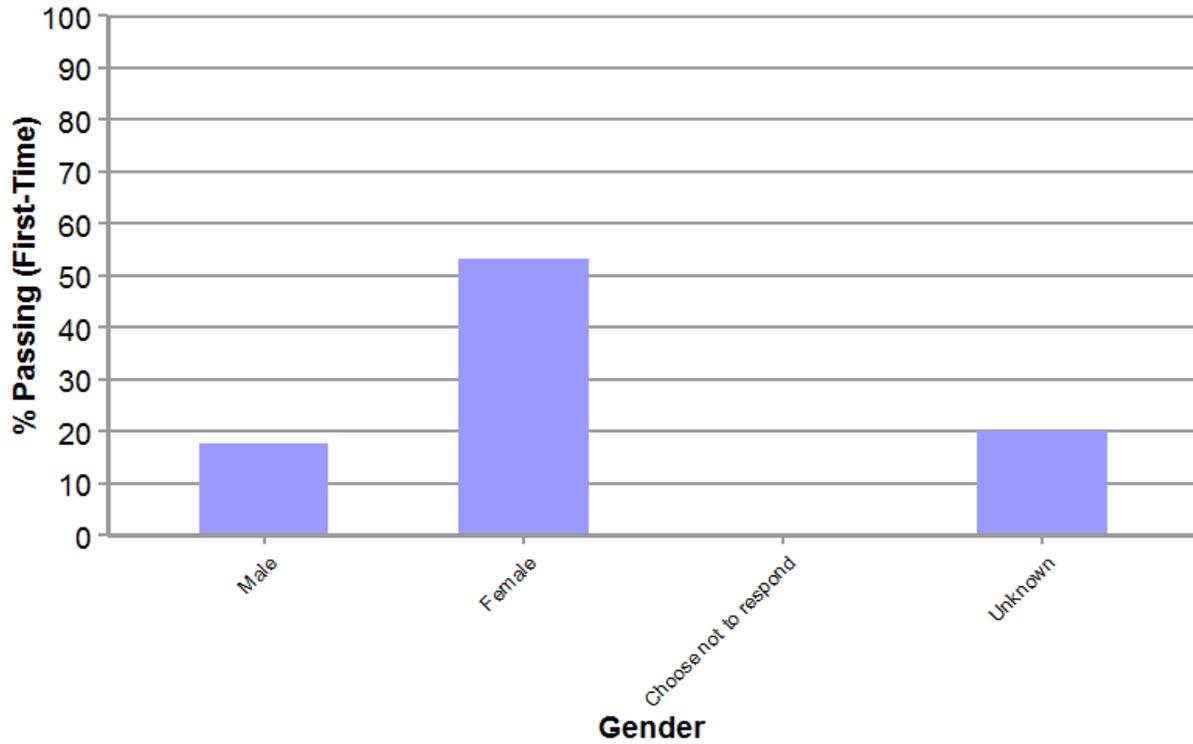


Table 14. Insurance Service Representative Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Asian American / Pacific Islander	4	0.0	0	62.00	6.78
Black / African-American	0	-	-	-	-
Hispanic / Latino American	37	24.3	9	61.76	11.88
Native American	1	100.0	1	78.00	.
Caucasian / White (non-Hispanic)	63	66.7	42	73.51	9.36
Other	2	0.0	0	40.00	0.00
Choose not to respond	1	0.0	0	59.00	.
No response	6	16.7	1	32.67	31.37

Figure 11. Insurance Service Representative Percent Passing by Ethnicity

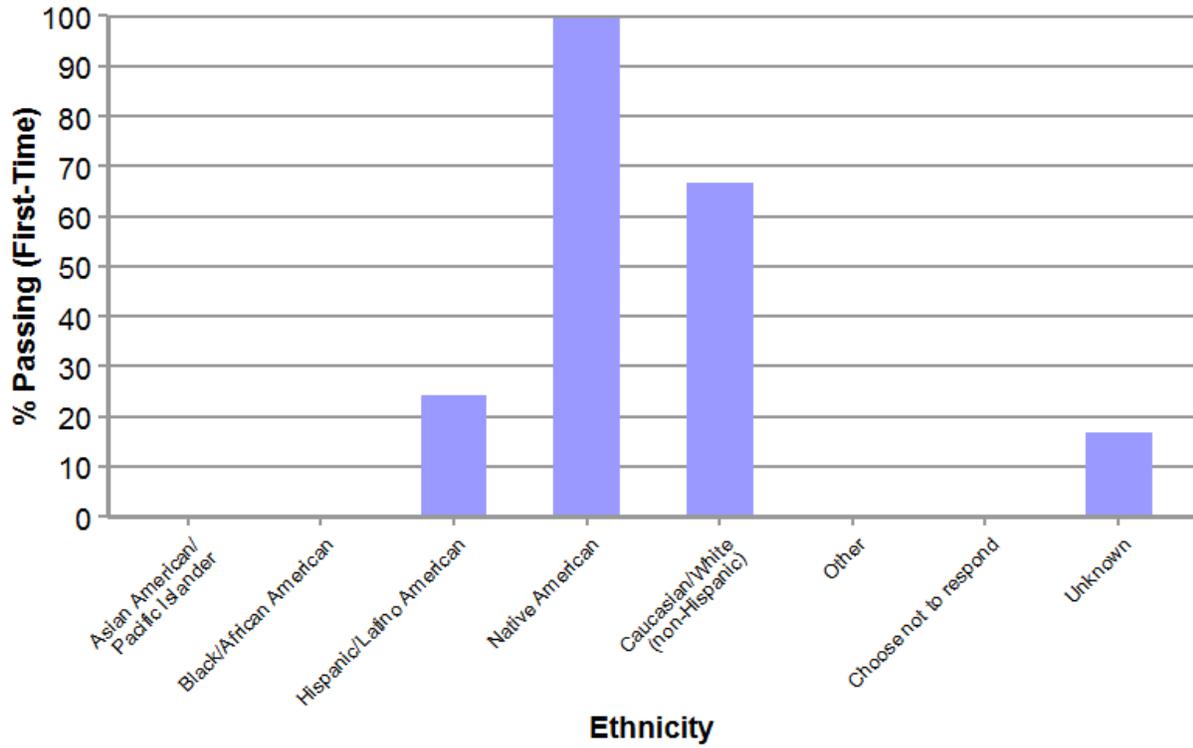


Table 15. Insurance Service Representative Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	38	50.0	19	68.97	12.34
Yes, less than 30 hours	33	54.5	18	70.24	13.32
No	37	40.5	15	66.00	10.84
No response	6	16.7	1	32.67	31.37

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	0.0	0	63.00	.
Between \$50,000 and \$100,000	8	50.0	4	71.00	12.98
Between \$25,000 and \$50,000	51	56.9	29	70.47	10.65
Less than \$25,000	48	39.6	19	65.75	13.37
No response	6	16.7	1	32.67	31.37

Figure 13. Insurance Service Representative Percent Passing by Income Level

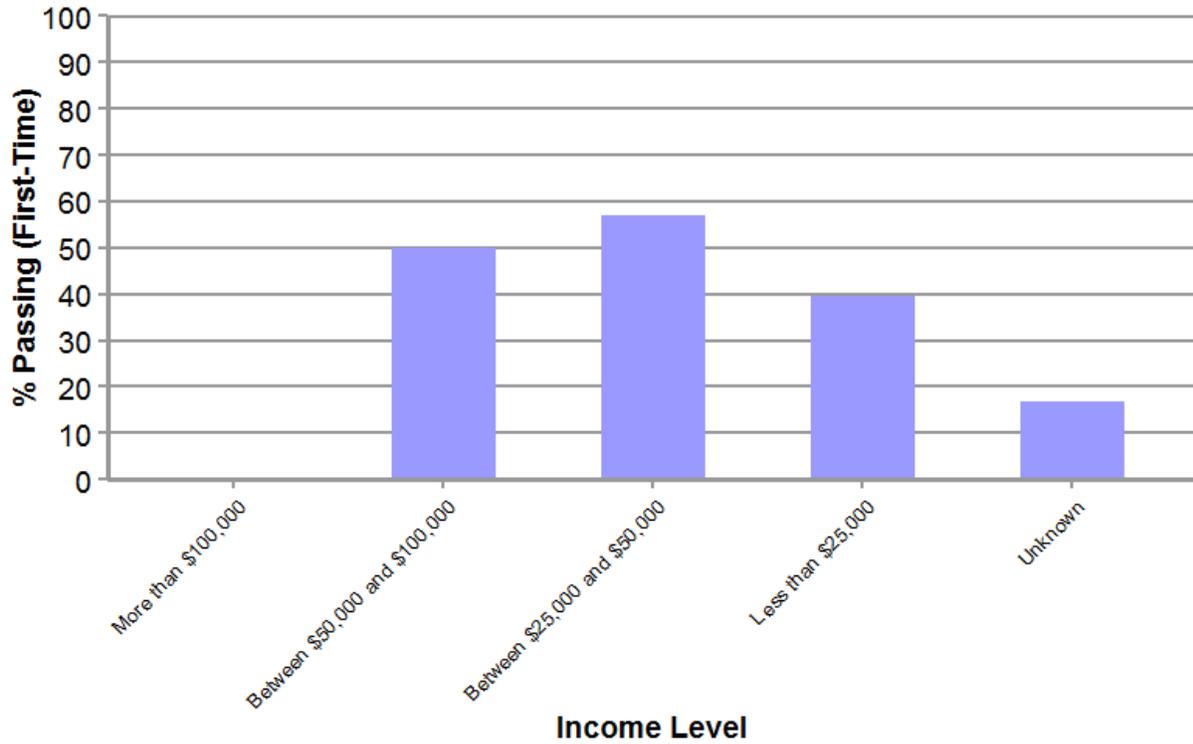


Table 17. Insurance Service Representative Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	45	42.2	19	67.31	12.19
Between 31 and 50 hours	43	53.5	23	69.19	12.18
Between 51 and 70 hours	11	54.5	6	70.45	14.91
More than 70 hours	9	44.4	4	66.89	9.73
No response	6	16.7	1	32.67	31.37

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

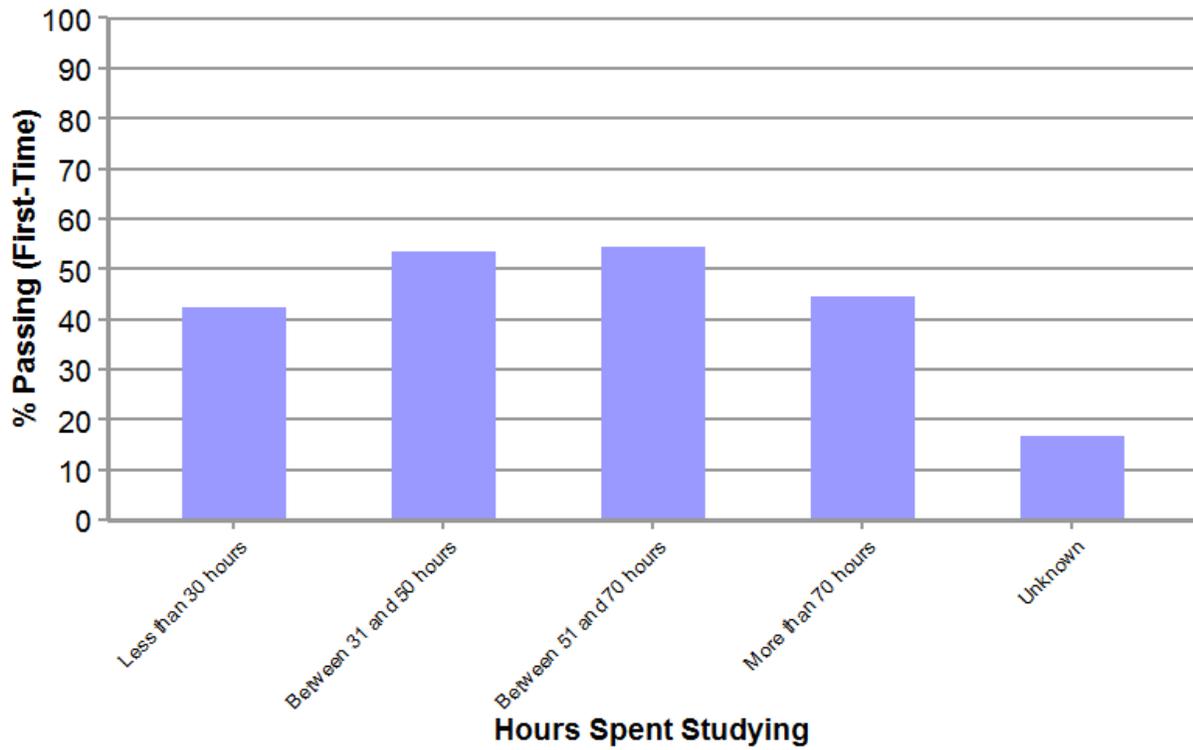


Table 18. Insurance Service Representative Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	100	51.0	51	69.21	12.00
Spanish	6	16.7	1	60.17	7.14
Other	1	0.0	0	40.00	.
Choose not to respond	1	0.0	0	59.00	.
No response	6	16.7	1	32.67	31.37

Figure 15. Insurance Service Representative Percent Passing by Primary Language

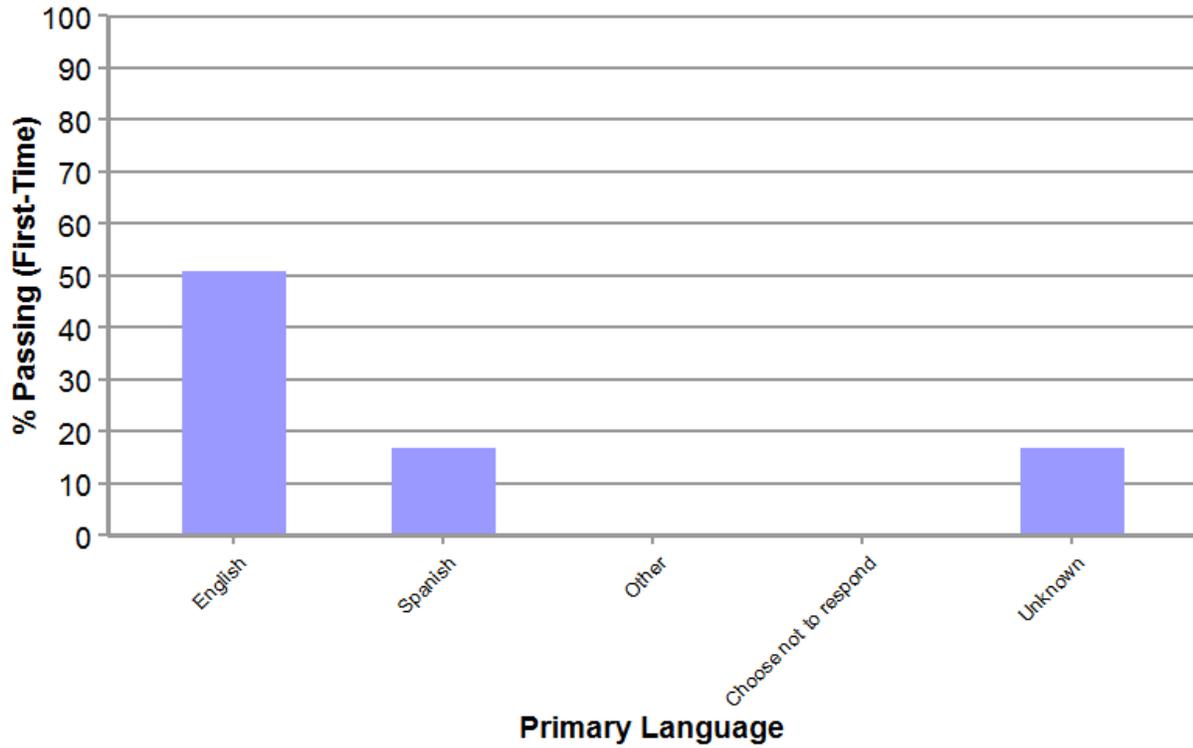


Table 19. Insurance Service Representative Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	2	0.0	0	60.50	0.71
High school diploma or equivalent	61	44.3	27	67.13	12.29
Two-year college degree (Associate's Degree)	23	52.2	12	68.65	10.71
Four-year college degree (Bachelor's Degree)	16	56.2	9	72.56	15.15
Advanced college degree (Master's degree or Doctorate)	2	100.0	2	77.00	1.41
Choose not to respond	4	50.0	2	67.75	8.18
No response	6	16.7	1	32.67	31.37

Figure 16. Insurance Service Representative Percent Passing by Education Level

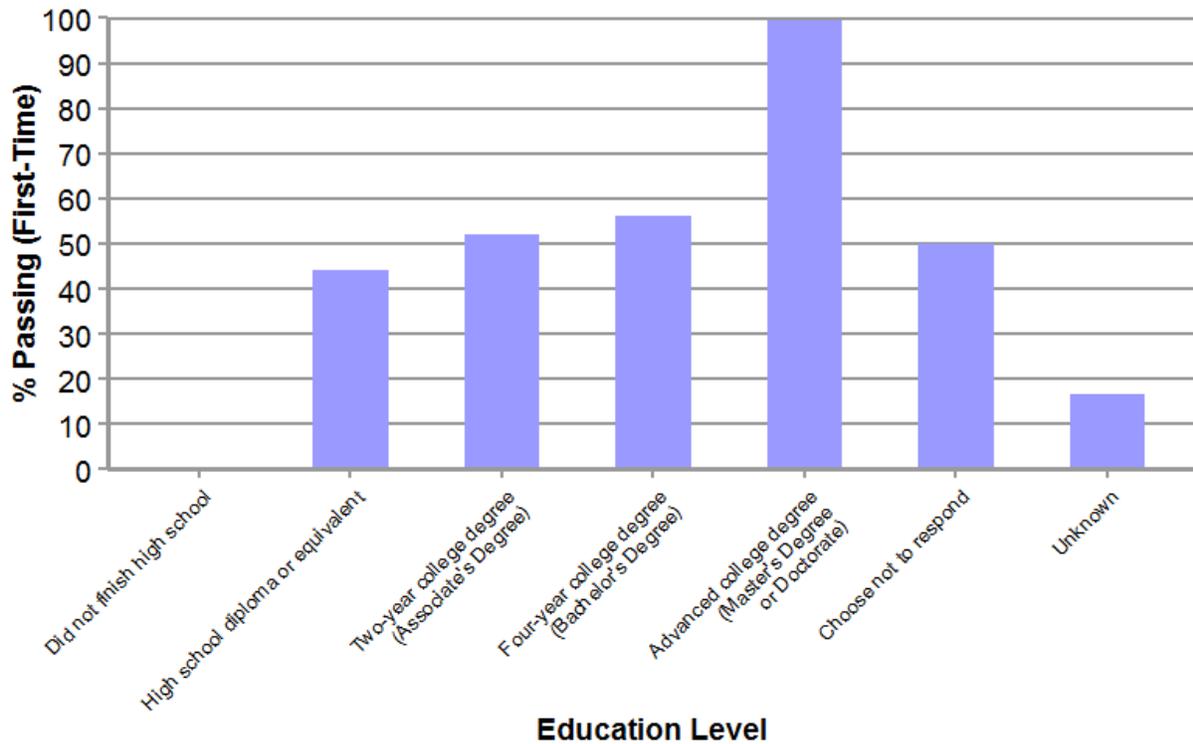


Table 20. Insurance Service Representative Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	24	29.2	7	63.42	11.81
I completed an insurance course at a college or university.	2	0.0	0	60.00	7.07
I attended classroom preparation from an exam preparation school.	15	46.7	7	69.80	12.98
I completed an online course.	24	87.5	21	78.54	7.20
I bought and used a study guide or study manual.	34	41.2	14	65.65	11.56
I took the exam without taking a course or studying.	3	0.0	0	60.33	6.43
Other	6	50.0	3	65.67	13.09
No response	6	16.7	1	32.67	31.37

Figure 17. Insurance Service Representative Percent Passing by Preparation Method

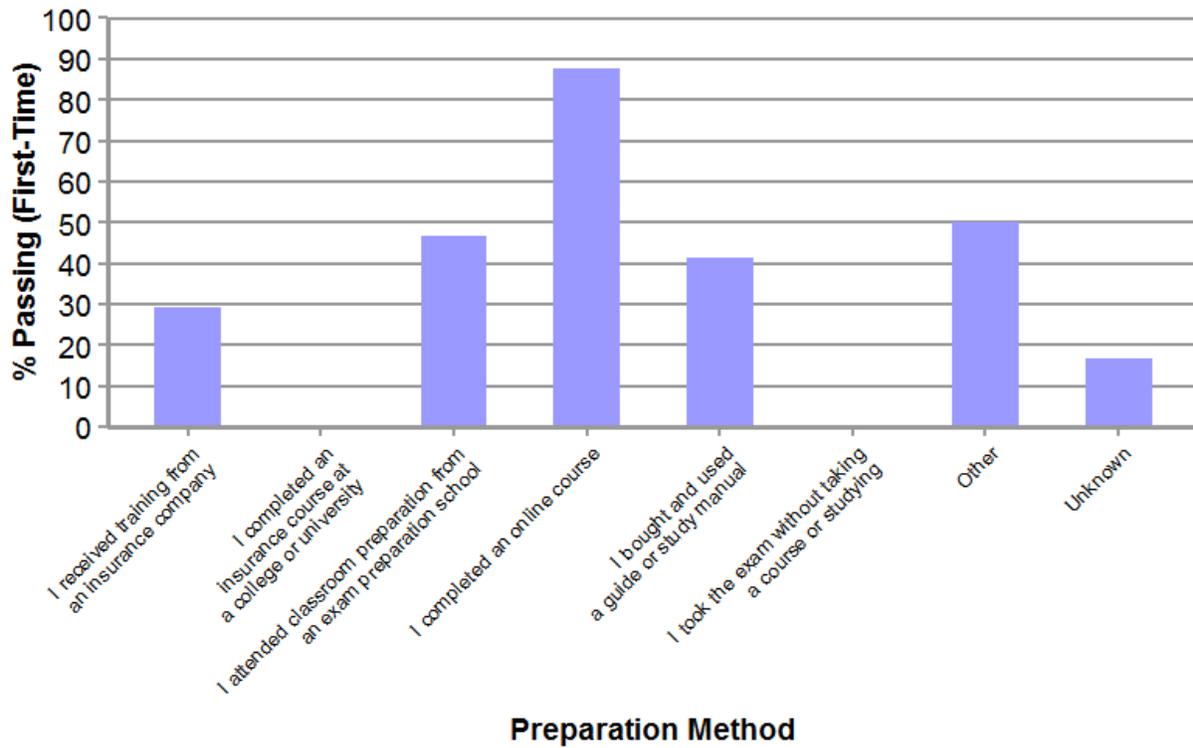
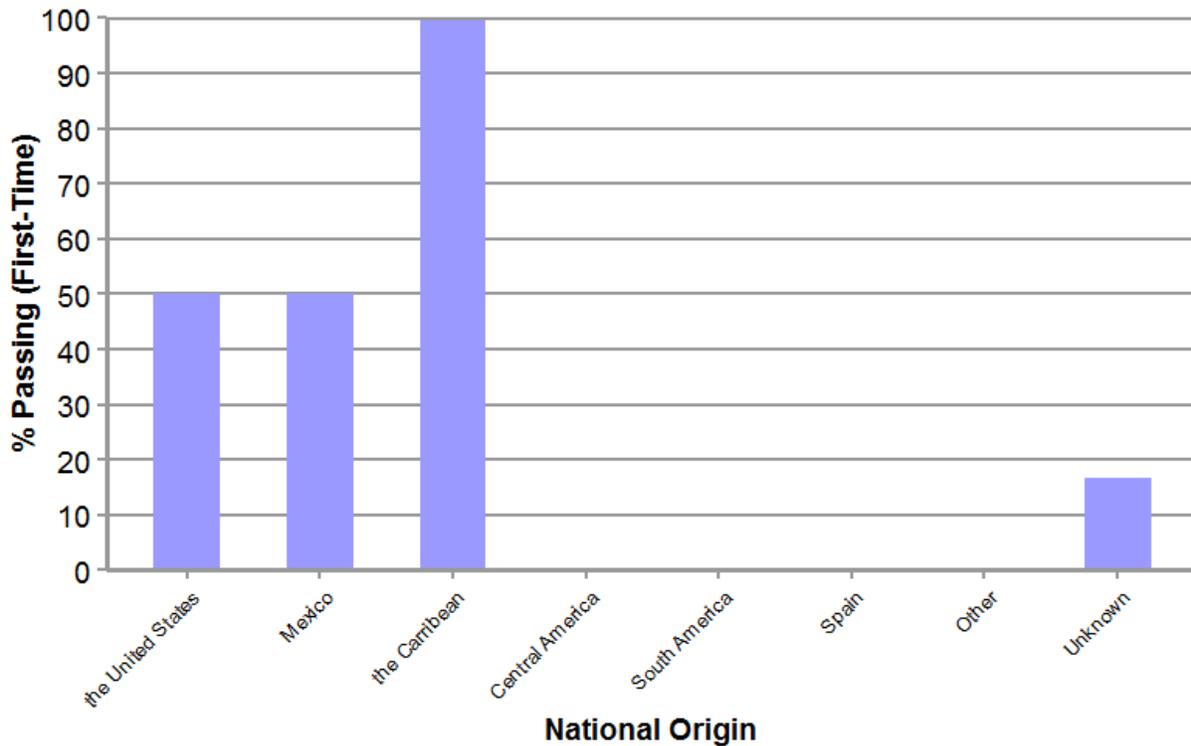


Table 21. Insurance Service Representative Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	98	50.0	49	68.91	12.15
Mexico	4	50.0	2	70.75	9.32
the Caribbean	1	100.0	1	73.00	.
Central America	1	0.0	0	58.00	.
South America	1	0.0	0	56.00	.
Spain	0	-	-	-	-
Other	3	0.0	0	52.67	10.97
No response	6	16.7	1	32.67	31.37

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 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 per group. 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	17,062	62.2	10,615	71.45	13.24

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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	8,042	68.2	5,484	73.24	12.73
Female	8,688	56.7	4,928	69.86	13.34
Choose not to respond	243	63.8	155	71.61	13.92
No response	89	53.9	48	64.31	22.00

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

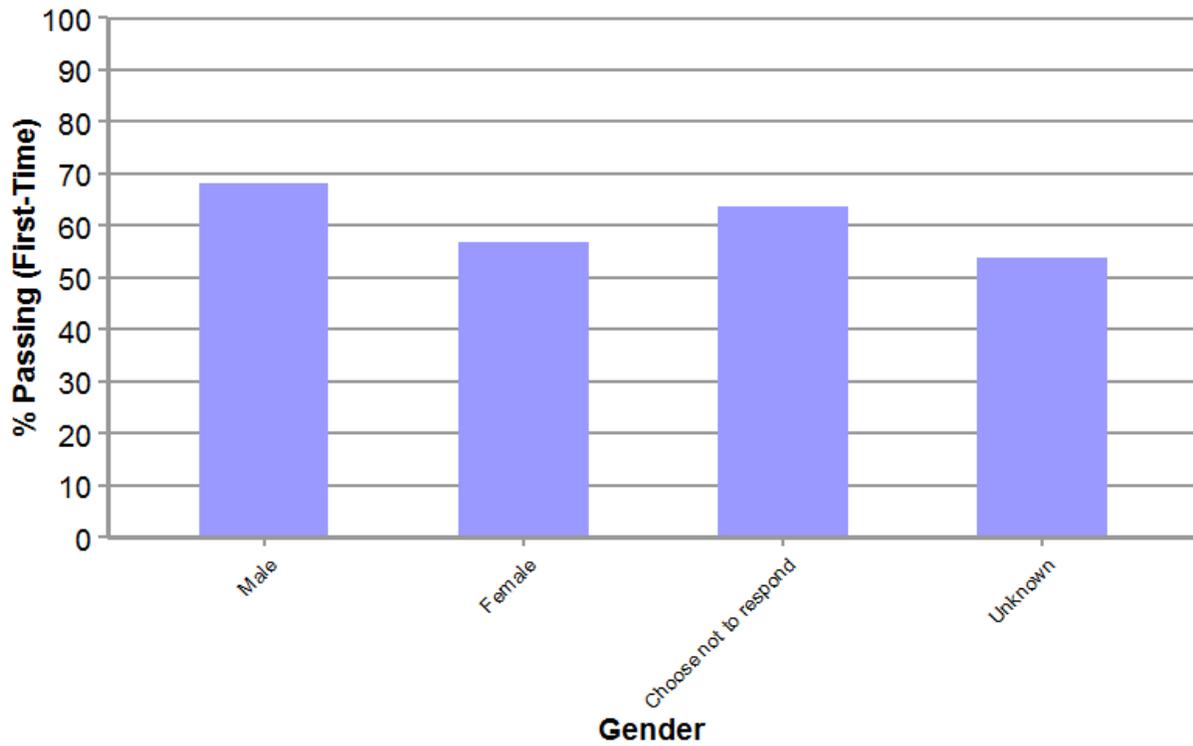


Table 24. General Lines – Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,276	57.1	728	69.11	14.82
Black / African-American	3,155	50.0	1,579	67.51	13.42
Hispanic / Latino American	4,396	50.2	2,206	67.76	13.42
Native American	79	65.8	52	73.28	12.31
Caucasian / White (non-Hispanic)	6,733	77.5	5,216	76.46	10.61
Other	555	53.9	299	67.70	14.55
Choose not to respond	725	63.4	460	72.41	12.48
No response	143	52.4	75	65.32	19.52

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

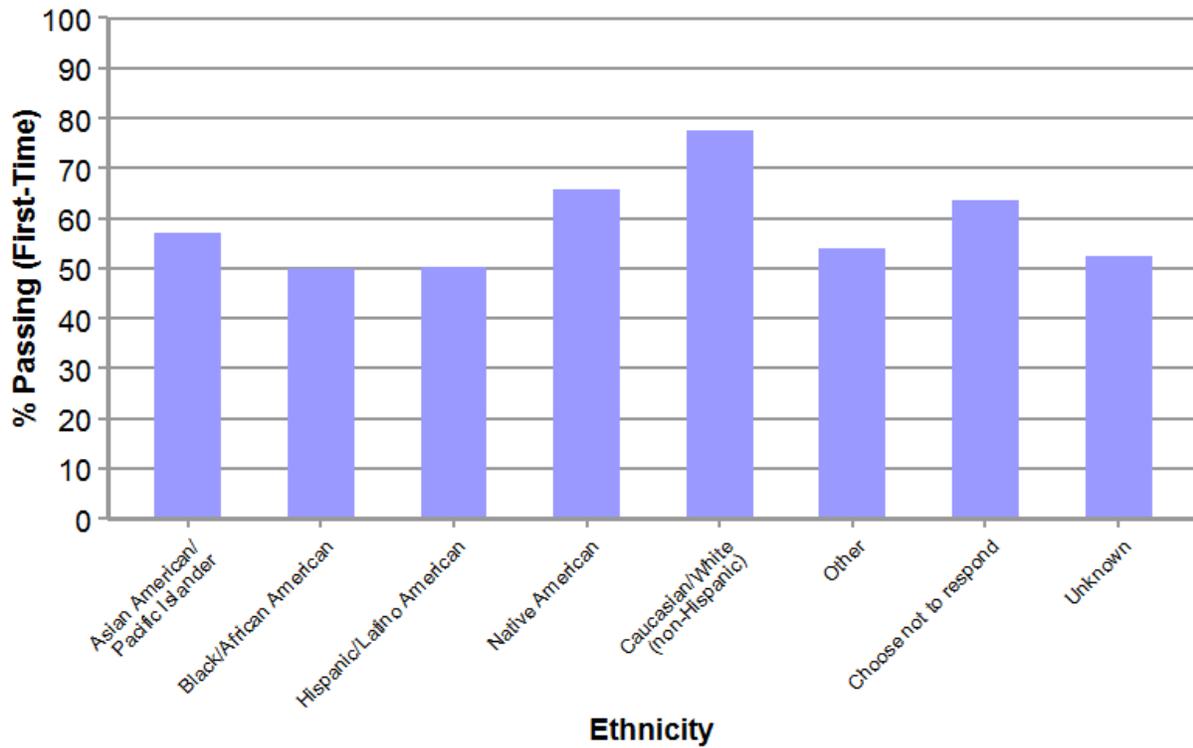


Table 25. General Lines – Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	8,712	66.1	5,757	72.64	12.46
Yes, less than 30 hours	5,878	62.0	3,646	71.57	13.13
No	2,328	48.7	1,134	67.05	14.74
No response	144	54.2	78	65.54	19.95

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	1,025	83.3	854	78.64	10.81
Between \$50,000 and \$100,000	3,744	75.6	2,830	75.92	11.00
Between \$25,000 and \$50,000	5,802	62.3	3,614	71.37	12.70
Less than \$25,000	6,264	50.9	3,188	67.80	13.82
No response	227	56.8	129	67.97	17.93

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

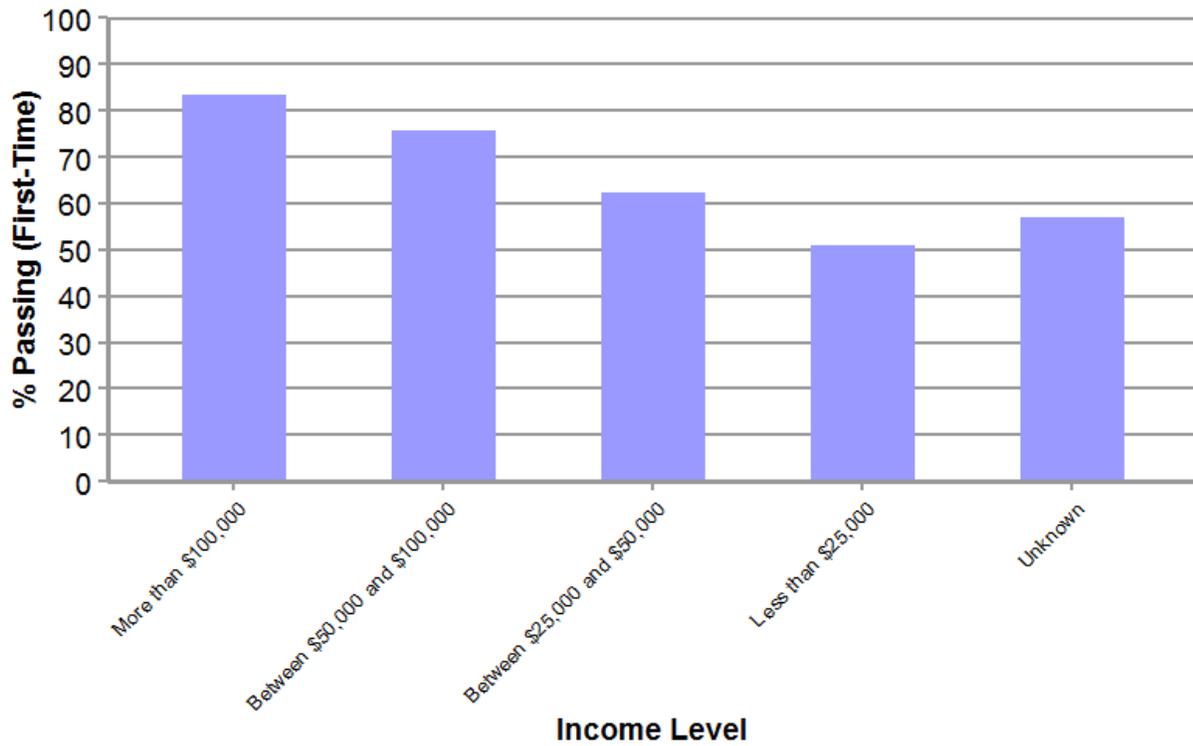


Table 27. General Lines – Life, Accident and Health Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	5,296	53.3	2,824	68.69	14.04
Between 31 and 50 hours	7,218	66.6	4,810	72.79	12.58
Between 51 and 70 hours	2,575	67.5	1,738	73.19	12.23
More than 70 hours	1,803	63.8	1,150	72.22	12.71
No response	170	54.7	93	65.96	19.18

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

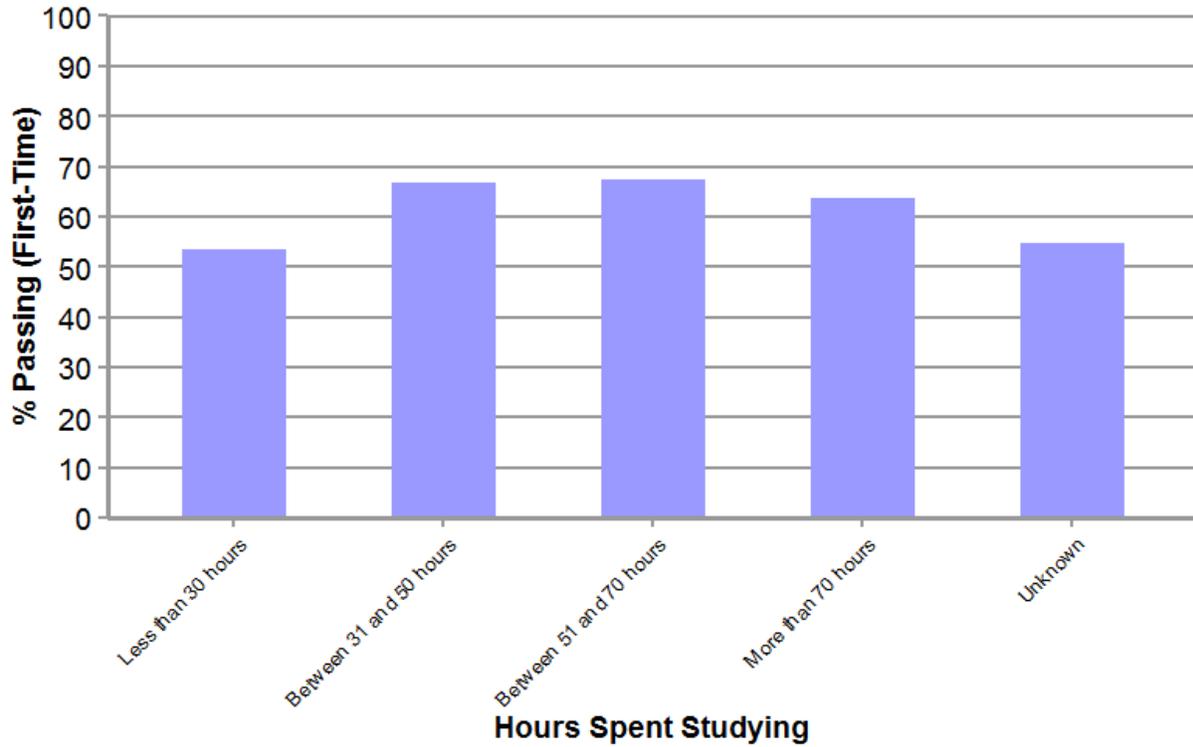


Table 28. General Lines – Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	14,742	64.5	9,515	72.33	12.62
Spanish	1,016	42.0	427	64.49	14.78
Other	920	51.5	474	66.89	15.76
Choose not to respond	204	49.5	101	67.19	15.16
No response	180	54.4	98	66.38	18.24

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

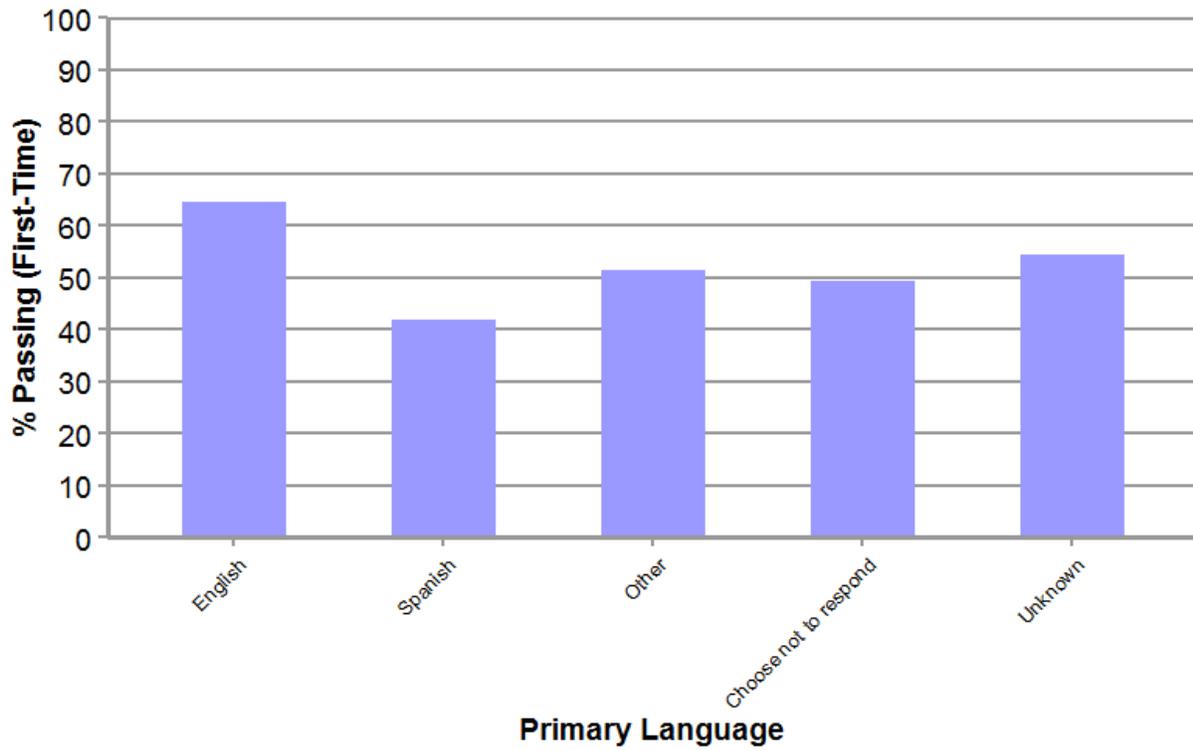


Table 29. General Lines – Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	130	29.2	38	57.50	18.01
High school diploma or equivalent	5,640	50.6	2,855	67.64	13.48
Two-year college degree (Associate's Degree)	3,204	55.5	1,778	69.58	12.68
Four-year college degree (Bachelor's Degree)	5,475	73.8	4,041	75.09	11.65
Advanced college degree (Master's degree or Doctorate)	1,720	81.9	1,409	78.40	10.51
Choose not to respond	732	55.3	405	69.11	13.57
No response	161	55.3	89	66.00	19.33

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

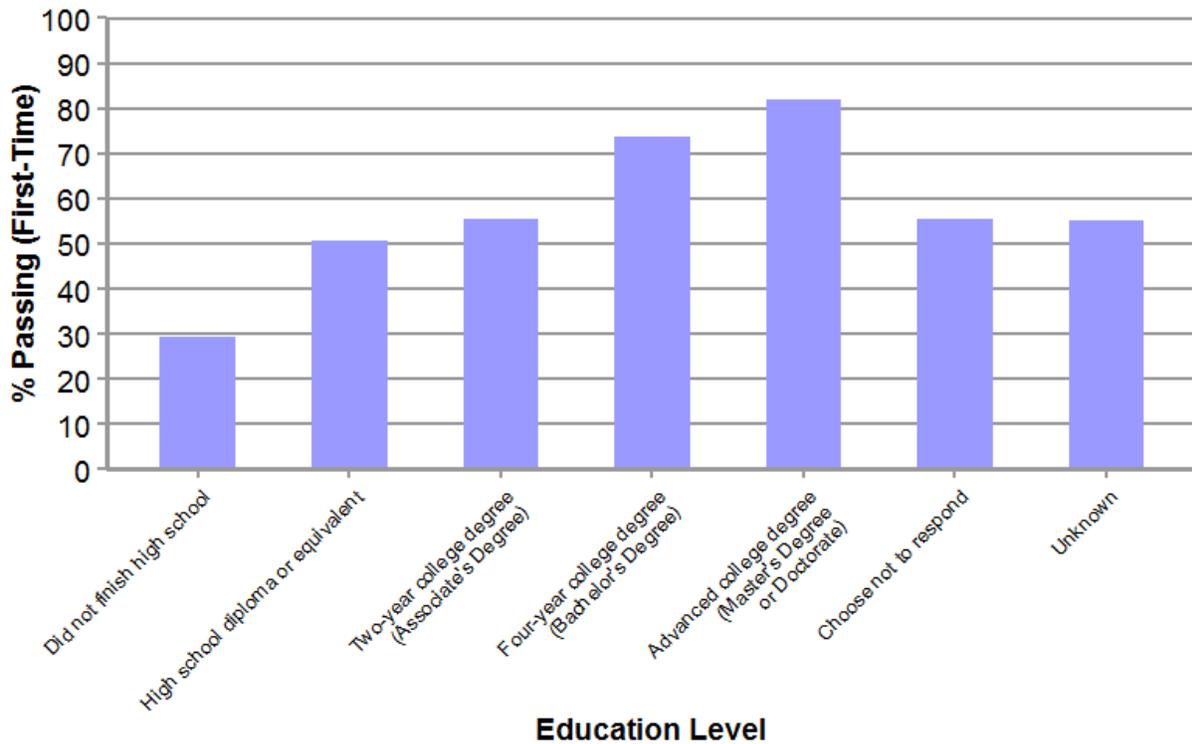


Table 30. General Lines – Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	1,401	51.0	714	67.71	13.91
I completed an insurance course at a college or university.	295	53.2	157	67.62	13.67
I attended classroom preparation from an exam preparation school.	2,856	67.2	1,919	73.09	11.92
I completed an online course.	7,677	69.9	5,365	74.01	12.00
I bought and used a study guide or study manual.	3,416	55.1	1,882	69.27	13.61
I took the exam without taking a course or studying.	259	31.7	82	61.07	14.82
Other	991	41.2	408	64.46	15.07
No response	167	52.7	88	65.81	19.20

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

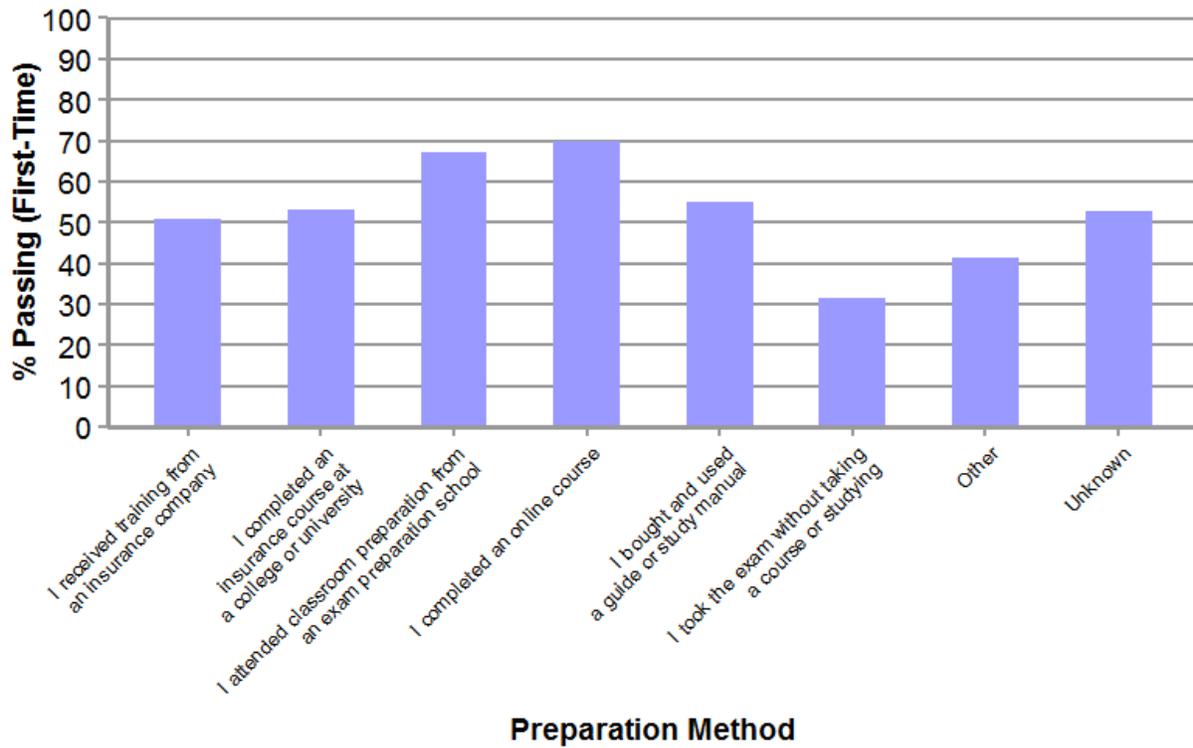


Table 31. General Lines – Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	13,731	64.2	8,809	72.25	12.59
Mexico	749	47.3	354	66.43	14.25
the Caribbean	98	62.2	61	70.56	14.33
Central America	143	49.7	71	66.74	16.55
South America	148	52.0	77	67.38	13.99
Spain	6	100.0	6	80.00	7.64
Other	1,982	56.4	1,117	68.88	15.11
No response	205	58.5	120	67.63	18.89

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

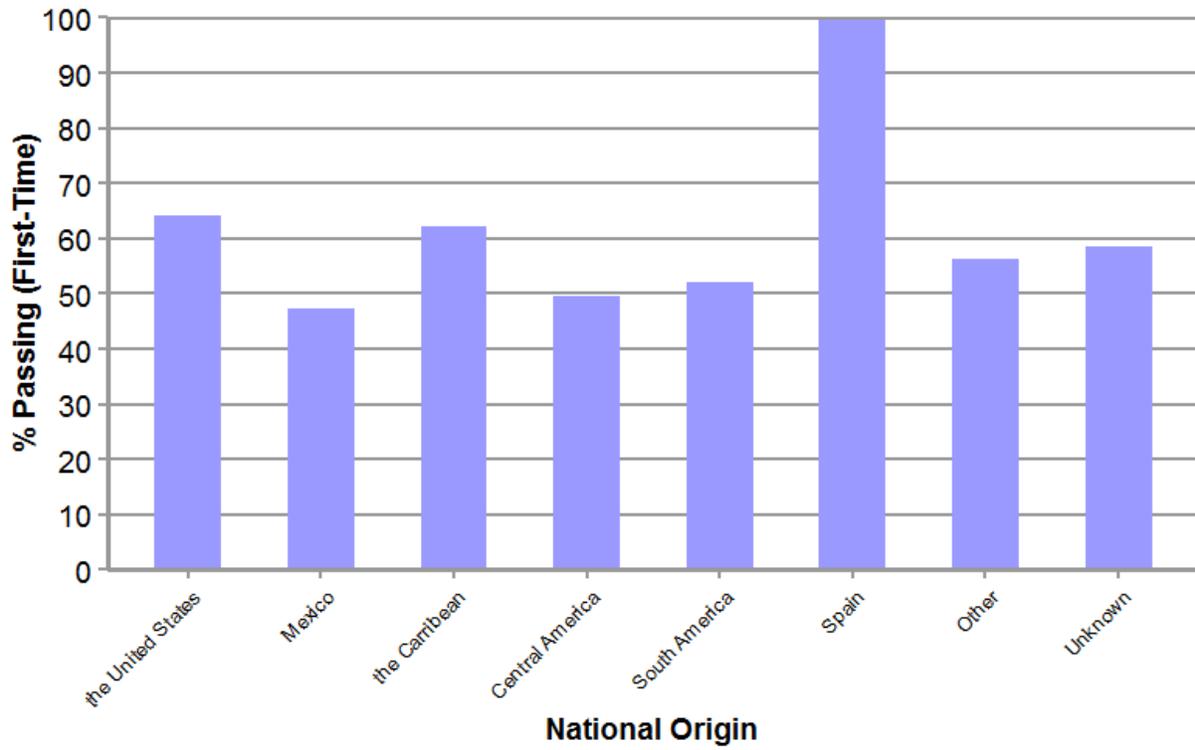


Table 32. General Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	612	62.6	383	70.86	14.24
	Black / African-American	1,289	54.0	696	68.67	13.36
	Hispanic / Latino American	1,953	57.2	1,118	69.72	13.32
	Native American	45	73.3	33	75.80	11.40
	Caucasian / White (non-Hispanic)	3,617	80.7	2,920	77.41	10.20
	Other	217	59.4	129	69.52	14.89
	Choose not to respond	283	67.8	192	73.30	12.52
	No response	26	50.0	13	66.62	16.94
Female	Asian American / Pacific Islander	661	52.0	344	67.49	15.17
	Black / African-American	1,863	47.2	880	66.69	13.40
	Hispanic / Latino American	2,435	44.5	1,084	66.22	13.27
	Native American	34	55.9	19	69.94	12.82
	Caucasian / White (non-Hispanic)	3,106	73.8	2,291	75.38	10.94
	Other	329	49.8	164	66.42	14.21
	Choose not to respond	226	57.5	130	71.64	11.33
	No response	34	47.1	16	66.94	12.63
Choose not to respond	Asian American / Pacific Islander	2	50.0	1	73.00	24.04
	Black / African-American	2	100.0	2	78.00	5.66
	Hispanic / Latino American	6	50.0	3	56.17	20.11
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	8	50.0	4	68.12	16.15
	Other	9	66.7	6	70.67	15.17
	Choose not to respond	213	64.3	137	72.18	13.53
	No response	3	66.7	2	69.00	2.65
No response	Asian American / Pacific Islander	1	0.0	0	69.00	.
	Black / African-American	1	100.0	1	72.00	.
	Hispanic / Latino American	2	50.0	1	67.00	9.90
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	2	50.0	1	67.50	26.16
	Other	0	-	-	-	-
	Choose not to respond	3	33.3	1	62.67	12.22
	No response	80	55.0	44	64.08	22.88

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

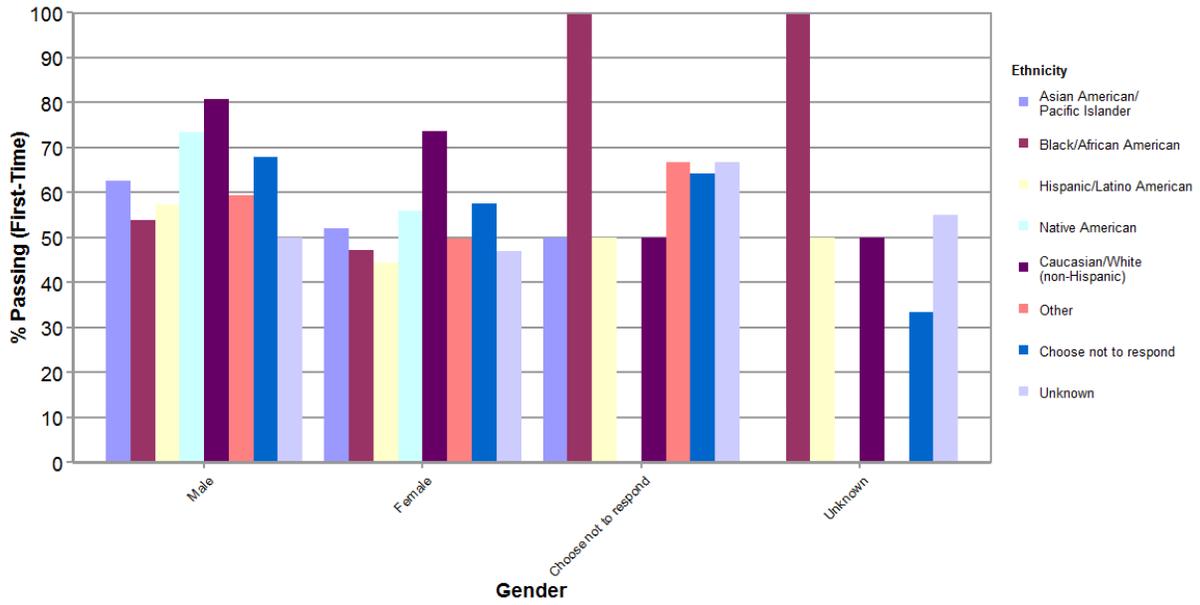


Table 33. General Lines – Life, Accident and Health Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	47	36.2	17	61.06	18.05
	High school diploma or equivalent	2,218	56.6	1,255	69.20	13.55
	Two-year college degree (Associate's Degree)	1,355	57.7	782	70.21	12.88
	Four-year college degree (Bachelor's Degree)	3,092	77.5	2,395	76.05	11.00
	Advanced college degree (Master's degree or Doctorate)	1,008	84.2	849	79.30	10.01
	Choose not to respond	284	57.7	164	70.08	13.19
	No response	38	57.9	22	66.47	16.69
Female	Did not finish high school	80	22.5	18	54.44	17.19
	High school diploma or equivalent	3,390	46.8	1,585	66.65	13.33
	Two-year college degree (Associate's Degree)	1,814	53.7	975	69.08	12.52
	Four-year college degree (Bachelor's Degree)	2,337	68.9	1,611	73.80	12.35
	Advanced college degree (Master's degree or Doctorate)	702	78.6	552	77.08	11.09
	Choose not to respond	329	51.7	170	67.85	13.43
	No response	36	47.2	17	67.19	12.96
Choose not to respond	Did not finish high school	3	100.0	3	83.33	8.62
	High school diploma or equivalent	29	44.8	13	64.03	15.09
	Two-year college degree (Associate's Degree)	30	63.3	19	72.30	11.24
	Four-year college degree (Bachelor's Degree)	46	76.1	35	75.54	11.56
	Advanced college degree (Master's degree or Doctorate)	10	80.0	8	80.30	8.15
	Choose not to respond	117	59.8	70	70.26	14.75
	No response	8	87.5	7	78.38	9.80
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	66.7	2	72.67	13.01
	Two-year college degree (Associate's Degree)	5	40.0	2	61.80	11.92
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	2	50.0	1	71.50	3.54
	No response	79	54.4	43	63.97	23.01

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

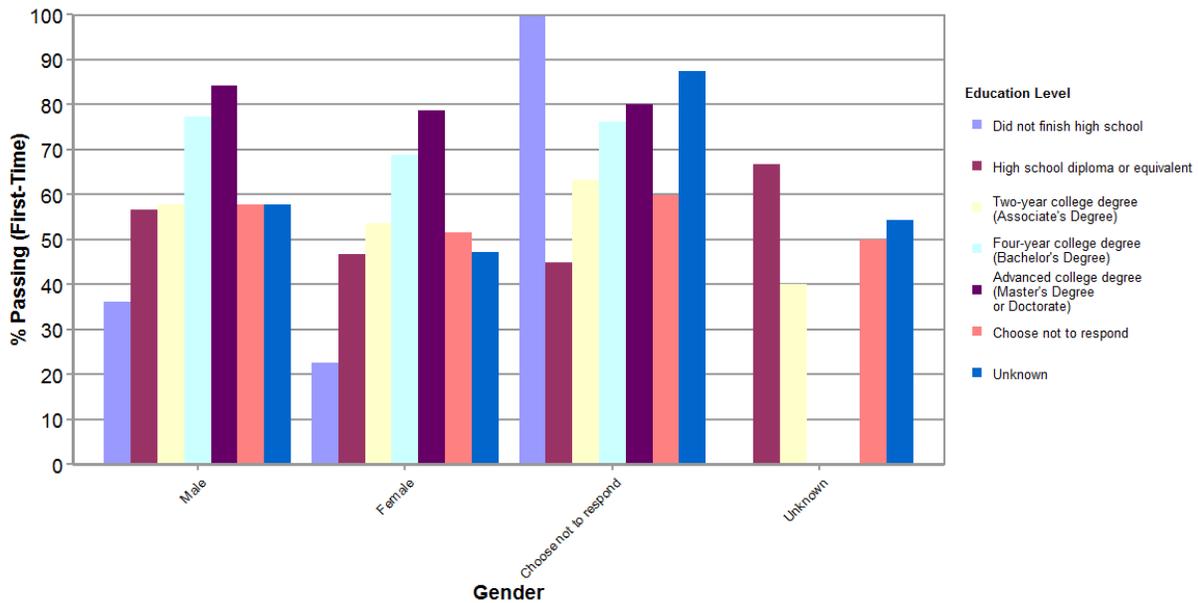


Table 34. General Lines – Life, Accident and Health Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	4,181	72.1	3,013	74.35	11.98
	Yes, less than 30 hours	2,740	67.7	1,855	73.30	12.61
	No	1,093	54.9	600	68.99	14.60
	No response	28	57.1	16	67.68	17.78
Female	Yes, more than 30 hours	4,425	60.3	2,667	70.98	12.69
	Yes, less than 30 hours	3,056	56.9	1,739	70.03	13.39
	No	1,176	43.1	507	65.28	14.62
	No response	31	48.4	15	67.13	12.43
Choose not to respond	Yes, more than 30 hours	102	74.5	76	74.98	11.99
	Yes, less than 30 hours	78	62.8	49	71.44	13.21
	No	57	45.6	26	66.19	15.81
	No response	6	66.7	4	68.00	19.98
No response	Yes, more than 30 hours	4	25.0	1	60.25	9.39
	Yes, less than 30 hours	4	75.0	3	71.50	14.27
	No	2	50.0	1	71.50	3.54
	No response	79	54.4	43	63.97	23.01

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

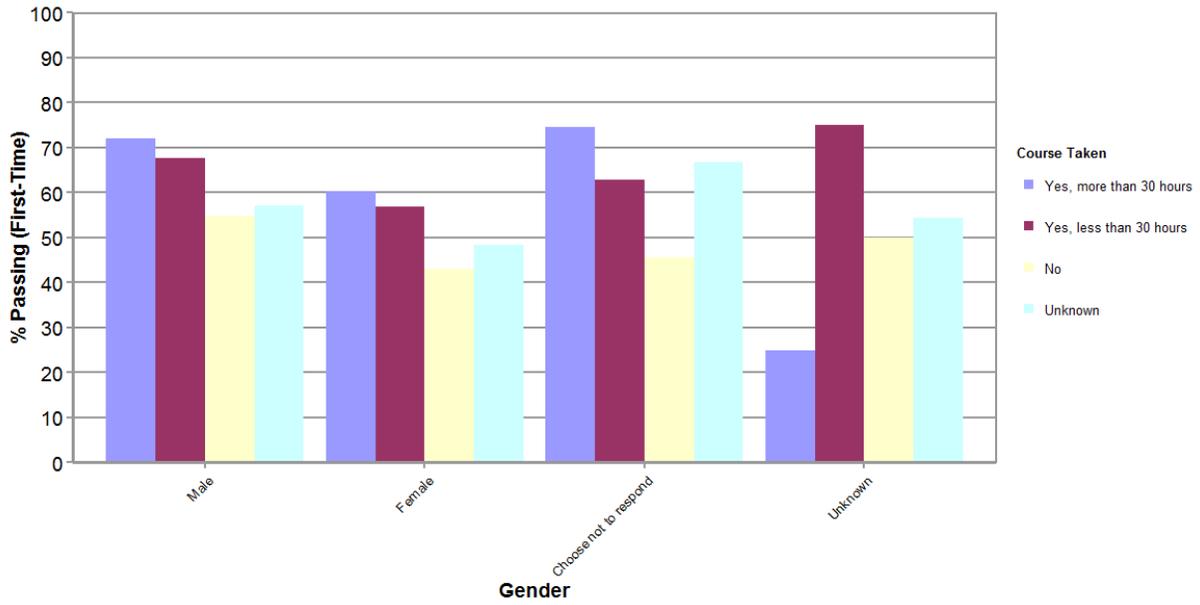


Table 35. General Lines – Life, Accident and Health Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	617	57.9	357	69.68	13.75
	I completed an insurance course at a college or university.	120	57.5	69	68.64	13.55
	I attended classroom preparation from an exam preparation school.	1,104	73.6	813	74.81	11.39
	I completed an online course.	3,962	74.9	2,967	75.48	11.59
	I bought and used a study guide or study manual.	1,651	62.2	1,027	71.46	12.92
	I took the exam without taking a course or studying.	163	37.4	61	63.64	14.57
	Other	382	44.2	169	65.25	15.23
	No response	43	48.8	21	66.21	16.62
Female	I received training from an insurance company.	762	44.9	342	65.95	13.80
	I completed an insurance course at a college or university.	168	50.0	84	66.82	13.72
	I attended classroom preparation from an exam preparation school.	1,725	63.0	1,087	71.98	12.13
	I completed an online course.	3,637	64.4	2,344	72.43	12.26
	I bought and used a study guide or study manual.	1,731	48.1	833	67.15	13.87
	I took the exam without taking a course or studying.	91	20.9	19	56.32	14.14
	Other	538	37.7	203	63.42	14.77
	No response	36	44.4	16	65.89	12.50
Choose not to respond	I received training from an insurance company.	20	70.0	14	74.75	13.11
	I completed an insurance course at a college or university.	7	57.1	4	69.14	15.52
	I attended classroom preparation from an exam preparation school.	23	69.6	16	74.09	12.37
	I completed an online course.	75	70.7	53	73.47	10.77
	I bought and used a study guide or study manual.	33	66.7	22	70.73	15.91
	I took the exam without taking a course or studying.	5	40.0	2	63.80	16.72
	Other	71	50.7	36	68.13	15.92
	No response	9	88.9	8	79.78	10.08
No response	I received training from an insurance company.	2	50.0	1	62.00	14.14
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	75.0	3	70.50	7.19
	I completed an online course.	3	33.3	1	65.00	19.00
	I bought and used a study guide or study manual.	1	0.0	0	69.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	79	54.4	43	63.97	23.01

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

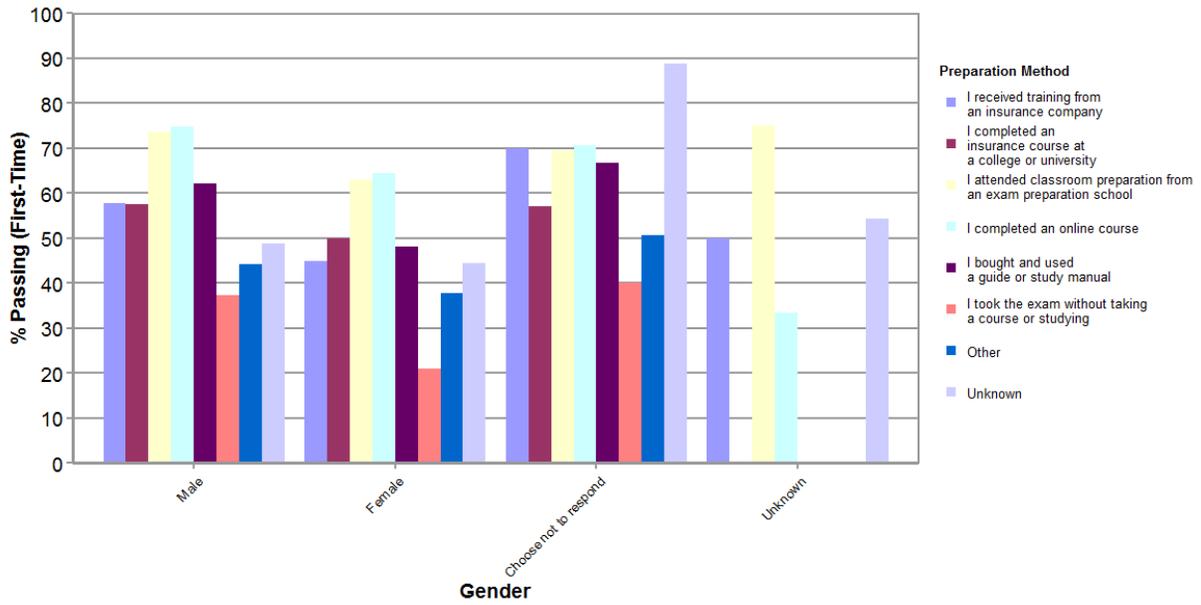


Table 36. General Lines – Life, Accident and Health Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	6,494	70.4	4,575	74.08	12.10
	Mexico	325	54.8	178	68.48	14.14
	the Caribbean	52	61.5	32	71.10	14.45
	Central America	69	60.9	42	69.48	16.40
	South America	77	57.1	44	68.79	13.82
	Spain	4	100.0	4	79.75	9.43
	Other	961	59.6	573	70.10	14.58
	No response	60	60.0	36	70.08	15.60
Female	the United States	7,053	58.5	4,125	70.60	12.80
	Mexico	420	41.4	174	64.95	13.99
	the Caribbean	46	63.0	29	69.96	14.34
	Central America	74	39.2	29	64.19	16.40
	South America	69	47.8	33	66.23	14.10
	Spain	2	100.0	2	80.50	4.95
	Other	973	52.3	509	67.46	15.52
	No response	51	52.9	27	66.80	14.30
Choose not to respond	the United States	176	59.7	105	71.02	12.80
	Mexico	4	50.0	2	56.00	28.05
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	2	0.0	0	52.50	4.95
	Spain	0	-	-	-	-
	Other	47	74.5	35	73.64	14.64
	No response	14	92.9	13	79.43	15.55
No response	the United States	8	50.0	4	64.38	10.50
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	69.00	.
	No response	80	55.0	44	64.25	23.00

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

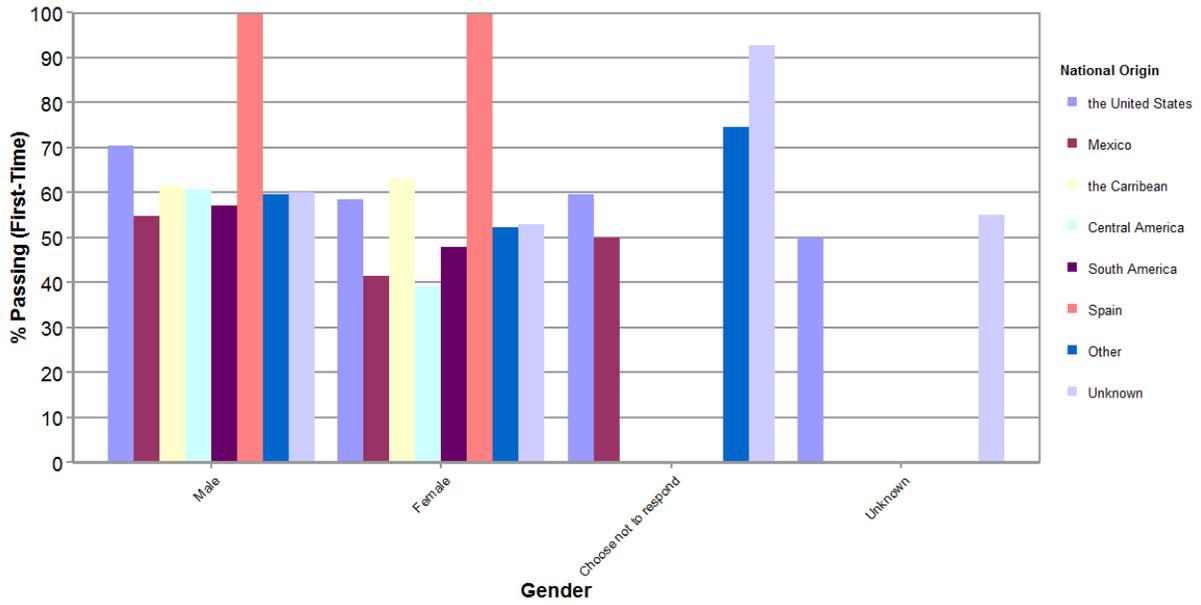


Table 37. General Lines – Life, Accident and Health Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	20	20.0	4	50.05	19.26
	High school diploma or equivalent	226	40.3	91	61.81	15.62
	Two-year college degree (Associate's Degree)	201	40.8	82	64.87	14.20
	Four-year college degree (Bachelor's Degree)	520	62.3	324	71.31	13.30
	Advanced college degree (Master's degree or Doctorate)	247	79.8	197	77.10	10.73
	Choose not to respond	58	48.3	28	65.67	15.84
	No response	4	50.0	2	62.25	20.37
Black / African-American	Did not finish high school	20	40.0	8	60.80	18.34
	High school diploma or equivalent	1,184	39.9	472	63.97	13.45
	Two-year college degree (Associate's Degree)	635	44.4	282	65.98	12.60
	Four-year college degree (Bachelor's Degree)	847	59.9	507	70.71	12.67
	Advanced college degree (Master's degree or Doctorate)	359	73.3	263	75.55	10.99
	Choose not to respond	105	43.8	46	65.38	12.45
	No response	5	20.0	1	55.40	17.26
Hispanic / Latino American	Did not finish high school	54	20.4	11	52.28	16.81
	High school diploma or equivalent	1,946	41.2	801	64.84	13.33
	Two-year college degree (Associate's Degree)	980	48.8	478	67.84	12.43
	Four-year college degree (Bachelor's Degree)	1,031	66.1	681	72.62	12.21
	Advanced college degree (Master's degree or Doctorate)	231	72.3	167	75.06	11.80
	Choose not to respond	139	43.2	60	65.96	13.57
	No response	15	53.3	8	68.80	11.66
Native American	Did not finish high school	1	100.0	1	84.00	.
	High school diploma or equivalent	30	60.0	18	70.40	12.78
	Two-year college degree (Associate's Degree)	18	66.7	12	74.83	10.23
	Four-year college degree (Bachelor's Degree)	18	77.8	14	75.67	11.87
	Advanced college degree (Master's degree or Doctorate)	5	80.0	4	81.00	9.72
	Choose not to respond	7	42.9	3	68.43	16.07
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	23	43.5	10	68.70	12.43
	High school diploma or equivalent	2,000	67.3	1,346	73.24	11.35
	Two-year college degree (Associate's Degree)	1,129	70.6	797	74.25	10.86
	Four-year college degree (Bachelor's Degree)	2,657	84.7	2,251	78.59	9.27
	Advanced college degree (Master's degree or Doctorate)	721	91.8	662	81.88	8.25
	Choose not to respond	188	73.4	138	74.39	10.87
	No response	15	80.0	12	72.27	13.32

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Other	Did not finish high school	6	0.0	0	52.33	11.74
	High school diploma or equivalent	135	47.4	64	64.81	14.63
	Two-year college degree (Associate's Degree)	107	44.9	48	64.07	15.40
	Four-year college degree (Bachelor's Degree)	195	61.0	119	70.29	13.59
	Advanced college degree (Master's degree or Doctorate)	78	66.7	52	73.56	12.55
	Choose not to respond	32	50.0	16	65.38	14.37
	No response	2	0.0	0	58.00	11.31
Choose not to respond	Did not finish high school	5	80.0	4	79.80	8.70
	High school diploma or equivalent	108	52.8	57	70.10	11.54
	Two-year college degree (Associate's Degree)	129	60.5	78	71.02	11.49
	Four-year college degree (Bachelor's Degree)	193	69.9	135	74.36	11.68
	Advanced college degree (Master's degree or Doctorate)	75	82.7	62	78.51	10.11
	Choose not to respond	200	57.0	114	70.10	13.95
	No response	15	66.7	10	73.73	15.17
No response	Did not finish high school	1	0.0	0	58.00	.
	High school diploma or equivalent	11	54.5	6	66.00	13.90
	Two-year college degree (Associate's Degree)	5	20.0	1	62.60	15.39
	Four-year college degree (Bachelor's Degree)	14	71.4	10	73.86	13.50
	Advanced college degree (Master's degree or Doctorate)	4	50.0	2	69.75	10.01
	Choose not to respond	3	0.0	0	56.33	5.86
	No response	105	53.3	56	64.40	21.25

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

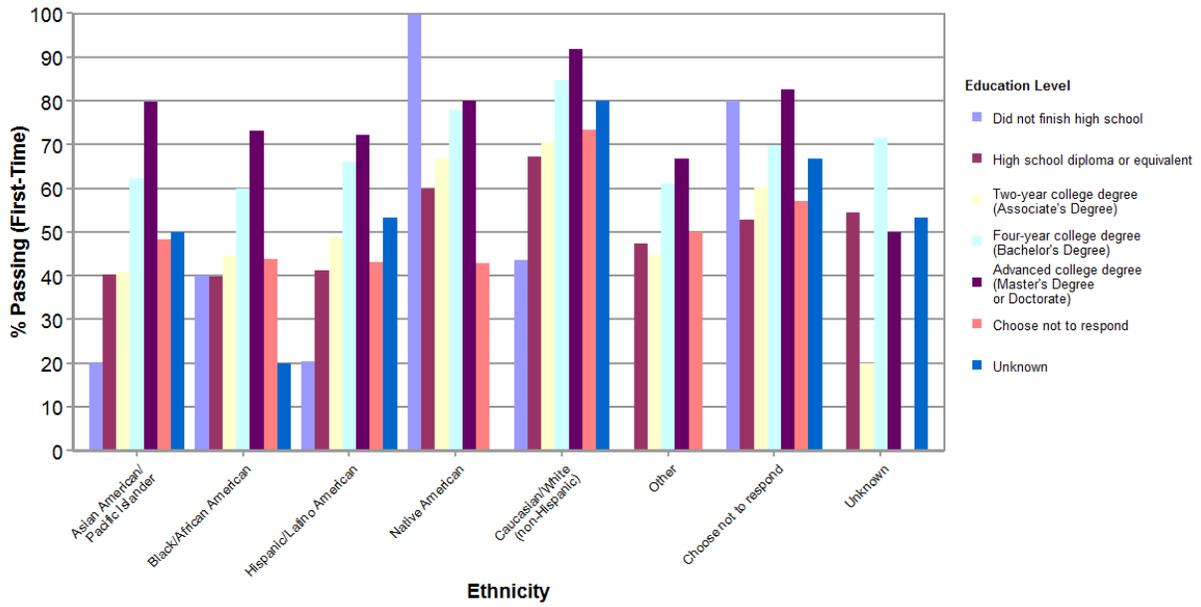


Table 38. General Lines – Life, Accident and Health Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	593	63.1	374	71.20	14.21
	Yes, less than 30 hours	394	51.3	202	67.55	15.26
	No	288	52.8	152	66.97	14.95
	No response	1	0.0	0	64.00	.
Black / African-American	Yes, more than 30 hours	1,774	55.2	979	69.18	12.44
	Yes, less than 30 hours	976	46.5	454	66.73	13.73
	No	401	36.2	145	62.07	15.11
	No response	4	25.0	1	63.00	13.22
Hispanic / Latino American	Yes, more than 30 hours	2,256	55.5	1,252	69.16	13.12
	Yes, less than 30 hours	1,496	47.7	713	67.50	13.06
	No	628	36.9	232	63.45	14.30
	No response	16	56.2	9	65.81	16.06
Native American	Yes, more than 30 hours	43	72.1	31	75.28	10.25
	Yes, less than 30 hours	21	57.1	12	71.38	13.67
	No	15	60.0	9	70.20	15.29
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	3,407	79.8	2,718	77.10	10.10
	Yes, less than 30 hours	2,555	78.3	2,000	76.61	10.55
	No	762	64.7	493	73.12	12.27
	No response	9	55.6	5	73.78	12.76
Other	Yes, more than 30 hours	283	56.2	159	69.46	13.07
	Yes, less than 30 hours	181	58.0	105	68.20	14.70
	No	89	38.2	34	61.26	16.92
	No response	2	50.0	1	59.00	15.56
Choose not to respond	Yes, more than 30 hours	341	68.9	235	74.05	11.66
	Yes, less than 30 hours	242	63.6	154	72.25	11.73
	No	136	48.5	66	68.41	14.33
	No response	6	83.3	5	76.00	22.38
No response	Yes, more than 30 hours	15	60.0	9	71.13	15.37
	Yes, less than 30 hours	13	46.2	6	69.08	10.66
	No	9	33.3	3	60.56	13.80
	No response	106	53.8	57	64.44	21.15

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

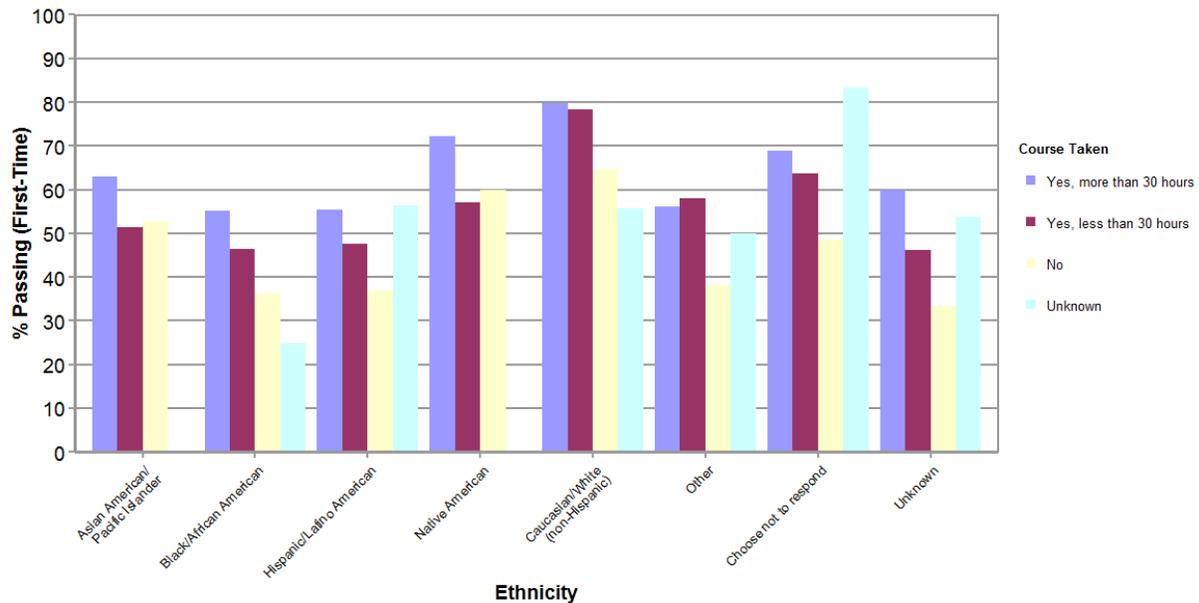


Table 39. General Lines – Life, Accident and Health Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	95	28.4	27	61.45	13.90
	I completed an insurance course at a college or university.	10	50.0	5	68.30	13.24
	I attended classroom preparation from an exam preparation school.	99	71.7	71	73.21	14.31
	I completed an online course.	485	67.8	329	73.05	12.86
	I bought and used a study guide or study manual.	410	55.1	226	68.53	14.55
	I took the exam without taking a course or studying.	47	36.2	17	60.49	14.64
	Other	125	40.0	50	61.78	17.33
	No response	5	60.0	3	65.80	19.34
Black / African-American	I received training from an insurance company.	405	44.4	180	66.09	13.04
	I completed an insurance course at a college or university.	56	46.4	26	64.00	15.76
	I attended classroom preparation from an exam preparation school.	599	54.8	328	69.07	12.15
	I completed an online course.	1,330	56.5	751	69.66	12.87
	I bought and used a study guide or study manual.	516	41.9	216	65.04	13.77
	I took the exam without taking a course or studying.	32	28.1	9	54.84	16.19
	Other	205	32.2	66	61.43	14.59

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	12	25.0	3	59.75	13.89
Hispanic / Latino American	I received training from an insurance company.	396	41.9	166	64.08	14.42
	I completed an insurance course at a college or university.	104	34.6	36	62.57	13.86
	I attended classroom preparation from an exam preparation school.	726	50.8	369	68.62	12.33
	I completed an online course.	1,837	60.1	1,104	70.87	12.37
	I bought and used a study guide or study manual.	1,013	43.1	437	65.59	13.42
	I took the exam without taking a course or studying.	67	11.9	8	55.69	14.02
	Other	240	33.8	81	62.50	14.81
	No response	13	38.5	5	63.46	15.57
Native American	I received training from an insurance company.	7	57.1	4	72.29	15.34
	I completed an insurance course at a college or university.	2	100.0	2	79.50	6.36
	I attended classroom preparation from an exam preparation school.	11	45.5	5	71.45	12.24
	I completed an online course.	34	76.5	26	75.91	9.73
	I bought and used a study guide or study manual.	18	66.7	12	72.72	14.12
	I took the exam without taking a course or studying.	3	66.7	2	74.33	9.29
	Other	4	25.0	1	56.25	14.73
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	389	69.9	272	74.05	11.72
	I completed an insurance course at a college or university.	99	75.8	75	74.10	9.56
	I attended classroom preparation from an exam preparation school.	1,246	82.3	1,025	77.61	9.59
	I completed an online course.	3,484	81.1	2,826	77.68	10.01
	I bought and used a study guide or study manual.	1,185	71.0	841	74.57	11.36
	I took the exam without taking a course or studying.	84	46.4	39	68.48	12.04
	Other	231	55.4	128	69.77	12.52
	No response	15	66.7	10	72.87	9.40
Other	I received training from an insurance company.	41	53.7	22	65.66	16.22
	I completed an insurance course at a college or university.	8	50.0	4	68.38	9.44
	I attended classroom preparation from an exam preparation school.	72	63.9	46	71.74	11.26
	I completed an online course.	230	60.4	139	70.47	13.60
	I bought and used a study guide or study manual.	131	50.4	66	66.24	14.48

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I took the exam without taking a course or studying.	11	9.1	1	51.91	12.68
	Other	61	34.4	21	59.74	16.28
	No response	1	0.0	0	68.00	.
Choose not to respond	I received training from an insurance company.	67	62.7	42	71.82	11.96
	I completed an insurance course at a college or university.	15	53.3	8	70.47	12.79
	I attended classroom preparation from an exam preparation school.	100	72.0	72	74.00	10.94
	I completed an online course.	262	68.7	180	74.15	11.39
	I bought and used a study guide or study manual.	130	60.8	79	71.74	12.90
	I took the exam without taking a course or studying.	15	40.0	6	62.87	13.63
	Other	121	50.4	61	69.14	14.19
	No response	15	80.0	12	77.67	14.35
No response	I received training from an insurance company.	1	100.0	1	72.00	.
	I completed an insurance course at a college or university.	1	100.0	1	74.00	.
	I attended classroom preparation from an exam preparation school.	3	100.0	3	82.67	5.03
	I completed an online course.	15	66.7	10	72.47	12.97
	I bought and used a study guide or study manual.	13	38.5	5	65.62	13.24
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	4	0.0	0	53.25	7.80
	No response	106	51.9	55	64.09	21.13

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

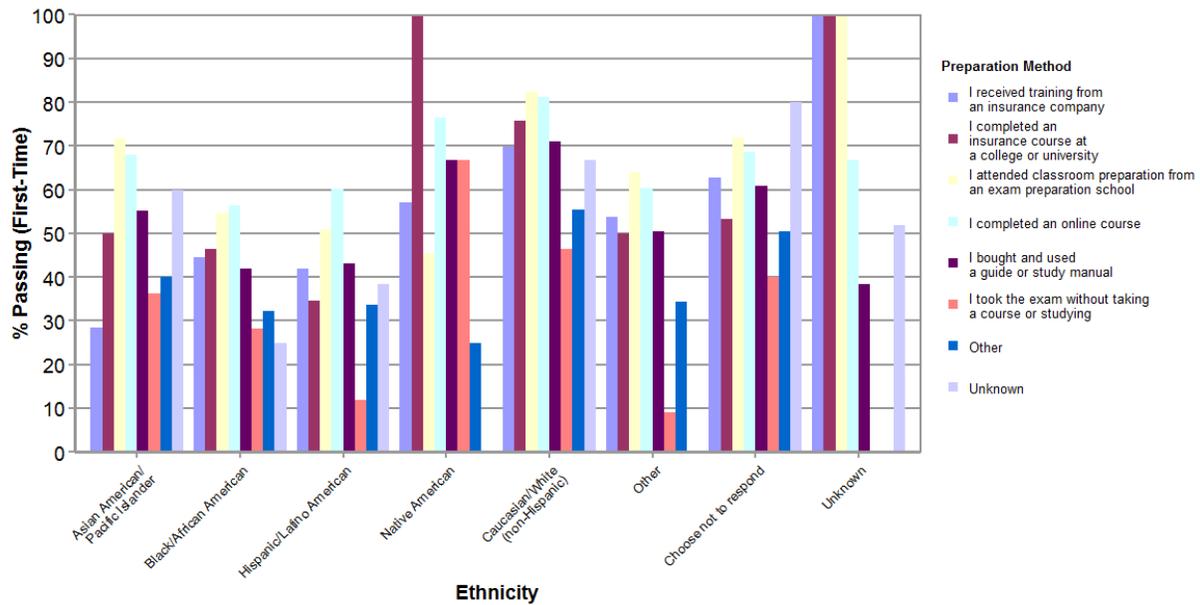


Table 40. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	294	62.9	185	71.25	12.94
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	1	0.0	0	68.00	.
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	972	55.6	540	68.63	15.17
No response	9	33.3	3	52.00	20.92	
Black / African-American	the United States	2,729	50.0	1,365	67.56	13.18
	Mexico	0	-	-	-	-
	the Caribbean	40	67.5	27	72.42	13.25
	Central America	5	20.0	1	62.00	17.42
	South America	5	80.0	4	76.00	6.67
	Spain	1	100.0	1	71.00	.
	Other	361	48.5	175	66.52	15.14
No response	14	42.9	6	68.36	10.20	
Hispanic / Latino American	the United States	3,313	50.7	1,679	68.16	12.98
	Mexico	731	46.8	342	66.30	14.28
	the Caribbean	36	61.1	22	69.78	14.98
	Central America	132	50.0	66	66.66	16.48
	South America	121	51.2	62	66.70	13.92
	Spain	1	100.0	1	84.00	.
	Other	42	52.4	22	66.50	16.20

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	No response	20	60.0	12	67.85	15.06
Native American	the United States	78	65.4	51	73.14	12.32
	Mexico	1	100.0	1	84.00	.
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	6,459	77.5	5,007	76.48	10.55
	Mexico	3	100.0	3	83.33	6.51
	the Caribbean	4	75.0	3	75.50	17.21
	Central America	1	100.0	1	81.00	.
	South America	9	55.6	5	74.22	13.05
	Spain	3	100.0	3	78.00	5.57
	Other	220	76.8	169	75.99	11.67
	No response	34	73.5	25	74.56	13.36
Other	the United States	271	57.6	156	69.18	13.20
	Mexico	2	100.0	2	74.50	3.54
	the Caribbean	9	66.7	6	68.67	16.78
	Central America	2	100.0	2	88.50	4.95
	South America	6	66.7	4	68.83	20.02
	Spain	0	-	-	-	-
	Other	263	48.7	128	65.87	15.56
	No response	2	50.0	1	72.50	6.36
Choose not to respond	the United States	554	62.8	348	72.43	11.97
	Mexico	11	45.5	5	65.73	11.04
	the Caribbean	8	37.5	3	68.75	9.13
	Central America	2	50.0	1	54.50	23.33
	South America	6	33.3	2	65.17	12.06
	Spain	1	100.0	1	91.00	.
	Other	120	68.3	82	72.86	14.00
	No response	23	78.3	18	76.61	14.94
No response	the United States	33	54.5	18	69.64	11.94
	Mexico	1	100.0	1	88.00	.
	the Caribbean	1	0.0	0	36.00	.
	Central America	0	-	-	-	-
	South America	1	0.0	0	49.00	.
	Spain	0	-	-	-	-
	Other	4	25.0	1	57.50	18.19
	No response	103	53.4	55	64.47	21.23

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

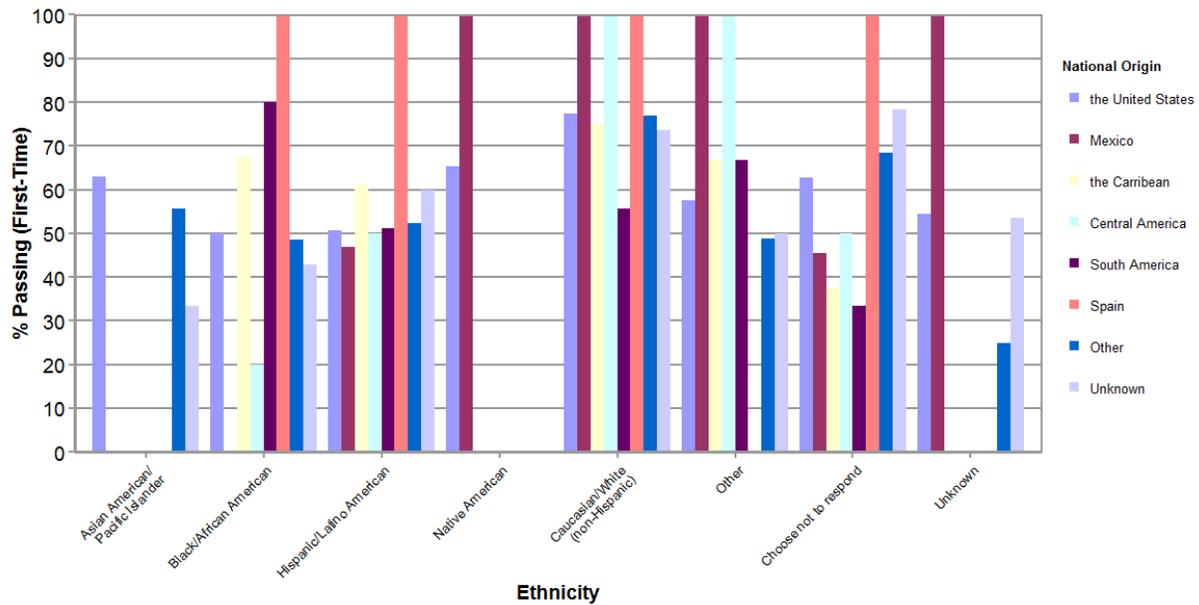


Table 41. General Lines – Life, Accident and Health Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	88	35.2	31	62.57	15.59
	High school diploma or equivalent	4,867	52.2	2,543	68.37	13.04
	Two-year college degree (Associate's Degree)	2,614	57.5	1,504	70.33	12.22
	Four-year college degree (Bachelor's Degree)	4,364	77.3	3,374	76.25	10.75
	Advanced college degree (Master's degree or Doctorate)	1,201	84.3	1,012	79.32	10.00
	Choose not to respond	570	57.4	327	70.21	12.22
	No response	27	66.7	18	69.85	13.36
Mexico	Did not finish high school	16	25.0	4	52.19	18.03
	High school diploma or equivalent	322	38.5	124	63.89	14.01
	Two-year college degree (Associate's Degree)	168	47.6	80	67.00	12.98
	Four-year college degree (Bachelor's Degree)	169	61.5	104	70.51	13.95
	Advanced college degree (Master's degree or Doctorate)	50	66.0	33	73.32	11.59
	Choose not to respond	24	37.5	9	62.83	15.75
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	20	75.0	15	69.20	16.75

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Two-year college degree (Associate's Degree)	25	48.0	12	66.08	14.14
	Four-year college degree (Bachelor's Degree)	30	66.7	20	73.10	11.12
	Advanced college degree (Master's degree or Doctorate)	18	72.2	13	77.89	12.90
	Choose not to respond	4	25.0	1	62.00	8.04
	No response	1	0.0	0	36.00	.
Central America	Did not finish high school	1	0.0	0	60.00	.
	High school diploma or equivalent	61	42.6	26	63.16	16.66
	Two-year college degree (Associate's Degree)	38	47.4	18	67.79	12.29
	Four-year college degree (Bachelor's Degree)	25	72.0	18	71.88	19.04
	Advanced college degree (Master's degree or Doctorate)	13	61.5	8	77.15	12.95
	Choose not to respond	4	25.0	1	47.50	22.58
	No response	1	0.0	0	65.00	.
South America	Did not finish high school	1	100.0	1	76.00	.
	High school diploma or equivalent	40	45.0	18	65.53	13.08
	Two-year college degree (Associate's Degree)	27	48.1	13	65.15	15.22
	Four-year college degree (Bachelor's Degree)	62	50.0	31	67.87	14.37
	Advanced college degree (Master's degree or Doctorate)	15	93.3	14	75.33	11.56
	Choose not to respond	2	0.0	0	55.50	0.71
	No response	1	0.0	0	67.00	.
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	100.0	1	77.00	.
	Four-year college degree (Bachelor's Degree)	2	100.0	2	81.00	14.14
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	78.50	7.78
	Choose not to respond	1	100.0	1	84.00	.
	No response	0	-	-	-	-
Other	Did not finish high school	22	9.1	2	43.23	16.82
	High school diploma or equivalent	308	38.0	117	61.18	16.11
	Two-year college degree (Associate's Degree)	320	44.7	143	65.61	14.82
	Four-year college degree (Bachelor's Degree)	793	59.8	474	70.47	13.59
	Advanced college degree (Master's degree or Doctorate)	415	77.6	322	76.54	11.21

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
National Origin	Choose not to respond	118	50.0	59	65.99	16.54
	No response	6	0.0	0	50.67	14.18
No response	Did not finish high school	2	0.0	0	23.50	3.54
	High school diploma or equivalent	22	54.5	12	67.27	15.53
	Two-year college degree (Associate's Degree)	11	63.6	7	70.82	11.33
	Four-year college degree (Bachelor's Degree)	30	60.0	18	73.03	12.09
	Advanced college degree (Master's degree or Doctorate)	6	83.3	5	76.50	9.18
	Choose not to respond	9	77.8	7	71.11	23.98
	No response	125	56.8	71	66.14	20.36

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

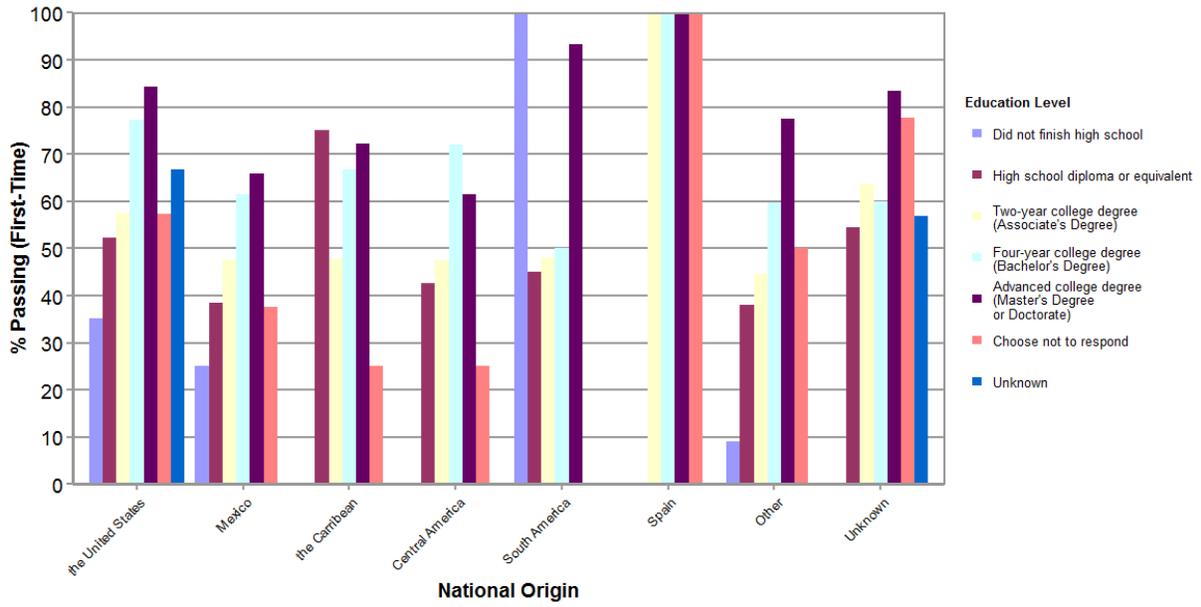


Table 42. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	7,093	67.5	4,786	73.20	11.94
	Yes, less than 30 hours	4,838	64.5	3,119	72.45	12.59
	No	1,772	50.1	887	67.88	14.14
	No response	28	60.7	17	71.39	12.00
Mexico	Yes, more than 30 hours	386	50.8	196	67.81	14.02
	Yes, less than 30 hours	252	45.2	114	65.68	14.08
	No	110	40.0	44	63.60	14.76
	No response	1	0.0	0	35.00	.
the Caribbean	Yes, more than 30 hours	52	69.2	36	72.06	14.70
	Yes, less than 30 hours	37	54.1	20	68.92	11.60
	No	7	71.4	5	76.29	17.87
	No response	2	0.0	0	42.00	8.49
Central America	Yes, more than 30 hours	79	59.5	47	68.61	16.63
	Yes, less than 30 hours	46	47.8	22	69.26	13.45
	No	18	11.1	2	52.11	16.78
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	76	57.9	44	69.14	13.21
	Yes, less than 30 hours	54	44.4	24	65.28	14.69
	No	18	50.0	9	66.22	14.79
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	6	100.0	6	80.00	7.64
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	968	62.9	609	71.23	13.96
	Yes, less than 30 hours	623	53.0	330	68.00	15.24
	No	388	45.9	178	64.59	16.52
	No response	3	0.0	0	53.33	9.24
No response	Yes, more than 30 hours	52	63.5	33	69.85	17.58
	Yes, less than 30 hours	28	60.7	17	70.96	12.59
	No	15	60.0	9	72.33	11.39
	No response	110	55.5	61	65.09	21.27

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

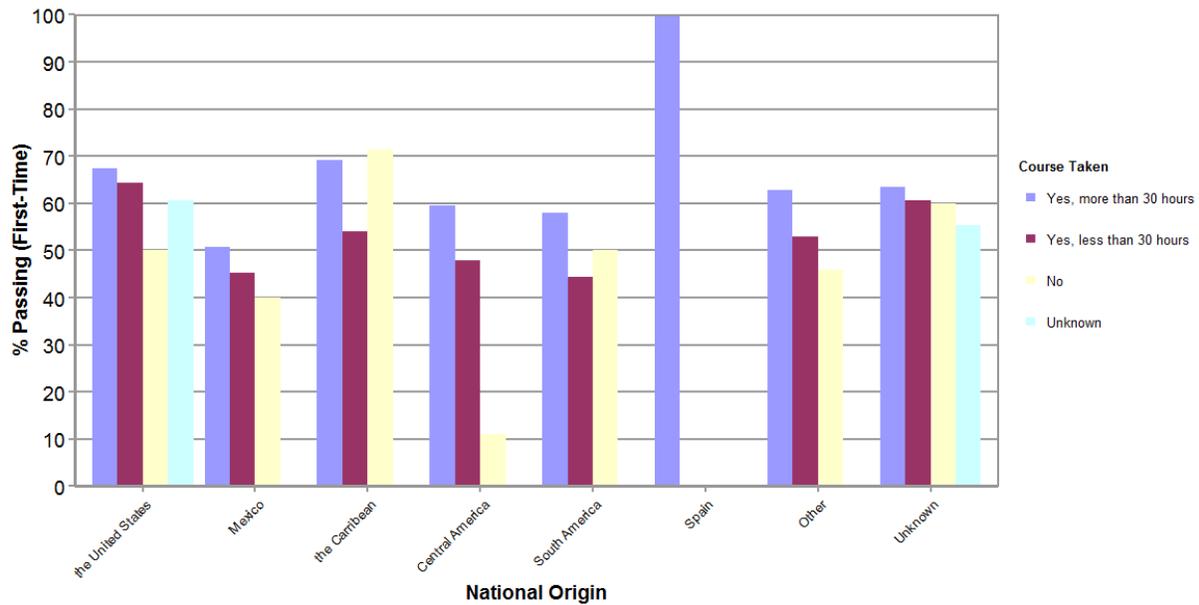


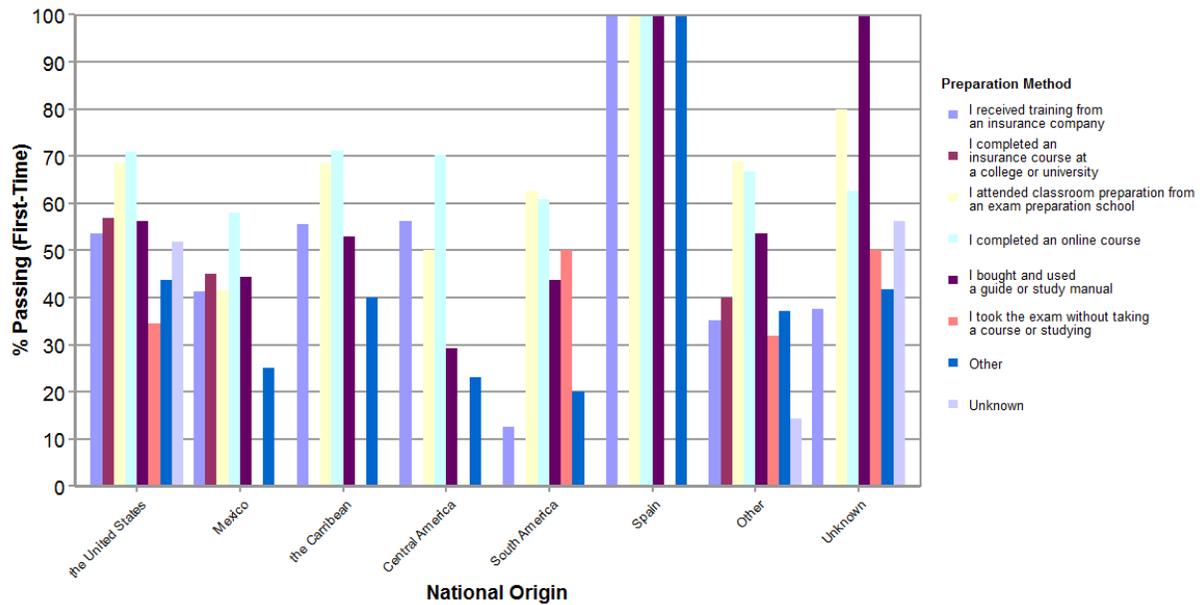
Table 43. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,156	53.6	620	68.65	13.58
	I completed an insurance course at a college or university.	250	56.8	142	68.50	13.36
	I attended classroom preparation from an exam preparation school.	2,464	68.5	1,688	73.53	11.68
	I completed an online course.	6,363	71.0	4,515	74.44	11.65
	I bought and used a study guide or study manual.	2,601	56.3	1,465	69.93	13.02
	I took the exam without taking a course or studying.	168	34.5	58	63.21	14.04
	Other	702	43.7	307	66.07	13.80
	No response	27	51.9	14	67.52	13.41
Mexico	I received training from an insurance company.	58	41.4	24	63.93	14.67
	I completed an insurance course at a college or university.	20	45.0	9	66.35	11.66
	I attended classroom preparation from an exam preparation school.	123	41.5	51	65.85	13.21
	I completed an online course.	300	58.0	174	69.91	13.50
	I bought and used a study guide or study manual.	194	44.3	86	64.87	14.69
	I took the exam without taking a course or studying.	13	0.0	0	51.00	12.80

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Other	40	25.0	10	58.45	13.85
	No response	1	0.0	0	64.00	.
the Caribbean	I received training from an insurance company.	9	55.6	5	66.56	13.17
	I completed an insurance course at a college or university.	1	0.0	0	60.00	.
	I attended classroom preparation from an exam preparation school.	19	68.4	13	69.95	15.20
	I completed an online course.	45	71.1	32	75.36	11.63
	I bought and used a study guide or study manual.	17	52.9	9	67.18	13.24
	I took the exam without taking a course or studying.	1	0.0	0	42.00	.
	Other	5	40.0	2	63.20	21.55
	No response	1	0.0	0	36.00	.
Central America	I received training from an insurance company.	16	56.2	9	65.50	13.71
	I completed an insurance course at a college or university.	5	0.0	0	59.20	11.19
	I attended classroom preparation from an exam preparation school.	24	50.0	12	70.46	12.71
	I completed an online course.	57	70.2	40	73.28	13.81
	I bought and used a study guide or study manual.	24	29.2	7	59.83	17.18
	I took the exam without taking a course or studying.	4	0.0	0	41.75	16.34
	Other	13	23.1	3	56.08	21.22
	No response	0	-	-	-	-
South America	I received training from an insurance company.	8	12.5	1	55.00	14.84
	I completed an insurance course at a college or university.	2	0.0	0	54.00	7.07
	I attended classroom preparation from an exam preparation school.	24	62.5	15	71.88	8.17
	I completed an online course.	74	60.8	45	69.66	14.30
	I bought and used a study guide or study manual.	32	43.8	14	65.88	12.53
	I took the exam without taking a course or studying.	2	50.0	1	57.00	28.28
	Other	5	20.0	1	57.40	13.56
	No response	1	0.0	0	35.00	.
Spain	I received training from an insurance company.	1	100.0	1	84.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	73.00	.
	I completed an online course.	2	100.0	2	80.50	4.95

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	71.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	91.00	.
	No response	0	-	-	-	-
Other	I received training from an insurance company.	145	35.2	51	62.98	14.86
	I completed an insurance course at a college or university.	15	40.0	6	62.87	16.59
	I attended classroom preparation from an exam preparation school.	196	68.9	135	72.81	12.61
	I completed an online course.	804	66.8	537	72.72	13.15
	I bought and used a study guide or study manual.	533	53.7	286	68.02	15.32
	I took the exam without taking a course or studying.	69	31.9	22	58.88	15.03
	Other	213	37.1	79	61.15	17.30
	No response	7	14.3	1	53.57	14.37
No response	I received training from an insurance company.	8	37.5	3	62.62	11.03
	I completed an insurance course at a college or university.	2	0.0	0	44.50	33.23
	I attended classroom preparation from an exam preparation school.	5	80.0	4	74.20	11.82
	I completed an online course.	32	62.5	20	69.97	15.30
	I bought and used a study guide or study manual.	14	100.0	14	81.36	6.28
	I took the exam without taking a course or studying.	2	50.0	1	74.50	13.44
	Other	12	41.7	5	59.83	20.85
	No response	130	56.2	73	66.60	20.13

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	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	278	24.1	67	60.12	12.28

Table 45. Life and Health Insurance Counselor Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	132	28.0	37	61.23	12.71
Female	141	20.6	29	59.09	11.92
Choose not to respond	2	0.0	0	56.00	12.73
No response	3	33.3	1	62.33	9.02

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

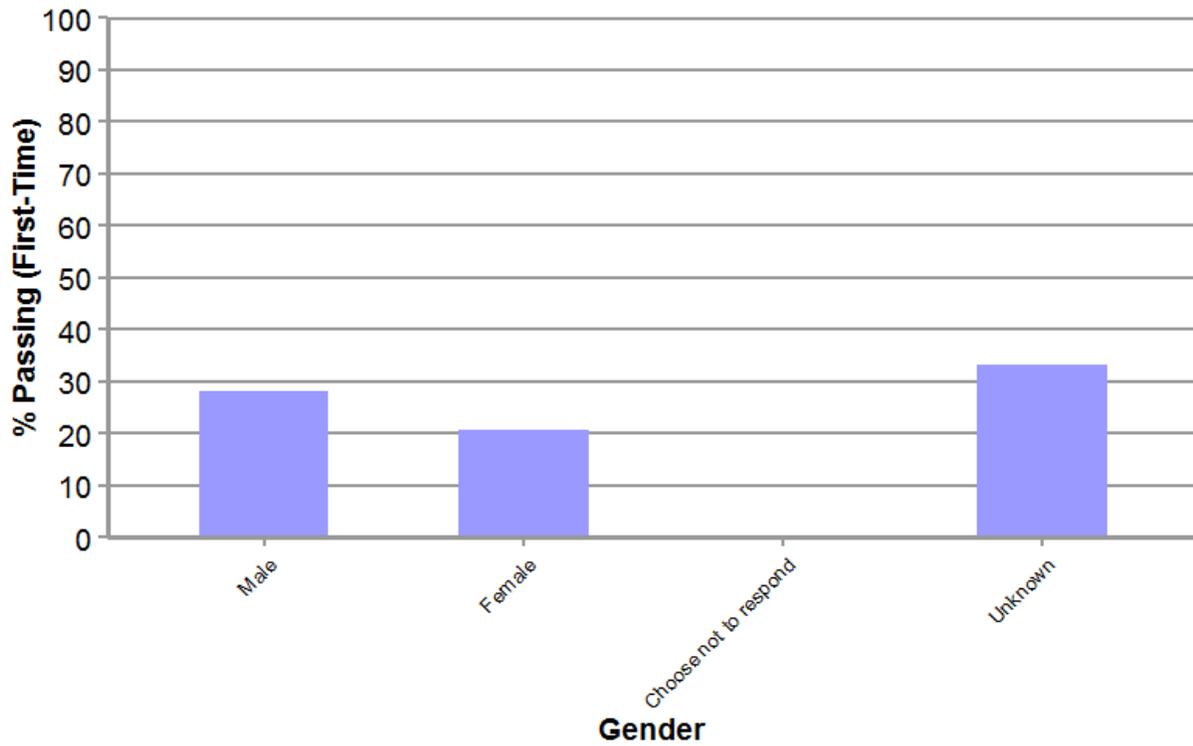


Table 46. Life and Health Insurance Counselor Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	23	17.4	4	56.26	11.56
Black / African-American	36	8.3	3	56.36	9.67
Hispanic / Latino American	90	11.1	10	55.96	11.77
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	101	42.6	43	65.79	11.80
Other	8	25.0	2	60.88	14.10
Choose not to respond	17	23.5	4	60.94	11.30
No response	3	33.3	1	62.33	9.02

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

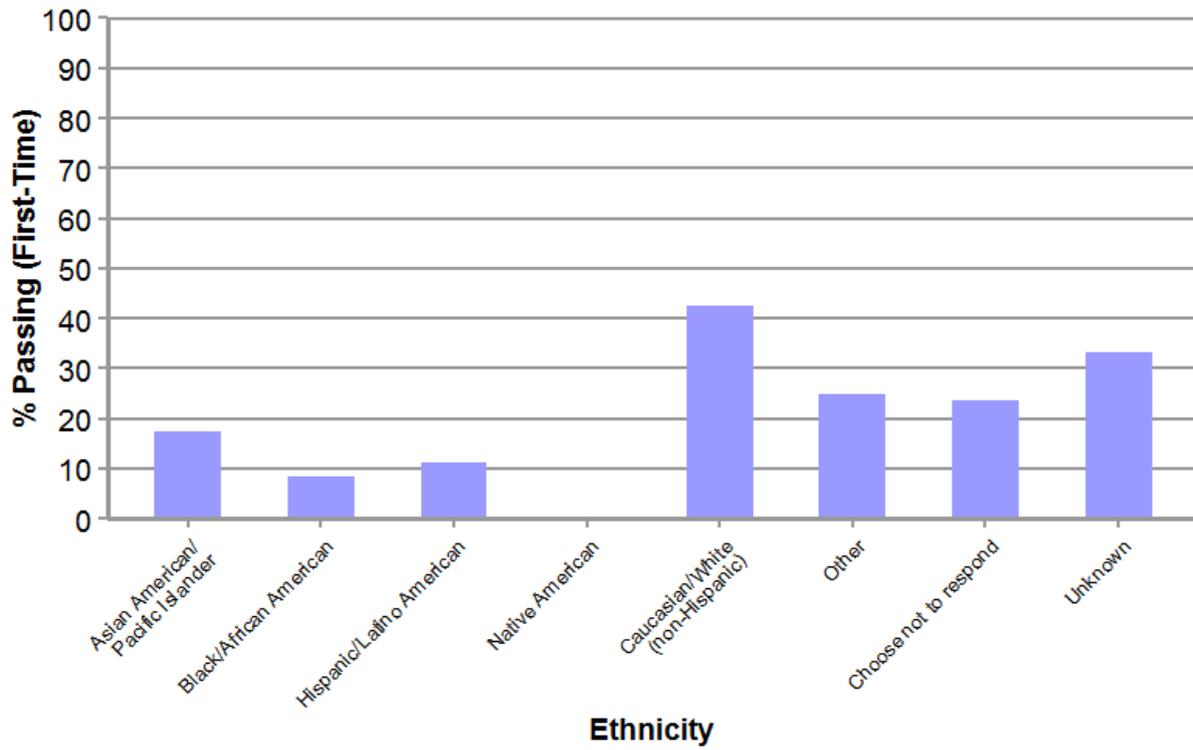


Table 47. Life and Health Insurance Counselor Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	116	25.0	29	61.09	12.35
Yes, less than 30 hours	103	21.4	22	59.46	11.61
No	56	26.8	15	59.23	13.55
No response	3	33.3	1	62.33	9.02

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

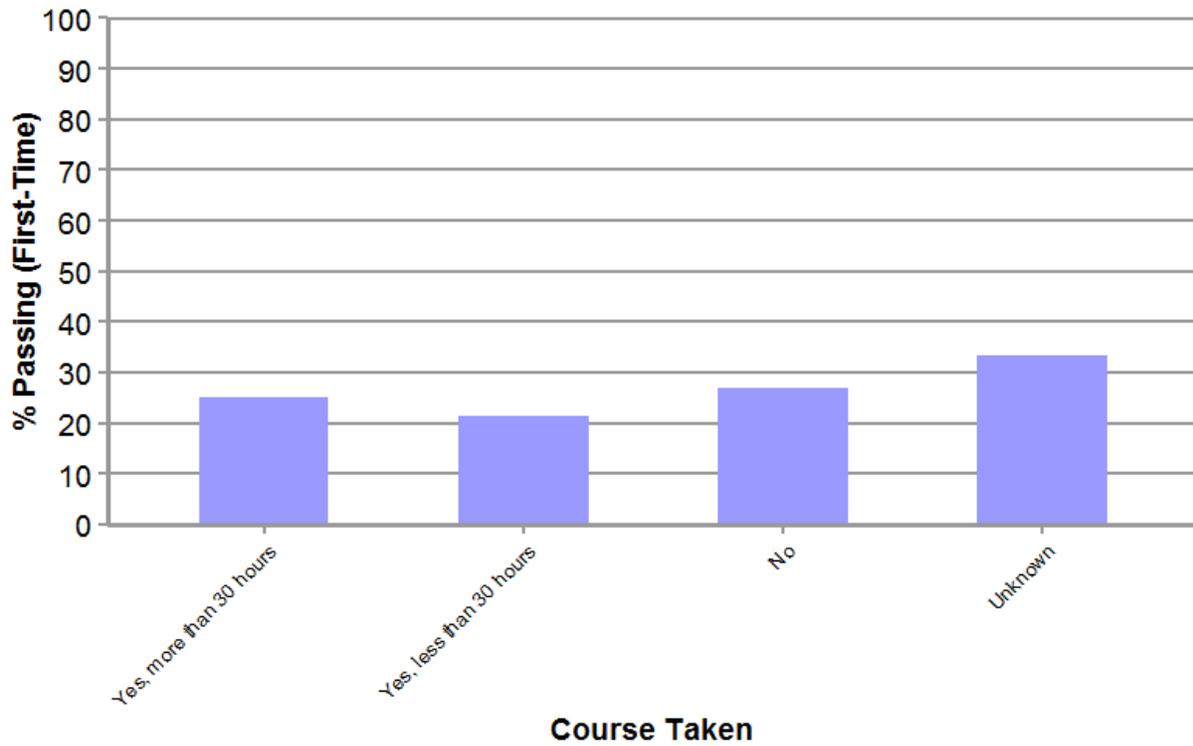


Table 48. Life and Health Insurance Counselor Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	26	50.0	13	67.00	9.78
Between \$50,000 and \$100,000	82	32.9	27	63.43	12.31
Between \$25,000 and \$50,000	81	13.6	11	56.47	11.98
Less than \$25,000	83	18.1	15	58.59	11.81
No response	6	16.7	1	55.67	11.43

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

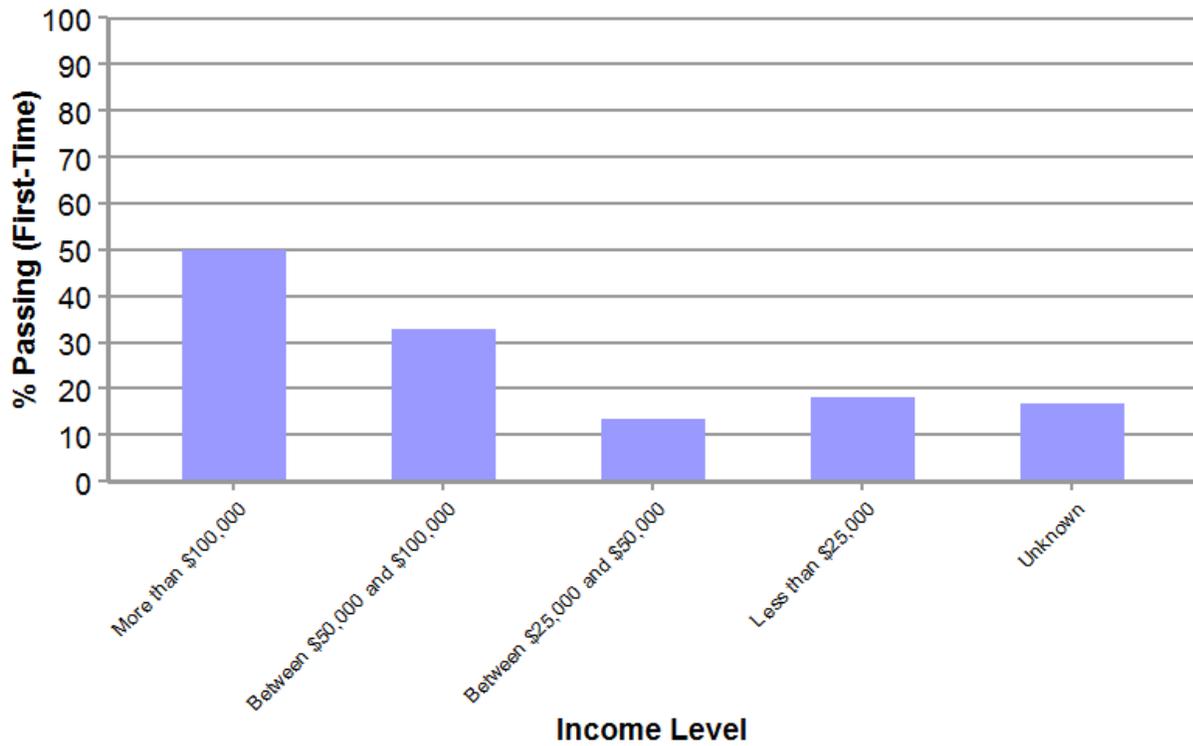


Table 49. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	124	22.6	28	59.40	12.43
Between 31 and 50 hours	94	29.8	28	61.53	12.39
Between 51 and 70 hours	37	27.0	10	59.65	13.67
More than 70 hours	18	0.0	0	58.39	8.52
No response	5	20.0	1	61.40	6.84

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

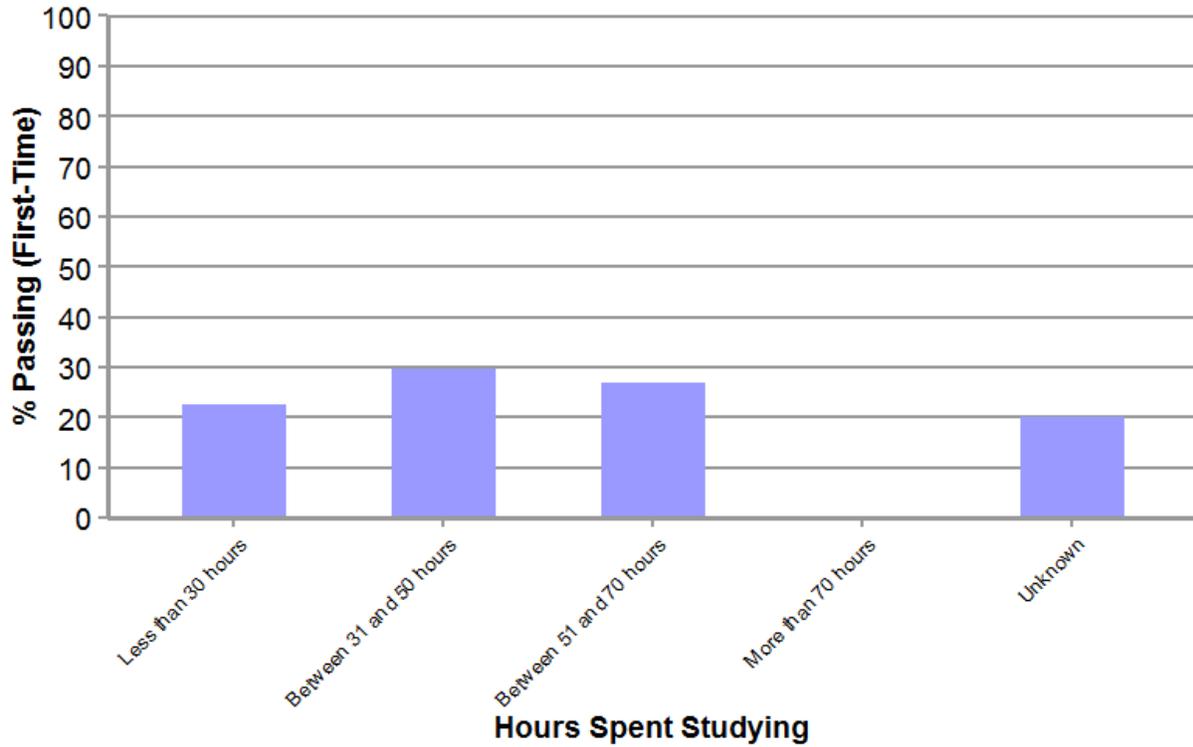


Table 50. Life and Health Insurance Counselor Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	231	25.5	59	60.94	12.06
Spanish	31	16.1	5	55.29	13.81
Other	12	16.7	2	57.33	10.74
Choose not to respond	1	0.0	0	47.00	.
No response	3	33.3	1	62.33	9.02

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

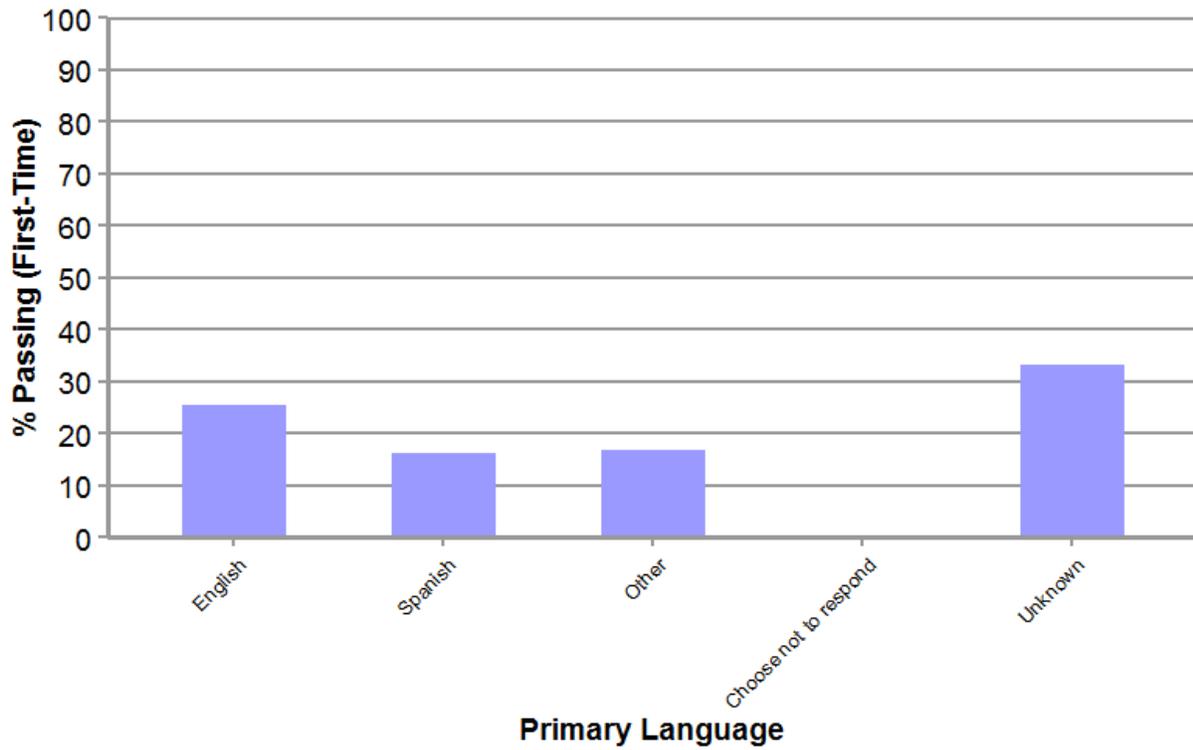


Table 51. Life and Health Insurance Counselor Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	3	0.0	0	48.33	3.51
High school diploma or equivalent	69	13.0	9	55.04	11.84
Two-year college degree (Associate's Degree)	51	9.8	5	56.14	10.93
Four-year college degree (Bachelor's Degree)	106	32.1	34	63.82	11.39
Advanced college degree (Master's degree or Doctorate)	31	54.8	17	68.35	10.82
Choose not to respond	13	7.7	1	55.46	12.33
No response	5	20.0	1	60.60	10.33

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

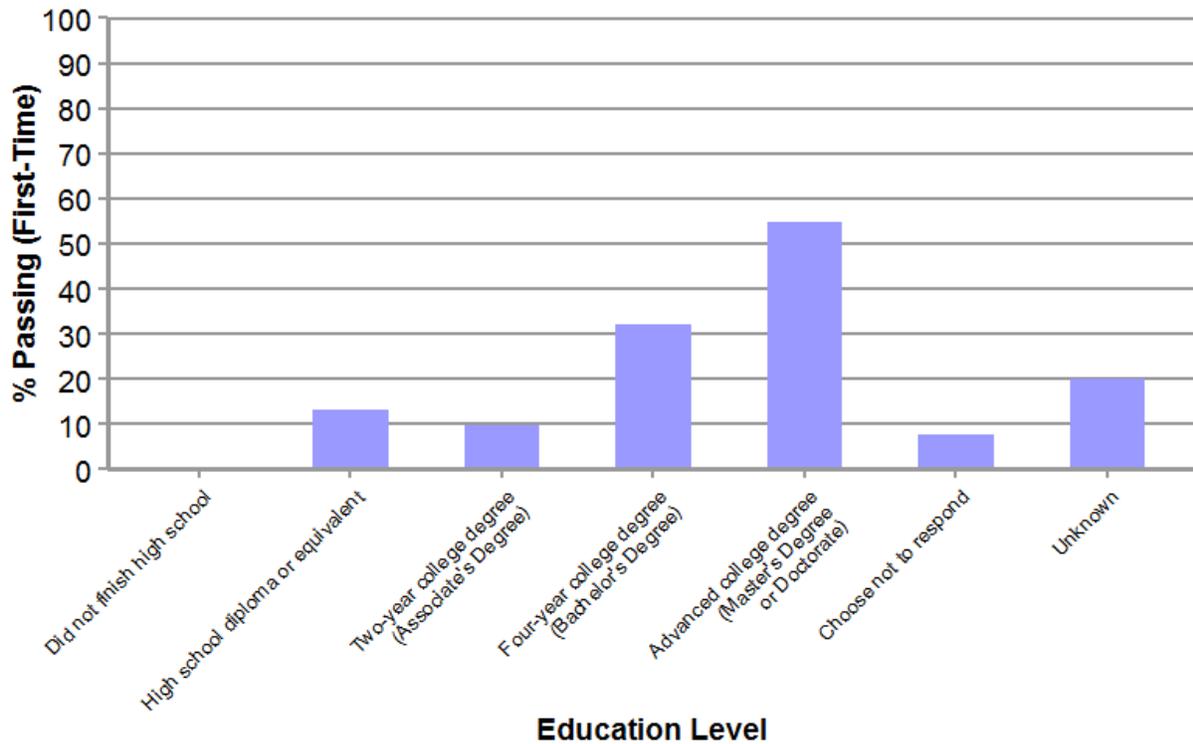


Table 52. Life and Health Insurance Counselor Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	20	5.0	1	52.95	9.94
I completed an insurance course at a college or university.	6	16.7	1	50.00	16.88
I attended classroom preparation from an exam preparation school.	37	29.7	11	63.30	11.21
I completed an online course.	120	22.5	27	60.27	12.13
I bought and used a study guide or study manual.	67	25.4	17	60.55	11.20
I took the exam without taking a course or studying.	12	50.0	6	66.17	13.10
Other	13	23.1	3	57.15	17.08
No response	3	33.3	1	62.33	9.02

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

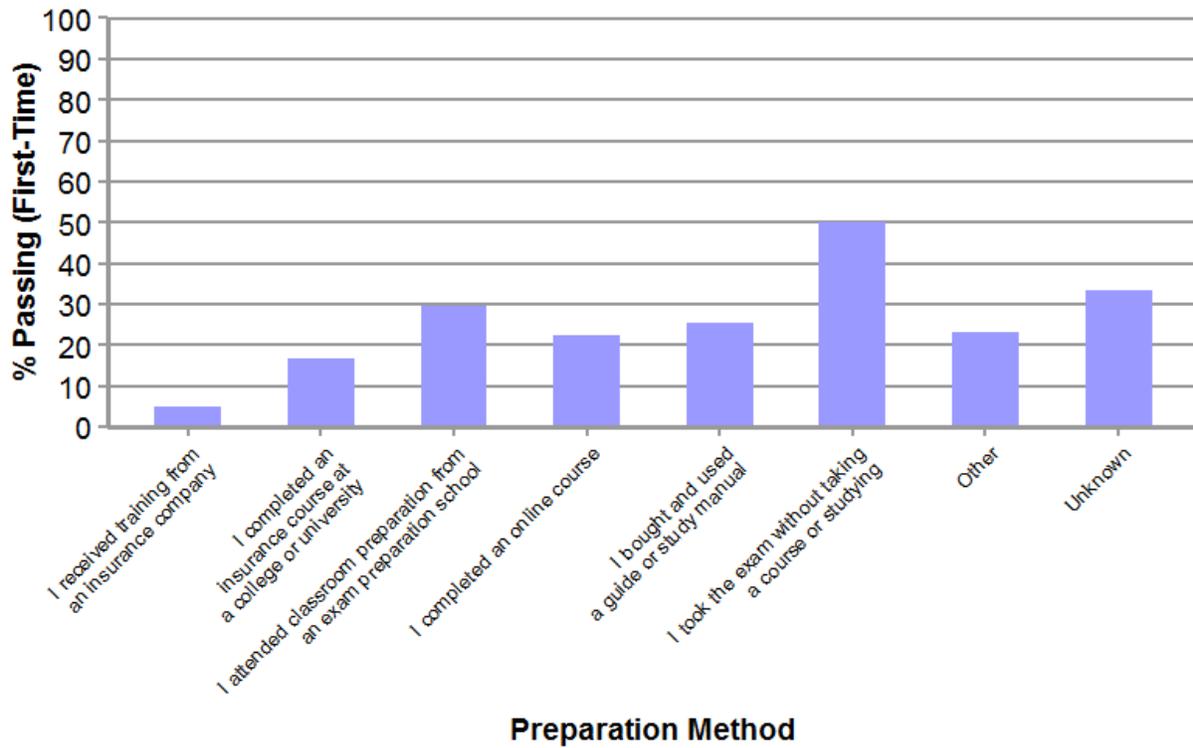
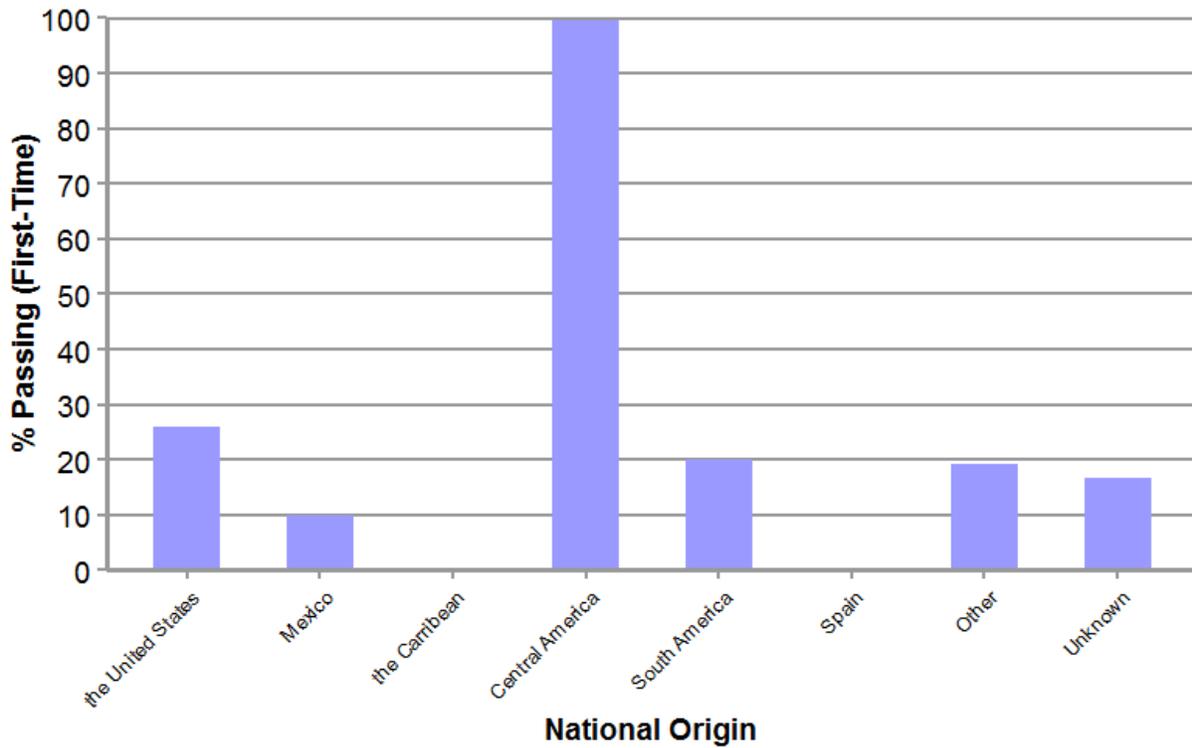


Table 53. Life and Health Insurance Counselor Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	215	26.0	56	60.78	12.27
Mexico	20	10.0	2	58.70	10.85
the Caribbean	0	-	-	-	-
Central America	1	100.0	1	71.00	.
South America	5	20.0	1	55.20	12.28
Spain	0	-	-	-	-
Other	31	19.4	6	56.39	13.74
No response	6	16.7	1	62.83	5.88

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 per group. 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	5,132	58.8	3,017	70.11	14.15

Table 55. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	2,485	61.6	1,532	70.96	14.28
Female	2,581	55.8	1,439	69.21	13.99
Choose not to respond	48	68.8	33	72.42	14.45
No response	18	72.2	13	75.33	11.01

Figure 49. Life Agent Percent Passing by Gender

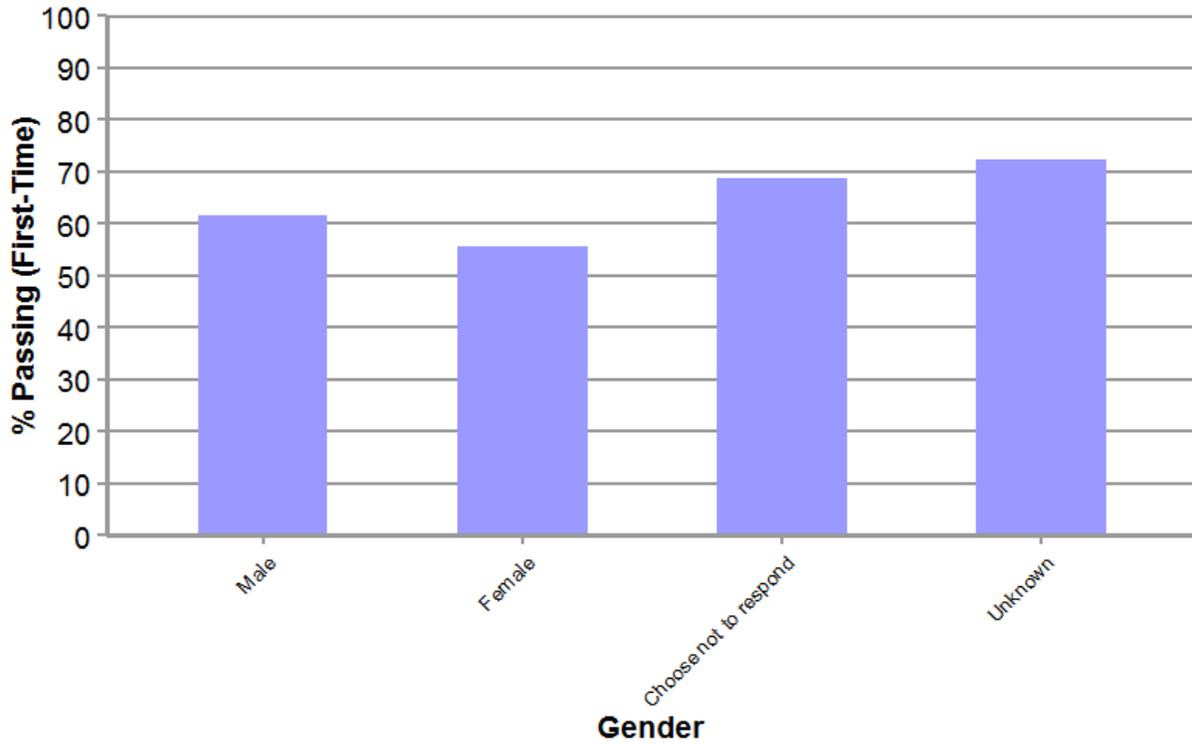


Table 56. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	343	49.0	168	66.31	16.34
Black / African-American	1,187	57.1	678	69.44	13.67
Hispanic / Latino American	1,738	48.8	849	66.70	14.13
Native American	19	57.9	11	68.37	16.22
Caucasian / White (non-Hispanic)	1,454	74.3	1,081	75.51	12.20
Other	164	50.6	83	67.75	15.22
Choose not to respond	203	64.5	131	72.57	13.00
No response	24	66.7	16	73.21	13.32

Figure 50. Life Agent Percent Passing by Ethnicity

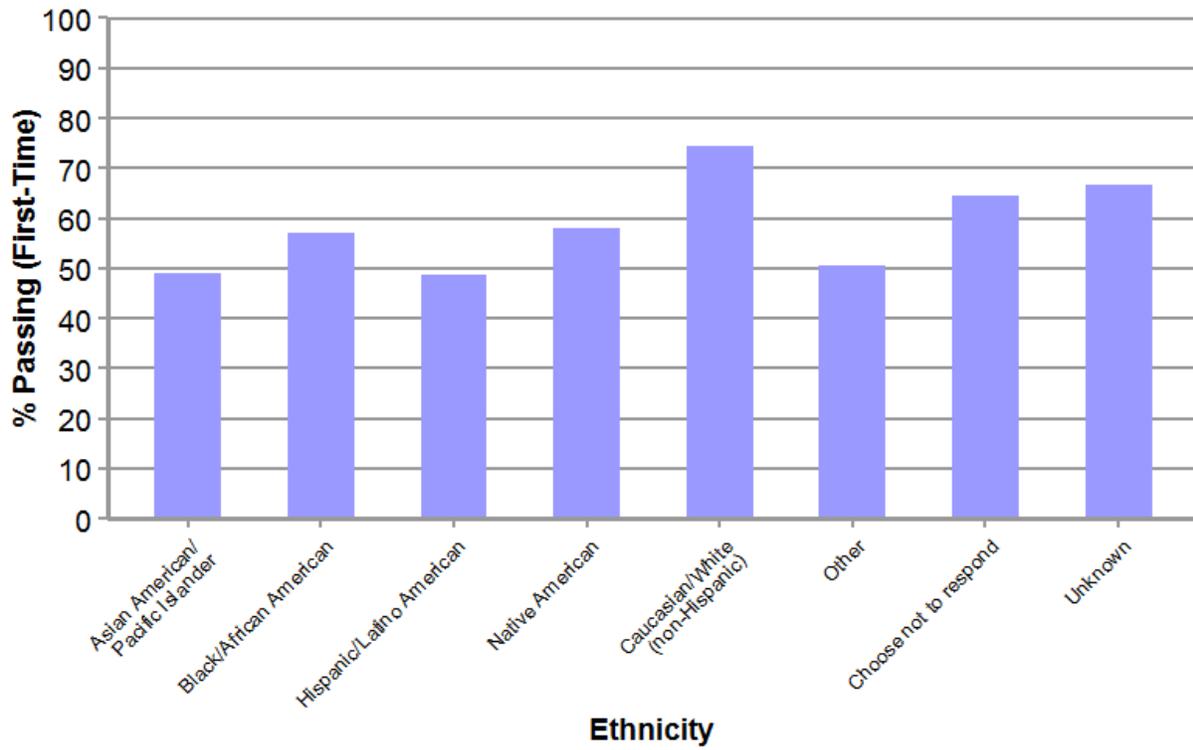


Table 57. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,927	63.1	1,215	71.39	13.57
Yes, less than 30 hours	2,661	58.9	1,566	70.40	13.69
No	515	42.1	217	63.78	16.74
No response	29	65.5	19	70.72	15.30

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	203	80.3	163	77.17	14.09
Between \$50,000 and \$100,000	1,015	76.7	779	76.09	11.09
Between \$25,000 and \$50,000	1,865	62.4	1,163	71.51	13.29
Less than \$25,000	1,988	43.8	871	64.92	14.51
No response	61	67.2	41	73.21	13.24

Figure 52. Life Agent Percent Passing by Income Level

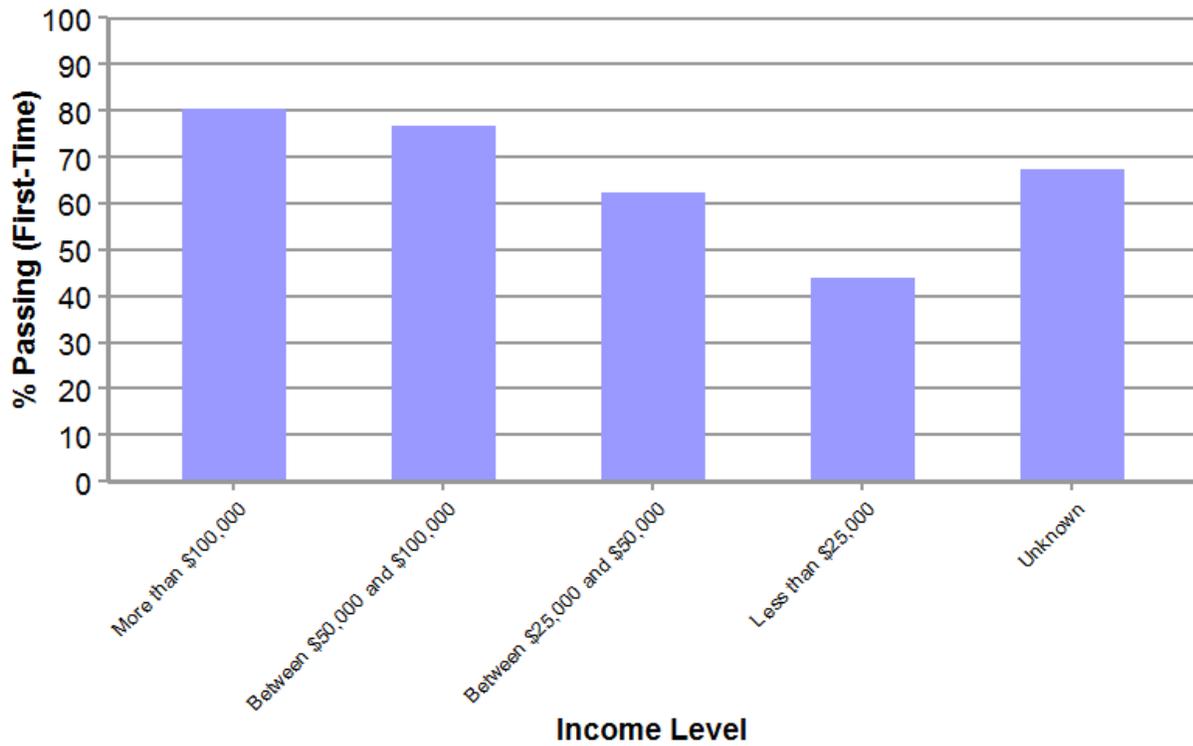


Table 59. Life Agent Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	2,508	51.7	1,296	67.77	14.70
Between 31 and 50 hours	1,972	66.3	1,308	72.52	13.20
Between 51 and 70 hours	410	66.3	272	73.03	12.61
More than 70 hours	210	59.0	124	69.98	13.55
No response	32	53.1	17	67.41	17.75

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

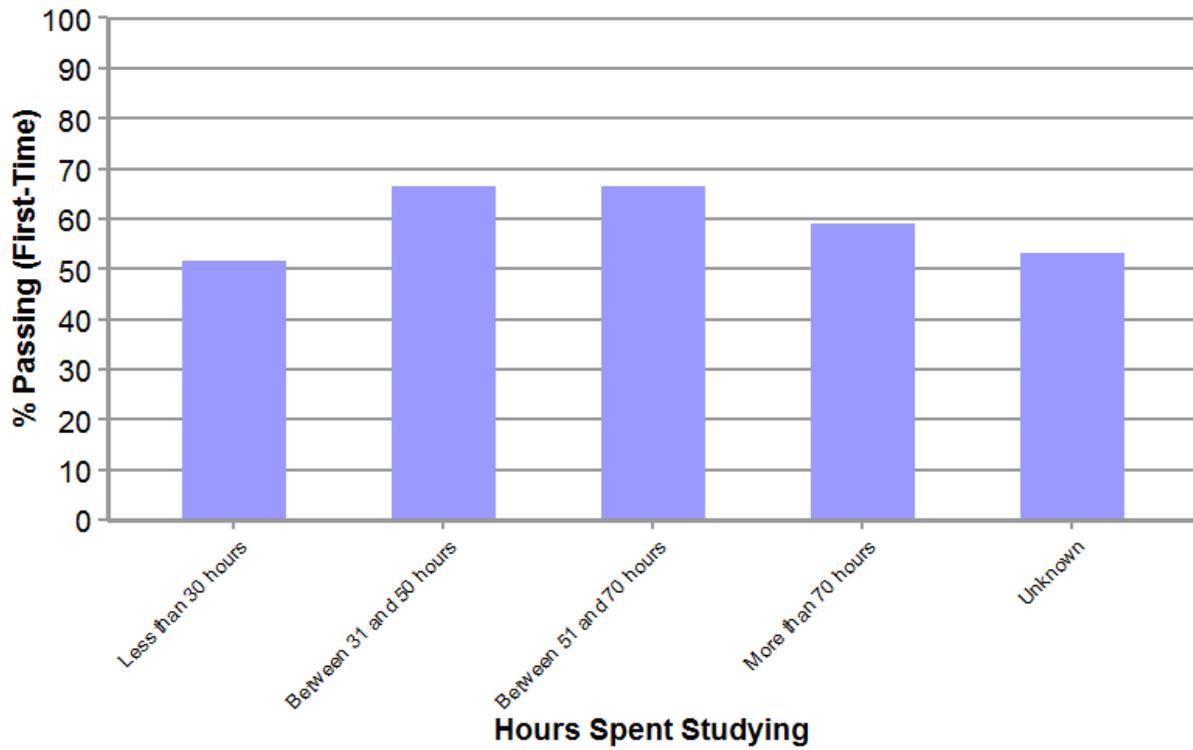


Table 60. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	4,327	61.0	2,639	70.99	13.70
Spanish	480	45.2	217	65.06	14.90
Other	228	46.5	106	64.84	16.81
Choose not to respond	66	56.1	37	67.89	14.81
No response	31	58.1	18	68.68	16.38

Figure 54. Life Agent Percent Passing by Primary Language

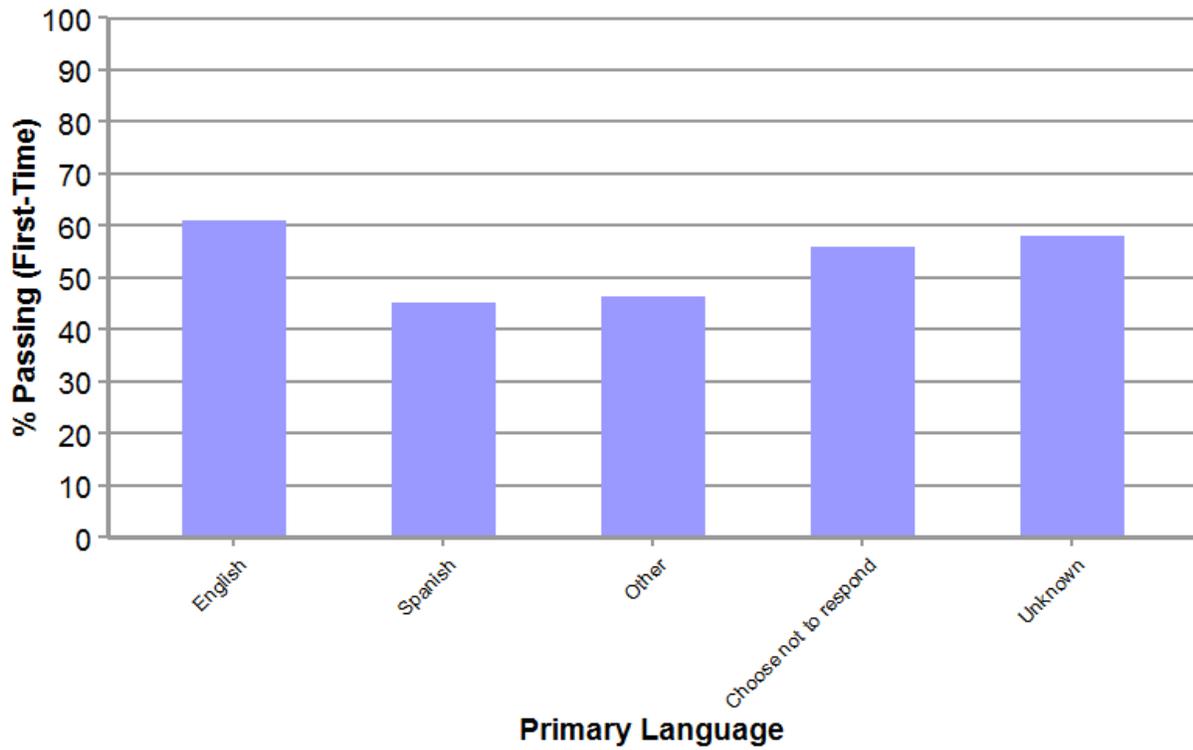


Table 61. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	98	24.5	24	56.89	16.63
High school diploma or equivalent	2,241	48.5	1,086	66.62	14.43
Two-year college degree (Associate's Degree)	967	54.7	529	69.20	13.40
Four-year college degree (Bachelor's Degree)	1,185	77.6	920	76.31	10.96
Advanced college degree (Master's degree or Doctorate)	375	82.7	310	78.24	10.52
Choose not to respond	240	55.0	132	68.19	15.11
No response	26	61.5	16	72.00	15.08

Figure 55. Life Agent Percent Passing by Education Level

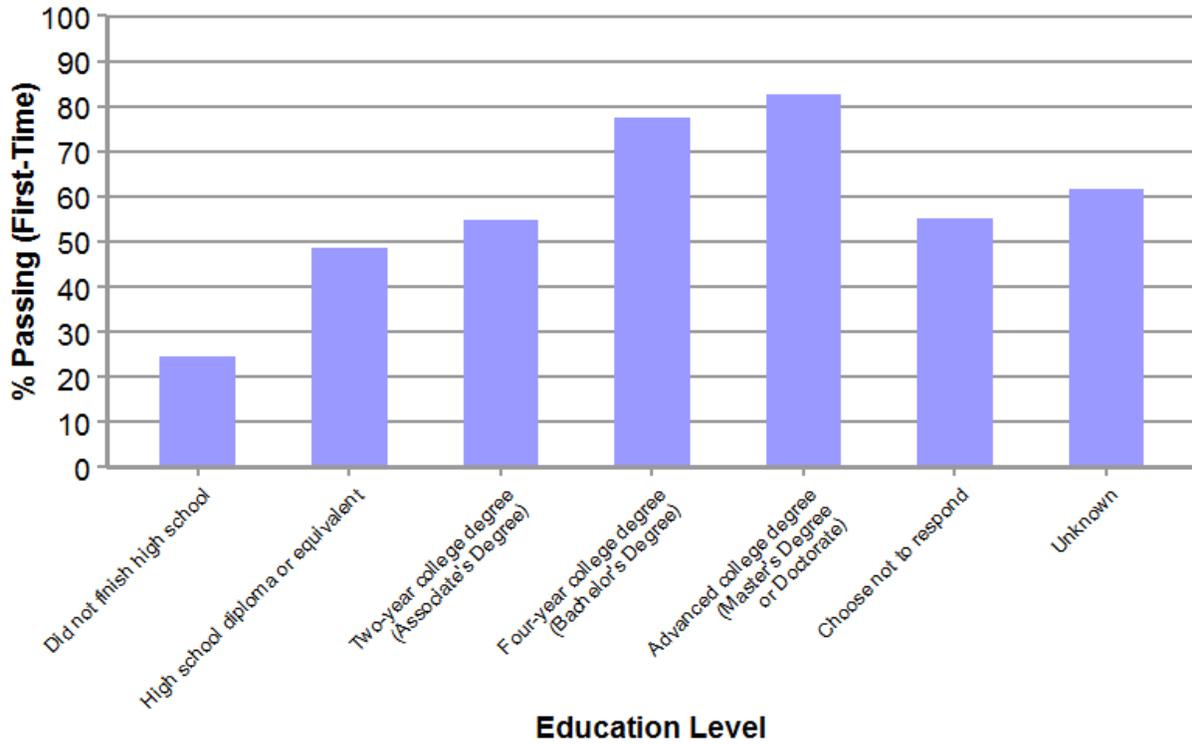


Table 62. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	1,751	59.7	1,046	70.14	13.81
I completed an insurance course at a college or university.	29	34.5	10	64.86	16.15
I attended classroom preparation from an exam preparation school.	840	56.3	473	69.31	13.49
I completed an online course.	1,436	70.1	1,006	74.02	12.78
I bought and used a study guide or study manual.	599	44.9	269	65.91	14.75
I took the exam without taking a course or studying.	62	14.5	9	55.34	15.22
Other	386	48.2	186	66.32	15.70
No response	29	62.1	18	71.45	16.17

Figure 56. Life Agent Percent Passing by Preparation Method

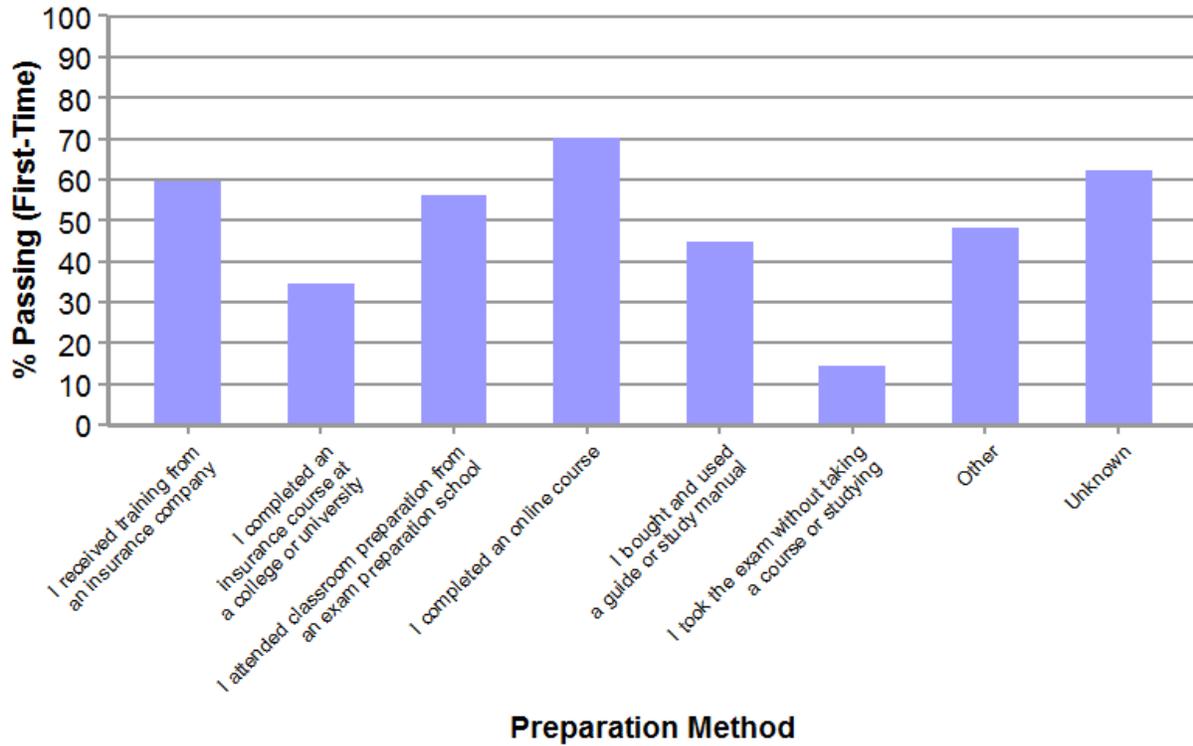


Table 63. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	4,067	60.4	2,456	70.72	13.74
Mexico	353	47.0	166	66.47	14.22
the Caribbean	46	73.9	34	74.30	11.99
Central America	73	42.5	31	64.44	15.53
South America	43	58.1	25	67.81	14.80
Spain	4	100.0	4	81.00	4.97
Other	497	55.3	275	68.37	16.29
No response	49	53.1	26	68.61	15.71

Figure 57. Life Agent Percent Passing by National Origin

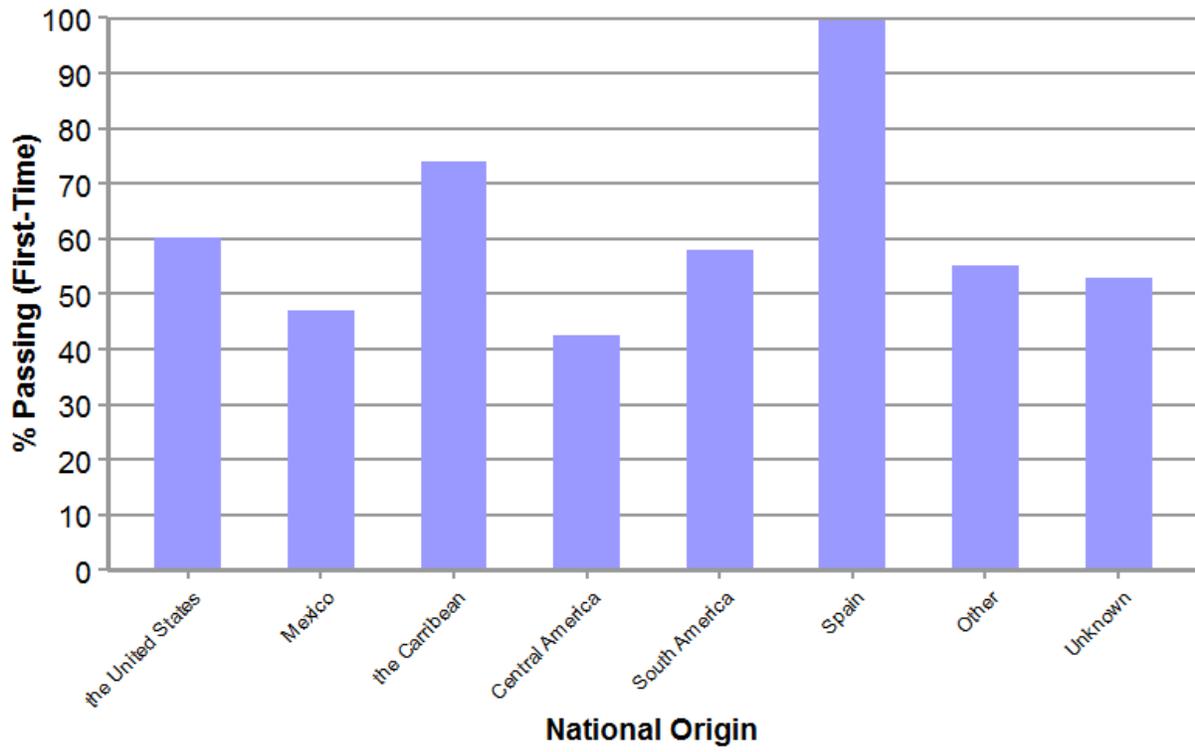


Table 64. Life Agent Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	156	46.2	72	65.17	16.78
	Black / African-American	541	53.2	288	68.31	14.42
	Hispanic / Latino American	832	54.6	454	68.30	13.95
	Native American	11	63.6	7	69.55	13.74
	Caucasian / White (non-Hispanic)	784	78.6	616	76.96	11.84
	Other	70	44.3	31	64.70	15.88
	Choose not to respond	87	69.0	60	74.05	11.91
	No response	4	100.0	4	78.75	7.89
Female	Asian American / Pacific Islander	184	51.6	95	67.39	15.92
	Black / African-American	644	60.6	390	70.48	12.84
	Hispanic / Latino American	904	43.6	394	65.22	14.16
	Native American	8	50.0	4	66.75	20.06
	Caucasian / White (non-Hispanic)	668	69.5	464	73.88	12.34
	Other	93	55.9	52	70.15	14.40
	Choose not to respond	76	52.6	40	69.08	14.52
	No response	4	0.0	0	53.25	10.11
Choose not to respond	Asian American / Pacific Islander	3	33.3	1	59.33	19.86
	Black / African-American	1	0.0	0	27.00	.
	Hispanic / Latino American	2	50.0	1	67.50	6.36
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	1	0.0	0	39.00	.
	Other	1	0.0	0	58.00	.
	Choose not to respond	40	77.5	31	75.97	10.77
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	1	0.0	0	57.00	.
	Hispanic / Latino American	0	-	-	-	-
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	1	100.0	1	70.00	.
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	16	75.0	12	76.81	10.53

Figure 58. Life Agent Percent Passing by Ethnicity within Gender

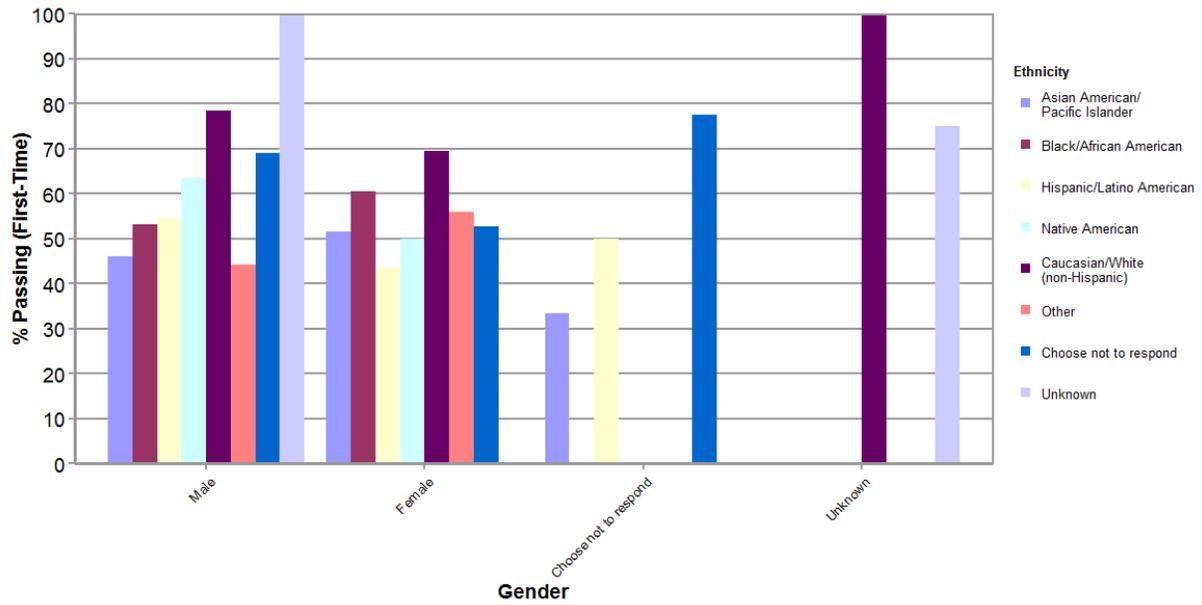


Table 65. Life Agent Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	53	28.3	15	58.21	16.85
	High school diploma or equivalent	1,068	51.3	548	67.44	14.48
	Two-year college degree (Associate's Degree)	455	57.4	261	69.73	14.09
	Four-year college degree (Bachelor's Degree)	636	78.6	500	76.62	11.39
	Advanced college degree (Master's degree or Doctorate)	171	83.6	143	79.19	10.78
	Choose not to respond	99	62.6	62	70.45	14.42
	No response	3	100.0	3	83.00	1.00
Female	Did not finish high school	44	18.2	8	54.98	16.43
	High school diploma or equivalent	1,159	45.9	532	65.91	14.31
	Two-year college degree (Associate's Degree)	506	52.2	264	68.64	12.76
	Four-year college degree (Bachelor's Degree)	540	76.3	412	75.96	10.42
	Advanced college degree (Master's degree or Doctorate)	204	81.9	167	77.45	10.25
	Choose not to respond	121	44.6	54	64.91	15.44
	No response	7	28.6	2	58.14	18.05
Choose not to respond	Did not finish high school	1	100.0	1	71.00	.
	High school diploma or equivalent	12	41.7	5	62.50	18.94
	Two-year college degree (Associate's Degree)	6	66.7	4	75.50	11.22
	Four-year college degree (Bachelor's Degree)	8	87.5	7	74.88	13.45
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	20	80.0	16	76.85	10.88
	No response	1	0.0	0	66.00	.
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	63.50	9.19
	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	15	73.3	11	76.67	10.88

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

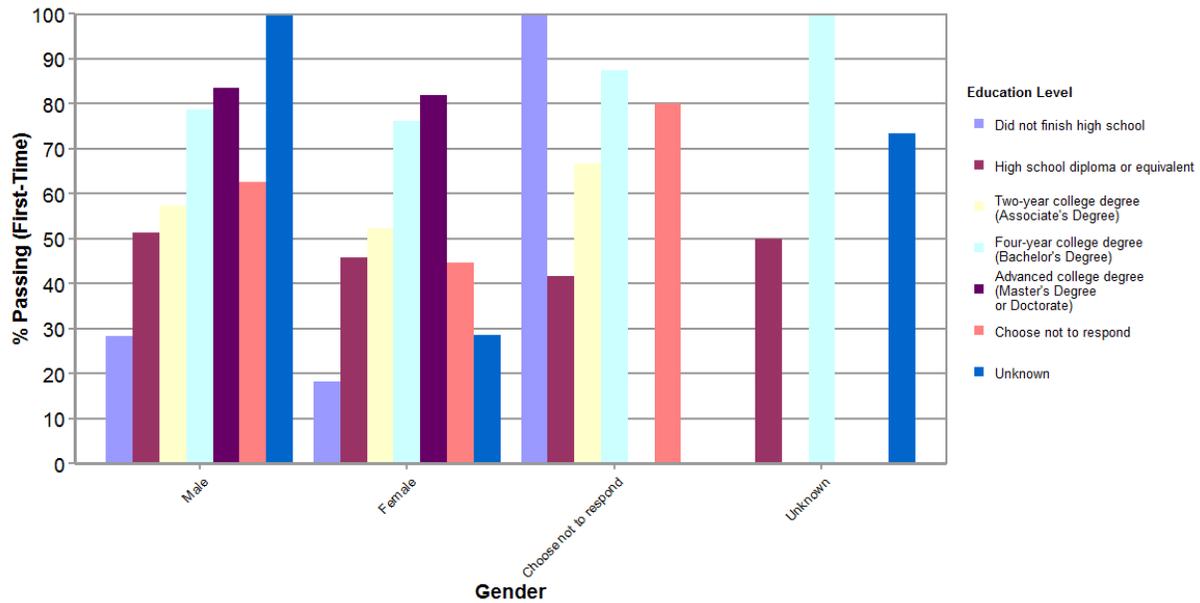


Table 66. Life Agent Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	965	68.3	659	72.71	13.30
	Yes, less than 30 hours	1,267	60.5	767	71.10	13.79
	No	247	40.9	101	63.32	17.64
	No response	6	83.3	5	72.83	13.04
Female	Yes, more than 30 hours	944	57.6	544	70.01	13.67
	Yes, less than 30 hours	1,372	57.1	783	69.72	13.56
	No	258	42.6	110	63.93	15.91
	No response	7	28.6	2	55.14	17.00
Chose not to respond	Yes, more than 30 hours	15	66.7	10	72.93	16.55
	Yes, less than 30 hours	22	72.7	16	72.27	13.97
	No	10	60.0	6	71.40	14.27
	No response	1	100.0	1	78.00	.
No response	Yes, more than 30 hours	3	66.7	2	68.67	11.06
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	15	73.3	11	76.67	10.88

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

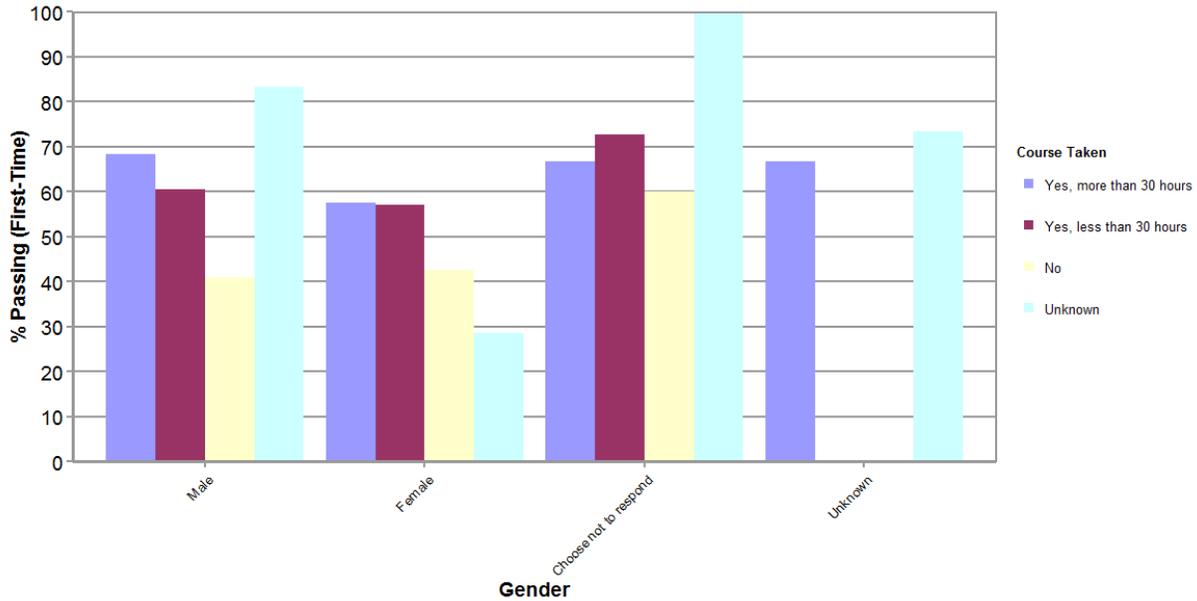


Table 67. Life Agent Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	825	62.5	516	70.83	13.92
	I completed an insurance course at a college or university.	14	21.4	3	62.21	17.28
	I attended classroom preparation from an exam preparation school.	340	59.7	203	70.18	13.34
	I completed an online course.	783	72.2	565	74.96	12.23
	I bought and used a study guide or study manual.	299	47.5	142	66.67	15.59
	I took the exam without taking a course or studying.	37	21.6	8	57.22	16.96
	Other	182	50.0	91	66.09	16.84
	No response	5	80.0	4	80.20	6.30
Female	I received training from an insurance company.	910	57.1	520	69.48	13.70
	I completed an insurance course at a college or university.	15	46.7	7	67.33	15.18
	I attended classroom preparation from an exam preparation school.	494	54.0	267	68.84	13.49
	I completed an online course.	647	67.2	435	72.81	13.35
	I bought and used a study guide or study manual.	295	42.0	124	65.11	13.85
	I took the exam without taking a course or studying.	25	4.0	1	52.56	12.00
	Other	189	44.4	84	65.88	14.52
	No response	6	16.7	1	48.83	16.82
Choose not to respond	I received training from an insurance company.	15	66.7	10	73.07	12.53
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	6	50.0	3	59.00	18.79

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an online course.	5	100.0	5	82.00	7.55
	I bought and used a study guide or study manual.	4	50.0	2	66.75	16.70
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	15	73.3	11	74.73	14.20
	No response	3	66.7	2	76.00	9.17
No response	I received training from an insurance company.	1	0.0	0	57.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an 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	70.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	15	73.3	11	76.67	10.88

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

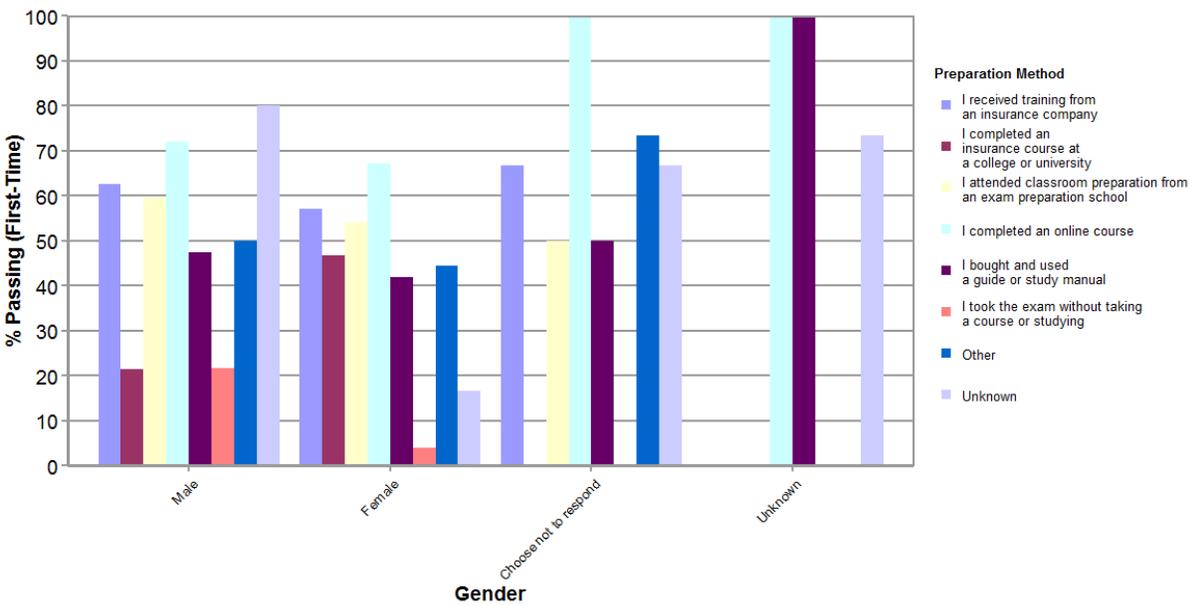


Table 68. Life Agent Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	1,989	63.2	1,257	71.59	13.88
	Mexico	170	54.7	93	68.53	13.80
	the Caribbean	24	79.2	19	75.92	7.98
	Central America	39	41.0	16	62.82	16.85
	South America	23	73.9	17	73.48	11.83
	Spain	2	100.0	2	83.00	2.83
	Other	227	53.3	121	67.92	17.01
	No response	11	63.6	7	67.64	16.32
Female	the United States	2,043	57.5	1,174	69.85	13.54
	Mexico	182	39.6	72	64.45	14.34
	the Caribbean	22	68.2	15	72.55	15.23
	Central America	34	44.1	15	66.29	13.88
	South America	20	40.0	8	61.30	15.45
	Spain	2	100.0	2	79.00	7.07
	Other	260	56.9	148	68.77	15.75
	No response	18	27.8	5	60.11	16.02
Choose not to respond	the United States	32	71.9	23	72.59	14.98
	Mexico	1	100.0	1	83.00	.
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	10	60.0	6	68.40	14.73
	No response	5	60.0	3	77.20	11.37
No response	the United States	3	66.7	2	68.67	11.06
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	15	73.3	11	76.67	10.88

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

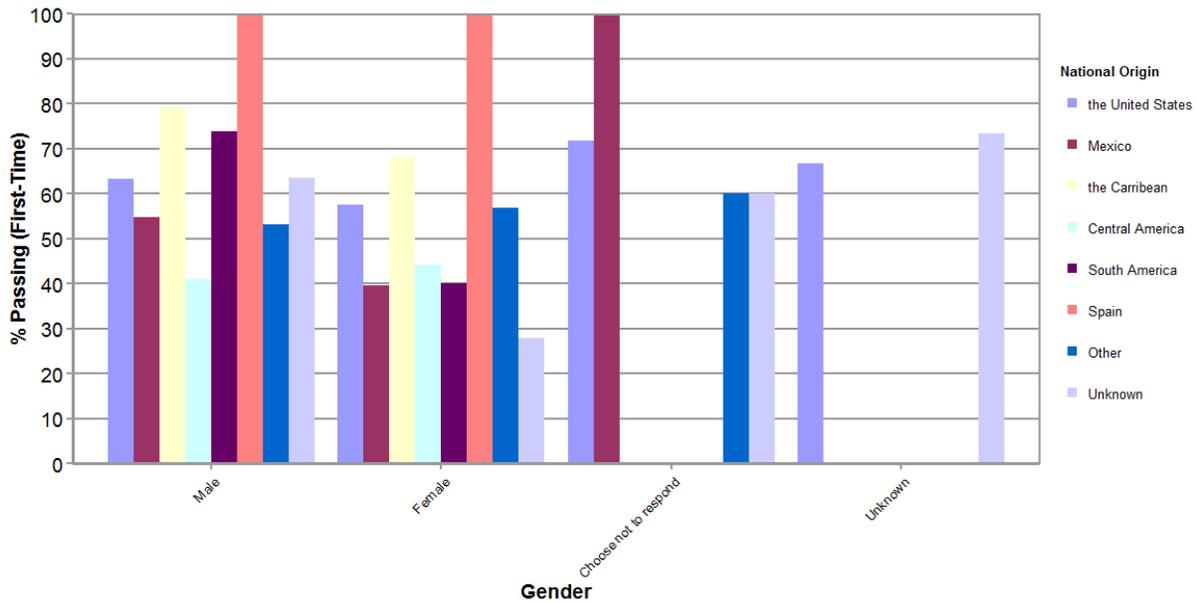


Table 69. Life Agent Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	12	25.0	3	51.42	17.50
	High school diploma or equivalent	94	28.7	27	60.20	15.99
	Two-year college degree (Associate's Degree)	49	36.7	18	61.08	17.93
	Four-year college degree (Bachelor's Degree)	122	65.6	80	72.07	12.13
	Advanced college degree (Master's degree or Doctorate)	42	69.0	29	73.50	15.91
	Choose not to respond	23	47.8	11	66.57	17.64
	No response	1	0.0	0	64.00	.
Black / African-American	Did not finish high school	3	33.3	1	59.67	17.10
	High school diploma or equivalent	441	45.8	202	65.97	14.68
	Two-year college degree (Associate's Degree)	248	48.0	119	67.32	12.52
	Four-year college degree (Bachelor's Degree)	308	70.5	217	73.37	12.12
	Advanced college degree (Master's degree or Doctorate)	133	82.7	110	77.14	8.91
	Choose not to respond	52	53.8	28	66.81	15.33
	No response	2	50.0	1	65.50	13.44
Hispanic / Latino American	Did not finish high school	64	23.4	15	57.47	16.15
	High school diploma or equivalent	966	41.6	402	64.10	14.16
	Two-year college degree (Associate's Degree)	343	48.7	167	67.60	12.96
	Four-year college degree (Bachelor's Degree)	252	76.2	192	75.53	10.18
	Advanced college degree (Master's degree or Doctorate)	55	83.6	46	78.78	8.23
	Choose not to respond	57	45.6	26	64.68	13.06
	No response	1	100.0	1	84.00	.
Native American	Did not finish high school	0	-	-	-	-

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	High school diploma or equivalent	5	40.0	2	64.20	14.75
	Two-year college degree (Associate's Degree)	8	75.0	6	70.50	12.72
	Four-year college degree (Bachelor's Degree)	5	60.0	3	76.60	14.81
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	0.0	0	31.00	.
	No response	0	-	-	-	-
	Caucasian / White (non-Hispanic)	Did not finish high school	13	23.1	3	61.38
High school diploma or equivalent		604	64.6	390	72.06	12.87
Two-year college degree (Associate's Degree)		254	72.8	185	74.76	11.81
Four-year college degree (Bachelor's Degree)		411	88.6	364	80.32	8.88
Advanced college degree (Master's degree or Doctorate)		122	89.3	109	81.07	10.08
Choose not to respond		49	59.2	29	71.43	13.79
No response		1	100.0	1	83.00	.
Other	Did not finish high school	5	20.0	1	46.40	22.24
	High school diploma or equivalent	64	35.9	23	63.55	14.56
	Two-year college degree (Associate's Degree)	27	40.7	11	65.07	13.40
	Four-year college degree (Bachelor's Degree)	41	73.2	30	75.37	10.10
	Advanced college degree (Master's degree or Doctorate)	11	72.7	8	77.27	10.06
	Choose not to respond	15	60.0	9	68.80	19.70
	No response	1	100.0	1	83.00	.
Choose not to respond	Did not finish high school	1	100.0	1	71.00	.
	High school diploma or equivalent	65	60.0	39	70.38	12.87
	Two-year college degree (Associate's Degree)	38	60.5	23	71.79	14.04
	Four-year college degree (Bachelor's Degree)	41	73.2	30	76.68	9.55
	Advanced college degree (Master's degree or Doctorate)	12	66.7	8	76.83	11.42
	Choose not to respond	43	67.4	29	72.35	13.90
	No response	3	33.3	1	60.00	25.53
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	69.50	7.78
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	5	80.0	4	74.20	14.01
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	17	64.7	11	73.35	14.15

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

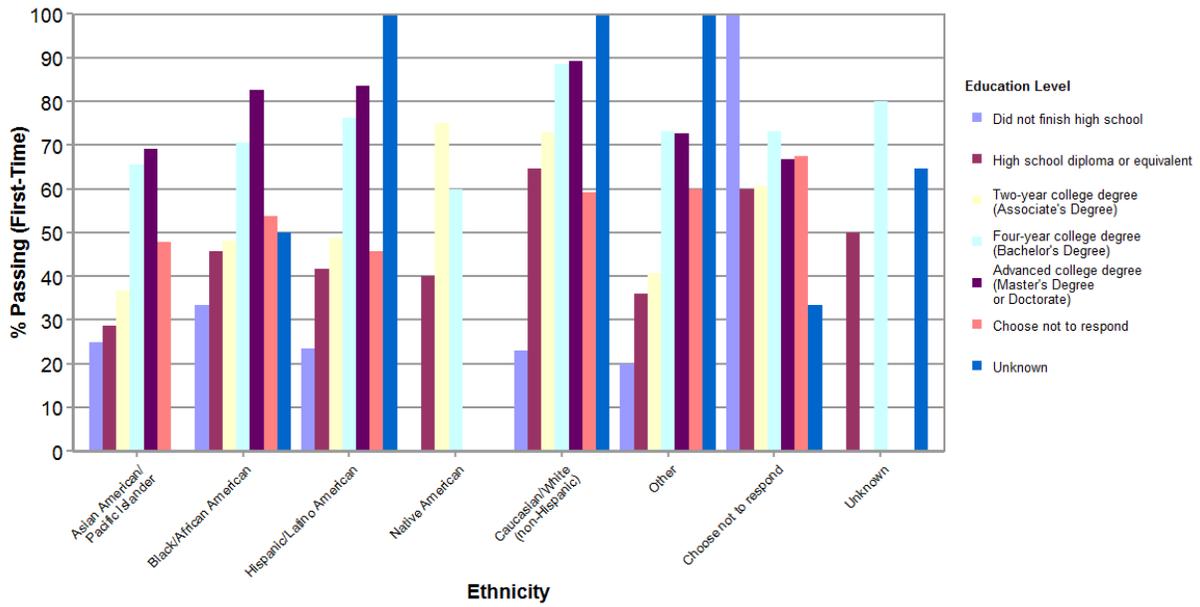


Table 70. Life Agent Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	154	53.9	83	67.75	16.15
	Yes, less than 30 hours	124	45.2	56	65.48	15.85
	No	64	45.3	29	64.84	17.49
	No response	1	0.0	0	40.00	.
Black / African-American	Yes, more than 30 hours	478	59.8	286	69.87	13.37
	Yes, less than 30 hours	612	57.7	353	70.20	13.07
	No	95	40.0	38	62.51	16.91
	No response	2	50.0	1	68.00	9.90
Hispanic / Latino American	Yes, more than 30 hours	645	55.0	355	68.80	13.21
	Yes, less than 30 hours	929	48.2	448	66.60	14.01
	No	159	27.0	43	58.85	15.48
	No response	5	60.0	3	64.20	21.00
Native American	Yes, more than 30 hours	8	87.5	7	74.38	6.78
	Yes, less than 30 hours	9	44.4	4	68.22	18.18
	No	2	0.0	0	45.00	19.80
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	519	78.2	406	76.83	11.34
	Yes, less than 30 hours	787	74.5	586	75.71	11.72
	No	147	59.9	88	69.78	15.66
	No response	1	100.0	1	81.00	.
Other	Yes, more than 30 hours	63	50.8	32	68.60	16.03
	Yes, less than 30 hours	82	53.7	44	69.56	12.26
	No	18	33.3	6	56.33	20.27
	No response	1	100.0	1	71.00	.
Choose not to respond	Yes, more than 30 hours	56	75.0	42	75.88	12.83
	Yes, less than 30 hours	116	63.8	74	71.87	12.82
	No	29	44.8	13	68.62	13.35
	No response	2	100.0	2	77.50	0.71
No response	Yes, more than 30 hours	4	100.0	4	78.00	7.62
	Yes, less than 30 hours	2	50.0	1	73.00	12.73
	No	1	0.0	0	52.00	.
	No response	17	64.7	11	73.35	14.15

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

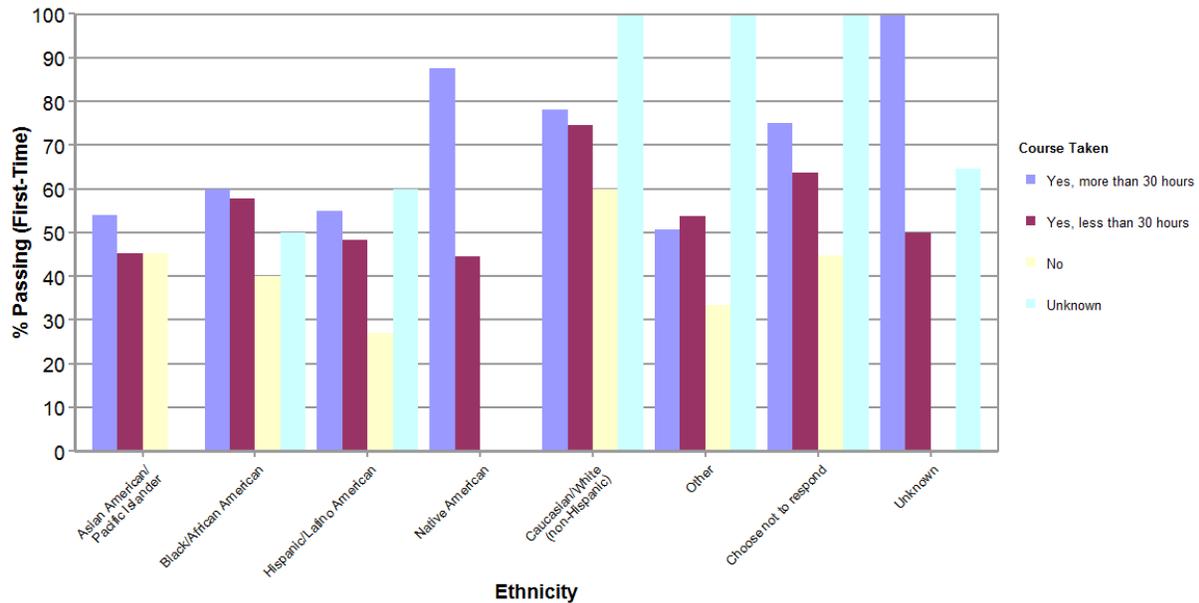


Table 71. Life Agent Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	67	41.8	28	64.28	17.04
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	27	59.3	16	70.44	13.24
	I completed an online course.	113	65.5	74	71.38	15.02
	I bought and used a study guide or study manual.	93	41.9	39	64.04	16.08
	I took the exam without taking a course or studying.	13	7.7	1	53.62	12.00
	Other	29	34.5	10	61.48	17.77
	No response	1	0.0	0	33.00	.
Black / African-American	I received training from an insurance company.	508	60.6	308	70.68	12.73
	I completed an insurance course at a college or university.	3	0.0	0	52.00	22.54
	I attended classroom preparation from an exam preparation school.	229	56.3	129	69.22	13.52
	I completed an online course.	259	62.5	162	71.11	13.73
	I bought and used a study guide or study manual.	102	38.2	39	64.03	15.05
	I took the exam without taking a course or studying.	10	10.0	1	54.50	13.40
	Other	74	51.4	38	66.09	14.35
	No response	2	50.0	1	65.50	13.44
Hispanic / Latino American	I received training from an insurance company.	621	49.8	309	66.46	14.29

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an insurance course at a college or university.	16	25.0	4	62.44	15.11
	I attended classroom preparation from an exam preparation school.	308	44.8	138	65.77	12.96
	I completed an online course.	431	61.3	264	70.92	13.20
	I bought and used a study guide or study manual.	200	37.5	75	62.92	14.49
	I took the exam without taking a course or studying.	16	6.2	1	52.00	14.88
	Other	145	40.0	58	64.43	14.45
	No response	1	0.0	0	69.00	.
Native American	I received training from an insurance company.	5	60.0	3	72.60	16.15
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	72.33	21.50
	I completed an online course.	4	100.0	4	74.75	3.20
	I bought and used a study guide or study manual.	3	0.0	0	58.00	13.23
	I took the exam without taking a course or studying.	1	0.0	0	59.00	.
	Other	3	66.7	2	62.33	28.02
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	422	75.4	318	75.28	12.25
	I completed an insurance course at a college or university.	9	66.7	6	73.11	14.34
	I attended classroom preparation from an exam preparation school.	224	73.2	164	74.32	12.79
	I completed an online course.	552	80.6	445	78.07	10.47
	I bought and used a study guide or study manual.	152	60.5	92	71.68	12.26
	I took the exam without taking a course or studying.	11	36.4	4	63.73	15.61
	Other	81	60.5	49	71.36	15.82
	No response	3	100.0	3	83.33	0.58
Other	I received training from an insurance company.	49	51.0	25	67.78	14.25
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	27	44.4	12	66.89	13.11
	I completed an online course.	41	70.7	29	75.46	9.68
	I bought and used a study guide or study manual.	20	50.0	10	68.15	15.60
	I took the exam without taking a course or studying.	8	12.5	1	49.50	17.49
	Other	19	31.6	6	59.53	19.16
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	77	70.1	54	74.34	10.17

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an insurance course at a college or university.	1	0.0	0	68.00	.
	I attended classroom preparation from an exam preparation school.	22	54.5	12	70.09	12.65
	I completed an online course.	33	75.8	25	76.64	12.24
	I bought and used a study guide or study manual.	27	48.1	13	68.11	14.58
	I took the exam without taking a course or studying.	3	33.3	1	67.00	24.52
	Other	35	65.7	23	71.03	15.11
	No response	5	60.0	3	68.40	21.51
No response	I received training from an insurance company.	2	50.0	1	76.00	16.97
	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.	3	100.0	3	74.67	4.51
	I bought and used a study guide or study manual.	2	50.0	1	67.00	21.21
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	17	64.7	11	73.35	14.15

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

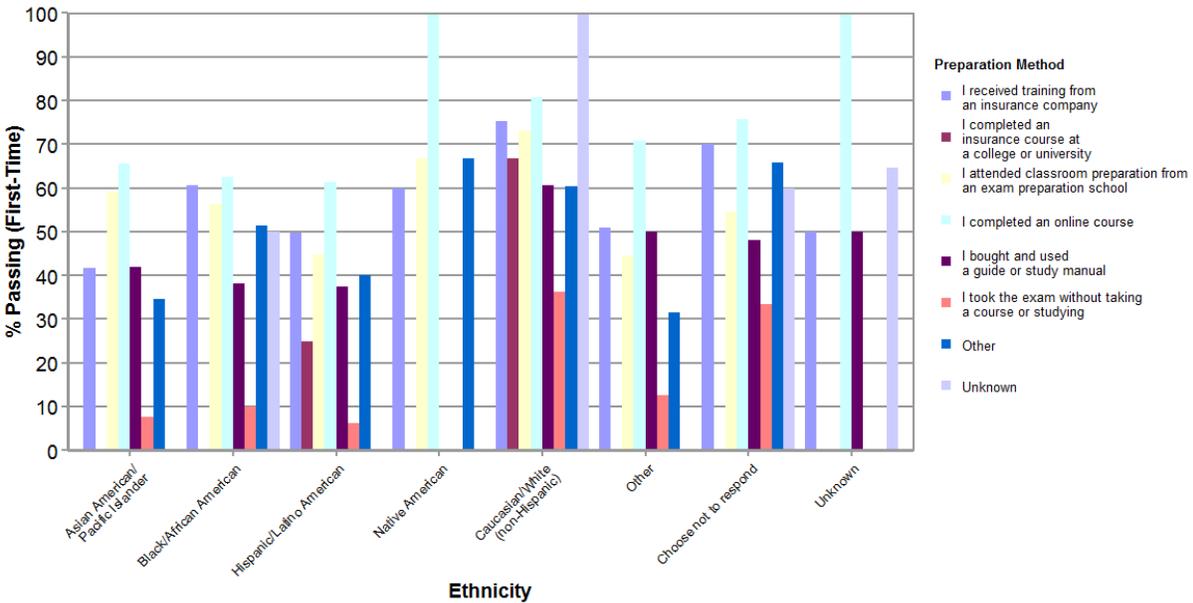


Table 72. Life Agent Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	77	59.7	46	70.65	14.22
	Mexico	0	-	-	-	-
	the Caribbean	1	0.0	0	33.00	.
	Central America	0	-	-	-	-
	South America	1	0.0	0	51.00	.
	Spain	0	-	-	-	-
	Other	260	46.5	121	65.37	16.60
	No response	4	25.0	1	55.75	19.67
Black / African-American	the United States	1,075	56.4	606	69.26	13.56
	Mexico	1	100.0	1	78.00	.
	the Caribbean	18	77.8	14	76.50	10.93
	Central America	2	50.0	1	71.50	9.19
	South America	1	0.0	0	21.00	.
	Spain	1	100.0	1	84.00	.
	Other	80	63.7	51	71.30	14.57
	No response	9	44.4	4	63.22	12.25
Hispanic / Latino American	the United States	1,246	49.1	612	66.78	14.00
	Mexico	346	46.8	162	66.35	14.29
	the Caribbean	21	66.7	14	73.00	10.83
	Central America	68	42.6	29	64.31	15.91
	South America	37	56.8	21	67.92	12.61
	Spain	2	100.0	2	79.50	7.78
	Other	11	54.5	6	65.55	19.63
	No response	7	42.9	3	65.14	18.00
Native American	the United States	19	57.9	11	68.37	16.22
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	1,383	73.8	1,020	75.32	12.27
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	3	100.0	3	83.00	7.55
	Spain	0	-	-	-	-
	Other	64	87.5	56	79.61	10.11
	No response	4	50.0	2	71.50	9.68
Other	the United States	95	50.5	48	68.45	13.94
	Mexico	3	66.7	2	73.00	9.54
	the Caribbean	5	100.0	5	78.20	4.87
	Central America	2	0.0	0	57.00	2.83
	South America	0	-	-	-	-
	Spain	1	100.0	1	81.00	.

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	58	46.6	27	65.57	17.69
	No response	0	-	-	-	-
Choose not to respond	the United States	167	65.3	109	73.01	12.82
	Mexico	2	50.0	1	72.00	15.56
	the Caribbean	1	100.0	1	84.00	.
	Central America	1	100.0	1	74.00	.
	South America	1	100.0	1	82.00	.
	Spain	0	-	-	-	-
	Other	24	58.3	14	69.21	12.82
	No response	7	57.1	4	70.43	19.34
No response	the United States	5	80.0	4	71.60	11.84
	Mexico	1	0.0	0	64.00	.
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	18	66.7	12	74.17	14.15

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

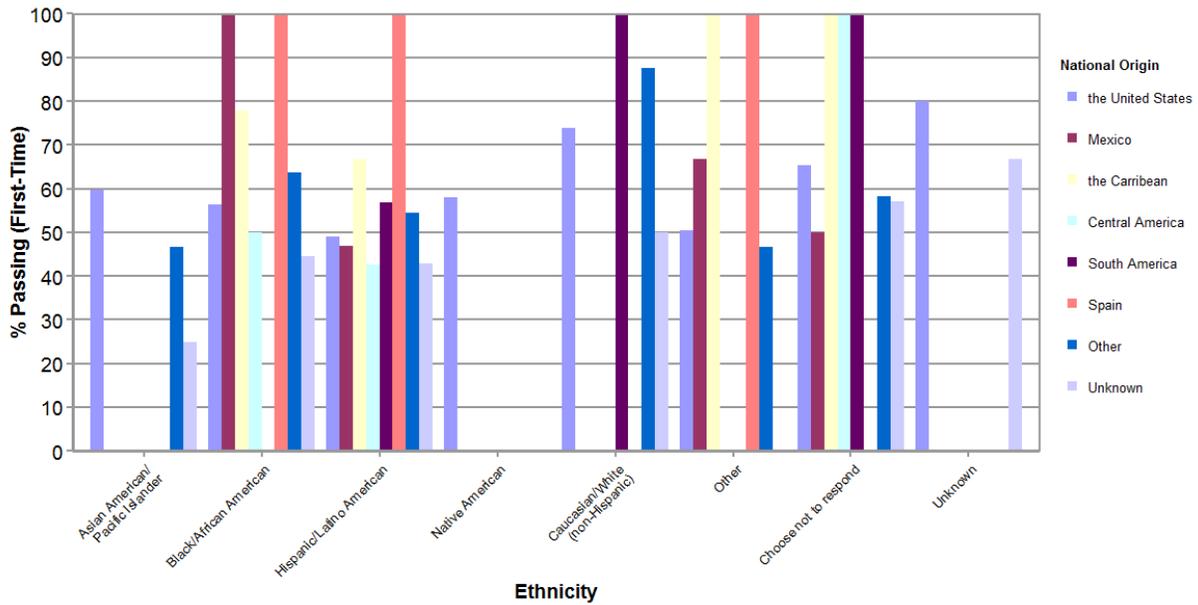


Table 73. Life Agent Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	61	29.5	18	59.79	15.80
	High school diploma or equivalent	1,852	50.1	927	67.23	14.23
	Two-year college degree (Associate's Degree)	788	57.1	450	70.10	12.81
	Four-year college degree (Bachelor's Degree)	917	79.7	731	76.93	10.65
	Advanced college degree (Master's degree or Doctorate)	270	84.4	228	78.89	9.41
	Choose not to respond	177	56.5	100	68.99	14.45
	No response	2	100.0	2	83.00	1.41
Mexico	Did not finish high school	18	11.1	2	54.94	16.71
	High school diploma or equivalent	195	40.5	79	64.03	13.66
	Two-year college degree (Associate's Degree)	64	50.0	32	67.83	13.28
	Four-year college degree (Bachelor's Degree)	52	76.9	40	76.08	9.74
	Advanced college degree (Master's degree or Doctorate)	13	76.9	10	80.08	9.19
	Choose not to respond	11	27.3	3	59.09	13.35
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	17	58.8	10	71.71	12.53
	Two-year college degree (Associate's Degree)	5	80.0	4	72.20	6.98
	Four-year college degree (Bachelor's Degree)	17	88.2	15	79.00	9.23
	Advanced college degree (Master's degree or Doctorate)	5	80.0	4	69.80	20.80
	Choose not to respond	2	50.0	1	73.00	7.07
	No response	0	-	-	-	-
Central America	Did not finish high school	3	0.0	0	51.33	13.65
	High school diploma or equivalent	36	36.1	13	60.06	16.36
	Two-year college degree (Associate's Degree)	19	42.1	8	68.00	13.22
	Four-year college degree (Bachelor's Degree)	8	75.0	6	76.88	7.18
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	80.50	3.54
	Choose not to respond	5	40.0	2	64.00	15.03
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	21	57.1	12	66.29	15.35
	Two-year college degree (Associate's Degree)	8	37.5	3	62.88	13.57
	Four-year college degree (Bachelor's Degree)	9	66.7	6	71.11	16.82
	Advanced college degree (Master's degree or Doctorate)	5	80.0	4	76.20	7.79
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	84.00	.
	Two-year college degree (Associate's Degree)	2	100.0	2	77.50	4.95
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	1	100.0	1	85.00	.
	No response	0	-	-	-	-
Other	Did not finish high school	16	25.0	4	49.06	18.39
	High school diploma or equivalent	112	36.6	41	62.25	16.78
	Two-year college degree (Associate's Degree)	72	38.9	28	62.92	16.97
	Four-year college degree (Bachelor's Degree)	179	67.6	121	73.21	12.26
	Advanced college degree (Master's degree or Doctorate)	78	76.9	60	76.42	13.35
	Choose not to respond	38	52.6	20	65.29	18.21
	No response	2	50.0	1	73.50	13.44
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	7	42.9	3	68.00	13.43
	Two-year college degree (Associate's Degree)	9	22.2	2	54.44	16.48
	Four-year college degree (Bachelor's Degree)	3	33.3	1	72.67	13.32
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	73.50	3.54
	Choose not to respond	6	83.3	5	78.67	8.73
	No response	22	59.1	13	70.86	15.78

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

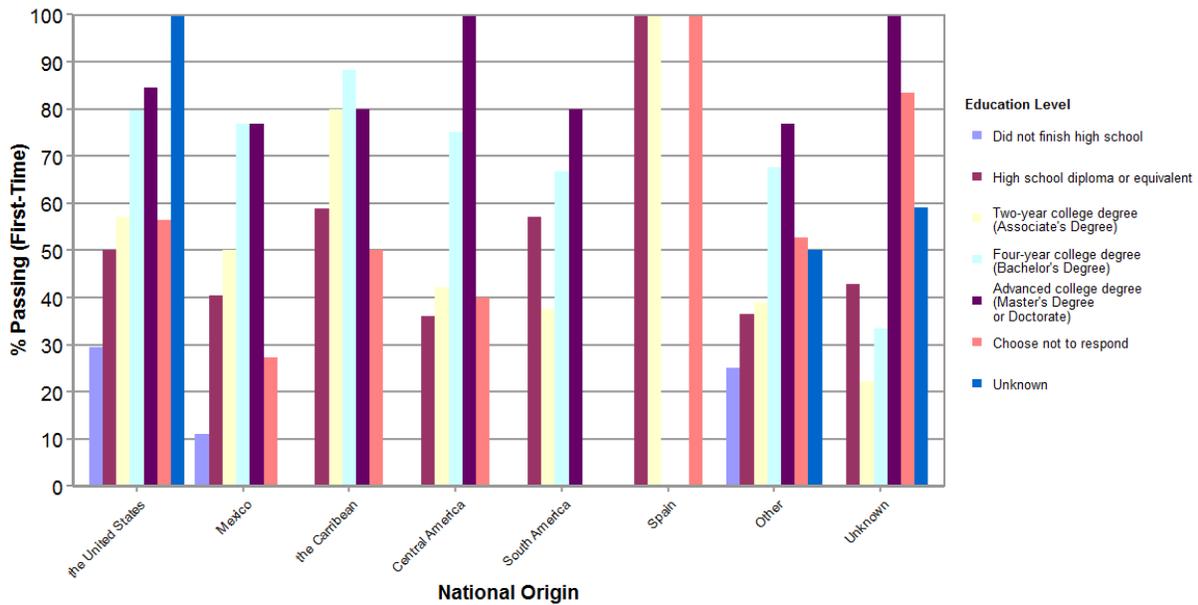


Table 74. Life Agent Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	1,462	64.3	940	71.80	13.20
	Yes, less than 30 hours	2,211	60.6	1,340	71.06	13.37
	No	390	44.1	172	64.72	16.18
	No response	4	100.0	4	74.75	5.19
Mexico	Yes, more than 30 hours	145	56.6	82	70.43	12.35
	Yes, less than 30 hours	182	42.3	77	64.98	13.86
	No	23	26.1	6	54.22	17.25
	No response	3	33.3	1	59.00	27.87
the Caribbean	Yes, more than 30 hours	22	86.4	19	76.91	9.85
	Yes, less than 30 hours	22	68.2	15	72.82	13.55
	No	2	0.0	0	62.00	8.49
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	27	40.7	11	66.93	11.91
	Yes, less than 30 hours	36	44.4	16	64.06	16.66
	No	9	33.3	3	57.44	20.18
	No response	1	100.0	1	74.00	.
South America	Yes, more than 30 hours	26	65.4	17	69.85	15.41
	Yes, less than 30 hours	12	58.3	7	68.67	11.24
	No	5	20.0	1	55.20	15.56
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	1	100.0	1	81.00	.
	Yes, less than 30 hours	3	100.0	3	81.00	6.08
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	228	59.6	136	69.68	16.21
	Yes, less than 30 hours	185	56.2	104	69.09	14.90
	No	82	42.7	35	63.57	18.57
	No response	2	0.0	0	50.50	14.85
No response	Yes, more than 30 hours	16	56.2	9	68.00	16.18
	Yes, less than 30 hours	10	40.0	4	64.30	19.33
	No	4	0.0	0	57.75	7.93
	No response	19	68.4	13	73.68	13.38

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

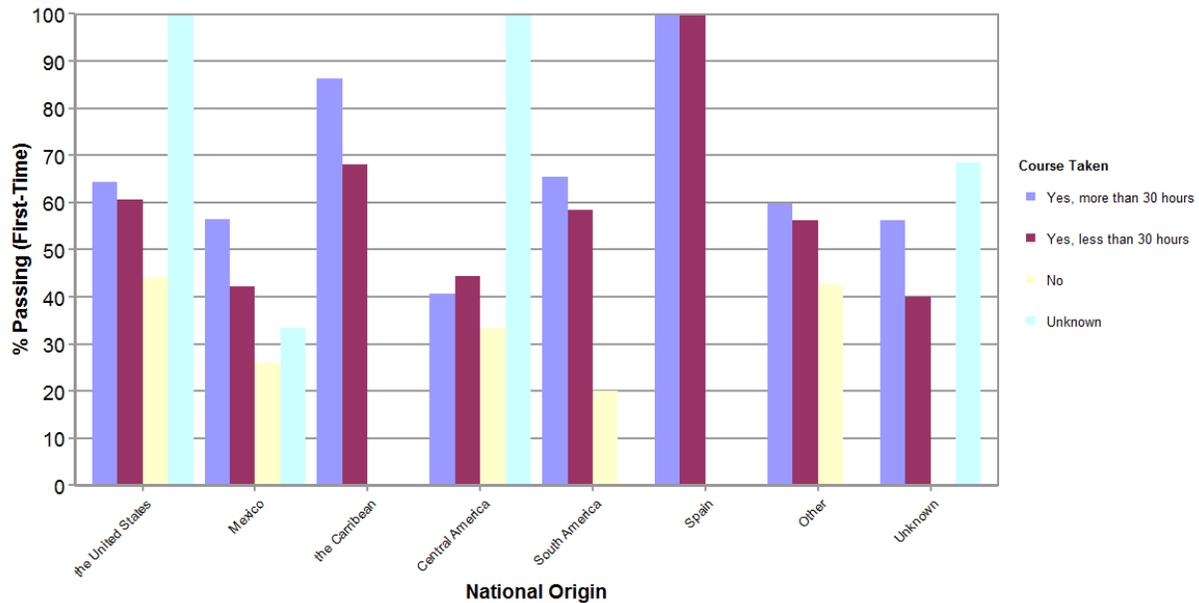


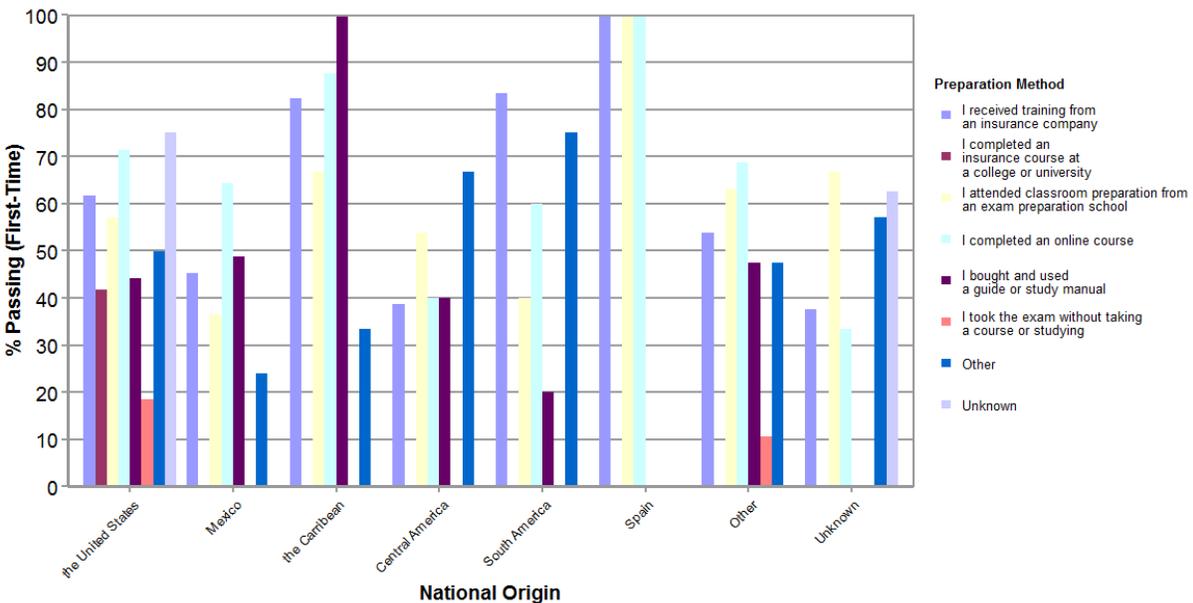
Table 75. Life Agent Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,437	61.7	886	70.85	13.31
	I completed an insurance course at a college or university.	24	41.7	10	66.83	16.39
	I attended classroom preparation from an exam preparation school.	705	57.2	403	69.65	13.23
	I completed an online course.	1,141	71.3	814	74.47	12.51
	I bought and used a study guide or study manual.	431	44.1	190	65.78	14.85
	I took the exam without taking a course or studying.	38	18.4	7	57.47	16.19
	Other	287	49.8	143	67.17	14.83
	No response	4	75.0	3	79.50	7.05
Mexico	I received training from an insurance company.	139	45.3	63	65.44	14.26
	I completed an insurance course at a college or university.	3	0.0	0	52.67	15.50
	I attended classroom preparation from an exam preparation school.	52	36.5	19	62.77	13.92
	I completed an online course.	90	64.4	58	72.38	12.81
	I bought and used a study guide or study manual.	41	48.8	20	67.22	13.02
	I took the exam without taking a course or studying.	3	0.0	0	43.33	12.42
	Other	25	24.0	6	61.80	13.39
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	17	82.4	14	77.06	7.32

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.	15	66.7	10	71.07	12.70
	I completed an online course.	8	87.5	7	80.00	8.86
	I bought and used a study guide or study manual.	2	100.0	2	83.00	1.41
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	33.3	1	67.67	11.50
	No response	1	0.0	0	33.00	.
Central America	I received training from an insurance company.	31	38.7	12	61.42	17.64
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	13	53.8	7	69.46	12.81
	I completed an online course.	20	40.0	8	66.30	14.33
	I bought and used a study guide or study manual.	5	40.0	2	66.60	10.55
	I took the exam without taking a course or studying.	1	0.0	0	45.00	.
	Other	3	66.7	2	64.33	17.62
South America	No response	0	-	-	-	-
	I received training from an insurance company.	12	83.3	10	71.08	19.21
	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.	5	40.0	2	67.60	11.46
	I completed an online course.	15	60.0	9	70.47	11.04
	I bought and used a study guide or study manual.	5	20.0	1	56.40	11.35
	I took the exam without taking a course or studying.	1	0.0	0	39.00	.
Spain	Other	4	75.0	3	70.75	14.52
	No response	0	-	-	-	-
	I received training from an insurance company.	1	100.0	1	81.00	.
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	84.00	.
	I completed an online course.	2	100.0	2	79.50	7.78
	I bought and used a study guide or study manual.	0	-	-	-	-
Other	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	106	53.8	57	68.57	16.07

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	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.	46	63.0	29	70.39	16.15
	I completed an online course.	154	68.8	106	73.01	14.23
	I bought and used a study guide or study manual.	114	47.4	54	66.01	15.30
	I took the exam without taking a course or studying.	19	10.5	2	54.37	13.19
	Other	57	47.4	27	63.47	20.21
	No response	0	-	-	-	-
	No response	I received training from an insurance company.	8	37.5	3	61.50
I completed an insurance course at a college or university.		0	-	-	-	-
I attended classroom preparation from an exam preparation school.		3	66.7	2	75.00	13.00
I completed an online course.		6	33.3	2	63.33	15.04
I bought and used a study guide or study manual.		1	0.0	0	64.00	.
I took the exam without taking a course or studying.		0	-	-	-	-
Other		7	57.1	4	68.57	18.11
No response		24	62.5	15	71.71	15.37

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 Hispanic / Latino American ethnicities or Black / African-American ethnicities were not statistically different. For all significant results, Males and Caucasian / White (non-Hispanic) scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates per group. 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	1,716	73.5	1,262	76.93	13.17

Table 77. Limited Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	375	77.6	291	78.21	13.00
Female	1,330	72.3	961	76.54	13.23
Choose not to respond	7	85.7	6	77.71	7.70
No response	4	100.0	4	82.00	10.68

Figure 70. Limited Lines Percent Passing by Gender

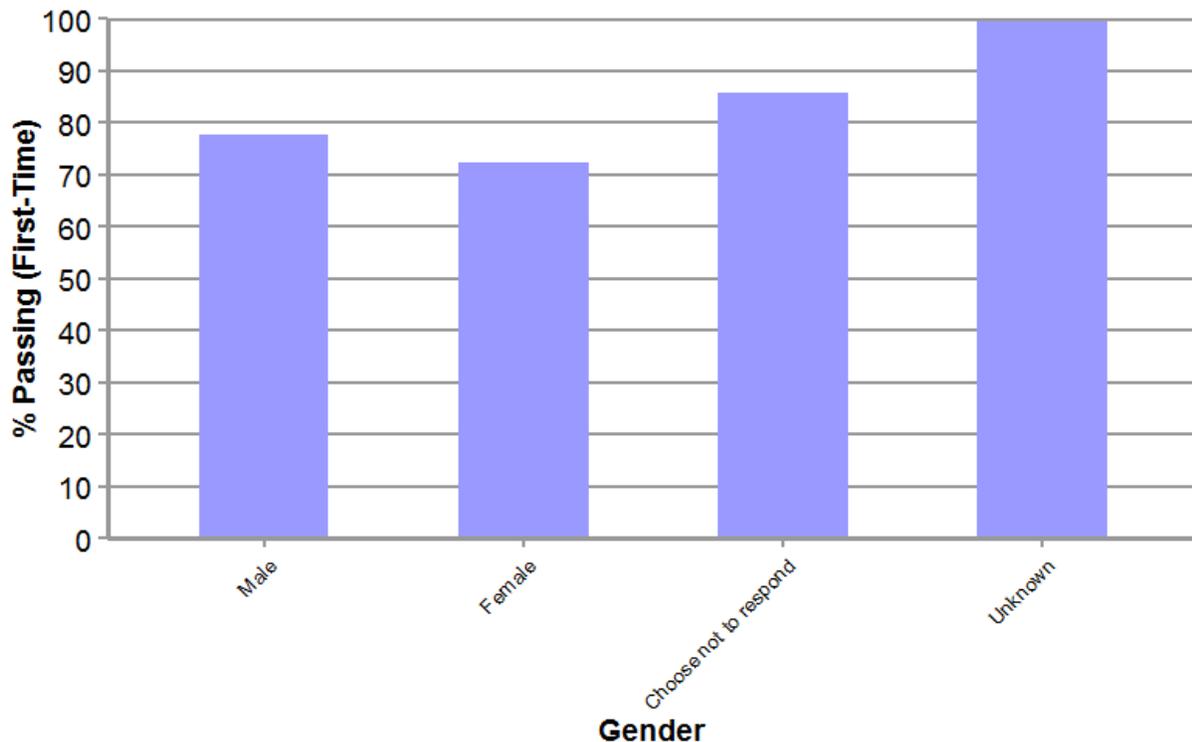


Table 78. Limited Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	15	93.3	14	84.47	16.15
Black / African-American	87	81.6	71	79.53	12.47
Hispanic / Latino American	1,469	72.2	1,060	76.46	13.22
Native American	3	33.3	1	68.67	21.13
Caucasian / White (non-Hispanic)	85	78.8	67	79.26	12.81
Other	29	86.2	25	81.28	11.39
Choose not to respond	25	84.0	21	78.88	9.84
No response	3	100.0	3	77.00	4.58

Figure 71. Limited Lines Percent Passing by Ethnicity

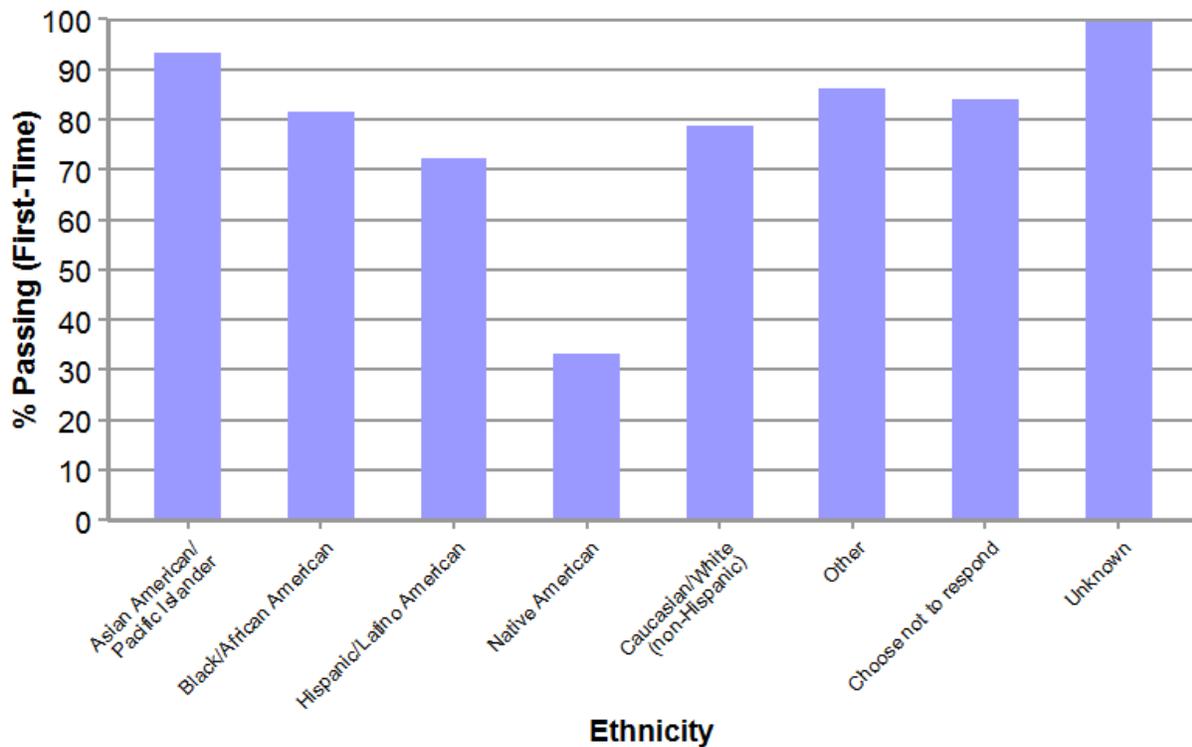


Table 79. Limited Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	629	76.2	479	77.14	12.00
Yes, less than 30 hours	687	79.3	545	79.37	13.46
No	394	59.1	233	72.32	13.36
No response	6	83.3	5	76.50	5.32

Figure 72. Limited Lines Percent Passing by Course Taken

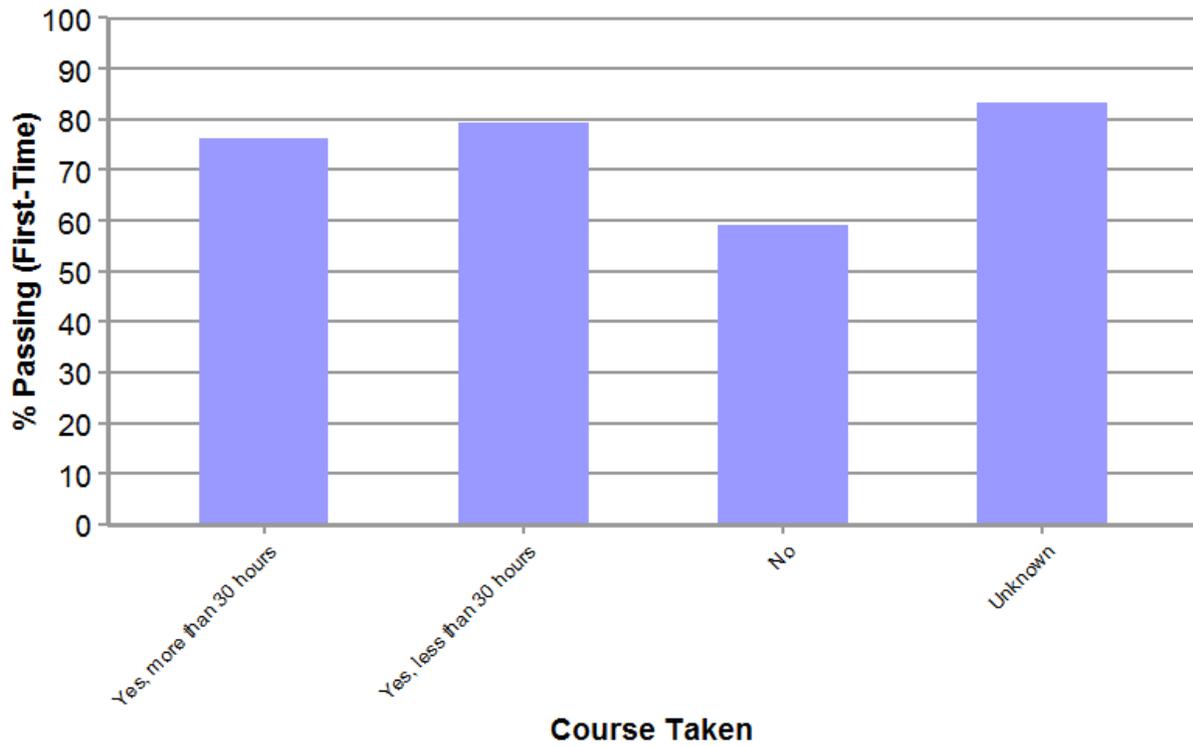


Table 80. Limited Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	28	82.1	23	78.64	11.42
Between \$50,000 and \$100,000	50	84.0	42	80.36	11.81
Between \$25,000 and \$50,000	311	79.7	248	79.01	12.61
Less than \$25,000	1,315	71.3	938	76.25	13.35
No response	12	91.7	11	78.58	8.64

Figure 73. Limited Lines Percent Passing by Income Level

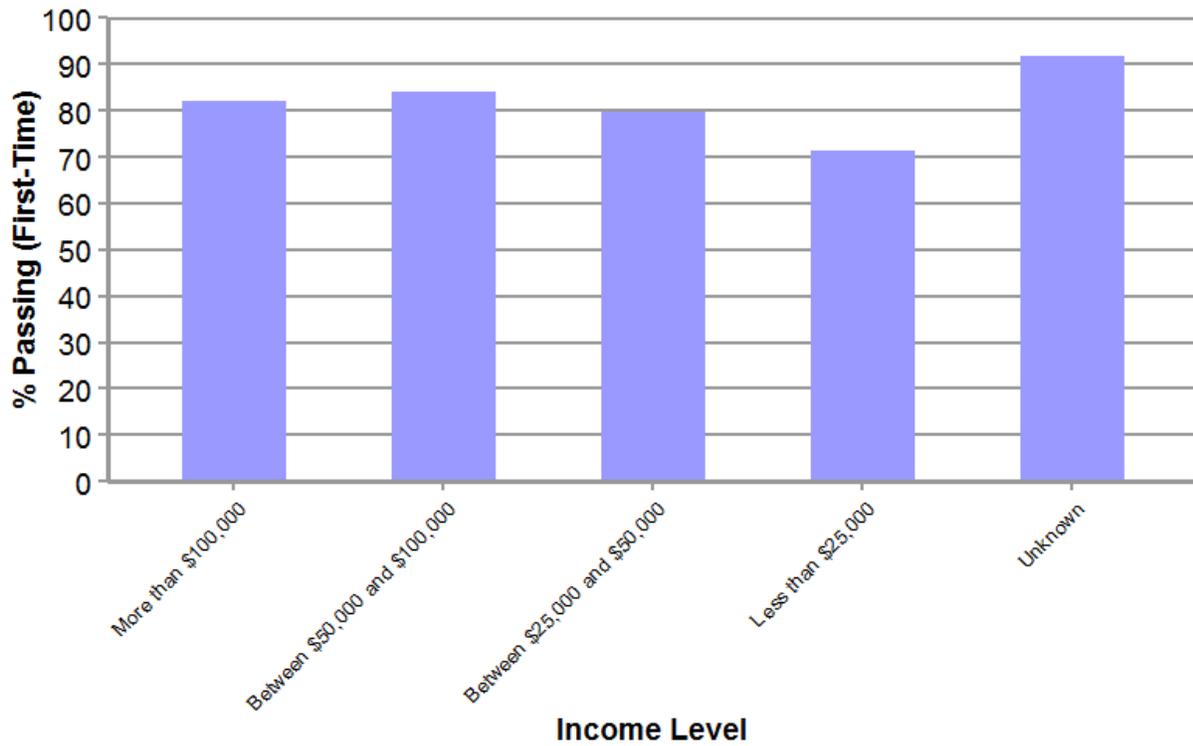


Table 81. Limited Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	994	73.8	734	77.35	13.68
Between 31 and 50 hours	571	73.6	420	76.55	12.61
Between 51 and 70 hours	89	71.9	64	76.43	10.92
More than 70 hours	51	68.6	35	74.14	12.85
No response	11	81.8	9	74.64	12.22

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

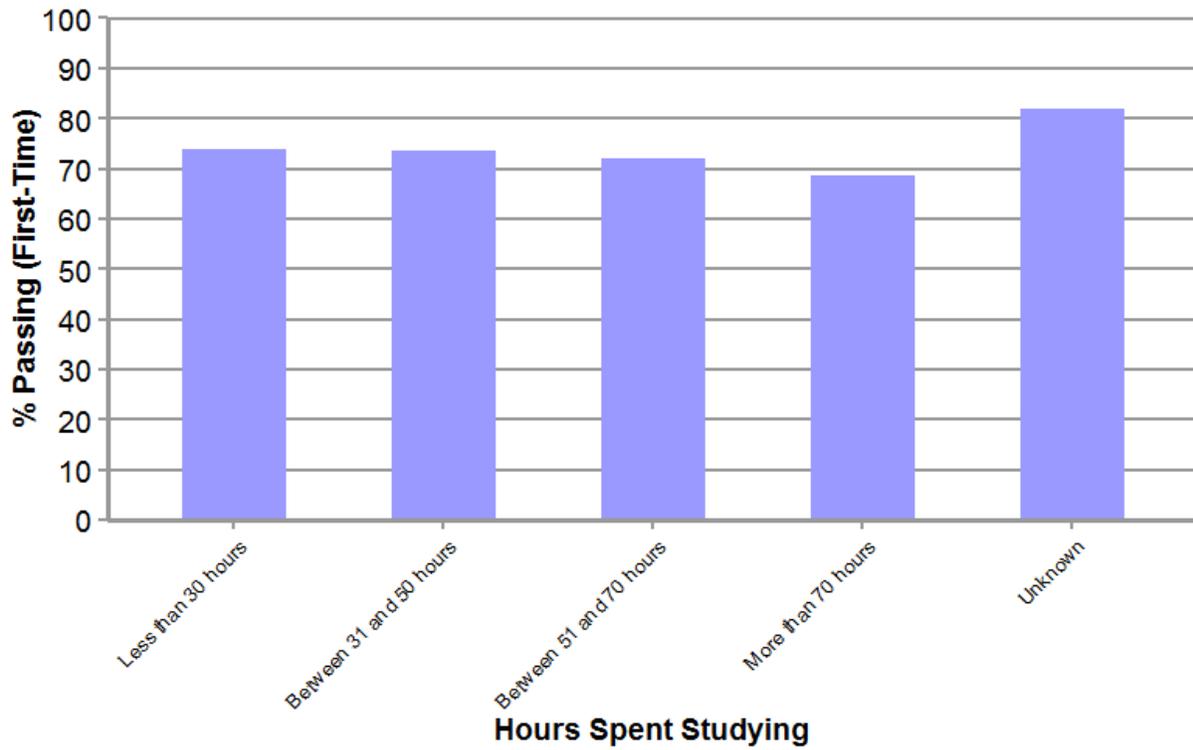


Table 82. Limited Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,222	73.8	902	77.01	12.99
Spanish	460	72.0	331	76.55	13.61
Other	12	75.0	9	77.67	16.54
Choose not to respond	17	94.1	16	82.12	11.51
No response	5	80.0	4	72.20	12.32

Figure 75. Limited Lines Percent Passing by Primary Language

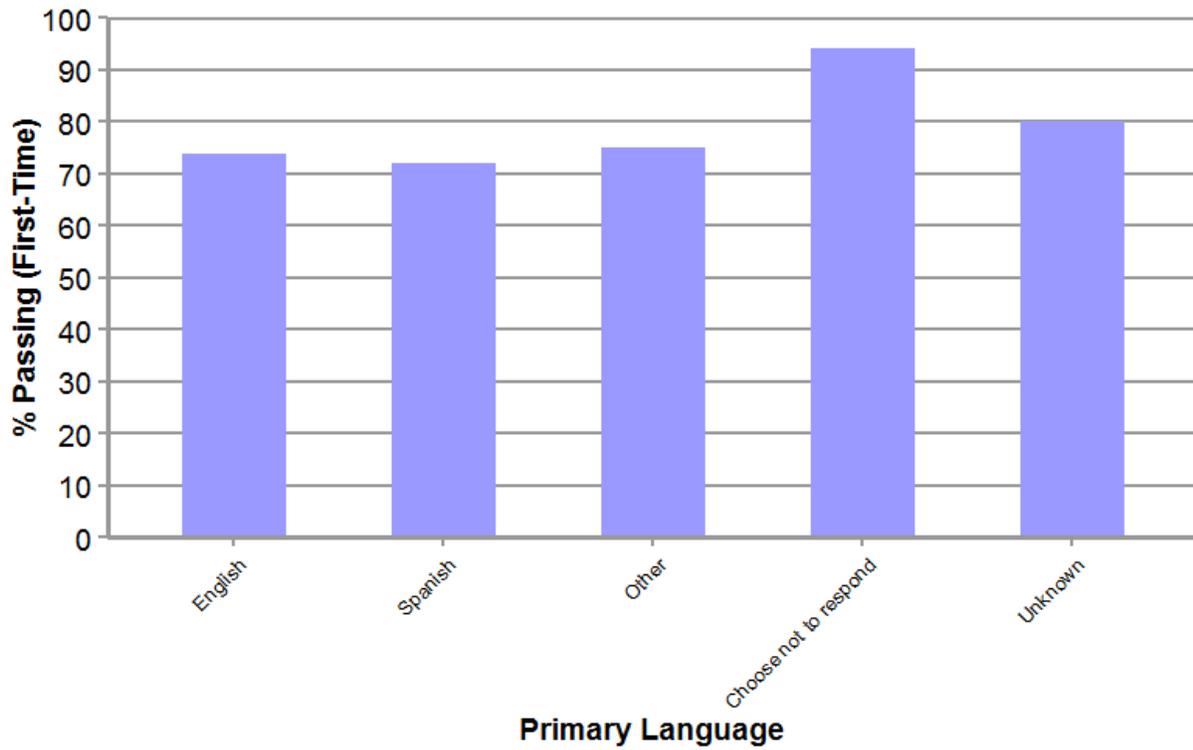


Table 83. Limited Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	48	52.1	25	70.83	15.99
High school diploma or equivalent	1,268	70.8	898	75.87	13.18
Two-year college degree (Associate's Degree)	267	82.4	220	80.07	11.60
Four-year college degree (Bachelor's Degree)	68	94.1	64	85.34	10.56
Advanced college degree (Master's degree or Doctorate)	10	100.0	10	86.70	9.39
Choose not to respond	51	80.4	41	79.18	13.75
No response	4	100.0	4	77.50	3.87

Figure 76. Limited Lines Percent Passing by Education Level

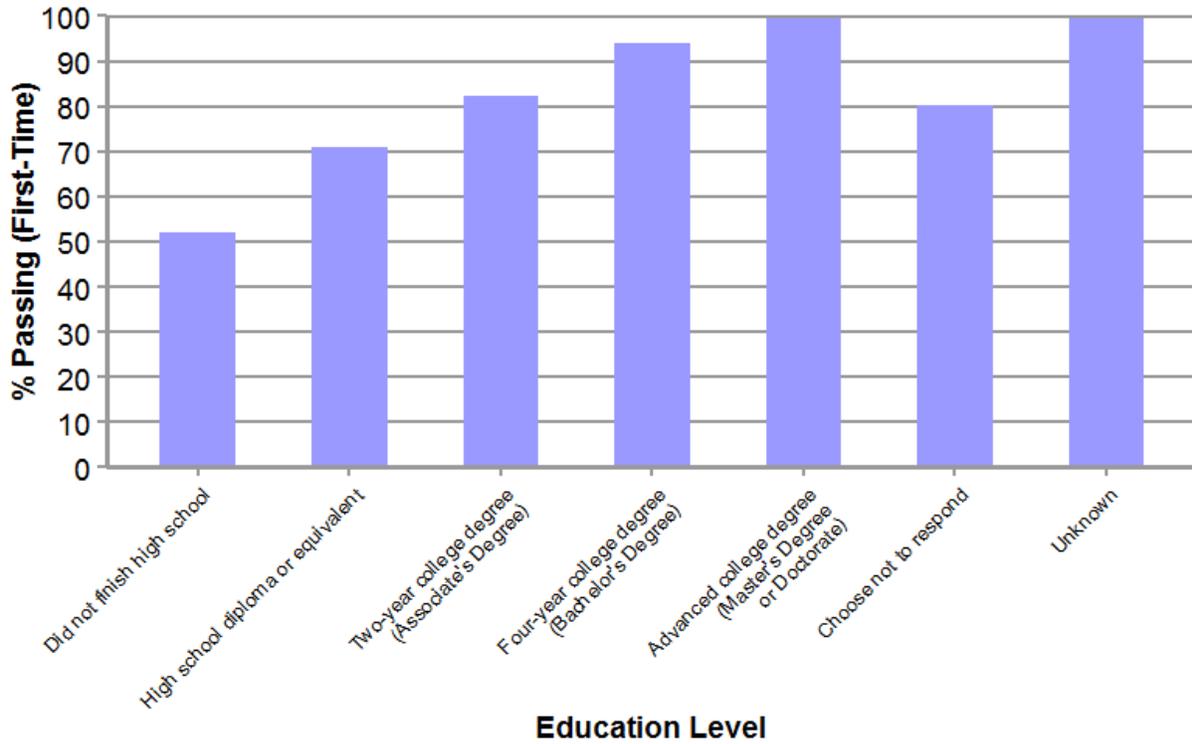


Table 84. Limited Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	1,039	75.5	784	77.19	12.42
I completed an insurance course at a college or university.	16	87.5	14	77.56	11.05
I attended classroom preparation from an exam preparation school.	220	90.0	198	85.06	12.19
I completed an online course.	49	75.5	37	77.22	12.70
I bought and used a study guide or study manual.	212	54.2	115	70.47	13.51
I took the exam without taking a course or studying.	24	50.0	12	68.75	15.61
Other	146	63.7	93	73.36	12.83
No response	10	90.0	9	76.80	6.61

Figure 77. Limited Lines Percent Passing by Preparation Method

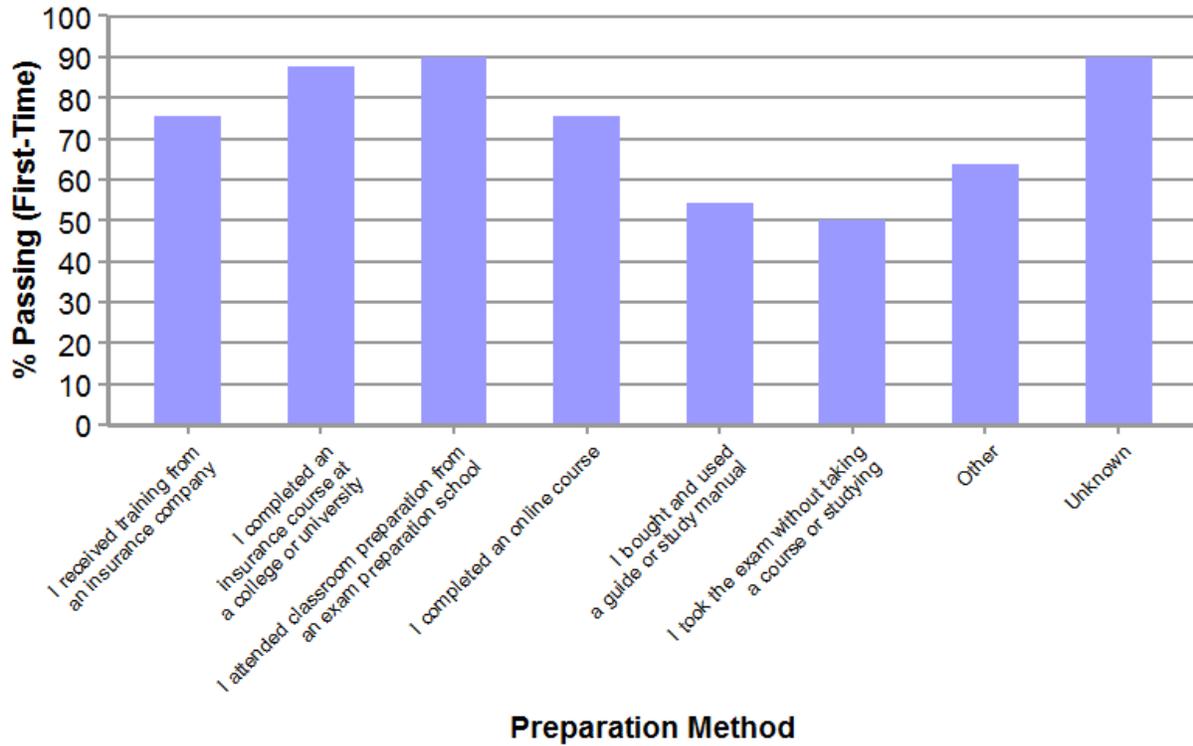


Table 85. Limited Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,306	72.7	950	76.36	13.03
Mexico	316	74.4	235	78.36	13.73
the Caribbean	6	83.3	5	81.33	14.76
Central America	39	74.4	29	78.28	12.09
South America	10	90.0	9	84.50	8.10
Spain	0	-	-	-	-
Other	33	87.9	29	81.42	14.21
No response	6	83.3	5	72.83	6.52

Figure 78. Limited Lines Percent Passing by National Origin

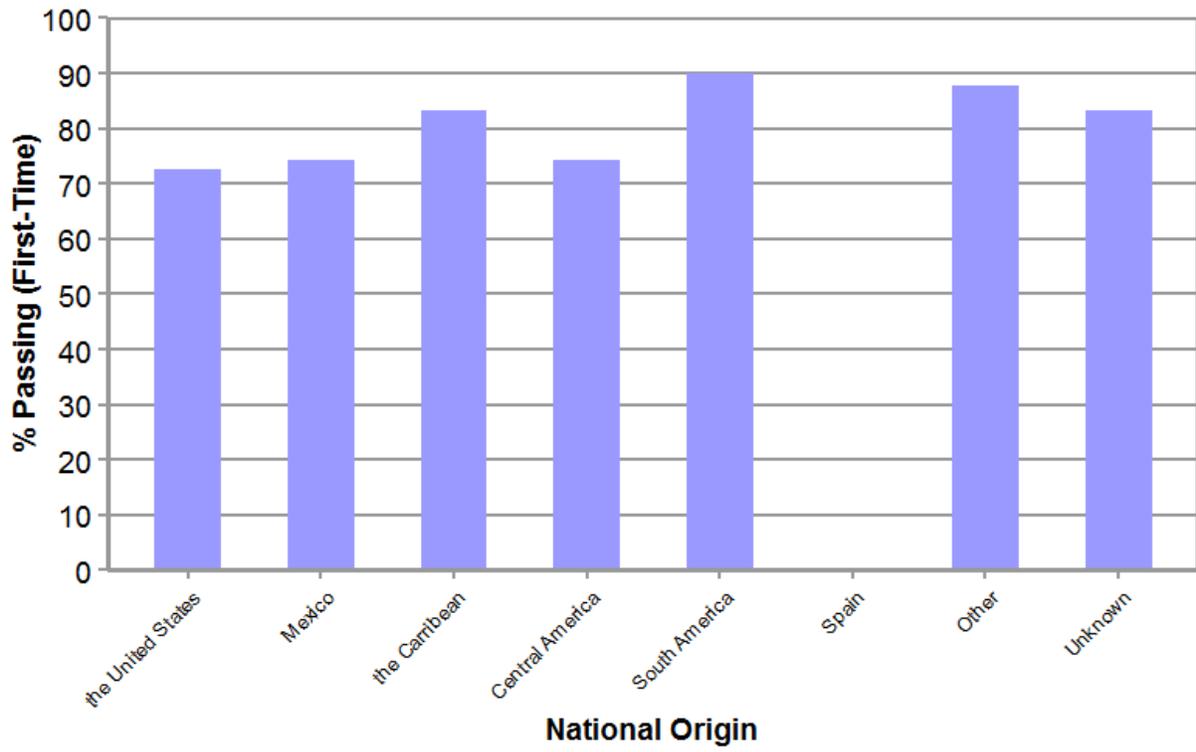


Table 86. Limited Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	8	100.0	8	89.88	11.73
	Black / African-American	15	80.0	12	80.00	14.81
	Hispanic / Latino American	306	76.1	233	77.38	12.84
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	31	80.6	25	80.87	13.43
	Other	10	80.0	8	83.50	13.19
	Choose not to respond	5	100.0	5	77.80	5.07
	No response	0	-	-	-	-
Female	Asian American / Pacific Islander	7	85.7	6	78.29	19.09
	Black / African-American	72	81.9	59	79.43	12.05
	Hispanic / Latino American	1,161	71.1	826	76.20	13.31
	Native American	3	33.3	1	68.67	21.13
	Caucasian / White (non-Hispanic)	54	77.8	42	78.33	12.47
	Other	19	89.5	17	80.11	10.51
	Choose not to respond	14	71.4	10	79.07	12.30
	No response	0	-	-	-	-
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	0.0	0	68.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	6	100.0	6	79.33	7.00
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	97.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

Figure 79. Limited Lines Percent Passing by Ethnicity within Gender

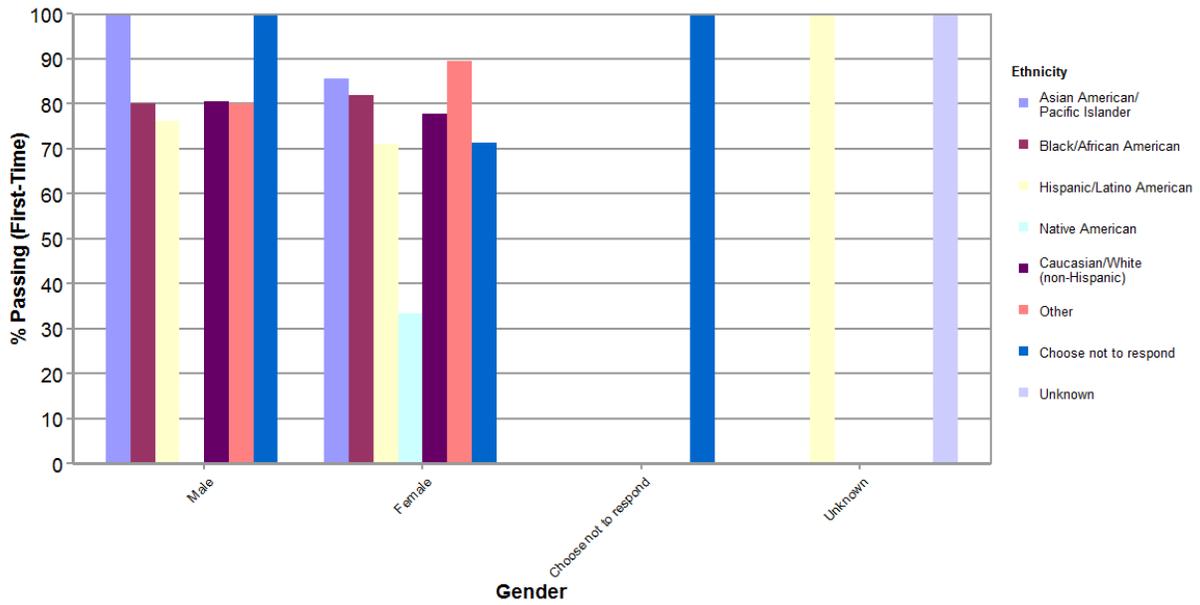


Table 87. Limited Lines Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Did not finish high school	5	80.0	4	76.40	16.30
	High school diploma or equivalent	251	72.9	183	76.58	13.22
	Two-year college degree (Associate's Degree)	77	83.1	64	79.38	11.68
	Four-year college degree (Bachelor's Degree)	30	93.3	28	86.80	11.48
	Advanced college degree (Master's degree or Doctorate)	4	100.0	4	80.50	9.33
	Choose not to respond	8	100.0	8	85.75	8.91
	No response	0	-	-	-	-
Female	Did not finish high school	43	48.8	21	70.19	16.02
	High school diploma or equivalent	1,015	70.2	713	75.68	13.16
	Two-year college degree (Associate's Degree)	189	82.5	156	80.41	11.58
	Four-year college degree (Bachelor's Degree)	38	94.7	36	84.18	9.78
	Advanced college degree (Master's degree or Doctorate)	6	100.0	6	90.83	7.44
	Choose not to respond	38	73.7	28	77.53	14.96
	No response	1	100.0	1	79.00	.
Choose not to respond	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	0.0	0	68.00	.
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	5	100.0	5	81.20	5.93
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	97.00	.
	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	3	100.0	3	77.00	4.58

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

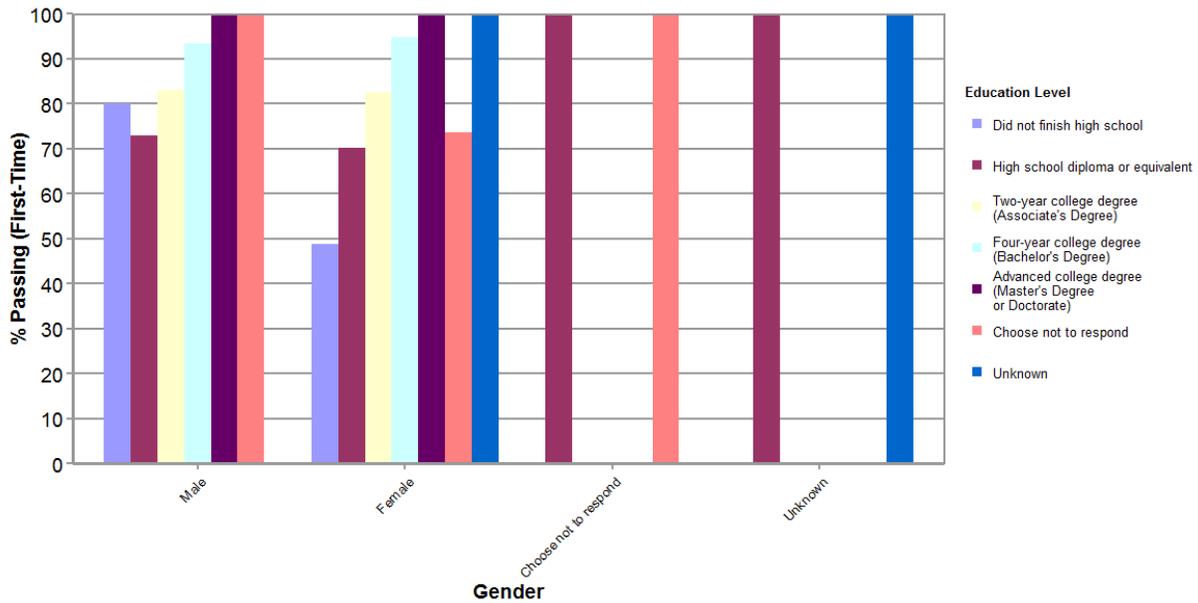


Table 88. Limited Lines Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	142	79.6	113	78.27	11.97
	Yes, less than 30 hours	135	81.5	110	79.99	13.61
	No	96	69.8	67	75.72	13.41
	No response	2	50.0	1	73.50	7.78
Female	Yes, more than 30 hours	484	75.0	363	76.80	12.03
	Yes, less than 30 hours	548	78.8	432	79.19	13.44
	No	297	55.6	165	71.23	13.20
	No response	1	100.0	1	81.00	.
Chose not to respond	Yes, more than 30 hours	3	100.0	3	79.33	7.51
	Yes, less than 30 hours	3	66.7	2	78.67	9.29
	No	1	100.0	1	70.00	.
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	100.0	1	97.00	.
	No	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

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

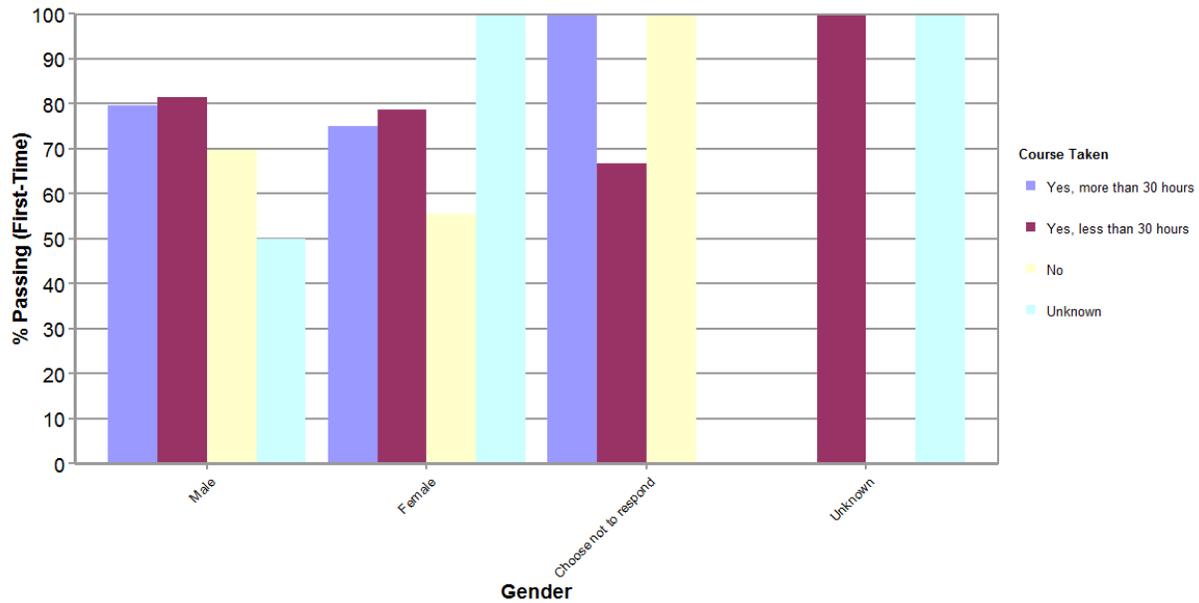


Table 89. Limited Lines Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	227	76.7	174	77.19	12.89
	I completed an insurance course at a college or university.	4	75.0	3	70.50	11.09
	I attended classroom preparation from an exam preparation school.	43	90.7	39	86.37	13.15
	I completed an online course.	16	75.0	12	79.75	13.03
	I bought and used a study guide or study manual.	53	77.4	41	77.36	12.91
	I took the exam without taking a course or studying.	8	75.0	6	75.00	12.20
	Other	23	65.2	15	75.87	9.70
	No response	1	100.0	1	89.00	.
Female	I received training from an insurance company.	811	75.1	609	77.18	12.30
	I completed an insurance course at a college or university.	12	91.7	11	79.92	10.42
	I attended classroom preparation from an exam preparation school.	174	90.2	157	84.77	11.96
	I completed an online course.	33	75.8	25	76.00	12.55
	I bought and used a study guide or study manual.	159	46.5	74	68.18	12.95
	I took the exam without taking a course or studying.	16	37.5	6	65.62	16.52
	Other	119	62.2	74	72.76	13.47
	No response	6	83.3	5	74.67	5.92
Choose not to respond	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.	2	50.0	1	76.50	12.02

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	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	4	100.0	4	77.00	7.70
	No response	0	-	-	-	-
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	100.0	1	97.00	.
	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	3	100.0	3	77.00	4.58

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

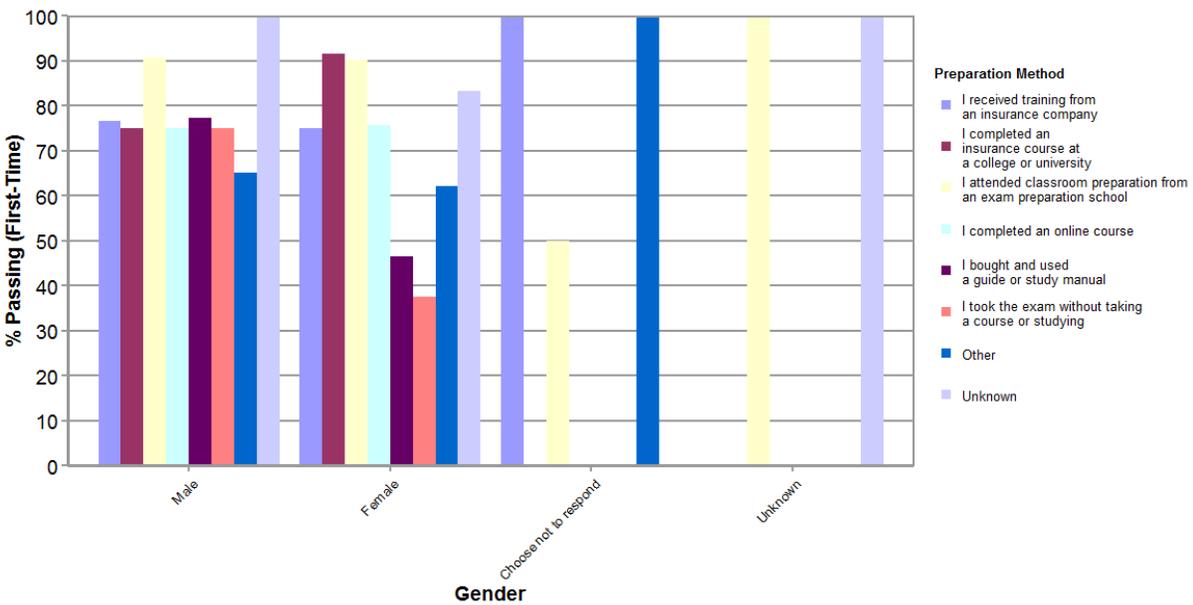


Table 90. Limited Lines Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	284	75.0	213	77.00	12.88
	Mexico	58	86.2	50	81.67	12.40
	the Caribbean	2	100.0	2	84.50	9.19
	Central America	12	83.3	10	81.08	12.94
	South America	2	100.0	2	84.00	7.07
	Spain	0	-	-	-	-
	Other	17	82.4	14	83.12	15.33
	No response	0	-	-	-	-
Female	the United States	1,016	72.0	732	76.16	13.08
	Mexico	257	71.6	184	77.61	13.95
	the Caribbean	4	75.0	3	79.75	18.03
	Central America	27	70.4	19	77.04	11.72
	South America	8	87.5	7	84.62	8.78
	Spain	0	-	-	-	-
	Other	15	93.3	14	80.13	13.46
	No response	3	66.7	2	68.67	5.77
Choose not to respond	the United States	5	80.0	4	78.60	8.91
	Mexico	1	100.0	1	79.00	.
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	72.00	.
	No response	0	-	-	-	-
No response	the United States	1	100.0	1	97.00	.
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

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

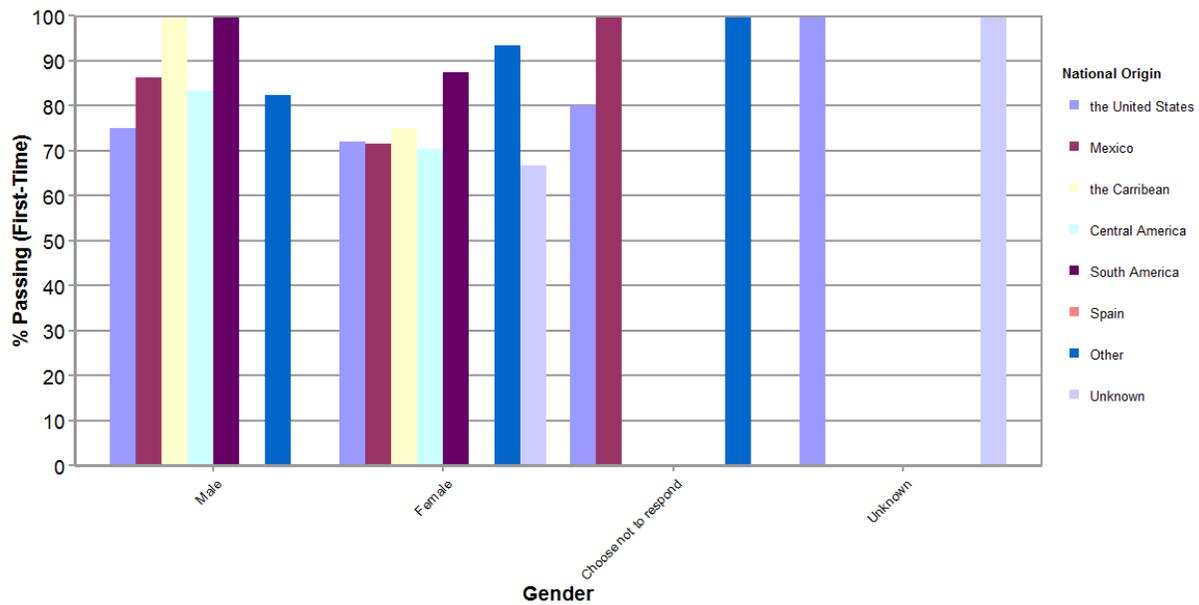


Table 91. Limited Lines Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	0.0	0	40.00	.
	High school diploma or equivalent	6	100.0	6	90.00	10.64
	Two-year college degree (Associate's Degree)	3	100.0	3	88.67	9.71
	Four-year college degree (Bachelor's Degree)	3	100.0	3	85.33	13.43
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	82.50	17.68
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Black / African-American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	51	78.4	40	78.24	13.21
	Two-year college degree (Associate's Degree)	20	75.0	15	78.90	12.89
	Four-year college degree (Bachelor's Degree)	10	100.0	10	88.50	6.52
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	85.00	2.83
	Choose not to respond	4	100.0	4	74.00	2.83
Hispanic / Latino American	Did not finish high school	45	51.1	23	70.98	15.62
	High school diploma or equivalent	1,125	70.0	787	75.62	13.25
	Two-year college degree (Associate's Degree)	221	82.8	183	80.02	11.53
	Four-year college degree (Bachelor's Degree)	41	95.1	39	84.00	9.40
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	88.00	4.24
	Choose not to respond	34	73.5	25	78.24	15.72

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	1	100.0	1	79.00	.
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	33.3	1	68.67	21.13
	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	-	-	-	-
		No response	0	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	1	100.0	1	87.00	.
	High school diploma or equivalent	59	72.9	43	77.02	12.26
	Two-year college degree (Associate's Degree)	12	91.7	11	80.17	10.86
	Four-year college degree (Bachelor's Degree)	9	88.9	8	87.22	16.32
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	97.00	.
	Choose not to respond	3	100.0	3	87.33	9.71
	No response	0	-	-	-	-
		No response	0	-	-	-
Other	Did not finish high school	1	100.0	1	79.00	.
	High school diploma or equivalent	15	93.3	14	79.73	9.92
	Two-year college degree (Associate's Degree)	7	71.4	5	81.57	14.08
	Four-year college degree (Bachelor's Degree)	4	75.0	3	88.00	16.43
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	79.50	4.95
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
		No response	0	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	77.8	7	72.78	6.42
	Two-year college degree (Associate's Degree)	4	75.0	3	79.00	12.25
	Four-year college degree (Bachelor's Degree)	1	100.0	1	81.00	.
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	100.00	.
	Choose not to respond	10	90.0	9	82.00	8.56
	No response	0	-	-	-	-
		No response	0	-	-	-
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	3	100.0	3	77.00	4.58
		No response	3	100.0	3	77.00

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

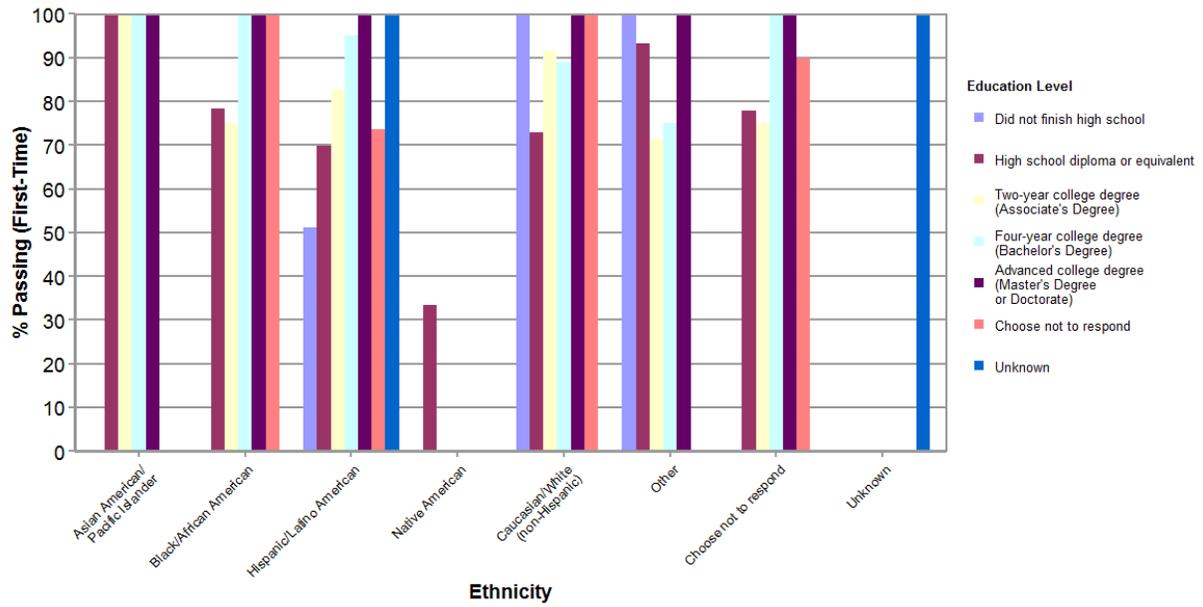


Table 92. Limited Lines Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	3	100.0	3	80.33	13.05
	Yes, less than 30 hours	10	90.0	9	85.30	18.56
	No	2	100.0	2	86.50	12.02
	No response	0	-	-	-	-
Black / African-American	Yes, more than 30 hours	25	76.0	19	77.92	12.26
	Yes, less than 30 hours	41	92.7	38	82.54	10.73
	No	21	66.7	14	75.57	14.84
	No response	0	-	-	-	-
Hispanic / Latino American	Yes, more than 30 hours	555	75.1	417	76.77	12.00
	Yes, less than 30 hours	582	77.7	452	78.88	13.71
	No	329	57.4	189	71.64	13.13
	No response	3	66.7	2	76.00	7.00
Native American	Yes, more than 30 hours	2	0.0	0	57.50	12.02
	Yes, less than 30 hours	1	100.0	1	91.00	.
	No	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	22	90.9	20	81.64	9.73
	Yes, less than 30 hours	33	81.8	27	80.39	12.11
	No	30	66.7	20	76.27	15.17
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	11	90.9	10	83.82	12.38
	Yes, less than 30 hours	11	90.9	10	82.91	8.96
	No	7	71.4	5	74.71	12.20
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	11	90.9	10	81.09	10.83
	Yes, less than 30 hours	9	88.9	8	80.78	8.11
	No	5	60.0	3	70.60	6.99
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

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

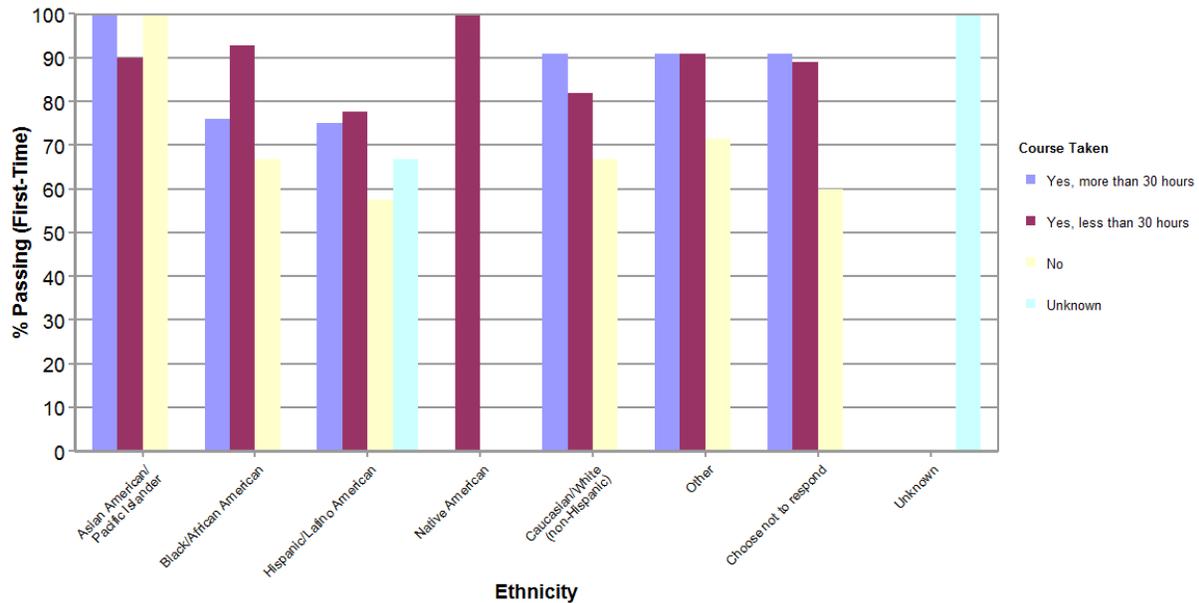


Table 93. Limited Lines Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	6	100.0	6	84.33	7.47
	I completed an insurance course at a college or university.	1	100.0	1	70.00	.
	I attended classroom preparation from an exam preparation school.	5	100.0	5	98.00	2.12
	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	65.50	36.06
	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.	61	80.3	49	78.85	11.96
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	15	100.0	15	86.53	10.13
	I completed an online course.	2	100.0	2	79.50	10.61
	I bought and used a study guide or study manual.	5	40.0	2	72.60	18.23
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	4	75.0	3	72.25	15.44
	No response	0	-	-	-	-
Hispanic / Latino American	I received training from an insurance company.	907	74.5	676	76.86	12.51

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I completed an insurance course at a college or university.	14	85.7	12	78.00	11.66
	I attended classroom preparation from an exam preparation school.	190	88.4	168	84.34	12.47
	I completed an online course.	35	74.3	26	77.60	13.07
	I bought and used a study guide or study manual.	177	49.7	88	69.15	12.62
	I took the exam without taking a course or studying.	20	55.0	11	67.85	15.45
	Other	119	61.3	73	72.60	13.12
	No response	7	85.7	6	76.71	7.65
	Native American	I received training from an insurance company.	2	50.0	1	78.50
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.		1	0.0	0	49.00	.
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.	36	80.6	29	79.00	11.80
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	100.0	4	90.50	6.61
	I completed an online course.	9	66.7	6	75.56	14.54
	I bought and used a study guide or study manual.	23	91.3	21	81.30	13.73
	I took the exam without taking a course or studying.	2	0.0	0	63.50	3.54
	Other	11	63.6	7	77.64	12.96
	No response	0	-	-	-	-
Other	I received training from an insurance company.	15	80.0	12	79.00	11.80
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	100.0	4	92.25	9.29
	I completed an online course.	2	100.0	2	79.50	4.95
	I bought and used a study guide or study manual.	2	100.0	2	73.00	1.41
	I took the exam without taking a course or studying.	2	50.0	1	83.00	24.04
	Other	4	100.0	4	83.00	5.66
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	12	91.7	11	82.08	10.77

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	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.	2	100.0	2	85.00	0.00
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	2	50.0	1	70.50	12.02
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	8	75.0	6	74.62	7.74
	No response	0	-	-	-	-
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.	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	3	100.0	3	77.00	4.58

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

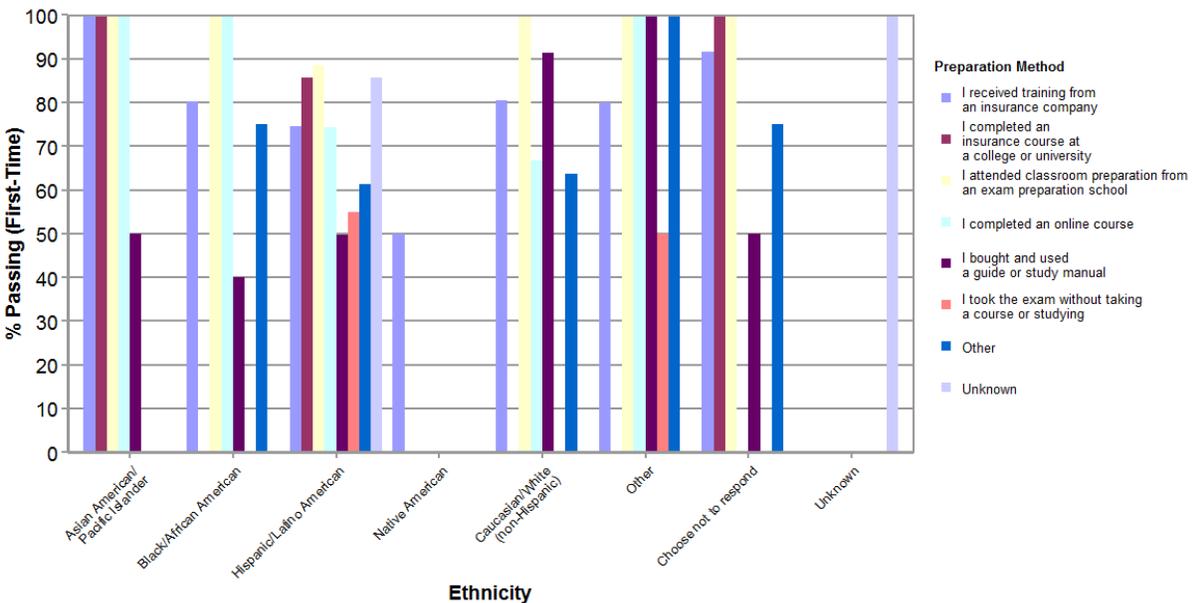


Table 94. Limited Lines Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	7	100.0	7	87.71	11.25
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	8	87.5	7	81.62	19.83
	No response	0	-	-	-	-
Black / African-American	the United States	79	81.0	64	79.43	12.77
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	100.0	1	79.00	.
	Spain	0	-	-	-	-
	Other	6	83.3	5	82.17	10.53
	No response	1	100.0	1	72.00	.
Hispanic / Latino American	the United States	1,101	71.3	785	75.78	13.07
	Mexico	309	74.1	229	78.29	13.78
	the Caribbean	6	83.3	5	81.33	14.76
	Central America	37	73.0	27	78.43	12.37
	South America	9	88.9	8	85.11	8.34
	Spain	0	-	-	-	-
	Other	5	100.0	5	80.80	8.29
	No response	2	50.0	1	67.00	7.07
Native American	the United States	3	33.3	1	68.67	21.13
	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	82	79.3	65	79.63	12.46
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	79.00	.
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	50.0	1	64.00	26.87
	No response	0	-	-	-	-
Other	the United States	16	81.2	13	78.44	11.22
	Mexico	4	100.0	4	86.00	11.75
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Other	9	88.9	8	84.22	11.34
	No response	0	-	-	-	-
Choose not to respond	the United States	18	83.3	15	79.06	9.53
	Mexico	3	66.7	2	75.33	10.02
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	72.00	.
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	3	100.0	3	83.67	14.57
	No response	0	-	-	-	-
No response	the United States	0	-	-	-	-
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

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

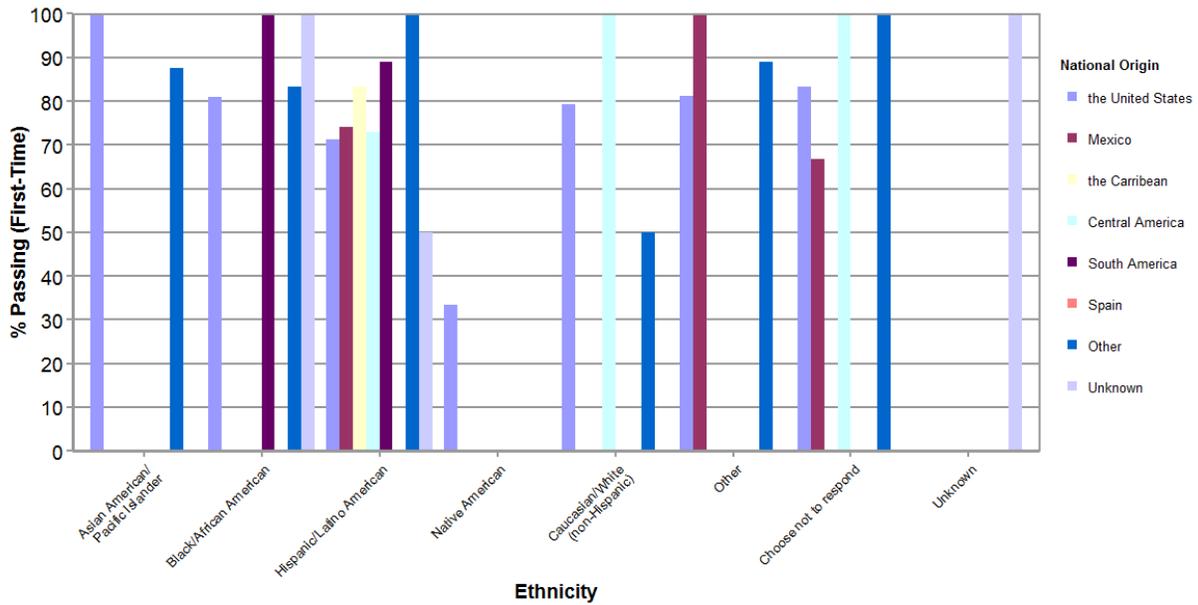


Table 95. Limited Lines Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	37	54.1	20	71.35	14.58
	High school diploma or equivalent	979	70.3	688	75.32	13.12
	Two-year college degree (Associate's Degree)	201	80.1	161	79.05	11.45
	Four-year college degree (Bachelor's Degree)	42	100.0	42	87.26	7.99
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	89.40	6.23
	Choose not to respond	41	80.5	33	79.80	13.12
	No response	1	100.0	1	79.00	.
Mexico	Did not finish high school	6	50.0	3	71.00	25.50
	High school diploma or equivalent	237	70.9	168	77.44	13.62
	Two-year college degree (Associate's Degree)	51	90.2	46	83.37	11.63
	Four-year college degree (Bachelor's Degree)	14	85.7	12	78.93	9.29
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	91.00	.
	Choose not to respond	7	71.4	5	76.29	20.16
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	100.0	3	85.33	9.81
	Two-year college degree (Associate's Degree)	2	50.0	1	67.50	14.85
	Four-year college degree (Bachelor's Degree)	1	100.0	1	97.00	.
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Did not finish high school	3	33.3	1	71.67	6.35
	High school diploma or equivalent	31	74.2	23	77.10	12.19
	Two-year college degree (Associate's Degree)	3	100.0	3	92.00	5.20
	Four-year college degree (Bachelor's Degree)	1	100.0	1	93.00	.
	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	4	75.0	3	80.75	10.34
	Two-year college degree (Associate's Degree)	3	100.0	3	87.67	8.08
	Four-year college degree (Bachelor's Degree)	2	100.0	2	89.00	0.00
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	81.00	.
	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)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	2	50.0	1	59.50	27.58
	High school diploma or equivalent	12	100.0	12	84.25	7.62

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Two-year college degree (Associate's Degree)	6	83.3	5	81.83	11.30
	Four-year college degree (Bachelor's Degree)	8	75.0	6	83.12	19.79
	Advanced college degree (Master's degree or Doctorate)	4	100.0	4	82.25	12.97
	Choose not to respond	1	100.0	1	72.00	.
	No response	0	-	-	-	-
	Did not finish high school	0	-	-	-	-
No response	High school diploma or equivalent	2	50.0	1	67.00	7.07
	Two-year college degree (Associate's Degree)	1	100.0	1	72.00	.
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

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

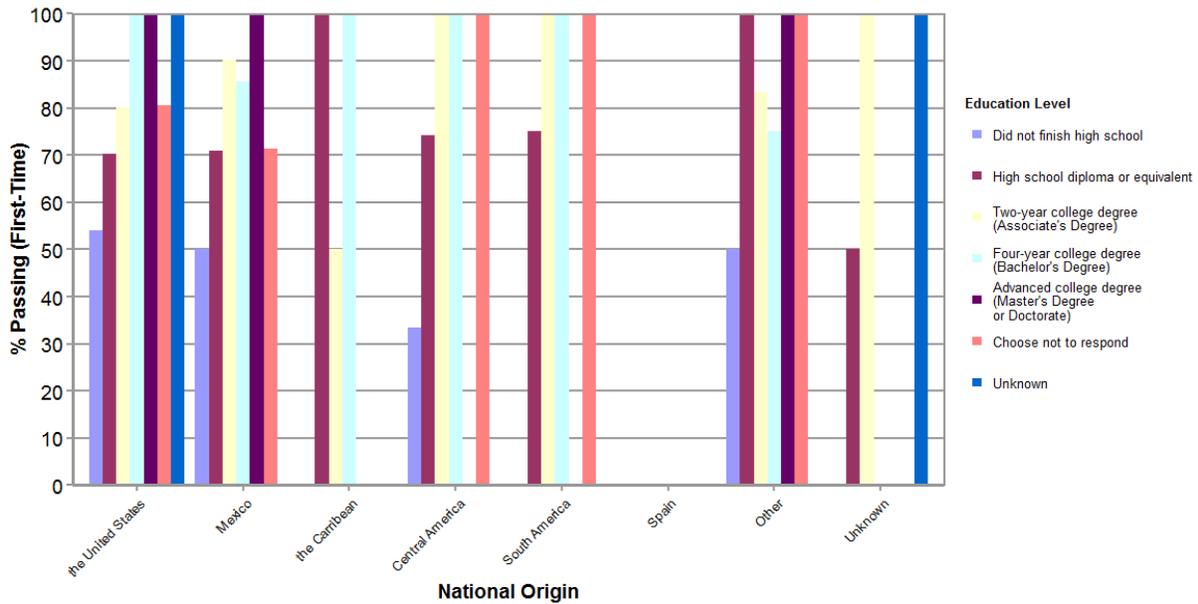


Table 96. Limited Lines Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	475	75.6	359	76.82	11.92
	Yes, less than 30 hours	508	79.7	405	78.87	13.30
	No	321	57.6	185	71.74	13.04
	No response	2	50.0	1	73.50	7.78
Mexico	Yes, more than 30 hours	121	75.2	91	77.44	12.62
	Yes, less than 30 hours	134	76.9	103	80.84	14.08
	No	60	66.7	40	74.65	14.33
	No response	1	100.0	1	81.00	.
the Caribbean	Yes, more than 30 hours	2	100.0	2	82.50	12.02
	Yes, less than 30 hours	3	100.0	3	88.67	9.71
	No	1	0.0	0	57.00	.
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	16	81.2	13	79.75	11.12
	Yes, less than 30 hours	19	68.4	13	77.32	13.60
	No	4	75.0	3	77.00	10.10
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	5	100.0	5	89.80	4.60
	Yes, less than 30 hours	4	100.0	4	82.00	4.76
	No	1	0.0	0	68.00	.
	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	9	88.9	8	77.78	10.21
	Yes, less than 30 hours	17	94.1	16	84.41	13.88
	No	7	71.4	5	78.86	19.25
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	100.0	1	72.00	.
	Yes, less than 30 hours	2	50.0	1	67.00	7.07
	No	0	-	-	-	-
	No response	3	100.0	3	77.00	4.58

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

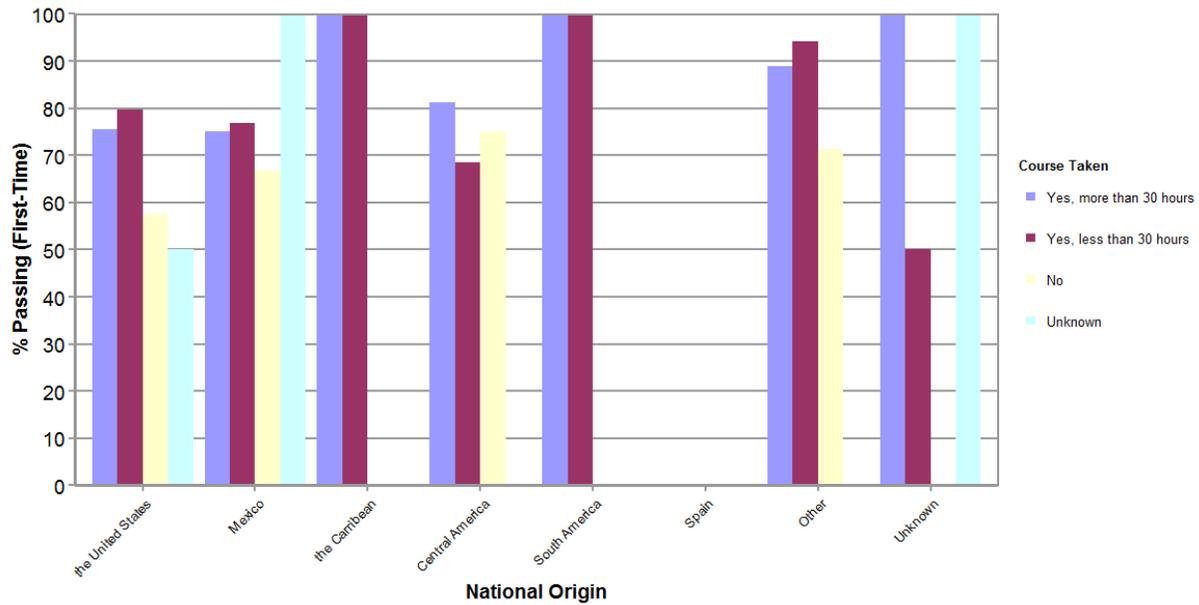


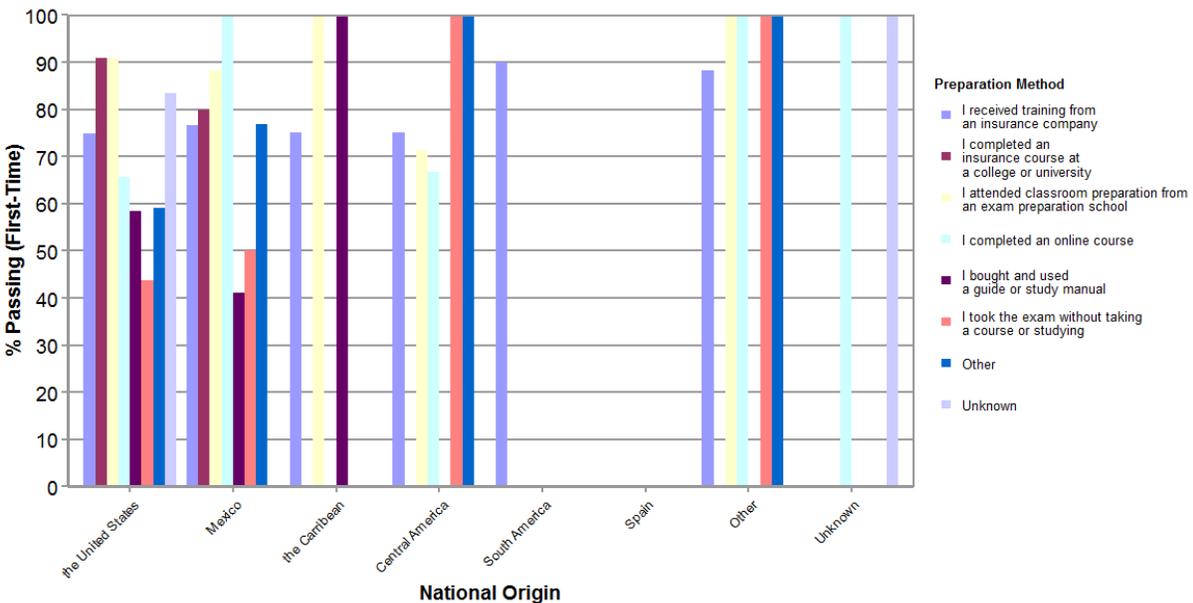
Table 97. Limited Lines Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	805	74.8	602	76.75	12.36
	I completed an insurance course at a college or university.	11	90.9	10	79.09	9.92
	I attended classroom preparation from an exam preparation school.	153	90.8	139	84.71	12.20
	I completed an online course.	32	65.6	21	73.91	12.53
	I bought and used a study guide or study manual.	168	58.3	98	71.09	13.45
	I took the exam without taking a course or studying.	16	43.8	7	66.62	10.40
	Other	115	59.1	68	72.00	12.84
	No response	6	83.3	5	77.50	8.07
Mexico	I received training from an insurance company.	179	76.5	137	77.87	12.84
	I completed an insurance course at a college or university.	5	80.0	4	74.20	13.81
	I attended classroom preparation from an exam preparation school.	51	88.2	45	86.12	12.04
	I completed an online course.	10	100.0	10	90.10	8.08
	I bought and used a study guide or study manual.	39	41.0	16	69.67	12.96
	I took the exam without taking a course or studying.	6	50.0	3	67.17	23.53
	Other	26	76.9	20	78.46	12.60
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	4	75.0	3	80.75	17.71

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	91.00	.
	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	-	-	-	-
Central America	I received training from an insurance company.	24	75.0	18	80.12	12.75
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	7	71.4	5	76.14	13.28
	I completed an online course.	3	66.7	2	72.33	6.51
	I bought and used a study guide or study manual.	1	0.0	0	59.00	.
	I took the exam without taking a course or studying.	1	100.0	1	81.00	.
	Other	3	100.0	3	80.00	5.57
No response	0	-	-	-	-	
South America	I received training from an insurance company.	10	90.0	9	84.50	8.10
	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	-	-	-	-	
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	-	-	-	-	
Other	I received training from an insurance company.	17	88.2	15	81.47	9.26

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.	8	100.0	8	92.12	8.66
	I completed an online course.	3	100.0	3	76.33	6.51
	I bought and used a study guide or study manual.	2	0.0	0	42.50	3.54
	I took the exam without taking a course or studying.	1	100.0	1	100.00	.
	Other	2	100.0	2	75.50	4.95
	No response	0	-	-	-	-
	No response	0	-	-	-	-
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.	0	-	-	-	-
	I completed an online course.	1	100.0	1	72.00	.
	I bought and used a study guide or study manual.	1	0.0	0	62.00	.
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	4	100.0	4	75.75	4.50

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



Managing General Agent

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

Public Insurance Adjuster

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 98. Public Insurance Adjuster Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	119	49.6	59	67.32	10.98

Table 99. Public Insurance Adjuster Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	82	54.9	45	68.65	10.62
Female	35	34.3	12	63.91	11.48
Choose not to respond	1	100.0	1	74.00	.
No response	1	100.0	1	71.00	.

Figure 91. Public Insurance Adjuster Percent Passing by Gender

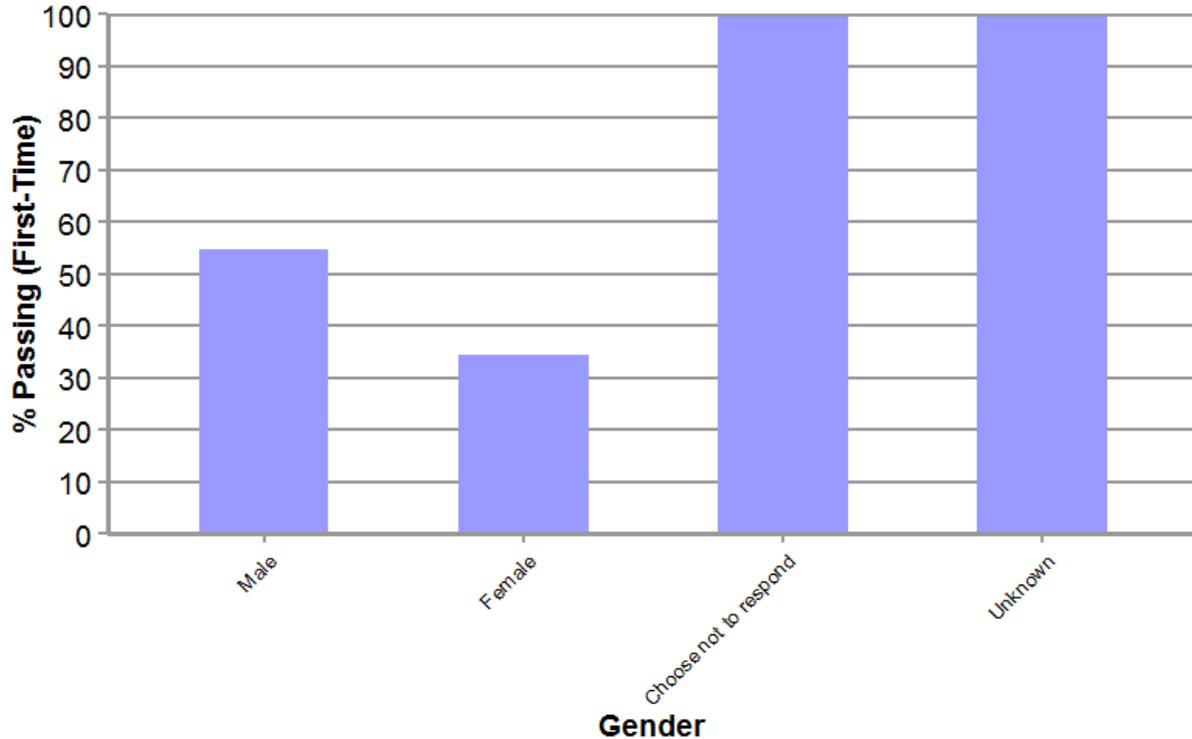


Table 100. Public Insurance Adjuster Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	100.0	1	74.00	.
Black / African-American	6	50.0	3	67.17	12.58
Hispanic / Latino American	34	23.5	8	60.38	11.70
Native American	1	100.0	1	74.00	.
Caucasian / White (non-Hispanic)	69	59.4	41	70.57	9.40
Other	2	100.0	2	71.50	0.71
Choose not to respond	4	50.0	2	68.25	6.70
No response	2	50.0	1	61.00	14.14

Figure 92. Public Insurance Adjuster Percent Passing by Ethnicity

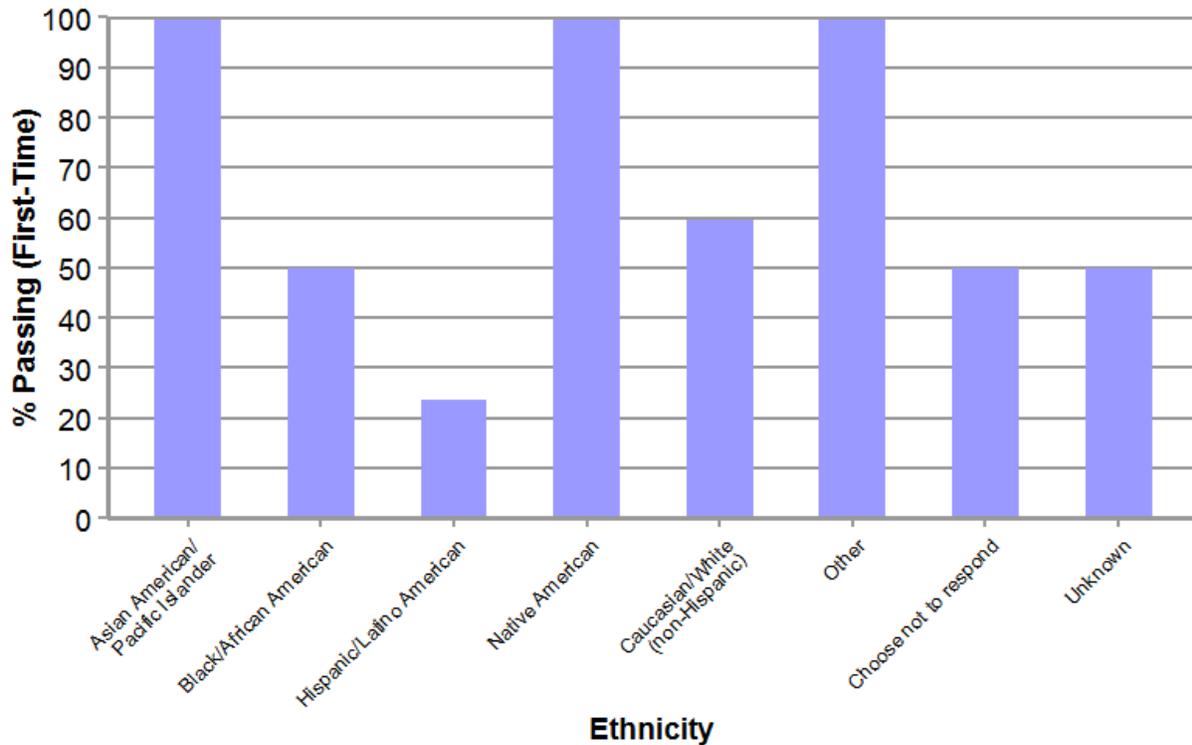


Table 101. Public Insurance Adjuster Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	46	67.4	31	72.09	9.91
Yes, less than 30 hours	27	51.9	14	67.52	9.18
No	44	29.5	13	62.50	11.07
No response	2	50.0	1	61.00	14.14

Figure 93. Public Insurance Adjuster Percent Passing by Course Taken



Table 102. Public Insurance Adjuster Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	22	77.3	17	73.27	8.05
Between \$50,000 and \$100,000	41	48.8	20	68.63	10.82
Between \$25,000 and \$50,000	32	40.6	13	65.06	10.66
Less than \$25,000	22	36.4	8	62.77	11.78
No response	2	50.0	1	61.00	14.14

Figure 94. Public Insurance Adjuster Percent Passing by Income Level

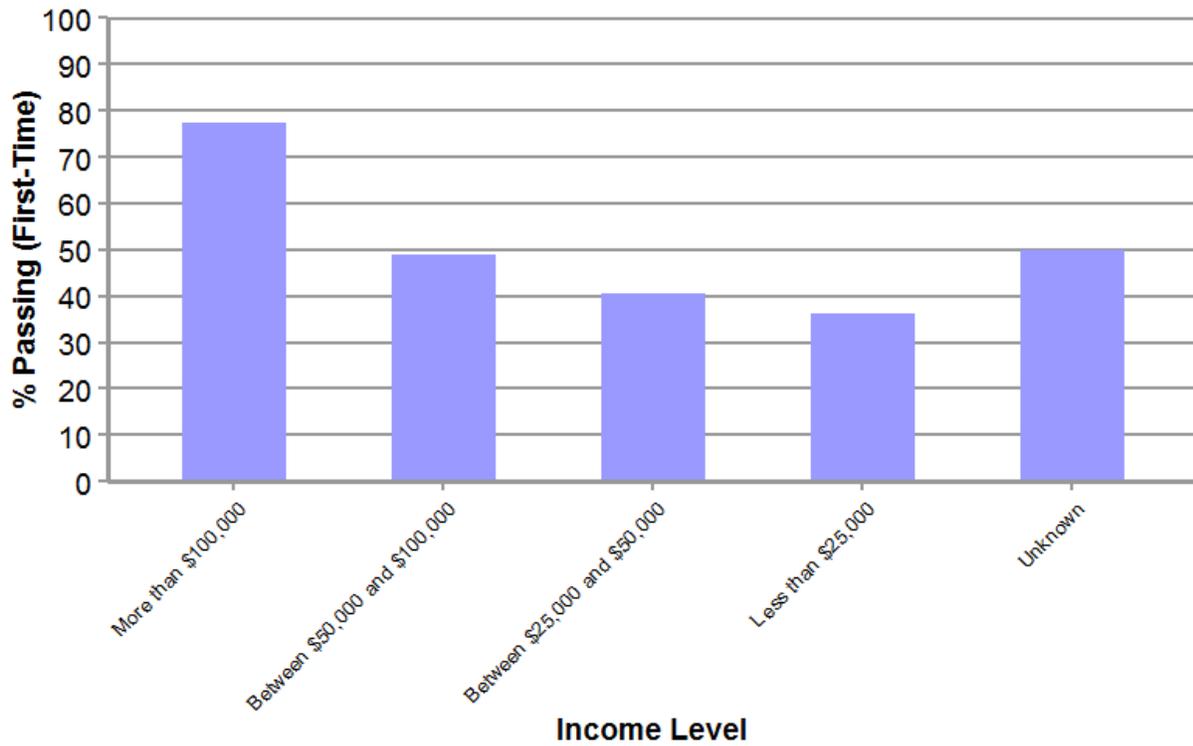


Table 103. Public Insurance Adjuster Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	55	43.6	24	64.75	11.46
Between 31 and 50 hours	35	45.7	16	67.77	10.89
Between 51 and 70 hours	11	81.8	9	73.27	6.77
More than 70 hours	16	56.2	9	71.88	9.23
No response	2	50.0	1	61.00	14.14

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

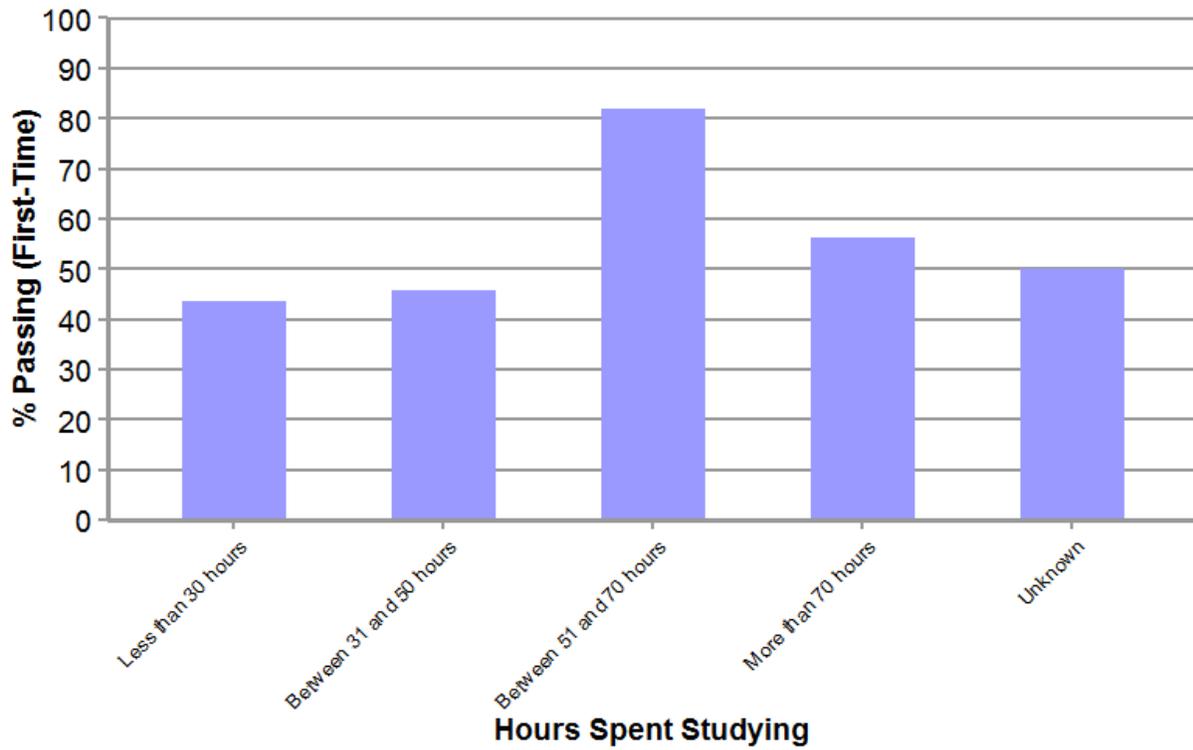


Table 104. Public Insurance Adjuster Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	103	51.5	53	68.33	10.37
Spanish	12	25.0	3	58.83	13.34
Other	0	-	-	-	-
Choose not to respond	2	100.0	2	72.50	2.12
No response	2	50.0	1	61.00	14.14

Figure 96. Public Insurance Adjuster Percent Passing by Primary Language

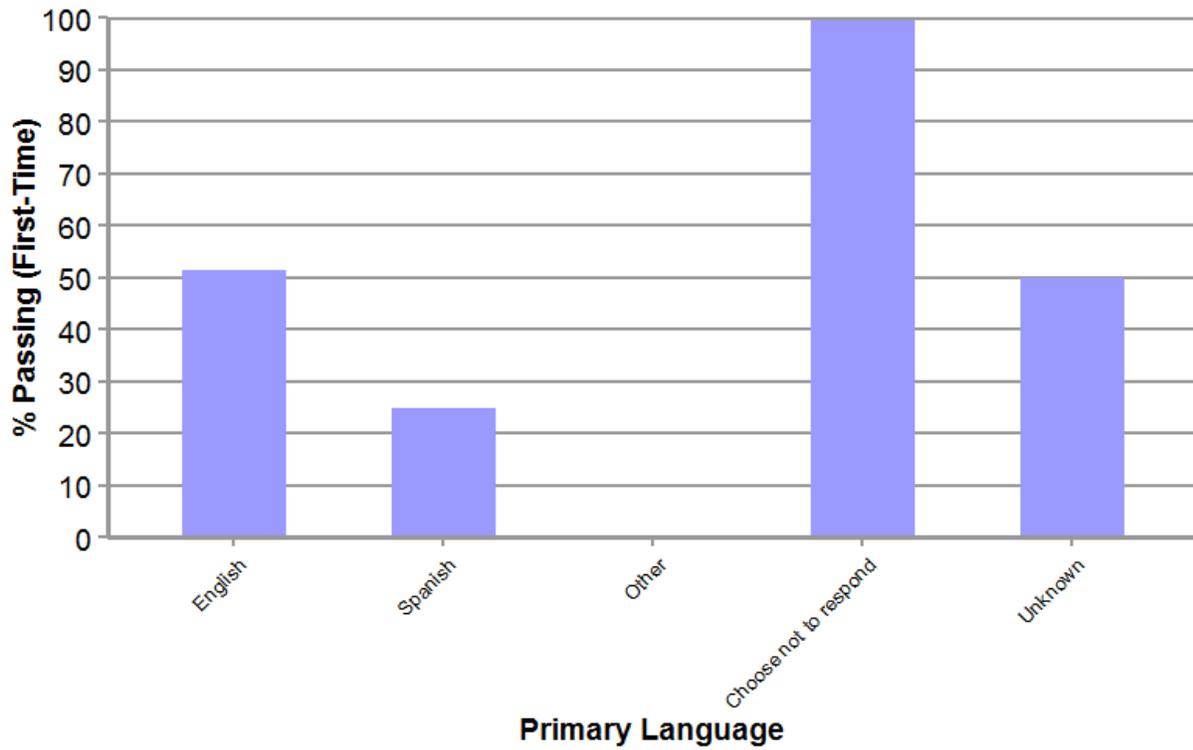


Table 105. Public Insurance Adjuster Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	2	50.0	1	63.00	18.38
High school diploma or equivalent	43	44.2	19	67.05	11.54
Two-year college degree (Associate's Degree)	30	43.3	13	67.00	10.16
Four-year college degree (Bachelor's Degree)	25	64.0	16	68.64	10.66
Advanced college degree (Master's degree or Doctorate)	10	50.0	5	68.40	12.49
Choose not to respond	7	57.1	4	67.14	11.51
No response	2	50.0	1	61.00	14.14

Figure 97. Public Insurance Adjuster Percent Passing by Education Level

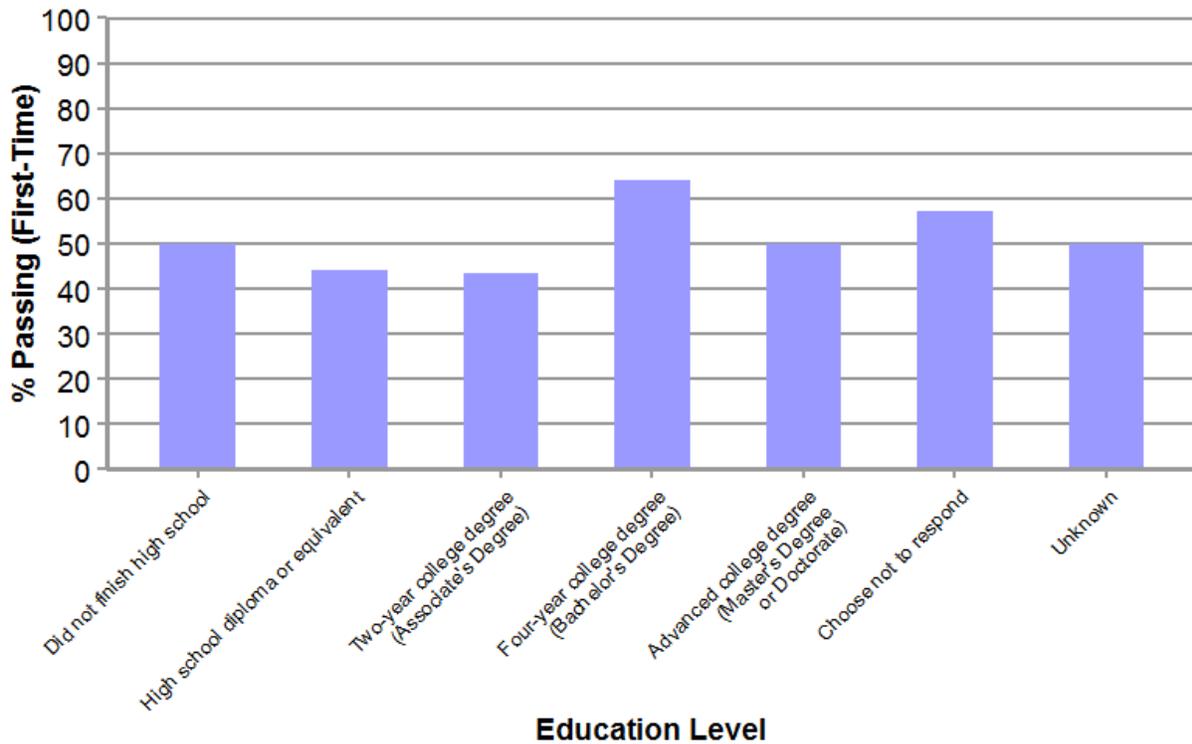


Table 106. Public Insurance Adjuster Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	3	33.3	1	55.67	12.66
I completed an insurance course at a college or university.	1	0.0	0	65.00	.
I attended classroom preparation from an exam preparation school.	4	50.0	2	66.25	13.05
I completed an online course.	35	74.3	26	72.77	8.23
I bought and used a study guide or study manual.	49	38.8	19	64.88	10.64
I took the exam without taking a course or studying.	10	20.0	2	63.80	14.08
Other	16	50.0	8	67.44	11.51
No response	1	100.0	1	71.00	.

Figure 98. Public Insurance Adjuster Percent Passing by Preparation Method

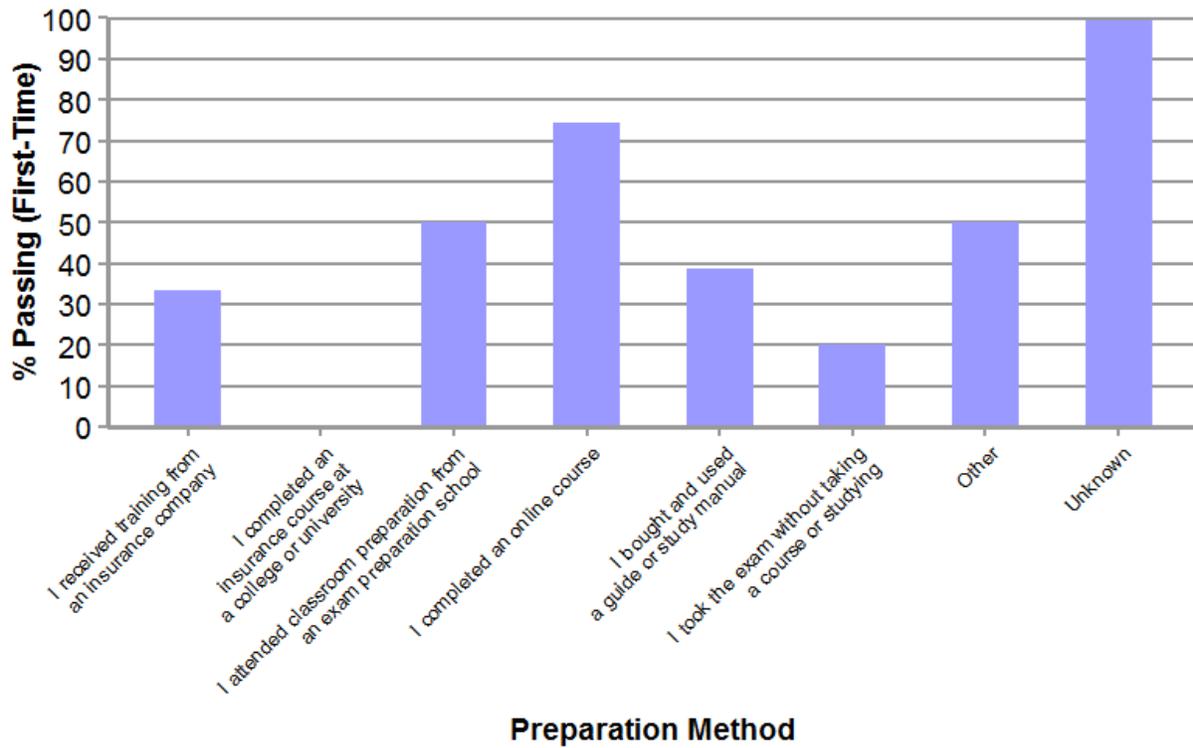
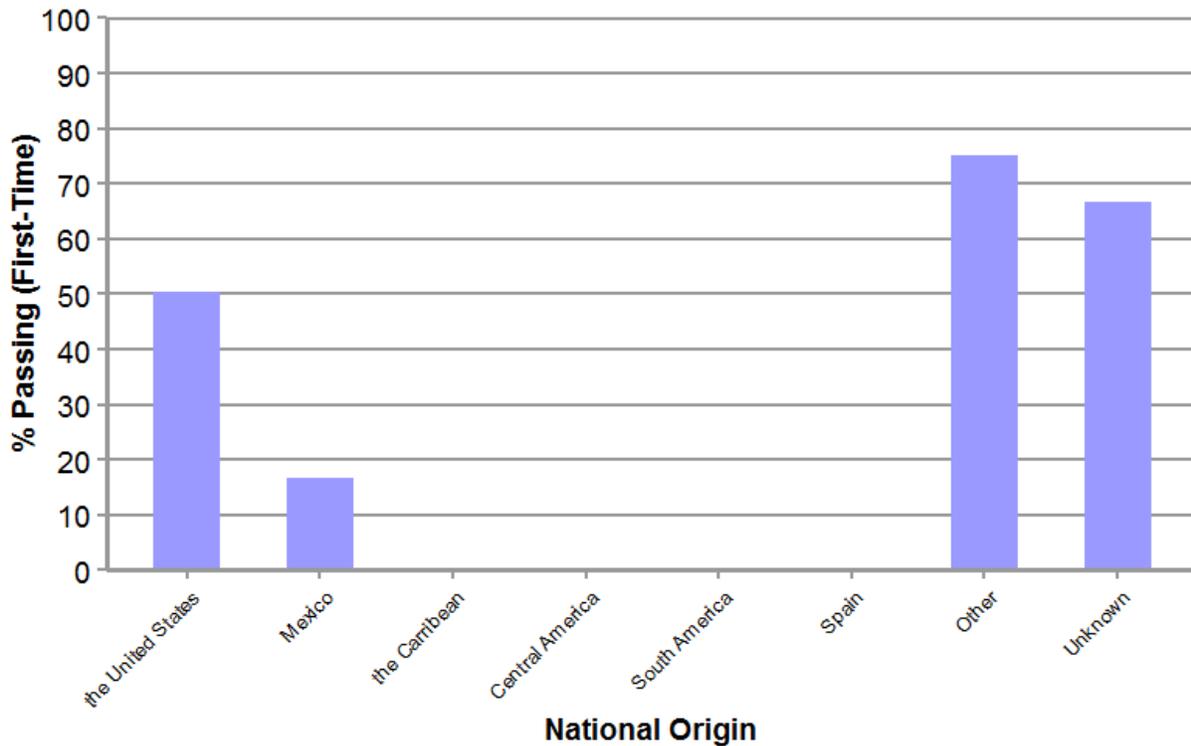


Table 107. Public Insurance Adjuster Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	105	50.5	53	67.98	10.80
Mexico	6	16.7	1	57.33	10.17
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	1	0.0	0	59.00	.
Spain	0	-	-	-	-
Other	4	75.0	3	71.00	6.68
No response	3	66.7	2	62.00	17.35

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 per group. Because there wasn't a clear reference group for the other, questions statistical significance was not determined.

Table 108. General Lines – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	9,248	56.9	5,259	70.29	12.68

Table 109. General Lines – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	3,496	65.0	2,273	72.68	11.80
Female	5,597	51.8	2,902	68.81	12.94
Choose not to respond	114	57.9	66	70.86	11.37
No response	41	43.9	18	65.88	19.74

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

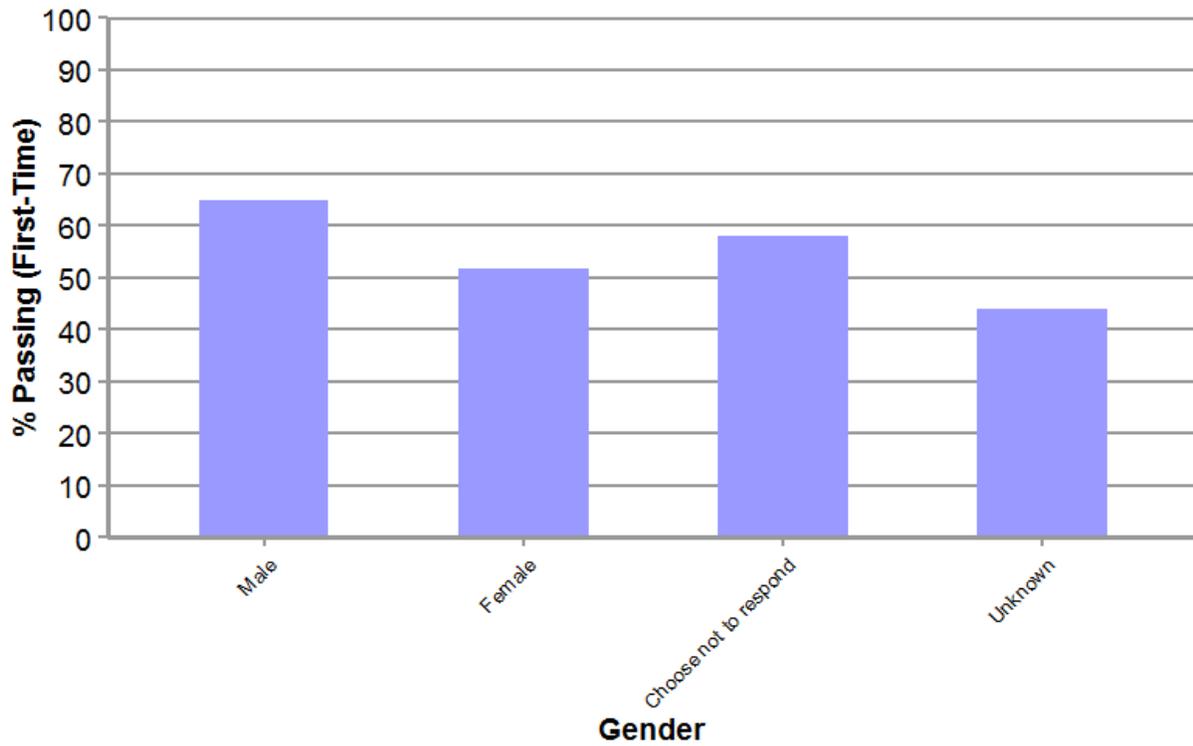


Table 110. General Lines – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	334	59.3	198	70.18	13.16
Black / African-American	794	54.0	429	69.73	11.79
Hispanic / Latino American	3,418	41.3	1,411	65.35	13.11
Native American	44	61.4	27	72.66	13.33
Caucasian / White (non-Hispanic)	4,062	70.3	2,855	74.52	10.82
Other	219	54.8	120	69.60	12.46
Choose not to respond	315	60.3	190	71.64	10.84
No response	62	46.8	29	66.47	17.62

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

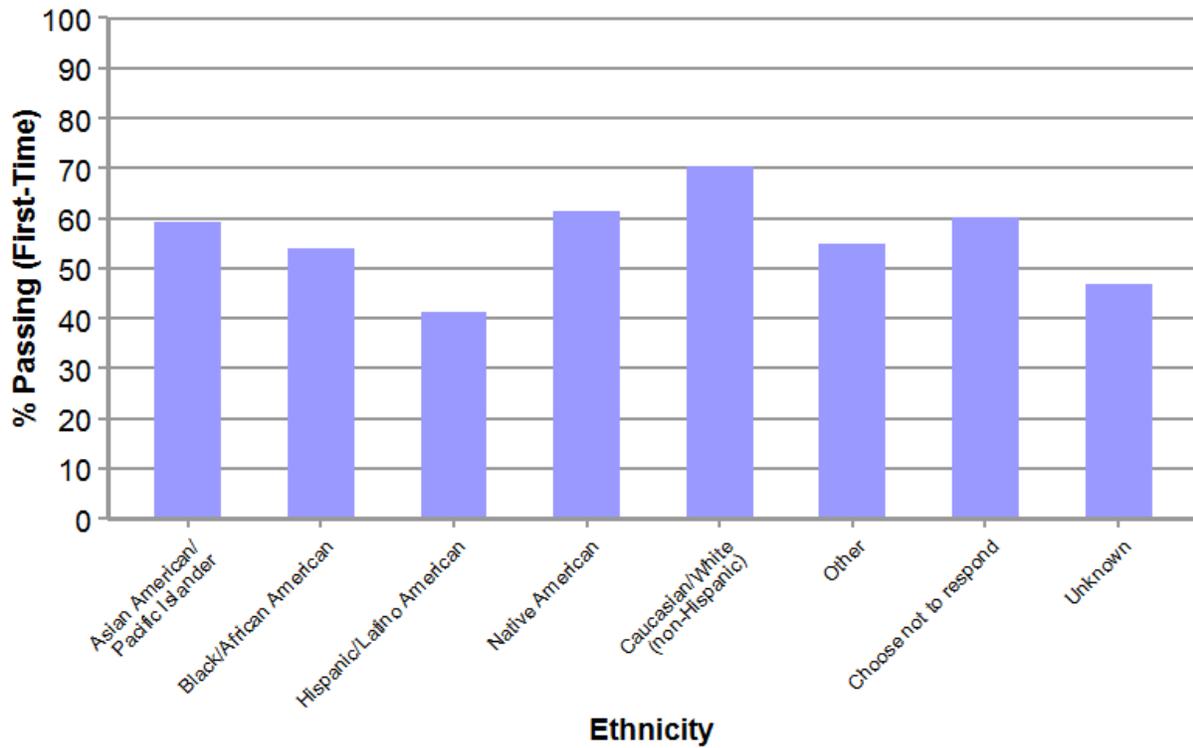


Table 111. General Lines – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	4,698	59.2	2,780	71.00	12.09
Yes, less than 30 hours	3,196	58.6	1,873	70.80	12.79
No	1,297	44.6	579	66.59	13.52
No response	57	47.4	27	66.53	18.06

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



Table 112. General Lines – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	511	80.4	411	77.74	10.88
Between \$50,000 and \$100,000	1,526	72.7	1,110	75.07	10.69
Between \$25,000 and \$50,000	3,588	60.6	2,176	71.37	11.85
Less than \$25,000	3,509	42.5	1,493	66.03	12.96
No response	114	60.5	69	69.75	15.59

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

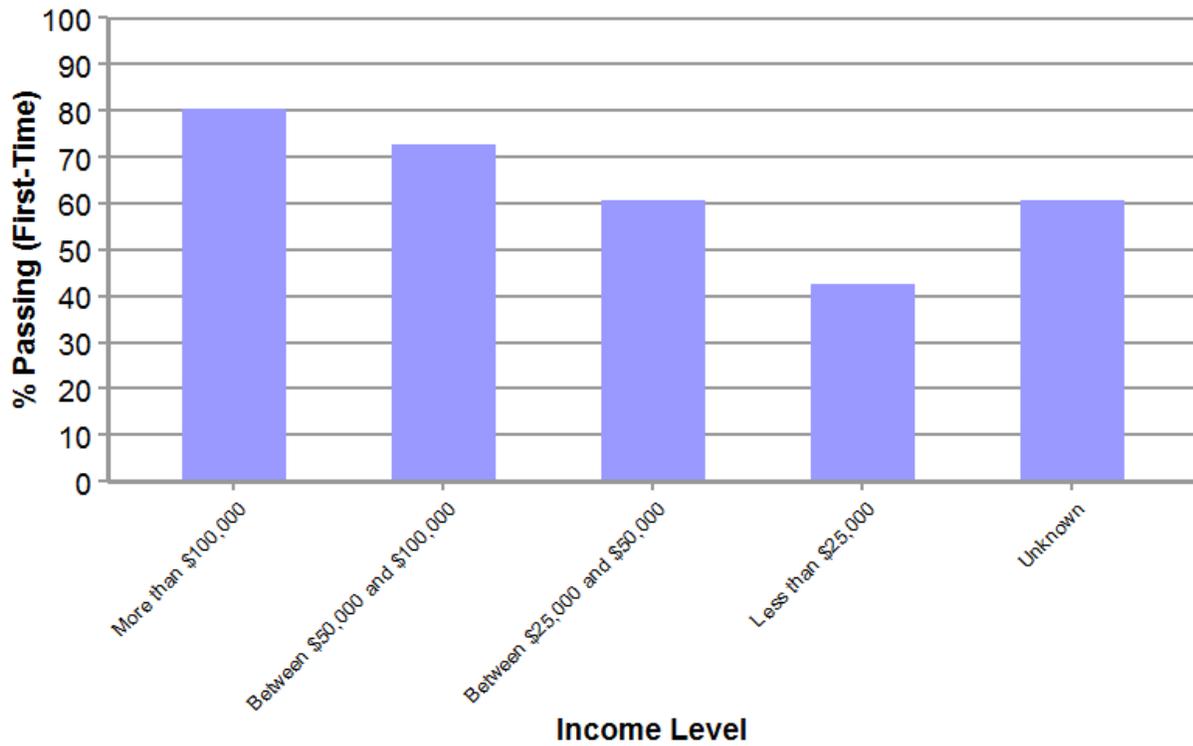


Table 113. General Lines – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	2,758	48.0	1,323	67.61	13.13
Between 31 and 50 hours	4,099	60.3	2,473	71.47	12.08
Between 51 and 70 hours	1,422	60.4	859	71.20	12.66
More than 70 hours	904	63.4	573	71.92	12.27
No response	65	47.7	31	66.34	17.18

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

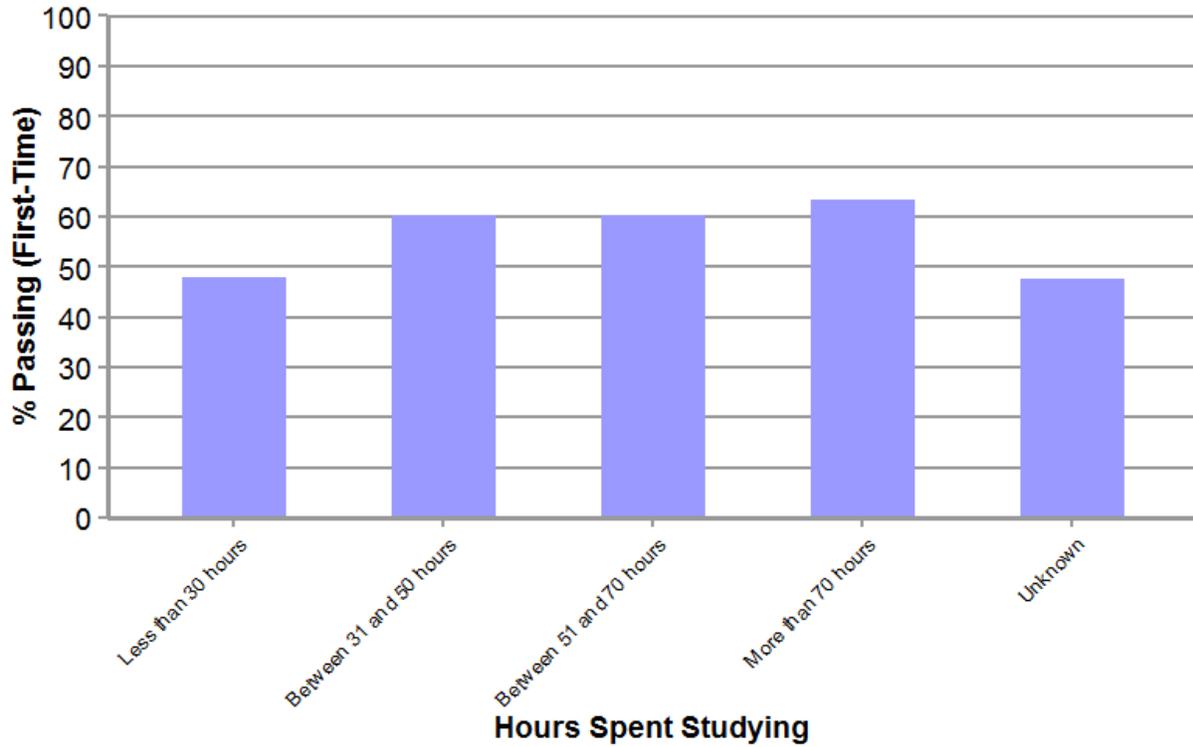


Table 114. General Lines – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	8,069	59.3	4,788	71.10	12.24
Spanish	790	35.2	278	63.32	13.65
Other	230	49.1	113	67.38	14.28
Choose not to respond	92	48.9	45	67.33	12.49
No response	67	52.2	35	67.96	18.40

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

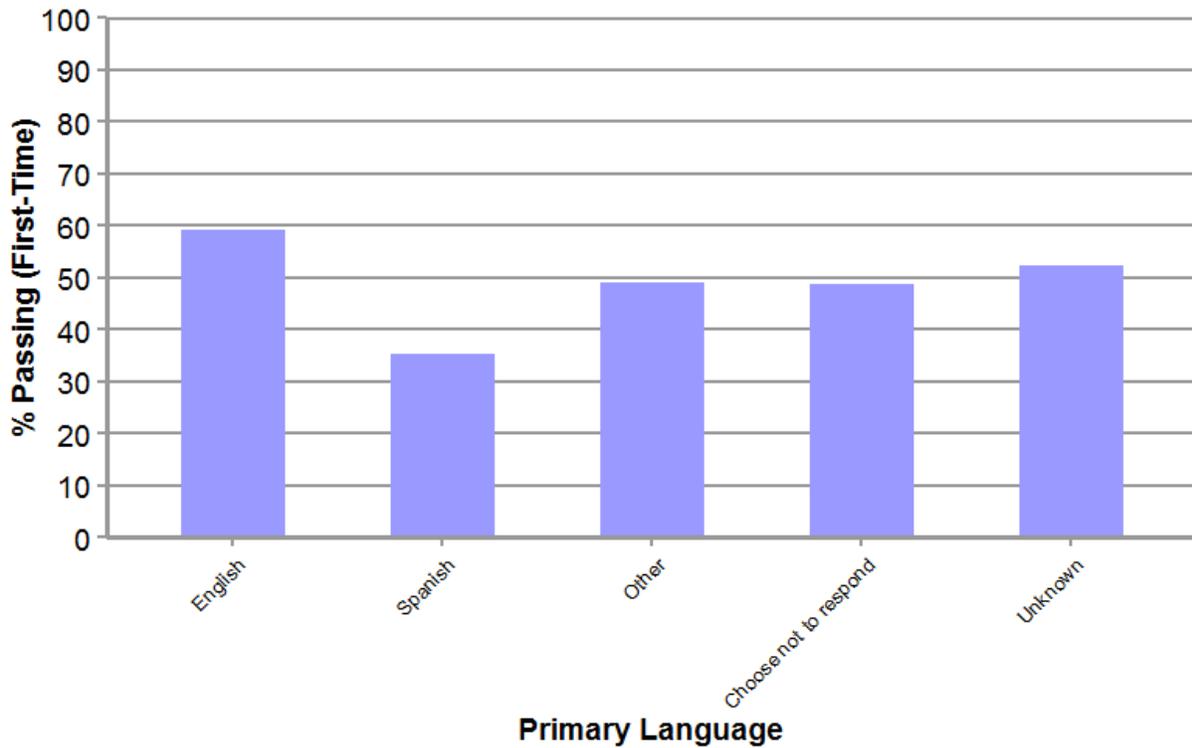


Table 115. General Lines – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	69	36.2	25	63.83	13.43
High school diploma or equivalent	3,907	45.6	1,780	66.77	12.99
Two-year college degree (Associate's Degree)	1,799	52.0	936	69.04	11.95
Four-year college degree (Bachelor's Degree)	2,499	73.9	1,848	75.41	10.52
Advanced college degree (Master's degree or Doctorate)	515	81.9	422	78.07	10.25
Choose not to respond	387	54.5	211	69.90	11.87
No response	72	51.4	37	66.85	17.41

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

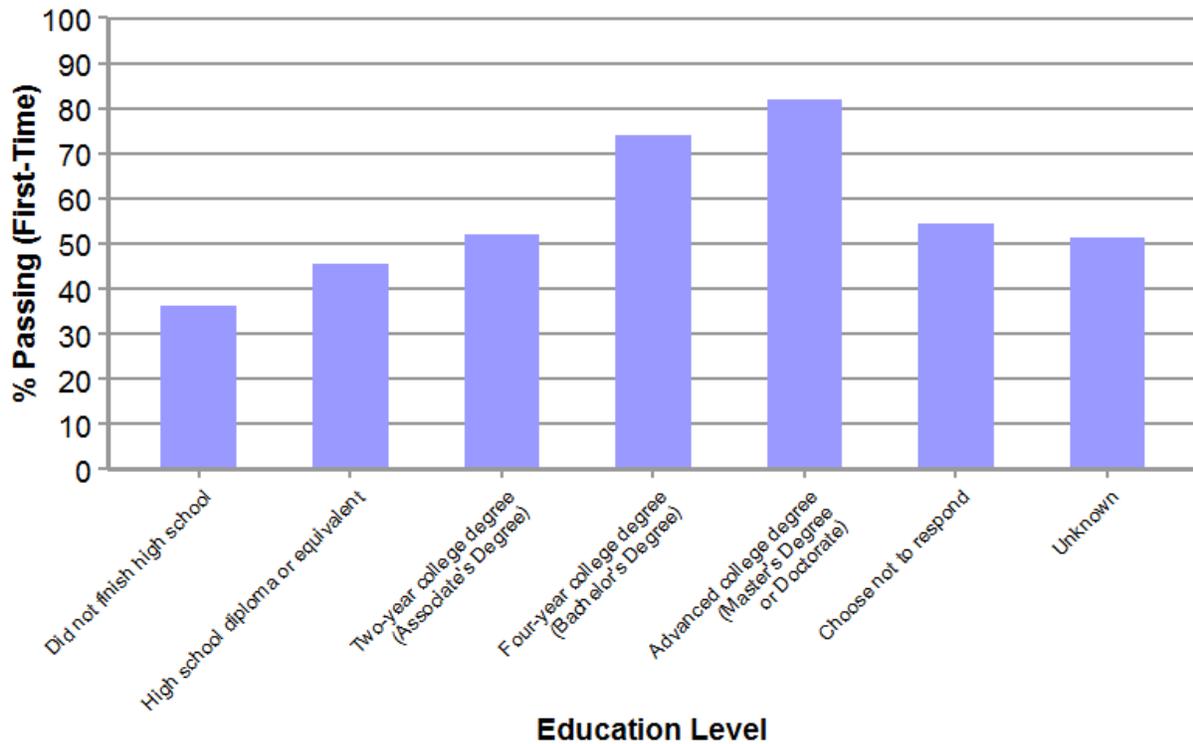


Table 116. General Lines – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	970	52.3	507	68.46	13.09
I completed an insurance course at a college or university.	298	48.3	144	68.47	11.14
I attended classroom preparation from an exam preparation school.	2,334	67.1	1,565	73.41	11.14
I completed an online course.	3,169	60.9	1,931	71.55	12.20
I bought and used a study guide or study manual.	1,921	48.2	925	67.85	13.12
I took the exam without taking a course or studying.	111	23.4	26	60.80	12.43
Other	376	33.2	125	62.37	14.20
No response	69	52.2	36	66.29	17.98

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

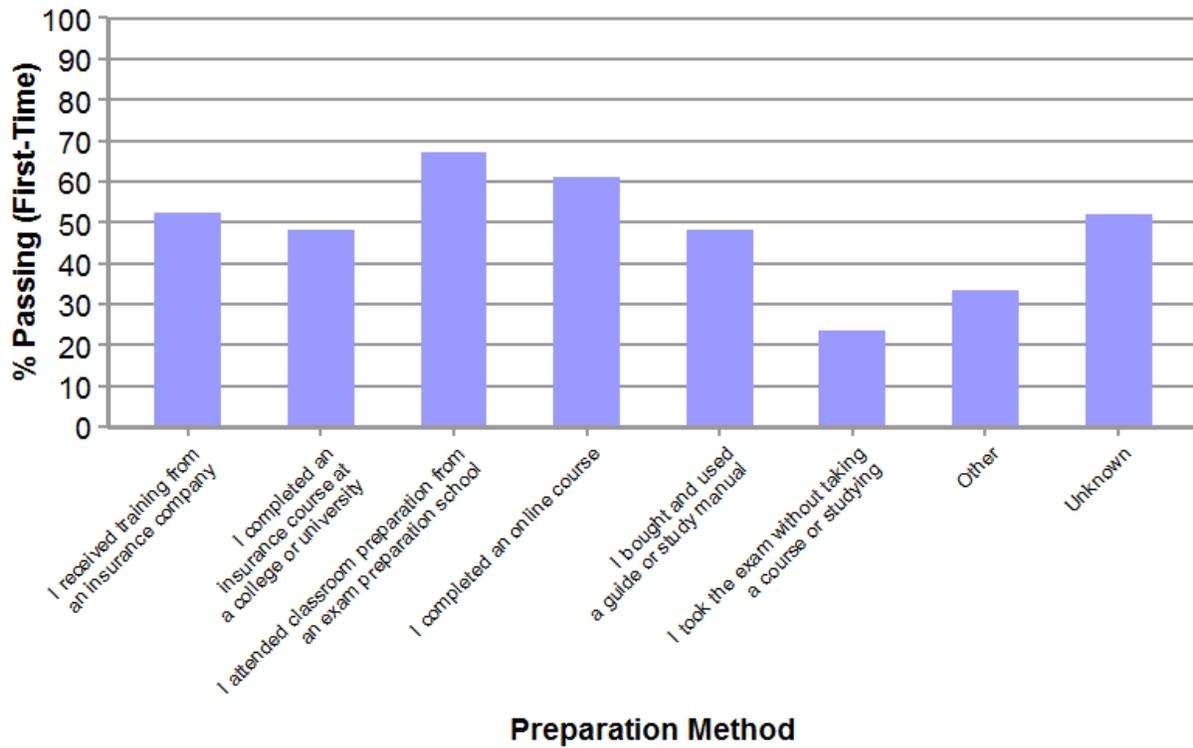


Table 117. General Lines – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	7,830	58.3	4,566	70.77	12.44
Mexico	562	41.1	231	65.14	13.27
the Caribbean	30	43.3	13	66.23	13.54
Central America	114	38.6	44	65.82	12.40
South America	76	42.1	32	66.21	13.26
Spain	3	100.0	3	76.33	1.53
Other	545	59.4	324	70.67	13.31
No response	88	52.3	46	67.81	16.30

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

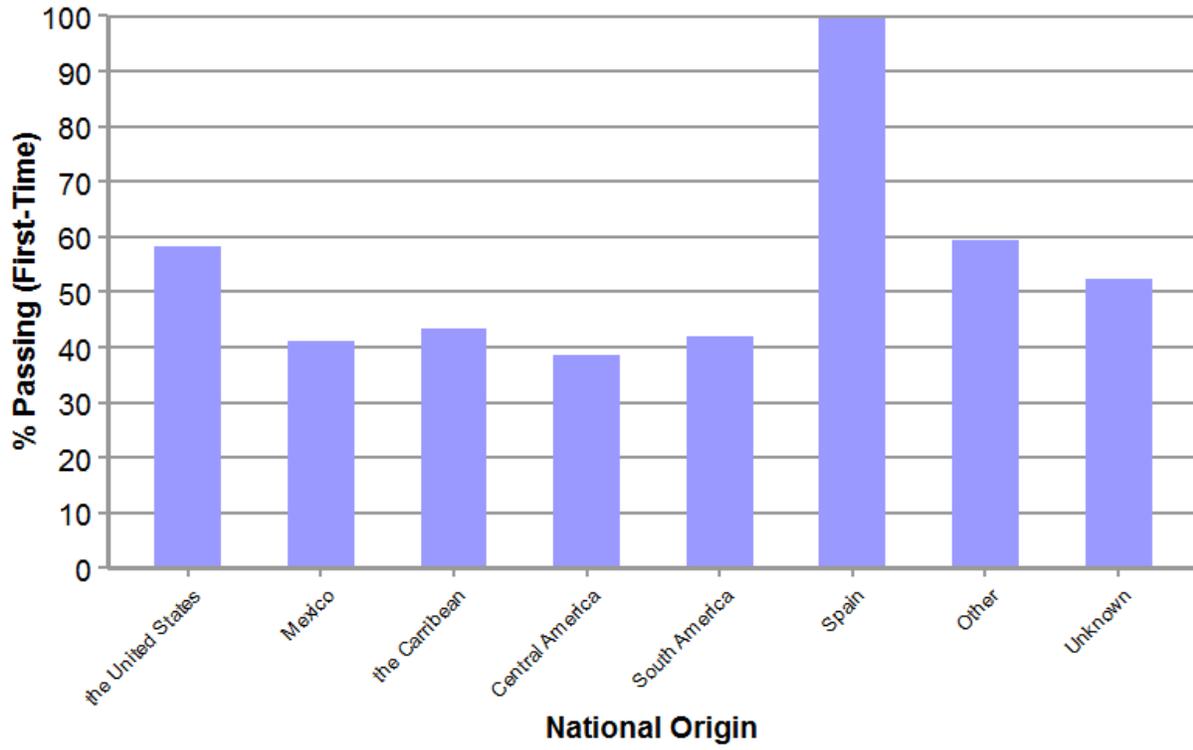


Table 118. General Lines – Property & Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	164	59.8	98	70.54	12.43
	Black / African-American	342	60.5	207	70.77	11.23
	Hispanic / Latino American	1,066	51.3	547	68.45	12.55
	Native American	19	73.7	14	75.58	12.46
	Caucasian / White (non-Hispanic)	1,699	74.9	1,272	75.88	10.39
	Other	101	61.4	62	71.65	11.53
	Choose not to respond	97	70.1	68	73.94	10.48
	No response	8	62.5	5	71.25	15.56
Female	Asian American / Pacific Islander	169	59.2	100	69.89	13.87
	Black / African-American	451	49.0	221	68.94	12.17
	Hispanic / Latino American	2,347	36.7	861	63.92	13.11
	Native American	25	52.0	13	70.44	13.78
	Caucasian / White (non-Hispanic)	2,360	67.0	1,582	73.56	11.02
	Other	117	49.6	58	67.98	12.96
	Choose not to respond	114	53.5	61	70.15	10.46
	No response	14	42.9	6	65.57	11.59
Choose not to respond	Asian American / Pacific Islander	1	0.0	0	60.00	.
	Black / African-American	1	100.0	1	74.00	.
	Hispanic / Latino American	4	50.0	2	68.00	15.08
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	3	33.3	1	68.33	12.50
	Other	1	0.0	0	52.00	.
	Choose not to respond	101	59.4	60	71.16	11.35
	No response	3	66.7	2	76.00	6.93
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	85.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	3	33.3	1	70.33	11.68
	No response	37	43.2	16	65.00	20.32

Figure 109. General Lines – Property & Casualty Percent Passing by Ethnicity within Gender

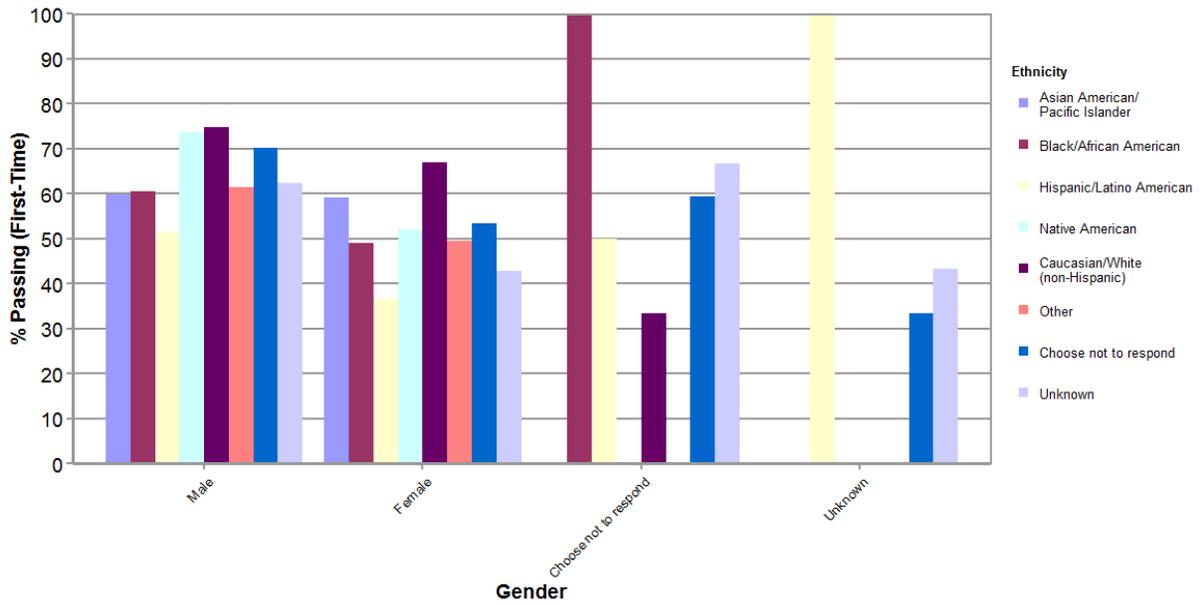


Table 119. General Lines – Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	17	58.8	10	69.65	13.96
	High school diploma or equivalent	1,101	51.6	568	68.64	12.55
	Two-year college degree (Associate's Degree)	636	57.5	366	70.52	11.38
	Four-year college degree (Bachelor's Degree)	1,307	76.1	995	75.85	10.18
	Advanced college degree (Master's degree or Doctorate)	303	82.5	250	78.73	9.72
	Choose not to respond	127	65.4	83	72.56	11.22
	No response	5	20.0	1	52.00	12.47
Female	Did not finish high school	52	28.8	15	61.92	12.82
	High school diploma or equivalent	2,792	43.2	1,205	66.02	13.10
	Two-year college degree (Associate's Degree)	1,150	49.0	564	68.24	12.14
	Four-year college degree (Bachelor's Degree)	1,164	71.8	836	75.01	10.87
	Advanced college degree (Master's degree or Doctorate)	205	82.4	169	77.40	10.93
	Choose not to respond	208	46.6	97	68.01	12.08
	No response	26	61.5	16	70.31	12.27
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	13	46.2	6	69.69	9.66
	Two-year college degree (Associate's Degree)	11	45.5	5	65.91	16.71
	Four-year college degree (Bachelor's Degree)	27	63.0	17	72.22	10.66
	Advanced college degree (Master's degree or Doctorate)	6	50.0	3	69.50	8.89
	Choose not to respond	51	60.8	31	71.18	11.43
	No response	6	66.7	4	75.00	8.44
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	85.00	.
	Two-year college degree (Associate's Degree)	2	50.0	1	74.50	12.02
	Four-year college degree (Bachelor's Degree)	1	0.0	0	64.00	.
	Advanced college degree (Master's degree or Doctorate)	1	0.0	0	68.00	.
	Choose not to respond	1	0.0	0	60.00	.
	No response	35	45.7	16	65.00	20.90

Figure 110. General Lines – Property & Casualty Percent Passing by Education Level within Gender

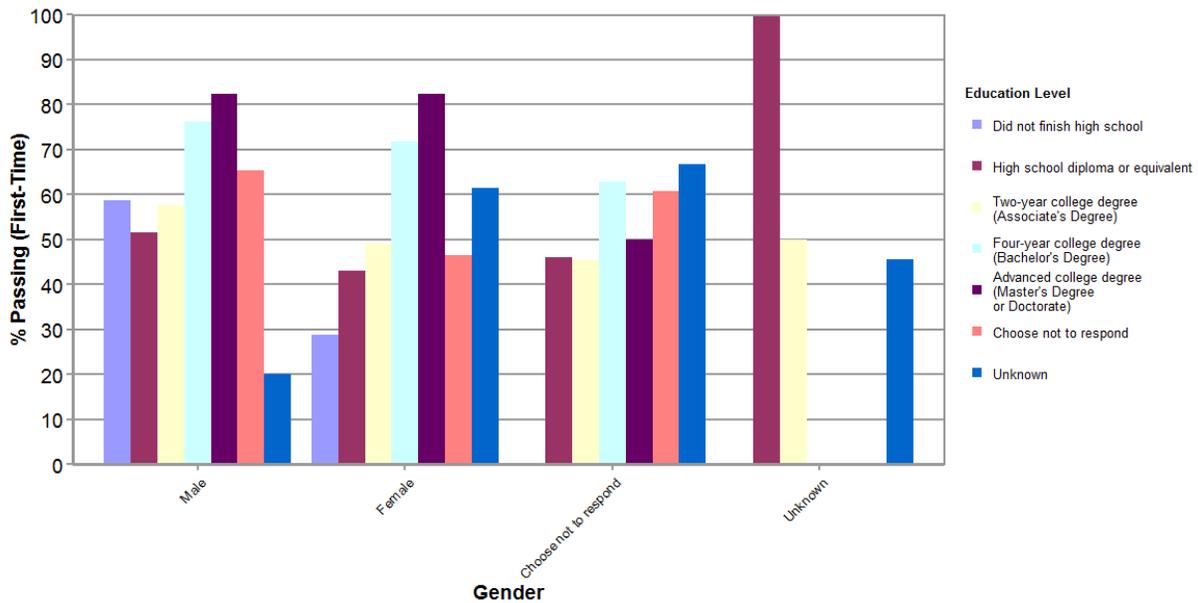


Table 120. General Lines – Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	1,836	67.6	1,242	73.36	11.27
	Yes, less than 30 hours	1,183	65.9	780	73.01	12.06
	No	470	52.8	248	69.27	12.55
	No response	7	42.9	3	67.14	13.62
Female	Yes, more than 30 hours	2,817	53.7	1,514	69.46	12.39
	Yes, less than 30 hours	1,973	54.1	1,067	69.46	13.07
	No	798	39.6	316	64.96	13.81
	No response	9	55.6	5	68.44	14.75
Chose not to respond	Yes, more than 30 hours	42	54.8	23	71.98	10.33
	Yes, less than 30 hours	39	64.1	25	71.33	10.91
	No	29	51.7	15	68.14	13.62
	No response	4	75.0	3	74.25	8.02
No response	Yes, more than 30 hours	3	33.3	1	69.67	13.43
	Yes, less than 30 hours	1	100.0	1	83.00	.
	No	0	-	-	-	-
	No response	37	43.2	16	65.11	20.32

Figure 111. General Lines – Property & Casualty Percent Passing by Course Taken within Gender

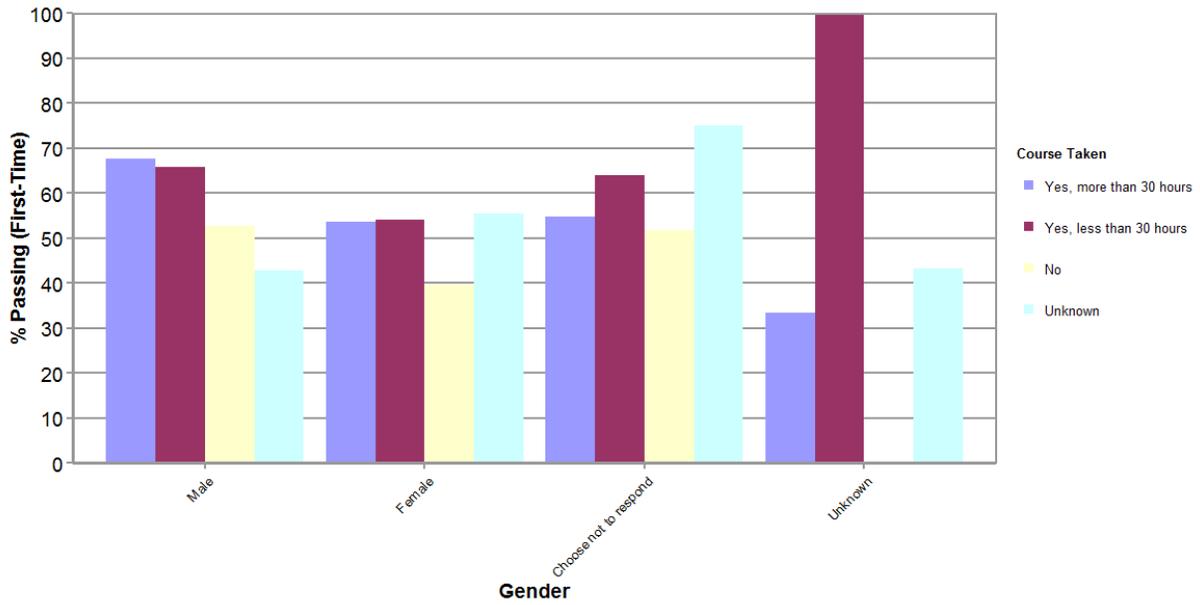


Table 121. General Lines – Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	372	59.1	220	70.60	12.34
	I completed an insurance course at a college or university.	97	55.7	54	70.70	10.57
	I attended classroom preparation from an exam preparation school.	844	75.0	633	75.57	10.31
	I completed an online course.	1,293	68.3	883	73.49	11.31
	I bought and used a study guide or study manual.	729	56.8	414	70.84	12.37
	I took the exam without taking a course or studying.	51	41.2	21	65.61	13.41
	Other	102	44.1	45	65.24	14.37
	No response	8	37.5	3	63.62	16.47
Female	I received training from an insurance company.	593	47.6	282	67.04	13.38
	I completed an insurance course at a college or university.	195	44.6	87	67.36	11.38
	I attended classroom preparation from an exam preparation school.	1,465	62.6	917	72.19	11.40
	I completed an online course.	1,849	55.8	1,031	70.18	12.62
	I bought and used a study guide or study manual.	1,169	43.0	503	65.99	13.28
	I took the exam without taking a course or studying.	60	8.3	5	56.72	9.93
	Other	246	26.4	65	60.47	13.91
	No response	20	60.0	12	66.50	15.00
Choose not to respond	I received training from an insurance company.	5	100.0	5	77.60	7.27
	I completed an insurance course at a college or university.	6	50.0	3	68.17	8.06
	I attended classroom preparation from an exam preparation school.	23	65.2	15	72.39	12.37
	I completed an online course.	27	63.0	17	73.19	11.05
	I bought and used a study guide or study manual.	20	30.0	6	65.90	9.35
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	27	55.6	15	68.96	13.04
	No response	6	83.3	5	76.67	6.12
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.	2	0.0	0	67.00	1.41
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	3	66.7	2	77.33	11.59
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	60.00	.
	No response	35	45.7	16	65.00	20.90

Figure 112. General Lines – Property & Casualty Percent Passing by Preparation Method within Gender

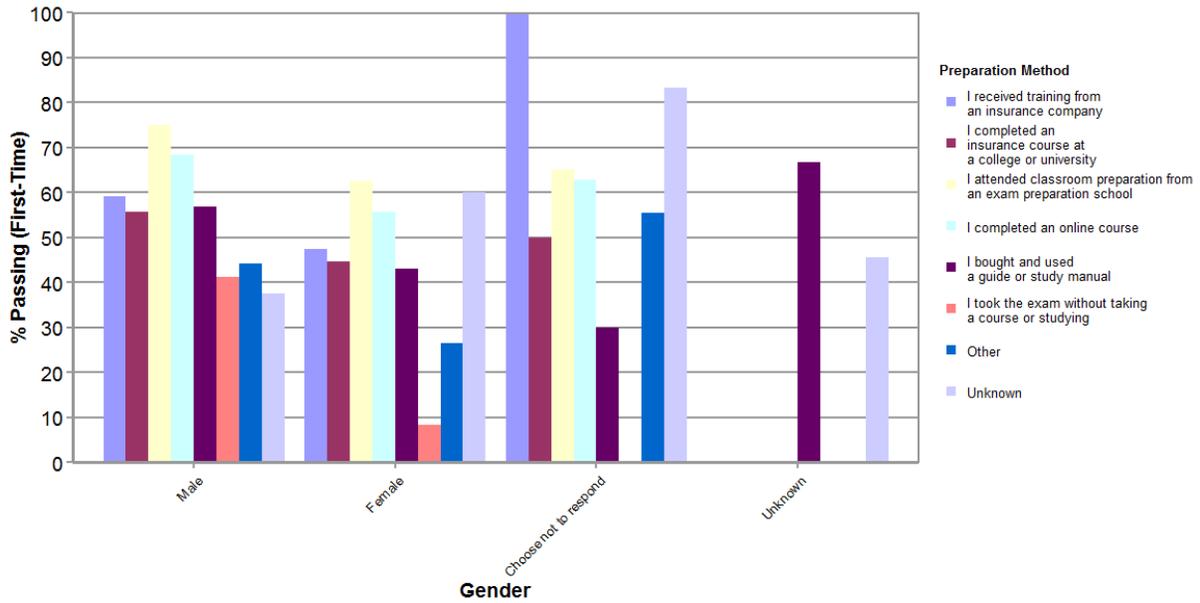


Table 122. General Lines – Property & Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	2,967	66.6	1,976	73.17	11.61
	Mexico	162	49.4	80	67.60	12.98
	the Caribbean	11	63.6	7	72.45	13.22
	Central America	42	54.8	23	69.74	10.47
	South America	37	48.6	18	67.89	12.57
	Spain	1	100.0	1	78.00	.
	Other	257	61.9	159	71.63	12.08
	No response	19	47.4	9	68.21	13.61
Female	the United States	4,773	53.2	2,540	69.30	12.72
	Mexico	398	37.4	149	64.08	13.27
	the Caribbean	18	33.3	6	62.61	13.05
	Central America	72	29.2	21	63.53	12.92
	South America	39	35.9	14	64.62	13.86
	Spain	2	100.0	2	75.50	0.71
	Other	267	57.7	154	69.63	14.48
	No response	28	57.1	16	69.32	11.99
Choose not to respond	the United States	86	55.8	48	69.93	11.52
	Mexico	2	100.0	2	78.00	2.83
	the Caribbean	1	0.0	0	63.00	.
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	19	57.9	11	73.16	11.87
	No response	6	83.3	5	75.83	7.73
No response	the United States	4	50.0	2	75.50	9.88
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	0.0	0	62.00	2.83
	No response	35	45.7	16	65.00	20.90

Figure 113. General Lines – Property & Casualty Percent Passing by National Origin within Gender

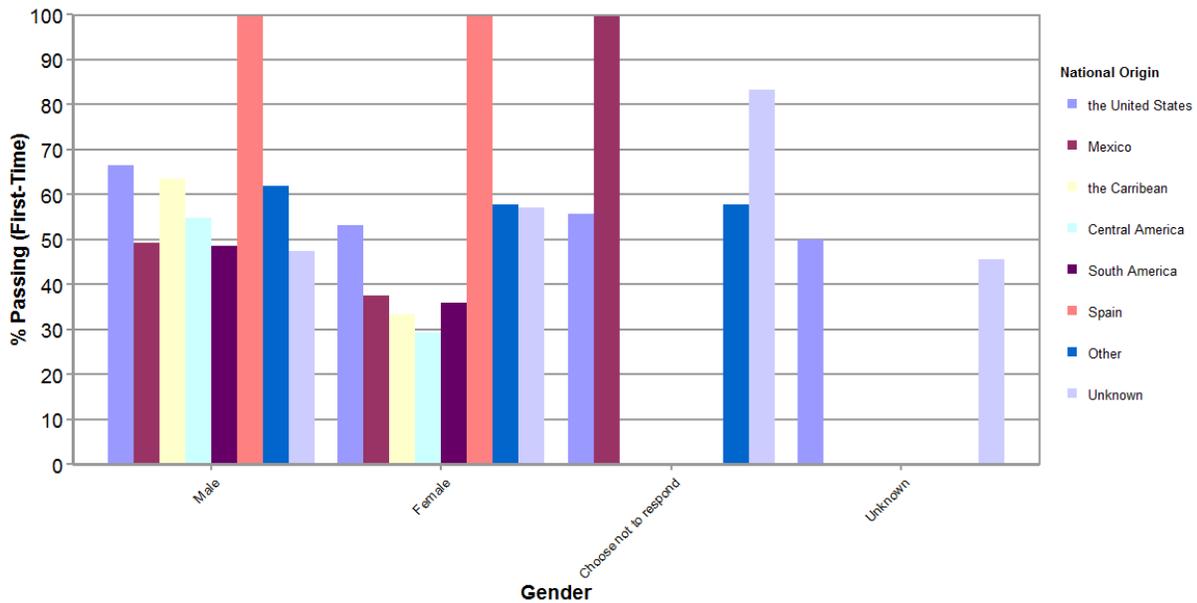


Table 123. General Lines – Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	3	33.3	1	67.33	9.02
	High school diploma or equivalent	80	48.8	39	66.44	14.21
	Two-year college degree (Associate's Degree)	64	42.2	27	66.05	14.60
	Four-year college degree (Bachelor's Degree)	123	69.1	85	72.54	11.21
	Advanced college degree (Master's degree or Doctorate)	49	77.6	38	76.43	11.41
	Choose not to respond	14	57.1	8	70.43	8.61
	No response	1	0.0	0	43.00	.
Black / African-American	Did not finish high school	1	0.0	0	54.00	.
	High school diploma or equivalent	260	43.1	112	66.75	12.41
	Two-year college degree (Associate's Degree)	166	50.0	83	68.18	11.39
	Four-year college degree (Bachelor's Degree)	261	61.7	161	72.47	10.95
	Advanced college degree (Master's degree or Doctorate)	80	77.5	62	75.01	9.25
	Choose not to respond	21	47.6	10	68.52	10.68
	No response	5	20.0	1	57.20	14.91
Hispanic / Latino American	Did not finish high school	36	25.0	9	58.56	12.61
	High school diploma or equivalent	1,936	33.9	656	63.00	13.10
	Two-year college degree (Associate's Degree)	742	41.5	308	65.85	12.10
	Four-year college degree (Bachelor's Degree)	513	64.7	332	72.37	11.33

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	87	79.3	69	75.94	11.48
	Choose not to respond	97	33.0	32	63.64	12.54
	No response	7	71.4	5	73.43	10.39
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	19	42.1	8	68.53	12.18
	Two-year college degree (Associate's Degree)	8	75.0	6	73.12	10.43
	Four-year college degree (Bachelor's Degree)	12	75.0	9	74.67	13.89
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	92.00	.
	Choose not to respond	2	100.0	2	90.50	2.12
	No response	2	50.0	1	70.50	26.16
Caucasian / White (non-Hispanic)	Did not finish high school	26	50.0	13	71.08	11.49
	High school diploma or equivalent	1,487	60.5	900	71.54	11.25
	Two-year college degree (Associate's Degree)	716	64.1	459	72.83	10.59
	Four-year college degree (Bachelor's Degree)	1,431	81.3	1,163	77.58	9.41
	Advanced college degree (Master's degree or Doctorate)	255	87.5	223	80.55	9.55
	Choose not to respond	136	66.2	90	73.57	10.40
	No response	11	63.6	7	70.45	11.47
Other	Did not finish high school	2	50.0	1	59.00	24.04
	High school diploma or equivalent	67	47.8	32	66.60	13.80
	Two-year college degree (Associate's Degree)	47	57.4	27	68.98	11.51
	Four-year college degree (Bachelor's Degree)	71	56.3	40	71.63	11.41
	Advanced college degree (Master's degree or Doctorate)	17	58.8	10	75.29	10.00
	Choose not to respond	15	66.7	10	70.33	12.51
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	52	61.5	32	71.60	9.61
	Two-year college degree (Associate's Degree)	53	47.2	25	68.11	12.05
	Four-year college degree (Bachelor's Degree)	82	65.9	54	73.82	10.82
	Advanced college degree (Master's degree or Doctorate)	24	70.8	17	74.46	7.87
	Choose not to respond	99	59.6	59	71.00	11.12
	No response	5	60.0	3	73.00	8.46
No response	Did not finish high school	1	100.0	1	74.00	.
	High school diploma or equivalent	6	16.7	1	61.83	7.65
	Two-year college degree (Associate's Degree)	3	33.3	1	69.00	13.75
	Four-year college degree (Bachelor's Degree)	6	66.7	4	73.67	15.19
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	77.00	4.24
	Choose not to respond	3	0.0	0	61.33	12.42

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	No response	41	48.8	20	65.59	19.96

Figure 114. General Lines – Property & Casualty Percent Passing by Education Level within Ethnicity

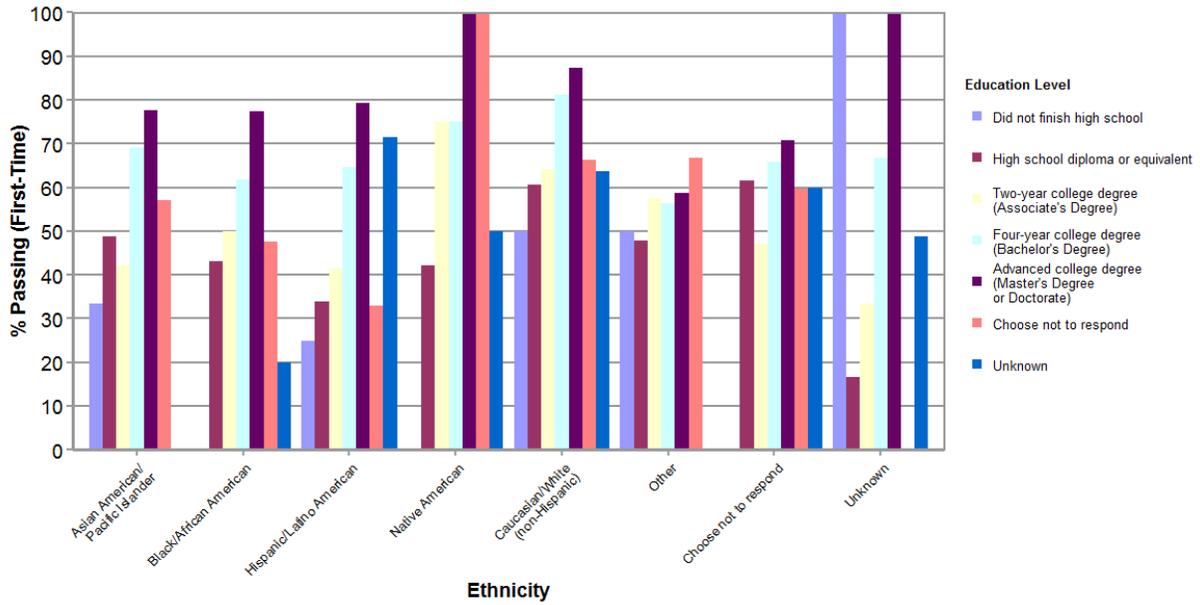


Table 124. General Lines – Property & Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	209	62.2	130	71.81	12.06
	Yes, less than 30 hours	84	60.7	51	68.73	15.12
	No	40	42.5	17	64.72	12.91
	No response	1	0.0	0	69.00	.
Black / African-American	Yes, more than 30 hours	489	57.1	279	70.72	11.25
	Yes, less than 30 hours	223	53.4	119	69.44	12.14
	No	81	37.0	30	64.42	12.71
	No response	1	100.0	1	82.00	.
Hispanic / Latino American	Yes, more than 30 hours	1,774	43.9	778	66.47	12.69
	Yes, less than 30 hours	1,114	42.6	475	65.44	13.22
	No	527	30.0	158	61.45	13.53
	No response	3	0.0	0	52.33	11.59
Native American	Yes, more than 30 hours	25	68.0	17	73.56	12.01
	Yes, less than 30 hours	13	61.5	8	72.92	16.69
	No	6	33.3	2	68.33	11.83
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	1,922	73.3	1,408	75.07	10.24
	Yes, less than 30 hours	1,581	70.3	1,111	74.85	10.97
	No	556	59.9	333	71.66	11.90
	No response	3	100.0	3	80.00	7.00
Other	Yes, more than 30 hours	132	57.6	76	69.98	12.02
	Yes, less than 30 hours	60	58.3	35	70.43	13.50
	No	26	30.8	8	65.19	11.63
	No response	1	100.0	1	84.00	.
Choose not to respond	Yes, more than 30 hours	136	64.7	88	73.09	10.52
	Yes, less than 30 hours	116	60.3	70	71.03	10.58
	No	58	51.7	30	69.66	12.13
	No response	5	40.0	2	69.40	5.03
No response	Yes, more than 30 hours	11	36.4	4	69.45	11.35
	Yes, less than 30 hours	5	80.0	4	71.40	13.37
	No	3	33.3	1	62.33	17.62
	No response	43	46.5	20	65.42	19.52

Figure 115. General Lines – Property & Casualty Percent Passing by Course Taken within Ethnicity

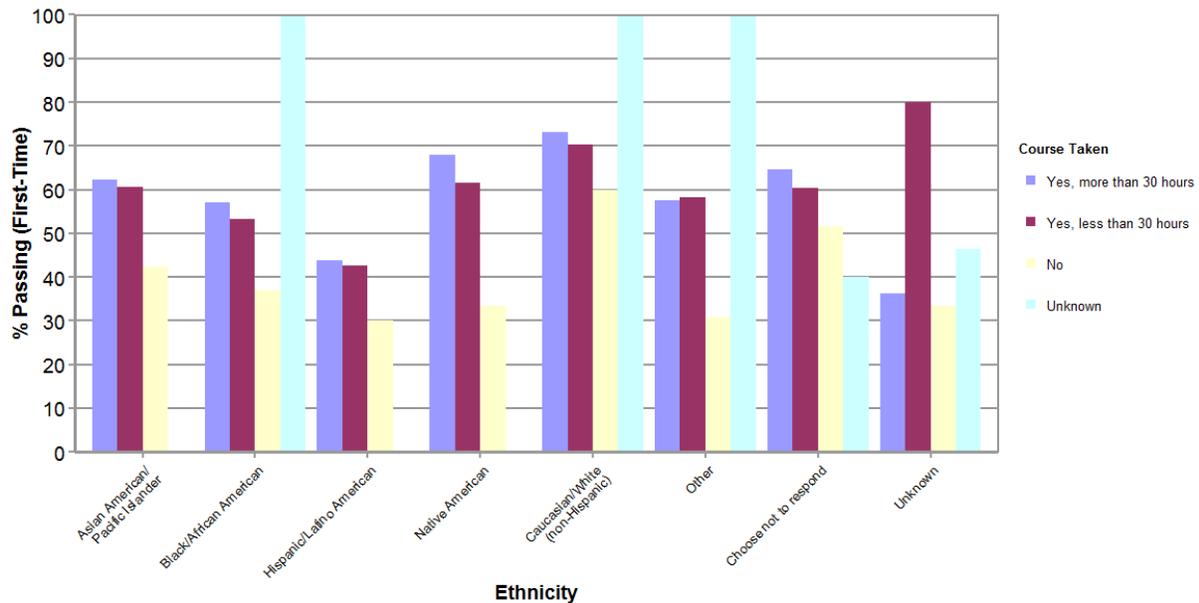


Table 125. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	37	62.2	23	72.68	12.53
	I completed an insurance course at a college or university.	11	36.4	4	64.09	11.61
	I attended classroom preparation from an exam preparation school.	82	67.1	55	71.71	11.95
	I completed an online course.	113	69.0	78	73.15	11.75
	I bought and used a study guide or study manual.	65	46.2	30	67.20	13.54
	I took the exam without taking a course or studying.	4	0.0	0	55.25	8.54
	Other	22	36.4	8	59.59	16.79
	No response	0	-	-	-	-
Black / African-American	I received training from an insurance company.	121	61.2	74	71.25	11.08
	I completed an insurance course at a college or university.	21	52.4	11	67.10	15.30
	I attended classroom preparation from an exam preparation school.	203	61.1	124	71.87	10.12
	I completed an online course.	279	52.3	146	69.74	11.86
	I bought and used a study guide or study manual.	138	44.9	62	67.43	12.22
	I took the exam without taking a course or studying.	6	50.0	3	65.83	13.36

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	22	31.8	7	61.27	14.38
	No response	4	50.0	2	60.50	20.98
Hispanic / Latino American	I received training from an insurance company.	479	39.0	187	64.70	13.57
	I completed an insurance course at a college or university.	113	34.5	39	64.98	10.44
	I attended classroom preparation from an exam preparation school.	723	52.0	376	68.80	11.73
	I completed an online course.	1,061	46.1	489	66.88	12.99
	I bought and used a study guide or study manual.	812	34.4	279	63.10	13.04
	I took the exam without taking a course or studying.	53	13.2	7	55.70	10.62
	Other	166	18.1	30	56.81	13.52
	No response	11	36.4	4	63.09	15.34
Native American	I received training from an insurance company.	1	100.0	1	83.00	.
	I completed an insurance course at a college or university.	1	0.0	0	63.00	.
	I attended classroom preparation from an exam preparation school.	15	80.0	12	77.47	13.15
	I completed an online course.	13	46.2	6	70.23	13.06
	I bought and used a study guide or study manual.	12	58.3	7	69.83	14.22
	I took the exam without taking a course or studying.	1	100.0	1	79.00	.
	Other	1	0.0	0	59.00	.
Caucasian / White (non-Hispanic)	I received training from an insurance company.	276	67.4	186	72.50	11.37
	I completed an insurance course at a college or university.	131	60.3	79	71.65	10.37
	I attended classroom preparation from an exam preparation school.	1,183	77.2	913	76.59	9.69
	I completed an online course.	1,533	72.6	1,113	75.15	10.50
	I bought and used a study guide or study manual.	793	62.9	499	72.61	11.65
	I took the exam without taking a course or studying.	40	32.5	13	66.08	12.29
	Other	99	47.5	47	68.62	12.07
	No response	7	71.4	5	71.29	14.74
Other	I received training from an insurance company.	24	54.2	13	68.67	14.64
	I completed an insurance course at a college or university.	8	62.5	5	74.00	8.37
	I attended classroom preparation from an exam preparation school.	50	68.0	34	72.14	13.64
	I completed an online course.	84	56.0	47	69.73	10.98

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I bought and used a study guide or study manual.	35	40.0	14	67.26	12.78
	I took the exam without taking a course or studying.	2	0.0	0	61.50	4.95
	Other	16	43.8	7	66.38	13.48
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	28	75.0	21	74.25	10.15
	I completed an insurance course at a college or university.	12	41.7	5	68.75	8.64
	I attended classroom preparation from an exam preparation school.	76	67.1	51	73.92	9.65
	I completed an online course.	78	60.3	47	70.87	11.78
	I bought and used a study guide or study manual.	61	54.1	33	71.31	10.70
	I took the exam without taking a course or studying.	5	40.0	2	67.20	14.17
	Other	50	52.0	26	68.98	11.55
	No response	5	100.0	5	76.40	5.03
No response	I received training from an insurance company.	4	50.0	2	71.50	9.33
	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.	2	0.0	0	66.50	0.71
	I completed an online course.	8	62.5	5	71.50	14.40
	I bought and used a study guide or study manual.	5	20.0	1	58.60	10.67
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	42	47.6	20	65.64	19.72

Figure 116. General Lines – Property & Casualty Percent Passing by Preparation Method within Ethnicity

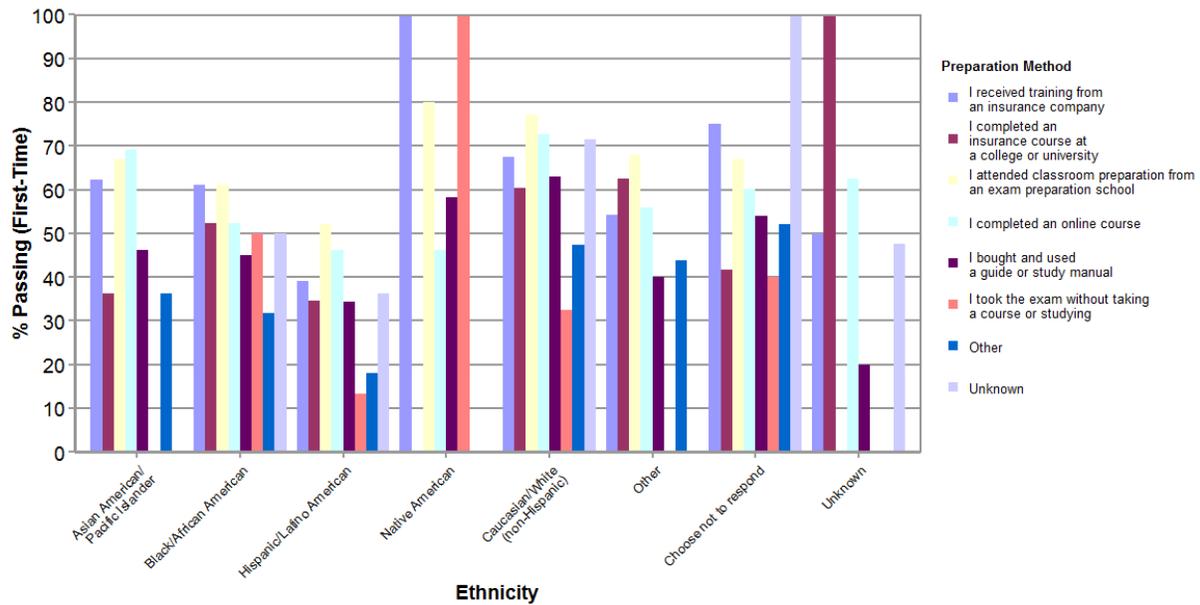


Table 126. General Lines – Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	97	60.8	59	70.25	11.39
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	235	58.7	138	70.13	13.88
	No response	2	50.0	1	73.00	9.90
Black / African-American	the United States	725	53.5	388	69.54	11.78
	Mexico	0	-	-	-	-
	the Caribbean	6	66.7	4	76.33	7.45
	Central America	3	100.0	3	79.00	1.00
	South America	1	0.0	0	63.00	.
	Spain	0	-	-	-	-
	Other	56	57.1	32	71.23	11.82
	No response	3	66.7	2	69.00	24.56
Hispanic / Latino American	the United States	2,628	41.4	1,087	65.39	13.06
	Mexico	545	41.5	226	65.14	13.29
	the Caribbean	17	35.3	6	62.47	13.75
	Central America	107	38.3	41	65.76	12.40
	South America	69	40.6	28	65.65	13.46
	Spain	1	100.0	1	76.00	.
	Other	35	45.7	16	65.34	15.81
	No response	16	37.5	6	63.19	12.47

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Native American	the United States	44	61.4	27	72.66	13.33
	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	3,929	70.2	2,757	74.53	10.79
	Mexico	3	33.3	1	69.67	15.89
	the Caribbean	3	33.3	1	61.67	13.20
	Central America	0	-	-	-	-
	South America	3	100.0	3	79.33	8.50
	Spain	2	100.0	2	76.50	2.12
	Other	107	76.6	82	74.57	12.09
	No response	15	60.0	9	74.07	9.68
Other	the United States	141	61.0	86	70.81	12.19
	Mexico	1	0.0	0	50.00	.
	the Caribbean	3	66.7	2	73.00	17.35
	Central America	2	0.0	0	59.00	2.83
	South America	1	0.0	0	68.00	.
	Spain	0	-	-	-	-
	Other	70	44.3	31	67.61	12.79
	No response	1	100.0	1	71.00	.
Choose not to respond	the United States	255	60.8	155	71.62	10.82
	Mexico	9	44.4	4	68.89	13.31
	the Caribbean	1	0.0	0	63.00	.
	Central America	2	0.0	0	56.00	15.56
	South America	1	100.0	1	76.00	.
	Spain	0	-	-	-	-
	Other	37	62.2	23	73.00	10.55
	No response	10	70.0	7	73.20	8.94
No response	the United States	11	63.6	7	72.91	10.41
	Mexico	4	0.0	0	57.25	7.27
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	0.0	0	57.00	.
	Spain	0	-	-	-	-
	Other	5	40.0	2	68.80	14.25
	No response	41	48.8	20	65.59	19.96

Figure 117. General Lines – Property & Casualty Percent Passing by National Origin within Ethnicity

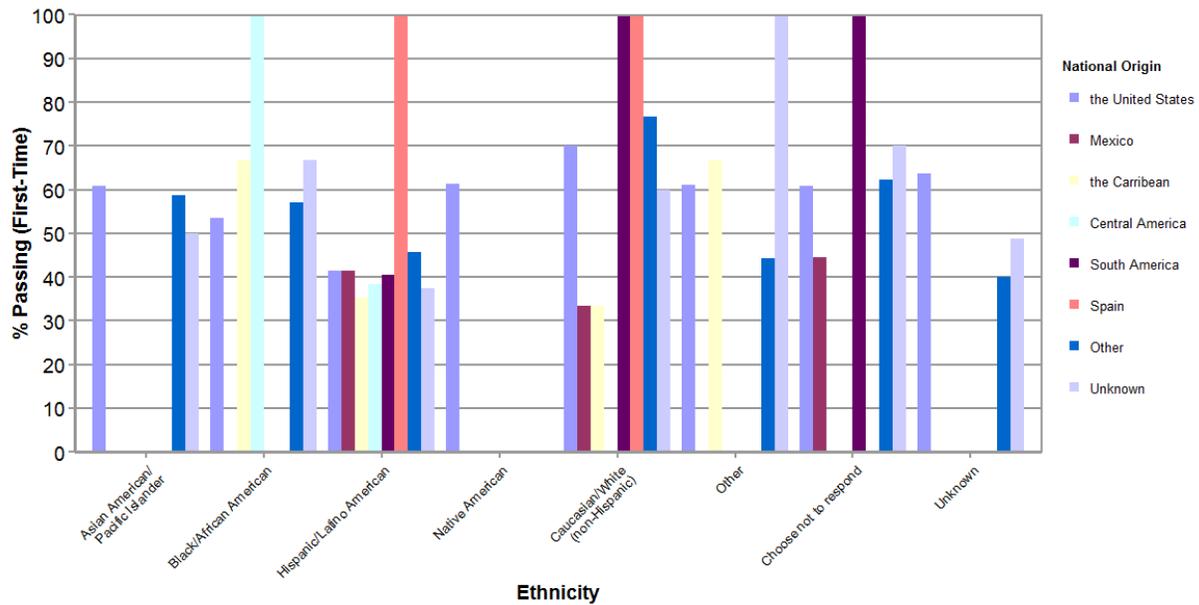


Table 127. General Lines – Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	56	39.3	22	64.11	13.95
	High school diploma or equivalent	3,384	47.4	1,603	67.35	12.79
	Two-year college degree (Associate's Degree)	1,514	52.7	798	69.32	11.74
	Four-year college degree (Bachelor's Degree)	2,151	75.7	1,629	76.01	10.22
	Advanced college degree (Master's degree or Doctorate)	388	85.1	330	79.06	9.38
	Choose not to respond	320	55.0	176	70.05	11.79
	No response	17	47.1	8	66.29	14.73
Mexico	Did not finish high school	6	16.7	1	59.00	14.39
	High school diploma or equivalent	315	33.3	105	62.48	13.51
	Two-year college degree (Associate's Degree)	115	47.0	54	67.99	11.13
	Four-year college degree (Bachelor's Degree)	88	59.1	52	69.64	12.44
	Advanced college degree (Master's degree or Doctorate)	23	73.9	17	75.09	11.46
	Choose not to respond	14	7.1	1	58.43	10.97
	No response	1	100.0	1	84.00	.
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	14	7.1	1	56.79	10.58

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Two-year college degree (Associate's Degree)	7	85.7	6	75.14	11.36
	Four-year college degree (Bachelor's Degree)	7	57.1	4	71.14	8.95
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	84.00	0.00
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
	Central America	Did not finish high school	4	25.0	1	63.25
High school diploma or equivalent		53	20.8	11	61.53	12.98
Two-year college degree (Associate's Degree)		27	51.9	14	69.30	11.41
Four-year college degree (Bachelor's Degree)		22	68.2	15	72.86	9.66
Advanced college degree (Master's degree or Doctorate)		5	40.0	2	66.60	4.62
Choose not to respond		3	33.3	1	60.67	14.29
No response		0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	23	26.1	6	61.96	12.47
	Two-year college degree (Associate's Degree)	20	35.0	7	61.80	13.82
	Four-year college degree (Bachelor's Degree)	25	60.0	15	73.40	9.91
	Advanced college degree (Master's degree or Doctorate)	4	50.0	2	67.25	20.61
	Choose not to respond	4	50.0	2	66.75	11.62
	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	100.0	1	76.00	.
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	78.00	.
	Choose not to respond	1	100.0	1	75.00	.
	No response	0	-	-	-	-
Other	Did not finish high school	3	33.3	1	69.00	4.58
	High school diploma or equivalent	109	47.7	52	66.68	14.45
	Two-year college degree (Associate's Degree)	108	48.1	52	66.94	15.04
	Four-year college degree (Bachelor's Degree)	197	65.5	129	72.31	11.56
	Advanced college degree (Master's degree or Doctorate)	90	73.3	66	75.33	12.09

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
National Origin	Choose not to respond	37	64.9	24	73.32	11.08
	No response	1	0.0	0	69.00	.
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	9	22.2	2	61.56	13.97
	Two-year college degree (Associate's Degree)	8	62.5	5	70.38	5.42
	Four-year college degree (Bachelor's Degree)	8	37.5	3	70.25	14.31
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	87.00	9.90
	Choose not to respond	8	75.0	6	72.62	9.30
	No response	53	52.8	28	66.66	18.48

Figure 118. General Lines – Property & Casualty Percent Passing by Education Level within National Origin

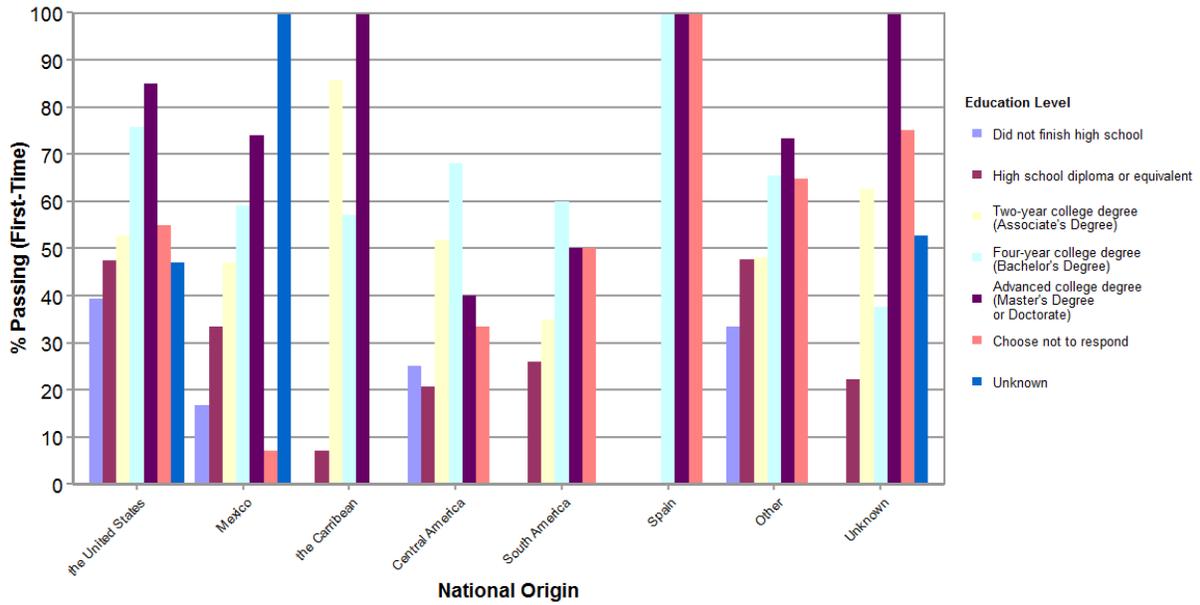


Table 128. General Lines – Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	3,928	60.7	2,386	71.47	11.87
	Yes, less than 30 hours	2,795	60.1	1,680	71.31	12.64
	No	1,097	45.0	494	66.89	13.22
	No response	10	60.0	6	73.90	9.28
Mexico	Yes, more than 30 hours	283	46.6	132	67.05	12.35
	Yes, less than 30 hours	177	37.3	66	64.68	12.73
	No	100	33.0	33	60.90	15.48
	No response	2	0.0	0	48.50	13.44
the Caribbean	Yes, more than 30 hours	17	41.2	7	66.47	13.34
	Yes, less than 30 hours	9	55.6	5	66.56	12.38
	No	4	25.0	1	64.50	20.24
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	70	40.0	28	65.87	12.69
	Yes, less than 30 hours	32	40.6	13	66.81	12.43
	No	12	25.0	3	62.83	11.00
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	36	36.1	13	66.06	13.65
	Yes, less than 30 hours	31	51.6	16	67.94	11.11
	No	8	37.5	3	61.00	19.31
	No response	1	0.0	0	60.00	.
Spain	Yes, more than 30 hours	2	100.0	2	75.50	0.71
	Yes, less than 30 hours	1	100.0	1	78.00	.
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	339	59.0	200	70.79	13.09
	Yes, less than 30 hours	136	61.0	83	70.00	14.57
	No	69	59.4	41	71.38	11.99
	No response	1	0.0	0	69.00	.
No response	Yes, more than 30 hours	23	52.2	12	69.57	13.47
	Yes, less than 30 hours	15	60.0	9	70.87	10.01
	No	7	57.1	4	68.14	14.58
	No response	43	48.8	21	65.74	19.54

Figure 119. General Lines – Property & Casualty Percent Passing by Course Taken within National Origin

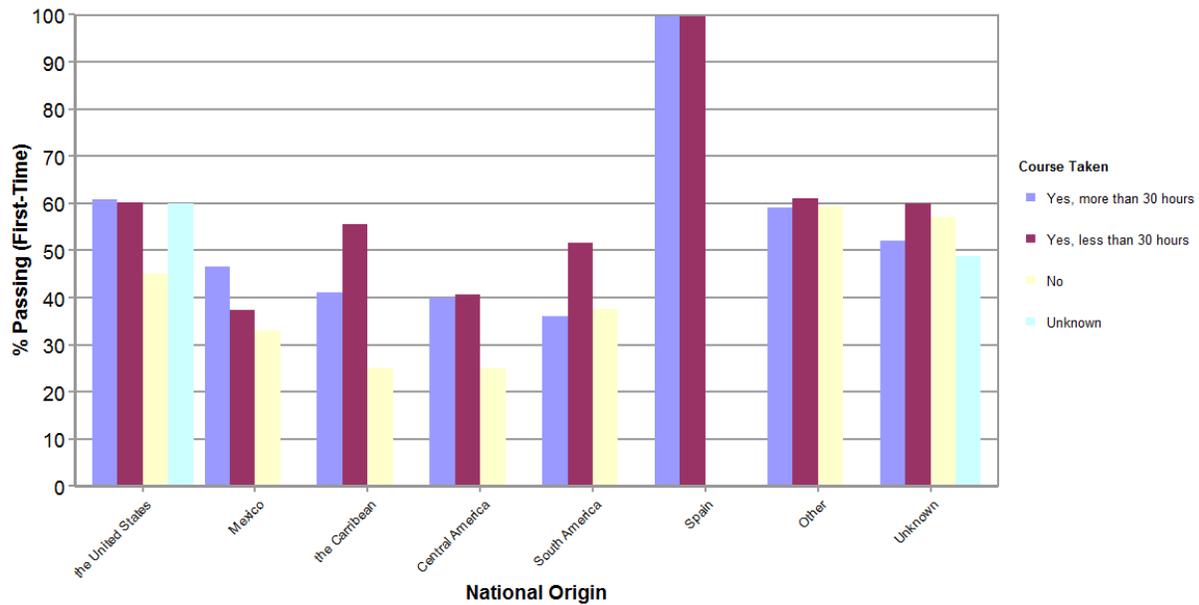


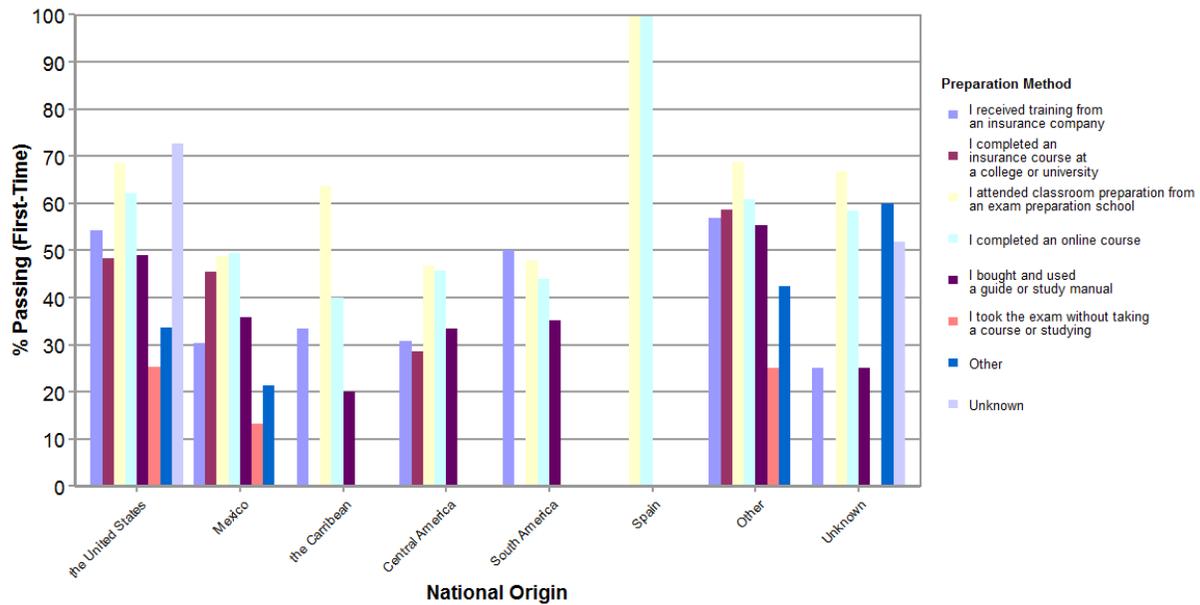
Table 129. General Lines – Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	822	54.4	447	69.07	12.79
	I completed an insurance course at a college or university.	227	48.5	110	68.73	10.92
	I attended classroom preparation from an exam preparation school.	2,018	68.5	1,383	73.90	10.93
	I completed an online course.	2,712	62.1	1,684	71.91	12.07
	I bought and used a study guide or study manual.	1,650	49.1	810	68.15	12.95
	I took the exam without taking a course or studying.	87	25.3	22	61.75	12.73
	Other	303	33.7	102	62.87	13.76
	No response	11	72.7	8	69.64	15.76
Mexico	I received training from an insurance company.	69	30.4	21	62.04	13.21
	I completed an insurance course at a college or university.	33	45.5	15	67.91	9.13
	I attended classroom preparation from an exam preparation school.	115	48.7	56	68.43	11.84
	I completed an online course.	176	49.4	87	67.19	12.69
	I bought and used a study guide or study manual.	123	35.8	44	64.08	13.59
	I took the exam without taking a course or studying.	15	13.3	2	55.40	11.20
	Other	28	21.4	6	53.96	16.27

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	3	0.0	0	56.33	15.95
the Caribbean	I received training from an insurance company.	3	33.3	1	66.00	12.12
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	11	63.6	7	70.18	11.90
	I completed an online course.	10	40.0	4	67.20	11.98
	I bought and used a study guide or study manual.	5	20.0	1	56.60	20.33
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	62.00	.
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	13	30.8	4	62.54	12.41
	I completed an insurance course at a college or university.	7	28.6	2	60.57	15.01
	I attended classroom preparation from an exam preparation school.	32	46.9	15	68.94	11.26
	I completed an online course.	35	45.7	16	68.57	12.02
	I bought and used a study guide or study manual.	21	33.3	7	63.00	13.42
	I took the exam without taking a course or studying.	1	0.0	0	56.00	.
	Other	5	0.0	0	56.20	4.66
	No response	0	-	-	-	-
South America	I received training from an insurance company.	8	50.0	4	67.75	13.13
	I completed an insurance course at a college or university.	2	0.0	0	57.00	0.00
	I attended classroom preparation from an exam preparation school.	23	47.8	11	66.96	11.89
	I completed an online course.	25	44.0	11	67.76	15.40
	I bought and used a study guide or study manual.	17	35.3	6	63.18	13.13
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	68.00	.
	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.	1	100.0	1	78.00	.
	I completed an online course.	2	100.0	2	75.50	0.71
	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.	51	56.9	29	69.02	15.95
	I completed an insurance course at a college or university.	29	58.6	17	69.76	13.57
	I attended classroom preparation from an exam preparation school.	125	68.8	86	72.66	12.08
	I completed an online course.	197	60.9	120	71.80	12.37
	I bought and used a study guide or study manual.	101	55.4	56	69.99	13.63
	I took the exam without taking a course or studying.	8	25.0	2	61.25	10.40
	Other	33	42.4	14	64.12	15.82
	No response	1	0.0	0	68.00	.
No response	I received training from an insurance company.	4	25.0	1	69.75	5.12
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	9	66.7	6	73.44	9.77
	I completed an online course.	12	58.3	7	70.17	12.97
	I bought and used a study guide or study manual.	4	25.0	1	62.25	16.50
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	60.0	3	73.00	7.97
	No response	54	51.9	28	66.13	18.71

Figure 120. 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 130. Adjuster – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	130	57.7	75	70.41	12.52

Table 131. Adjuster – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	59	71.2	42	71.80	12.48
Female	69	47.8	33	69.80	12.27
Choose not to respond	0	-	-	-	-
No response	2	0.0	0	50.50	0.71

Figure 121. Adjuster – Property & Casualty Percent Passing by Gender

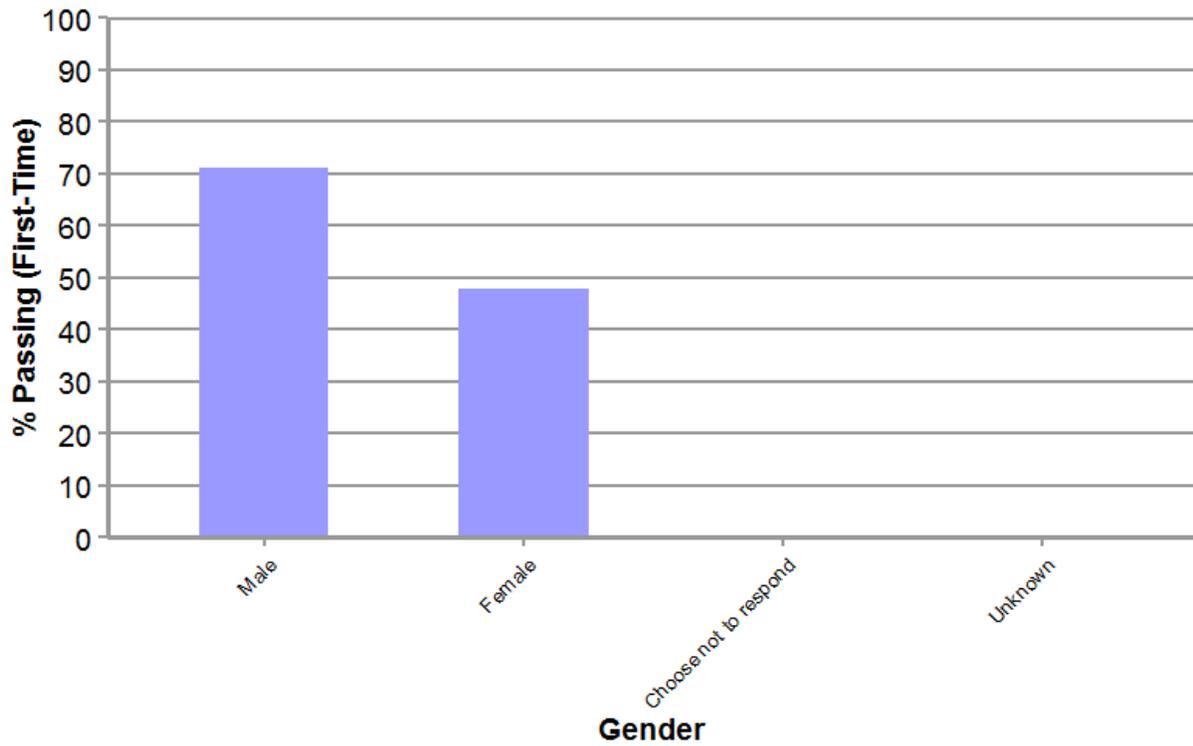


Table 132. Adjuster – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	2	100.0	2	85.50	4.95
Black / African-American	22	36.4	8	64.50	11.55
Hispanic / Latino American	17	29.4	5	60.88	12.55
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	73	67.1	49	73.45	10.66
Other	5	60.0	3	74.60	11.50
Choose not to respond	8	87.5	7	76.25	14.23
No response	3	33.3	1	61.00	18.19

Figure 122. Adjuster – Property & Casualty Percent Passing by Ethnicity

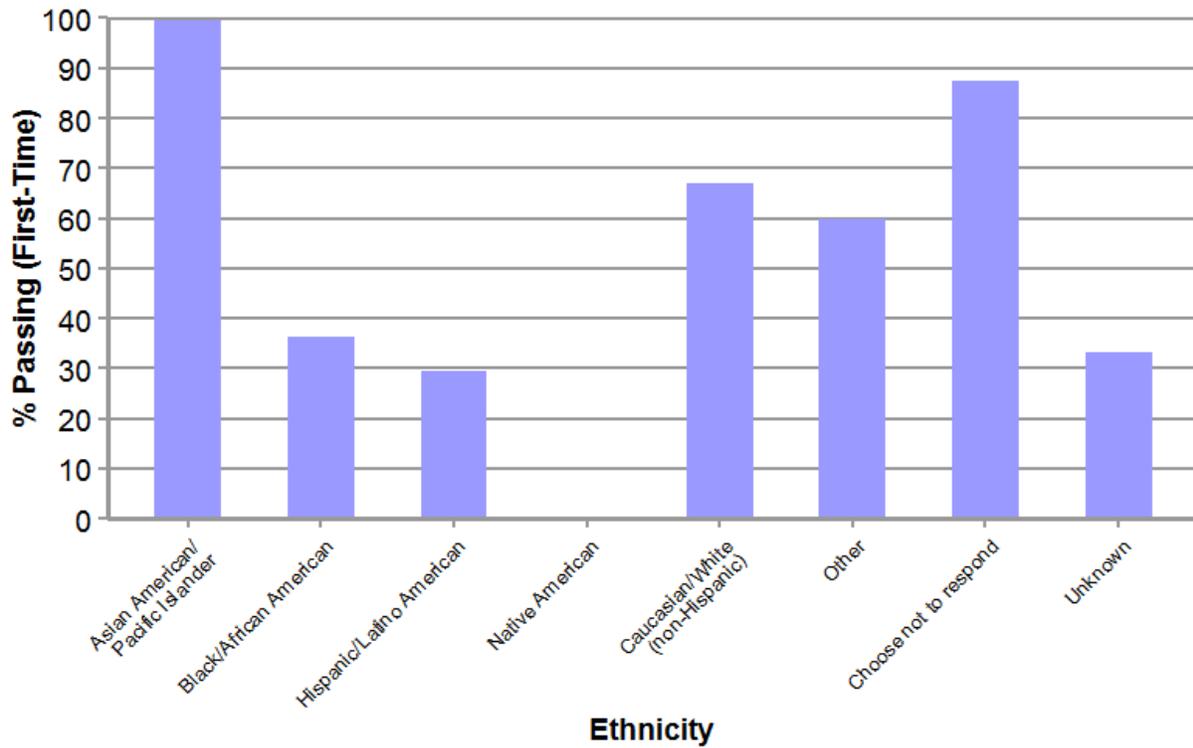


Table 133. Adjuster – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	50	66.0	33	71.96	14.02
Yes, less than 30 hours	17	52.9	9	69.53	9.80
No	60	53.3	32	69.97	11.70
No response	3	33.3	1	58.33	13.58

Figure 123. Adjuster – Property & Casualty Percent Passing by Course Taken



Table 134. Adjuster – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	14	85.7	12	76.07	11.51
Between \$50,000 and \$100,000	55	72.7	40	74.53	11.64
Between \$25,000 and \$50,000	42	31.0	13	64.64	10.83
Less than \$25,000	15	53.3	8	67.47	13.11
No response	4	50.0	2	65.50	17.71

Figure 124. Adjuster – Property & Casualty Percent Passing by Income Level

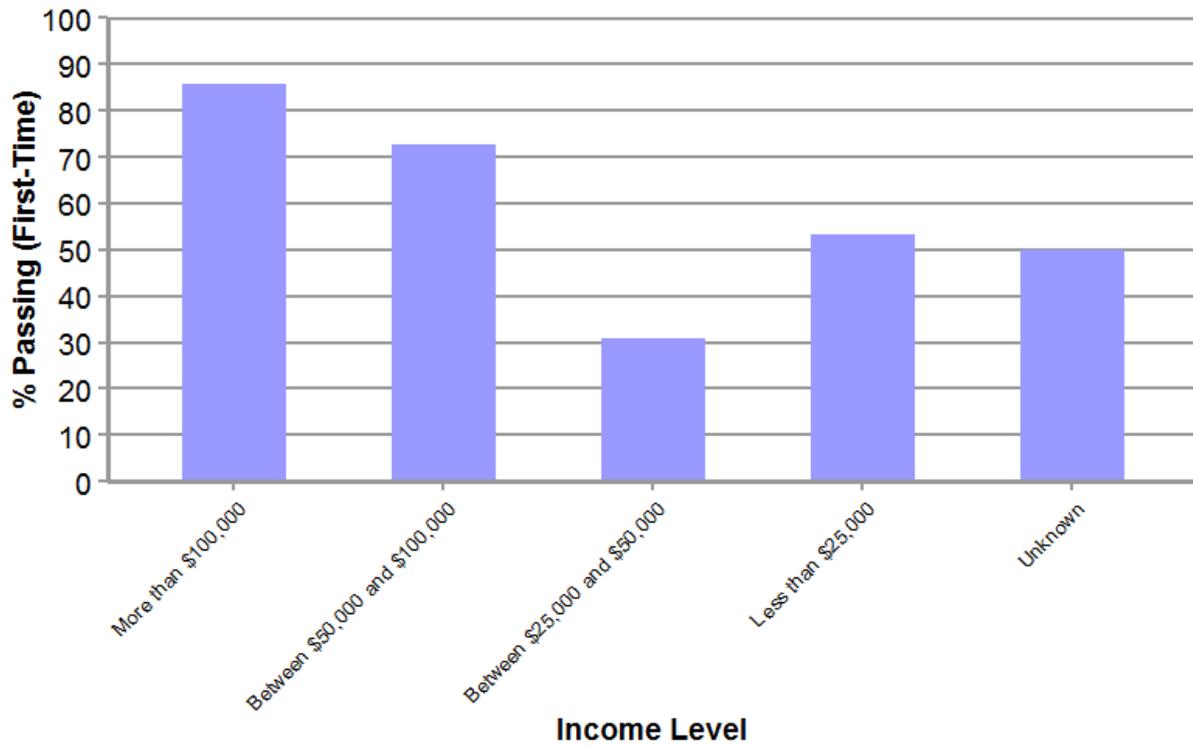


Table 135. Adjuster – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	55	52.7	29	69.11	10.37
Between 31 and 50 hours	47	61.7	29	71.51	14.23
Between 51 and 70 hours	12	75.0	9	74.08	9.62
More than 70 hours	14	57.1	8	71.50	15.05
No response	2	0.0	0	50.50	0.71

Figure 125. Adjuster – Property & Casualty Percent Passing by Total Hours Spent Studying

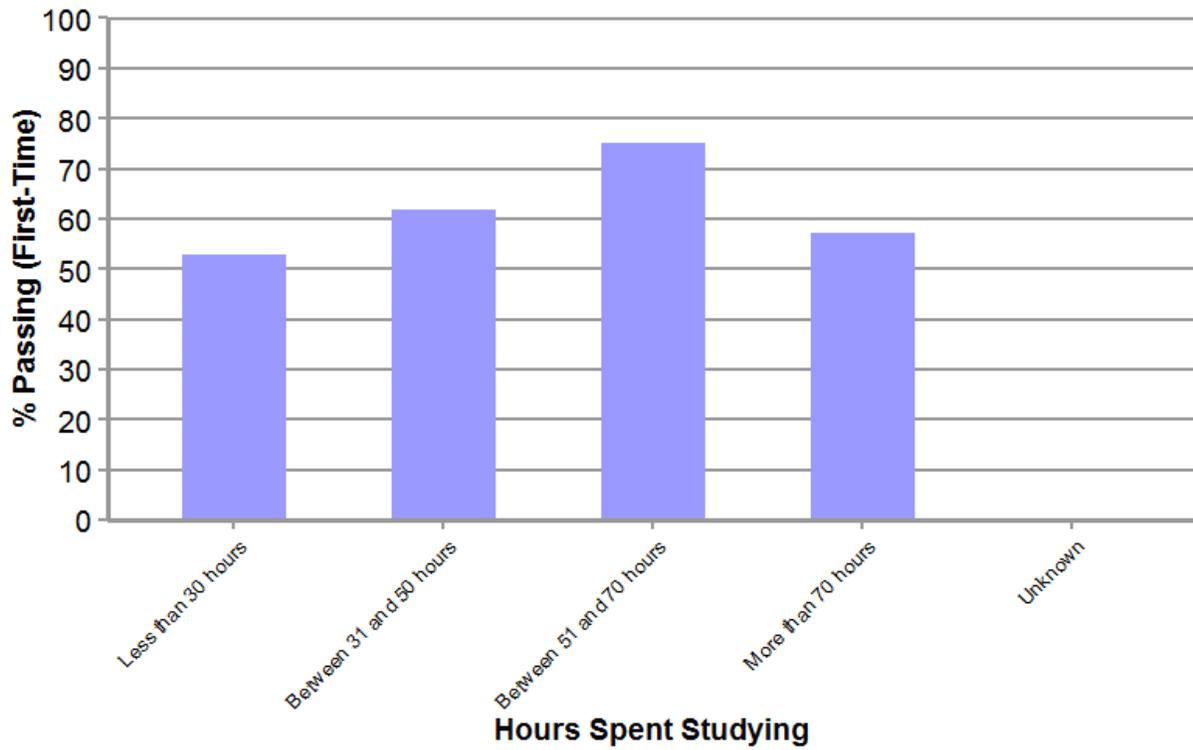


Table 136. Adjuster – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	123	59.3	73	71.11	11.91
Spanish	4	25.0	1	54.75	16.26
Other	0	-	-	-	-
Choose not to respond	1	100.0	1	87.00	.
No response	2	0.0	0	50.50	0.71

Figure 126. Adjuster – Property & Casualty Percent Passing by Primary Language

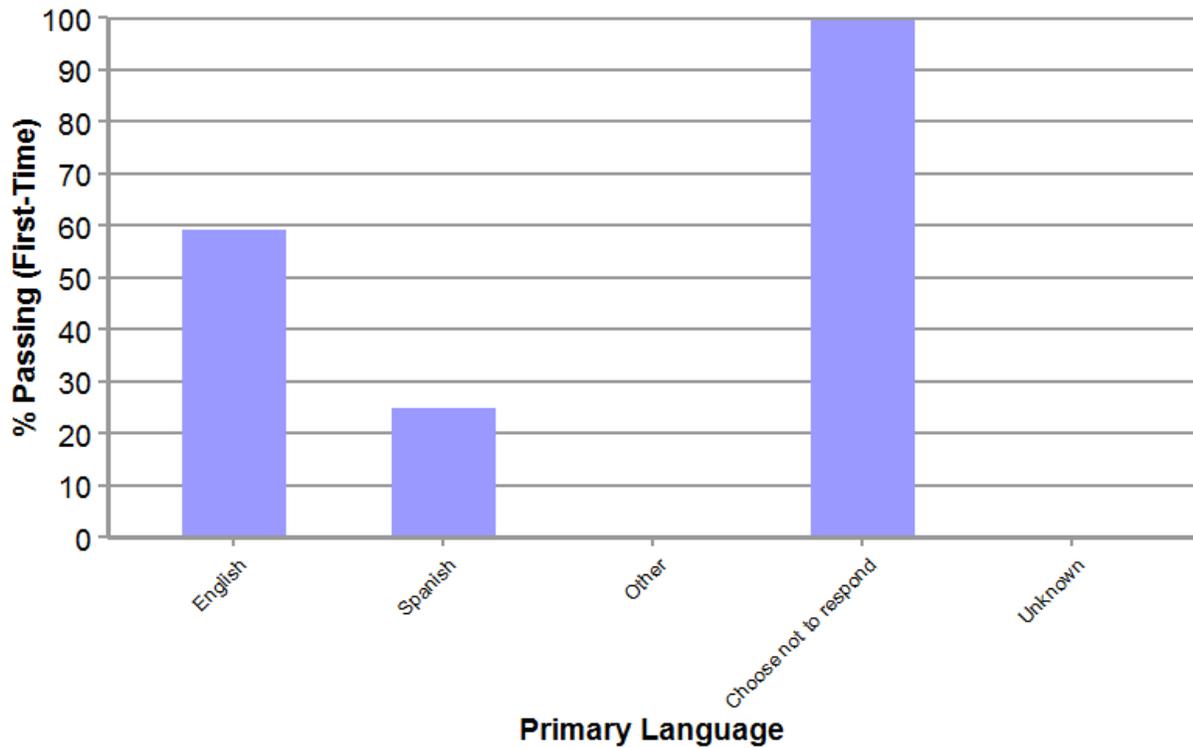


Table 137. Adjuster – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	32	28.1	9	63.00	11.03
Two-year college degree (Associate's Degree)	12	41.7	5	65.67	9.09
Four-year college degree (Bachelor's Degree)	54	70.4	38	73.15	11.93
Advanced college degree (Master's degree or Doctorate)	26	80.8	21	77.81	10.84
Choose not to respond	4	50.0	2	68.75	11.24
No response	2	0.0	0	50.50	0.71

Figure 127. Adjuster – Property & Casualty Percent Passing by Education Level

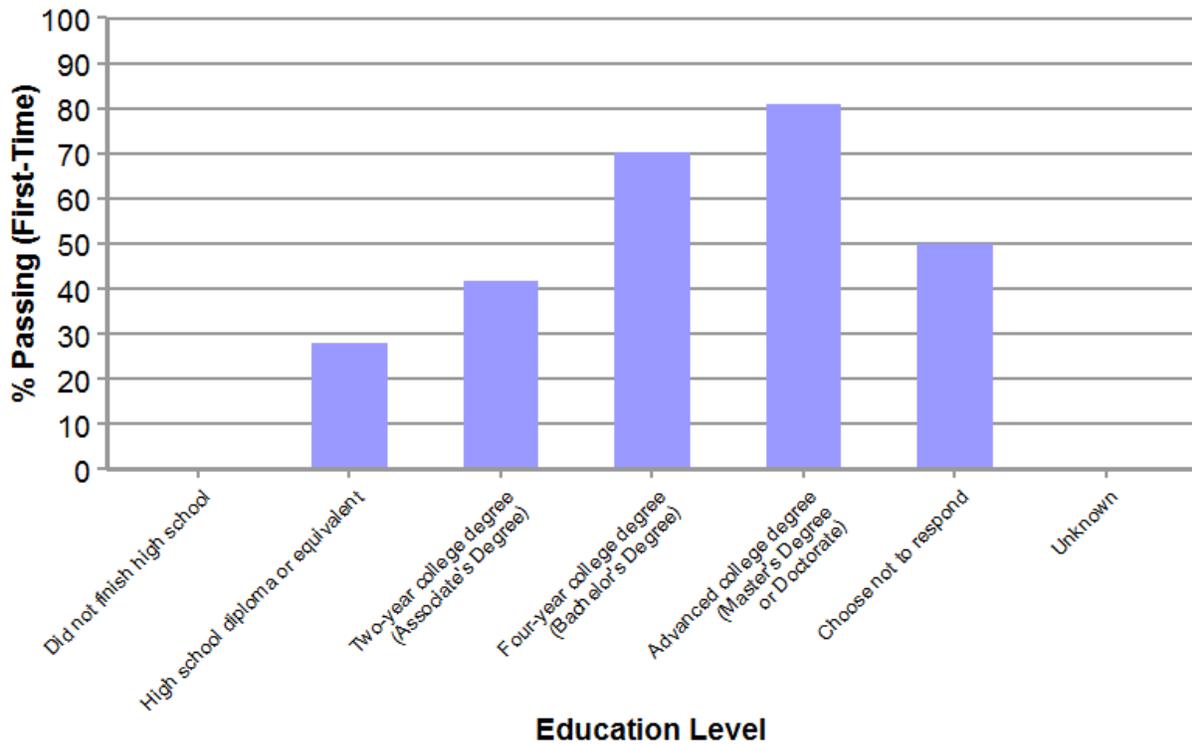


Table 138. Adjuster – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	5	80.0	4	80.00	8.09
I completed an insurance course at a college or university.	1	0.0	0	49.00	.
I attended classroom preparation from an exam preparation school.	3	33.3	1	62.33	12.70
I completed an online course.	28	50.0	14	67.89	14.21
I bought and used a study guide or study manual.	68	64.7	44	72.87	11.48
I took the exam without taking a course or studying.	7	42.9	3	65.14	8.76
Other	16	56.2	9	69.00	12.01
No response	2	0.0	0	50.50	0.71

Figure 128. Adjuster – Property & Casualty Percent Passing by Preparation Method

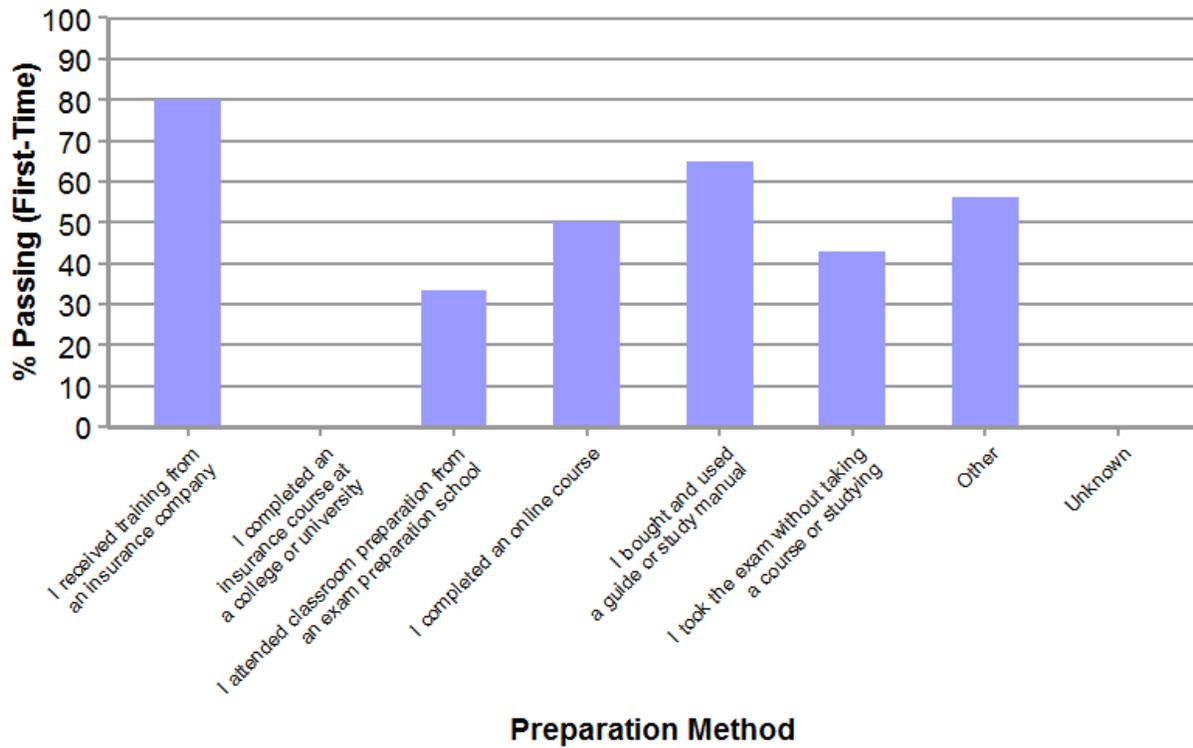
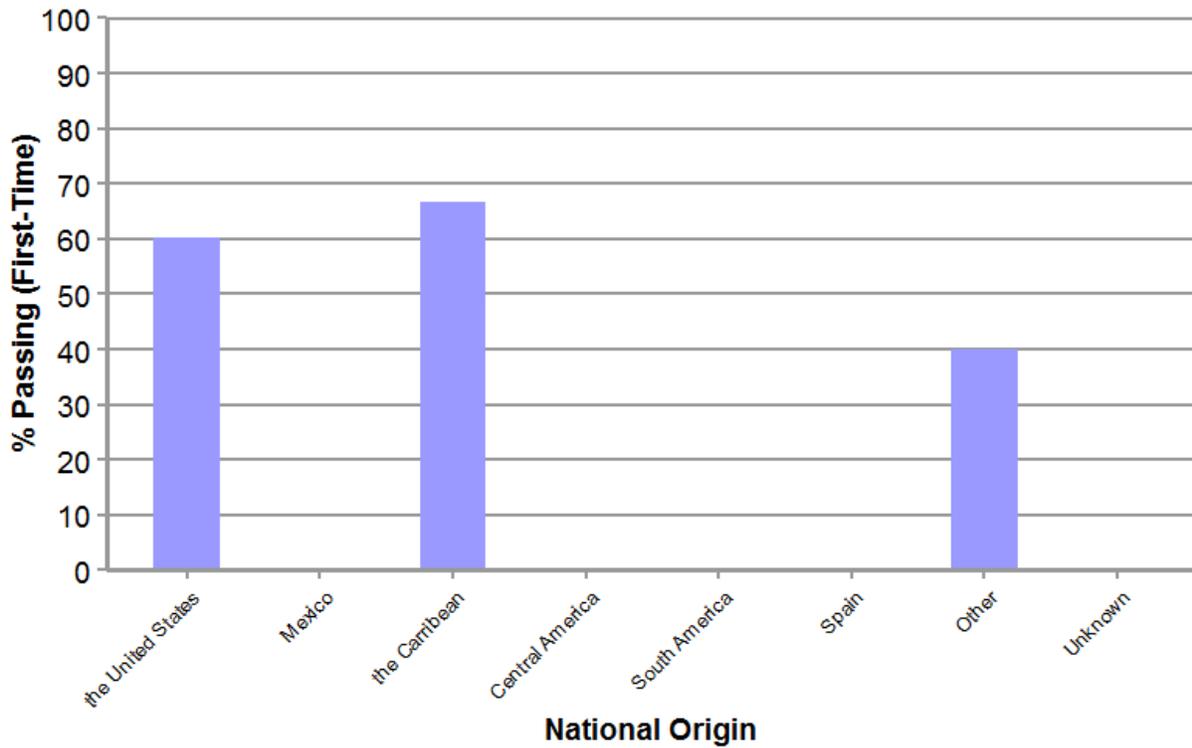


Table 139. Adjuster – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	118	60.2	71	70.85	11.94
Mexico	2	0.0	0	64.00	7.07
the Caribbean	3	66.7	2	75.00	20.78
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	5	40.0	2	67.80	20.12
No response	2	0.0	0	50.50	0.71

Figure 129. Adjuster – Property & Casualty Percent Passing by National Origin



Property and Casualty Risk Manager

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

Personal Lines Property & Casualty

Statistically significant differences were found between males and females, Caucasian / White (non-Hispanic) and all other self-reported ethnicities except for Asian American/Pacific Islander, 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 per group. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 140. Personal Lines Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	1,999	68.0	1,359	73.22	12.06

Table 141. Personal Lines Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	746	74.3	554	75.12	10.88
Female	1,230	64.3	791	72.08	12.59
Choose not to respond	15	80.0	12	76.40	11.39
No response	8	25.0	2	65.12	9.22

Figure 130. Personal Lines Property & Casualty Percent Passing by Gender

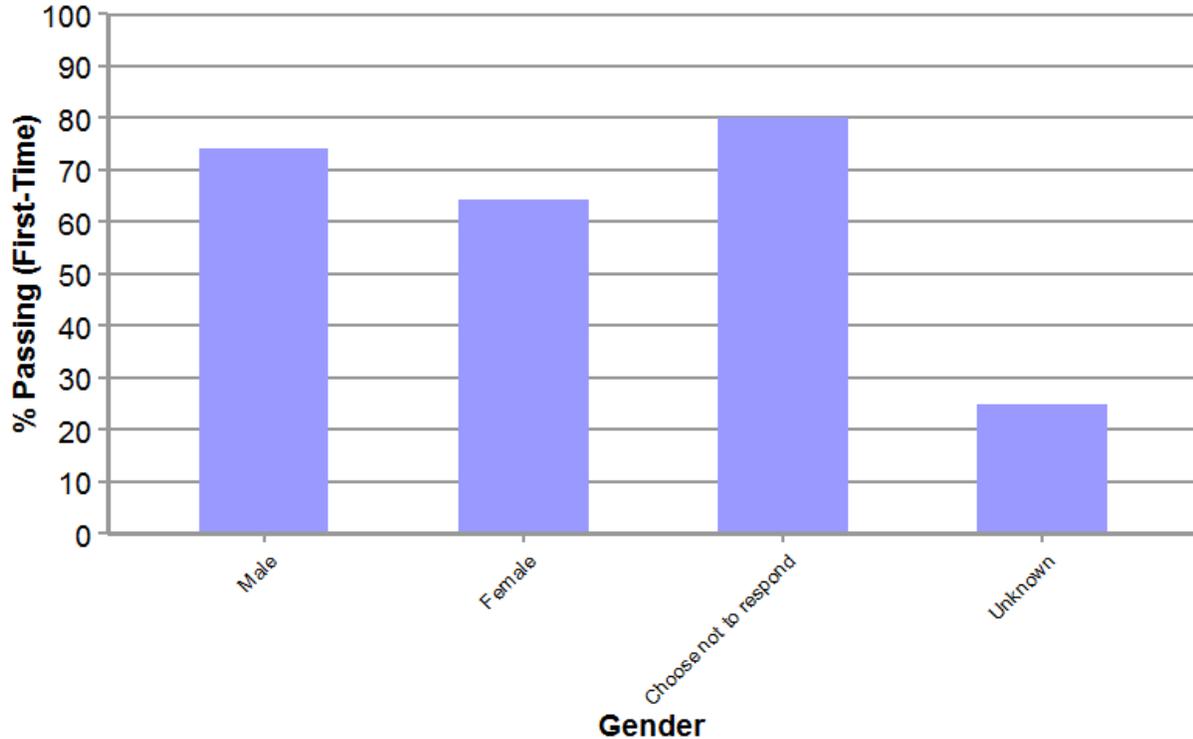


Table 142. Personal Lines Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	58	77.6	45	75.31	11.07
Black / African-American	328	75.0	246	75.12	10.40
Hispanic / Latino American	860	55.9	481	69.28	13.08
Native American	13	69.2	9	75.00	8.55
Caucasian / White (non-Hispanic)	622	79.6	495	77.41	9.85
Other	59	72.9	43	73.80	9.44
Choose not to respond	50	74.0	37	74.60	12.19
No response	9	33.3	3	64.00	10.75

Figure 131. Personal Lines Property & Casualty Percent Passing by Ethnicity

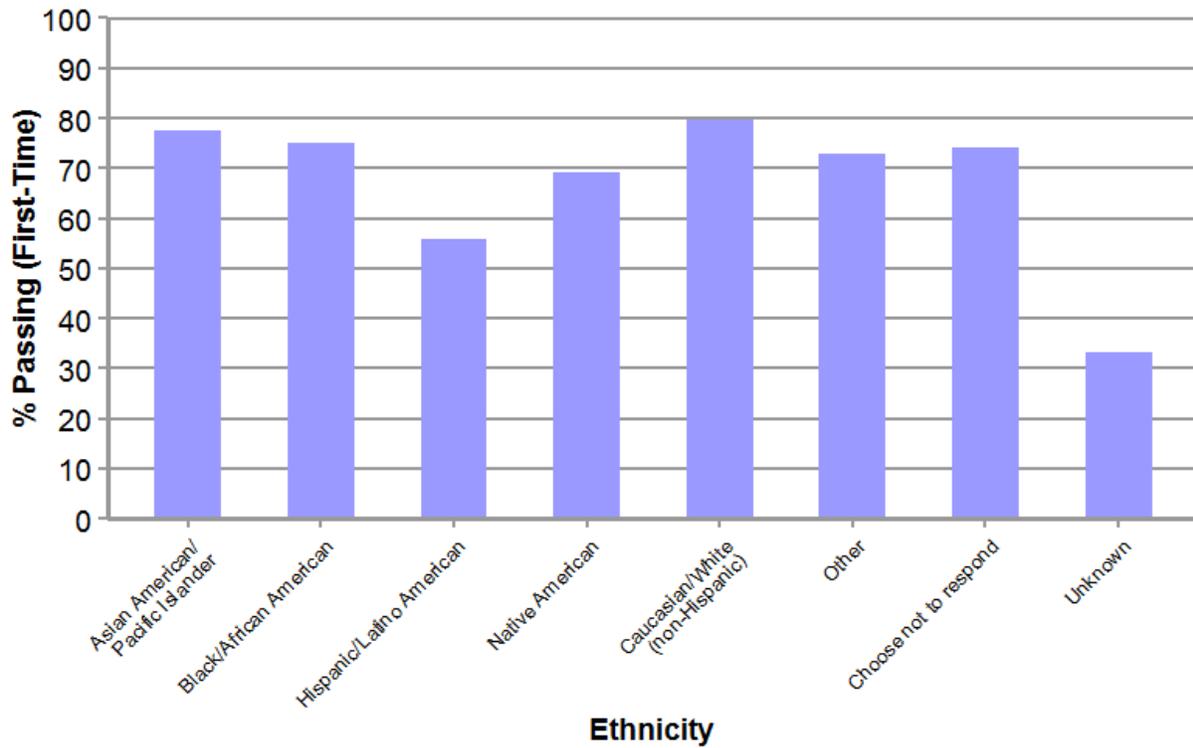


Table 143. Personal Lines Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,146	70.8	811	73.98	11.36
Yes, less than 30 hours	657	70.3	462	74.16	11.94
No	185	44.3	82	65.54	13.98
No response	11	36.4	4	67.55	9.56

Figure 132. Personal Lines Property & Casualty Percent Passing by Course Taken



Table 144. Personal Lines Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	50	72.0	36	74.96	14.13
Between \$50,000 and \$100,000	205	76.1	156	75.58	11.46
Between \$25,000 and \$50,000	1,298	74.7	970	75.18	10.75
Less than \$25,000	431	43.4	187	66.00	13.07
No response	15	66.7	10	73.20	10.99

Figure 133. Personal Lines Property & Casualty Percent Passing by Income Level

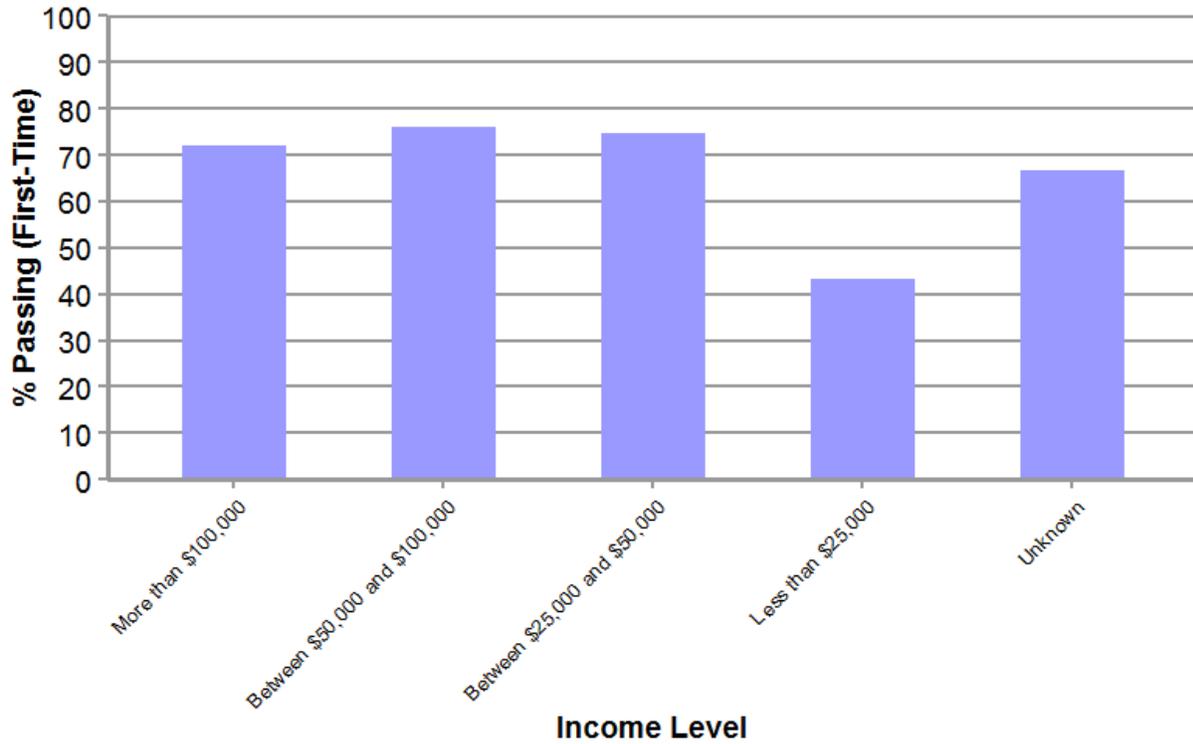


Table 145. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	514	56.6	291	70.21	13.19
Between 31 and 50 hours	880	70.0	616	73.91	11.82
Between 51 and 70 hours	364	73.6	268	74.85	10.70
More than 70 hours	231	77.5	179	74.87	11.19
No response	10	50.0	5	70.30	12.04

Figure 134. Personal Lines Property & Casualty Percent Passing by Total Hours Spent Studying

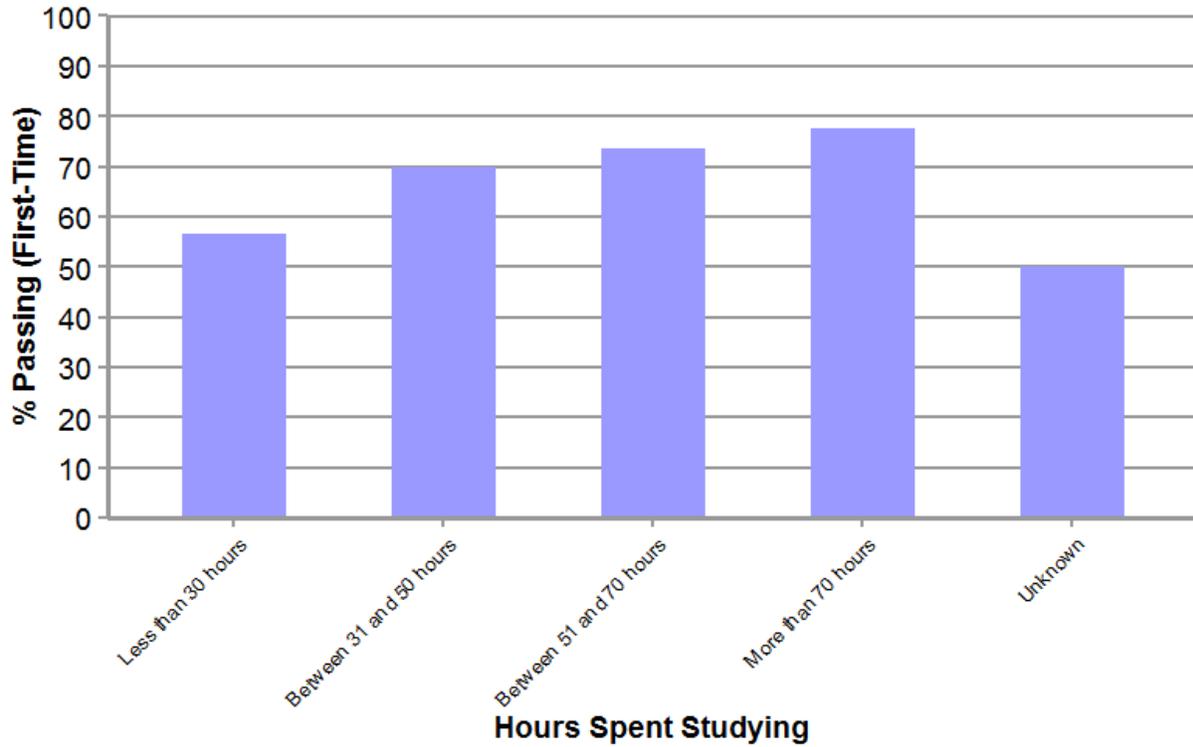


Table 146. Personal Lines Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,831	70.8	1,296	74.06	11.64
Spanish	121	30.6	37	61.95	12.56
Other	18	50.0	9	67.39	10.02
Choose not to respond	10	60.0	6	70.60	13.38
No response	19	57.9	11	70.58	12.65

Figure 135. Personal Lines Property & Casualty Percent Passing by Primary Language

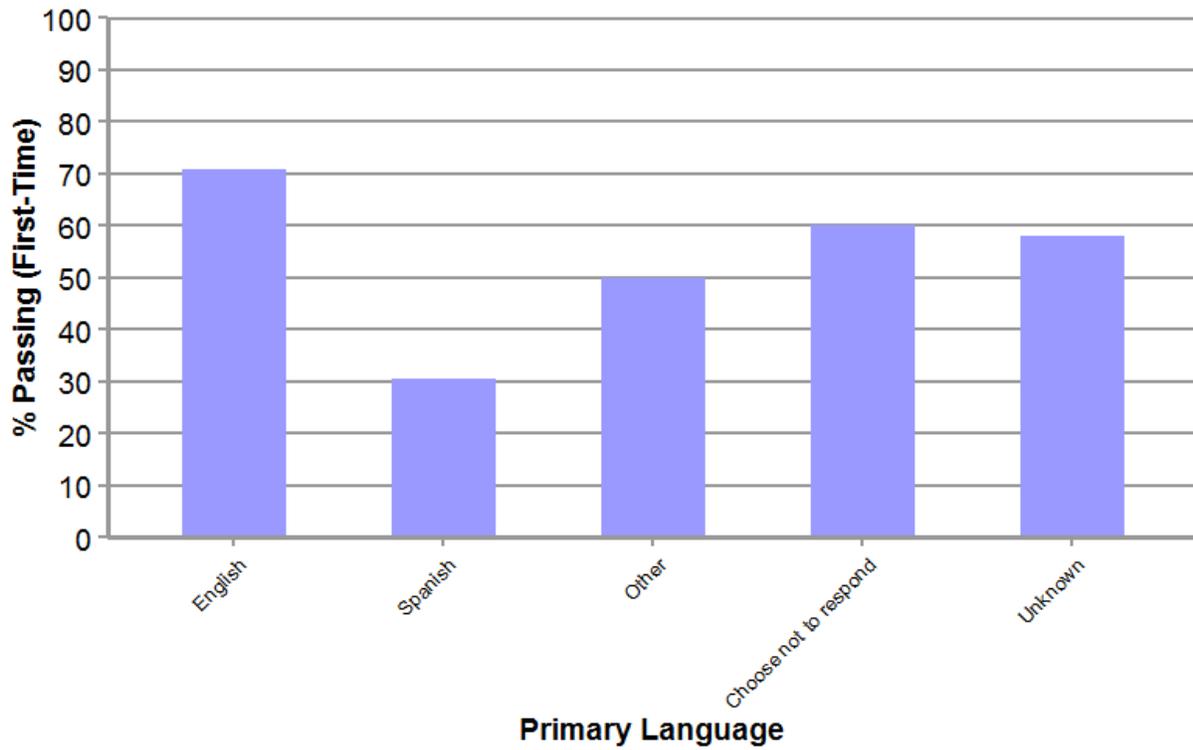


Table 147. Personal Lines Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	10	50.0	5	64.70	14.00
High school diploma or equivalent	928	57.9	537	70.02	12.90
Two-year college degree (Associate's Degree)	422	68.0	287	73.25	11.30
Four-year college degree (Bachelor's Degree)	495	85.1	421	78.53	8.79
Advanced college degree (Master's degree or Doctorate)	79	86.1	68	79.34	8.73
Choose not to respond	49	69.4	34	73.73	12.41
No response	16	43.8	7	67.12	9.84

Figure 136. Personal Lines Property & Casualty Percent Passing by Education Level

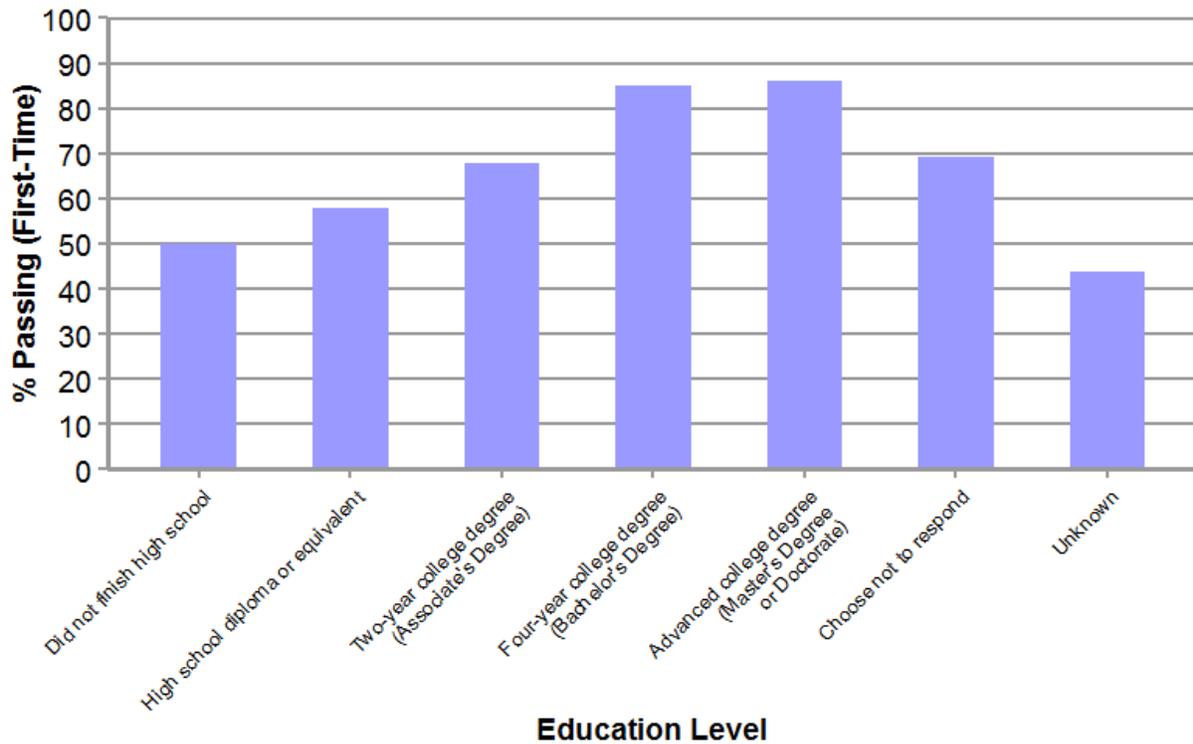


Table 148. Personal Lines Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	952	72.8	693	74.55	11.61
I completed an insurance course at a college or university.	47	44.7	21	68.43	12.59
I attended classroom preparation from an exam preparation school.	475	75.6	359	75.65	10.23
I completed an online course.	257	61.1	157	71.62	12.05
I bought and used a study guide or study manual.	178	48.9	87	66.99	13.12
I took the exam without taking a course or studying.	12	16.7	2	57.25	15.55
Other	64	50.0	32	65.95	14.45
No response	14	57.1	8	72.07	13.66

Figure 137. Personal Lines Property & Casualty Percent Passing by Preparation Method

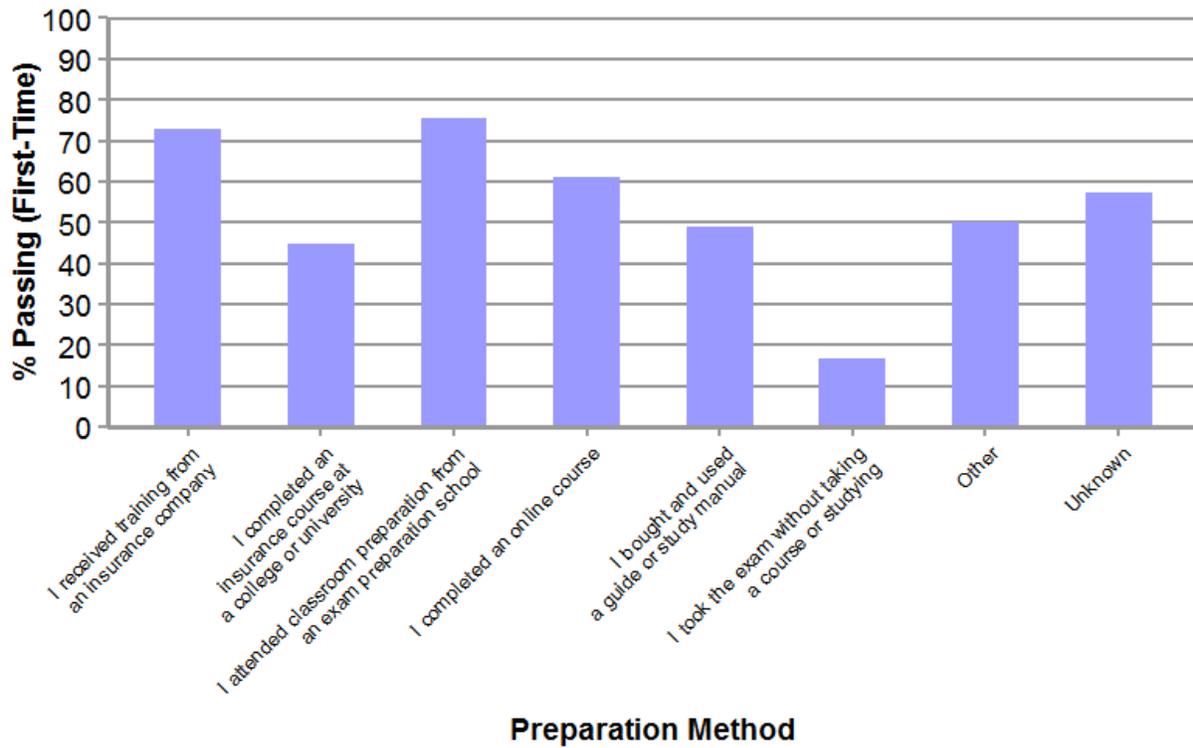


Table 149. Personal Lines Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,761	70.0	1,233	73.80	11.81
Mexico	94	36.2	34	64.22	12.41
the Caribbean	11	90.9	10	75.91	8.25
Central America	16	50.0	8	65.12	15.52
South America	11	45.5	5	66.64	15.70
Spain	1	100.0	1	83.00	.
Other	91	67.0	61	73.63	11.39
No response	14	50.0	7	69.79	12.53

Figure 138. Personal Lines Property & Casualty Percent Passing by National Origin

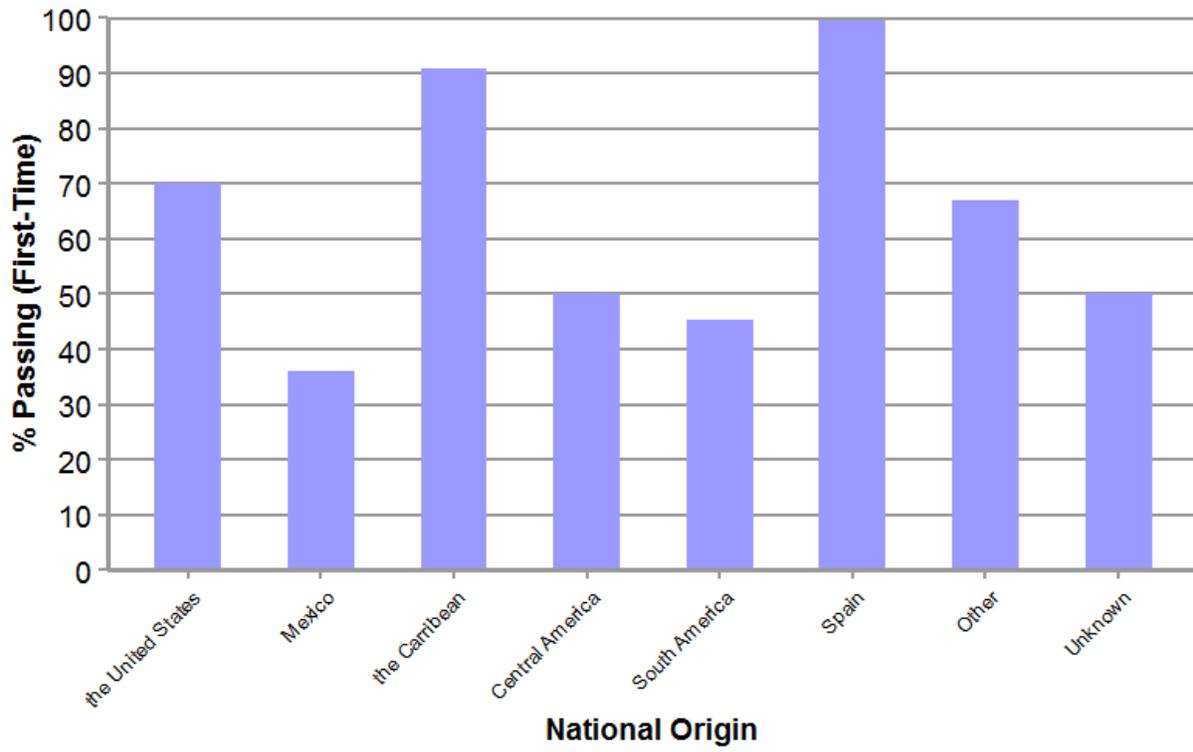


Table 150. Personal Lines Property & Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	27	74.1	20	73.59	12.33
	Black / African-American	121	77.7	94	76.12	9.52
	Hispanic / Latino American	297	66.0	196	72.43	11.96
	Native American	3	66.7	2	70.00	1.00
	Caucasian / White (non-Hispanic)	260	81.2	211	78.04	9.32
	Other	18	83.3	15	74.67	7.41
	Choose not to respond	20	80.0	16	74.30	12.48
	No response	0	-	-	-	-
Female	Asian American / Pacific Islander	31	80.6	25	76.81	9.81
	Black / African-American	207	73.4	152	74.53	10.87
	Hispanic / Latino American	562	50.5	284	67.59	13.35
	Native American	10	70.0	7	76.50	9.30
	Caucasian / White (non-Hispanic)	361	78.7	284	76.99	10.19
	Other	41	68.3	28	73.41	10.26
	Choose not to respond	16	62.5	10	73.81	12.95
	No response	2	50.0	1	60.00	16.97
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	1	100.0	1	83.00	.
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	14	78.6	11	75.93	11.67
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	0	-	-	-	-
	Hispanic / Latino American	0	-	-	-	-
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	1	0.0	0	65.00	.
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	7	28.6	2	65.14	9.96

Figure 139. Personal Lines Property & Casualty Percent Passing by Ethnicity within Gender

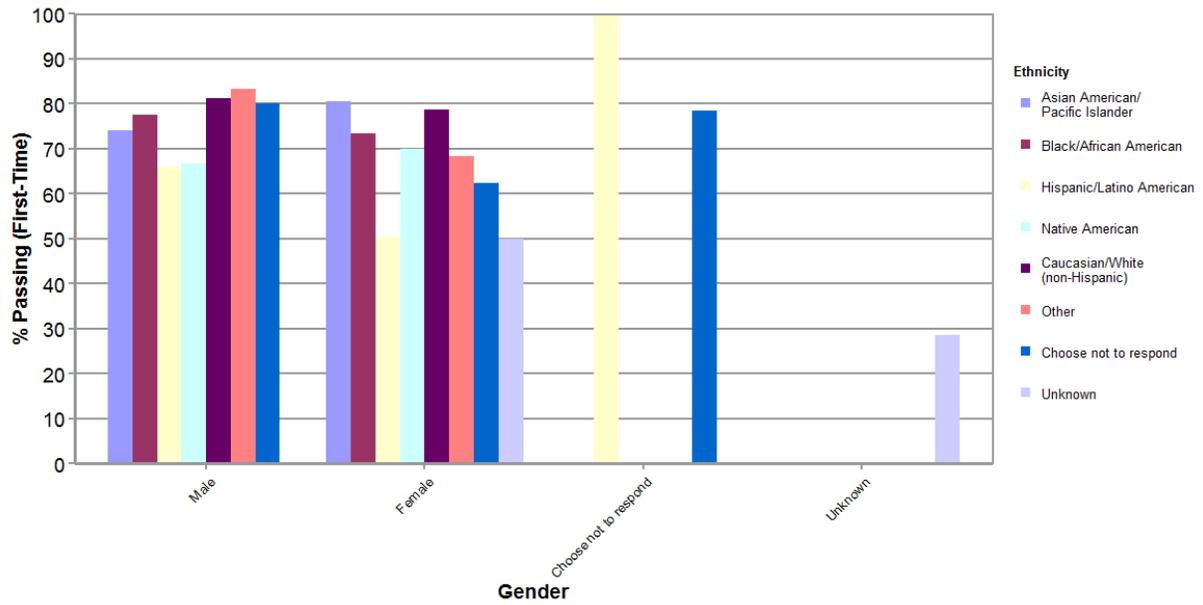


Table 151. Personal Lines Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	1	100.0	1	81.00	.
	High school diploma or equivalent	302	68.2	206	73.45	11.69
	Two-year college degree (Associate's Degree)	162	70.4	114	73.30	11.30
	Four-year college degree (Bachelor's Degree)	228	82.5	188	78.15	8.98
	Advanced college degree (Master's degree or Doctorate)	33	84.8	28	77.33	8.98
	Choose not to respond	17	88.2	15	78.65	7.91
	No response	3	66.7	2	65.33	14.22
Female	Did not finish high school	9	44.4	4	62.89	13.55
	High school diploma or equivalent	620	52.7	327	68.30	13.14
	Two-year college degree (Associate's Degree)	259	66.8	173	73.31	11.26
	Four-year college degree (Bachelor's Degree)	262	87.4	229	79.00	8.62
	Advanced college degree (Master's degree or Doctorate)	44	86.4	38	80.41	8.34
	Choose not to respond	30	56.7	17	70.23	13.62
	No response	6	50.0	3	70.33	8.43
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	66.7	4	75.83	11.79
	Two-year college degree (Associate's Degree)	1	0.0	0	52.00	.
	Four-year college degree (Bachelor's Degree)	4	100.0	4	73.00	2.83
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	89.00	1.41
	Choose not to respond	2	100.0	2	84.50	2.12
	No response	0	-	-	-	-
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	0.0	0	65.00	.
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	7	28.6	2	65.14	9.96

Figure 140. Personal Lines Property & Casualty Percent Passing by Education Level within Gender

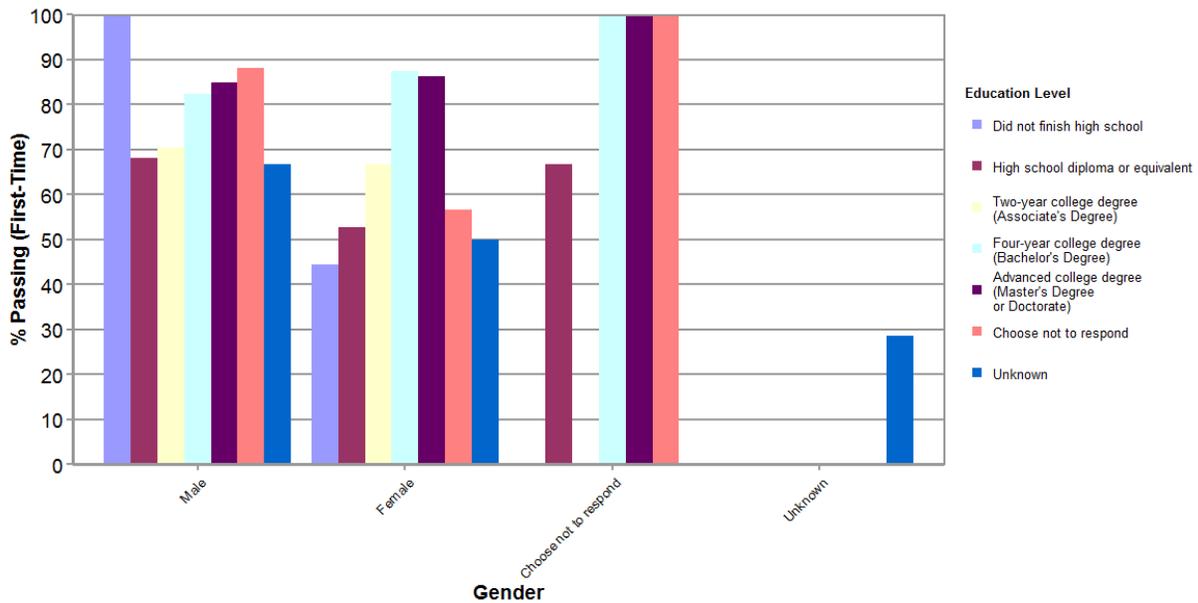


Table 152. Personal Lines Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	457	74.4	340	75.01	10.91
	Yes, less than 30 hours	236	77.1	182	76.12	10.58
	No	52	59.6	31	71.60	11.44
	No response	1	100.0	1	75.00	.
Female	Yes, more than 30 hours	680	68.2	464	73.23	11.60
	Yes, less than 30 hours	414	66.4	275	73.07	12.53
	No	133	38.3	51	63.17	14.20
	No response	3	33.3	1	70.67	9.87
Chose not to respond	Yes, more than 30 hours	8	87.5	7	79.50	10.49
	Yes, less than 30 hours	7	71.4	5	72.86	12.13
	No	0	-	-	-	-
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	0.0	0	65.00	.
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	7	28.6	2	65.14	9.96

Figure 141. Personal Lines Property & Casualty Percent Passing by Course Taken within Gender

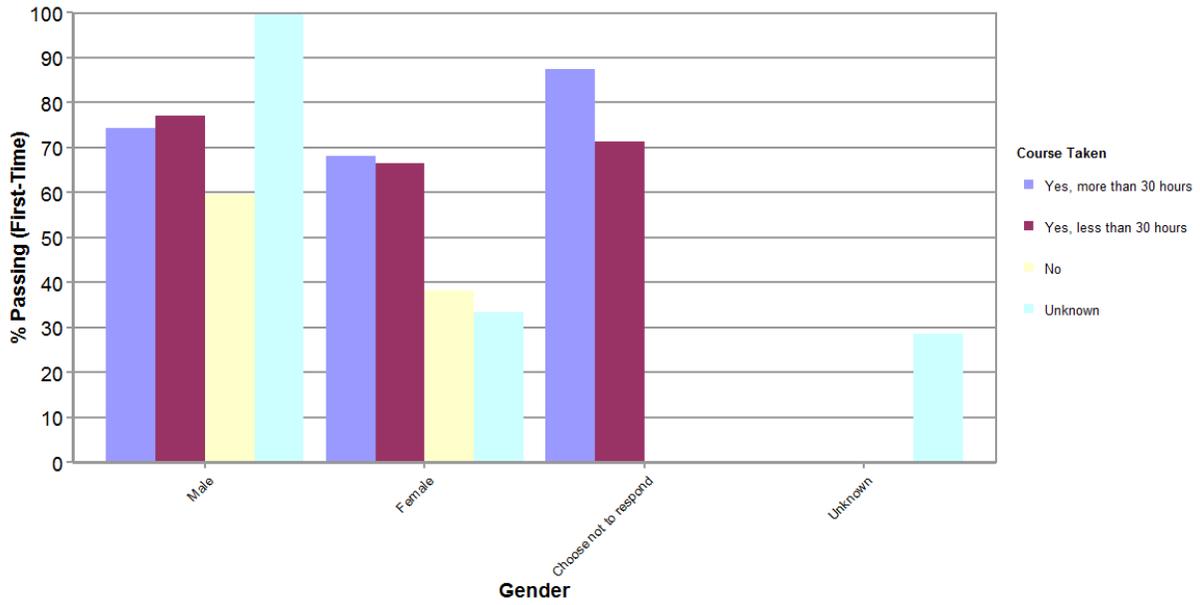


Table 153. Personal Lines Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	I received training from an insurance company.	393	78.9	310	76.57	9.93
	I completed an insurance course at a college or university.	11	81.8	9	76.27	7.51
	I attended classroom preparation from an exam preparation school.	160	76.9	123	76.45	9.17
	I completed an online course.	96	61.5	59	71.92	13.20
	I bought and used a study guide or study manual.	60	65.0	39	70.30	11.51
	I took the exam without taking a course or studying.	6	33.3	2	65.67	16.95
	Other	16	56.2	9	66.69	15.69
	No response	4	75.0	3	74.00	17.47
Female	I received training from an insurance company.	551	68.2	376	73.03	12.47
	I completed an insurance course at a college or university.	36	33.3	12	66.03	12.92
	I attended classroom preparation from an exam preparation school.	311	75.2	234	75.34	10.69
	I completed an online course.	158	60.8	96	71.44	11.43
	I bought and used a study guide or study manual.	118	40.7	48	65.31	13.61
	I took the exam without taking a course or studying.	6	0.0	0	48.83	8.61
	Other	47	46.8	22	65.28	14.00
	No response	3	100.0	3	85.67	2.08
Choose not to respond	I received training from an insurance company.	8	87.5	7	79.62	11.17
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	50.0	2	68.25	12.79
	I completed an online course.	2	100.0	2	75.00	2.83
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	86.00	.
	No response	0	-	-	-	-
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.	0	-	-	-	-
	I completed an online course.	1	0.0	0	65.00	.
	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	7	28.6	2	65.14	9.96

Figure 142. Personal Lines Property & Casualty Percent Passing by Preparation Method within Gender

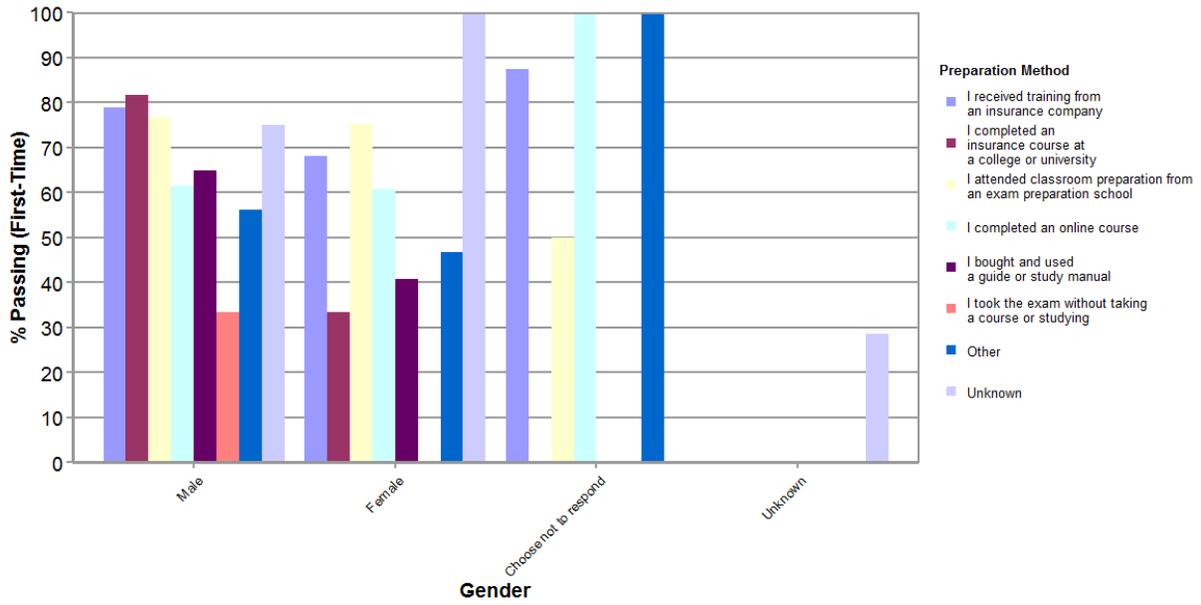


Table 154. Personal Lines Property & Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Male	the United States	659	75.9	500	75.73	10.62
	Mexico	26	50.0	13	67.54	11.33
	the Caribbean	5	100.0	5	74.00	4.30
	Central America	7	57.1	4	66.71	17.99
	South America	5	60.0	3	70.20	9.78
	Spain	0	-	-	-	-
	Other	41	65.9	27	73.00	11.33
	No response	3	66.7	2	65.67	14.47
Female	the United States	1,087	66.4	722	72.61	12.34
	Mexico	68	30.9	21	62.96	12.65
	the Caribbean	6	83.3	5	77.50	10.71
	Central America	9	44.4	4	63.89	14.32
	South America	6	33.3	2	63.67	19.83
	Spain	1	100.0	1	83.00	.
	Other	49	67.3	33	73.96	11.58
	No response	4	75.0	3	81.00	10.39
Choose not to respond	the United States	14	78.6	11	75.93	11.67
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	83.00	.
	No response	0	-	-	-	-
No response	the United States	1	0.0	0	65.00	.
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	7	28.6	2	65.14	9.96

Figure 143. Personal Lines Property & Casualty Percent Passing by National Origin within Gender

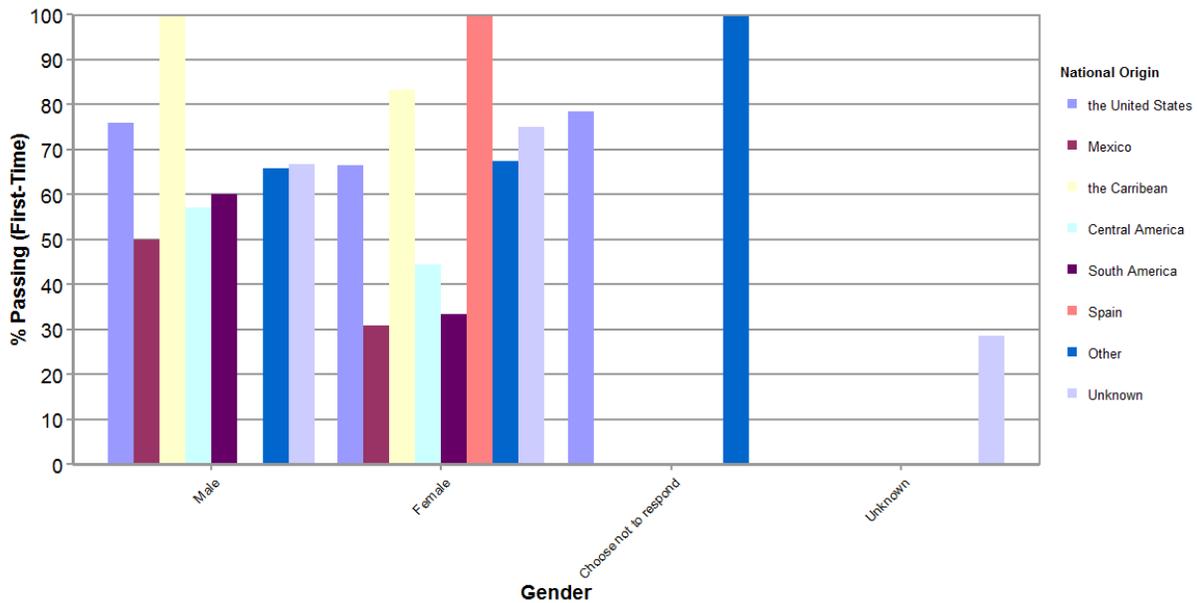


Table 155. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	100.0	1	76.00	.
	High school diploma or equivalent	17	64.7	11	70.35	14.22
	Two-year college degree (Associate's Degree)	9	77.8	7	77.22	8.73
	Four-year college degree (Bachelor's Degree)	20	80.0	16	76.15	10.17
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	83.40	3.51
	Choose not to respond	4	75.0	3	78.50	9.75
	No response	2	100.0	2	73.50	2.12
Black / African-American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	147	66.7	98	72.87	11.54
	Two-year college degree (Associate's Degree)	55	80.0	44	75.27	10.04
	Four-year college degree (Bachelor's Degree)	97	83.5	81	77.47	8.08
	Advanced college degree (Master's degree or Doctorate)	19	84.2	16	78.95	10.30
	Choose not to respond	9	66.7	6	76.33	9.14
	No response	1	100.0	1	84.00	.
Hispanic / Latino American	Did not finish high school	8	50.0	4	63.75	15.19
	High school diploma or equivalent	489	48.3	236	66.69	13.33
	Two-year college degree (Associate's Degree)	194	59.8	116	70.70	12.11
	Four-year college degree (Bachelor's Degree)	129	78.3	101	76.87	10.00
	Advanced college degree (Master's degree or Doctorate)	20	75.0	15	75.75	9.63
	Choose not to respond	17	47.1	8	65.24	14.39
	No response	3	33.3	1	67.33	7.51

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	5	60.0	3	75.00	10.27
	Two-year college degree (Associate's Degree)	3	66.7	2	76.33	6.66
	Four-year college degree (Bachelor's Degree)	5	80.0	4	74.20	9.47
	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	1	0.0	0	61.00	.
	High school diploma or equivalent	229	71.2	163	74.90	10.77
	Two-year college degree (Associate's Degree)	130	75.4	98	76.45	9.85
	Four-year college degree (Bachelor's Degree)	221	89.6	198	80.31	8.09
	Advanced college degree (Master's degree or Doctorate)	29	93.1	27	81.52	6.73
	Choose not to respond	9	88.9	8	77.78	7.24
	No response	3	33.3	1	61.67	11.37
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	26	69.2	18	73.12	11.03
	Two-year college degree (Associate's Degree)	19	68.4	13	72.21	8.38
	Four-year college degree (Bachelor's Degree)	10	90.0	9	77.80	6.88
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	69.00	4.24
	Choose not to respond	2	100.0	2	82.50	0.71
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	13	53.8	7	70.23	13.29
	Two-year college degree (Associate's Degree)	12	58.3	7	68.50	14.36
	Four-year college degree (Bachelor's Degree)	13	92.3	12	78.69	6.70
	Advanced college degree (Master's degree or Doctorate)	4	100.0	4	83.50	7.59
	Choose not to respond	8	87.5	7	79.75	10.28
	No response	0	-	-	-	-
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	60.00	16.97
	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	28.6	2	65.14	9.96

Figure 144. Personal Lines Property & Casualty Percent Passing by Education Level within Ethnicity

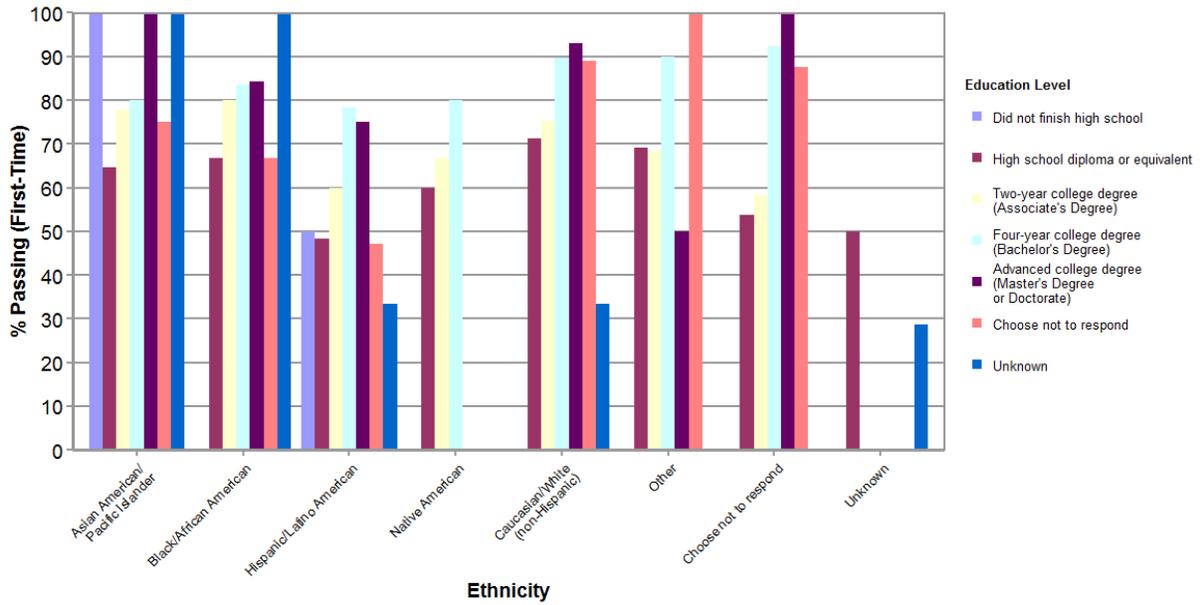


Table 156. Personal Lines Property & Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	39	79.5	31	75.08	11.37
	Yes, less than 30 hours	16	75.0	12	76.81	11.20
	No	2	50.0	1	68.00	7.07
	No response	1	100.0	1	75.00	.
Black / African-American	Yes, more than 30 hours	231	76.2	176	75.88	9.84
	Yes, less than 30 hours	72	73.6	53	73.35	10.93
	No	25	68.0	17	73.16	13.17
	No response	0	-	-	-	-
Hispanic / Latino American	Yes, more than 30 hours	494	59.9	296	70.39	12.26
	Yes, less than 30 hours	274	57.3	157	70.40	13.18
	No	89	30.3	27	59.58	13.50
	No response	3	33.3	1	70.67	9.87
Native American	Yes, more than 30 hours	8	62.5	5	74.75	8.45
	Yes, less than 30 hours	4	100.0	4	78.50	7.85
	No	1	0.0	0	63.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	307	81.4	250	77.95	9.27
	Yes, less than 30 hours	257	82.1	211	78.07	9.65
	No	58	58.6	34	71.62	11.78
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	42	76.2	32	74.48	8.73
	Yes, less than 30 hours	14	78.6	11	74.36	10.70
	No	3	0.0	0	61.67	6.66
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	24	83.3	20	75.75	13.68
	Yes, less than 30 hours	20	70.0	14	75.25	10.56
	No	6	50.0	3	67.83	10.42
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	1	100.0	1	72.00	.
	Yes, less than 30 hours	0	-	-	-	-
	No	1	0.0	0	48.00	.
	No response	7	28.6	2	65.14	9.96

Figure 145. Personal Lines Property & Casualty Percent Passing by Course Taken within Ethnicity

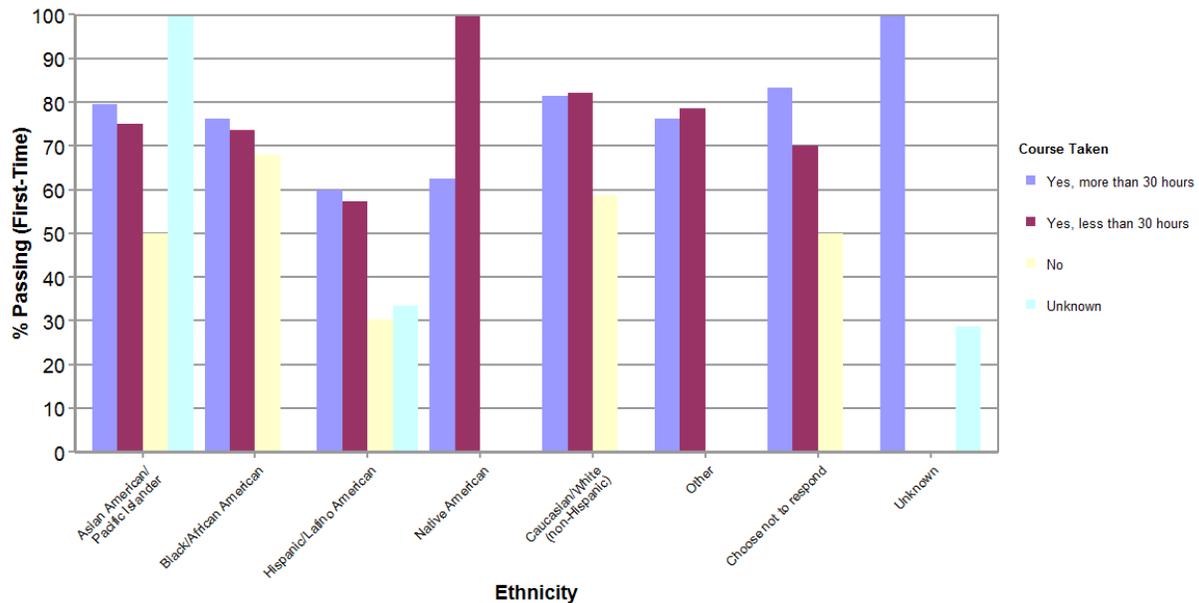


Table 157. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	17	88.2	15	77.76	10.82
	I completed an insurance course at a college or university.	2	100.0	2	71.00	1.41
	I attended classroom preparation from an exam preparation school.	21	81.0	17	77.71	11.24
	I completed an online course.	8	75.0	6	74.00	7.86
	I bought and used a study guide or study manual.	6	16.7	1	61.67	12.01
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	100.0	3	78.33	2.52
	No response	1	100.0	1	75.00	.
Black / African-American	I received training from an insurance company.	194	80.9	157	76.59	9.35
	I completed an insurance course at a college or university.	7	71.4	5	75.43	13.15
	I attended classroom preparation from an exam preparation school.	55	70.9	39	73.47	10.43
	I completed an online course.	46	60.9	28	72.65	11.21
	I bought and used a study guide or study manual.	18	61.1	11	70.11	14.45
	I took the exam without taking a course or studying.	1	0.0	0	65.00	.
	Other	5	80.0	4	74.40	14.31
	No response	2	100.0	2	84.50	0.71

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Hispanic / Latino American	I received training from an insurance company.	450	58.9	265	70.41	12.69
	I completed an insurance course at a college or university.	24	25.0	6	62.75	12.20
	I attended classroom preparation from an exam preparation school.	190	70.5	134	73.59	10.79
	I completed an online course.	84	50.0	42	67.60	12.75
	I bought and used a study guide or study manual.	73	34.2	25	61.29	13.45
	I took the exam without taking a course or studying.	6	0.0	0	45.00	4.15
	Other	31	22.6	7	58.52	12.83
	No response	2	100.0	2	86.50	2.12
Native American	I received training from an insurance company.	4	100.0	4	83.75	7.41
	I completed an insurance course at a college or university.	3	33.3	1	70.67	7.64
	I attended classroom preparation from an exam preparation school.	2	100.0	2	70.50	0.71
	I completed an online course.	1	0.0	0	69.00	.
	I bought and used a study guide or study manual.	2	50.0	1	70.50	10.61
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	77.00	.
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company.	235	88.1	207	79.81	8.34
	I completed an insurance course at a college or university.	8	62.5	5	76.00	10.50
	I attended classroom preparation from an exam preparation school.	189	83.1	157	78.51	8.67
	I completed an online course.	99	66.7	66	74.38	11.32
	I bought and used a study guide or study manual.	69	66.7	46	72.87	10.12
	I took the exam without taking a course or studying.	5	40.0	2	70.40	13.67
	Other	15	73.3	11	71.07	14.94
	No response	2	50.0	1	68.00	26.87
Other	I received training from an insurance company.	27	81.5	22	74.93	8.58
	I completed an insurance course at a college or university.	1	100.0	1	73.00	.
	I attended classroom preparation from an exam preparation school.	11	72.7	8	75.91	11.24
	I completed an online course.	9	88.9	8	76.33	5.83
	I bought and used a study guide or study manual.	6	16.7	1	61.83	10.21
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	60.0	3	73.00	6.96
	No response	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Choose not to respond	I received training from an insurance company.	23	95.7	22	81.30	8.07
	I completed an insurance course at a college or university.	2	50.0	1	73.50	16.26
	I attended classroom preparation from an exam preparation school.	7	28.6	2	66.71	9.27
	I completed an online course.	10	70.0	7	67.50	15.42
	I bought and used a study guide or study manual.	4	50.0	2	69.75	9.71
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	4	75.0	3	73.00	13.74
	No response	0	-	-	-	-
No response	I received training from an insurance company.	2	50.0	1	60.00	16.97
	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	7	28.6	2	65.14	9.96

Figure 146. Personal Lines Property & Casualty Percent Passing by Preparation Method within Ethnicity

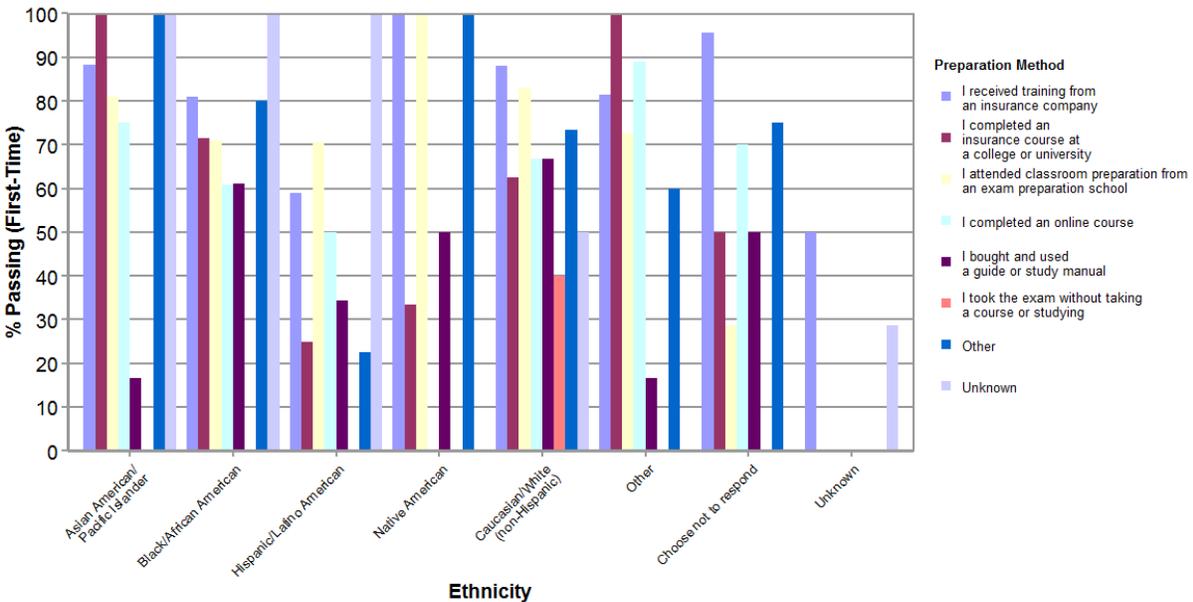


Table 158. Personal Lines Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	29	89.7	26	77.86	6.88
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	28	64.3	18	72.68	13.99
	No response	1	100.0	1	75.00	.
Black / African-American	the United States	305	75.1	229	75.06	10.36
	Mexico	0	-	-	-	-
	the Caribbean	7	100.0	7	79.43	7.55
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	15	66.7	10	74.93	12.50
	No response	1	0.0	0	66.00	.
Hispanic / Latino American	the United States	727	58.6	426	69.95	13.02
	Mexico	92	37.0	34	64.46	12.38
	the Caribbean	3	66.7	2	67.67	4.93
	Central America	15	46.7	7	64.00	15.38
	South America	10	50.0	5	67.90	15.95
	Spain	0	-	-	-	-
	Other	10	40.0	4	70.30	8.63
	No response	3	100.0	3	83.00	8.66
Native American	the United States	13	69.2	9	75.00	8.55
	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	601	79.7	479	77.46	9.79
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Central America	1	100.0	1	82.00	.
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	18	77.8	14	76.72	10.60
	No response	2	50.0	1	65.50	23.33
Other	the United States	41	78.0	32	75.95	8.23
	Mexico	1	0.0	0	45.00	.
	the Caribbean	1	100.0	1	76.00	.
	Central America	0	-	-	-	-
	South America	1	0.0	0	54.00	.
	Spain	1	100.0	1	83.00	.
	Other	14	64.3	9	70.14	7.67
	No response	0	-	-	-	-
Choose not to respond	the United States	43	72.1	31	74.26	12.74
	Mexico	1	0.0	0	62.00	.
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	6	100.0	6	79.17	5.95
	No response	0	-	-	-	-
No response	the United States	2	50.0	1	60.00	16.97
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
No response	7	28.6	2	65.14	9.96	

Figure 147. Personal Lines Property & Casualty Percent Passing by National Origin within Ethnicity

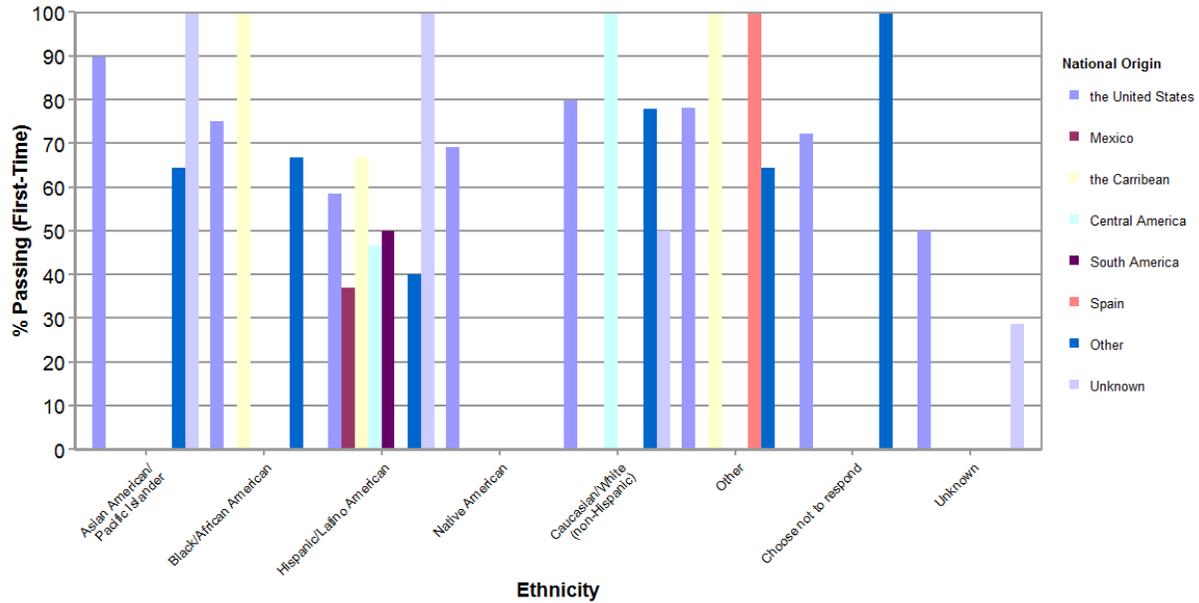


Table 159. Personal Lines Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	8	62.5	5	68.62	12.79
	High school diploma or equivalent	827	60.3	499	70.74	12.64
	Two-year college degree (Associate's Degree)	370	69.5	257	73.49	11.47
	Four-year college degree (Bachelor's Degree)	453	86.1	390	78.89	8.33
	Advanced college degree (Master's degree or Doctorate)	61	86.9	53	80.02	8.25
	Choose not to respond	36	72.2	26	74.44	12.98
	No response	6	50.0	3	70.33	8.43
Mexico	Did not finish high school	1	0.0	0	48.00	.
	High school diploma or equivalent	56	23.2	13	60.39	12.26
	Two-year college degree (Associate's Degree)	24	50.0	12	70.33	8.96
	Four-year college degree (Bachelor's Degree)	8	75.0	6	71.62	11.86
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	77.50	2.12
	Choose not to respond	3	33.3	1	63.67	15.01
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	5	80.0	4	71.20	5.97
	Two-year college degree (Associate's Degree)	3	100.0	3	77.67	10.79
	Four-year college degree (Bachelor's Degree)	2	100.0	2	84.00	7.07
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	1	100.0	1	78.00	.
	No response	0	-	-	-	-
Central America	Did not finish high school	1	0.0	0	50.00	.
	High school diploma or equivalent	9	55.6	5	65.44	18.82
	Two-year college degree (Associate's Degree)	4	25.0	1	64.50	12.12
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	72.50	0.71
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	50.0	3	66.83	12.02
	Two-year college degree (Associate's Degree)	1	100.0	1	84.00	.
	Four-year college degree (Bachelor's Degree)	3	33.3	1	62.67	25.97
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	0.0	0	60.00	.
	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)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	83.00	.
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	23	47.8	11	68.61	13.29
	Two-year college degree (Associate's Degree)	20	65.0	13	73.00	10.10
	Four-year college degree (Bachelor's Degree)	28	78.6	22	76.54	10.33
	Advanced college degree (Master's degree or Doctorate)	12	75.0	9	77.17	11.92
	Choose not to respond	7	71.4	5	74.43	8.46
	No response	1	100.0	1	72.00	.
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	100.0	2	85.00	4.24
	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)	2	100.0	2	80.50	10.61
	Choose not to respond	0	-	-	-	-
	No response	9	33.3	3	64.44	10.89

Figure 148. Personal Lines Property & Casualty Percent Passing by Education Level within National Origin

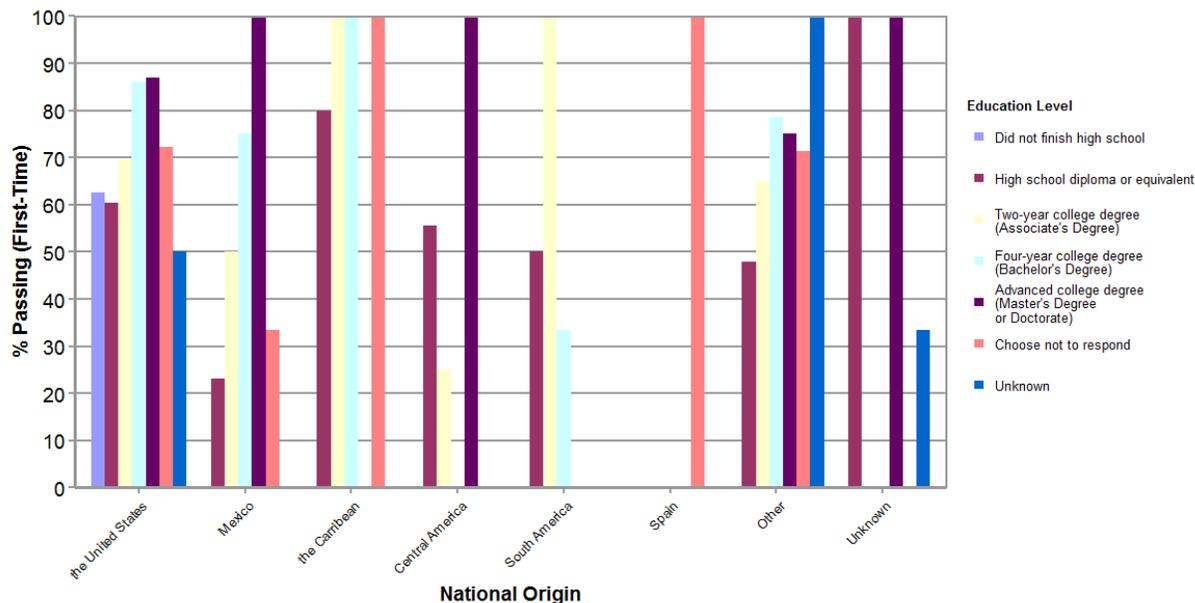


Table 160. Personal Lines Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	1,007	72.4	729	74.52	11.01
	Yes, less than 30 hours	583	72.7	424	74.82	11.63
	No	169	46.7	79	66.00	14.08
	No response	2	50.0	1	73.00	12.73
Mexico	Yes, more than 30 hours	49	51.0	25	66.78	13.17
	Yes, less than 30 hours	34	26.5	9	62.88	11.17
	No	10	0.0	0	56.10	9.69
	No response	1	0.0	0	66.00	.
the Caribbean	Yes, more than 30 hours	8	87.5	7	75.75	9.72
	Yes, less than 30 hours	3	100.0	3	76.33	3.06
	No	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	9	44.4	4	64.00	16.45
	Yes, less than 30 hours	7	57.1	4	66.57	15.39
	No	0	-	-	-	-
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	6	50.0	3	66.00	16.65
	Yes, less than 30 hours	4	50.0	2	70.75	16.82
	No	1	0.0	0	54.00	.
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	1	100.0	1	83.00	.

	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	60	63.3	38	72.65	11.39
	Yes, less than 30 hours	26	76.9	20	76.35	11.27
	No	5	60.0	3	71.20	11.88
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	6	66.7	4	74.33	15.13
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	8	37.5	3	66.38	9.86

Figure 149. Personal Lines Property & Casualty Percent Passing by Course Taken within National Origin

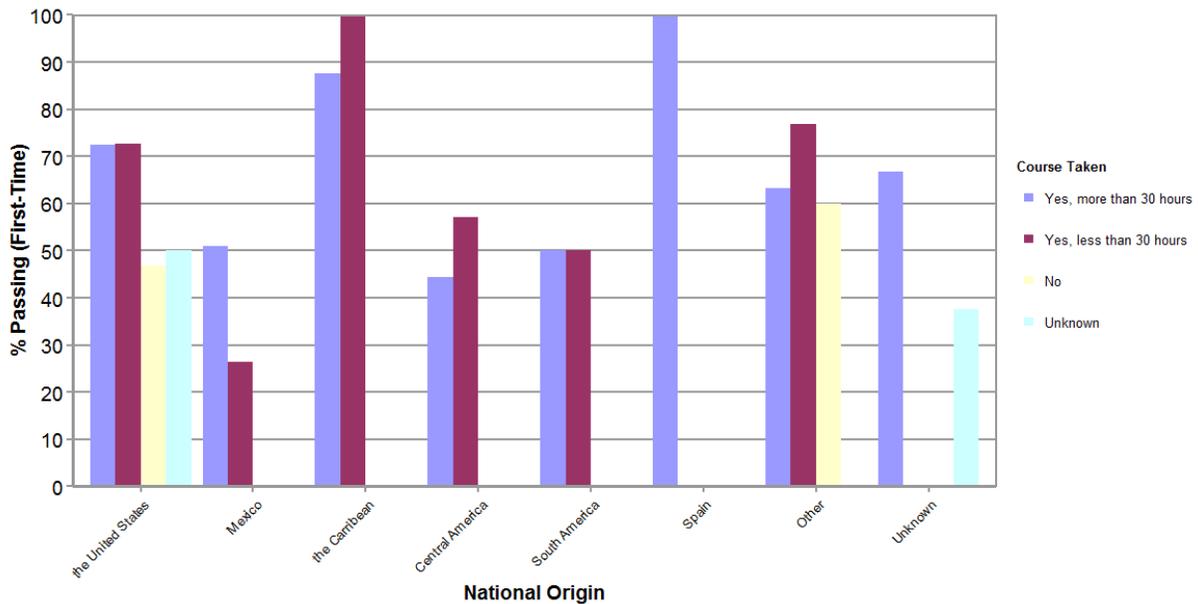
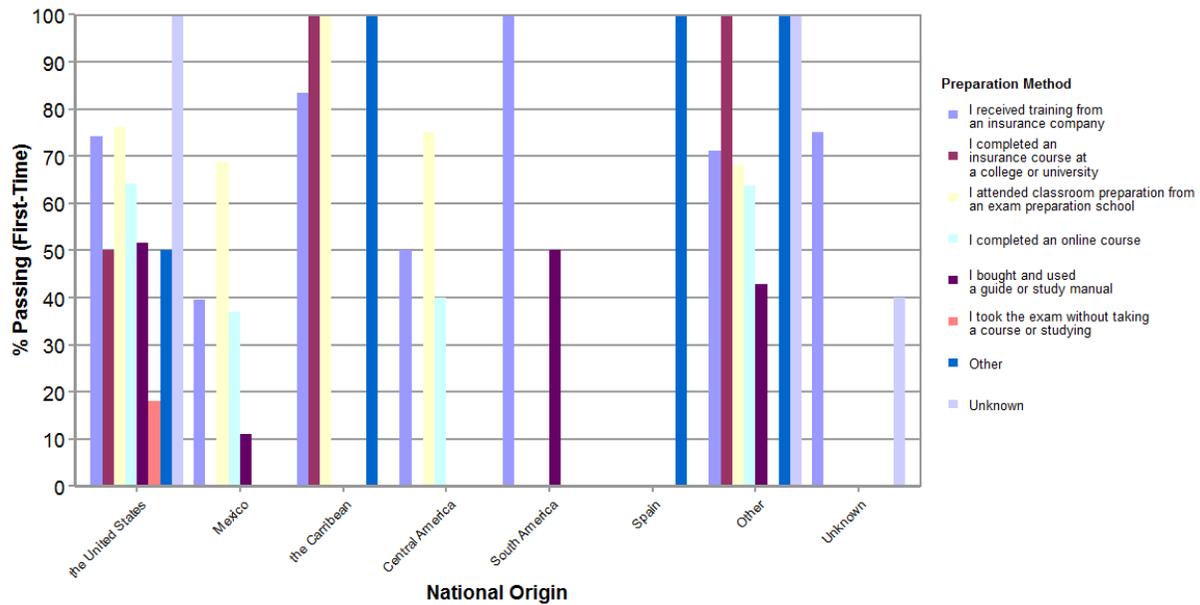


Table 161. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	I received training from an insurance company.	857	74.3	637	74.99	11.40
	I completed an insurance course at a college or university.	36	50.0	18	70.17	11.94
	I attended classroom preparation from an exam preparation school.	429	76.2	327	75.98	10.12
	I completed an online course.	220	64.1	141	72.38	11.70
	I bought and used a study guide or study manual.	151	51.7	78	67.57	13.03
	I took the exam without taking a course or studying.	11	18.2	2	58.09	16.02
	Other	54	50.0	27	65.85	14.31
	No response	3	100.0	3	85.33	1.53
Mexico	I received training from an insurance company.	38	39.5	15	65.37	12.64
	I completed an insurance course at a college or university.	7	0.0	0	59.14	7.49
	I attended classroom preparation from an exam preparation school.	16	68.8	11	69.94	11.09
	I completed an online course.	19	36.8	7	66.37	11.79
	I bought and used a study guide or study manual.	9	11.1	1	55.89	11.52
	I took the exam without taking a course or studying.	1	0.0	0	48.00	.
	Other	4	0.0	0	52.00	10.80
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	6	83.3	5	74.50	8.92
	I completed an insurance course at a college or university.	1	100.0	1	90.00	.
	I attended classroom preparation from an exam preparation school.	3	100.0	3	75.67	4.93
	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	1	100.0	1	71.00	.
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	6	50.0	3	64.50	15.83
	I completed an insurance course at a college or university.	1	0.0	0	41.00	.
	I attended classroom preparation from an exam preparation school.	4	75.0	3	75.25	9.32
	I completed an online course.	5	40.0	2	62.60	16.38
	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	-	-	-	-
South America	I received training from an insurance company.	3	100.0	3	79.67	4.04
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	0.0	0	69.00	.
	I completed an online course.	2	0.0	0	45.00	7.07
	I bought and used a study guide or study manual.	4	50.0	2	68.75	17.02
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	60.00	.
	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	1	100.0	1	83.00	.
	No response	0	-	-	-	-
Other	I received training from an insurance company.	38	71.1	27	74.71	11.45
	I completed an insurance course at a college or university.	2	100.0	2	72.50	0.71
	I attended classroom preparation from an exam preparation school.	22	68.2	15	73.86	11.83
	I completed an online course.	11	63.6	7	74.45	9.83
	I bought and used a study guide or study manual.	14	42.9	6	67.43	12.11
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	100.0	3	81.00	8.00
	No response	1	100.0	1	85.00	.
No response	I received training from an insurance company.	4	75.0	3	77.25	9.71
	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	10	40.0	4	66.80	12.68

Figure 150. 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 162. Surplus Lines Examinees

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
First-time	161	90.7	146	79.71	7.60

Table 163. Surplus Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Male	79	92.4	73	80.75	7.00
Female	77	88.3	68	78.21	7.95
Choose not to respond	5	100.0	5	86.60	5.68
No response	0	-	-	-	-

Figure 151. Surplus Lines Percent Passing by Gender

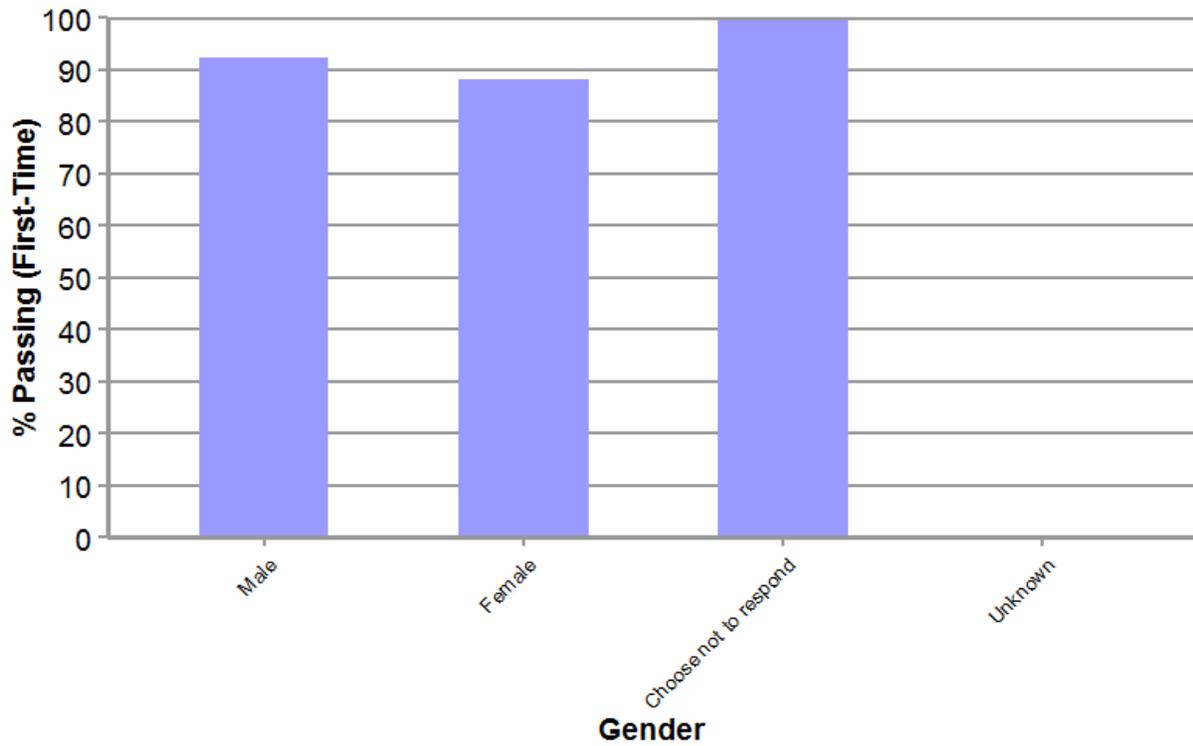


Table 164. Surplus Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	100.0	4	80.00	3.56
Black / African-American	9	77.8	7	73.89	9.58
Hispanic / Latino American	25	80.0	20	75.12	8.07
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	110	94.5	104	80.89	6.79
Other	4	75.0	3	81.00	9.90
Choose not to respond	9	88.9	8	83.22	7.92
No response	0	-	-	-	-

Figure 152. Surplus Lines Percent Passing by Ethnicity

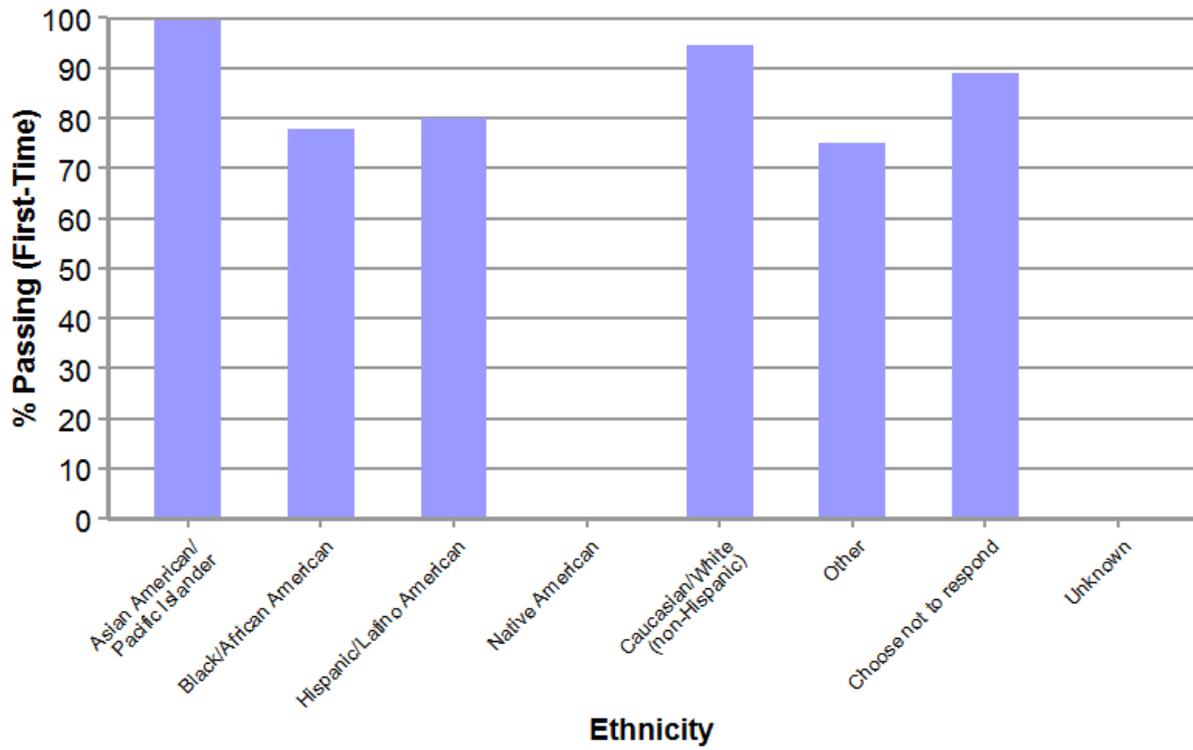


Table 165. Surplus Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	11	81.8	9	77.00	9.70
Yes, less than 30 hours	62	93.5	58	80.94	6.91
No	88	89.8	79	79.19	7.73
No response	0	-	-	-	-

Figure 153. Surplus Lines Percent Passing by Course Taken



Table 166. Surplus Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	43	95.3	41	82.65	6.49
Between \$50,000 and \$100,000	68	95.6	65	79.79	6.61
Between \$25,000 and \$50,000	44	81.8	36	77.61	8.72
Less than \$25,000	4	50.0	2	71.75	11.62
No response	2	100.0	2	76.00	5.66

Figure 154. Surplus Lines Percent Passing by Income Level

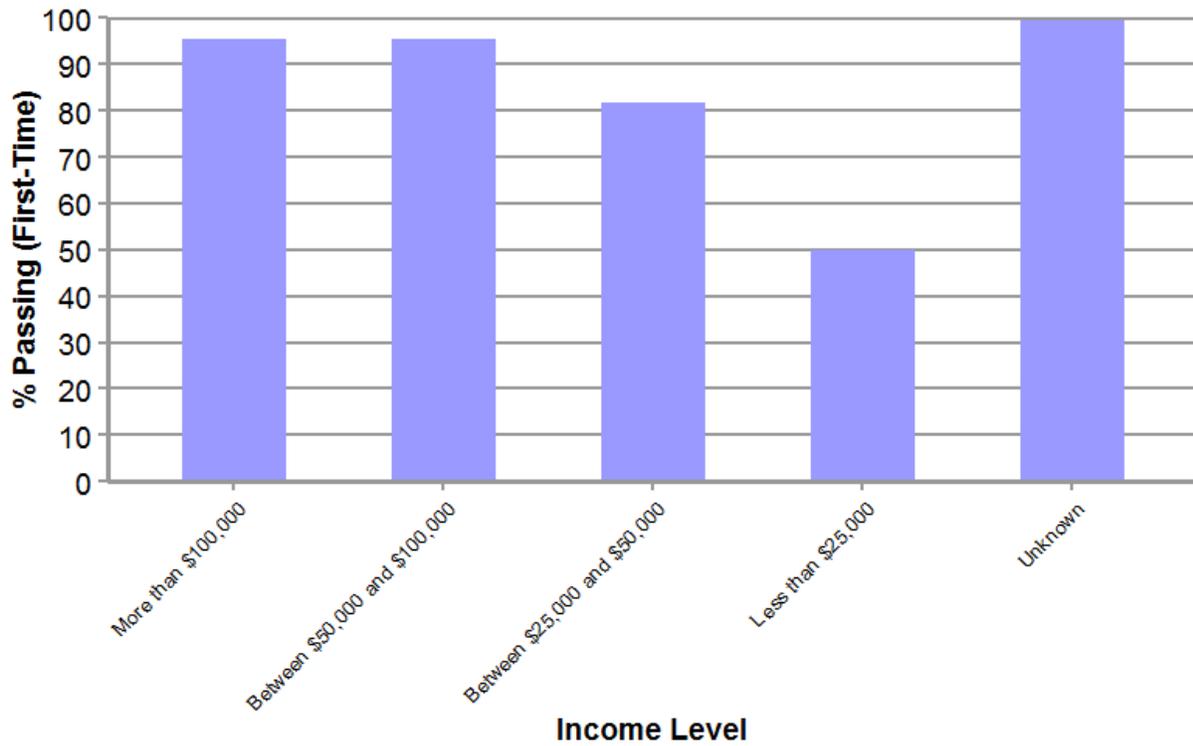


Table 167. Surplus Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	138	91.3	126	79.70	7.32
Between 31 and 50 hours	21	85.7	18	79.24	9.36
Between 51 and 70 hours	1	100.0	1	92.00	.
More than 70 hours	0	-	-	-	-
No response	1	100.0	1	80.00	.

Figure 155. Surplus Lines Percent Passing by Total Hours Spent Studying

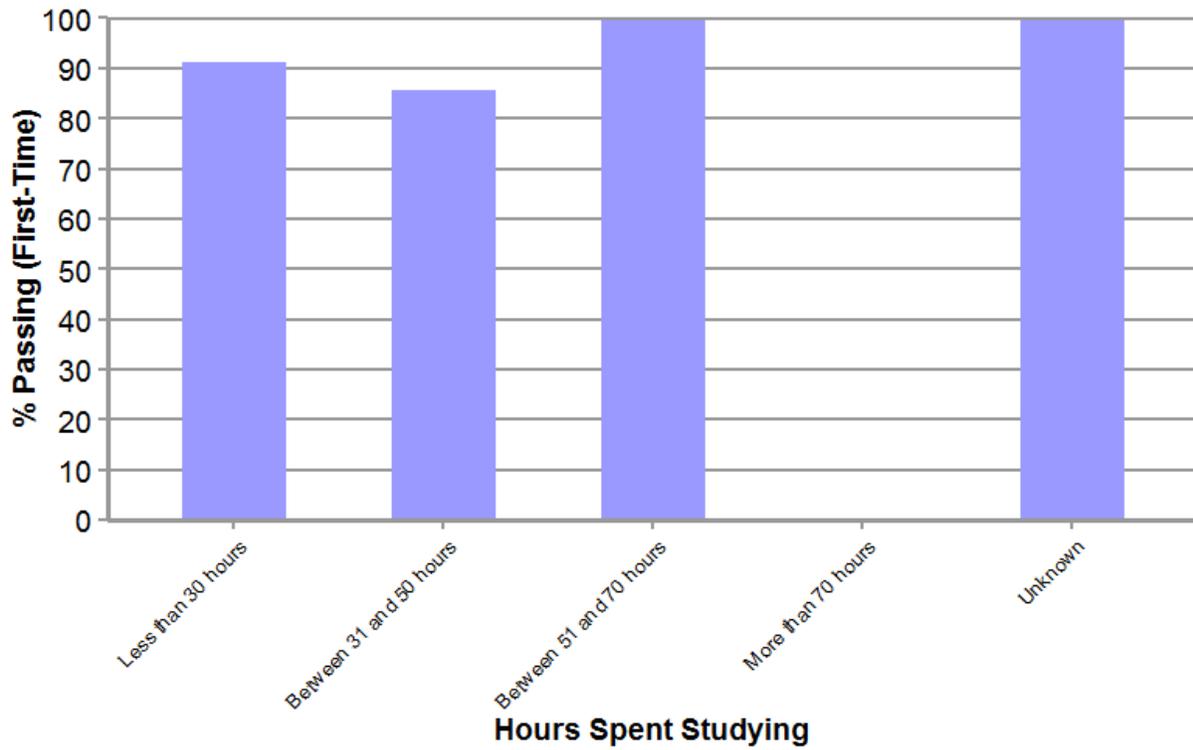


Table 168. Surplus Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	155	91.0	141	79.95	7.50
Spanish	4	75.0	3	71.25	9.74
Other	1	100.0	1	77.00	.
Choose not to respond	0	-	-	-	-
No response	1	100.0	1	80.00	.

Figure 156. Surplus Lines Percent Passing by Primary Language

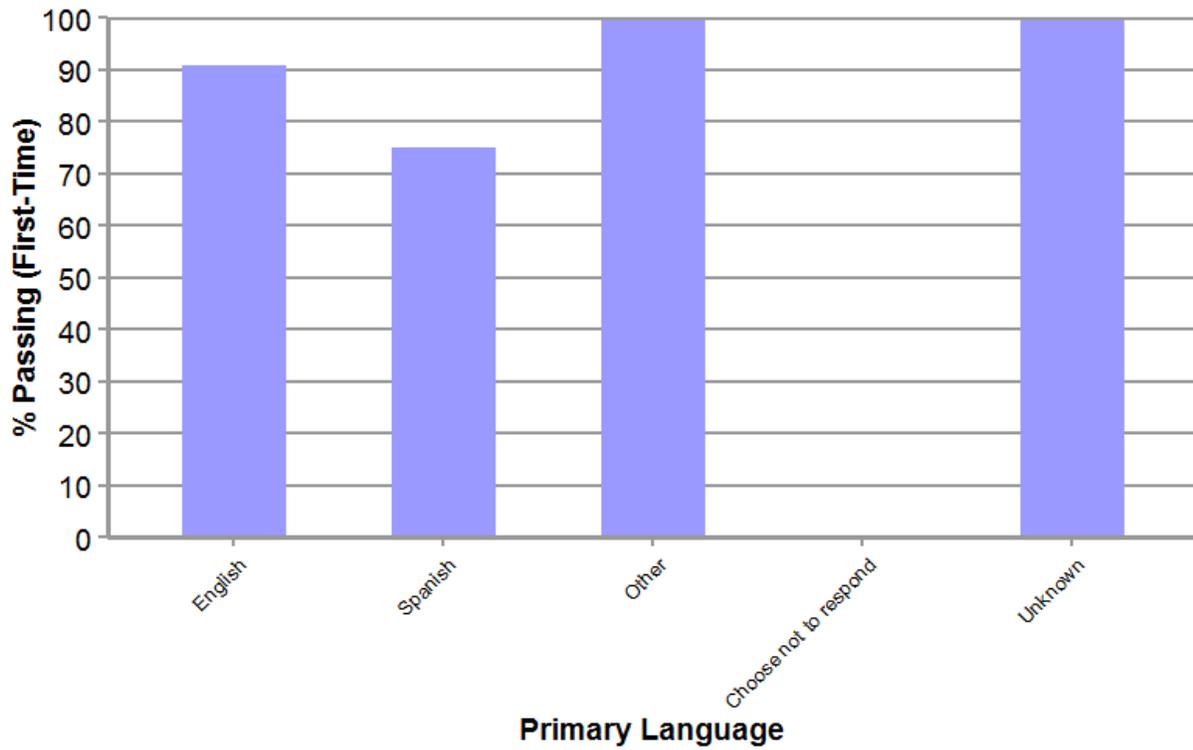


Table 169. Surplus Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	42	81.0	34	75.90	7.92
Two-year college degree (Associate's Degree)	16	87.5	14	77.81	6.43
Four-year college degree (Bachelor's Degree)	80	93.8	75	81.46	7.62
Advanced college degree (Master's degree or Doctorate)	17	100.0	17	82.94	4.66
Choose not to respond	6	100.0	6	79.00	2.68
No response	0	-	-	-	-

Figure 157. Surplus Lines Percent Passing by Education Level

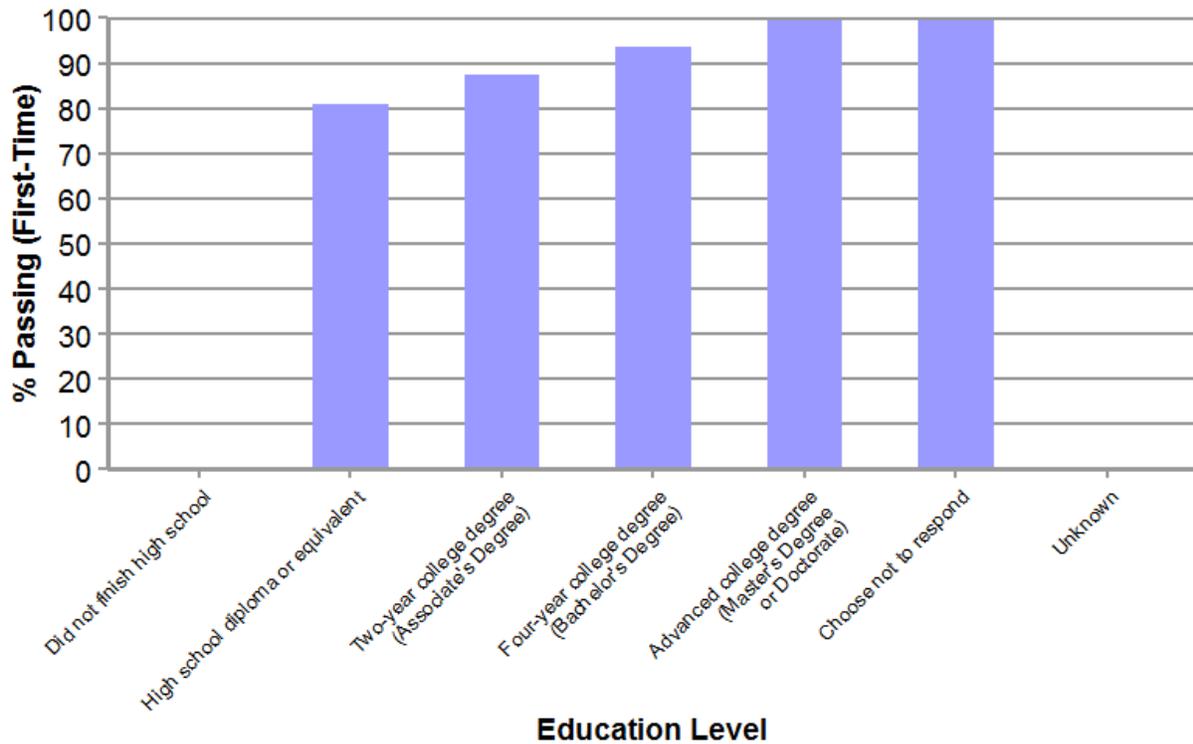


Table 170. Surplus Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
I received training from an insurance company.	11	100.0	11	80.18	4.98
I completed an insurance course at a college or university.	2	50.0	1	79.00	15.56
I attended classroom preparation from an exam preparation school.	5	100.0	5	80.80	2.39
I completed an online course.	41	92.7	38	81.51	8.40
I bought and used a study guide or study manual.	77	92.2	71	79.60	7.02
I took the exam without taking a course or studying.	15	73.3	11	74.53	9.06
Other	10	90.0	9	80.10	7.25
No response	0	-	-	-	-

Figure 158. Surplus Lines Percent Passing by Preparation Method

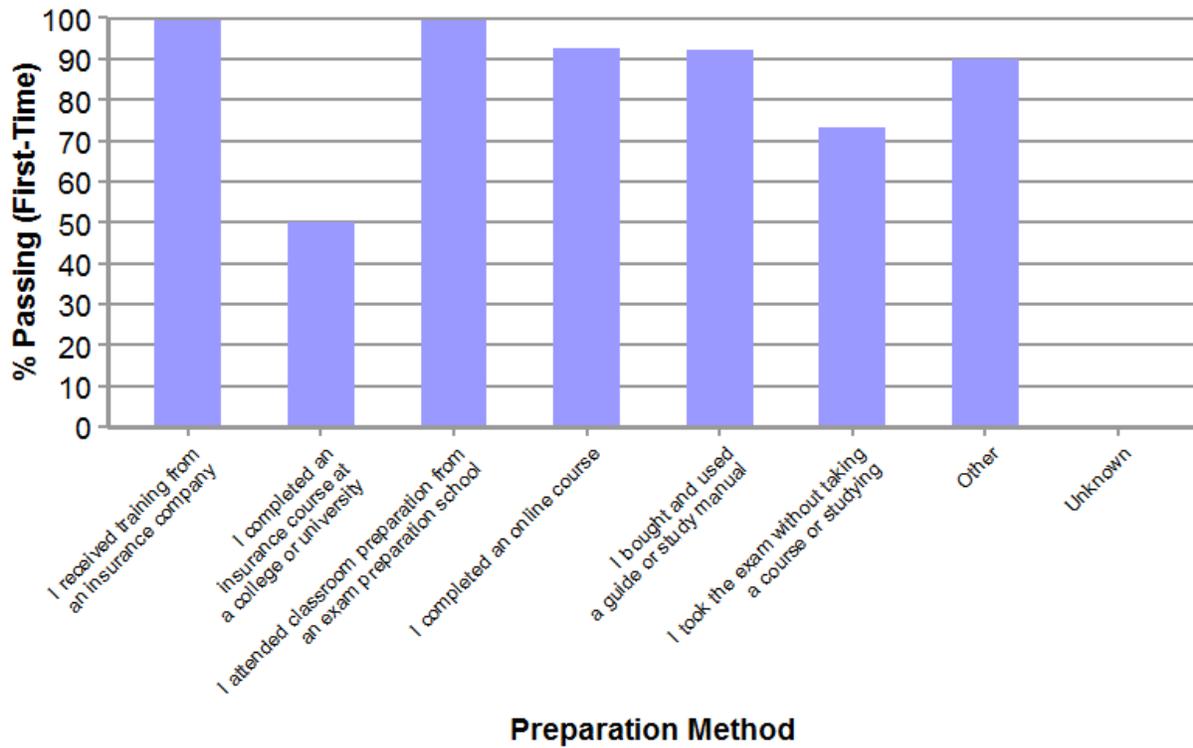
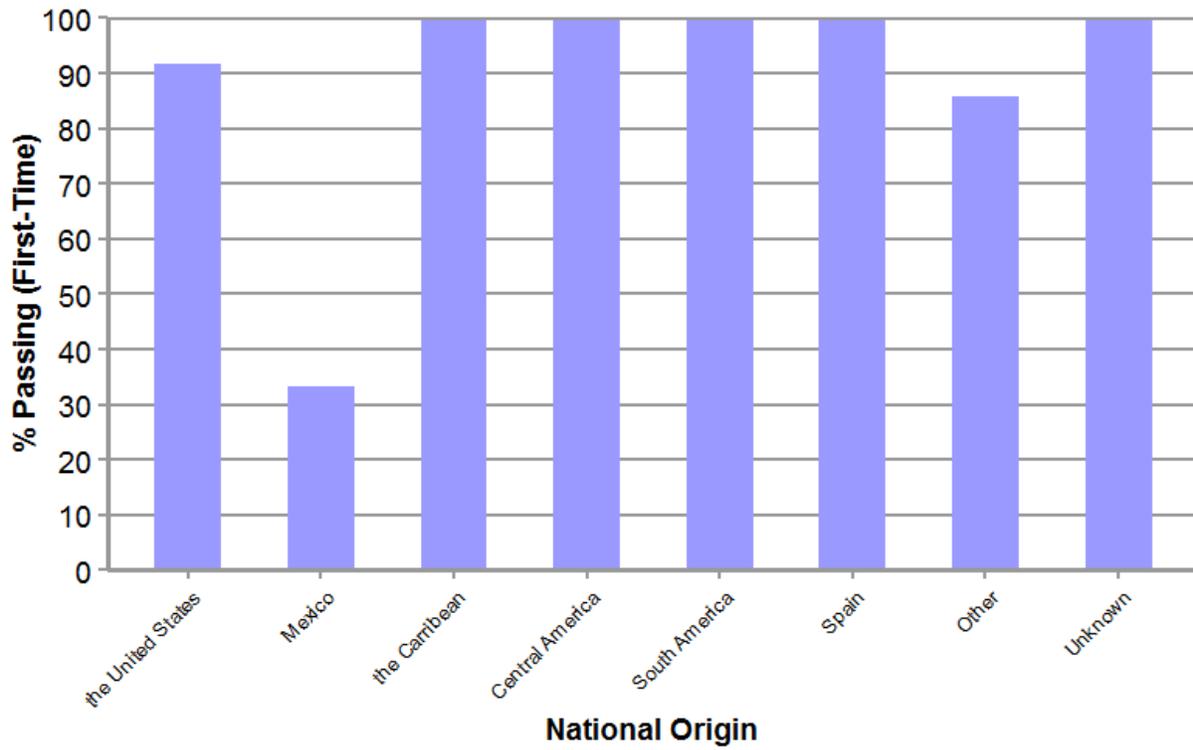


Table 171. Surplus Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	146	91.8	134	79.94	7.53
Mexico	3	33.3	1	66.00	8.19
the Caribbean	1	100.0	1	82.00	.
Central America	1	100.0	1	80.00	.
South America	1	100.0	1	78.00	.
Spain	1	100.0	1	88.00	.
Other	7	85.7	6	79.57	6.37
No response	1	100.0	1	80.00	.

Figure 159. 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 172 shows the number of Texas-specific items delivered to each candidate.

Table 172. 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 173 – 217 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

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

Table 173. Adjuster – All Lines Item Performance by Form

		Form D
First-time	<i>N</i>	108
	Average proportion correct	0.71
	Average corrected item-total correlations	0.24

Table 174. Adjuster – All Lines Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	2
	Average proportion correct	0.65
	Average corrected item-total correlations	0.36
Black / African-American	<i>N</i>	13
	Average proportion correct	0.62
	Average corrected item-total correlations	0.29
Hispanic / Latino American	<i>N</i>	10
	Average proportion correct	0.66
	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>	70
	Average proportion correct	0.74
	Average corrected item-total correlations	0.22
Other	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Choose not to respond	<i>N</i>	9
	Average proportion correct	0.74
	Average corrected item-total correlations	0.24
No response	<i>N</i>	3
	Average proportion correct	0.66
	Average corrected item-total correlations	0.86

Table 175. Adjuster – All Lines Item Performance by Gender within Form

		Form D
Male	<i>N</i>	61
	Average proportion correct	0.71
	Average corrected item-total correlations	0.26
Female	<i>N</i>	41
	Average proportion correct	0.71
	Average corrected item-total correlations	0.22
Choose not to respond	<i>N</i>	4
	Average proportion correct	0.81
	Average corrected item-total correlations	0.18
No response	<i>N</i>	2
	Average proportion correct	0.29
	Average corrected item-total correlations	.

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

		Form D
the United States	<i>N</i>	96
	Average proportion correct	0.72
	Average corrected item-total correlations	0.22
Mexico	<i>N</i>	1
	Average proportion correct	0.45
	Average corrected item-total correlations	.
the Caribbean	<i>N</i>	1
	Average proportion correct	0.46
	Average corrected item-total correlations	.
Central America	<i>N</i>	1
	Average proportion correct	0.73
	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>	4
	Average proportion correct	0.57
	Average corrected item-total correlations	0.42
No response	<i>N</i>	5
	Average proportion correct	0.67
	Average corrected item-total correlations	0.56

Insurance Service Representative

Table 177. Insurance Service Representative Item Performance by Form

		Form D
First-time	<i>N</i>	114
	Average proportion correct	0.63
	Average corrected item-total correlations	0.28

Table 178. Insurance Service Representative Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	4
	Average proportion correct	0.57
	Average corrected item-total correlations	0.14
Black / African-American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Hispanic / Latino American	<i>N</i>	37
	Average proportion correct	0.57
	Average corrected item-total correlations	0.22
Native American	<i>N</i>	1
	Average proportion correct	0.73
	Average corrected item-total correlations	.
Caucasian / White (non-Hispanic)	<i>N</i>	63
	Average proportion correct	0.69
	Average corrected item-total correlations	0.20
Other	<i>N</i>	2
	Average proportion correct	0.34
	Average corrected item-total correlations	-1.00
Choose not to respond	<i>N</i>	1
	Average proportion correct	0.54
	Average corrected item-total correlations	.
No response	<i>N</i>	6
	Average proportion correct	0.47
	Average corrected item-total correlations	0.68

Table 179. Insurance Service Representative Item Performance by Gender within Form

		Form D
Male	<i>N</i>	17
	Average proportion correct	0.56
	Average corrected item-total correlations	0.29
Female	<i>N</i>	92
	Average proportion correct	0.65
	Average corrected item-total correlations	0.23
Choose not to respond	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
No response	<i>N</i>	5
	Average proportion correct	0.40
	Average corrected item-total correlations	0.82

Table 180. Insurance Service Representative Item Performance by National Origin within Form

		Form D
the United States	<i>N</i>	98
	Average proportion correct	0.64
	Average corrected item-total correlations	0.25
Mexico	<i>N</i>	4
	Average proportion correct	0.66
	Average corrected item-total correlations	0.23
the Caribbean	<i>N</i>	1
	Average proportion correct	0.68
	Average corrected item-total correlations	.
Central America	<i>N</i>	1
	Average proportion correct	0.53
	Average corrected item-total correlations	.
South America	<i>N</i>	1
	Average proportion correct	0.51
	Average corrected item-total correlations	.
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	3
	Average proportion correct	0.47
	Average corrected item-total correlations	0.28
No response	<i>N</i>	6
	Average proportion correct	0.47
	Average corrected item-total correlations	0.68

General Lines – Life, Accident and Health

Table 181. General Lines – Life, Accident and Health Item Performance by Form

		Form				Total
		GJ	HK	IL	JJ	
First-time	<i>N</i>	4,275	4,178	4,074	4,254	16,781
	Average proportion correct	0.69	0.68	0.69	0.70	0.69
	Average corrected item-total correlations	0.25	0.23	0.22	0.24	0.23

Table 182. General Lines – Life, Accident and Health Item Performance by Ethnicity within Form

		Form				Total
		GJ	HK	IL	JJ	
Asian American / Pacific Islander	<i>N</i>	305	306	289	340	1,240
	Average proportion correct	0.63	0.64	0.67	0.65	0.65
	Average corrected item-total correlations	0.24	0.25	0.23	0.25	0.24
Black / African-American	<i>N</i>	775	774	773	743	3,065
	Average proportion correct	0.66	0.65	0.64	0.67	0.65
	Average corrected item-total correlations	0.24	0.23	0.21	0.22	0.23
Hispanic / Latino American	<i>N</i>	1,103	1,072	1,031	1,110	4,316
	Average proportion correct	0.65	0.64	0.66	0.66	0.65
	Average corrected item-total correlations	0.23	0.21	0.20	0.24	0.22
Native American	<i>N</i>	23	21	20	15	79
	Average proportion correct	0.70	0.70	0.71	0.67	0.70
	Average corrected item-total correlations	0.20	0.16	0.17	0.31	0.21
Caucasian / White (non-Hispanic)	<i>N</i>	1,713	1,649	1,632	1,708	6,702
	Average proportion correct	0.75	0.73	0.74	0.75	0.74
	Average corrected item-total correlations	0.21	0.18	0.17	0.20	0.19
Other	<i>N</i>	118	149	127	137	531
	Average proportion correct	0.66	0.63	0.66	0.65	0.65
	Average corrected item-total correlations	0.28	0.28	0.20	0.19	0.24
Choose not to respond	<i>N</i>	201	172	177	168	718
	Average proportion correct	0.70	0.69	0.71	0.70	0.70
	Average corrected item-total correlations	0.27	0.22	0.24	0.18	0.23
No response	<i>N</i>	37	35	25	33	130
	Average proportion correct	0.63	0.67	0.67	0.69	0.66
	Average corrected item-total correlations	0.24	0.20	0.35	0.29	0.27

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

		Form				Total
		GJ	HK	IL	JJ	
Male	<i>N</i>	2,037	1,969	1,916	2,012	7,934
	Average proportion correct	0.72	0.70	0.72	0.72	0.71
	Average corrected item-total correlations	0.25	0.23	0.21	0.25	0.24
Female	<i>N</i>	2,156	2,134	2,080	2,161	8,531
	Average proportion correct	0.67	0.66	0.67	0.68	0.67
	Average corrected item-total correlations	0.24	0.23	0.22	0.22	0.23
Choose not to respond	<i>N</i>	60	54	63	61	238
	Average proportion correct	0.68	0.69	0.70	0.71	0.69
	Average corrected item-total correlations	0.27	0.23	0.24	0.19	0.23
No response	<i>N</i>	22	21	15	20	78
	Average proportion correct	0.62	0.69	0.67	0.73	0.68
	Average corrected item-total correlations	0.30	0.16	0.46	0.33	0.31

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

		Form				Total
		GJ	HK	IL	JJ	
the United States	<i>N</i>	3,456	3,377	3,307	3,437	13,577
	Average proportion correct	0.70	0.69	0.70	0.71	0.70
	Average corrected item-total correlations	0.24	0.22	0.22	0.23	0.23
Mexico	<i>N</i>	187	186	170	184	727
	Average proportion correct	0.64	0.63	0.64	0.63	0.63
	Average corrected item-total correlations	0.24	0.25	0.18	0.23	0.22
the Caribbean	<i>N</i>	25	22	20	27	94
	Average proportion correct	0.73	0.67	0.67	0.71	0.69
	Average corrected item-total correlations	0.33	0.32	0.06	0.20	0.23
Central America	<i>N</i>	32	35	37	34	138
	Average proportion correct	0.67	0.65	0.64	0.64	0.65
	Average corrected item-total correlations	0.35	0.24	0.29	0.34	0.30
South America	<i>N</i>	43	34	26	40	143
	Average proportion correct	0.61	0.69	0.68	0.66	0.66
	Average corrected item-total correlations	0.27	0.18	0.18	0.21	0.21
Spain	<i>N</i>	0	2	3	0	5
	Average proportion correct	-	0.80	0.84	-	0.82
	Average corrected item-total correlations	-	0.60	0.73	-	0.65
Other	<i>N</i>	477	476	464	489	1,906
	Average proportion correct	0.65	0.65	0.66	0.65	0.65
	Average corrected item-total correlations	0.26	0.27	0.23	0.25	0.25
No response	<i>N</i>	55	46	47	43	191
	Average proportion correct	0.67	0.68	0.68	0.71	0.68
	Average corrected item-total correlations	0.27	0.21	0.30	0.39	0.29

Life and Health Insurance Counselor

Table 185. Life and Health Insurance Counselor Item Performance by Form

		Form D
First-time	<i>N</i>	278
	Average proportion correct	0.61
	Average corrected item-total correlations	0.23

Table 186. Life and Health Insurance Counselor Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	23
	Average proportion correct	0.57
	Average corrected item-total correlations	0.20
Black / African-American	<i>N</i>	36
	Average proportion correct	0.57
	Average corrected item-total correlations	0.19
Hispanic / Latino American	<i>N</i>	90
	Average proportion correct	0.57
	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>	101
	Average proportion correct	0.66
	Average corrected item-total correlations	0.22
Other	<i>N</i>	8
	Average proportion correct	0.61
	Average corrected item-total correlations	0.31
Choose not to respond	<i>N</i>	17
	Average proportion correct	0.62
	Average corrected item-total correlations	0.22
No response	<i>N</i>	3
	Average proportion correct	0.66
	Average corrected item-total correlations	0.29

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

		Form D
Male	<i>N</i>	132
	Average proportion correct	0.62
	Average corrected item-total correlations	0.25
Female	<i>N</i>	141
	Average proportion correct	0.60
	Average corrected item-total correlations	0.21
Choose not to respond	<i>N</i>	2
	Average proportion correct	0.56
	Average corrected item-total correlations	0.39
No response	<i>N</i>	3
	Average proportion correct	0.66
	Average corrected item-total correlations	0.29

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

		Form D
the United States	<i>N</i>	215
	Average proportion correct	0.61
	Average corrected item-total correlations	0.24
Mexico	<i>N</i>	20
	Average proportion correct	0.59
	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>	1
	Average proportion correct	0.76
	Average corrected item-total correlations	.
South America	<i>N</i>	5
	Average proportion correct	0.55
	Average corrected item-total correlations	0.26
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	31
	Average proportion correct	0.59
	Average corrected item-total correlations	0.19
No response	<i>N</i>	6
	Average proportion correct	0.65
	Average corrected item-total correlations	0.12

Life Agent

Table 189. Life Agent Item Performance by Form

		Form				Total
		MJ	NK	OL	PM	
First-time	<i>N</i>	1,226	1,271	1,281	1,345	5,123
	Average proportion correct	0.67	0.68	0.68	0.67	0.68
	Average corrected item-total correlations	0.24	0.24	0.21	0.24	0.23

Table 190. Life Agent Item Performance by Ethnicity within Form

		Form				Total
		MJ	NK	OL	PM	
Asian American / Pacific Islander	<i>N</i>	83	87	95	78	343
	Average proportion correct	0.62	0.64	0.64	0.66	0.64
	Average corrected item-total correlations	0.26	0.29	0.26	0.23	0.26
Black / African-American	<i>N</i>	312	279	289	303	1,183
	Average proportion correct	0.67	0.67	0.67	0.67	0.67
	Average corrected item-total correlations	0.19	0.22	0.20	0.22	0.21
Hispanic / Latino American	<i>N</i>	412	439	433	452	1,736
	Average proportion correct	0.64	0.65	0.66	0.64	0.65
	Average corrected item-total correlations	0.25	0.23	0.19	0.22	0.23
Native American	<i>N</i>	3	4	3	9	19
	Average proportion correct	0.54	0.69	0.75	0.71	0.67
	Average corrected item-total correlations	0.46	0.48	0.59	0.19	0.41
Caucasian / White (non-Hispanic)	<i>N</i>	330	355	368	401	1,454
	Average proportion correct	0.72	0.73	0.73	0.72	0.73
	Average corrected item-total correlations	0.19	0.20	0.21	0.27	0.22
Other	<i>N</i>	38	46	33	45	162
	Average proportion correct	0.66	0.68	0.66	0.64	0.66
	Average corrected item-total correlations	0.27	0.24	0.17	0.20	0.22
Choose not to respond	<i>N</i>	45	57	53	48	203
	Average proportion correct	0.71	0.69	0.69	0.69	0.69
	Average corrected item-total correlations	0.25	0.25	0.17	0.21	0.22
No response	<i>N</i>	3	4	7	9	23
	Average proportion correct	0.88	0.65	0.73	0.72	0.75
	Average corrected item-total correlations	-0.68	0.09	0.10	0.12	0.03

Table 191. Life Agent Item Performance by Gender within Form

		Form				Total
		MJ	NK	OL	PM	
Male	<i>N</i>	593	624	596	668	2,481
	Average proportion correct	0.69	0.69	0.69	0.68	0.69
	Average corrected item-total correlations	0.25	0.24	0.22	0.25	0.24
Female	<i>N</i>	625	624	668	659	2,576
	Average proportion correct	0.65	0.67	0.68	0.67	0.67
	Average corrected item-total correlations	0.22	0.23	0.21	0.23	0.23
Choose not to respond	<i>N</i>	6	20	10	12	48
	Average proportion correct	0.70	0.71	0.67	0.61	0.67
	Average corrected item-total correlations	0.36	0.14	0.09	0.40	0.25
No response	<i>N</i>	2	3	7	6	18
	Average proportion correct	0.89	0.59	0.73	0.74	0.74
	Average corrected item-total correlations	-1.00	0.11	0.10	0.23	0.03

Table 192. Life Agent Item Performance by National Origin within Form

		Form				Total
		MJ	NK	OL	PM	
the United States	<i>N</i>	973	991	1,017	1,081	4,062
	Average proportion correct	0.67	0.69	0.69	0.68	0.68
	Average corrected item-total correlations	0.23	0.23	0.21	0.24	0.23
Mexico	<i>N</i>	73	90	105	84	352
	Average proportion correct	0.65	0.66	0.64	0.64	0.65
	Average corrected item-total correlations	0.20	0.23	0.21	0.20	0.21
the Caribbean	<i>N</i>	16	9	10	11	46
	Average proportion correct	0.74	0.74	0.73	0.69	0.72
	Average corrected item-total correlations	0.28	0.08	0.17	0.25	0.20
Central America	<i>N</i>	22	14	17	20	73
	Average proportion correct	0.61	0.63	0.66	0.63	0.63
	Average corrected item-total correlations	0.36	0.19	0.18	0.24	0.24
South America	<i>N</i>	10	17	4	12	43
	Average proportion correct	0.68	0.67	0.71	0.67	0.68
	Average corrected item-total correlations	0.19	0.24	0.25	0.23	0.22
Spain	<i>N</i>	2	1	0	1	4
	Average proportion correct	0.83	0.77	-	0.74	0.78
	Average corrected item-total correlations	-1.00	.	-	.	-1.00
Other	<i>N</i>	121	132	116	126	495
	Average proportion correct	0.66	0.65	0.66	0.66	0.66
	Average corrected item-total correlations	0.28	0.28	0.25	0.26	0.27
No response	<i>N</i>	9	17	12	10	48
	Average proportion correct	0.68	0.62	0.63	0.74	0.67
	Average corrected item-total correlations	0.41	0.30	0.31	0.08	0.28

Limited Lines

Table 193. Limited Lines Item Performance by Form

		Form D
First-time	<i>N</i>	1,716
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27

Table 194. Limited Lines Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	15
	Average proportion correct	0.80
	Average corrected item-total correlations	0.40
Black / African-American	<i>N</i>	87
	Average proportion correct	0.74
	Average corrected item-total correlations	0.27
Hispanic / Latino American	<i>N</i>	1,469
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27
Native American	<i>N</i>	3
	Average proportion correct	0.63
	Average corrected item-total correlations	0.57
Caucasian / White (non-Hispanic)	<i>N</i>	85
	Average proportion correct	0.74
	Average corrected item-total correlations	0.27
Other	<i>N</i>	29
	Average proportion correct	0.76
	Average corrected item-total correlations	0.24
Choose not to respond	<i>N</i>	25
	Average proportion correct	0.74
	Average corrected item-total correlations	0.19
No response	<i>N</i>	3
	Average proportion correct	0.71
	Average corrected item-total correlations	0.09

Table 195. Limited Lines Item Performance by Gender within Form

		Form D
Male	<i>N</i>	375
	Average proportion correct	0.73
	Average corrected item-total correlations	0.27
Female	<i>N</i>	1,330
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27
Choose not to respond	<i>N</i>	7
	Average proportion correct	0.73
	Average corrected item-total correlations	0.16
No response	<i>N</i>	4
	Average proportion correct	0.76
	Average corrected item-total correlations	0.32

Table 196. Limited Lines Item Performance by National Origin within Form

		Form D
the United States	<i>N</i>	1,306
	Average proportion correct	0.71
	Average corrected item-total correlations	0.26
Mexico	<i>N</i>	316
	Average proportion correct	0.73
	Average corrected item-total correlations	0.29
the Caribbean	<i>N</i>	6
	Average proportion correct	0.76
	Average corrected item-total correlations	0.43
Central America	<i>N</i>	39
	Average proportion correct	0.73
	Average corrected item-total correlations	0.25
South America	<i>N</i>	10
	Average proportion correct	0.80
	Average corrected item-total correlations	0.16
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	33
	Average proportion correct	0.76
	Average corrected item-total correlations	0.32
No response	<i>N</i>	6
	Average proportion correct	0.67
	Average corrected item-total correlations	0.08

Managing General Agent

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

Public Insurance Adjuster

Table 197. Public Insurance Adjuster Item Performance by Form

		Form D
First-time	<i>N</i>	119
	Average proportion correct	0.67
	Average corrected item-total correlations	0.21

Table 198. Public Insurance Adjuster Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	1
	Average proportion correct	0.74
	Average corrected item-total correlations	.
Black / African-American	<i>N</i>	6
	Average proportion correct	0.67
	Average corrected item-total correlations	0.30
Hispanic / Latino American	<i>N</i>	34
	Average proportion correct	0.61
	Average corrected item-total correlations	0.20
Native American	<i>N</i>	1
	Average proportion correct	0.74
	Average corrected item-total correlations	.
Caucasian / White (non-Hispanic)	<i>N</i>	69
	Average proportion correct	0.71
	Average corrected item-total correlations	0.18
Other	<i>N</i>	2
	Average proportion correct	0.72
	Average corrected item-total correlations	-1.00
Choose not to respond	<i>N</i>	4
	Average proportion correct	0.68
	Average corrected item-total correlations	0.16
No response	<i>N</i>	2
	Average proportion correct	0.61
	Average corrected item-total correlations	0.40

Table 199. Public Insurance Adjuster Item Performance by Gender within Form

		Form D
Male	<i>N</i>	82
	Average proportion correct	0.69
	Average corrected item-total correlations	0.21
Female	<i>N</i>	35
	Average proportion correct	0.64
	Average corrected item-total correlations	0.22
Choose not to respond	<i>N</i>	1
	Average proportion correct	0.74
	Average corrected item-total correlations	.
No response	<i>N</i>	1
	Average proportion correct	0.71
	Average corrected item-total correlations	.

Table 200. Public Insurance Adjuster Item Performance by National Origin within Form

		Form D
the United States	<i>N</i>	105
	Average proportion correct	0.68
	Average corrected item-total correlations	0.22
Mexico	<i>N</i>	6
	Average proportion correct	0.57
	Average corrected item-total correlations	0.19
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>	1
	Average proportion correct	0.60
	Average corrected item-total correlations	.
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	4
	Average proportion correct	0.71
	Average corrected item-total correlations	0.18
No response	<i>N</i>	3
	Average proportion correct	0.67
	Average corrected item-total correlations	0.26

General Lines – Property and Casualty

Table 201. General Lines – Property and Casualty Item Performance by Form

		Form					Total
		HJ	IK	JL	KJ	LK	
First-time	<i>N</i>	1,857	1,882	1,855	1,815	1,741	9,150
	Average proportion correct	0.76	0.75	0.76	0.76	0.76	0.76
	Average corrected item-total correlations	0.22	0.24	0.25	0.23	0.23	0.24

Table 202. General Lines – Property and Casualty Item Performance by Ethnicity within Form

		Form					Total
		HJ	IK	JL	KJ	LK	
Asian American / Pacific Islander	<i>N</i>	79	54	61	70	64	328
	Average proportion correct	0.77	0.73	0.76	0.74	0.78	0.75
	Average corrected item-total correlations	0.26	0.32	0.27	0.23	0.26	0.27
Black / African-American	<i>N</i>	153	179	132	168	151	783
	Average proportion correct	0.77	0.75	0.75	0.77	0.77	0.76
	Average corrected item-total correlations	0.18	0.22	0.19	0.19	0.23	0.20
Hispanic / Latino American	<i>N</i>	668	679	706	654	650	3,357
	Average proportion correct	0.72	0.70	0.70	0.70	0.71	0.71
	Average corrected item-total correlations	0.23	0.23	0.24	0.22	0.23	0.23
Native American	<i>N</i>	10	14	7	7	6	44
	Average proportion correct	0.73	0.80	0.81	0.78	0.78	0.78
	Average corrected item-total correlations	0.36	0.30	0.41	0.57	0.33	0.39
Caucasian / White (non-Hispanic)	<i>N</i>	827	830	821	814	758	4,050
	Average proportion correct	0.80	0.79	0.81	0.80	0.79	0.80
	Average corrected item-total correlations	0.18	0.20	0.21	0.20	0.19	0.20
Other	<i>N</i>	49	40	47	41	41	218
	Average proportion correct	0.74	0.76	0.74	0.76	0.76	0.75
	Average corrected item-total correlations	0.26	0.23	0.29	0.22	0.15	0.23
Choose not to respond	<i>N</i>	63	72	69	47	60	311
	Average proportion correct	0.78	0.79	0.74	0.78	0.80	0.78
	Average corrected item-total correlations	0.20	0.24	0.22	0.20	0.19	0.21
No response	<i>N</i>	8	14	12	14	11	59
	Average proportion correct	0.78	0.71	0.77	0.78	0.69	0.75
	Average corrected item-total correlations	0.37	0.26	0.15	0.38	0.55	0.35

Table 203. General Lines – Property and Casualty Item Performance by Gender within Form

		Form					Total
		HJ	IK	JL	KJ	LK	
Male	<i>N</i>	743	691	691	679	666	3,470
	Average proportion correct	0.79	0.77	0.78	0.79	0.78	0.78
	Average corrected item-total correlations	0.22	0.23	0.26	0.24	0.20	0.23
Female	<i>N</i>	1,089	1,150	1,134	1,110	1,047	5,530
	Average proportion correct	0.75	0.74	0.74	0.74	0.74	0.74
	Average corrected item-total correlations	0.22	0.24	0.24	0.22	0.24	0.23
Choose not to respond	<i>N</i>	21	30	23	18	20	112
	Average proportion correct	0.75	0.79	0.74	0.78	0.81	0.77
	Average corrected item-total correlations	0.19	0.29	0.20	0.15	0.21	0.21
No response	<i>N</i>	4	11	7	8	8	38
	Average proportion correct	0.82	0.73	0.78	0.73	0.68	0.75
	Average corrected item-total correlations	0.41	0.20	0.29	0.26	0.63	0.37

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

		Form					Total
		HJ	IK	JL	KJ	LK	
the United States	<i>N</i>	1,574	1,603	1,572	1,531	1,485	7,765
	Average proportion correct	0.77	0.76	0.76	0.76	0.76	0.76
	Average corrected item-total correlations	0.21	0.23	0.25	0.23	0.22	0.23
Mexico	<i>N</i>	107	120	116	105	105	553
	Average proportion correct	0.70	0.71	0.70	0.71	0.69	0.70
	Average corrected item-total correlations	0.27	0.25	0.22	0.23	0.26	0.24
the Caribbean	<i>N</i>	3	8	8	6	5	30
	Average proportion correct	0.67	0.71	0.78	0.63	0.77	0.71
	Average corrected item-total correlations	0.17	0.44	0.42	0.36	0.06	0.31
Central America	<i>N</i>	23	26	19	28	13	109
	Average proportion correct	0.70	0.71	0.75	0.76	0.76	0.74
	Average corrected item-total correlations	0.18	0.19	0.28	0.13	0.19	0.19
South America	<i>N</i>	13	14	16	16	15	74
	Average proportion correct	0.79	0.69	0.70	0.73	0.68	0.72
	Average corrected item-total correlations	0.17	0.27	0.43	0.31	0.28	0.29
Spain	<i>N</i>	2	1	0	0	0	3
	Average proportion correct	0.84	0.80	-	-	-	0.82
	Average corrected item-total correlations	0.33	.	-	-	-	0.33
Other	<i>N</i>	120	87	106	113	106	532
	Average proportion correct	0.77	0.76	0.75	0.76	0.78	0.76
	Average corrected item-total correlations	0.29	0.27	0.25	0.26	0.25	0.26
No response	<i>N</i>	15	23	18	16	12	84
	Average proportion correct	0.82	0.73	0.78	0.73	0.70	0.75
	Average corrected item-total correlations	-0.01	0.28	0.17	0.25	0.55	0.26

Adjuster – Property and Casualty

Table 205. Adjuster – Property and Casualty Item Performance by Form

		Form D
First-time	<i>N</i>	130
	Average proportion correct	0.70
	Average corrected item-total correlations	0.28

Table 206. Adjuster – Property and Casualty Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	2
	Average proportion correct	0.85
	Average corrected item-total correlations	0.31
Black / African-American	<i>N</i>	22
	Average proportion correct	0.64
	Average corrected item-total correlations	0.25
Hispanic / Latino American	<i>N</i>	17
	Average proportion correct	0.61
	Average corrected item-total correlations	0.26
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	73
	Average proportion correct	0.73
	Average corrected item-total correlations	0.24
Other	<i>N</i>	5
	Average proportion correct	0.75
	Average corrected item-total correlations	0.33
Choose not to respond	<i>N</i>	8
	Average proportion correct	0.76
	Average corrected item-total correlations	0.40
No response	<i>N</i>	3
	Average proportion correct	0.61
	Average corrected item-total correlations	0.48

Table 207. Adjuster – Property and Casualty Item Performance by Gender within Form

		Form D
Male	<i>N</i>	59
	Average proportion correct	0.72
	Average corrected item-total correlations	0.29
Female	<i>N</i>	69
	Average proportion correct	0.70
	Average corrected item-total correlations	0.27
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	0.51
	Average corrected item-total correlations	0.03

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

		Form D
the United States	<i>N</i>	118
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27
Mexico	<i>N</i>	2
	Average proportion correct	0.64
	Average corrected item-total correlations	0.28
the Caribbean	<i>N</i>	3
	Average proportion correct	0.75
	Average corrected item-total correlations	0.65
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>	5
	Average proportion correct	0.68
	Average corrected item-total correlations	0.50
No response	<i>N</i>	2
	Average proportion correct	0.51
	Average corrected item-total correlations	0.03

Property and Casualty Risk Manager

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

Personal Lines Property and Casualty

Table 209. Personal Lines Property and Casualty Item Performance by Form

		Forms						Total
		KD	LD	OD	PD	QD	RD	
First-time	<i>N</i>	116	111	96	601	519	549	1,992
	Average proportion correct	0.78	0.76	0.79	0.77	0.78	0.78	0.78
	Average corrected item-total correlations	0.22	0.28	0.18	0.24	0.25	0.22	0.23

Table 210. Personal Lines Property and Casualty Item Performance by Ethnicity within Form

		Forms						Total
		KD	LD	OD	PD	QD	RD	
Asian American / Pacific Islander	<i>N</i>	2	5	0	18	13	19	57
	Average proportion correct	0.88	0.82	-	0.72	0.83	0.79	0.81
	Average corrected item-total correlations	0.67	0.48	-	0.35	0.15	0.15	0.30
Black / African-American	<i>N</i>	23	11	20	102	91	79	326
	Average proportion correct	0.78	0.74	0.83	0.80	0.79	0.79	0.79
	Average corrected item-total correlations	0.22	0.16	0.08	0.20	0.23	0.23	0.19
Hispanic / Latino American	<i>N</i>	54	55	39	260	219	229	856
	Average proportion correct	0.77	0.73	0.76	0.73	0.74	0.73	0.74
	Average corrected item-total correlations	0.25	0.28	0.17	0.23	0.27	0.22	0.24
Native American	<i>N</i>	0	0	1	3	3	6	13
	Average proportion correct	-	-	0.72	0.85	0.79	0.75	0.78
	Average corrected item-total correlations	-	-	.	0.87	0.28	0.18	0.37
Caucasian / White (non-Hispanic)	<i>N</i>	31	33	29	188	161	180	622
	Average proportion correct	0.82	0.83	0.84	0.81	0.82	0.83	0.82
	Average corrected item-total correlations	0.12	0.25	0.19	0.19	0.19	0.17	0.19
Other	<i>N</i>	3	4	3	12	14	23	59
	Average proportion correct	0.69	0.63	0.77	0.72	0.80	0.79	0.73
	Average corrected item-total correlations	0.34	0.43	0.52	0.17	0.23	0.14	0.28
Choose not to respond	<i>N</i>	3	3	2	17	13	12	50
	Average proportion correct	0.81	0.60	0.70	0.79	0.81	0.77	0.75
	Average corrected item-total correlations	0.44	0.29	0.56	0.36	0.13	0.34	0.33
No response	<i>N</i>	0	0	2	1	5	1	9
	Average proportion correct	-	-	0.56	0.68	0.64	0.84	0.68
	Average corrected item-total correlations	-	-	-1.00	.	0.33	.	-0.23

Table 211. Personal Lines Property and Casualty Item Performance by Gender within Form

		Forms						Total
		KD	LD	OD	PD	QD	RD	
Male	<i>N</i>	45	37	43	207	179	234	745
	Average proportion correct	0.79	0.79	0.82	0.79	0.80	0.79	0.80
	Average corrected item-total correlations	0.22	0.27	0.11	0.22	0.18	0.18	0.20
Female	<i>N</i>	70	74	51	385	330	314	1,224
	Average proportion correct	0.78	0.74	0.78	0.76	0.77	0.77	0.77
	Average corrected item-total correlations	0.22	0.28	0.20	0.24	0.27	0.25	0.24
Choose not to respond	<i>N</i>	1	0	0	8	5	1	15
	Average proportion correct	0.84	-	-	0.77	0.87	0.64	0.78
	Average corrected item-total correlations	.	-	-	0.40	0.22	.	0.33
No response	<i>N</i>	0	0	2	1	5	0	8
	Average proportion correct	-	-	0.56	0.68	0.69	-	0.64
	Average corrected item-total correlations	-	-	-1.00	.	0.34	-	-0.24

Table 212. Personal Lines Property and Casualty Item Performance by National Origin within Form

		Forms						Total
		KD	LD	OD	PD	QD	RD	
the United States	<i>N</i>	104	92	87	526	465	482	1,756
	Average proportion correct	0.80	0.77	0.81	0.78	0.78	0.78	0.79
	Average corrected item-total correlations	0.18	0.26	0.15	0.22	0.24	0.23	0.21
Mexico	<i>N</i>	3	9	4	31	20	26	93
	Average proportion correct	0.54	0.60	0.77	0.70	0.71	0.75	0.68
	Average corrected item-total correlations	0.39	0.22	0.24	0.22	0.24	0.09	0.23
the Caribbean	<i>N</i>	1	0	1	4	3	2	11
	Average proportion correct	0.84	-	0.52	0.82	0.92	0.70	0.76
	Average corrected item-total correlations	.	-	.	0.44	-0.07	0.60	0.34
Central America	<i>N</i>	2	2	0	5	3	4	16
	Average proportion correct	0.70	0.68	-	0.62	0.77	0.71	0.70
	Average corrected item-total correlations	-1.00	0.86	-	0.49	0.23	0.51	0.46
South America	<i>N</i>	2	1	0	4	2	2	11
	Average proportion correct	0.70	0.88	-	0.77	0.68	0.58	0.72
	Average corrected item-total correlations	0.85	.	-	0.48	0.50	0.33	0.59
Spain	<i>N</i>	0	0	0	0	0	1	1
	Average proportion correct	-	-	-	-	-	0.84	0.84
	Average corrected item-total correlations	-	-	-	-	-	.	.
Other	<i>N</i>	4	7	2	26	20	31	90
	Average proportion correct	0.62	0.77	0.62	0.74	0.82	0.79	0.73
	Average corrected item-total correlations	-0.17	0.26	-1.00	0.34	0.33	0.13	0.14
No response	<i>N</i>	0	0	2	5	6	1	14
	Average proportion correct	-	-	0.56	0.76	0.67	0.88	0.72
	Average corrected item-total correlations	-	-	-1.00	0.31	0.32	.	-0.08

Surplus Lines

Table 213. Surplus Lines Item Performance by Form

		Form D
First-time	<i>N</i>	161
	Average proportion correct	0.80
	Average corrected item-total correlations	0.15

Table 214. Surplus Lines Item Performance by Ethnicity within Form

		Form D
Asian American / Pacific Islander	<i>N</i>	4
	Average proportion correct	0.80
	Average corrected item-total correlations	-0.02
Black / African-American	<i>N</i>	9
	Average proportion correct	0.74
	Average corrected item-total correlations	0.19
Hispanic / Latino American	<i>N</i>	25
	Average proportion correct	0.75
	Average corrected item-total correlations	0.16
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Caucasian / White (non-Hispanic)	<i>N</i>	110
	Average proportion correct	0.81
	Average corrected item-total correlations	0.12
Other	<i>N</i>	4
	Average proportion correct	0.81
	Average corrected item-total correlations	0.37
Choose not to respond	<i>N</i>	9
	Average proportion correct	0.83
	Average corrected item-total correlations	0.24
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 215. Surplus Lines Item Performance by Gender within Form

		Form D
Male	<i>N</i>	79
	Average proportion correct	0.81
	Average corrected item-total correlations	0.14
Female	<i>N</i>	77
	Average proportion correct	0.78
	Average corrected item-total correlations	0.15
Choose not to respond	<i>N</i>	5
	Average proportion correct	0.87
	Average corrected item-total correlations	0.25
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 216. Surplus Lines Item Performance by National Origin within Form

		Form D
the United States	<i>N</i>	146
	Average proportion correct	0.80
	Average corrected item-total correlations	0.15
Mexico	<i>N</i>	3
	Average proportion correct	0.66
	Average corrected item-total correlations	0.29
the Caribbean	<i>N</i>	1
	Average proportion correct	0.82
	Average corrected item-total correlations	.
Central America	<i>N</i>	1
	Average proportion correct	0.80
	Average corrected item-total correlations	.
South America	<i>N</i>	1
	Average proportion correct	0.78
	Average corrected item-total correlations	.
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	7
	Average proportion correct	0.80
	Average corrected item-total correlations	0.14
No response	<i>N</i>	1
	Average proportion correct	0.80
	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

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.