

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

Prepared by:
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October 1, 2016

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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, 2015, through August 31, 2016.

Executive Summary

Similar to the 2015 report, demographic information was collected from all first-time candidates in the Pearson VUE system on an end-of-exam survey. The information collected included: gender, race or ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin (of both self and parent). Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the 14 Texas DOI exams, ranging from a low of $N = 38$ for the Adjuster – Workers Compensation exam to a high of $N = 18,345$ for the General Lines – Life, Accident and Health exam. When making comparisons between demographic groups, it is important to be aware of sampling error. If the sample size is sufficiently large, the standard error of the mean (SEM^1) is small, which means there is a relatively high degree of certainty associated with the sample estimate of the mean. However, demographic group means based on small numbers of candidates generally have larger standard errors, and therefore, have more uncertainty regarding the corresponding estimate of the mean. Pearson VUE strongly recommends avoiding interpreting results when candidate volumes are low—typically fewer than 50 candidates. Interpretation of results based on small sample sizes can be misleading. Therefore, results will not be discussed in this report for any demographic groups with fewer than 50 candidates.

The following 9 exam lines have insufficient overall volume for meaningful demographic comparisons across many or all demographic groups:

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

The remaining 5 exams (General Lines – Life, Accident and Health, Life Agent, General Lines – Property and Casualty, Personal Lines Property and Casualty, and Limited Lines) had large enough sample sizes so that meaningful comparisons could be made for the gender,

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 .

ethnicity and primary language questions. Independent *t*-tests of the scaled scores² were used to compare the performance of Males to Females, Caucasian/White (non-Hispanic) to Asian American/Pacific Islander, Caucasian/White (non-Hispanic) to Black/African American, Caucasian/White (non-Hispanic) to Hispanic/Latino American, Caucasian/White (non-Hispanic) to Native American, and English primary language to Spanish primary language.

Across the five exams with sufficient overall volume for meaningful demographic comparisons, males scored significantly higher than females. Across most exams, Caucasian/White (non-Hispanic) candidates scored significantly higher than Asian American/Pacific Islander, Black/African American³, Hispanic/Latino American, and Native American⁴ candidates. English speakers scored significantly higher than Spanish speakers for all lines except the Limited Lines exam.

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

Background

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

Table 1. Exams Administered

| Exam Series Code | Exam Title | Forms Available | Number of Scored Items | Number Tested |
|------------------|---|------------------------|------------------------|---------------|
| InsTX-ALAdj16 | Adjuster – All Lines | D | 150 | 108 |
| InsTX-ISR09 | Insurance Service Representative | D | 150 | 101 |
| InsTX-LAH05 | General Lines – Life, Accident and Health | GJ, HK, IL, and JJ | 125 (100 + 25) | 18,345 |
| InsTX-LHIC42 | Life and Health Insurance Counselor | D | 150 | 274 |
| InsTX-Life01 | Life Agent | MJ, NK, OL, and PM | 85 (50 + 35) | 6,555 |
| InsTX-LL93 | Limited Lines | D | 50 | 1,831 |
| InsTX-MGA87 | Managing General Agent | D | 150 | 51 |
| InsTX-PbAdj17 | Public Insurance Adjuster | D | 100 | 152 |
| InsTX-PC06 | General Lines – Property & Casualty | HJ, IK, JL, KJ, and LK | 125 (100 + 25) | 9,318 |
| InsTX-PCA81 | Adjuster – Property & Casualty | D | 150 | 203 |
| InsTX-PCRM92 | Property and Casualty Risk Manager | D | 100 | 47 |
| InsTX-PersPC55 | Personal Lines Property & Casualty | KD, LD, and OD | 100 (75 + 25) | 2,061 |

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

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

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

| | | | | |
|----------------|---------------------------------|---|----|-----|
| InsTX-Surp60 | Surplus Lines | D | 60 | 149 |
| InsTX-WCAAdj32 | Adjuster – Workers Compensation | D | 60 | 38 |

Candidate Performance

Tables 2–172 feature information regarding the first-time candidates as a whole as well as separated by self-reported gender, ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score on the examination (values run from 0 to 100 with a score of 70 or higher required to pass)
- Standard deviation of scaled scores on the examination

Adjuster – All Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 2. Adjuster – All Lines Examinees

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

Table 3. Adjuster – All Lines Examinees by Gender

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

Figure 1. Adjuster – All Lines Percent Passing by Gender

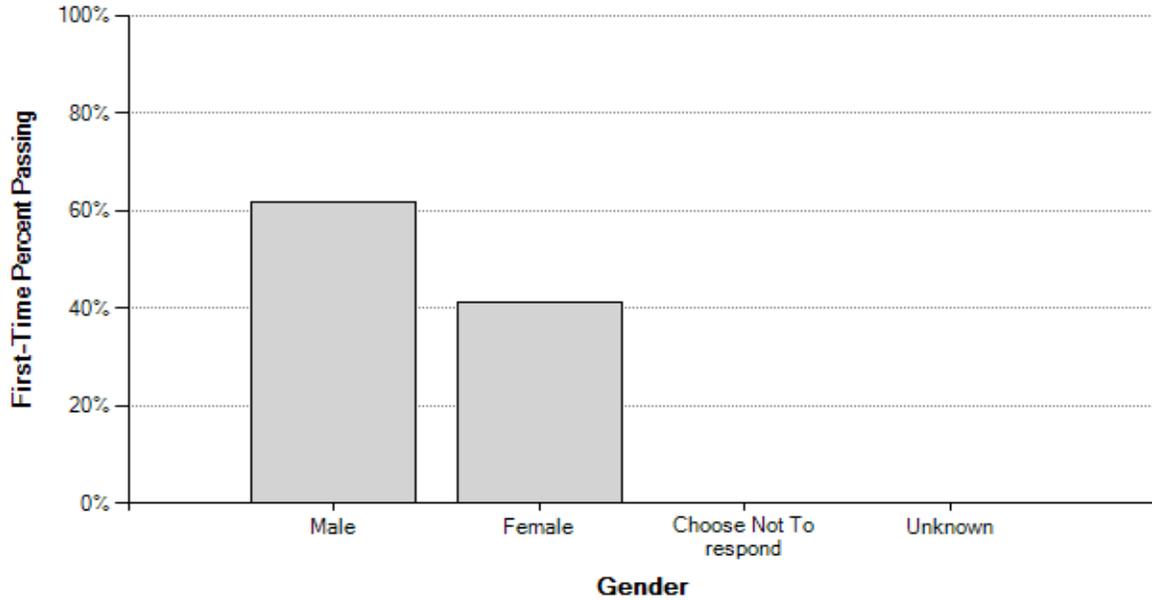


Table 4. Adjuster – All Lines Examinees by Ethnicity

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

Figure 2. Adjuster – All Lines Percent Passing by Ethnicity

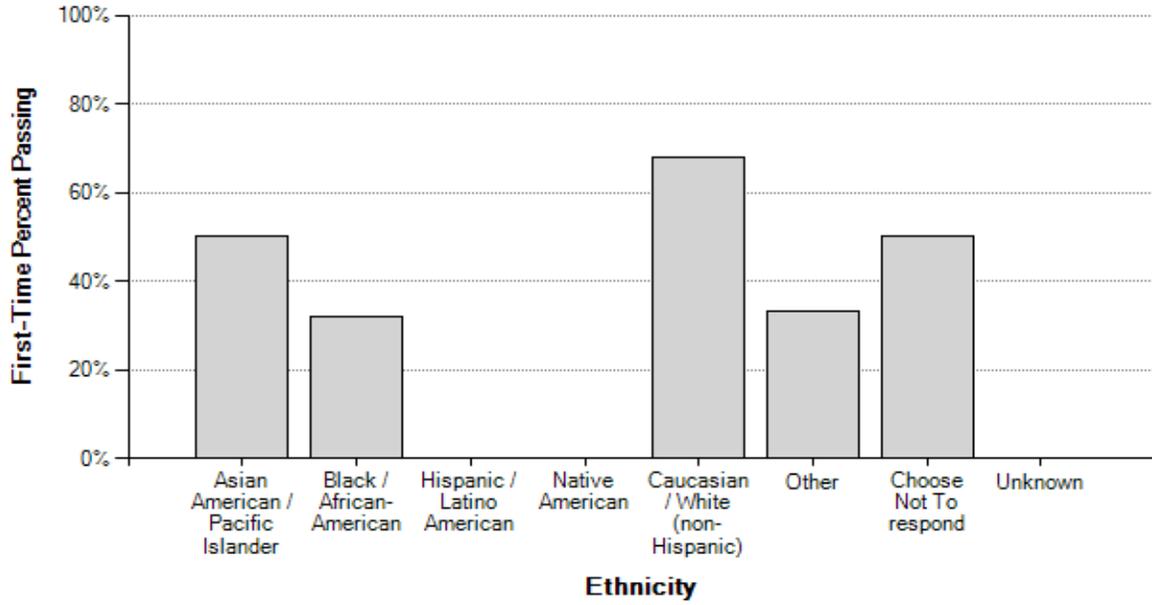


Table 5. Adjuster – All Lines Examinees by Course Taken

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

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

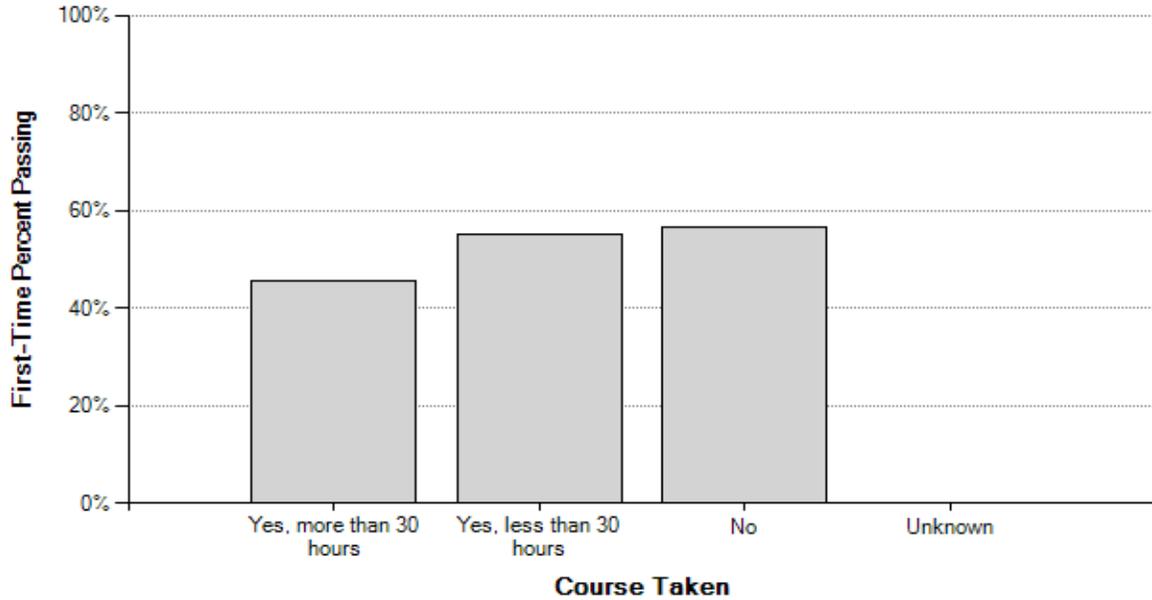


Table 6. Adjuster – All Lines Examinees by Income Level

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

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

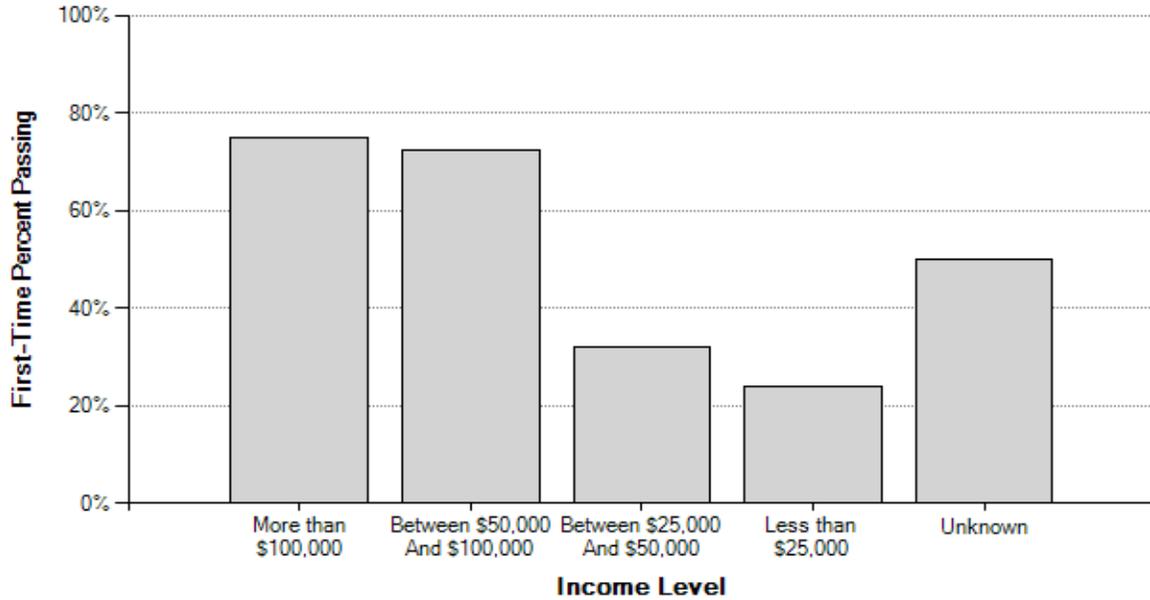


Table 7. Adjuster – All Lines Examinees by Total Hours Spent Studying

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

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

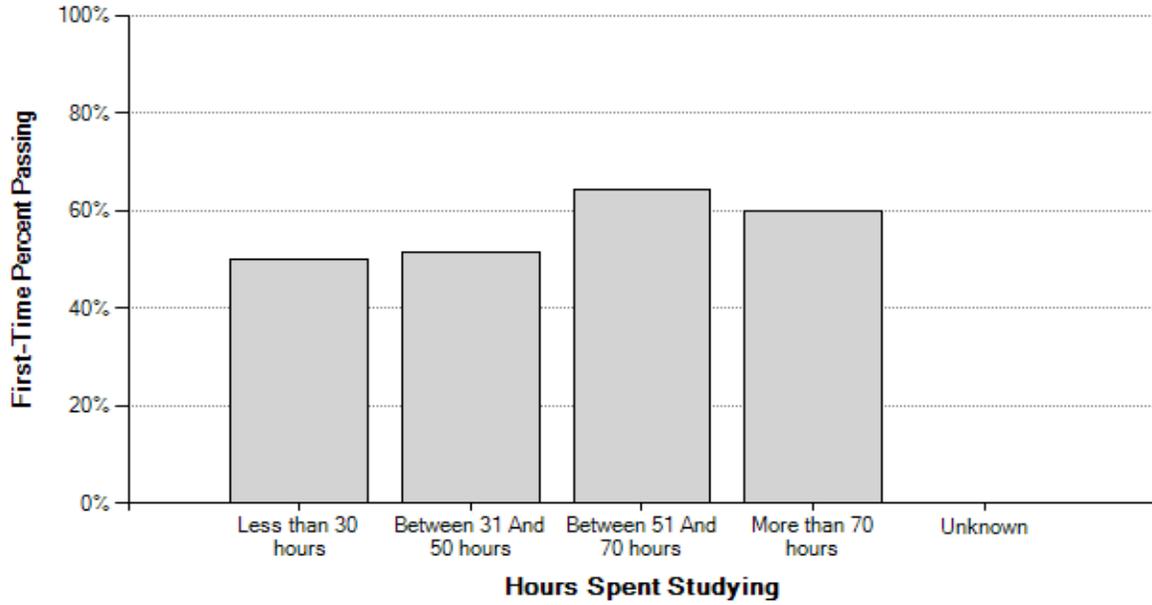


Table 8. Adjuster – All Lines Examinees by Primary Language

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

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

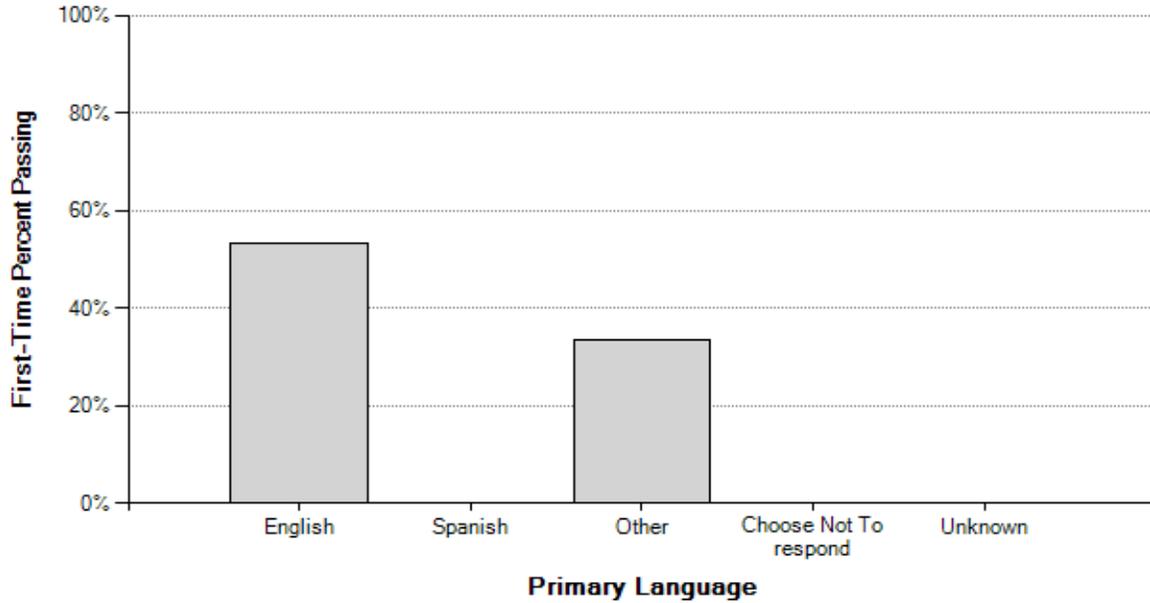


Table 9. Adjuster – All Lines Examinees by Education Level

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

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

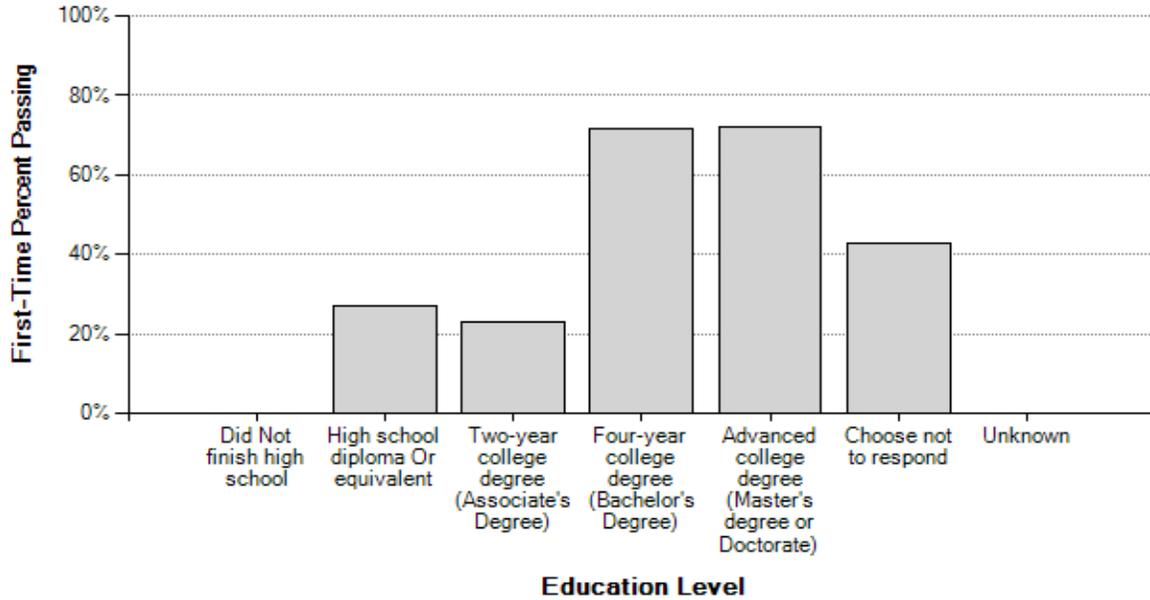


Table 10. Adjuster – All Lines Examinees by Preparation Method

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

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

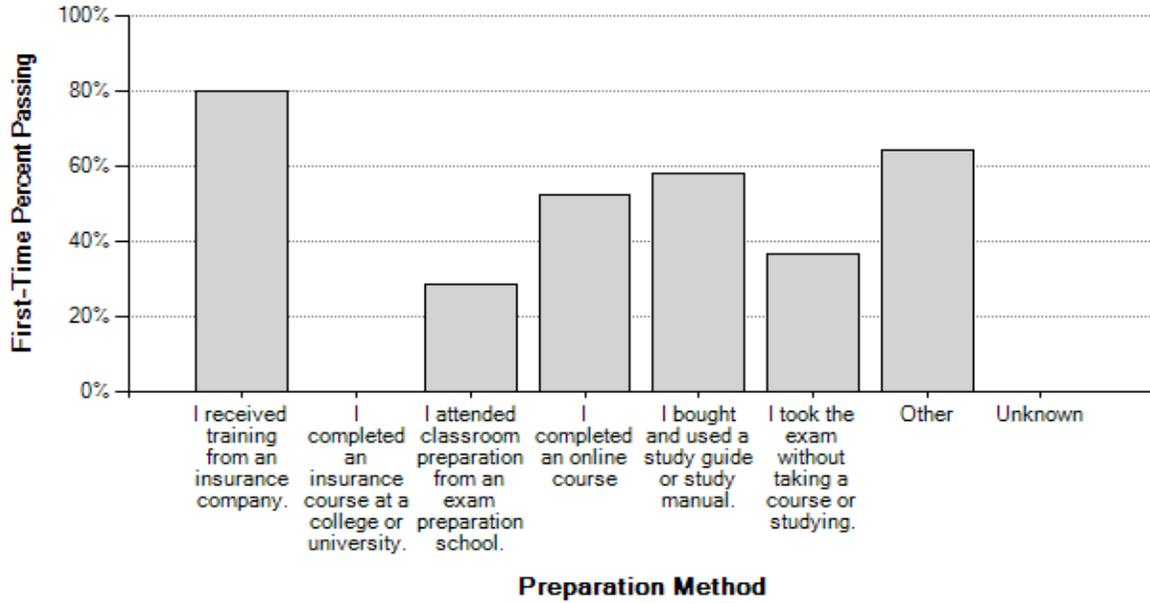
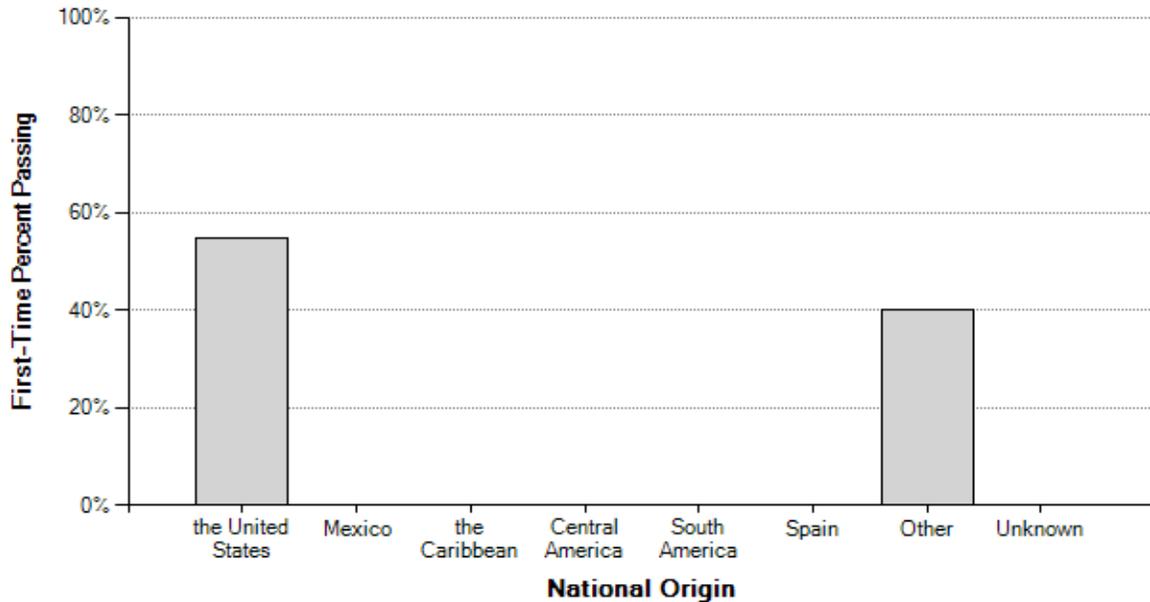


Table 11. Adjuster – All Lines Examinees by National Origin

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

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



Insurance Service Representative

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 12. Insurance Service Representative Examinees

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

Table 13. Insurance Service Representative Examinees by Gender

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

Figure 100. Insurance Service Representative Percent Passing by Gender

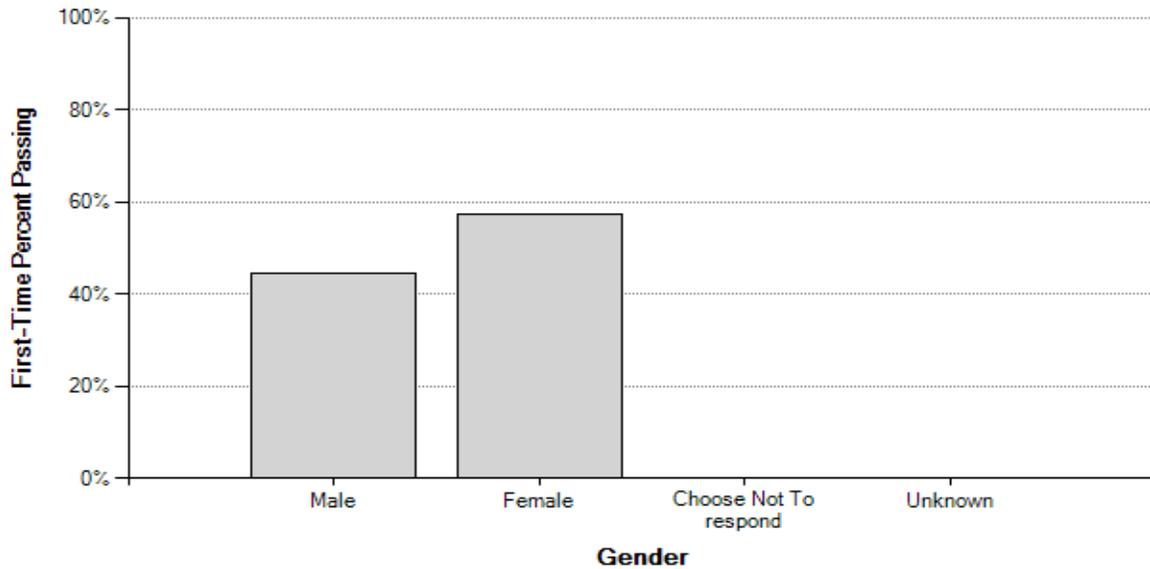


Table 14. Insurance Service Representative Examinees by Ethnicity

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

Figure 11. Insurance Service Representative Percent Passing by Ethnicity

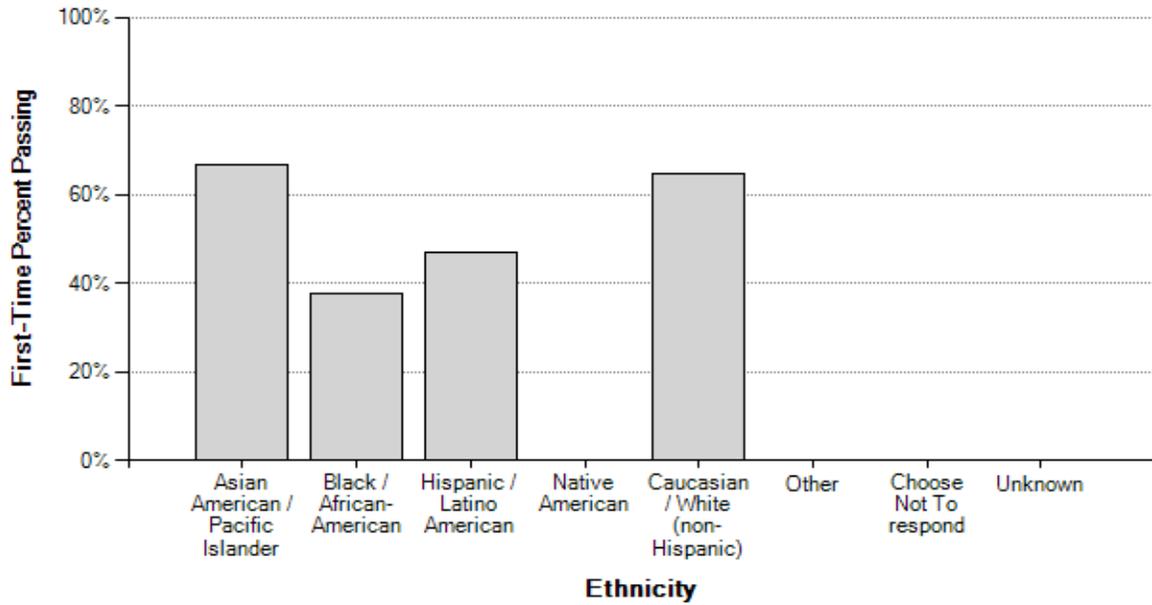


Table 15. Insurance Service Representative Examinees by Course Taken

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

Figure 12. Insurance Service Representative Percent Passing by Course Taken

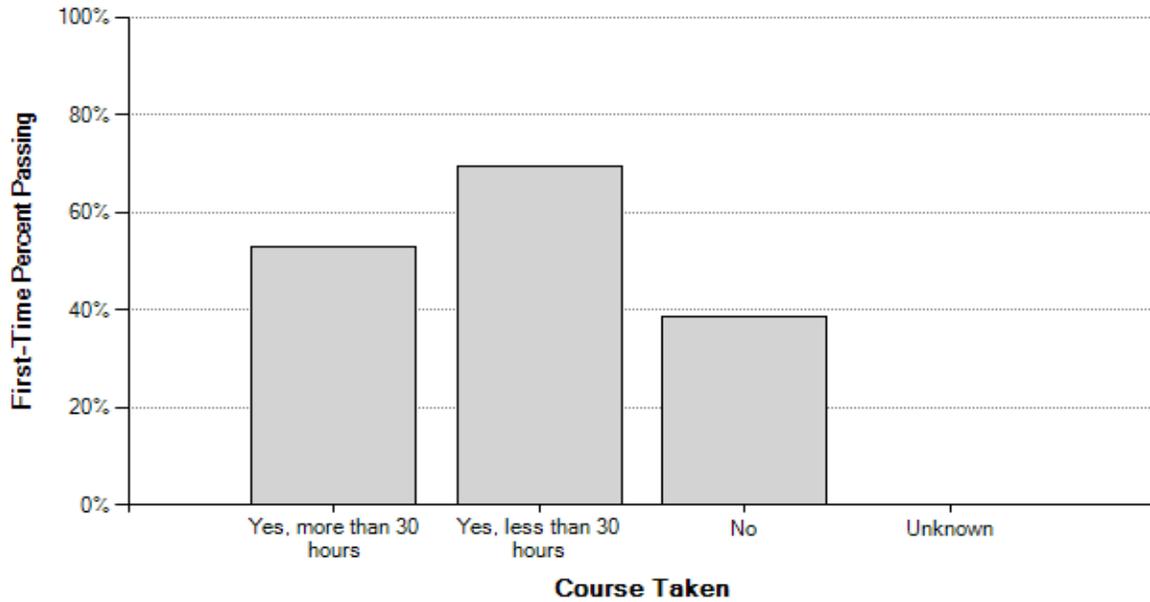


Table 16. Insurance Service Representative Examinees by Income Level

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

Figure 13. Insurance Service Representative Percent Passing by Income Level

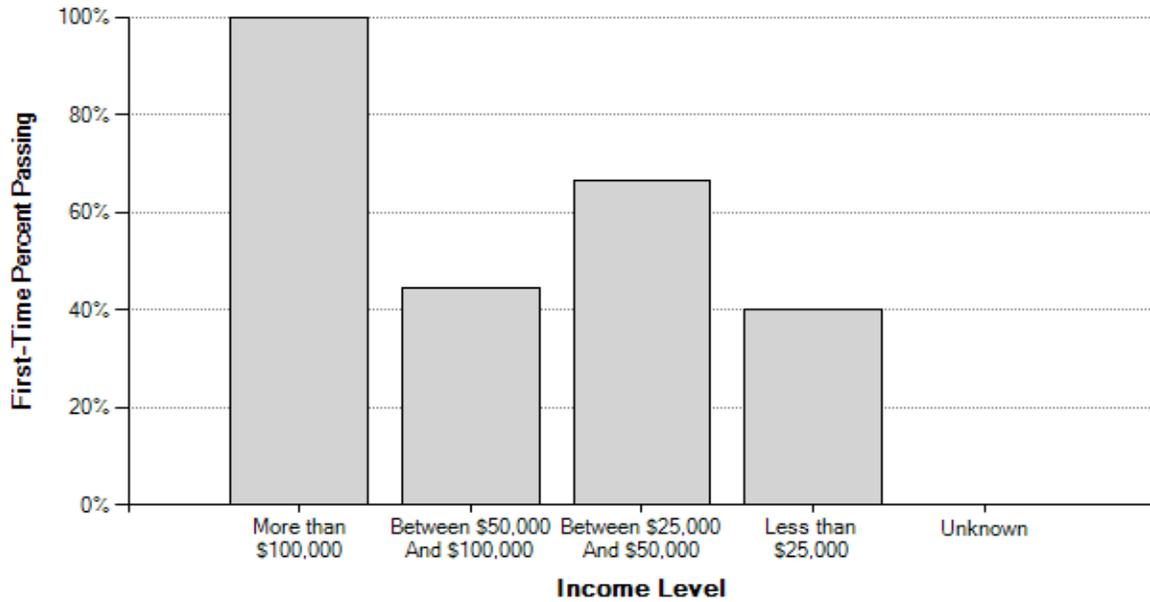


Table 17. Insurance Service Representative Examinees by Total Hours Spent Studying

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

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

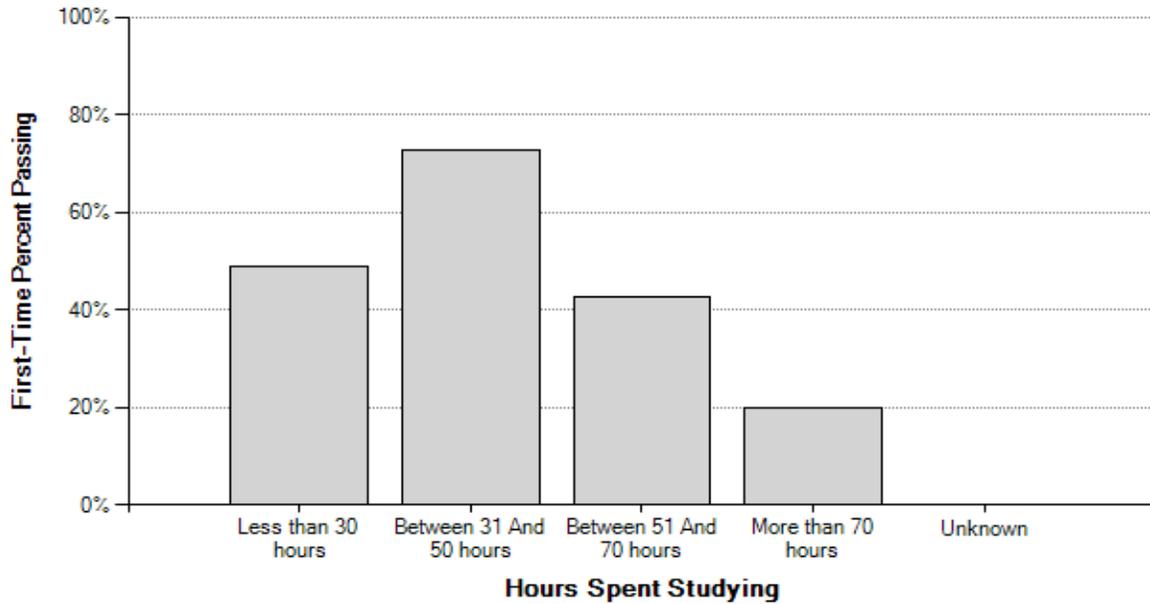


Table 18. Insurance Service Representative Examinees by Primary Language

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

Figure 15. Insurance Service Representative Percent Passing by Primary Language

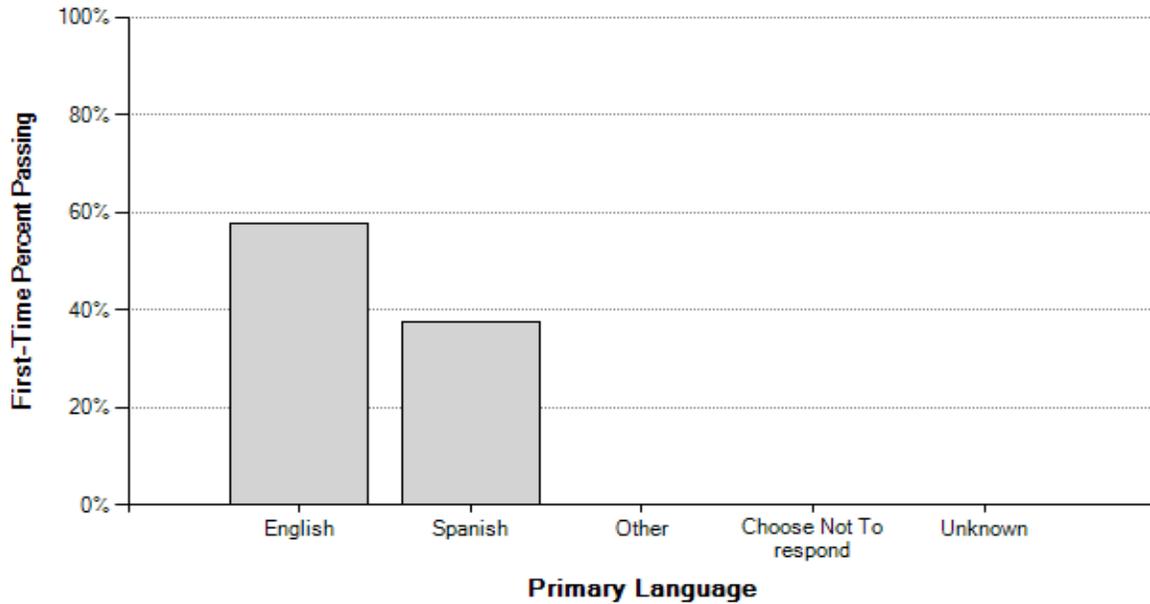


Table 19. Insurance Service Representative Examinees by Education Level

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

Figure 16. Insurance Service Representative Percent Passing by Education Level

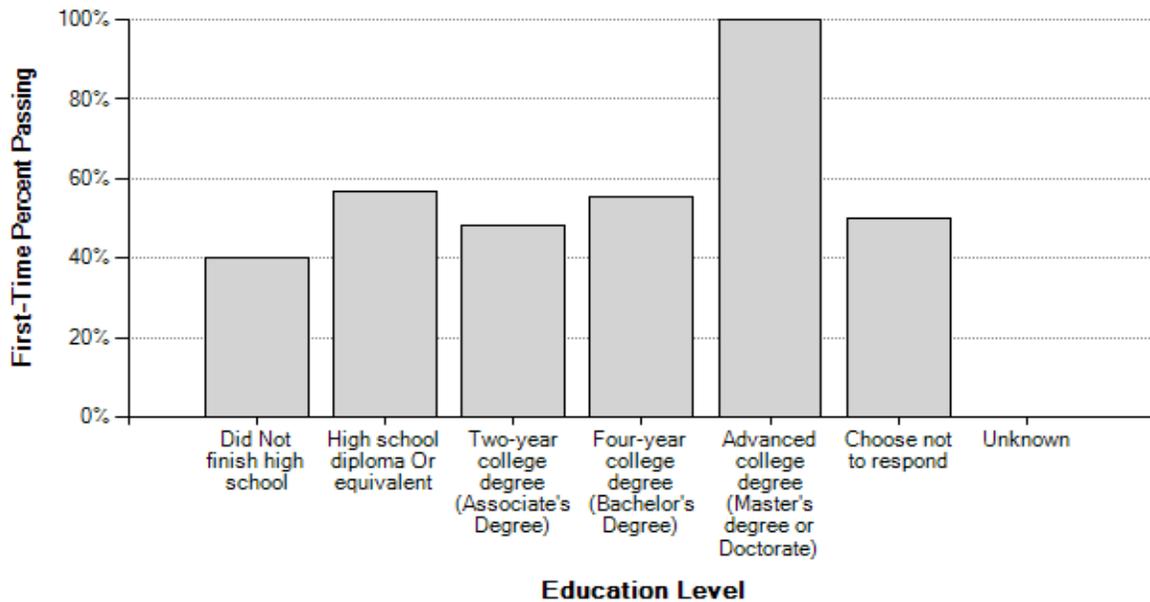


Table 20. Insurance Service Representative Examinees by Preparation Method

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

Figure 17. Insurance Service Representative Percent Passing by Preparation Method

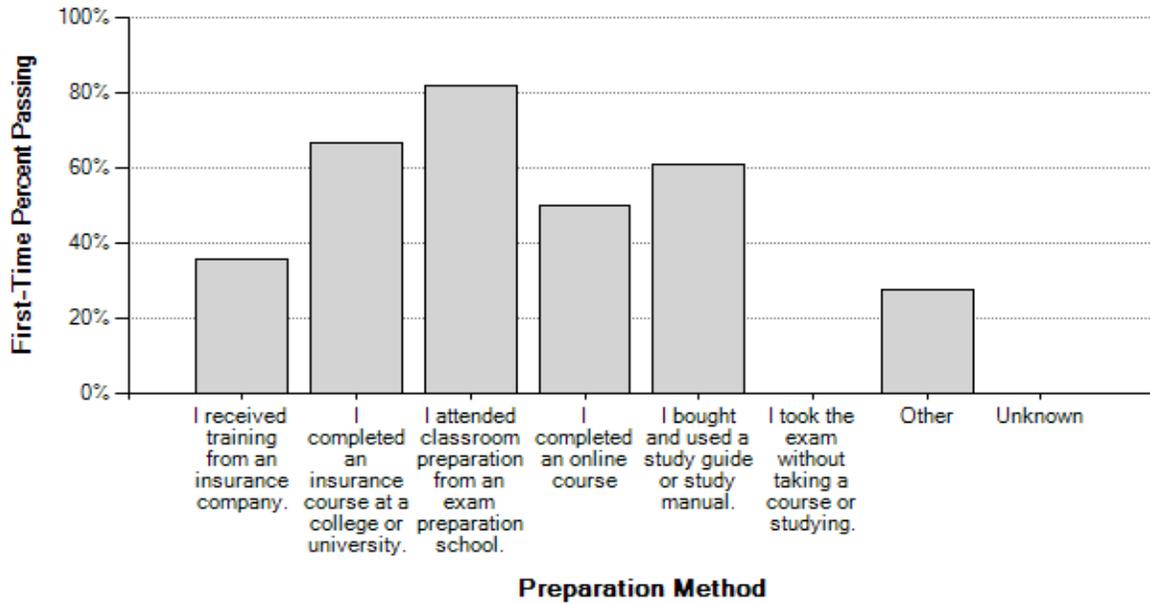
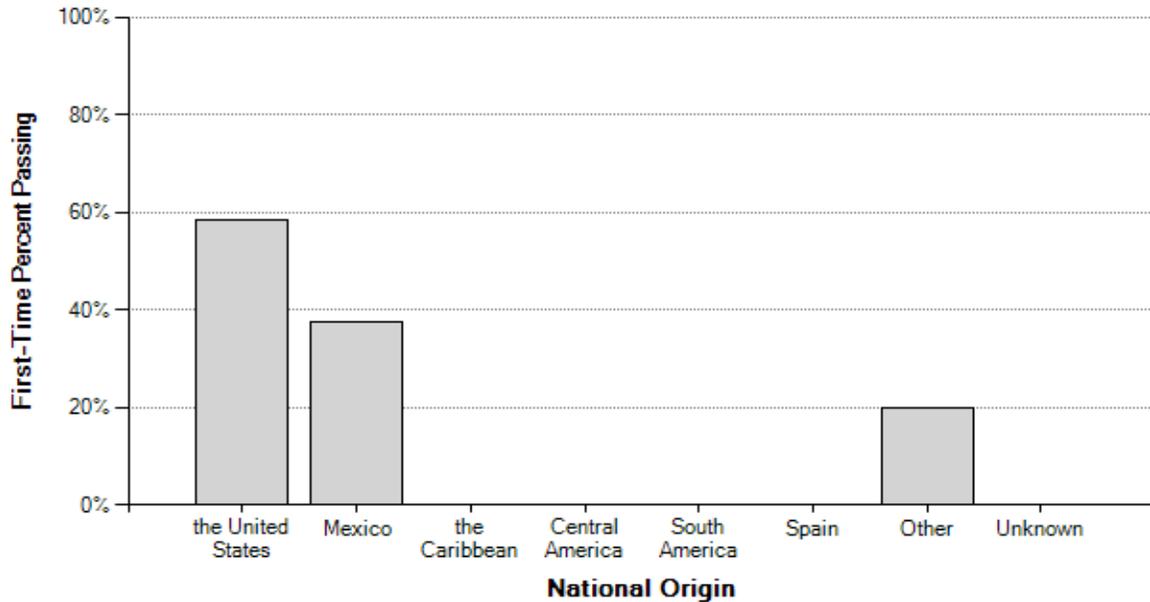


Table 21. Insurance Service Representative Examinees by National Origin

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

Figure 18. Insurance Service Representative Percent Passing by National Origin



General Lines – Life, Accident and Health

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

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

| | Total | Passing candidates | | Scaled score | |
|------------|--------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 18,345 | 64.0 | 11,737 | 72.02 | 13.42 |

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

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

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

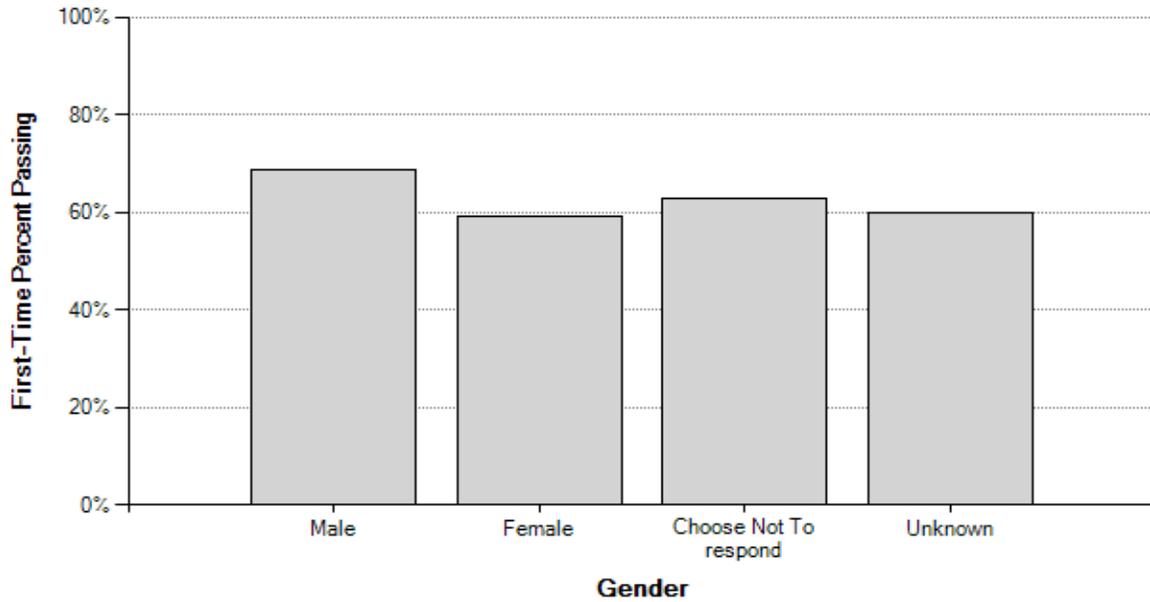


Table 24. General Lines – Life, Accident and Health Examinees by Ethnicity

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

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

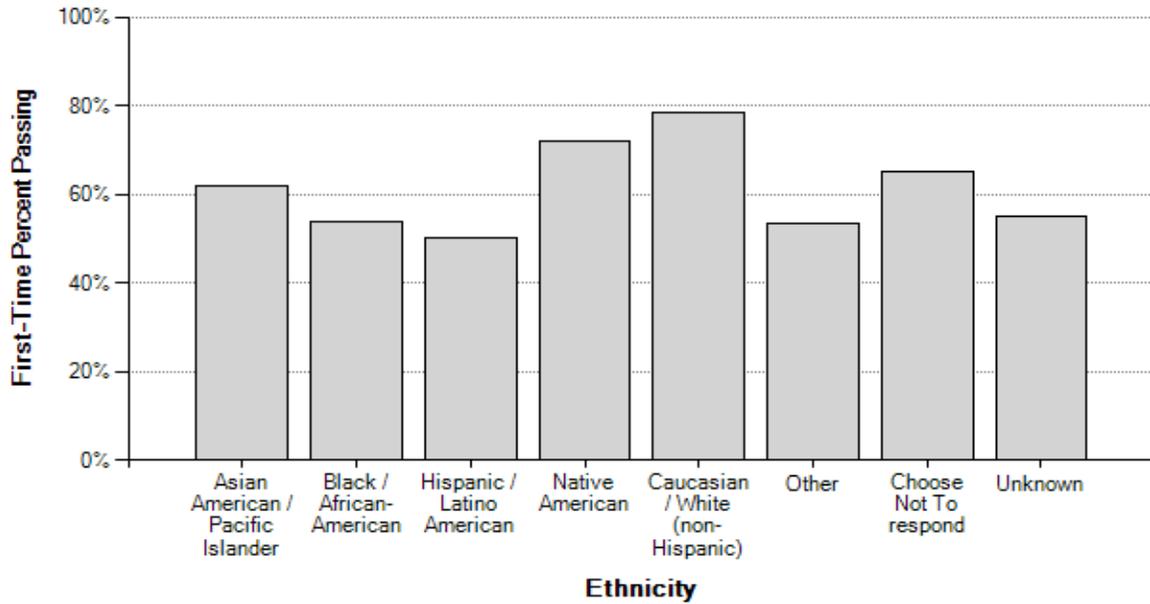


Table 25. General Lines – Life, Accident and Health Examinees by Course Taken

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

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

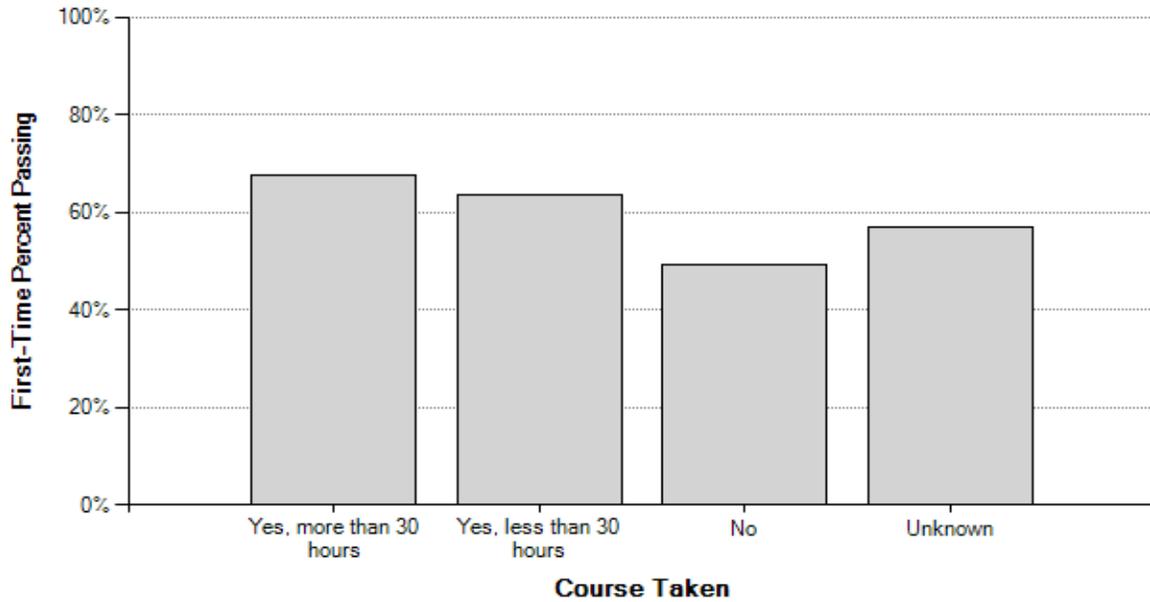


Table 26. General Lines – Life, Accident and Health Examinees by Income Level

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

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

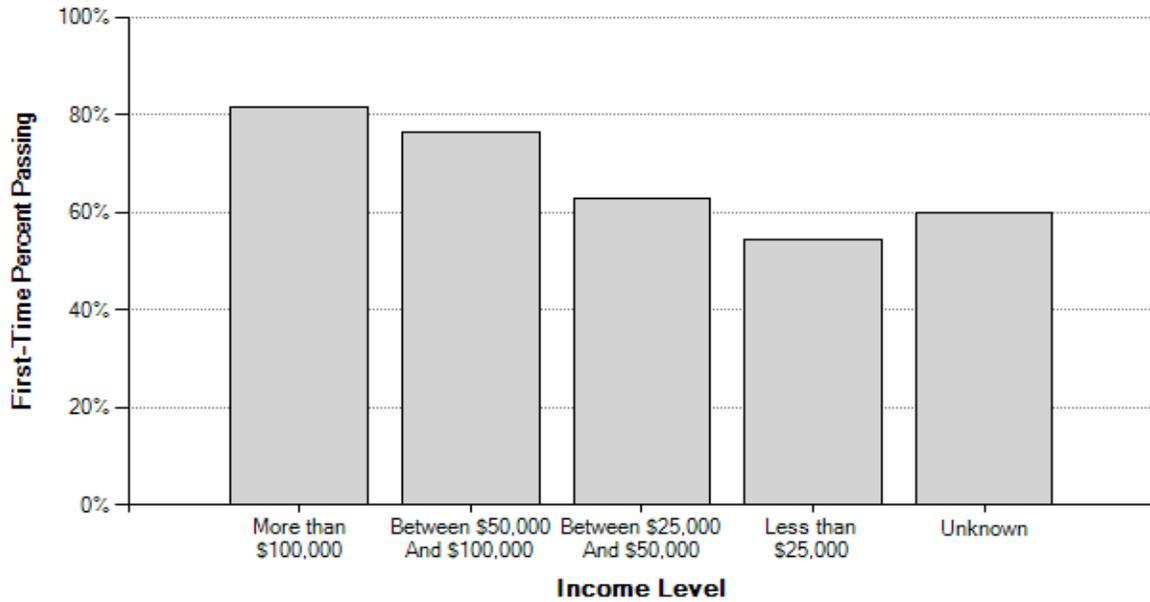


Table 27. General Lines – Life, Accident and Health Examinees by Total Hours Spent Studying

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

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

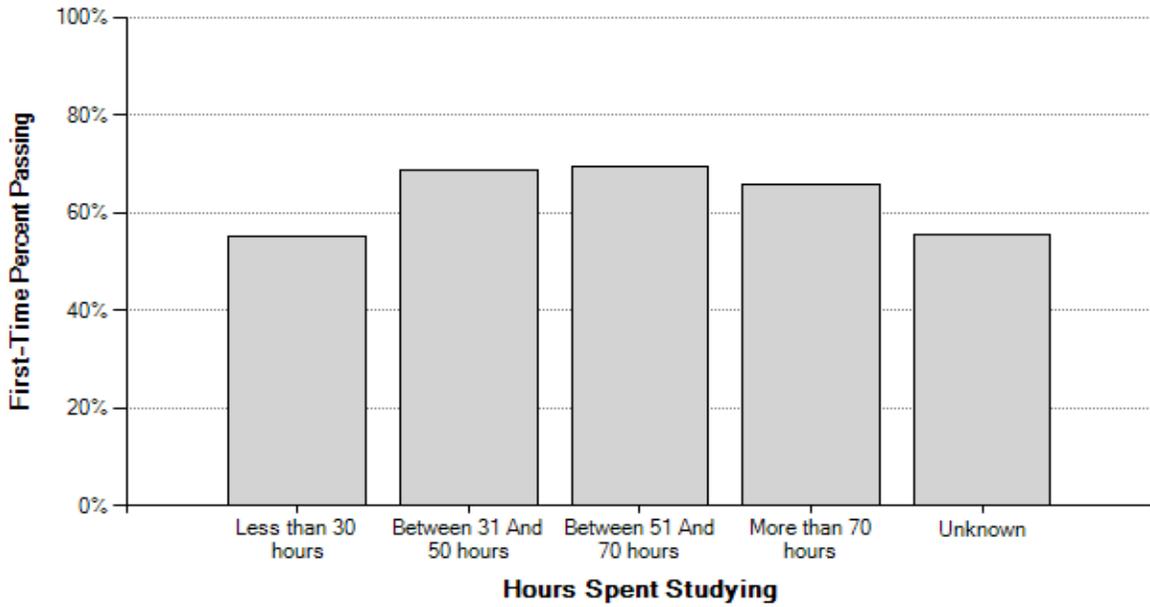


Table 28. General Lines – Life, Accident and Health Examinees by Primary Language

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

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

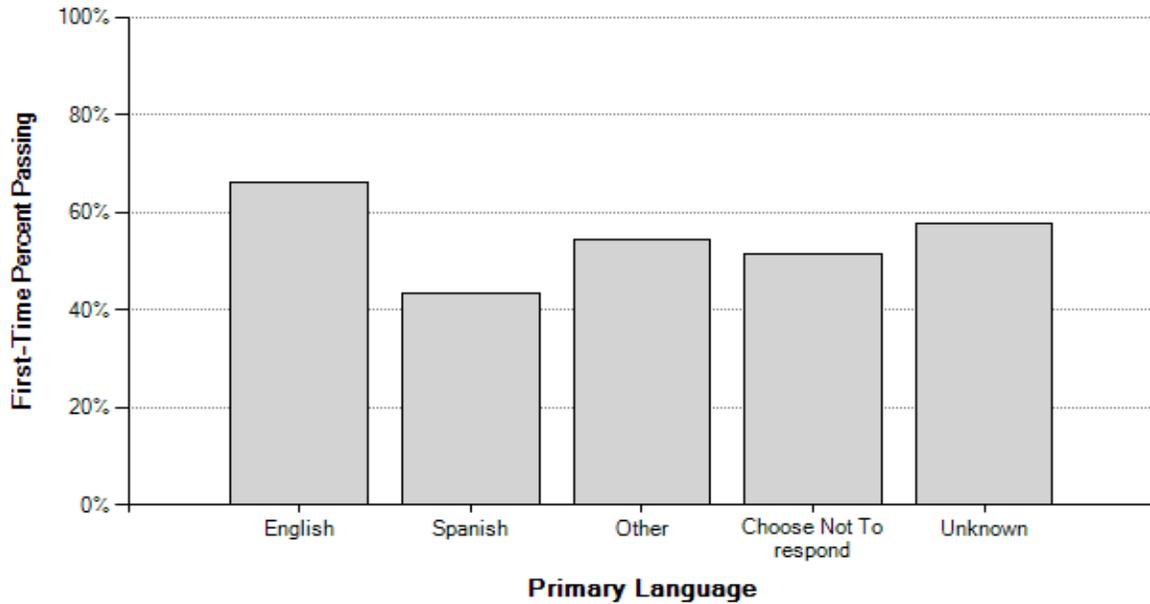


Table 29. General Lines – Life, Accident and Health Examinees by Education Level

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

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

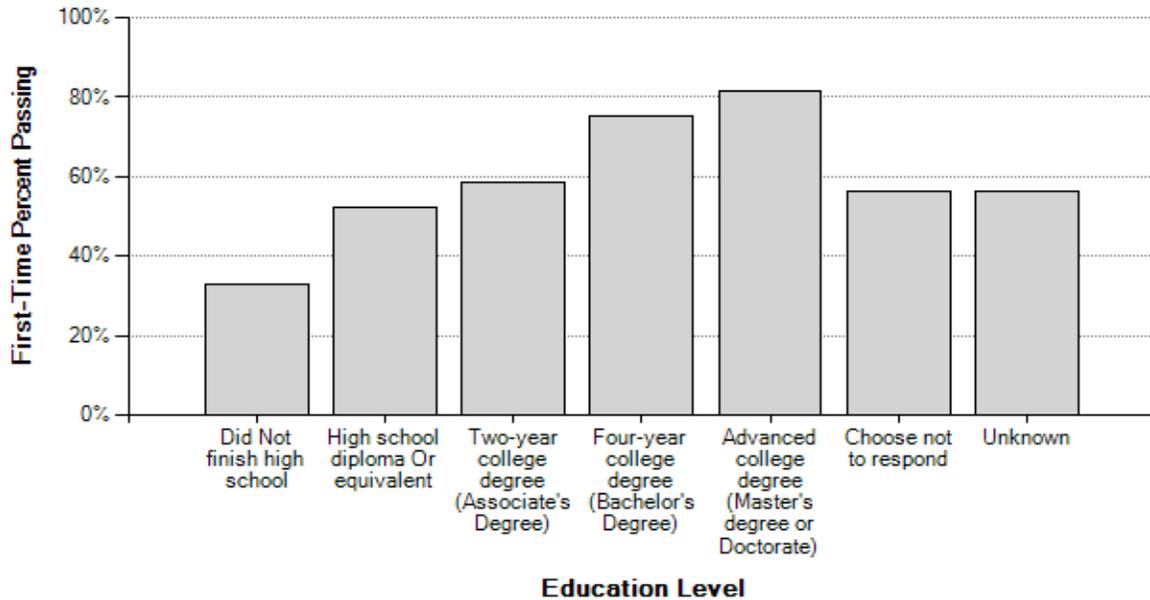


Table 30. General Lines – Life, Accident and Health Examinees by Preparation Method

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

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

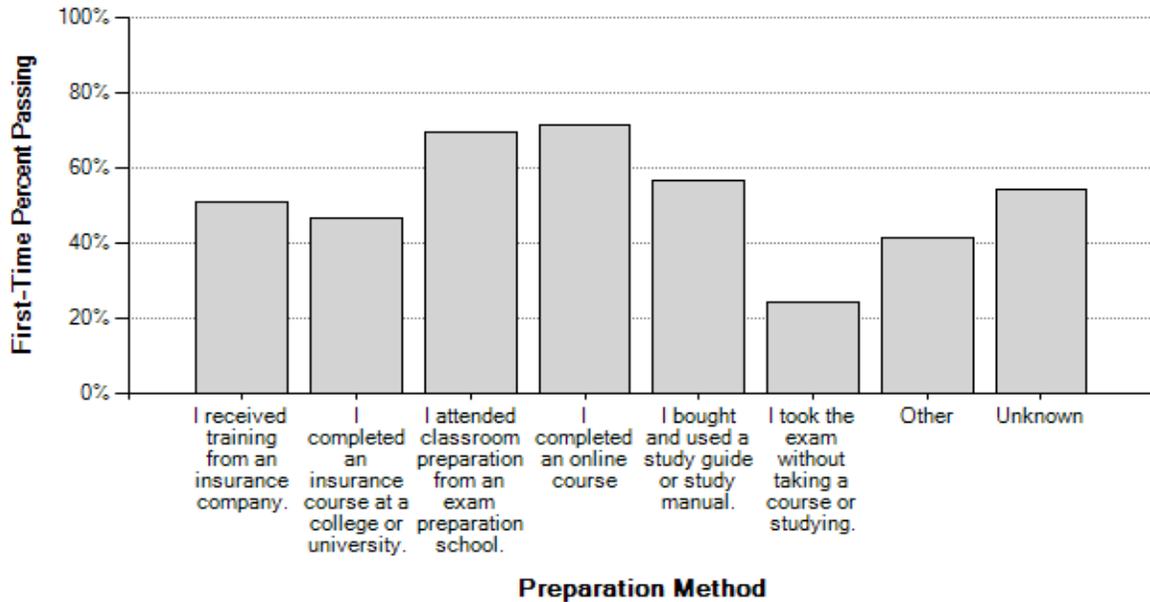


Table 31. General Lines – Life, Accident and Health Examinees by National Origin

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

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

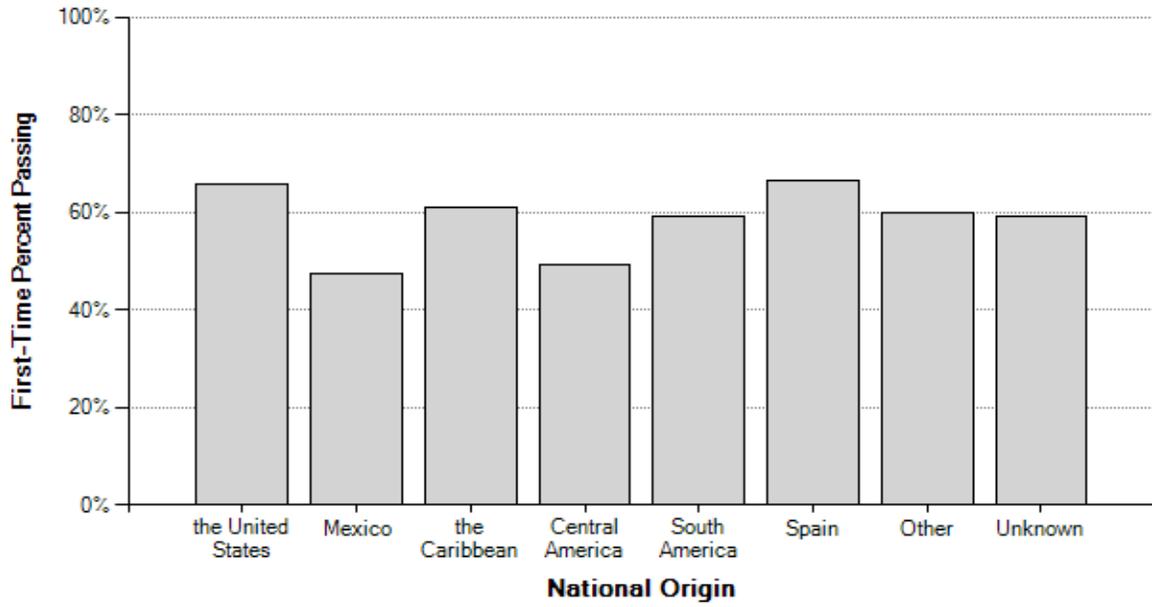


Table 32. General Lines – Life, Accident and Health Examinees by Ethnicity within Gender

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

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

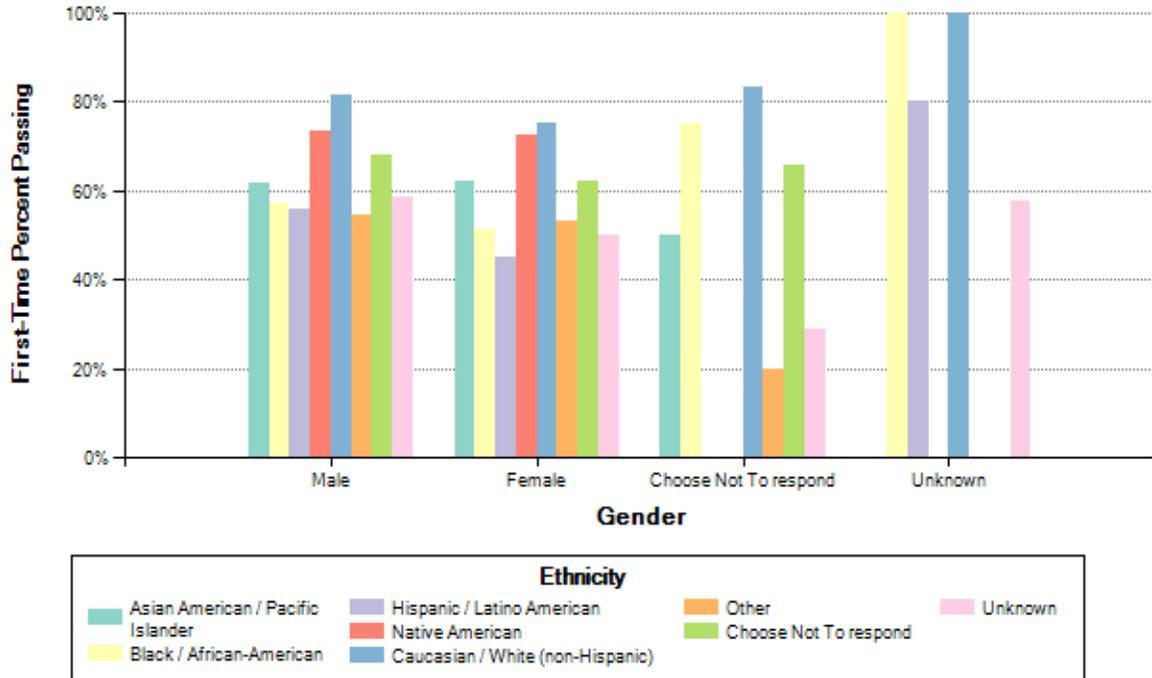


Table 33. General Lines – Life, Accident and Health Examinees by Education Level within Gender

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

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

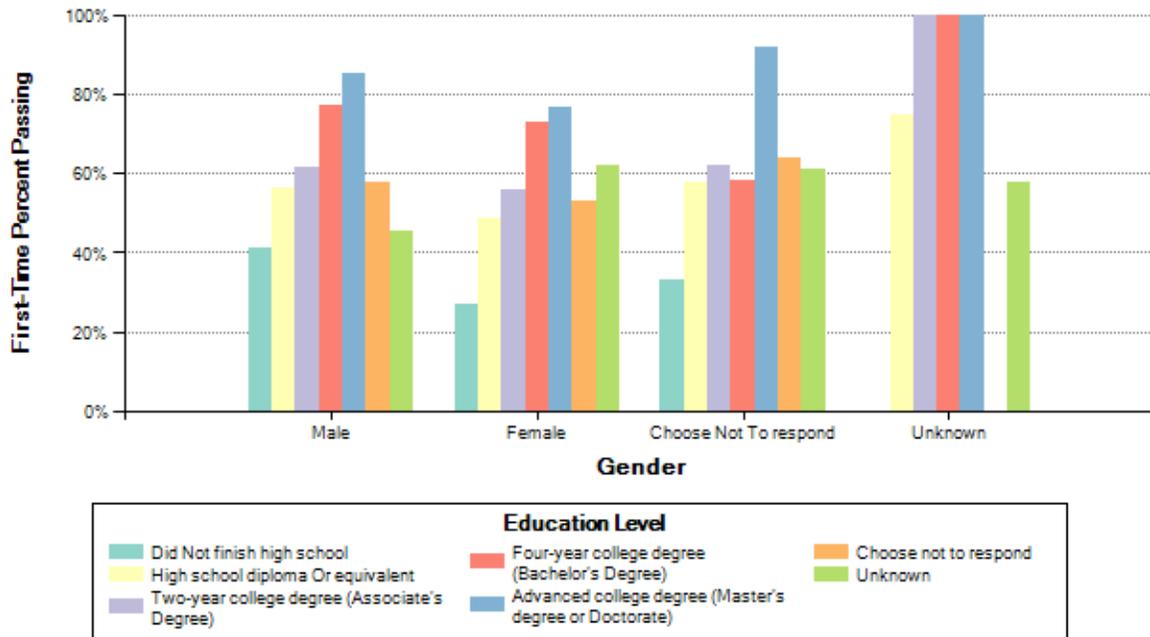


Table 34. General Lines – Life, Accident and Health Examinees by Course Taken within Gender

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

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

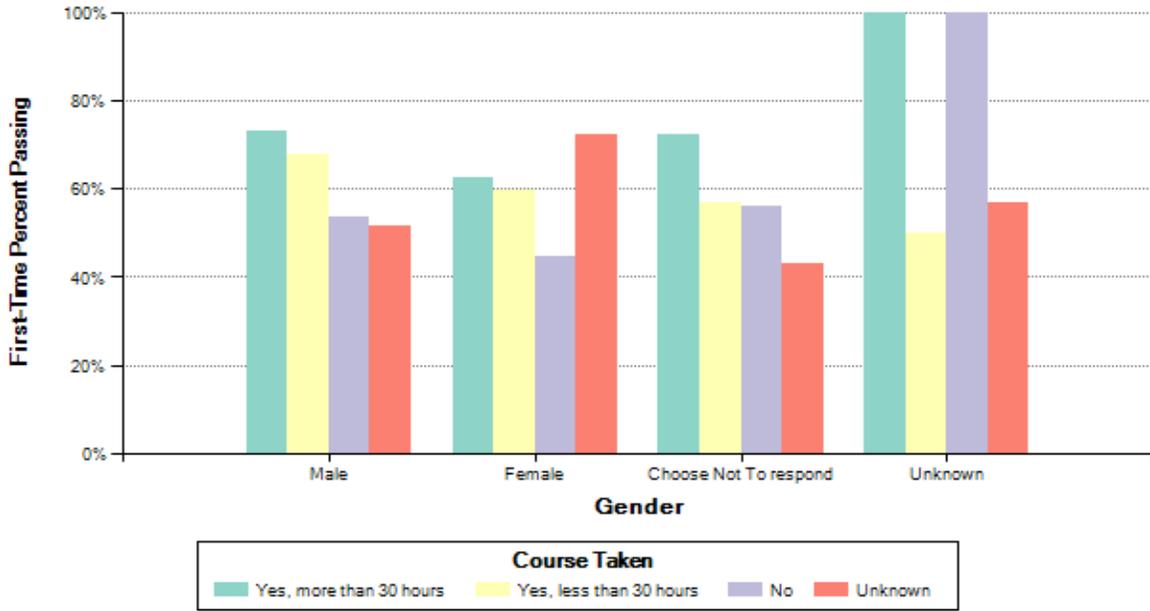


Table 35. General Lines – Life, Accident and Health Examinees by Preparation Method within Gender

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

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

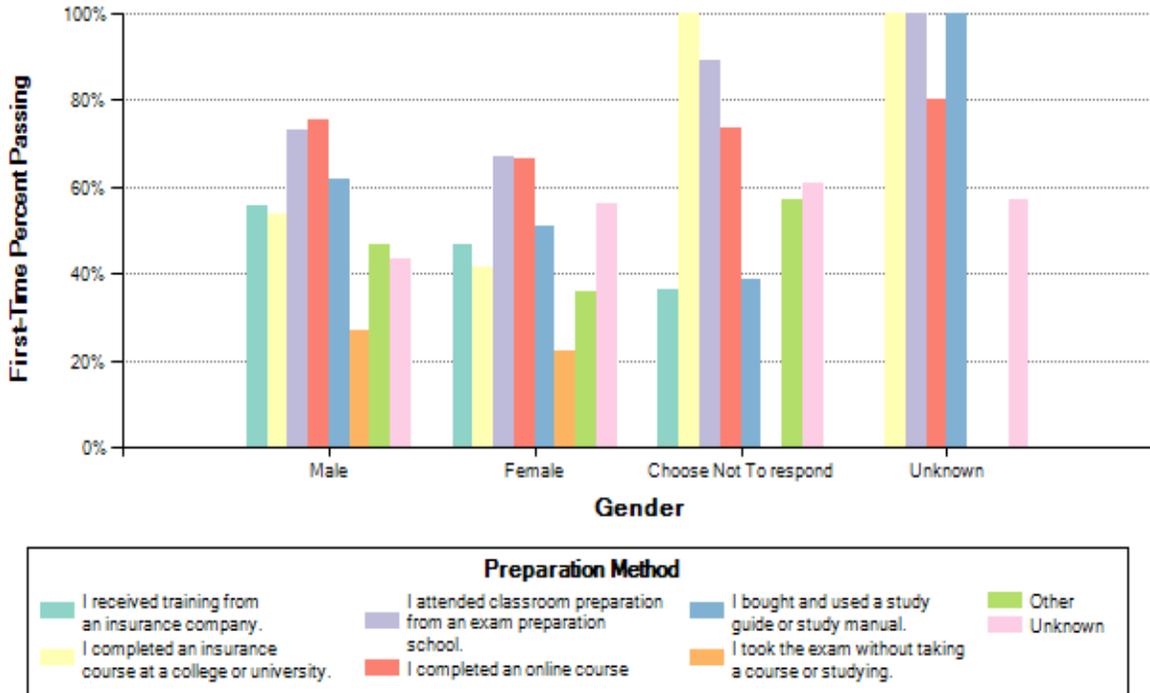


Table 36. General Lines – Life, Accident and Health Examinees by National Origin within Gender

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

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

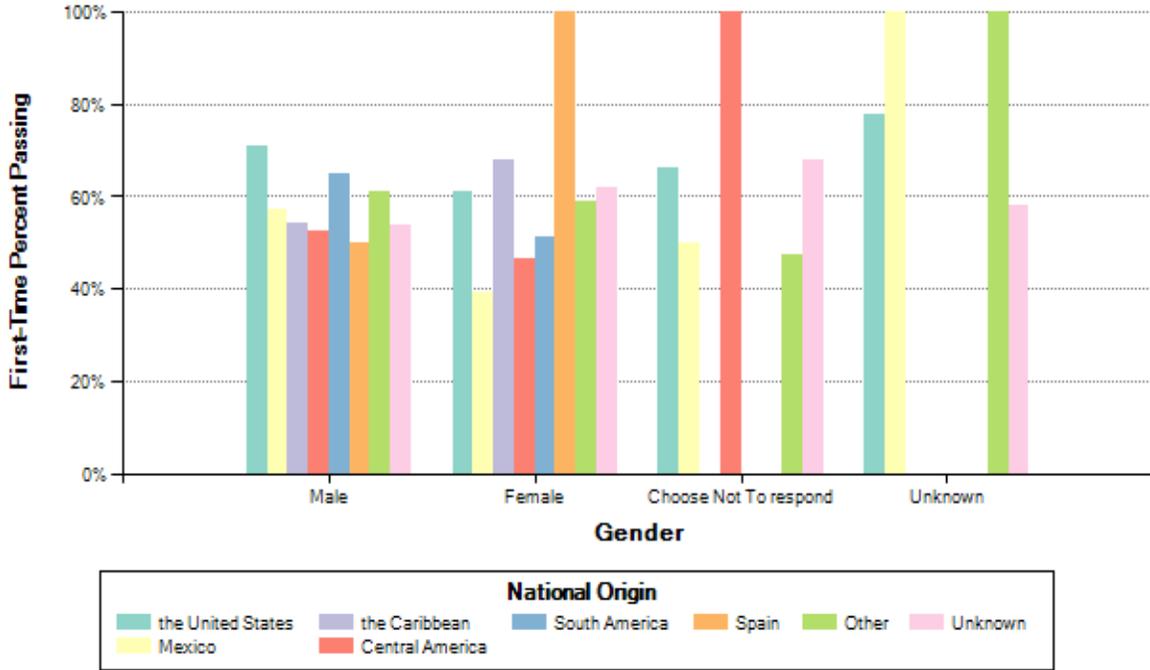


Table 37. General Lines – Life, Accident and Health Examinees by Education Level within Ethnicity

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

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

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

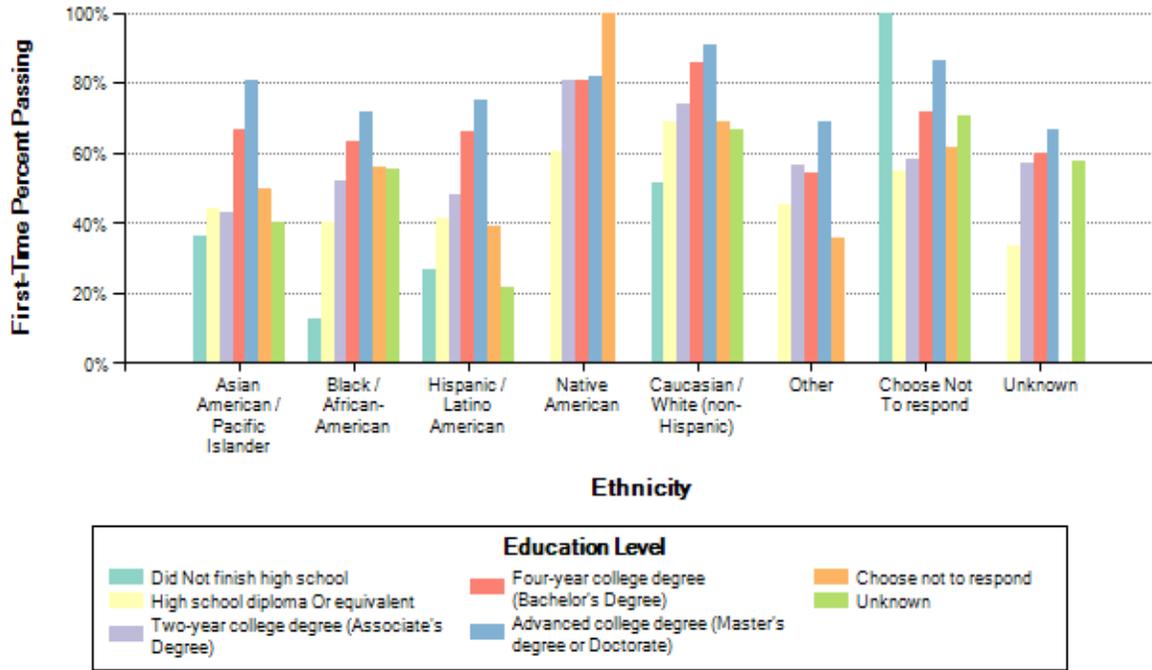


Table 38. General Lines – Life, Accident and Health Examinees by Course Taken within Ethnicity

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

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

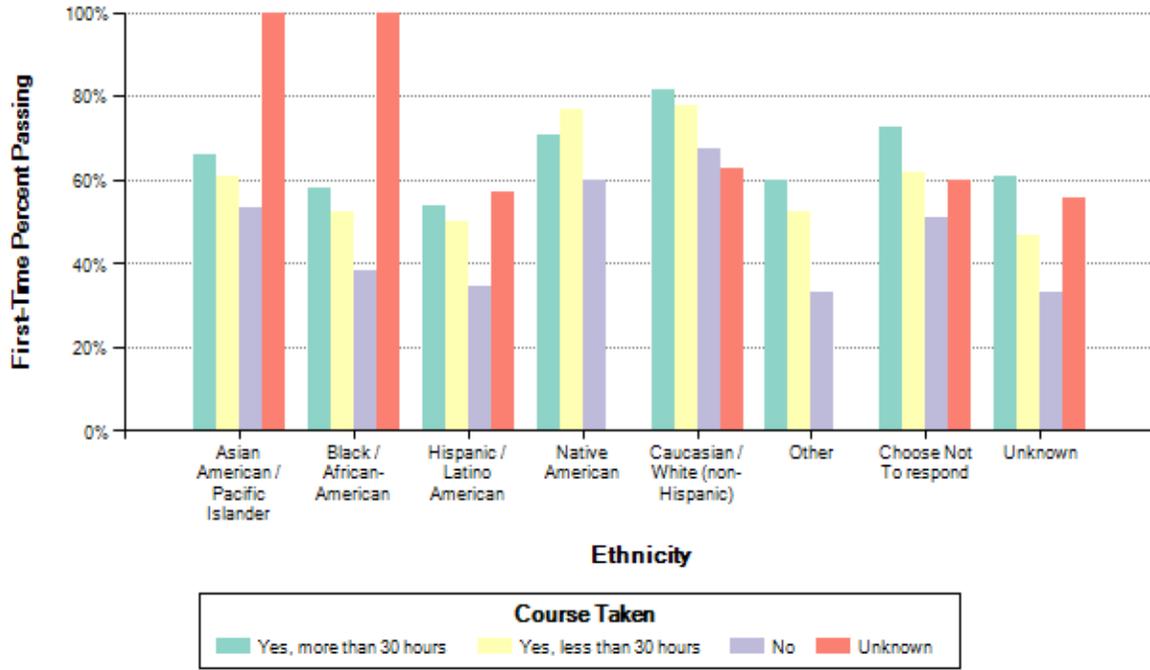


Table 39. General Lines – Life, Accident and Health Examinees by Preparation Method within Ethnicity

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

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

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

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

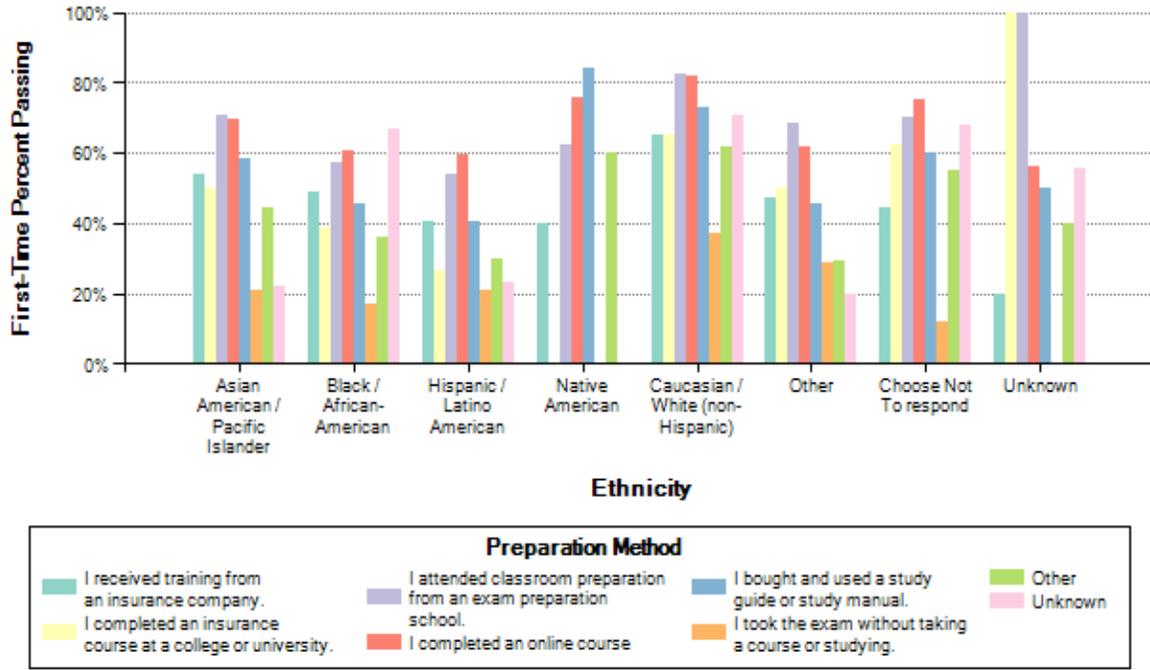


Table 40. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity

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

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

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

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

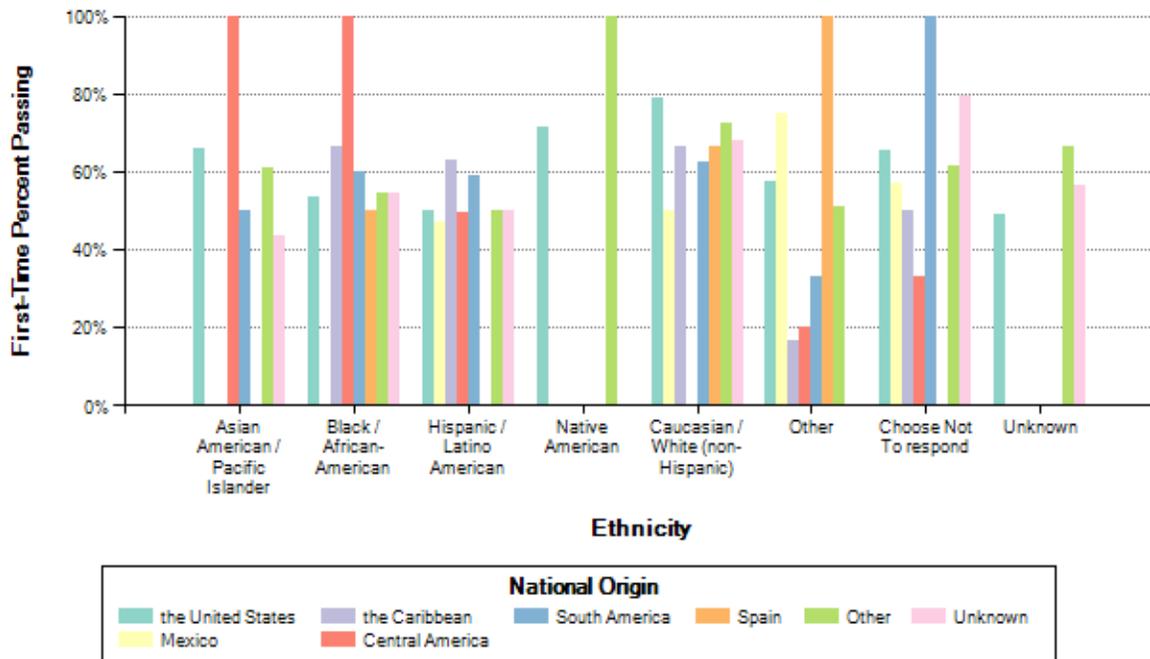


Table 41. General Lines – Life, Accident and Health Examinees by Education Level within National Origin

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

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

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

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

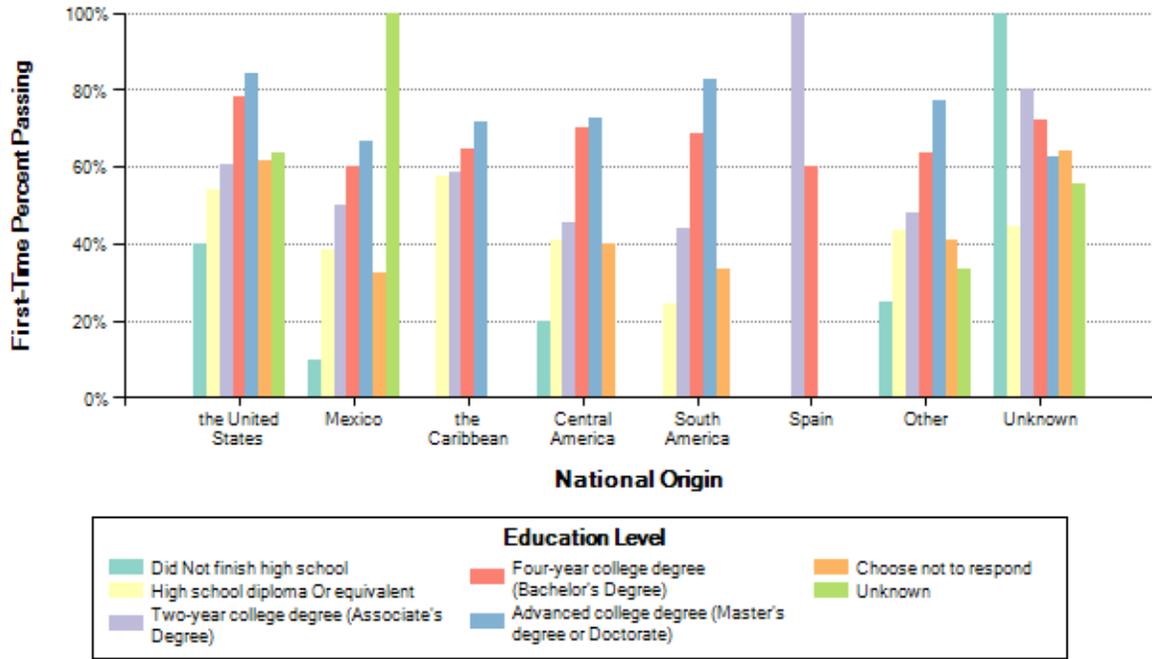


Table 42. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin

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

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

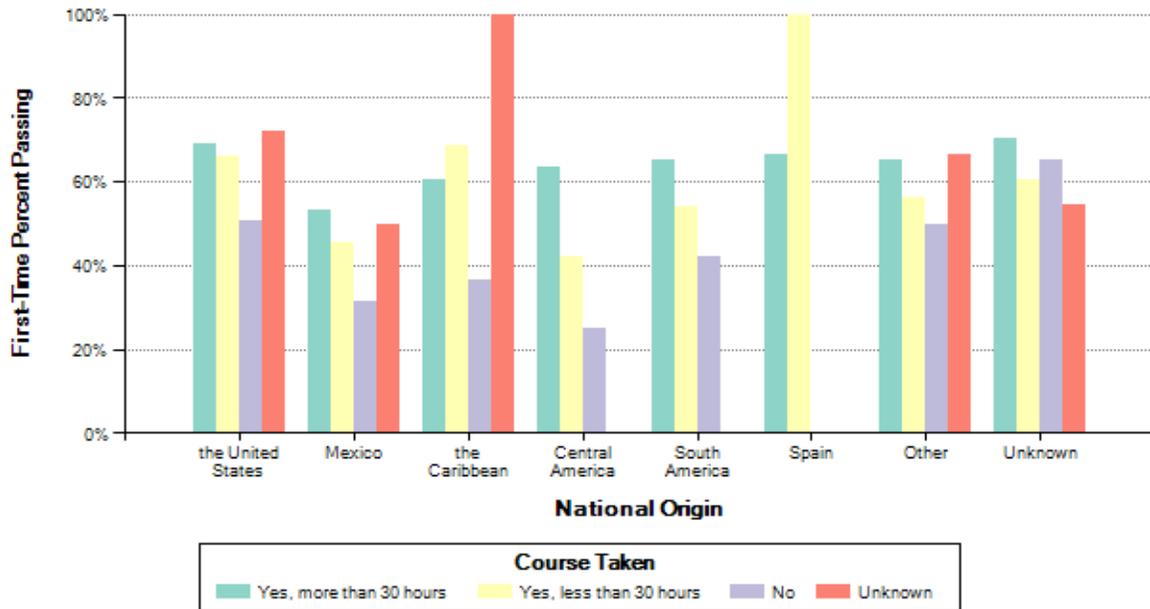


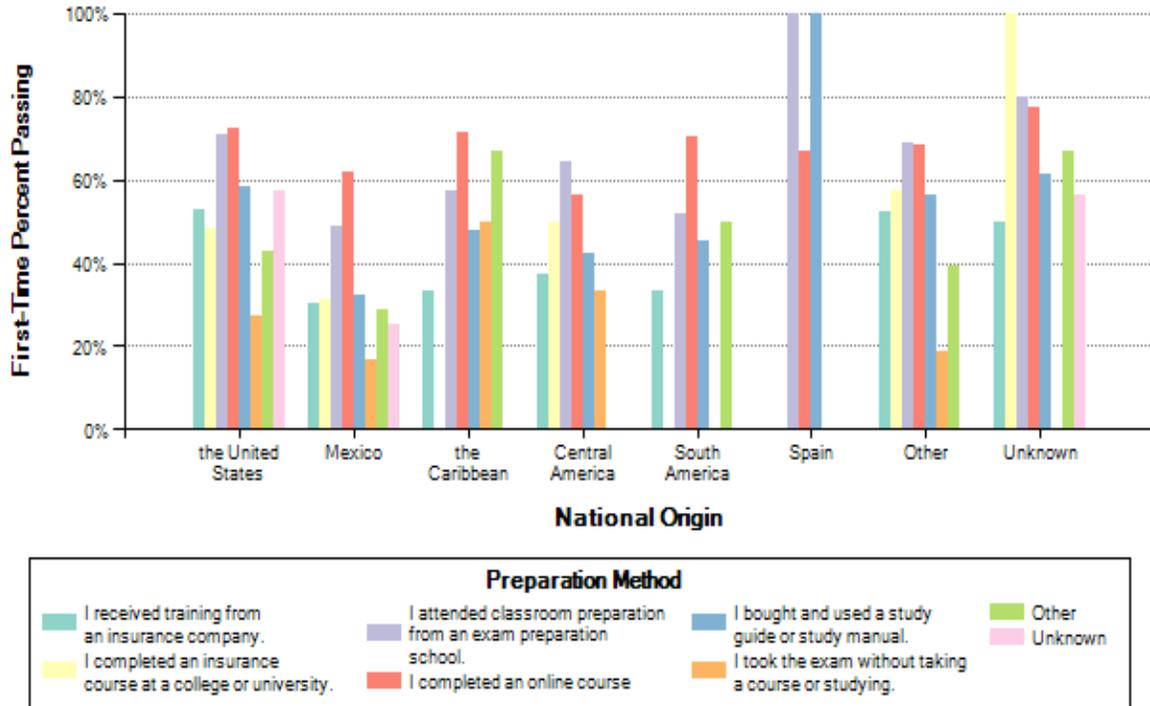
Table 43. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin

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

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

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

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



Life and Health Insurance Counselor

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

Table 44. Life and Health Insurance Counselor Examinees

| | Total | Passing candidates | | Scaled score | |
|------------|-------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 274 | 27.4 | 75 | 61.30 | 12.60 |

Table 45. Life and Health Insurance Counselor Examinees by Gender

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

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

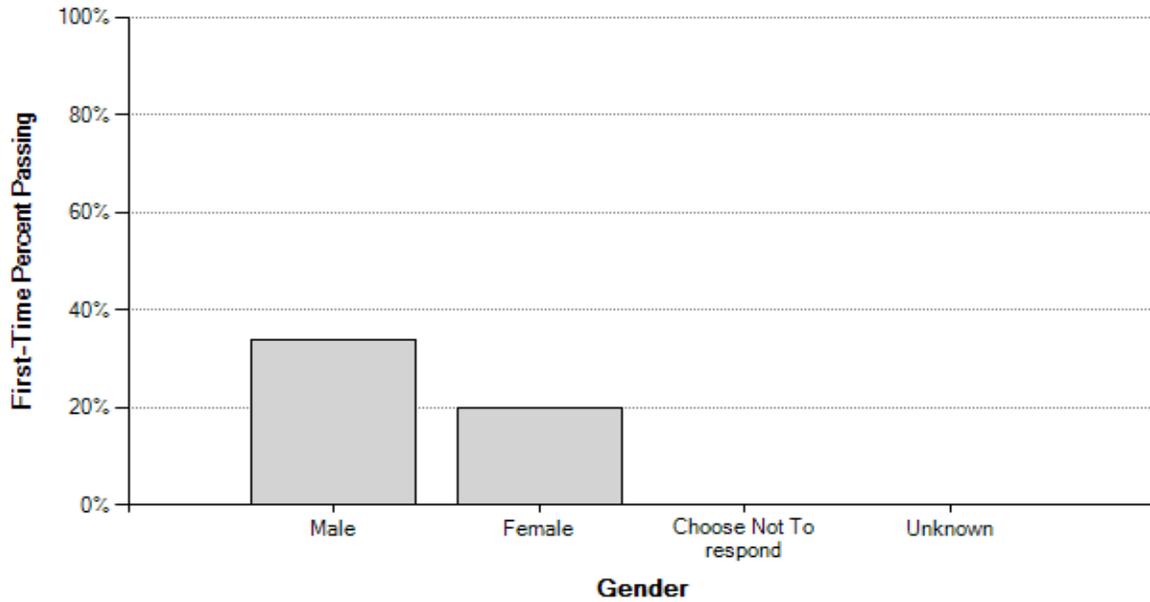


Table 46. Life and Health Insurance Counselor Examinees by Ethnicity

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

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

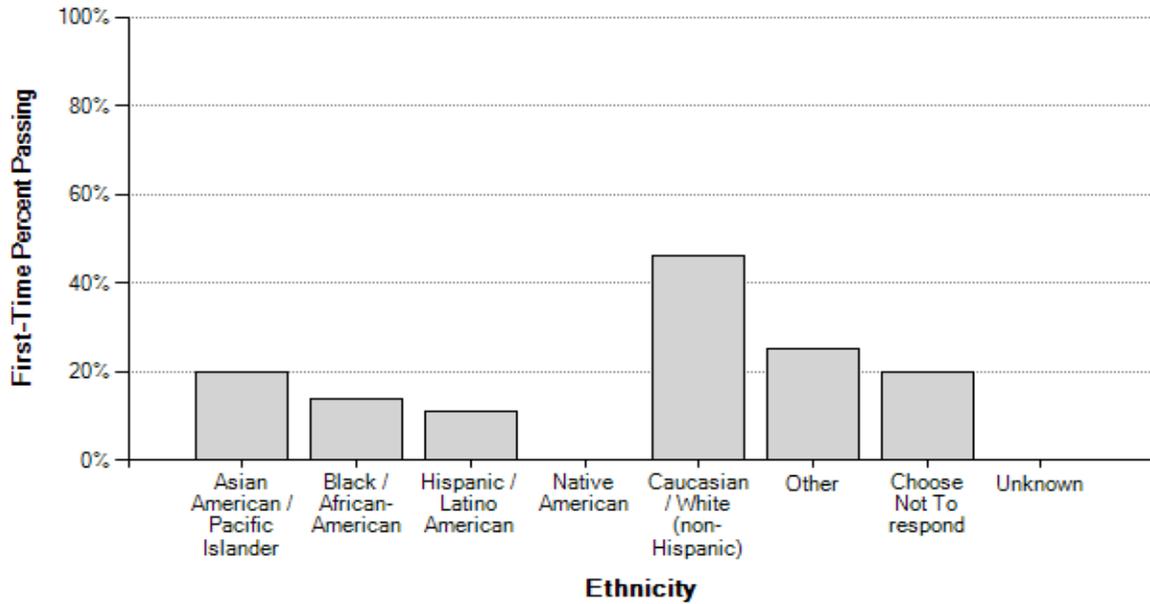


Table 47. Life and Health Insurance Counselor Examinees by Course Taken

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

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

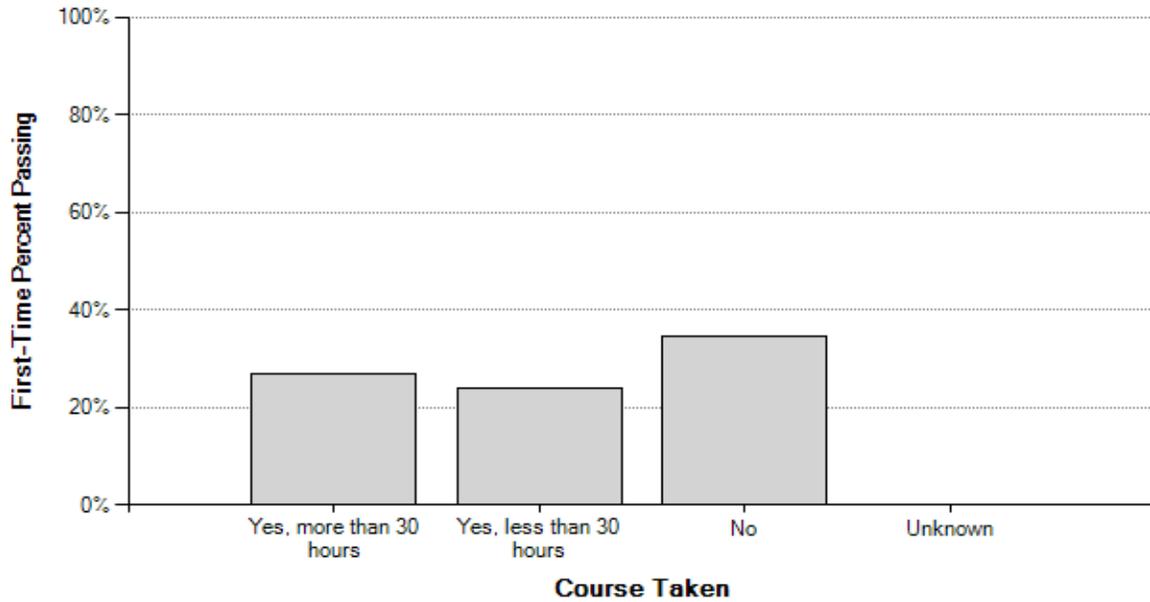


Table 48. Life and Health Insurance Counselor Examinees by Income Level

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

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

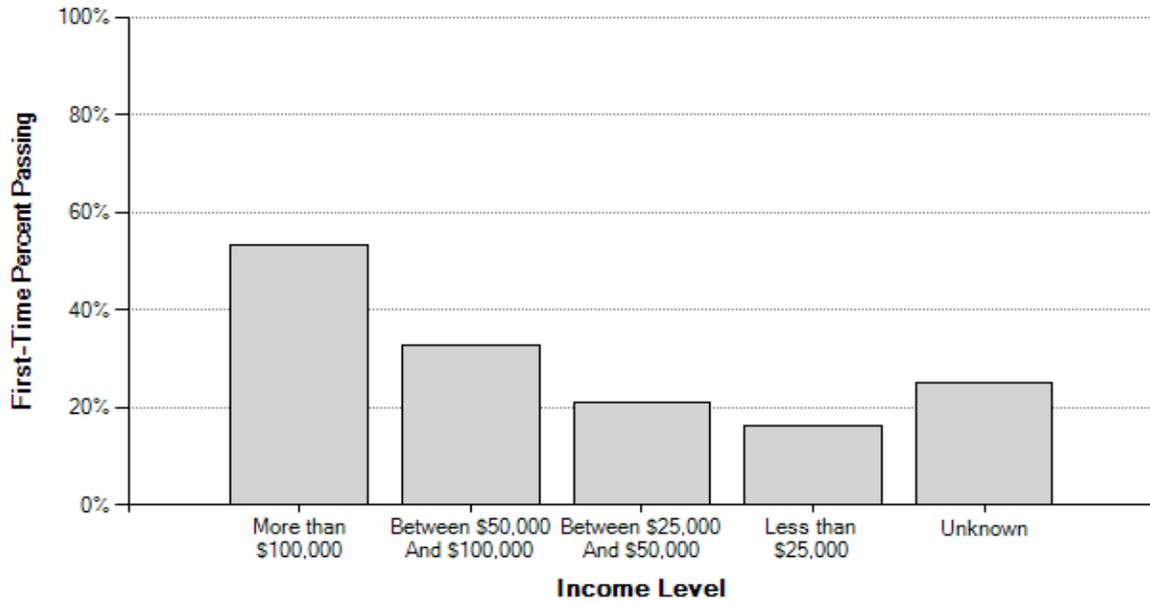


Table 49. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying

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

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

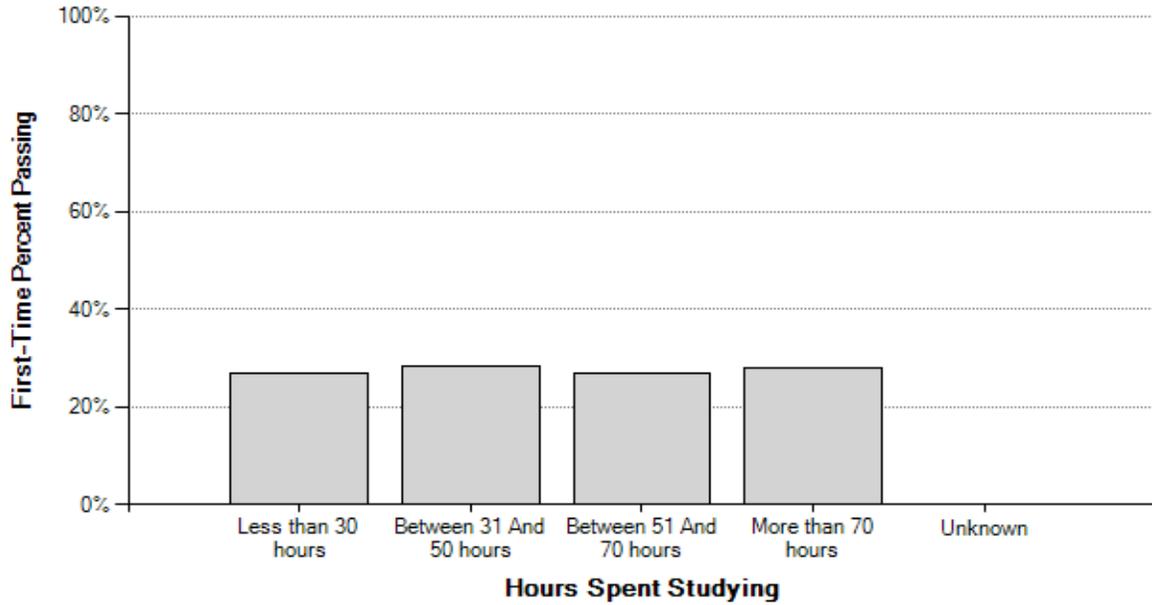


Table 50. Life and Health Insurance Counselor Examinees by Primary Language

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

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

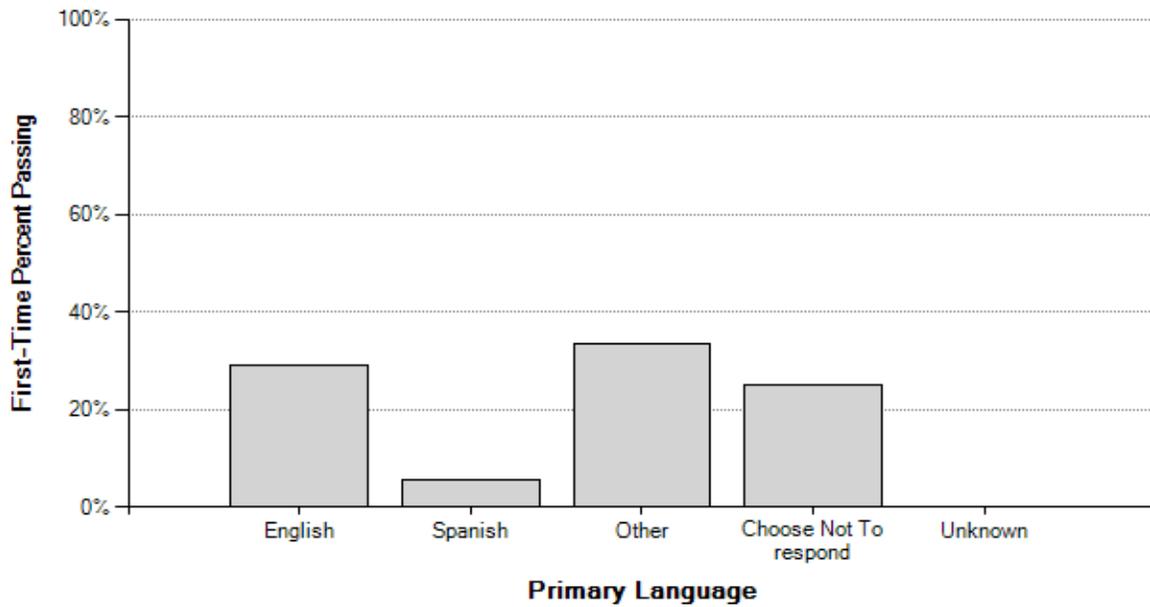


Table 51. Life and Health Insurance Counselor Examinees by Education Level

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

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

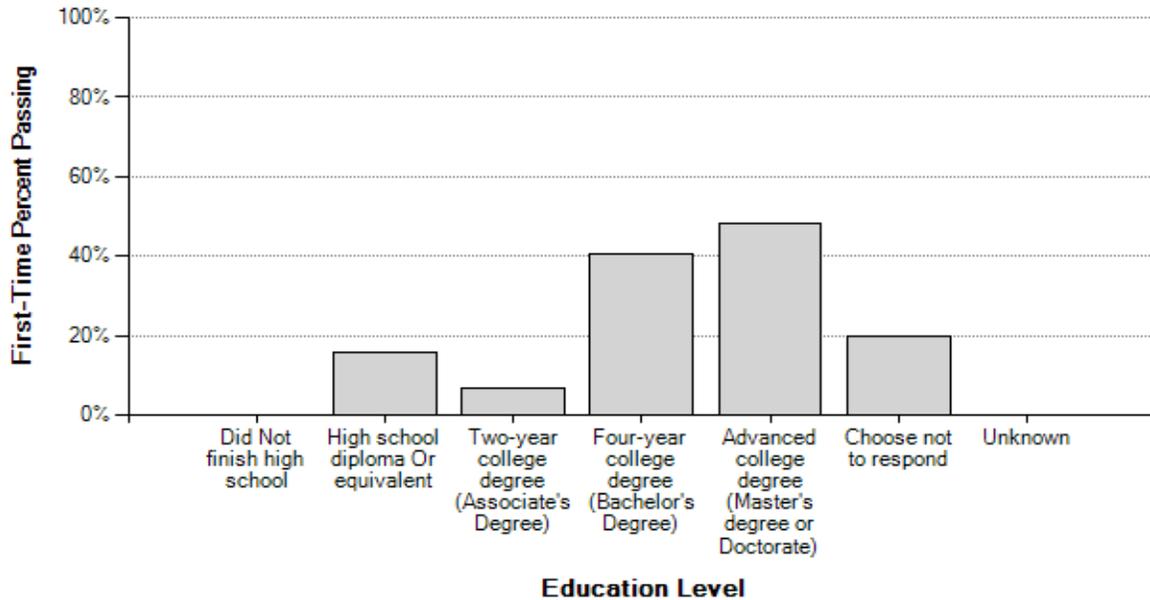


Table 52. Life and Health Insurance Counselor Examinees by Preparation Method

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

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

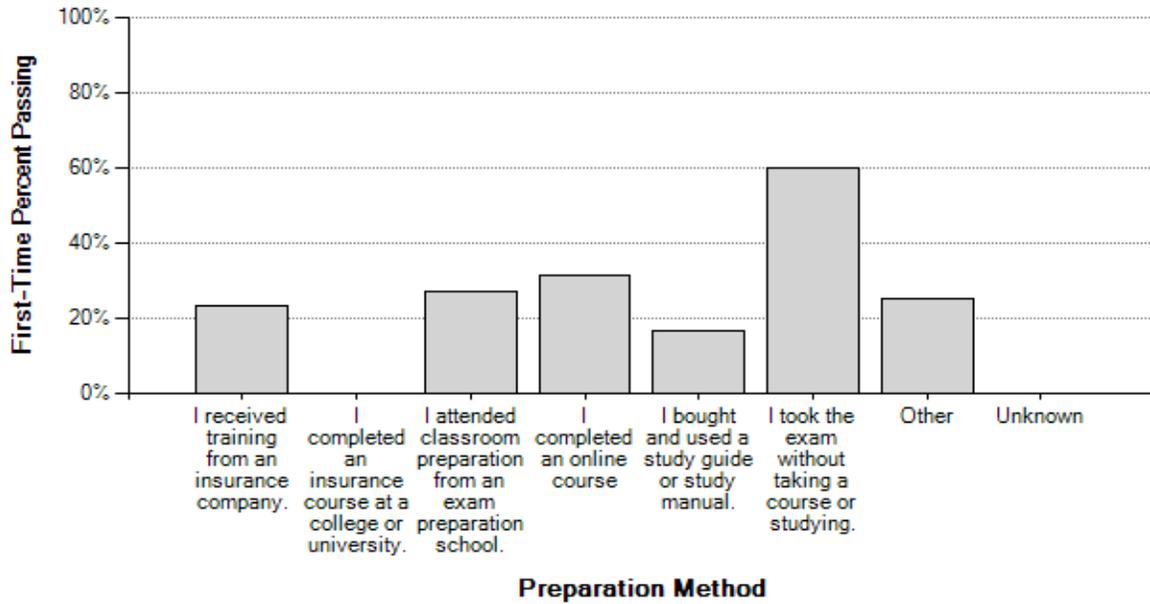
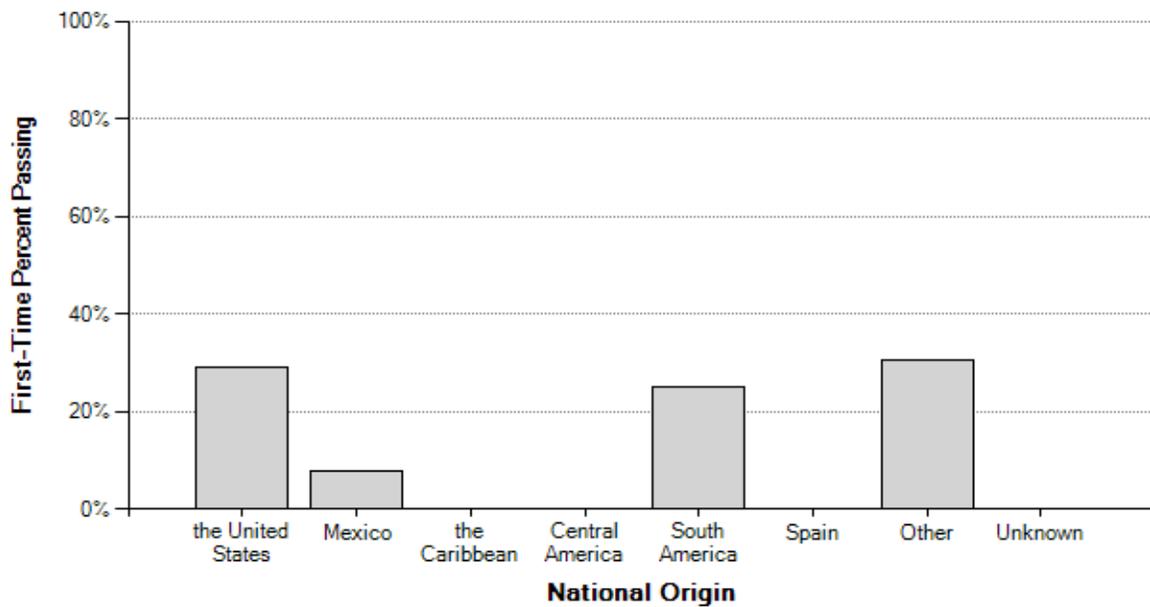


Table 53. Life and Health Insurance Counselor Examinees by National Origin

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

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



Life Agent

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

Table 54. Life Agent Examinees

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

Table 55. Life Agent Examinees by Gender

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

Figure 49. Life Agent Percent Passing by Gender

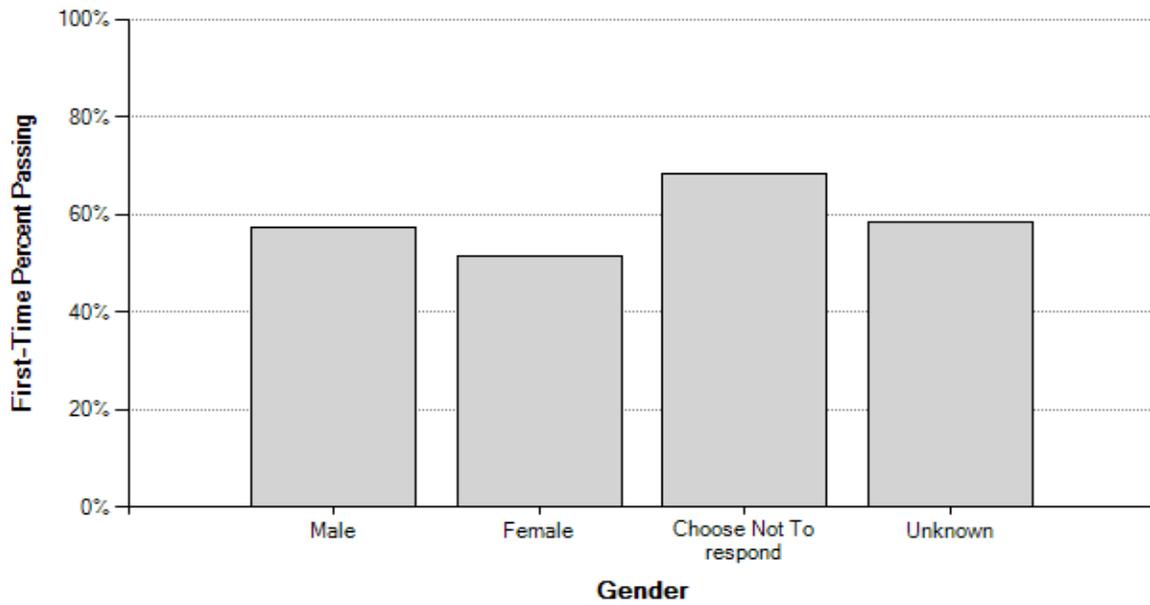


Table 56. Life Agent Examinees by Ethnicity

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

Figure 50. Life Agent Percent Passing by Ethnicity

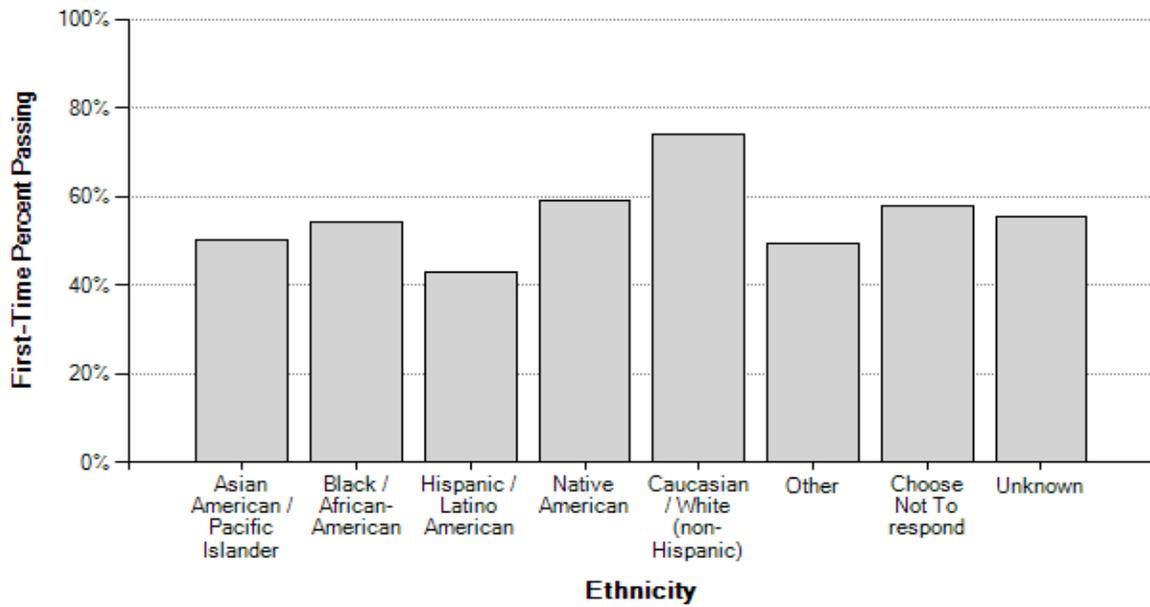


Table 57. Life Agent Examinees by Course Taken

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

Figure 51. Life Agent Percent Passing by Course Taken

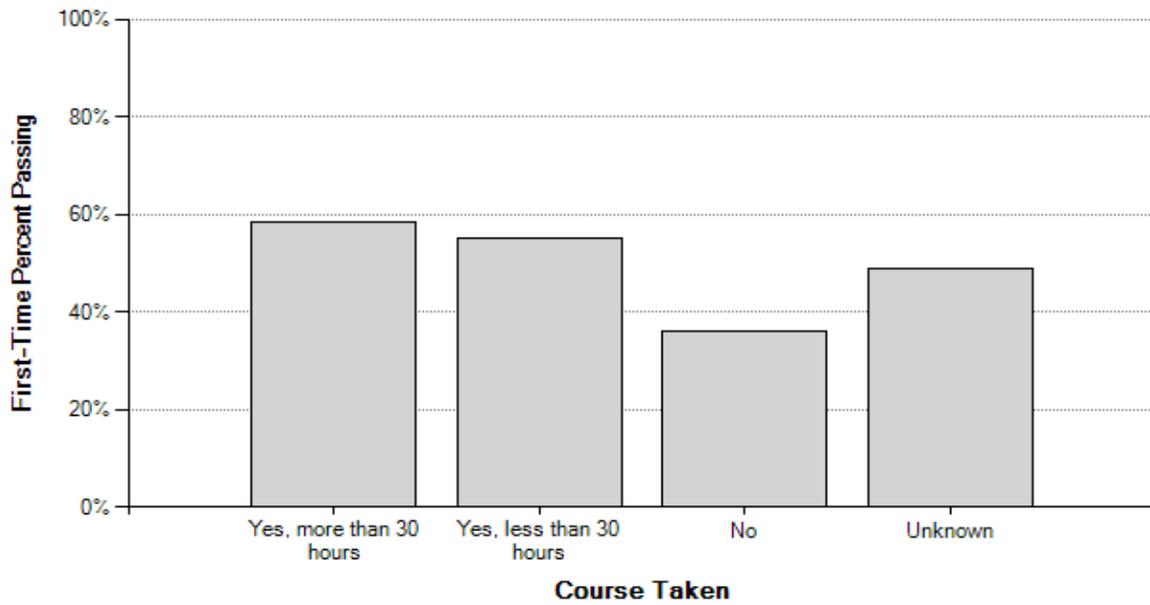


Table 58. Life Agent Examinees by Income Level

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

Figure 52. Life Agent Percent Passing by Income Level

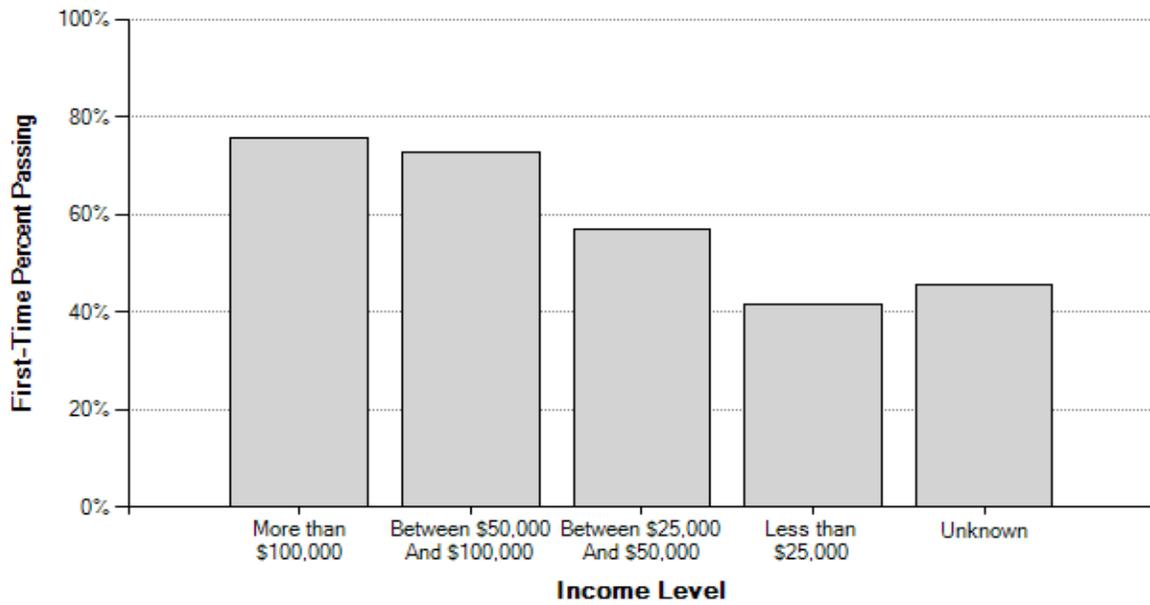


Table 59. Life Agent Examinees by Total Hours Spent Studying

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

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

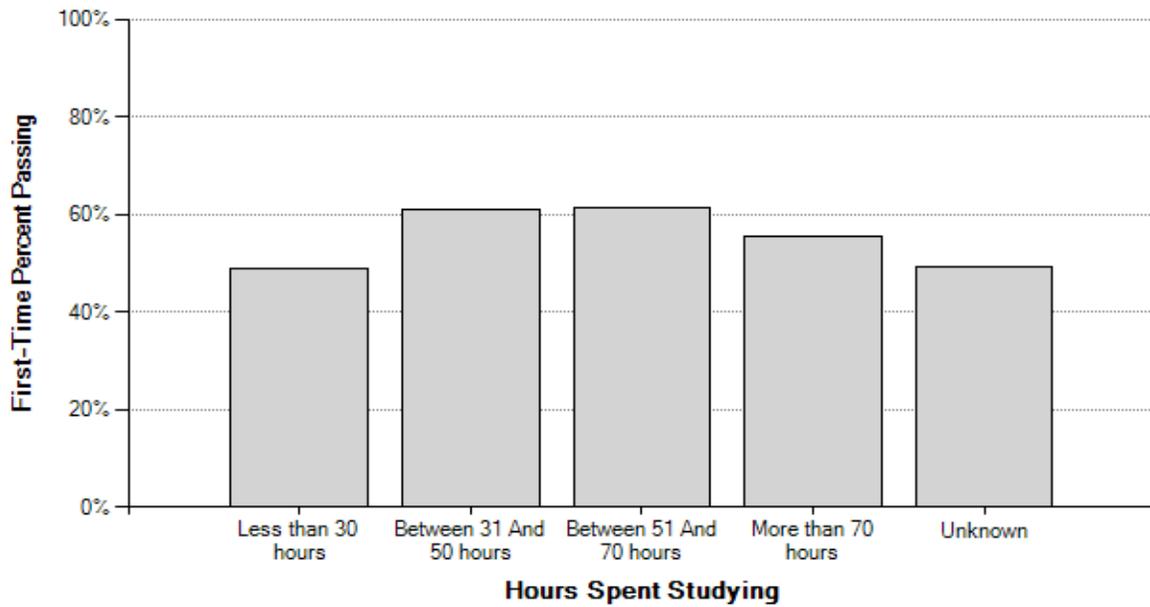


Table 60. Life Agent Examinees by Primary Language

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

Figure 54. Life Agent Percent Passing by Primary Language

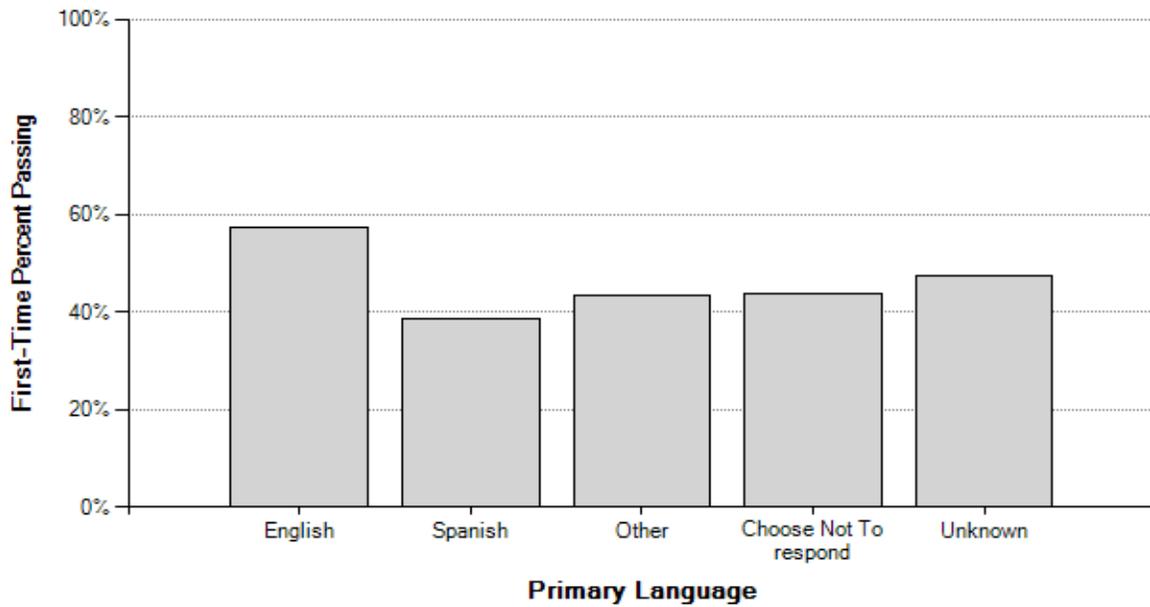


Table 61. Life Agent Examinees by Education Level

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

Figure 55. Life Agent Percent Passing by Education Level

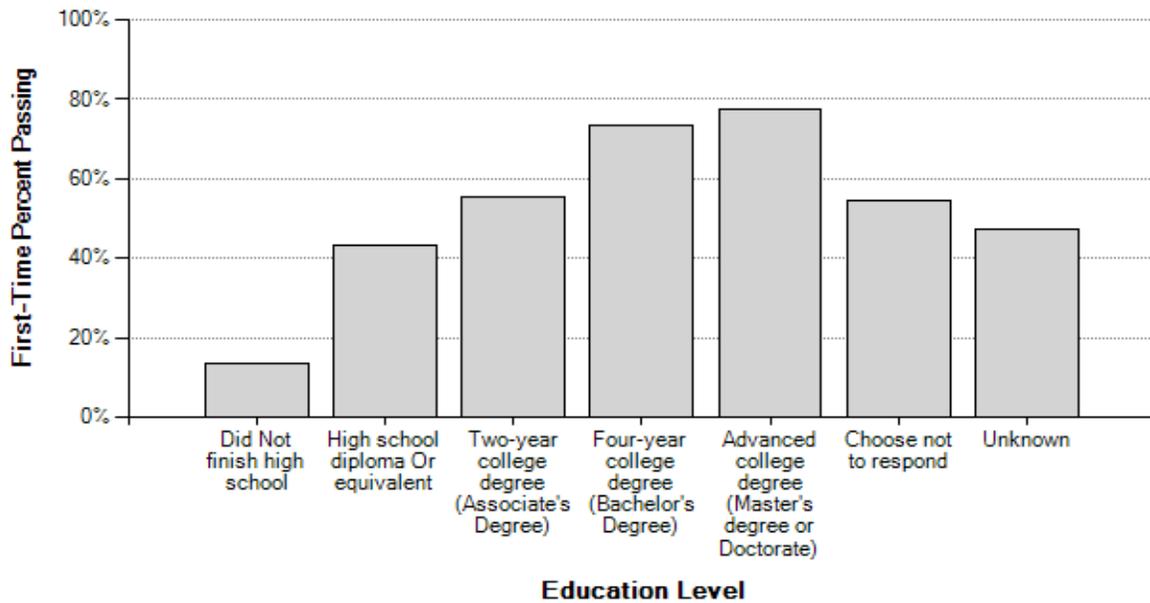


Table 62. Life Agent Examinees by Preparation Method

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

Figure 56. Life Agent Percent Passing by Preparation Method

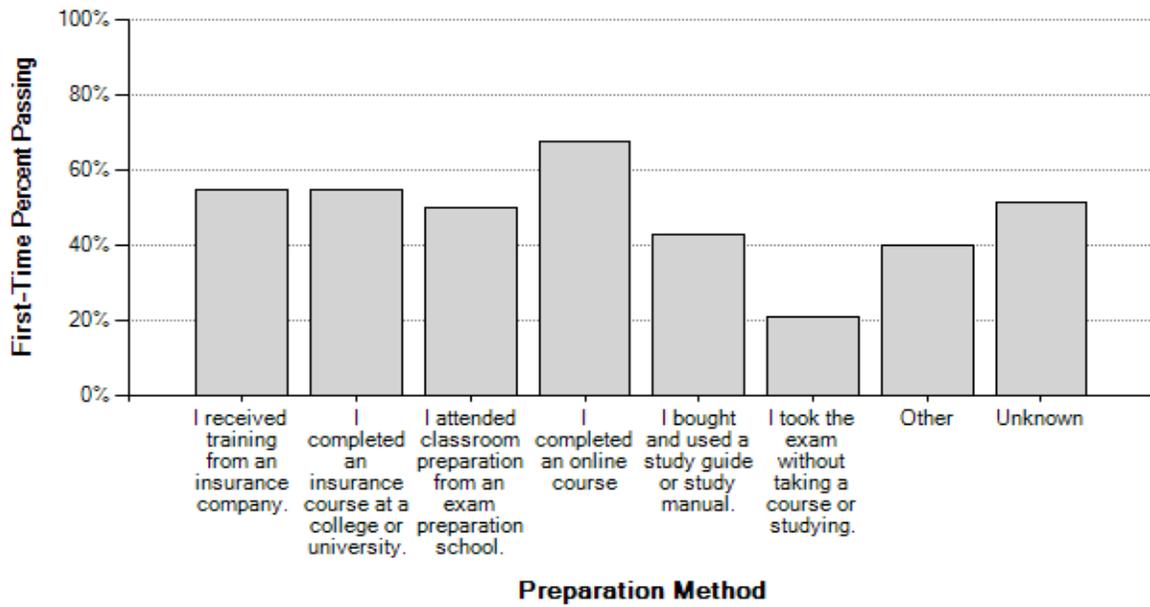


Table 63. Life Agent Examinees by National Origin

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

Figure 57. Life Agent Percent Passing by National Origin

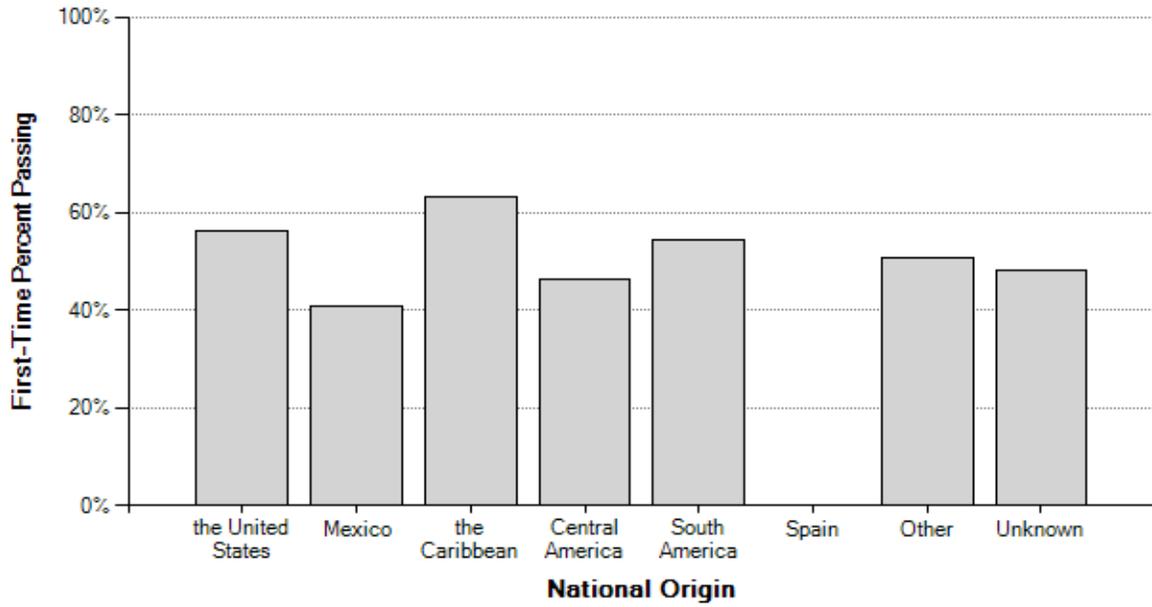


Table 64. Life Agent Examinees by Ethnicity within Gender

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

Figure 58. Life Agent Percent Passing by Ethnicity within Gender

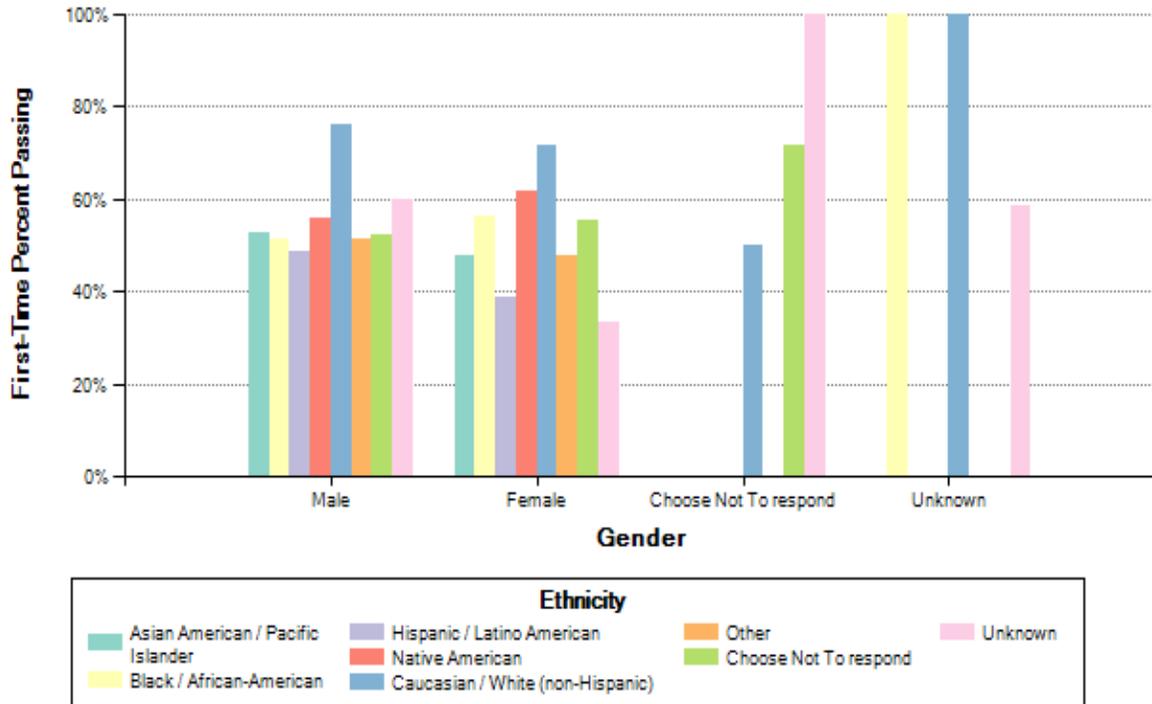


Table 65. Life Agent Examinees by Education Level within Gender

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

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

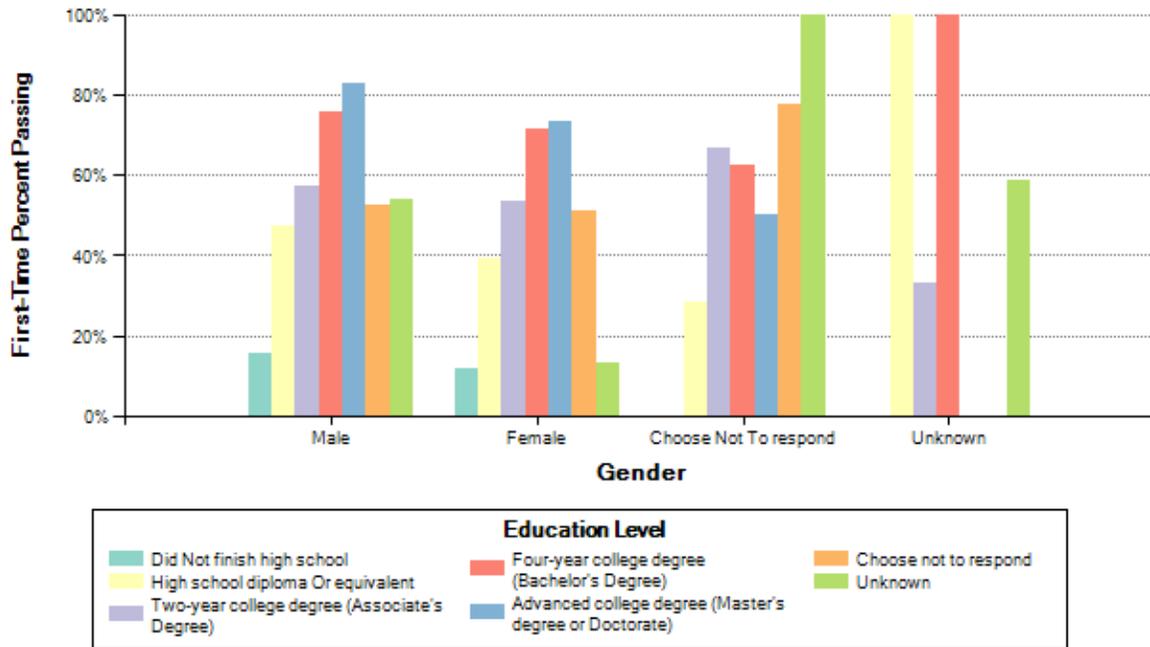


Table 66. Life Agent Examinees by Course Taken within Gender

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

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

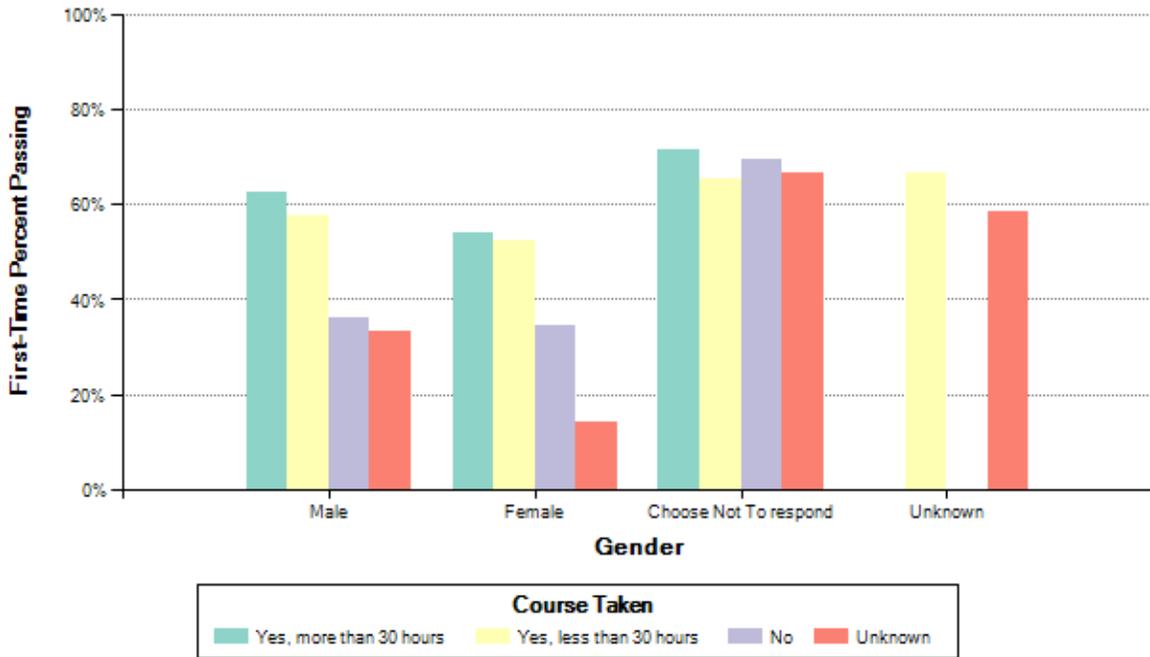


Table 67. Life Agent Examinees by Preparation Method within Gender

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

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

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

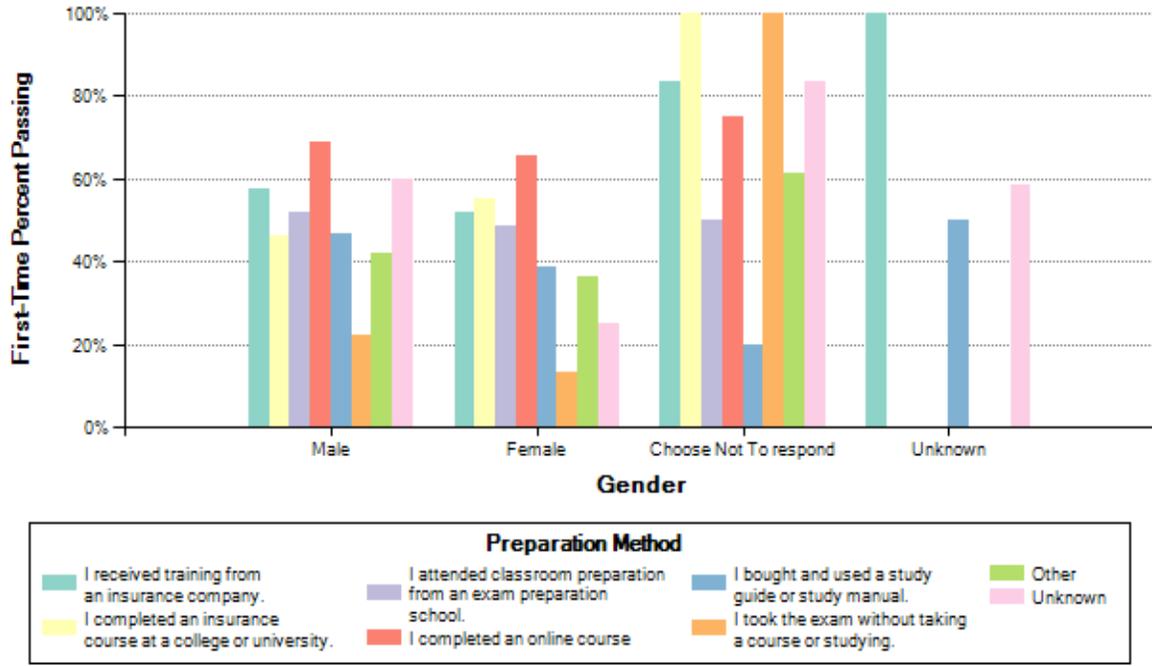


Table 68. Life Agent Examinees by National Origin within Gender

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

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

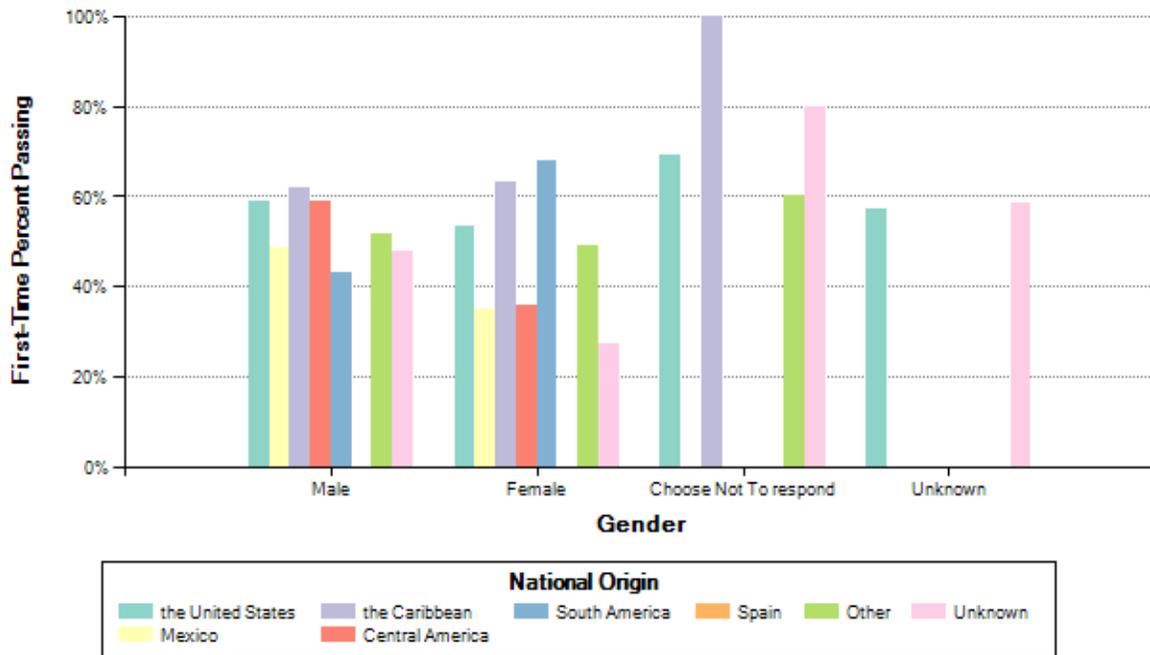


Table 69. Life Agent Examinees by Education Level within Ethnicity

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

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

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

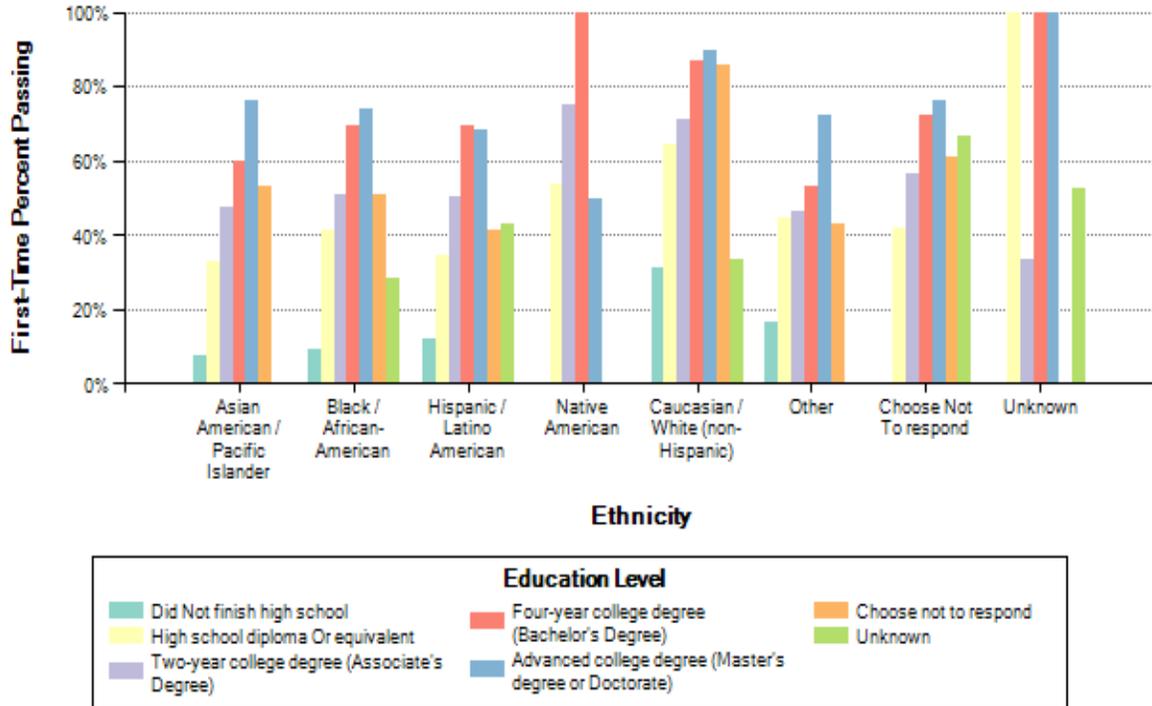


Table 70. Life Agent Examinees by Course Taken within Ethnicity

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

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

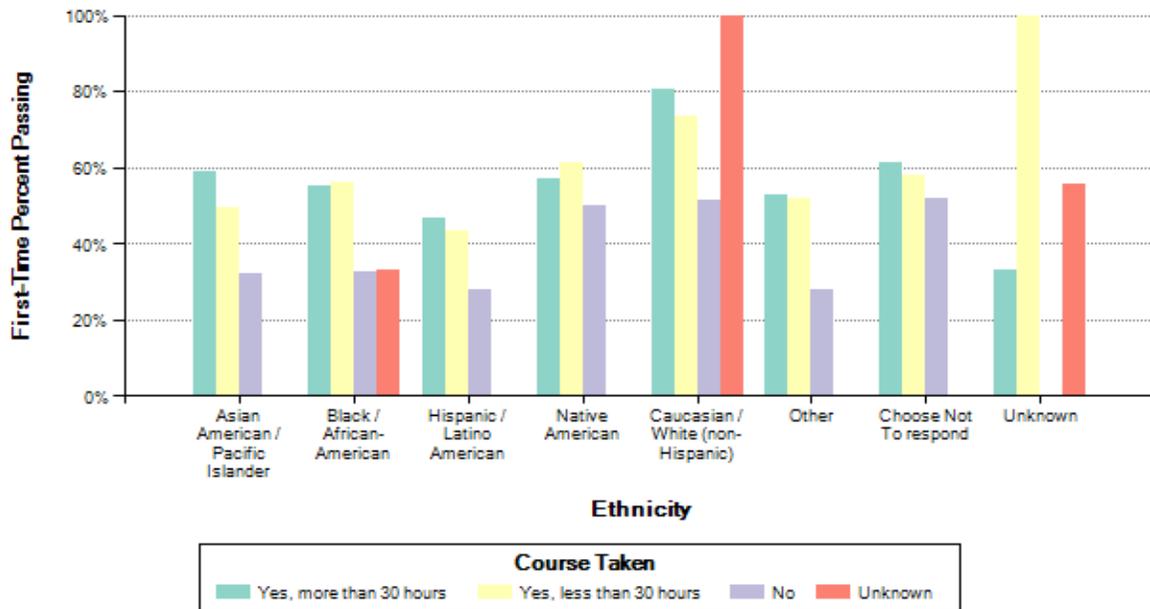


Table 71. Life Agent Examinees by Preparation Method within Ethnicity

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

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

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

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

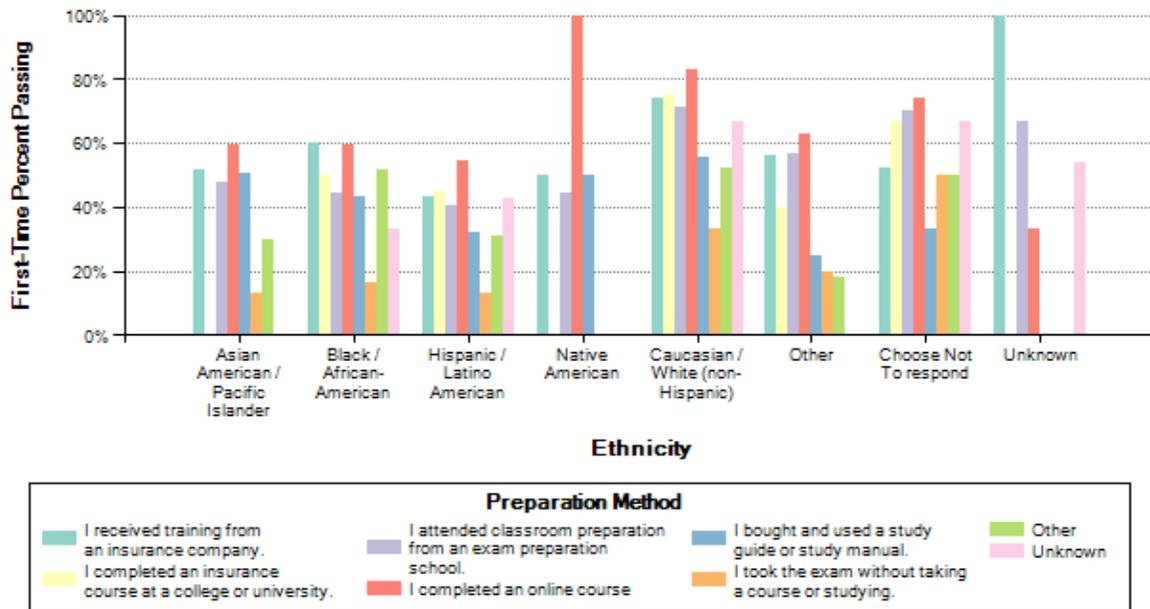


Table 72. Life Agent Examinees by National Origin within Ethnicity

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

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

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

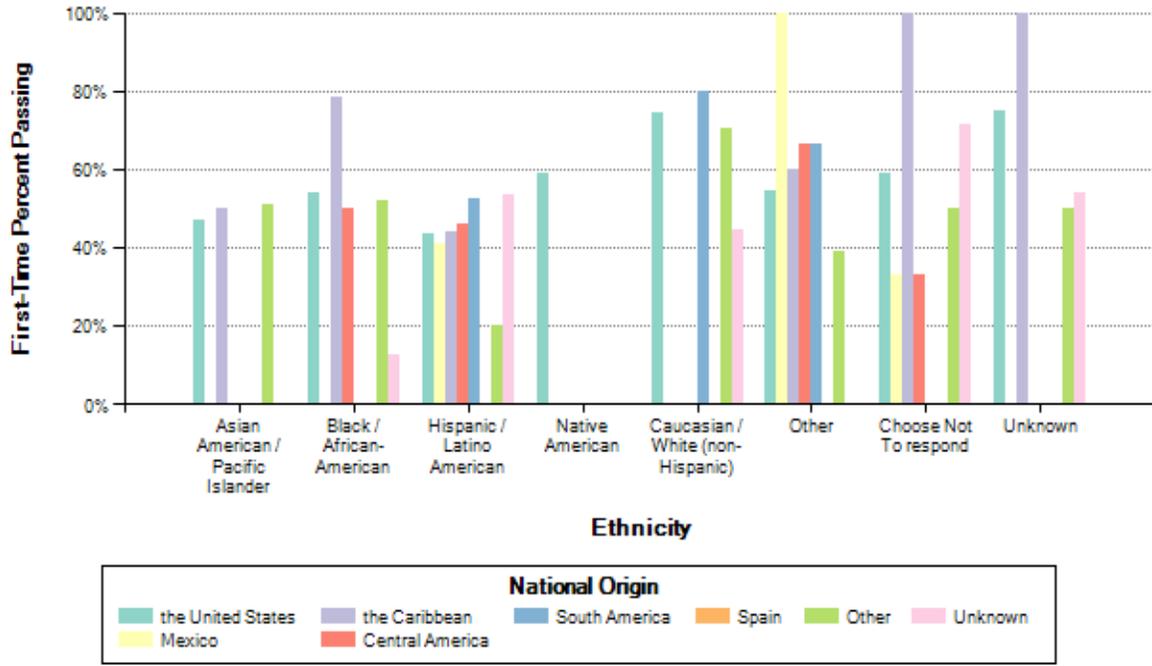


Table 73. Life Agent Examinees by Education Level within National Origin

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

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

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

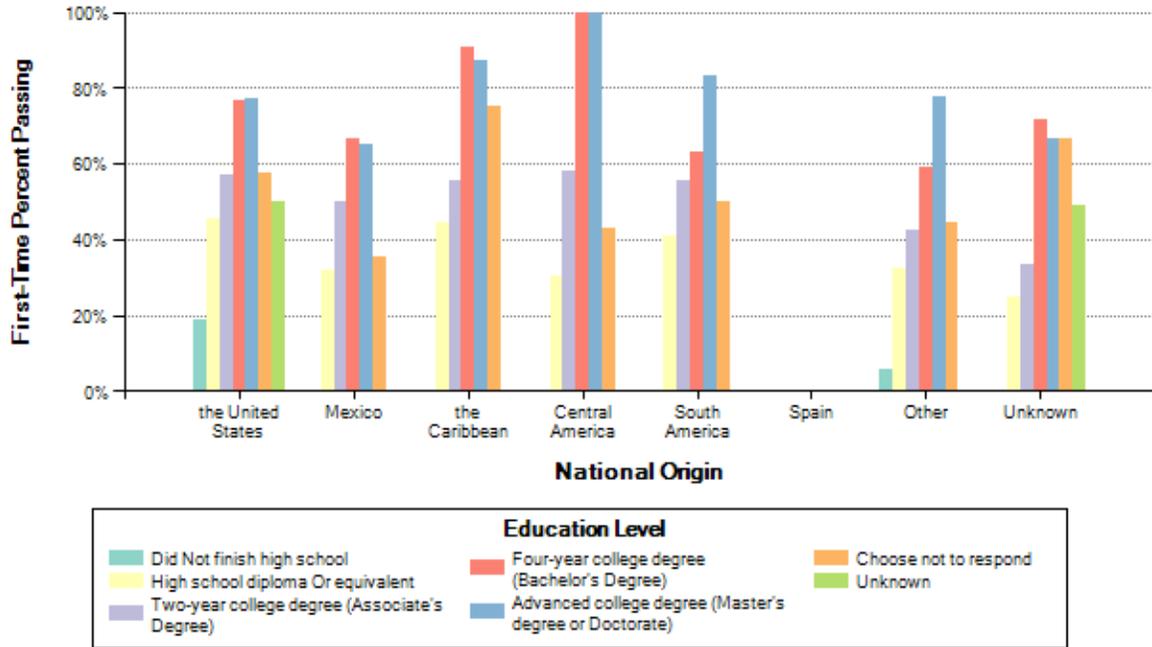


Table 74. Life Agent Examinees by Course Taken within National Origin

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

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

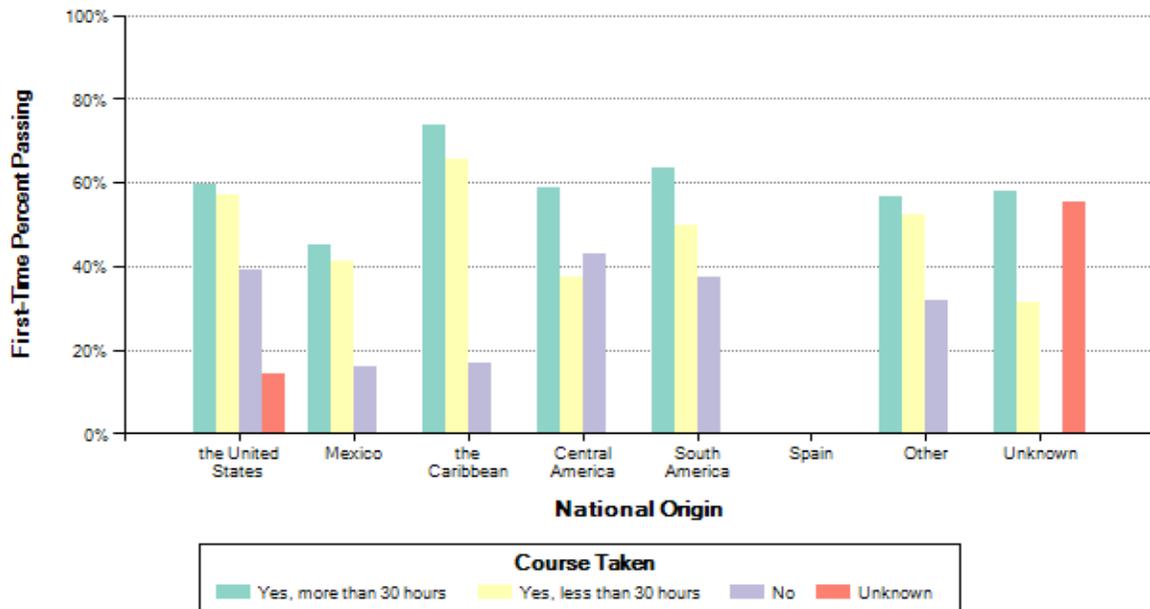


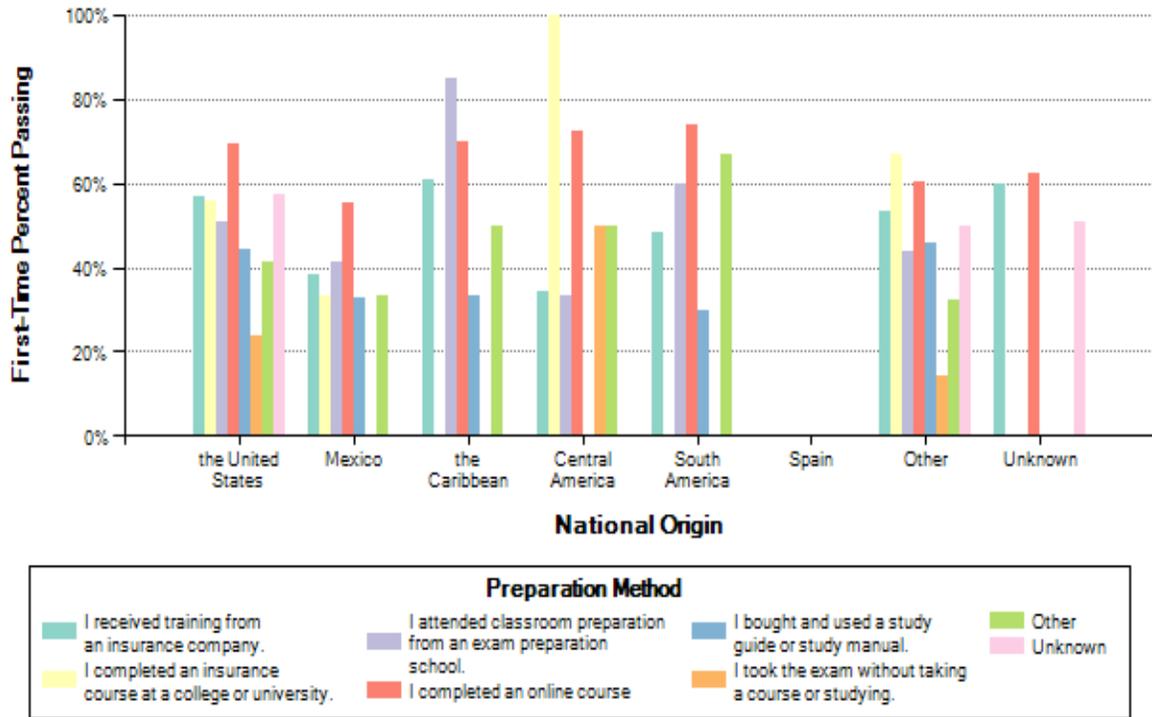
Table 75. Life Agent Examinees by Preparation Method within National Origin

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

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

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

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



Limited Lines

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

Table 76. Limited Lines Examinees

| | Total | Passing candidates | | Scaled score | |
|------------|-------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 1,831 | 75.1 | 1,375 | 78.23 | 13.79 |

Table 77. Limited Lines Examinees by Gender

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

Figure 70. Limited Lines Percent Passing by Gender

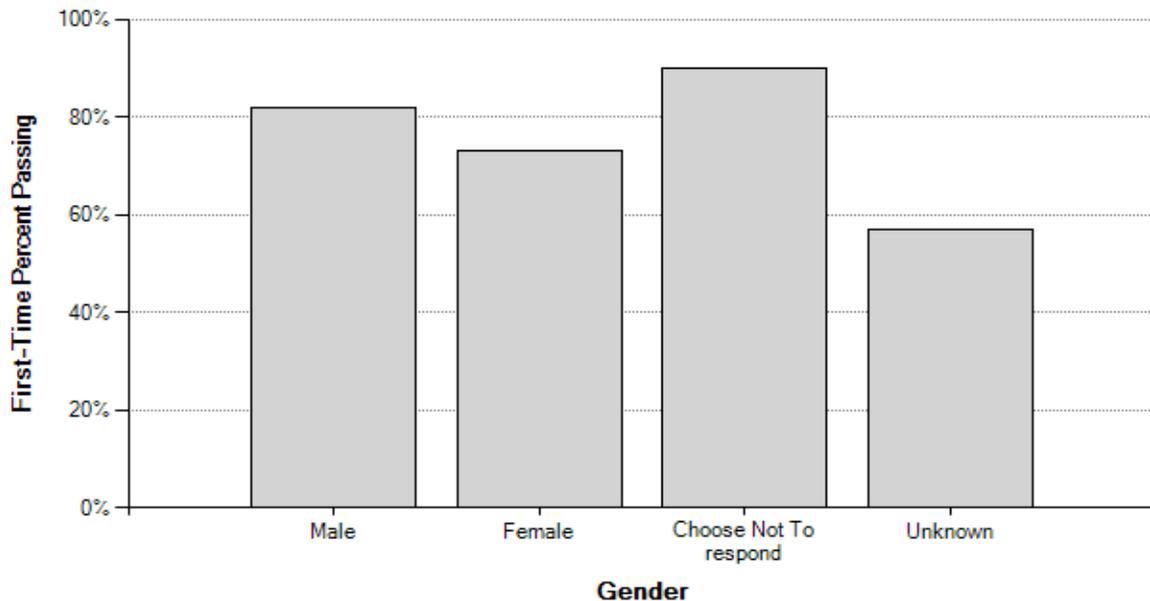


Table 78. Limited Lines Examinees by Ethnicity

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

Figure 71. Limited Lines Percent Passing by Ethnicity

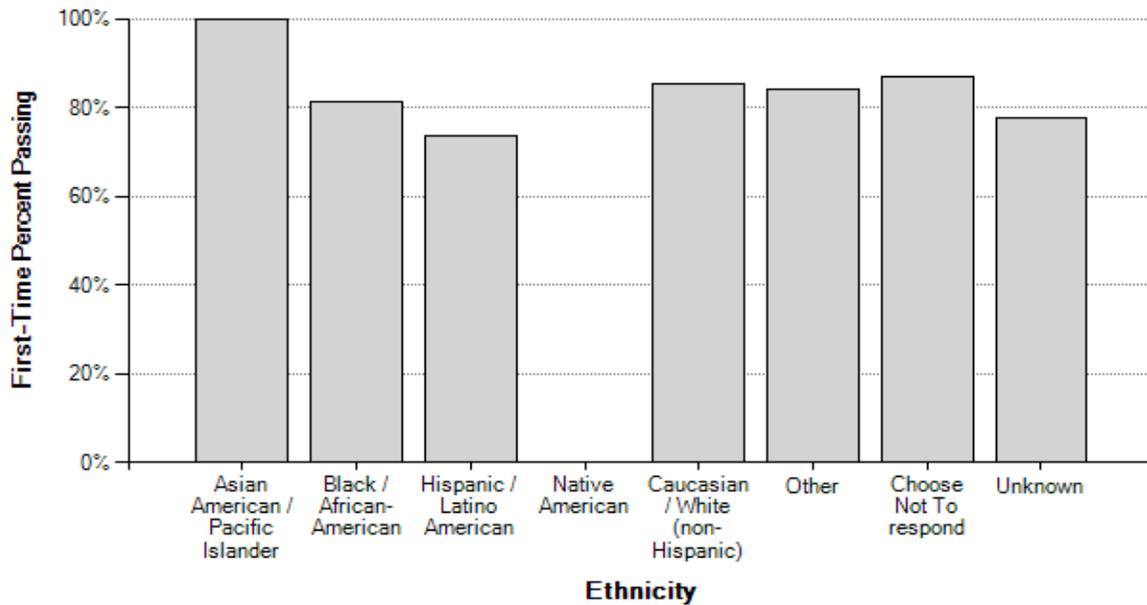


Table 79. Limited Lines Examinees by Course Taken

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

Figure 72. Limited Lines Percent Passing by Course Taken

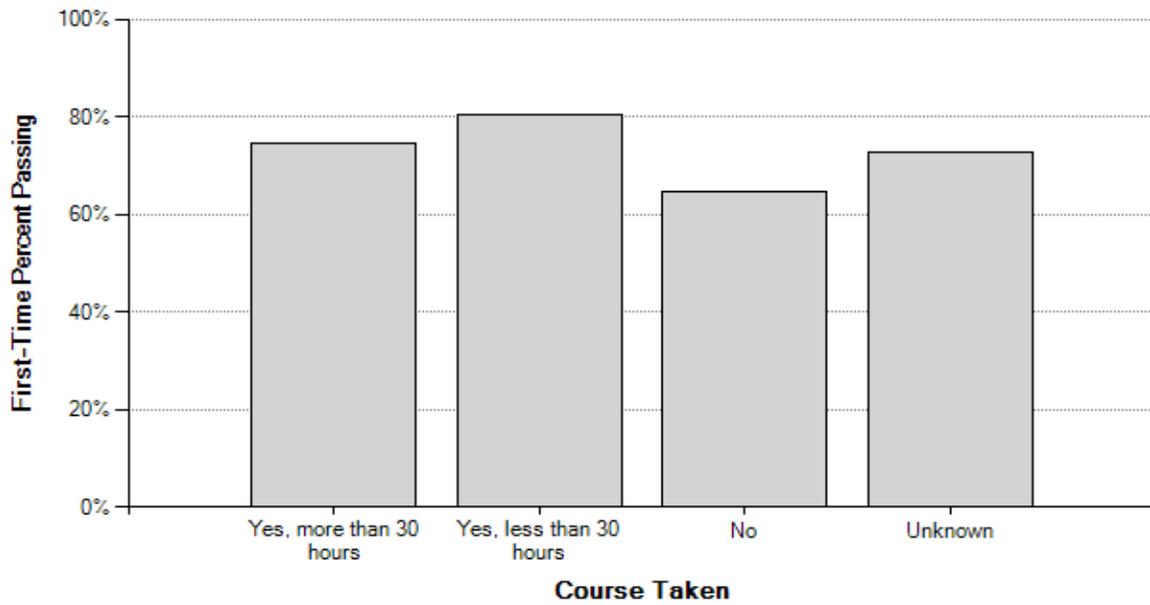


Table 80. Limited Lines Examinees by Income Level

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

Figure 73. Limited Lines Percent Passing by Income Level

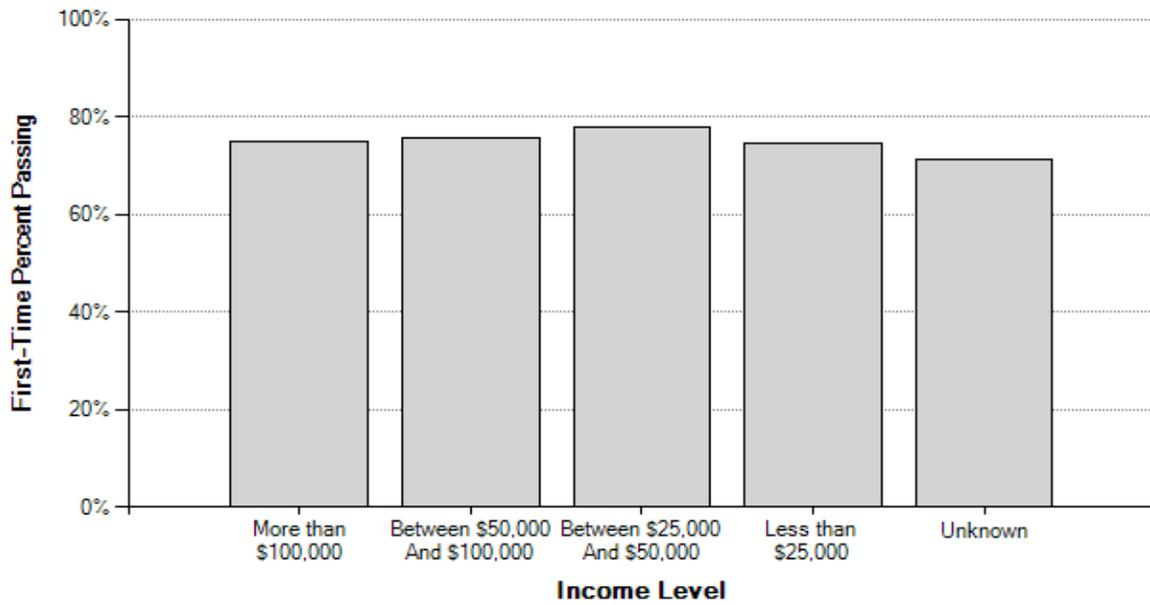


Table 81. Limited Lines Examinees by Total Hours Spent Studying

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

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

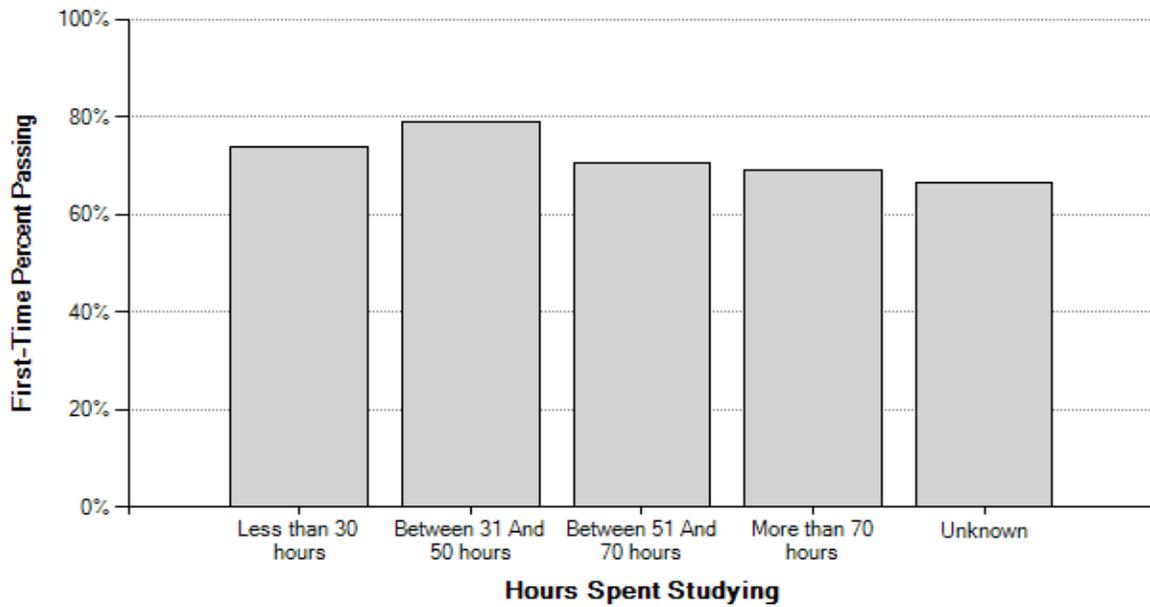


Table 82. Limited Lines Examinees by Primary Language

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

Figure 75. Limited Lines Percent Passing by Primary Language

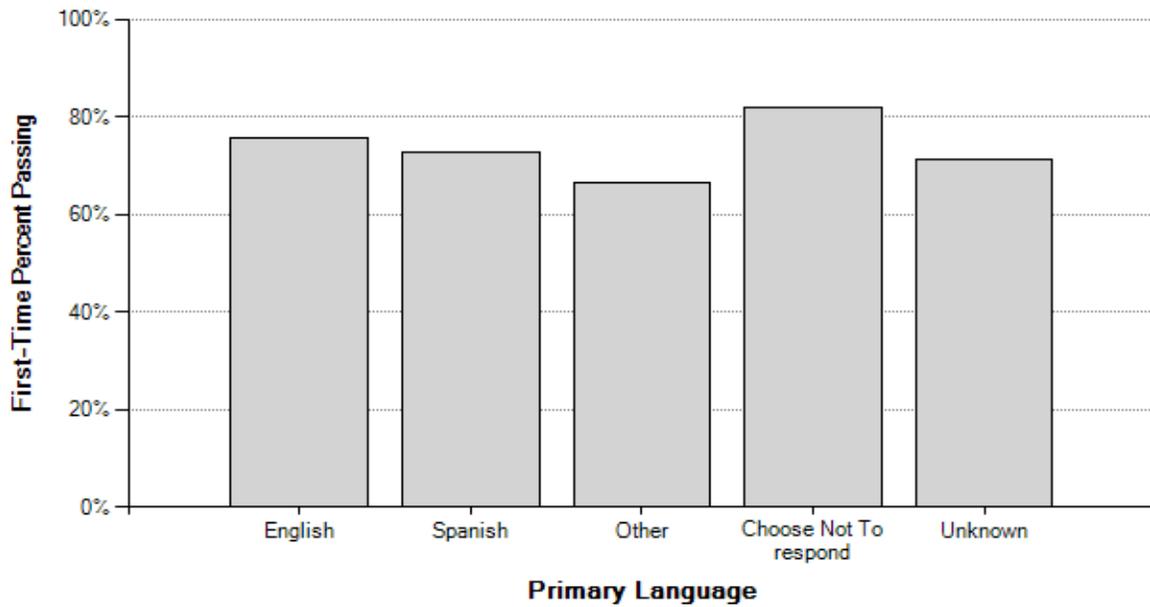


Table 83. Limited Lines Examinees by Education Level

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

Figure 76. Limited Lines Percent Passing by Education Level

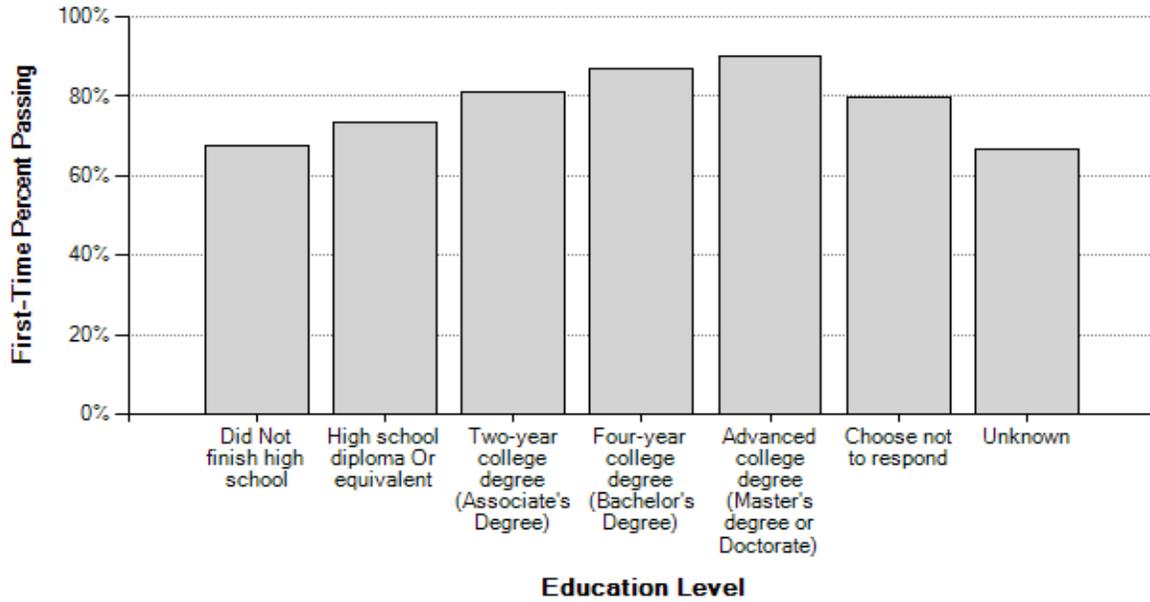


Table 84. Limited Lines Examinees by Preparation Method

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

Figure 77. Limited Lines Percent Passing by Preparation Method

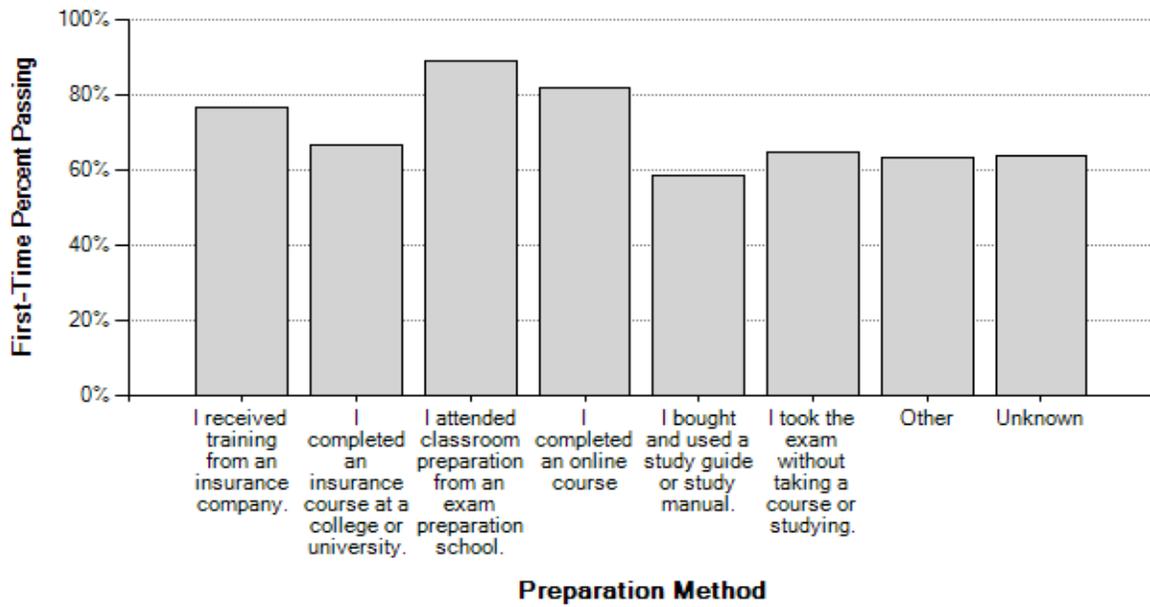


Table 85. Limited Lines Examinees by National Origin

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

Figure 78. Limited Lines Percent Passing by National Origin

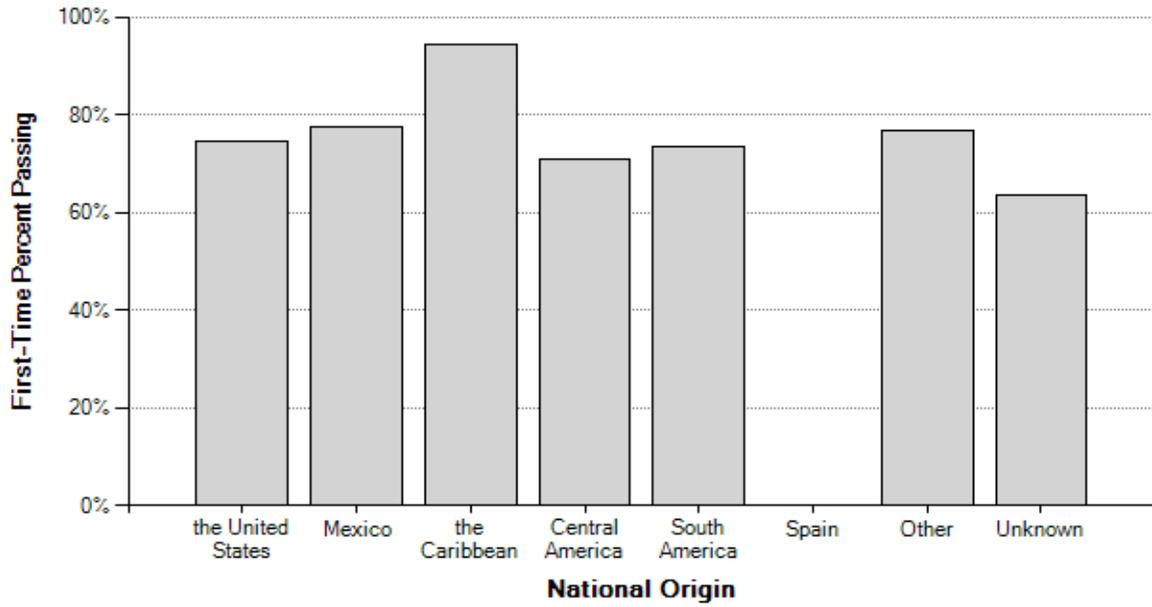


Table 86. Limited Lines – Life, Accident and Health Examinees by Ethnicity within Gender

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

Figure 79. Limited Lines Percent Passing by Ethnicity within Gender

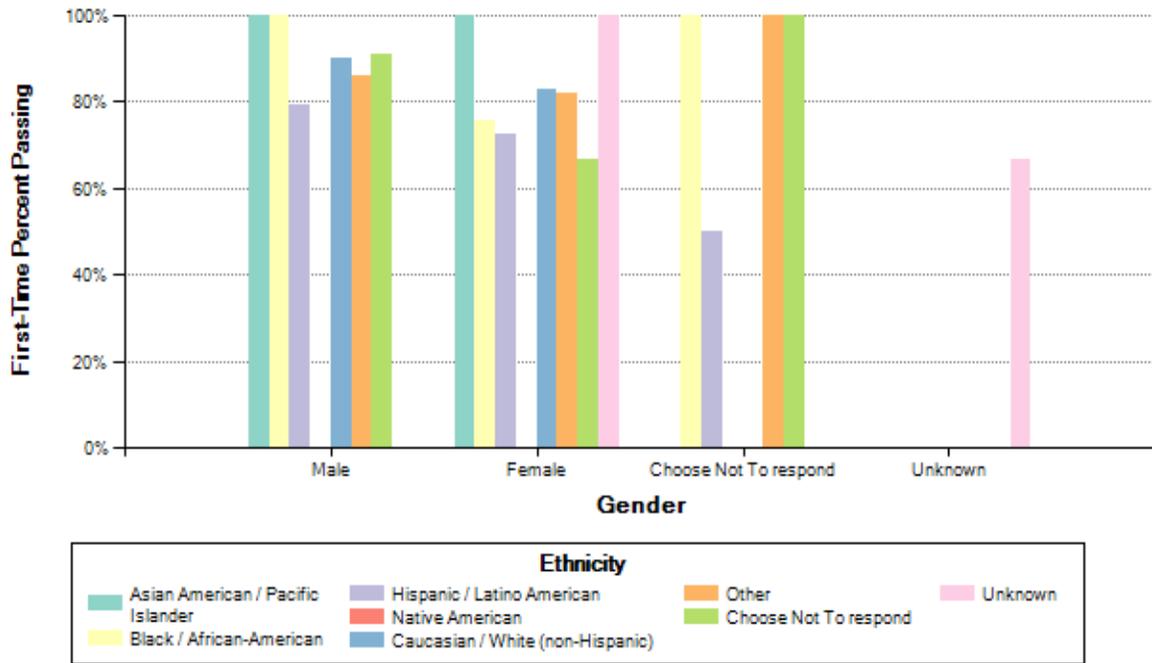


Table 87. Limited Lines Examinees by Education Level within Gender

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

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

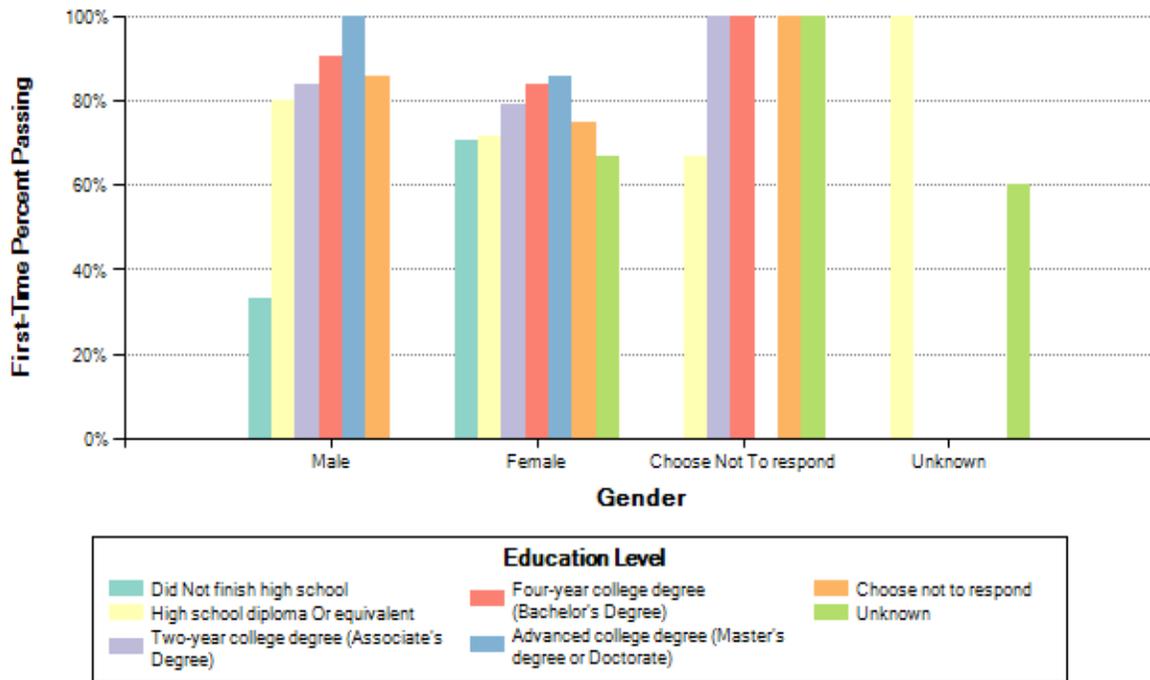


Table 88. Limited Lines Examinees by Course Taken within Gender

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

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

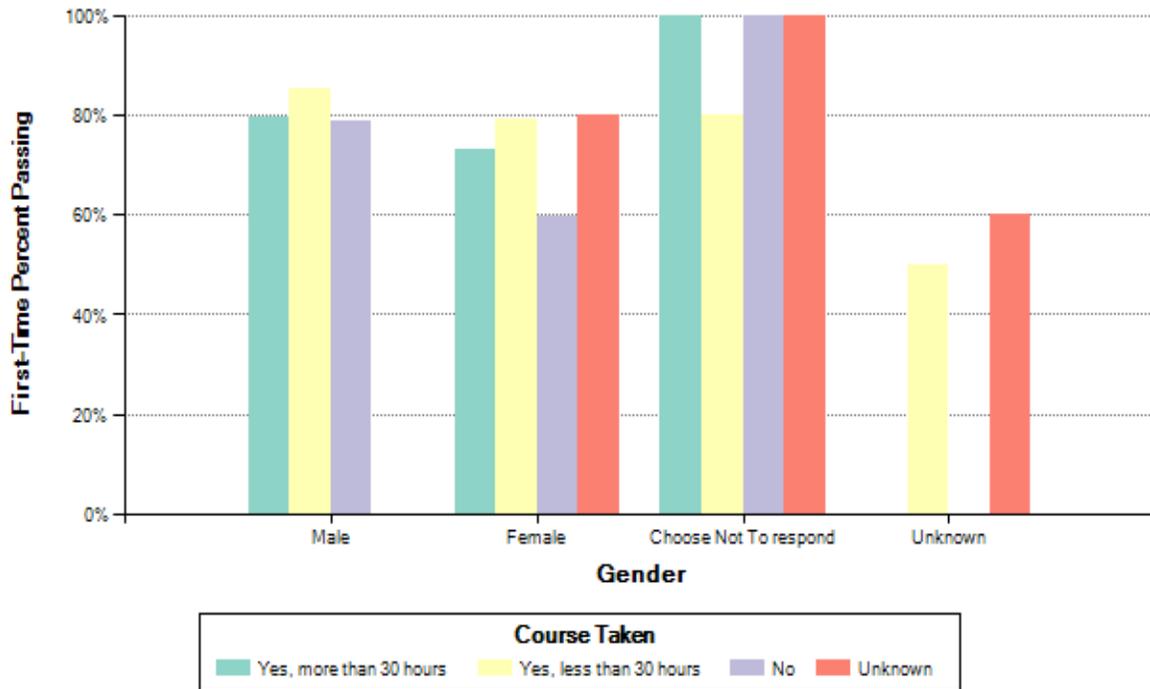


Table 89. Limited Lines Examinees by Preparation Method within Gender

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

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

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

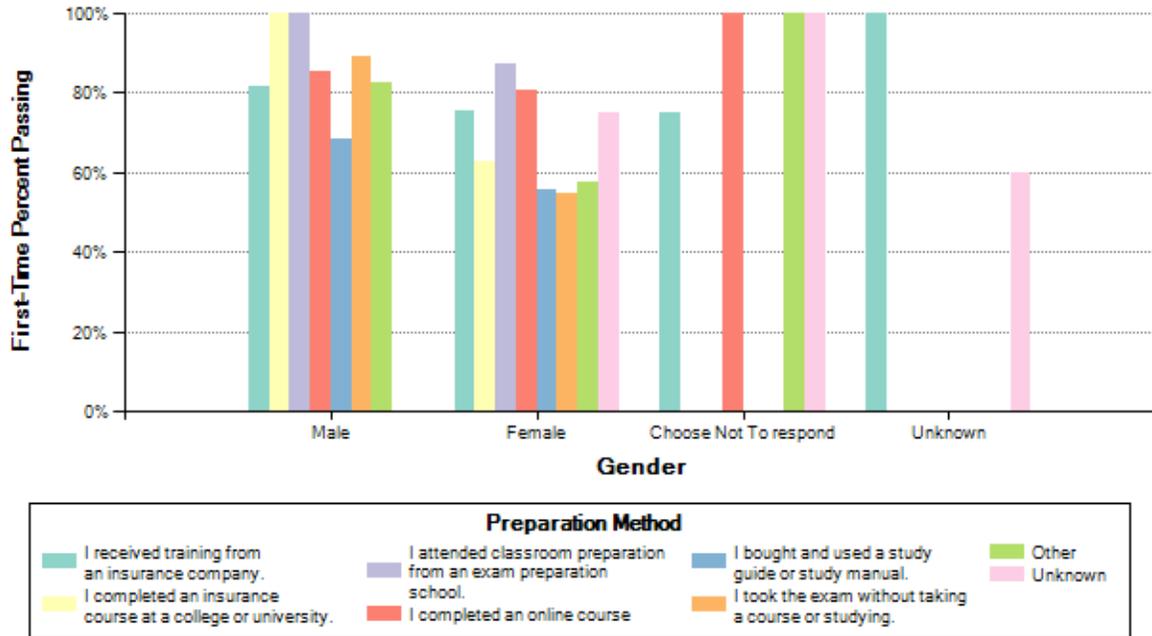


Table 90. Limited Lines Examinees by National Origin within Gender

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

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

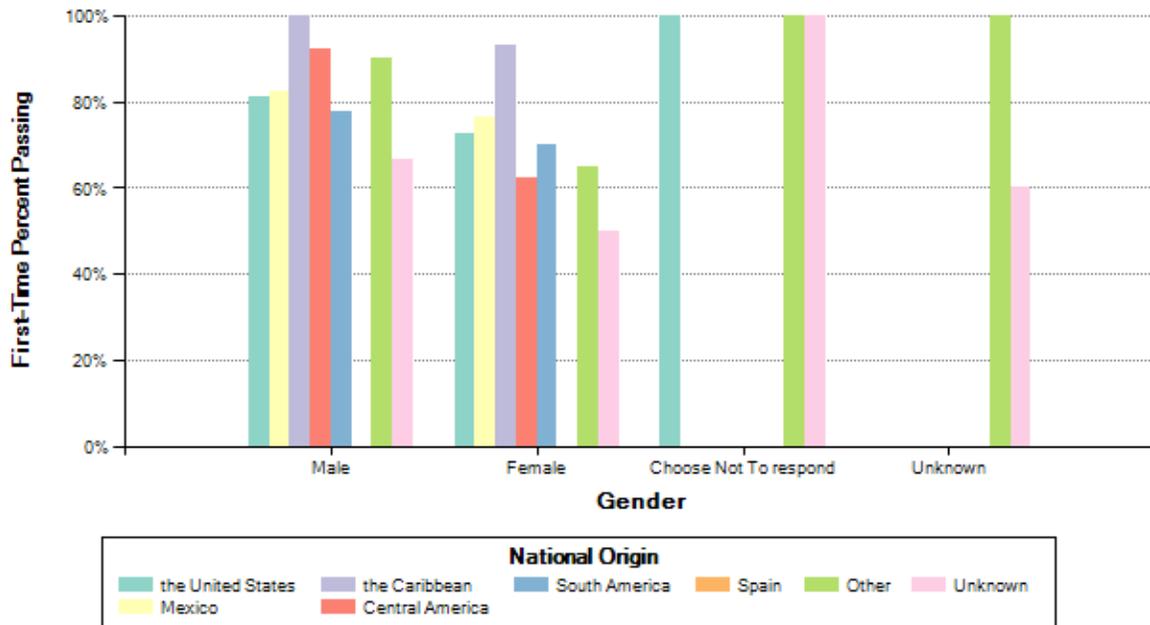


Table 91. Limited Lines Examinees by Education Level within Ethnicity

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

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

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

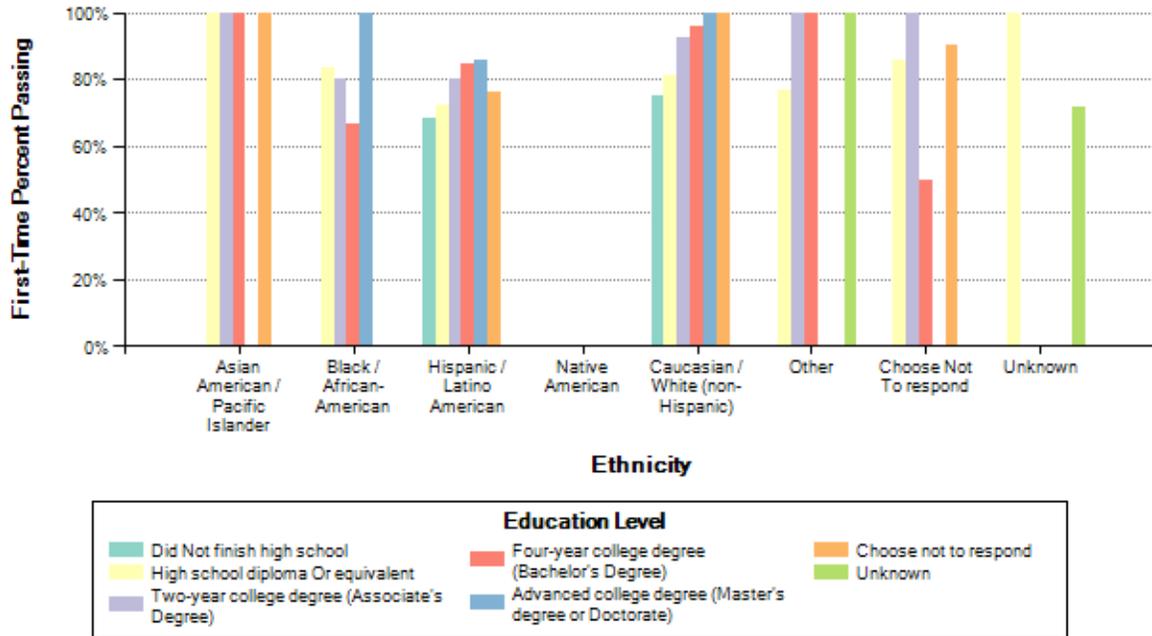


Table 92. Limited Lines Examinees by Course Taken within Ethnicity

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

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

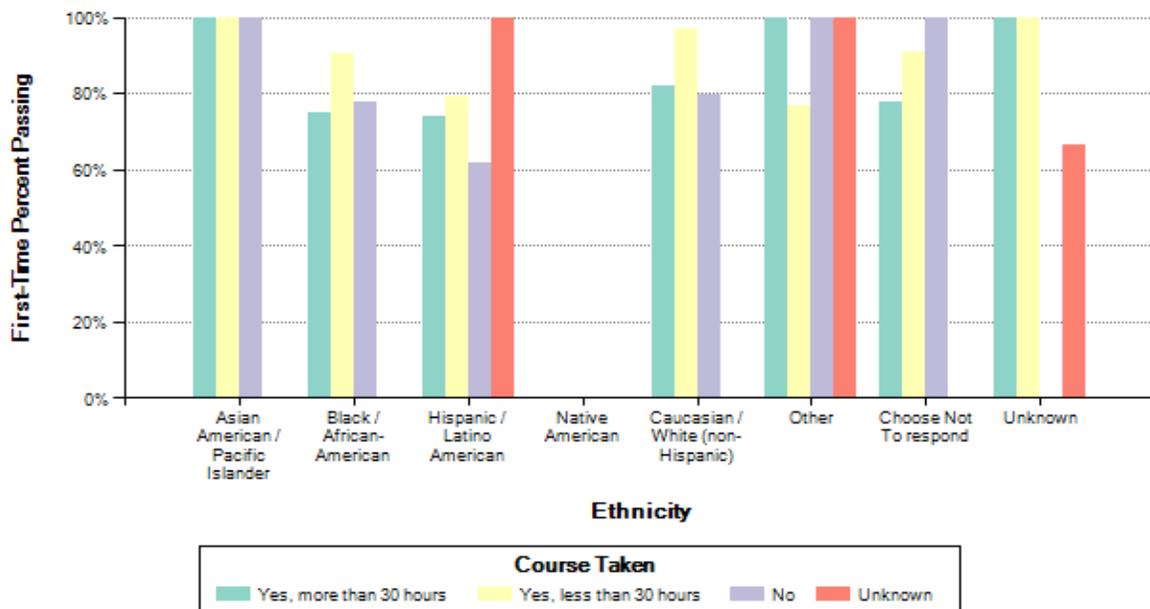


Table 93. Limited Lines Examinees by Preparation Method within Ethnicity

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

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

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

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

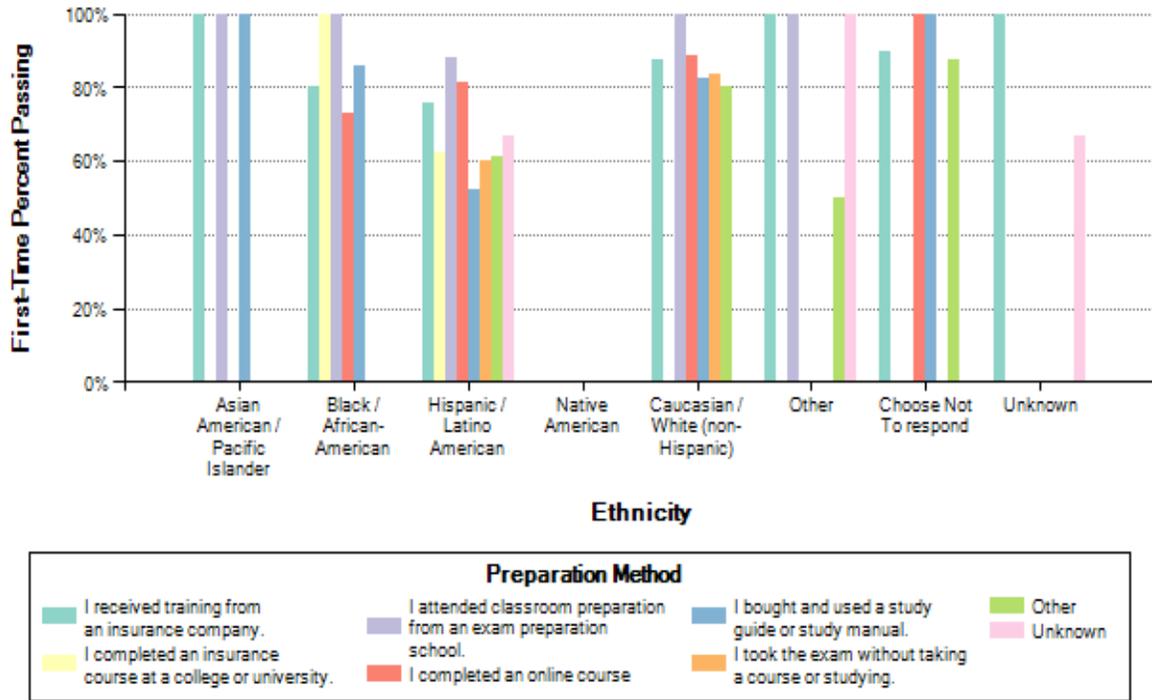


Table 94. Limited Lines Examinees by National Origin within Ethnicity

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

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

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

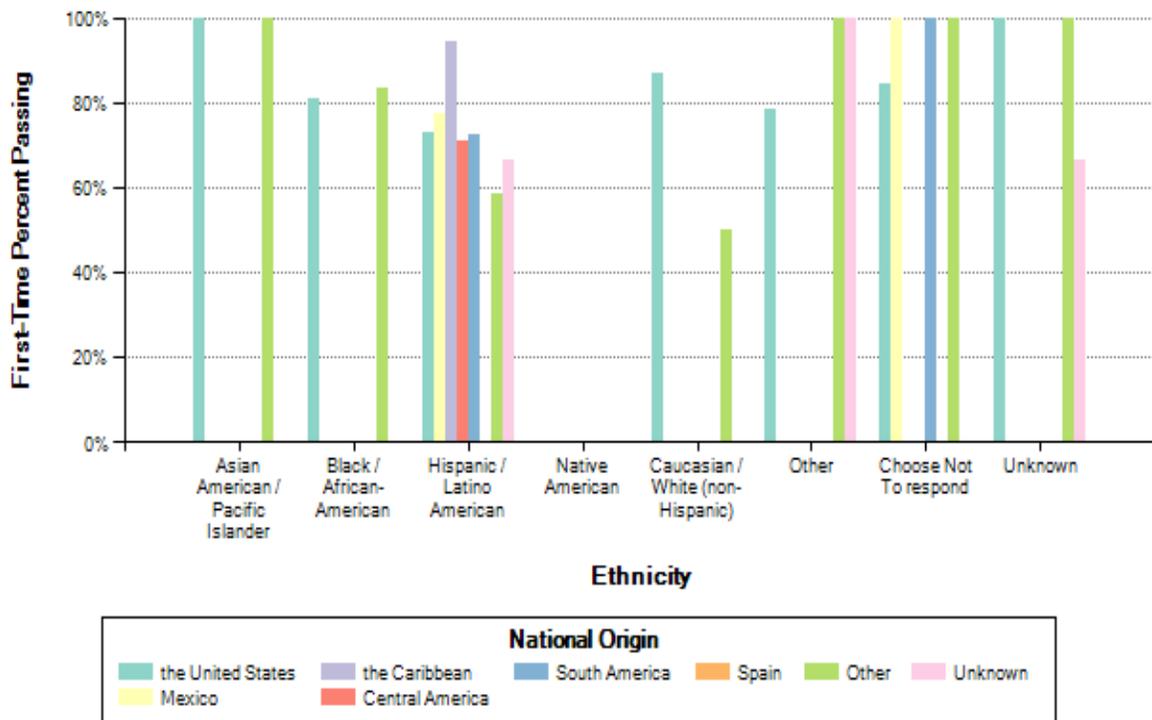


Table 95. Limited Lines Examinees by Education Level within National Origin

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

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

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

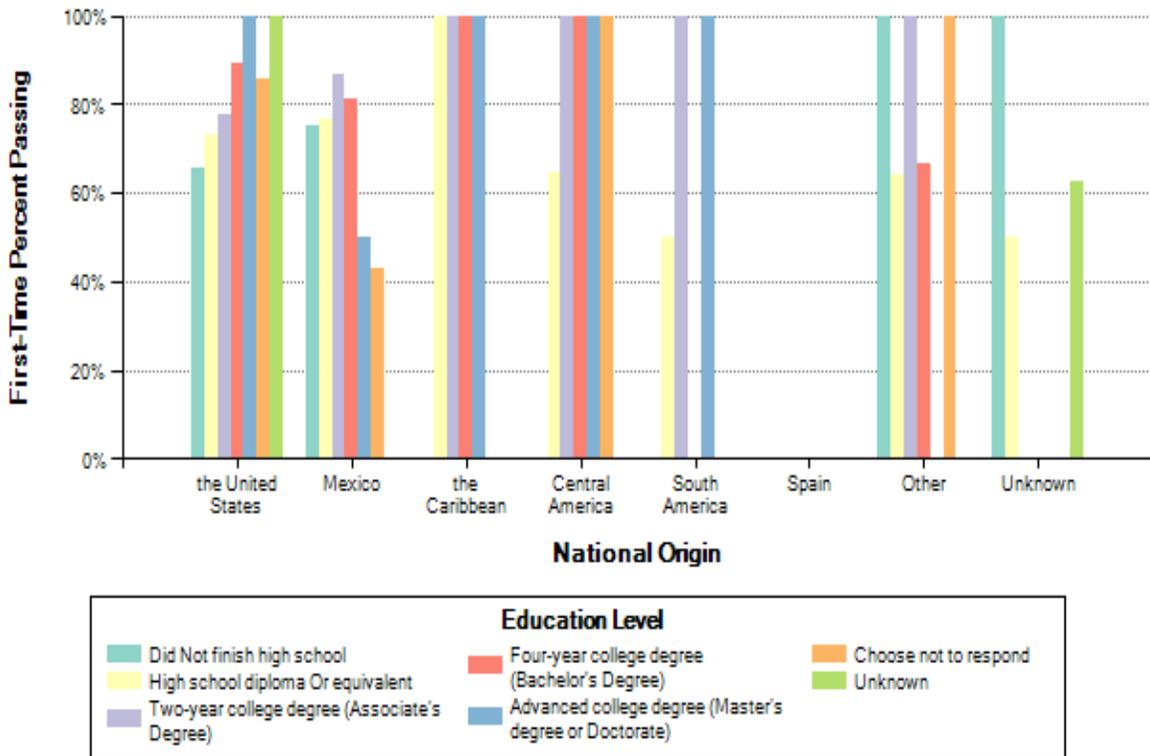


Table 96. Limited Lines Examinees by Course Taken within National Origin

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

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

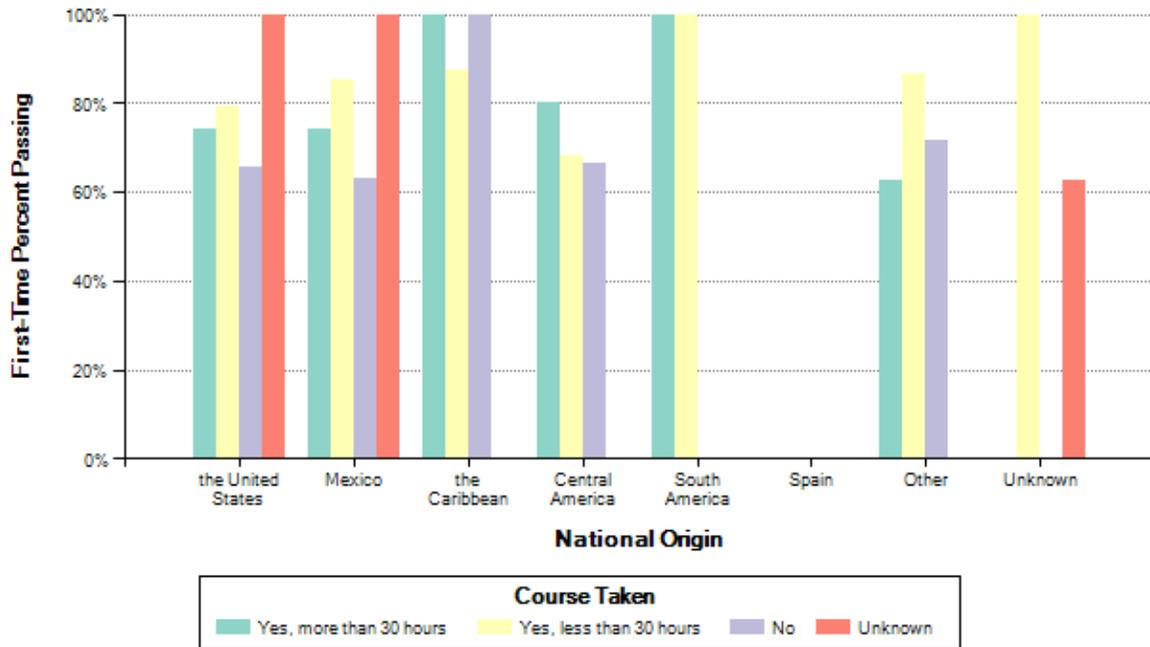


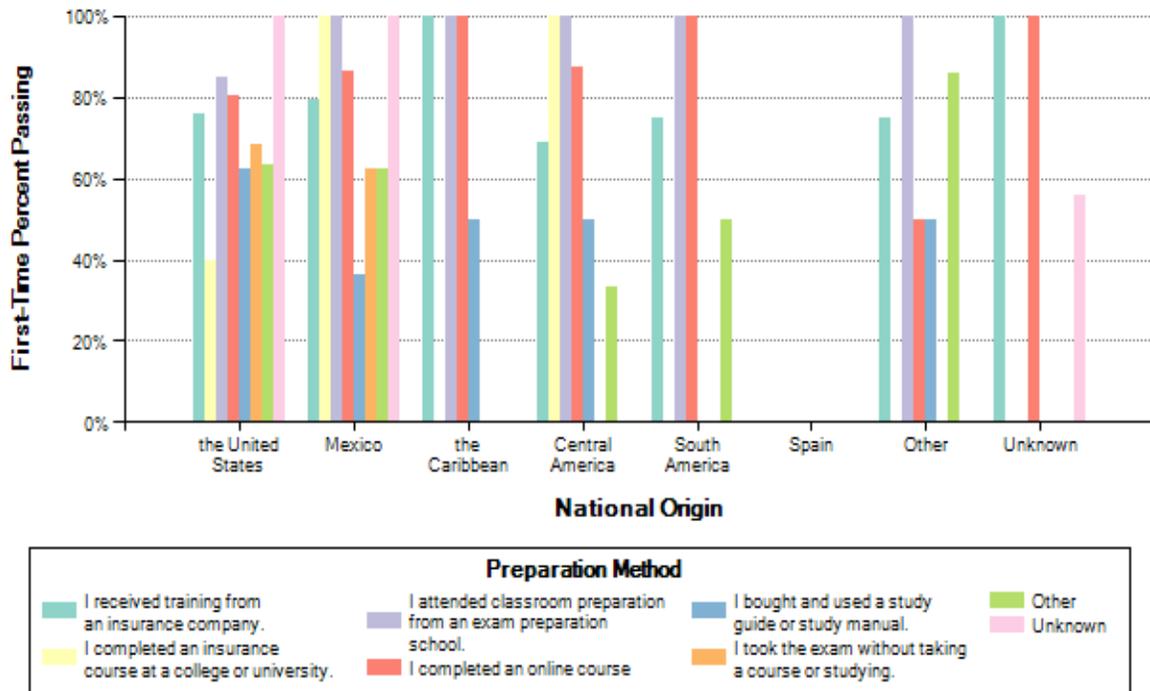
Table 97. Limited Lines Examinees by Preparation Method within National Origin

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

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

| National Origin | Preparation Method | Total | Passing candidates | | Scaled score | |
|-----------------|---|-------|--------------------|----|--------------|-------|
| | | | % | N | Mean | SD |
| Other | I received training from an insurance company. | 16 | 75.0 | 12 | 77.31 | 17.07 |
| | I completed an insurance course at a college or university. | 0 | - | - | - | - |
| | I attended classroom preparation from an exam preparation school. | 3 | 100.0 | 3 | 85.00 | 8.72 |
| | I completed an online course. | 2 | 50.0 | 1 | 79.50 | 16.26 |
| | I bought and used a study guide or study manual. | 2 | 50.0 | 1 | 66.50 | 10.61 |
| | I took the exam without taking a course or studying. | 0 | - | - | - | - |
| | Other | 7 | 85.7 | 6 | 81.86 | 17.35 |
| | No response | 0 | - | - | - | - |
| No response | I received training from an insurance company. | 1 | 100.0 | 1 | 70.00 | |
| | I completed an insurance course at a college or university. | 0 | - | - | - | - |
| | I attended classroom preparation from an exam preparation school. | 0 | - | - | - | - |
| | I completed an online course. | 1 | 100.0 | 1 | 98.00 | |
| | I bought and used a study guide or study manual. | 0 | - | - | - | - |
| | I took the exam without taking a course or studying. | 0 | - | - | - | - |
| | Other | 0 | - | - | - | - |
| | No response | 9 | 55.6 | 5 | 69.56 | 16.68 |

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



Managing General Agent

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

Table 98. Managing General Agent Examinees

| | Total | Passing candidates | | Scaled score | |
|------------|-------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 51 | 84.3 | 43 | 77.59 | 8.41 |

Public Insurance Adjuster

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 99. Public Insurance Adjuster Examinees

| | Total | Passing candidates | | Scaled score | |
|------------|-------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 152 | 57.9 | 88 | 69.97 | 10.74 |

Table 100. Public Insurance Adjuster Examinees by Gender

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

Figure 91. Public Insurance Adjuster Percent Passing by Gender

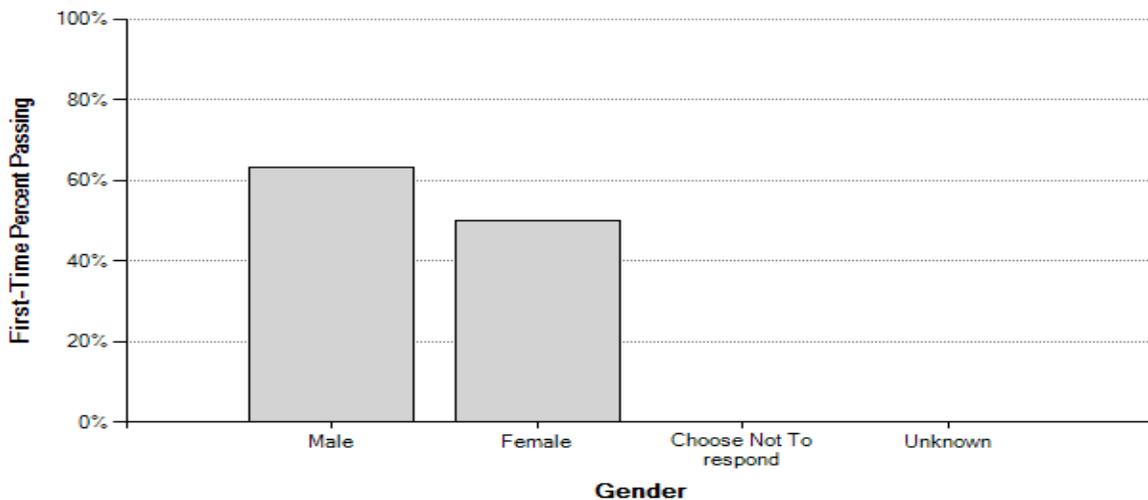


Table 101. Public Insurance Adjuster Examinees by Ethnicity

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

Figure 92. Public Insurance Adjuster Percent Passing by Ethnicity

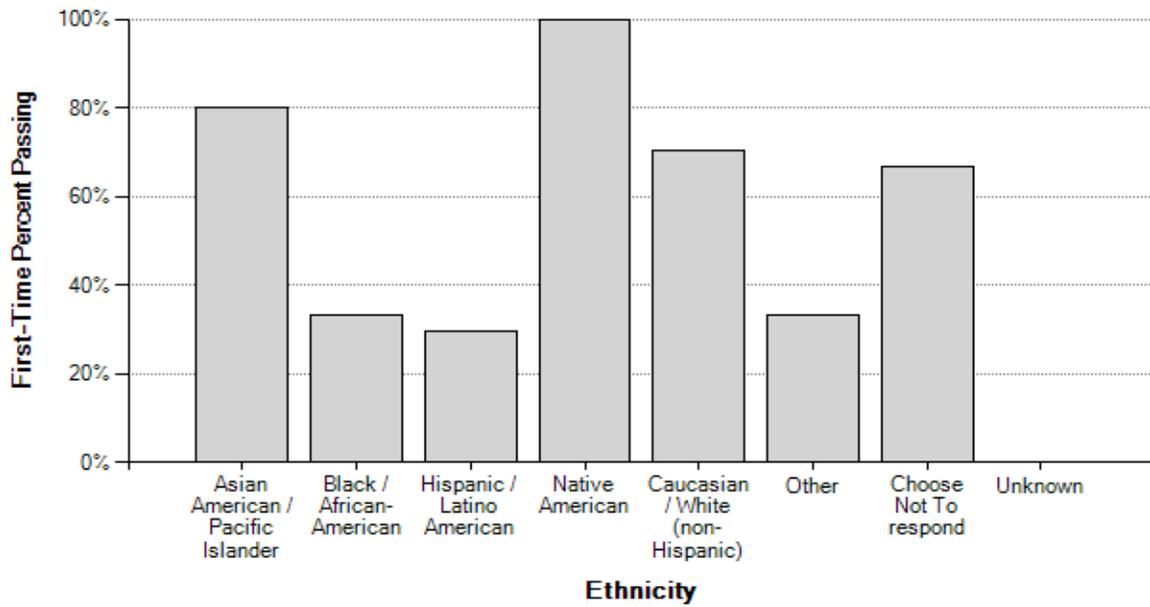


Table 102. Public Insurance Adjuster Examinees by Course Taken

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

Figure 93. Public Insurance Adjuster Percent Passing by Course Taken

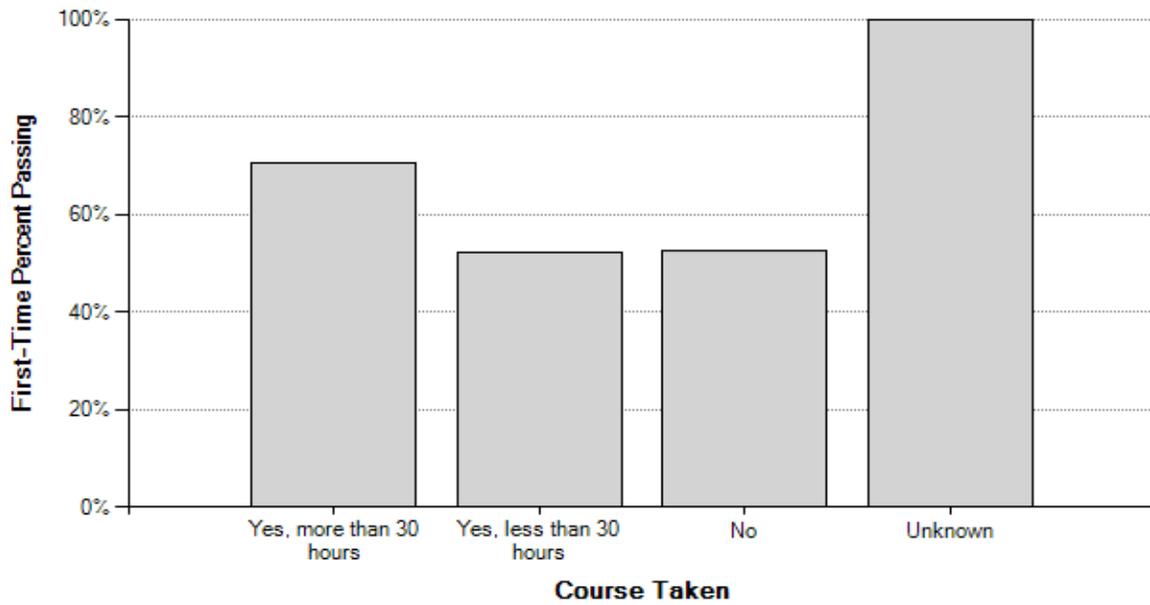


Table 103. Public Insurance Adjuster Examinees by Income Level

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

Figure 94. Public Insurance Adjuster Percent Passing by Income Level

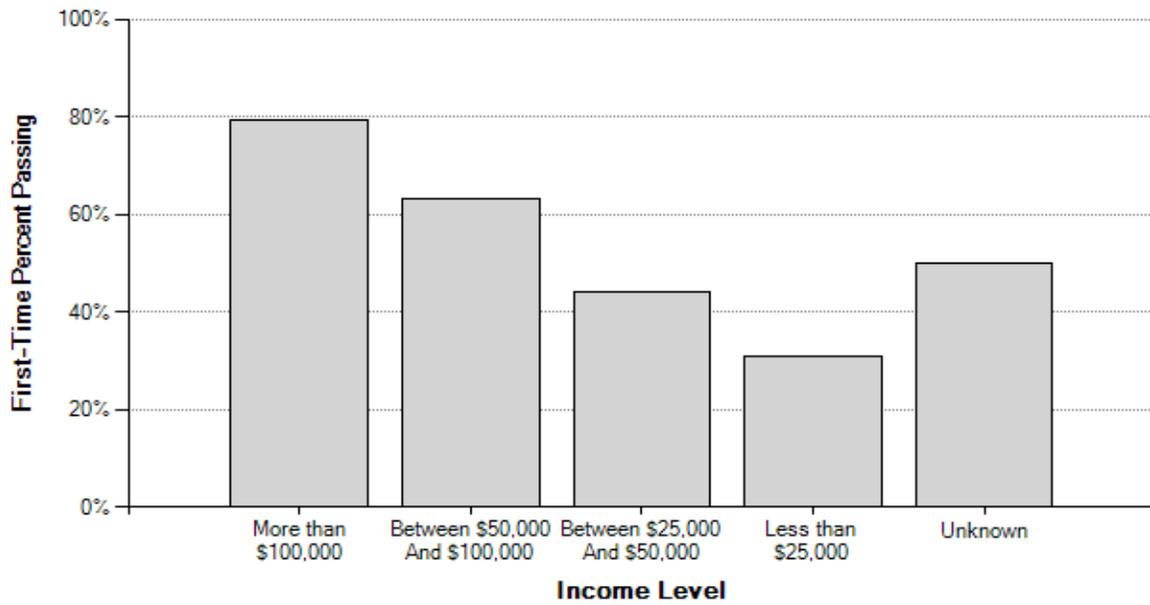


Table 104. Public Insurance Adjuster Examinees by Total Hours Spent Studying

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

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

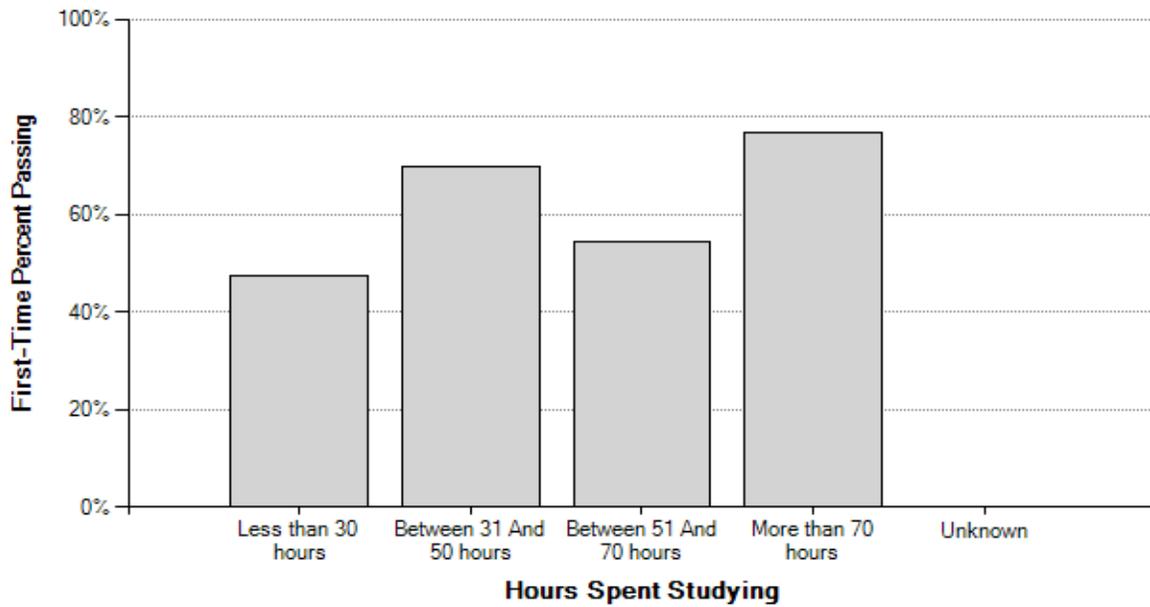


Table 105. Public Insurance Adjuster Examinees by Primary Language

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

Figure 96. Public Insurance Adjuster Percent Passing by Primary Language

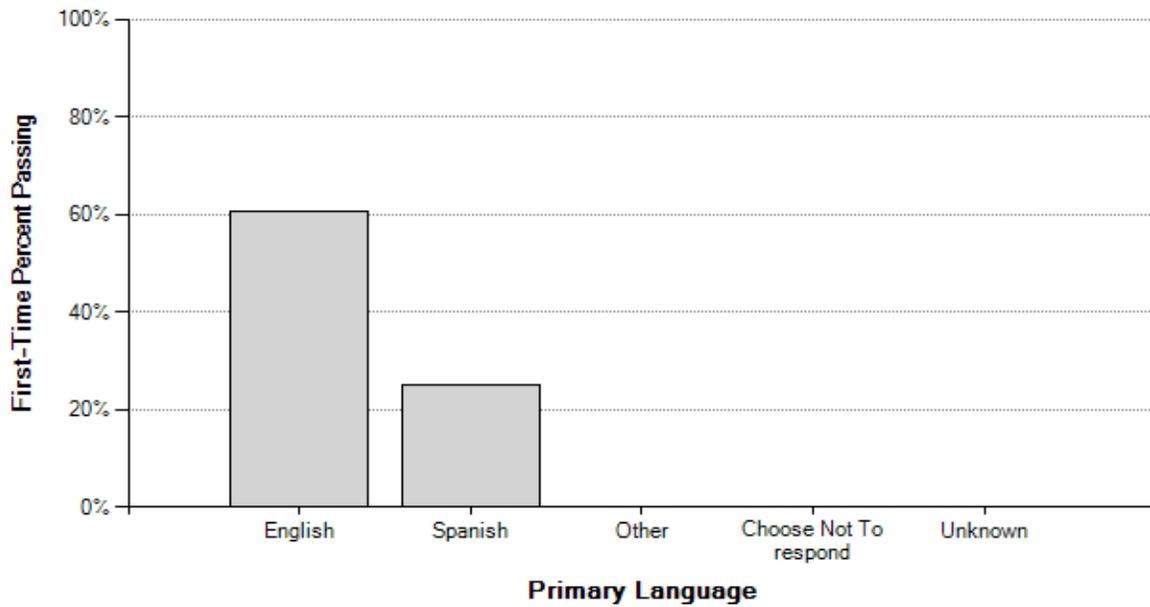


Table 106. Public Insurance Adjuster Examinees by Education Level

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

Figure 97. Public Insurance Adjuster Percent Passing by Education Level

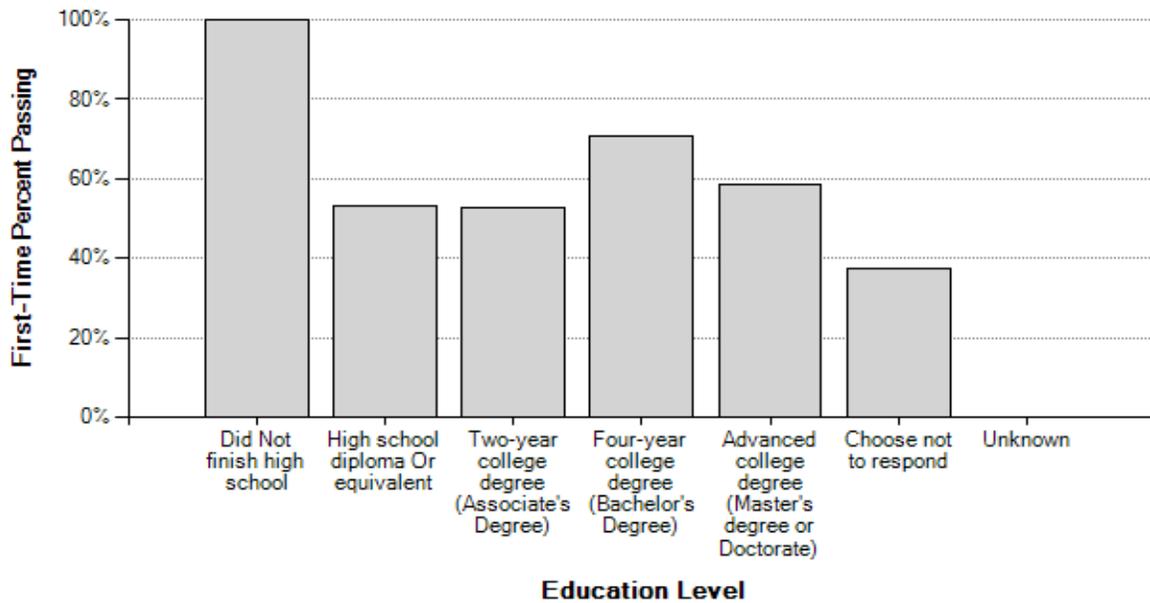


Table 107. Public Insurance Adjuster Examinees by Preparation Method

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

Figure 98. Public Insurance Adjuster Percent Passing by Preparation Method

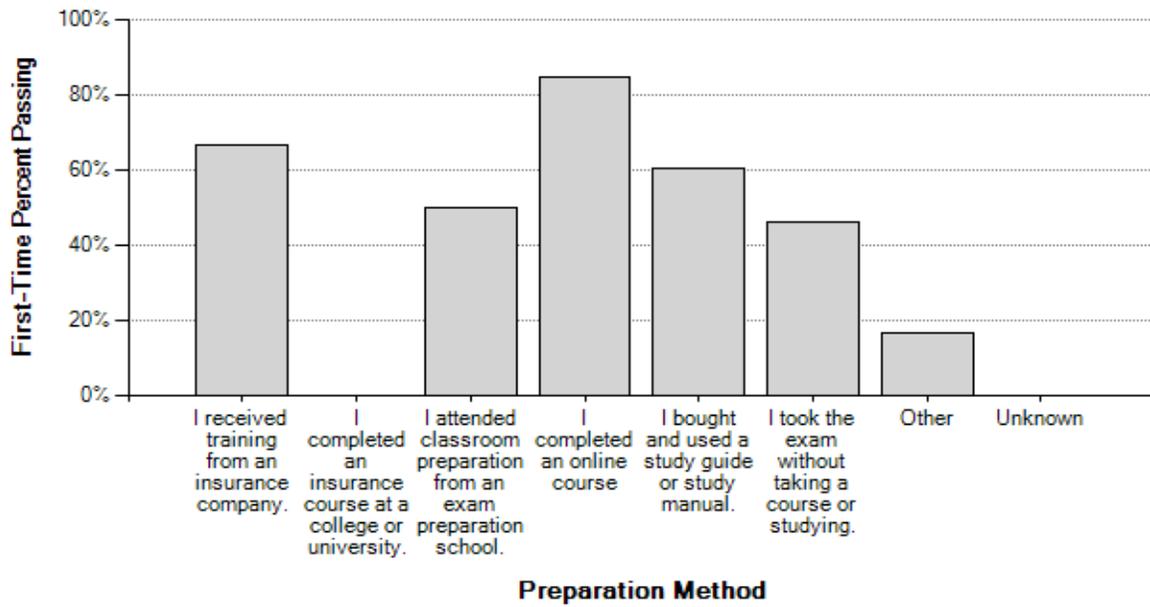
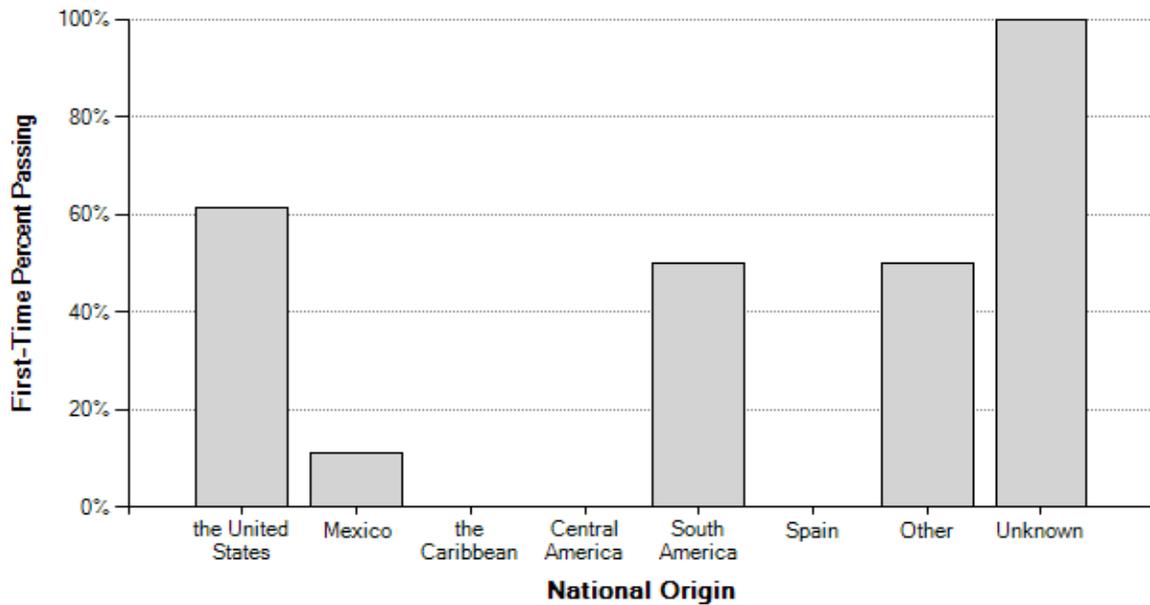


Table 108. Public Insurance Adjuster Examinees by National Origin

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

Figure 99. Public Insurance Adjuster Percent Passing by National Origin



General Lines – Property & Casualty

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

Table 109. General Lines – Property & Casualty Examinees

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

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

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

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

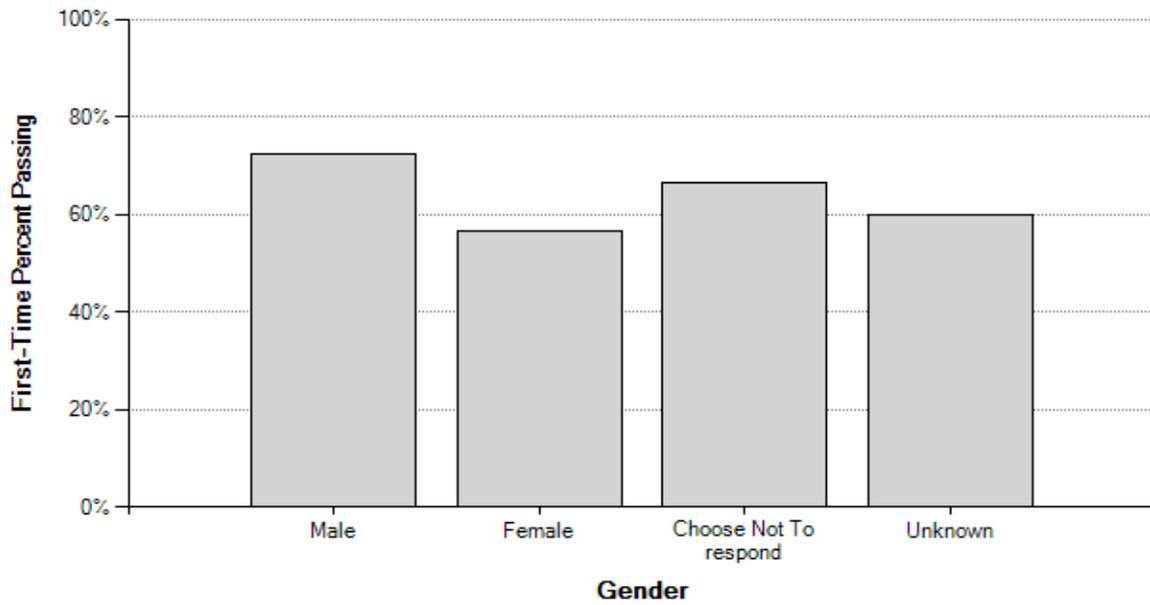


Table 111. General Lines – Property & Casualty Examinees by Ethnicity

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

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

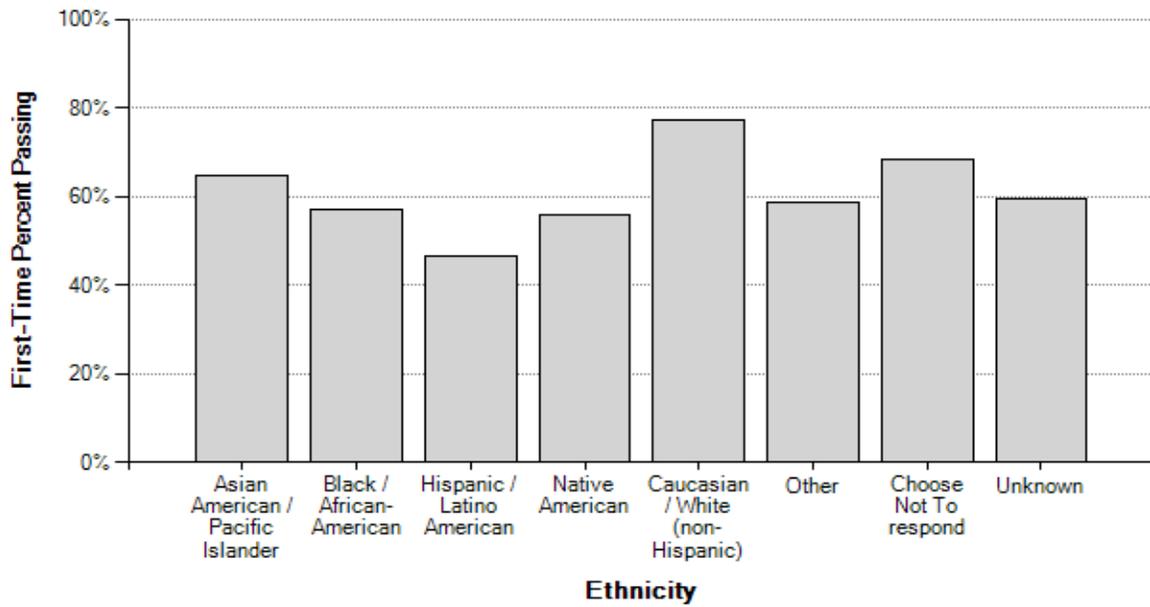


Table 112. General Lines – Property & Casualty Examinees by Course Taken

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

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

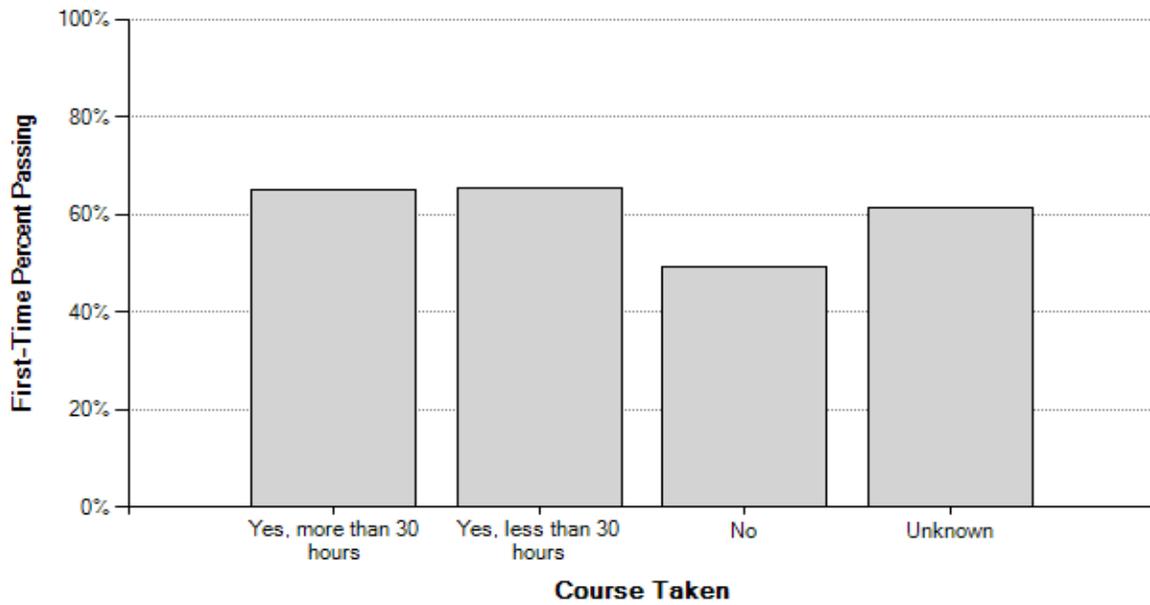


Table 113. General Lines – Property & Casualty Examinees by Income Level

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

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

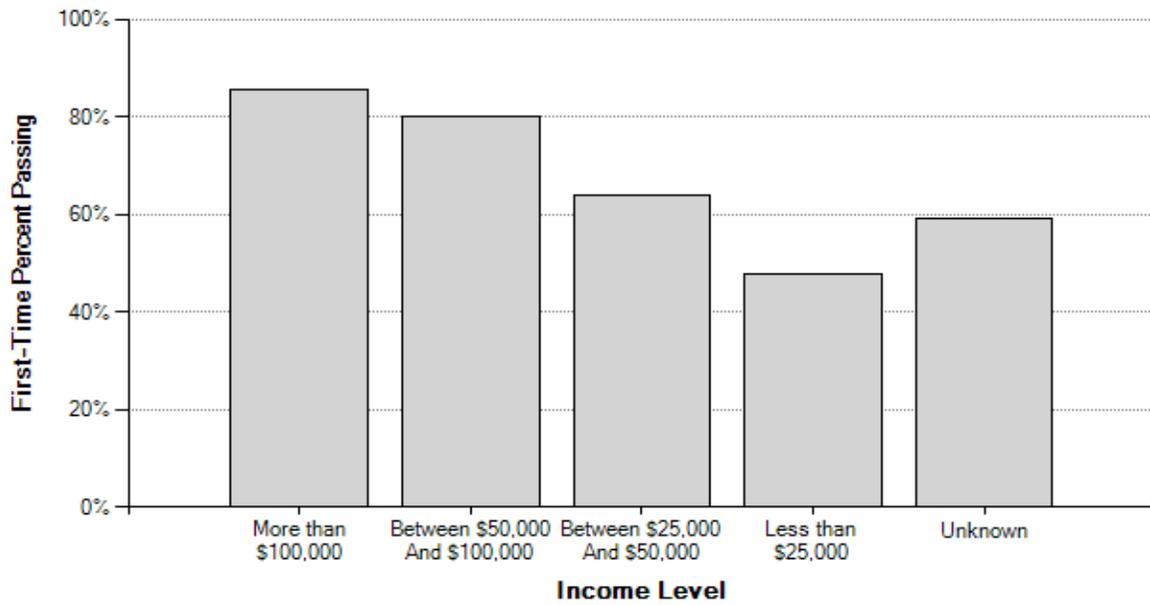


Table 114. General Lines – Property & Casualty Examinees by Total Hours Spent Studying

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

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

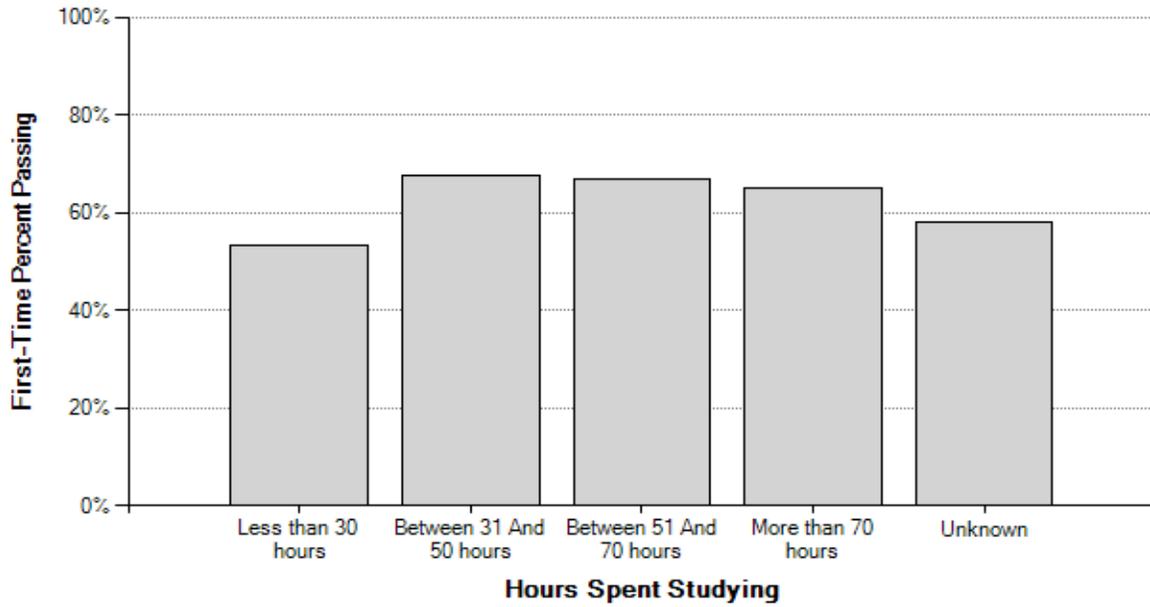


Table 115. General Lines – Property & Casualty Examinees by Primary Language

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

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

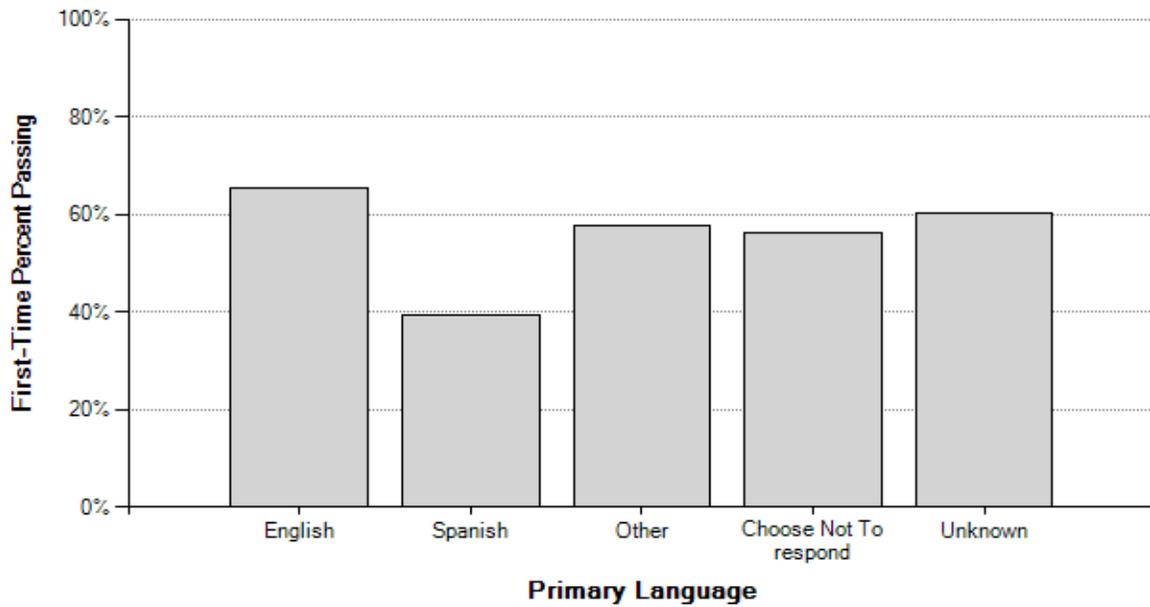


Table 116. General Lines – Property & Casualty Examinees by Education Level

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

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

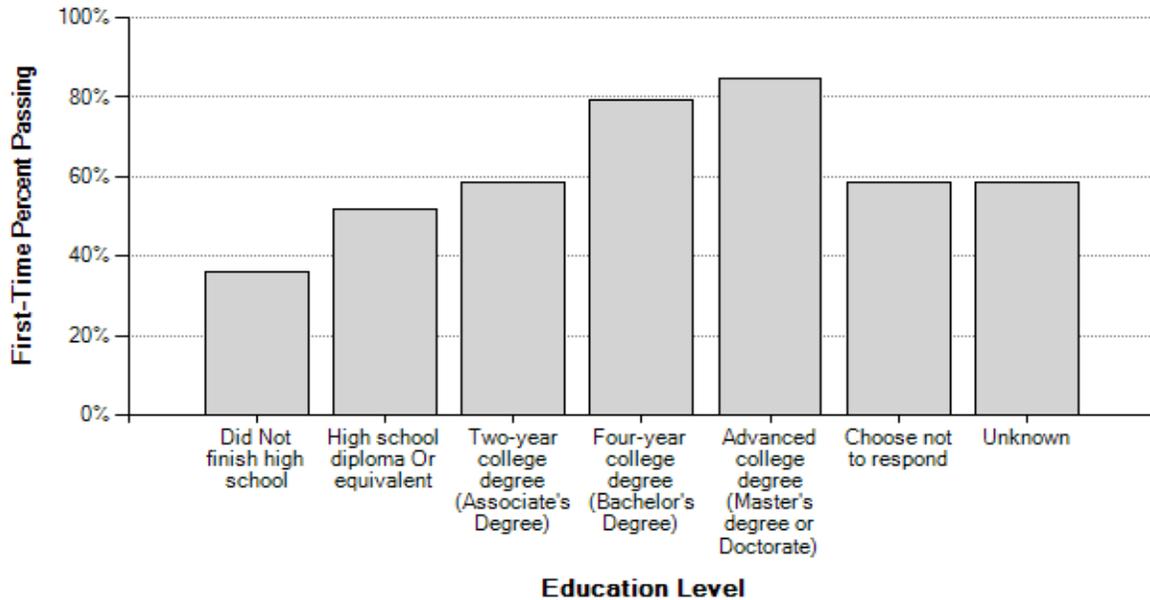


Table 117. General Lines – Property & Casualty Examinees by Preparation Method

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

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

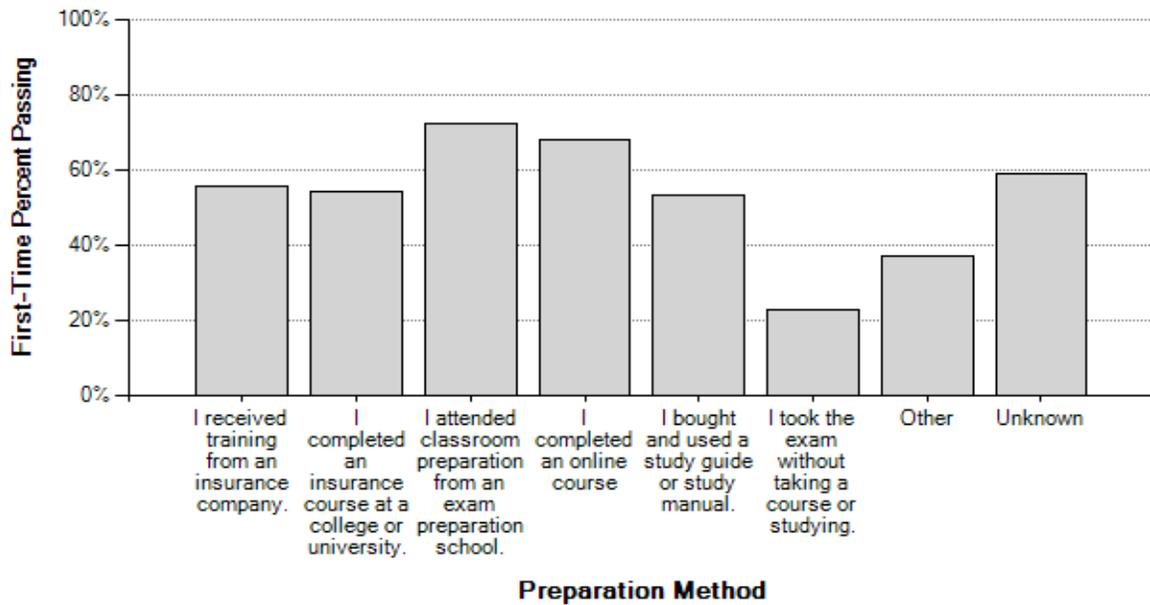


Table 118. General Lines – Property & Casualty Examinees by National Origin

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

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

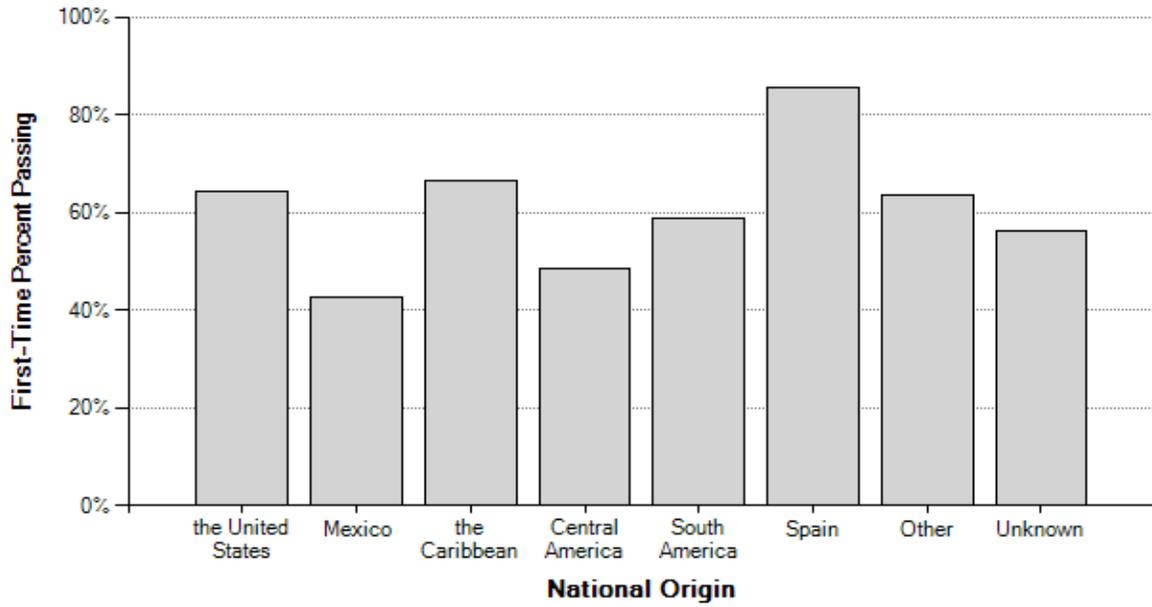


Table 119. General Lines – Property & Casualty Examinees by Ethnicity within Gender

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

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

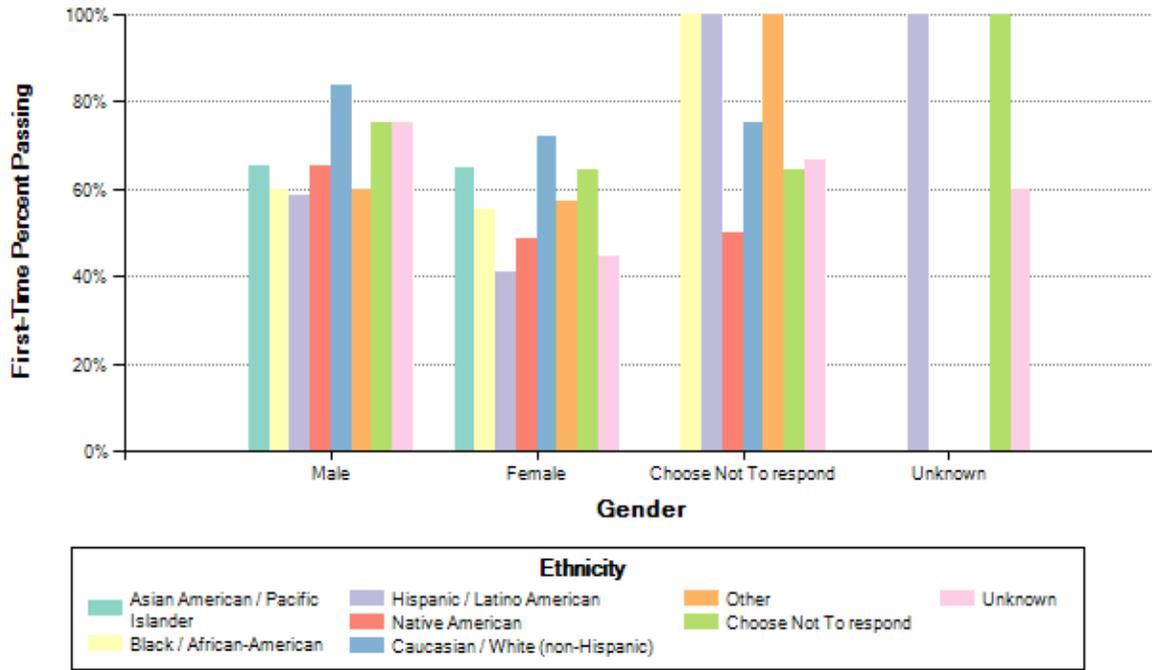


Table 120. General Lines – Property & Casualty Examinees by Education Level within Gender

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

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

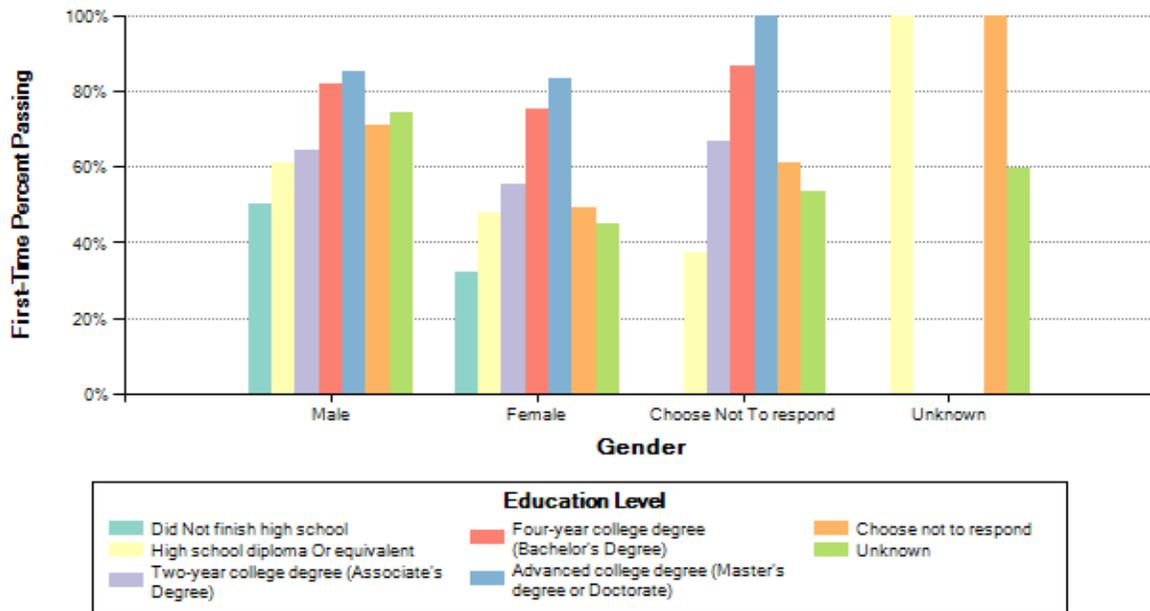


Table 121. General Lines – Property & Casualty Examinees by Course Taken within Gender

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

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

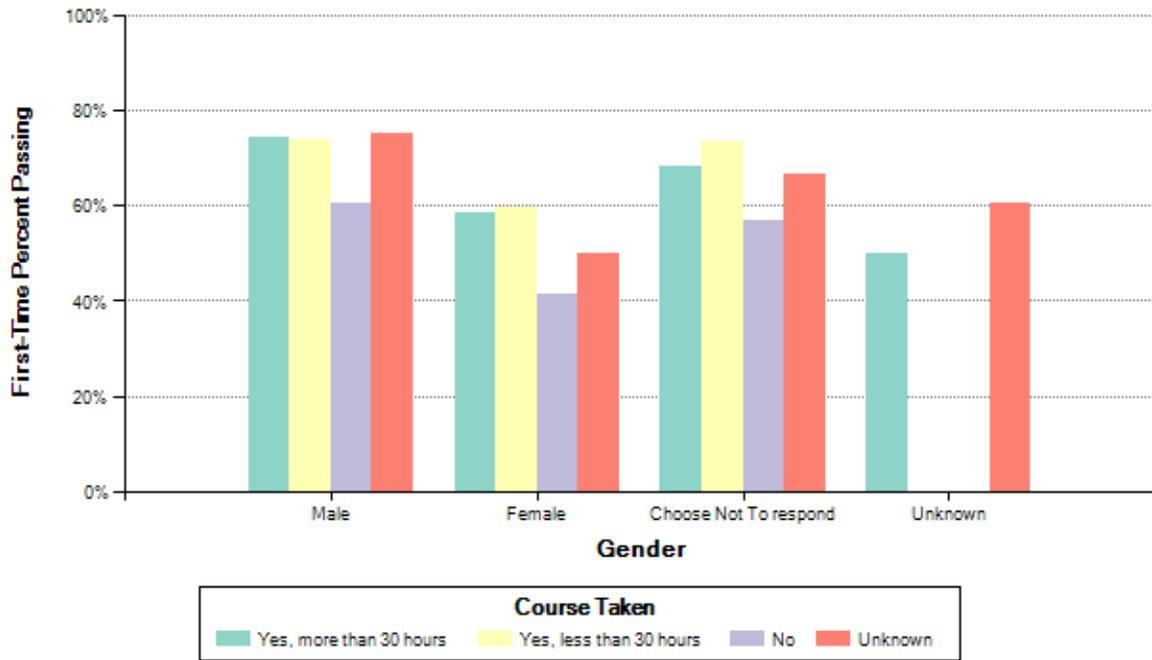


Table 122. General Lines – Property & Casualty Examinees by Preparation Method within Gender

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

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

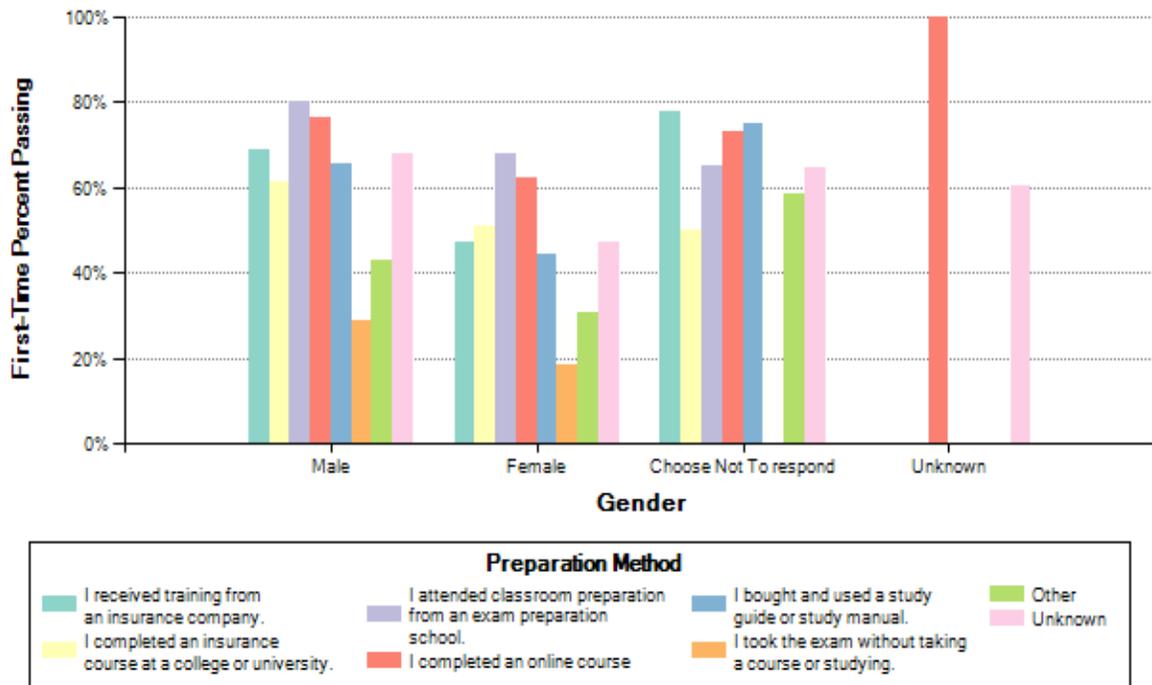


Table 123. General Lines – Property & Casualty Examinees by National Origin within Gender

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

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

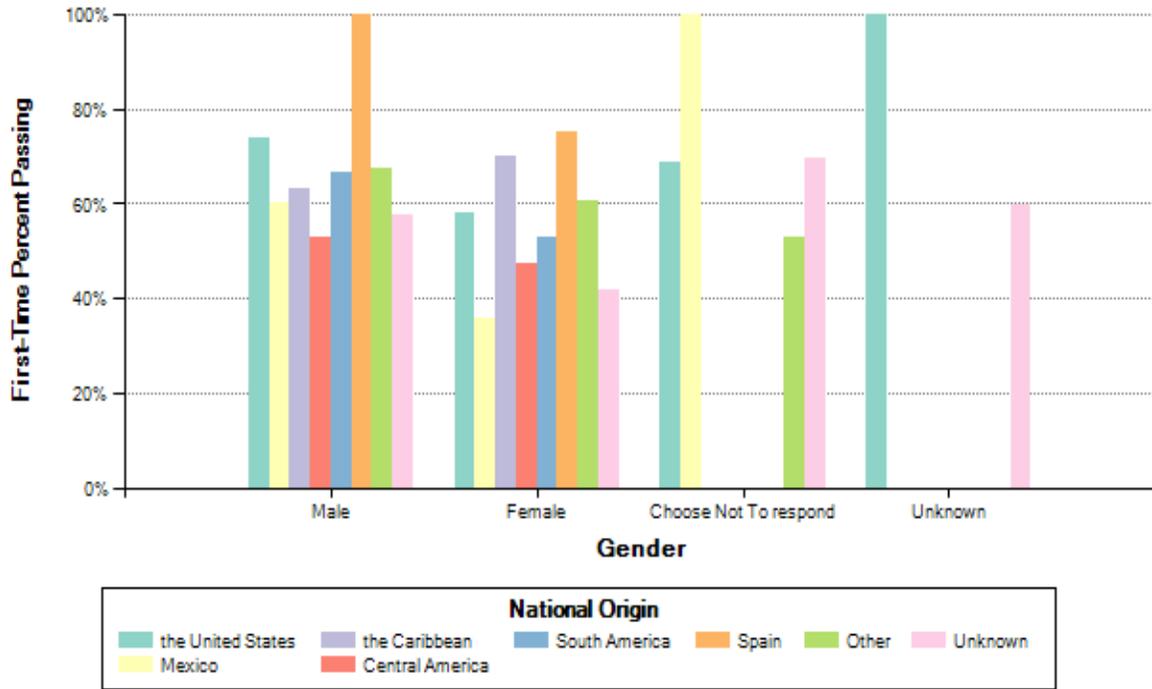


Table 124. General Lines – Property & Casualty Examinees by Education Level within Ethnicity

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

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

| Ethnicity | Education Level | Total | Passing candidates | | Scaled score | |
|-----------|--|-------|--------------------|----|--------------|-------|
| | | | % | N | Mean | SD |
| | High school diploma or equivalent | 8 | 62.5 | 5 | 71.38 | 10.95 |
| | Two-year college degree (Associate's Degree) | 2 | 100.0 | 2 | 85.00 | 1.41 |
| | Four-year college degree (Bachelor's Degree) | 4 | 50.0 | 2 | 72.75 | 11.41 |
| | Advanced college degree (Master's degree or Doctorate) | 2 | 50.0 | 1 | 71.50 | 9.19 |
| | Choose not to respond | 3 | 66.7 | 2 | 72.33 | 13.32 |
| | No response | 75 | 58.7 | 44 | 67.32 | 19.79 |

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

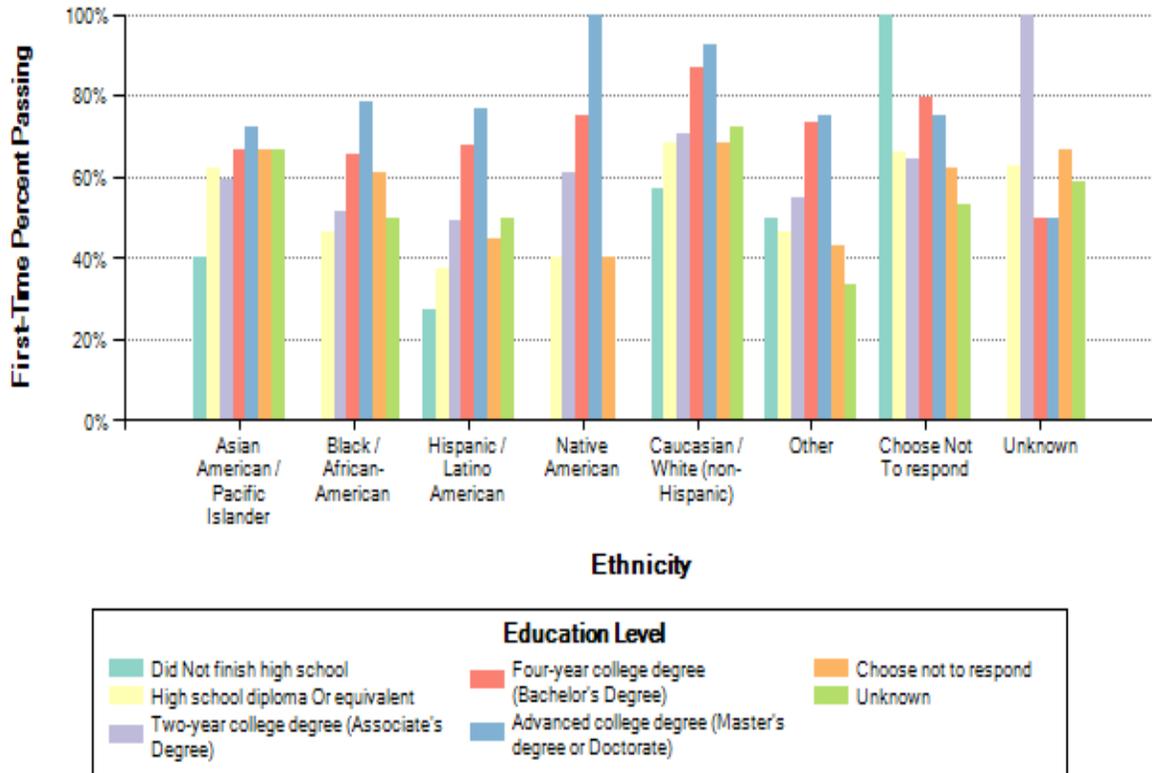


Table 125. General Lines – Property & Casualty Examinees by Course Taken within Ethnicity

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

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

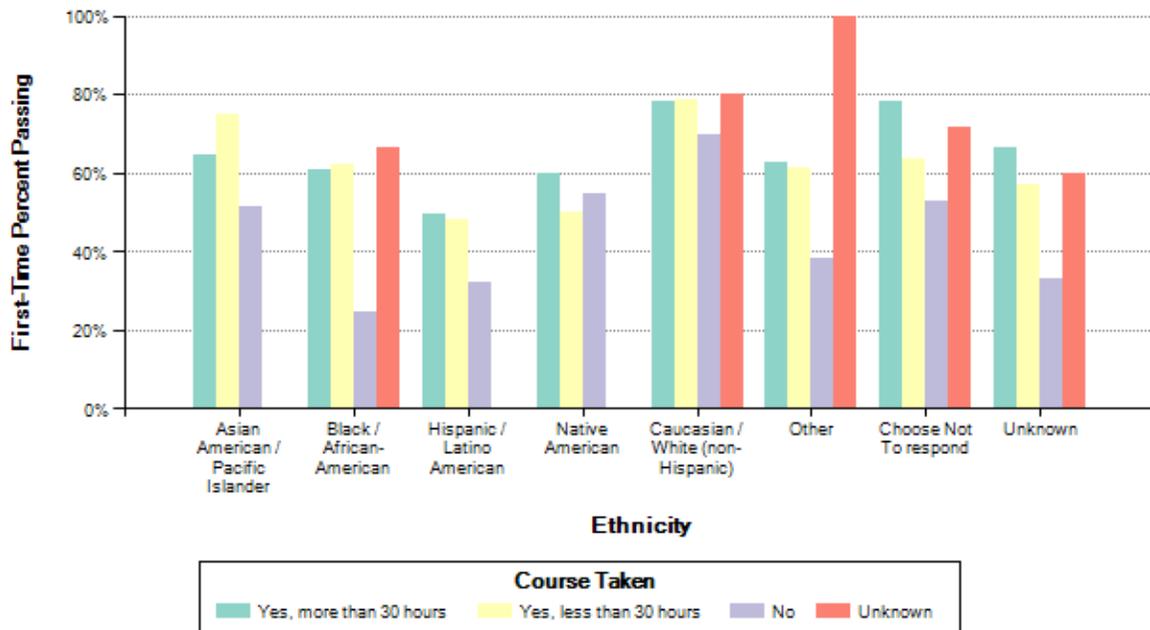


Table 126. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity

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

| Ethnicity | Preparation Method | Total | Passing candidates | | Scaled score | |
|----------------------------------|---|-------|--------------------|-------|--------------|-------|
| | | | % | N | Mean | SD |
| | I completed an online course. | 267 | 66.3 | 177 | 73.31 | 10.53 |
| | I bought and used a study guide or study manual. | 124 | 34.7 | 43 | 66.02 | 11.93 |
| | I took the exam without taking a course or studying. | 9 | 0.0 | 0 | 57.67 | 10.57 |
| | Other | 36 | 25.0 | 9 | 60.72 | 13.62 |
| | No response | 2 | 0.0 | 0 | 54.50 | 0.71 |
| | | | | | | |
| Hispanic / Latino American | I received training from an insurance company. | 425 | 42.1 | 179 | 65.96 | 13.42 |
| | I completed an insurance course at a college or university. | 120 | 38.3 | 46 | 64.10 | 12.22 |
| | I attended classroom preparation from an exam preparation school. | 721 | 56.6 | 408 | 70.28 | 11.38 |
| | I completed an online course. | 1,192 | 52.3 | 623 | 68.52 | 12.78 |
| | I bought and used a study guide or study manual. | 670 | 37.9 | 254 | 64.63 | 12.94 |
| | I took the exam without taking a course or studying. | 55 | 10.9 | 6 | 56.45 | 12.45 |
| | Other | 171 | 24.0 | 41 | 60.40 | 11.80 |
| | No response | 16 | 43.8 | 7 | 68.25 | 10.18 |
| Native American | I received training from an insurance company. | 8 | 100.0 | 8 | 77.88 | 6.88 |
| | I completed an insurance course at a college or university. | 1 | 100.0 | 1 | 81.00 | |
| | I attended classroom preparation from an exam preparation school. | 13 | 46.2 | 6 | 70.38 | 9.98 |
| | I completed an online course. | 18 | 50.0 | 9 | 69.89 | 13.56 |
| | I bought and used a study guide or study manual. | 17 | 58.8 | 10 | 70.06 | 12.67 |
| | I took the exam without taking a course or studying. | 3 | 0.0 | 0 | 54.00 | 13.08 |
| | Other | 1 | 0.0 | 0 | 66.00 | |
| | No response | 0 | - | - | - | - |
| Caucasian / White (non-Hispanic) | I received training from an insurance company. | 257 | 72.4 | 186 | 74.76 | 11.47 |
| | I completed an insurance course at a college or university. | 126 | 69.0 | 87 | 73.33 | 11.31 |
| | I attended classroom preparation from an exam preparation school. | 1,241 | 81.9 | 1,016 | 77.97 | 9.32 |
| | I completed an online course. | 1,644 | 80.0 | 1,316 | 77.06 | 9.96 |
| | I bought and used a study guide or study manual. | 690 | 69.7 | 481 | 74.42 | 11.33 |
| | I took the exam without taking a course or studying. | 39 | 48.7 | 19 | 67.82 | 11.41 |
| | Other | 76 | 55.3 | 42 | 69.41 | 13.70 |
| | No response | 23 | 73.9 | 17 | 75.74 | 9.68 |
| Other | I received training from an insurance company. | 25 | 52.0 | 13 | 69.56 | 11.80 |

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

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

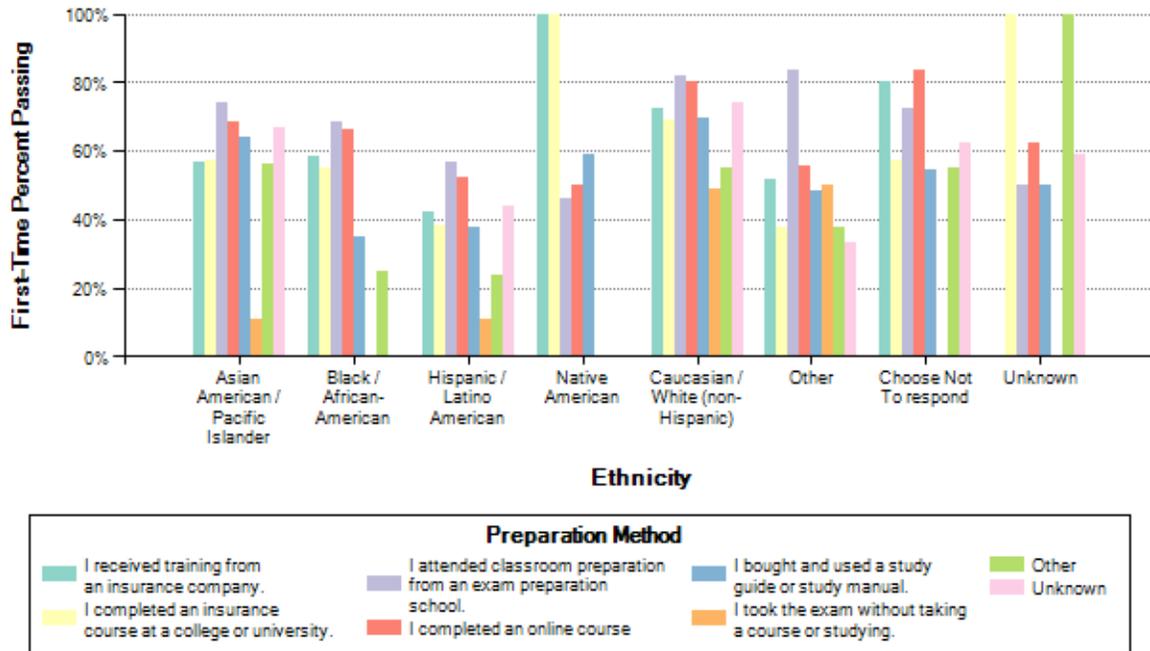


Table 127. General Lines – Property & Casualty Examinees by National Origin within Ethnicity

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

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

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

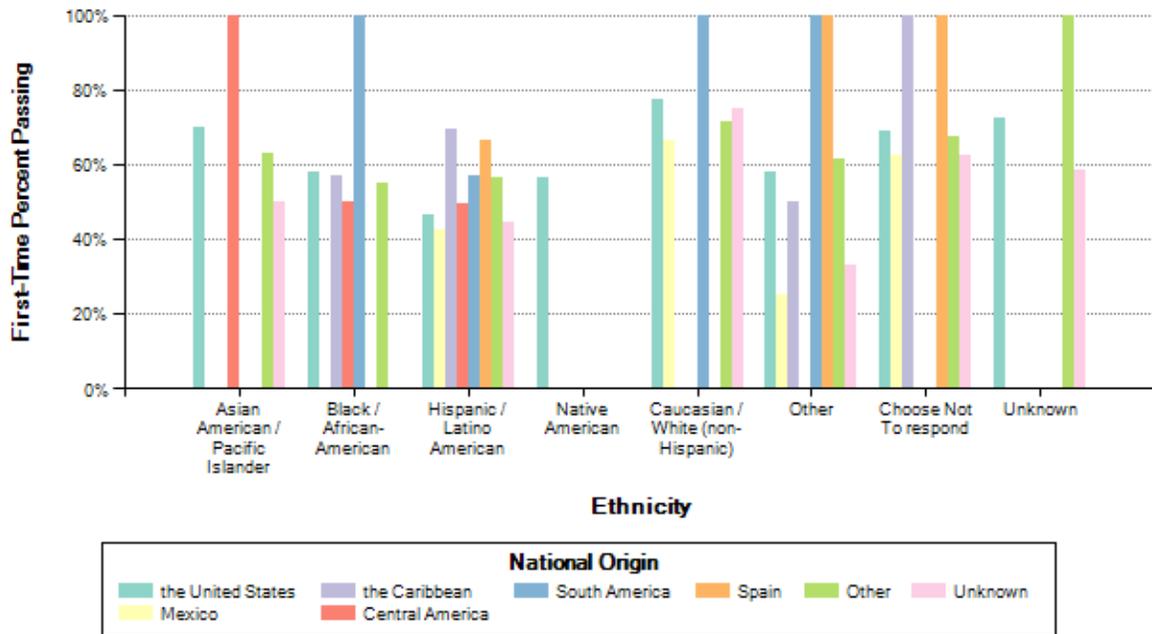


Table 128. General Lines – Property & Casualty Examinees by Education Level within National Origin

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

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

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

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

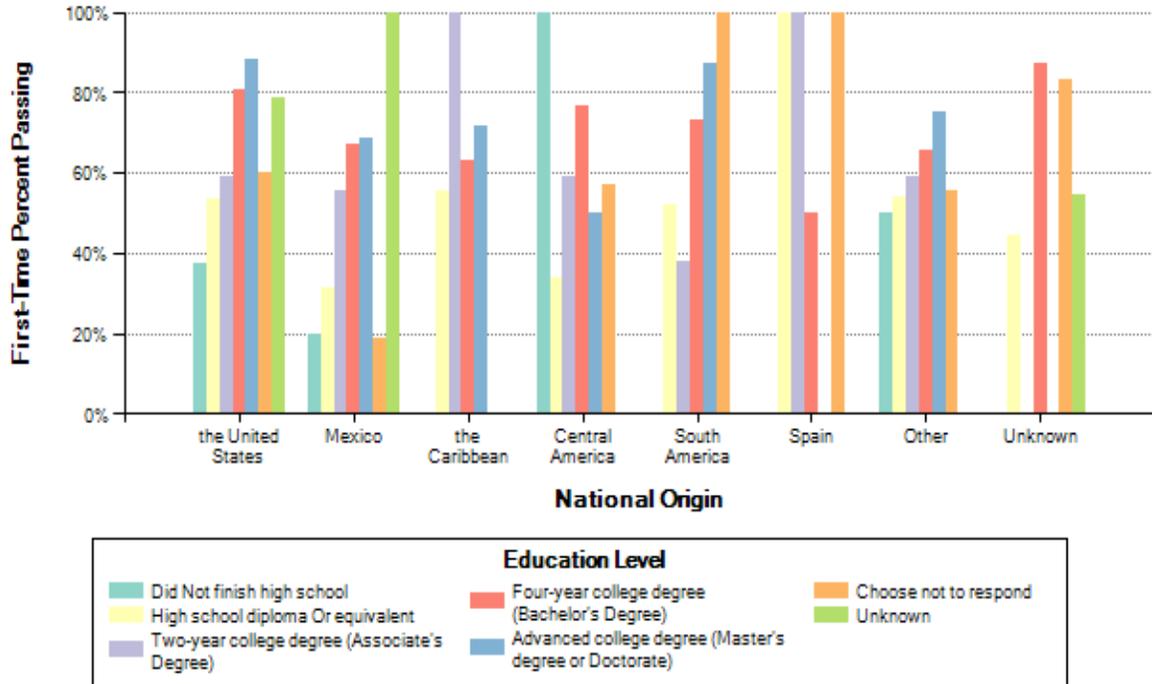


Table 129. General Lines – Property & Casualty Examinees by Course Taken within National Origin

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

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

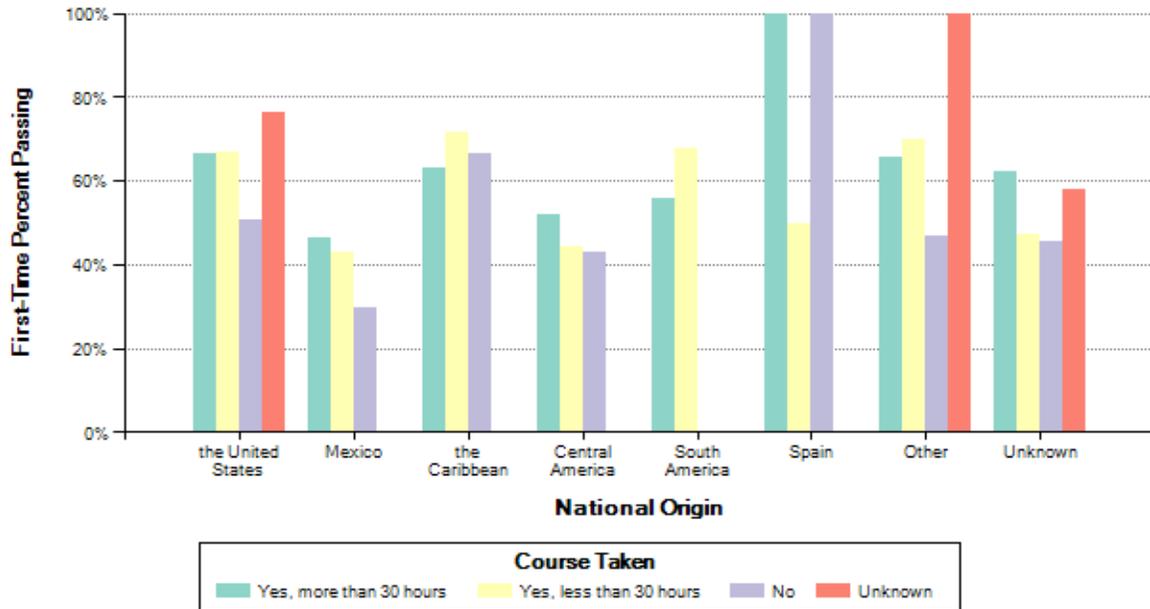


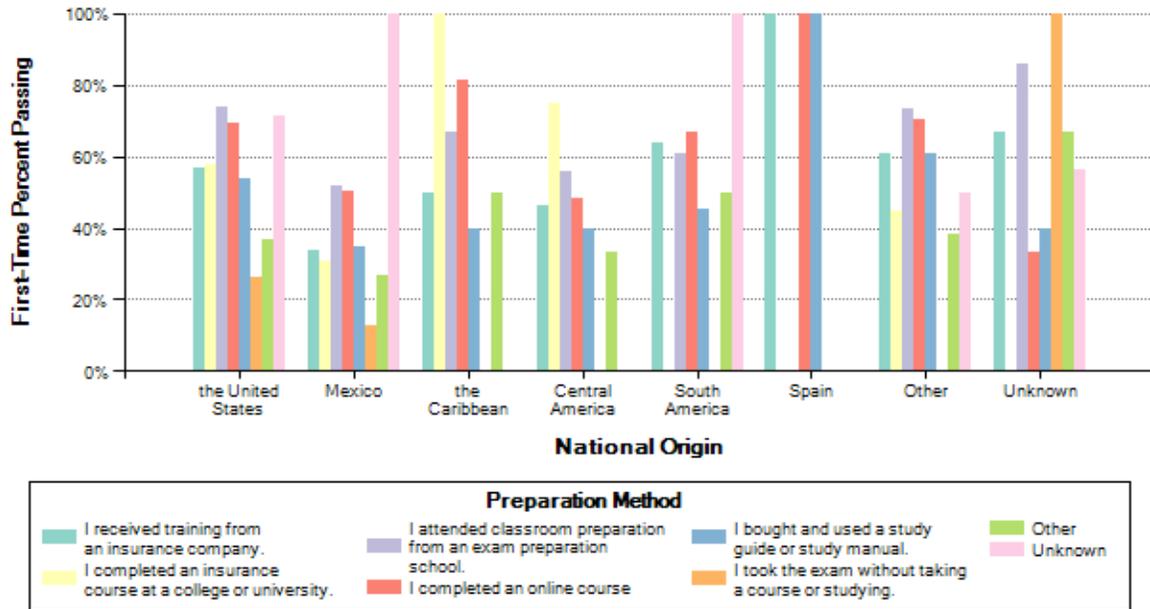
Table 130. General Lines – Property & Casualty Examinees by Preparation Method within National Origin

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

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

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

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



Adjuster – Property & Casualty

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 131. Adjuster – Property & Casualty Examinees

| | Total | Passing candidates | | Scaled score | |
|------------|-------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 203 | 56.7 | 115 | 70.57 | 13.04 |

Table 132. Adjuster – Property & Casualty Examinees by Gender

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

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

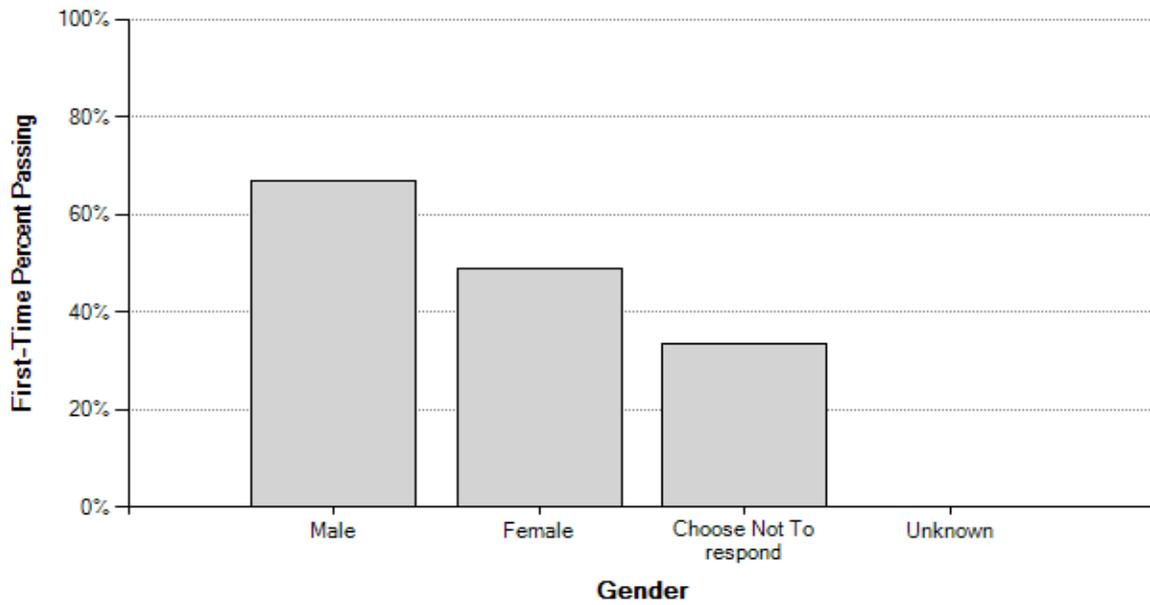


Table 133. Adjuster – Property & Casualty Examinees by Ethnicity

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

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

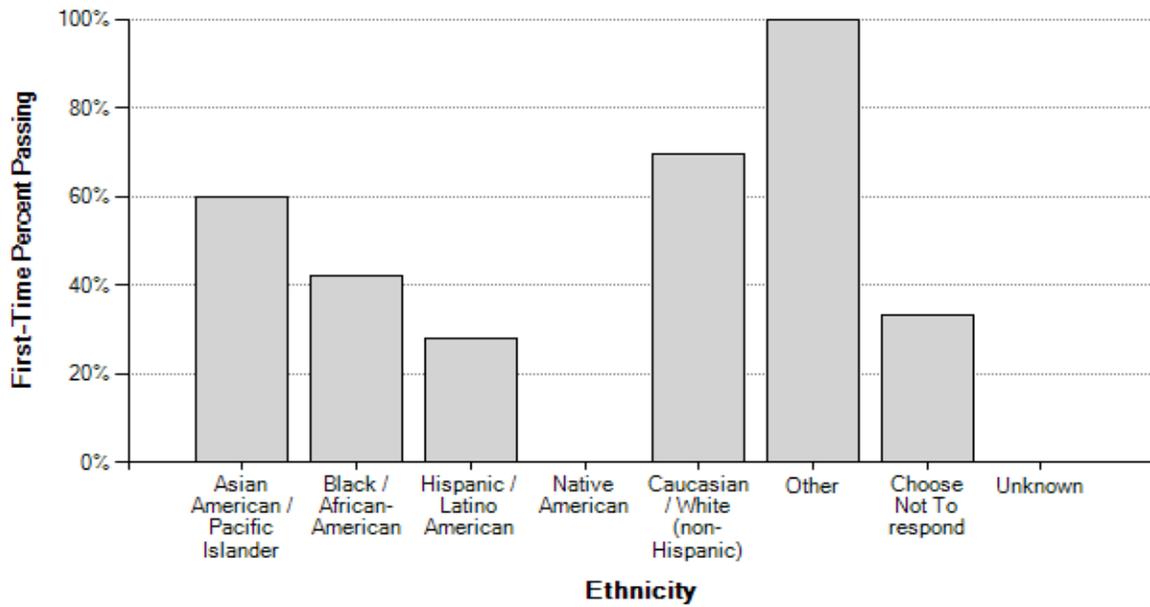


Table 134. Adjuster – Property & Casualty Examinees by Course Taken

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

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

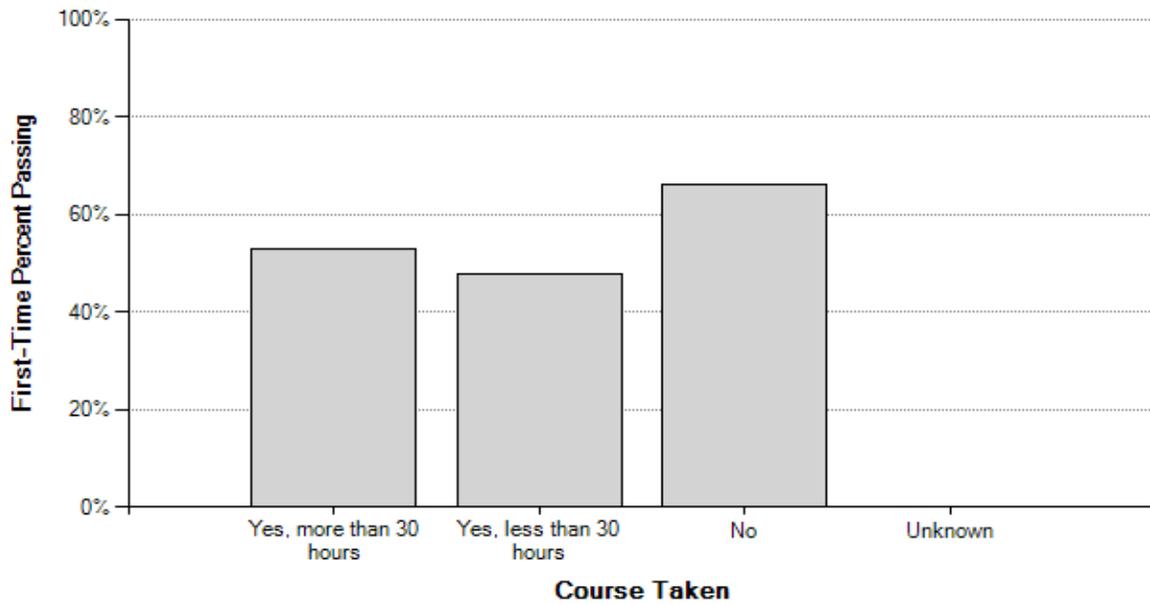


Table 135. Adjuster – Property & Casualty Examinees by Income Level

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

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

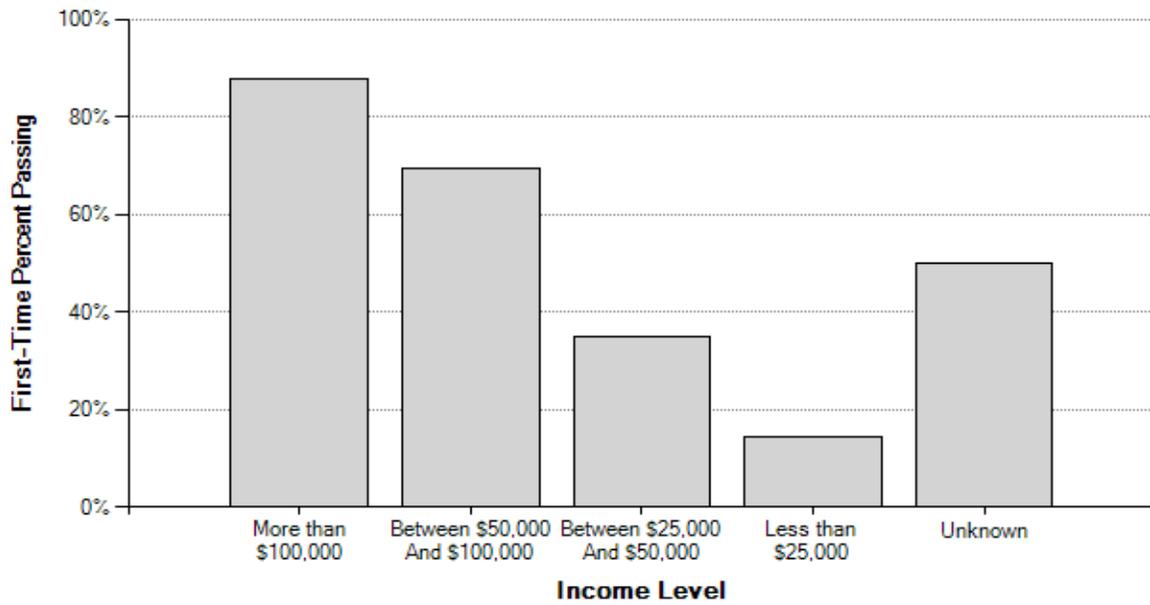


Table 136. Adjuster – Property & Casualty Examinees by Total Hours Spent Studying

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

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

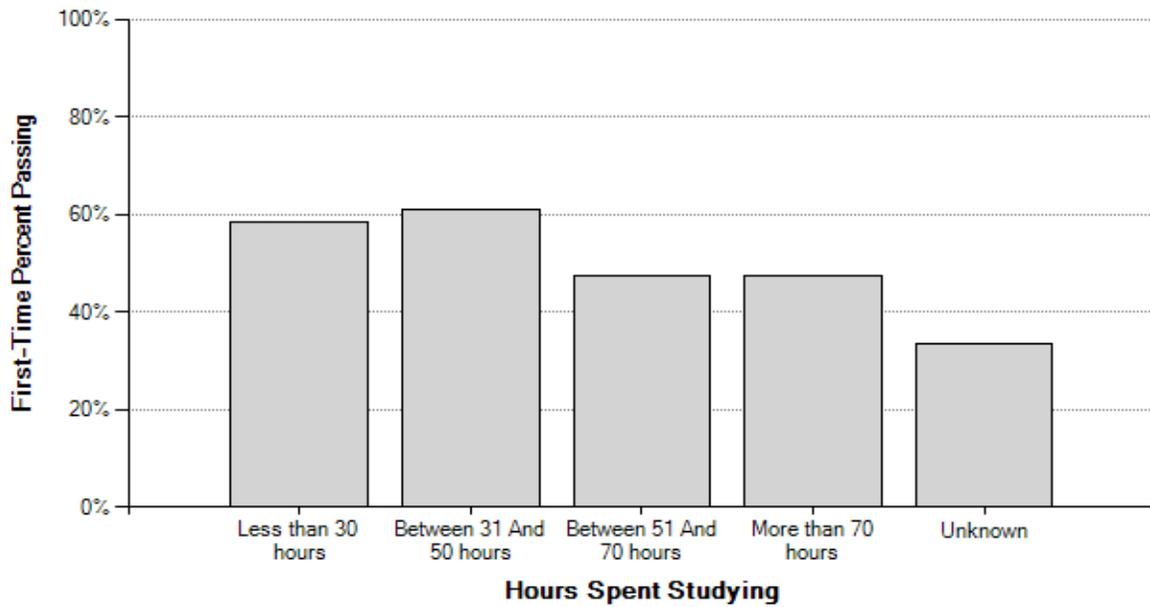


Table 137. Adjuster – Property & Casualty Examinees by Primary Language

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

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

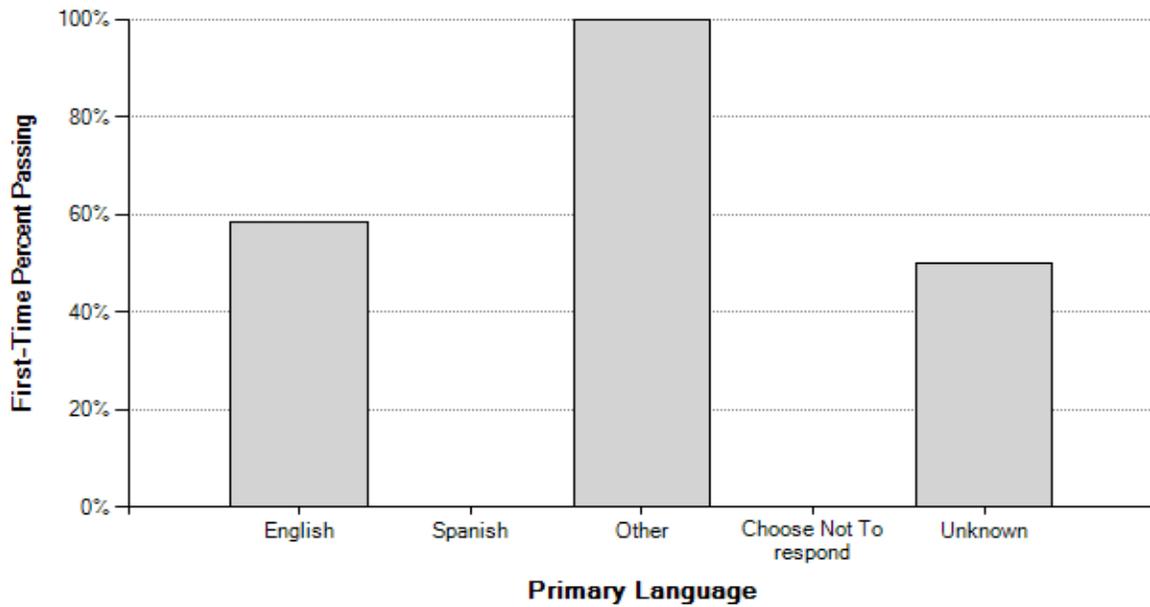


Table 138. Adjuster – Property & Casualty Examinees by Education Level

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

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

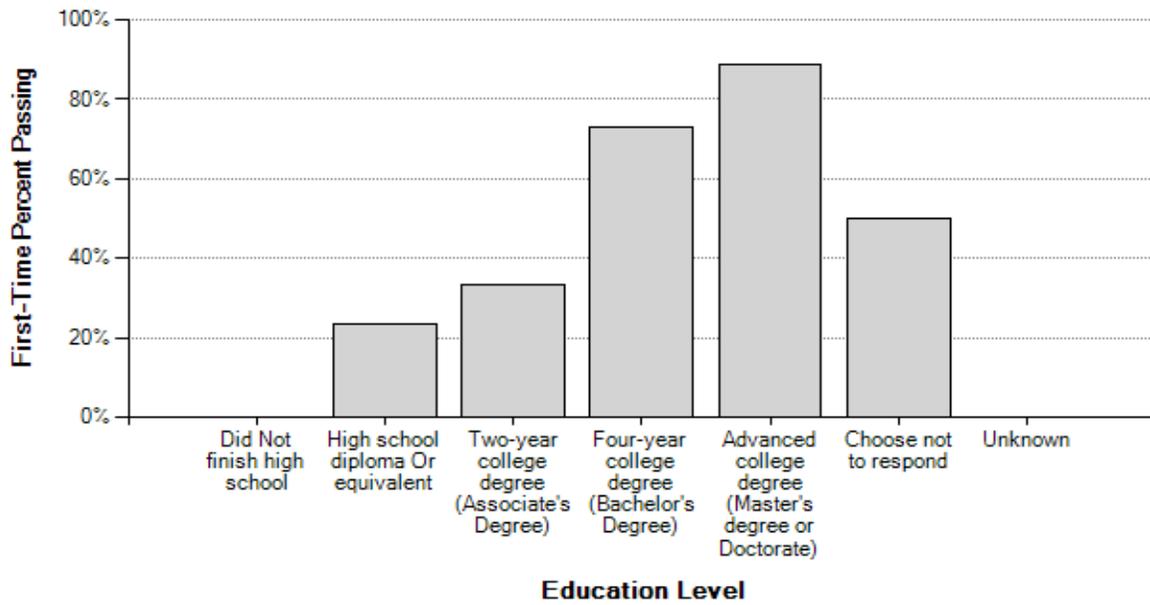


Table 139. Adjuster – Property & Casualty Examinees by Preparation Method

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

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

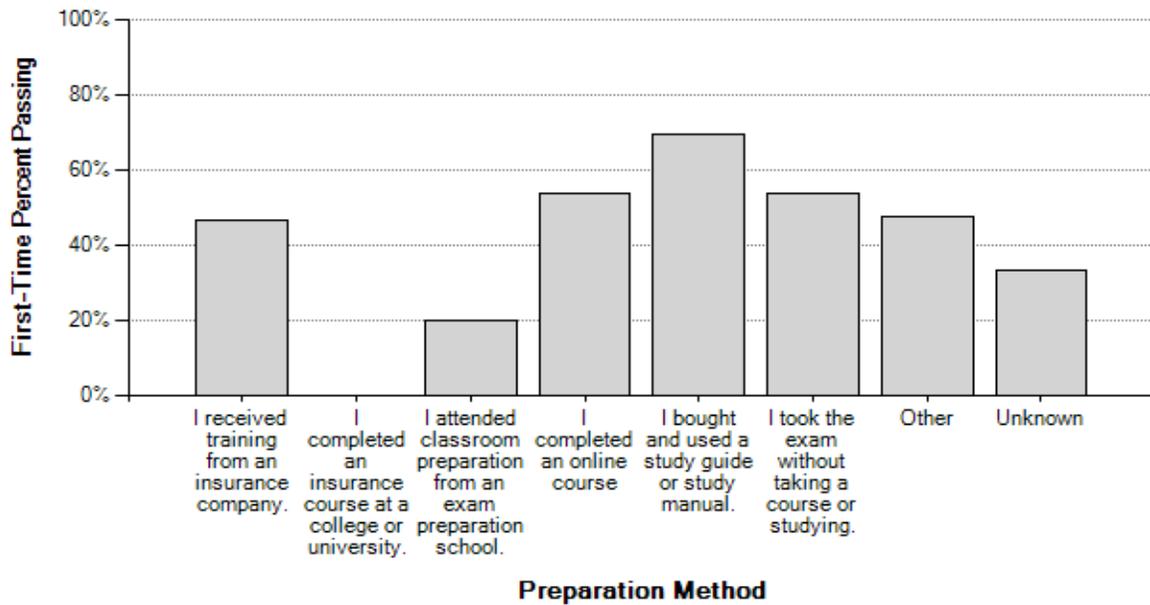
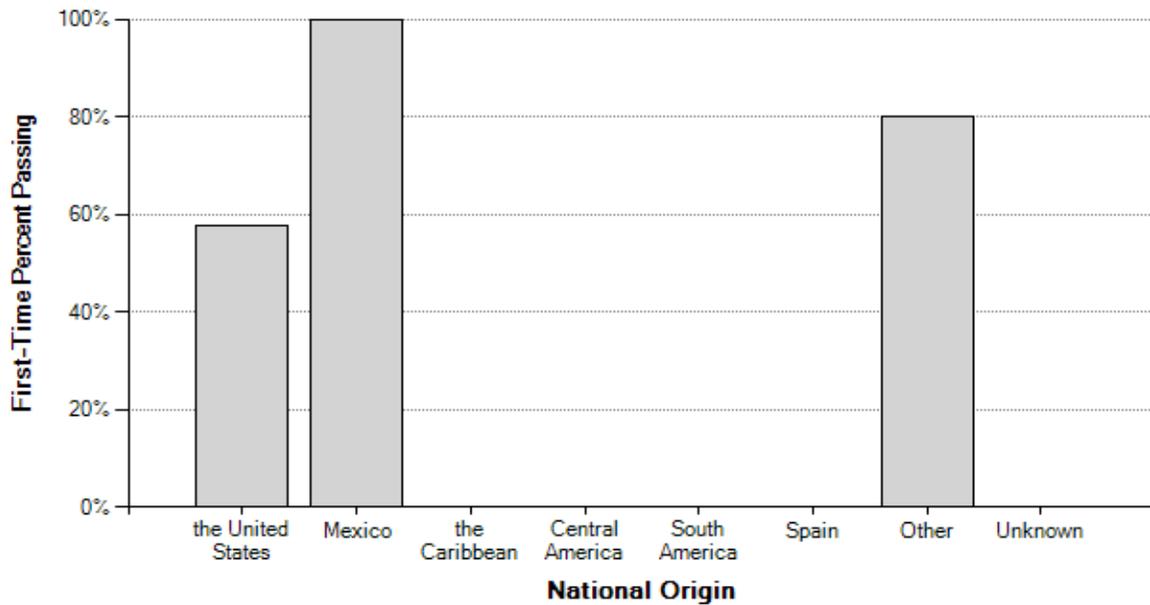


Table 140. Adjuster – Property & Casualty Examinees by National Origin

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

Figure 31. Adjuster – Property & Casualty Percent Passing by National Origin



Property and Casualty Risk Manager

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

Table 141. Property and Casualty Risk Manager Examinees

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

Personal Lines Property & Casualty

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

Table 142. Personal Lines Property & Casualty Examinees

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

Table 143. Personal Lines Property & Casualty Examinees by Gender

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

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

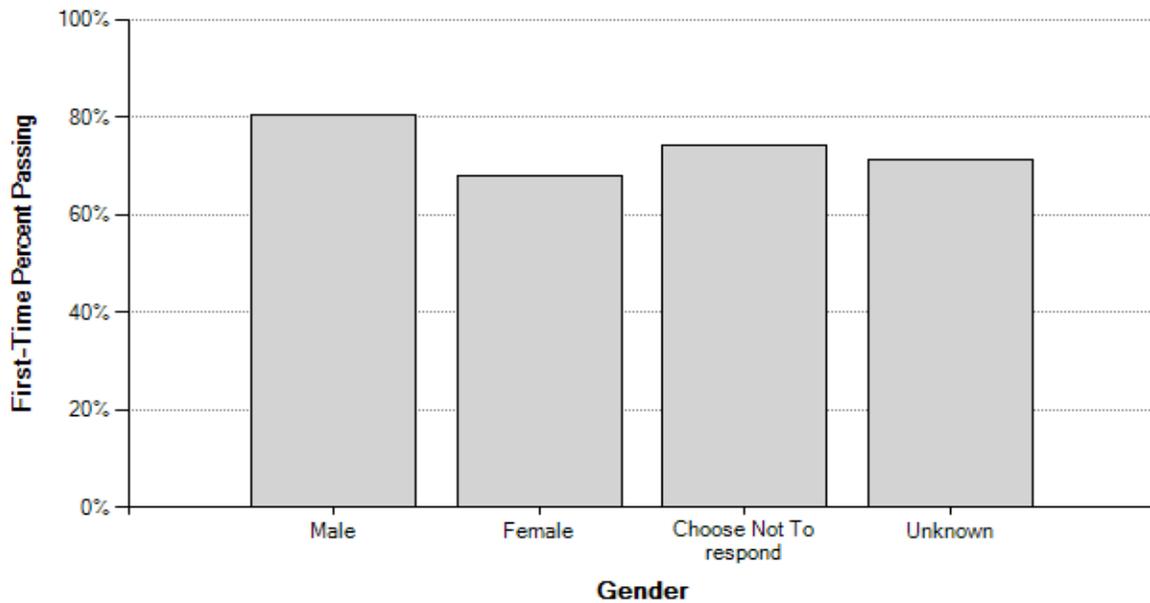


Table 144. Personal Lines Property & Casualty Examinees by Ethnicity

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

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

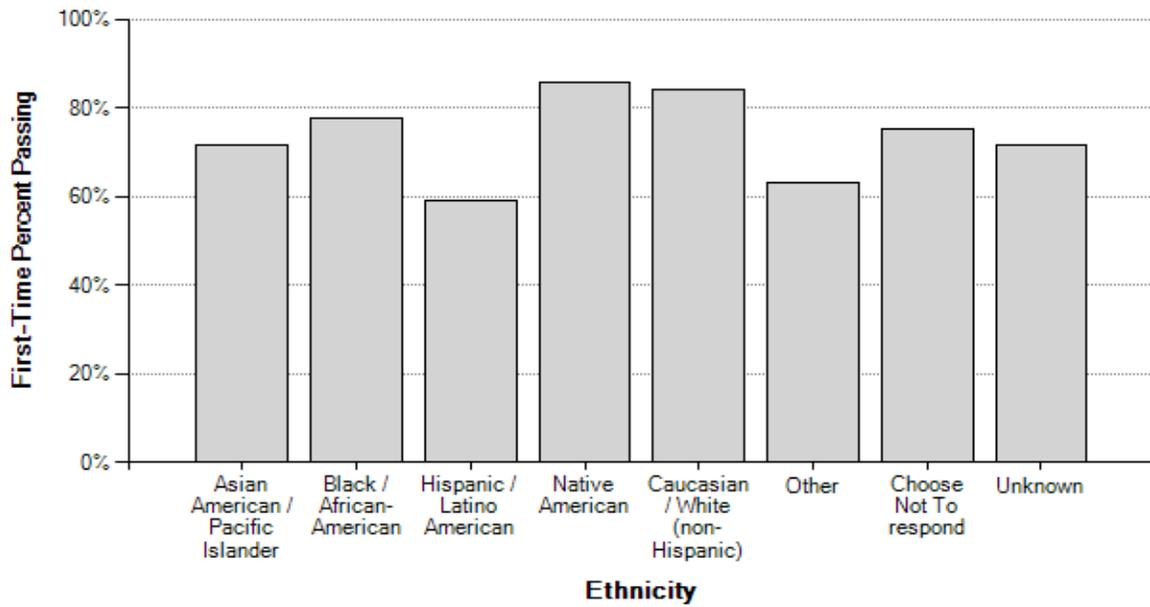


Table 145. Personal Lines Property & Casualty Examinees by Course Taken

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

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

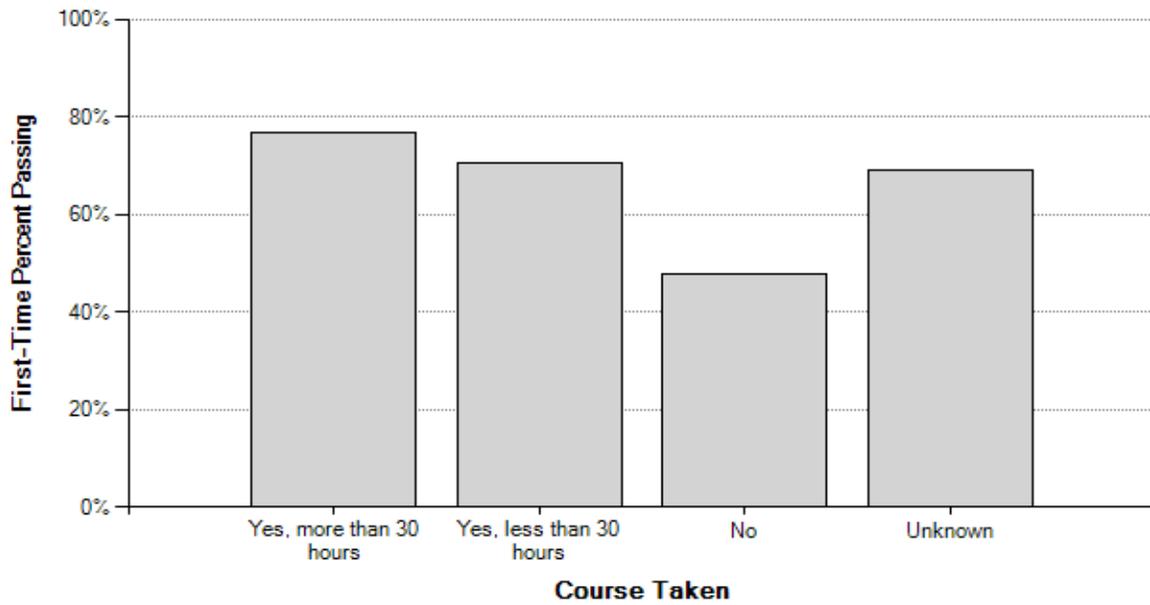


Table 146. Personal Lines Property & Casualty Examinees by Income Level

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

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

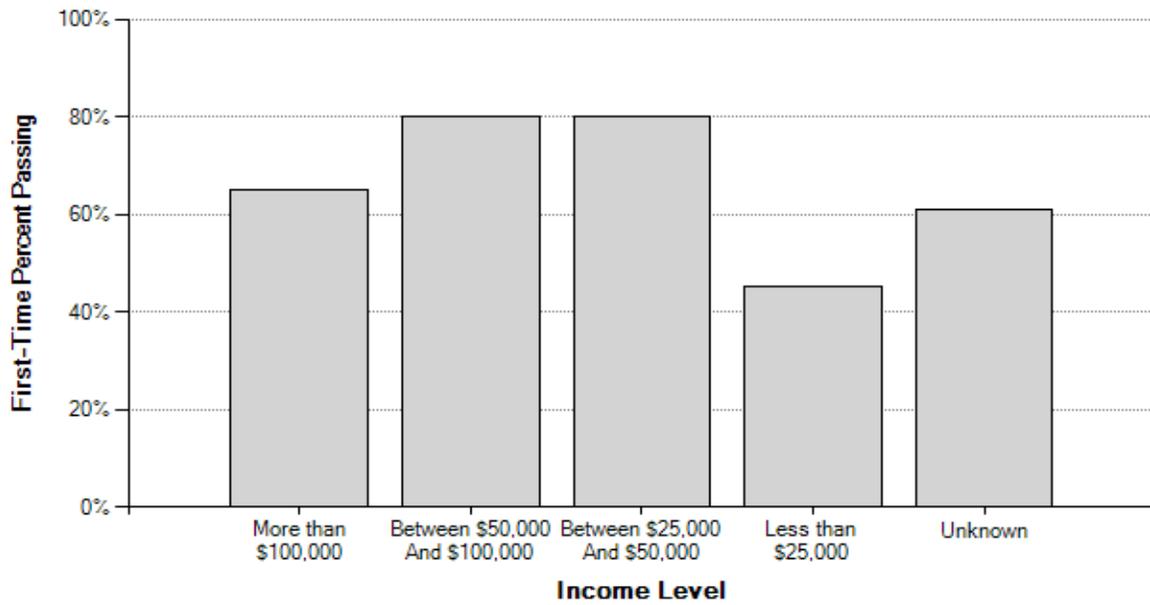


Table 147. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying

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

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

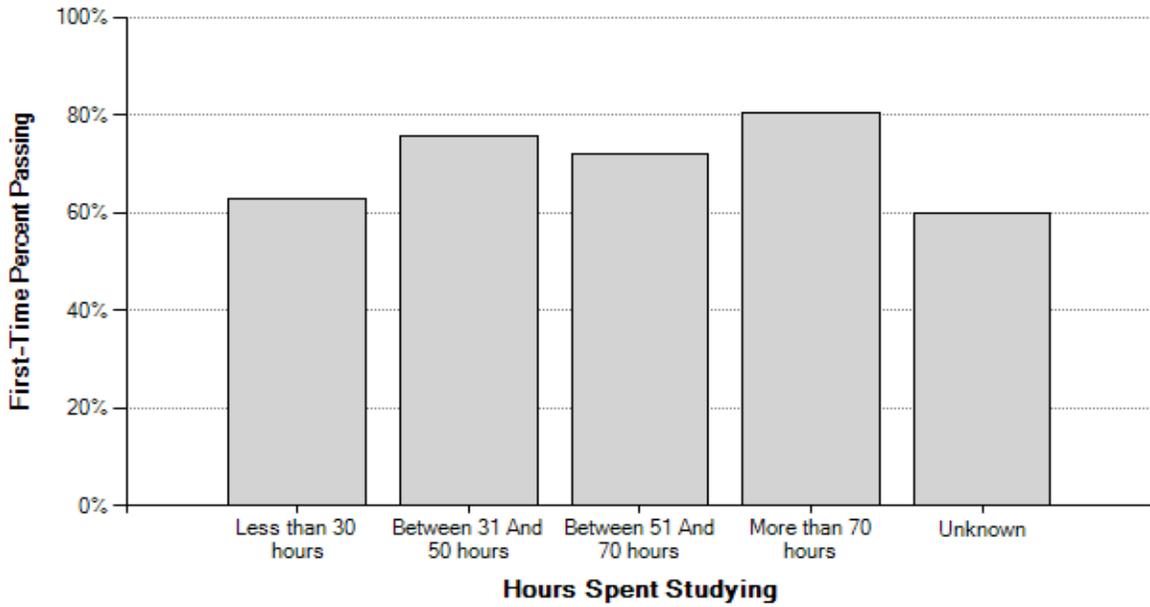


Table 148. Personal Lines Property & Casualty Examinees by Primary Language

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

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

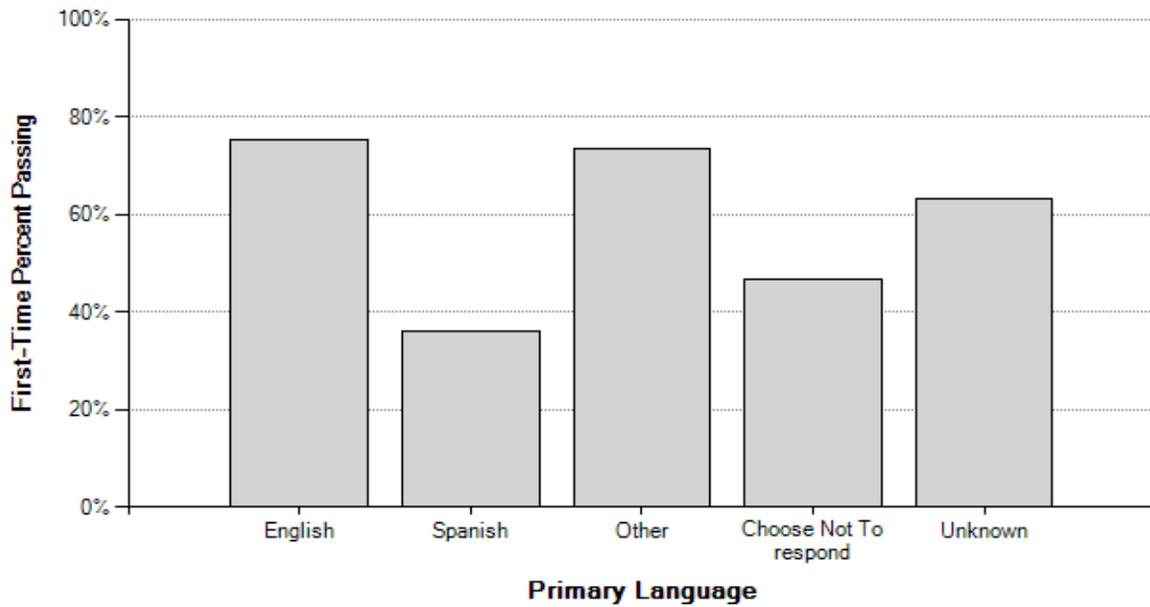


Table 149. Personal Lines Property & Casualty Examinees by Education Level

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

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

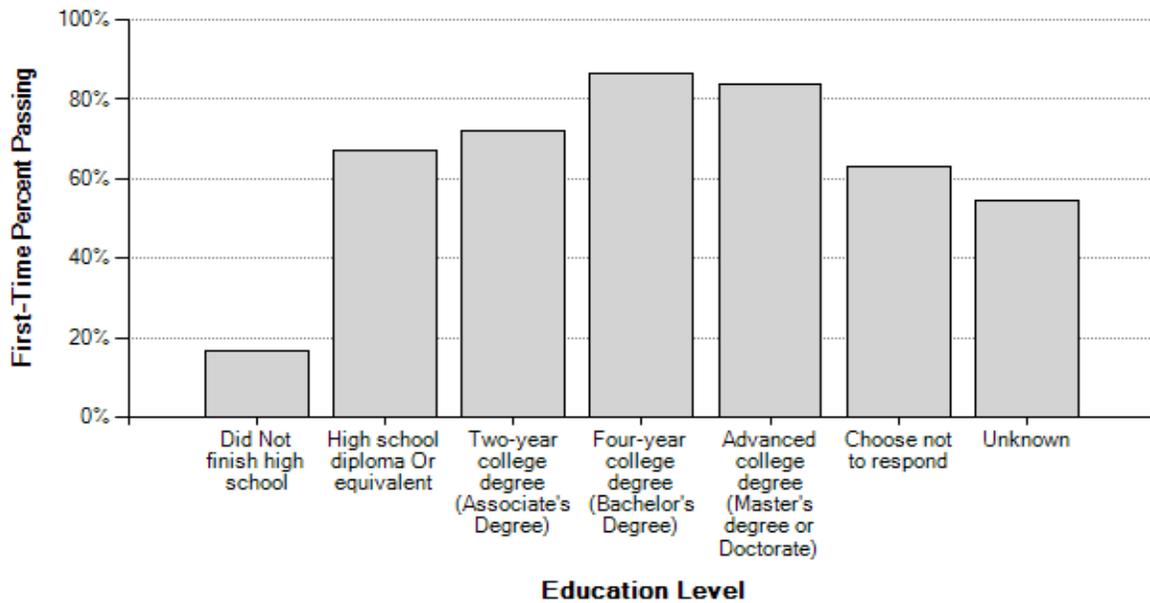


Table 150. Personal Lines Property & Casualty Examinees by Preparation Method

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

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

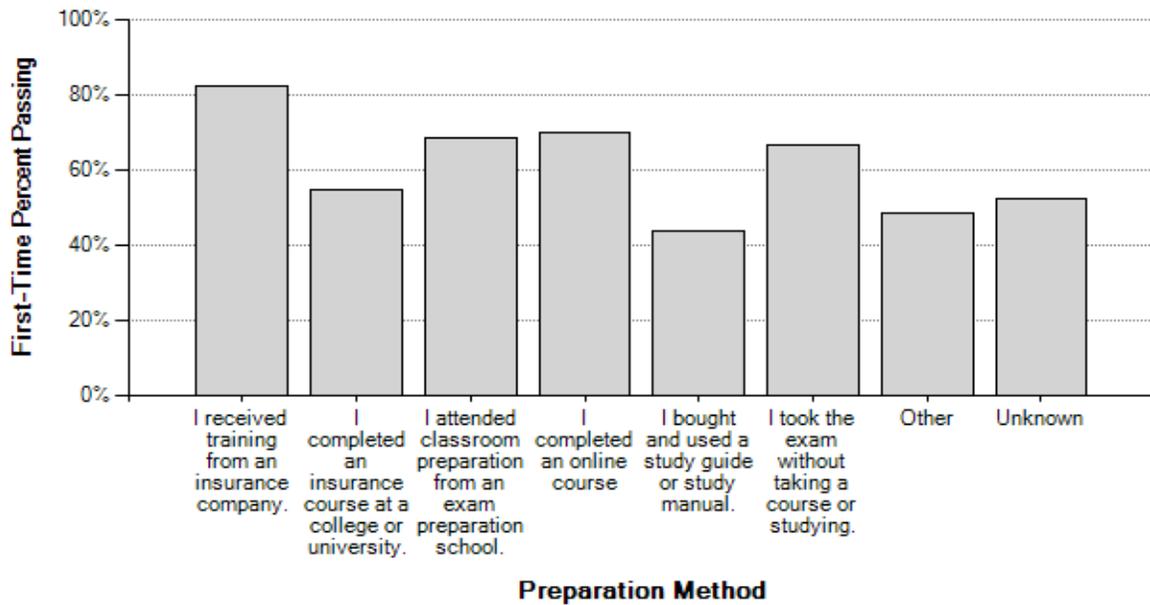


Table 151. Personal Lines Property & Casualty Examinees by National Origin

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

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

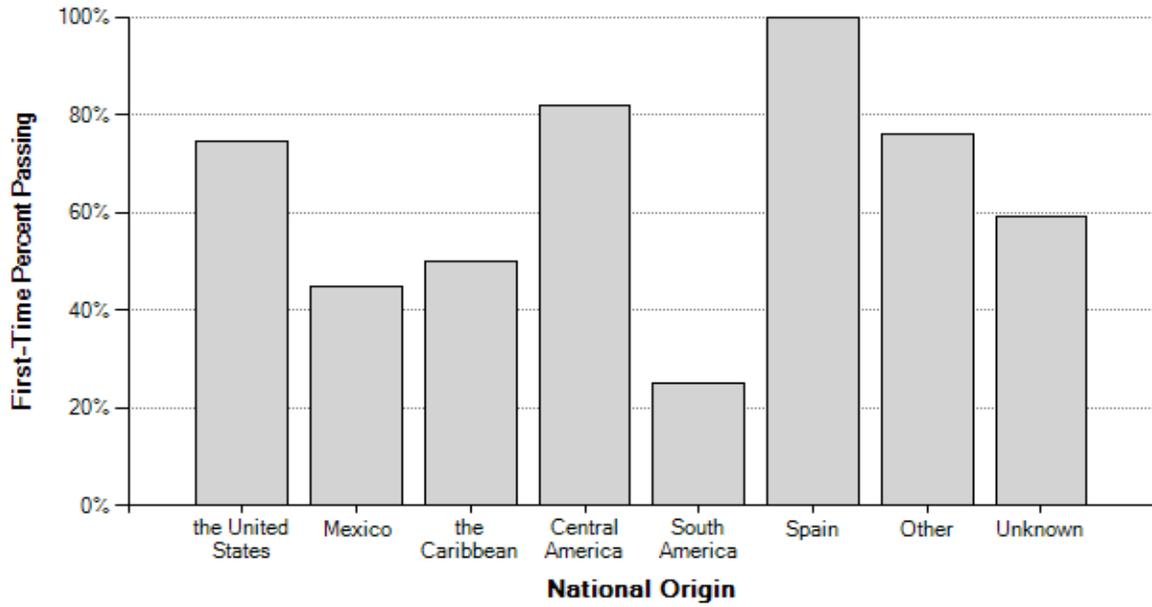


Table 152. Personal Lines Property & Casualty Examinees by Ethnicity within Gender

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

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

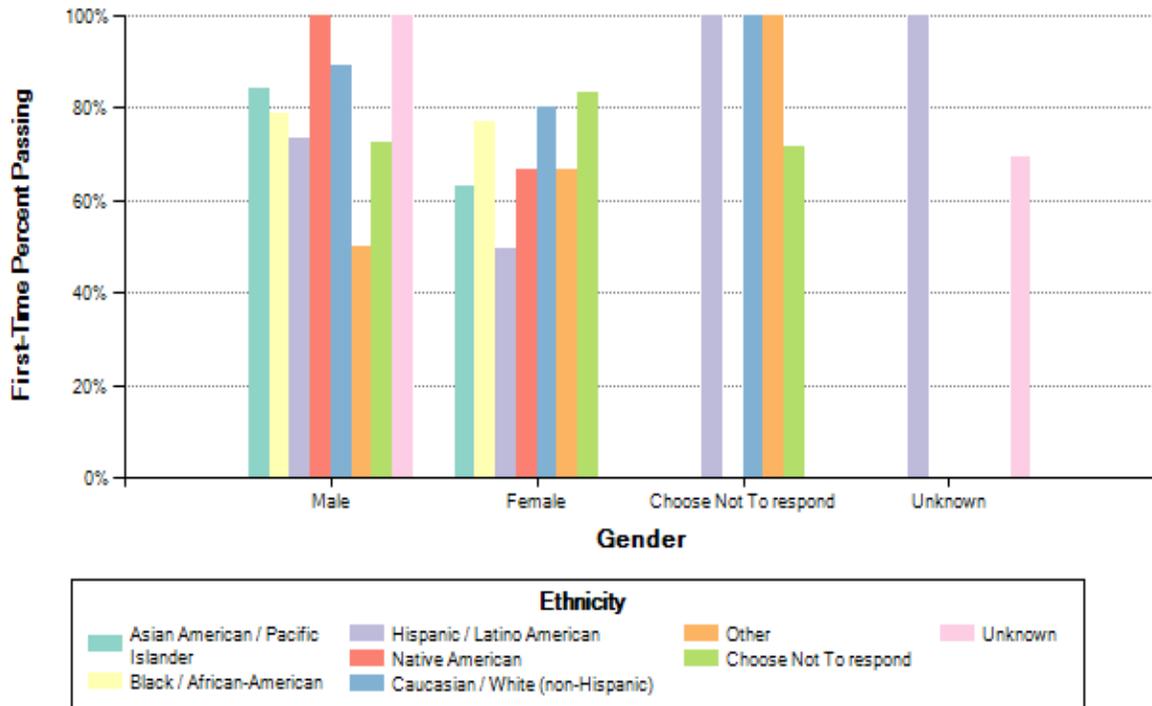


Table 153. Personal Lines Property & Casualty Examinees by Education Level within Gender

| Gender | Education Level | Total | Passing candidates | | Scaled score | |
|-----------------------|--|-------|--------------------|----------|--------------|-----------|
| | | | % | <i>N</i> | Mean | <i>SD</i> |
| Male | Did not finish high school | 2 | 100.0 | 2 | 77.50 | 10.61 |
| | High school diploma or equivalent | 340 | 72.9 | 248 | 75.34 | 9.77 |
| | Two-year college degree (Associate's Degree) | 158 | 84.8 | 134 | 77.33 | 8.72 |
| | Four-year college degree (Bachelor's Degree) | 238 | 87.8 | 209 | 79.43 | 8.54 |
| | Advanced college degree (Master's degree or Doctorate) | 28 | 96.4 | 27 | 82.11 | 6.20 |
| | Choose not to respond | 28 | 67.9 | 19 | 74.14 | 9.44 |
| | No response | 4 | 50.0 | 2 | 65.50 | 11.45 |
| Female | Did not finish high school | 10 | 0.0 | 0 | 53.50 | 8.77 |
| | High school diploma or equivalent | 606 | 63.5 | 385 | 71.52 | 12.31 |
| | Two-year college degree (Associate's Degree) | 261 | 64.4 | 168 | 72.31 | 12.09 |
| | Four-year college degree (Bachelor's Degree) | 267 | 85.4 | 228 | 79.11 | 9.05 |
| | Advanced college degree (Master's degree or Doctorate) | 40 | 75.0 | 30 | 78.10 | 10.85 |
| | Choose not to respond | 34 | 55.9 | 19 | 70.35 | 10.69 |
| | No response | 4 | 25.0 | 1 | 66.50 | 7.05 |
| Choose not to respond | Did not finish high school | 0 | - | - | - | - |
| | High school diploma or equivalent | 7 | 85.7 | 6 | 75.29 | 15.63 |
| | Two-year college degree (Associate's Degree) | 2 | 100.0 | 2 | 77.00 | 7.07 |
| | Four-year college degree (Bachelor's Degree) | 6 | 66.7 | 4 | 73.17 | 11.27 |
| | Advanced college degree (Master's degree or Doctorate) | 0 | - | - | - | - |
| | Choose not to respond | 11 | 72.7 | 8 | 73.82 | 11.42 |
| | No response | 1 | 0.0 | 0 | 69.00 | |
| No response | Did not finish high school | 0 | - | - | - | - |
| | High school diploma or equivalent | 0 | - | - | - | - |
| | Two-year college degree (Associate's Degree) | 0 | - | - | - | - |
| | Four-year college degree (Bachelor's Degree) | 1 | 100.0 | 1 | 79.00 | |
| | Advanced college degree (Master's degree or Doctorate) | 0 | - | - | - | - |
| | Choose not to respond | 0 | - | - | - | - |
| | No response | 13 | 69.2 | 9 | 68.62 | 17.31 |

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

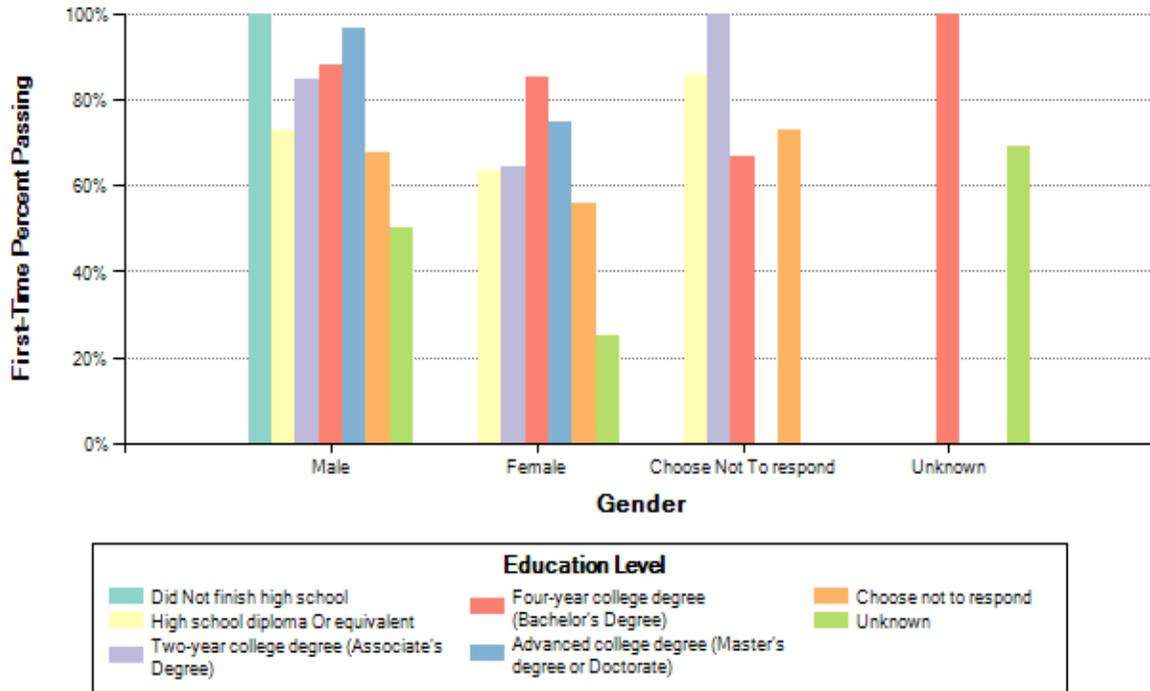


Table 154. Personal Lines Property & Casualty Examinees by Course Taken within Gender

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

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

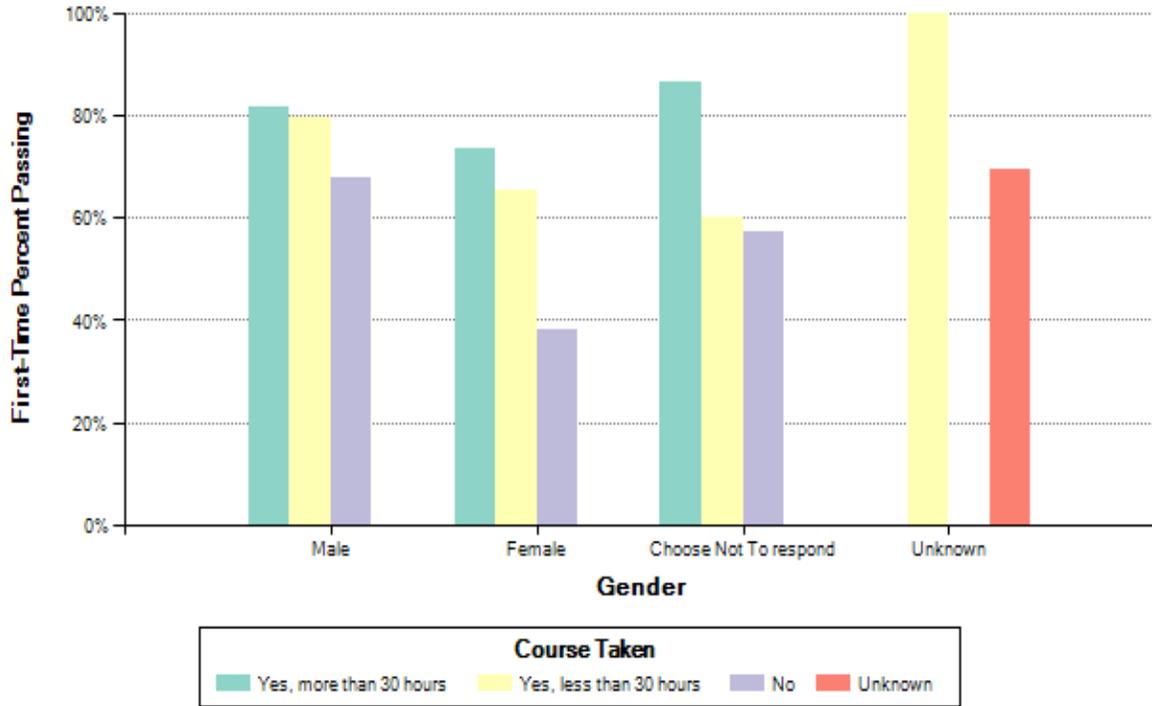


Table 155. Personal Lines Property & Casualty Examinees by Preparation Method within Gender

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

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

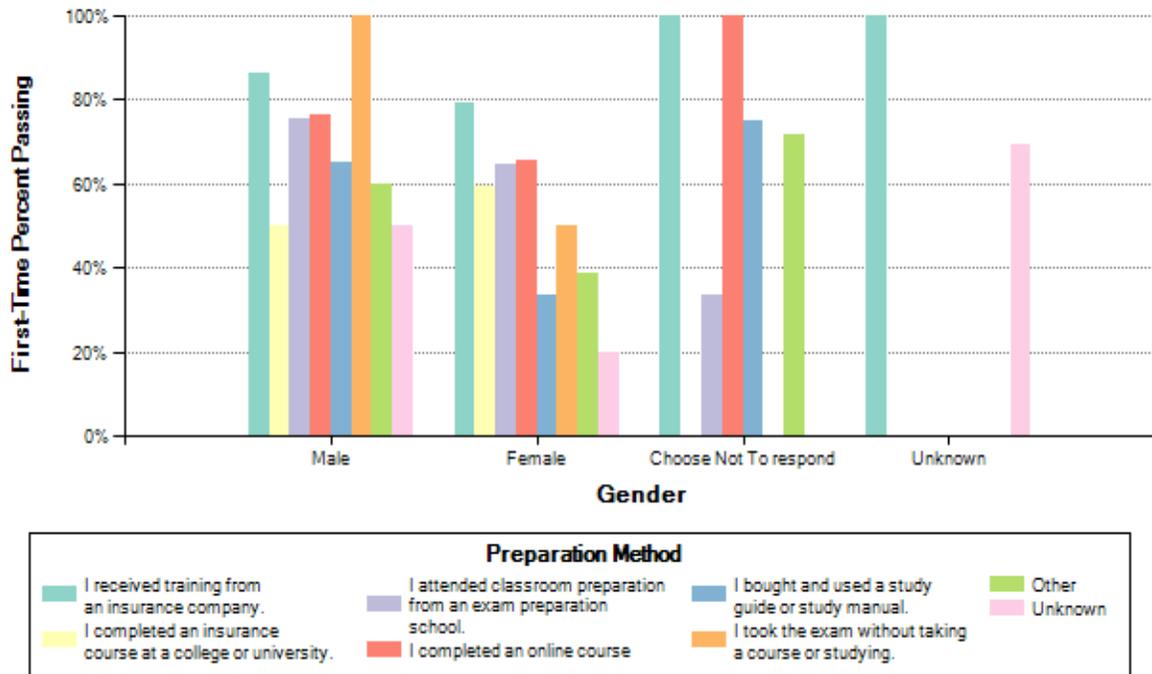


Table 156. Personal Lines Property & Casualty Examinees by National Origin within Gender

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

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

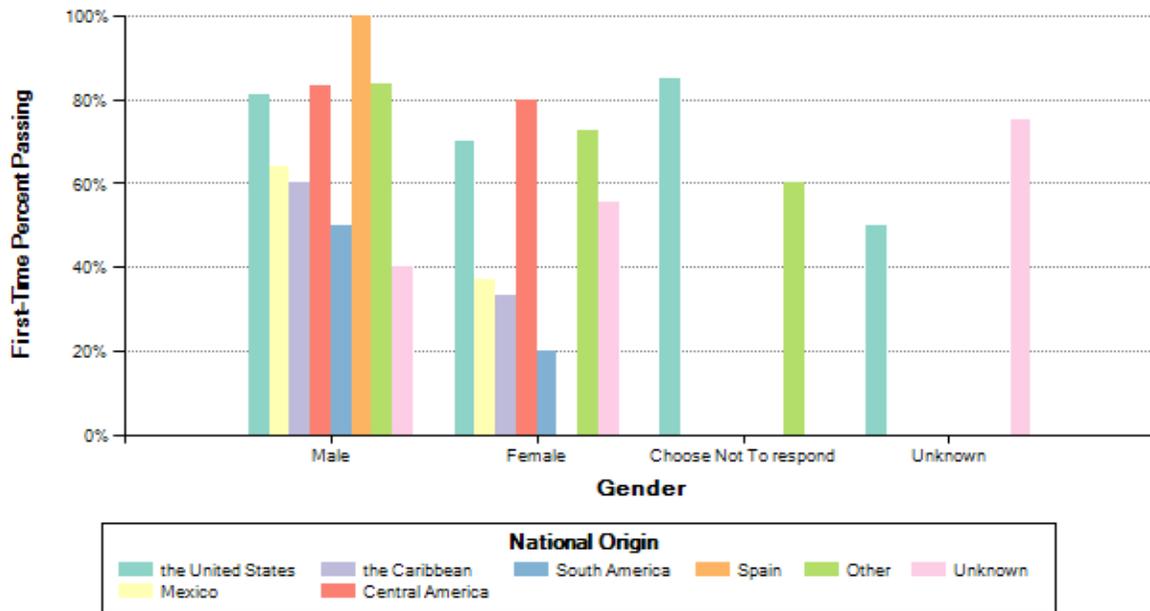


Table 157. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity

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

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

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

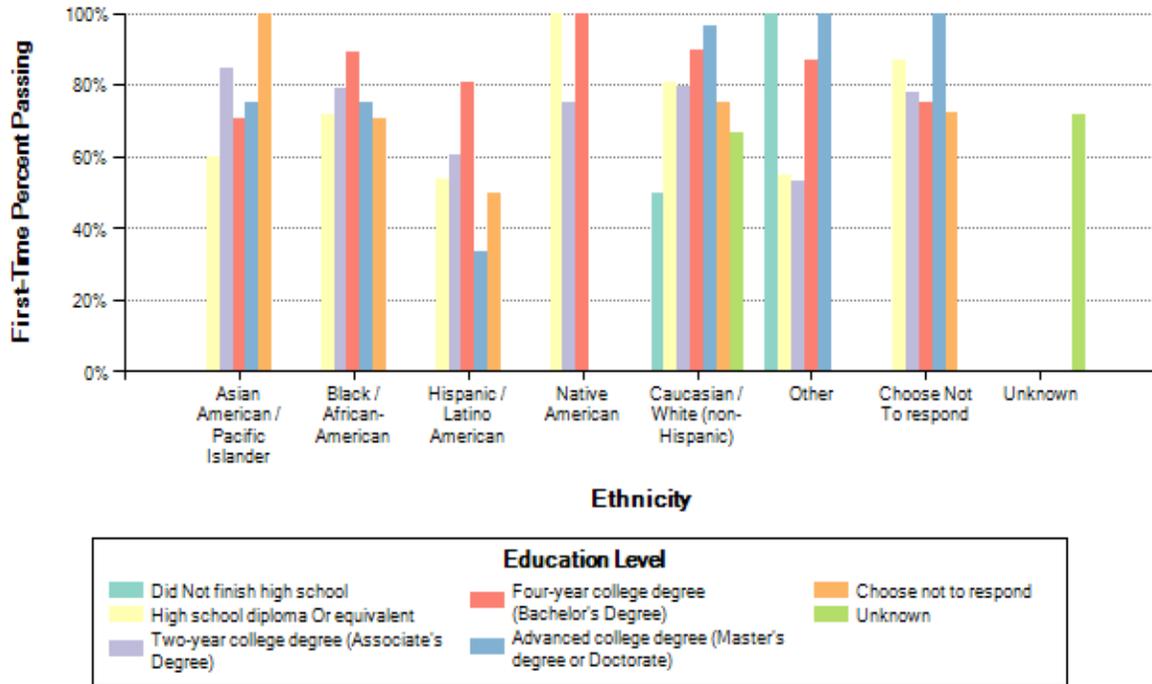


Table 158. Personal Lines Property & Casualty Examinees by Course Taken within Ethnicity

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

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

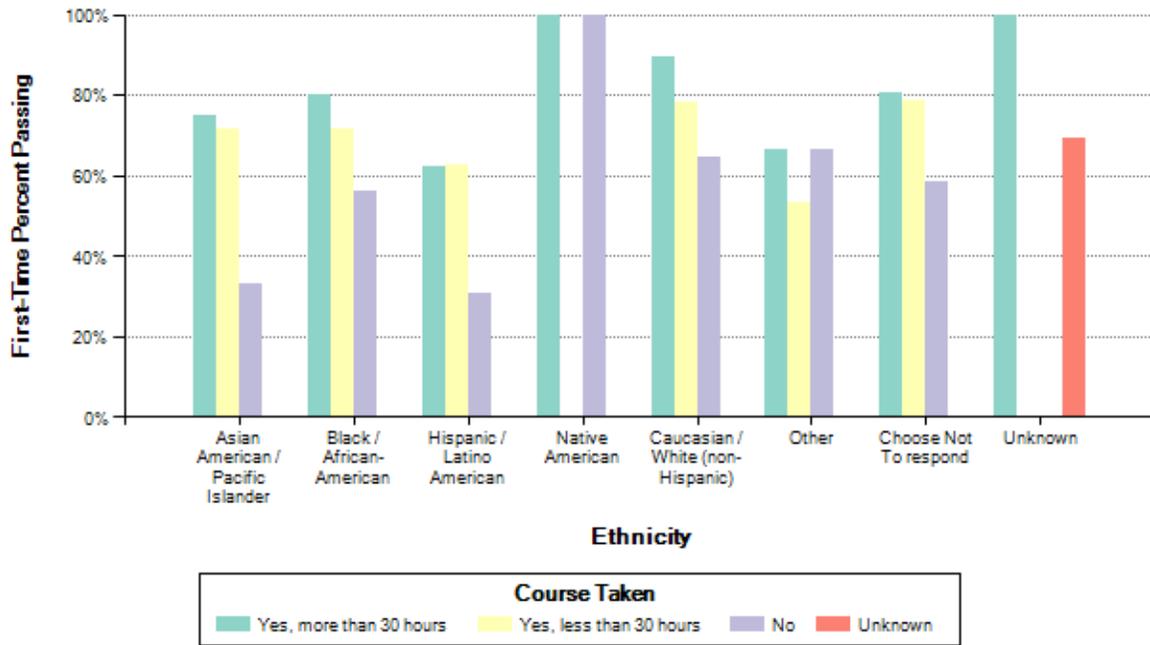


Table 159. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity

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

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

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

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

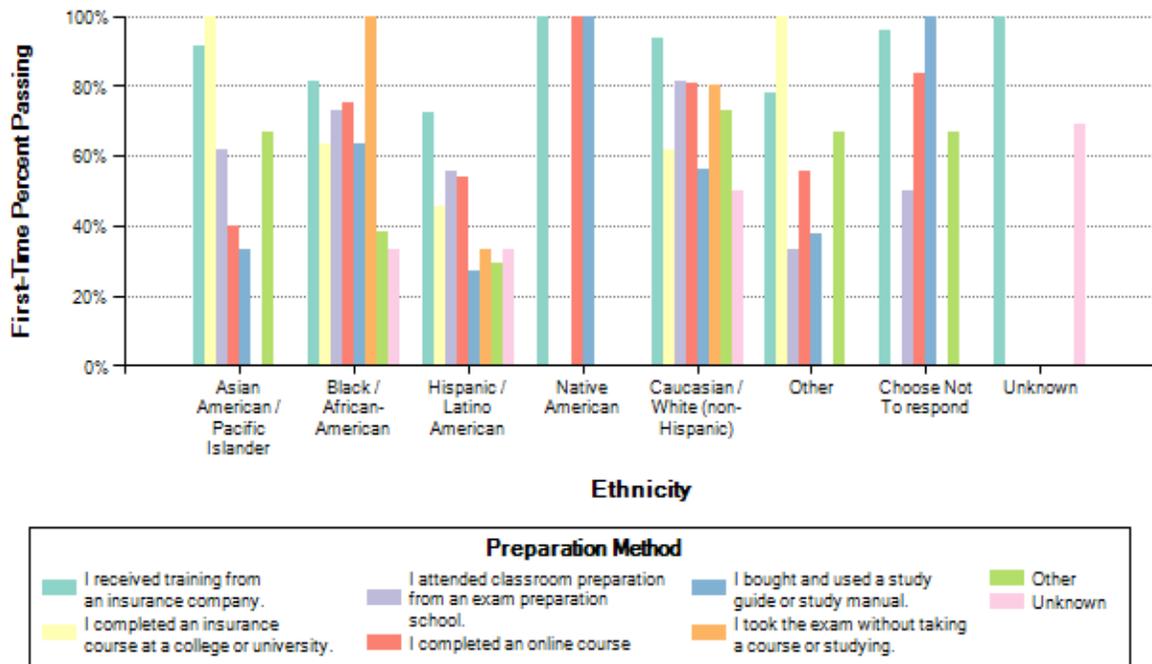


Table 160. Personal Lines Property & Casualty Examinees by National Origin within Ethnicity

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

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

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

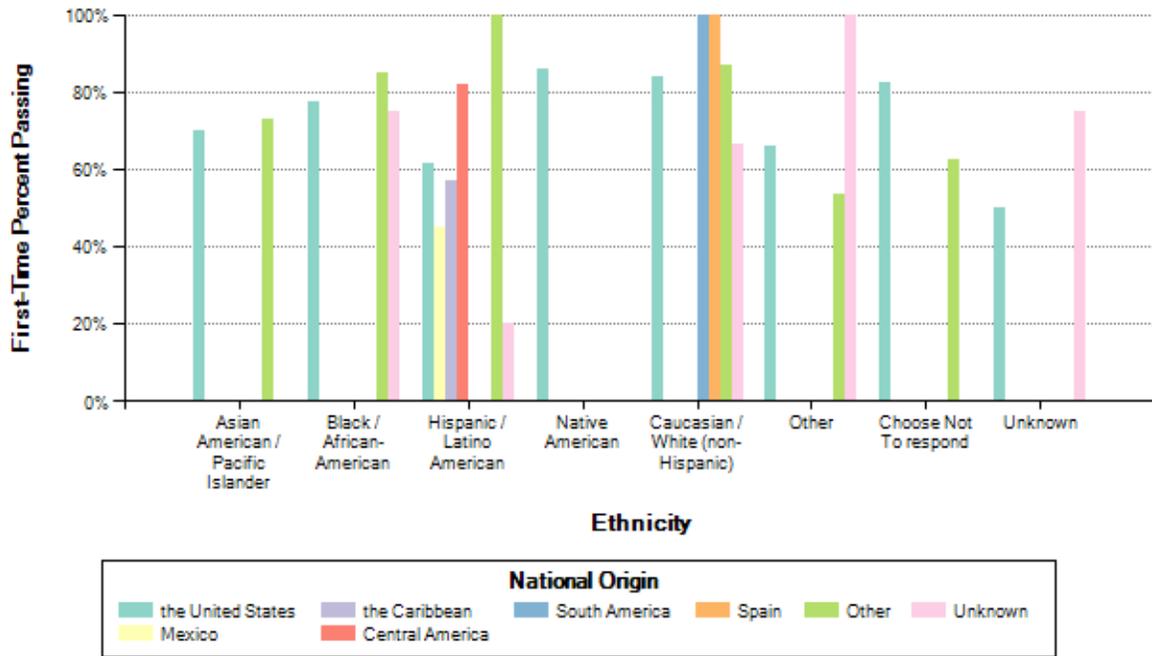


Table 161. Personal Lines Property & Casualty Examinees by Education Level within National Origin

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

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

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

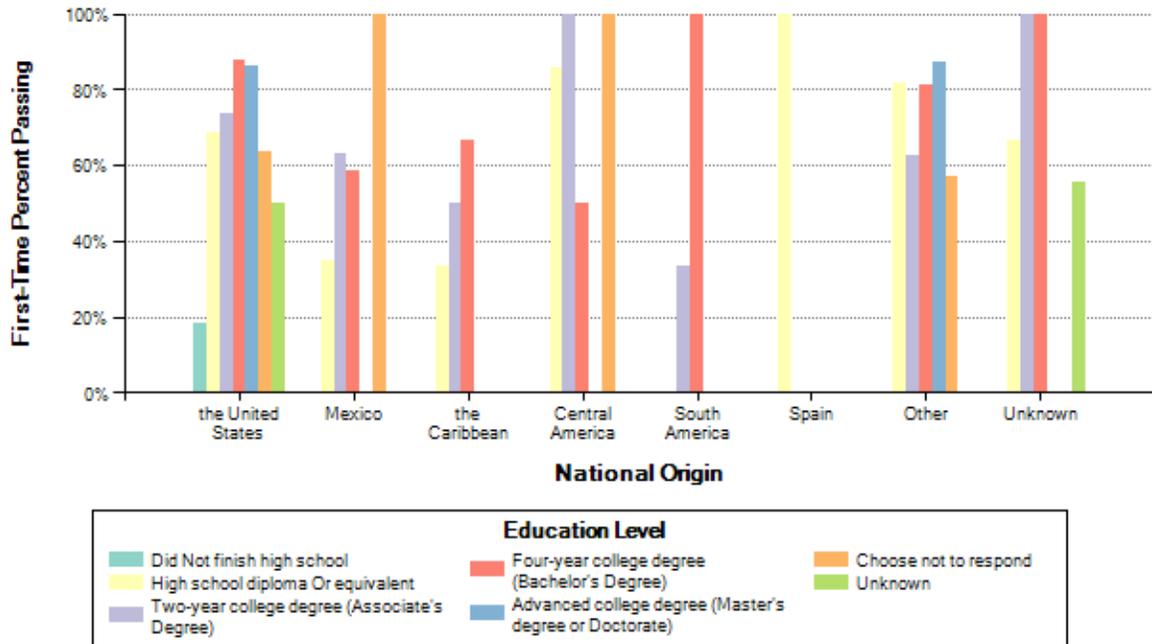


Table 162. Personal Lines Property & Casualty Examinees by Course Taken within National Origin

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

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

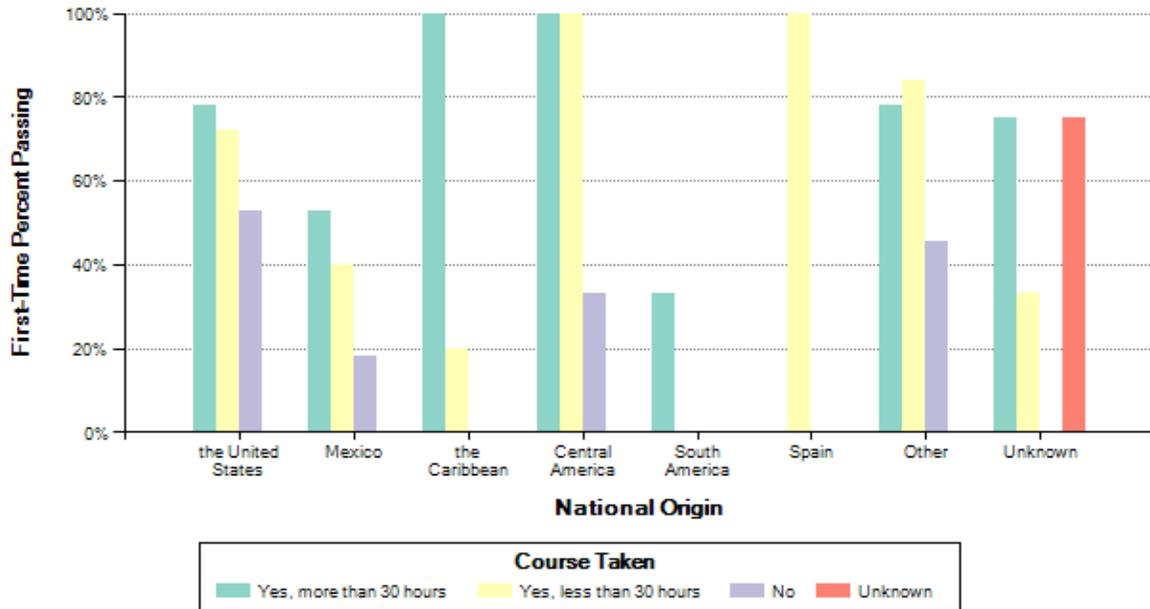


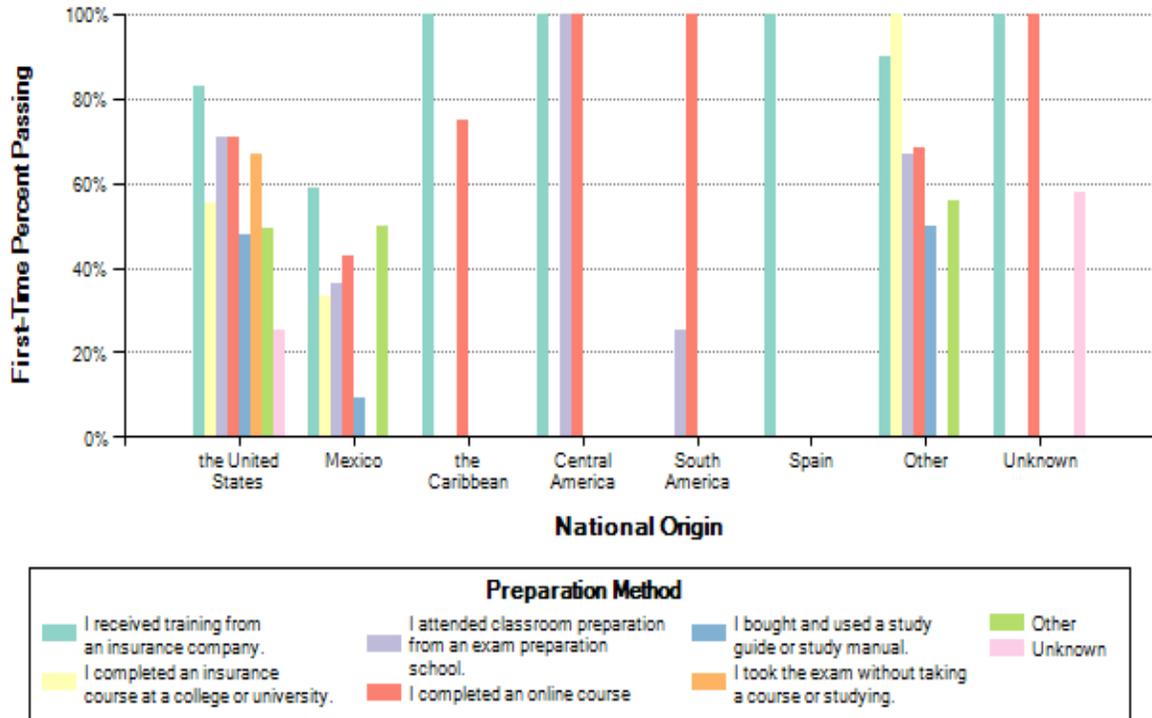
Table 163. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin

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

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

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

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



Surplus Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 164. Surplus Lines Examinees

| | Total | Passing candidates | | Scaled score | |
|------------|-------|--------------------|----------|--------------|-----------|
| | | % | <i>N</i> | Mean | <i>SD</i> |
| First-time | 149 | 87.9 | 131 | 79.93 | 8.10 |

Table 165. Surplus Lines Examinees by Gender

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

Figure 53. Surplus Lines Percent Passing by Gender

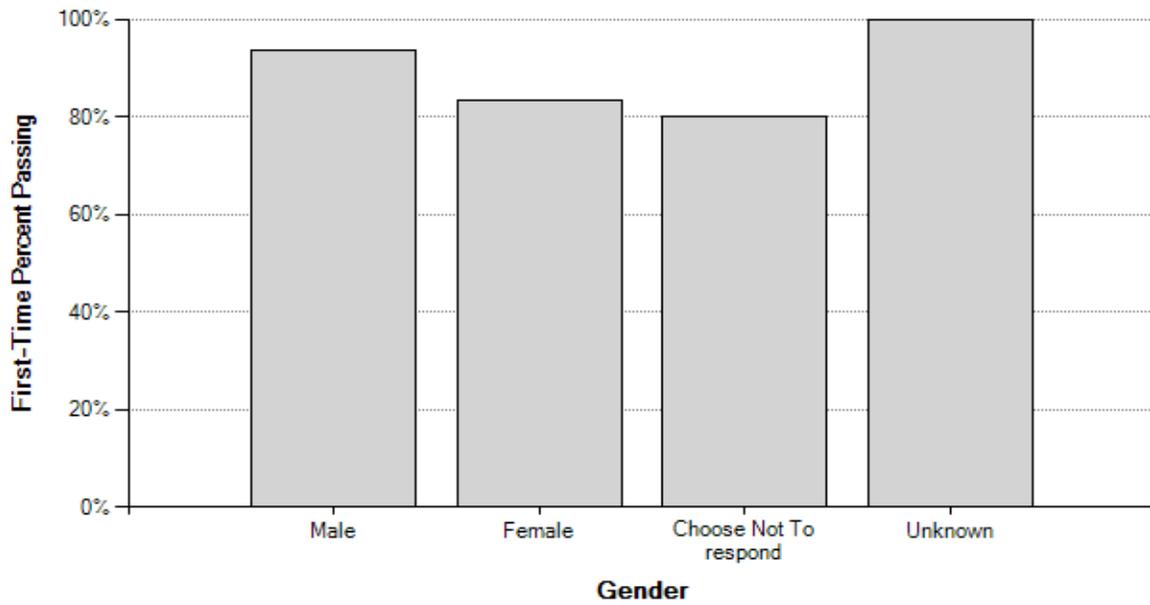


Table 166. Surplus Lines Examinees by Ethnicity

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

Figure 54. Surplus Lines Percent Passing by Ethnicity

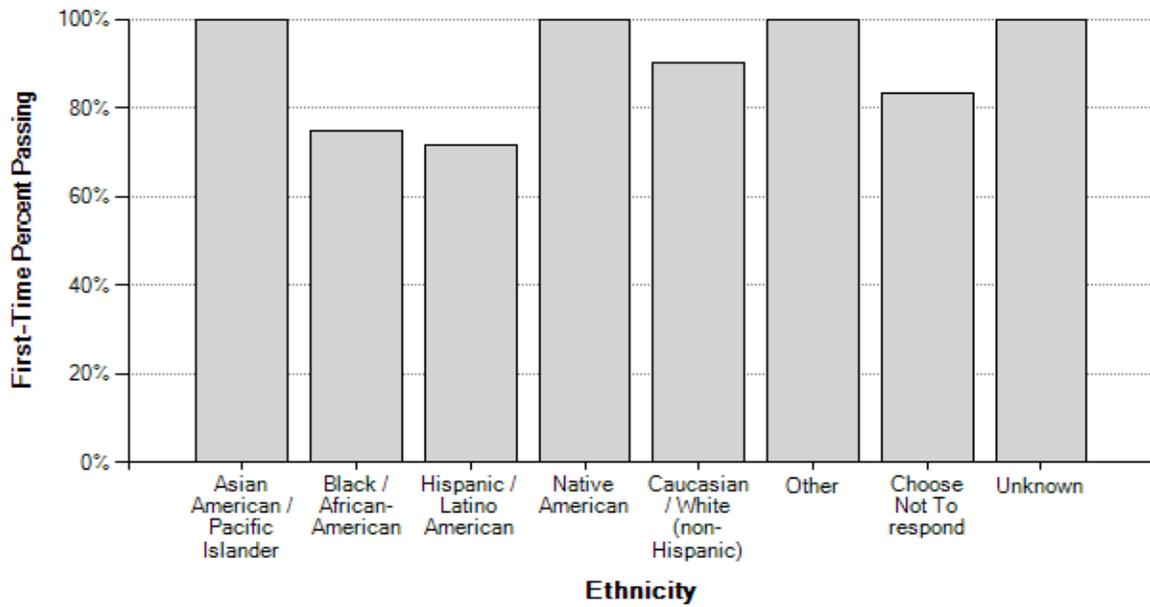


Table 167. Surplus Lines Examinees by Course Taken

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

Figure 55. Surplus Lines Percent Passing by Course Taken

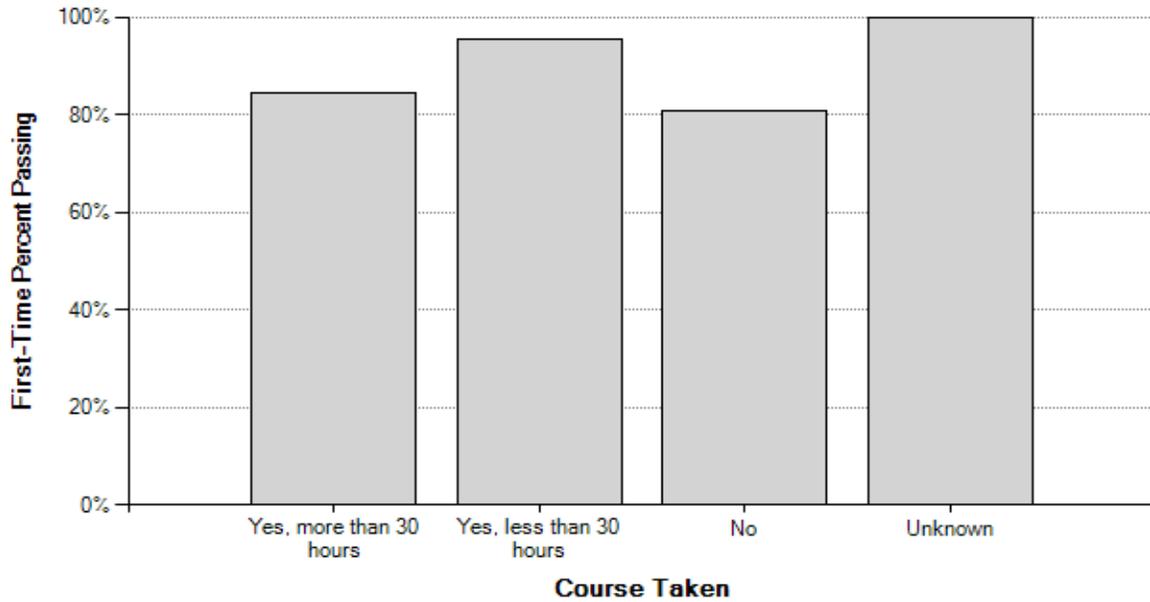


Table 168. Surplus Lines Examinees by Income Level

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

Figure 56. Surplus Lines Percent Passing by Income Level

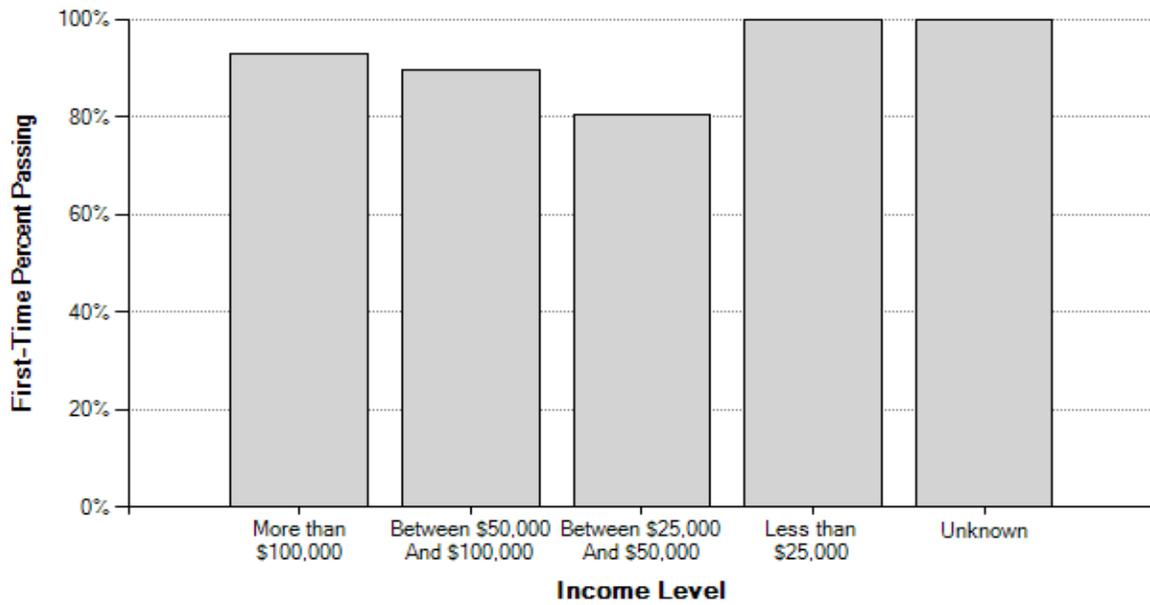


Table 169. Surplus Lines Examinees by Total Hours Spent Studying

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

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

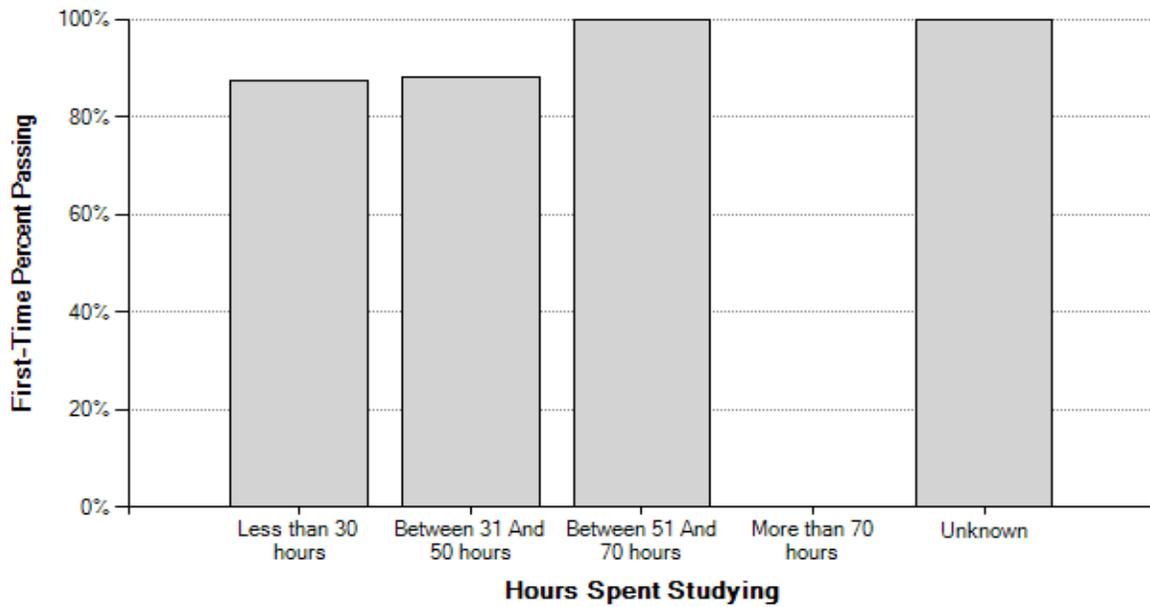


Table 170. Surplus Lines Examinees by Primary Language

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

Figure 58. Surplus Lines Percent Passing by Primary Language

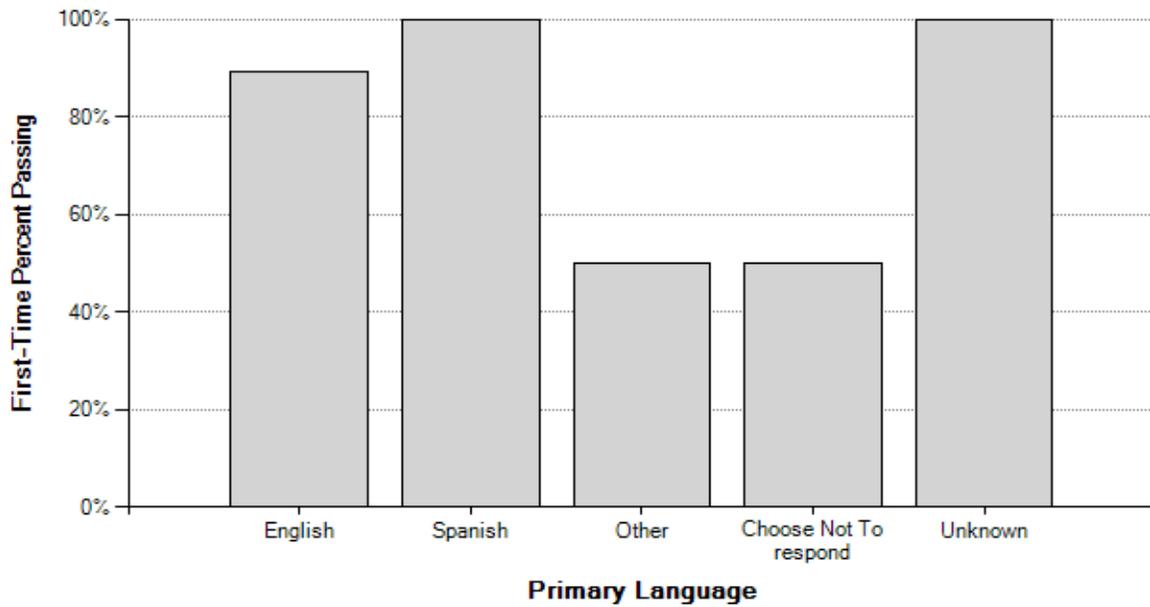


Table 171. Surplus Lines Examinees by Education Level

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

Figure 59. Surplus Lines Percent Passing by Education Level

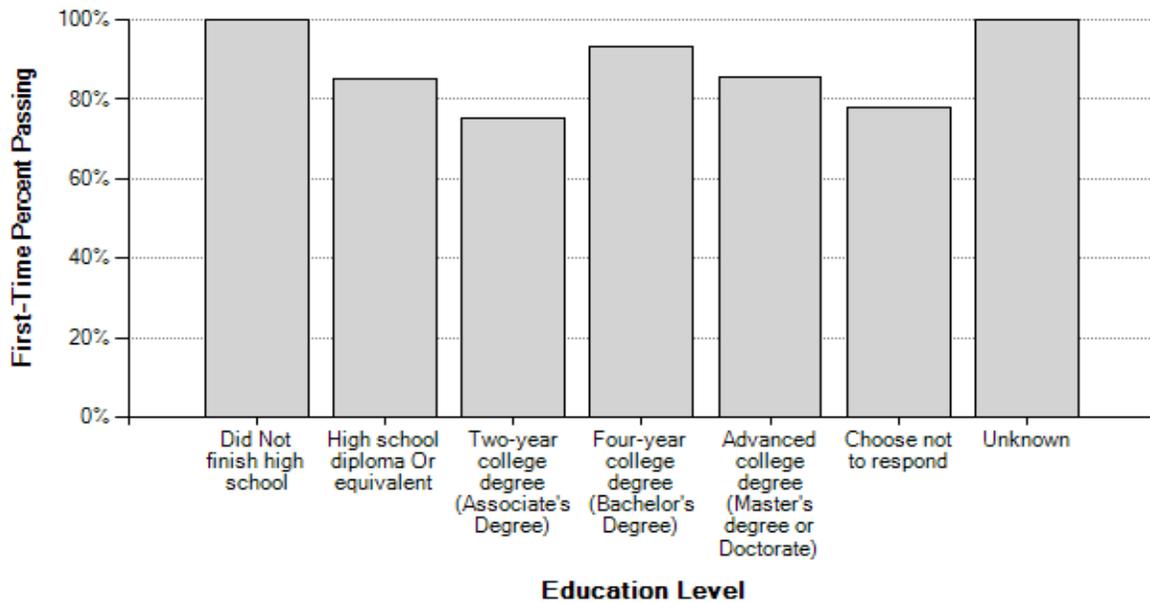


Table 172. Surplus Lines Examinees by Preparation Method

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

Figure 60. Surplus Lines Percent Passing by Preparation Method

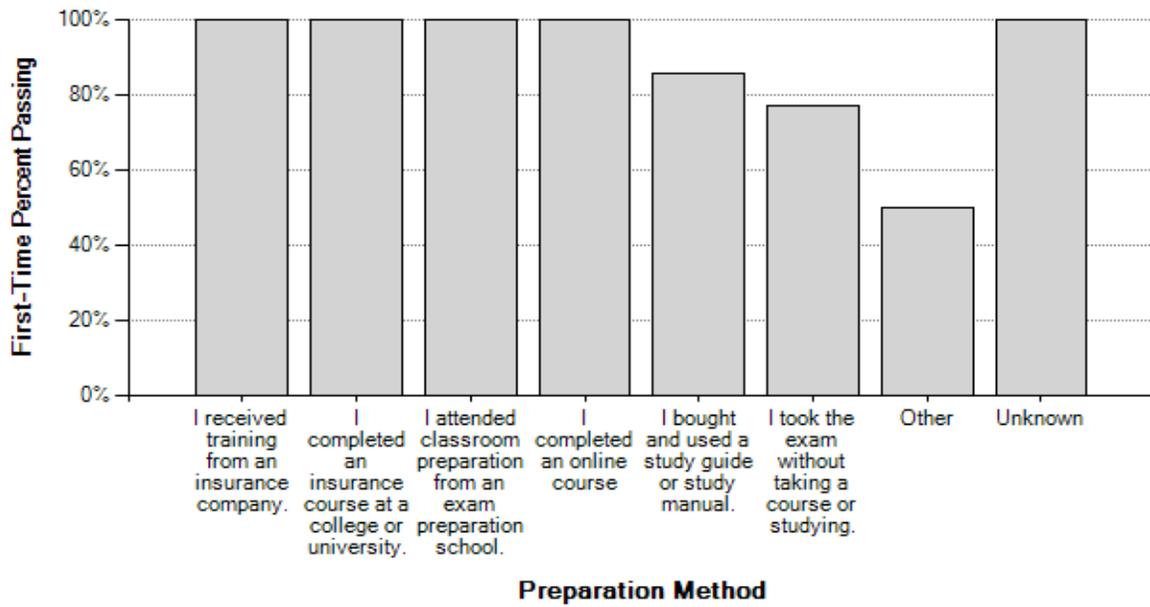
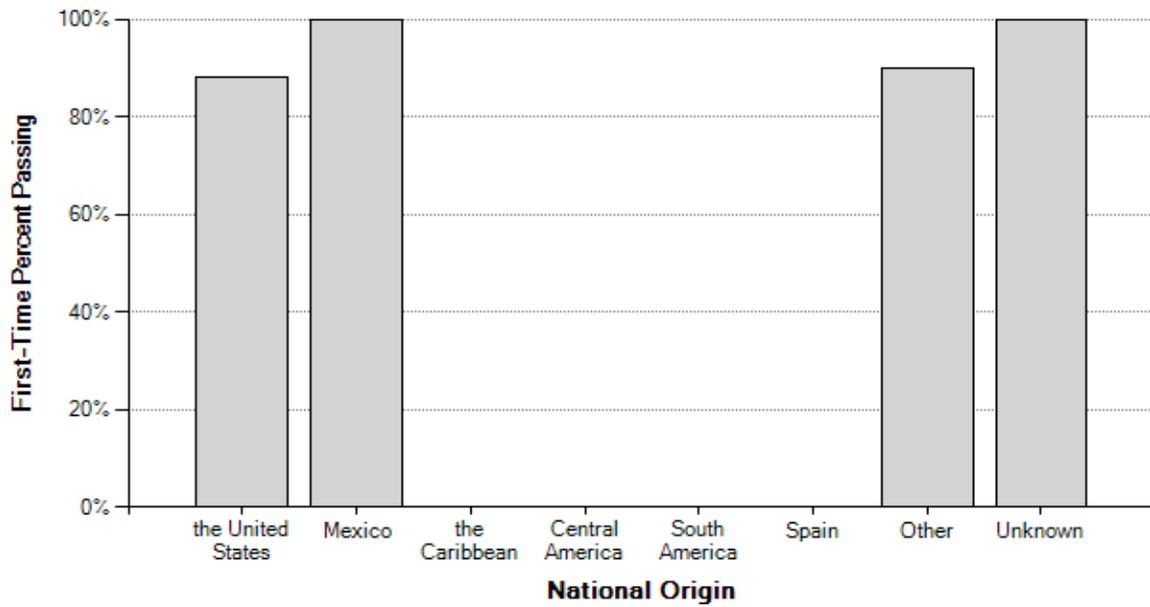


Table 173. Surplus Lines Examinees by National Origin

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

Figure 61. Surplus Lines Percent Passing by National Origin



Adjuster – Workers Compensation

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

Texas-Specific Operational Item Statistics

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

Table 174. Number of Texas-Specific Items

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

Tables 165 – 206 indicate the number (*N*) of candidates who completed at least one Texas-specific item, the average proportion correct for these items on the test, and the average corrected item-total correlations. These results are presented for all candidates as well as partitioned by self-reported ethnicity, gender, and national origin.

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

Adjuster - All Lines

Table 175. Adjuster – All Lines Item Performance by Form

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

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

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

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

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

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

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

Insurance Service Representative

Table 179. Insurance Service Representative Item Performance by Form

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

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

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

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

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

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

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

General Lines – Life, Accident and Health

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

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

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

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

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

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

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

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

Life and Health Insurance Counselor

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

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

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

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

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

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

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

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

Life Agent

Table 191. Life Agent Item Performance by Form

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

Table 192. Life Agent Item Performance by Ethnicity within Form

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

Table 193. Life Agent Item Performance by Gender within Form

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

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

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

Limited Lines

Table 195. Limited Lines Item Performance by Form

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

Table 196. Limited Lines Item Performance by Ethnicity within Form

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

Table 197. Limited Lines Item Performance by Gender within Form

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

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

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

Managing General Agent

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

Table 199. Managing General Agent Item Performance by Form

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

Public Insurance Adjuster

Table 200. Public Insurance Adjuster Item Performance by Form

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

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

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

Table 202. Public Insurance Adjuster Item Performance by Gender within Form

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

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

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

General Lines – Property and Casualty

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

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

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

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

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

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

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

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

Adjuster – Property and Casualty

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

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

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

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

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

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

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

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

Property and Casualty Risk Manager

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

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

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

Personal Lines Property and Casualty

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

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

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

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

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

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

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

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

Surplus Lines

Table 217. Surplus Lines Item Performance by Form

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

Table 218. Surplus Lines Item Performance by Ethnicity within Form

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

Table 219. Surplus Lines Item Performance by Gender within Form

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

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

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

Adjuster – Workers Compensation

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

Glossary

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.