

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

2024 Annual Report

Florida Department of Financial Services
Division of Insurance Agent and Agency Services
200 East Gaines Street | Tallahassee, FL 32399-0319
www.MyFloridaCFO.com/Division/Agents

OVERVIEW

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

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 1, 2024 through December 31, 2024.

BACKGROUND

The data included in this report are for exams administered from January 1, 2024 through December 31, 2024.

The Health & Life (Including Annuities & Variable Contracts) exam was administered to 30,883 candidates, and four forms were active: JG, KH, LI, and MH. The Life (Including Annuities & Variable Contracts) exam was administered to 15,413 candidates, and four forms were active: OH, PI, QJ, and RI. The Health exam was administered to 9,276 candidates, and three forms were active: HU, IV, and KV. The General Lines exam was administered to 6,454 candidates, and four forms were active: DE, EF, FG, and GF. The Personal Lines exam was administered to 5,680 candidates, and five forms were active: CU, CW, FU, FW, and GV.

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	46,296	50.90%	23,550	68.24	14.44
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	1,785	52.10%	930	68.55	14.86
	African American	9,783	42.30%	4,134	65.14	14.72
	White	16,989	60.40%	10,262	71.69	13.22
	Hispanic	11,047	46.20%	5,101	66.72	14.28
	American Indian	162	53.70%	87	68.92	14.23
	Other	2,680	45.10%	1,209	65.81	15.29
	No response	3,850	47.50%	1,827	66.78	15.38
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	23,141	53.90%	12,472	69.2	14.31
	Male	20,860	47.40%	9,879	67.16	14.49
	No response	2,295	52.20%	1,199	68.38	14.5
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	786	55.60%	437	70.11	14.06
	African American	4,497	42.90%	1,929	65.15	14.94
	White	8,957	63.80%	5,714	72.74	13.1
	Hispanic	5,683	49.70%	2,822	67.91	13.86
	American Indian	71	45.10%	32	65.85	15.05
	Other	1,201	47.60%	572	66.47	15.17
	No response	1,946	49.60%	966	67.53	15.2
Male	Asian	918	49.90%	458	67.71	15.23
	African American	4,767	41.60%	1,981	65.07	14.59
	White	7,229	55.90%	4,040	70.34	13.26

	Hispanic	4,854	42.20%	2,046	65.38	14.56
	American Indian	84	58.30%	49	70.99	13.5
	Other	1,333	42.50%	566	64.96	15.51
	No response	1,675	44.10%	739	65.75	15.42
No response	Asian	81	43.20%	35	62.95	16.21
	African American	519	43.20%	224	65.66	14.02
	White	803	63.30%	508	72.18	13.04
	Hispanic	510	45.70%	233	66.16	15.04
	American Indian	7	85.70%	6	75.29	7.09
	Other	146	48.60%	71	68.09	13.79
	No response	229	53.30%	122	68.01	16.16
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	622	35.50%	221	62.32	15.88
	High school diploma or GED	11,625	37.70%	4,388	63.85	14.62
	Some college	17,430	50.90%	8,873	68.35	13.61
	4-year college degree	10,236	63.00%	6,451	72.3	13.39
	Advanced degree	3,472	68.60%	2,381	74.57	13.04
	No response	2,911	42.50%	1,236	64.57	16.14
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	35,105	53.10%	18,645	69.19	13.87
	Spanish	4,471	45.40%	2,032	66.21	15.05
	Other	4,275	43.50%	1,859	64.85	16.07
	No response	2,445	41.50%	1,014	64.22	16.19

Race or 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	13	23.10%	3	49.15	21.29
	African American	113	26.50%	30	58.97	16.26
	White	236	46.20%	109	66.72	13.13
	Hispanic	204	29.40%	60	60.22	16.37
	American Indian	2	50.00%	1	46.5	34.65
	Other	43	30.20%	13	60.79	17.42
	No response	11	45.50%	5	65.36	17.31
High school diploma or GED	Asian	275	32.70%	90	61.3	16.12
	African American	2,787	30.20%	842	60.82	14.88
	White	4,058	46.70%	1,894	67.41	13.49
	Hispanic	3,404	34.30%	1,169	62.66	14.54
	American Indian	40	42.50%	17	64.23	16.14
	Other	715	33.80%	242	61.39	15.78
	No response	346	38.70%	134	65.28	13.51
Some college	Asian	522	45.40%	237	65.97	14.1
	African American	4,048	42.50%	1,722	65.45	13.99
	White	6,725	59.30%	3,985	71.29	12.76
	Hispanic	4,338	47.50%	2,061	67.27	13.34
	American Indian	83	56.60%	47	71.22	12.34
	Other	1,071	45.50%	487	66.11	14.73
	No response	643	51.90%	334	68.58	13.49
4-year college degree	Asian	652	59.50%	388	71.37	13.52
	African American	1,944	52.20%	1,014	68.48	14.34
	White	4,519	71.50%	3,229	75.08	12.34
	Hispanic	2,124	59.10%	1,255	71.01	13.17
	American Indian	24	58.30%	14	69.63	13.23
	Other	543	54.70%	297	69.47	13.57
	No response	430	59.10%	254	71.75	14.04

Advanced degree	Asian	306	67.60%	207	74.58	13
	African American	769	61.50%	473	72.06	13
	White	1,240	76.70%	951	77.4	12.16
	Hispanic	755	63.40%	479	72.93	13.08
	American Indian	11	72.70%	8	74.27	12.08
	Other	207	65.20%	135	73.11	13.89
	No response	184	69.60%	128	74.32	14.44
No response	Asian	17	29.40%	5	63.12	14.69
	African American	122	43.40%	53	62.3	17.17
	White	211	44.50%	94	66.58	14.29
	Hispanic	222	34.70%	77	61.95	17.78
	American Indian	2	0.00%	0	52	7.07
	Other	101	34.70%	35	61.34	16.9
	No response	2,236	43.50%	972	64.93	16.01
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	324	40.10%	130	64.81	14.84
	Male	276	29.30%	81	59.27	16.39
	No response	22	45.50%	10	63.77	18.23
High school diploma or GED	Female	6,055	41.80%	2,530	65.15	14.56
	Male	5,051	32.90%	1,661	62.3	14.58
	No response	519	38.00%	197	63.78	14.27
Some college	Female	8,547	53.80%	4,600	69.23	13.52
	Male	8,002	47.60%	3,811	67.4	13.65
	No response	881	52.40%	462	68.53	13.63
4-year college degree	Female	5,132	66.20%	3,399	73.32	13.27
	Male	4,575	59.30%	2,715	71.12	13.42
	No response	529	63.70%	337	72.53	13.46
Advanced degree	Female	1,547	73.20%	1,132	75.91	12.95
	Male	1,753	64.90%	1,137	73.5	13.02

	No response	172	65.10%	112	73.32	13
No response	Female	1,536	44.30%	681	65.48	15.62
	Male	1,203	39.40%	474	63.44	16.49
	No response	172	47.10%	81	64.31	17.82

All Health & Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	30,883	51.70%	15,963	68.54	13.87
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	1,184	51.40%	608	68.48	14.48
	African American	5,543	41.90%	2,325	65.15	14.13
	White	12,788	59.60%	7,618	71.32	12.92
	Hispanic	7,152	47.30%	3,384	67.13	13.63
	American Indian	113	50.40%	57	68.22	13.5
	Other	1,508	47.50%	717	66.92	14.57
	No response	2,595	48.30%	1,254	66.97	15.19
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	16,073	54.50%	8,758	69.39	13.67
	Male	13,358	48.10%	6,420	67.47	14
	No response	1,452	54.10%	785	68.94	14.19
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	533	54.20%	289	69.67	13.49
	African American	2,749	43.70%	1,202	65.63	14.08
	White	6,862	62.50%	4,291	72.2	12.79
	Hispanic	3,803	50.20%	1,911	68.05	13.26
	American Indian	50	44.00%	22	64.6	14.6
	Other	710	49.00%	348	67.34	14.32
	No response	1,366	50.90%	695	67.75	15.05
Male	Asian	612	48.90%	299	67.64	15.13
	African American	2,489	39.90%	994	64.6	14.17
	White	5,356	55.30%	2,960	70.09	13

	Hispanic	3,040	43.50%	1,321	65.91	13.9
	American Indian	58	53.40%	31	70.64	12.1
	Other	721	46.20%	333	66.29	15.06
	No response	1,082	44.50%	482	66	15.08
No response	Asian	39	51.30%	20	65.36	16.1
	African American	305	42.30%	129	65.26	14.11
	White	570	64.40%	367	72.27	12.8
	Hispanic	309	49.20%	152	67.77	14.4
	American Indian	5	80.00%	4	76.4	8.35
	Other	77	46.80%	36	68.83	11.88
	No response	147	52.40%	77	66.88	16.83
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	321	44.50%	143	65.72	14.44
	High school diploma or GED	7,276	39.10%	2,845	64.43	13.92
	Some college	11,746	51.00%	5,989	68.39	13.2
	4-year college degree	7,328	62.30%	4,562	71.93	13.13
	Advanced degree	2,324	68.90%	1,602	74.71	12.5
	No response	1,888	43.50%	822	65.05	15.83
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	24,551	53.30%	13,077	69.19	13.43
	Spanish	2,835	46.20%	1,311	66.53	14.52
	Other	1,855	47.40%	880	66.51	15.45
	No response	1,642	42.30%	695	64.56	15.98

Race or 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	9	22.20%	2	55.22	17.54
	African American	36	33.30%	12	62.33	14.42
	White	151	50.30%	76	68.23	12
	Hispanic	103	40.80%	42	63.23	16.71
	American Indian	0	0.00%	0		
	Other	17	47.10%	8	68.94	13.86
	No response	5	60.00%	3	73.8	9.23
High school diploma or GED	Asian	179	34.10%	61	62.18	16.31
	African American	1,505	31.40%	472	61.48	14.04
	White	2,904	46.20%	1,343	66.97	13.24
	Hispanic	2,076	35.60%	740	63.37	13.92
	American Indian	32	46.90%	15	65.16	15.73
	Other	366	34.20%	125	62.26	14.92
	No response	214	41.60%	89	66.6	11.39
Some college	Asian	346	46.20%	160	66.07	14.1
	African American	2,338	41.40%	967	65.1	13.63
	White	5,102	57.60%	2,941	70.78	12.5
	Hispanic	2,838	48.20%	1,367	67.4	12.87
	American Indian	60	48.30%	29	68.85	12.14
	Other	628	48.10%	302	66.81	14.44
	No response	434	51.40%	223	68.44	13.27
4-year college degree	Asian	429	57.10%	245	70.65	13.32
	African American	1,195	50.00%	598	67.63	14.33
	White	3,547	69.90%	2,478	74.41	12.15
	Hispanic	1,510	57.40%	867	70.25	12.94
	American Indian	14	57.10%	8	68.5	13.68
	Other	328	55.20%	181	70.07	13.4
	No response	305	60.70%	185	72.18	13.51

Advanced degree	Asian	212	65.10%	138	74.17	12.35
	African American	420	60.00%	252	71.54	12.8
	White	936	77.00%	721	77.31	11.65
	Hispanic	511	62.40%	319	72.6	12.83
	American Indian	6	83.30%	5	79.5	8.73
	Other	119	67.20%	80	73.57	13.36
	No response	120	72.50%	87	76.24	11.74
No response	Asian	9	22.20%	2	62.44	14.35
	African American	49	49.00%	24	66.49	13.9
	White	148	39.90%	59	66.33	13.52
	Hispanic	114	43.00%	49	66.4	16.27
	American Indian	1	0.00%	0	57	
	Other	50	42.00%	21	65.12	13.31
	No response	1,517	44.00%	667	64.8	16.15
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	190	46.30%	88	66.52	13.81
	Male	120	40.80%	49	64.29	15.26
	No response	11	54.50%	6	67.64	15.85
High school diploma or GED	Female	3,885	43.00%	1,670	65.72	13.66
	Male	3,075	34.00%	1,046	62.81	14.03
	No response	316	40.80%	129	64.41	14.31
Some college	Female	6,022	53.50%	3,222	69.09	13.06
	Male	5,167	47.80%	2,468	67.52	13.31
	No response	557	53.70%	299	68.94	13.14
4-year college degree	Female	3,822	65.10%	2,489	72.85	12.98
	Male	3,147	58.60%	1,843	70.7	13.2
	No response	359	64.10%	230	72.84	13.3
Advanced degree	Female	1,125	73.10%	822	75.77	12.33
	Male	1,096	64.90%	711	73.66	12.61

	No response	103	67.00%	69	74.18	12.34
No response	Female	1,029	45.40%	467	65.8	15.37
	Male	753	40.20%	303	64.13	16.12
	No response	106	49.10%	52	64.3	17.76

All Life (Including Annuities & Variable Contracts) Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	15,413	49.20%	7,587	67.64	15.49
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	601	53.60%	322	68.69	15.59
	African American	4,240	42.70%	1,809	65.12	15.46
	White	4,201	62.90%	2,644	72.83	14.02
	Hispanic	3,895	44.10%	1,717	65.96	15.38
	American Indian	49	61.20%	30	70.53	15.82
	Other	1,172	42.00%	492	64.38	16.06
	No response	1,255	45.70%	573	66.4	15.76
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	7,068	52.50%	3,714	68.77	15.65
	Male	7,502	46.10%	3,459	66.6	15.32
	No response	843	49.10%	414	67.41	14.99
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	253	58.50%	148	71.04	15.17
	African American	1,748	41.60%	727	64.38	16.17
	White	2,095	67.90%	1,423	74.51	13.92
	Hispanic	1,880	48.50%	911	67.63	14.99
	American Indian	21	47.60%	10	68.81	16.06
	Other	491	45.60%	224	65.21	16.24
	No response	580	46.70%	271	67.02	15.53
Male	Asian	306	52.00%	159	67.84	15.45
	African American	2,278	43.30%	987	65.59	15.02
	White	1,873	57.70%	1,080	71.07	13.96

	Hispanic	1,814	40.00%	725	64.49	15.57
	American Indian	26	69.20%	18	71.77	16.43
	Other	612	38.10%	233	63.4	15.89
	No response	593	43.30%	257	65.29	16.02
No response	Asian	42	35.70%	15	60.71	16.17
	African American	214	44.40%	95	66.24	13.9
	White	233	60.50%	141	71.96	13.65
	Hispanic	201	40.30%	81	63.69	15.68
	American Indian	2	100.00%	2	72.5	0.71
	Other	69	50.70%	35	67.26	15.7
	No response	82	54.90%	45	70.04	14.78
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	301	25.90%	78	58.68	16.55
	High school diploma or GED	4,349	35.50%	1,543	62.87	15.69
	Some college	5,684	50.70%	2,884	68.28	14.43
	4-year college degree	2,908	65.00%	1,889	73.22	13.97
	Advanced degree	1,148	67.90%	779	74.29	14.07
	No response	1,023	40.50%	414	63.68	16.68
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	10,554	52.80%	5,568	69.2	14.84
	Spanish	1,636	44.10%	721	65.64	15.92
	Other	2,420	40.50%	979	63.57	16.41
	No response	803	39.70%	319	63.53	16.6

Race or 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	25.00%	1	35.5	25.17
	African American	77	23.40%	18	57.4	16.9
	White	85	38.80%	33	64.06	14.64
	Hispanic	101	17.80%	18	57.14	15.51
	American Indian	2	50.00%	1	46.5	34.65
	Other	26	19.20%	5	55.46	17.67
	No response	6	33.30%	2	58.33	20.02
High school diploma or GED	Asian	96	30.20%	29	59.65	15.72
	African American	1,282	28.90%	370	60.04	15.78
	White	1,154	47.70%	551	68.53	14.05
	Hispanic	1,328	32.30%	429	61.55	15.4
	American Indian	8	25.00%	2	60.5	18.33
	Other	349	33.50%	117	60.48	16.62
	No response	132	34.10%	45	63.14	16.19
Some college	Asian	176	43.80%	77	65.77	14.14
	African American	1,710	44.20%	755	65.92	14.45
	White	1,623	64.30%	1,044	72.86	13.41
	Hispanic	1,500	46.30%	694	67.01	14.2
	American Indian	23	78.30%	18	77.39	10.8
	Other	443	41.80%	185	65.12	15.09
	No response	209	53.10%	111	68.85	13.96
4-year college degree	Asian	223	64.10%	143	72.78	13.82
	African American	749	55.50%	416	69.84	14.25
	White	972	77.30%	751	77.52	12.73
	Hispanic	614	63.20%	388	72.88	13.54
	American Indian	10	60.00%	6	71.2	13.13
	Other	215	54.00%	116	68.56	13.81
	No response	125	55.20%	69	70.7	15.25

Advanced degree	Asian	94	73.40%	69	75.5	14.38
	African American	349	63.30%	221	72.68	13.22
	White	304	75.70%	230	77.66	13.65
	Hispanic	244	65.60%	160	73.62	13.6
	American Indian	5	60.00%	3	68	13.38
	Other	88	62.50%	55	72.49	14.62
	No response	64	64.10%	41	70.72	18.02
No response	Asian	8	37.50%	3	63.88	16.02
	African American	73	39.70%	29	59.48	18.61
	White	63	55.60%	35	67.16	16.06
	Hispanic	108	25.90%	28	57.24	18.16
	American Indian	1	0.00%	0	47	
	Other	51	27.50%	14	57.63	19.21
	No response	719	42.40%	305	65.22	15.73
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	134	31.30%	42	62.4	15.93
	Male	156	20.50%	32	55.4	16.23
	No response	11	36.40%	4	59.91	20.33
High school diploma or GED	Female	2,170	39.60%	860	64.12	16
	Male	1,976	31.10%	615	61.52	15.38
	No response	203	33.50%	68	62.81	14.2
Some college	Female	2,525	54.60%	1,378	69.57	14.55
	Male	2,835	47.40%	1,343	67.18	14.24
	No response	324	50.30%	163	67.84	14.42
4-year college degree	Female	1,310	69.50%	910	74.71	14.01
	Male	1,428	61.10%	872	72.02	13.84
	No response	170	62.90%	107	71.87	13.82
Advanced degree	Female	422	73.50%	310	76.28	14.49
	Male	657	64.80%	426	73.24	13.69

	No response	69	62.30%	43	72.03	13.91
No response	Female	507	42.20%	214	64.83	16.1
	Male	450	38.00%	171	62.28	17.05
	No response	66	43.90%	29	64.33	18.07

All Health Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	9,276	47.10%	4,366	67.79	12.49
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	205	56.10%	115	70.65	11.1
	African American	1,984	42.00%	834	66.34	12.51
	White	2,932	53.60%	1,571	69.73	12.18
	Hispanic	2,794	44.30%	1,239	67.17	12.12
	American Indian	24	45.80%	11	69.21	10.89
	Other	461	46.20%	213	67.25	12.48
	No response	876	43.70%	383	66.17	14.02
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	4,208	49.70%	2,093	68.45	12.57
	Male	4,364	44.20%	1,927	67.08	12.43
	No response	704	49.10%	346	68.28	12.26
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	80	60.00%	48	71.09	11.43
	African American	839	43.30%	363	66.7	12.45
	White	1,428	54.90%	784	70.14	12.28
	Hispanic	1,243	48.90%	608	68.27	11.93
	American Indian	11	54.50%	6	71.09	11.6
	Other	183	49.20%	90	68.64	12.38
	No response	424	45.80%	194	66.11	14.87
Male	Asian	107	52.30%	56	69.86	10.35
	African American	921	40.70%	375	66.03	12.53
	White	1,309	51.40%	673	69.2	12.03

	Hispanic	1,404	40.40%	567	66.18	12.24
	American Indian	11	36.40%	4	67.09	11.18
	Other	239	42.70%	102	65.73	12.71
	No response	373	40.20%	150	65.72	13.58
No response	Asian	18	61.10%	11	73.39	13.8
	African American	224	42.90%	96	66.23	12.7
	White	195	58.50%	114	70.28	12.43
	Hispanic	147	43.50%	64	67.43	11.84
	American Indian	2	50.00%	1	70.5	6.36
	Other	39	53.80%	21	70	10.44
	No response	79	49.40%	39	68.62	10.94
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	120	41.70%	50	62.8	15.15
	High school diploma or GED	3,007	40.00%	1,202	65.82	12.36
	Some college	3,576	48.50%	1,736	68.39	11.85
	4-year college degree	1,408	58.00%	816	70.98	12.09
	Advanced degree	459	59.00%	271	71.64	12.13
	No response	706	41.20%	291	65.19	14.31
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	6,726	49.40%	3,320	68.58	12.03
	Spanish	1,381	42.70%	589	66.42	12.68
	Other	534	39.30%	210	65.19	13.73
	No response	635	38.90%	247	64.63	14.6

Race or 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	2	100.00%	2	75	1.41
	African American	17	29.40%	5	57.12	17.27
	White	54	42.60%	23	63.94	14.96
	Hispanic	33	48.50%	16	63.76	15.39
	American Indian	1	100.00%	1	73	
	Other	8	25.00%	2	59.38	15.36
	No response	5	20.00%	1	62	8.34
High school diploma or GED	Asian	37	43.20%	16	65.7	11.93
	African American	720	36.50%	263	64.26	13.02
	White	943	43.90%	414	67.43	11.91
	Hispanic	1,057	39.30%	415	65.56	12.35
	American Indian	7	42.90%	3	65	10.55
	Other	156	36.50%	57	64.88	11.58
	No response	87	39.10%	34	66.07	11.84
Some college	Asian	80	56.30%	45	70.44	10.25
	African American	887	43.70%	388	67.23	11.52
	White	1,172	55.20%	647	70.1	11.91
	Hispanic	1,105	44.70%	494	67.55	11.68
	American Indian	15	46.70%	7	70.93	11.58
	Other	199	46.20%	92	67.4	12.76
	No response	118	53.40%	63	67.89	12.67
4-year college degree	Asian	55	58.20%	32	72.22	11.91
	African American	250	46.80%	117	68.12	12.77
	White	557	66.60%	371	73.13	11.77
	Hispanic	421	52.70%	222	69.57	11.64
	American Indian	1	0.00%	0	69	
	Other	61	65.60%	40	71.9	12.68
	No response	63	54.00%	34	70.81	11.51

Advanced degree	Asian	28	60.70%	17	73.93	9.7
	African American	83	61.40%	51	72.31	12.02
	White	165	60.60%	100	71.99	12.31
	Hispanic	139	51.80%	72	69.95	12.28
	American Indian	0	0.00%	0		
	Other	21	76.20%	16	73.86	11.58
	No response	23	65.20%	15	72.13	13.53
No response	Asian	3	100.00%	3	75	5.29
	African American	27	37.00%	10	63.37	13.23
	White	41	39.00%	16	64.54	12.54
	Hispanic	39	51.30%	20	67.05	13.09
	American Indian	0	0.00%	0		
	Other	16	37.50%	6	65.88	8.28
	No response	580	40.70%	236	65.13	14.72
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	61	42.60%	26	62.25	16.38
	Male	51	39.20%	20	62.71	14.22
	No response	8	50.00%	4	67.63	11.19
High school diploma or GED	Female	1,396	43.10%	602	66.68	12.21
	Male	1,362	36.60%	499	64.91	12.4
	No response	249	40.60%	101	65.88	12.73
Some college	Female	1,531	50.20%	768	68.82	11.83
	Male	1,802	46.40%	837	67.85	11.83
	No response	243	53.90%	131	69.72	11.89
4-year college degree	Female	685	61.80%	423	72	11.92
	Male	611	53.80%	329	70.09	12.26
	No response	112	57.10%	64	69.63	11.83
Advanced degree	Female	182	65.40%	119	73.68	11.47
	Male	248	54.00%	134	70.06	12.42

	No response	29	62.10%	18	72.41	12.21
No response	Female	353	43.90%	155	65.33	15.2
	Male	290	37.20%	108	64.42	13.72
	No response	63	44.40%	28	67.94	11.34

All General Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	6,454	49.20%	3,175	68.49	10.82
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	135	49.60%	67	67.81	11.7
	African American	607	38.40%	233	65.57	11.13
	White	3,167	57.60%	1,824	70.73	9.96
	Hispanic	1,825	40.40%	738	66.42	10.58
	American Indian	8	75.00%	6	75	6.02
	Other	210	35.20%	74	65.53	10.38
	No response	502	46.40%	233	66.78	13.31
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	2,602	54.60%	1,421	69.72	10.6
	Male	3,519	44.50%	1,567	67.48	10.82
	No response	333	56.20%	187	69.63	11.4
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	61	63.90%	39	70.18	11.86
	African American	230	46.10%	106	67.11	11.34
	White	1,308	62.20%	814	71.84	9.52
	Hispanic	689	45.10%	311	67.77	10.05
	American Indian	2	100.00%	2	77	1.41
	Other	83	37.30%	31	65.14	11.3
	No response	229	51.50%	118	67.59	13.78
Male	Asian	69	37.70%	26	65.68	11.62
	African American	347	33.70%	117	64.67	11.03
	White	1,665	53.70%	894	69.85	10.06

	Hispanic	1,074	36.50%	392	65.38	10.75
	American Indian	5	60.00%	3	73.6	7.5
	Other	115	30.40%	35	65.32	9.53
	No response	244	41.00%	100	65.88	12.7
No response	Asian	5	40.00%	2	68.2	3.42
	African American	30	33.30%	10	64.13	9.66
	White	194	59.80%	116	70.76	11.19
	Hispanic	62	56.50%	35	69.39	11.18
	American Indian	1	100.00%	1	78	
	Other	12	66.70%	8	70.17	11.36
	No response	29	51.70%	15	68	14.43
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	23	43.50%	10	65.13	11.55
	High school diploma or GED	1,280	37.60%	481	65.7	10.76
	Some college	2,467	47.00%	1,159	68.06	10.16
	4-year college degree	1,793	58.40%	1,047	70.84	10.3
	Advanced degree	484	60.30%	292	71.86	10.04
	No response	407	45.70%	186	65.7	14.18
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	4,753	53.30%	2,534	69.69	10.17
	Spanish	1,024	36.20%	371	65.02	11.14
	Other	347	37.20%	129	65.47	11.05
	No response	330	42.70%	141	65.23	14.45

Race or 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	0.00%	0		
	African American	1	100.00%	1	83	
	White	11	36.40%	4	61.91	9.62
	Hispanic	11	45.50%	5	66.73	12.45
	American Indian	0	0.00%	0		
	Other	0	0.00%	0		
	No response	0	0.00%	0		
High school diploma or GED	Asian	17	29.40%	5	66	9.12
	African American	110	26.40%	29	62.49	10.95
	White	632	46.00%	291	67.76	10.25
	Hispanic	443	29.80%	132	63.85	10.83
	American Indian	1	100.00%	1	80	
	Other	49	30.60%	15	63.14	12.65
	No response	28	28.60%	8	64.93	8.9
Some college	Asian	53	41.50%	22	65.17	13.2
	African American	271	37.30%	101	64.87	11.41
	White	1,192	54.80%	653	70.02	9.66
	Hispanic	780	41.00%	320	66.73	9.74
	American Indian	7	71.40%	5	74.29	6.13
	Other	100	30.00%	30	64.76	9.26
	No response	64	43.80%	28	68.3	9.72
4-year college degree	Asian	44	63.60%	28	70	11.98
	African American	180	43.90%	79	67.44	10.43
	White	1,064	66.10%	703	72.8	9.6
	Hispanic	402	46.80%	188	67.62	10.94
	American Indian	0	0.00%	0		
	Other	45	40.00%	18	67.76	7.5
	No response	58	53.40%	31	70.9	9.74

Advanced degree	Asian	20	55.00%	11	71.2	6.74
	African American	39	48.70%	19	69.18	10.72
	White	225	67.60%	152	73.89	9.18
	Hispanic	160	53.10%	85	69.99	10.12
	American Indian	0	0.00%	0		
	Other	11	90.90%	10	77.27	5.14
	No response	29	51.70%	15	68.38	14.15
No response	Asian	1	100.00%	1	74	
	African American	6	66.70%	4	70.67	6.71
	White	43	48.80%	21	68.44	10.69
	Hispanic	29	27.60%	8	60.93	14.54
	American Indian	0	0.00%	0		
	Other	5	20.00%	1	58.4	17.83
	No response	323	46.70%	151	65.76	14.53
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	2	50.00%	1	74.5	12.02
	Male	21	42.90%	9	64.24	11.4
	No response	0	0.00%	0		
High school diploma or GED	Female	417	41.00%	171	67.03	10.06
	Male	805	34.90%	281	64.85	11.03
	No response	58	50.00%	29	68	10.78
Some college	Female	853	52.30%	446	69	10.09
	Male	1,453	43.50%	632	67.48	10.08
	No response	161	50.30%	81	68.37	10.93
4-year college degree	Female	917	61.50%	564	71.52	9.93
	Male	789	53.70%	424	69.87	10.62
	No response	87	67.80%	59	72.44	10.61
Advanced degree	Female	238	66.00%	157	73.27	9.88
	Male	234	53.80%	126	70.22	10.09

	No response	12	75.00%	9	75.67	7.25
No response	Female	175	46.90%	82	65.37	14.66
	Male	217	43.80%	95	65.78	13.36
	No response	15	60.00%	9	68.4	19.95

All Personal Lines Examinees						
		Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	All candidates	5,680	55.80%	3,167	70.1	11.27
Race or Ethnicity						
	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Asian	70	62.90%	44	72.71	9.85
	African American	1,790	50.30%	900	68.5	11.35
	White	1,728	64.50%	1,115	72.77	10.27
	Hispanic	1,315	53.20%	699	69.45	11.67
	American Indian	10	80.00%	8	73.4	10.19
	Other	278	48.60%	135	68.36	11.78
	No response	489	54.40%	266	68.87	11.44
Gender						
	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Female	1,658	58.70%	973	71	11.29
	Male	3,158	54.70%	1,728	69.86	11.23
	No response	864	53.90%	466	69.28	11.29
Race or Ethnicity Within Gender						
Gender	Race or ethnicity	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Female	Asian	25	72.00%	18	75.52	9.7
	African American	388	53.10%	206	69.38	11.24
	White	566	65.50%	371	73.29	10.71
	Hispanic	441	56.70%	250	69.97	11.64
	American Indian	3	100.00%	3	74	3.46
	Other	67	47.80%	32	68.06	10.94
	No response	168	55.40%	93	70.2	11.44
Male	Asian	30	70.00%	21	72.87	9.9
	African American	993	50.20%	498	68.31	11.59
	White	978	63.20%	618	72.36	9.99

	Hispanic	733	50.20%	368	69.28	11.34
	American Indian	6	66.70%	4	71.33	12.42
	Other	168	50.00%	84	69.33	12.06
	No response	250	54.00%	135	67.86	11.87
No response	Asian	15	33.30%	5	67.73	8.53
	African American	409	47.90%	196	68.14	10.84
	White	184	68.50%	126	73.31	10.25
	Hispanic	141	57.40%	81	68.71	13.38
	American Indian	1	100.00%	1	84	
	Other	43	44.20%	19	65.02	11.55
	No response	71	53.50%	38	69.27	9.6
Education Level						
	Education level	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	Less than high school	24	50.00%	12	68.5	9.45
	High school diploma or GED	1,736	46.60%	809	67.52	11.4
	Some college	2,524	58.00%	1,465	70.85	10.96
	4-year college degree	873	66.40%	580	72.98	10.85
	Advanced degree	171	70.20%	120	73.56	10.47
	No response	352	51.40%	181	68.79	11.48
Native Language						
	Native language	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
	English	4,674	56.70%	2,651	70.41	11.04
	Spanish	533	52.70%	281	69.03	12.51
	Other	192	49.50%	95	68.05	12.64
	No response	281	49.80%	140	68.52	11.25

Race or 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	0.00%	0		
	African American	1	100.00%	1	71	
	White	17	52.90%	9	69.71	9.69
	Hispanic	6	33.30%	2	64.67	9.33
	American Indian	0	0.00%	0		
	Other	0	0.00%	0		
	No response	0	0.00%	0		
High school diploma or GED	Asian	7	57.10%	4	66.14	13.21
	African American	628	42.00%	264	66.06	11.8
	White	523	54.10%	283	70.2	9.86
	Hispanic	433	46.40%	201	67.24	11.84
	American Indian	3	100.00%	3	78.67	4.62
	Other	85	32.90%	28	65.04	11.41
	No response	57	45.60%	26	64.35	12.06
Some college	Asian	29	55.20%	16	72.52	9.05
	African American	858	52.60%	451	69.11	10.83
	White	791	66.80%	528	73.36	10.4
	Hispanic	617	54.80%	338	70.27	11.24
	American Indian	2	50.00%	1	65.5	23.33
	Other	140	56.40%	79	69.96	11.5
	No response	87	59.80%	52	70.38	10.79
4-year college degree	Asian	28	64.30%	18	72.71	9.18
	African American	244	58.60%	143	71.46	10.83
	White	327	74.30%	243	75.14	9.97
	Hispanic	187	66.30%	124	72.65	11.76
	American Indian	3	66.70%	2	75.67	7.09
	Other	40	55.00%	22	70.3	11.45
	No response	44	63.60%	28	69.18	11.35

Advanced degree	Asian	6	100.00%	6	81.33	8.07
	African American	45	73.30%	33	73.4	10.41
	White	58	81.00%	47	76.22	8.41
	Hispanic	44	50.00%	22	69.27	11.74
	American Indian	2	100.00%	2	70	0
	Other	8	62.50%	5	71.38	12.78
	No response	8	62.50%	5	76	10.36
No response	Asian	0	0.00%	0		
	African American	14	57.10%	8	73.5	11.86
	White	12	41.70%	5	68.25	10.7
	Hispanic	28	42.90%	12	65.43	11.33
	American Indian	0	0.00%	0		
	Other	5	20.00%	1	59.6	15.65
	No response	293	52.90%	155	69.06	11.36
Gender Within Education Level						
Education level	Gender	Total	Passing candidates		Scaled score	
			%	<i>n</i>	Mean	<i>SD</i>
Less than high school	Female	5	60.00%	3	72.6	10.09
	Male	17	47.10%	8	67.18	9.71
	No response	2	50.00%	1	69.5	4.95
High school diploma or GED	Female	464	54.70%	254	69.73	10.98
	Male	984	43.50%	428	66.75	11.3
	No response	288	44.10%	127	66.57	11.93
Some college	Female	686	59.90%	411	71.43	11.46
	Male	1,448	57.50%	832	70.87	10.78
	No response	390	56.90%	222	69.79	10.67
4-year college degree	Female	320	65.00%	208	72.39	11.35
	Male	443	66.80%	296	73.06	10.62
	No response	110	69.10%	76	74.37	10.23
Advanced degree	Female	54	66.70%	36	72.52	11.98
	Male	90	74.40%	67	74.52	9.97

	No response	27	63.00%	17	72.44	8.82
No response	Female	129	47.30%	61	69.18	10.52
	Male	176	55.10%	97	68.72	12.24
	No response	47	48.90%	23	67.98	11.29

Health and Life and Annuity (Incl. Var. Contracts) Examination Performance by Form						
		Form				Total
		JG	KH	LI	MH	
All candidates	<i>n</i>	9,585	9,732	9,780	1,381	30,478
	Correct answer rate	0.67	0.68	0.68	0.71	0.68
	Correlation	0.25	0.26	0.27	0.28	0.26
Asian	<i>n</i>	380	384	350	45	1,159
	Correct answer rate	0.68	0.68	0.68	0.7	0.68
	Correlation	0.26	0.27	0.3	0.22	0.28
African American	<i>n</i>	1,741	1,669	1,806	224	5,440
	Correct answer rate	0.64	0.64	0.65	0.67	0.65
	Correlation	0.25	0.26	0.27	0.3	0.26
White	<i>n</i>	3,978	4,113	4,062	562	12,715
	Correct answer rate	0.7	0.7	0.71	0.73	0.7
	Correlation	0.24	0.25	0.26	0.28	0.26
Hispanic	<i>n</i>	2,197	2,258	2,246	377	7,078
	Correct answer rate	0.66	0.66	0.67	0.72	0.67
	Correlation	0.25	0.25	0.27	0.3	0.26
American Indian	<i>n</i>	36	44	28	5	113
	Correct answer rate	0.63	0.69	0.67	0.71	0.66
	Correlation	0.3	0.27	0.27	0.32	0.28
Other	<i>n</i>	483	452	477	63	1,475
	Correct answer rate	0.66	0.67	0.67	0.72	0.67
	Correlation	0.25	0.28	0.28	0.29	0.27
No response	<i>n</i>	770	812	811	105	2,498
	Correct answer rate	0.66	0.67	0.68	0.71	0.67
	Correlation	0.24	0.25	0.25	0.13	0.24

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

* Online Proctored form

Life and Annuity (Incl. Variable Contracts) Examination Performance by Form						
		Form				Total
		OH	PI	QJ	RI	
All candidates	<i>n</i>	4,875	4,861	5,022	564	15,322
	Correct answer rate	0.65	0.66	0.66	0.71	0.66
	Correlation	0.25	0.26	0.28	0.27	0.26
Asian	<i>n</i>	178	220	182	17	597
	Correct answer rate	0.66	0.65	0.68	0.69	0.67
	Correlation	0.24	0.26	0.26	0.31	0.26
African American	<i>n</i>	1,347	1,322	1,377	157	4,203
	Correct answer rate	0.63	0.63	0.63	0.69	0.63
	Correlation	0.24	0.25	0.27	0.26	0.25
White	<i>n</i>	1,305	1,326	1,357	202	4,190
	Correct answer rate	0.7	0.7	0.72	0.74	0.71
	Correlation	0.23	0.24	0.26	0.25	0.25
Hispanic	<i>n</i>	1,292	1,201	1,271	127	3,891
	Correct answer rate	0.64	0.64	0.64	0.71	0.64
	Correlation	0.24	0.25	0.28	0.32	0.26
American Indian	<i>n</i>	16	16	13	4	49
	Correct answer rate	0.68	0.68	0.74	0.59	0.69
	Correlation	0.32	0.28	0.23	0.07	0.26
Other	<i>n</i>	350	350	422	36	1,158
	Correct answer rate	0.62	0.63	0.64	0.65	0.63
	Correlation	0.26	0.25	0.29	0.21	0.26
No response	<i>n</i>	387	426	400	21	1,234
	Correct answer rate	0.64	0.66	0.65	0.64	0.65
	Correlation	0.23	0.24	0.29	0.2	0.25

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

* Online Proctored form

Health Examination Performance by Form					
		Form			Total
		HU	IV	KV	
All candidates	<i>n</i>	4,352	4,546	339	9,237
	Correct answer rate	0.7	0.7	0.75	0.7
	Correlation	0.21	0.26	0.23	0.23
Asian	<i>n</i>	104	94	7	205
	Correct answer rate	0.73	0.74	0.82	0.74
	Correlation	0.19	0.22	0.27	0.2
African American	<i>n</i>	939	977	59	1,975
	Correct answer rate	0.69	0.69	0.71	0.69
	Correlation	0.22	0.26	0.24	0.24
White	<i>n</i>	1,368	1,445	115	2,928
	Correct answer rate	0.71	0.72	0.77	0.72
	Correlation	0.22	0.26	0.2	0.24
Hispanic	<i>n</i>	1,323	1,365	100	2,788
	Correct answer rate	0.69	0.69	0.73	0.69
	Correlation	0.2	0.25	0.27	0.23
American Indian	<i>n</i>	11	13	0	24
	Correct answer rate	0.67	0.71		0.69
	Correlation	0.25	0.23		0.24
Other	<i>n</i>	223	223	11	457
	Correct answer rate	0.7	0.71	0.76	0.7
	Correlation	0.21	0.25	0.21	0.23
No response	<i>n</i>	384	429	47	860
	Correct answer rate	0.69	0.7	0.73	0.69
	Correlation	0.22	0.26	0.24	0.23

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

* Online Proctored form

General Lines Examination Performance by Form						
		Form				Total
		DE	EF	FG	GF	
All candidates	<i>n</i>	2,113	2,054	2,053	209	6,429
	Correct answer rate	0.63	0.64	0.64	0.66	0.63
	Correlation	0.21	0.2	0.2	0.19	0.2
Asian	<i>n</i>	44	43	37	10	134
	Correct answer rate	0.6	0.64	0.63	0.63	0.62
	Correlation	0.2	0.23	0.23	0.2	0.22
African American	<i>n</i>	194	204	183	24	605
	Correct answer rate	0.6	0.6	0.6	0.63	0.6
	Correlation	0.19	0.19	0.2	0.2	0.19
White	<i>n</i>	1,030	985	1,036	112	3,163
	Correct answer rate	0.65	0.67	0.66	0.68	0.66
	Correlation	0.2	0.19	0.2	0.19	0.2
Hispanic	<i>n</i>	592	608	577	43	1,820
	Correct answer rate	0.61	0.62	0.62	0.6	0.61
	Correlation	0.2	0.19	0.19	0.15	0.19
American Indian	<i>n</i>	2	4	2	0	8
	Correct answer rate	0.73	0.65	0.72		0.7
	Correlation		0.2			0.2
Other	<i>n</i>	78	60	65	6	209
	Correct answer rate	0.61	0.59	0.6	0.63	0.6
	Correlation	0.17	0.13	0.15	0.29	0.16
No response	<i>n</i>	173	150	153	14	490
	Correct answer rate	0.62	0.63	0.62	0.68	0.62
	Correlation	0.22	0.17	0.2	0.22	0.2

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation.
(Corrected item-total correlation is defined in the glossary.)

* Online Proctored form

Personal Lines Examination Performance by Form							
		Form					Total
		CU	CW	FU	FW	GV	
All candidates	<i>n</i>	47	4,950	11	14	641	5,663
	Correct answer rate	0.61	0.6	0.53	0.61	0.58	0.59
	Correlation	0.25	0.19	0.33	0.06	0.15	0.17
Asian	<i>n</i>	2	63	1	1	3	70
	Correct answer rate	0.56	0.62	0.68	0.64	0.6	0.62
	Correlation		0.17			0.02	0.14
African American	<i>n</i>	18	1,520	3	1	240	1,782
	Correct answer rate	0.55	0.57	0.28	0.64	0.56	0.56
	Correlation	0.22	0.18	0.26		0.14	0.17
White	<i>n</i>	15	1,519	3	8	183	1,728
	Correct answer rate	0.68	0.64	0.69	0.62	0.61	0.63
	Correlation	0.29	0.17	0.28	0.17	0.15	0.16
Hispanic	<i>n</i>	7	1,184	3	1	115	1,310
	Correct answer rate	0.56	0.6	0.59	0.6	0.59	0.6
	Correlation	0.25	0.2	0.32		0.13	0.18
American Indian	<i>n</i>	0	10	0	0	0	10
	Correct answer rate		0.64				0.64
	Correlation		0.11				0.11
Other	<i>n</i>	2	237	1	1	37	278
	Correct answer rate	0.54	0.57	0.48	0.56	0.57	0.58
	Correlation		0.19			0.15	0.15
No response	<i>n</i>	3	417	0	2	63	485
	Correct answer rate	0.73	0.59		0.56	0.56	0.59
	Correlation	0.43	0.18			0.16	0.18

Note. Correct answer rate = average proportion correct. Correlation = average corrected item-total correlation. (Corrected item-total correlation is defined in the glossary.)

* Online Proctored form