

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

## **Calendar Year 2017**

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

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

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

## **SCOPE OF WORK**

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This report was developed for the Florida Department of Financial Services (DFS). It summarizes statistical information relating to the Health & Life (Including Annuities & Variable Contracts), Life (Including Annuities & Variable Contracts), Health, General Lines, and Personal Lines examinations administered by Pearson VUE from January 2017 through December 2017.

## **BACKGROUND**

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The data included in this report are for exams administered from January 2017 through December 2017.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 17,455 candidates, and three forms were active: PK, QL, and UJ. The Life (Including Annuities & Variable Contracts) exam was administered to 8,826 candidates, and three forms were active: TG, UH, and VI. The Health exam was administered to 3,534 candidates, and two forms were active: UG and VH. The General Lines exam was administered to 3,667 candidates, and three forms were active: QJ, RK, and SL. The Personal Lines exam was administered to 1,937 candidates, and two forms were active: TG and UH.

The Life (Including Annuities & Variable Contracts) Agent and Health Agent examinations contain 85 scored items whereas the Personal Lines Agent examination contains 100 scored items and the Health & Life (Including Annuities & Variable Contracts) Agent examination contains 150 scored items and the General Lines Agent examination contain 160 scored items. The following tables include the following information for examinees—combined and separately—by race or ethnicity, gender, race or ethnicity within gender, education level, native language, race or ethnicity within education level, and gender within education level:

1. The total number of examinees
2. The percentage and number of examinees who passed the examination
3. The mean scaled score on the examination
4. Standard deviation of scaled scores on the examination

(*N*) represents the number of candidates who completed the items; the average proportion correct for items on the test; and the average, corrected, item-total correlations for all candidates as a whole as well as separated by self-reported ethnicity for each test form.

All Health & Life (Including Annuities & Variable Contracts) Combined						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	26,281	59.64%	15,675	71.14	12.52
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	840	59.52%	500	70.58	13.32
	African American	5,487	52.29%	2,869	68.44	13.14
	White	10,162	70.33%	7,147	74.65	11.01
	Hispanic	5,630	53.53%	3,014	69.27	12.39
	American Indian	66	65.15%	43	74.12	10.49
	Other	1,525	51.61%	787	68.61	13.34
	No response	2,571	51.15%	1,315	68.74	13.06
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	11,883	56.45%	6,708	70.19	12.77
	Male	12,151	63.39%	7,703	72.20	12.18
	No response	2,247	56.25%	1,264	70.45	12.54
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	393	59.54%	234	69.90	13.90
	African American	2,688	51.00%	1,371	68.16	13.08
	White	4,178	68.02%	2,842	73.99	11.43
	Hispanic	2,709	48.84%	1,323	67.96	12.65
	American Indian	27	62.96%	17	74.19	7.51
	Other	736	48.23%	355	67.72	13.28
	No response	1,152	49.13%	566	68.00	13.08
Male	Asian	383	62.40%	239	71.67	12.84
	African American	2,275	53.80%	1,224	68.79	13.09
	White	5,184	73.15%	3,792	75.42	10.52
	Hispanic	2,491	58.65%	1,461	70.67	11.98

	American Indian	35	62.86%	22	73.06	12.39
	Other	650	56.62%	368	69.74	13.39
	No response	1,133	52.69%	597	69.25	13.19
No response	Asian	64	42.19%	27	68.31	12.13
	African American	524	52.29%	274	68.39	13.66
	White	800	64.13%	513	73.13	11.45
	Hispanic	430	53.49%	230	69.48	12.20
	American Indian	4	100.00%	4	83.00	6.06
	Other	139	46.04%	64	68.04	13.16
	No response	286	53.15%	152	69.66	12.36

#### Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	278	38.13%	106	63.70	14.05
	High school diploma or GED	4,062	45.52%	1,849	66.36	13.58
	Some college	11,388	57.37%	6,533	70.57	11.84
	4-year college degree	6,408	70.86%	4,541	74.65	11.26
	Advanced degree	2,180	78.72%	1,716	77.05	10.82
	No response	1,965	47.33%	930	67.40	13.44

#### Native Language

		Total	Passing Candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	18,990	63.58%	12,073	72.40	11.95
	Spanish	3,203	51.39%	1,646	68.76	12.64
	Other	2,245	49.00%	1,100	67.11	14.27
	No response	1,843	46.45%	856	67.22	13.32

#### Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	27	25.93%	7	57.04	15.53
	African American	58	24.14%	14	58.10	14.13
	White	111	52.25%	58	68.94	12.16
	Hispanic	60	36.67%	22	62.80	13.80
	American Indian	0	-	0	-	-
	Other	19	15.79%	3	61.16	12.73
	No response	3	66.67%	2	72.33	8.96

High school diploma or GED	Asian	101	36.63%	37	64.58	13.27
	African American	988	35.02%	346	62.38	14.14
	White	1,533	57.86%	887	70.48	11.79
	Hispanic	1,051	40.15%	422	64.79	13.55
	American Indian	16	43.75%	7	70.44	9.35
	Other	253	41.11%	104	63.98	15.74
	No response	120	38.33%	46	66.31	12.55
Some college	Asian	291	54.30%	158	68.72	14.02
	African American	2,744	50.95%	1,398	68.15	12.40
	White	4,503	66.60%	2,999	73.58	10.70
	Hispanic	2,694	51.45%	1,386	68.96	11.55
	American Indian	33	66.67%	22	73.39	11.61
	Other	704	48.72%	343	67.73	12.60
	No response	419	54.18%	227	70.24	11.64
4-year college degree	Asian	296	69.93%	207	73.79	11.23
	African American	1,115	64.39%	718	72.44	11.61
	White	3,073	77.97%	2,396	76.97	10.23
	Hispanic	1,271	63.10%	802	72.17	11.80
	American Indian	11	90.91%	10	79.64	6.76
	Other	387	60.21%	233	71.99	11.87
	No response	255	68.63%	175	73.67	12.35
Advanced degree	Asian	116	75.86%	88	76.03	10.30
	African American	512	70.31%	360	74.81	11.26
	White	860	88.72%	763	80.51	8.95
	Hispanic	491	72.30%	355	74.36	11.38
	American Indian	5	80.00%	4	79.60	8.99
	Other	123	71.54%	88	74.22	12.17
	No response	73	79.45%	58	76.33	11.79
No response	Asian	9	33.33%	3	63.22	16.20
	African American	70	47.14%	33	64.09	16.81
	White	82	53.66%	44	70.78	12.55
	Hispanic	63	42.86%	27	65.63	14.06
	American Indian	1	0.00%	0	69.00	-
	Other	39	41.03%	16	66.95	13.00
	No response	1,701	47.44%	807	67.47	13.27
<b>Gender within Education Level</b>						
Education level	Gender	Total	Passing candidates	Scaled score		

			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	127	29.13%	37	60.60	14.45
	Male	120	47.50%	57	66.43	13.75
	No response	31	38.71%	12	65.87	10.99
High school diploma or GED	Female	1,873	43.09%	807	65.51	13.82
	Male	1,820	48.52%	883	67.31	13.19
	No response	369	43.09%	159	65.98	13.99
Some college	Female	5,250	54.76%	2,875	69.91	11.92
	Male	5,173	60.89%	3,150	71.48	11.67
	No response	965	52.64%	508	69.31	12.04
4-year college degree	Female	2,765	66.91%	1,850	73.53	11.87
	Male	3,144	74.59%	2,345	75.65	10.67
	No response	499	69.34%	346	74.64	10.80
Advanced degree	Female	986	74.54%	735	75.73	11.23
	Male	1,016	82.78%	841	78.21	10.30
	No response	178	78.65%	140	77.73	10.68
No response	Female	882	45.80%	404	66.55	13.82
	Male	878	48.63%	427	68.11	13.26
	No response	205	48.29%	99	68.02	12.31

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
			All candidates		17,455	59.70%
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	663	60.90%	404	71.12	12.99
	African American	2,869	50.90%	1,459	68.02	12.87
	White	8,108	68.90%	5,584	74.24	10.98
	Hispanic	3,215	51.90%	1,667	68.6	12.43
	American Indian	47	68.10%	32	74.32	10.51
	Other	861	50.20%	432	68.03	13.74
	No response	1,692	50.30%	851	68.51	13.06
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	7,693	56.50%	4,345	70.18	12.67
	Male	8,395	63.70%	5,345	72.35	11.9
	No response	1,367	54.10%	739	69.87	12.65
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	313	62.00%	194	71.1	12.83
	African American	1,370	49.10%	673	67.56	12.78
	White	3,293	67.00%	2,206	73.64	11.36
	Hispanic	1,544	46.00%	710	66.91	12.74
	American Indian	22	63.60%	14	74.45	7.8
	Other	387	47.80%	185	67.22	13.83
	No response	764	47.50%	363	67.53	13.29
Male	Asian	308	60.70%	187	71.19	13.23
	African American	1,245	53.30%	663	68.71	12.8
	White	4,226	71.50%	3,022	74.97	10.52
	Hispanic	1,443	58.60%	845	70.56	11.74
	American Indian	22	68.20%	15	72.59	12.58

	Other	390	53.60%	209	69.01	13.48
	No response	761	53.10%	404	69.33	13.04
No response	Asian	42	54.80%	23	70.83	12.76
	African American	254	48.40%	123	67.09	13.58
	White	589	60.40%	356	72.35	11.64
	Hispanic	228	49.10%	112	67.64	12.8
	American Indian	3	100.00%	3	86	1
	Other	84	45.20%	38	67.18	14.38
	No response	167	50.30%	84	69.27	11.79

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	146	41.80%	61	65.78	12.58
High school diploma or GED	2,570	44.90%	1,153	66.11	13.47
Some college	7,420	56.50%	4,189	70.36	11.74
4-year college degree	4,579	70.80%	3,243	74.62	11.03
Advanced degree	1,486	80.40%	1,195	77.55	10.46
No response	1,254	46.90%	588	67.22	13.38

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	13,324	62.90%	8,379	72.23	11.87
Spanish	1,748	50.50%	883	68.36	12.7
Other	1,191	52.10%	621	67.95	14.14
No response	1,192	45.80%	546	67.07	13.14

### Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	15	26.70%	4	57.93	14.46
	African American	14	28.60%	4	59.43	14.45
	White	74	55.40%	41	69.36	11.77
	Hispanic	28	35.70%	10	65.46	9.95
	American Indian	0	-	-	-	-
	Other	14	7.10%	1	61.43	11.39
	No response	1	100.00%	1	77	-



High school diploma or GED	Asian	73	37.00%	27	64.25	13.97
	African American	513	32.60%	167	61.64	13.42
	White	1,180	56.10%	662	69.99	11.77
	Hispanic	588	36.40%	214	63.22	13.99
	American Indian	15	40.00%	6	69.2	8.21
	Other	133	37.60%	50	62.44	16.4
	No response	68	39.70%	27	66.13	12.17
Some college	Asian	219	55.30%	121	69.13	13.83
	African American	1,417	47.80%	678	67.35	12.22
	White	3,579	64.00%	2,290	72.93	10.72
	Hispanic	1,521	49.60%	755	68.16	11.51
	American Indian	18	83.30%	15	75.61	12.7
	Other	397	46.60%	185	66.78	12.97
	No response	269	53.90%	145	70.28	11.88
4-year college degree	Asian	256	68.80%	176	73.69	11.16
	African American	610	64.10%	391	72.07	11.45
	White	2,525	76.70%	1,937	76.51	10.13
	Hispanic	765	61.40%	470	71.79	11.52
	American Indian	9	88.90%	8	79.56	7.49
	Other	229	62.00%	142	72.38	12.08
	No response	185	64.30%	119	72.71	12.65
Advanced degree	Asian	99	75.80%	75	75.87	10.3
	African American	291	71.10%	207	74.86	10.76
	White	692	89.60%	620	80.69	8.82
	Hispanic	284	72.20%	205	74.24	11.22
	American Indian	4	75.00%	3	77.25	8.42
	Other	71	69.00%	49	73.69	12.61
	No response	45	80.00%	36	77.2	10.1
No response	Asian	1	100.00%	1	80	-
	African American	24	50.00%	12	62.83	19.08
	White	58	58.60%	34	71.88	12.72
	Hispanic	29	44.80%	13	64.38	14.18
	American Indian	1	0.00%	0	69	-
	Other	17	29.40%	5	64	10.79
	No response	1,124	46.50%	523	67.19	13.24
<b>Gender within Education Level</b>						
Education level	Gender	Total	Passing candidates	Scaled score		

			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	61	36.10%	22	62.84	13.7
	Male	65	49.20%	32	68.95	11.06
	No response	20	35.00%	7	64.45	11.79
High school diploma or GED	Female	1,207	43.80%	529	65.57	13.7
	Male	1,148	46.90%	538	66.81	13.07
	No response	215	40.00%	86	65.45	14.13
Some college	Female	3,348	53.70%	1,798	69.59	11.91
	Male	3,471	60.30%	2,092	71.43	11.41
	No response	601	49.80%	299	68.39	12.12
4-year college degree	Female	1,866	67.60%	1,261	73.66	11.67
	Male	2,400	73.80%	1,771	75.44	10.44
	No response	313	67.40%	211	74.08	11.02
Advanced degree	Female	627	75.40%	473	76.19	10.74
	Male	754	84.40%	636	78.56	10.11
	No response	105	81.90%	86	78.39	10.45
No response	Female	584	44.90%	262	66.22	13.88
	Male	557	49.60%	276	68.2	13.05
	No response	113	44.20%	50	67.57	11.96

All Life (including Annuities & Variable Contacts)						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	8,826	59.40%	5,246	71.03	12.83
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	177	54.20%	96	68.56	14.35
	African American	2,618	53.90%	1,410	68.91	13.42
	White	2,054	76.10%	1,563	76.26	10.94
	Hispanic	2,415	55.80%	1,347	70.17	12.28
	American Indian	19	57.90%	11	73.63	10.7
	Other	664	53.50%	355	69.36	12.78
	No response	879	52.80%	464	69.17	13.06
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	4,190	56.40%	2,363	70.22	12.95
	Male	3,756	62.80%	2,358	71.86	12.77
	No response	880	59.70%	525	71.34	12.32
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	80	50.00%	40	65.2	16.73
	African American	1,318	53.00%	698	68.78	13.37
	White	885	71.90%	636	75.28	11.58
	Hispanic	1,165	52.60%	613	69.35	12.39
	American Indian	5	60.00%	3	73	6.71
	Other	349	48.70%	170	68.27	12.64
	No response	388	52.30%	203	68.93	12.62
Male	Asian	75	69.30%	52	73.63	10.98
	African American	1,030	54.50%	561	68.89	13.44
	White	958	80.40%	770	77.39	10.3
	Hispanic	1,048	58.80%	616	70.82	12.3
	American Indian	13	53.80%	7	73.85	12.51

	Other	260	61.20%	159	70.83	13.21
	No response	372	51.90%	193	69.09	13.5
No response	Asian	22	18.20%	4	63.5	9.32
	African American	270	55.90%	151	69.61	13.65
	White	211	74.40%	157	75.3	10.61
	Hispanic	202	58.40%	118	71.56	11.16
	American Indian	1	100.00%	1	74	-
	Other	55	47.30%	26	69.35	11.04
	No response	119	57.10%	68	70.21	13.14

### Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	132	34.10%	45	61.4	15.24
	High school diploma or GED	1,492	46.60%	696	66.79	13.78
	Some college	3,968	59.10%	2,344	70.96	12.02
	4-year college degree	1,829	71.00%	1,298	74.74	11.82
	Advanced degree	694	75.10%	521	75.99	11.49
	No response	711	48.10%	342	67.7	13.55

### Native Language

		Total	Passing Candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
	English	5,666	65.20%	3,694	72.8	12.11
	Spanish	1,455	52.40%	763	69.24	12.56
	Other	1,054	45.40%	479	66.16	14.36
	No response	651	47.60%	310	67.51	13.66

### Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	12	25.00%	3	55.92	17.37
	African American	44	22.70%	10	57.68	14.17
	White	37	45.90%	17	68.08	13.04
	Hispanic	32	37.50%	12	60.47	16.25
	American Indian	0	-	-	-	-
	Other	5	40.00%	2	60.4	17.5
	No response	2	50.00%	1	70	11.31

High school diploma or GED	Asian	28	35.70%	10	65.46	11.43
	African American	475	37.70%	179	63.18	14.85
	White	353	63.70%	225	72.11	11.73
	Hispanic	463	44.90%	208	66.78	12.71
	American Indian	1	100.00%	1	89	-
	Other	120	45.00%	54	65.69	14.86
	No response	52	36.50%	19	66.54	13.15
Some college	Asian	72	51.40%	37	67.46	14.59
	African American	1,327	54.30%	720	68.99	12.54
	White	924	76.70%	709	76.1	10.26
	Hispanic	1,173	53.80%	631	69.99	11.52
	American Indian	15	46.70%	7	70.73	9.9
	Other	307	51.50%	158	68.94	12.02
	No response	150	54.70%	82	70.17	11.22
4-year college degree	Asian	40	77.50%	31	74.43	11.81
	African American	505	64.80%	327	72.88	11.78
	White	548	83.80%	459	79.05	10.44
	Hispanic	506	65.60%	332	72.76	12.19
	American Indian	2	100.00%	2	80	2.83
	Other	158	57.60%	91	71.44	11.58
	No response	70	80.00%	56	76.19	11.2
Advanced degree	Asian	17	76.50%	13	76.94	10.56
	African American	221	69.20%	153	74.75	11.92
	White	168	85.10%	143	79.76	9.45
	Hispanic	207	72.50%	150	74.52	11.61
	American Indian	1	100.00%	1	89	-
	Other	52	75.00%	39	74.94	11.62
	No response	28	78.60%	22	74.93	14.17
No response	Asian	8	25.00%	2	61.13	15.96
	African American	46	45.70%	21	64.74	15.68
	White	24	41.70%	10	68.13	11.97
	Hispanic	34	41.20%	14	66.71	14.09
	American Indian	0	-	-	-	-
	Other	22	50.00%	11	69.23	14.3
	No response	577	49.20%	284	68.02	13.33
<b>Gender within Education Level</b>						
Education level	Gender	Total	Passing candidates	Scaled score		

			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	66	22.70%	15	58.53	14.92
	Male	55	45.50%	25	63.44	15.97
	No response	11	45.50%	5	68.45	9.3
High school diploma or GED	Female	666	41.70%	278	65.41	14.06
	Male	672	51.30%	345	68.17	13.37
	No response	154	47.40%	73	66.71	13.8
Some college	Female	1,902	56.60%	1,077	70.46	11.91
	Male	1,702	62.20%	1,058	71.56	12.18
	No response	364	57.40%	209	70.83	11.76
4-year college degree	Female	899	65.50%	589	73.26	12.29
	Male	744	77.20%	574	76.32	11.37
	No response	186	72.60%	135	75.58	10.39
Advanced degree	Female	359	73.00%	262	74.93	12.01
	Male	262	78.20%	205	77.22	10.77
	No response	73	74.00%	54	76.78	11
No response	Female	298	47.70%	142	67.18	13.7
	Male	321	47.00%	151	67.94	13.64
	No response	92	53.30%	49	68.58	12.77

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	3,534	55.00%	1,942	70.69	11.01
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	61	60.70%	37	72.98	11.01
	African American	1,048	53.90%	565	70.37	10.64
	White	1,046	62.40%	653	72.93	11
	Hispanic	805	48.60%	391	68.68	10.94
	American Indian	14	64.30%	9	76.79	10.58
	Other	174	56.90%	99	71.09	10.25
	No response	386	48.70%	188	68.91	11.36
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,849	53.40%	988	70.51	11.15
	Male	1,082	60.10%	650	71.55	10.91
	No response	603	50.40%	304	69.69	10.68
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	30	60.00%	18	71.5	12.51
	African American	583	56.40%	329	70.9	11.02
	White	532	58.60%	312	72.43	10.9
	Hispanic	410	45.10%	185	68.03	10.76
	American Indian	5	80.00%	4	79.8	10.73
	Other	90	53.30%	48	71.11	11.49
	No response	199	46.20%	92	68.72	11.49
Male	Asian	18	77.80%	14	77.89	8.52
	African American	227	54.60%	124	70.37	10.17
	White	375	68.80%	258	74.09	10.7
	Hispanic	290	55.20%	160	69.99	10.67
	American Indian	5	60.00%	3	78	13.51

	Other	43	62.80%	27	70.93	9.9
	No response	124	51.60%	64	68.7	12.14
No response	Asian	13	38.50%	5	69.62	8.42
	African American	238	47.10%	112	69.07	10.07
	White	139	59.70%	83	71.73	11.92
	Hispanic	105	43.80%	46	67.61	12.09
	American Indian	4	50.00%	2	71.5	5.8
	Other	41	58.50%	24	71.2	7.58
	No response	63	50.80%	32	69.92	9.29

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	21	33.30%	7	66.76	9.64
High school diploma or GED	795	41.80%	332	67.07	11.19
Some college	1,629	56.40%	919	71.15	10.61
4-year college degree	631	67.70%	427	74.12	10.35
Advanced degree	179	74.30%	133	75.03	10.2
No response	279	44.40%	124	68.08	11.05

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	2,609	57.50%	1,501	71.49	10.9
Spanish	472	47.00%	222	68.19	10.69
Other	194	54.60%	106	69.94	11.37
No response	259	43.60%	113	67.74	11.34

### Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	0	-	-	-	-
	African American	4	0.00%	0	62.5	7.55
	White	8	37.50%	3	67.63	4.34
	Hispanic	6	33.30%	2	66.67	13.11
	American Indian	0	-	-	-	-
	Other	3	66.70%	2	70.33	17.01



	No response	0	-	-	-	-
High school diploma or GED	Asian	7	57.10%	4	72.14	4.74
	African American	271	43.20%	117	67.52	11.13
	White	229	45.00%	103	68.31	11.07
	Hispanic	221	34.80%	77	65.05	11.07
	American Indian	3	66.70%	2	83.67	15.7
	Other	44	45.50%	20	67.2	10.07
	No response	20	45.00%	9	64.6	13.97
Some college	Asian	32	53.10%	17	70.09	11.6
	African American	569	57.10%	325	71.2	10.32
	White	476	62.00%	295	72.93	10.19
	Hispanic	375	48.80%	183	68.87	11.27
	American Indian	9	55.60%	5	73.33	8.96
	Other	92	57.60%	53	71.16	9.95
	No response	76	53.90%	41	71.08	10.79
4-year college degree	Asian	15	73.30%	11	77.93	11.16
	African American	140	58.60%	82	71.16	10.21
	White	266	75.60%	201	76.62	10.68
	Hispanic	159	61.60%	98	72.14	8.9
	American Indian	2	100.00%	2	82	4.24
	Other	21	71.40%	15	76.48	9.58
	No response	28	64.30%	18	72.14	9.83
Advanced degree	Asian	7	71.40%	5	76.43	9.16
	African American	53	66.00%	35	74.3	10.29
	White	58	84.50%	49	75.97	12.25
	Hispanic	40	72.50%	29	73.8	7.9
	American Indian	0	-	-	-	-
	Other	12	66.70%	8	74.58	8.3
	No response	9	77.80%	7	78.33	8
No response	Asian	0	-	-	-	-
	African American	11	54.50%	6	71.64	8.09
	White	9	22.20%	2	67.33	9.11
	Hispanic	4	50.00%	2	66.5	5.74
	American Indian	0	-	-	-	-
	Other	2	50.00%	1	76.5	12.02
	No response	253	44.70%	113	67.91	11.28
<b>Gender within Education Level</b>						

Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	10	30.00%	3	65.6	10.38
	Male	4	75.00%	3	73.75	11.24
	No response	7	14.30%	1	64.43	6.6
High school diploma or GED	Female	420	44.00%	185	67.34	11.59
	Male	216	42.60%	92	66.88	11.6
	No response	159	34.60%	55	66.62	9.49
Some college	Female	894	55.00%	492	71.11	10.81
	Male	458	61.60%	282	71.84	10.33
	No response	277	52.30%	145	70.13	10.41
4-year college degree	Female	287	62.70%	180	73.39	10.33
	Male	249	71.10%	177	74.96	9.83
	No response	95	73.70%	70	74.12	11.65
Advanced degree	Female	90	68.90%	62	74.46	9.97
	Male	65	87.70%	57	77.28	8.04
	No response	24	58.30%	14	71.13	14.47
No response	Female	148	44.60%	66	68.28	11.54
	Male	90	43.30%	39	67.58	11.28
	No response	41	46.30%	19	68.44	8.63

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	3,667	56.10%	2,057	70.56	10.1
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	59	57.60%	34	70.86	9.53
	African American	296	43.60%	129	67.66	9.77
	White	1,784	64.90%	1,157	72.69	9.61
	Hispanic	978	45.90%	449	67.95	10.52
	American Indian	8	50.00%	4	72.63	11.22
	Other	119	42.00%	50	68.87	7.87
	No response	423	55.30%	234	70	9.98
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,946	51.50%	1,002	69.44	10.24
	Male	1,455	61.40%	893	71.75	9.81
	No response	266	60.90%	162	72.17	9.75
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	23	52.20%	12	71.96	10.57
	African American	149	41.60%	62	66.64	10.56
	White	929	59.30%	551	71.47	9.47
	Hispanic	585	42.90%	251	66.94	10.88
	American Indian	5	40.00%	2	71.4	7.4
	Other	45	31.10%	14	67.84	8.82
	No response	210	52.40%	110	69.46	9.77
Male	Asian	33	60.60%	20	70.33	7.39
	African American	118	45.80%	54	68.6	9.27
	White	748	69.90%	523	73.67	9.69
	Hispanic	326	50.90%	166	69.52	9.89
	American Indian	2	#####	2	85	1.41

	Other	64	51.60%	33	70.11	6.63
	No response	164	57.90%	95	70.41	10.19
No response	Asian	3	66.70%	2	68.33	22.5
	African American	29	44.80%	13	69.07	6.75
	White	107	77.60%	83	76.44	8.42
	Hispanic	67	47.80%	32	69.06	9.28
	American Indian	1	0.00%	0	54	-
	Other	10	30.00%	3	65.6	9.81
	No response	49	59.20%	29	70.88	10.26

### Education Level

	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	33	30.30%	10	65.7	8.9
	High school diploma or GED	560	41.10%	230	66.28	10.88
	Some college	1,414	50.70%	717	69.75	9.31
	4-year college degree	1,055	68.50%	723	73.42	9.59
	Advanced degree	246	69.50%	171	73.99	10.64
	No response	359	57.40%	206	70.07	9.85

### Native Language

	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	2,441	61.50%	1,502	71.9	9.69
	Spanish	676	41.00%	277	66.87	10.48
	Other	208	40.90%	85	68.02	9.95
	No response	342	56.40%	193	69.8	10.19

### Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	0	-	-	-	-
	African American	2	0.00%	0	67	2.83
	White	13	46.20%	6	66.38	8.83
	Hispanic	18	22.20%	4	65.06	9.63
	American Indian	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-

High school diploma or GED	Asian	6	0.00%	0	61.17	1.94
	African American	28	50.00%	14	65.21	14.05
	White	234	50.90%	119	69.41	9.15
	Hispanic	269	32.70%	88	63.79	11.38
	American Indian	1	0.00%	0	54	-
	Other	15	40.00%	6	66.73	9.57
	No response	7	42.90%	3	66.71	12.67
Some college	Asian	22	63.60%	14	71.55	9.95
	African American	154	33.80%	52	66.37	8.22
	White	720	58.50%	421	71.31	9.43
	Hispanic	413	45.00%	186	68.56	8.92
	American Indian	7	57.10%	4	75.29	8.99
	Other	56	37.50%	21	68.11	7.54
	No response	42	45.20%	19	67.43	11.03
4-year college degree	Asian	20	60.00%	12	72.5	7.23
	African American	81	56.80%	46	70.26	10.84
	White	666	73.90%	492	74.63	9.02
	Hispanic	218	62.40%	136	71.53	10.58
	American Indian	0	-	-	-	-
	Other	36	50.00%	18	70.86	7.16
	No response	34	55.90%	19	72.44	10.12
Advanced degree	Asian	9	77.80%	7	73	13.17
	African American	29	51.70%	15	69	8.13
	White	136	79.40%	108	76.43	10.94
	Hispanic	49	63.30%	31	71.73	9.56
	American Indian	0	-	-	-	-
	Other	6	50.00%	3	71.5	8.87
	No response	17	41.20%	7	70.88	9.96
No response	Asian	2	50.00%	1	66.5	9.19
	African American	2	#####	2	77.5	2.12
	White	15	73.30%	11	75.4	8.09
	Hispanic	11	36.40%	4	63.18	12.83
	American Indian	0	-	-	-	-
	Other	6	33.30%	2	66.83	9.02
	No response	323	57.60%	186	70.1	9.74
<b>Gender within Education Level</b>						
Education level	Gender	Total	Passing candidates	Scaled score		

			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	15	26.70%	4	64	11.35
	Male	16	31.30%	5	66.75	6.26
	No response	2	50.00%	1	70	7.07
High school diploma or GED	Female	385	40.00%	154	65.82	11.12
	Male	140	47.90%	67	67.79	10.48
	No response	35	25.70%	9	65.37	9.26
Some college	Female	812	47.00%	382	68.98	8.92
	Male	500	55.60%	278	70.57	9.77
	No response	102	55.90%	57	71.86	9.45
4-year college degree	Female	471	66.00%	311	72.8	10.33
	Male	518	69.50%	360	73.66	8.9
	No response	66	78.80%	52	75.88	8.95
Advanced degree	Female	87	64.40%	56	72.36	10.97
	Male	138	69.60%	96	74.65	10.32
	No response	21	90.50%	19	76.38	10.98
No response	Female	176	54.00%	95	69.56	10.07
	Male	143	60.80%	87	70.54	10.05
	No response	40	60.00%	24	70.68	8.11

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	1,937	68.50%	1,326	73.56	10.38
Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	33	75.80%	25	73.76	12.74
	African American	355	67.60%	240	72.93	9.23
	White	719	75.90%	546	75.89	9.44
	Hispanic	446	57.40%	256	70.88	10.61
	American Indian	4	100.00%	4	82.5	2.08
	Other	67	59.70%	40	71	12.73
	No response	313	68.70%	215	73.15	11.39
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	981	64.60%	634	72.81	10.32
	Male	723	70.00%	506	73.48	10.84
	No response	233	79.80%	186	76.95	8.38
Race or Ethnicity within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	10	60.00%	6	69.4	12.51
	African American	188	66.50%	125	72.48	10.08
	White	376	69.70%	262	74.75	9.38
	Hispanic	223	57.40%	128	70.85	10.64
	American Indian	2	100.00%	2	81	1.41
	Other	46	58.70%	27	70.8	13.36
	No response	136	61.80%	84	71.94	10.52
Male	Asian	20	80.00%	16	74.55	13.12
	African American	110	70.00%	77	73.55	8.22
	White	264	80.70%	213	76.26	9.43
	Hispanic	197	56.90%	112	70.59	10.87
	American Indian	1	100.00%	1	85	-

	Other	16	50.00%	8	68.88	11.89
	No response	115	68.70%	79	72.33	13.62
No response	Asian	3	100.00%	3	83	5.29
	African American	57	66.70%	38	73.18	8.14
	White	79	89.90%	71	80.1	8.52
	Hispanic	26	61.50%	16	73.38	7.94
	American Indian	1	100.00%	1	83	-
	Other	5	100.00%	5	79.6	4.98
	No response	62	83.90%	52	77.31	7.09

### Education Level

Education level	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
Less than high school	15	33.30%	5	64.47	10.71
High school diploma or GED	338	55.60%	188	70.55	10.87
Some college	897	69.00%	619	73.66	9.76
4-year college degree	359	78.30%	281	76.23	9.67
Advanced degree	60	88.30%	53	79.27	7.69
No response	268	67.20%	180	72.69	11.59

### Native Language

Native language	Total	Passing candidates		Scaled score	
		%	<i>n</i>	Mean	<i>SD</i>
English	1,420	71.50%	1,016	74.44	9.7
Spanish	218	52.30%	114	69.67	11.36
Other	39	56.40%	22	68.95	12.63
No response	260	66.90%	174	72.69	11.75

### Ethnicity within Education Level

Education level	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Asian	4	50.00%	2	71.25	9.32
	African American	1	100.00%	1	70	-
	White	3	33.30%	1	64.33	10.02
	Hispanic	6	16.70%	1	58.33	11.69
	American Indian	0	-	-	-	-
	Other	1	0.00%	0	69	-
	No response	0	-	-	-	-



High school diploma or GED	Asian	6	66.70%	4	71.33	10.21
	African American	57	63.20%	36	71.61	9.41
	White	126	62.70%	79	72.71	10.65
	Hispanic	130	43.10%	56	67.9	10.47
	American Indian	1	100.00%	1	82	-
	Other	9	88.90%	8	73	19.31
	No response	9	44.40%	4	67.56	12.4
Some college	Asian	15	86.70%	13	73.4	15.24
	African American	218	64.20%	140	72.29	9.3
	White	367	76.80%	282	76.02	8.76
	Hispanic	217	61.30%	133	71.57	10.12
	American Indian	2	100.00%	2	82.5	3.54
	Other	47	51.10%	24	69.34	11.88
	No response	31	80.60%	25	75.97	8.32
4-year college degree	Asian	4	75.00%	3	78	14.28
	African American	65	80.00%	52	75.54	8.43
	White	188	81.40%	153	77.21	9.43
	Hispanic	80	68.80%	55	74	10.88
	American Indian	1	100.00%	1	83	-
	Other	6	66.70%	4	76.17	10.68
	No response	15	86.70%	13	77.8	8.68
Advanced degree	Asian	4	75.00%	3	77	11.17
	African American	9	88.90%	8	78.56	6.09
	White	32	90.60%	29	80.72	7.98
	Hispanic	11	81.80%	9	76	6.87
	American Indian	0	-	-	-	-
	Other	3	100.00%	3	77.67	5.69
	No response	1	100.00%	1	89	-
No response	Asian	0	-	-	-	-
	African American	5	60.00%	3	72.2	13.16
	White	3	66.70%	2	70.67	7.51
	Hispanic	2	100.00%	2	75.5	0.71
	American Indian	0	-	-	-	-
	Other	1	100.00%	1	82	-
	No response	257	66.90%	172	72.67	11.69
<b>Gender within Education Level</b>						
Education level	Gender	Total	Passing candidates	Scaled score		

			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	3	66.70%	2	71.67	6.51
	Male	10	20.00%	2	61.3	11.61
	No response	2	50.00%	1	69.5	0.71
High school diploma or GED	Female	181	54.10%	98	70.09	11.31
	Male	119	57.10%	68	70.61	10.67
	No response	38	57.90%	22	72.55	9.28
Some college	Female	490	64.50%	316	72.85	9.81
	Male	315	72.10%	227	73.86	9.91
	No response	92	82.60%	76	77.26	8.09
4-year college degree	Female	173	75.70%	131	75.54	10.14
	Male	158	79.10%	125	76.37	9.27
	No response	28	89.30%	25	79.61	8.37
Advanced degree	Female	23	82.60%	19	76.35	7.43
	Male	25	92.00%	23	80.44	7.74
	No response	12	91.70%	11	82.42	6.68
No response	Female	111	61.30%	68	72.14	10.56
	Male	96	63.50%	61	70.49	13.97
	No response	61	83.60%	51	77.18	7.48

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form					
					Total
		PK	QL	UJ	
All candidates	<i>n</i>	5,759	5,802	5,824	17,385
	Correct answer rate	0.69	0.7	0.71	0.71
	Correlation	0.23	0.24	0.23	0.24
Asian	<i>n</i>	212	230	217	659
	Correct answer rate	0.69	0.69	0.71	0.7
	Correlation	0.24	0.25	0.23	0.24
African American	<i>n</i>	954	931	964	2,849
	Correct answer rate	0.67	0.68	0.69	0.68
	Correlation	0.23	0.25	0.25	0.25
White	<i>n</i>	2,650	2,713	2,740	8,103
	Correct answer rate	0.71	0.73	0.74	0.73
	Correlation	0.22	0.23	0.21	0.22
Hispanic	<i>n</i>	1,072	1,068	1,065	3,205
	Correct answer rate	0.67	0.67	0.69	0.68
	Correlation	0.21	0.24	0.23	0.23
American Indian	<i>n</i>	15	17	14	46
	Correct answer rate	0.71	0.72	0.73	0.73
	Correlation	0.15	0.09	0.23	0.15
Other	<i>n</i>	291	268	290	849
	Correct answer rate	0.68	0.68	0.69	0.68
	Correlation	0.26	0.23	0.26	0.26
No response	<i>n</i>	565	575	534	1,674
	Correct answer rate	0.67	0.68	0.7	0.68
	Correlation	0.26	0.23	0.25	0.25

Note: Correct Answer Rate = average proportion correct.  
Correlation = average corrected item-total correlation.

Life and Annuity (Incl. Variable Contracts) Examination Performance by Form					
		Form			Total
		TG	UH	VI	
All candidates	<i>n</i>	2,948	2,895	2,969	8,812
	Correct answer rate	0.68	0.67	0.68	0.68
	Correlation	0.22	0.2	0.19	0.21
Asian	<i>n</i>	54	60	63	177
	Correct answer rate	0.63	0.66	0.67	0.65
	Correlation	0.3	0.27	0.15	0.26
African American	<i>n</i>	877	843	892	2,612
	Correct answer rate	0.66	0.65	0.67	0.66
	Correlation	0.22	0.19	0.2	0.21
White	<i>n</i>	679	683	691	2,053
	Correct answer rate	0.74	0.72	0.72	0.73
	Correlation	0.18	0.18	0.18	0.18
Hispanic	<i>n</i>	819	781	813	2,413
	Correct answer rate	0.68	0.66	0.67	0.67
	Correlation	0.2	0.19	0.18	0.19
American Indian	<i>n</i>	8	4	7	19
	Correct answer rate	0.74	0.64	0.69	0.7
	Correlation	0.16	0.05	0.21	0.15
Other	<i>n</i>	224	217	222	663
	Correct answer rate	0.68	0.65	0.67	0.67
	Correlation	0.21	0.19	0.17	0.19
No response	<i>n</i>	287	307	281	875
	Correct answer rate	0.66	0.66	0.66	0.66
	Correlation	0.21	0.17	0.2	0.2

Note: Correct Answer Rate = average proportion correct.  
Correlation = average corrected item-total correlation.

Health Examination Performance by Form				
		Form		Total
		UG	VH	
All candidates	<i>n</i>	1,765	1,767	3,532
	Correct answer rate	0.73	0.74	0.74
	Correlation	0.2	0.21	0.2
Asian	<i>n</i>	35	26	61
	Correct answer rate	0.74	0.77	0.75
	Correlation	0.24	0.16	0.2
African American	<i>n</i>	520	527	1,047
	Correct answer rate	0.73	0.73	0.73
	Correlation	0.19	0.19	0.19
White	<i>n</i>	522	523	1,045
	Correct answer rate	0.76	0.75	0.76
	Correlation	0.19	0.23	0.21
Hispanic	<i>n</i>	398	407	805
	Correct answer rate	0.71	0.72	0.72
	Correlation	0.18	0.2	0.19
American Indian	<i>n</i>	10	4	14
	Correct answer rate	0.78	0.74	0.76
	Correlation	0.35	0.51	0.43
Other	<i>n</i>	82	92	174
	Correct answer rate	0.74	0.74	0.74
	Correlation	0.19	0.16	0.17
No response	<i>n</i>	198	188	386
	Correct answer rate	0.71	0.72	0.72
	Correlation	0.21	0.24	0.22

Note: Correct Answer Rate = average proportion correct.  
Correlation = average corrected item-total correlation.

General Lines Examination Performance by Form					
		Form			Total
		QJ	RK	SL	
All candidates	<i>n</i>	1,240	1,225	1,199	3,664
	Correct answer rate	0.68	0.67	0.67	0.67
	Correlation	0.21	0.22	0.21	0.21
Asian	<i>n</i>	22	22	15	59
	Correct answer rate	0.68	0.7	0.63	0.67
	Correlation	0.19	0.22	0.19	0.2
African American	<i>n</i>	87	110	99	296
	Correct answer rate	0.64	0.64	0.65	0.64
	Correlation	0.17	0.23	0.16	0.18
White	<i>n</i>	630	561	592	1,783
	Correct answer rate	0.71	0.7	0.7	0.7
	Correlation	0.21	0.21	0.2	0.21
Hispanic	<i>n</i>	325	338	315	978
	Correct answer rate	0.65	0.65	0.64	0.64
	Correlation	0.2	0.23	0.22	0.22
American Indian	<i>n</i>	1	5	2	8
	Correct answer rate	0.67	0.73	0.73	0.71
	Correlation	-	0.3	-	0.31
Other	<i>n</i>	46	42	31	119
	Correct answer rate	0.67	0.64	0.66	0.65
	Correlation	0.11	0.16	0.16	0.14
No response	<i>n</i>	129	147	145	421
	Correct answer rate	0.68	0.66	0.66	0.66
	Correlation	0.19	0.2	0.19	0.19

Note: Correct Answer Rate = average proportion correct.  
Correlation = average corrected item-total correlation.

Personal Lines Examination Performance by Form				
		Form		Total
		TG	UH	
All candidates	<i>n</i>	975	957	1,932
	Correct answer rate	0.71	0.7	0.7
	Correlation	0.2	0.2	0.19
Asian	<i>n</i>	22	11	33
	Correct answer rate	0.73	0.7	0.71
	Correlation	0.25	0.2	0.25
African American	<i>n</i>	165	188	353
	Correct answer rate	0.69	0.7	0.69
	Correlation	0.18	0.2	0.17
White	<i>n</i>	360	358	718
	Correct answer rate	0.75	0.7	0.74
	Correlation	0.19	0.2	0.18
Hispanic	<i>n</i>	232	214	446
	Correct answer rate	0.69	0.7	0.68
	Correlation	0.19	0.2	0.18
American Indian	<i>n</i>	2	2	4
	Correct answer rate	0.76	0.7	0.73
	Correlation	-	-	-
Other	<i>n</i>	36	30	66
	Correct answer rate	0.71	0.7	0.71
	Correlation	0.27	0.2	0.23
No response	<i>n</i>	158	154	312
	Correct answer rate	0.68	0.7	0.68
	Correlation	0.19	0.2	0.18

Note: Correct Answer Rate = average proportion correct.  
Correlation = average corrected item-total correlation.