

October 27, 2023

The Honorable Greg Abbott
Governor's Office
P.O. Box 12428
Austin, Texas 78711

The Honorable Dan Patrick
Lieutenant Governor's Office
P.O. Box 12068
Austin, Texas 78711

The Honorable Dade Phelan
Speaker, House of Representatives
P.O. Box 2910
Austin, Texas 78768-2910

Dear Governors and Speaker:

Texas Insurance Code 4002.008 requires the Texas Department of Insurance to conduct an annual review to determine if there are disparities in pass rates for licensing examinations based on race, gender, or national origin.

I'm attaching the annual report for Fiscal Year 2023. The disparities in pass rates are detailed in the Executive Summary of the report.

Please let me know if you have any questions or need more information. You can also contact Chief Deputy Commissioner Dan Paschal at 512-804-4409 or Dan.Paschal@tdi.texas.gov.

Respectfully,



Cassie Brown
Commissioner of Insurance

Texas Department of Insurance
Demographic Analysis
September 1, 2022–August 31, 2023

Prepared by:
Pearson VUE
September 30, 2023

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Scope of Work

This report was developed for the Texas Department of Insurance (TDI). It summarizes statistical information relating to the English forms of all examinations administered by Pearson VUE from September 1, 2022, through August 31, 2023. Pearson VUE began administration of online-proctored exams, called OnVUE exams, for TDI on June 29, 2021. The OnVUE test delivery allows candidates to test remotely instead of coming to the test centers. The Texas Department of Insurance discontinued administration of Insurance Service Representative and Life and Health Insurance Counselor exams beginning September 1, 2021.

Executive Summary

Demographic information was collected from all first-time¹ 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, national origin (of both self and parent), and mode of delivery. Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the twelve TDI exams, ranging from a low of $N = 38$ for the Property and Casualty Risk Manager exam to a high of $N = 27,180$ 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^2) 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 eight exam lines have insufficient overall volume for meaningful demographic comparisons across many or all demographic groups:

- Adjuster – All Lines
- Adjuster – Property & Casualty
- Adjuster – Workers Compensation
- Limited Lines
- Managing General Agent
- Public Insurance Adjuster
- Property and Casualty Risk Manager
- Surplus Lines

¹ The volume of first-time test takers is likely to be overestimated in these data because OnVUE exam forms were published under a new exam series code. When a new exam series code is introduced, Pearson VUE's attempt count starts over at one for all candidates taking the new exam.

² The standard error of the mean for a group of size N is calculated by dividing the group standard deviation by the square root of N .

The remaining four exams (General Lines – Life, Accident and Health, Life Agent, General Lines – Property and Casualty and Personal Lines Property and Casualty) had large enough sample sizes so that meaningful comparisons could be made for the gender, ethnicity and primary language survey questions. The count threshold for consideration of potential differences is the following: the reference group (e.g. Male, Caucasian/White (non-Hispanic), or English primary language) needs a minimum count of 200 candidates; the focal group (e.g. Female, Black/African-American, Hispanic/Latino American, Spanish, etc.) needs a minimum count of 50. Independent *t*-tests of the scaled scores were used to compare the performance of male to female, 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 four exams with sufficient overall volume for meaningful demographic comparisons, male scored significantly higher than female. Caucasian/White (non-Hispanic) candidates scored significantly higher than Asian American/Pacific Islander, Black/African-American, Hispanic/Latino American, and Native American candidates. English primary language candidates also scored higher than Spanish primary language candidates. Overall, as education level increased, the percentage of those who passed the exam also tend to increase. In general, the candidates who self-selected to appear in Online Proctored exams performed better than the Standard Test Center candidates. It should be noted here that the sample sizes for the Online Proctored exams are much smaller than that for the Standard Test Center exams.

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 breakdown for the number of scored 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
TX-Adj	Adjuster - All Lines	L	150	589
TX-PCAdj	Adjuster - Property and Casualty	L	150	192
TX-WCAdj	Adjuster - Workers Compensation	L	60	93
TX-LAH	General Lines - Life, Accident and Health	JJ, KK, LL, MK	130 (100 + 30)	27,180
TX-PropCas	General Lines - Property and Casualty	DH, EI, FJ, GI	130 (100 + 30)	12,644
TX-Life	Life Agent	OM, PN, QO, RN	80 (50 + 30)	19,502
TX-LL	Limited Lines	L	50	1,978
TX-MGA	Managing General Agent	L	150	67
TX-PLPropCas	Personal Lines Property and Casualty	CM, FN, GN, HM	100 (75 + 25)	3,410
TX-PCRM	Property and Casualty Risk Manager	L	100	38
TX-PubAdj	Public Insurance Adjuster	M	100	229
TX-Surplus	Surplus Lines	L	60	226

Candidate Performance

Table 2 to Table 171 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, national origin, and mode of delivery. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score on the examination
- 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 by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	589	45.3	267	65.19	16.50

Table 3. Adjuster - All Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	292	52.4	153	67.99	13.93
Female	258	39.5	102	65.30	13.04
Choose not to respond	17	58.8	10	67.82	21.51
No response	22	9.1	2	24.64	25.78

Figure 1. Adjuster - All Lines Percent Passing by Gender

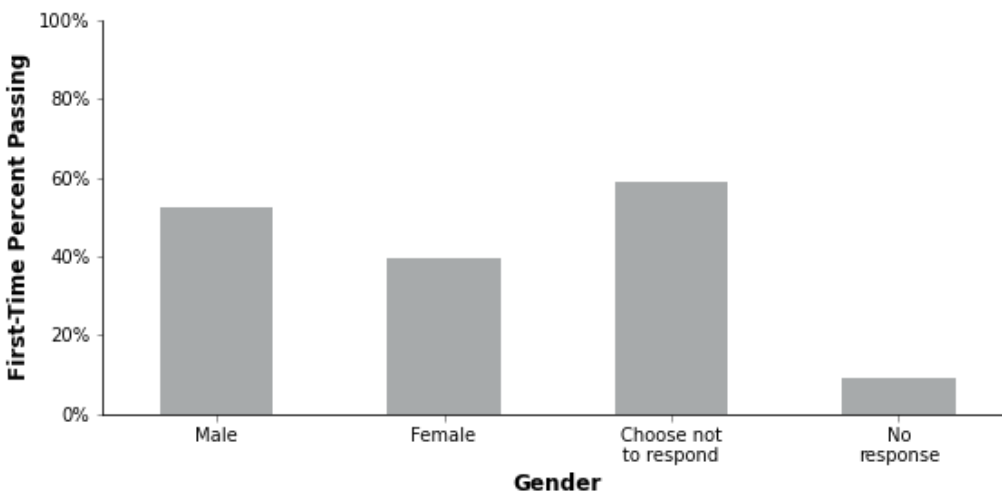


Table 4. Adjuster - All Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	18	50.0	9	63.00	18.53
Black / African-American	162	32.1	52	62.44	13.81
Hispanic / Latino American	80	37.5	30	62.61	14.08
Native American	4	25.0	1	63.00	13.34
Caucasian / White (non-Hispanic)	228	62.3	142	72.36	10.60
Other	20	50.0	10	67.00	13.43
Choose not to respond	52	38.5	20	63.90	15.72
No response	25	12.0	3	28.84	28.20

Figure 2. Adjuster - All Lines Percent Passing by Ethnicity

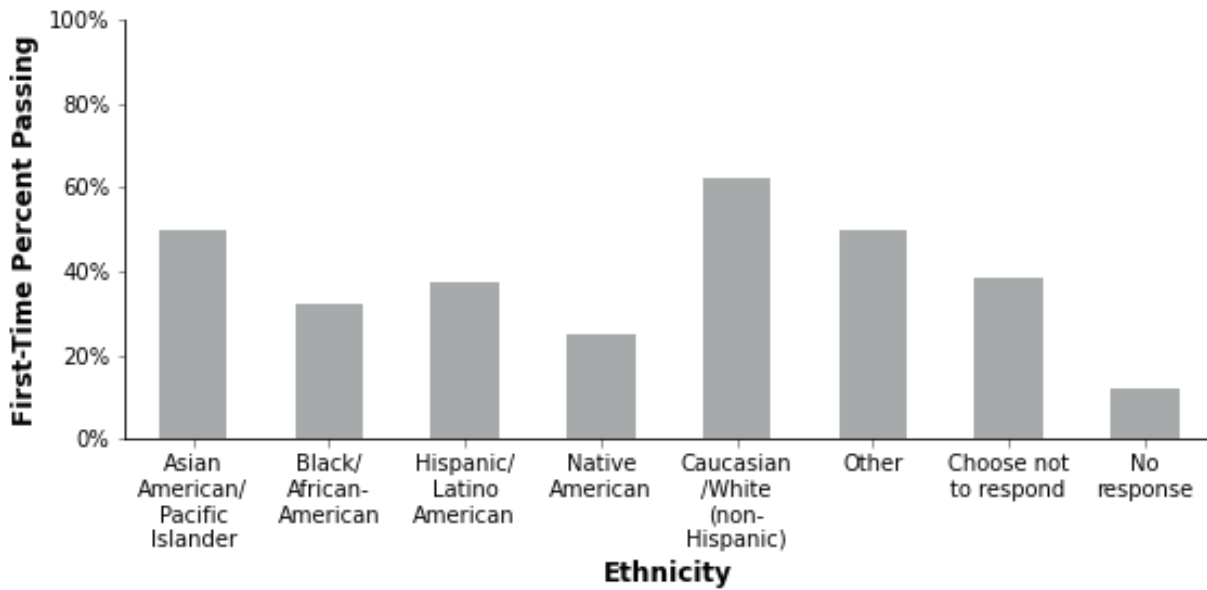


Table 5. Adjuster - All Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	335	55.5	186	69.39	13.49
Yes, less than 30 hours	76	35.5	27	64.28	12.10
No	152	33.6	51	62.61	13.92
No response	26	11.5	3	28.73	26.49

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

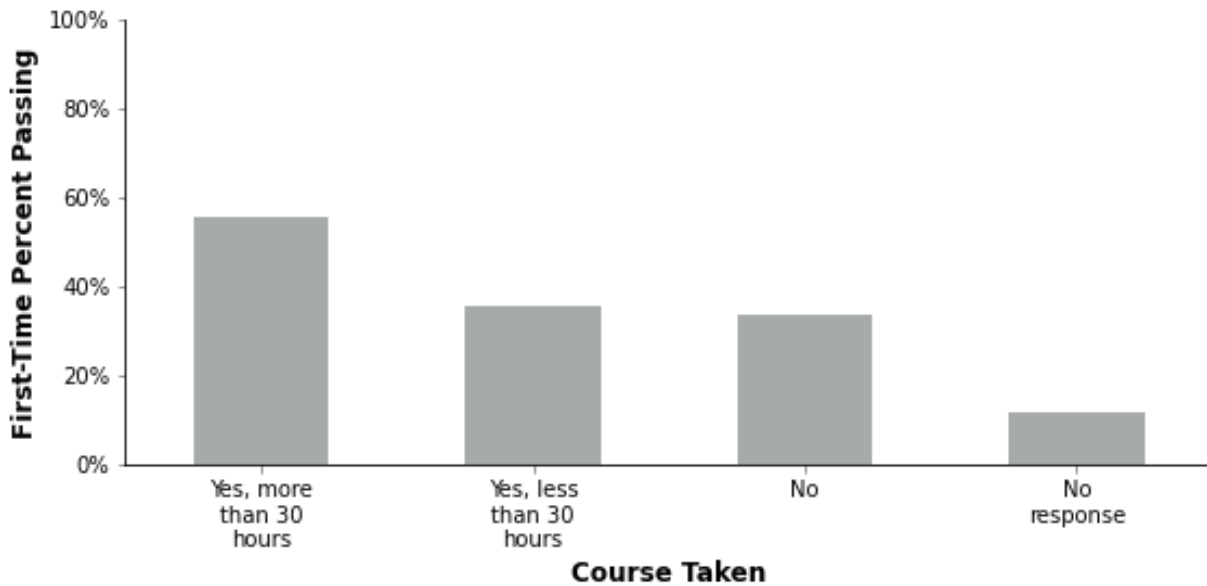


Table 6. Adjuster - All Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	71	67.6	48	73.35	11.87
Between \$50,000 and \$100,000	259	55.6	144	70.17	11.28
Between \$25,000 and \$50,000	165	32.7	54	62.80	13.92
Less than \$25,000	63	27.0	17	57.43	14.72
No response	31	12.9	4	33.26	28.72

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

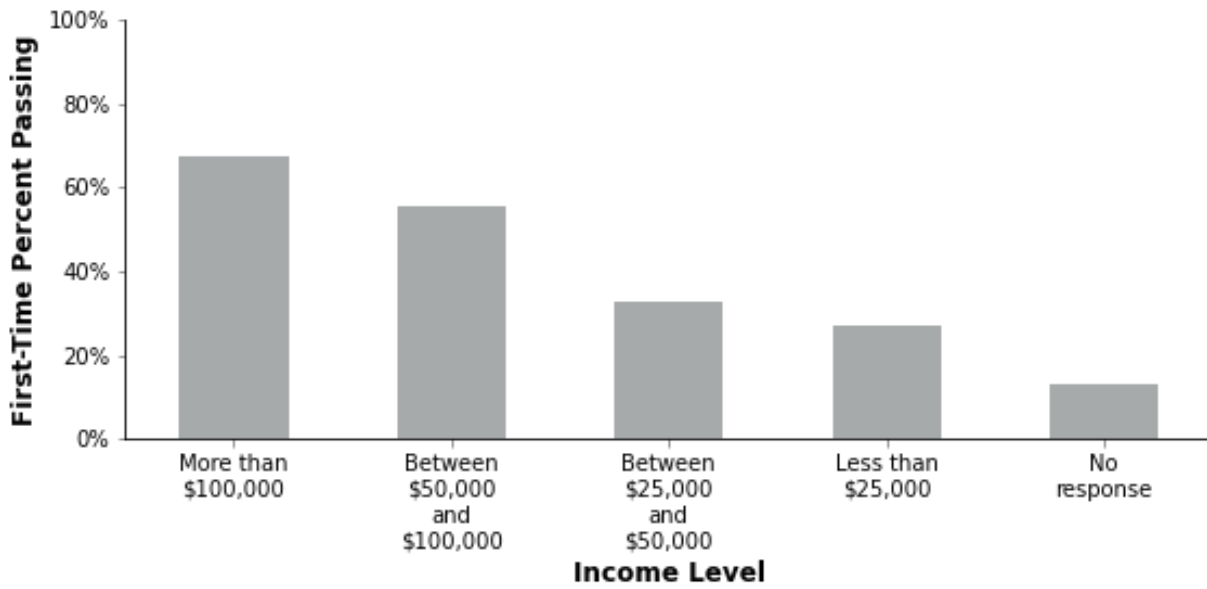


Table 7. Adjuster - All Lines Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	180	35.6	64	64.04	12.09
Between 31 and 50 hours	229	51.1	117	68.20	14.27
Between 51 and 70 hours	97	57.7	56	69.58	12.36
More than 70 hours	48	45.8	22	66.65	13.74
No response	35	22.9	8	37.17	30.81

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

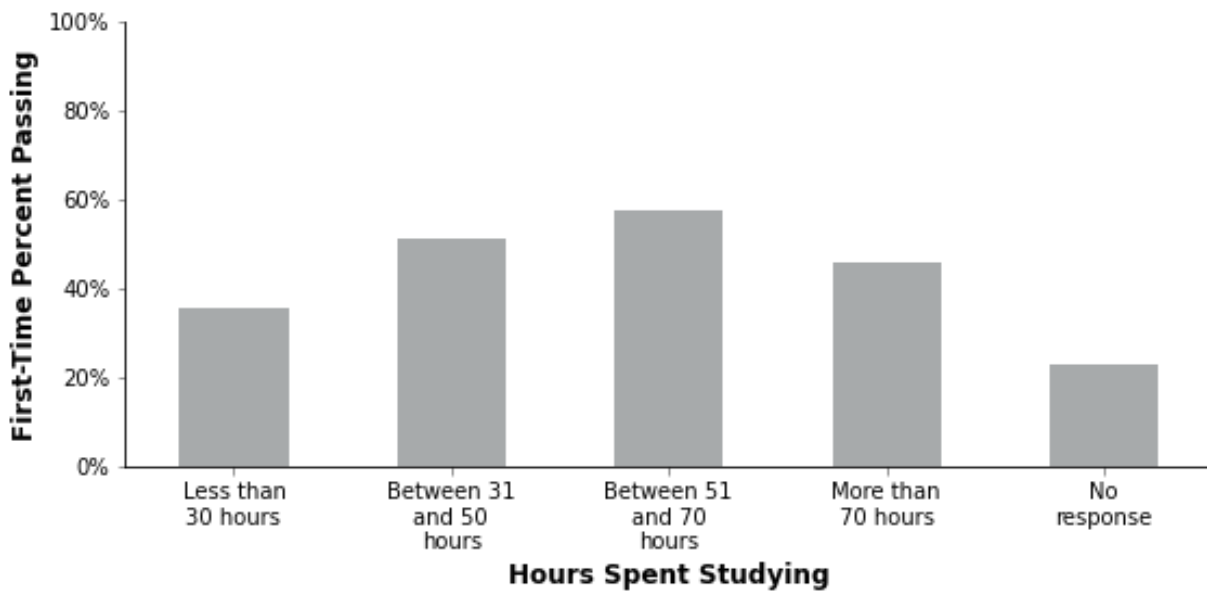


Table 8. Adjuster - All Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	528	47.9	253	67.41	13.20
Spanish	9	33.3	3	62.22	13.75
Other	7	28.6	2	58.14	20.53
Choose not to respond	17	29.4	5	57.00	19.09
No response	28	14.3	4	30.82	28.02

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

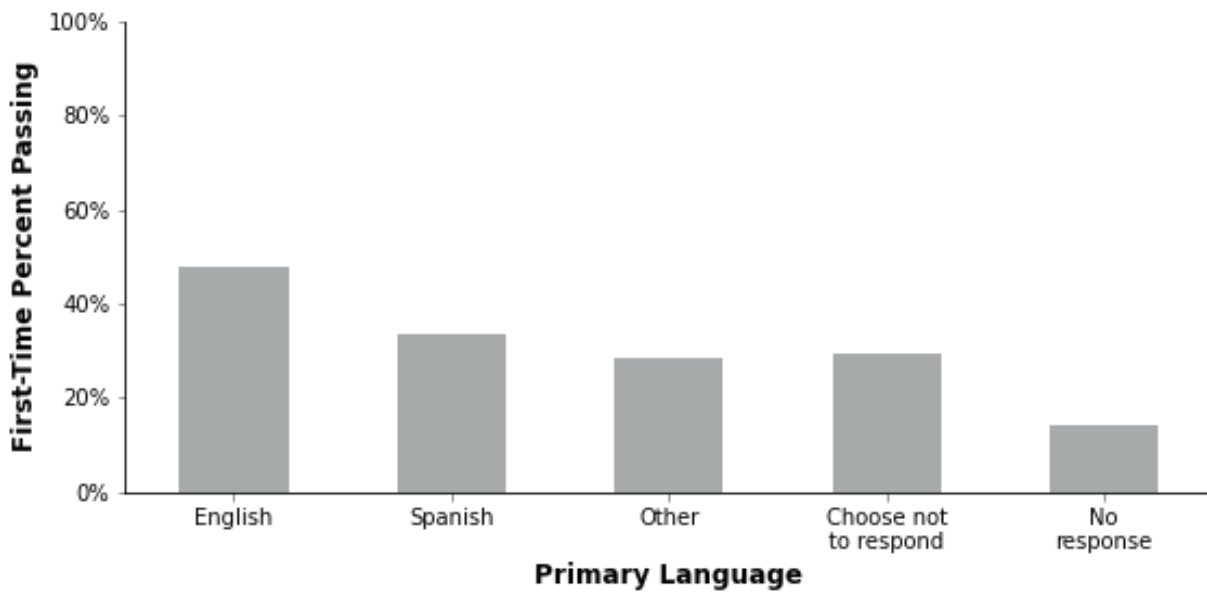


Table 9. Adjuster - All Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	4	25.0	1	59.75	14.50
High school diploma or equivalent	170	38.2	65	63.50	14.10
Two-year college degree (Associate's degree)	88	33.0	29	65.15	12.07
Four-year college degree (Bachelor's degree)	190	56.3	107	70.47	11.98
Advanced college degree (Master's degree or Doctorate)	56	67.9	38	72.98	9.91
Choose not to respond	46	41.3	19	62.48	16.32
No response	35	22.9	8	36.46	29.79

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

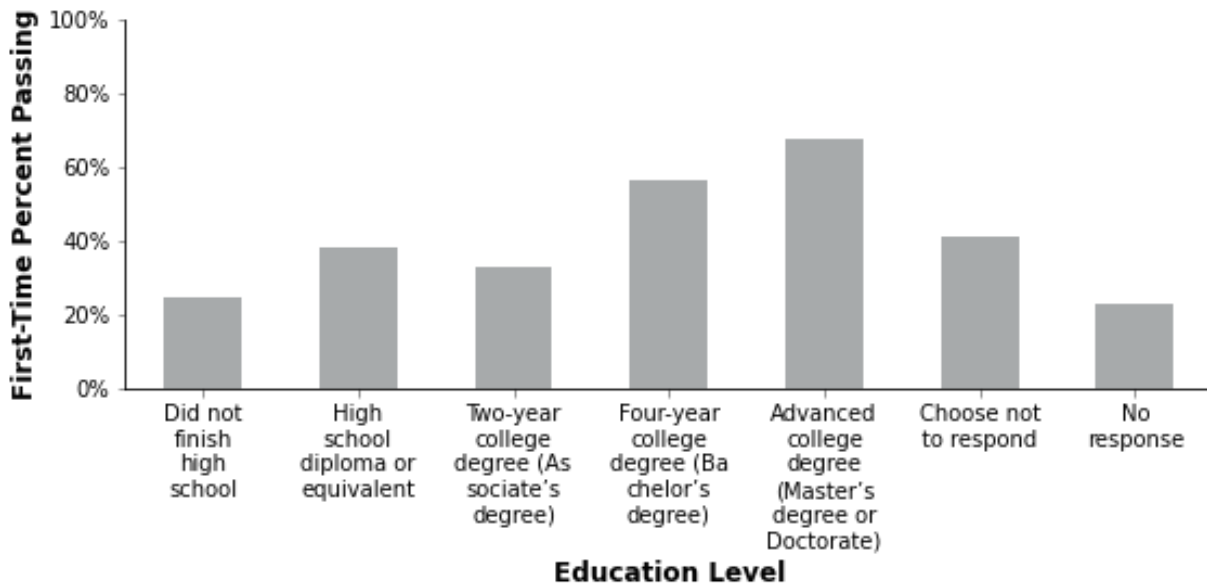


Table 10. Adjuster - All Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	141	71.6	101	74.28	12.82
I completed an insurance course at a college or university	0	-	-	-	-
I attended classroom preparation from an exam preparation school	17	52.9	9	68.12	12.31
I completed an online course	187	43.3	81	65.21	13.00
I bought and used a study guide or study manual	109	36.7	40	65.35	11.04
I took the exam without taking a course or studying	29	37.9	11	62.62	13.16
Other	68	25.0	17	61.19	13.83
No response	38	21.1	8	38.66	29.71

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

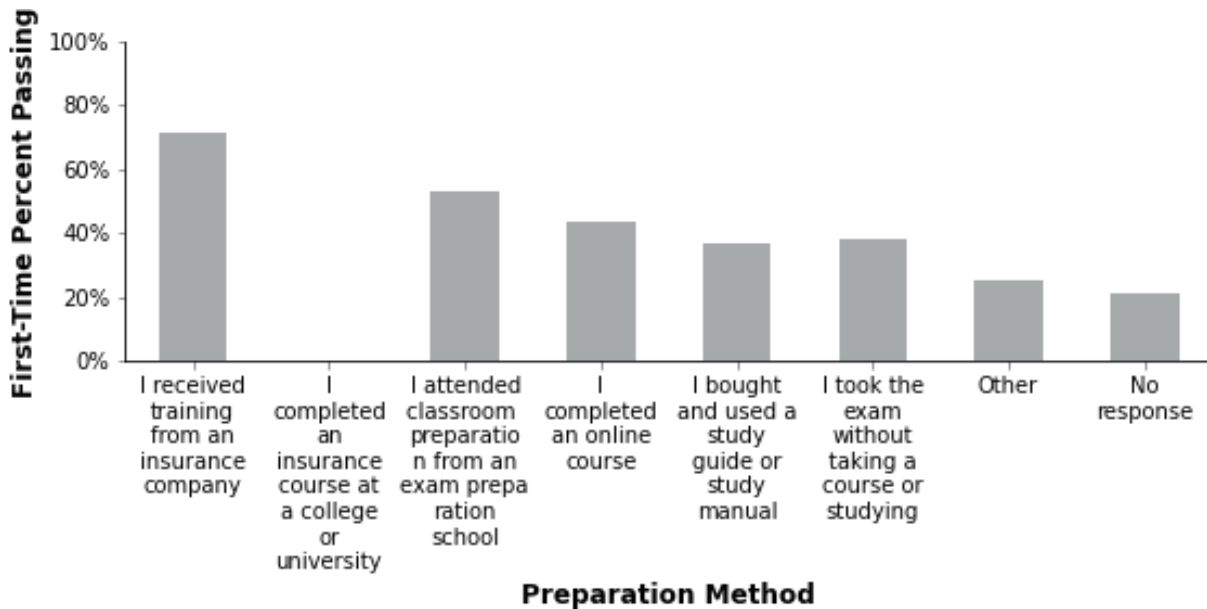


Table 11. Adjuster - All Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	496	48.8	242	67.81	12.86
Mexico	6	0.0	0	59.50	7.87
the Caribbean	1	0.0	0	62.00	
Central America	4	50.0	2	61.25	14.41
South America	5	100.0	5	77.20	7.66
Spain	0	-	-	-	-
Other	44	27.3	12	58.32	16.25
No response	33	18.2	6	34.61	29.80

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

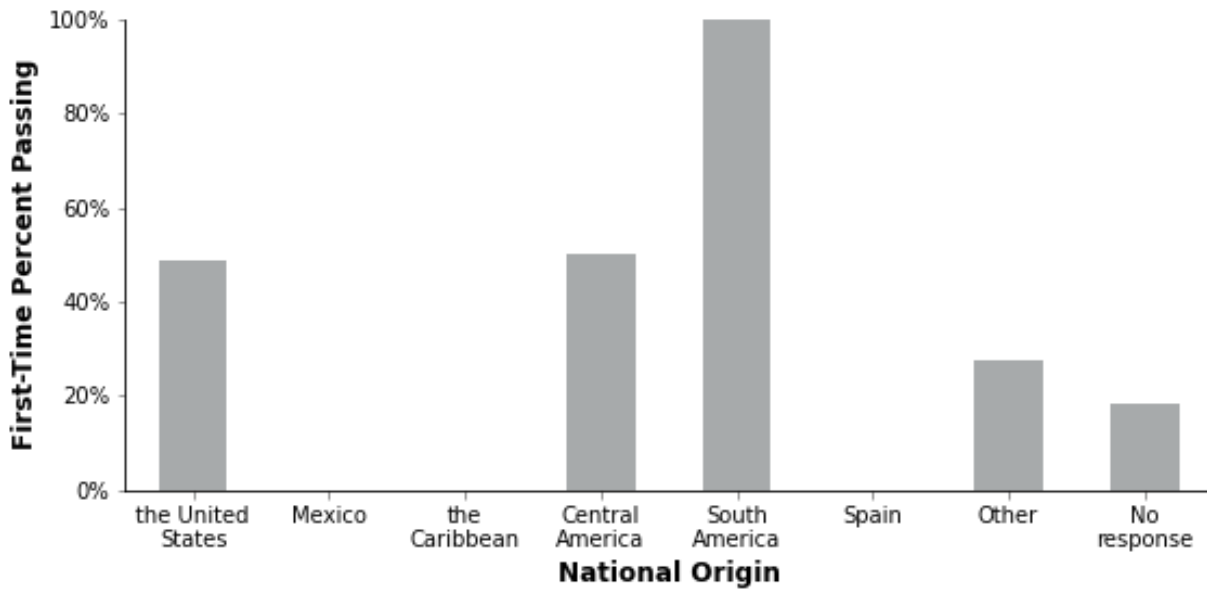


Table 12. Adjuster - All Lines Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	166	43.4	72	65.86	13.98
Standard Test Center	423	46.1	195	64.92	17.40

Figure 10. Adjuster - All Lines Percent Passing by Mode of Delivery



Adjuster - Property and Casualty

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 13. Adjuster - Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	192	56.8	109	69.06	12.33

Table 14. Adjuster - Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	101	58.4	59	69.87	11.89
Female	84	54.8	46	68.46	12.36
Choose not to respond	6	66.7	4	70.67	8.41
No response	1	0.0	0	27.00	

Figure 11. Adjuster - Property and Casualty Percent Passing by Gender

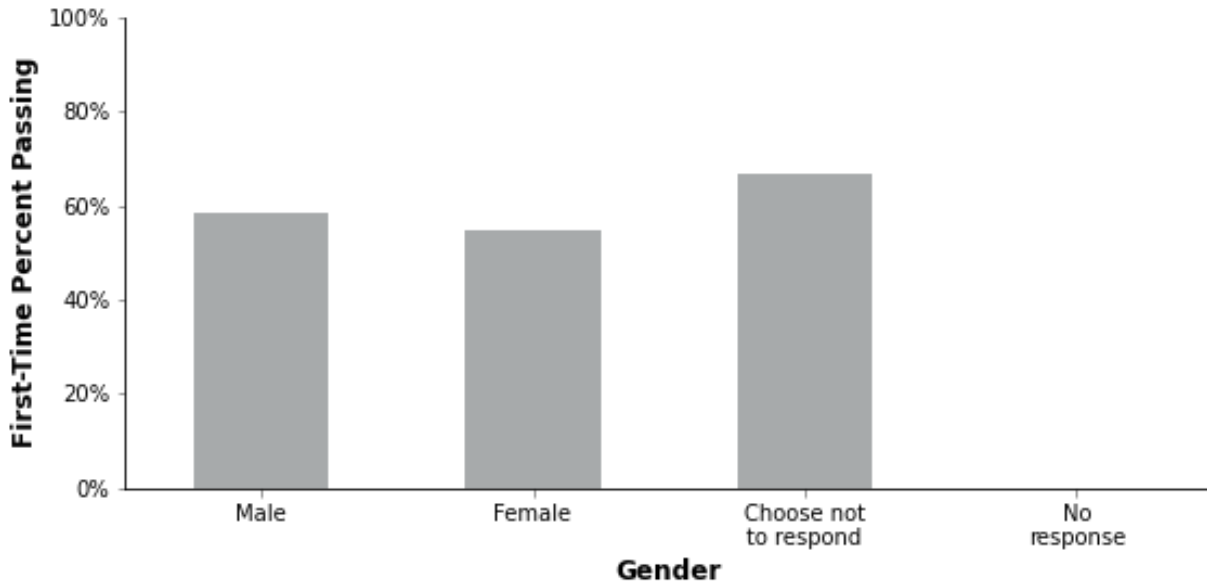


Table 15. Adjuster - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	6	33.3	2	70.83	7.33
Black / African-American	42	52.4	22	67.19	12.01
Hispanic / Latino American	38	36.8	14	63.08	13.85
Native American	1	100.0	1	71.00	
Caucasian / White (non-Hispanic)	88	67.0	59	72.80	10.37
Other	3	66.7	2	70.00	19.67
Choose not to respond	13	69.2	9	69.31	9.68
No response	1	0.0	0	27.00	

Figure 12. Adjuster - Property and Casualty Percent Passing by Ethnicity

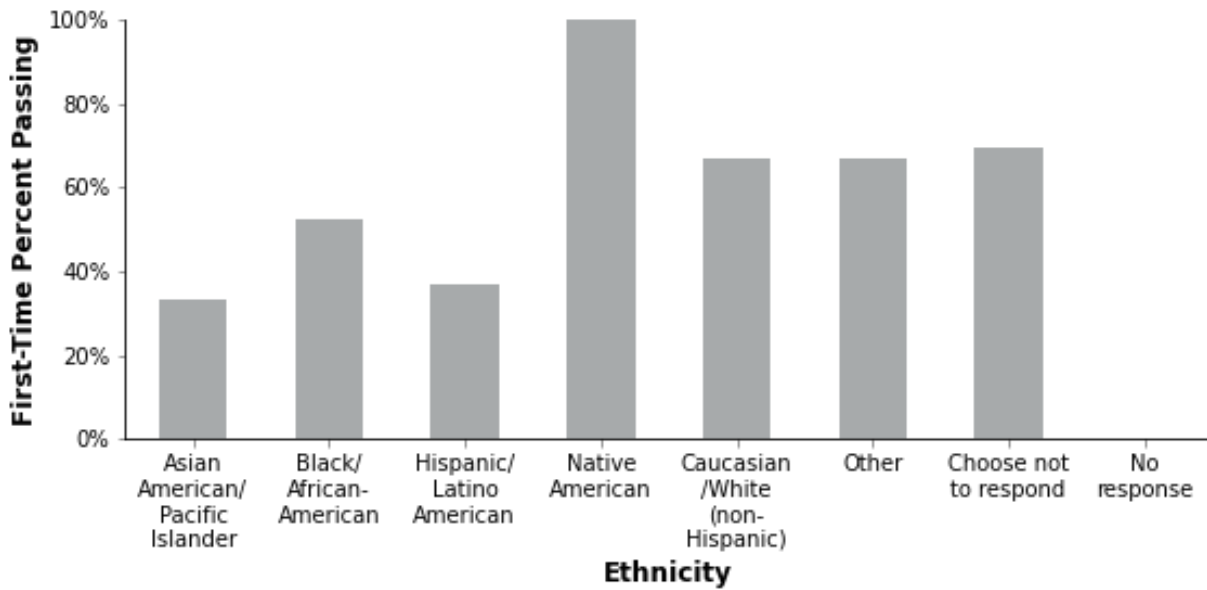


Table 16. Adjuster - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	122	60.7	74	70.09	11.82
Yes, less than 30 hours	28	50.0	14	68.00	11.93
No	41	51.2	21	67.73	12.55
No response	1	0.0	0	27.00	

Figure 13. Adjuster - Property and Casualty Percent Passing by Course Taken

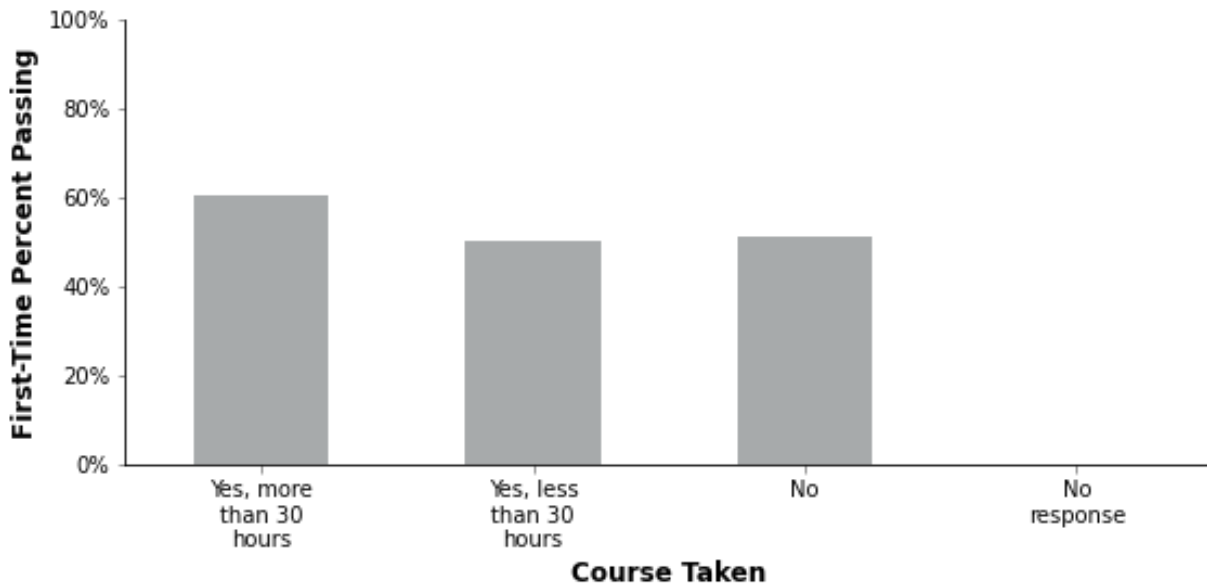


Table 17. Adjuster - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	26	76.9	20	75.65	11.28
Between \$50,000 and \$100,000	95	56.8	54	69.52	10.67
Between \$25,000 and \$50,000	59	49.2	29	66.88	12.00
Less than \$25,000	9	44.4	4	62.00	19.03
No response	3	66.7	2	61.33	30.44

Figure 14. Adjuster - Property and Casualty Percent Passing by Income Level

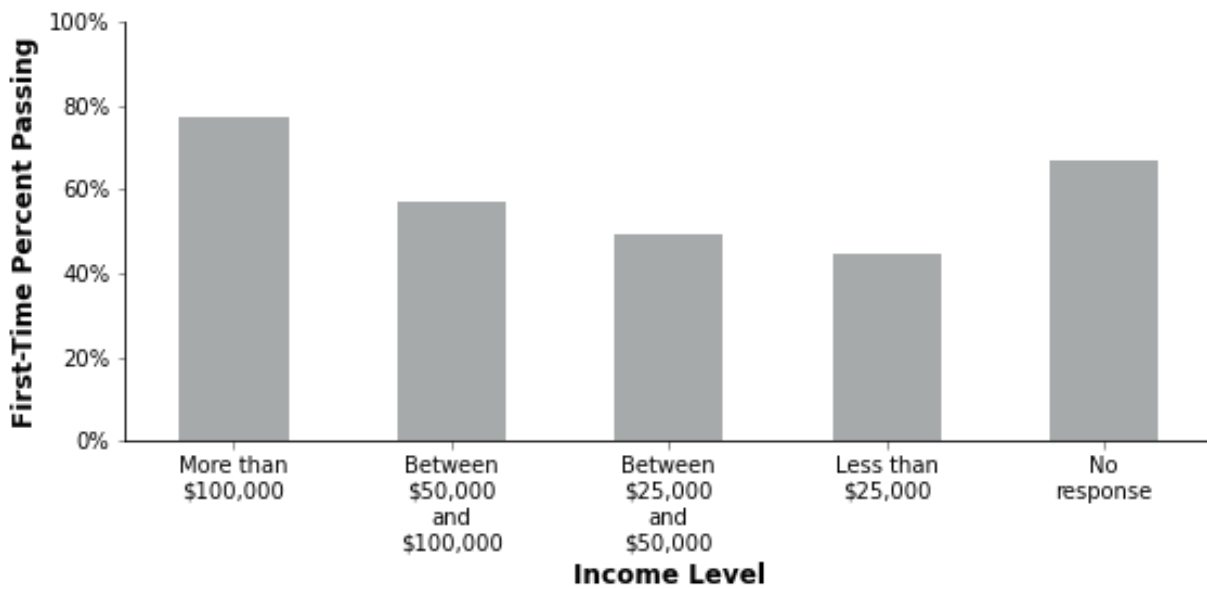


Table 18. Adjuster - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	51	43.1	22	66.00	10.99
Between 31 and 50 hours	80	57.5	46	68.91	13.12
Between 51 and 70 hours	34	70.6	24	72.94	11.93
More than 70 hours	22	68.2	15	72.64	7.47
No response	5	40.0	2	60.40	21.85

Figure 15. Adjuster - Property and Casualty Percent Passing by Hours Spent Studying

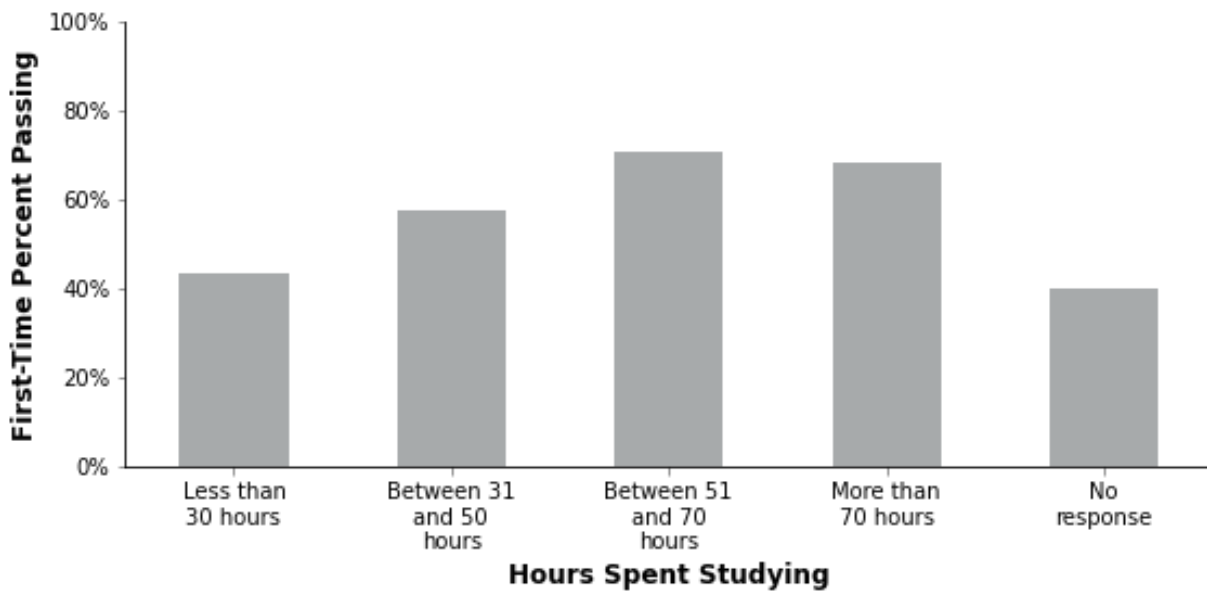


Table 19. Adjuster - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	178	57.9	103	69.59	11.70
Spanish	5	40.0	2	64.00	19.72
Other	4	50.0	2	64.00	18.13
Choose not to respond	2	50.0	1	66.00	12.73
No response	3	33.3	1	54.67	24.38

Figure 16. Adjuster - Property and Casualty Percent Passing by Primary Language

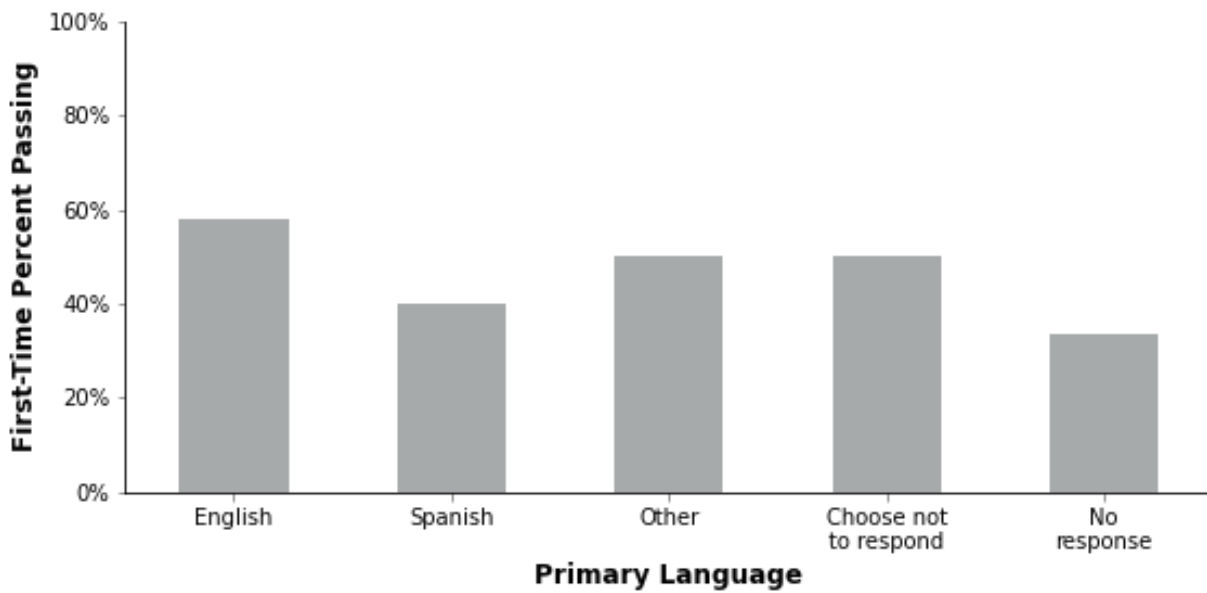


Table 20. Adjuster - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	57	40.4	23	64.72	11.75
Two-year college degree (Associate's degree)	31	51.6	16	66.94	12.91
Four-year college degree (Bachelor's degree)	63	66.7	42	71.76	11.59
Advanced college degree (Master's degree or Doctorate)	25	76.0	19	76.84	8.37
Choose not to respond	13	61.5	8	68.46	10.45
No response	3	33.3	1	54.33	24.01

Figure 17. Adjuster - Property and Casualty Percent Passing by Education Level

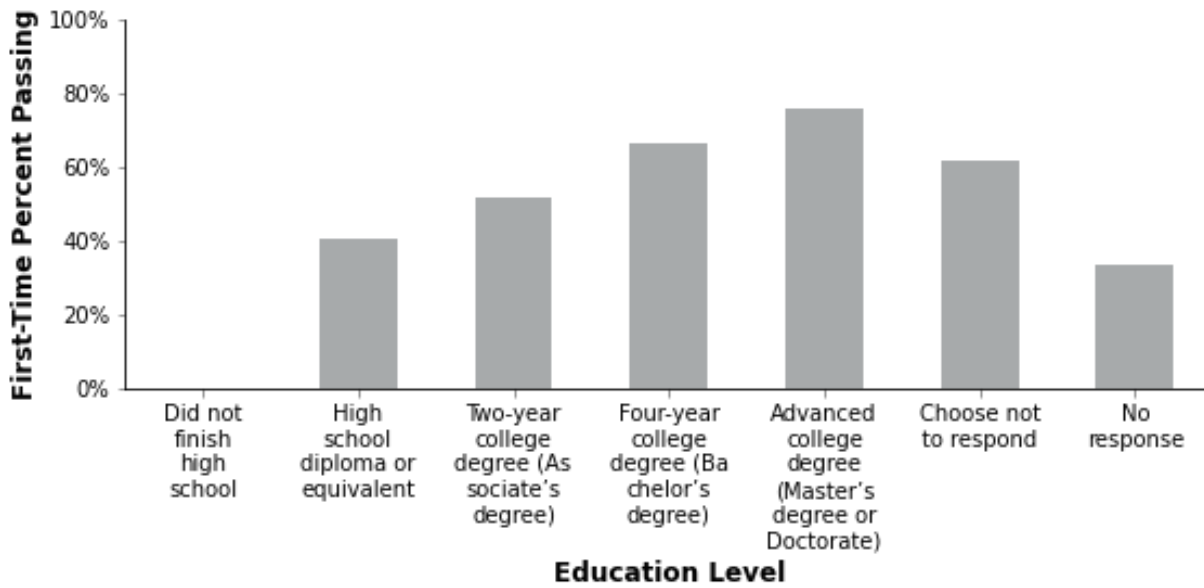


Table 21. Adjuster - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	27	51.9	14	66.44	11.98
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	3	33.3	1	56.33	13.65
I completed an online course	94	61.7	58	70.60	12.30
I bought and used a study guide or study manual	41	51.2	21	69.63	11.74
I took the exam without taking a course or studying	11	45.5	5	66.18	10.18
Other	11	63.6	7	69.82	12.21
No response	4	50.0	2	58.50	21.30

Figure 18. Adjuster - Property and Casualty Percent Passing by Preparation Method

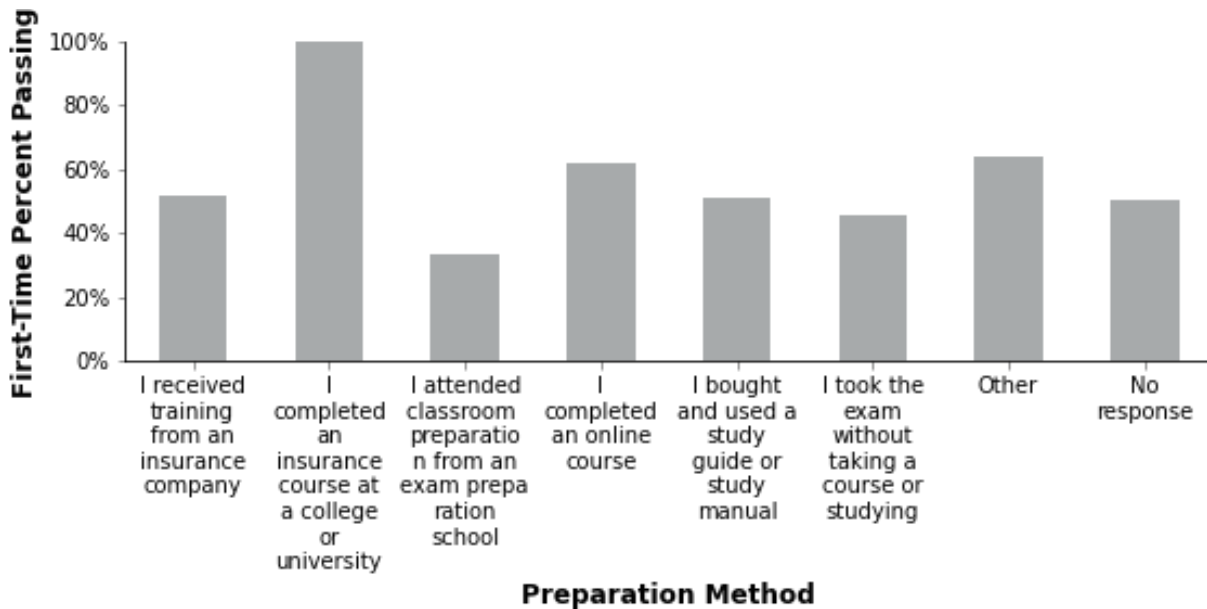


Table 22. Adjuster - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	169	56.8	96	69.44	11.91
Mexico	3	66.7	2	65.67	15.95
the Caribbean	1	100.0	1	73.00	
Central America	3	0.0	0	52.33	2.31
South America	2	50.0	1	74.50	13.44
Spain	0	-	-	-	-
Other	11	63.6	7	70.91	13.13
No response	3	66.7	2	56.00	25.12

Figure 19. Adjuster - Property and Casualty Percent Passing by National Origin

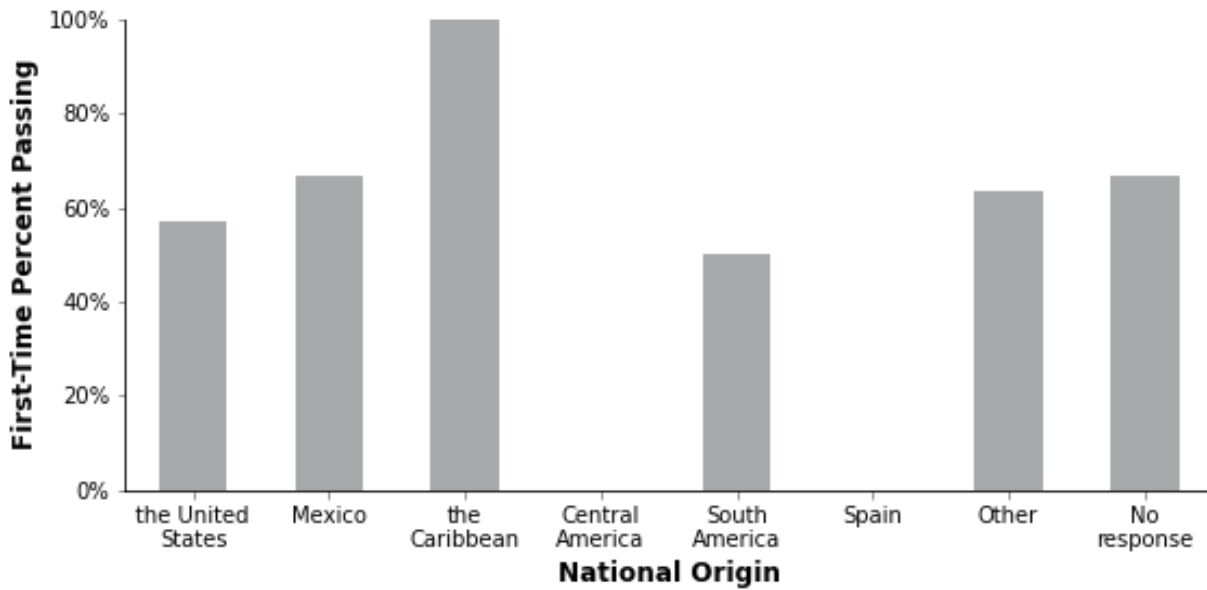


Table 23. Adjuster - Property and Casualty Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	67	61.2	41	69.58	11.90
Standard Test Center	125	54.4	68	68.78	12.60

Figure 20. Adjuster - Property and Casualty Percent Passing by Mode of Delivery



Adjuster - Workers Compensation

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 24. Adjuster - Workers Compensation Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	93	76.3	71	76.37	10.68

Table 25. Adjuster - Workers Compensation Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	24	79.2	19	76.00	12.05
Female	67	74.6	50	76.36	10.36
Choose not to respond	1	100.0	1	85.00	
No response	1	100.0	1	77.00	

Figure 21. Adjuster - Workers Compensation Percent Passing by Gender

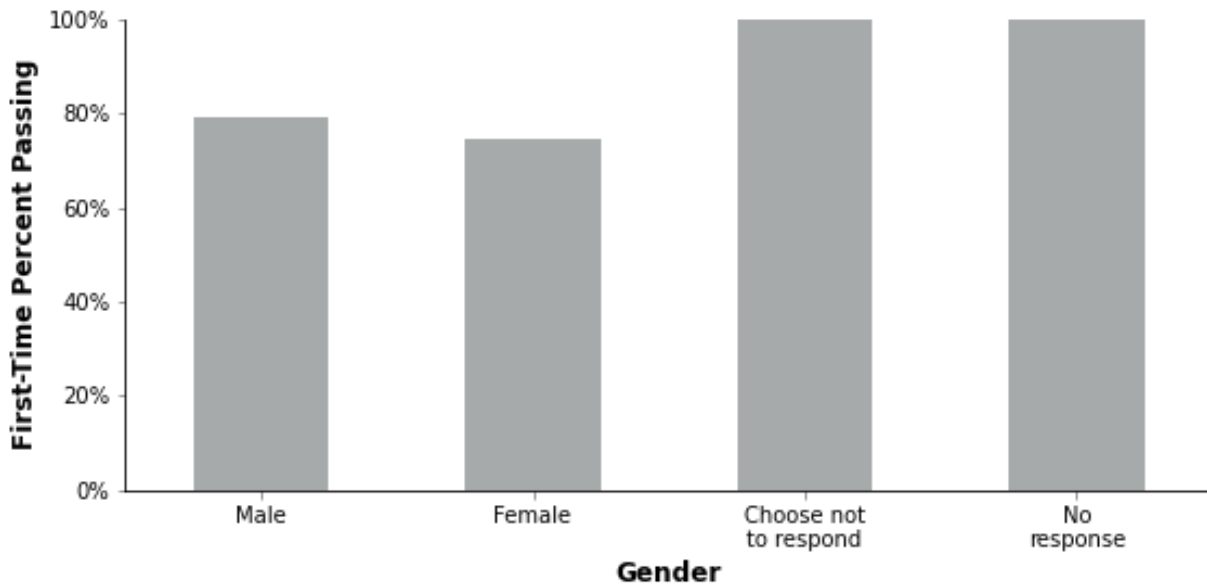


Table 26. Adjuster - Workers Compensation Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	0	-	-	-	-
Black / African-American	21	61.9	13	71.90	12.43
Hispanic / Latino American	13	53.8	7	73.15	10.11
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	54	85.2	46	78.76	9.97
Other	1	100.0	1	73.00	
Choose not to respond	3	100.0	3	79.33	2.31
No response	1	100.0	1	77.00	

Figure 22. Adjuster - Workers Compensation Percent Passing by Ethnicity

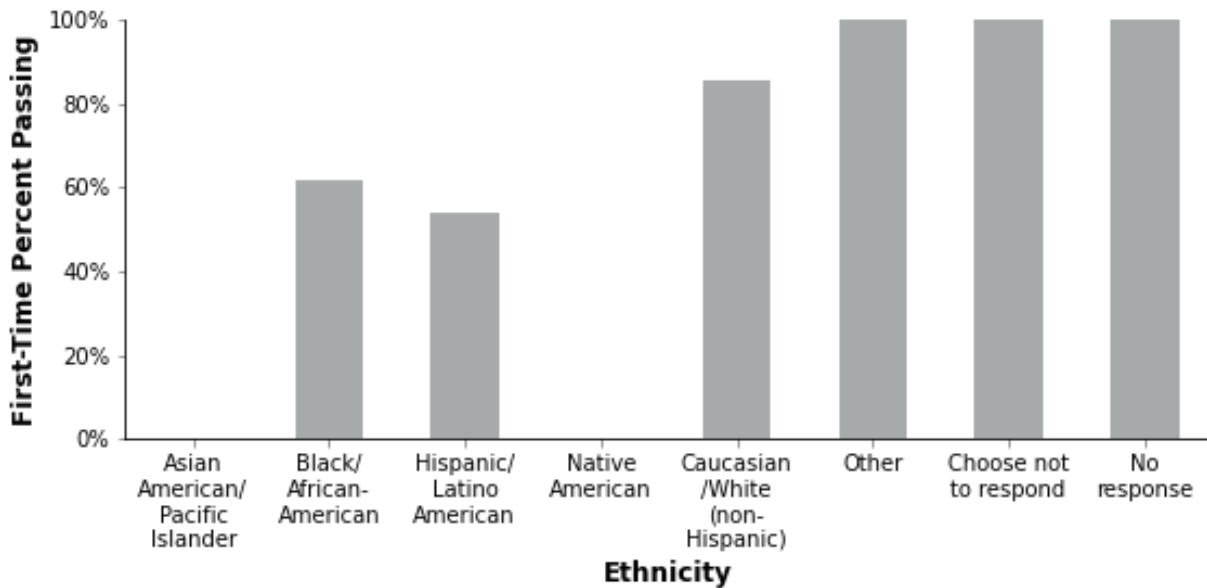


Table 27. Adjuster - Workers Compensation Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	60	78.3	47	77.05	10.40
Yes, less than 30 hours	17	76.5	13	77.88	12.28
No	15	66.7	10	71.87	9.76
No response	1	100.0	1	77.00	

Figure 23. Adjuster - Workers Compensation Percent Passing by Course Taken

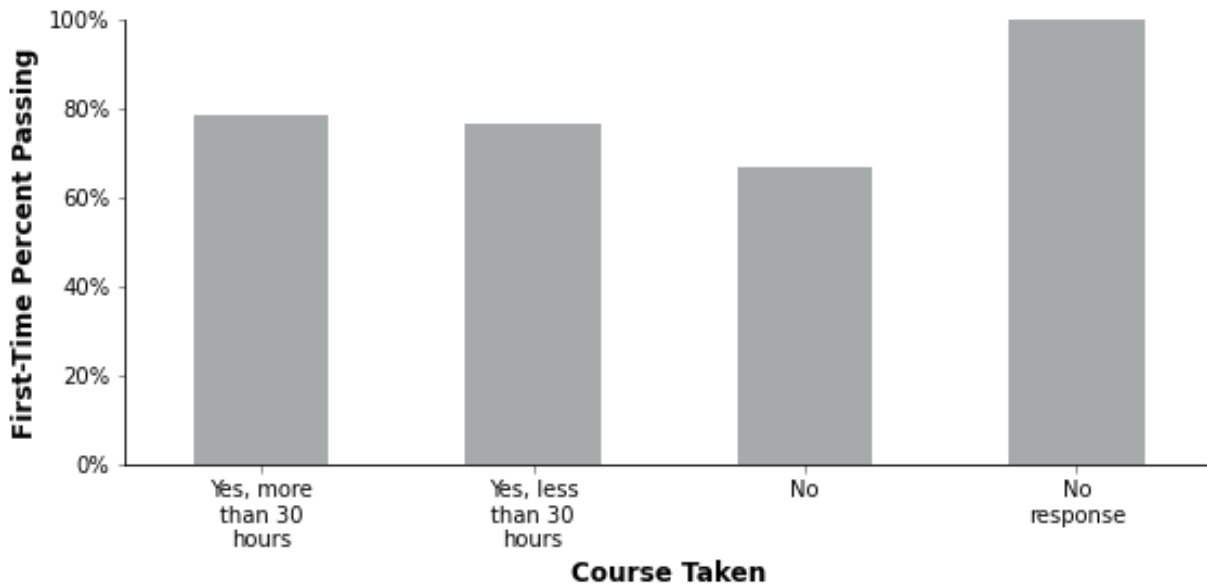


Table 28. Adjuster - Workers Compensation Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	5	100.0	5	86.80	7.19
Between \$50,000 and \$100,000	63	74.6	47	76.33	10.63
Between \$25,000 and \$50,000	21	76.2	16	74.52	10.33
Less than \$25,000	3	66.7	2	72.33	15.53
No response	1	100.0	1	77.00	

Figure 24. Adjuster - Workers Compensation Percent Passing by Income Level

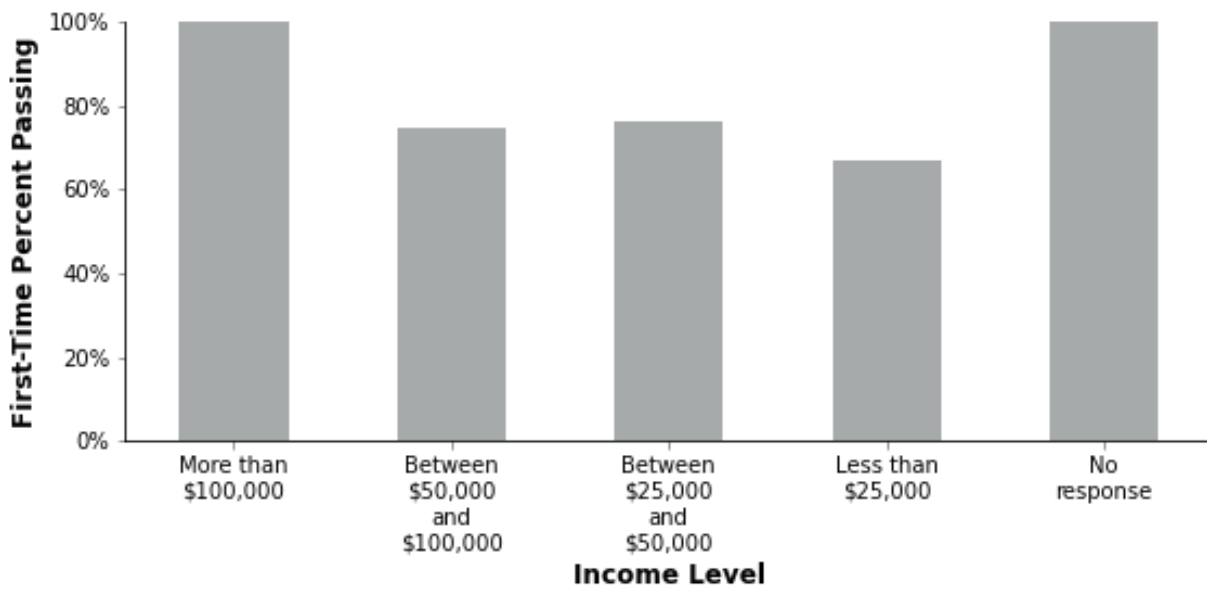


Table 29. Adjuster - Workers Compensation Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	25	68.0	17	74.28	9.89
Between 31 and 50 hours	42	78.6	33	77.79	12.35
Between 51 and 70 hours	21	76.2	16	76.48	9.10
More than 70 hours	4	100.0	4	73.75	2.22
No response	1	100.0	1	77.00	

Figure 25. Adjuster - Workers Compensation Percent Passing by Hours Spent Studying

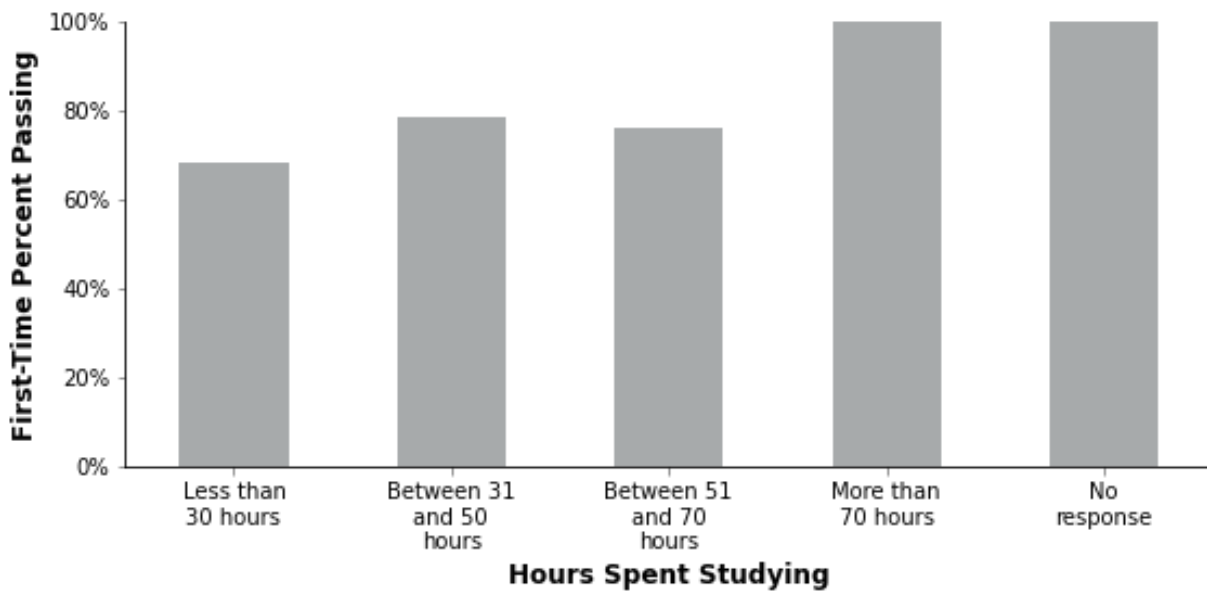


Table 30. Adjuster - Workers Compensation Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	92	76.1	70	76.36	10.74
Spanish	0	-	-	-	-
Other	0	-	-	-	-
Choose not to respond	0	-	-	-	-
No response	1	100.0	1	77.00	

Figure 26. Adjuster - Workers Compensation Percent Passing by Primary Language

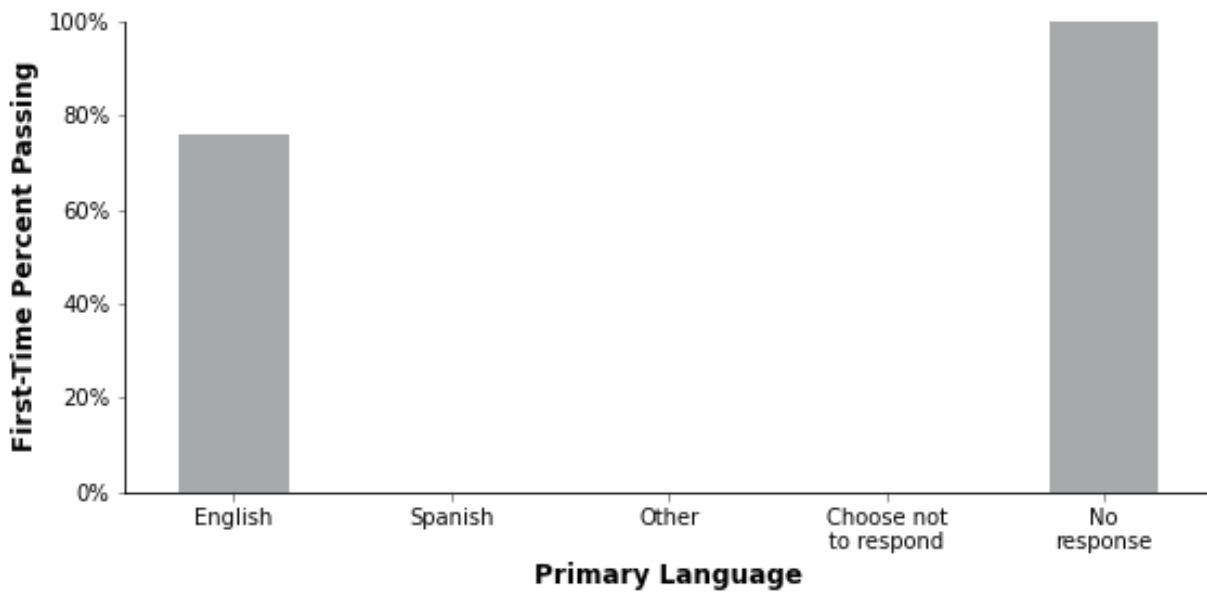


Table 31. Adjuster - Workers Compensation Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	18	72.2	13	75.06	13.62
Two-year college degree (Associate's degree)	11	72.7	8	76.36	13.12
Four-year college degree (Bachelor's degree)	53	75.5	40	76.08	9.63
Advanced college degree (Master's degree or Doctorate)	5	80.0	4	75.60	8.59
Choose not to respond	5	100.0	5	84.80	5.26
No response	1	100.0	1	77.00	

Figure 27. Adjuster - Workers Compensation Percent Passing by Education Level

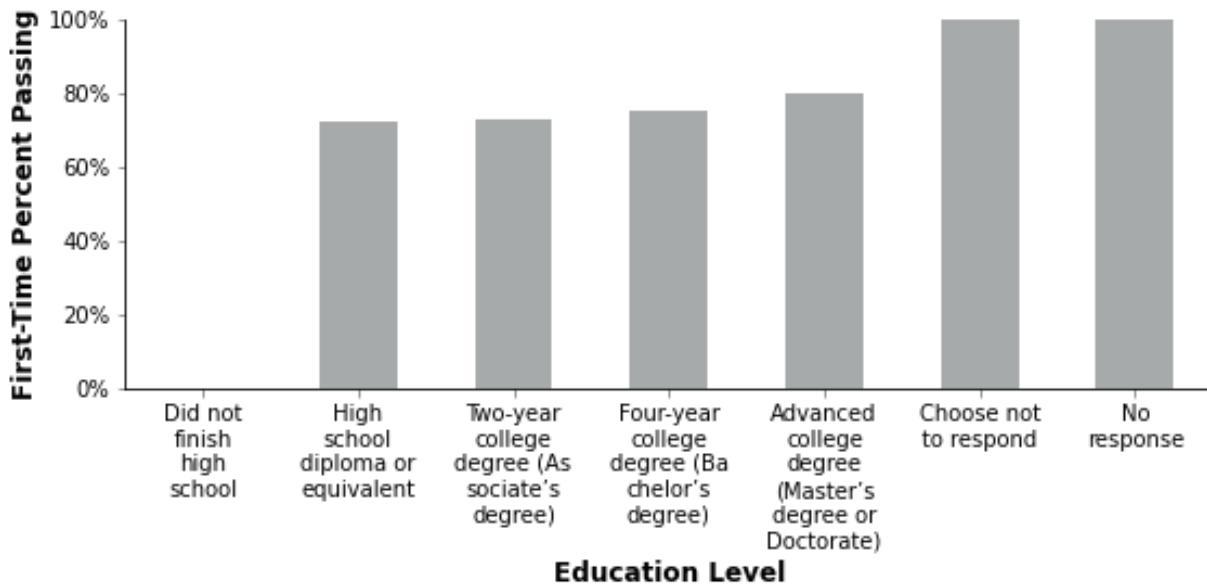


Table 32. Adjuster - Workers Compensation Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	7	85.7	6	76.71	6.47
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	67	80.6	54	78.09	10.44
I bought and used a study guide or study manual	9	33.3	3	65.33	12.91
I took the exam without taking a course or studying	5	80.0	4	74.80	9.09
Other	4	75.0	3	73.50	4.20
No response	1	100.0	1	77.00	

Figure 28. Adjuster - Workers Compensation Percent Passing by Preparation Method

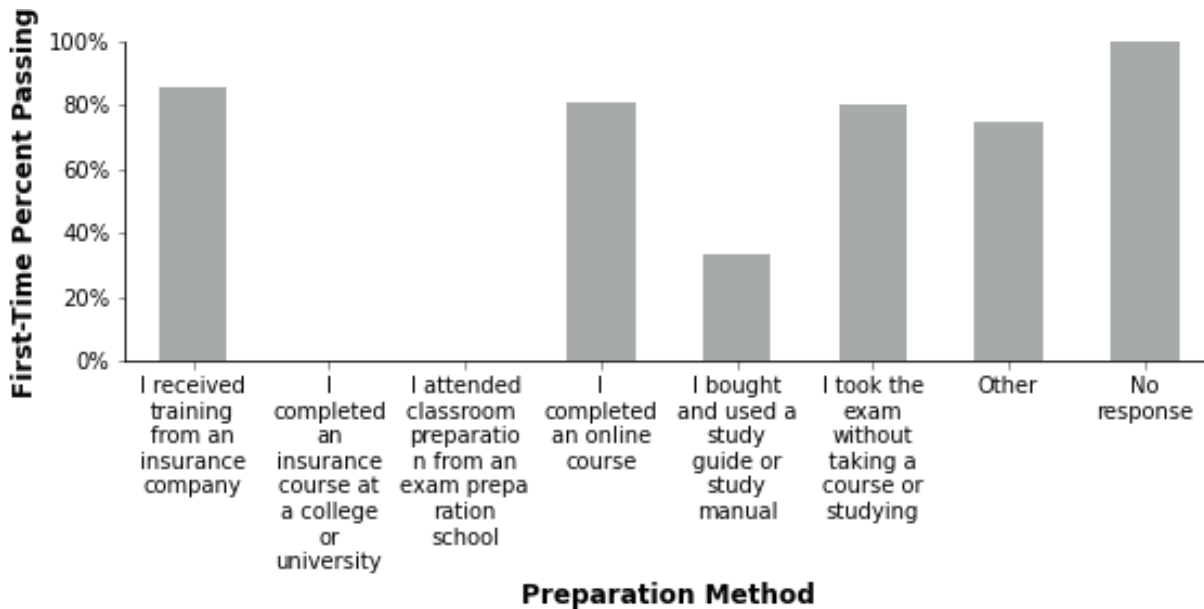


Table 33. Adjuster - Workers Compensation Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	86	76.7	66	76.45	10.98
Mexico	0	-	-	-	-
the Caribbean	0	-	-	-	-
Central America	1	0.0	0	68.00	
South America	1	100.0	1	78.00	
Spain	0	-	-	-	-
Other	4	75.0	3	76.00	7.62
No response	1	100.0	1	77.00	

Figure 29. Adjuster - Workers Compensation Percent Passing by National Origin

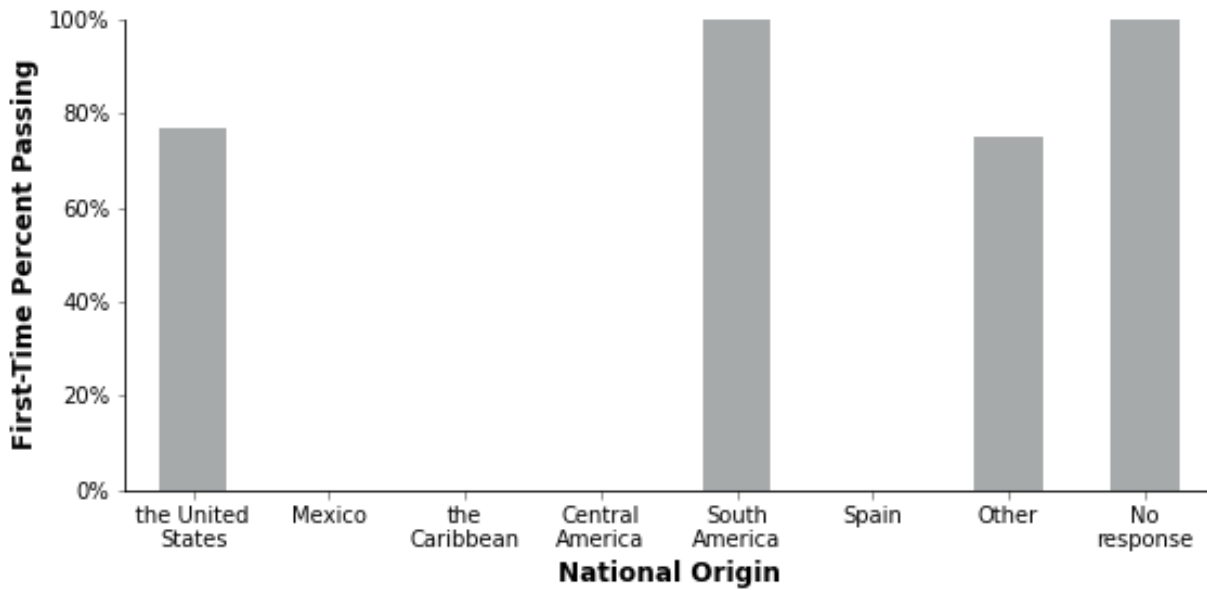


Table 34. Adjuster - Workers Compensation Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	29	72.4	21	74.83	11.24
Standard Test Center	64	78.1	50	77.06	10.43

Figure 30. Adjuster - Workers Compensation Percent Passing by Mode of Delivery



General Lines - Life, Accident and Health

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who self-identified as Caucasian/White (non-Hispanic) and examinees of most other self-reported ethnicities,
- between examinees whose primary language is English and those whose primary language is Spanish, and
- between Online Proctored and Standard Test Center examinees.

Male candidates, Caucasian/White (non-Hispanic) candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 35. General Lines - Life, Accident and Health Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	27,180	59.1	16,054	70.37	14.67

Table 36. General Lines - Life, Accident and Health Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	11,679	64.2	7,498	72.23	13.71
Female	14,570	56.1	8,174	69.73	13.98
Choose not to respond	332	57.8	192	70.81	13.98
No response	599	31.7	190	49.38	26.94

Figure 31. General Lines - Life, Accident and Health Percent Passing by Gender

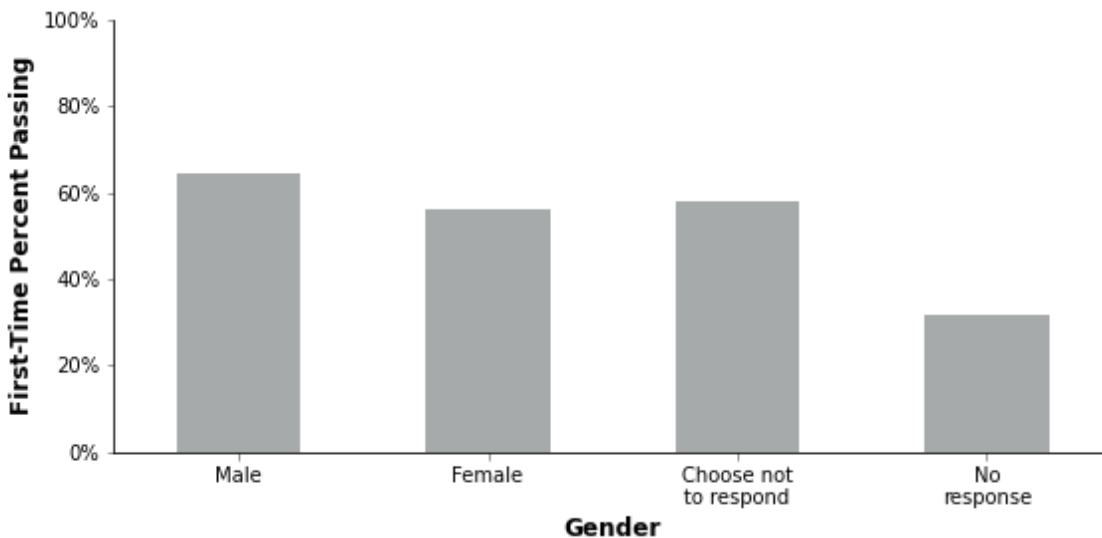


Table 37. General Lines - Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,635	62.8	1,027	71.49	14.86
Black / African-American	6,343	47.9	3,038	66.79	14.58
Hispanic / Latino American	7,123	54.9	3,907	69.04	13.85
Native American	144	61.1	88	72.22	11.78
Caucasian / White (non-Hispanic)	8,788	72.3	6,356	75.36	11.79
Other	1,134	53.6	608	68.39	14.25
Choose not to respond	1,348	60.1	810	71.30	14.07
No response	665	33.1	220	51.12	26.62

Figure 32. General Lines - Life, Accident and Health Percent Passing by Ethnicity

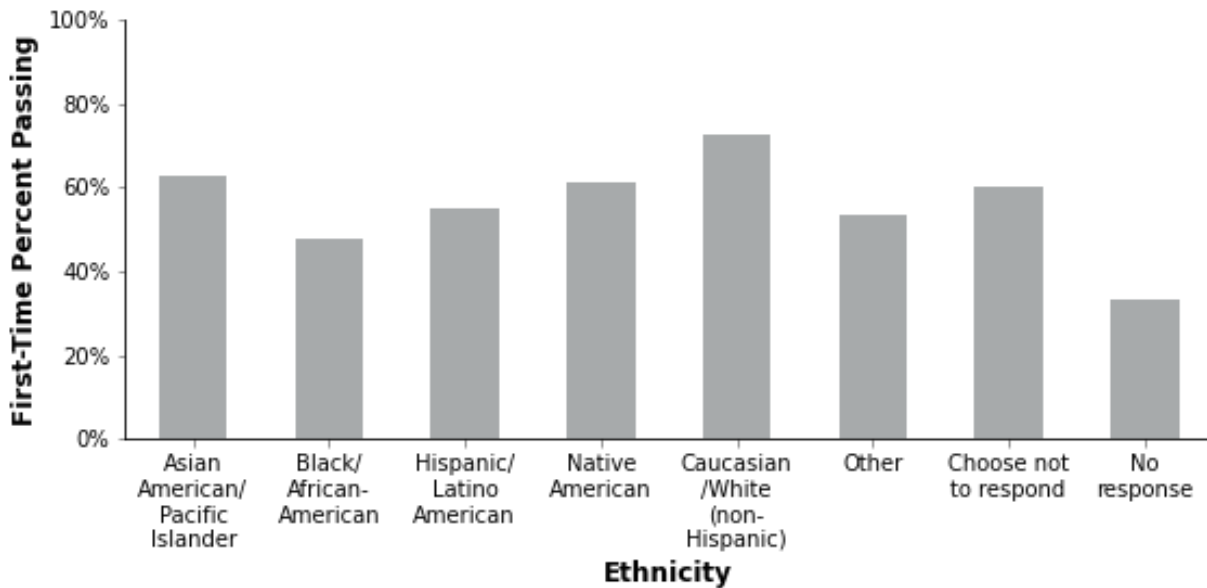


Table 38. General Lines - Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	17,634	63.8	11,256	72.27	13.26
Yes, less than 30 hours	7,199	54.5	3,922	69.13	14.27
No	1,667	38.9	648	63.42	15.59
No response	680	33.5	228	51.20	26.46

Figure 33. General Lines - Life, Accident and Health Percent Passing by Course Taken

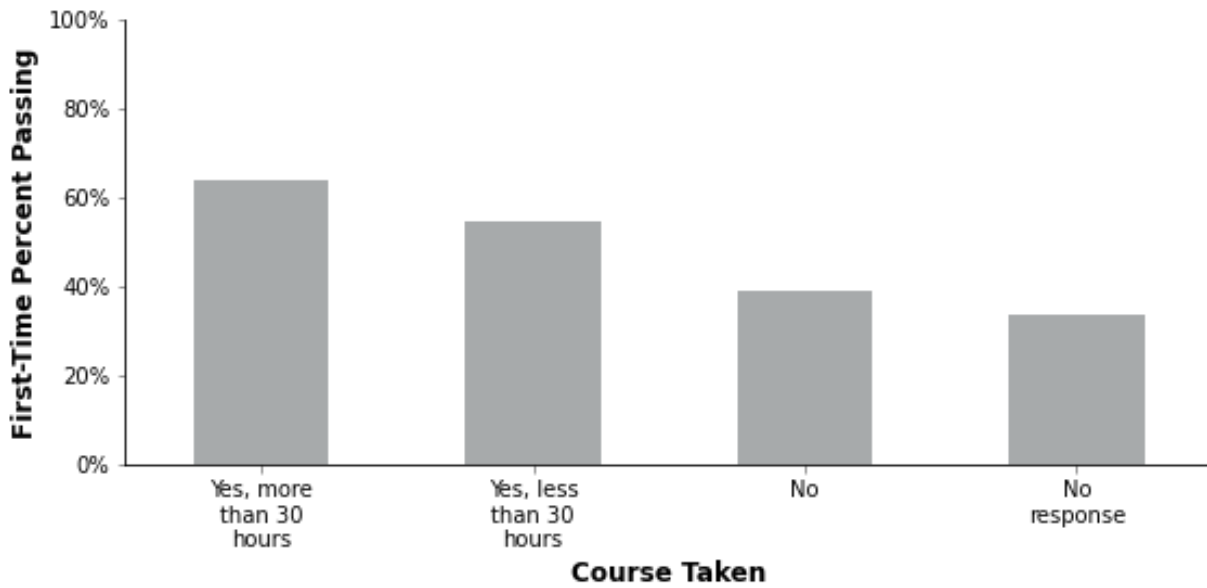


Table 39. General Lines - Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	2,521	79.4	2,002	77.88	11.97
Between \$50,000 and \$100,000	6,991	69.3	4,846	74.02	12.54
Between \$25,000 and \$50,000	8,955	55.1	4,930	69.22	13.66
Less than \$25,000	7,857	50.2	3,943	67.67	14.50
No response	856	38.9	333	55.22	25.76

Figure 34. General Lines - Life, Accident and Health Percent Passing by Income Level

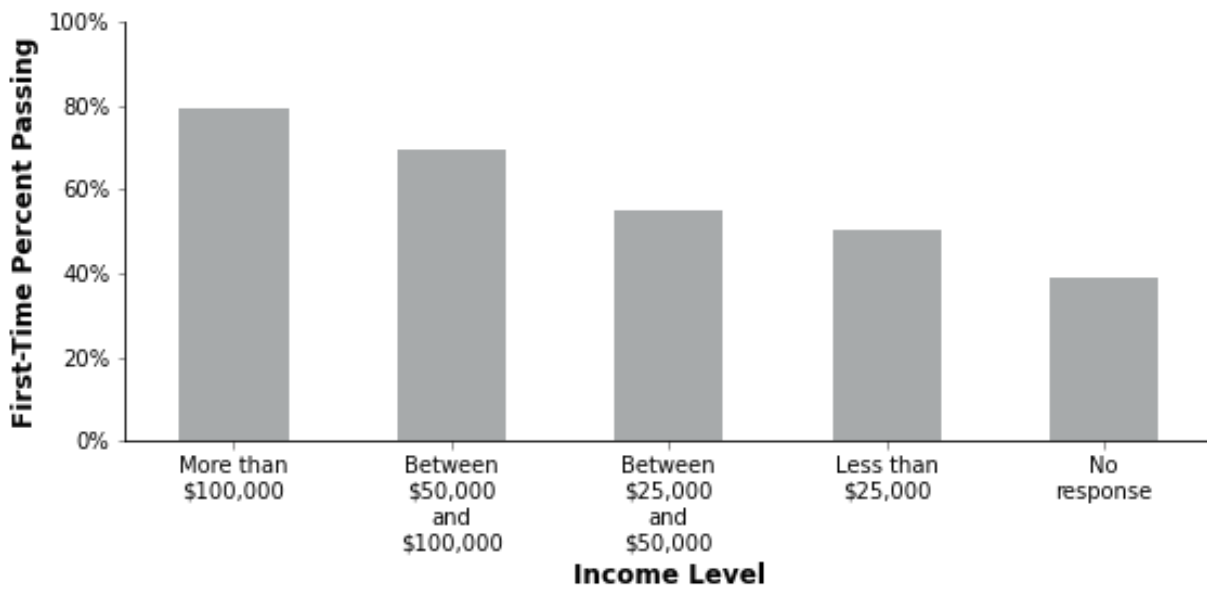


Table 40. General Lines - Life, Accident and Health Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	7,169	51.3	3,677	67.95	14.70
Between 31 and 50 hours	11,718	62.6	7,341	71.92	13.37
Between 51 and 70 hours	4,298	64.3	2,762	72.44	13.41
More than 70 hours	3,180	62.4	1,984	71.57	13.55
No response	815	35.6	290	53.73	25.64

Figure 35. General Lines - Life, Accident and Health Percent Passing by Hours Spent Studying

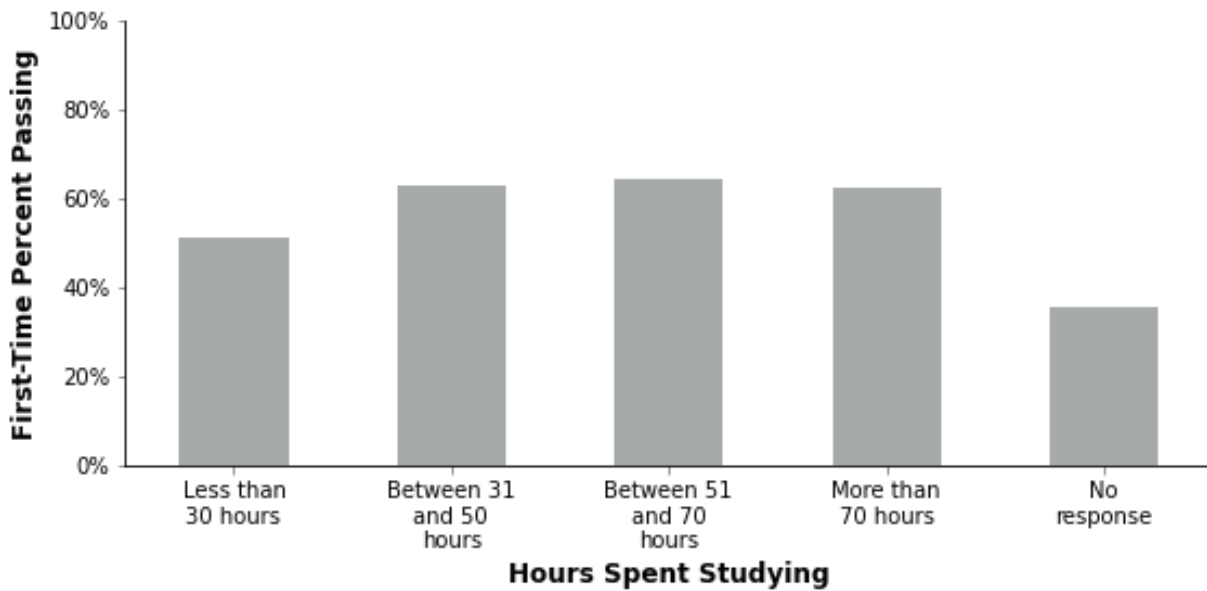


Table 41. General Lines - Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	23,367	60.3	14,094	71.18	13.63
Spanish	1,521	56.9	866	68.70	15.28
Other	1,205	53.4	643	67.92	15.69
Choose not to respond	335	54.3	182	69.38	16.00
No response	752	35.8	269	52.91	26.22

Figure 36. General Lines - Life, Accident and Health Percent Passing by Primary Language

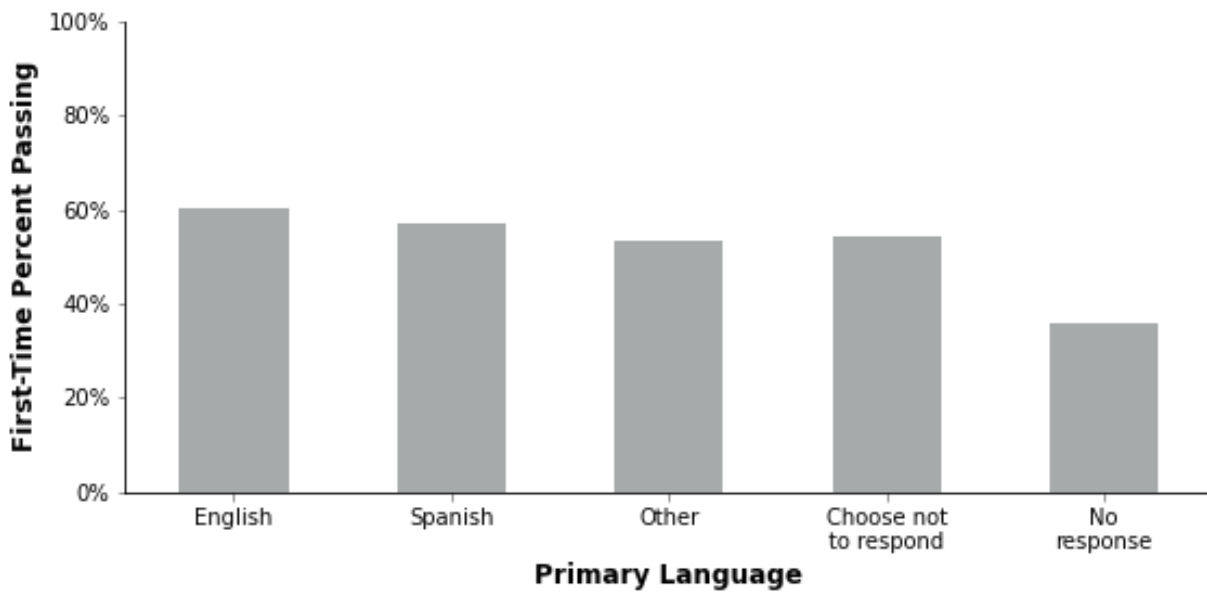


Table 42. General Lines - Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	192	38.5	74	62.21	17.58
High school diploma or equivalent	10,287	50.9	5,237	67.84	14.06
Two-year college degree (Associate's degree)	4,167	56.1	2,339	69.56	13.51
Four-year college degree (Bachelor's degree)	7,705	68.6	5,289	73.98	12.83
Advanced college degree (Master's degree or Doctorate)	2,654	75.5	2,003	76.49	12.17
Choose not to respond	1,355	59.7	809	70.56	14.72
No response	820	37.0	303	54.10	25.82

Figure 37. General Lines - Life, Accident and Health Percent Passing by Education Level

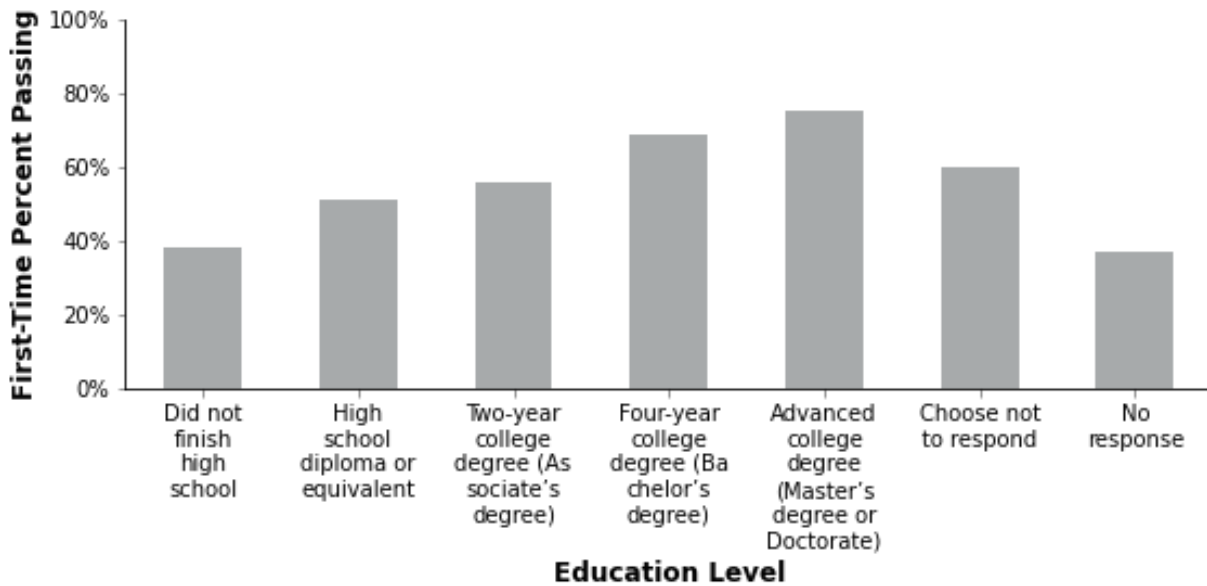


Table 43. General Lines - Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	3,003	49.3	1,480	67.42	14.51
I completed an insurance course at a college or university	157	55.4	87	67.26	12.80
I attended classroom preparation from an exam preparation school	1,088	63.2	688	72.13	11.60
I completed an online course	16,816	65.4	10,992	72.76	13.15
I bought and used a study guide or study manual	3,705	51.7	1,914	68.35	14.31
I took the exam without taking a course or studying	293	24.9	73	58.97	15.38
Other	1,249	39.6	495	63.51	15.52
No response	869	37.4	325	54.89	25.46

Figure 38. General Lines - Life, Accident and Health Percent Passing by Preparation Method

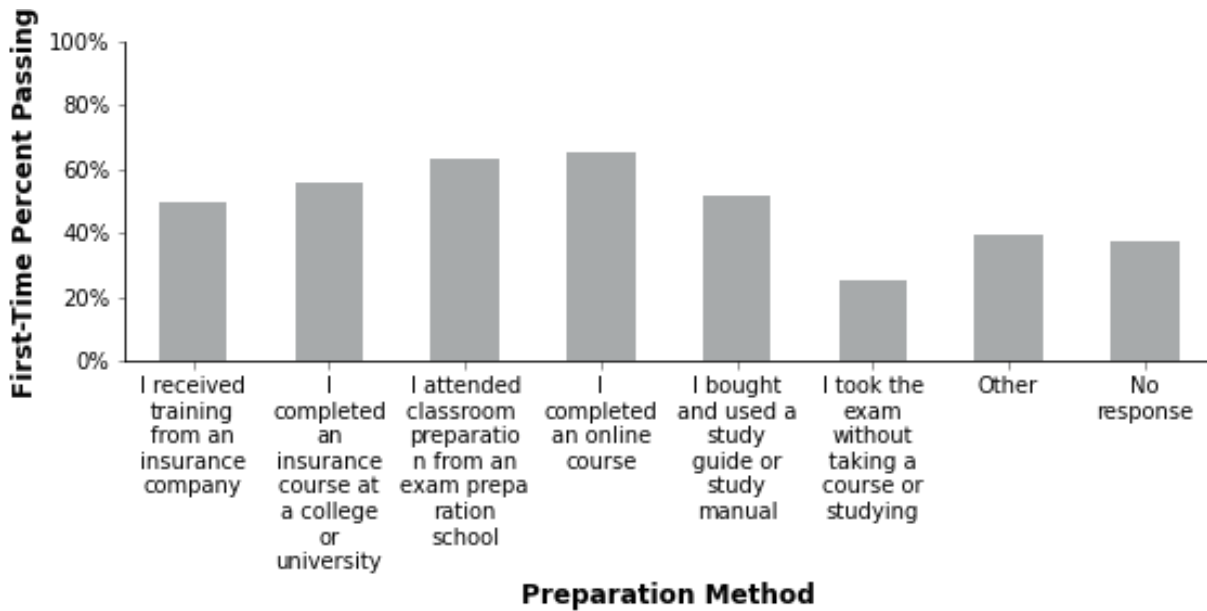


Table 44. General Lines - Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	20,412	60.9	12,431	71.41	13.40
Mexico	846	52.2	442	68.35	14.29
the Caribbean	213	63.4	135	72.32	13.83
Central America	188	57.4	108	69.86	14.50
South America	482	79.5	383	74.90	12.02
Spain	14	78.6	11	76.14	7.79
Other	4,072	53.2	2,167	68.22	15.89
No response	953	39.6	377	56.37	25.00

Figure 39. General Lines - Life, Accident and Health Percent Passing by National Origin

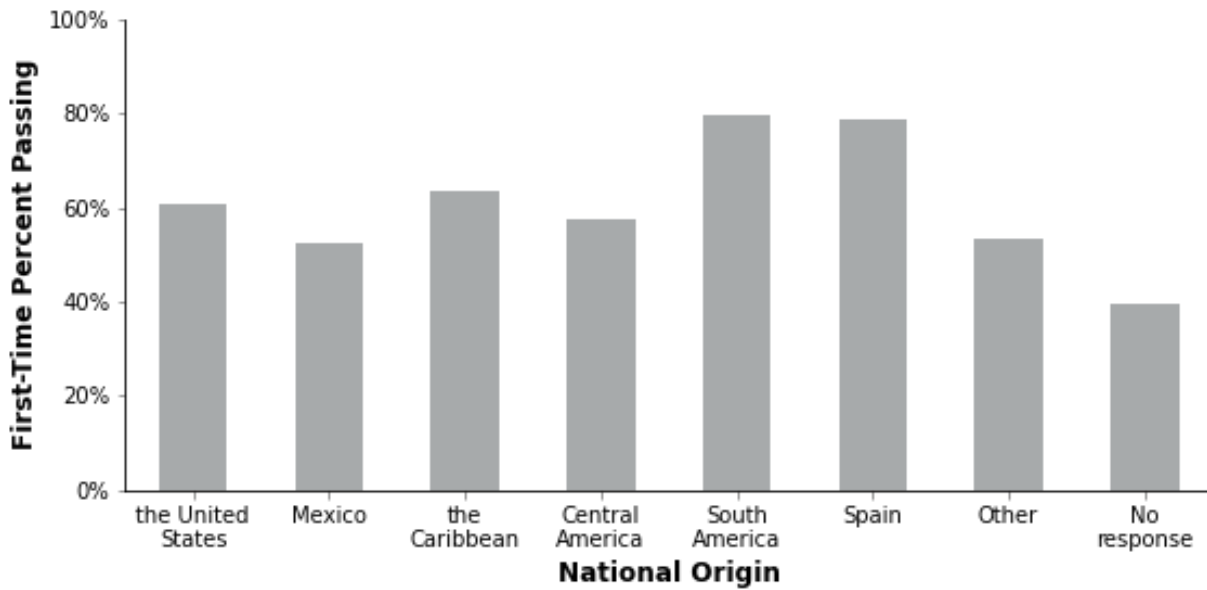


Table 45. General Lines - Life, Accident and Health Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	7,271	64.7	4,707	71.30	15.80
Standard Test Center	19,909	57.0	11,347	70.03	14.22

Figure 40. General Lines - Life, Accident and Health Percent Passing by Mode of Delivery



Table 46. General Lines - Life, Accident and Health Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Asian American / Pacific Islander	784	66.3	520	72.72	14.48
	Black / African-American	2,449	49.3	1,208	66.91	14.92
	Hispanic / Latino American	3,028	60.7	1,838	70.76	13.61
	Native American	68	61.8	42	72.04	11.34
	Caucasian / White (non-Hispanic)	4,387	75.2	3,300	76.35	11.48
	Other	455	56.3	256	69.42	13.62
	Choose not to respond	474	66.2	314	72.99	13.80
	No response	34	58.8	20	70.06	17.11
Female	Asian American / Pacific Islander	840	59.8	502	70.41	15.05
	Black / African-American	3,864	47.1	1,819	66.77	14.31
	Hispanic / Latino American	4,083	50.5	2,062	67.76	13.88
	Native American	73	61.6	45	72.60	11.87
	Caucasian / White (non-Hispanic)	4,365	69.5	3,033	74.39	12.02
	Other	664	52.0	345	67.72	14.68
	Choose not to respond	621	55.6	345	69.98	14.17
	No response	60	38.3	23	62.33	18.51
Choose not to respond	Asian American / Pacific Islander	6	50.0	3	64.50	22.68
	Black / African-American	15	40.0	6	63.60	15.53
	Hispanic / Latino American	10	60.0	6	70.50	13.06
	Native American	3	33.3	1	67.00	22.52
	Caucasian / White (non-Hispanic)	26	65.4	17	73.19	11.67
	Other	14	50.0	7	69.14	8.11
	Choose not to respond	250	59.6	149	71.39	14.06
	No response	8	37.5	3	67.88	13.56
No response	Asian American / Pacific Islander	5	40.0	2	67.00	21.05
	Black / African-American	15	33.3	5	54.27	21.04
	Hispanic / Latino American	2	50.0	1	66.50	28.99
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	10	60.0	6	72.70	12.53
	Other	1	0.0	0	32.00	
	Choose not to respond	3	66.7	2	69.67	11.85
	No response	563	30.9	174	48.54	27.13

Figure 41. General Lines - Life, Accident and Health Percent Passing by Gender within Ethnicity

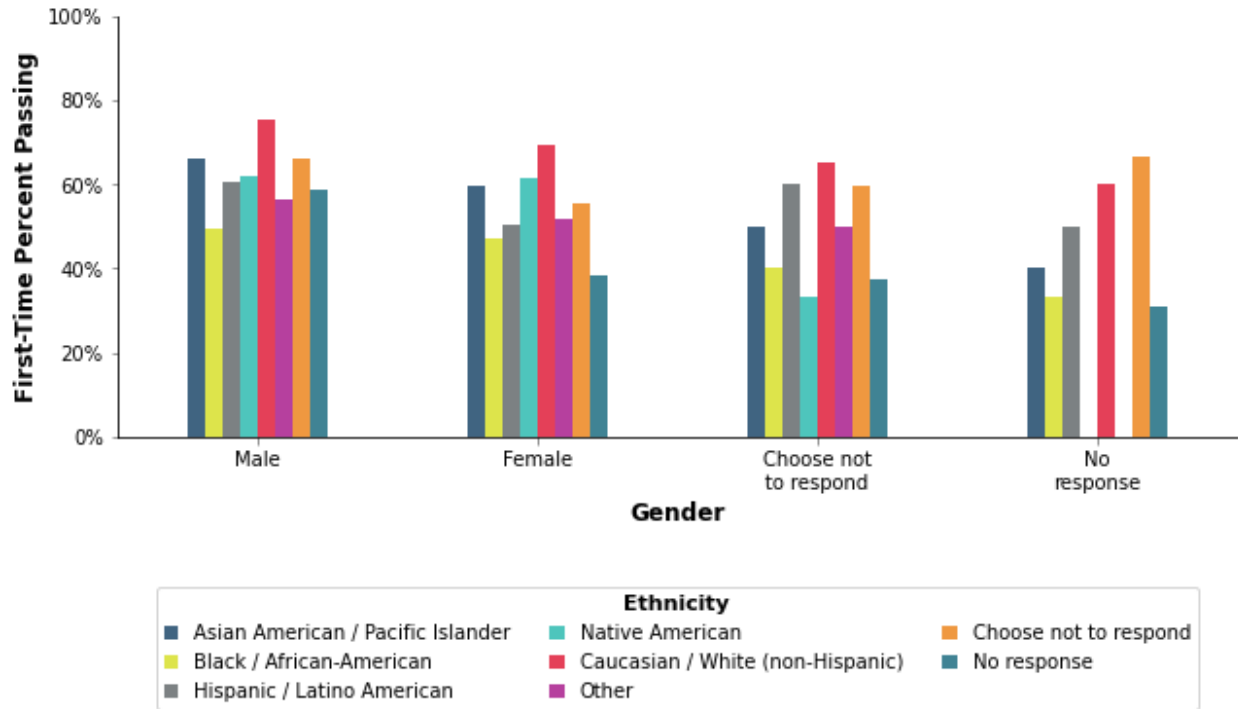


Table 47. General Lines - Life, Accident and Health Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Did not finish high school	64	43.8	28	64.47	16.37
	High school diploma or equivalent	4,309	55.6	2,397	69.25	14.03
	Two-year college degree (Associate's degree)	1,623	59.6	968	70.35	13.63
	Four-year college degree (Bachelor's degree)	3,826	71.6	2,739	74.84	12.67
	Advanced college degree (Master's degree or Doctorate)	1,249	78.8	984	77.70	11.81
	Choose not to respond	511	64.6	330	72.32	13.88
	No response	97	53.6	52	67.12	17.23
Female	Did not finish high school	126	35.7	45	61.25	17.98
	High school diploma or equivalent	5,912	47.5	2,806	66.81	13.98
	Two-year college degree (Associate's degree)	2,502	54.2	1,355	69.15	13.41
	Four-year college degree (Bachelor's degree)	3,821	65.8	2,513	73.14	12.90
	Advanced college degree (Master's degree or Doctorate)	1,385	72.6	1,005	75.43	12.42
	Choose not to respond	684	56.0	383	69.07	15.10
	No response	140	47.9	67	65.14	17.87
Choose not to respond	Did not finish high school	1	100.0	1	74.00	
	High school diploma or equivalent	55	54.5	30	69.58	15.16
	Two-year college degree (Associate's degree)	32	37.5	12	66.28	9.37
	Four-year college degree (Bachelor's degree)	50	64.0	32	72.46	13.50
	Advanced college degree (Master's degree or Doctorate)	17	82.4	14	75.53	7.81
	Choose not to respond	156	60.3	94	71.53	14.87
	No response	21	42.9	9	67.67	13.79
No response	Did not finish high school	1	0.0	0	28.00	
	High school diploma or equivalent	11	36.4	4	60.64	17.55
	Two-year college degree (Associate's degree)	10	40.0	4	56.30	19.43
	Four-year college degree (Bachelor's degree)	8	62.5	5	71.88	20.06
	Advanced college degree (Master's degree or Doctorate)	3	0.0	0	61.33	11.59
	Choose not to respond	4	50.0	2	63.00	23.76
	No response	562	31.1	175	48.59	27.19

Figure 42. General Lines - Life, Accident and Health Percent Passing by Gender within Education Level

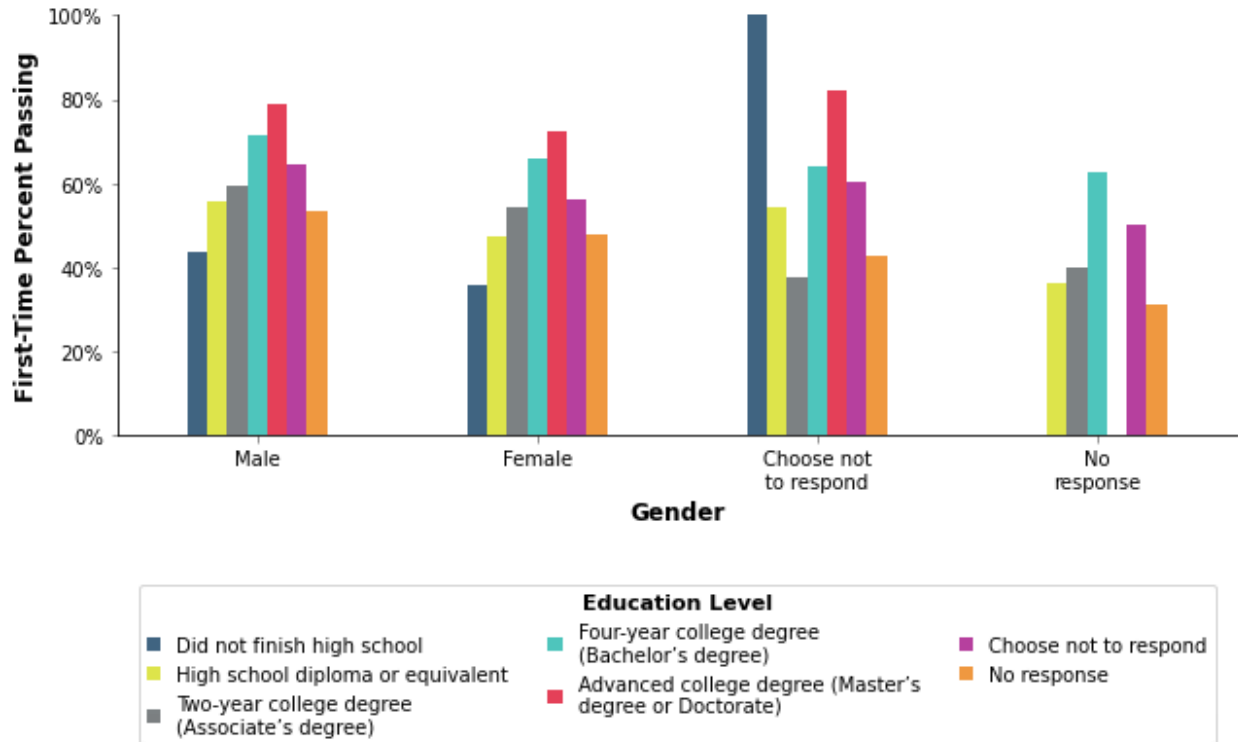


Table 48. General Lines - Life, Accident and Health Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	7,489	68.4	5,120	73.69	12.87
	Yes, less than 30 hours	3,433	59.2	2,033	70.62	14.17
	No	716	45.0	322	64.85	16.35
	No response	41	56.1	23	67.76	15.66
Female	Yes, more than 30 hours	9,926	60.5	6,002	71.21	13.44
	Yes, less than 30 hours	3,675	50.1	1,840	67.71	14.23
	No	900	33.7	303	62.30	14.75
	No response	69	42.0	29	61.74	19.42
Choose not to respond	Yes, more than 30 hours	196	63.3	124	72.76	12.53
	Yes, less than 30 hours	81	53.1	43	70.17	14.24
	No	45	48.9	22	64.73	17.51
	No response	10	30.0	3	65.20	13.39
No response	Yes, more than 30 hours	23	43.5	10	62.61	20.46
	Yes, less than 30 hours	10	60.0	6	71.20	12.91
	No	6	16.7	1	50.67	14.15
	No response	560	30.9	173	48.43	27.18

Figure 43. General Lines - Life, Accident and Health Percent Passing by Gender within Course Taken

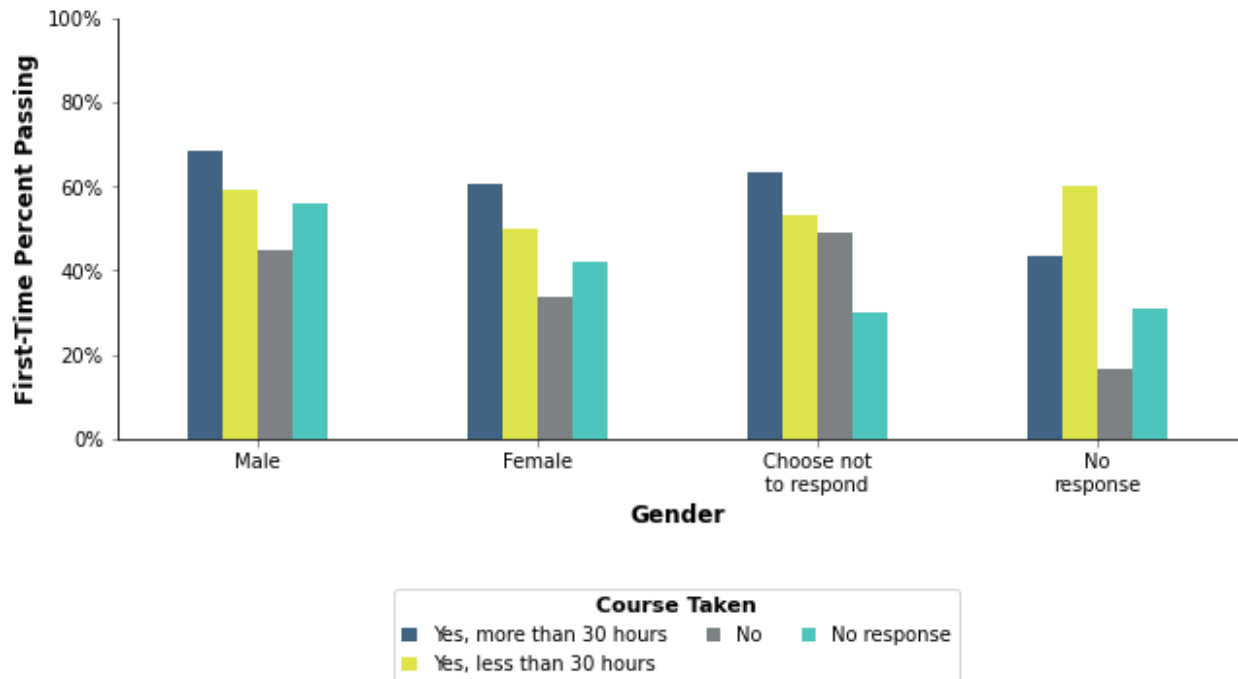


Table 49. General Lines - Life, Accident and Health Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	I received training from an insurance company	1,130	53.7	607	68.77	14.54
	I completed an insurance course at a college or university	43	67.4	29	68.95	13.17
	I attended classroom preparation from an exam preparation school	401	67.8	272	73.63	11.64
	I completed an online course	7,728	69.0	5,335	73.90	12.87
	I bought and used a study guide or study manual	1,625	57.9	941	70.15	14.38
	I took the exam without taking a course or studying	145	29.0	42	59.94	15.64
	Other	491	42.6	209	64.46	15.33
	No response	116	54.3	63	68.26	16.44
Female	I received training from an insurance company	1,846	46.7	862	66.65	14.40
	I completed an insurance course at a college or university	111	50.5	56	66.80	12.21
	I attended classroom preparation from an exam preparation school	671	60.8	408	71.33	11.46
	I completed an online course	8,929	62.2	5,557	71.79	13.30
	I bought and used a study guide or study manual	2,043	46.5	950	66.86	14.13
	I took the exam without taking a course or studying	139	20.9	29	57.78	15.04
	Other	663	35.7	237	62.21	15.44
	No response	168	44.6	75	64.61	17.12
Choose not to respond	I received training from an insurance company	25	44.0	11	65.56	15.78
	I completed an insurance course at a college or university	2	100.0	2	76.00	7.07
	I attended classroom preparation from an exam preparation school	11	54.5	6	68.45	13.18
	I completed an online course	139	66.2	92	74.27	11.82
	I bought and used a study guide or study manual	30	63.3	19	72.47	11.13
	I took the exam without taking a course or studying	8	25.0	2	63.25	16.88
	Other	95	51.6	49	67.62	16.19
	No response	22	50.0	11	69.91	12.76
No response	I received training from an insurance company	2	0.0	0	49.00	26.87
	I completed an insurance course at a college or university	1	0.0	0	28.00	
	I attended classroom preparation from an exam preparation school	5	40.0	2	67.40	14.26
	I completed an online course	20	40.0	8	60.30	20.86
	I bought and used a study guide or study manual	7	57.1	4	67.86	15.18

I took the exam without taking a course or studying	1	0.0	0	48.00	
Other	0	-	-	-	-
No response	563	31.3	176	48.64	27.20

Figure 44. General Lines - Life, Accident and Health Percent Passing by Gender within Preparation Method

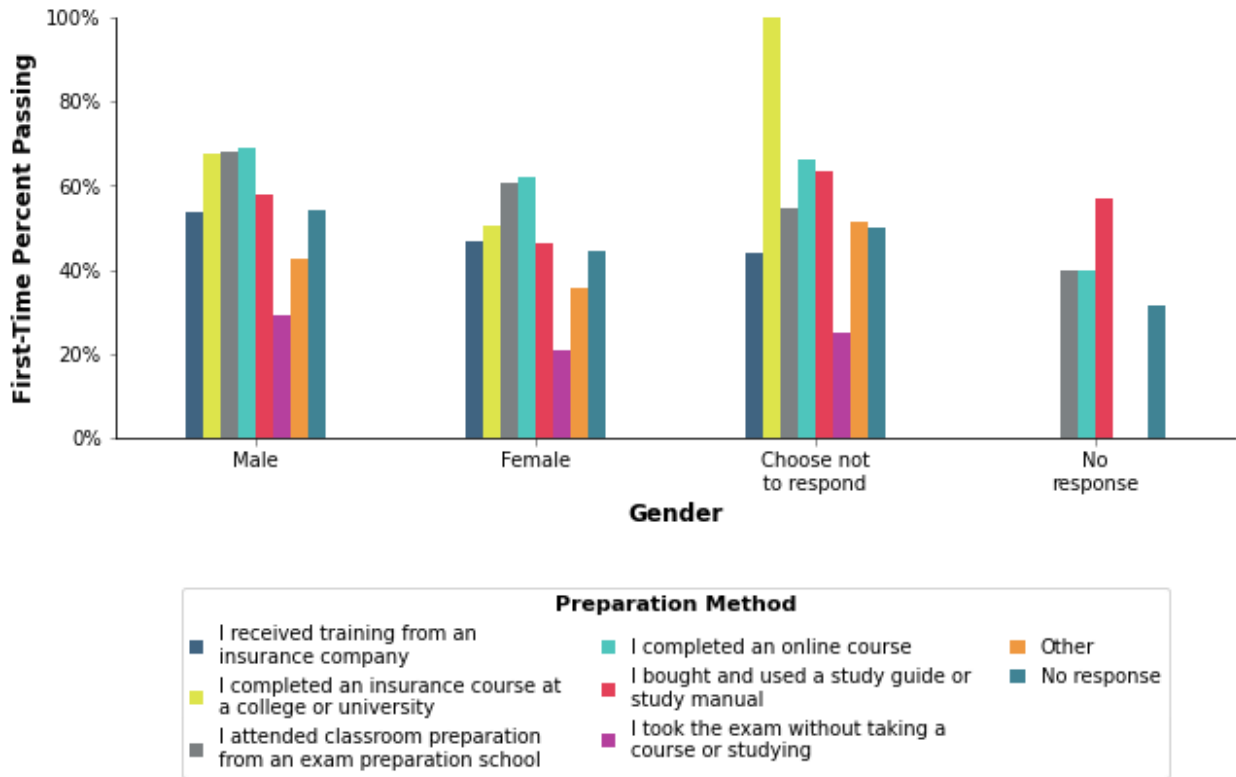


Table 50. General Lines - Life, Accident and Health Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	9,169	65.4	5,992	72.74	13.26
	Mexico	303	59.7	181	70.12	14.24
	the Caribbean	83	77.1	64	75.96	12.66
	Central America	73	68.5	50	72.55	13.68
	South America	199	81.4	162	75.75	12.03
	Spain	5	80.0	4	74.40	6.11
	Other	1,711	56.6	968	69.48	15.70
	No response	136	56.6	77	69.49	13.20
Female	the United States	11,006	57.2	6,295	70.29	13.41
	Mexico	537	48.2	259	67.42	14.19
	the Caribbean	128	54.7	70	70.26	13.68
	Central America	113	51.3	58	68.37	14.81
	South America	279	78.5	219	74.36	12.04
	Spain	9	77.8	7	77.11	8.78
	Other	2,273	50.8	1,154	67.33	15.94
	No response	225	49.8	112	66.58	17.05
Choose not to respond	the United States	218	61.5	134	72.29	13.06
	Mexico	6	33.3	2	61.67	18.99
	the Caribbean	1	100.0	1	78.00	
	Central America	1	0.0	0	49.00	
	South America	4	50.0	2	69.50	8.35
	Spain	0	-	-	-	-
	Other	70	55.7	39	69.23	15.00
	No response	32	43.8	14	66.50	15.92
No response	the United States	19	52.6	10	67.21	16.30
	Mexico	0	-	-	-	-
	the Caribbean	1	0.0	0	28.00	
	Central America	1	0.0	0	63.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	18	33.3	6	58.06	20.59
	No response	560	31.1	174	48.51	27.20

Figure 45. General Lines - Life, Accident and Health Percent Passing by Gender within National Origin

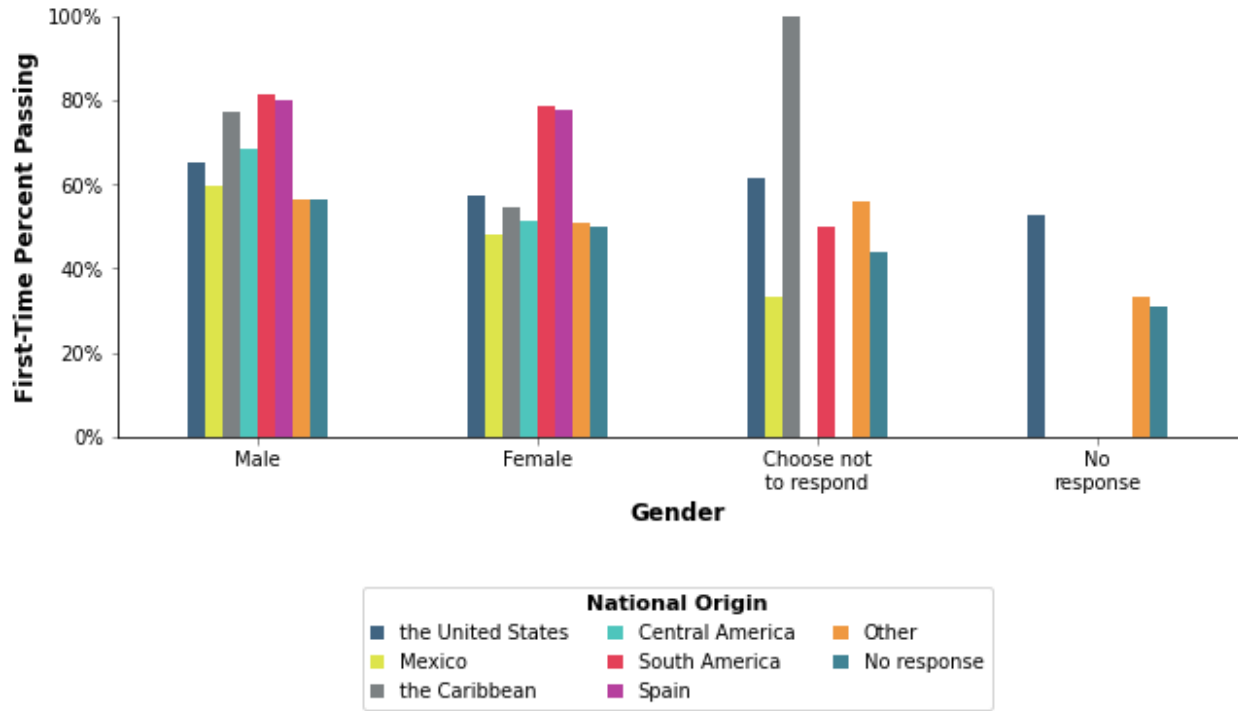


Table 51. General Lines - Life, Accident and Health Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Did not finish high school	13	46.2	6	61.00	22.09
	High school diploma or equivalent	334	44.9	150	64.76	15.91
	Two-year college degree (Associate's degree)	187	49.2	92	66.32	14.06
	Four-year college degree (Bachelor's degree)	637	68.8	438	73.47	13.38
	Advanced college degree (Master's degree or Doctorate)	384	78.4	301	77.88	12.31
	Choose not to respond	64	50.0	32	66.92	16.58
	No response	16	50.0	8	66.81	15.17
Black / African-American	Did not finish high school	30	10.0	3	48.70	14.71
	High school diploma or equivalent	2,411	39.9	961	64.03	14.46
	Two-year college degree (Associate's degree)	1,095	45.1	494	65.79	14.23
	Four-year college degree (Bachelor's degree)	1,744	53.2	928	68.88	14.00
	Advanced college degree (Master's degree or Doctorate)	749	66.6	499	73.15	13.17
	Choose not to respond	247	48.6	120	66.88	15.02
	No response	67	49.3	33	64.60	18.42
Hispanic / Latino American	Did not finish high school	76	38.2	29	63.33	16.19
	High school diploma or equivalent	3,473	47.4	1,647	66.57	14.07
	Two-year college degree (Associate's degree)	1,272	54.1	688	68.78	13.13
	Four-year college degree (Bachelor's degree)	1,549	67.9	1,051	73.31	12.38
	Advanced college degree (Master's degree or Doctorate)	451	71.0	320	74.55	11.72
	Choose not to respond	271	57.6	156	70.50	15.07
	No response	31	51.6	16	64.06	20.19
Native American	Did not finish high school	1	100.0	1	84.00	
	High school diploma or equivalent	57	54.4	31	69.16	12.77
	Two-year college degree (Associate's degree)	22	63.6	14	72.82	9.67
	Four-year college degree (Bachelor's degree)	41	61.0	25	73.98	10.76
	Advanced college degree (Master's degree or Doctorate)	11	72.7	8	77.00	10.84
	Choose not to respond	12	75.0	9	74.33	12.95
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	57	54.4	31	69.09	15.64
	High school diploma or equivalent	3,428	63.5	2,176	72.29	12.34
	Two-year college degree (Associate's degree)	1,260	70.5	888	74.55	11.78
	Four-year college degree (Bachelor's degree)	3,019	79.8	2,409	77.94	10.44

	Advanced college degree (Master's degree or Doctorate)	742	86.8	644	81.04	9.57
	Choose not to respond	244	74.6	182	75.20	11.61
	No response	38	68.4	26	74.11	9.25
Other	Did not finish high school	8	12.5	1	55.25	16.14
	High school diploma or equivalent	304	45.1	137	65.69	14.47
	Two-year college degree (Associate's degree)	169	46.2	78	66.59	12.98
	Four-year college degree (Bachelor's degree)	374	56.1	210	69.23	14.26
	Advanced college degree (Master's degree or Doctorate)	191	72.8	139	74.08	12.39
	Choose not to respond	78	51.3	40	66.64	15.98
	No response	10	30.0	3	64.50	10.00
Choose not to respond	Did not finish high school	5	60.0	3	66.40	17.98
	High school diploma or equivalent	263	49.4	130	68.02	13.50
	Two-year college degree (Associate's degree)	149	55.0	82	69.23	13.06
	Four-year college degree (Bachelor's degree)	333	66.7	222	74.04	13.67
	Advanced college degree (Master's degree or Doctorate)	118	73.7	87	76.35	11.72
	Choose not to respond	436	61.5	268	71.21	14.61
	No response	44	40.9	18	65.20	15.64
No response	Did not finish high school	2	0.0	0	41.00	18.38
	High school diploma or equivalent	17	29.4	5	63.53	14.29
	Two-year college degree (Associate's degree)	13	23.1	3	63.08	9.60
	Four-year college degree (Bachelor's degree)	8	75.0	6	75.63	15.90
	Advanced college degree (Master's degree or Doctorate)	8	62.5	5	67.88	13.20
	Choose not to respond	3	66.7	2	72.00	23.43
	No response	614	32.4	199	49.92	27.03

Figure 46. General Lines - Life, Accident and Health Percent Passing by Ethnicity within Education Level

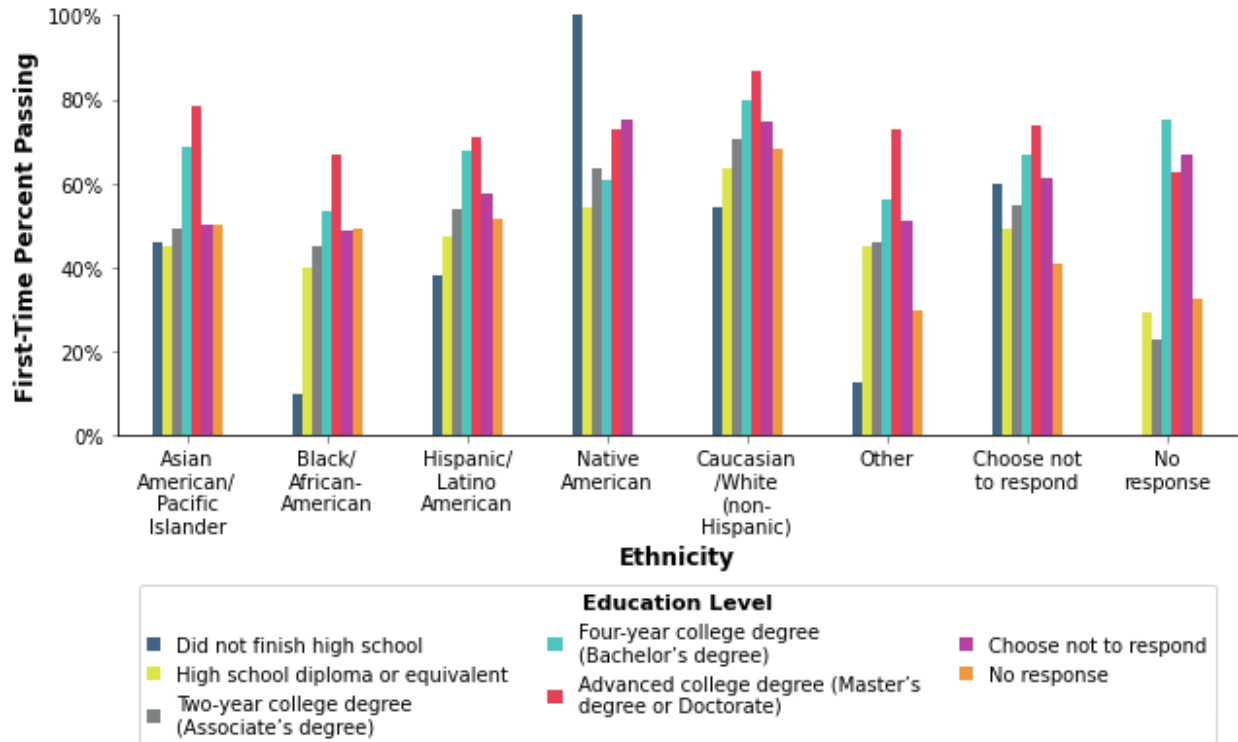


Table 52. General Lines - Life, Accident and Health Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	1,119	67.4	754	73.19	14.14
	Yes, less than 30 hours	395	55.2	218	68.72	15.52
	No	114	46.5	53	64.83	16.35
	No response	7	28.6	2	62.71	10.16
Black / African-American	Yes, more than 30 hours	4,409	52.7	2,324	68.66	13.74
	Yes, less than 30 hours	1,487	40.6	603	63.81	15.40
	No	428	24.3	104	58.00	15.01
	No response	19	36.8	7	62.79	18.01
Hispanic / Latino American	Yes, more than 30 hours	4,615	60.3	2,781	70.75	13.37
	Yes, less than 30 hours	2,020	48.2	973	67.17	13.77
	No	474	31.0	147	60.60	14.36
	No response	14	42.9	6	58.86	18.21
Native American	Yes, more than 30 hours	96	70.8	68	73.99	11.49
	Yes, less than 30 hours	37	48.6	18	71.24	10.17
	No	11	18.2	2	60.09	12.80
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	5,712	74.9	4,277	76.25	11.42
	Yes, less than 30 hours	2,642	68.3	1,805	74.00	12.07
	No	418	62.7	262	71.88	13.56
	No response	16	75.0	12	75.38	8.20
Other	Yes, more than 30 hours	786	59.0	464	69.93	13.72
	Yes, less than 30 hours	267	43.4	116	65.38	14.52
	No	79	34.2	27	63.18	15.80
	No response	2	50.0	1	66.50	20.51
Choose not to respond	Yes, more than 30 hours	868	66.1	574	73.41	12.80
	Yes, less than 30 hours	336	54.2	182	69.33	14.71
	No	134	38.1	51	63.64	16.28
	No response	10	30.0	3	57.00	13.42
No response	Yes, more than 30 hours	29	48.3	14	66.31	14.96
	Yes, less than 30 hours	15	46.7	7	71.00	13.74
	No	9	22.2	2	62.00	11.84
	No response	612	32.2	197	49.75	27.01

Figure 47. General Lines - Life, Accident and Health Percent Passing by Ethnicity within Course Taken

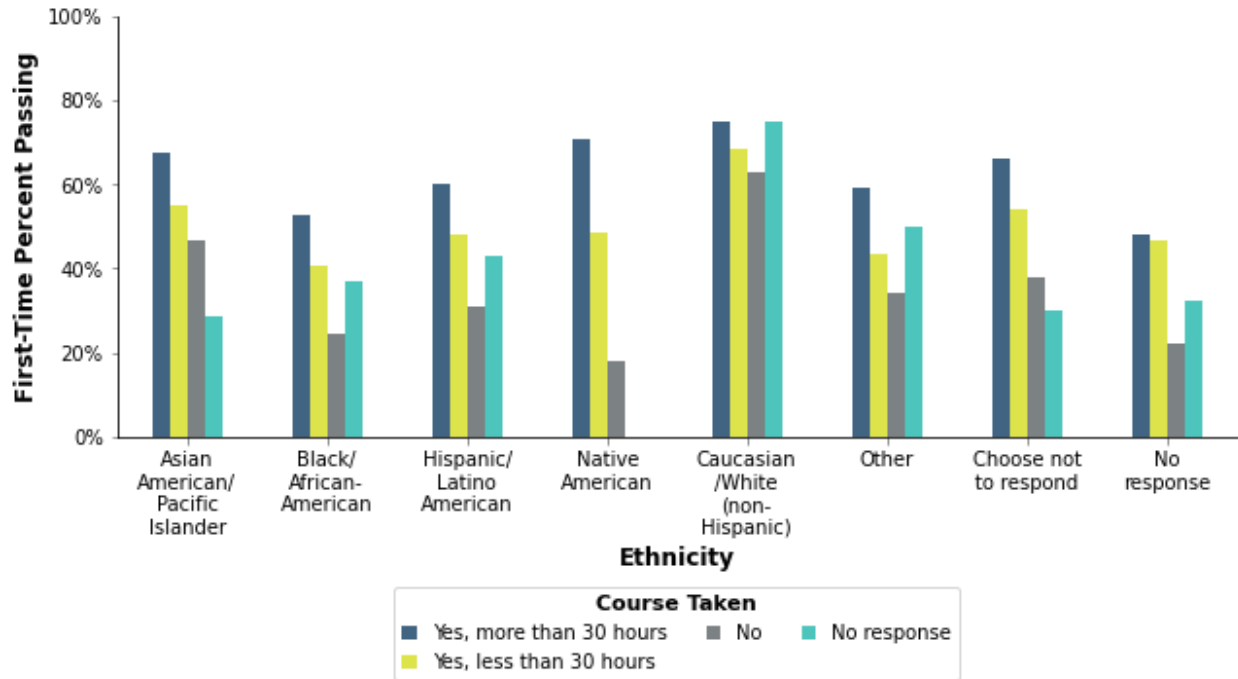


Table 53. General Lines - Life, Accident and Health Examinees by Ethnicity within Preparation Method

Ethnicity	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company	133	57.9	77	68.50	15.78
	I completed an insurance course at a college or university	8	87.5	7	76.50	11.20
	I attended classroom preparation from an exam preparation school	41	63.4	26	72.02	12.57
	I completed an online course	1,038	67.9	705	73.50	14.17
	I bought and used a study guide or study manual	279	55.9	156	69.37	14.41
	I took the exam without taking a course or studying	26	26.9	7	57.42	16.56
	Other	90	42.2	38	62.91	17.10
	No response	20	55.0	11	69.85	13.52
Black / African-American	I received training from an insurance company	940	40.4	380	64.14	14.36
	I completed an insurance course at a college or university	49	38.8	19	62.80	11.72
	I attended classroom preparation from an exam preparation school	291	50.5	147	68.58	12.23
	I completed an online course	3,634	54.1	1,965	68.89	14.11
	I bought and used a study guide or study manual	888	41.3	367	64.84	14.89
	I took the exam without taking a course or studying	85	18.8	16	54.66	15.25
	Other	376	29.0	109	60.38	15.06
	No response	80	43.8	35	63.20	17.33
Hispanic / Latino American	I received training from an insurance company	1,052	52.4	551	68.72	14.89
	I completed an insurance course at a college or university	58	63.8	37	68.78	12.40
	I attended classroom preparation from an exam preparation school	319	61.8	197	71.09	11.52
	I completed an online course	4,224	59.7	2,521	70.63	13.05
	I bought and used a study guide or study manual	1,044	43.6	455	65.46	14.18
	I took the exam without taking a course or studying	70	12.9	9	56.10	14.43
	Other	309	36.6	113	61.61	15.14
	No response	47	51.1	24	67.40	16.67
Native American	I received training from an insurance company	17	47.1	8	70.41	13.48
	I completed an insurance course at a college or university	1	100.0	1	70.00	
	I attended classroom preparation from an exam preparation school	4	75.0	3	72.25	8.06
	I completed an online course	98	67.3	66	73.62	11.61
	I bought and used a study guide or study manual	14	50.0	7	69.71	10.28

	I took the exam without taking a course or studying	3	0.0	0	60.00	4.36
	Other	7	42.9	3	67.57	14.88
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company	643	57.9	372	70.53	12.92
	I completed an insurance course at a college or university	25	44.0	11	66.96	13.58
	I attended classroom preparation from an exam preparation school	343	77.0	264	76.32	10.00
	I completed an online course	6,330	75.7	4,791	76.45	11.32
	I bought and used a study guide or study manual	1,141	66.5	759	73.63	12.24
	I took the exam without taking a course or studying	79	44.3	35	66.97	12.21
	Other	180	52.8	95	68.99	14.19
	No response	47	61.7	29	73.62	11.34
Other	I received training from an insurance company	108	42.6	46	64.68	14.66
	I completed an insurance course at a college or university	9	77.8	7	75.67	8.47
	I attended classroom preparation from an exam preparation school	40	60.0	24	71.73	9.97
	I completed an online course	725	59.7	433	70.10	13.96
	I bought and used a study guide or study manual	158	43.0	68	65.94	14.59
	I took the exam without taking a course or studying	9	11.1	1	52.11	14.66
	Other	73	35.6	26	62.49	14.10
	No response	12	25.0	3	62.00	9.97
Choose not to respond	I received training from an insurance company	107	41.1	44	65.78	13.45
	I completed an insurance course at a college or university	5	80.0	4	70.80	7.46
	I attended classroom preparation from an exam preparation school	47	55.3	26	71.66	10.72
	I completed an online course	738	67.9	501	74.20	12.71
	I bought and used a study guide or study manual	172	57.0	98	69.52	14.35
	I took the exam without taking a course or studying	20	25.0	5	60.95	19.29
	Other	210	51.4	108	67.46	15.87
	No response	49	49.0	24	66.35	15.43
No response	I received training from an insurance company	3	66.7	2	69.00	20.66
	I completed an insurance course at a college or university	2	50.0	1	51.50	33.23
	I attended classroom preparation from an exam preparation school	3	33.3	1	61.67	14.22
	I completed an online course	29	34.5	10	65.86	13.93
	I bought and used a study guide or study manual	9	44.4	4	68.44	10.63
	I took the exam without taking a course or studying	1	0.0	0	52.00	

	Other	4	75.0	3	74.75	12.15
	No response	614	32.4	199	49.87	27.03

Figure 48. General Lines - Life, Accident and Health Percent Passing by Ethnicity within Preparation Method

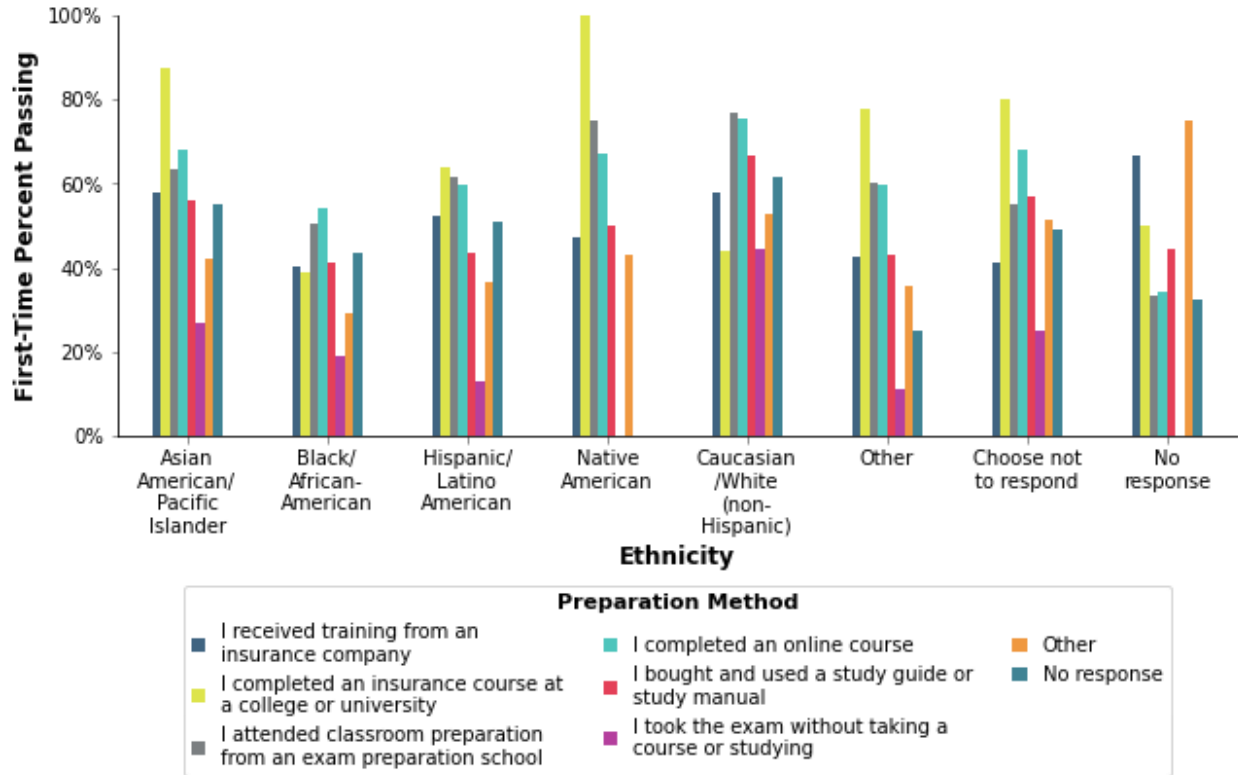


Table 54. General Lines - Life, Accident and Health Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	464	65.3	303	71.91	13.48
	Mexico	1	100.0	1	76.00	
	the Caribbean	4	50.0	2	69.75	17.13
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1,137	62.0	705	71.41	15.41
	No response	29	55.2	16	67.90	14.23
Black / African-American	the United States	4,476	49.9	2,234	67.58	13.83
	Mexico	2	100.0	2	78.50	2.12
	the Caribbean	70	62.9	44	71.00	15.69
	Central America	7	28.6	2	61.86	15.28
	South America	5	40.0	2	51.20	29.51
	Spain	1	0.0	0	66.00	
	Other	1,677	42.6	714	64.74	16.06
	No response	105	38.1	40	63.76	15.45
Hispanic / Latino American	the United States	5,401	52.7	2,846	68.51	13.76
	Mexico	814	52.1	424	68.28	14.28
	the Caribbean	117	62.4	73	72.81	12.62
	Central America	167	59.9	100	70.29	14.51
	South America	443	79.9	354	75.05	11.37
	Spain	7	100.0	7	81.00	5.80
	Other	116	60.3	70	69.78	17.03
	No response	58	56.9	33	68.88	14.89
Native American	the United States	138	61.6	85	72.31	11.85
	Mexico	4	25.0	1	65.25	9.43
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	76.00	
	No response	1	100.0	1	84.00	
Caucasian / White (non-Hispanic)	the United States	8,390	72.5	6,080	75.42	11.72
	Mexico	7	85.7	6	75.00	15.64
	the Caribbean	1	0.0	0	66.00	
	Central America	5	60.0	3	73.00	14.54
	South America	9	88.9	8	82.11	6.99
	Spain	2	100.0	2	77.50	10.61
	Other	323	69.0	223	74.11	13.49
	No response	51	66.7	34	72.76	12.23
Other	the United States	560	52.3	293	68.75	13.40
	Mexico	0	-	-	-	-

	the Caribbean	7	57.1	4	73.86	11.31
	Central America	2	0.0	0	59.00	1.41
	South America	8	50.0	4	71.00	8.26
	Spain	3	66.7	2	70.67	2.31
	Other	534	55.1	294	67.84	15.27
	No response	20	55.0	11	70.45	13.35
Choose not to respond	the United States	949	60.6	575	71.77	13.60
	Mexico	17	41.2	7	66.59	15.80
	the Caribbean	13	92.3	12	78.85	7.58
	Central America	6	50.0	3	72.67	10.78
	South America	16	87.5	14	75.94	17.45
	Spain	1	0.0	0	66.00	
	Other	266	57.9	154	69.92	14.88
	No response	80	56.3	45	69.21	15.95
No response	the United States	34	44.1	15	68.35	12.06
	Mexico	1	100.0	1	87.00	
	the Caribbean	1	0.0	0	28.00	
	Central America	1	0.0	0	43.00	
	South America	1	100.0	1	75.00	
	Spain	0	-	-	-	-
	Other	18	33.3	6	61.83	18.78
	No response	609	32.3	197	49.79	27.03

Figure 49. General Lines - Life, Accident and Health Percent Passing by Ethnicity within National Origin

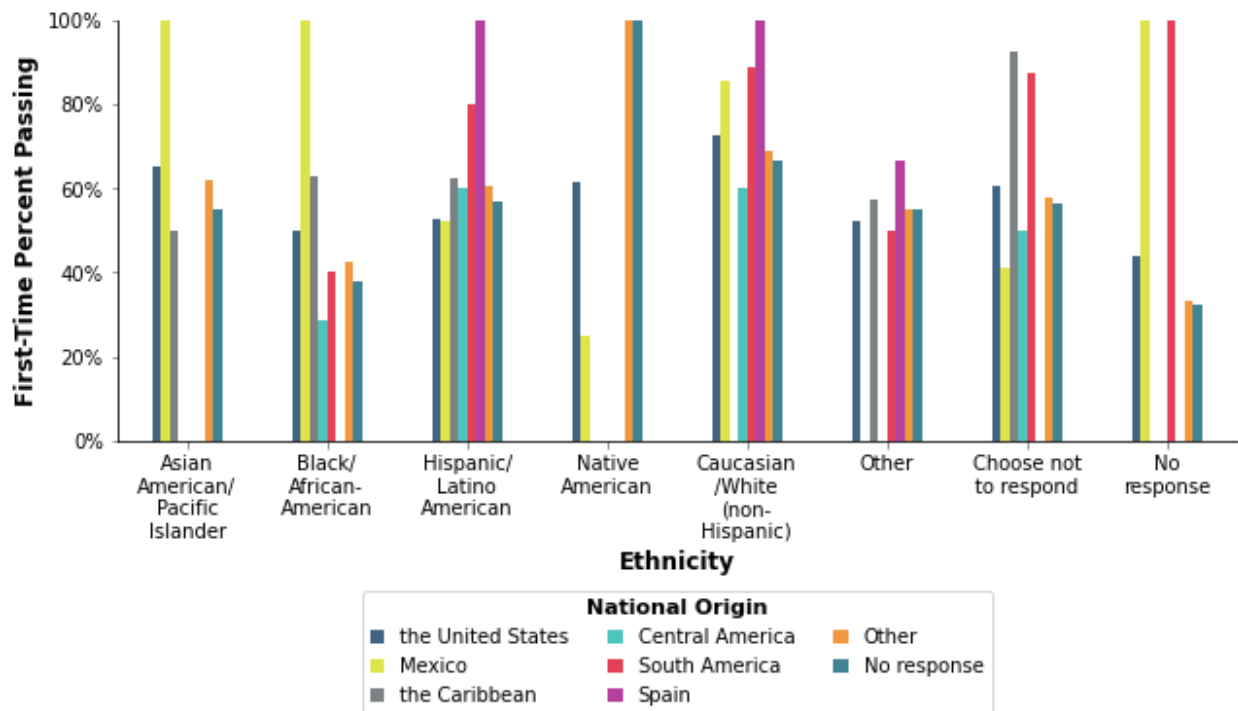


Table 55. General Lines - Life, Accident and Health Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	126	38.1	48	63.87	16.09
	High school diploma or equivalent	8,966	52.1	4,675	68.31	13.71
	Two-year college degree (Associate's degree)	3,243	58.6	1,902	70.59	13.02
	Four-year college degree (Bachelor's degree)	5,624	72.0	4,047	75.36	11.78
	Advanced college degree (Master's degree or Doctorate)	1,506	78.0	1,175	77.65	11.23
	Choose not to respond	897	62.0	556	71.26	13.82
	No response	50	56.0	28	68.92	15.62
Mexico	Did not finish high school	26	53.8	14	68.88	14.77
	High school diploma or equivalent	390	46.2	180	66.27	14.64
	Two-year college degree (Associate's degree)	153	46.4	71	67.68	13.25
	Four-year college degree (Bachelor's degree)	195	64.6	126	71.50	13.92
	Advanced college degree (Master's degree or Doctorate)	44	63.6	28	72.80	12.74
	Choose not to respond	33	66.7	22	72.42	13.94
	No response	5	20.0	1	58.40	13.89
the Caribbean	Did not finish high school	5	20.0	1	50.00	22.84
	High school diploma or equivalent	52	50.0	26	68.50	13.10
	Two-year college degree (Associate's degree)	56	48.2	27	68.29	13.30
	Four-year college degree (Bachelor's degree)	57	80.7	46	76.96	11.39
	Advanced college degree (Master's degree or Doctorate)	29	75.9	22	76.48	12.49
	Choose not to respond	14	92.9	13	83.07	7.97
	No response	0	-	-	-	-
Central America	Did not finish high school	2	0.0	0	51.00	12.73
	High school diploma or equivalent	86	48.8	42	66.73	15.79
	Two-year college degree (Associate's degree)	29	75.9	22	72.62	12.17
	Four-year college degree (Bachelor's degree)	47	59.6	28	71.87	13.51
	Advanced college degree (Master's degree or Doctorate)	11	81.8	9	76.82	8.32
	Choose not to respond	12	50.0	6	73.83	13.34
	No response	1	100.0	1	78.00	
South America	Did not finish high school	5	60.0	3	59.80	23.25
	High school diploma or equivalent	98	65.3	64	71.62	13.87

	Two-year college degree (Associate's degree)	69	73.9	51	73.45	9.08
	Four-year college degree (Bachelor's degree)	192	82.8	159	75.12	11.74
	Advanced college degree (Master's degree or Doctorate)	75	88.0	66	76.61	10.56
	Choose not to respond	42	92.9	39	82.57	9.12
	No response	1	100.0	1	77.00	
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	100.0	4	79.50	7.33
	Two-year college degree (Associate's degree)	1	100.0	1	88.00	
	Four-year college degree (Bachelor's degree)	4	50.0	2	72.25	7.59
	Advanced college degree (Master's degree or Doctorate)	4	100.0	4	76.25	5.97
	Choose not to respond	1	0.0	0	66.00	
	No response	0	-	-	-	-
Other	Did not finish high school	28	28.6	8	52.00	20.54
	High school diploma or equivalent	644	35.9	231	61.83	16.68
	Two-year college degree (Associate's degree)	585	42.4	248	63.91	15.23
	Four-year college degree (Bachelor's degree)	1,522	55.6	846	69.23	15.07
	Advanced college degree (Master's degree or Doctorate)	962	70.9	682	74.87	13.44
	Choose not to respond	311	47.9	149	66.46	16.23
	No response	20	15.0	3	53.50	20.05
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	47	31.9	15	66.00	13.17
	Two-year college degree (Associate's degree)	31	54.8	17	67.74	12.93
	Four-year college degree (Bachelor's degree)	64	54.7	35	68.38	14.24
	Advanced college degree (Master's degree or Doctorate)	23	73.9	17	74.04	13.40
	Choose not to respond	45	53.3	24	67.67	17.61
	No response	743	36.2	269	53.03	26.28

Figure 50. General Lines - Life, Accident and Health Percent Passing by National Origin within Education Level

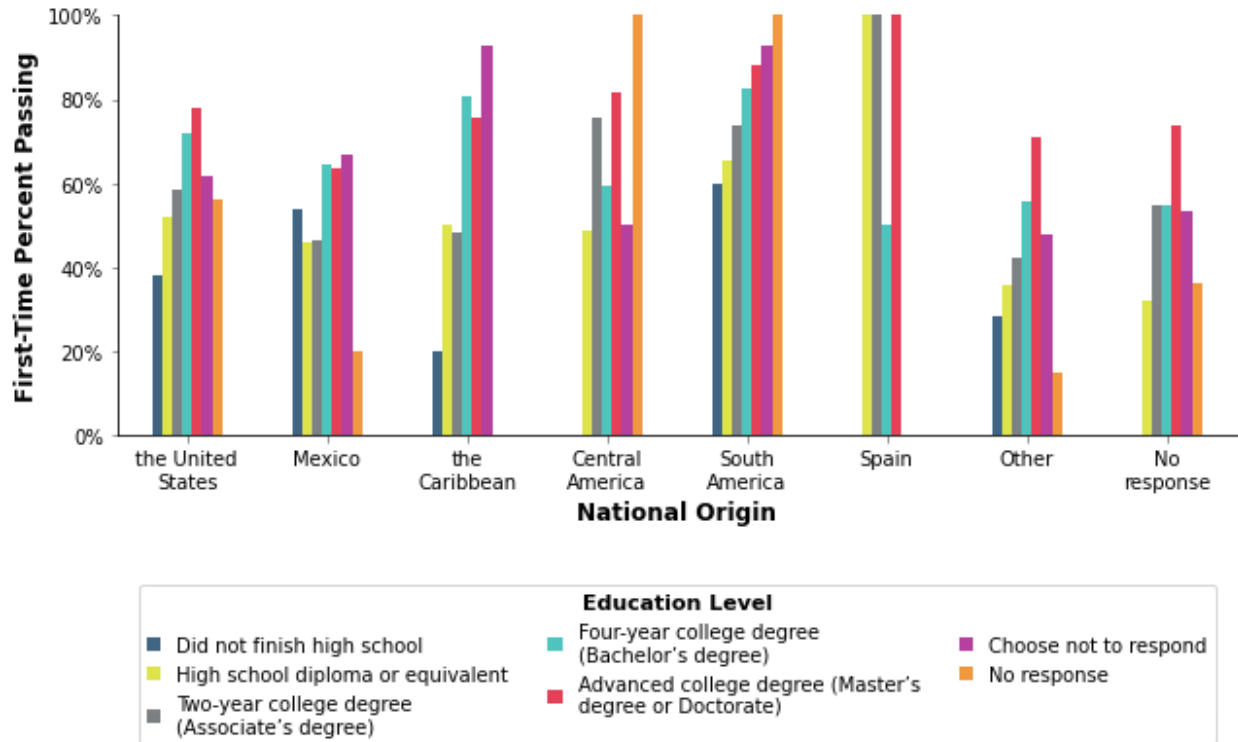


Table 56. General Lines - Life, Accident and Health Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	13,504	64.3	8,687	72.60	12.85
	Yes, less than 30 hours	5,729	56.8	3,256	69.99	13.73
	No	1,153	41.1	474	64.53	15.11
	No response	26	53.8	14	69.12	13.81
Mexico	Yes, more than 30 hours	530	60.2	319	70.31	14.20
	Yes, less than 30 hours	242	40.9	99	66.36	13.52
	No	72	31.9	23	61.00	14.00
	No response	2	50.0	1	52.00	25.46
the Caribbean	Yes, more than 30 hours	153	66.7	102	73.94	12.99
	Yes, less than 30 hours	43	67.4	29	72.35	13.44
	No	16	25.0	4	59.50	12.38
	No response	1	0.0	0	28.00	
Central America	Yes, more than 30 hours	131	65.6	86	72.90	13.50
	Yes, less than 30 hours	44	38.6	17	63.59	14.48
	No	13	38.5	5	60.46	14.43
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	397	83.6	332	76.27	10.42
	Yes, less than 30 hours	69	62.3	43	69.86	15.63
	No	14	42.9	6	59.93	17.66
	No response	2	100.0	2	81.00	8.49
Spain	Yes, more than 30 hours	11	81.8	9	77.00	7.71
	Yes, less than 30 hours	2	50.0	1	74.50	12.02
	No	1	100.0	1	70.00	
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	2,711	59.4	1,611	70.44	15.04
	Yes, less than 30 hours	985	44.2	435	65.10	16.32
	No	359	33.1	119	60.49	17.00
	No response	17	11.8	2	58.71	15.08
No response	Yes, more than 30 hours	197	55.8	110	70.02	13.71
	Yes, less than 30 hours	85	49.4	42	66.42	15.96
	No	39	41.0	16	65.64	16.21
	No response	632	33.1	209	50.20	26.82

Figure 51. General Lines - Life, Accident and Health Percent Passing by National Origin within Course Taken

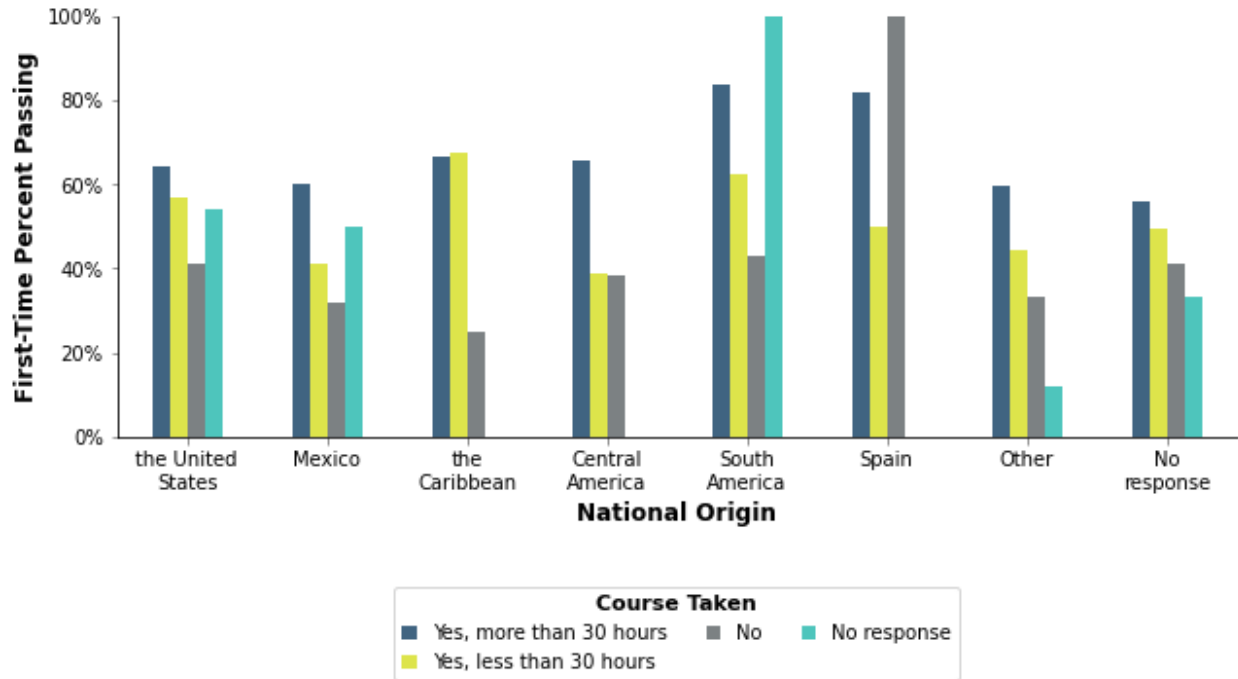


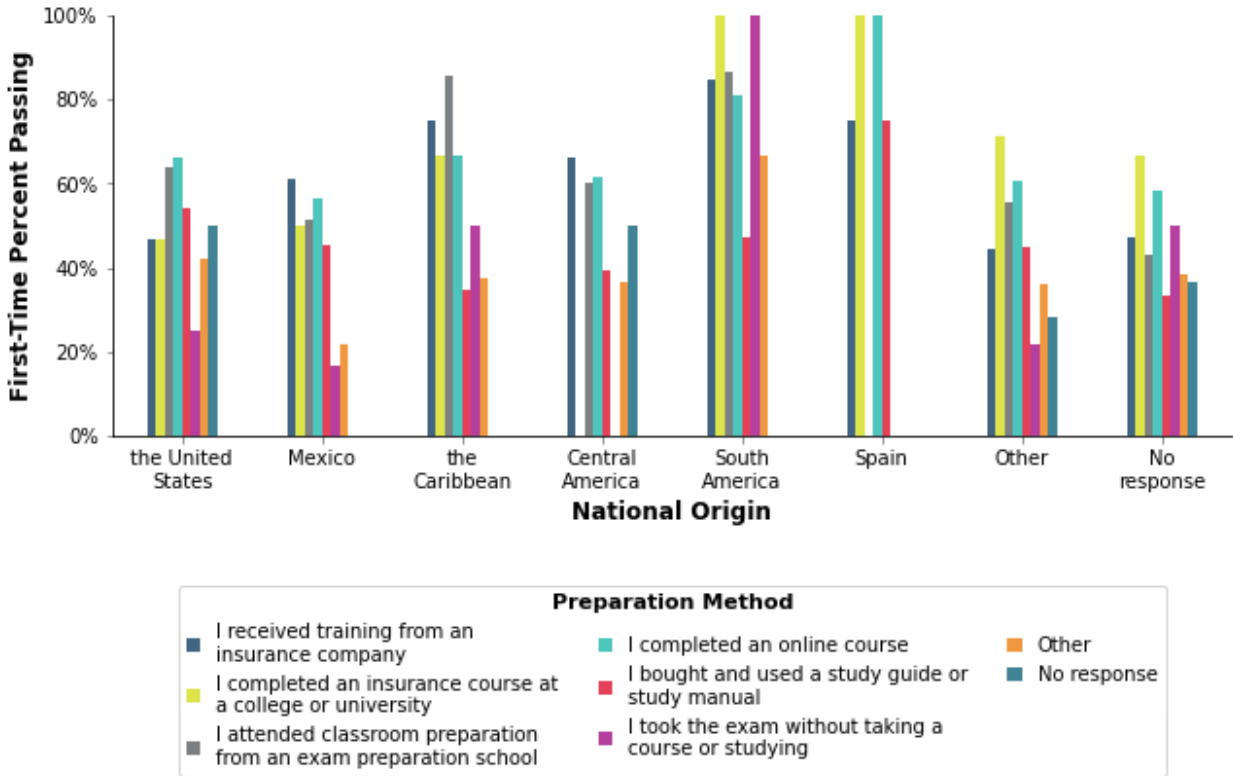
Table 57. General Lines - Life, Accident and Health Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
the United States	I received training from an insurance company	2,374	47.0	1,115	66.74	13.87
	I completed an insurance course at a college or university	109	46.8	51	65.57	12.86
	I attended classroom preparation from an exam preparation school	900	64.1	577	72.51	11.28
	I completed an online course	13,302	66.3	8,819	73.22	12.75
	I bought and used a study guide or study manual	2,691	54.3	1,461	69.28	13.82
	I took the exam without taking a course or studying	200	25.0	50	60.81	13.73
	Other	764	42.1	322	64.56	15.09
	No response	72	50.0	36	68.03	15.45
Mexico	I received training from an insurance company	124	61.3	76	72.55	14.98
	I completed an insurance course at a college or university	4	50.0	2	60.50	16.58
	I attended classroom preparation from an exam preparation school	39	51.3	20	67.92	12.86
	I completed an online course	474	56.5	268	69.50	13.30
	I bought and used a study guide or study manual	137	45.3	62	66.09	14.58
	I took the exam without taking a course or studying	12	16.7	2	58.42	13.64
	Other	55	21.8	12	57.78	14.99
	No response	1	0.0	0	58.00	
the Caribbean	I received training from an insurance company	32	75.0	24	76.94	13.03
	I completed an insurance course at a college or university	6	66.7	4	66.17	21.08
	I attended classroom preparation from an exam preparation school	7	85.7	6	77.86	9.12
	I completed an online course	132	66.7	88	73.17	13.29
	I bought and used a study guide or study manual	26	34.6	9	65.69	13.84
	I took the exam without taking a course or studying	2	50.0	1	67.50	13.44
	Other	8	37.5	3	62.25	13.25
	No response	0	-	-	-	-
Central America	I received training from an insurance company	50	66.0	33	73.38	15.45

	I completed an insurance course at a college or university	1	0.0	0	57.00	
	I attended classroom preparation from an exam preparation school	5	60.0	3	71.80	10.50
	I completed an online course	91	61.5	56	71.25	13.43
	I bought and used a study guide or study manual	28	39.3	11	63.11	13.93
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	11	36.4	4	61.64	13.53
	No response	2	50.0	1	60.00	25.46
South America	I received training from an insurance company	105	84.8	89	78.95	10.73
	I completed an insurance course at a college or university	12	100.0	12	75.92	2.07
	I attended classroom preparation from an exam preparation school	22	86.4	19	75.91	10.63
	I completed an online course	286	81.1	232	74.93	10.73
	I bought and used a study guide or study manual	36	47.2	17	64.56	17.72
	I took the exam without taking a course or studying	2	100.0	2	82.50	7.78
	Other	18	66.7	12	69.67	16.45
	No response	1	0.0	0	55.00	
Spain	I received training from an insurance company	4	75.0	3	77.75	9.32
	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	0	-	-	-	-
	I completed an online course	4	100.0	4	79.75	7.37
	I bought and used a study guide or study manual	4	75.0	3	73.00	7.26
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	1	0.0	0	66.00	
	No response	0	-	-	-	-
Other	I received training from an insurance company	295	44.4	131	64.57	17.52
	I completed an insurance course at a college or university	21	71.4	15	72.24	9.68
	I attended classroom preparation from an exam preparation school	108	55.6	60	69.61	13.69
	I completed an online course	2,417	60.4	1,461	70.76	15.09
	I bought and used a study guide or study manual	768	45.1	346	66.03	15.43

	I took the exam without taking a course or studying	73	21.9	16	53.00	17.63
	Other	358	36.0	129	62.04	16.17
	No response	32	28.1	9	59.81	18.66
No response	I received training from an insurance company	19	47.4	9	66.00	12.44
	I completed an insurance course at a college or university	3	66.7	2	70.33	16.80
	I attended classroom preparation from an exam preparation school	7	42.9	3	68.29	2.98
	I completed an online course	110	58.2	64	70.90	14.09
	I bought and used a study guide or study manual	15	33.3	5	64.53	14.73
	I took the exam without taking a course or studying	4	50.0	2	61.50	27.73
	Other	34	38.2	13	62.21	17.04
	No response	761	36.7	279	53.42	26.14

Figure 52. General Lines - Life, Accident and Health Percent Passing by National Origin within Preparation Method



General Lines - Property and Casualty

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who self-identified as Caucasian/White (non-Hispanic) and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.
- between Online Proctored and Standard Test Center examinees.

Male candidates, Caucasian/White (non-Hispanic) candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 58. General Lines - Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	12,644	55.0	6,955	69.55	13.42

Table 59. General Lines - Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	4,557	64.7	2,950	72.55	12.10
Female	7,731	50.1	3,876	68.31	13.04
Choose not to respond	153	58.2	89	71.10	11.88
No response	203	19.7	40	47.94	24.86

Figure 53. General Lines - Property and Casualty Percent Passing by Gender

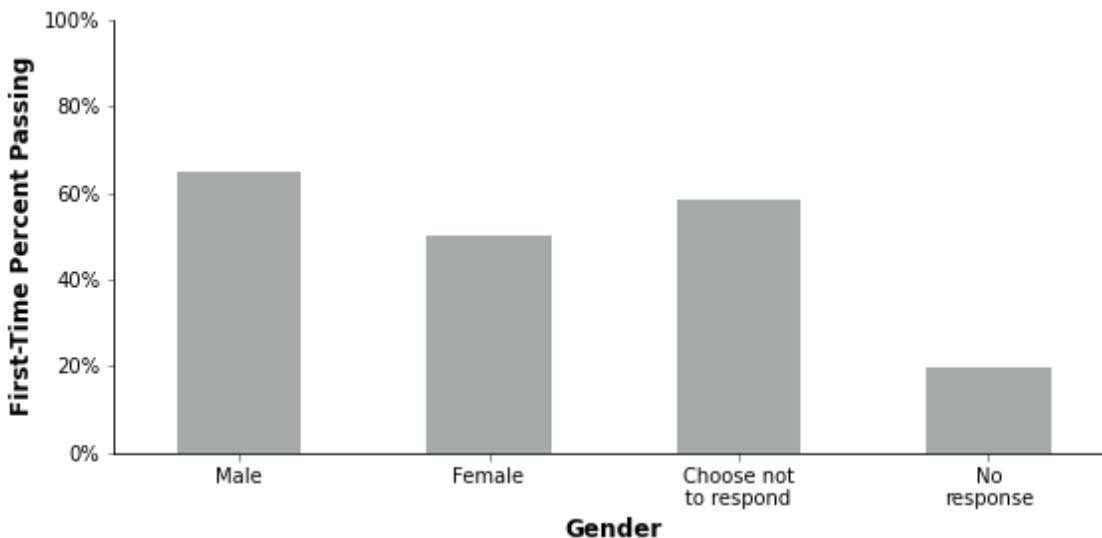


Table 60. General Lines - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	444	59.0	262	70.50	13.86
Black / African-American	1,515	49.6	752	68.01	12.40
Hispanic / Latino American	4,475	45.3	2,025	66.51	13.32
Native American	82	63.4	52	71.79	11.72
Caucasian / White (non-Hispanic)	4,970	66.4	3,298	73.46	11.50
Other	370	51.6	191	68.76	12.54
Choose not to respond	550	58.2	320	70.74	12.85
No response	238	23.1	55	50.72	24.37

Figure 54. General Lines - Property and Casualty Percent Passing by Ethnicity

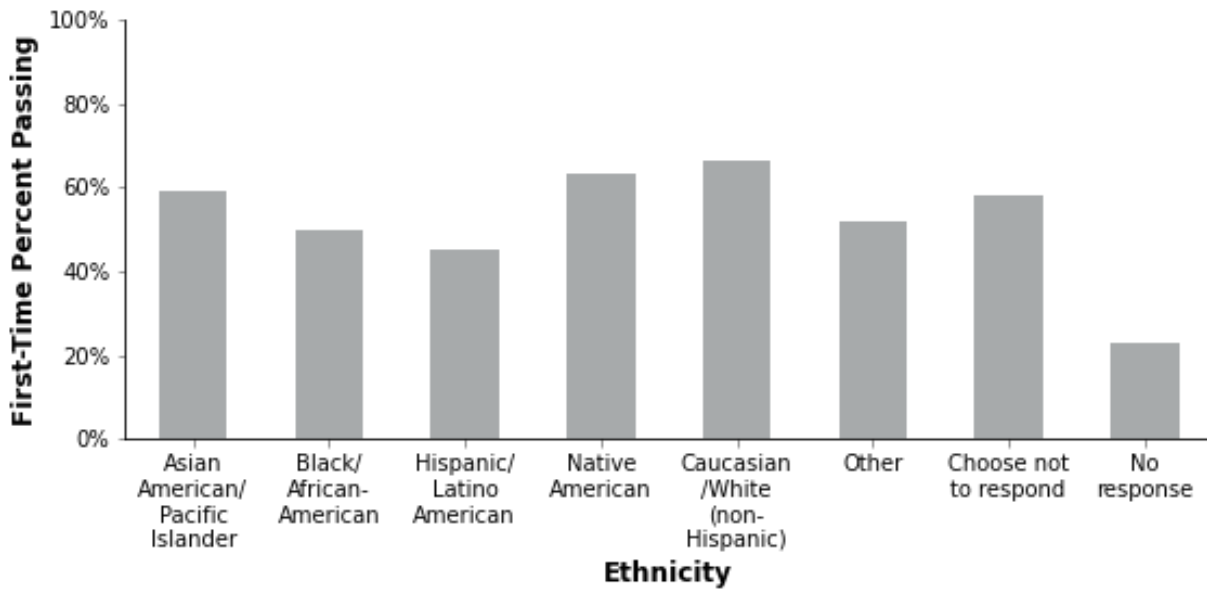


Table 61. General Lines - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	7,776	57.8	4,491	70.67	12.38
Yes, less than 30 hours	3,569	55.8	1,993	69.77	13.11
No	1,058	39.1	414	64.81	14.04
No response	241	23.7	57	50.96	24.53

Figure 55. General Lines - Property and Casualty Percent Passing by Course Taken

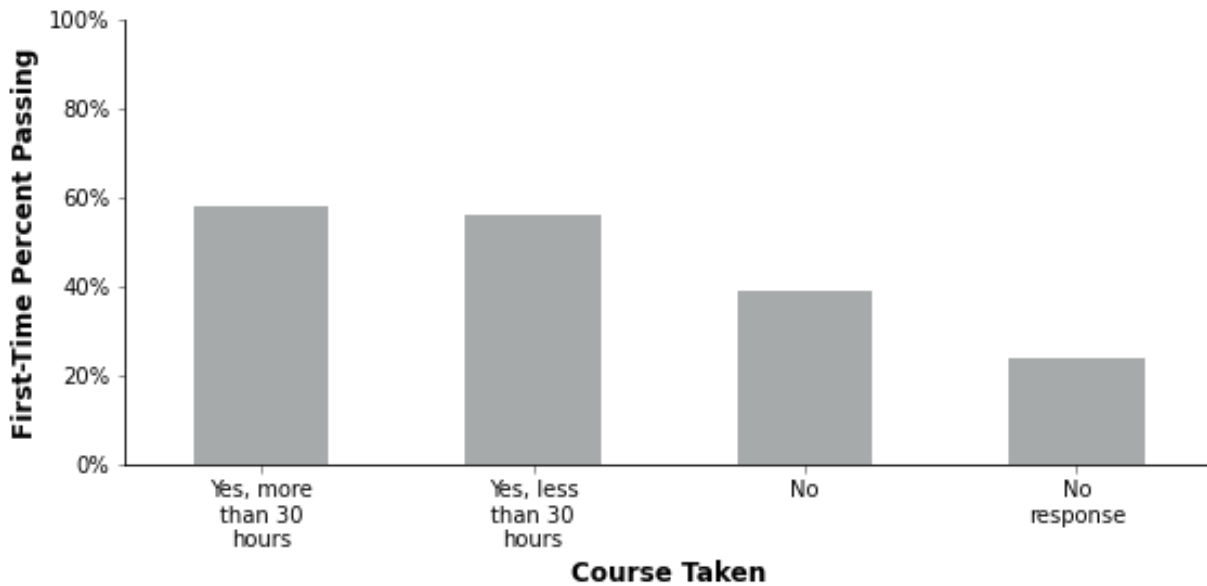


Table 62. General Lines - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	932	77.9	726	76.99	11.39
Between \$50,000 and \$100,000	2,794	69.2	1,933	73.95	11.36
Between \$25,000 and \$50,000	5,322	52.3	2,781	69.05	12.42
Less than \$25,000	3,264	43.1	1,407	65.81	13.32
No response	332	32.5	108	56.34	23.60

Figure 56. General Lines - Property and Casualty Percent Passing by Income Level

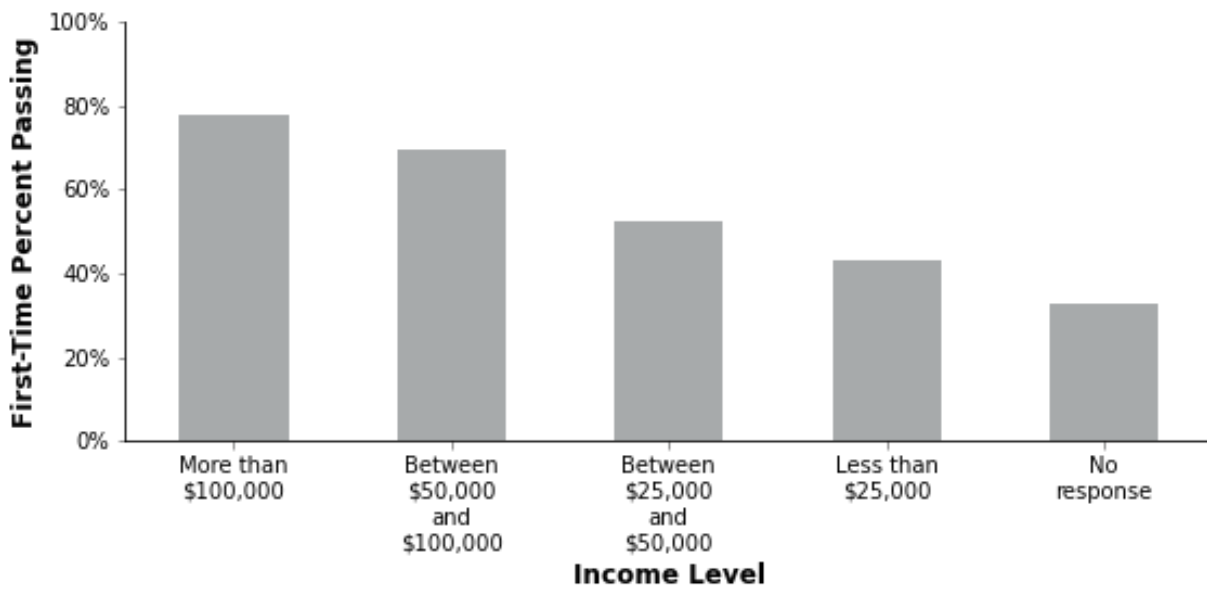


Table 63. General Lines - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	3,184	49.6	1,580	67.97	13.29
Between 31 and 50 hours	5,454	56.6	3,088	70.30	12.64
Between 51 and 70 hours	2,121	58.4	1,238	70.80	12.62
More than 70 hours	1,576	60.7	957	71.32	12.57
No response	309	29.8	92	54.86	23.52

Figure 57. General Lines - Property and Casualty Percent Passing by Hours Spent Studying

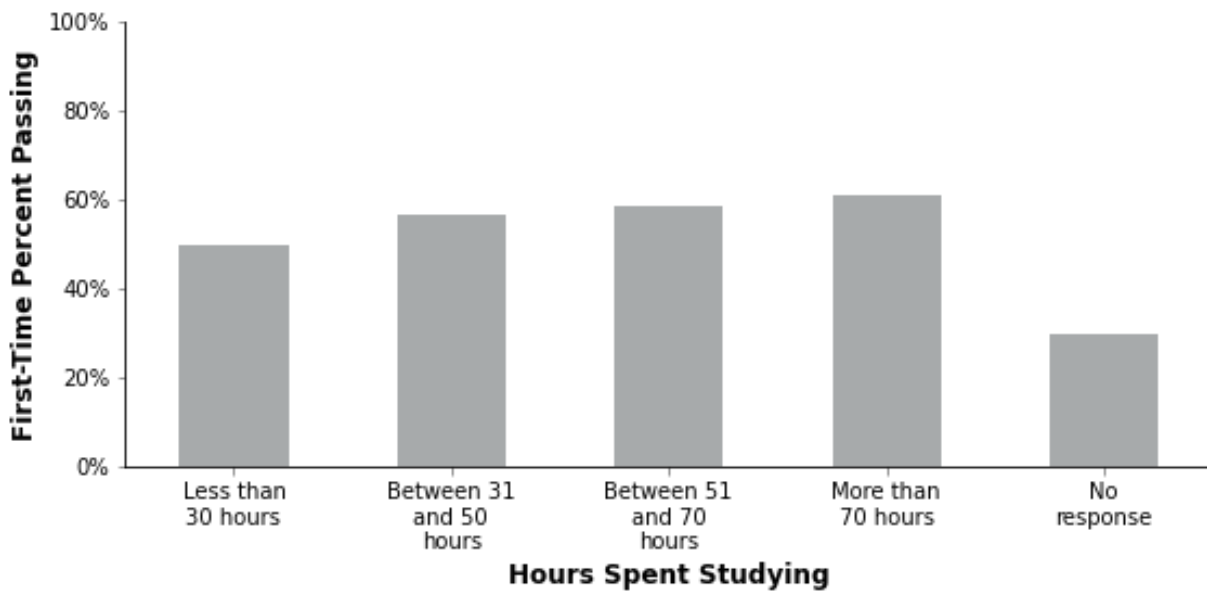


Table 64. General Lines - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	11,145	56.9	6,344	70.35	12.62
Spanish	847	41.0	347	64.90	14.23
Other	217	51.6	112	68.07	14.42
Choose not to respond	155	49.0	76	68.43	12.71
No response	280	27.1	76	53.33	23.96

Figure 58. General Lines - Property and Casualty Percent Passing by Primary Language

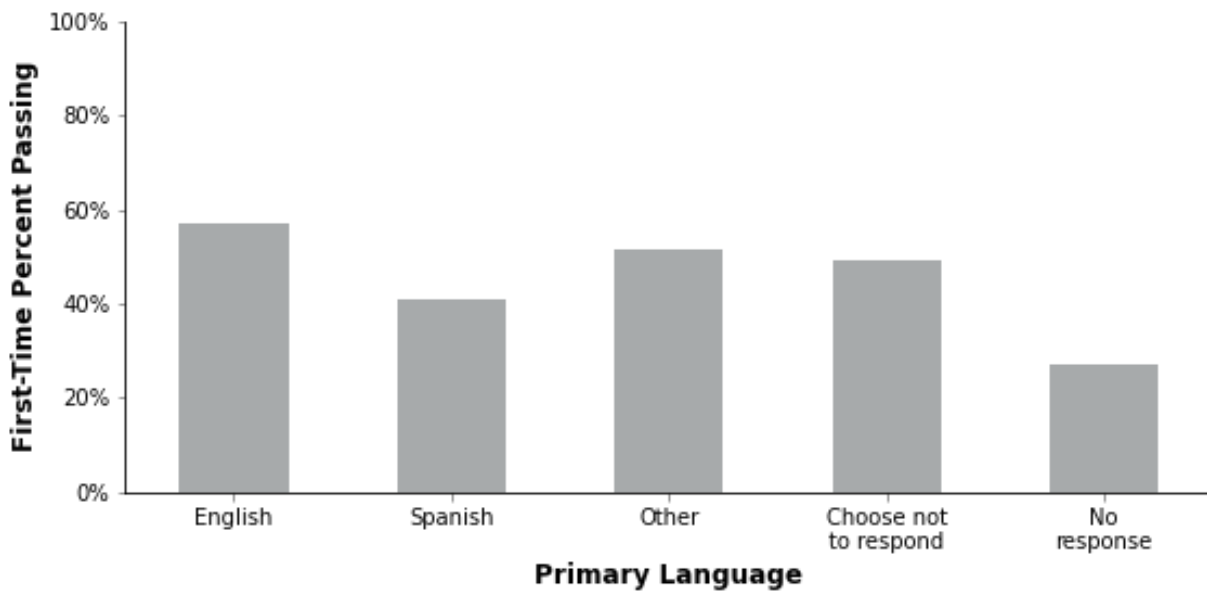


Table 65. General Lines - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	72	27.8	20	59.33	15.44
High school diploma or equivalent	5,764	45.9	2,648	66.98	13.02
Two-year college degree (Associate's degree)	2,027	52.5	1,065	69.21	12.38
Four-year college degree (Bachelor's degree)	3,225	70.7	2,280	74.39	11.17
Advanced college degree (Master's degree or Doctorate)	670	77.0	516	76.68	11.08
Choose not to respond	580	57.1	331	69.91	12.80
No response	306	31.0	95	55.22	23.89

Figure 59. General Lines - Property and Casualty Percent Passing by Education Level

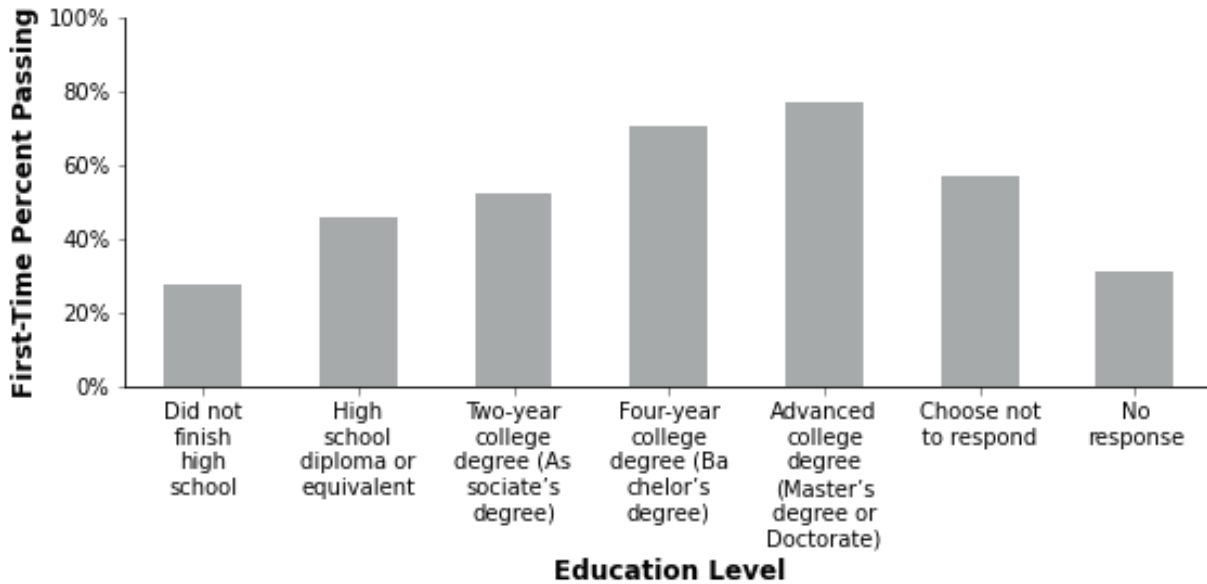


Table 66. General Lines - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	1,800	45.9	827	66.57	13.48
I completed an insurance course at a college or university	107	50.5	54	67.51	11.99
I attended classroom preparation from an exam preparation school	1,119	59.5	666	71.07	11.96
I completed an online course	6,418	61.8	3,968	71.80	12.35
I bought and used a study guide or study manual	2,174	49.4	1,073	68.39	12.66
I took the exam without taking a course or studying	126	30.2	38	62.19	13.12
Other	576	40.5	233	64.94	13.80
No response	324	29.6	96	55.57	23.48

Figure 60. General Lines - Property and Casualty Percent Passing by Preparation Method

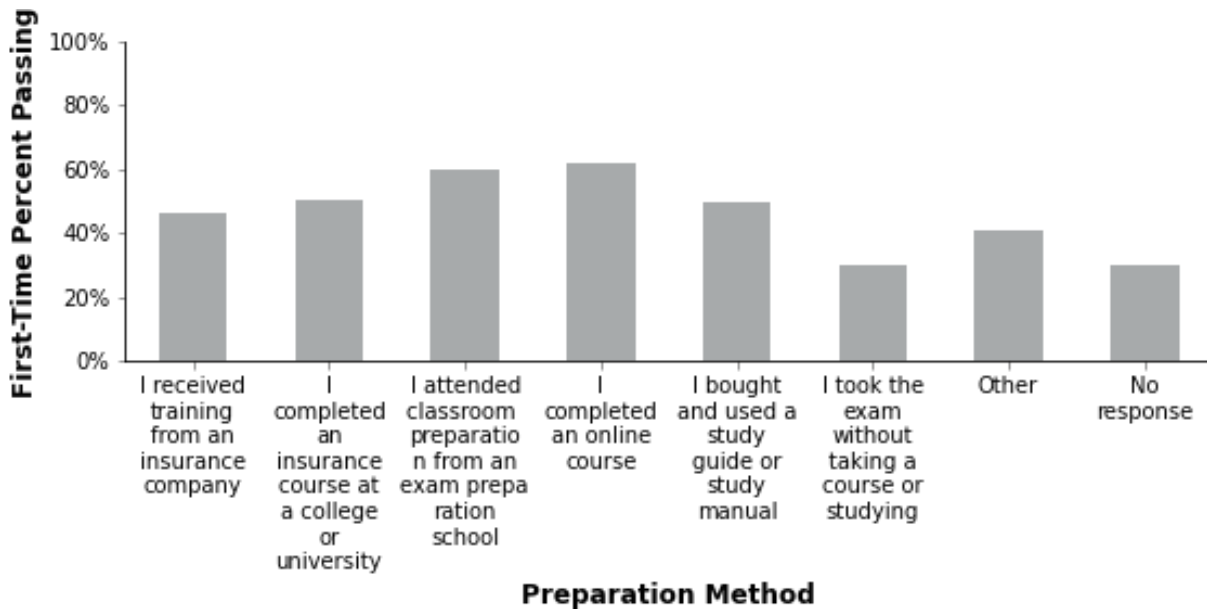


Table 67. General Lines - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	10,721	56.0	6,001	70.08	12.68
Mexico	543	45.7	248	66.60	13.63
the Caribbean	70	60.0	42	70.70	14.38
Central America	89	48.3	43	66.12	14.53
South America	137	56.9	78	70.13	13.79
Spain	8	62.5	5	74.50	10.86
Other	729	59.3	432	70.49	13.63
No response	347	30.5	106	56.02	22.96

Figure 61. General Lines - Property and Casualty Percent Passing by National Origin

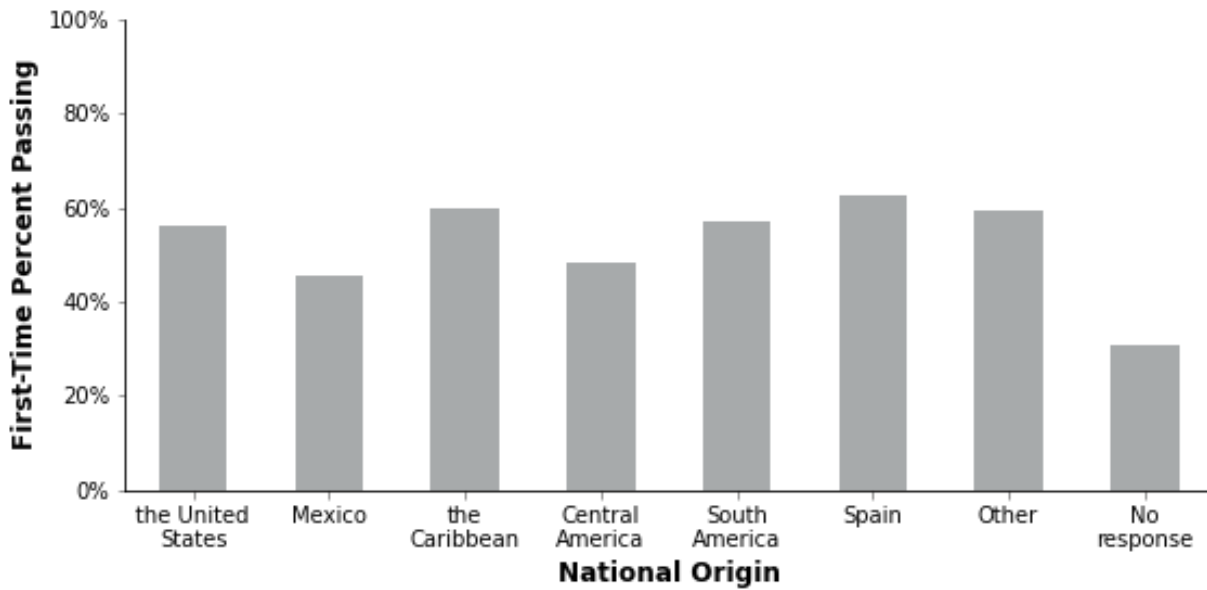


Table 68. General Lines - Property and Casualty Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	2,687	59.7	1,605	70.19	14.95
Standard Test Center	9,957	53.7	5,350	69.37	12.97

Figure 62. General Lines - Property and Casualty Percent Passing by Mode of Delivery



Table 69. General Lines - Property and Casualty Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	235	64.7	152	72.34	13.81
	Black / African-American	527	56.9	300	69.65	12.23
	Hispanic / Latino American	1,397	56.2	785	69.95	12.59
	Native American	29	75.9	22	74.10	9.73
	Caucasian / White (non-Hispanic)	2,020	73.3	1,481	75.38	10.76
	Other	137	59.1	81	70.34	12.43
	Choose not to respond	197	60.9	120	71.46	12.49
	No response	15	60.0	9	70.07	14.83
Female	Asian American / Pacific Islander	207	53.1	110	68.54	13.69
	Black / African-American	980	46.0	451	67.20	12.37
	Hispanic / Latino American	3,072	40.3	1,237	64.95	13.33
	Native American	52	55.8	29	70.44	12.69
	Caucasian / White (non-Hispanic)	2,936	61.6	1,810	72.16	11.80
	Other	230	47.0	108	67.71	12.47
	Choose not to respond	228	53.9	123	69.58	13.77
	No response	26	30.8	8	61.77	12.40
Choose not to respond	Asian American / Pacific Islander	2	0.0	0	59.00	4.24
	Black / African-American	2	0.0	0	64.00	1.41
	Hispanic / Latino American	5	60.0	3	61.40	23.29
	Native American	1	100.0	1	75.00	
	Caucasian / White (non-Hispanic)	12	58.3	7	71.92	9.90
	Other	3	66.7	2	77.00	17.78
	Choose not to respond	123	61.8	76	71.80	11.55
	No response	5	0.0	0	65.00	3.67
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	6	16.7	1	58.00	17.41
	Hispanic / Latino American	1	0.0	0	55.00	
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	2	0.0	0	54.50	0.71
	Other	0	-	-	-	-
	Choose not to respond	2	50.0	1	65.50	13.44
	No response	192	19.8	38	47.34	25.25

Figure 63. General Lines - Property and Casualty Percent Passing by Gender within Ethnicity

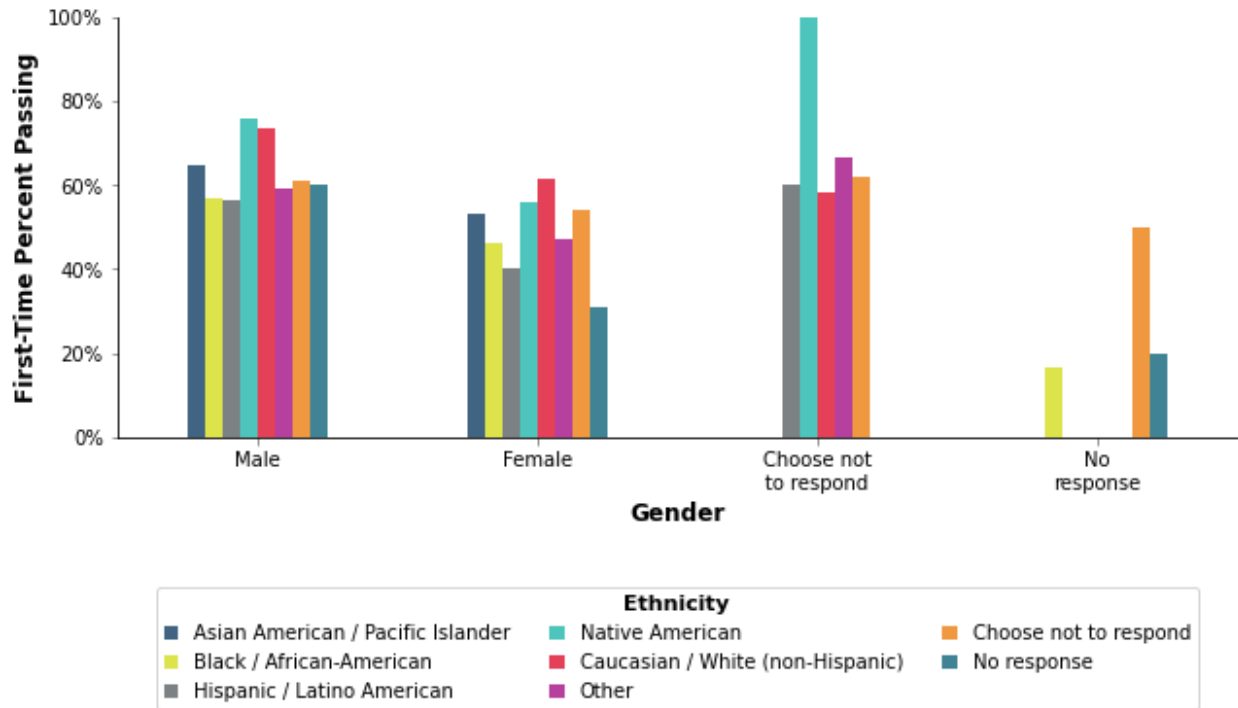


Table 70. General Lines - Property and Casualty Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Did not finish high school	17	35.3	6	59.82	14.02
	High school diploma or equivalent	1,815	54.9	997	69.68	12.48
	Two-year college degree (Associate's degree)	681	58.4	398	70.79	12.21
	Four-year college degree (Bachelor's degree)	1,494	76.0	1,136	75.73	10.48
	Advanced college degree (Master's degree or Doctorate)	333	82.6	275	78.35	10.63
	Choose not to respond	175	64.6	113	72.69	11.88
	No response	42	59.5	25	70.29	13.46
Female	Did not finish high school	54	25.9	14	59.13	16.12
	High school diploma or equivalent	3,929	41.8	1,643	65.73	13.08
	Two-year college degree (Associate's degree)	1,333	49.7	662	68.46	12.36
	Four-year college degree (Bachelor's degree)	1,702	66.2	1,126	73.23	11.65
	Advanced college degree (Master's degree or Doctorate)	324	71.0	230	74.82	11.31
	Choose not to respond	327	52.6	172	68.40	13.24
	No response	62	46.8	29	67.47	13.37
Choose not to respond	Did not finish high school	1	0.0	0	62.00	
	High school diploma or equivalent	16	50.0	8	69.00	11.43
	Two-year college degree (Associate's degree)	11	45.5	5	65.73	16.15
	Four-year college degree (Bachelor's degree)	26	69.2	18	75.15	9.45
	Advanced college degree (Master's degree or Doctorate)	12	83.3	10	79.58	9.81
	Choose not to respond	77	58.4	45	69.92	12.02
	No response	10	30.0	3	69.70	8.96
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	0.0	0	53.00	3.37
	Two-year college degree (Associate's degree)	2	0.0	0	57.00	2.83
	Four-year college degree (Bachelor's degree)	3	0.0	0	60.00	4.00
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	87.00	
	Choose not to respond	1	100.0	1	75.00	
	No response	192	19.8	38	47.21	25.25

Figure 64. General Lines - Property and Casualty Percent Passing by Gender within Education Level

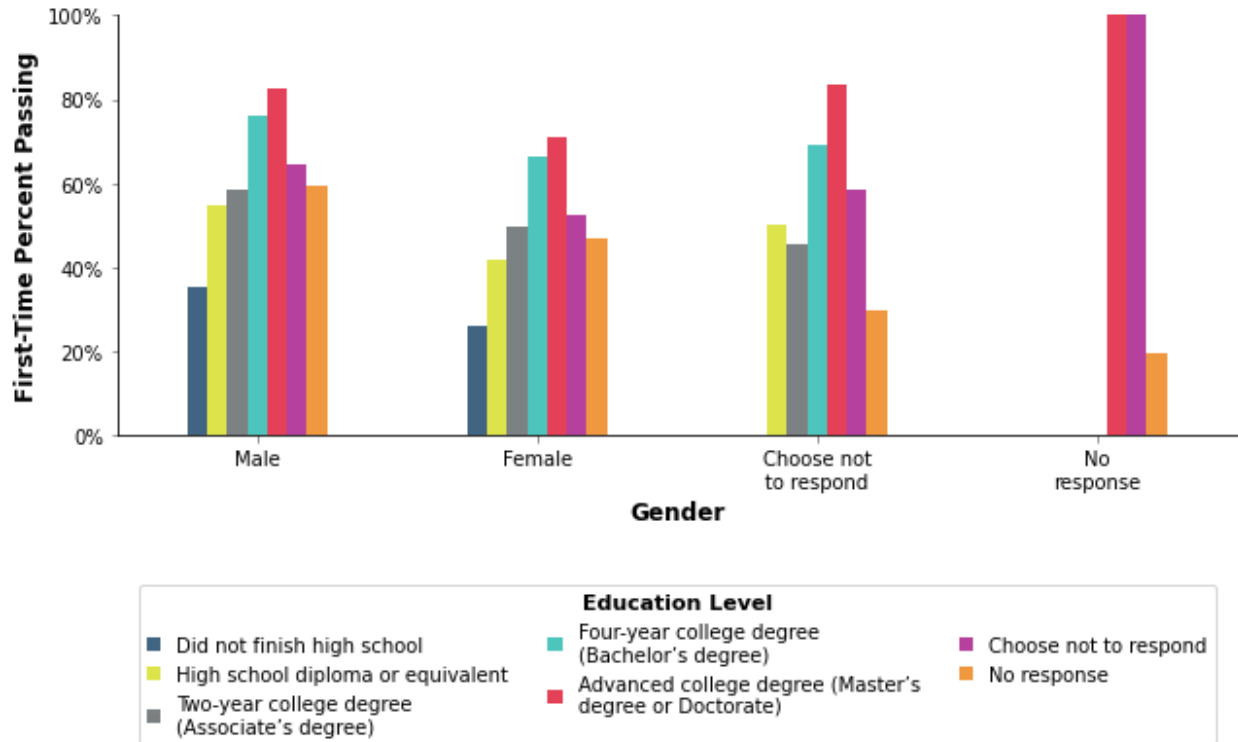


Table 71. General Lines - Property and Casualty Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Yes, more than 30 hours	2,786	67.9	1,892	73.56	11.45
	Yes, less than 30 hours	1,356	63.9	866	72.18	12.37
	No	396	46.5	184	67.01	13.83
	No response	19	42.1	8	66.32	12.22
Female	Yes, more than 30 hours	4,910	52.0	2,551	69.01	12.59
	Yes, less than 30 hours	2,162	50.7	1,096	68.21	13.36
	No	634	34.4	218	63.38	14.11
	No response	25	44.0	11	65.28	16.57
Choose not to respond	Yes, more than 30 hours	72	63.9	46	72.71	11.85
	Yes, less than 30 hours	50	62.0	31	71.82	11.94
	No	27	44.4	12	66.19	11.69
	No response	4	0.0	0	66.50	1.73
No response	Yes, more than 30 hours	8	25.0	2	62.63	12.20
	Yes, less than 30 hours	1	0.0	0	48.00	
	No	1	0.0	0	59.00	
	No response	193	19.7	38	47.27	25.20

Figure 65. General Lines - Property and Casualty Percent Passing by Gender within Course Taken

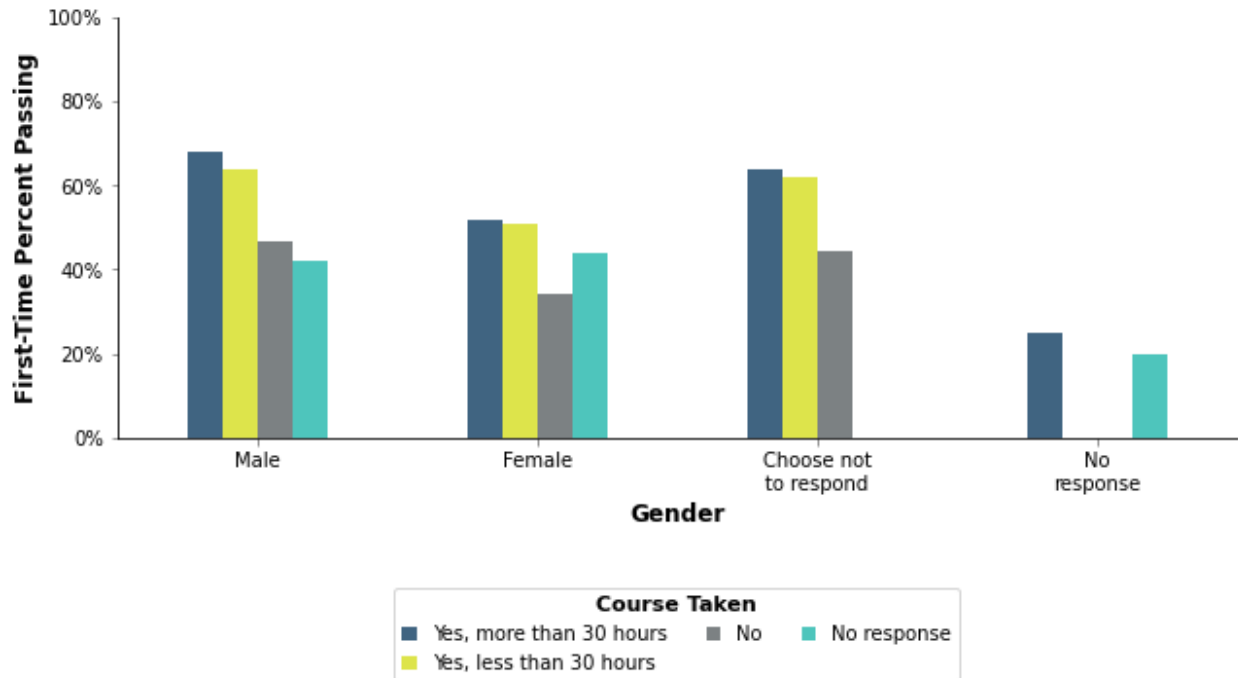


Table 72. General Lines - Property and Casualty Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	I received training from an insurance company	581	55.1	320	69.23	12.89
	I completed an insurance course at a college or university	30	63.3	19	70.00	11.42
	I attended classroom preparation from an exam preparation school	399	68.9	275	73.61	11.11
	I completed an online course	2,435	70.2	1,710	74.40	11.22
	I bought and used a study guide or study manual	804	58.5	470	70.89	12.67
	I took the exam without taking a course or studying	55	43.6	24	64.20	14.41
	Other	200	52.0	104	67.79	13.21
	No response	53	52.8	28	69.21	13.52
Female	I received training from an insurance company	1,205	41.7	502	65.34	13.60
	I completed an insurance course at a college or university	76	44.7	34	66.45	12.19
	I attended classroom preparation from an exam preparation school	714	53.9	385	69.57	12.19
	I completed an online course	3,933	56.5	2,223	70.16	12.75
	I bought and used a study guide or study manual	1,336	43.9	586	66.92	12.37
	I took the exam without taking a course or studying	66	21.2	14	61.02	12.01
	Other	334	31.4	105	62.48	13.99
	No response	67	40.3	27	66.13	14.37
Choose not to respond	I received training from an insurance company	12	41.7	5	63.67	11.00
	I completed an insurance course at a college or university	1	100.0	1	74.00	
	I attended classroom preparation from an exam preparation school	6	100.0	6	79.83	7.52
	I completed an online course	46	73.9	34	75.30	10.98
	I bought and used a study guide or study manual	29	55.2	16	69.59	13.80
	I took the exam without taking a course or studying	5	0.0	0	55.60	10.21
	Other	42	57.1	24	70.95	10.52
	No response	12	25.0	3	68.50	8.79
No response	I received training from an insurance company	2	0.0	0	57.50	2.12
	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	4	25.0	1	66.25	14.43
	I bought and used a study guide or study manual	5	20.0	1	53.60	14.48

	I took the exam without taking a course or studying	0	-	-	-	-
	Other	0	-	-	-	-
	No response	192	19.8	38	47.31	25.24

Figure 66. General Lines - Property and Casualty Percent Passing by Gender within Preparation Method

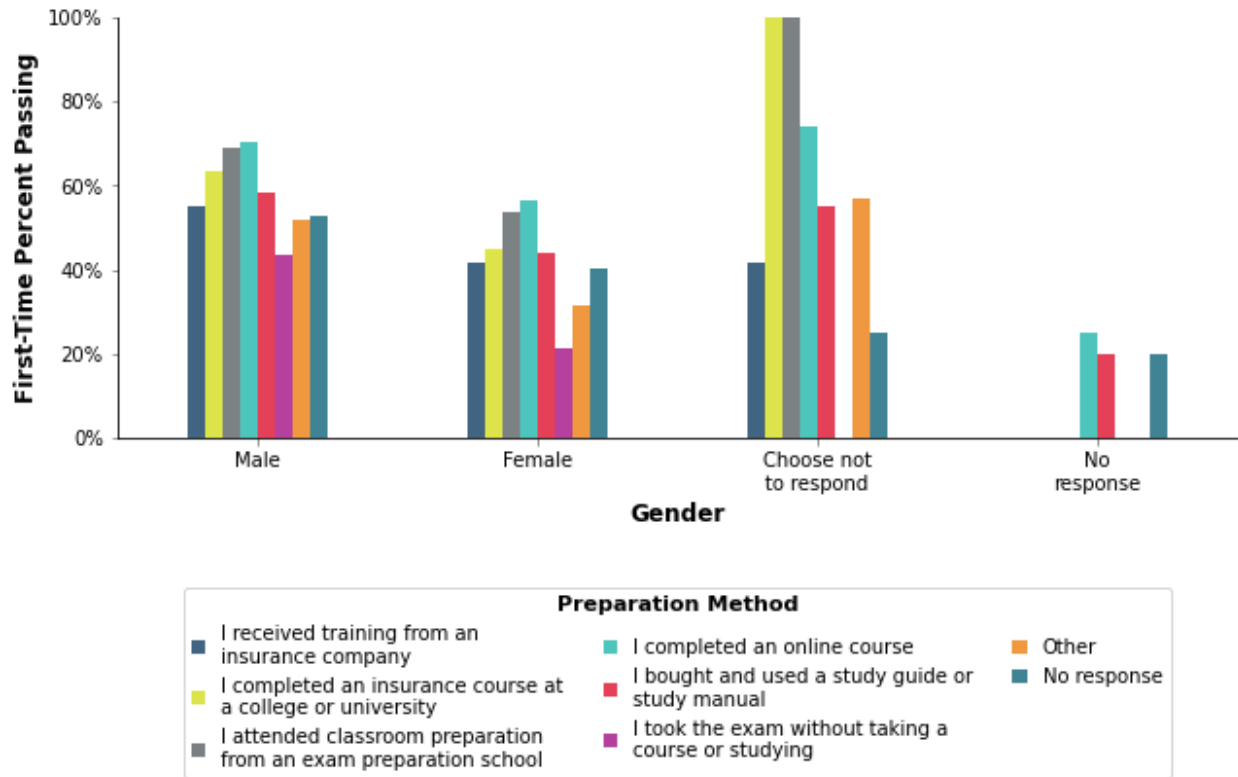


Table 73. General Lines - Property and Casualty Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	3,915	65.4	2,561	72.78	11.87
	Mexico	153	56.2	86	70.55	12.30
	the Caribbean	24	79.2	19	75.08	14.16
	Central America	27	59.3	16	67.70	14.49
	South America	51	62.7	32	72.35	13.82
	Spain	1	100.0	1	84.00	
	Other	327	62.7	205	71.73	13.38
	No response	59	50.8	30	68.14	14.02
Female	the United States	6,686	50.5	3,374	68.50	12.88
	Mexico	387	41.3	160	64.99	13.85
	the Caribbean	44	50.0	22	68.30	14.40
	Central America	60	45.0	27	65.63	14.81
	South America	85	52.9	45	68.59	13.59
	Spain	5	40.0	2	73.00	13.32
	Other	386	55.7	215	69.30	13.84
	No response	78	39.7	31	65.24	13.17
Choose not to respond	the United States	109	58.7	64	70.73	12.43
	Mexico	3	66.7	2	71.67	8.02
	the Caribbean	2	50.0	1	71.00	5.66
	Central America	2	0.0	0	59.50	3.54
	South America	1	100.0	1	88.00	
	Spain	2	100.0	2	73.50	3.54
	Other	16	75.0	12	74.00	11.31
	No response	18	38.9	7	70.78	10.71
No response	the United States	11	18.2	2	61.55	11.39
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	192	19.8	38	47.16	25.21

Figure 67. General Lines - Property and Casualty Percent Passing by Gender within National Origin

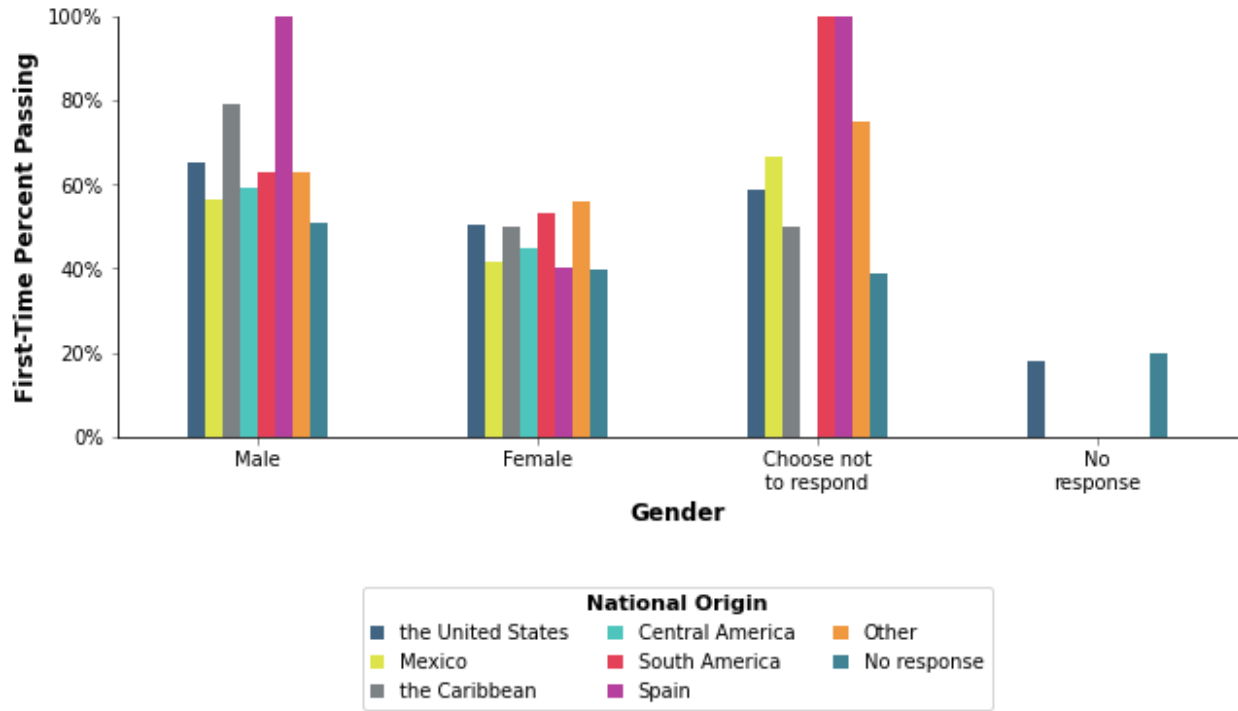


Table 74. General Lines - Property and Casualty Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	0.0	0	62.00	
	High school diploma or equivalent	120	41.7	50	66.15	13.56
	Two-year college degree (Associate's degree)	68	52.9	36	68.13	13.81
	Four-year college degree (Bachelor's degree)	169	65.1	110	72.42	13.17
	Advanced college degree (Master's degree or Doctorate)	65	80.0	52	76.71	12.96
	Choose not to respond	17	64.7	11	67.12	16.14
	No response	4	75.0	3	76.25	8.54
Black / African-American	Did not finish high school	4	25.0	1	64.00	14.07
	High school diploma or equivalent	690	42.0	290	65.83	12.53
	Two-year college degree (Associate's degree)	288	46.2	133	66.74	12.09
	Four-year college degree (Bachelor's degree)	362	59.9	217	71.26	11.54
	Advanced college degree (Master's degree or Doctorate)	95	67.4	64	73.74	11.44
	Choose not to respond	67	64.2	43	70.87	10.67
	No response	9	44.4	4	65.11	18.31
Hispanic / Latino American	Did not finish high school	46	13.0	6	53.67	14.18
	High school diploma or equivalent	2,574	38.5	991	64.42	13.19
	Two-year college degree (Associate's degree)	786	45.5	358	67.32	12.70
	Four-year college degree (Bachelor's degree)	762	66.9	510	72.47	11.95
	Advanced college degree (Master's degree or Doctorate)	136	63.2	86	73.03	10.93
	Choose not to respond	149	43.0	64	65.42	14.00
	No response	22	45.5	10	69.18	13.62
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	37	48.6	18	68.95	13.16
	Two-year college degree (Associate's degree)	11	81.8	9	73.09	10.99
	Four-year college degree (Bachelor's degree)	29	72.4	21	74.24	9.54
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	5	80.0	4	75.80	11.76
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	20	65.0	13	71.00	12.49
	High school diploma or equivalent	2,096	56.4	1,183	70.44	12.12
	Two-year college degree (Associate's degree)	713	62.8	448	72.66	11.26
	Four-year college degree (Bachelor's degree)	1,669	76.2	1,272	76.46	9.79

	Advanced college degree (Master's degree or Doctorate)	301	87.7	264	79.86	9.53
	Choose not to respond	138	69.6	96	73.64	11.23
	No response	33	66.7	22	73.06	11.72
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	129	47.3	61	67.97	12.76
	Two-year college degree (Associate's degree)	78	53.8	42	68.14	11.19
	Four-year college degree (Bachelor's degree)	104	52.9	55	69.34	13.53
	Advanced college degree (Master's degree or Doctorate)	37	62.2	23	71.51	10.38
	Choose not to respond	21	47.6	10	68.90	14.45
	No response	1	0.0	0	54.00	
Choose not to respond	Did not finish high school	1	0.0	0	65.00	
	High school diploma or equivalent	110	46.4	51	66.92	13.59
	Two-year college degree (Associate's degree)	75	48.0	36	68.17	12.46
	Four-year college degree (Bachelor's degree)	124	74.2	92	74.68	12.02
	Advanced college degree (Master's degree or Doctorate)	36	75.0	27	76.92	12.21
	Choose not to respond	181	56.4	102	70.57	12.08
	No response	23	52.2	12	67.96	13.88
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	8	50.0	4	70.00	7.33
	Two-year college degree (Associate's degree)	8	37.5	3	61.88	19.12
	Four-year college degree (Bachelor's degree)	6	50.0	3	68.83	12.77
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	2	50.0	1	74.00	21.21
	No response	214	20.6	44	48.86	24.59

Figure 68. General Lines - Property and Casualty Percent Passing by Ethnicity within Education Level

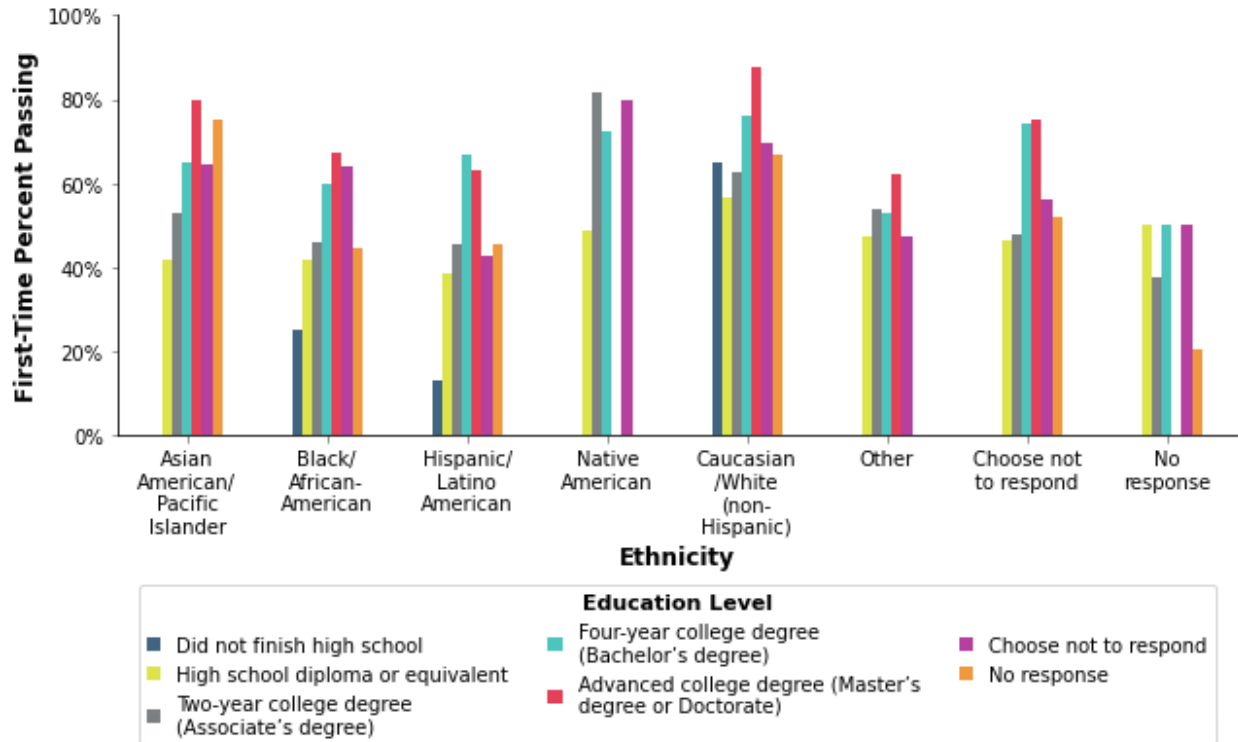


Table 75. General Lines - Property and Casualty Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	308	59.4	183	70.41	13.59
	Yes, less than 30 hours	100	62.0	62	72.10	14.18
	No	35	45.7	16	66.63	15.04
	No response	1	100.0	1	76.00	
Black / African-American	Yes, more than 30 hours	1,115	51.5	574	68.67	12.07
	Yes, less than 30 hours	284	45.4	129	66.45	13.10
	No	113	42.5	48	65.77	12.93
	No response	3	33.3	1	57.33	21.13
Hispanic / Latino American	Yes, more than 30 hours	2,687	48.2	1,296	67.80	12.90
	Yes, less than 30 hours	1,358	45.4	617	65.98	13.32
	No	421	25.7	108	59.89	13.73
	No response	9	44.4	4	68.22	21.09
Native American	Yes, more than 30 hours	51	68.6	35	72.82	10.28
	Yes, less than 30 hours	24	50.0	12	69.88	14.18
	No	7	71.4	5	70.86	13.31
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	3,027	68.3	2,068	73.96	11.10
	Yes, less than 30 hours	1,549	66.9	1,036	73.58	11.61
	No	385	49.1	189	69.15	13.07
	No response	9	55.6	5	69.67	14.39
Other	Yes, more than 30 hours	252	53.2	134	69.20	12.22
	Yes, less than 30 hours	88	51.1	45	69.24	12.62
	No	29	41.4	12	64.00	14.33
	No response	1	0.0	0	54.00	
Choose not to respond	Yes, more than 30 hours	323	60.1	194	71.72	12.14
	Yes, less than 30 hours	156	55.8	87	69.82	13.96
	No	66	54.5	36	68.08	13.40
	No response	5	60.0	3	70.60	10.16
No response	Yes, more than 30 hours	13	53.8	7	67.31	16.51
	Yes, less than 30 hours	10	50.0	5	68.90	11.78
	No	2	0.0	0	60.50	2.12
	No response	213	20.2	43	48.76	24.60

Figure 69. General Lines - Property and Casualty Percent Passing by Ethnicity within Course Taken

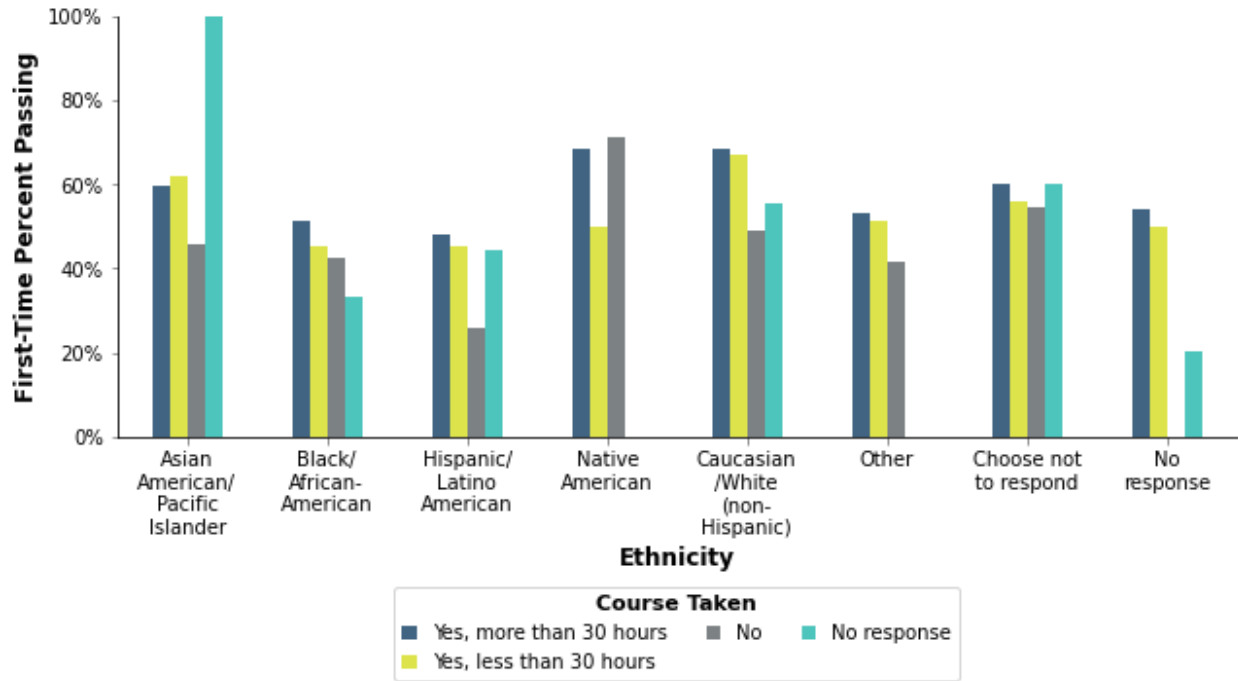


Table 76. General Lines - Property and Casualty Examinees by Ethnicity within Preparation Method

Ethnicity	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	I received training from an insurance company	57	43.9	25	65.81	15.43
	I completed an insurance course at a college or university	5	40.0	2	60.60	16.77
	I attended classroom preparation from an exam preparation school	27	70.4	19	72.26	13.10
	I completed an online course	241	67.2	162	72.50	13.37
	I bought and used a study guide or study manual	90	53.3	48	70.18	12.87
	I took the exam without taking a course or studying	3	33.3	1	63.67	23.71
	Other	17	17.6	3	60.18	12.08
	No response	4	50.0	2	74.25	9.78
Black / African-American	I received training from an insurance company	360	47.8	172	66.93	12.52
	I completed an insurance course at a college or university	13	53.8	7	69.31	9.14
	I attended classroom preparation from an exam preparation school	144	54.2	78	68.67	12.35
	I completed an online course	691	50.9	352	68.63	12.23
	I bought and used a study guide or study manual	200	49.0	98	68.53	12.29
	I took the exam without taking a course or studying	19	26.3	5	60.63	10.51
	Other	73	46.6	34	67.81	12.83
	No response	15	40.0	6	61.33	16.87
Hispanic / Latino American	I received training from an insurance company	802	40.8	327	64.61	13.73
	I completed an insurance course at a college or university	37	45.9	17	65.57	11.15
	I attended classroom preparation from an exam preparation school	424	51.2	217	68.76	12.36
	I completed an online course	2,087	51.5	1,075	68.49	12.99
	I bought and used a study guide or study manual	832	38.1	317	64.72	12.78
	I took the exam without taking a course or studying	48	18.8	9	59.10	13.69
	Other	216	25.5	55	58.83	13.67
	No response	29	27.6	8	65.45	13.97

Native American	I received training from an insurance company	6	50.0	3	68.50	8.24
	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	4	100.0	4	82.50	3.11
	I completed an online course	46	69.6	32	72.89	12.15
	I bought and used a study guide or study manual	18	44.4	8	68.22	10.16
	I took the exam without taking a course or studying	1	0.0	0	55.00	
	Other	2	100.0	2	77.00	5.66
	No response	3	66.7	2	78.67	11.02
Caucasian / White (non-Hispanic)	I received training from an insurance company	452	56.4	255	70.42	12.77
	I completed an insurance course at a college or university	40	52.5	21	68.68	12.48
	I attended classroom preparation from an exam preparation school	455	68.6	312	73.94	10.66
	I completed an online course	2,926	71.0	2,077	74.80	10.93
	I bought and used a study guide or study manual	881	58.6	516	71.50	11.88
	I took the exam without taking a course or studying	44	45.5	20	66.89	11.76
	Other	139	53.2	74	69.33	12.88
	No response	33	69.7	23	73.79	12.04
Other	I received training from an insurance company	61	32.8	20	63.41	13.65
	I completed an insurance course at a college or university	4	75.0	3	77.50	6.45
	I attended classroom preparation from an exam preparation school	24	41.7	10	67.63	11.60
	I completed an online course	189	59.3	112	70.96	12.16
	I bought and used a study guide or study manual	54	59.3	32	69.19	12.05
	I took the exam without taking a course or studying	2	50.0	1	65.00	18.38
	Other	34	38.2	13	66.12	11.35
	No response	2	0.0	0	57.50	4.95

Choose not to respond	I received training from an insurance company	57	42.1	24	66.28	12.79
	I completed an insurance course at a college or university	6	50.0	3	69.50	13.44
	I attended classroom preparation from an exam preparation school	38	63.2	24	71.97	13.32
	I completed an online course	227	66.5	151	73.02	12.95
	I bought and used a study guide or study manual	96	55.2	53	69.61	11.97
	I took the exam without taking a course or studying	9	22.2	2	58.67	14.40
	Other	93	55.9	52	70.53	11.87
	No response	24	45.8	11	67.92	13.10
No response	I received training from an insurance company	5	20.0	1	56.40	15.61
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	3	66.7	2	67.00	7.81
	I completed an online course	11	63.6	7	73.00	15.28
	I bought and used a study guide or study manual	3	33.3	1	61.33	13.65
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	2	0.0	0	63.50	6.36
	No response	214	20.6	44	48.94	24.62

Figure 70. General Lines - Property and Casualty Percent Passing by Ethnicity within Preparation Method

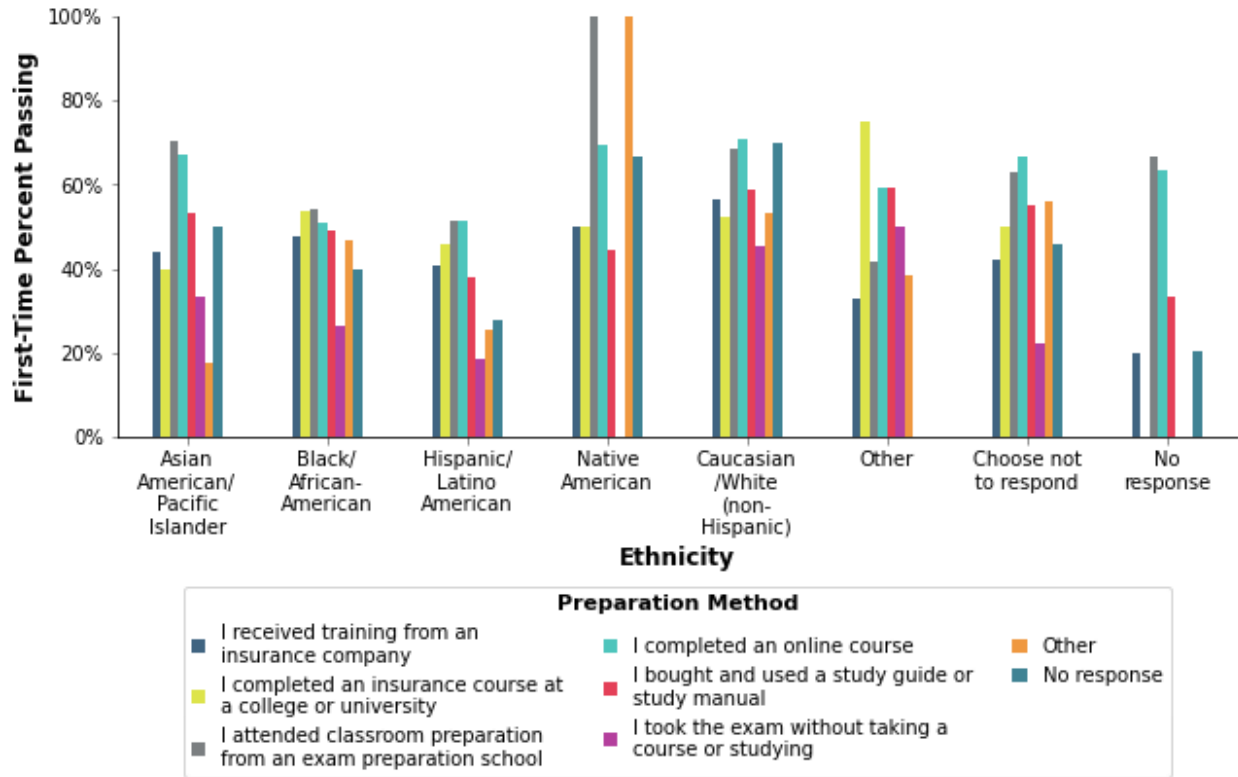


Table 77. General Lines - Property and Casualty Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	169	64.5	109	72.19	12.39
	Mexico	1	100.0	1	75.00	
	the Caribbean	1	100.0	1	77.00	
	Central America	1	0.0	0	62.00	
	South America	3	0.0	0	43.33	7.09
	Spain	1	0.0	0	63.00	
	Other	261	55.9	146	69.78	14.31
	No response	7	71.4	5	69.14	22.09
Black / African-American	the United States	1,382	48.7	673	67.80	12.33
	Mexico	0	-	-	-	-
	the Caribbean	16	87.5	14	78.31	7.38
	Central America	3	0.0	0	48.33	2.52
	South America	2	0.0	0	61.00	8.49
	Spain	0	-	-	-	-
	Other	94	61.7	58	71.16	12.04
	No response	18	38.9	7	62.94	15.33
Hispanic / Latino American	the United States	3,603	44.5	1,605	66.34	13.15
	Mexico	524	45.0	236	66.45	13.63
	the Caribbean	44	54.5	24	68.41	16.49
	Central America	79	49.4	39	66.41	14.54
	South America	125	58.4	73	70.82	13.50
	Spain	1	100.0	1	84.00	
	Other	65	50.8	33	66.03	14.74
	No response	34	41.2	14	67.29	12.85
Native American	the United States	80	63.8	51	71.83	11.80
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	63.00	
	No response	1	100.0	1	78.00	
Caucasian / White (non-Hispanic)	the United States	4,795	66.4	3,182	73.45	11.45
	Mexico	5	80.0	4	76.20	9.58
	the Caribbean	1	100.0	1	82.00	
	Central America	1	100.0	1	88.00	
	South America	4	75.0	3	72.50	13.30
	Spain	4	50.0	2	75.50	13.96
	Other	128	68.8	88	74.58	12.75
	No response	32	53.1	17	69.00	13.07
Other	the United States	241	50.2	121	68.95	12.69
	Mexico	1	100.0	1	78.00	

	the Caribbean	3	0.0	0	62.67	2.08
	Central America	2	50.0	1	63.50	12.02
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	116	57.8	67	68.87	12.46
	No response	7	14.3	1	63.29	12.30
Choose not to respond	the United States	433	58.4	253	70.73	12.96
	Mexico	9	55.6	5	71.78	10.26
	the Caribbean	5	40.0	2	67.80	7.05
	Central America	2	50.0	1	68.50	16.26
	South America	3	66.7	2	71.00	8.19
	Spain	2	100.0	2	73.50	3.54
	Other	60	61.7	37	71.82	13.24
	No response	36	50.0	18	69.06	13.15
No response	the United States	18	38.9	7	67.89	10.00
	Mexico	3	33.3	1	54.67	21.13
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	80.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	4	75.0	3	71.75	23.81
	No response	212	20.3	43	48.67	24.59

Figure 71. General Lines - Property and Casualty Percent Passing by Ethnicity within National Origin

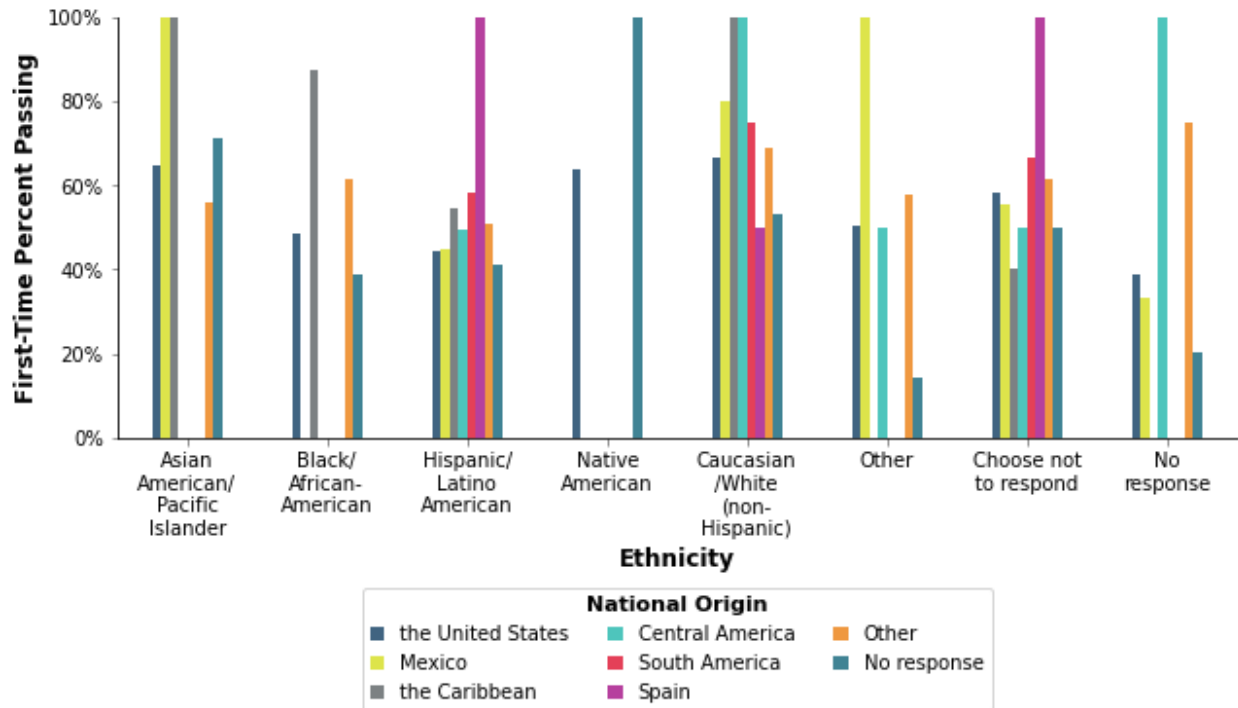


Table 78. General Lines - Property and Casualty Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	58	27.6	16	59.64	14.86
	High school diploma or equivalent	5,145	46.2	2,377	67.12	12.91
	Two-year college degree (Associate's degree)	1,746	53.1	927	69.49	12.15
	Four-year college degree (Bachelor's degree)	2,761	72.1	1,990	74.76	10.80
	Advanced college degree (Master's degree or Doctorate)	515	78.3	403	77.29	10.56
	Choose not to respond	459	57.7	265	70.22	12.67
	No response	37	62.2	23	73.62	11.01
Mexico	Did not finish high school	7	28.6	2	59.86	11.84
	High school diploma or equivalent	301	39.2	118	64.85	13.74
	Two-year college degree (Associate's degree)	95	46.3	44	67.11	13.40
	Four-year college degree (Bachelor's degree)	100	60.0	60	70.70	12.34
	Advanced college degree (Master's degree or Doctorate)	15	73.3	11	74.27	12.56
	Choose not to respond	22	50.0	11	66.36	14.61
	No response	3	66.7	2	67.67	18.15
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	29	41.4	12	64.62	14.05
	Two-year college degree (Associate's degree)	12	75.0	9	76.25	10.51
	Four-year college degree (Bachelor's degree)	21	71.4	15	73.95	16.08
	Advanced college degree (Master's degree or Doctorate)	6	66.7	4	75.00	9.44
	Choose not to respond	2	100.0	2	78.50	4.95
	No response	0	-	-	-	-
Central America	Did not finish high school	3	0.0	0	51.00	9.54
	High school diploma or equivalent	54	44.4	24	65.69	13.98
	Two-year college degree (Associate's degree)	15	60.0	9	67.07	17.47
	Four-year college degree (Bachelor's degree)	12	66.7	8	70.08	14.43
	Advanced college degree (Master's degree or Doctorate)	1	0.0	0	56.00	
	Choose not to respond	4	50.0	2	70.50	11.56
	No response	0	-	-	-	-

South America	Did not finish high school	1	0.0	0	44.00	
	High school diploma or equivalent	37	37.8	14	61.30	14.69
	Two-year college degree (Associate's degree)	23	52.2	12	68.65	13.66
	Four-year college degree (Bachelor's degree)	54	68.5	37	75.33	10.86
	Advanced college degree (Master's degree or Doctorate)	20	70.0	14	75.20	10.41
	Choose not to respond	2	50.0	1	72.50	7.78
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	74.50	16.26
	Two-year college degree (Associate's degree)	0	-	-	-	-
	Four-year college degree (Bachelor's degree)	5	60.0	3	74.20	11.82
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	76.00	
	No response	0	-	-	-	-
Other	Did not finish high school	3	66.7	2	65.67	37.07
	High school diploma or equivalent	171	53.2	91	68.74	13.07
	Two-year college degree (Associate's degree)	120	49.2	59	67.09	13.64
	Four-year college degree (Bachelor's degree)	255	62.7	160	72.13	13.22
	Advanced college degree (Master's degree or Doctorate)	111	74.8	83	74.70	12.97
	Choose not to respond	68	54.4	37	68.19	14.17
	No response	1	0.0	0	65.00	
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	25	44.0	11	63.72	15.23
	Two-year college degree (Associate's degree)	16	31.3	5	65.19	11.44
	Four-year college degree (Bachelor's degree)	17	41.2	7	69.65	14.13
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	78.00	21.21
	Choose not to respond	22	54.5	12	70.82	10.23
	No response	265	26.4	70	52.47	24.15

Figure 72. General Lines - Property and Casualty Percent Passing by National Origin within Education Level

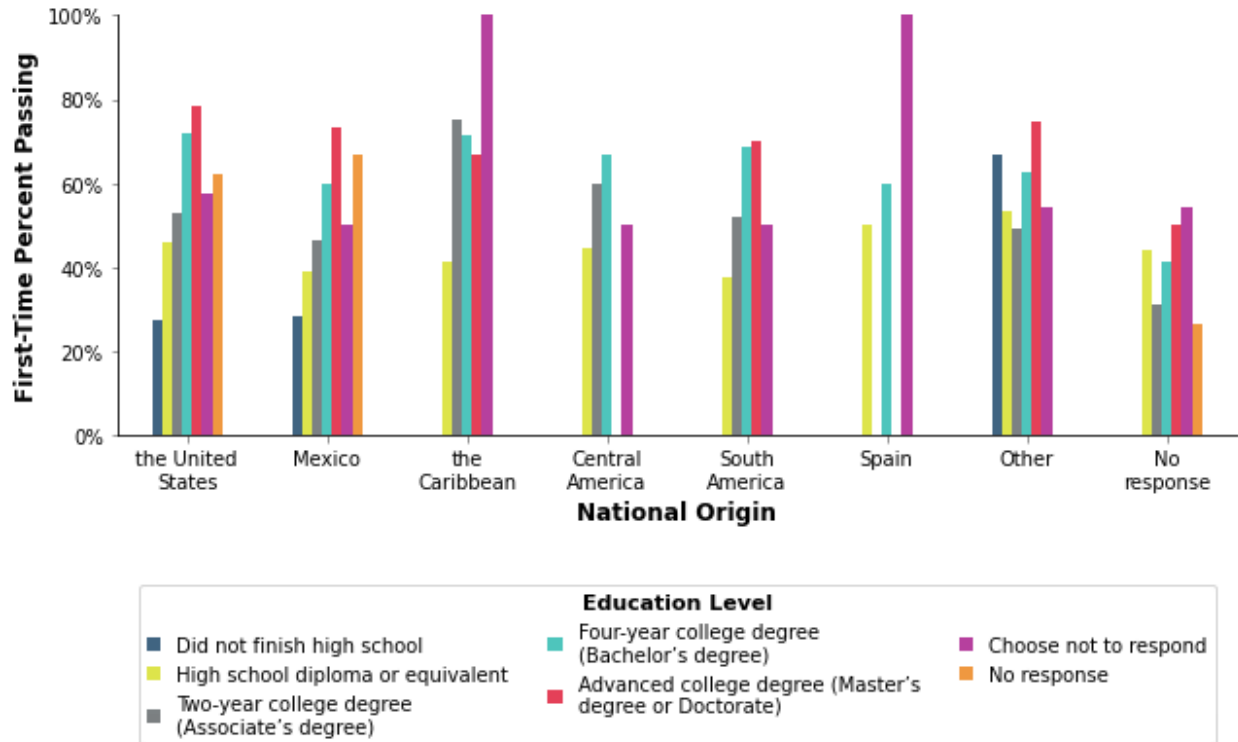


Table 79. General Lines - Property and Casualty Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	6,645	58.1	3,859	70.83	12.20
	Yes, less than 30 hours	3,163	56.4	1,784	69.97	12.96
	No	893	39.1	349	64.96	13.92
	No response	20	45.0	9	67.30	15.74
Mexico	Yes, more than 30 hours	322	47.5	153	67.69	12.97
	Yes, less than 30 hours	163	43.6	71	65.34	14.12
	No	58	41.4	24	64.05	15.28
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	48	62.5	30	71.23	14.20
	Yes, less than 30 hours	17	47.1	8	66.82	15.61
	No	4	75.0	3	76.50	8.02
	No response	1	100.0	1	88.00	
Central America	Yes, more than 30 hours	65	50.8	33	66.17	14.70
	Yes, less than 30 hours	16	43.8	7	65.69	15.34
	No	7	28.6	2	63.14	9.41
	No response	1	100.0	1	91.00	
South America	Yes, more than 30 hours	101	58.4	59	71.68	13.28
	Yes, less than 30 hours	26	53.8	14	66.42	13.95
	No	10	50.0	5	64.10	16.25
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	7	71.4	5	75.86	10.98
	Yes, less than 30 hours	1	0.0	0	65.00	
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	506	61.5	311	71.03	13.27
	Yes, less than 30 hours	149	61.1	91	71.56	13.61
	No	73	39.7	29	64.52	14.87
	No response	1	100.0	1	76.00	
No response	Yes, more than 30 hours	82	50.0	41	68.55	13.30
	Yes, less than 30 hours	34	52.9	18	70.32	13.32
	No	13	15.4	2	57.31	11.95
	No response	218	20.6	45	49.00	24.47

Figure 73. General Lines - Property and Casualty Percent Passing by National Origin within Course Taken

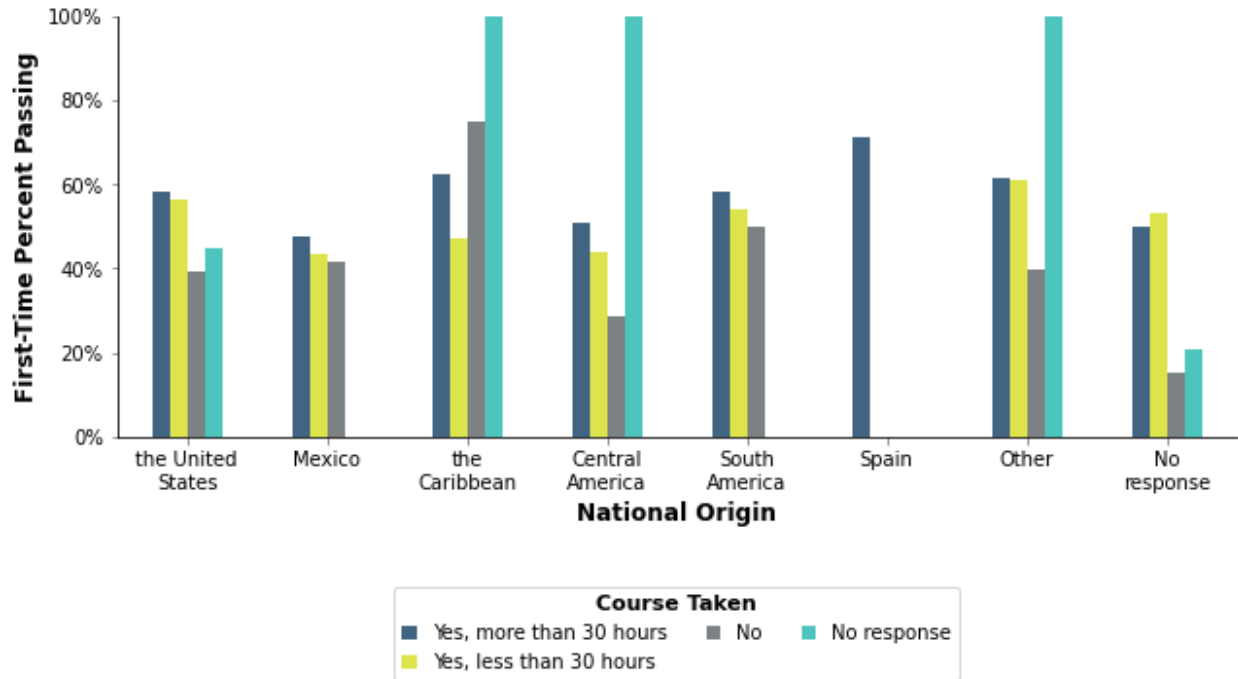


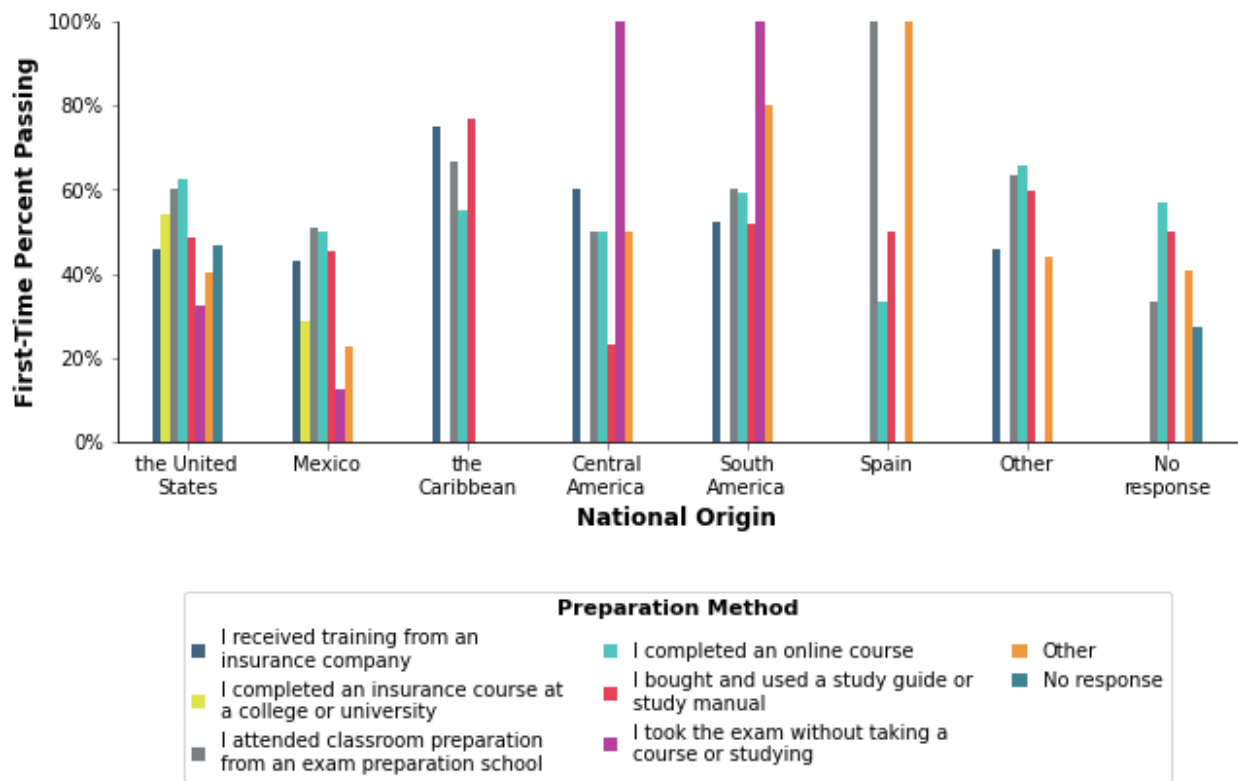
Table 80. General Lines - Property and Casualty Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
the United States	I received training from an insurance company	1,589	46.0	731	66.66	13.31
	I completed an insurance course at a college or university	96	54.2	52	68.35	11.72
	I attended classroom preparation from an exam preparation school	979	60.0	587	71.14	11.84
	I completed an online course	5,598	62.3	3,488	71.99	12.19
	I bought and used a study guide or study manual	1,872	48.7	912	68.37	12.51
	I took the exam without taking a course or studying	108	32.4	35	62.43	13.31
	Other	432	40.3	174	65.22	13.42
	No response	47	46.8	22	69.62	14.53
Mexico	I received training from an insurance company	95	43.2	41	65.54	14.36
	I completed an insurance course at a college or university	7	28.6	2	63.71	11.84
	I attended classroom preparation from an exam preparation school	57	50.9	29	68.91	12.20
	I completed an online course	252	50.0	126	68.06	13.07
	I bought and used a study guide or study manual	93	45.2	42	66.11	14.63
	I took the exam without taking a course or studying	8	12.5	1	63.38	7.65
	Other	31	22.6	7	56.68	12.83
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company	8	75.0	6	72.13	11.17
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	6	66.7	4	74.50	11.91
	I completed an online course	40	55.0	22	70.25	14.98
	I bought and used a study guide or study manual	13	76.9	10	75.54	9.02
	I took the exam without taking a course or studying	1	0.0	0	35.00	
	Other	1	0.0	0	62.00	
	No response	1	0.0	0	36.00	
Central America	I received training from an insurance company	15	60.0	9	69.00	14.21
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	6	50.0	3	70.17	14.78

	I completed an online course	48	50.0	24	66.58	13.78
	I bought and used a study guide or study manual	13	23.1	3	61.46	11.84
	I took the exam without taking a course or studying	1	100.0	1	75.00	
	Other	6	50.0	3	59.83	25.40
	No response	0	-	-	-	-
South America	I received training from an insurance company	21	52.4	11	68.10	14.49
	I completed an insurance course at a college or university	1	0.0	0	37.00	
	I attended classroom preparation from an exam preparation school	15	60.0	9	71.33	13.28
	I completed an online course	64	59.4	38	72.36	13.17
	I bought and used a study guide or study manual	29	51.7	15	67.07	13.16
	I took the exam without taking a course or studying	1	100.0	1	83.00	
	Other	5	80.0	4	70.00	18.56
	No response	1	0.0	0	62.00	
Spain	I received training from an insurance company	0	-	-	-	-
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	100.0	1	84.00	
	I completed an online course	3	33.3	1	72.00	14.80
	I bought and used a study guide or study manual	2	50.0	1	74.50	16.26
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	2	100.0	2	73.50	3.54
	No response	0	-	-	-	-
Other	I received training from an insurance company	63	46.0	29	65.68	15.53
	I completed an insurance course at a college or university	3	0.0	0	59.67	5.69
	I attended classroom preparation from an exam preparation school	49	63.3	31	71.16	13.37
	I completed an online course	385	65.7	253	72.34	13.17
	I bought and used a study guide or study manual	142	59.9	85	70.61	12.67
	I took the exam without taking a course or studying	7	0.0	0	56.29	9.67
	Other	77	44.2	34	66.62	14.37
	No response	3	0.0	0	61.00	8.72
No response	I received training from an insurance company	9	0.0	0	55.11	12.82
	I completed an insurance course at a college or university	0	-	-	-	-

I attended classroom preparation from an exam preparation school	6	33.3	2	73.83	14.80
I completed an online course	28	57.1	16	70.68	12.24
I bought and used a study guide or study manual	10	50.0	5	64.10	17.34
I took the exam without taking a course or studying	0	-	-	-	-
Other	22	40.9	9	64.86	13.60
No response	272	27.2	74	53.13	24.05

Figure 74. General Lines - Property and Casualty Percent Passing by National Origin within Preparation Method



Life Agent

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who self-identified as Caucasian/White (non-Hispanic) and examinees of most other self-reported ethnicities,
- between examinees whose primary language is English and those whose primary language is Spanish, and
- between Online Proctored and Standard Test Center examinees.

Male candidates, Caucasian/White (non-Hispanic) candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 81. Life Agent Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	19,502	52.1	10,155	68.26	16.55

Table 82. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	7,894	56.0	4,419	70.14	16.21
Female	11,110	49.5	5,504	67.35	16.07
Choose not to respond	156	51.9	81	68.01	16.74
No response	342	44.2	151	54.58	27.29

Figure 75. Life Agent Percent Passing by Gender

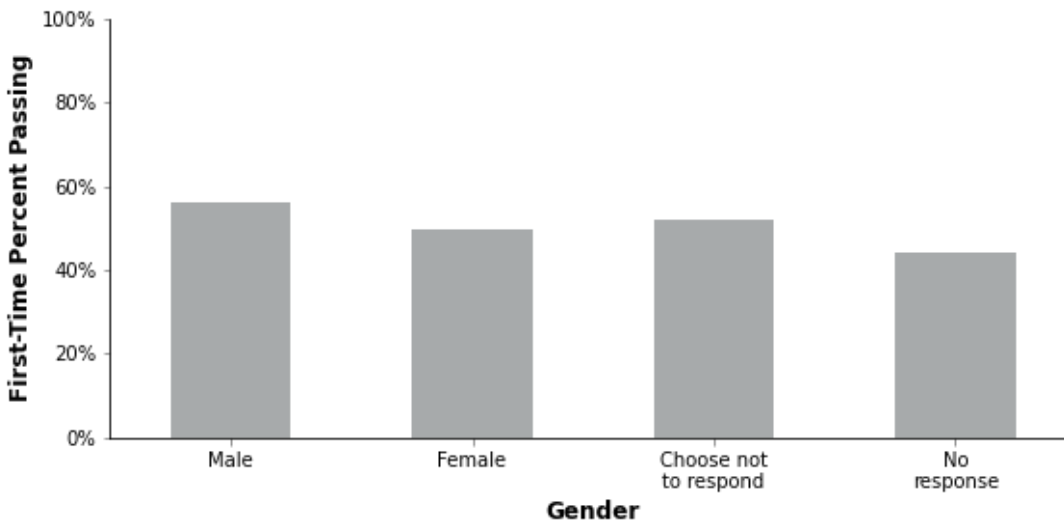


Table 83. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,147	64.6	741	72.44	16.80
Black / African-American	6,569	54.5	3,582	69.32	15.67
Hispanic / Latino American	6,762	38.9	2,628	63.64	15.91
Native American	92	52.2	48	67.87	15.91
Caucasian / White (non-Hispanic)	2,908	69.7	2,027	75.27	14.39
Other	821	56.5	464	69.91	16.34
Choose not to respond	825	59.4	490	71.23	15.41
No response	378	46.3	175	55.92	26.82

Figure 76. Life Agent Percent Passing by Ethnicity

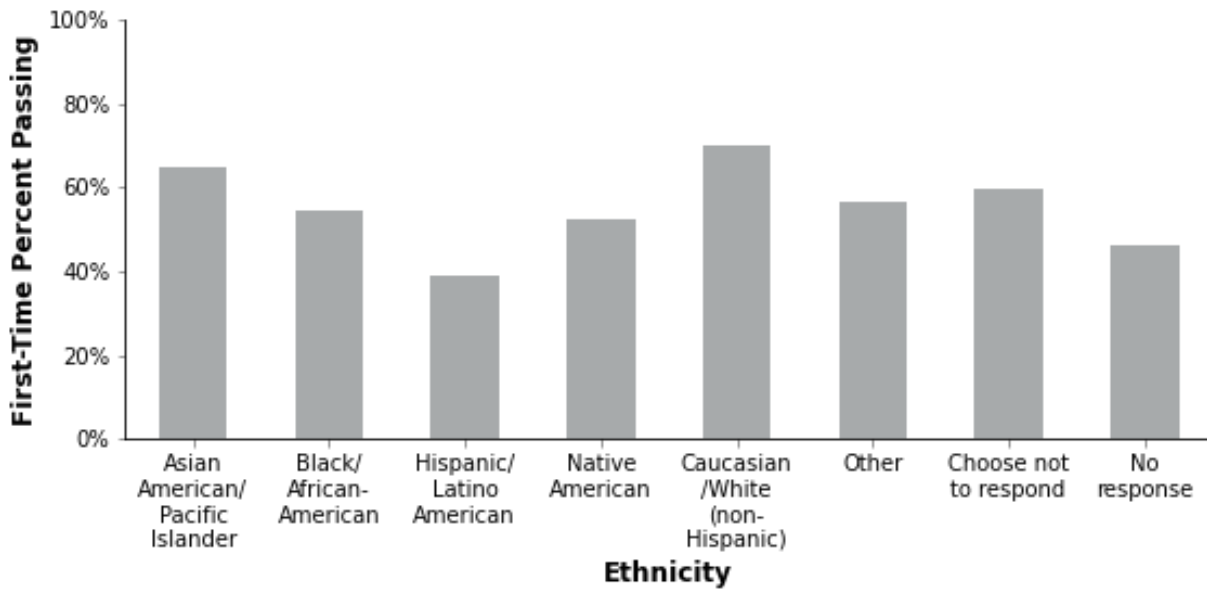


Table 84. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	9,232	59.7	5,513	71.14	15.73
Yes, less than 30 hours	8,493	47.8	4,060	67.07	15.86
No	1,362	28.6	390	59.61	16.86
No response	415	46.3	192	56.96	26.44

Figure 77. Life Agent Percent Passing by Course Taken

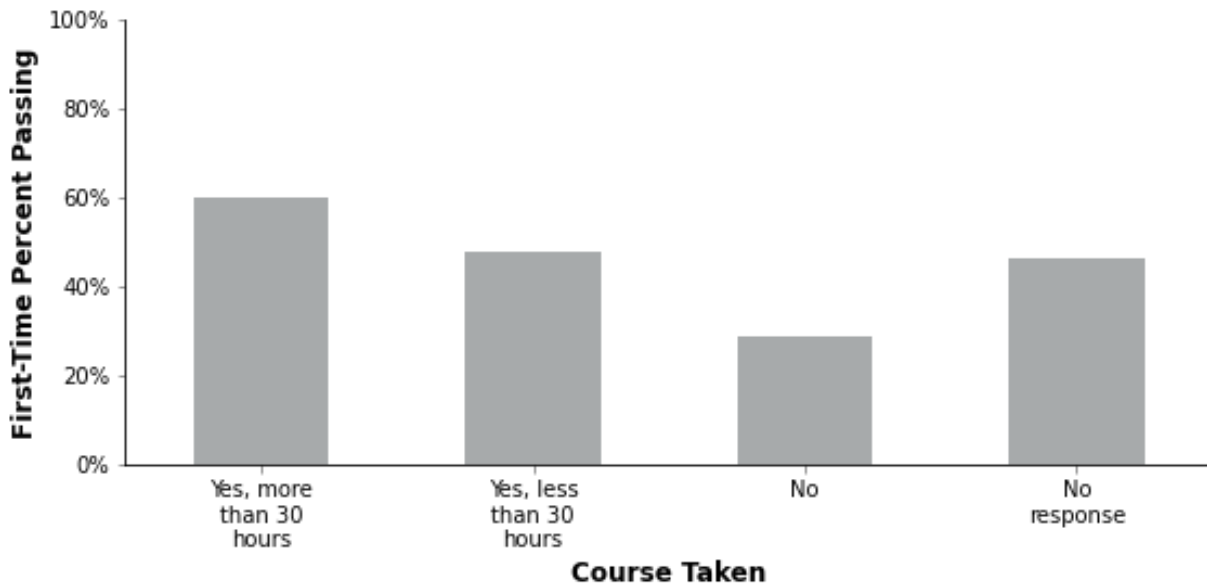


Table 85. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1,595	78.7	1,255	78.36	13.77
Between \$50,000 and \$100,000	5,168	66.8	3,450	74.05	14.17
Between \$25,000 and \$50,000	5,944	48.0	2,851	67.02	15.48
Less than \$25,000	6,247	37.3	2,332	62.77	16.36
No response	548	48.7	267	60.31	24.80

Figure 78. Life Agent Percent Passing by Income Level

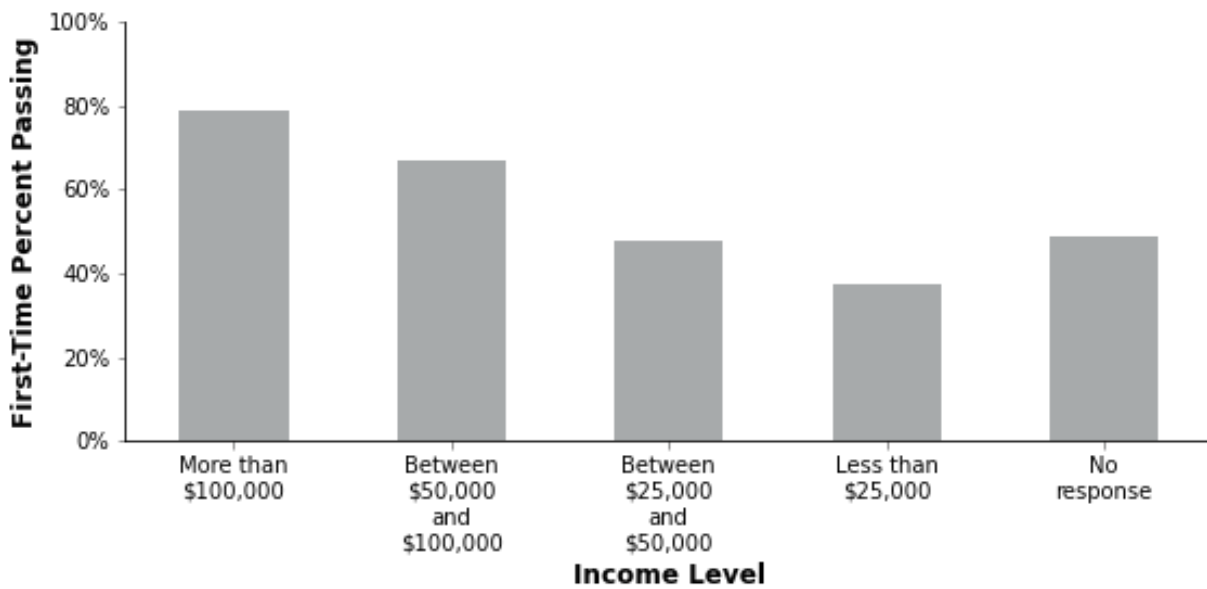


Table 86. Life Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	8,055	42.5	3,423	64.98	16.38
Between 31 and 50 hours	7,527	58.0	4,363	70.71	15.55
Between 51 and 70 hours	2,027	62.8	1,273	72.10	15.51
More than 70 hours	1,398	61.6	861	71.71	15.48
No response	495	47.5	235	58.86	25.33

Figure 79. Life Agent Percent Passing by Hours Spent Studying

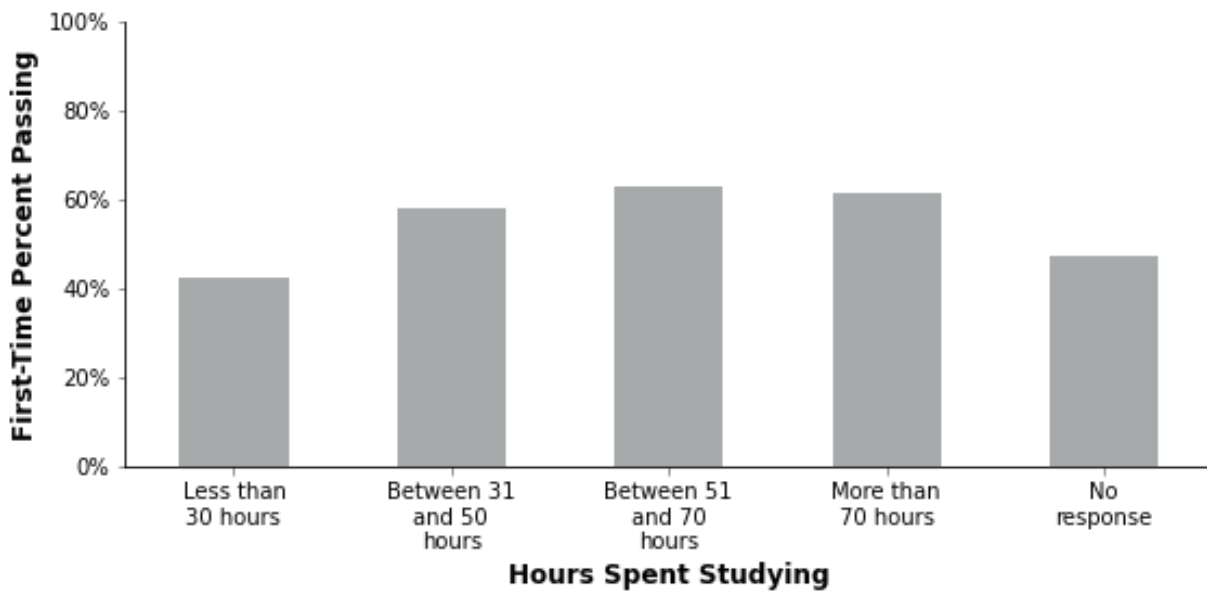


Table 87. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	16,353	53.8	8,796	69.14	15.90
Spanish	1,441	33.2	478	61.46	16.35
Other	1,005	55.4	557	69.10	17.97
Choose not to respond	277	45.5	126	65.47	16.41
No response	426	46.5	198	57.34	26.24

Figure 80. Life Agent Percent Passing by Primary Language

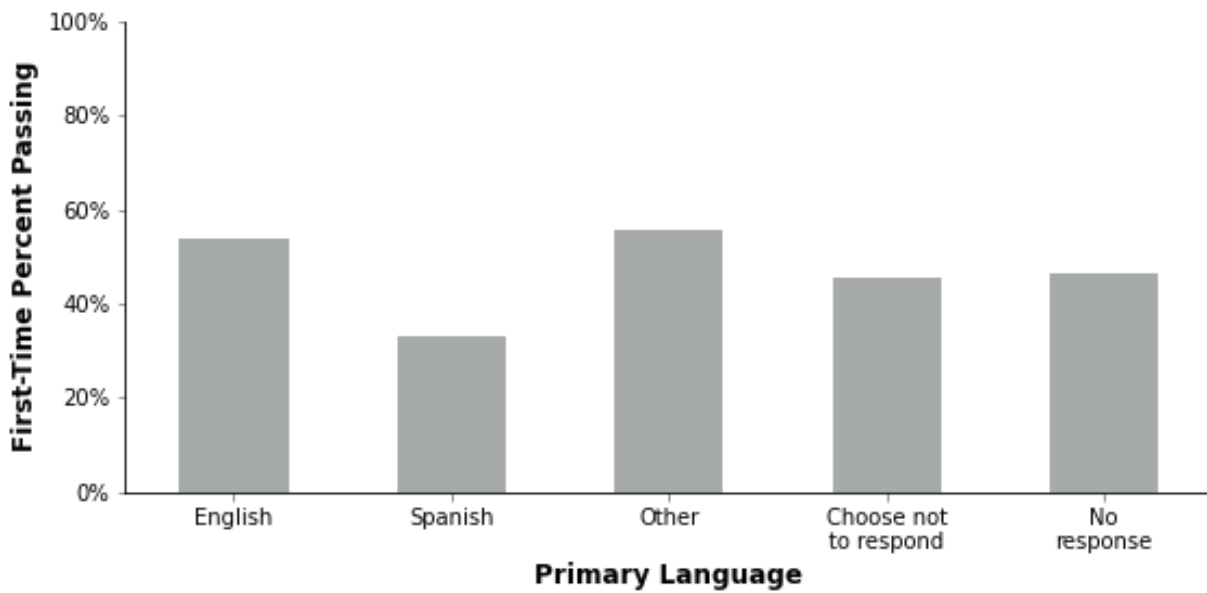


Table 88. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	309	28.8	89	58.55	16.96
High school diploma or equivalent	8,858	40.7	3,605	64.17	16.09
Two-year college degree (Associate's degree)	3,047	52.9	1,611	69.13	14.95
Four-year college degree (Bachelor's degree)	4,097	68.7	2,813	74.65	14.23
Advanced college degree (Master's degree or Doctorate)	1,684	78.1	1,315	78.24	12.92
Choose not to respond	1,015	49.2	499	66.76	16.78
No response	492	45.3	223	58.24	25.35

Figure 81. Life Agent Percent Passing by Education Level

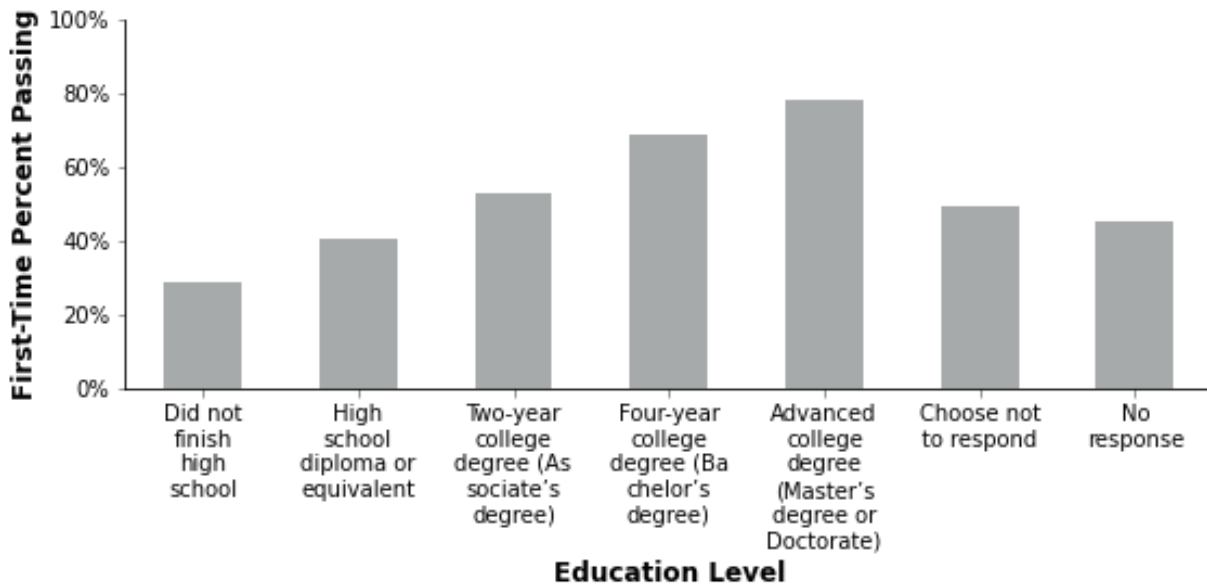


Table 89. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	5,511	43.3	2,388	65.19	15.96
I completed an insurance course at a college or university	46	60.9	28	70.20	16.32
I attended classroom preparation from an exam preparation school	1,361	39.2	534	63.44	15.83
I completed an online course	8,681	62.7	5,445	72.40	15.39
I bought and used a study guide or study manual	1,960	50.3	985	68.06	16.06
I took the exam without taking a course or studying	191	21.5	41	58.22	15.14
Other	1,242	39.9	496	63.82	16.63
No response	510	46.7	238	59.03	24.97

Figure 82. Life Agent Percent Passing by Preparation Method

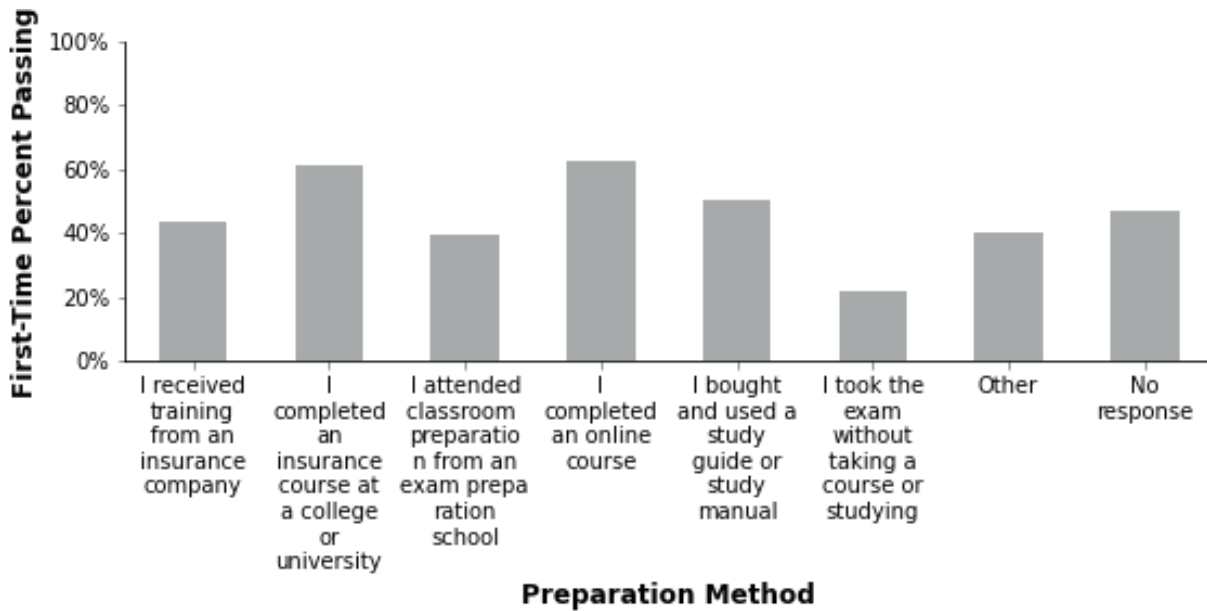


Table 90. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	13,638	50.1	6,837	67.91	15.97
Mexico	744	45.6	339	66.10	15.26
the Caribbean	185	51.9	96	68.98	16.01
Central America	158	37.3	59	62.59	17.16
South America	164	54.3	89	70.10	15.82
Spain	5	40.0	2	65.00	24.09
Other	4,007	60.7	2,434	71.07	16.78
No response	601	49.8	299	60.88	24.14

Figure 83. Life Agent Percent Passing by National Origin

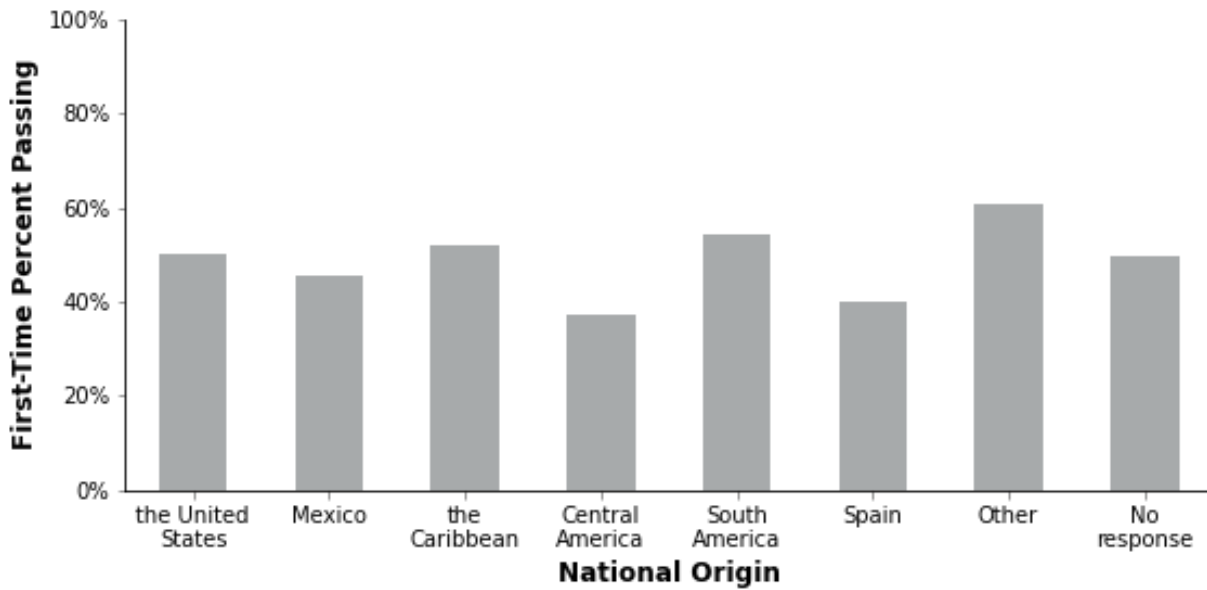


Table 91. Life Agent Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	4,740	67.5	3,201	73.36	16.16
Standard Test Center	14,762	47.1	6,954	66.62	16.34

Figure 84. Life Agent Percent Passing by Mode of Delivery



Table 92. Life Agent Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	559	66.4	371	73.57	16.69
	Black / African-American	2,645	54.7	1,446	69.52	15.81
	Hispanic / Latino American	2,630	43.2	1,137	65.46	16.01
	Native American	47	44.7	21	65.62	16.35
	Caucasian / White (non-Hispanic)	1,354	76.8	1,040	78.07	13.76
	Other	337	58.8	198	71.73	15.87
	Choose not to respond	295	64.4	190	73.52	15.29
	No response	27	59.3	16	69.11	14.65
Female	Asian American / Pacific Islander	578	63.1	365	71.46	16.83
	Black / African-American	3,906	54.5	2,128	69.20	15.56
	Hispanic / Latino American	4,112	36.2	1,487	62.50	15.74
	Native American	45	60.0	27	70.22	15.26
	Caucasian / White (non-Hispanic)	1,546	63.5	982	72.83	14.51
	Other	481	55.1	265	68.70	16.53
	Choose not to respond	410	57.3	235	70.32	15.04
	No response	32	46.9	15	63.03	18.40
Choose not to respond	Asian American / Pacific Islander	7	71.4	5	72.29	15.28
	Black / African-American	8	50.0	4	68.63	22.06
	Hispanic / Latino American	13	23.1	3	60.15	16.01
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	5	80.0	4	77.20	9.36
	Other	1	0.0	0	55.00	
	Choose not to respond	120	54.2	65	68.74	16.39
	No response	2	0.0	0	41.00	14.14
No response	Asian American / Pacific Islander	3	0.0	0	48.00	12.12
	Black / African-American	10	40.0	4	61.90	19.48
	Hispanic / Latino American	7	14.3	1	57.86	9.99
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	3	33.3	1	66.33	6.51
	Other	2	50.0	1	63.00	32.53
	Choose not to respond	0	-	-	-	-
	No response	317	45.4	144	54.18	27.97

Figure 85. Life Agent Percent Passing by Gender within Ethnicity

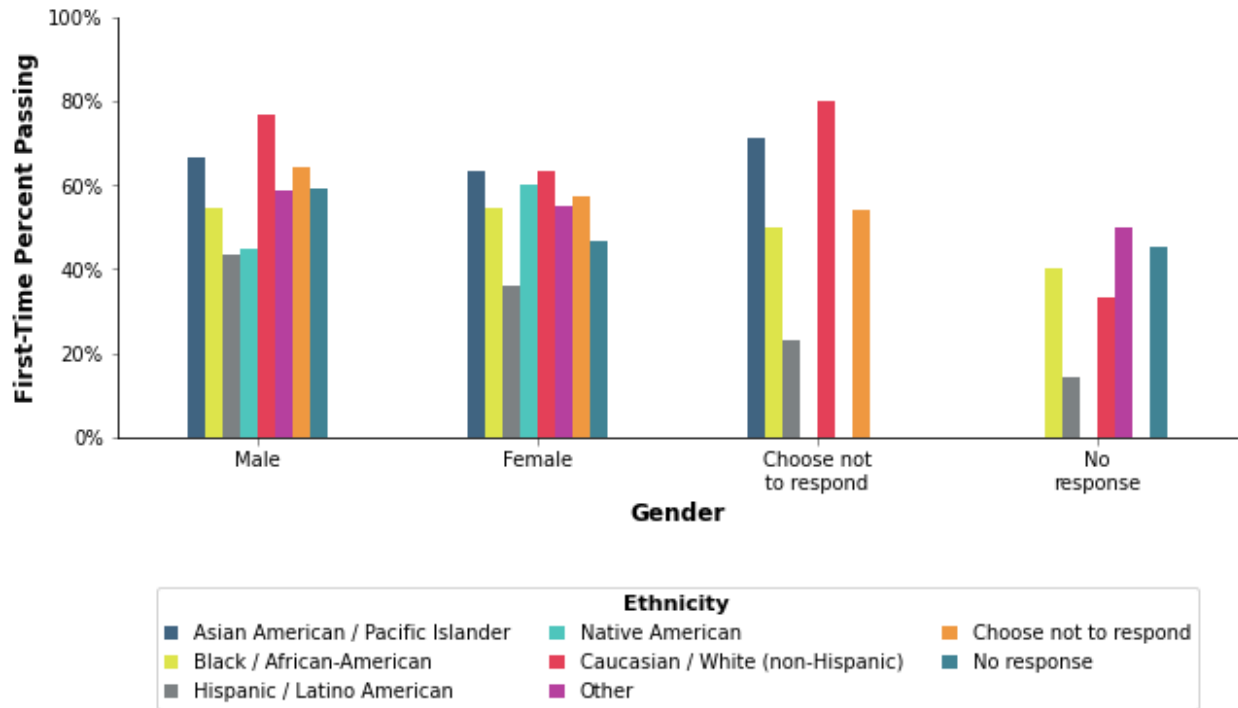


Table 93. Life Agent Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	139	31.7	44	59.86	17.12
	High school diploma or equivalent	3,664	44.9	1,644	65.88	16.26
	Two-year college degree (Associate's degree)	1,075	56.0	602	70.44	14.92
	Four-year college degree (Bachelor's degree)	1,823	71.3	1,300	76.09	13.95
	Advanced college degree (Master's degree or Doctorate)	725	80.7	585	79.66	12.74
	Choose not to respond	395	52.7	208	68.15	17.19
	No response	73	49.3	36	66.52	17.83
Female	Did not finish high school	168	26.8	45	57.68	16.67
	High school diploma or equivalent	5,155	37.7	1,944	62.96	15.86
	Two-year college degree (Associate's degree)	1,958	51.2	1,002	68.40	14.92
	Four-year college degree (Bachelor's degree)	2,248	66.6	1,497	73.55	14.30
	Advanced college degree (Master's degree or Doctorate)	952	76.2	725	77.19	12.95
	Choose not to respond	536	46.6	250	65.58	16.61
	No response	93	44.1	41	65.77	16.99
Choose not to respond	Did not finish high school	1	0.0	0	21.00	
	High school diploma or equivalent	28	46.4	13	65.89	16.39
	Two-year college degree (Associate's degree)	13	53.8	7	73.62	13.65
	Four-year college degree (Bachelor's degree)	20	65.0	13	70.85	18.31
	Advanced college degree (Master's degree or Doctorate)	5	80.0	4	73.20	16.48
	Choose not to respond	81	50.6	41	68.19	15.60
	No response	8	37.5	3	60.00	22.33
No response	Did not finish high school	1	0.0	0	59.00	
	High school diploma or equivalent	11	36.4	4	60.00	17.37
	Two-year college degree (Associate's degree)	1	0.0	0	50.00	
	Four-year college degree (Bachelor's degree)	6	50.0	3	63.50	20.39
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	76.00	14.14
	Choose not to respond	3	0.0	0	55.00	6.08
	No response	318	45.0	143	54.09	27.90

Figure 86. Life Agent Percent Passing by Gender within Education Level

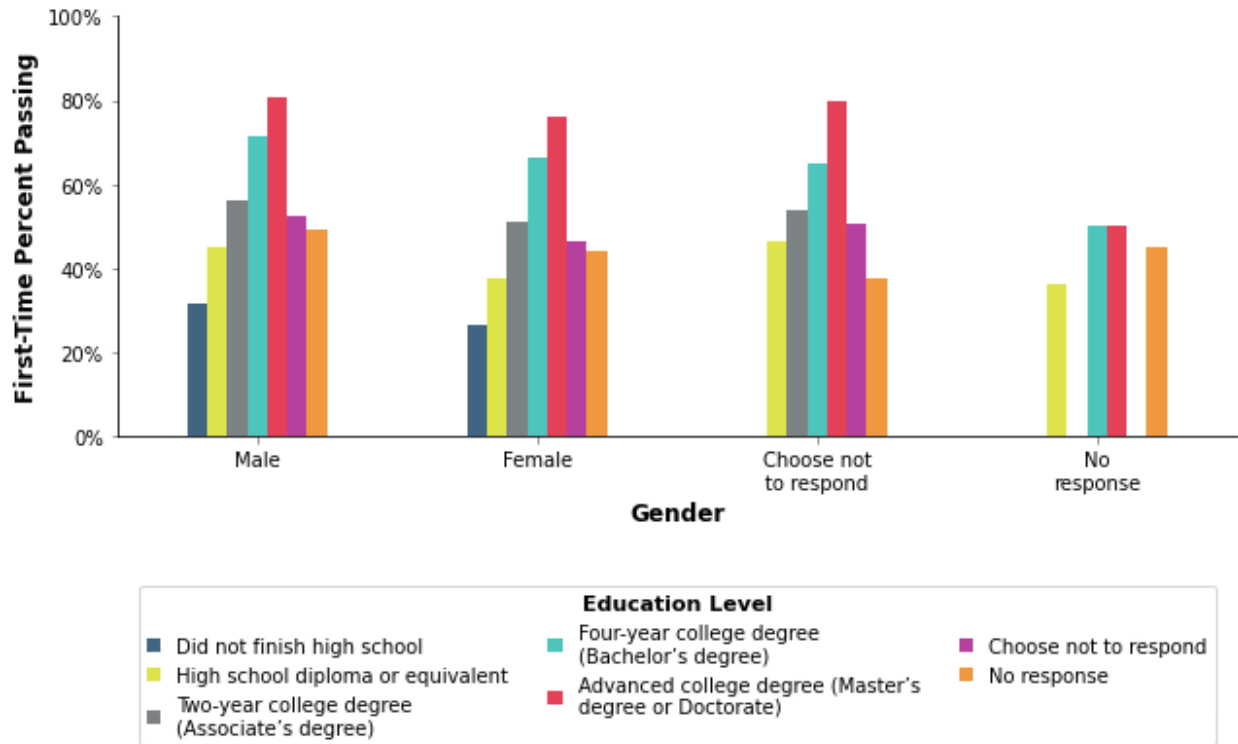


Table 94. Life Agent Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Yes, more than 30 hours	3,736	64.1	2,395	73.06	15.59
	Yes, less than 30 hours	3,499	51.8	1,814	68.75	15.82
	No	623	30.8	192	60.56	17.13
	No response	36	50.0	18	67.22	18.21
Female	Yes, more than 30 hours	5,418	56.7	3,074	69.86	15.69
	Yes, less than 30 hours	4,918	44.9	2,210	65.86	15.77
	No	716	26.7	191	58.67	16.54
	No response	58	50.0	29	66.38	17.72
Choose not to respond	Yes, more than 30 hours	68	60.3	41	69.16	15.81
	Yes, less than 30 hours	63	52.4	33	69.68	16.35
	No	21	28.6	6	62.62	18.59
	No response	4	25.0	1	50.25	19.03
No response	Yes, more than 30 hours	10	30.0	3	60.50	15.64
	Yes, less than 30 hours	13	23.1	3	57.77	15.55
	No	2	50.0	1	72.50	19.09
	No response	317	45.4	144	54.15	27.97

Figure 87. Life Agent Percent Passing by Gender within Course Taken

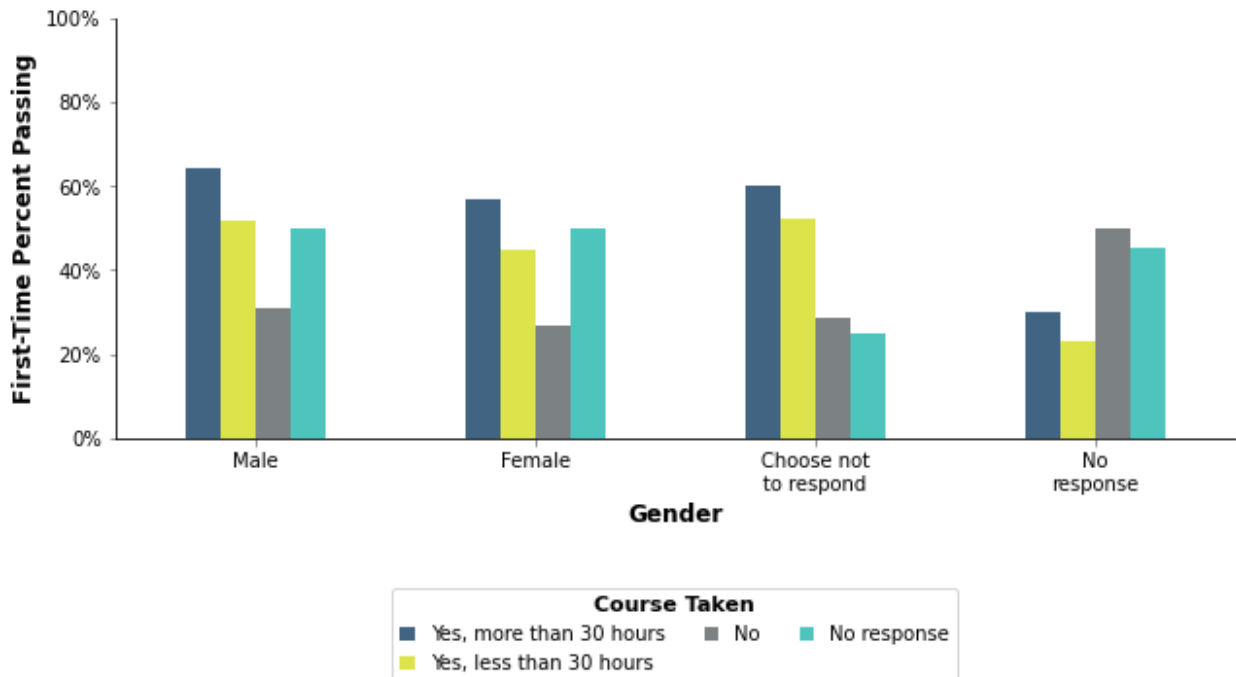


Table 95. Life Agent Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	I received training from an insurance company	2,052	45.2	927	66.29	16.05
	I completed an insurance course at a college or university	22	59.1	13	72.50	15.30
	I attended classroom preparation from an exam preparation school	461	41.0	189	64.31	16.20
	I completed an online course	3,791	66.9	2,536	74.15	15.12
	I bought and used a study guide or study manual	874	53.4	467	69.28	15.93
	I took the exam without taking a course or studying	98	28.6	28	61.56	16.39
	Other	517	42.4	219	64.54	17.22
	No response	79	50.6	40	67.85	16.33
Female	I received training from an insurance company	3,425	42.2	1,445	64.53	15.86
	I completed an insurance course at a college or university	24	62.5	15	68.08	17.24
	I attended classroom preparation from an exam preparation school	890	38.1	339	62.87	15.62
	I completed an online course	4,832	59.4	2,872	71.05	15.45
	I bought and used a study guide or study manual	1,072	47.7	511	67.02	16.06
	I took the exam without taking a course or studying	85	14.1	12	54.49	12.39
	Other	679	38.3	260	63.28	16.32
	No response	103	48.5	50	67.04	15.66
Choose not to respond	I received training from an insurance company	30	46.7	14	65.27	18.08
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	8	75.0	6	77.88	10.62
	I completed an online course	44	75.0	33	73.98	15.09
	I bought and used a study guide or study manual	13	46.2	6	70.54	19.50
	I took the exam without taking a course or studying	7	14.3	1	57.86	19.45
	Other	44	38.6	17	64.48	13.85
	No response	10	40.0	4	61.40	20.98
No response	I received training from an insurance company	4	50.0	2	60.50	18.16
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	2	0.0	0	62.00	5.66
	I completed an online course	14	28.6	4	61.07	16.17
	I bought and used a study guide or study manual	1	100.0	1	86.00	
	I took the exam without taking a course or studying	1	0.0	0	50.00	

	Other	2	0.0	0	42.50	3.54
	No response	318	45.3	144	54.17	27.93

Figure 88. Life Agent Percent Passing by Gender within Preparation Method

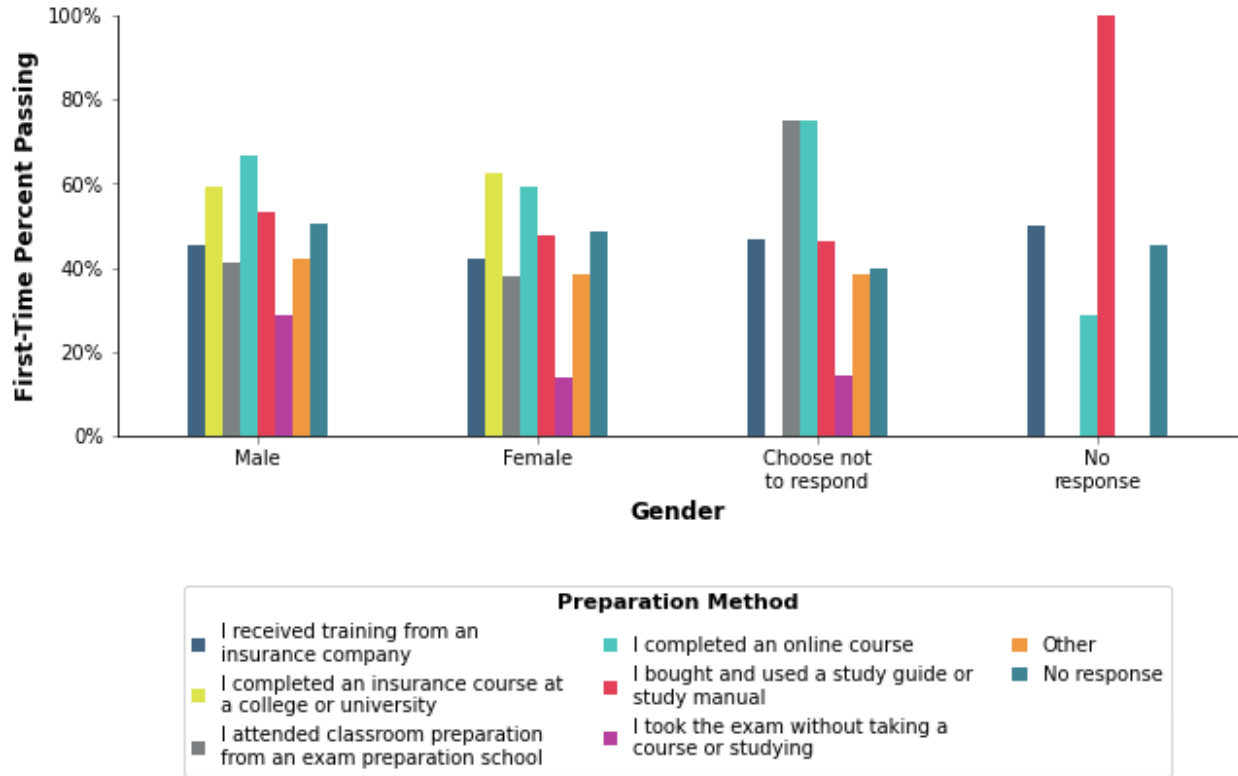


Table 96. Life Agent Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	5,540	54.1	2,999	69.60	16.17
	Mexico	262	52.7	138	68.87	14.40
	the Caribbean	69	46.4	32	68.12	14.95
	Central America	57	40.4	23	64.44	16.65
	South America	70	52.9	37	70.53	15.59
	Spain	2	50.0	1	53.00	38.18
	Other	1,778	63.1	1,122	72.25	16.44
	No response	116	57.8	67	70.13	16.04
Female	the United States	7,987	47.3	3,781	66.75	15.72
	Mexico	481	41.8	201	64.60	15.54
	the Caribbean	113	54.9	62	69.35	16.54
	Central America	99	35.4	35	61.54	17.51
	South America	94	55.3	52	69.78	16.07
	Spain	2	50.0	1	77.00	16.97
	Other	2,183	59.2	1,292	70.20	16.97
	No response	151	53.0	80	67.54	15.55
Choose not to respond	the United States	104	53.8	56	67.82	16.71
	Mexico	1	0.0	0	66.00	
	the Caribbean	2	100.0	2	88.50	7.78
	Central America	2	50.0	1	62.50	19.09
	South America	0	-	-	-	-
	Spain	1	0.0	0	65.00	
	Other	33	45.5	15	68.61	16.07
	No response	13	53.8	7	66.08	20.47
No response	the United States	7	14.3	1	60.57	9.31
	Mexico	0	-	-	-	-
	the Caribbean	1	0.0	0	48.00	
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	13	38.5	5	61.38	20.55
	No response	321	45.2	145	54.20	27.81

Figure 89. Life Agent Percent Passing by Gender within National Origin

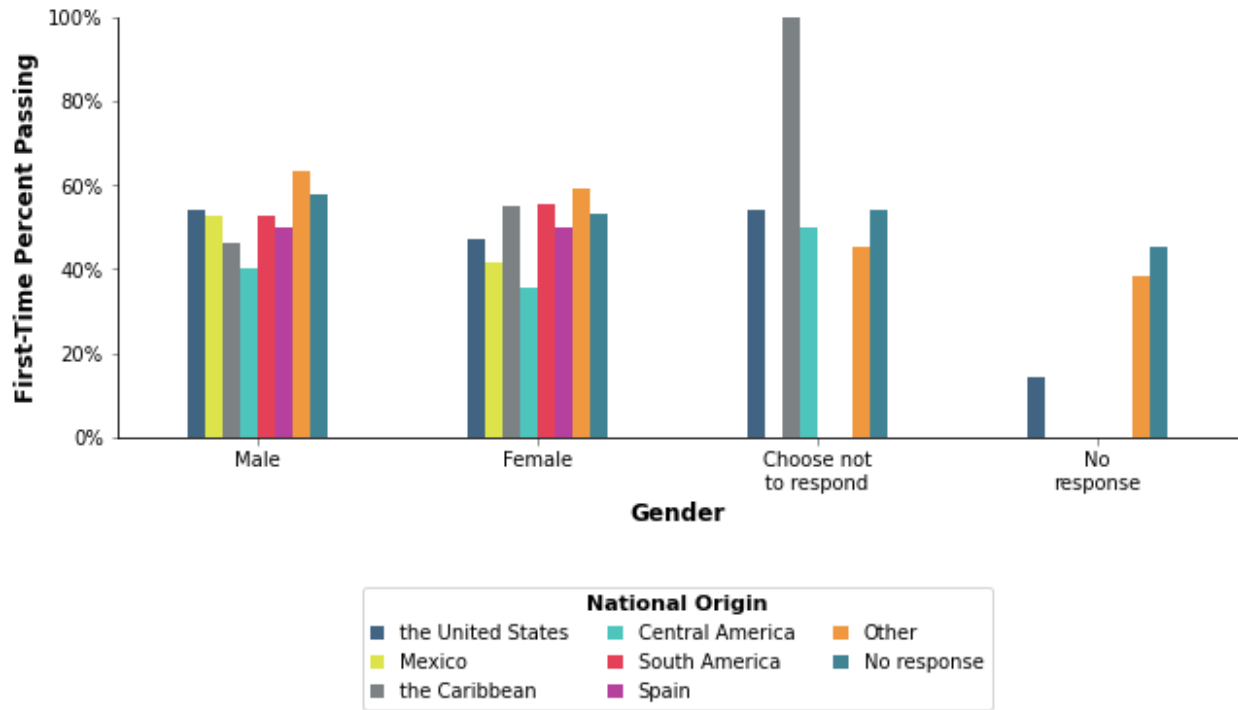


Table 97. Life Agent Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Did not finish high school	14	28.6	4	55.64	21.23
	High school diploma or equivalent	355	50.7	180	66.44	17.88
	Two-year college degree (Associate's degree)	168	55.4	93	70.18	15.08
	Four-year college degree (Bachelor's degree)	367	74.7	274	77.13	14.14
	Advanced college degree (Master's degree or Doctorate)	182	86.3	157	79.95	13.38
	Choose not to respond	50	52.0	26	65.82	19.73
	No response	11	63.6	7	70.91	19.49
Black / African-American	Did not finish high school	39	28.2	11	56.87	18.47
	High school diploma or equivalent	2,284	39.9	912	63.96	15.96
	Two-year college degree (Associate's degree)	1,150	52.7	606	68.89	14.73
	Four-year college degree (Bachelor's degree)	1,852	64.9	1,202	72.91	14.15
	Advanced college degree (Master's degree or Doctorate)	887	75.6	671	77.64	12.72
	Choose not to respond	298	51.0	152	67.30	16.10
	No response	59	47.5	28	65.83	18.03
Hispanic / Latino American	Did not finish high school	190	19.5	37	55.93	14.87
	High school diploma or equivalent	4,301	32.9	1,413	61.39	15.58
	Two-year college degree (Associate's degree)	1,033	44.8	463	66.34	15.05
	Four-year college degree (Bachelor's degree)	768	63.0	484	72.83	13.90
	Advanced college degree (Master's degree or Doctorate)	191	71.7	137	75.68	12.63
	Choose not to respond	251	33.5	84	59.71	16.43
	No response	28	35.7	10	62.61	17.34
Native American	Did not finish high school	2	0.0	0	38.00	11.31
	High school diploma or equivalent	56	48.2	27	66.52	15.36
	Two-year college degree (Associate's degree)	13	53.8	7	70.23	14.84
	Four-year college degree (Bachelor's degree)	13	69.2	9	76.69	11.01
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	65.25	23.31
	Choose not to respond	4	50.0	2	68.00	19.97
	No response	0	-	-	-	-

Caucasian / White (non-Hispanic)	Did not finish high school	51	58.8	30	69.29	16.52
	High school diploma or equivalent	1,422	61.9	880	71.99	14.60
	Two-year college degree (Associate's degree)	454	68.9	313	75.32	13.60
	Four-year college degree (Bachelor's degree)	675	82.7	558	80.58	12.29
	Advanced college degree (Master's degree or Doctorate)	204	88.2	180	83.19	11.53
	Choose not to respond	88	68.2	60	73.56	15.03
	No response	14	42.9	6	67.71	15.67
Other	Did not finish high school	8	37.5	3	58.25	22.56
	High school diploma or equivalent	244	42.2	103	64.06	16.61
	Two-year college degree (Associate's degree)	121	55.4	67	69.64	14.35
	Four-year college degree (Bachelor's degree)	233	65.2	152	73.86	15.63
	Advanced college degree (Master's degree or Doctorate)	129	76.0	98	76.95	12.73
	Choose not to respond	75	50.7	38	67.80	17.41
	No response	11	27.3	3	59.45	16.80
Choose not to respond	Did not finish high school	5	80.0	4	78.40	10.50
	High school diploma or equivalent	185	45.9	85	66.52	15.58
	Two-year college degree (Associate's degree)	105	57.1	60	70.06	14.49
	Four-year college degree (Bachelor's degree)	179	71.5	128	74.60	14.66
	Advanced college degree (Master's degree or Doctorate)	82	80.5	66	78.05	14.01
	Choose not to respond	247	55.5	137	70.78	15.29
	No response	22	45.5	10	67.18	17.53
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	11	45.5	5	63.18	17.79
	Two-year college degree (Associate's degree)	3	66.7	2	72.33	10.02
	Four-year college degree (Bachelor's degree)	10	60.0	6	63.10	20.70
	Advanced college degree (Master's degree or Doctorate)	5	60.0	3	65.60	13.79
	Choose not to respond	2	0.0	0	56.00	18.38
	No response	347	45.8	159	55.20	27.43

Figure 90. Life Agent Percent Passing by Ethnicity within Education Level

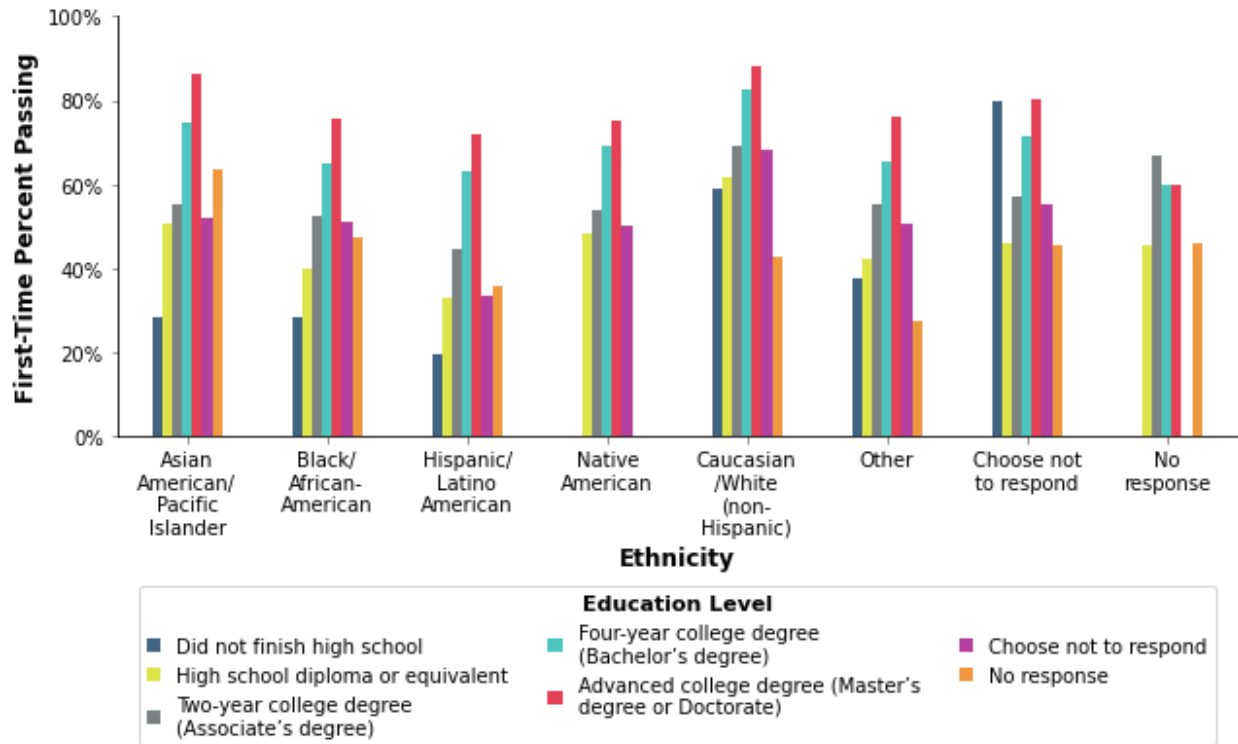


Table 98. Life Agent Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	688	70.8	487	74.67	15.70
	Yes, less than 30 hours	343	58.6	201	70.15	17.71
	No	106	44.3	47	66.21	17.61
	No response	10	60.0	6	63.30	21.74
Black / African-American	Yes, more than 30 hours	3,512	61.9	2,173	71.75	15.19
	Yes, less than 30 hours	2,586	48.9	1,265	67.69	15.21
	No	442	30.1	133	59.87	17.13
	No response	29	37.9	11	64.31	16.52
Hispanic / Latino American	Yes, more than 30 hours	2,804	46.0	1,290	66.27	15.94
	Yes, less than 30 hours	3,447	36.1	1,246	62.73	15.49
	No	502	17.5	88	55.20	14.87
	No response	9	44.4	4	62.89	22.27
Native American	Yes, more than 30 hours	43	55.8	24	69.79	17.10
	Yes, less than 30 hours	40	52.5	21	67.45	14.46
	No	9	33.3	3	60.56	15.57
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	1,303	74.5	971	77.01	13.95
	Yes, less than 30 hours	1,455	68.2	992	74.69	13.98
	No	143	42.0	60	65.38	17.71
	No response	7	57.1	4	73.86	15.84
Other	Yes, more than 30 hours	473	63.8	302	72.79	15.54
	Yes, less than 30 hours	282	49.6	140	66.93	16.13
	No	62	32.3	20	61.44	18.25
	No response	4	50.0	2	70.75	14.50
Choose not to respond	Yes, more than 30 hours	391	65.5	256	73.17	14.67
	Yes, less than 30 hours	330	57.3	189	70.82	15.48
	No	95	41.1	39	64.63	16.42
	No response	9	66.7	6	71.78	15.55
No response	Yes, more than 30 hours	18	55.6	10	67.06	15.81
	Yes, less than 30 hours	10	60.0	6	64.10	15.14
	No	3	0.0	0	54.67	12.90
	No response	347	45.8	159	55.12	27.48

Figure 91. Life Agent Percent Passing by Ethnicity within Course Taken

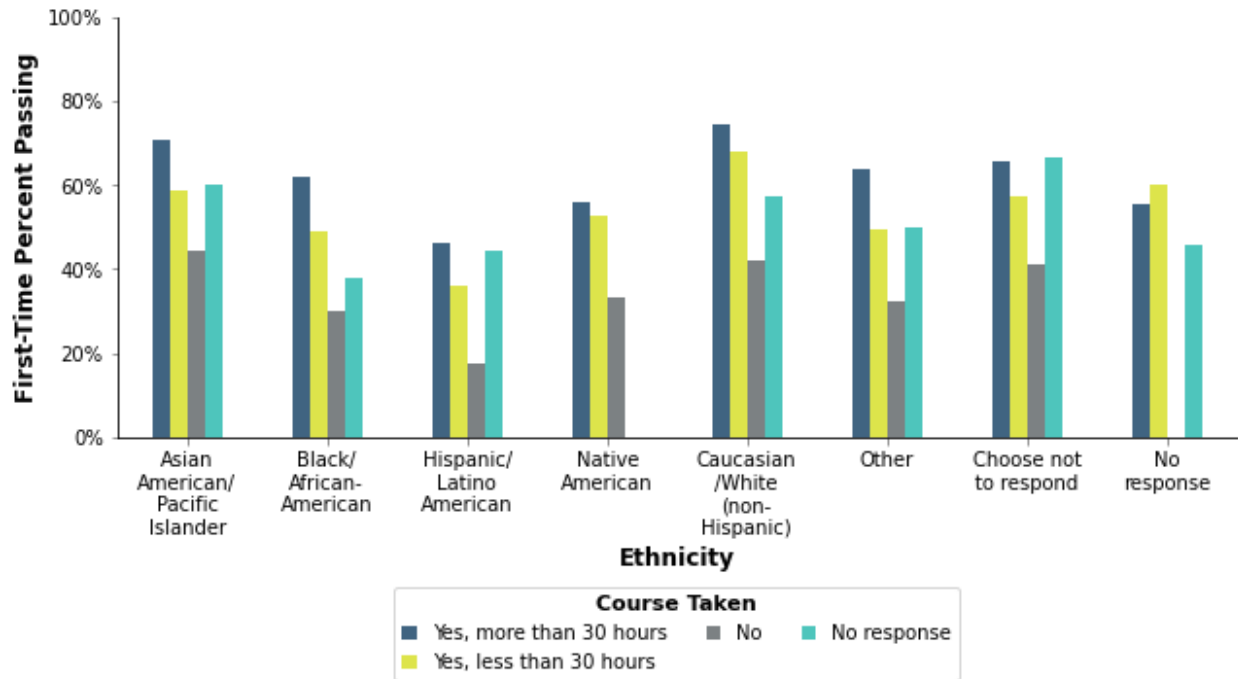


Table 99. Life Agent Examinees by Ethnicity within Preparation Method

Ethnicity	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	I received training from an insurance company	187	52.4	98	67.54	18.41
	I completed an insurance course at a college or university	4	75.0	3	76.25	15.00
	I attended classroom preparation from an exam preparation school	34	41.2	14	65.74	16.25
	I completed an online course	642	75.5	485	76.20	14.58
	I bought and used a study guide or study manual	174	57.5	100	70.50	18.16
	I took the exam without taking a course or studying	16	25.0	4	56.25	15.58
	Other	74	39.2	29	64.20	18.11
	No response	16	50.0	8	67.19	18.07
Black / African-American	I received training from an insurance company	1,607	47.7	766	66.73	15.79
	I completed an insurance course at a college or university	25	72.0	18	71.88	16.86
	I attended classroom preparation from an exam preparation school	417	45.3	189	66.00	14.94
	I completed an online course	3,206	61.9	1,985	72.06	15.03
	I bought and used a study guide or study manual	764	53.5	409	68.88	15.74
	I took the exam without taking a course or studying	63	17.5	11	57.83	14.73
	Other	424	40.8	173	64.25	16.42
	No response	63	49.2	31	67.60	14.48
Hispanic / Latino American	I received training from an insurance company	2,609	34.3	895	61.80	15.41
	I completed an insurance course at a college or university	9	11.1	1	57.00	15.74
	I attended classroom preparation from an exam preparation school	643	29.1	187	59.35	15.60
	I completed an online course	2,433	49.2	1,198	67.77	15.79
	I bought and used a study guide or study manual	586	35.3	207	63.03	15.23
	I took the exam without taking a course or studying	59	13.6	8	54.41	13.46
	Other	398	30.9	123	59.87	16.00
	No response	25	36.0	9	63.12	15.98
Native American	I received training from an insurance company	19	31.6	6	64.16	14.83
	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	14	64.3	9	67.07	18.14
	I completed an online course	43	65.1	28	73.09	14.66

	I bought and used a study guide or study manual	11	36.4	4	63.09	12.38
	I took the exam without taking a course or studying	3	0.0	0	42.67	7.23
	Other	1	0.0	0	46.00	
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company	746	59.9	447	71.85	14.60
	I completed an insurance course at a college or university	4	75.0	3	77.75	9.74
	I attended classroom preparation from an exam preparation school	177	53.1	94	69.83	14.30
	I completed an online course	1,611	77.7	1,252	78.12	13.44
	I bought and used a study guide or study manual	231	66.2	153	73.82	14.58
	I took the exam without taking a course or studying	20	50.0	10	72.05	15.32
	Other	107	56.1	60	69.20	16.14
	No response	12	66.7	8	72.00	17.73
Other	I received training from an insurance company	150	46.0	69	65.26	16.58
	I completed an insurance course at a college or university	2	50.0	1	75.00	8.49
	I attended classroom preparation from an exam preparation school	29	55.2	16	67.97	15.52
	I completed an online course	423	64.8	274	72.65	15.68
	I bought and used a study guide or study manual	106	54.7	58	70.61	15.91
	I took the exam without taking a course or studying	12	25.0	3	58.92	14.72
	Other	87	42.5	37	66.22	17.13
	No response	12	50.0	6	67.17	18.66
Choose not to respond	I received training from an insurance company	186	55.4	103	70.36	15.15
	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	46	54.3	25	67.43	17.07
	I completed an online course	306	70.6	216	74.96	14.14
	I bought and used a study guide or study manual	86	60.5	52	71.77	15.13
	I took the exam without taking a course or studying	18	27.8	5	60.61	14.15
	Other	150	49.3	74	67.87	15.91
	No response	32	43.8	14	66.22	17.04

No response	I received training from an insurance company	7	57.1	4	65.86	15.30
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	0.0	0	51.00	
	I completed an online course	17	41.2	7	59.76	18.06
	I bought and used a study guide or study manual	2	100.0	2	81.00	11.31
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	1	0.0	0	46.00	
	No response	350	46.3	162	55.44	27.40

Figure 92. Life Agent Percent Passing by Ethnicity within Preparation Method

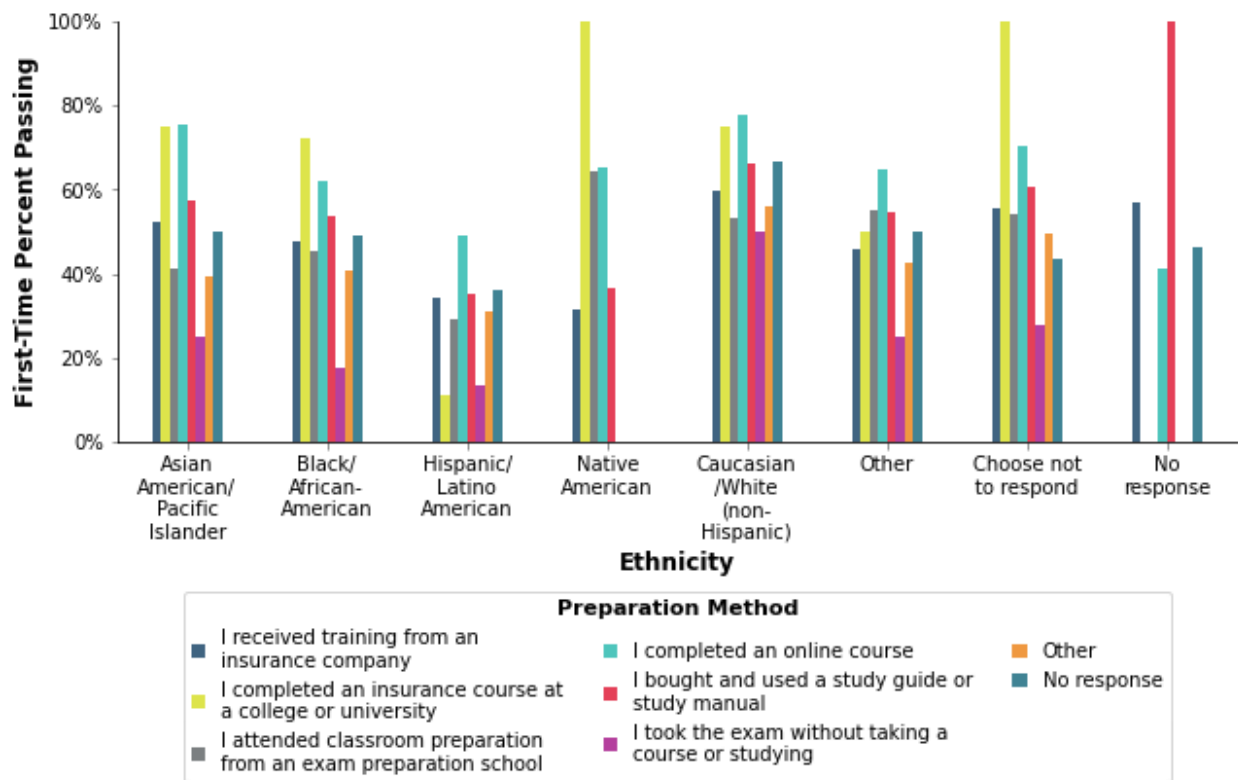


Table 100. Life Agent Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	290	61.7	179	72.06	15.07
	Mexico	0	-	-	-	-
	the Caribbean	2	50.0	1	62.00	29.70
	Central America	1	0.0	0	56.00	
	South America	2	100.0	2	80.50	0.71
	Spain	0	-	-	-	-
	Other	831	65.8	547	72.67	17.33
	No response	21	57.1	12	69.29	18.49
Black / African-American	the United States	4,037	51.9	2,096	68.59	15.22
	Mexico	0	-	-	-	-
	the Caribbean	84	61.9	52	71.99	16.33
	Central America	9	33.3	3	58.67	23.12
	South America	6	66.7	4	73.83	14.44
	Spain	0	-	-	-	-
	Other	2,326	58.9	1,369	70.55	16.34
	No response	107	54.2	58	68.48	14.46
Hispanic / Latino American	the United States	5,558	37.5	2,083	63.14	15.87
	Mexico	727	45.7	332	66.15	15.29
	the Caribbean	77	42.9	33	66.64	15.31
	Central America	138	37.0	51	62.75	16.96
	South America	139	51.1	71	69.33	16.37
	Spain	2	50.0	1	77.00	16.97
	Other	76	47.4	36	62.30	17.77
	No response	45	46.7	21	66.04	15.91
Native American	the United States	86	52.3	45	68.05	16.05
	Mexico	1	100.0	1	71.00	
	the Caribbean	1	0.0	0	54.00	
	Central America	1	100.0	1	84.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	0.0	0	52.50	9.19
	No response	1	100.0	1	78.00	
Caucasian / White (non-Hispanic)	the United States	2,767	69.8	1,931	75.34	14.21
	Mexico	3	33.3	1	58.33	26.73
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	8	75.0	6	80.88	11.03
	Spain	1	0.0	0	26.00	
	Other	111	68.5	76	74.42	17.22
	No response	18	72.2	13	72.61	17.26
Other	the United States	345	53.3	184	69.53	15.23
	Mexico	2	50.0	1	62.00	15.56
	the Caribbean	9	22.2	2	59.11	11.24

	Central America	3	66.7	2	61.67	16.17
	South America	6	50.0	3	65.00	9.36
	Spain	0	-	-	-	-
	Other	439	60.4	265	70.79	17.27
	No response	17	41.2	7	64.82	15.61
Choose not to respond	the United States	543	57.3	311	70.51	15.16
	Mexico	11	36.4	4	65.27	12.11
	the Caribbean	12	66.7	8	72.75	15.82
	Central America	5	40.0	2	65.60	17.01
	South America	3	100.0	3	72.67	2.52
	Spain	2	50.0	1	72.50	10.61
	Other	206	65.0	134	73.63	15.58
	No response	43	62.8	27	70.49	18.16
No response	the United States	12	66.7	8	68.92	15.52
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	1	0.0	0	50.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	16	43.8	7	59.00	20.06
	No response	349	45.8	160	55.35	27.34

Figure 93. Life Agent Percent Passing by Ethnicity within National Origin

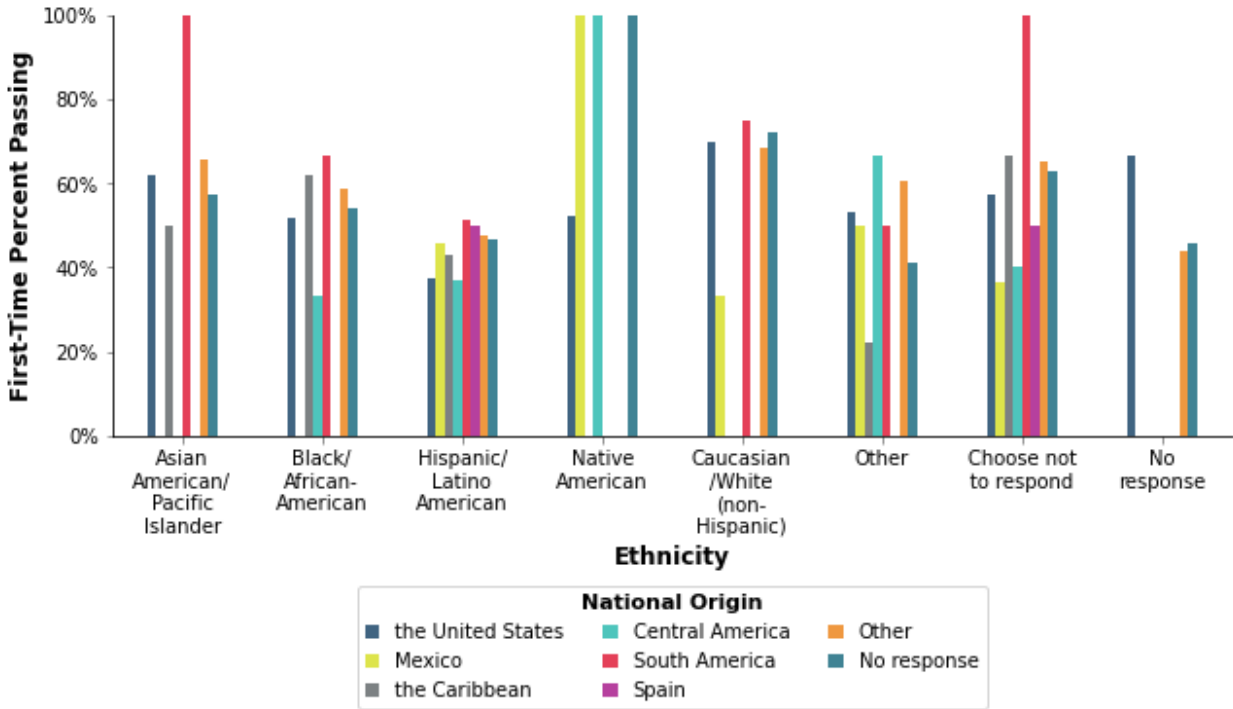


Table 101. Life Agent Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	243	28.8	70	58.61	17.09
	High school diploma or equivalent	7,440	40.9	3,046	64.42	15.87
	Two-year college degree (Associate's degree)	2,184	54.1	1,181	69.65	14.64
	Four-year college degree (Bachelor's degree)	2,299	69.8	1,604	75.44	13.72
	Advanced college degree (Master's degree or Doctorate)	778	77.6	604	78.16	12.37
	Choose not to respond	651	48.4	315	66.68	16.19
	No response	43	39.5	17	66.09	17.48
Mexico	Did not finish high school	19	26.3	5	61.58	11.80
	High school diploma or equivalent	424	40.1	170	64.09	15.33
	Two-year college degree (Associate's degree)	140	42.9	60	66.16	14.80
	Four-year college degree (Bachelor's degree)	106	64.2	68	71.94	14.06
	Advanced college degree (Master's degree or Doctorate)	28	78.6	22	77.21	11.63
	Choose not to respond	26	53.8	14	66.92	16.46
	No response	1	0.0	0	46.00	
the Caribbean	Did not finish high school	1	0.0	0	34.00	
	High school diploma or equivalent	57	29.8	17	61.77	15.77
	Two-year college degree (Associate's degree)	38	57.9	22	69.47	15.60
	Four-year college degree (Bachelor's degree)	41	70.7	29	75.29	13.61
	Advanced college degree (Master's degree or Doctorate)	38	63.2	24	74.08	13.82
	Choose not to respond	10	40.0	4	66.40	17.82
	No response	0	-	-	-	-
Central America	Did not finish high school	6	16.7	1	60.00	10.28
	High school diploma or equivalent	75	30.7	23	59.39	17.56
	Two-year college degree (Associate's degree)	35	42.9	15	66.06	14.97
	Four-year college degree (Bachelor's degree)	18	50.0	9	67.22	18.29
	Advanced college degree (Master's degree or Doctorate)	13	61.5	8	70.38	14.36
	Choose not to respond	10	30.0	3	61.40	19.09
	No response	1	0.0	0	25.00	
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	53	43.4	23	64.55	16.15
	Two-year college degree (Associate's degree)	29	48.3	14	70.28	15.05

	Four-year college degree (Bachelor's degree)	49	57.1	28	71.57	14.05
	Advanced college degree (Master's degree or Doctorate)	25	84.0	21	81.48	10.84
	Choose not to respond	8	37.5	3	61.63	20.91
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	77.00	16.97
	Two-year college degree (Associate's degree)	0	-	-	-	-
	Four-year college degree (Bachelor's degree)	2	50.0	1	53.00	38.18
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	0.0	0	65.00	
	No response	0	-	-	-	-
Other	Did not finish high school	37	32.4	12	56.95	19.60
	High school diploma or equivalent	757	39.9	302	62.29	18.23
	Two-year college degree (Associate's degree)	604	51.3	310	68.05	15.97
	Four-year college degree (Bachelor's degree)	1,535	67.8	1,041	73.89	14.85
	Advanced college degree (Master's degree or Doctorate)	783	79.7	624	78.72	13.28
	Choose not to respond	271	51.7	140	67.07	18.08
	No response	20	25.0	5	59.20	20.62
No response	Did not finish high school	3	33.3	1	59.00	9.85
	High school diploma or equivalent	50	46.0	23	64.90	15.92
	Two-year college degree (Associate's degree)	17	52.9	9	69.12	12.76
	Four-year college degree (Bachelor's degree)	47	70.2	33	73.60	13.85
	Advanced college degree (Master's degree or Doctorate)	19	63.2	12	72.74	17.69
	Choose not to respond	38	52.6	20	68.32	16.72
	No response	427	47.1	201	57.51	26.11

Figure 94. Life Agent Percent Passing by National Origin within Education Level

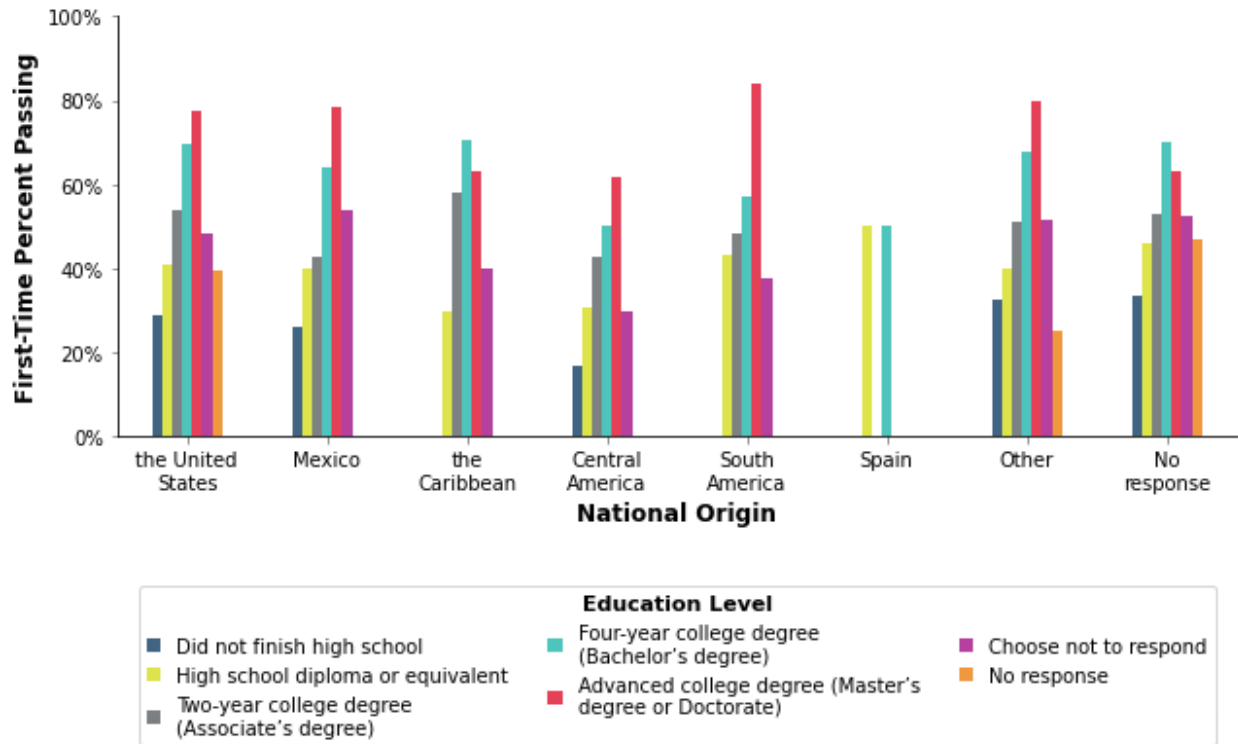


Table 102. Life Agent Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	6,039	56.8	3,431	70.28	15.67
	Yes, less than 30 hours	6,668	47.5	3,170	67.12	15.60
	No	906	24.6	223	57.92	16.23
	No response	25	52.0	13	68.76	15.29
Mexico	Yes, more than 30 hours	335	54.0	181	69.49	14.91
	Yes, less than 30 hours	338	42.6	144	64.15	15.17
	No	70	18.6	13	58.97	13.19
	No response	1	100.0	1	91.00	
the Caribbean	Yes, more than 30 hours	94	66.0	62	73.03	14.14
	Yes, less than 30 hours	76	40.8	31	66.01	16.63
	No	15	20.0	3	58.60	16.87
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	95	44.2	42	66.64	15.27
	Yes, less than 30 hours	58	29.3	17	57.19	18.55
	No	5	0.0	0	48.40	10.41
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	93	62.4	58	73.27	14.14
	Yes, less than 30 hours	66	42.4	28	65.83	17.14
	No	5	60.0	3	67.40	16.99
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	2	50.0	1	72.50	10.61
	Yes, less than 30 hours	3	33.3	1	60.00	31.80
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	2,443	67.8	1,656	73.50	15.89
	Yes, less than 30 hours	1,196	52.2	624	68.25	16.92
	No	343	41.7	143	64.34	18.26
	No response	25	44.0	11	60.32	22.52
No response	Yes, more than 30 hours	131	62.6	82	71.30	14.95
	Yes, less than 30 hours	88	51.1	45	66.61	15.90
	No	18	27.8	5	59.39	18.38
	No response	364	45.9	167	55.82	27.09

Figure 95. Life Agent Percent Passing by National Origin within Course Taken

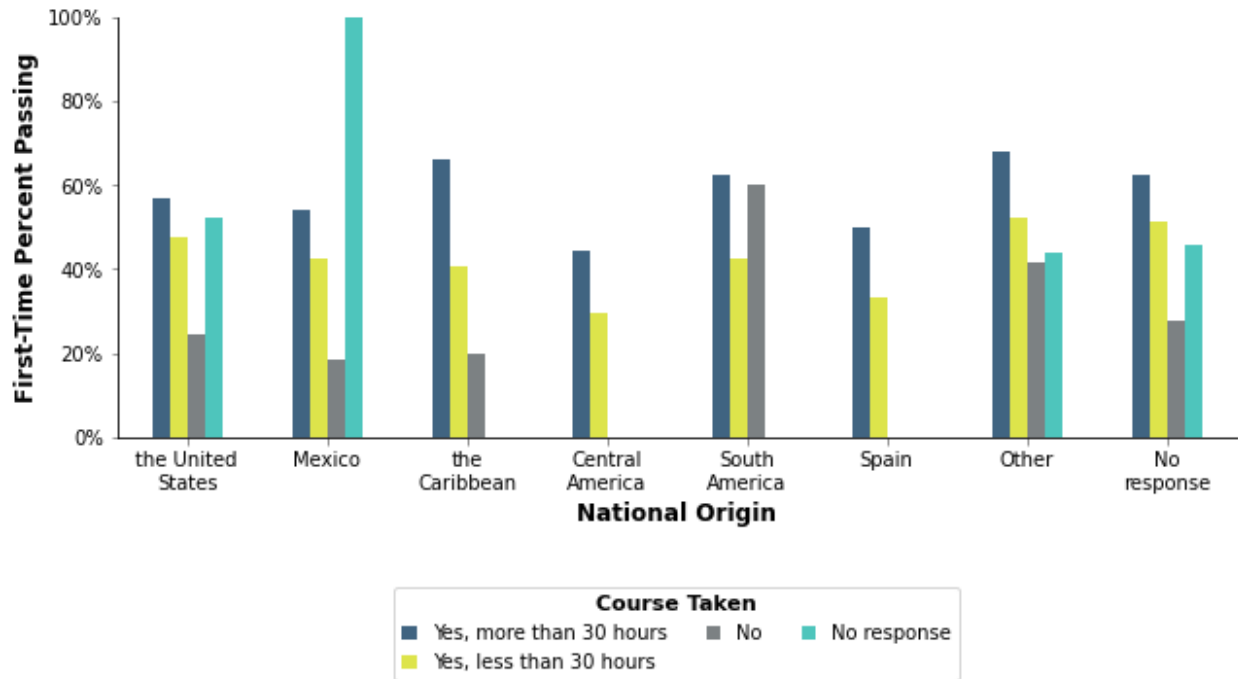


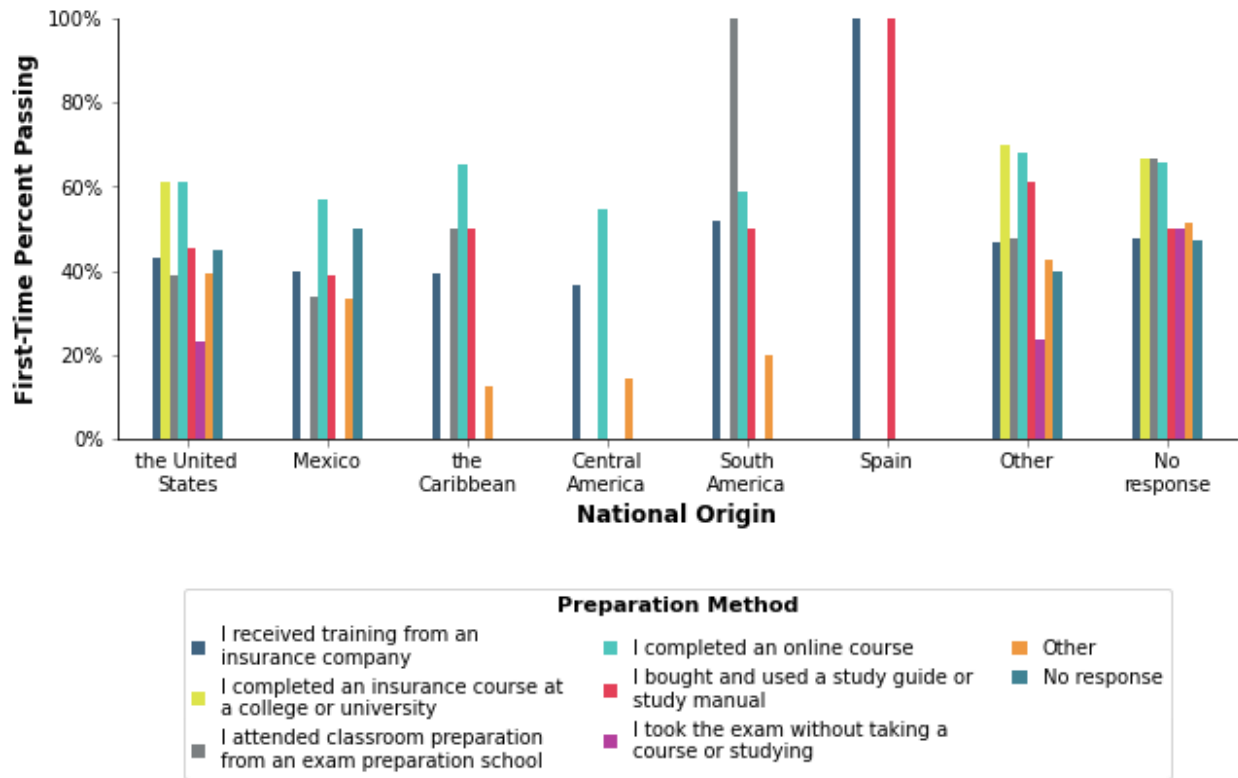
Table 103. Life Agent Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
the United States	I received training from an insurance company	4,590	43.1	1,980	65.29	15.68
	I completed an insurance course at a college or university	31	61.3	19	71.58	13.19
	I attended classroom preparation from an exam preparation school	1,180	38.8	458	63.39	15.52
	I completed an online course	5,749	61.0	3,508	71.97	15.37
	I bought and used a study guide or study manual	1,153	45.2	521	66.71	15.54
	I took the exam without taking a course or studying	116	23.3	27	58.61	16.24
	Other	772	39.2	303	63.36	16.19
	No response	47	44.7	21	66.32	18.21
Mexico	I received training from an insurance company	255	40.0	102	63.89	15.30
	I completed an insurance course at a college or university	1	0.0	0	69.00	
	I attended classroom preparation from an exam preparation school	59	33.9	20	61.80	15.21
	I completed an online course	312	56.7	177	70.07	14.77
	I bought and used a study guide or study manual	59	39.0	23	63.64	14.07
	I took the exam without taking a course or studying	8	0.0	0	55.63	11.53
	Other	48	33.3	16	62.06	14.97
	No response	2	50.0	1	67.50	12.02
the Caribbean	I received training from an insurance company	46	39.1	18	65.20	16.82
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	12	50.0	6	68.42	19.31
	I completed an online course	95	65.3	62	73.99	12.45
	I bought and used a study guide or study manual	18	50.0	9	65.78	19.71
	I took the exam without taking a course or studying	6	0.0	0	51.67	6.80
	Other	8	12.5	1	52.25	15.35
	No response	0	-	-	-	-
Central America	I received training from an insurance company	49	36.7	18	62.76	14.14
	I completed an insurance course at a college or university	1	0.0	0	34.00	
	I attended classroom preparation from an exam preparation school	11	0.0	0	49.45	15.21
	I completed an online course	73	54.8	40	68.21	17.82

	I bought and used a study guide or study manual	15	0.0	0	52.53	14.69
	I took the exam without taking a course or studying	2	0.0	0	55.00	15.56
	Other	7	14.3	1	51.43	10.53
	No response	0	-	-	-	-
South America	I received training from an insurance company	58	51.7	30	67.43	16.20
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	3	100.0	3	76.33	8.50
	I completed an online course	78	59.0	46	74.05	14.18
	I bought and used a study guide or study manual	18	50.0	9	67.72	15.93
	I took the exam without taking a course or studying	2	0.0	0	48.50	7.78
	Other	5	20.0	1	52.80	19.75
	No response	0	-	-	-	-
Spain	I received training from an insurance company	1	100.0	1	89.00	
	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	0.0	0	65.00	
	I bought and used a study guide or study manual	1	100.0	1	80.00	
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	2	0.0	0	45.50	27.58
	No response	0	-	-	-	-
Other	I received training from an insurance company	472	46.6	220	64.81	18.86
	I completed an insurance course at a college or university	10	70.0	7	69.40	23.53
	I attended classroom preparation from an exam preparation school	90	47.8	43	66.22	17.79
	I completed an online course	2,312	68.0	1,572	73.79	15.51
	I bought and used a study guide or study manual	680	60.9	414	71.07	16.54
	I took the exam without taking a course or studying	55	23.6	13	58.42	13.73
	Other	363	42.7	155	65.41	17.48
	No response	25	40.0	10	65.52	15.43
No response	I received training from an insurance company	40	47.5	19	65.50	15.38
	I completed an insurance course at a college or university	3	66.7	2	71.00	14.11
	I attended classroom preparation from an exam preparation school	6	66.7	4	58.00	29.48

	I completed an online course	61	65.6	40	72.67	14.85
	I bought and used a study guide or study manual	16	50.0	8	70.13	12.90
	I took the exam without taking a course or studying	2	50.0	1	73.00	24.04
	Other	37	51.4	19	67.41	17.00
	No response	436	47.2	206	57.83	25.91

Figure 96. Life Agent Percent Passing by National Origin within Preparation Method



Limited Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 104. Limited Lines Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,978	66.7	1,319	74.16	13.45

Table 105. Limited Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	284	81.7	232	78.85	13.01
Female	1,667	64.4	1,074	73.43	13.37
Choose not to respond	11	63.6	7	74.45	15.12
No response	16	37.5	6	67.25	10.60

Figure 97. Limited Lines Percent Passing by Gender

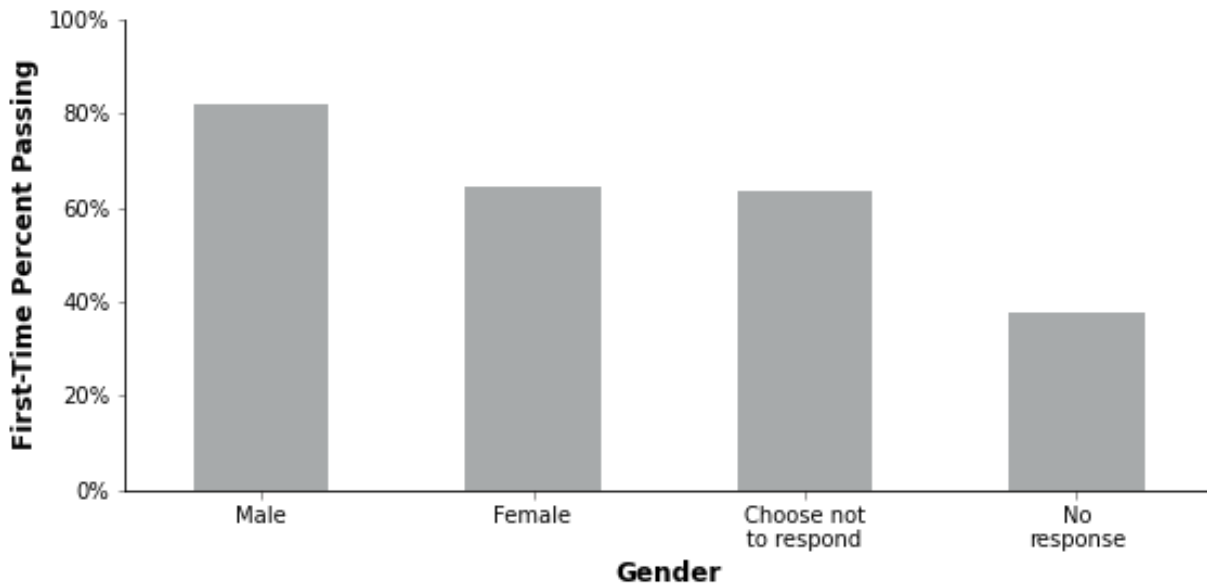


Table 106. Limited Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	9	88.9	8	82.44	12.96
Black / African-American	68	80.9	55	78.74	12.46
Hispanic / Latino American	1,750	66.1	1,156	73.83	13.38
Native American	9	55.6	5	73.78	17.94
Caucasian / White (non-Hispanic)	66	83.3	55	79.64	12.46
Other	16	62.5	10	75.50	18.19
Choose not to respond	37	56.8	21	72.84	14.08
No response	23	39.1	9	67.83	11.68

Figure 98. Limited Lines Percent Passing by Ethnicity

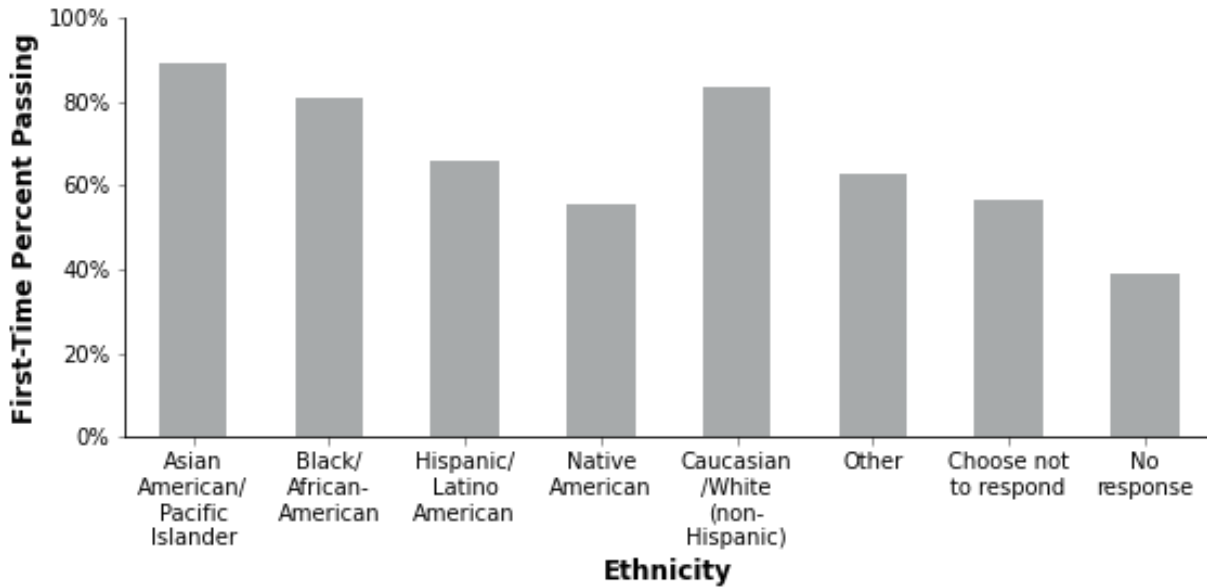


Table 107. Limited Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	764	67.1	513	74.49	13.16
Yes, less than 30 hours	799	71.0	567	75.35	13.40
No	384	58.1	223	71.31	13.79
No response	31	51.6	16	70.71	12.51

Figure 99. Limited Lines Percent Passing by Course Taken

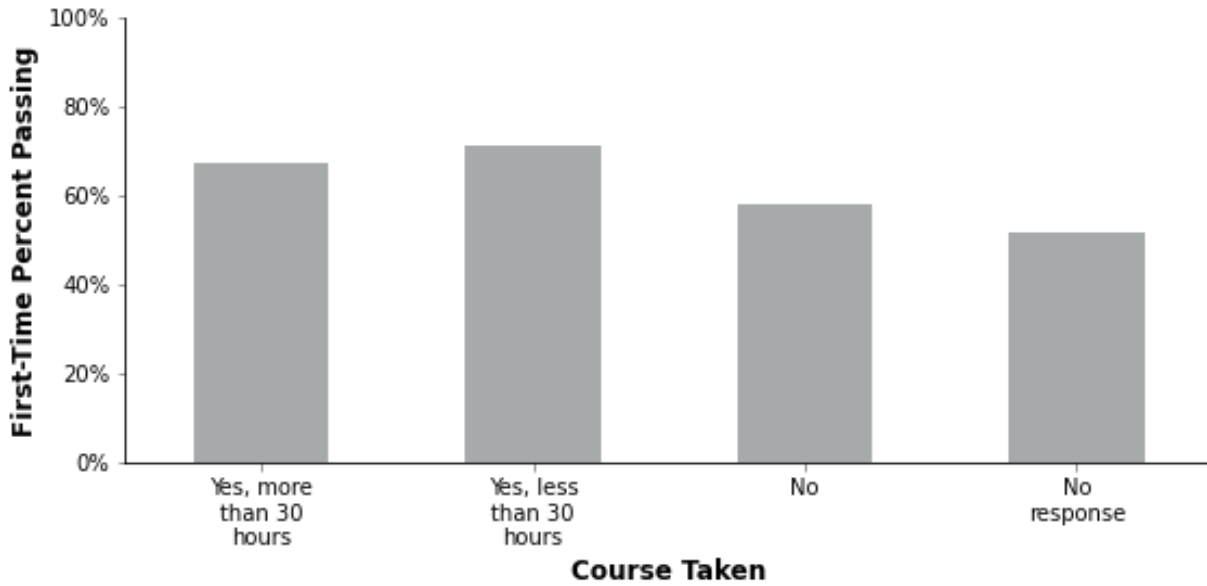


Table 108. Limited Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	17	58.8	10	71.00	16.53
Between \$50,000 and \$100,000	53	67.9	36	76.43	12.92
Between \$25,000 and \$50,000	574	74.9	430	76.83	13.14
Less than \$25,000	1,293	63.6	822	73.04	13.38
No response	41	51.2	21	70.56	13.93

Figure 100. Limited Lines Percent Passing by Income Level

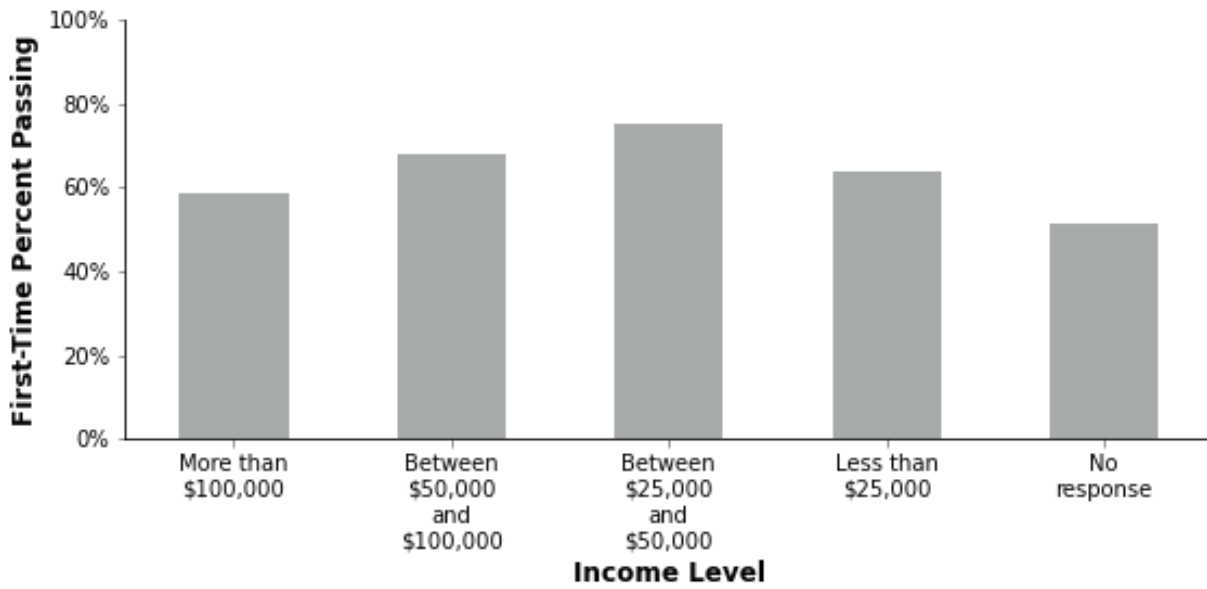


Table 109. Limited Lines Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	1,044	67.0	699	73.99	13.22
Between 31 and 50 hours	693	68.3	473	75.10	13.72
Between 51 and 70 hours	137	62.0	85	72.76	12.81
More than 70 hours	66	63.6	42	71.65	15.09
No response	38	52.6	20	71.03	13.17

Figure 101. Limited Lines Percent Passing by Hours Spent Studying

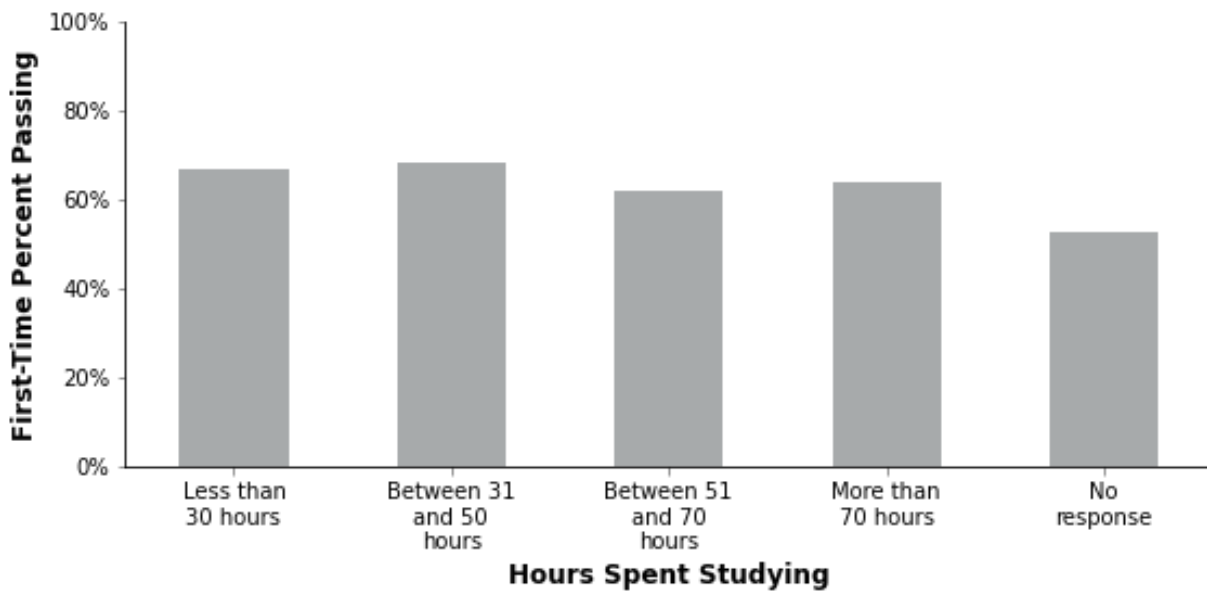


Table 110. Limited Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,417	69.0	978	74.80	13.33
Spanish	496	61.1	303	72.61	13.67
Other	2	100.0	2	77.00	1.41
Choose not to respond	32	71.9	23	75.00	13.76
No response	31	41.9	13	68.84	12.78

Figure 102. Limited Lines Percent Passing by Primary Language

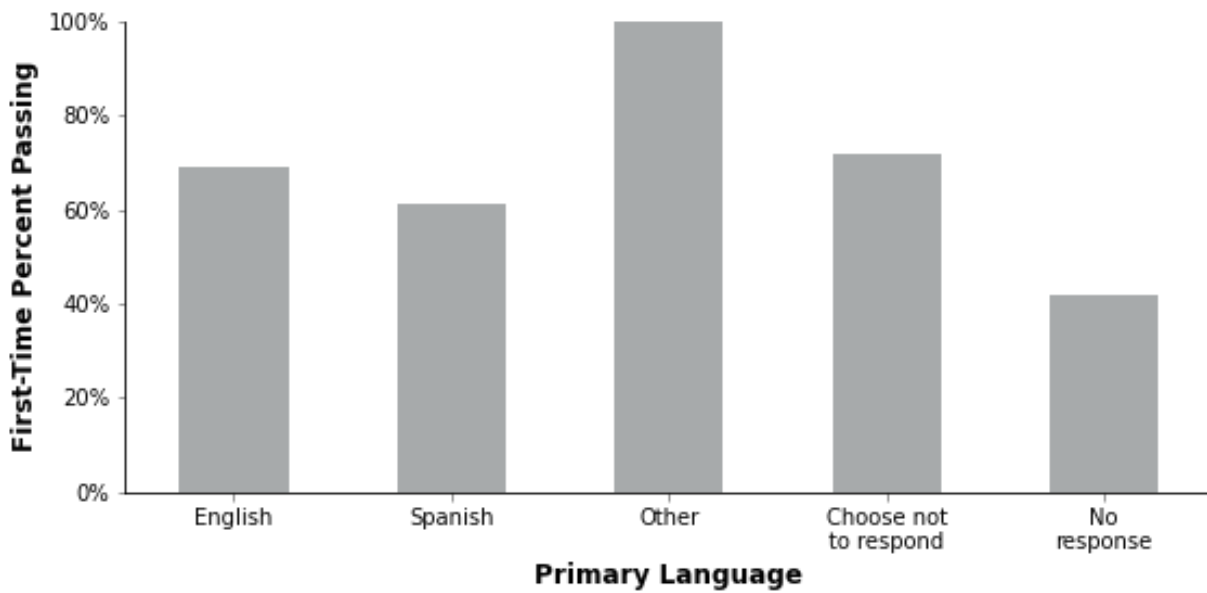


Table 111. Limited Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	110	49.1	54	68.27	13.98
High school diploma or equivalent	1,525	67.0	1,021	74.13	13.33
Two-year college degree (Associate's degree)	159	77.4	123	77.77	12.34
Four-year college degree (Bachelor's degree)	47	85.1	40	81.43	12.27
Advanced college degree (Master's degree or Doctorate)	10	70.0	7	72.90	17.85
Choose not to respond	93	61.3	57	73.10	13.46
No response	34	50.0	17	70.94	13.81

Figure 103. Limited Lines Percent Passing by Education Level

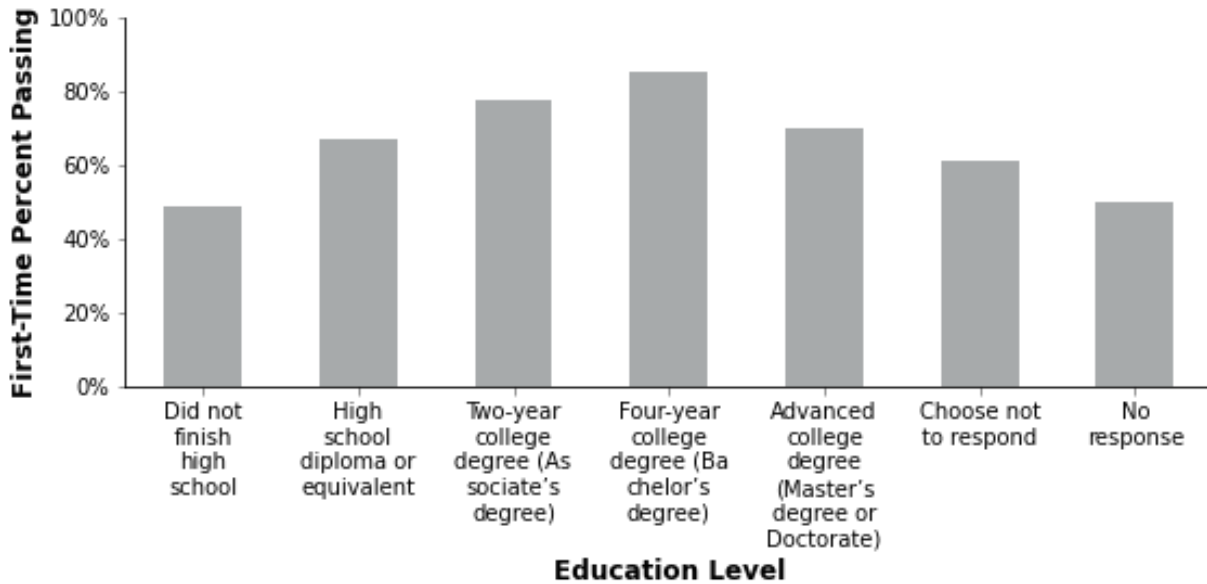


Table 112. Limited Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	1,451	68.4	993	74.95	13.09
I completed an insurance course at a college or university	7	28.6	2	61.57	17.62
I attended classroom preparation from an exam preparation school	28	64.3	18	73.57	13.49
I completed an online course	197	79.2	156	77.96	12.15
I bought and used a study guide or study manual	111	55.9	62	68.34	14.06
I took the exam without taking a course or studying	20	40.0	8	66.20	15.17
Other	132	48.5	64	67.70	14.23
No response	32	50.0	16	70.16	12.63

Figure 104. Limited Lines Percent Passing by Preparation Method

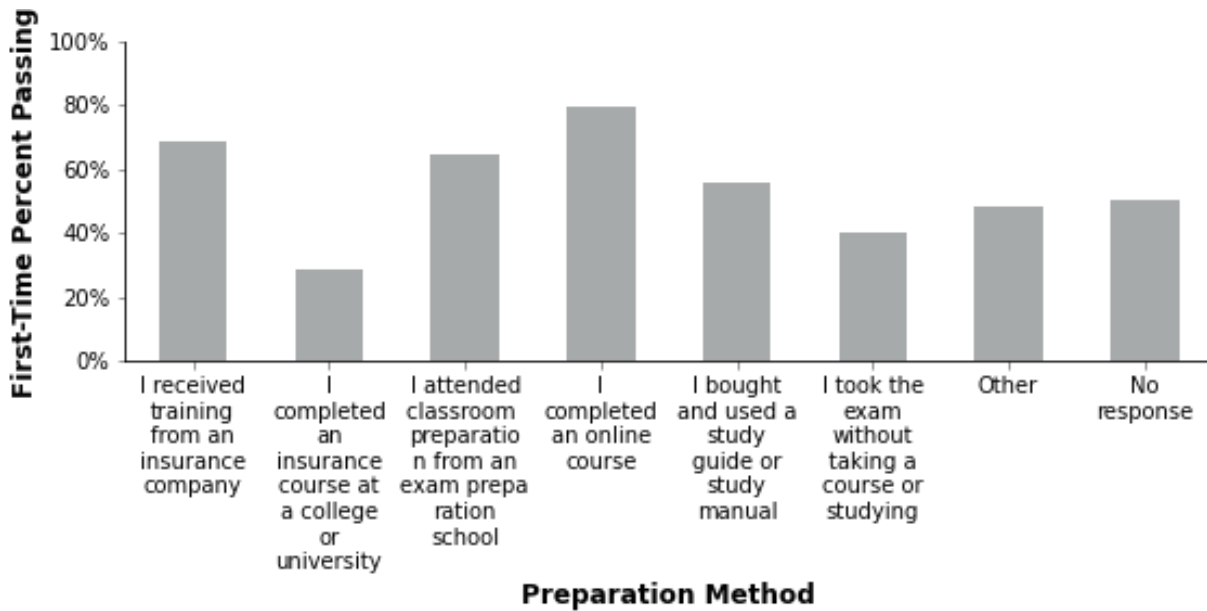


Table 113. Limited Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,629	66.5	1,084	74.06	13.29
Mexico	201	70.1	141	76.20	13.07
the Caribbean	10	70.0	7	74.60	13.62
Central America	37	70.3	26	74.38	17.06
South America	14	71.4	10	75.93	9.68
Spain	1	100.0	1	72.00	
Other	48	60.4	29	70.94	17.95
No response	38	55.3	21	71.03	12.21

Figure 105. Limited Lines Percent Passing by National Origin

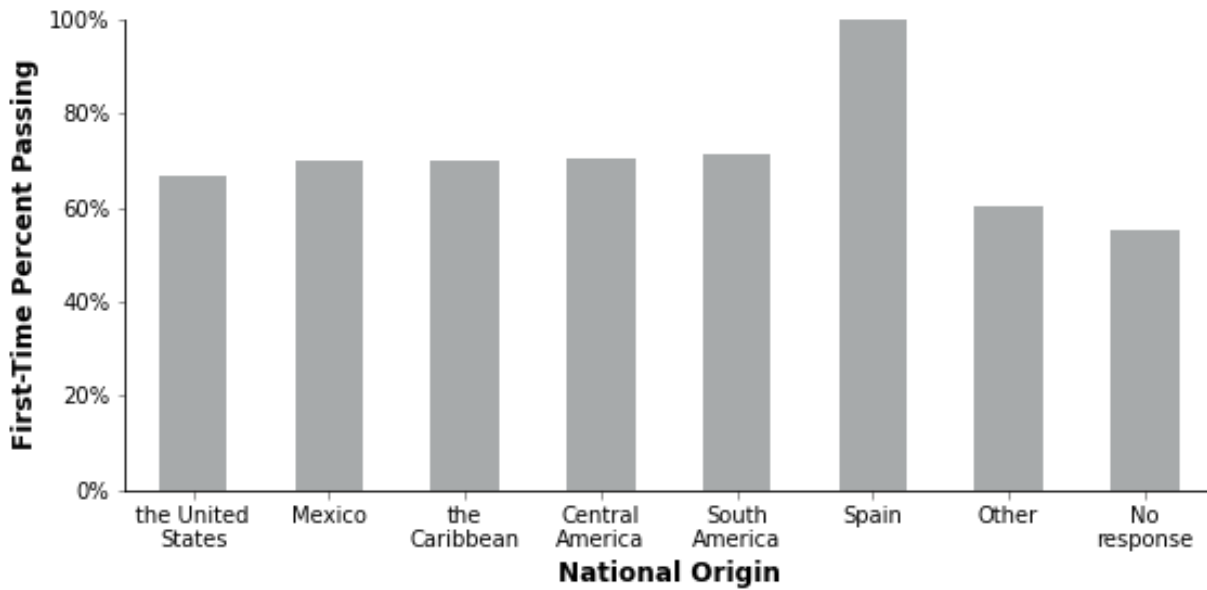


Table 114. Limited Lines Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	44	65.9	29	73.68	14.78
Standard Test Center	1,934	66.7	1,290	74.17	13.42

Figure 106. Limited Lines Percent Passing by Mode of Delivery



Managing General Agent

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 115. Managing General Agent Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	67	83.6	56	77.12	9.36

Table 116. Managing General Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	43	90.7	39	79.21	8.39
Female	20	70.0	14	73.10	10.78
Choose not to respond	2	100.0	2	76.50	2.12
No response	2	50.0	1	73.00	8.49

Figure 107. Managing General Agent Percent Passing by Gender

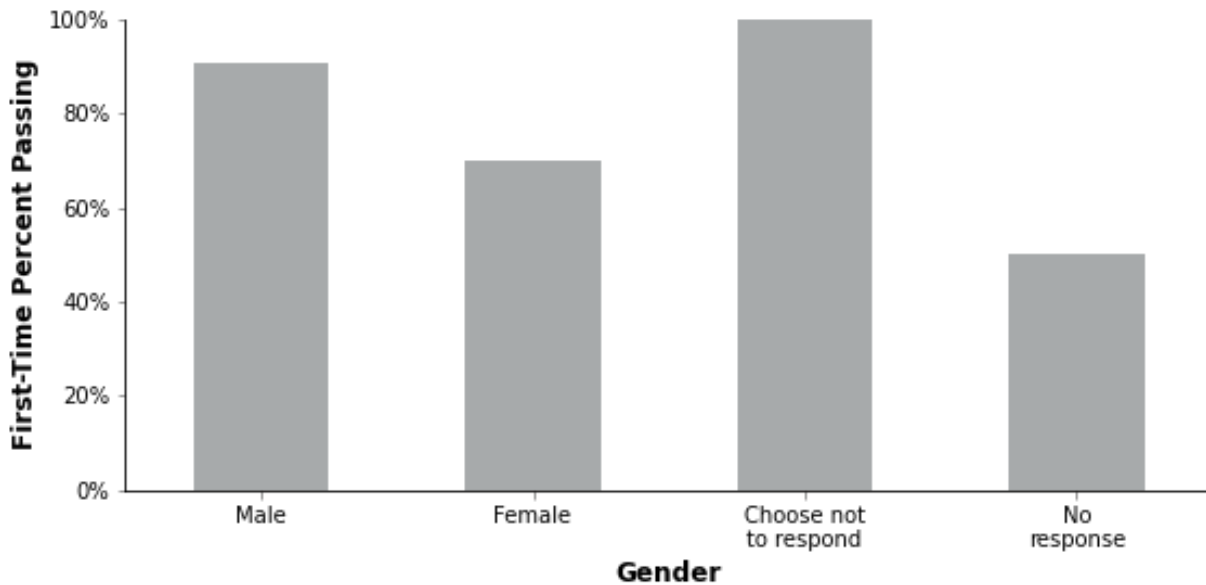


Table 117. Managing General Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	0	-	-	-	-
Black / African-American	4	50.0	2	74.50	13.99
Hispanic / Latino American	11	63.6	7	69.82	14.25
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	46	89.1	41	79.04	7.06
Other	1	100.0	1	77.00	
Choose not to respond	4	100.0	4	77.25	6.70
No response	1	100.0	1	79.00	

Figure 108. Managing General Agent Percent Passing by Ethnicity

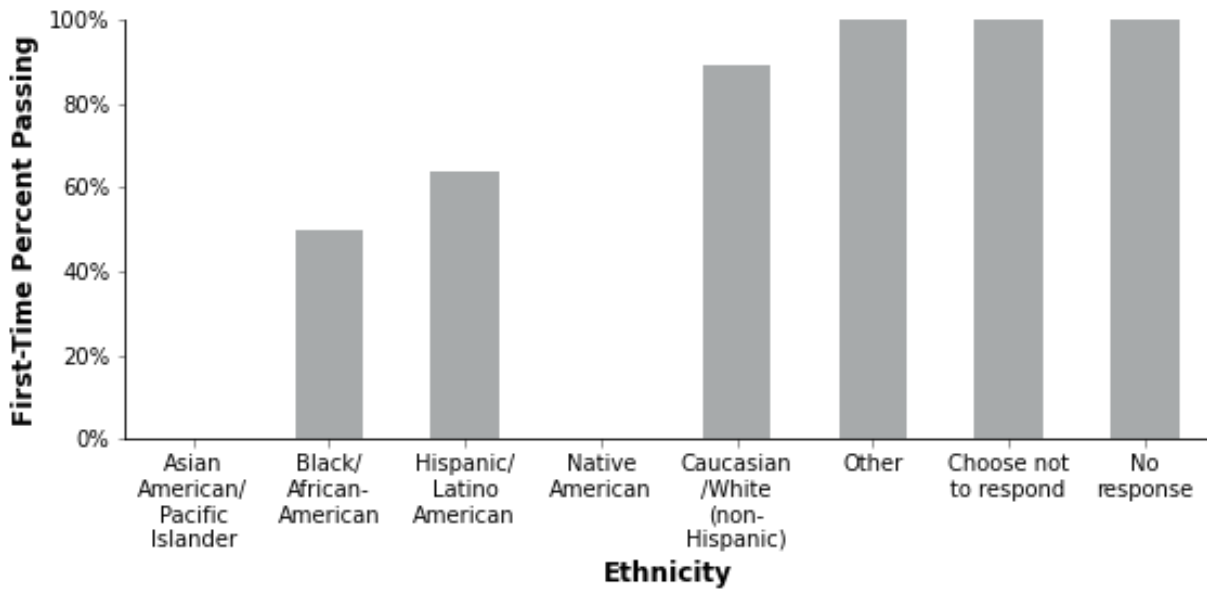


Table 118. Managing General Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	13	84.6	11	75.85	11.34
Yes, less than 30 hours	12	66.7	8	74.83	9.11
No	41	87.8	36	78.15	8.94
No response	1	100.0	1	79.00	

Figure 109. Managing General Agent Percent Passing by Course Taken

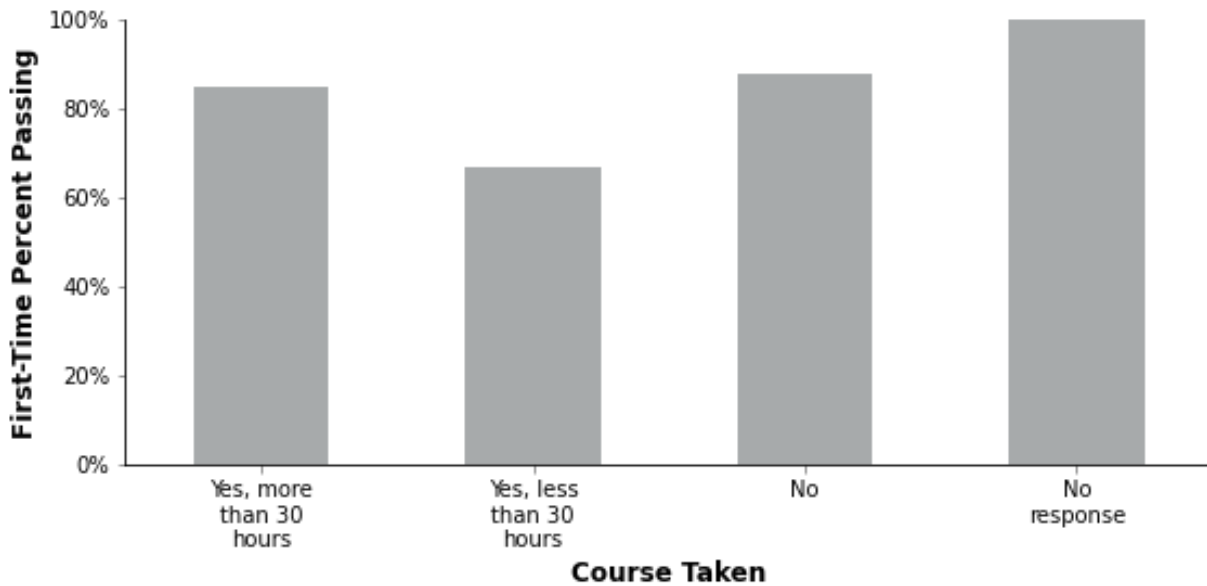


Table 119. Managing General Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	50	86.0	43	78.66	8.00
Between \$50,000 and \$100,000	9	88.9	8	74.56	11.53
Between \$25,000 and \$50,000	3	33.3	1	62.00	16.52
Less than \$25,000	1	0.0	0	69.00	
No response	4	100.0	4	77.00	5.94

Figure 110. Managing General Agent Percent Passing by Income Level

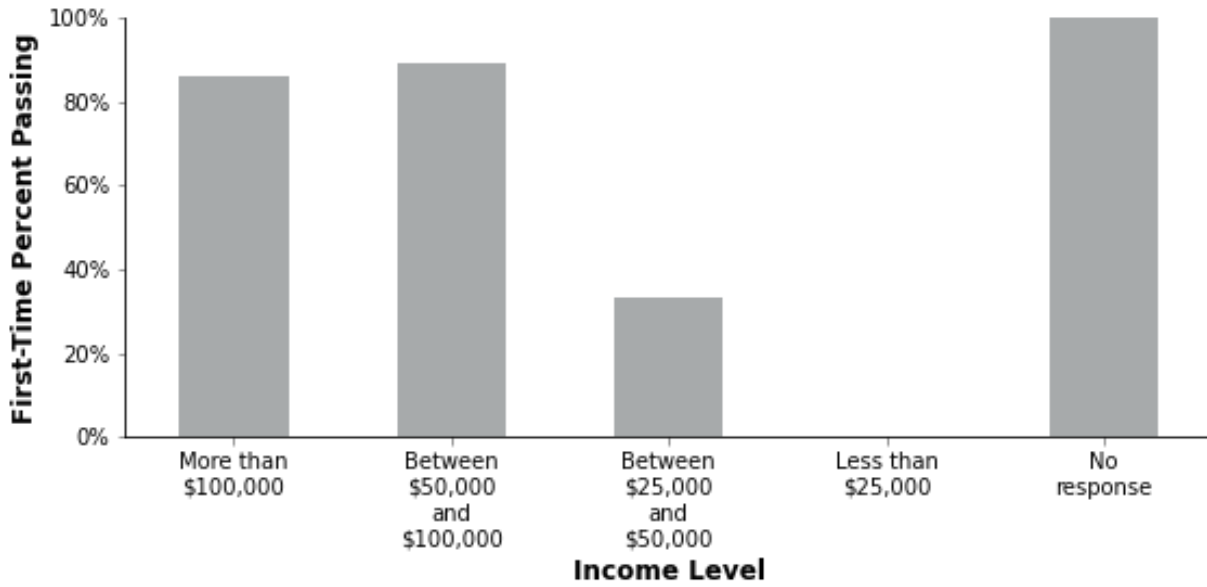


Table 120. Managing General Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	44	86.4	38	77.43	8.90
Between 31 and 50 hours	12	83.3	10	76.67	11.19
Between 51 and 70 hours	4	75.0	3	78.00	12.49
More than 70 hours	4	50.0	2	73.75	11.18
No response	3	100.0	3	77.67	7.09

Figure 111. Managing General Agent Percent Passing by Hours Spent Studying

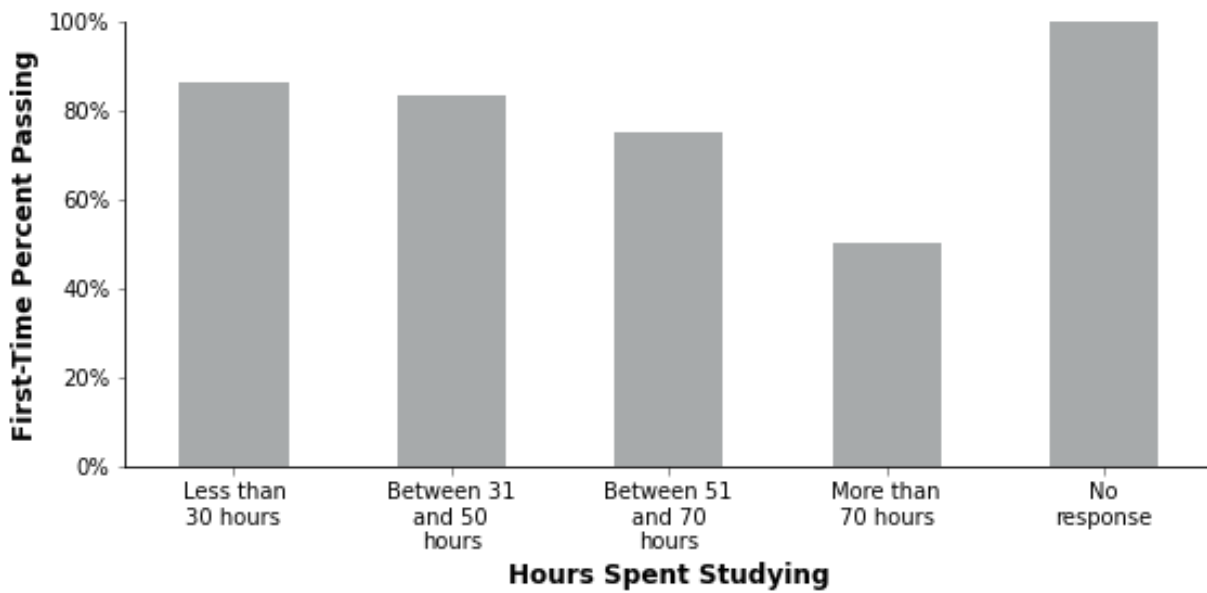


Table 121. Managing General Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	61	83.6	51	77.21	9.49
Spanish	1	0.0	0	63.00	
Other	1	100.0	1	70.00	
Choose not to respond	2	100.0	2	80.50	7.78
No response	2	100.0	2	81.50	3.54

Figure 112. Managing General Agent Percent Passing by Primary Language

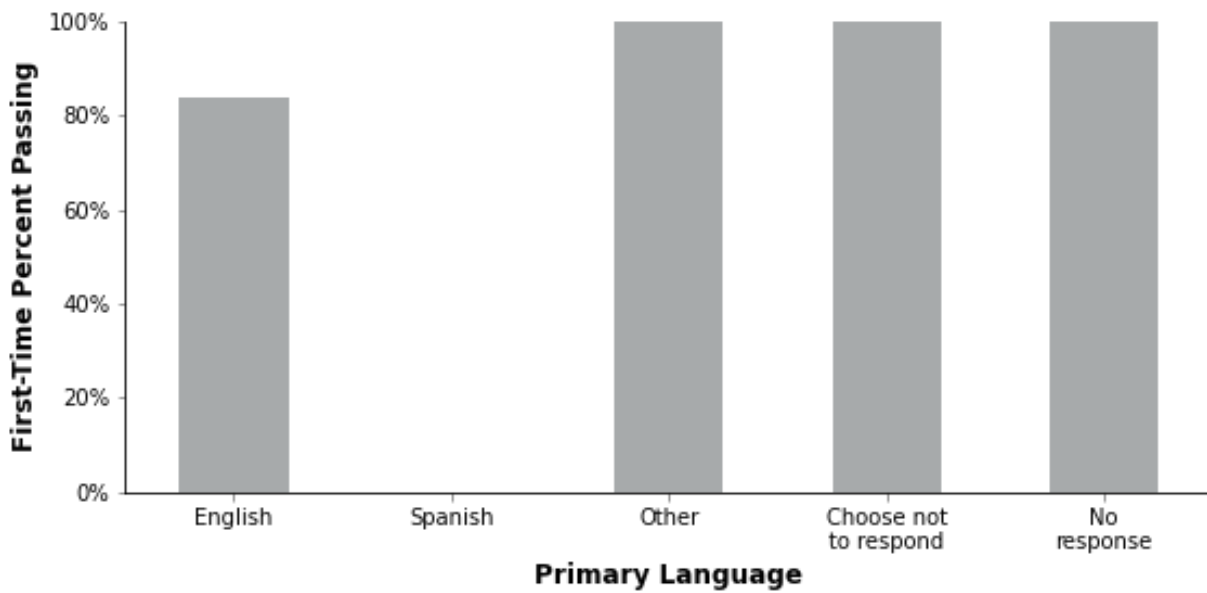


Table 122. Managing General Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	8	50.0	4	71.38	6.84
Two-year college degree (Associate's degree)	8	62.5	5	72.50	9.84
Four-year college degree (Bachelor's degree)	28	92.9	26	79.00	10.75
Advanced college degree (Master's degree or Doctorate)	16	87.5	14	79.31	7.81
Choose not to respond	3	100.0	3	75.67	3.21
No response	4	100.0	4	77.00	5.94

Figure 113. Managing General Agent Percent Passing by Education Level

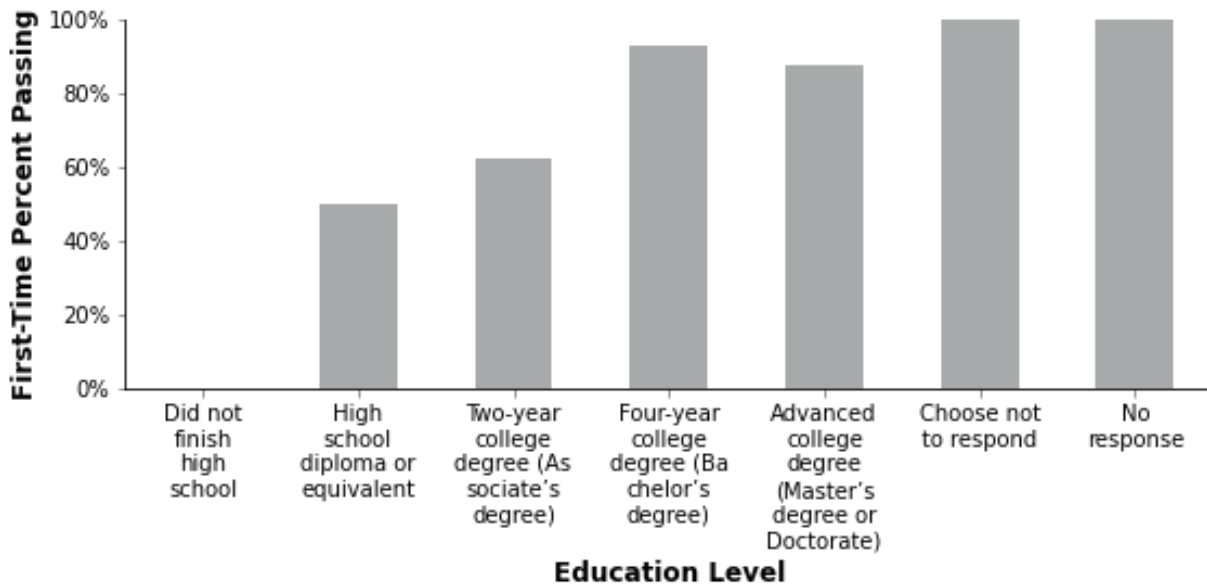


Table 123. Managing General Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	5	80.0	4	77.60	6.77
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	8	75.0	6	77.25	10.32
I bought and used a study guide or study manual	21	81.0	17	76.71	10.50
I took the exam without taking a course or studying	17	88.2	15	79.06	7.04
Other	12	83.3	10	74.83	12.13
No response	4	100.0	4	77.00	5.94

Figure 114. Managing General Agent Percent Passing by Preparation Method

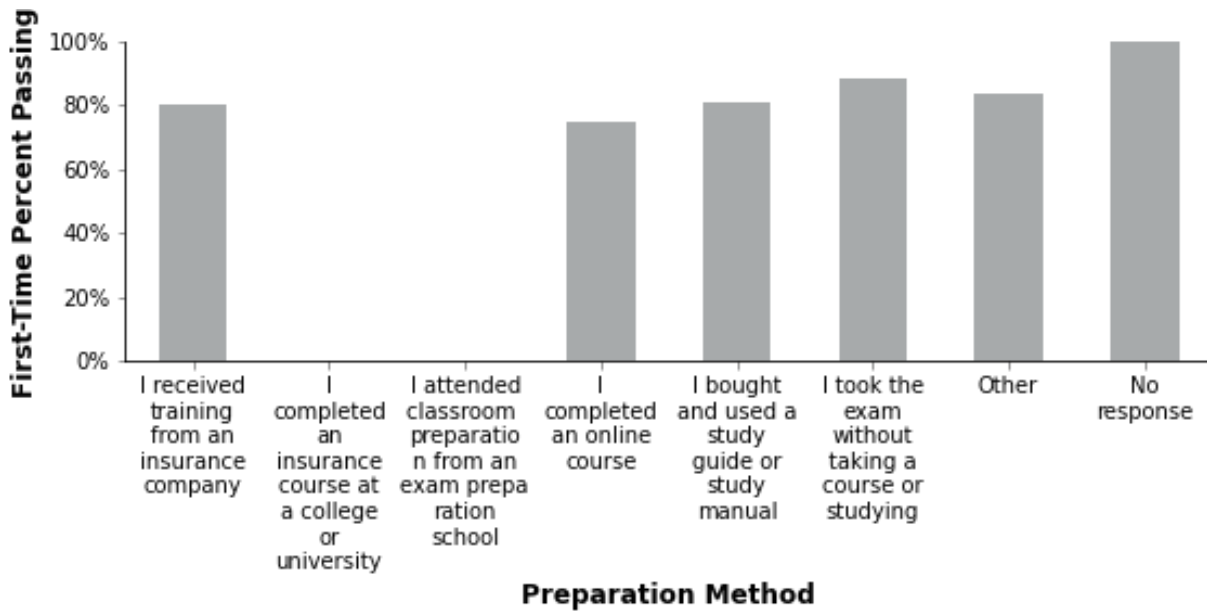


Table 124. Managing General Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	57	82.5	47	77.35	9.82
Mexico	2	50.0	1	67.50	6.36
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	4	100.0	4	78.75	3.59
No response	4	100.0	4	77.00	5.94

Figure 115. Managing General Agent Percent Passing by National Origin

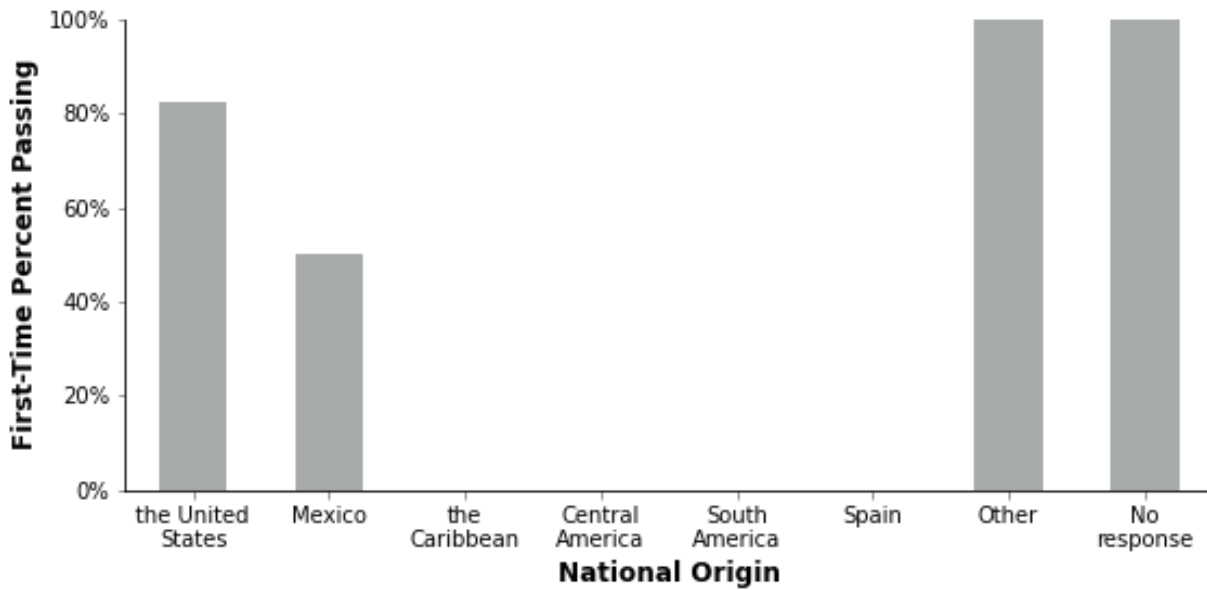


Table 125. Managing General Agent Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	34	82.4	28	76.76	11.13
Standard Test Center	33	84.8	28	77.48	7.26

Figure 116. Managing General Agent Percent Passing by Mode of Delivery



Personal Lines Property and Casualty

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who self-identified as Caucasian/White (non-Hispanic) and examinees of most other self-reported ethnicities,
- between examinees whose primary language is English and those whose primary language is Spanish, and
- between Online Proctored and Standard Test Center examinees.

Male candidates, Caucasian/White (non-Hispanic) candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 126. Personal Lines Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	3,410	62.9	2,144	71.23	12.43

Table 127. Personal Lines Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	1,064	70.4	749	73.28	11.52
Female	2,281	59.8	1,365	70.51	12.31
Choose not to respond	35	57.1	20	72.20	11.34
No response	30	33.3	10	52.50	25.92

Figure 117. Personal Lines Property and Casualty Percent Passing by Gender

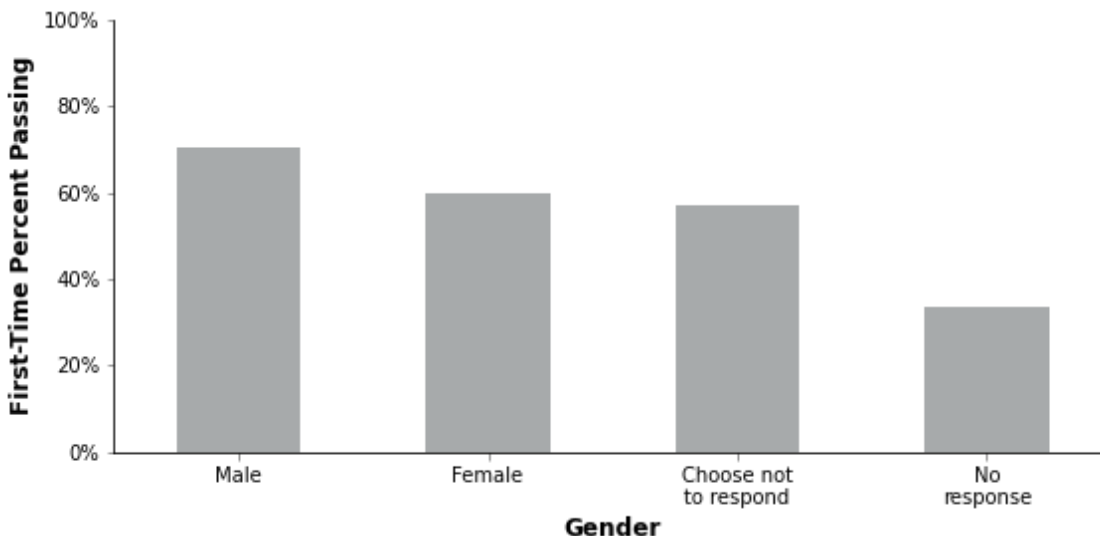


Table 128. Personal Lines Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	76	61.8	47	70.67	11.35
Black / African-American	998	62.5	624	70.99	11.47
Hispanic / Latino American	1,366	56.4	770	69.41	12.82
Native American	17	70.6	12	72.24	10.75
Caucasian / White (non-Hispanic)	712	75.8	540	75.76	10.40
Other	80	70.0	56	71.96	12.44
Choose not to respond	130	66.2	86	71.52	13.10
No response	31	29.0	9	53.16	25.10

Figure 118. Personal Lines Property and Casualty Percent Passing by Ethnicity

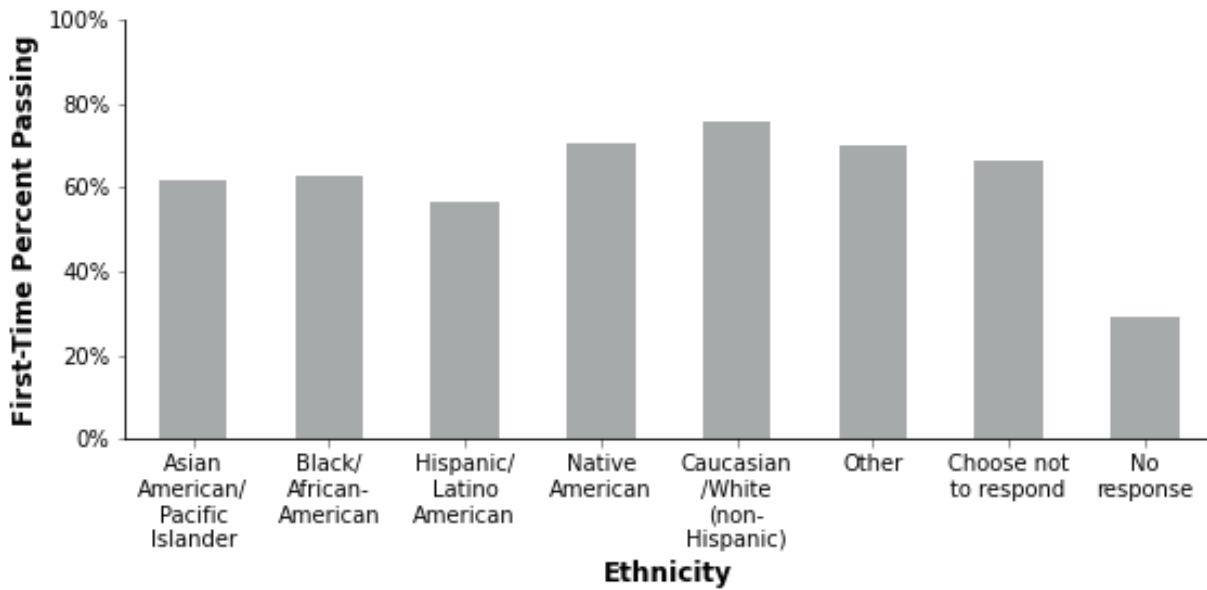


Table 129. Personal Lines Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	2,690	68.0	1,829	72.76	11.42
Yes, less than 30 hours	461	49.9	230	67.54	13.03
No	215	32.6	70	63.09	13.32
No response	44	34.1	15	56.55	23.16

Figure 119. Personal Lines Property and Casualty Percent Passing by Course Taken

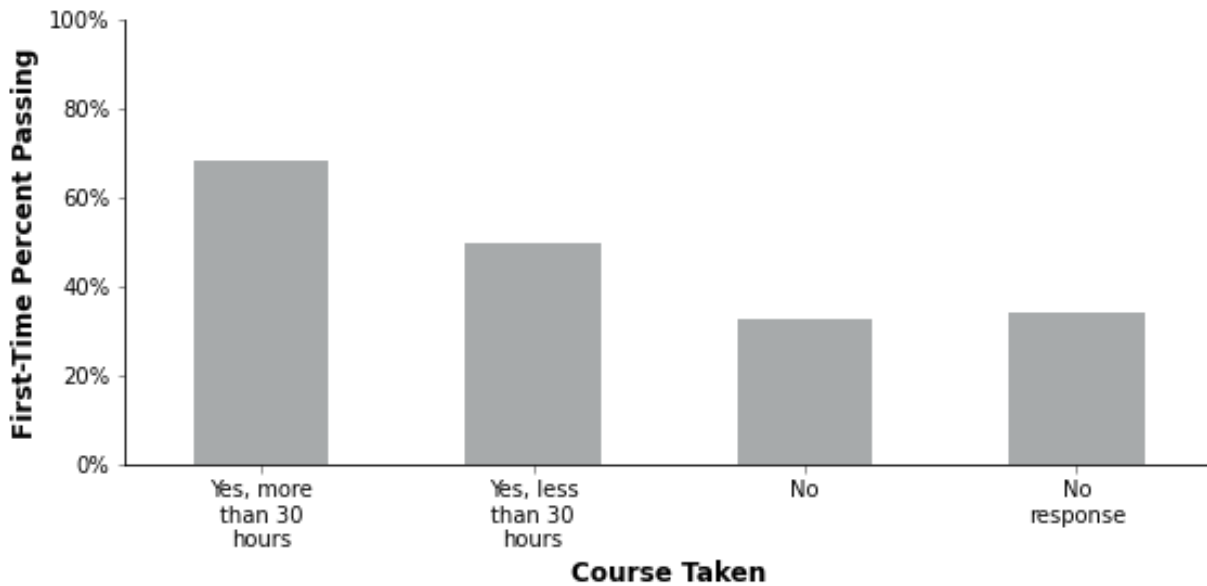


Table 130. Personal Lines Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	89	75.3	67	74.00	13.21
Between \$50,000 and \$100,000	509	72.7	370	74.81	10.76
Between \$25,000 and \$50,000	1,959	68.9	1,350	73.13	10.93
Less than \$25,000	797	42.5	339	64.91	13.17
No response	56	32.1	18	58.20	21.25

Figure 120. Personal Lines Property and Casualty Percent Passing by Income Level

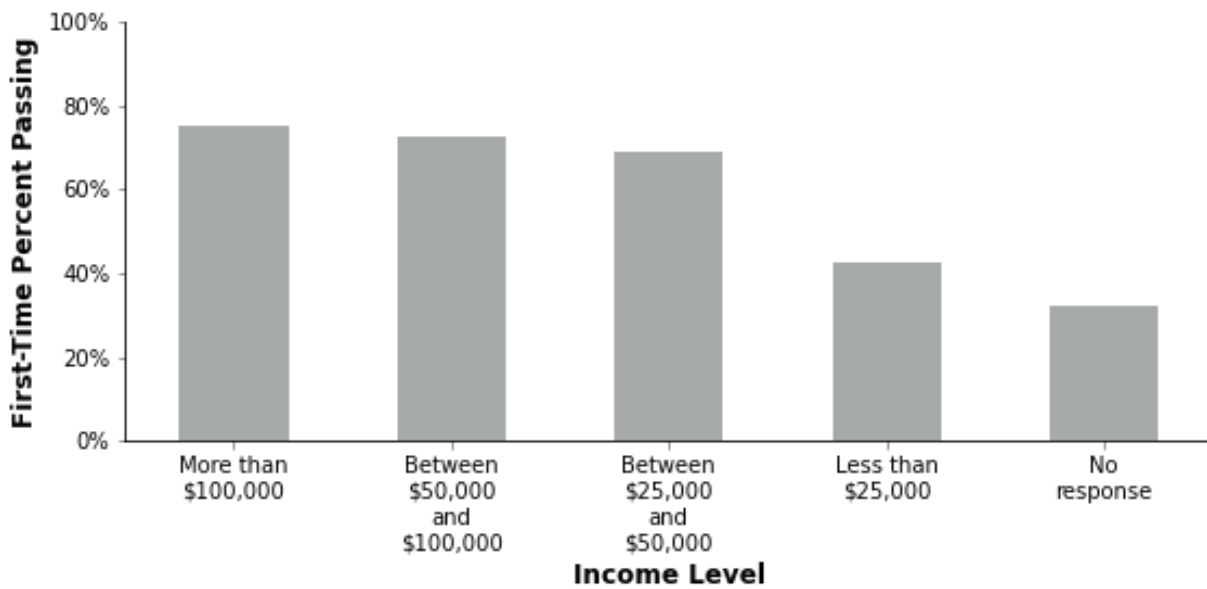


Table 131. Personal Lines Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	546	46.5	254	66.43	13.66
Between 31 and 50 hours	1,349	63.7	859	71.42	11.85
Between 51 and 70 hours	803	67.9	545	73.14	11.21
More than 70 hours	662	71.1	471	73.68	10.79
No response	50	30.0	15	55.66	22.98

Figure 121. Personal Lines Property and Casualty Percent Passing by Hours Spent Studying

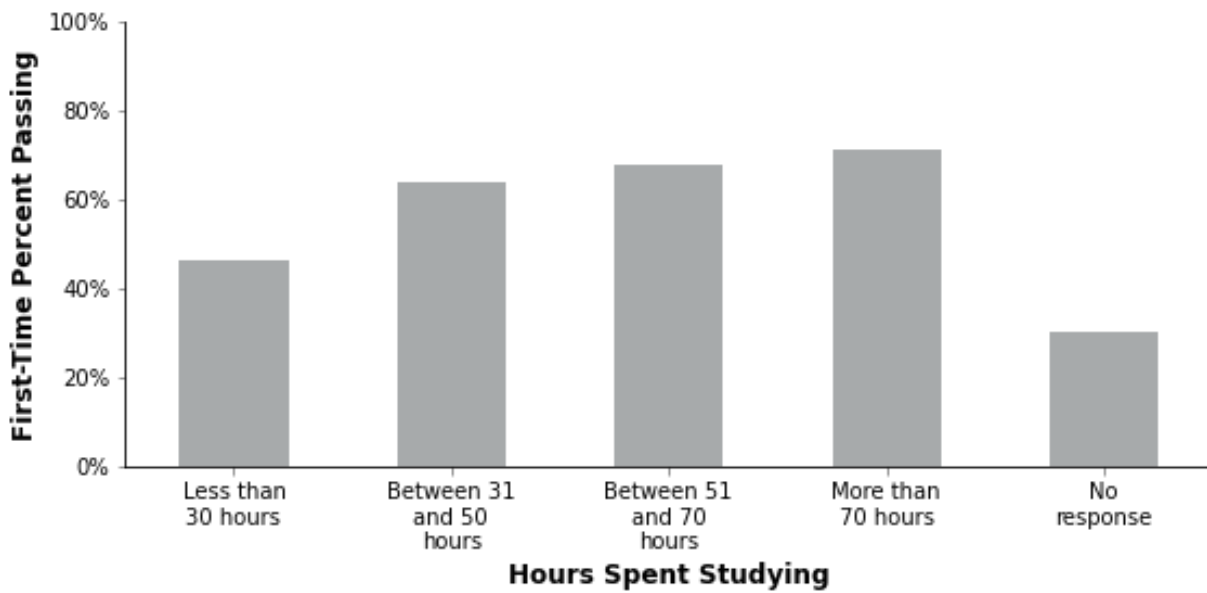


Table 132. Personal Lines Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	3,068	64.0	1,963	71.75	11.88
Spanish	234	54.3	127	67.75	13.27
Other	25	80.0	20	73.44	13.46
Choose not to respond	37	48.6	18	67.81	13.29
No response	46	34.8	16	55.83	24.42

Figure 122. Personal Lines Property and Casualty Percent Passing by Primary Language

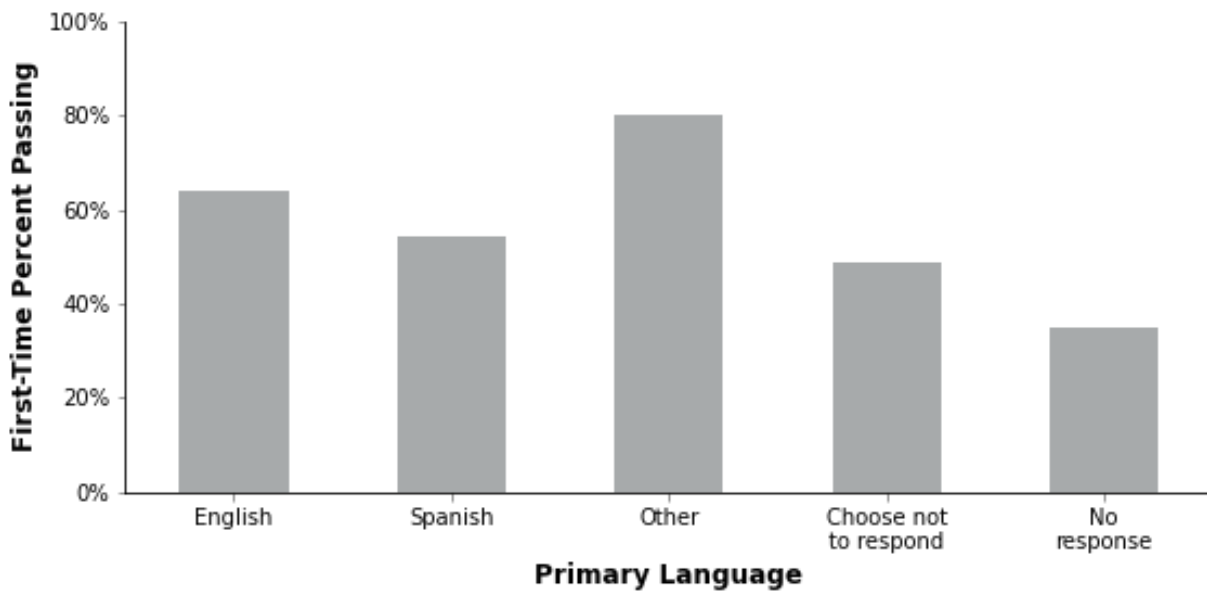


Table 133. Personal Lines Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	25	40.0	10	63.04	14.25
High school diploma or equivalent	1,937	57.8	1,120	69.75	12.28
Two-year college degree (Associate's degree)	647	67.5	437	72.57	11.68
Four-year college degree (Bachelor's degree)	531	76.8	408	76.00	10.29
Advanced college degree (Master's degree or Doctorate)	81	79.0	64	76.47	10.05
Choose not to respond	138	65.9	91	71.82	10.80
No response	51	27.5	14	55.00	23.07

Figure 123. Personal Lines Property and Casualty Percent Passing by Education Level

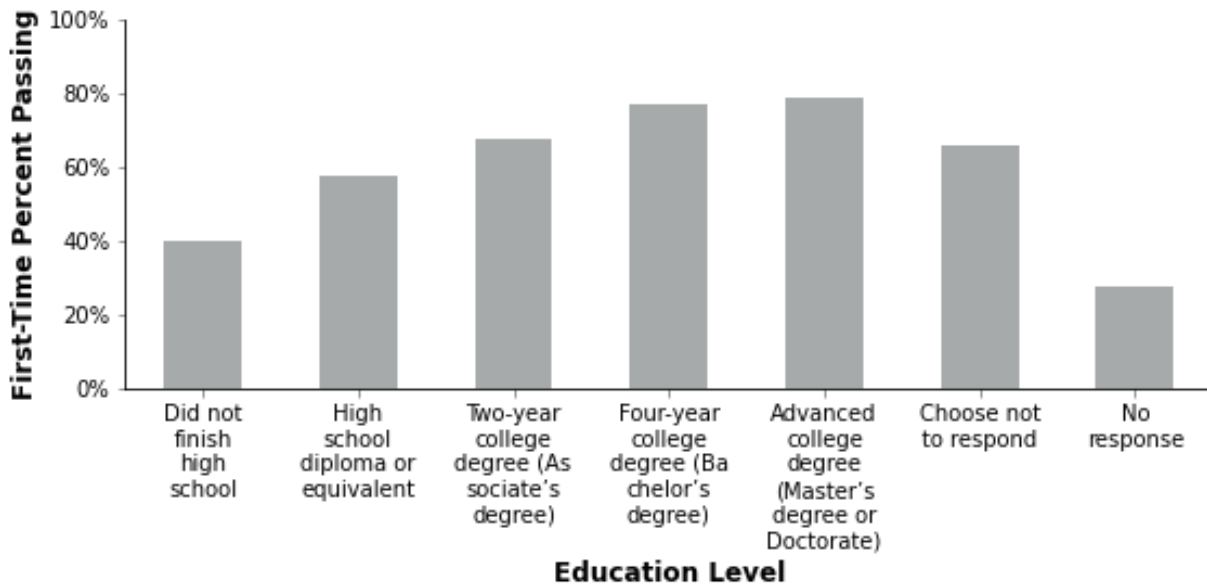


Table 134. Personal Lines Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	1,786	69.1	1,235	73.00	11.75
I completed an insurance course at a college or university	15	46.7	7	66.60	14.76
I attended classroom preparation from an exam preparation school	155	52.3	81	68.19	11.85
I completed an online course	983	64.6	635	71.84	11.25
I bought and used a study guide or study manual	208	40.4	84	66.22	12.05
I took the exam without taking a course or studying	23	17.4	4	60.30	14.21
Other	182	44.0	80	65.24	13.75
No response	58	31.0	18	57.17	22.41

Figure 124. Personal Lines Property and Casualty Percent Passing by Preparation Method

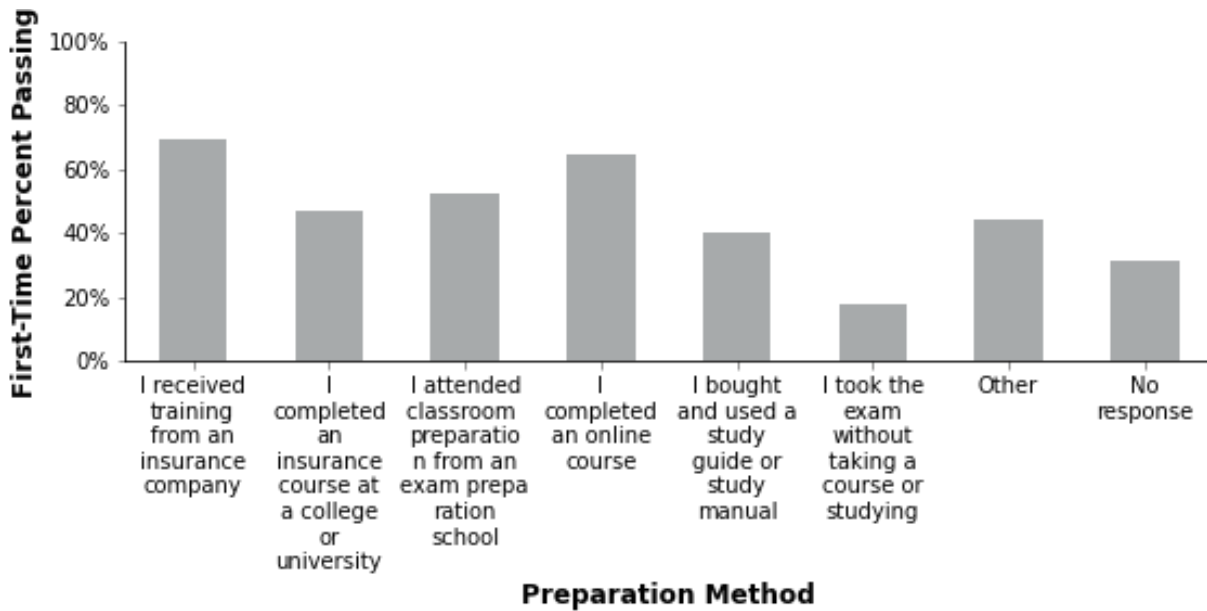


Table 135. Personal Lines Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	2,942	63.5	1,867	71.48	11.90
Mexico	168	56.5	95	69.26	14.15
the Caribbean	18	72.2	13	71.61	16.55
Central America	25	60.0	15	72.48	15.11
South America	43	74.4	32	74.93	10.68
Spain	1	100.0	1	81.00	
Other	153	61.4	94	71.63	11.86
No response	60	45.0	27	60.48	23.18

Figure 125. Personal Lines Property and Casualty Percent Passing by National Origin

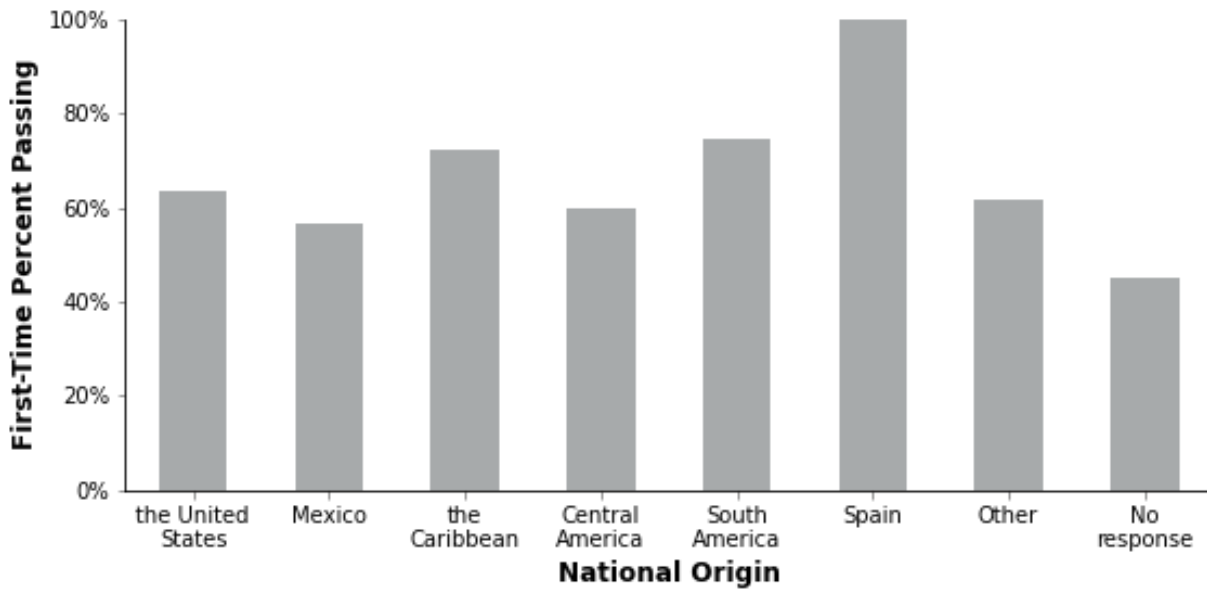


Table 136. Personal Lines Property and Casualty Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	401	57.4	230	69.66	13.75
Standard Test Center	3,009	63.6	1,914	71.44	12.23

Figure 126. Personal Lines Property and Casualty Percent Passing by Mode of Delivery



Table 137. Personal Lines Property and Casualty Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	32	65.6	21	70.94	8.93
	Black / African-American	232	71.1	165	73.17	9.84
	Hispanic / Latino American	453	65.6	297	71.87	11.77
	Native American	6	66.7	4	69.83	12.45
	Caucasian / White (non-Hispanic)	283	77.7	220	76.52	10.89
	Other	20	65.0	13	69.60	13.91
	Choose not to respond	35	77.1	27	71.37	17.74
	No response	3	66.7	2	66.67	13.80
Female	Asian American / Pacific Islander	44	59.1	26	70.48	12.93
	Black / African-American	761	59.9	456	70.35	11.82
	Hispanic / Latino American	906	51.9	470	68.23	13.09
	Native American	10	70.0	7	72.80	10.33
	Caucasian / White (non-Hispanic)	425	74.6	317	75.23	10.04
	Other	60	71.7	43	72.75	11.94
	Choose not to respond	71	63.4	45	71.39	11.34
	No response	4	25.0	1	62.25	17.37
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	2	50.0	1	60.50	27.58
	Hispanic / Latino American	5	40.0	2	71.00	8.72
	Native American	1	100.0	1	81.00	
	Caucasian / White (non-Hispanic)	4	75.0	3	77.75	11.81
	Other	0	-	-	-	-
	Choose not to respond	23	56.5	13	72.13	10.46
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black / African-American	3	66.7	2	70.67	8.02
	Hispanic / Latino American	2	50.0	1	46.50	36.06
	Native American	0	-	-	-	-
	Caucasian / White (non-Hispanic)	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	1	100.0	1	71.00	
	No response	24	25.0	6	49.96	26.78

Figure 127. Personal Lines Property and Casualty Percent Passing by Gender within Ethnicity

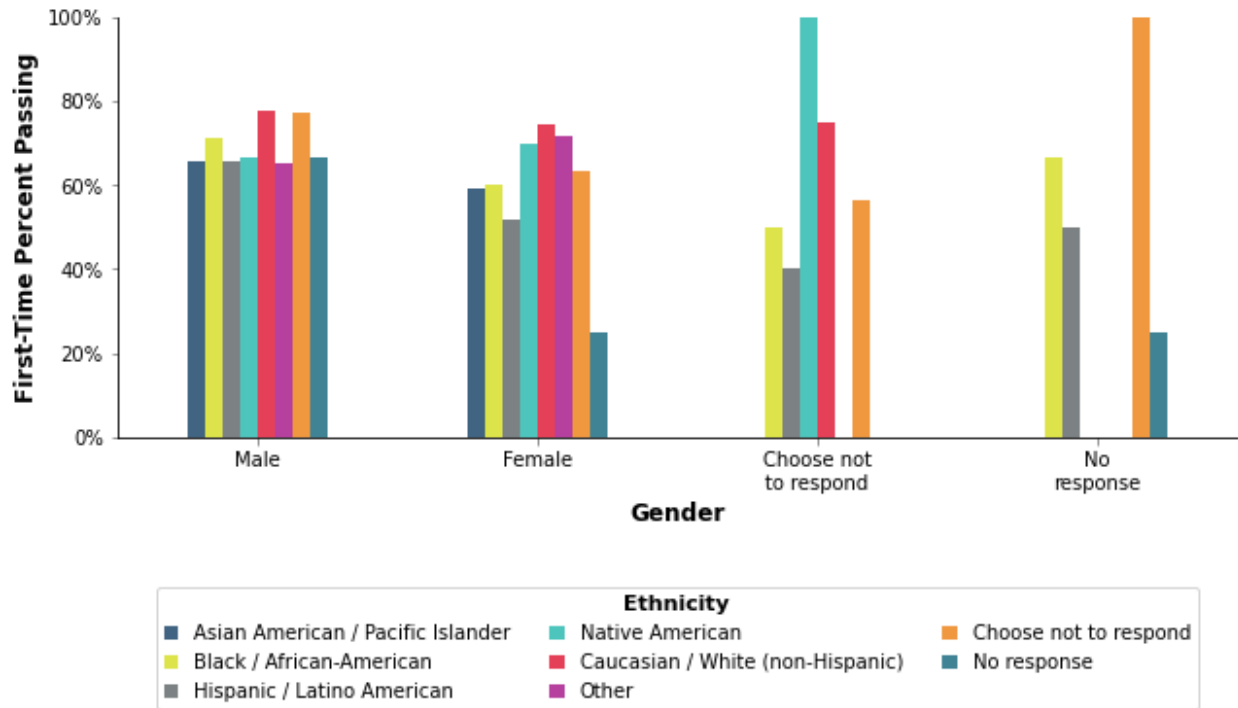


Table 138. Personal Lines Property and Casualty Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	9	44.4	4	66.22	12.78
	High school diploma or equivalent	545	66.6	363	72.00	11.47
	Two-year college degree (Associate's degree)	212	71.7	152	73.81	10.64
	Four-year college degree (Bachelor's degree)	214	78.0	167	76.39	10.72
	Advanced college degree (Master's degree or Doctorate)	30	83.3	25	77.70	10.33
	Choose not to respond	42	81.0	34	74.40	9.21
	No response	12	33.3	4	56.67	23.01
Female	Did not finish high school	15	40.0	6	63.93	11.00
	High school diploma or equivalent	1,376	54.3	747	68.84	12.48
	Two-year college degree (Associate's degree)	430	65.6	282	71.95	12.17
	Four-year college degree (Bachelor's degree)	313	76.7	240	75.88	9.93
	Advanced college degree (Master's degree or Doctorate)	51	76.5	39	75.75	9.92
	Choose not to respond	83	57.8	48	70.18	11.33
	No response	13	23.1	3	59.92	14.64
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	12	58.3	7	72.25	13.73
	Two-year college degree (Associate's degree)	5	60.0	3	73.20	6.69
	Four-year college degree (Bachelor's degree)	4	25.0	1	64.25	10.37
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	12	66.7	8	74.17	11.31
	No response	2	50.0	1	73.50	9.19
No response	Did not finish high school	1	0.0	0	21.00	-
	High school diploma or equivalent	4	75.0	3	71.00	6.58
	Two-year college degree (Associate's degree)	0	-	-	-	-
	Four-year college degree (Bachelor's degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	71.00	-
	No response	24	25.0	6	49.96	26.78

Figure 128. Personal Lines Property and Casualty Percent Passing by Gender within Education Level

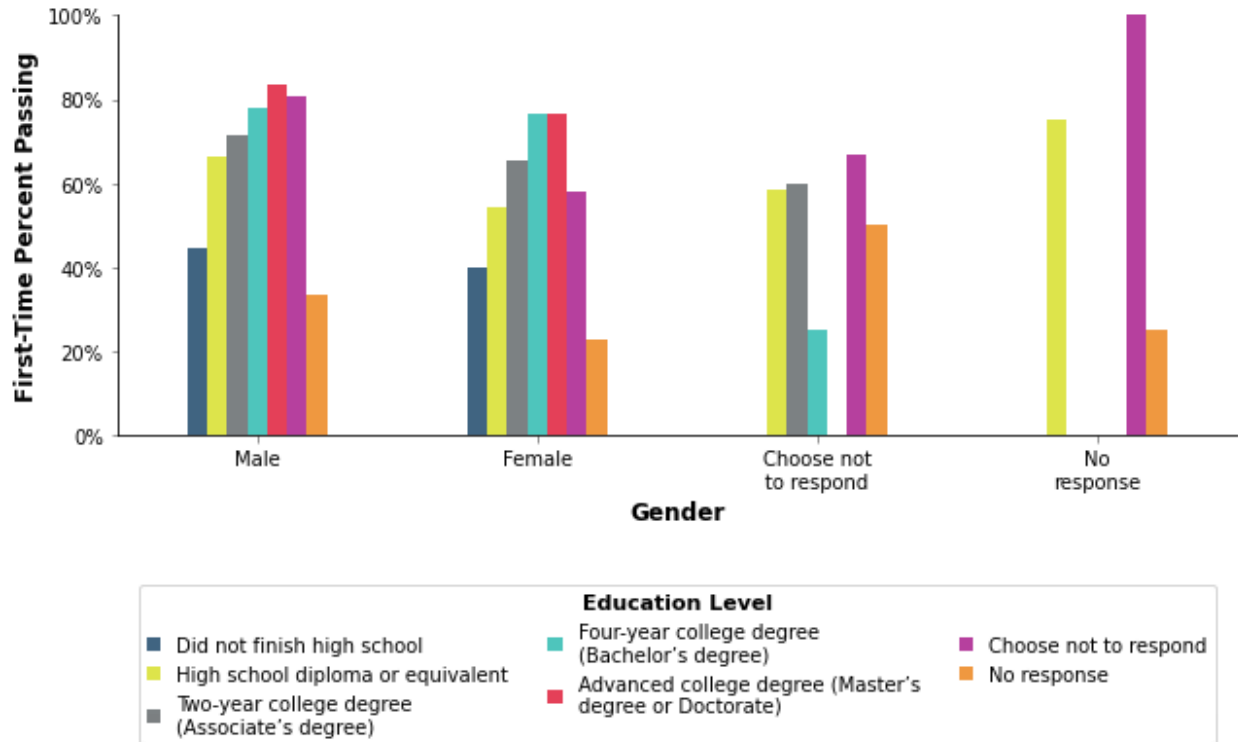


Table 139. Personal Lines Property and Casualty Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Yes, more than 30 hours	849	74.3	631	74.35	10.84
	Yes, less than 30 hours	151	60.9	92	71.05	11.60
	No	57	36.8	21	63.30	15.23
	No response	7	71.4	5	72.57	11.37
Female	Yes, more than 30 hours	1,811	65.1	1,179	72.03	11.57
	Yes, less than 30 hours	305	44.6	136	65.74	13.42
	No	152	30.3	46	62.91	12.65
	No response	13	30.8	4	60.08	15.26
Choose not to respond	Yes, more than 30 hours	24	62.5	15	74.00	11.35
	Yes, less than 30 hours	5	40.0	2	71.40	8.32
	No	6	50.0	3	65.67	12.63
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	6	66.7	4	62.67	21.04
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	24	25.0	6	49.96	26.78

Figure 129. Personal Lines Property and Casualty Percent Passing by Gender within Course Taken

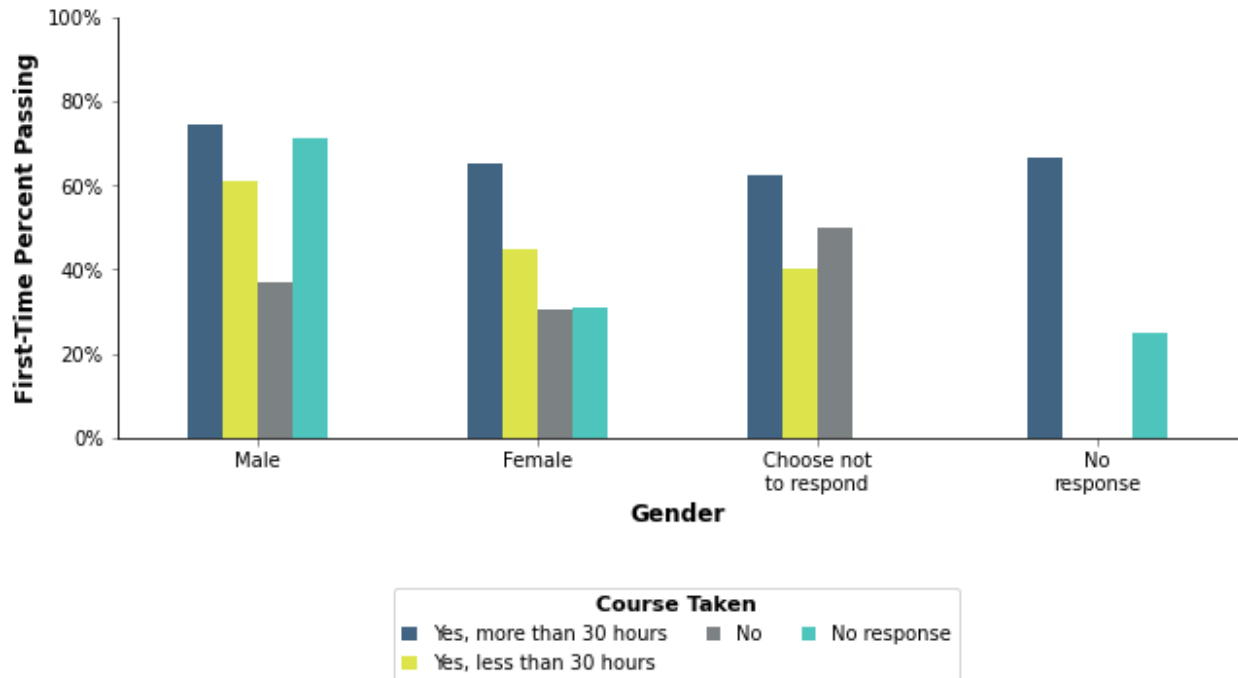


Table 140. Personal Lines Property and Casualty Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	I received training from an insurance company	555	78.6	436	75.63	10.38
	I completed an insurance course at a college or university	5	60.0	3	65.40	21.20
	I attended classroom preparation from an exam preparation school	46	58.7	27	69.63	12.31
	I completed an online course	314	67.8	213	72.43	10.78
	I bought and used a study guide or study manual	68	52.9	36	70.34	11.06
	I took the exam without taking a course or studying	8	37.5	3	63.63	16.11
	Other	55	45.5	25	66.55	12.97
	No response	13	46.2	6	59.15	23.55
Female	I received training from an insurance company	1,210	64.9	785	71.81	12.10
	I completed an insurance course at a college or university	10	40.0	4	67.20	11.75
	I attended classroom preparation from an exam preparation school	108	50.0	54	67.83	11.42
	I completed an online course	662	63.0	417	71.50	11.48
	I bought and used a study guide or study manual	138	34.1	47	64.07	12.03
	I took the exam without taking a course or studying	14	7.1	1	59.07	13.68
	Other	121	43.0	52	64.51	14.25
	No response	18	27.8	5	63.22	13.01
Choose not to respond	I received training from an insurance company	15	66.7	10	75.60	9.44
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	0.0	0	41.00	
	I completed an online course	7	71.4	5	76.43	8.58
	I bought and used a study guide or study manual	2	50.0	1	74.50	9.19
	I took the exam without taking a course or studying	1	0.0	0	51.00	
	Other	6	50.0	3	67.83	10.78
	No response	3	33.3	1	70.00	8.89
No response	I received training from an insurance company	6	66.7	4	62.67	21.04
	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	24	25.0	6	49.96	26.78

Figure 130. Personal Lines Property and Casualty Percent Passing by Gender within Preparation Method

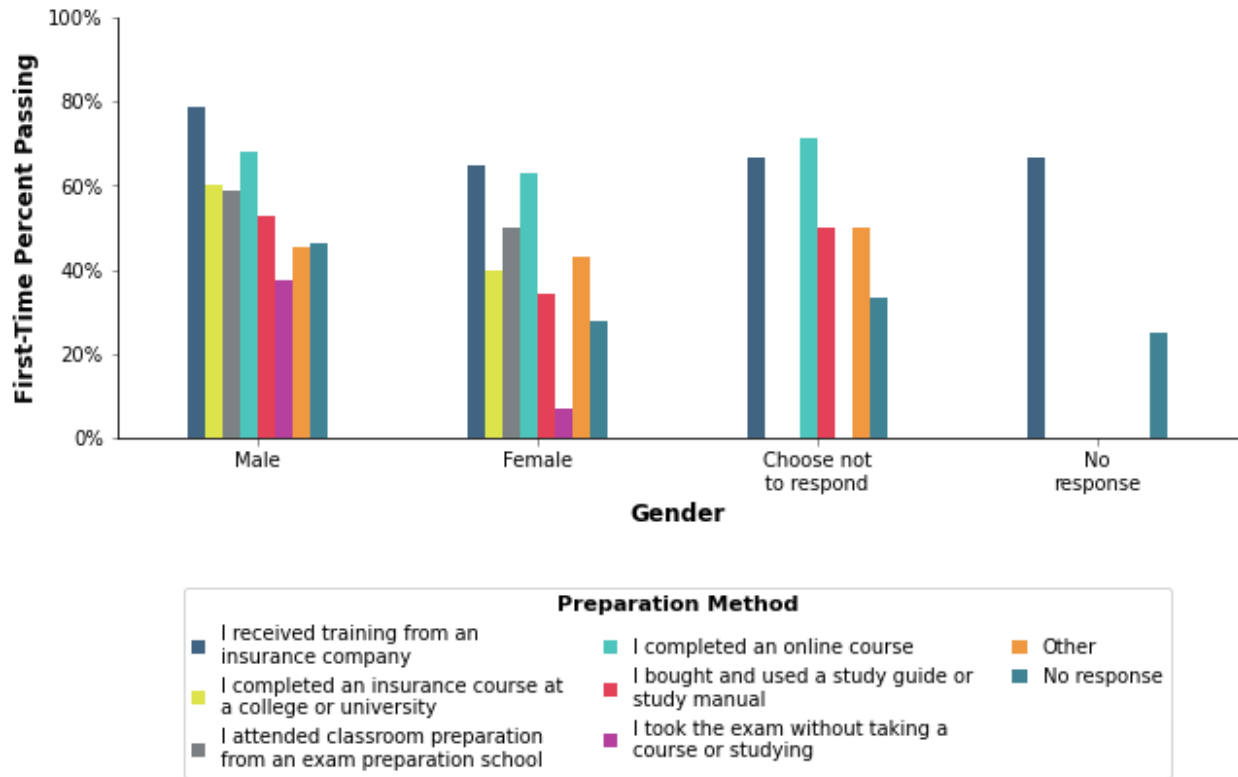


Table 141. Personal Lines Property and Casualty Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	908	72.1	655	73.69	11.13
	Mexico	62	53.2	33	69.13	13.10
	the Caribbean	4	75.0	3	75.00	18.29
	Central America	9	44.4	4	69.22	11.92
	South America	19	78.9	15	74.63	11.26
	Spain	0	-	-	-	-
	Other	49	61.2	30	73.00	11.03
	No response	13	69.2	9	65.69	22.04
Female	the United States	2,003	59.5	1,192	70.44	12.12
	Mexico	105	59.0	62	69.43	14.83
	the Caribbean	14	71.4	10	70.64	16.63
	Central America	15	73.3	11	77.87	9.12
	South America	24	70.8	17	75.17	10.43
	Spain	1	100.0	1	81.00	
	Other	98	62.2	61	71.28	12.22
	No response	21	52.4	11	68.05	15.42
Choose not to respond	the United States	26	61.5	16	73.96	11.08
	Mexico	1	0.0	0	60.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	6	50.0	3	66.17	12.40
	No response	2	50.0	1	73.50	9.19
No response	the United States	5	80.0	4	71.00	5.70
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	1	0.0	0	21.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	24	25.0	6	49.96	26.78

Figure 131. Personal Lines Property and Casualty Percent Passing by Gender within National Origin

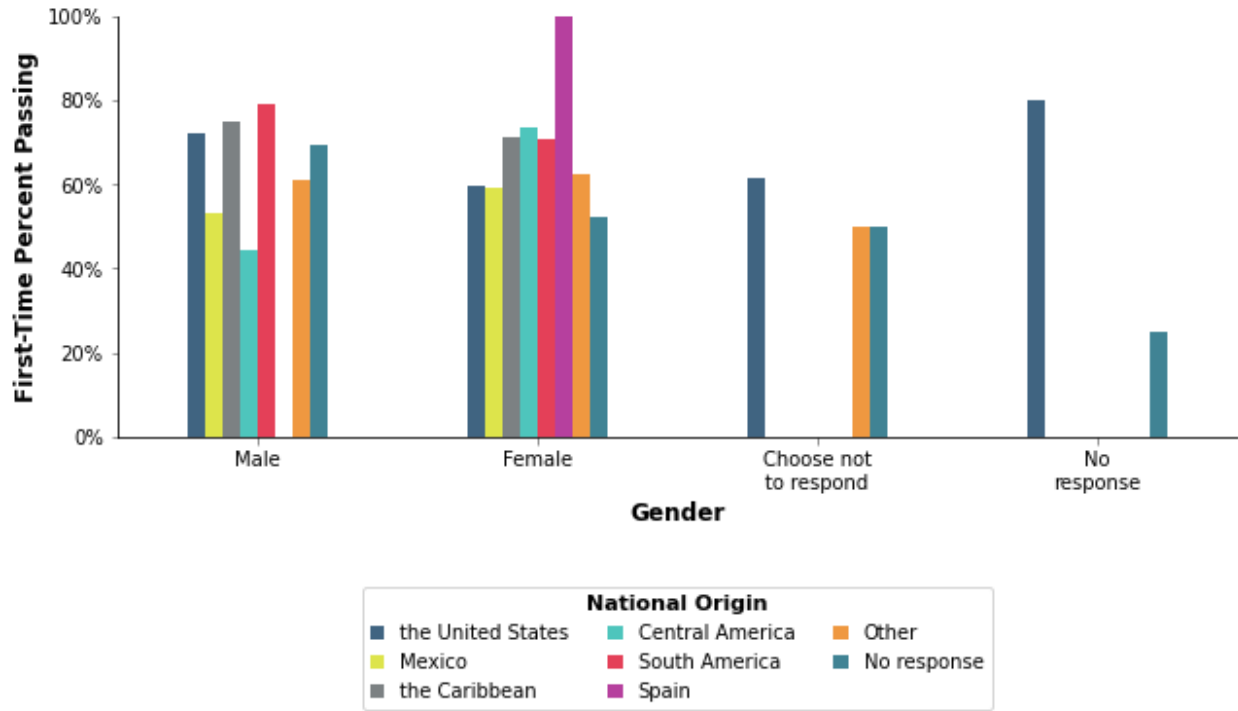


Table 142. Personal Lines Property and Casualty Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	100.0	1	70.00	
	High school diploma or equivalent	23	47.8	11	66.43	10.60
	Two-year college degree (Associate's degree)	23	73.9	17	73.65	10.75
	Four-year college degree (Bachelor's degree)	22	59.1	13	70.55	13.15
	Advanced college degree (Master's degree or Doctorate)	4	100.0	4	79.75	4.35
	Choose not to respond	2	50.0	1	69.50	3.54
	No response	1	0.0	0	69.00	
Black / African-American	Did not finish high school	2	50.0	1	60.50	14.85
	High school diploma or equivalent	565	57.2	323	69.53	11.71
	Two-year college degree (Associate's degree)	200	67.0	134	71.69	11.41
	Four-year college degree (Bachelor's degree)	158	75.9	120	75.37	9.69
	Advanced college degree (Master's degree or Doctorate)	28	60.7	17	71.79	10.43
	Choose not to respond	38	68.4	26	70.79	11.53
	No response	7	42.9	3	70.86	8.86
Hispanic / Latino American	Did not finish high school	18	33.3	6	61.56	15.23
	High school diploma or equivalent	883	51.5	455	67.90	12.77
	Two-year college degree (Associate's degree)	240	62.1	149	71.57	12.68
	Four-year college degree (Bachelor's degree)	170	77.1	131	75.14	10.52
	Advanced college degree (Master's degree or Doctorate)	16	75.0	12	74.94	12.65
	Choose not to respond	29	48.3	14	69.62	11.19
	No response	10	30.0	3	58.70	15.11
Native American	Did not finish high school	1	0.0	0	52.00	
	High school diploma or equivalent	10	70.0	7	72.20	10.27
	Two-year college degree (Associate's degree)	4	100.0	4	76.25	4.11
	Four-year college degree (Bachelor's degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	88.00	
	Choose not to respond	1	0.0	0	61.00	
	No response	0	-	-	-	-

Caucasian / White (non-Hispanic)	Did not finish high school	3	66.7	2	75.00	5.29
	High school diploma or equivalent	374	71.7	268	74.25	10.83
	Two-year college degree (Associate's degree)	140	76.4	107	75.90	10.16
	Four-year college degree (Bachelor's degree)	142	82.4	117	78.67	8.94
	Advanced college degree (Master's degree or Doctorate)	28	96.4	27	81.57	5.76
	Choose not to respond	24	79.2	19	76.54	6.96
	No response	1	0.0	0	27.00	
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	43	69.8	30	71.44	13.92
	Two-year college degree (Associate's degree)	17	70.6	12	70.53	10.92
	Four-year college degree (Bachelor's degree)	9	77.8	7	77.56	10.78
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	78.00	7.07
	Choose not to respond	9	55.6	5	70.22	9.88
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	39	66.7	26	71.33	10.41
	Two-year college degree (Associate's degree)	21	61.9	13	70.90	11.14
	Four-year college degree (Bachelor's degree)	29	65.5	19	74.55	13.09
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	69.00	8.49
	Choose not to respond	35	74.3	26	72.37	11.86
	No response	4	25.0	1	48.25	33.68
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's degree)	2	50.0	1	63.50	12.02
	Four-year college degree (Bachelor's degree)	1	100.0	1	88.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	28	25.0	7	51.18	25.25

Figure 132. Personal Lines Property and Casualty Percent Passing by Ethnicity within Education Level

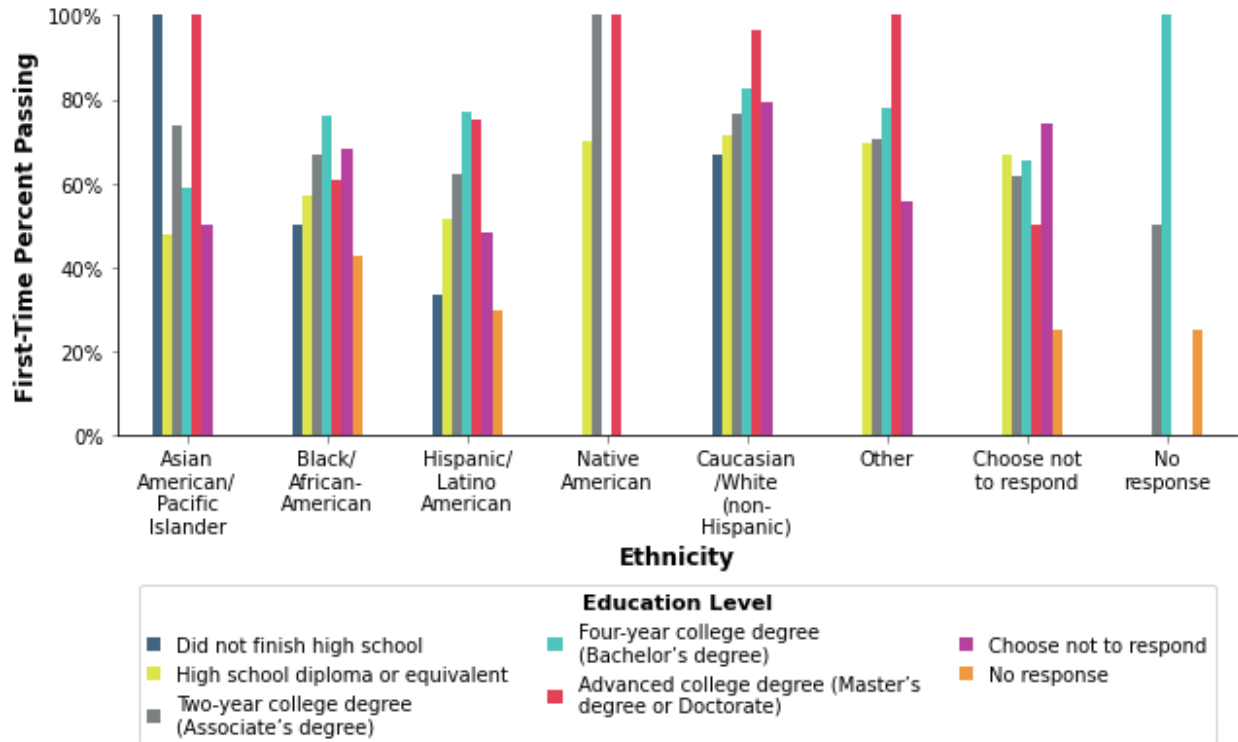


Table 143. Personal Lines Property and Casualty Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Yes, more than 30 hours	59	61.0	36	70.98	11.46
	Yes, less than 30 hours	9	77.8	7	74.44	6.84
	No	7	42.9	3	61.86	12.35
	No response	1	100.0	1	80.00	
Black / African-American	Yes, more than 30 hours	845	66.6	563	72.03	10.88
	Yes, less than 30 hours	95	37.9	36	64.16	13.80
	No	53	39.6	21	66.09	10.95
	No response	5	80.0	4	77.20	7.60
Hispanic / Latino American	Yes, more than 30 hours	1,041	62.1	646	71.16	12.12
	Yes, less than 30 hours	213	46.0	98	65.69	13.41
	No	107	22.4	24	60.55	12.47
	No response	5	40.0	2	54.00	18.07
Native American	Yes, more than 30 hours	13	76.9	10	72.46	11.59
	Yes, less than 30 hours	2	50.0	1	71.00	14.14
	No	2	50.0	1	72.00	5.66
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	567	80.2	455	76.86	9.86
	Yes, less than 30 hours	115	63.5	73	72.70	10.50
	No	29	41.4	12	66.76	13.41
	No response	1	0.0	0	65.00	
Other	Yes, more than 30 hours	67	71.6	48	72.19	12.53
	Yes, less than 30 hours	8	50.0	4	68.00	12.62
	No	4	75.0	3	74.00	13.59
	No response	1	100.0	1	80.00	
Choose not to respond	Yes, more than 30 hours	96	71.9	69	73.65	10.57
	Yes, less than 30 hours	19	57.9	11	70.21	11.50
	No	13	46.2	6	59.54	23.03
	No response	2	0.0	0	59.50	12.02
No response	Yes, more than 30 hours	2	100.0	2	80.00	11.31
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	29	24.1	7	51.31	24.81

Figure 133. Personal Lines Property and Casualty Percent Passing by Ethnicity within Course Taken

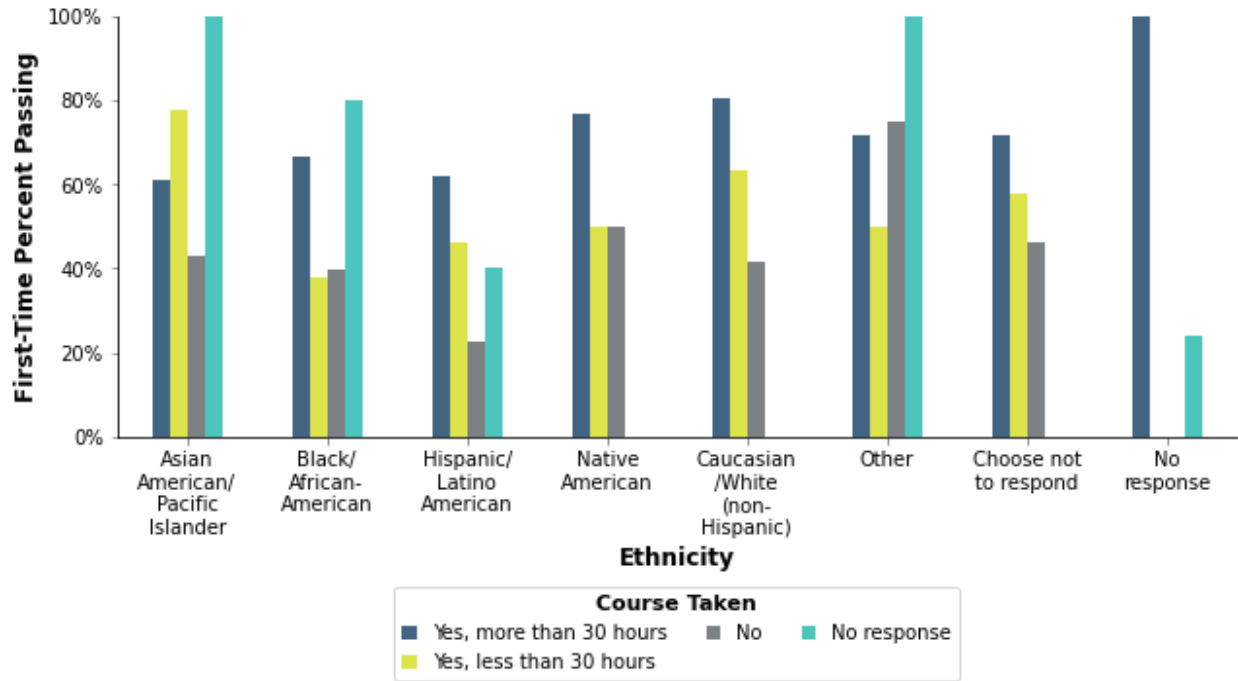


Table 144. Personal Lines Property and Casualty Examinees by Ethnicity within Preparation Method

Ethnicity	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	I received training from an insurance company	33	66.7	22	73.67	9.72
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	9	77.8	7	71.11	9.17
	I completed an online course	23	60.9	14	69.91	13.00
	I bought and used a study guide or study manual	6	50.0	3	64.33	12.47
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	4	25.0	1	59.25	11.53
	No response	1	0.0	0	69.00	
Black / African-American	I received training from an insurance company	621	65.5	407	71.76	11.02
	I completed an insurance course at a college or university	5	60.0	3	75.40	7.44
	I attended classroom preparation from an exam preparation school	53	52.8	28	68.17	12.13
	I completed an online course	230	65.7	151	71.86	11.09
	I bought and used a study guide or study manual	32	34.4	11	64.13	12.58
	I took the exam without taking a course or studying	5	0.0	0	54.00	5.34
	Other	43	46.5	20	65.12	14.59
	No response	9	44.4	4	71.78	6.51
Hispanic / Latino American	I received training from an insurance company	724	64.9	470	71.48	12.75
	I completed an insurance course at a college or university	5	40.0	2	64.20	16.90
	I attended classroom preparation from an exam preparation school	54	38.9	21	64.72	11.98
	I completed an online course	396	55.8	221	69.52	11.87
	I bought and used a study guide or study manual	90	32.2	29	64.03	10.65
	I took the exam without taking a course or studying	10	0.0	0	55.20	13.55
	Other	77	29.9	23	62.30	13.77
	No response	10	40.0	4	61.20	17.20

Native American	I received training from an insurance company	7	100.0	7	77.00	4.43
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	0	-	-	-	-
	I completed an online course	3	66.7	2	73.67	16.26
	I bought and used a study guide or study manual	3	66.7	2	73.00	10.58
	I took the exam without taking a course or studying	2	50.0	1	72.00	5.66
	Other	2	0.0	0	52.50	0.71
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company	300	84.0	252	78.48	9.49
	I completed an insurance course at a college or university	5	40.0	2	60.20	16.33
	I attended classroom preparation from an exam preparation school	32	65.6	21	73.44	10.98
	I completed an online course	273	76.2	208	75.34	9.16
	I bought and used a study guide or study manual	68	51.5	35	69.76	12.66
	I took the exam without taking a course or studying	5	60.0	3	74.00	14.90
	Other	25	72.0	18	73.44	8.60
	No response	4	25.0	1	56.75	20.07
Other	I received training from an insurance company	37	75.7	28	74.38	11.00
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	4	50.0	2	66.50	9.33
	I completed an online course	22	72.7	16	71.95	13.01
	I bought and used a study guide or study manual	4	25.0	1	57.50	12.23
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	12	66.7	8	71.25	14.86
	No response	1	100.0	1	71.00	
Choose not to respond	I received training from an insurance company	62	75.8	47	74.74	10.76
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	3	66.7	2	68.67	6.11
	I completed an online course	35	65.7	23	72.14	10.80
	I bought and used a study guide or study manual	5	60.0	3	76.00	10.98
	I took the exam without taking a course or studying	1	0.0	0	51.00	
	Other	19	52.6	10	65.42	12.98
	No response	5	20.0	1	51.60	30.11

No response	I received training from an insurance company	2	100.0	2	80.00	11.31
	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	55.00	
	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	28	25.0	7	51.18	25.25

Figure 134. Personal Lines Property and Casualty Percent Passing by Ethnicity within Preparation Method

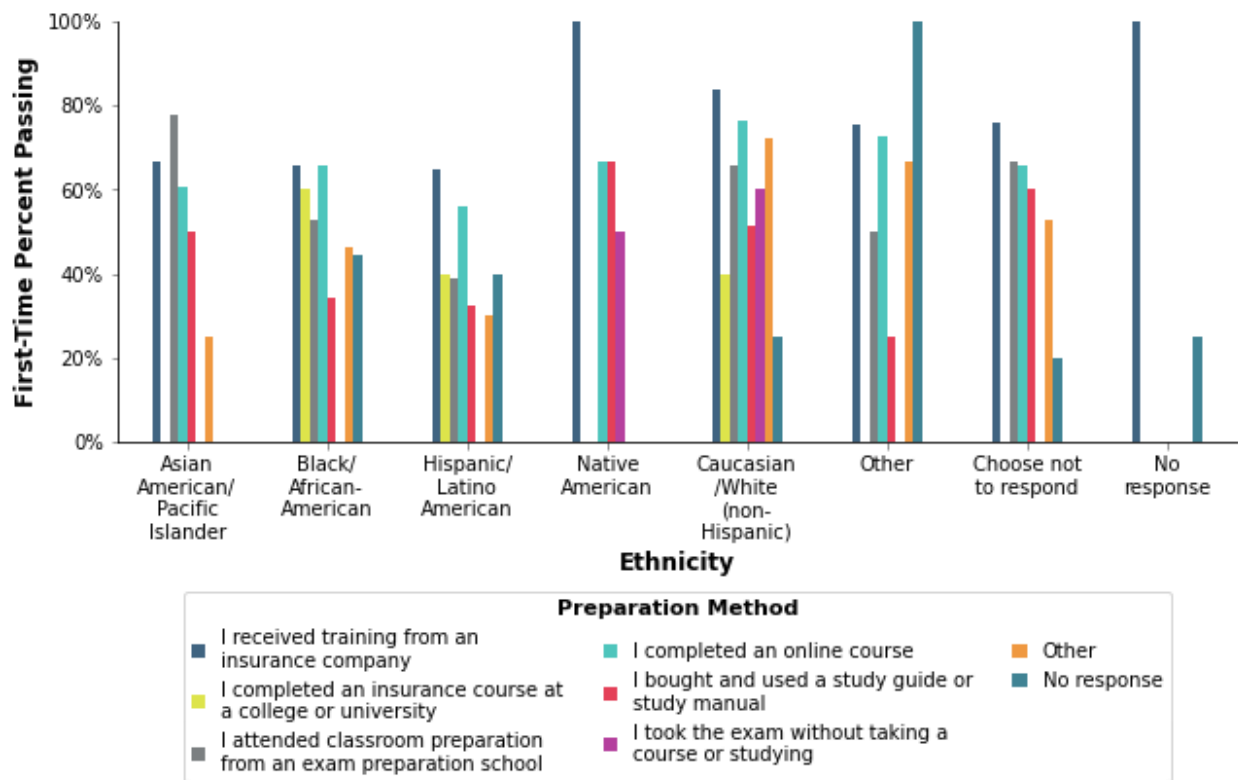


Table 145. Personal Lines Property and Casualty Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	47	57.4	27	69.23	10.05
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	1	100.0	1	81.00	
	Other	26	69.2	18	72.96	13.68
	No response	2	50.0	1	69.50	0.71
Black / African-American	the United States	927	62.5	579	70.84	11.40
	Mexico	0	-	-	-	-
	the Caribbean	7	85.7	6	75.43	15.95
	Central America	1	0.0	0	66.00	
	South America	2	50.0	1	77.00	11.31
	Spain	0	-	-	-	-
	Other	51	58.8	30	71.71	12.55
	No response	10	80.0	8	77.10	7.91
Hispanic / Latino American	the United States	1,104	55.3	611	69.09	12.61
	Mexico	161	57.8	93	69.87	13.81
	the Caribbean	7	71.4	5	72.00	17.64
	Central America	21	57.1	12	72.05	16.24
	South America	39	74.4	29	74.69	10.97
	Spain	0	-	-	-	-
	Other	26	61.5	16	72.42	9.82
	No response	8	50.0	4	60.63	16.57
Native American	the United States	16	75.0	12	73.50	9.71
	Mexico	1	0.0	0	52.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	685	76.2	522	75.89	10.37
	Mexico	1	100.0	1	80.00	
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	75.00	
	South America	1	100.0	1	83.00	
	Spain	0	-	-	-	-
	Other	23	60.9	14	70.61	10.47
	No response	1	100.0	1	92.00	
Other	the United States	61	73.8	45	73.13	12.21
	Mexico	0	-	-	-	-

	the Caribbean	4	50.0	2	64.25	17.75
	Central America	1	100.0	1	73.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	13	53.8	7	68.69	12.51
	No response	1	100.0	1	73.00	
Choose not to respond	the United States	101	69.3	70	73.14	10.66
	Mexico	5	20.0	1	51.00	14.11
	the Caribbean	0	-	-	-	-
	Central America	1	100.0	1	85.00	
	South America	1	100.0	1	72.00	
	Spain	0	-	-	-	-
	Other	13	69.2	9	73.08	11.60
No response	9	44.4	4	60.89	24.37	
No response	the United States	1	100.0	1	72.00	
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	55.00	
	No response	29	27.6	8	52.45	25.72

Figure 135. Personal Lines Property and Casualty Percent Passing by Ethnicity within National Origin

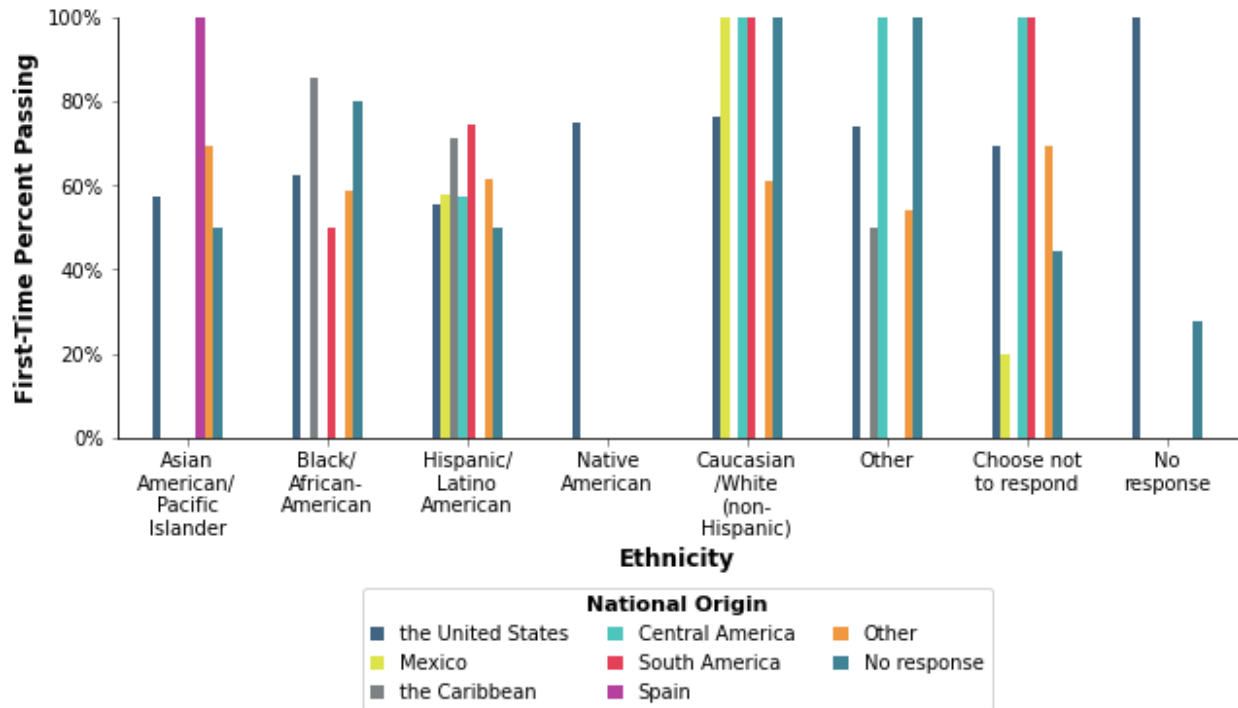


Table 146. Personal Lines Property and Casualty Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	17	41.2	7	63.94	12.23
	High school diploma or equivalent	1,757	57.5	1,010	69.71	12.22
	Two-year college degree (Associate's degree)	552	69.2	382	72.99	11.27
	Four-year college degree (Bachelor's degree)	426	78.9	336	76.35	9.63
	Advanced college degree (Master's degree or Doctorate)	68	76.5	52	75.96	10.29
	Choose not to respond	114	68.4	78	72.37	10.75
	No response	8	25.0	2	60.38	17.47
Mexico	Did not finish high school	5	20.0	1	63.60	9.45
	High school diploma or equivalent	100	57.0	57	68.52	14.49
	Two-year college degree (Associate's degree)	32	53.1	17	68.50	14.36
	Four-year college degree (Bachelor's degree)	26	69.2	18	74.42	12.13
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	82.00	
	Choose not to respond	4	25.0	1	64.25	18.63
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	1	100.0	1	80.00	
	High school diploma or equivalent	3	33.3	1	60.00	19.08
	Two-year college degree (Associate's degree)	4	50.0	2	59.75	24.25
	Four-year college degree (Bachelor's degree)	9	88.9	8	79.22	8.48
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	77.00	
	No response	0	-	-	-	-
Central America	Did not finish high school	1	0.0	0	21.00	
	High school diploma or equivalent	11	45.5	5	71.91	8.32
	Two-year college degree (Associate's degree)	9	77.8	7	78.00	14.51
	Four-year college degree (Bachelor's degree)	2	50.0	1	68.50	3.54
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	82.00	
	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	18	83.3	15	76.50	8.22

	Two-year college degree (Associate's degree)	10	50.0	5	70.80	12.08
	Four-year college degree (Bachelor's degree)	12	75.0	9	74.58	13.11
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	85.00	2.83
	Choose not to respond	1	100.0	1	72.00	
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	81.00	
	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	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	42	64.3	27	71.02	10.44
	Two-year college degree (Associate's degree)	39	59.0	23	70.18	11.58
	Four-year college degree (Bachelor's degree)	51	60.8	31	73.10	13.55
	Advanced college degree (Master's degree or Doctorate)	8	87.5	7	77.75	10.25
	Choose not to respond	12	50.0	6	68.58	10.60
	No response	1	0.0	0	66.00	
No response	Did not finish high school	1	100.0	1	70.00	
	High school diploma or equivalent	5	80.0	4	74.40	6.35
	Two-year college degree (Associate's degree)	1	100.0	1	82.00	
	Four-year college degree (Bachelor's degree)	5	100.0	5	84.60	8.47
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	73.00	
	Choose not to respond	5	60.0	3	70.60	6.77
	No response	42	28.6	12	53.71	24.22

Figure 136. Personal Lines Property and Casualty Percent Passing by National Origin within Education Level

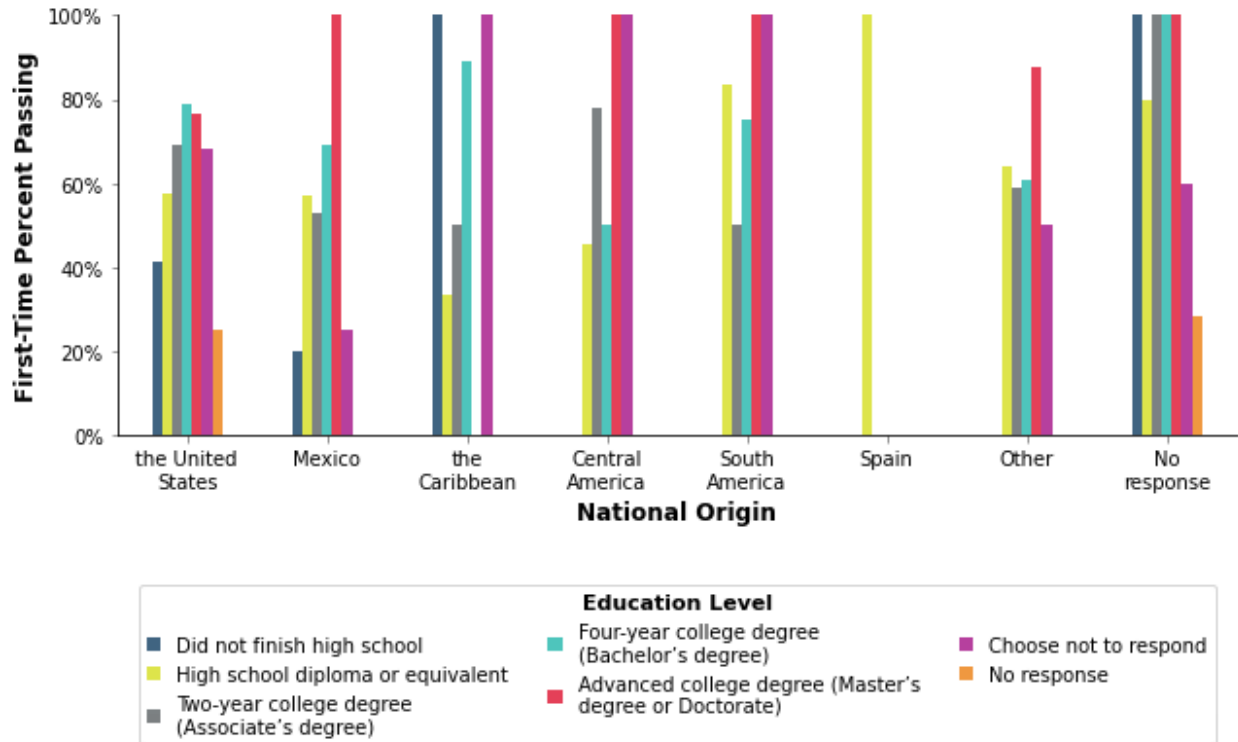


Table 147. Personal Lines Property and Casualty Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	2,346	68.1	1,598	72.73	11.35
	Yes, less than 30 hours	405	50.4	204	67.73	12.72
	No	182	33.0	60	63.65	12.47
	No response	9	55.6	5	71.56	8.71
Mexico	Yes, more than 30 hours	120	64.2	77	72.01	12.53
	Yes, less than 30 hours	32	46.9	15	64.91	16.09
	No	16	18.8	3	57.38	13.99
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	15	73.3	11	71.80	15.20
	Yes, less than 30 hours	2	50.0	1	64.00	33.94
	No	0	-	-	-	-
	No response	1	100.0	1	84.00	
Central America	Yes, more than 30 hours	22	63.6	14	73.09	14.55
	Yes, less than 30 hours	2	50.0	1	68.00	31.11
	No	1	0.0	0	68.00	
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	38	78.9	30	76.32	9.23
	Yes, less than 30 hours	4	50.0	2	63.75	18.28
	No	1	0.0	0	67.00	
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	1	100.0	1	81.00	
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	128	65.6	84	72.54	11.65
	Yes, less than 30 hours	12	33.3	4	68.17	9.88
	No	11	45.5	5	65.55	14.36
	No response	2	50.0	1	67.50	17.68
No response	Yes, more than 30 hours	20	70.0	14	75.20	9.17
	Yes, less than 30 hours	4	75.0	3	73.25	5.74
	No	4	50.0	2	51.75	34.91
	No response	32	25.0	8	50.78	24.14

Figure 137. Personal Lines Property and Casualty Percent Passing by National Origin within Course Taken

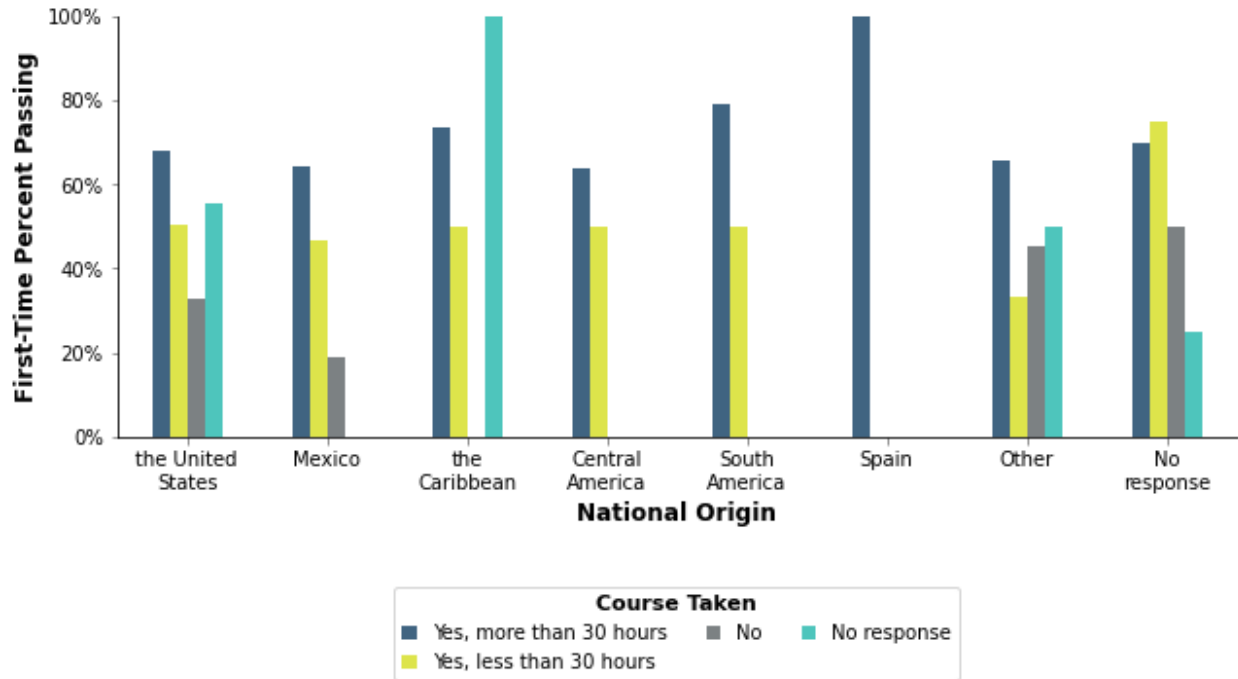


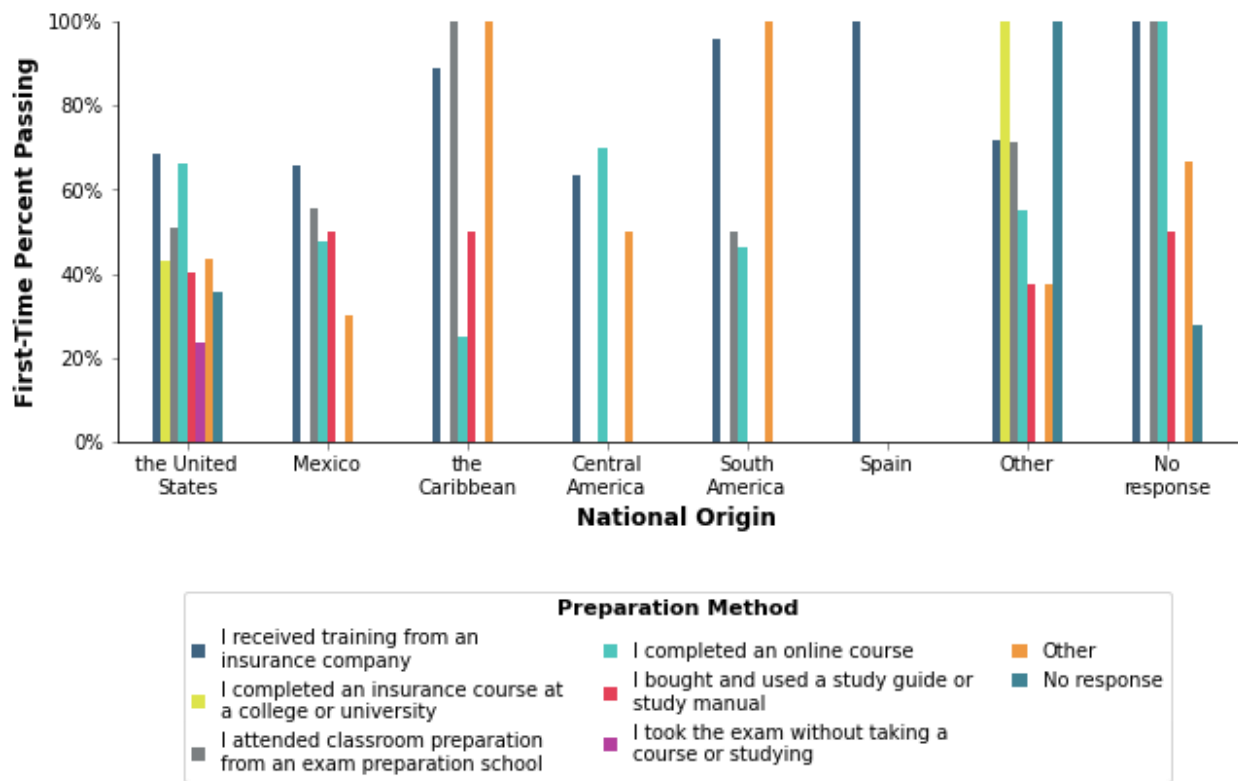
Table 148. Personal Lines Property and Casualty Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
the United States	I received training from an insurance company	1,559	68.5	1,068	72.88	11.62
	I completed an insurance course at a college or university	14	42.9	6	65.21	14.27
	I attended classroom preparation from an exam preparation school	133	51.1	68	67.92	11.57
	I completed an online course	871	66.2	577	72.23	10.89
	I bought and used a study guide or study manual	187	40.1	75	66.00	11.89
	I took the exam without taking a course or studying	17	23.5	4	60.65	16.24
	Other	147	43.5	64	64.69	14.01
	No response	14	35.7	5	66.00	14.49
Mexico	I received training from an insurance company	94	66.0	62	71.33	14.56
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	9	55.6	5	66.67	11.20
	I completed an online course	44	47.7	21	67.61	13.45
	I bought and used a study guide or study manual	8	50.0	4	69.00	11.87
	I took the exam without taking a course or studying	3	0.0	0	58.67	6.43
	Other	10	30.0	3	62.80	16.78
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company	9	88.9	8	77.78	7.85
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	100.0	1	82.00	-
	I completed an online course	4	25.0	1	56.50	21.44
	I bought and used a study guide or study manual	2	50.0	1	61.00	32.53
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	2	100.0	2	79.50	3.54
	No response	0	-	-	-	-
Central America	I received training from an insurance company	11	63.6	7	73.82	19.74
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	2	0.0	0	65.00	5.66

	I completed an online course	10	70.0	7	72.90	12.48
	I bought and used a study guide or study manual	0	-	-	-	-
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	2	50.0	1	70.50	3.54
	No response	0	-	-	-	-
South America	I received training from an insurance company	24	95.8	23	79.50	5.53
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	2	50.0	1	64.00	29.70
	I completed an online course	13	46.2	6	69.08	12.20
	I bought and used a study guide or study manual	1	0.0	0	64.00	
	I took the exam without taking a course or studying	1	0.0	0	67.00	
	Other	2	100.0	2	78.50	4.95
	No response	0	-	-	-	-
Spain	I received training from an insurance company	1	100.0	1	81.00	
	I completed an insurance course at a college or university	0	-	-	-	-
	I attended classroom preparation from an exam preparation school	0	-	-	-	-
	I completed an online course	0	-	-	-	-
	I bought and used a study guide or study manual	0	-	-	-	-
	I took the exam without taking a course or studying	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company	78	71.8	56	74.00	10.74
	I completed an insurance course at a college or university	1	100.0	1	86.00	
	I attended classroom preparation from an exam preparation school	7	71.4	5	73.43	15.24
	I completed an online course	40	55.0	22	69.65	12.48
	I bought and used a study guide or study manual	8	37.5	3	69.25	13.79
	I took the exam without taking a course or studying	2	0.0	0	56.50	7.78
	Other	16	37.5	6	66.44	11.15
	No response	1	100.0	1	71.00	
No response	I received training from an insurance company	10	100.0	10	77.90	7.20
	I completed an insurance course at a college or university	0	-	-	-	-

I attended classroom preparation from an exam preparation school	1	100.0	1	82.00	
I completed an online course	1	100.0	1	92.00	
I bought and used a study guide or study manual	2	50.0	1	70.00	11.31
I took the exam without taking a course or studying	0	-	-	-	-
Other	3	66.7	2	71.67	5.86
No response	43	27.9	12	53.98	24.00

Figure 138. Personal Lines Property and Casualty Percent Passing by National Origin within Preparation Method



Property and Casualty Risk Manager

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 149. Property and Casualty Risk Manager Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	38	44.7	17	66.58	14.78

Public Insurance Adjuster

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 150. Public Insurance Adjuster Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	229	58.1	133	68.42	15.85

Table 151. Public Insurance Adjuster Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	166	66.3	110	72.00	12.87
Female	52	38.5	20	61.15	15.47
Choose not to respond	5	40.0	2	56.60	28.55
No response	6	16.7	1	42.17	30.85

Figure 139. Public Insurance Adjuster Percent Passing by Gender

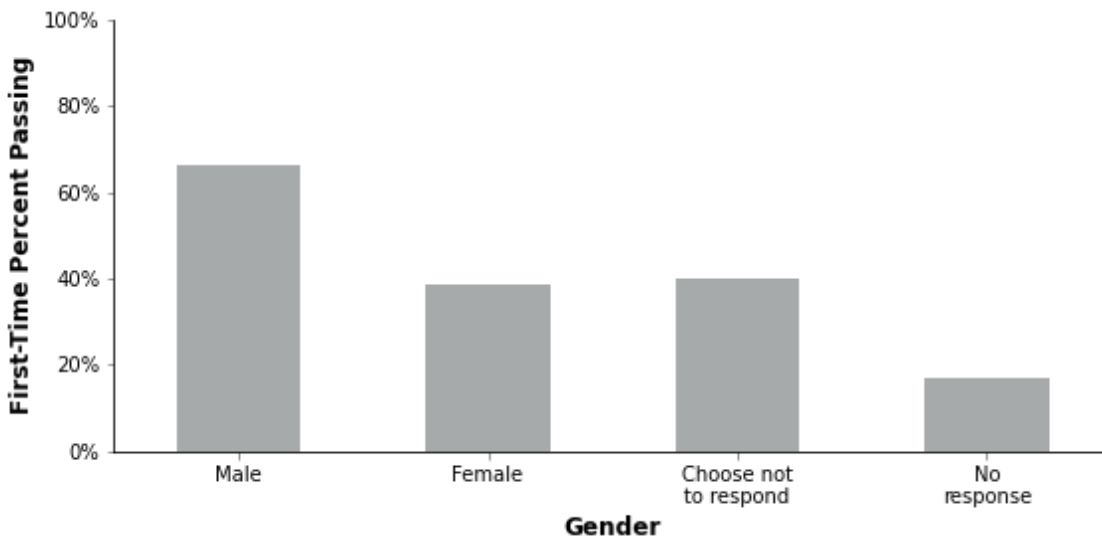


Table 152. Public Insurance Adjuster Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	0.0	0	49.25	6.60
Black / African-American	24	41.7	10	62.13	15.60
Hispanic / Latino American	31	54.8	17	65.45	17.39
Native American	2	50.0	1	65.00	7.07
Caucasian / White (non-Hispanic)	134	67.9	91	72.93	11.70
Other	6	16.7	1	50.67	15.73
Choose not to respond	22	54.5	12	67.82	17.90
No response	6	16.7	1	42.17	30.85

Figure 140. Public Insurance Adjuster Percent Passing by Ethnicity

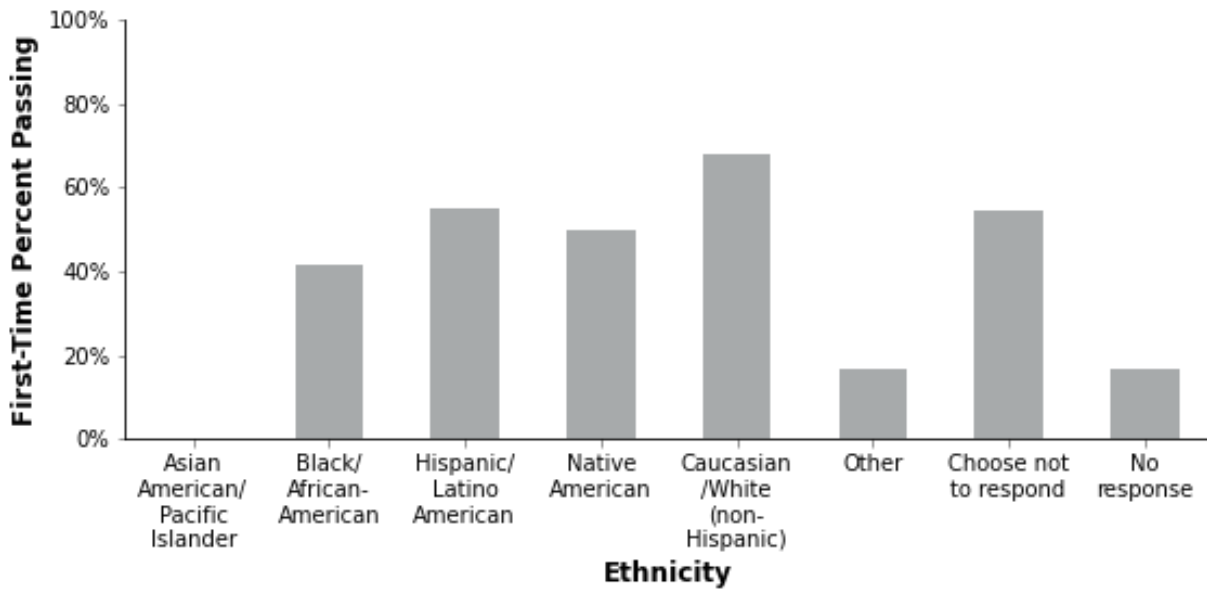


Table 153. Public Insurance Adjuster Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	117	71.8	84	73.32	12.57
Yes, less than 30 hours	37	51.4	19	66.95	15.84
No	69	42.0	29	63.17	15.44
No response	6	16.7	1	42.17	30.85

Figure 141. Public Insurance Adjuster Percent Passing by Course Taken

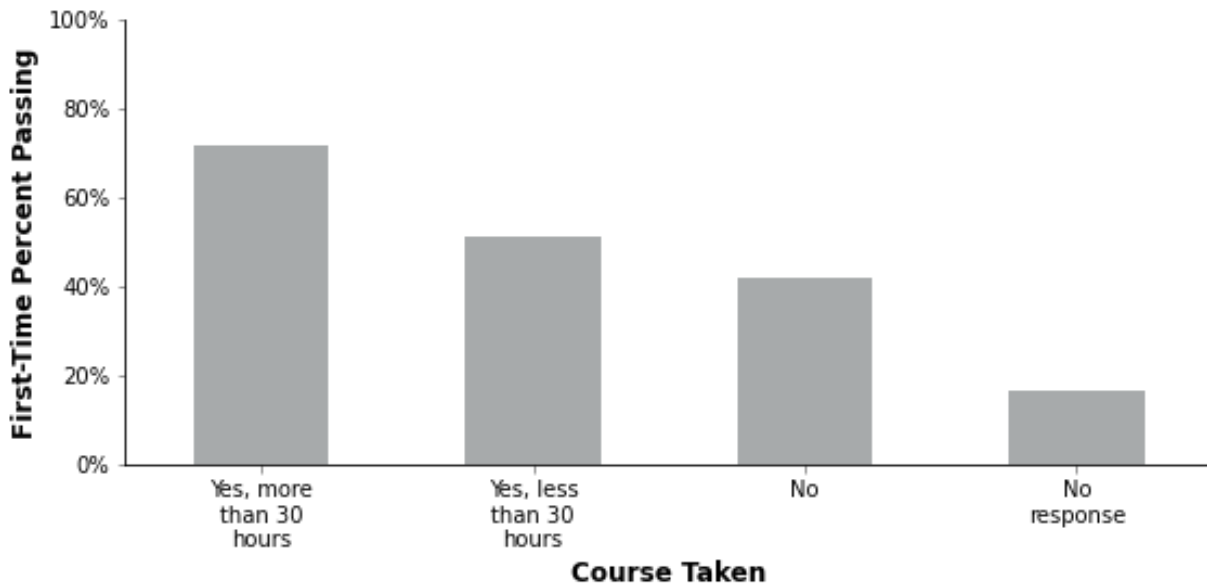


Table 154. Public Insurance Adjuster Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	62	71.0	44	74.42	11.64
Between \$50,000 and \$100,000	89	62.9	56	70.26	12.90
Between \$25,000 and \$50,000	47	44.7	21	64.45	16.43
Less than \$25,000	21	33.3	7	57.19	18.12
No response	10	50.0	5	57.10	30.12

Figure 142. Public Insurance Adjuster Percent Passing by Income Level

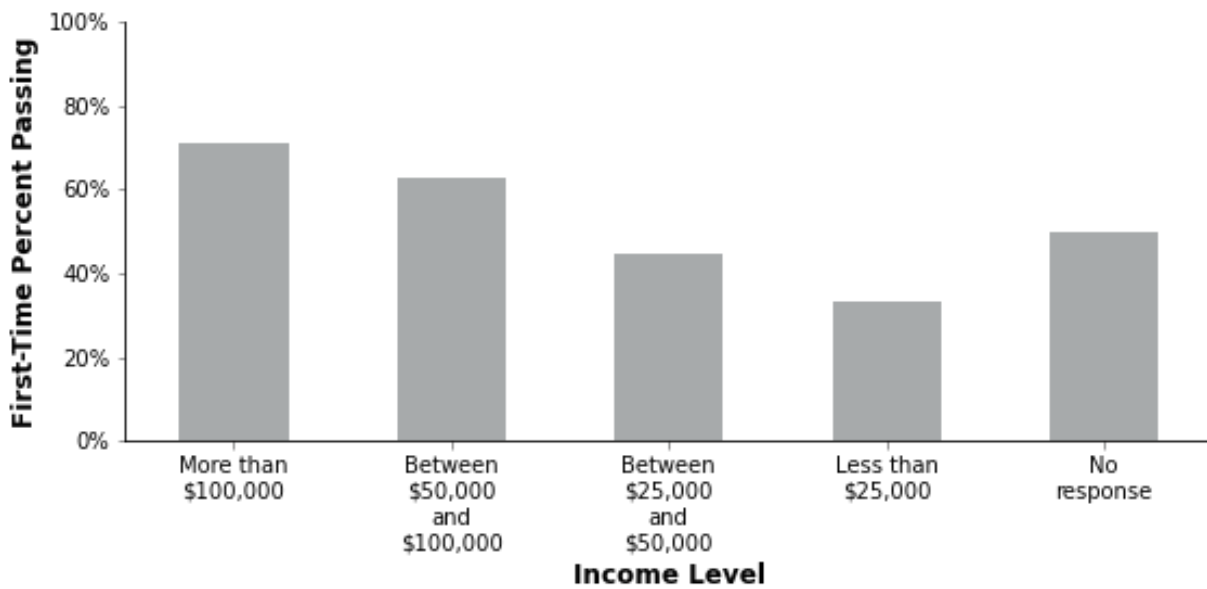


Table 155. Public Insurance Adjuster Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	81	38.3	31	62.23	16.28
Between 31 and 50 hours	72	66.7	48	71.75	13.09
Between 51 and 70 hours	40	77.5	31	73.10	11.42
More than 70 hours	27	70.4	19	75.74	11.18
No response	9	44.4	4	54.67	30.89

Figure 143. Public Insurance Adjuster Percent Passing by Hours Spent Studying

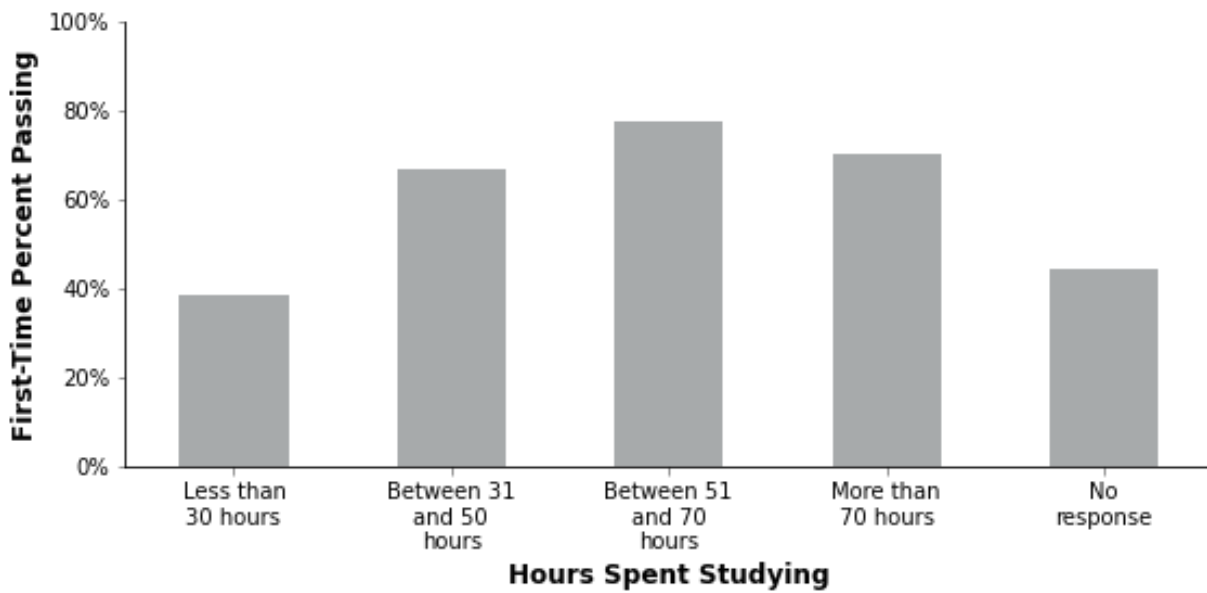


Table 156. Public Insurance Adjuster Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	206	60.7	125	69.79	14.12
Spanish	6	50.0	3	63.67	16.07
Other	4	25.0	1	60.25	7.46
Choose not to respond	4	0.0	0	44.75	29.34
No response	9	44.4	4	54.44	30.69

Figure 144. Public Insurance Adjuster Percent Passing by Primary Language

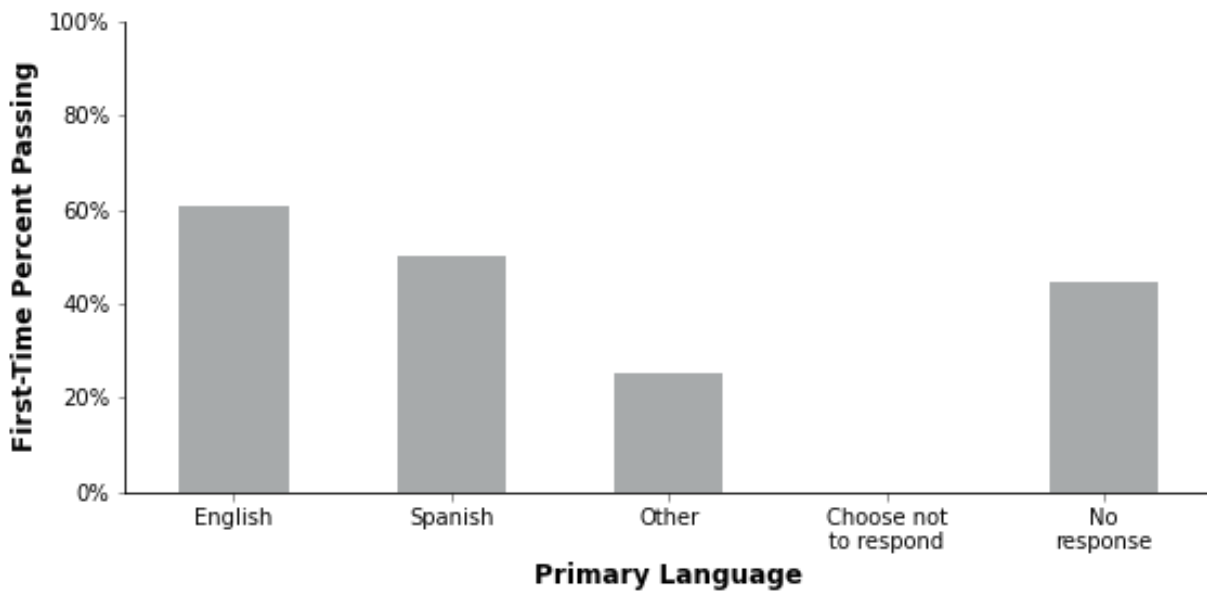


Table 157. Public Insurance Adjuster Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	1	100.0	1	73.00	
High school diploma or equivalent	79	51.9	41	67.14	13.29
Two-year college degree (Associate's degree)	39	53.8	21	66.36	15.68
Four-year college degree (Bachelor's degree)	67	70.1	47	73.18	13.05
Advanced college degree (Master's degree or Doctorate)	15	86.7	13	78.07	12.82
Choose not to respond	20	35.0	7	60.85	19.22
No response	8	37.5	3	51.50	31.42

Figure 145. Public Insurance Adjuster Percent Passing by Education Level

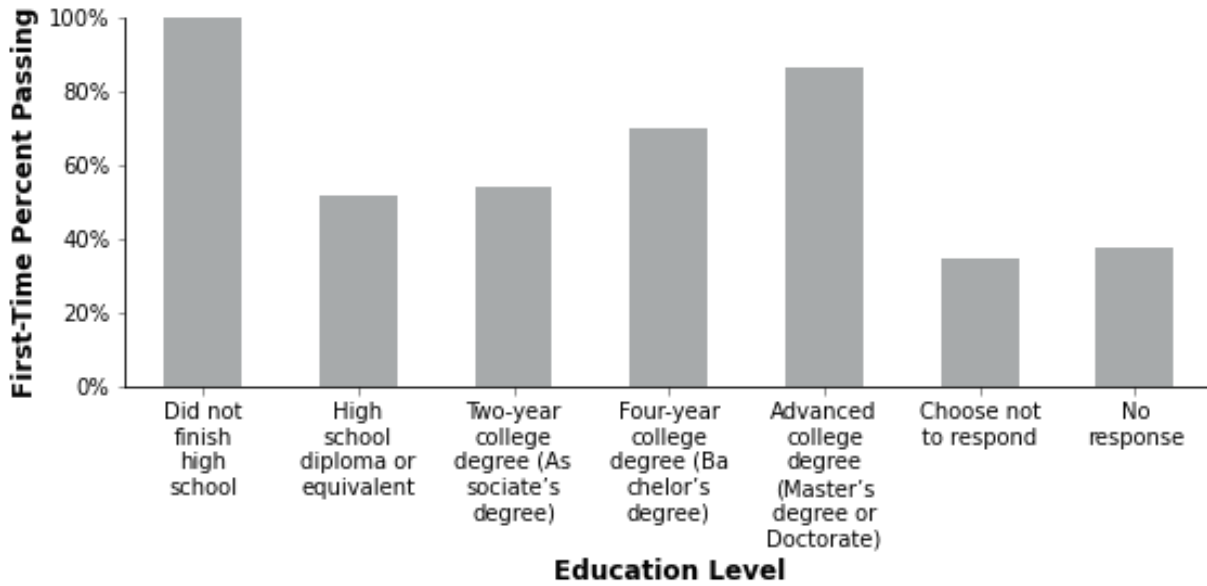


Table 158. Public Insurance Adjuster Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	9	22.2	2	59.22	16.54
I completed an insurance course at a college or university	0	-	-	-	-
I attended classroom preparation from an exam preparation school	11	63.6	7	73.64	11.95
I completed an online course	97	82.5	80	76.13	11.59
I bought and used a study guide or study manual	38	34.2	13	61.82	13.39
I took the exam without taking a course or studying	29	48.3	14	62.55	17.64
Other	34	32.4	11	62.79	12.81
No response	11	54.5	6	58.36	28.81

Figure 146. Public Insurance Adjuster Percent Passing by Preparation Method

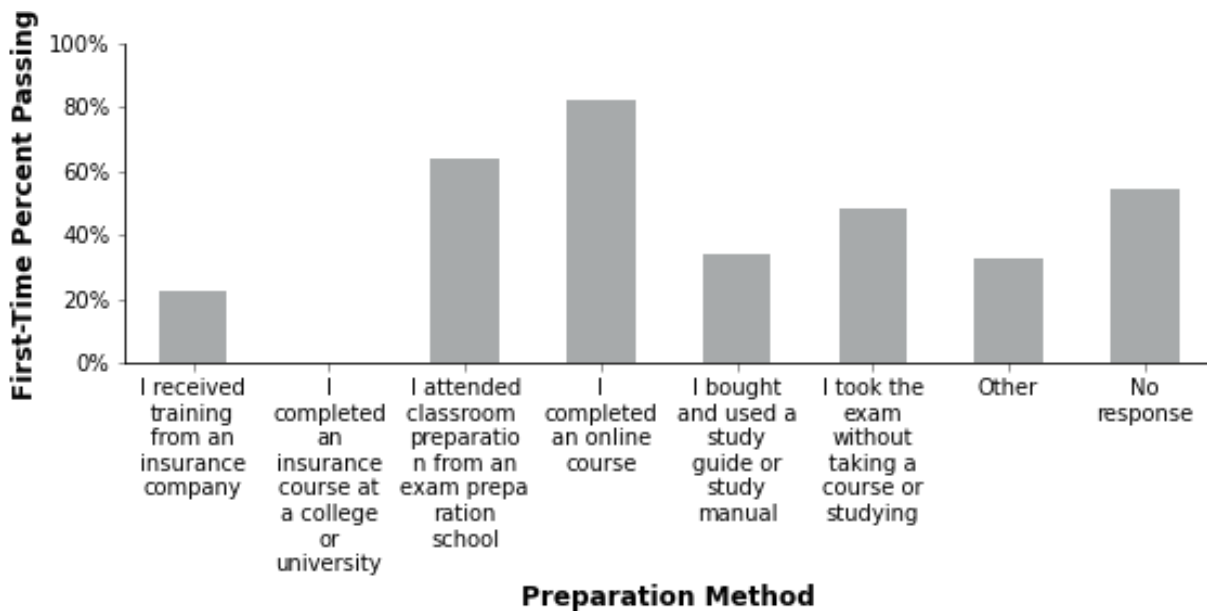


Table 159. Public Insurance Adjuster Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	194	59.8	116	69.47	14.77
Mexico	2	100.0	2	87.00	5.66
the Caribbean	2	50.0	1	69.50	2.12
Central America	3	33.3	1	54.00	20.78
South America	4	75.0	3	68.50	10.02
Spain	0	-	-	-	-
Other	14	35.7	5	62.29	13.78
No response	10	50.0	5	56.90	30.03

Figure 147. Public Insurance Adjuster Percent Passing by National Origin

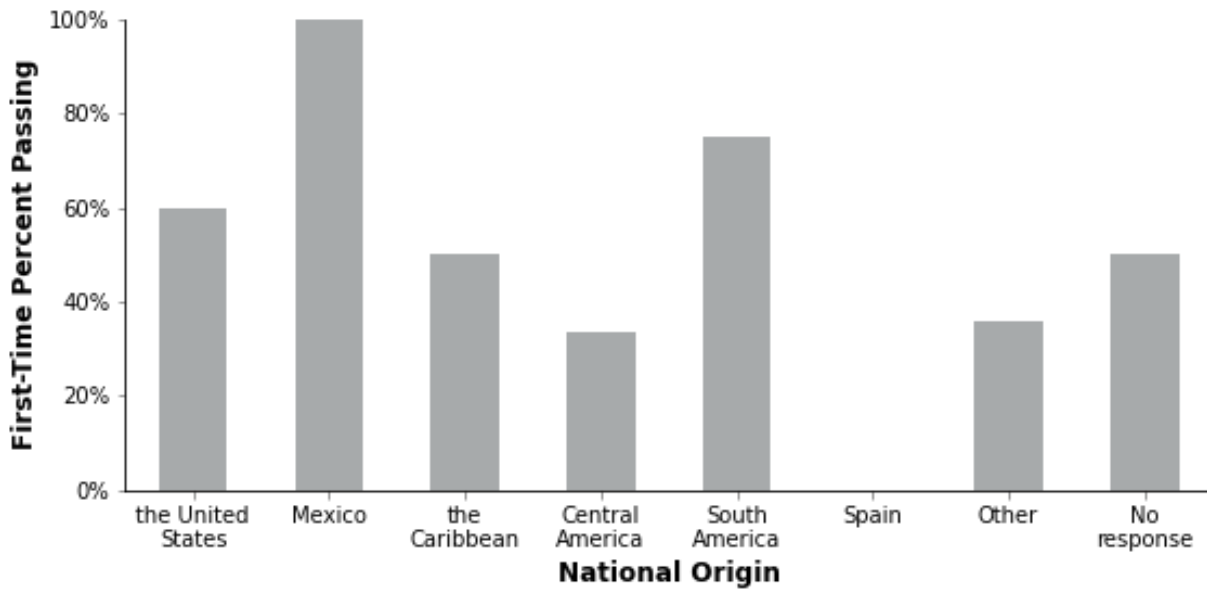


Table 160. Public Insurance Adjuster Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	105	57.1	60	68.83	16.40
Standard Test Center	124	58.9	73	68.07	15.42

Figure 148. Public Insurance Adjuster Percent Passing by Mode of Delivery



Surplus Lines

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 161. Surplus Lines Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	226	81.0	183	76.98	9.54

Table 162. Surplus Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	122	86.9	106	78.63	8.50
Female	96	72.9	70	74.73	10.35
Choose not to respond	5	100.0	5	82.40	8.56
No response	3	66.7	2	72.67	11.24

Figure 149. Surplus Lines Percent Passing by Gender

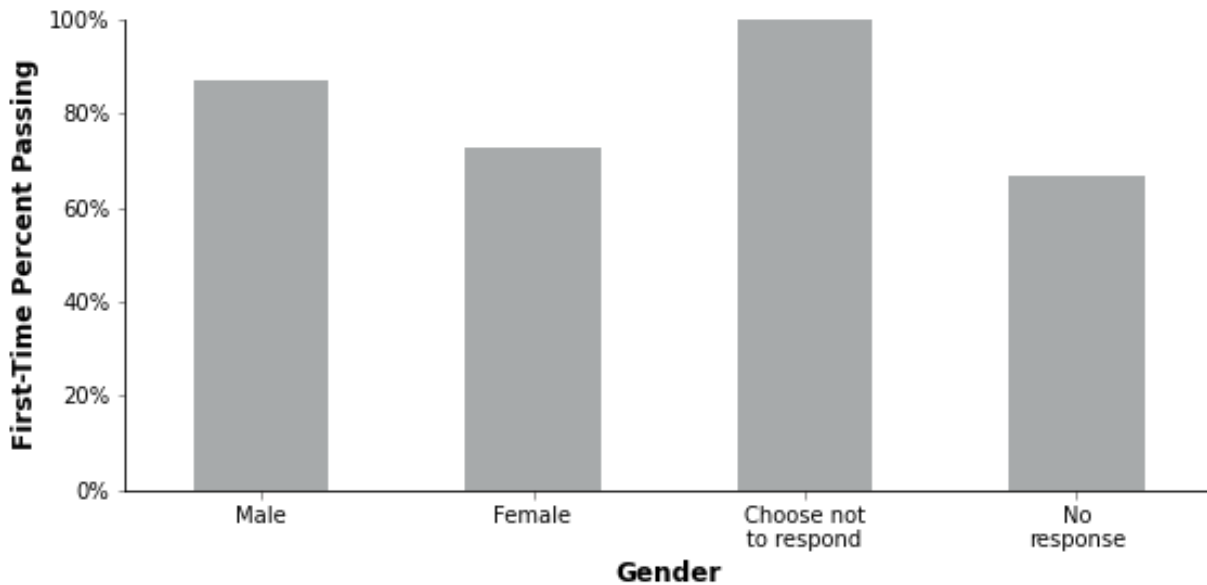


Table 163. Surplus Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	50.0	2	74.50	15.42
Black / African-American	13	69.2	9	73.46	12.24
Hispanic / Latino American	35	68.6	24	75.00	11.29
Native American	1	100.0	1	82.00	
Caucasian / White (non-Hispanic)	148	85.1	126	77.80	8.78
Other	7	85.7	6	75.57	6.83
Choose not to respond	14	85.7	12	77.93	9.58
No response	4	75.0	3	75.75	11.06

Figure 150. Surplus Lines Percent Passing by Ethnicity

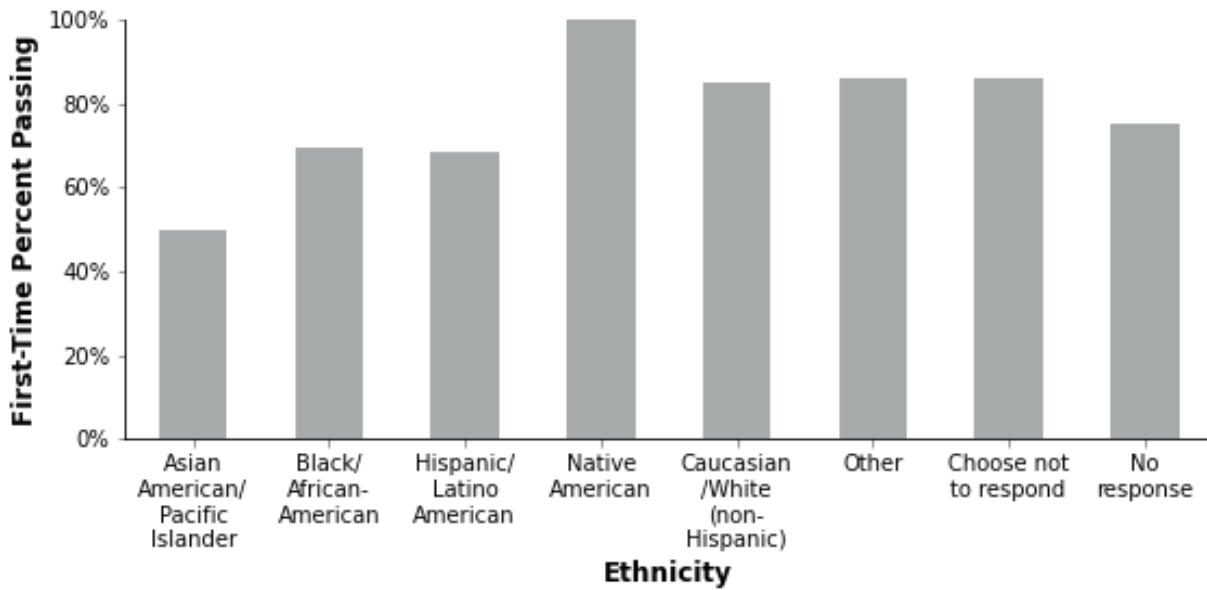


Table 164. Surplus Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	38	71.1	27	74.58	9.67
Yes, less than 30 hours	114	86.0	98	78.26	8.27
No	69	78.3	54	76.17	11.15
No response	5	80.0	4	77.00	9.97

Figure 151. Surplus Lines Percent Passing by Course Taken

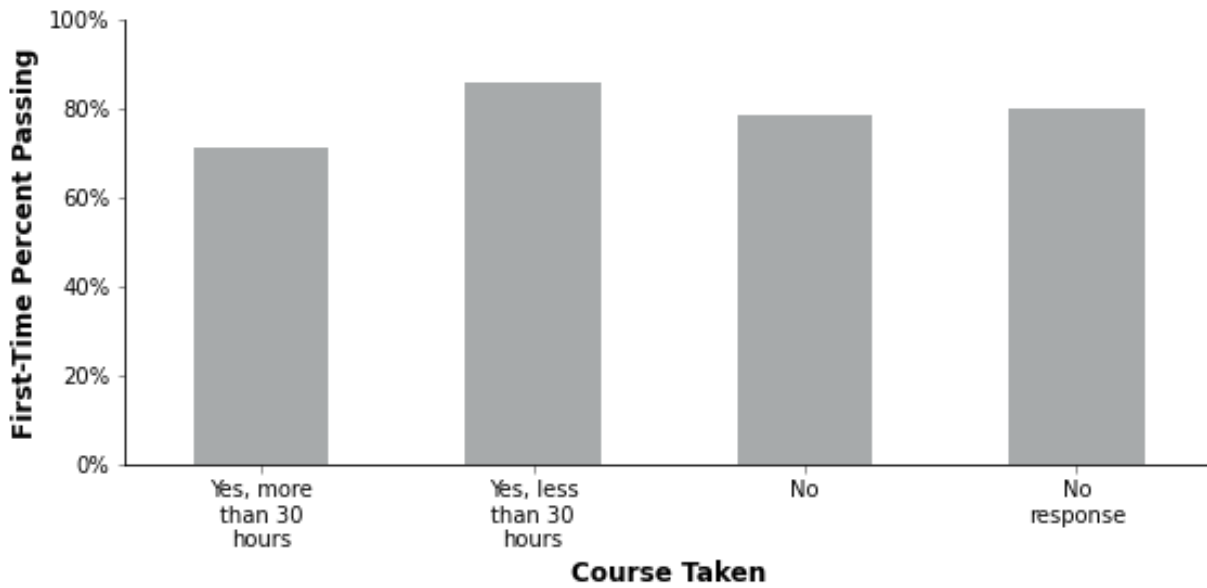


Table 165. Surplus Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	86	96.5	83	80.79	6.64
Between \$50,000 and \$100,000	115	75.7	87	75.63	9.65
Between \$25,000 and \$50,000	15	40.0	6	67.13	10.92
Less than \$25,000	4	75.0	3	72.50	13.82
No response	6	66.7	4	75.83	13.26

Figure 152. Surplus Lines Percent Passing by Income Level

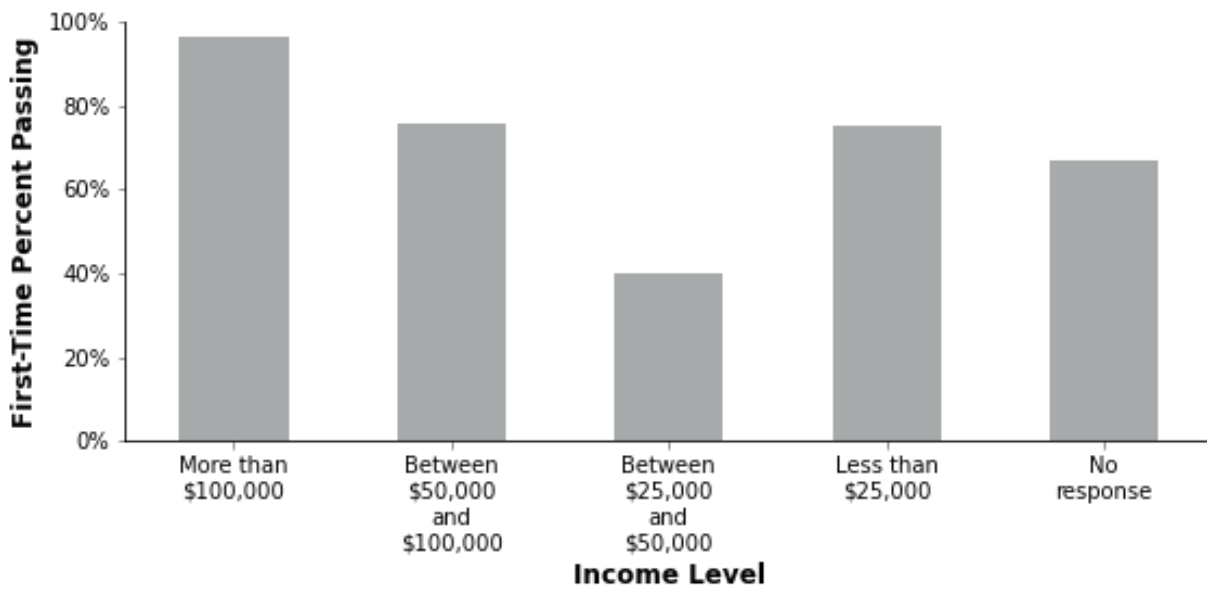


Table 166. Surplus Lines Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	175	82.3	144	77.47	9.53
Between 31 and 50 hours	39	71.8	28	74.28	9.93
Between 51 and 70 hours	6	100.0	6	79.17	5.60
More than 70 hours	1	100.0	1	82.00	
No response	5	80.0	4	77.20	10.11

Figure 153. Surplus Lines Percent Passing by Hours Spent Studying

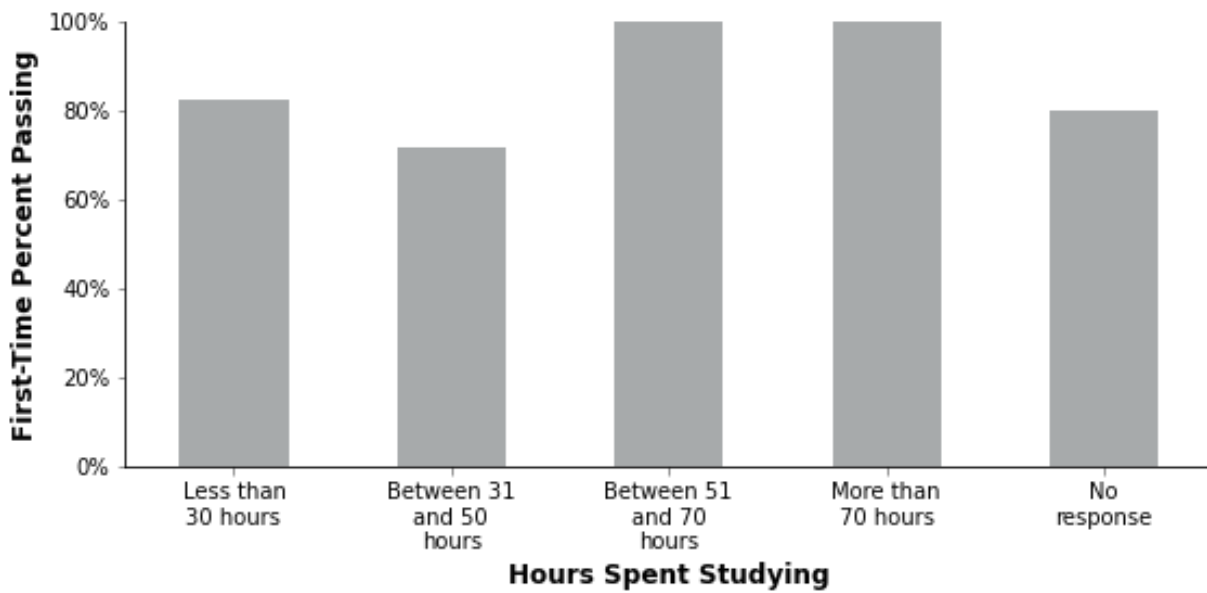


Table 167. Surplus Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	211	80.1	169	76.75	9.64
Spanish	2	100.0	2	83.50	2.12
Other	3	100.0	3	79.33	3.21
Choose not to respond	5	100.0	5	82.40	8.56
No response	5	80.0	4	77.20	10.11

Figure 154. Surplus Lines Percent Passing by Primary Language

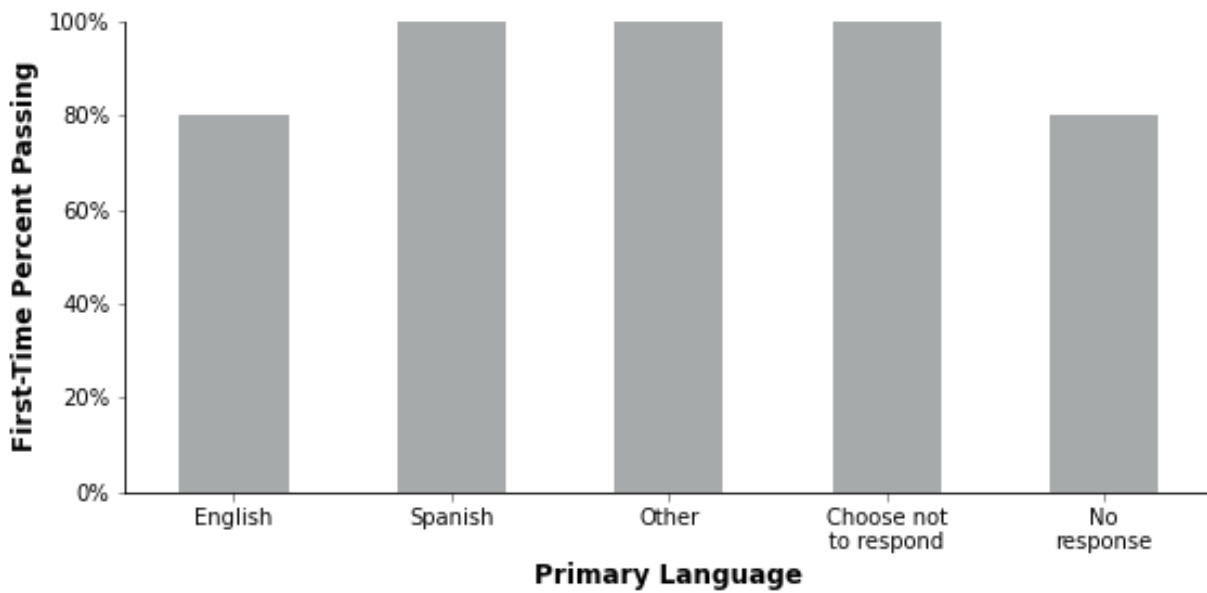


Table 168. Surplus Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	46	69.6	32	73.46	9.59
Two-year college degree (Associate's degree)	17	64.7	11	70.59	11.11
Four-year college degree (Bachelor's degree)	114	85.1	97	78.25	8.58
Advanced college degree (Master's degree or Doctorate)	32	90.6	29	80.63	8.28
Choose not to respond	12	83.3	10	77.58	12.18
No response	5	80.0	4	77.20	10.11

Figure 155. Surplus Lines Percent Passing by Education Level

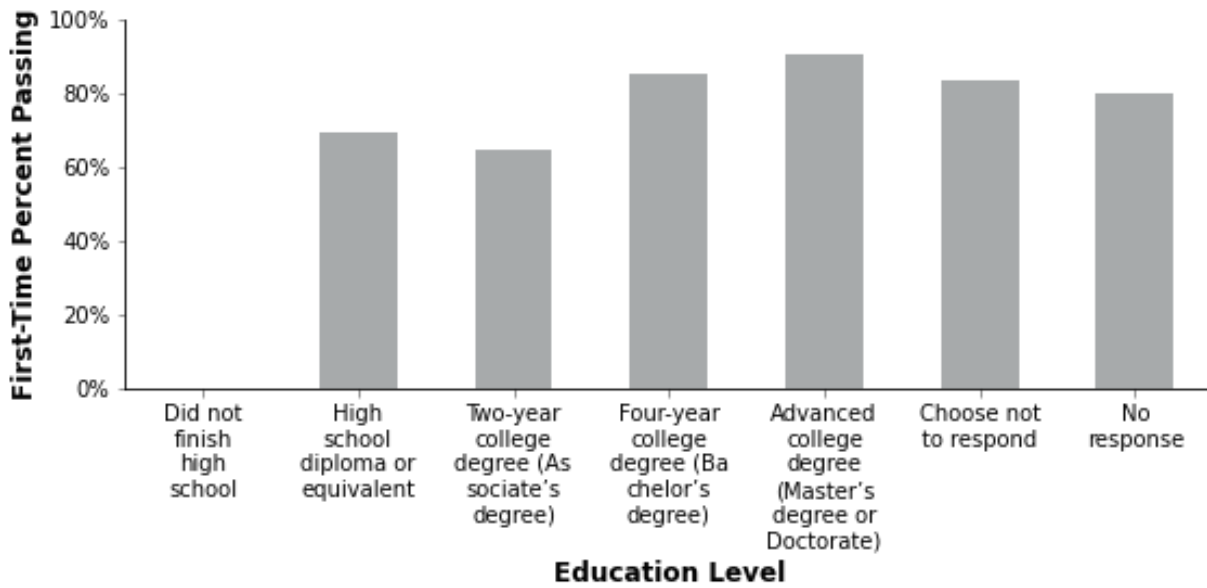


Table 169. Surplus Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	16	87.5	14	76.88	8.15
I completed an insurance course at a college or university	0	-	-	-	-
I attended classroom preparation from an exam preparation school	4	25.0	1	69.50	13.18
I completed an online course	93	87.1	81	78.31	8.57
I bought and used a study guide or study manual	67	76.1	51	76.28	10.50
I took the exam without taking a course or studying	21	76.2	16	74.33	9.01
Other	18	77.8	14	76.00	10.79
No response	7	85.7	6	80.86	10.42

Figure 156. Surplus Lines Percent Passing by Preparation Method

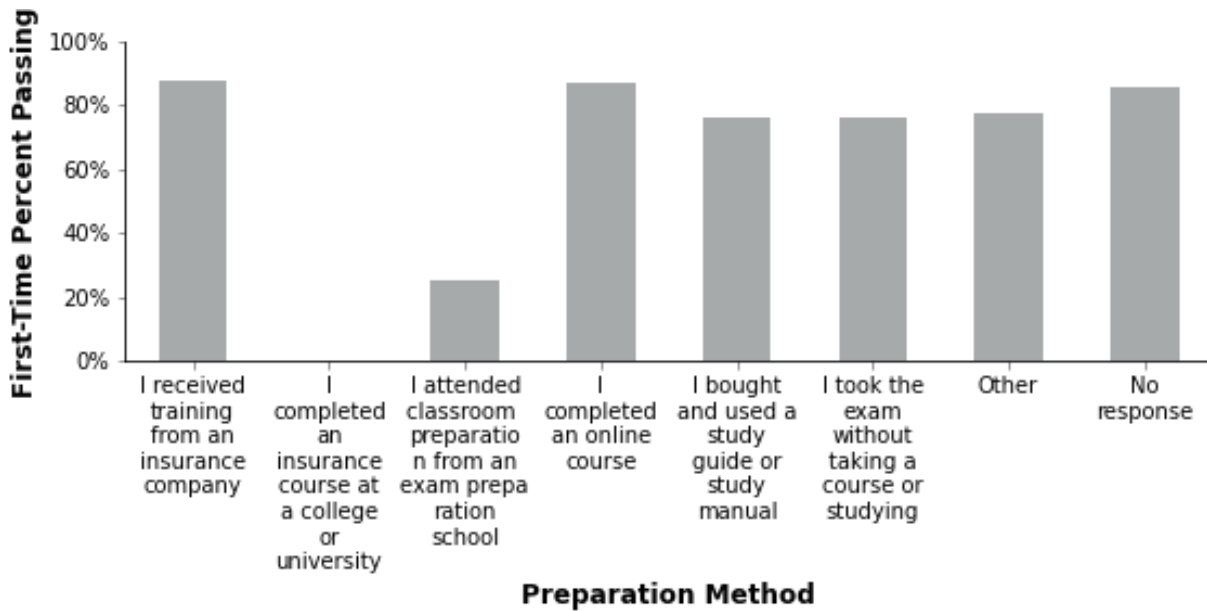


Table 170. Surplus Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	196	79.6	156	76.55	9.67
Mexico	3	100.0	3	84.67	2.52
the Caribbean	1	100.0	1	82.00	
Central America	1	100.0	1	90.00	
South America	2	100.0	2	82.00	0.00
Spain	0	-	-	-	-
Other	17	88.2	15	79.29	8.77
No response	6	83.3	5	76.00	9.51

Figure 157. Surplus Lines Percent Passing by National Origin

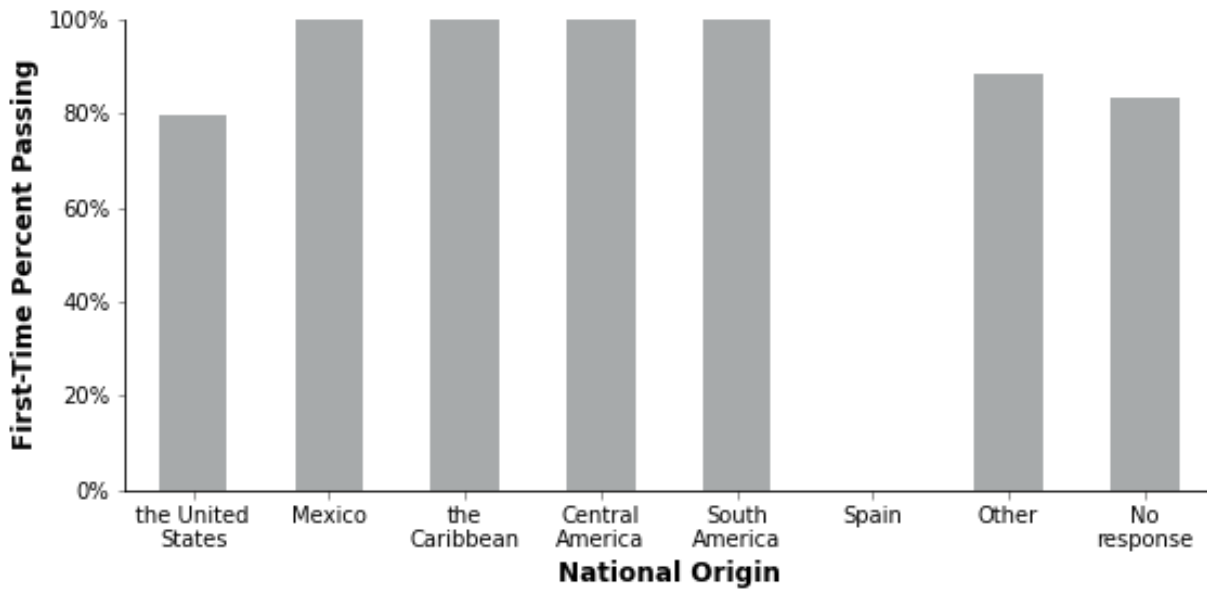


Table 171. Surplus Lines Examinees by Mode of Delivery

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Online Proctored	75	80.0	60	76.81	10.12
Standard Test Center	151	81.5	123	77.06	9.28

Figure 158. Surplus Lines Percent Passing by Mode of Delivery



Texas-Specific Operational Item Statistics

Results in this section of the report are based on the Texas-specific items. Table 172 shows the number of Texas-specific items delivered to each candidate.

Table 172. Number of Texas-Specific Items

Exam Series Code	Exam Title	Number of Items
TX-Adj	Adjuster - All Lines	150
TX-PCAdj	Adjuster - Property and Casualty	150
TX-WCAdj	Adjuster - Workers Compensation	60
TX-LAH	General Lines - Life, Accident and Health	30
TX-PropCas	General Lines - Property and Casualty	30
TX-Life	Life Agent	30
TX-LL	Limited Lines	50
TX-MGA	Managing General Agent	150
TX-PLPropCas	Personal Lines Property and Casualty	25
TX-PCRM	Property and Casualty Risk Manager	100
TX-PubAdj	Public Insurance Adjuster	100
TX-Surplus	Surplus Lines	60

Table 173 – Table 217 indicate the number (*N*) of candidates who completed at least one Texas-specific item, the average proportion correct for these items on the test, and the average corrected item-total correlations. These results are presented for all candidates as well as partitioned by self-reported ethnicity, gender, and national origin.

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

Adjuster - All Lines

Table 173. Adjuster - All Lines Examinees by Form

		Form L* ³
First-Time	<i>N</i>	589
	Average proportion correct	0.67
	Average corrected item-total correlations	0.29

Table 174. Adjuster - All Lines Examinees by Ethnicity within Form

		Form L*
Asian American / Pacific Islander	<i>N</i>	18
	Average proportion correct	0.63
	Average corrected item-total correlations	0.39
Black / African-American	<i>N</i>	162
	Average proportion correct	0.62
	Average corrected item-total correlations	0.28
Hispanic / Latino American	<i>N</i>	80
	Average proportion correct	0.63
	Average corrected item-total correlations	0.29
Native American	<i>N</i>	4
	Average proportion correct	0.63
	Average corrected item-total correlations	0.31
Caucasian / White (non-Hispanic)	<i>N</i>	228
	Average proportion correct	0.72
	Average corrected item-total correlations	0.23
Other	<i>N</i>	20
	Average proportion correct	0.67
	Average corrected item-total correlations	0.29
Choose not to respond	<i>N</i>	52
	Average proportion correct	0.65
	Average corrected item-total correlations	0.27
No response	<i>N</i>	25
	Average proportion correct	0.51
	Average corrected item-total correlations	0.40

³ Forms marked with an asterisk (*) were administered in Standard Test Center as well as Online Proctored settings.

Table 175. Adjuster - All Lines Examinees by Gender within Form

		Form L*
Male	<i>N</i>	292
	Average proportion correct	0.68
	Average corrected item-total correlations	0.30
Female	<i>N</i>	258
	Average proportion correct	0.65
	Average corrected item-total correlations	0.27
Choose not to respond	<i>N</i>	17
	Average proportion correct	0.72
	Average corrected item-total correlations	0.29
No response	<i>N</i>	22
	Average proportion correct	0.49
	Average corrected item-total correlations	0.35

Table 176. Adjuster - All Lines Examinees by National Origin within Form

		Form L*
the United States	<i>N</i>	496
	Average proportion correct	0.68
	Average corrected item-total correlations	0.27
Mexico	<i>N</i>	6
	Average proportion correct	0.59
	Average corrected item-total correlations	0.15
the Caribbean	<i>N</i>	1
	Average proportion correct	0.62
	Average corrected item-total correlations	
Central America	<i>N</i>	4
	Average proportion correct	0.61
	Average corrected item-total correlations	0.34
South America	<i>N</i>	5
	Average proportion correct	0.77
	Average corrected item-total correlations	0.21
Spain	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Other	<i>N</i>	44
	Average proportion correct	0.58
	Average corrected item-total correlations	0.33
No response	<i>N</i>	33
	Average proportion correct	0.54
	Average corrected item-total correlations	0.41

Adjuster - Property and Casualty

Table 177. Adjuster - Property and Casualty Examinees by Form

		Form L*
First-Time	<i>N</i>	192
	Average proportion correct	0.69
	Average corrected item-total correlations	0.26

Table 178. Adjuster - Property and Casualty Examinees by Ethnicity within Form

		Form L*
Asian American / Pacific Islander	<i>N</i>	6
	Average proportion correct	0.71
	Average corrected item-total correlations	0.19
Black / African-American	<i>N</i>	42
	Average proportion correct	0.67
	Average corrected item-total correlations	0.26
Hispanic / Latino American	<i>N</i>	38
	Average proportion correct	0.63
	Average corrected item-total correlations	0.29
Native American	<i>N</i>	1
	Average proportion correct	0.71
	Average corrected item-total correlations	
Caucasian / White (non-Hispanic)	<i>N</i>	88
	Average proportion correct	0.73
	Average corrected item-total correlations	0.24
Other	<i>N</i>	3
	Average proportion correct	0.70
	Average corrected item-total correlations	0.53
Choose not to respond	<i>N</i>	13
	Average proportion correct	0.69
	Average corrected item-total correlations	0.21
No response	<i>N</i>	1
	Average proportion correct	0.59
	Average corrected item-total correlations	

Table 179. Adjuster - Property and Casualty Examinees by Gender within Form

		Form L*
Male	<i>N</i>	101
	Average proportion correct	0.70
	Average corrected item-total correlations	0.26
Female	<i>N</i>	84
	Average proportion correct	0.69
	Average corrected item-total correlations	0.27
Choose not to respond	<i>N</i>	6
	Average proportion correct	0.71
	Average corrected item-total correlations	0.21
No response	<i>N</i>	1
	Average proportion correct	0.59
	Average corrected item-total correlations	

Table 180. Adjuster - Property and Casualty Examinees by National Origin within Form

		Form L*
the United States	<i>N</i>	169
	Average proportion correct	0.69
	Average corrected item-total correlations	0.26
Mexico	<i>N</i>	3
	Average proportion correct	0.66
	Average corrected item-total correlations	0.44
the Caribbean	<i>N</i>	1
	Average proportion correct	0.73
	Average corrected item-total correlations	
Central America	<i>N</i>	3
	Average proportion correct	0.52
	Average corrected item-total correlations	-0.05
South America	<i>N</i>	2
	Average proportion correct	0.74
	Average corrected item-total correlations	
Spain	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Other	<i>N</i>	11
	Average proportion correct	0.71
	Average corrected item-total correlations	0.32
No response	<i>N</i>	3
	Average proportion correct	0.69
	Average corrected item-total correlations	0.12

Adjuster - Workers Compensation

Table 181. Adjuster - Workers Compensation Examinees by Form

		Form L*
First-Time	<i>N</i>	93
	Average proportion correct	0.76
	Average corrected item-total correlations	0.22

Table 182. Adjuster - Workers Compensation Examinees by Ethnicity within Form

		Form L*
Asian American / Pacific Islander	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Black / African-American	<i>N</i>	21
	Average proportion correct	0.72
	Average corrected item-total correlations	0.26
Hispanic / Latino American	<i>N</i>	13
	Average proportion correct	0.73
	Average corrected item-total correlations	0.17
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	0.79
	Average corrected item-total correlations	0.21
Other	<i>N</i>	1
	Average proportion correct	0.73
	Average corrected item-total correlations	
Choose not to respond	<i>N</i>	3
	Average proportion correct	0.79
	Average corrected item-total correlations	-0.25
No response	<i>N</i>	1
	Average proportion correct	0.77
	Average corrected item-total correlations	

Table 183. Adjuster - Workers Compensation Examinees by Gender within Form

		Form L*
Male	<i>N</i>	24
	Average proportion correct	0.76
	Average corrected item-total correlations	0.27
Female	<i>N</i>	67
	Average proportion correct	0.76
	Average corrected item-total correlations	0.21
Choose not to respond	<i>N</i>	1
	Average proportion correct	0.85
	Average corrected item-total correlations	
No response	<i>N</i>	1
	Average proportion correct	0.77
	Average corrected item-total correlations	

Table 184. Adjuster - Workers Compensation Examinees by National Origin within Form

		Form L*
the United States	<i>N</i>	86
	Average proportion correct	0.76
	Average corrected item-total correlations	0.23
Mexico	<i>N</i>	0
	Average proportion correct	
	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	0.68
	Average corrected item-total correlations	
South America	<i>N</i>	1
	Average proportion correct	0.78
	Average corrected item-total correlations	
Spain	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Other	<i>N</i>	4
	Average proportion correct	0.76
	Average corrected item-total correlations	0.22
No response	<i>N</i>	1
	Average proportion correct	0.77
	Average corrected item-total correlations	

General Lines - Life, Accident and Health

Table 185. General Lines - Life, Accident and Health Examinees by Form

		Form				Total
		JJ	KK	LL	MK [†]	
First-Time	<i>N</i>	6,489	6,564	6,392	6,832	26,277
	Average proportion correct	0.75	0.76	0.75	0.79	0.76
	Average corrected item-total correlations	0.25	0.25	0.27	0.25	0.26

[†]Online Proctored form

Table 186. General Lines - Life, Accident and Health Examinees by Ethnicity within Form

		Form				Total
		JJ	KK	LL	MK [†]	
Asian American / Pacific Islander	<i>N</i>	389	402	385	392	1,568
	Average proportion correct	0.76	0.74	0.76	0.78	0.76
	Average corrected item-total correlations	0.27	0.30	0.32	0.27	0.29
Black / African-American	<i>N</i>	1,594	1,608	1,552	1,317	6,071
	Average proportion correct	0.72	0.73	0.72	0.75	0.73
	Average corrected item-total correlations	0.25	0.24	0.27	0.27	0.26
Hispanic / Latino American	<i>N</i>	1,770	1,768	1,699	1,734	6,971
	Average proportion correct	0.73	0.75	0.73	0.79	0.74
	Average corrected item-total correlations	0.24	0.23	0.27	0.28	0.26
Native American	<i>N</i>	36	41	36	27	140
	Average proportion correct	0.76	0.78	0.75	0.78	0.76
	Average corrected item-total correlations	0.21	0.15	0.30	0.30	0.24
Caucasian / White (non-Hispanic)	<i>N</i>	2,061	2,091	2,073	2,499	8,724
	Average proportion correct	0.79	0.81	0.80	0.81	0.80
	Average corrected item-total correlations	0.21	0.21	0.23	0.19	0.21
Other	<i>N</i>	260	271	252	315	1,098
	Average proportion correct	0.73	0.72	0.73	0.77	0.74
	Average corrected item-total correlations	0.24	0.25	0.26	0.25	0.25
Choose not to respond	<i>N</i>	303	327	334	339	1,303
	Average proportion correct	0.76	0.77	0.77	0.79	0.77
	Average corrected item-total correlations	0.24	0.23	0.27	0.27	0.25
No response	<i>N</i>	76	56	61	209	402
	Average proportion correct	0.69	0.70	0.71	0.77	0.72
	Average corrected item-total correlations	0.34	0.31	0.30	0.26	0.30

[†]Online Proctored form

Table 187. General Lines - Life, Accident and Health Examinees by Gender within Form

		Form				Total
		JJ	KK	LL	MK [†]	
Male	<i>N</i>	2,823	2,796	2,748	3,064	11,431
	Average proportion correct	0.76	0.77	0.76	0.79	0.77
	Average corrected item-total correlations	0.26	0.26	0.27	0.25	0.26
Female	<i>N</i>	3,534	3,656	3,506	3,488	14,184
	Average proportion correct	0.74	0.76	0.75	0.79	0.75
	Average corrected item-total correlations	0.24	0.24	0.27	0.26	0.25
Choose not to respond	<i>N</i>	76	75	85	89	325
	Average proportion correct	0.75	0.79	0.73	0.80	0.76
	Average corrected item-total correlations	0.24	0.18	0.30	0.29	0.27
No response	<i>N</i>	56	37	53	191	337
	Average proportion correct	0.69	0.74	0.71	0.76	0.72
	Average corrected item-total correlations	0.37	0.28	0.31	0.21	0.30

[†] Online Proctored form

Table 188. General Lines - Life, Accident and Health Examinees by National Origin within Form

		Form				Total
		JJ	KK	LL	MK [†]	
the United States	<i>N</i>	5,037	5,206	4,950	4,912	20,105
	Average proportion correct	0.76	0.77	0.76	0.79	0.76
	Average corrected item-total correlations	0.24	0.23	0.27	0.24	0.25
Mexico	<i>N</i>	228	195	207	182	812
	Average proportion correct	0.73	0.74	0.73	0.80	0.74
	Average corrected item-total correlations	0.24	0.25	0.24	0.32	0.25
the Caribbean	<i>N</i>	53	37	43	74	207
	Average proportion correct	0.74	0.78	0.77	0.82	0.77
	Average corrected item-total correlations	0.30	0.19	0.18	0.35	0.26
Central America	<i>N</i>	49	26	37	71	183
	Average proportion correct	0.74	0.73	0.72	0.82	0.75
	Average corrected item-total correlations	0.29	0.26	0.27	0.38	0.30
South America	<i>N</i>	52	48	58	318	476
	Average proportion correct	0.74	0.79	0.75	0.83	0.78
	Average corrected item-total correlations	0.27	0.26	0.29	0.30	0.28
Spain	<i>N</i>	3	3	2	6	14
	Average proportion correct	0.80	0.89	0.85	0.83	0.83
	Average corrected item-total correlations	0.17	0.30		0.21	0.15
Other	<i>N</i>	931	940	970	964	3,805
	Average proportion correct	0.73	0.73	0.73	0.77	0.74
	Average corrected item-total correlations	0.27	0.28	0.29	0.27	0.28
No response	<i>N</i>	136	109	125	305	675
	Average proportion correct	0.71	0.72	0.73	0.76	0.73
	Average corrected item-total correlations	0.30	0.32	0.27	0.28	0.29

[†]Online Proctored form

General Lines - Property and Casualty

Table 189. General Lines - Property and Casualty Examinees by Form

		Form				Total
		DH	EI	FJ	GI [†]	
First-Time	<i>N</i>	3,323	3,292	3,235	2,554	12,404
	Average proportion correct	0.71	0.71	0.72	0.73	0.71
	Average corrected item-total correlations	0.21	0.21	0.22	0.21	0.21

[†]Online Proctored form

Table 190. General Lines - Property and Casualty Examinees by Ethnicity within Form

		Form				Total
		DH	EI	FJ	GI [†]	
Asian American / Pacific Islander	<i>N</i>	111	112	104	104	431
	Average proportion correct	0.69	0.73	0.72	0.72	0.71
	Average corrected item-total correlations	0.26	0.23	0.21	0.28	0.24
Black / African-American	<i>N</i>	419	433	406	236	1,494
	Average proportion correct	0.70	0.70	0.71	0.72	0.70
	Average corrected item-total correlations	0.17	0.17	0.20	0.22	0.19
Hispanic / Latino American	<i>N</i>	1,233	1,239	1,214	723	4,409
	Average proportion correct	0.68	0.69	0.69	0.71	0.69
	Average corrected item-total correlations	0.20	0.23	0.23	0.21	0.22
Native American	<i>N</i>	13	20	25	23	81
	Average proportion correct	0.72	0.73	0.80	0.74	0.75
	Average corrected item-total correlations	0.19	0.10	0.19	0.20	0.18
Caucasian / White (non-Hispanic)	<i>N</i>	1,296	1,235	1,230	1,179	4,940
	Average proportion correct	0.74	0.74	0.75	0.74	0.74
	Average corrected item-total correlations	0.19	0.18	0.18	0.19	0.18
Other	<i>N</i>	104	82	91	88	365
	Average proportion correct	0.67	0.70	0.72	0.73	0.70
	Average corrected item-total correlations	0.24	0.17	0.18	0.16	0.19
Choose not to respond	<i>N</i>	117	142	134	147	540
	Average proportion correct	0.72	0.71	0.72	0.75	0.72
	Average corrected item-total correlations	0.22	0.21	0.24	0.24	0.23
No response	<i>N</i>	30	29	31	54	144
	Average proportion correct	0.69	0.70	0.69	0.69	0.69
	Average corrected item-total correlations	0.35	0.26	0.23	0.26	0.27

[†]Online Proctored form

Table 191. General Lines - Property and Casualty Examinees by Gender within Form

		Form				Total
		DH	EI	FJ	GI [†]	
Male	<i>N</i>	1,200	1,166	1,127	1,018	4,511
	Average proportion correct	0.74	0.74	0.74	0.74	0.74
	Average corrected item-total correlations	0.20	0.20	0.21	0.23	0.21
Female	<i>N</i>	2,067	2,065	2,057	1,444	7,633
	Average proportion correct	0.69	0.70	0.70	0.72	0.70
	Average corrected item-total correlations	0.21	0.20	0.22	0.19	0.21
Choose not to respond	<i>N</i>	32	45	32	42	151
	Average proportion correct	0.74	0.74	0.75	0.73	0.74
	Average corrected item-total correlations	0.18	0.23	0.21	0.25	0.20
No response	<i>N</i>	24	16	19	50	109
	Average proportion correct	0.67	0.72	0.73	0.66	0.69
	Average corrected item-total correlations	0.37	0.25	0.29	0.24	0.29

[†] Online Proctored form

Table 192. General Lines - Property and Casualty Examinees by National Origin within Form

		Form				Total
		DH	EI	FJ	GI [†]	
the United States	<i>N</i>	2,853	2,848	2,767	2,150	10,618
	Average proportion correct	0.71	0.71	0.72	0.73	0.71
	Average corrected item-total correlations	0.20	0.20	0.21	0.20	0.20
Mexico	<i>N</i>	151	144	171	64	530
	Average proportion correct	0.69	0.69	0.69	0.70	0.69
	Average corrected item-total correlations	0.19	0.25	0.26	0.14	0.22
the Caribbean	<i>N</i>	23	18	12	17	70
	Average proportion correct	0.68	0.77	0.72	0.73	0.71
	Average corrected item-total correlations	0.26	0.27	0.19	0.26	0.24
Central America	<i>N</i>	23	21	23	19	86
	Average proportion correct	0.68	0.67	0.66	0.72	0.68
	Average corrected item-total correlations	0.24	0.27	0.20	0.23	0.23
South America	<i>N</i>	31	33	39	31	134
	Average proportion correct	0.68	0.70	0.71	0.78	0.71
	Average corrected item-total correlations	0.31	0.15	0.18	0.19	0.23
Spain	<i>N</i>	1	4	1	2	8
	Average proportion correct	0.57	0.82	0.87	0.57	0.72
	Average corrected item-total correlations		0.31			0.35
Other	<i>N</i>	190	173	164	180	707
	Average proportion correct	0.70	0.71	0.71	0.73	0.71
	Average corrected item-total correlations	0.27	0.25	0.25	0.25	0.26
No response	<i>N</i>	51	51	58	91	251
	Average proportion correct	0.69	0.67	0.72	0.70	0.70
	Average corrected item-total correlations	0.30	0.22	0.22	0.28	0.25

[†]Online Proctored form

Life Agent

Table 193. Life Agent Examinees by Form

		Form				Total
		OM	PN	QO	RN [†]	
First-Time	<i>N</i>	4,869	4,781	5,003	4,624	19,277
	Average proportion correct	0.71	0.71	0.72	0.79	0.72
	Average corrected item-total correlations	0.29	0.30	0.30	0.28	0.30

[†]Online Proctored form

Table 194. Life Agent Examinees by Ethnicity within Form

		Form				Total
		OM	PN	QO	RN [†]	
Asian American / Pacific Islander	<i>N</i>	248	251	272	356	1,127
	Average proportion correct	0.74	0.76	0.74	0.82	0.76
	Average corrected item-total correlations	0.29	0.30	0.36	0.30	0.32
Black / African-American	<i>N</i>	1,612	1,539	1,621	1,727	6,499
	Average proportion correct	0.71	0.73	0.73	0.80	0.73
	Average corrected item-total correlations	0.26	0.27	0.29	0.26	0.27
Hispanic / Latino American	<i>N</i>	1,866	1,898	1,959	1,017	6,740
	Average proportion correct	0.67	0.67	0.68	0.74	0.68
	Average corrected item-total correlations	0.28	0.29	0.29	0.28	0.29
Native American	<i>N</i>	21	24	25	20	90
	Average proportion correct	0.67	0.78	0.66	0.82	0.71
	Average corrected item-total correlations	0.20	0.33	0.28	0.26	0.25
Caucasian / White (non-Hispanic)	<i>N</i>	683	661	681	877	2,902
	Average proportion correct	0.78	0.78	0.78	0.82	0.79
	Average corrected item-total correlations	0.30	0.28	0.29	0.28	0.29
Other	<i>N</i>	195	182	217	222	816
	Average proportion correct	0.72	0.73	0.73	0.77	0.73
	Average corrected item-total correlations	0.29	0.32	0.36	0.29	0.32
Choose not to respond	<i>N</i>	208	202	194	215	819
	Average proportion correct	0.75	0.75	0.74	0.81	0.75
	Average corrected item-total correlations	0.29	0.29	0.27	0.28	0.28
No response	<i>N</i>	36	24	34	190	284
	Average proportion correct	0.65	0.65	0.63	0.81	0.69
	Average corrected item-total correlations	0.35	0.27	0.37	0.34	0.35

[†]Online Proctored form

Table 195. Life Agent Examinees by Gender within Form

		Form				Total
		OM	PN	QO	RN [†]	
Male	<i>N</i>	1,899	1,965	2,039	1,952	7,855
	Average proportion correct	0.72	0.73	0.73	0.81	0.74
	Average corrected item-total correlations	0.30	0.32	0.31	0.28	0.31
Female	<i>N</i>	2,914	2,758	2,897	2,448	11,017
	Average proportion correct	0.70	0.70	0.71	0.78	0.71
	Average corrected item-total correlations	0.28	0.28	0.30	0.28	0.29
Choose not to respond	<i>N</i>	32	40	37	44	153
	Average proportion correct	0.71	0.74	0.68	0.80	0.72
	Average corrected item-total correlations	0.25	0.33	0.35	0.24	0.30
No response	<i>N</i>	24	18	30	180	252
	Average proportion correct	0.64	0.61	0.65	0.80	0.70
	Average corrected item-total correlations	0.37	0.19	0.32	0.34	0.34

[†] Online Proctored form

Table 196. Life Agent Examinees by National Origin within Form

		Form				Total
		OM	PN	QO	RN [†]	
the United States	<i>N</i>	3,481	3,511	3,634	2,963	13,589
	Average proportion correct	0.71	0.71	0.71	0.79	0.72
	Average corrected item-total correlations	0.29	0.29	0.30	0.28	0.29
Mexico	<i>N</i>	237	190	215	99	741
	Average proportion correct	0.71	0.69	0.71	0.75	0.71
	Average corrected item-total correlations	0.28	0.28	0.26	0.28	0.27
the Caribbean	<i>N</i>	56	53	42	33	184
	Average proportion correct	0.73	0.72	0.77	0.78	0.74
	Average corrected item-total correlations	0.31	0.32	0.29	0.24	0.30
Central America	<i>N</i>	38	36	47	32	153
	Average proportion correct	0.66	0.65	0.72	0.73	0.69
	Average corrected item-total correlations	0.31	0.39	0.26	0.37	0.31
South America	<i>N</i>	44	49	44	27	164
	Average proportion correct	0.76	0.69	0.78	0.77	0.75
	Average corrected item-total correlations	0.27	0.31	0.30	0.26	0.29
Spain	<i>N</i>	1	0	3	1	5
	Average proportion correct	0.70		0.83	0.93	0.82
	Average corrected item-total correlations			0.91		0.87
Other	<i>N</i>	924	861	937	1,213	3,935
	Average proportion correct	0.72	0.75	0.74	0.81	0.75
	Average corrected item-total correlations	0.29	0.32	0.34	0.29	0.31
No response	<i>N</i>	88	81	81	256	506
	Average proportion correct	0.70	0.71	0.70	0.79	0.73
	Average corrected item-total correlations	0.30	0.30	0.32	0.32	0.31

[†]Online Proctored form

Limited Lines

Table 197. Limited Lines Examinees by Form

		Form L*
First-Time	<i>N</i>	1,978
	Average proportion correct	0.68
	Average corrected item-total correlations	0.26

Table 198. Limited Lines Examinees by Ethnicity within Form

		Form L*
Asian American / Pacific Islander	<i>N</i>	9
	Average proportion correct	0.77
	Average corrected item-total correlations	0.35
Black / African-American	<i>N</i>	68
	Average proportion correct	0.73
	Average corrected item-total correlations	0.26
Hispanic / Latino American	<i>N</i>	1,750
	Average proportion correct	0.68
	Average corrected item-total correlations	0.26
Native American	<i>N</i>	9
	Average proportion correct	0.68
	Average corrected item-total correlations	0.38
Caucasian / White (non-Hispanic)	<i>N</i>	66
	Average proportion correct	0.74
	Average corrected item-total correlations	0.26
Other	<i>N</i>	16
	Average proportion correct	0.70
	Average corrected item-total correlations	0.40
Choose not to respond	<i>N</i>	37
	Average proportion correct	0.67
	Average corrected item-total correlations	0.27
No response	<i>N</i>	23
	Average proportion correct	0.62
	Average corrected item-total correlations	0.19

Table 199. Limited Lines Examinees by Gender within Form

		Form L*
Male	<i>N</i>	284
	Average proportion correct	0.73
	Average corrected item-total correlations	0.28
Female	<i>N</i>	1,667
	Average proportion correct	0.68
	Average corrected item-total correlations	0.26
Choose not to respond	<i>N</i>	11
	Average proportion correct	0.69
	Average corrected item-total correlations	0.32
No response	<i>N</i>	16
	Average proportion correct	0.61
	Average corrected item-total correlations	0.16

Table 200. Limited Lines Examinees by National Origin within Form

		Form L*
the United States	<i>N</i>	1,629
	Average proportion correct	0.68
	Average corrected item-total correlations	0.26
Mexico	<i>N</i>	201
	Average proportion correct	0.71
	Average corrected item-total correlations	0.26
the Caribbean	<i>N</i>	10
	Average proportion correct	0.69
	Average corrected item-total correlations	0.28
Central America	<i>N</i>	37
	Average proportion correct	0.69
	Average corrected item-total correlations	0.37
South America	<i>N</i>	14
	Average proportion correct	0.70
	Average corrected item-total correlations	0.18
Spain	<i>N</i>	1
	Average proportion correct	0.66
	Average corrected item-total correlations	
Other	<i>N</i>	48
	Average proportion correct	0.65
	Average corrected item-total correlations	0.37
No response	<i>N</i>	38
	Average proportion correct	0.65
	Average corrected item-total correlations	0.21

Managing General Agent

Table 201. Managing General Agent Examinees by Form

		Form L*
First-Time	<i>N</i>	67
	Average proportion correct	0.77
	Average corrected item-total correlations	0.22

Table 202. Managing General Agent Examinees by Ethnicity within Form

		Form L*
Asian American / Pacific Islander	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Black / African-American	<i>N</i>	4
	Average proportion correct	0.74
	Average corrected item-total correlations	0.40
Hispanic / Latino American	<i>N</i>	11
	Average proportion correct	0.70
	Average corrected item-total correlations	0.34
Native American	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Caucasian / White (non-Hispanic)	<i>N</i>	46
	Average proportion correct	0.79
	Average corrected item-total correlations	0.16
Other	<i>N</i>	1
	Average proportion correct	0.77
	Average corrected item-total correlations	
Choose not to respond	<i>N</i>	4
	Average proportion correct	0.77
	Average corrected item-total correlations	0.22
No response	<i>N</i>	1
	Average proportion correct	0.79
	Average corrected item-total correlations	

Table 203. Managing General Agent Examinees by Gender within Form

		Form L*
Male	<i>N</i>	43
	Average proportion correct	0.79
	Average corrected item-total correlations	0.21
Female	<i>N</i>	20
	Average proportion correct	0.73
	Average corrected item-total correlations	0.24
Choose not to respond	<i>N</i>	2
	Average proportion correct	0.76
	Average corrected item-total correlations	
No response	<i>N</i>	2
	Average proportion correct	0.73
	Average corrected item-total correlations	

Table 204. Managing General Agent Examinees by National Origin within Form

		Form L*
the United States	<i>N</i>	57
	Average proportion correct	0.77
	Average corrected item-total correlations	0.24
Mexico	<i>N</i>	2
	Average proportion correct	0.68
	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>	4
	Average proportion correct	0.79
	Average corrected item-total correlations	0.06
No response	<i>N</i>	4
	Average proportion correct	0.77
	Average corrected item-total correlations	0.18

Personal Lines Property and Casualty

Table 205. Personal Lines Property and Casualty Examinees by Form

		Form				Total
		CM	FN [†]	GN	HM	
First-Time	<i>N</i>	946	386	966	1,069	3,367
	Average proportion correct	0.75	0.73	0.74	0.75	0.73
	Average corrected item-total correlations	0.20	0.17	0.16	0.20	0.18

[†]Online Proctored form

Table 206. Personal Lines Property and Casualty Examinees by Ethnicity within Form

		Form				Total
		CM	FN [†]	GN	HM	
Asian American / Pacific Islander	<i>N</i>	17	14	25	17	73
	Average proportion correct	0.74	0.67	0.74	0.72	0.71
	Average corrected item-total correlations	0.15	0.14	0.15	0.14	0.14
Black / African-American	<i>N</i>	292	87	306	303	988
	Average proportion correct	0.74	0.71	0.74	0.76	0.73
	Average corrected item-total correlations	0.19	0.17	0.14	0.19	0.16
Hispanic / Latino American	<i>N</i>	386	130	385	451	1,352
	Average proportion correct	0.73	0.72	0.72	0.73	0.72
	Average corrected item-total correlations	0.23	0.14	0.19	0.21	0.19
Native American	<i>N</i>	2	2	5	8	17
	Average proportion correct	0.72	0.64	0.77	0.81	0.75
	Average corrected item-total correlations			-0.16	0.20	0.14
Caucasian / White (non-Hispanic)	<i>N</i>	184	123	181	222	710
	Average proportion correct	0.79	0.75	0.77	0.78	0.77
	Average corrected item-total correlations	0.14	0.14	0.15	0.20	0.16
Other	<i>N</i>	27	6	27	19	79
	Average proportion correct	0.77	0.68	0.77	0.72	0.75
	Average corrected item-total correlations	0.20	0.24	0.13	0.19	0.18
Choose not to respond	<i>N</i>	34	18	33	42	127
	Average proportion correct	0.73	0.70	0.74	0.77	0.73
	Average corrected item-total correlations	0.25	0.46	0.07	0.22	0.25
No response	<i>N</i>	4	6	4	7	21
	Average proportion correct	0.73	0.65	0.74	0.71	0.70
	Average corrected item-total correlations	0.16	0.20	0.34	0.21	0.18

[†]Online Proctored form

Table 207. Personal Lines Property and Casualty Examinees by Gender within Form

		Form				Total
		CM	FN [†]	GN	HM	
Male	<i>N</i>	294	125	293	344	1,056
	Average proportion correct	0.77	0.74	0.75	0.76	0.75
	Average corrected item-total correlations	0.22	0.25	0.16	0.21	0.20
Female	<i>N</i>	645	250	661	699	2,255
	Average proportion correct	0.74	0.72	0.73	0.75	0.73
	Average corrected item-total correlations	0.19	0.14	0.16	0.20	0.17
Choose not to respond	<i>N</i>	4	5	7	19	35
	Average proportion correct	0.74	0.72	0.69	0.76	0.72
	Average corrected item-total correlations	0.23	0.29	0.10	0.20	0.16
No response	<i>N</i>	3	6	5	7	21
	Average proportion correct	0.53	0.70	0.79	0.70	0.69
	Average corrected item-total correlations	0.60	0.09	0.35	0.20	0.28

[†] Online Proctored form

Table 208. Personal Lines Property and Casualty Examinees by National Origin within Form

		Form				Total
		CM	FN [†]	GN	HM	
the United States	<i>N</i>	820	324	854	924	2,922
	Average proportion correct	0.74	0.73	0.74	0.75	0.73
	Average corrected item-total correlations	0.20	0.15	0.16	0.20	0.18
Mexico	<i>N</i>	48	17	42	55	162
	Average proportion correct	0.80	0.69	0.71	0.76	0.74
	Average corrected item-total correlations	0.22	0.31	0.26	0.19	0.23
the Caribbean	<i>N</i>	4	1	4	8	17
	Average proportion correct	0.85	0.72	0.86	0.68	0.78
	Average corrected item-total correlations	0.08		-0.50	0.43	0.35
Central America	<i>N</i>	7	7	7	4	25
	Average proportion correct	0.67	0.76	0.79	0.75	0.73
	Average corrected item-total correlations	0.50	0.03	0.02	0.32	0.22
South America	<i>N</i>	13	4	9	16	42
	Average proportion correct	0.78	0.77	0.78	0.75	0.76
	Average corrected item-total correlations	0.36	0.36	0.15	0.22	0.24
Spain	<i>N</i>	1	0	0	0	1
	Average proportion correct	0.68				0.68
	Average corrected item-total correlations					
Other	<i>N</i>	44	21	39	44	148
	Average proportion correct	0.74	0.68	0.77	0.76	0.74
	Average corrected item-total correlations	0.19	0.10	0.08	0.21	0.16
No response	<i>N</i>	9	12	11	18	50
	Average proportion correct	0.72	0.64	0.75	0.74	0.71
	Average corrected item-total correlations	0.10	0.44	0.22	0.21	0.27

[†]Online Proctored form

Property and Casualty Risk Manager

Table 209. Property and Casualty Risk Manager Examinees by Form

		Form L*
First-Time	<i>N</i>	38
	Average proportion correct	0.67
	Average corrected item-total correlations	0.31

Public Insurance Adjuster

Table 210. Public Insurance Adjuster Examinees by Form

		Form M*
First-Time	<i>N</i>	229
	Average proportion correct	0.69
	Average corrected item-total correlations	0.32

Table 211. Public Insurance Adjuster Examinees by Ethnicity within Form

		Form M*
Asian American / Pacific Islander	<i>N</i>	4
	Average proportion correct	0.49
	Average corrected item-total correlations	0.12
Black / African-American	<i>N</i>	24
	Average proportion correct	0.62
	Average corrected item-total correlations	0.32
Hispanic / Latino American	<i>N</i>	31
	Average proportion correct	0.65
	Average corrected item-total correlations	0.37
Native American	<i>N</i>	2
	Average proportion correct	0.65
	Average corrected item-total correlations	
Caucasian / White (non-Hispanic)	<i>N</i>	134
	Average proportion correct	0.73
	Average corrected item-total correlations	0.25
Other	<i>N</i>	6
	Average proportion correct	0.51
	Average corrected item-total correlations	0.32
Choose not to respond	<i>N</i>	22
	Average proportion correct	0.68
	Average corrected item-total correlations	0.39
No response	<i>N</i>	6
	Average proportion correct	0.68
	Average corrected item-total correlations	0.47

Table 212. Public Insurance Adjuster Examinees by Gender within Form

		Form M*
Male	<i>N</i>	166
	Average proportion correct	0.72
	Average corrected item-total correlations	0.28
Female	<i>N</i>	52
	Average proportion correct	0.61
	Average corrected item-total correlations	0.32
Choose not to respond	<i>N</i>	5
	Average proportion correct	0.57
	Average corrected item-total correlations	0.59
No response	<i>N</i>	6
	Average proportion correct	0.68
	Average corrected item-total correlations	0.47

Table 213. Public Insurance Adjuster Examinees by National Origin within Form

		Form M*
the United States	<i>N</i>	194
	Average proportion correct	0.69
	Average corrected item-total correlations	0.32
Mexico	<i>N</i>	2
	Average proportion correct	0.87
	Average corrected item-total correlations	
the Caribbean	<i>N</i>	2
	Average proportion correct	0.70
	Average corrected item-total correlations	
Central America	<i>N</i>	3
	Average proportion correct	0.54
	Average corrected item-total correlations	0.45
South America	<i>N</i>	4
	Average proportion correct	0.69
	Average corrected item-total correlations	0.25
Spain	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Other	<i>N</i>	14
	Average proportion correct	0.62
	Average corrected item-total correlations	0.27
No response	<i>N</i>	10
	Average proportion correct	0.74
	Average corrected item-total correlations	0.33

Surplus Lines

Table 214. Surplus Lines Examinees by Form

		Form L*
First-Time	<i>N</i>	226
	Average proportion correct	0.77
	Average corrected item-total correlations	0.19

Table 215. Surplus Lines Examinees by Ethnicity within Form

		Form L*
Asian American / Pacific Islander	<i>N</i>	4
	Average proportion correct	0.75
	Average corrected item-total correlations	0.43
Black / African-American	<i>N</i>	13
	Average proportion correct	0.73
	Average corrected item-total correlations	0.27
Hispanic / Latino American	<i>N</i>	35
	Average proportion correct	0.75
	Average corrected item-total correlations	0.23
Native American	<i>N</i>	1
	Average proportion correct	0.82
	Average corrected item-total correlations	
Caucasian / White (non-Hispanic)	<i>N</i>	148
	Average proportion correct	0.78
	Average corrected item-total correlations	0.16
Other	<i>N</i>	7
	Average proportion correct	0.76
	Average corrected item-total correlations	0.10
Choose not to respond	<i>N</i>	14
	Average proportion correct	0.78
	Average corrected item-total correlations	0.21
No response	<i>N</i>	4
	Average proportion correct	0.76
	Average corrected item-total correlations	0.30

Table 216. Surplus Lines Examinees by Gender within Form

		Form L*
Male	<i>N</i>	122
	Average proportion correct	0.79
	Average corrected item-total correlations	0.16
Female	<i>N</i>	96
	Average proportion correct	0.75
	Average corrected item-total correlations	0.20
Choose not to respond	<i>N</i>	5
	Average proportion correct	0.82
	Average corrected item-total correlations	0.27
No response	<i>N</i>	3
	Average proportion correct	0.73
	Average corrected item-total correlations	0.40

Table 217. Surplus Lines Examinees by National Origin within Form

		Form L*
the United States	<i>N</i>	196
	Average proportion correct	0.77
	Average corrected item-total correlations	0.19
Mexico	<i>N</i>	3
	Average proportion correct	0.84
	Average corrected item-total correlations	-0.03
the Caribbean	<i>N</i>	1
	Average proportion correct	0.82
	Average corrected item-total correlations	
Central America	<i>N</i>	1
	Average proportion correct	0.90
	Average corrected item-total correlations	
South America	<i>N</i>	2
	Average proportion correct	0.82
	Average corrected item-total correlations	
Spain	<i>N</i>	0
	Average proportion correct	
	Average corrected item-total correlations	
Other	<i>N</i>	17
	Average proportion correct	0.79
	Average corrected item-total correlations	0.20
No response	<i>N</i>	6
	Average proportion correct	0.76
	Average corrected item-total correlations	0.22

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.