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November 21, 2025

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 Dustin Burrows
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 2025. The disparities in pass rates are detailed in the report's Executive Summary.

Please let me know if you have 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,

A handwritten signature in black ink, appearing to read "C. Brown", with a long horizontal flourish extending to the right.

Cassie Brown
Commissioner of Insurance

Texas Department of Insurance
Demographic Analysis
September 1, 2024–August 31, 2025

Prepared by:
Pearson VUE
September 30, 2025

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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, 2024, through August 31, 2025. 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 OnVUE exams were discontinued on March 31, 2024. 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, and national origin (of both self and parent). Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the twelve TDI exams, ranging from a low of $N = 76$ for the Managing General Agent exam to a high of $N = 26,427$ 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.

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	M, N	150	403
TX-PCAdj	Adjuster - Property and Casualty	M, N	150	159
TX-WCAdj	Adjuster - Workers Compensation	M, N	60	83
TX-LAH	General Lines - Life, Accident and Health	JM, JP, KN, KQ, LO, LR	130 (100 + 30)	26,427
TX-PropCas	General Lines - Property and Casualty	DK, DN, EL, EO, FM, FP	130 (100 + 30)	10,887
TX-Life	Life Agent	OP, OS, PQ, PT, QR, QU	80 (50 + 30)	21,186
TX-LL	Limited Lines	M, N	50	1,995
TX-MGA	Managing General Agent	M, N	150	76
TX-PLPropCas	Personal Lines Property and Casualty	CO, CQ, GP, GR, HO, HR	100 (75 + 25)	5,223
TX-PCRM	Property and Casualty Risk Manager	M, N	100	105
TX-PubAdj	Public Insurance Adjuster	N, O	100	245
TX-Surplus	Surplus Lines	M, N	60	410

Candidate Performance

Table 2 to Table 169 feature information regarding the first-time candidates as a whole as well as separated by self-reported gender, ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score on the examination
- 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	403	40.7	164	63.18	17.68

Table 3. Adjuster - All Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	186	43.5	81	65.82	13.68
Female	183	41.0	75	64.48	15.20
Choose not to respond	19	31.6	6	59.42	20.03
No response	15	13.3	2	19.27	28.05

Figure 1. Adjuster - All Lines Percent Passing by Gender

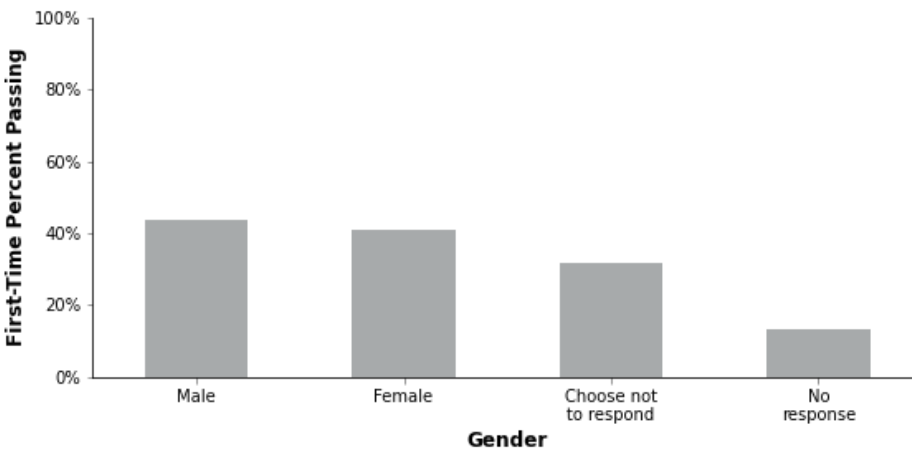


Table 4. Adjuster - All Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	15	46.7	7	63.87	16.83
Black / African-American	106	28.3	30	60.28	14.73
Hispanic / Latino American	69	37.7	26	63.23	14.14
Native American	2	50.0	1	65.00	18.38
Caucasian / White (non-Hispanic)	133	56.4	75	70.74	11.76
Other	18	16.7	3	60.06	11.31
Choose not to respond	42	42.9	18	63.93	17.48
No response	18	22.2	4	24.78	31.48

Figure 2. Adjuster - All Lines Percent Passing by Ethnicity

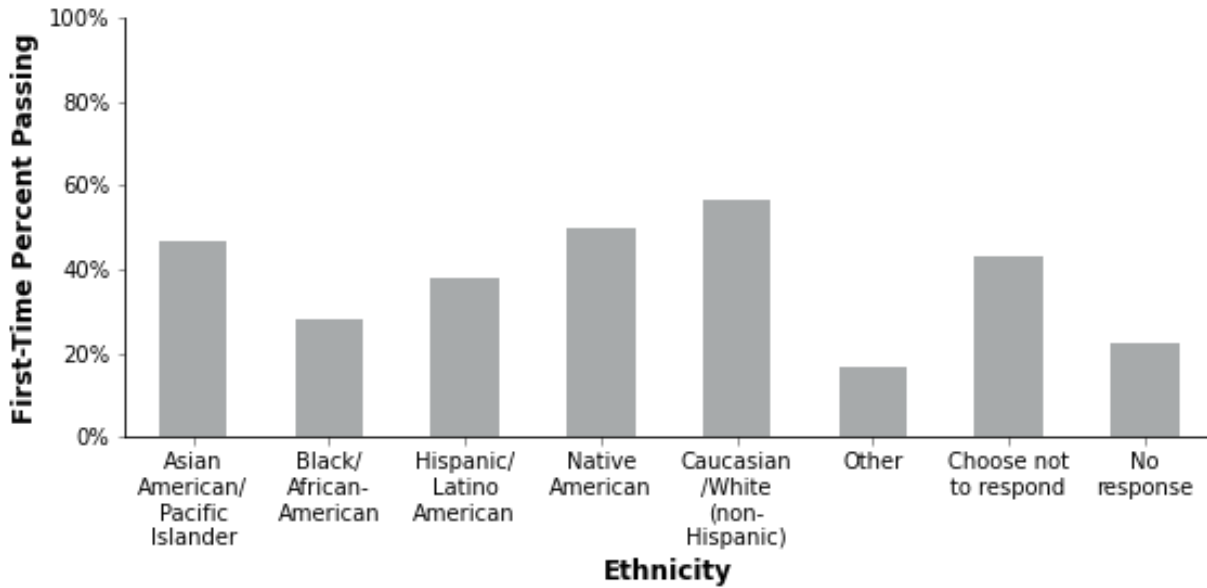


Table 5. Adjuster - All Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	187	44.9	84	65.98	14.76
Yes, less than 30 hours	68	42.6	29	66.10	13.10
No	129	37.2	48	63.45	14.26
No response	19	15.8	3	23.32	29.30

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

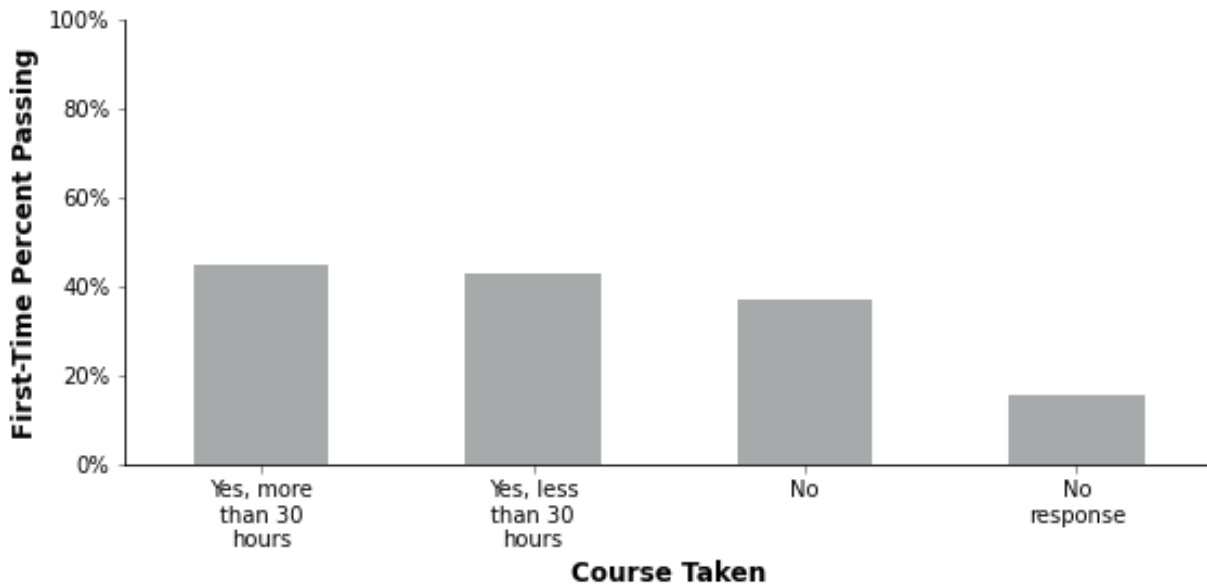


Table 6. Adjuster - All Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	55	69.1	38	73.71	10.90
Between \$50,000 and \$100,000	180	46.1	83	66.92	12.34
Between \$25,000 and \$50,000	85	27.1	23	61.34	13.07
Less than \$25,000	58	22.4	13	56.03	18.05
No response	25	28.0	7	35.88	34.53

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

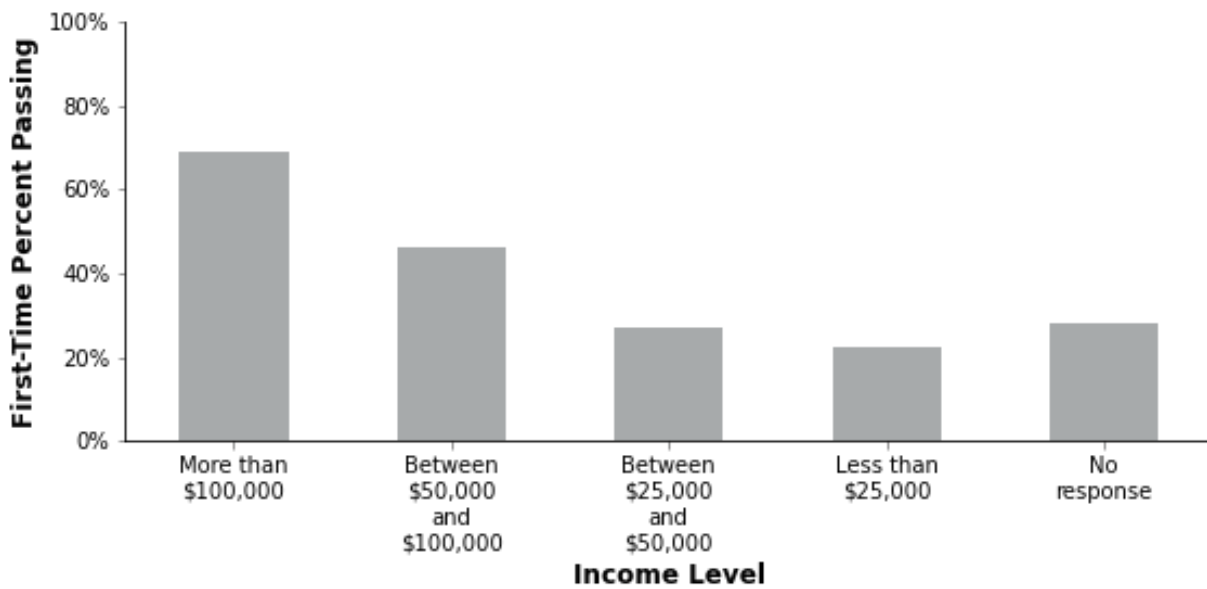


Table 7. Adjuster - All Lines Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	157	37.6	59	63.82	14.03
Between 31 and 50 hours	130	47.7	62	66.61	14.59
Between 51 and 70 hours	41	46.3	19	66.07	17.40
More than 70 hours	54	38.9	21	65.11	11.90
No response	21	14.3	3	26.57	29.73

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

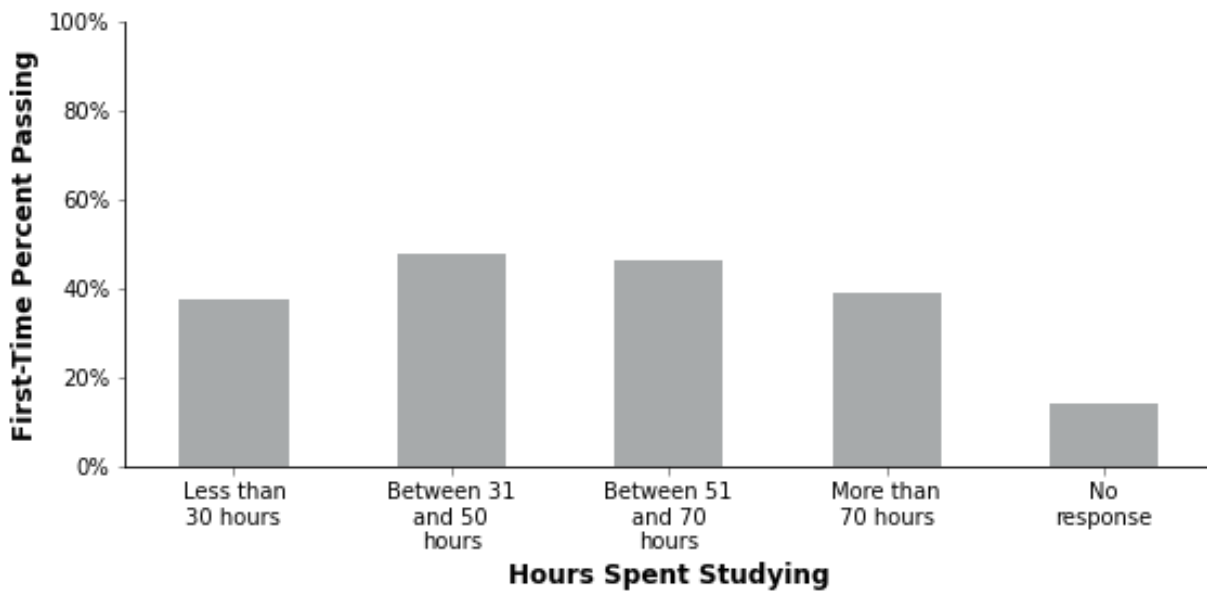


Table 8. Adjuster - All Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	351	43.0	151	65.66	13.65
Spanish	17	29.4	5	63.59	16.37
Other	5	40.0	2	58.60	17.16
Choose not to respond	9	33.3	3	54.89	26.99
No response	21	14.3	3	25.95	29.35

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

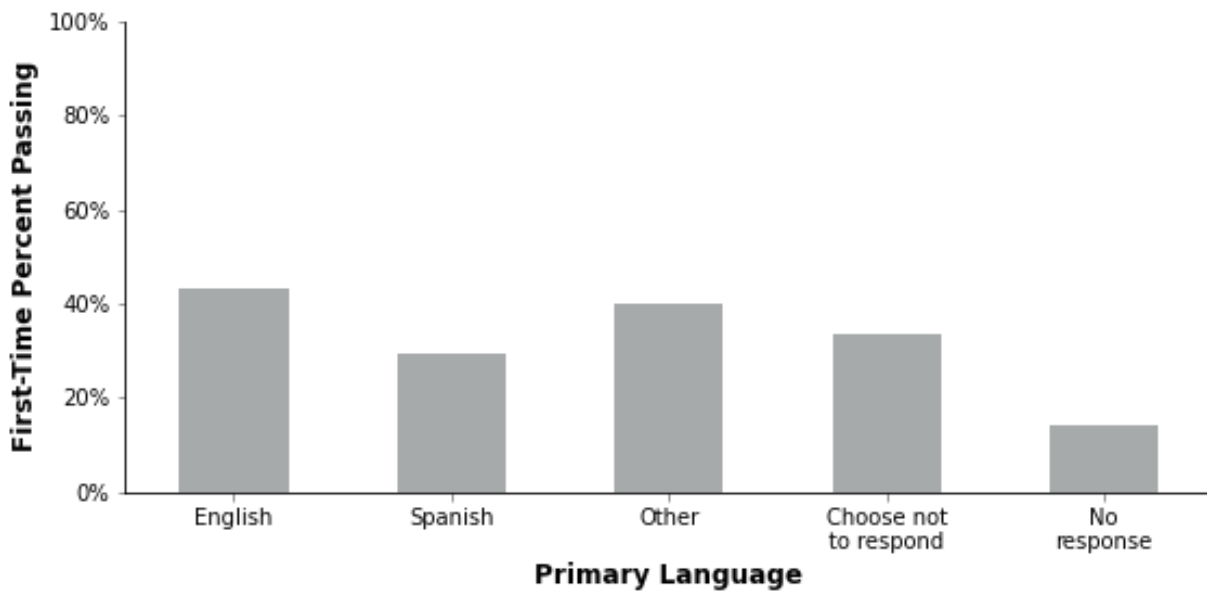


Table 9. Adjuster - All Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	3	0.0	0	44.00	16.82
High school diploma or equivalent	116	26.7	31	60.78	13.85
Two-year college degree (Associate's degree)	66	37.9	25	63.44	14.35
Four-year college degree (Bachelor's degree)	121	49.6	60	68.54	12.41
Advanced college degree (Master's degree or Doctorate)	46	67.4	31	72.28	13.15
Choose not to respond	26	38.5	10	61.65	17.31
No response	25	28.0	7	34.80	33.35

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

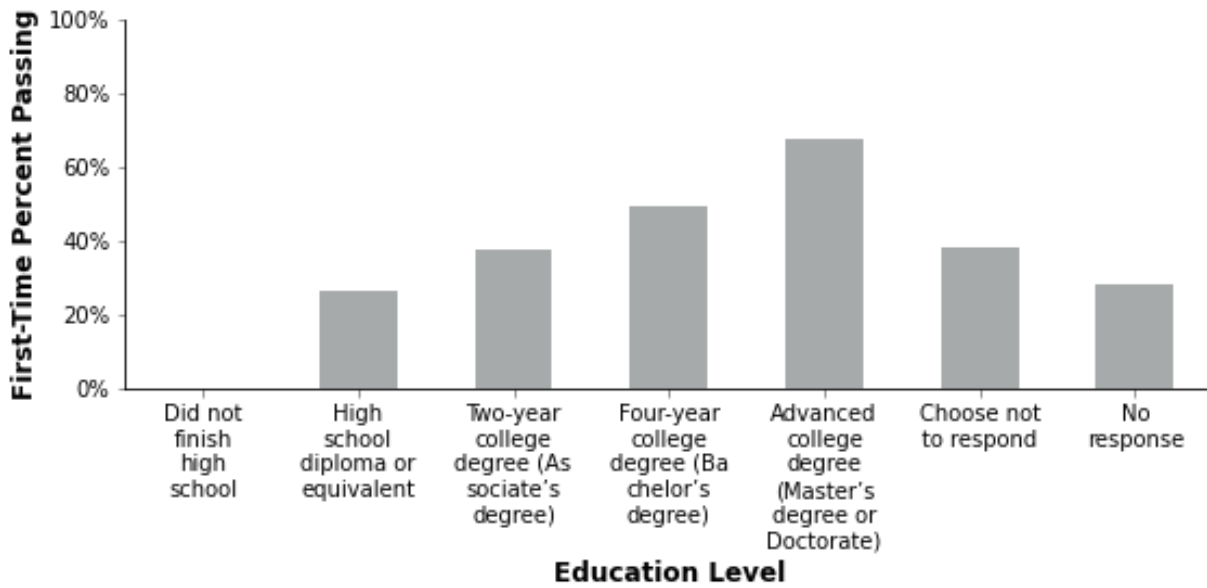


Table 10. Adjuster - All Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	30	23.3	7	59.30	13.72
I completed an insurance course at a college or university	2	50.0	1	64.50	21.92
I attended classroom preparation from an exam preparation school	15	33.3	5	62.73	12.23
I completed an online course	164	50.0	82	67.03	14.42
I bought and used a study guide or study manual	73	47.9	35	67.79	14.06
I took the exam without taking a course or studying	36	27.8	10	63.19	11.11
Other	58	29.3	17	60.90	15.62
No response	25	28.0	7	34.52	32.93

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

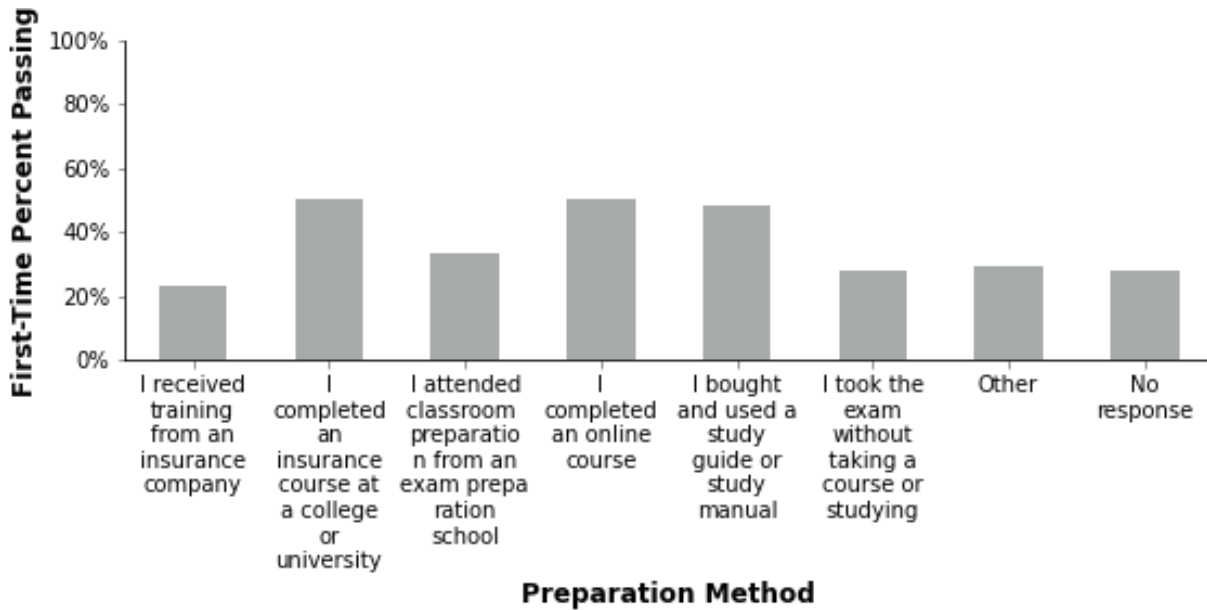
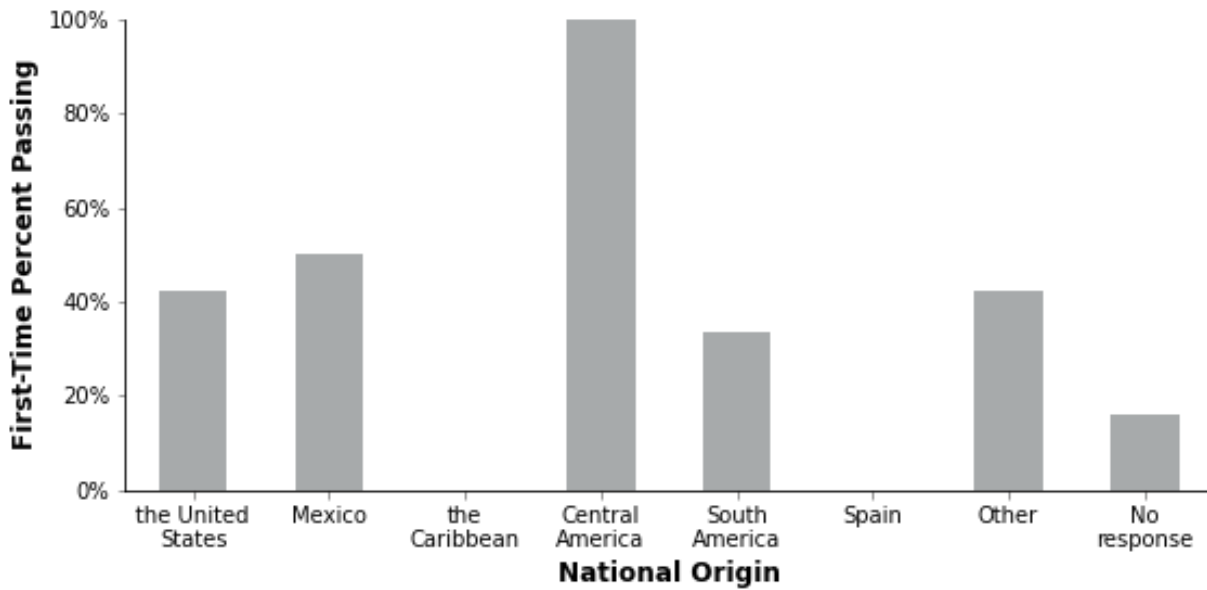


Table 11. Adjuster - All Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	316	42.4	134	66.16	13.12
Mexico	14	50.0	7	62.29	17.99
the Caribbean	3	0.0	0	62.33	3.79
Central America	1	100.0	1	88.00	-
South America	6	33.3	2	66.00	11.49
Spain	0	-	-	-	-
Other	38	42.1	16	57.66	20.77
No response	25	16.0	4	32.80	30.88

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



Adjuster - Property and Casualty

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 12. Adjuster - Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	159	50.9	81	68.21	14.26

Table 13. Adjuster - Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	83	53.0	44	68.69	13.98
Female	67	49.3	33	68.00	13.49
Choose not to respond	5	60.0	3	75.40	18.56
No response	4	25.0	1	53.00	22.45

Figure 10. Adjuster - Property and Casualty Percent Passing by Gender

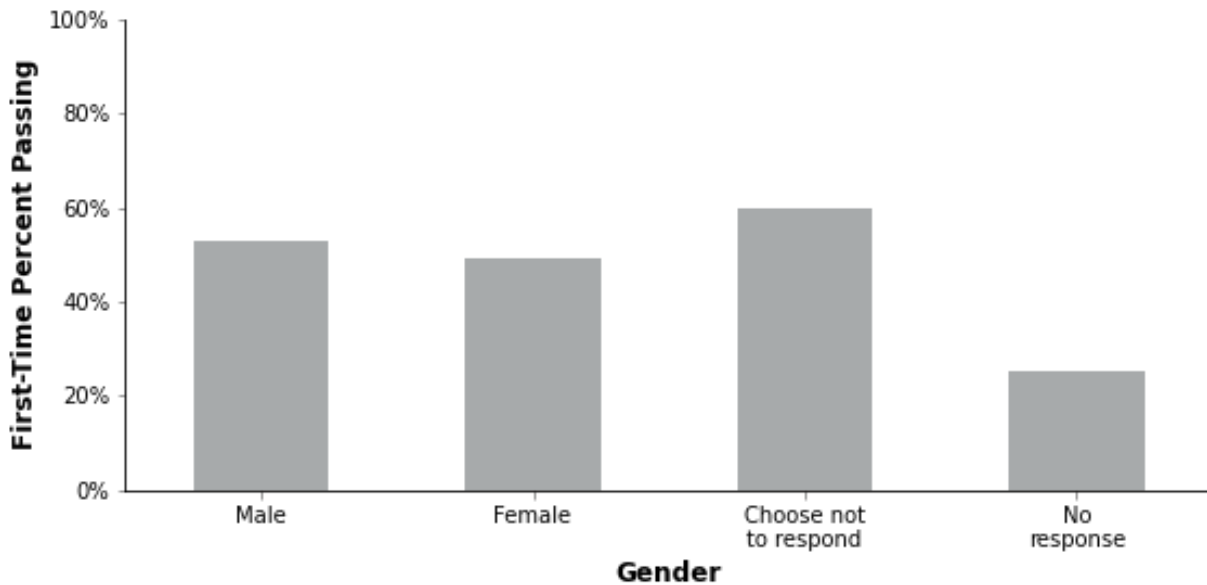


Table 14. Adjuster - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	50.0	2	63.00	14.31
Black / African-American	27	33.3	9	64.56	13.78
Hispanic / Latino American	31	35.5	11	63.61	15.03
Native American	1	100.0	1	76.00	-
Caucasian / White (non-Hispanic)	72	66.7	48	72.40	12.91
Other	6	33.3	2	62.50	16.23
Choose not to respond	14	50.0	7	70.64	11.88
No response	4	25.0	1	56.50	22.71

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

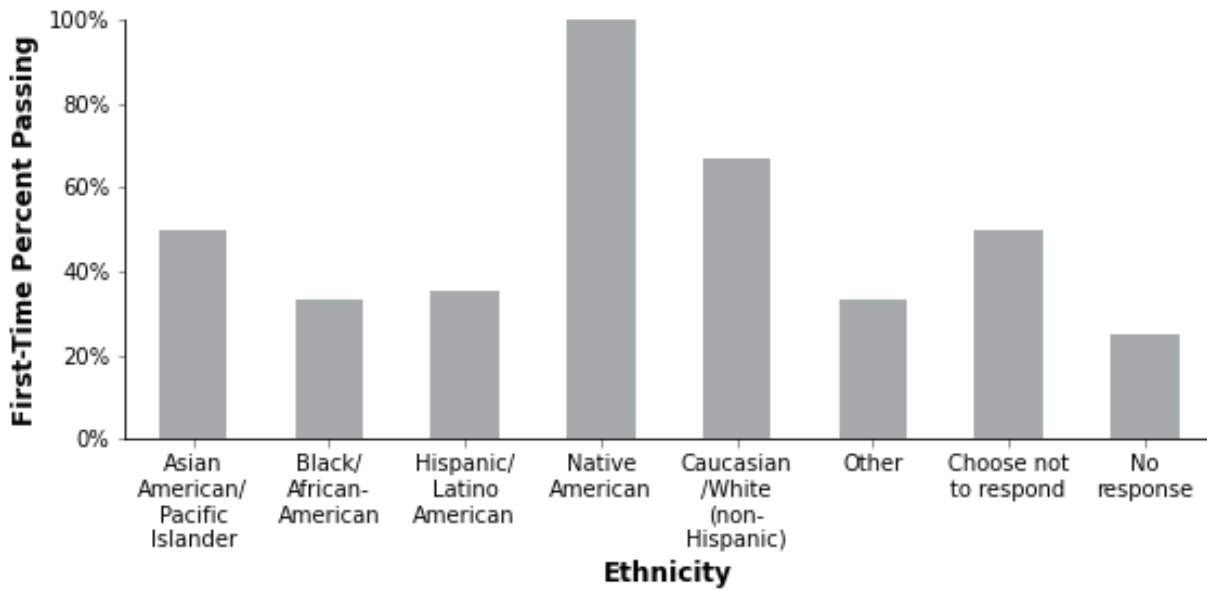


Table 15. Adjuster - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	83	54.2	45	69.08	14.27
Yes, less than 30 hours	36	50.0	18	68.08	14.14
No	35	48.6	17	67.80	13.55
No response	5	20.0	1	57.60	19.82

Figure 12. Adjuster - Property and Casualty Percent Passing by Course Taken

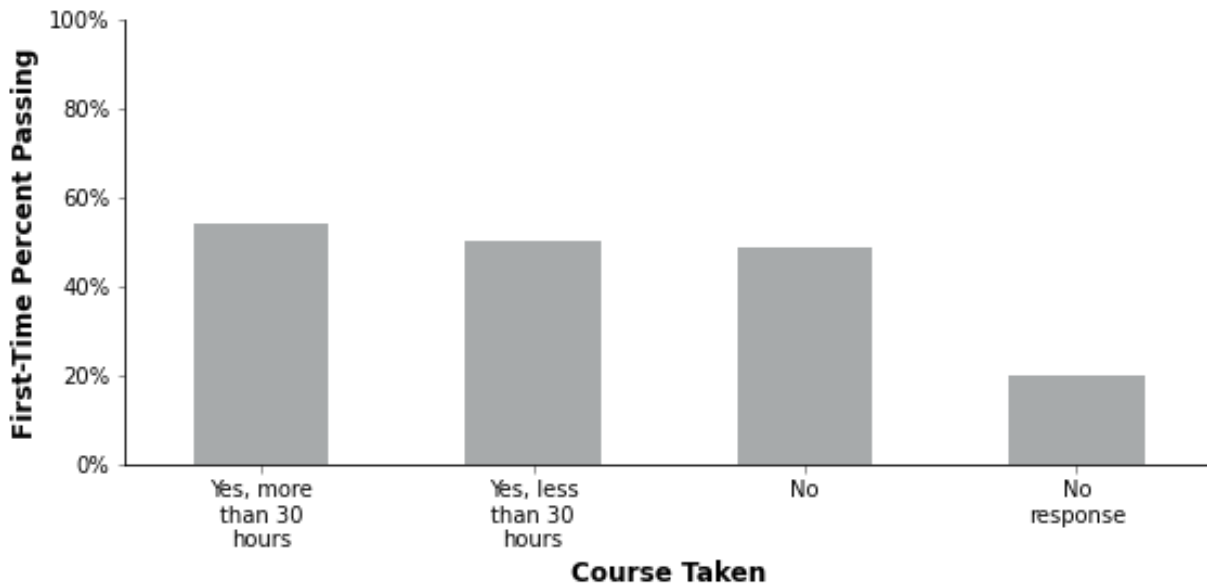


Table 16. Adjuster - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	27	74.1	20	73.63	14.86
Between \$50,000 and \$100,000	73	56.2	41	70.67	12.56
Between \$25,000 and \$50,000	35	25.7	9	60.43	12.80
Less than \$25,000	17	52.9	9	67.47	15.22
No response	7	28.6	2	62.43	18.97

Figure 13. Adjuster - Property and Casualty Percent Passing by Income Level

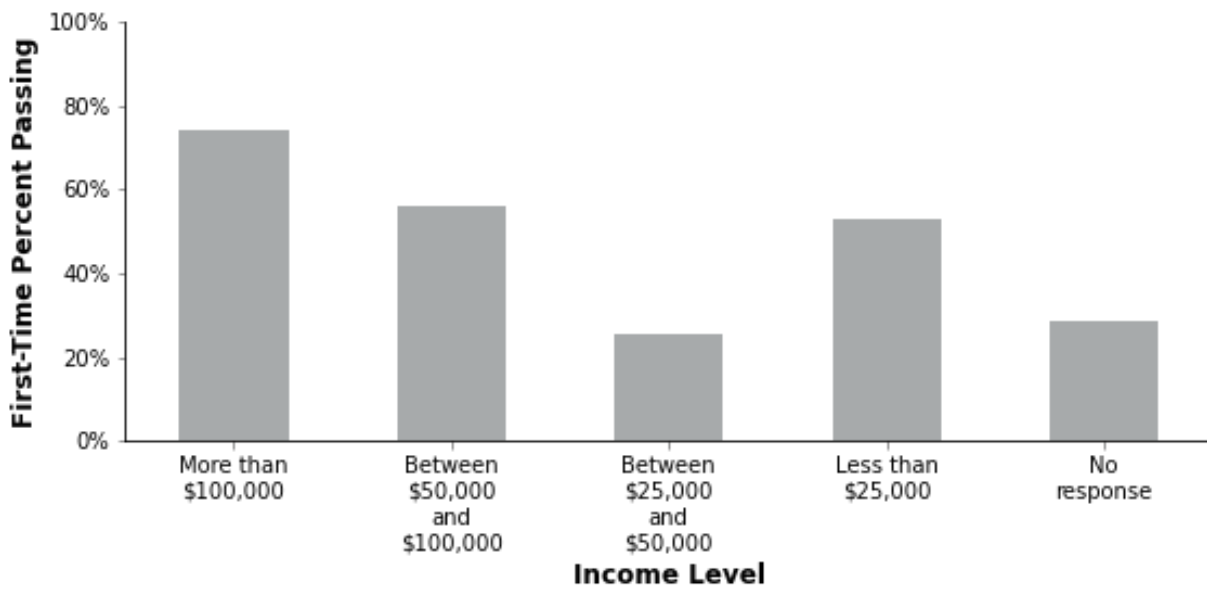


Table 17. Adjuster - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	56	48.2	27	66.34	15.15
Between 31 and 50 hours	62	59.7	37	70.82	12.88
Between 51 and 70 hours	18	38.9	7	66.06	12.10
More than 70 hours	18	50.0	9	70.00	15.41
No response	5	20.0	1	58.20	20.03

Figure 14. Adjuster - Property and Casualty Percent Passing by Hours Spent Studying

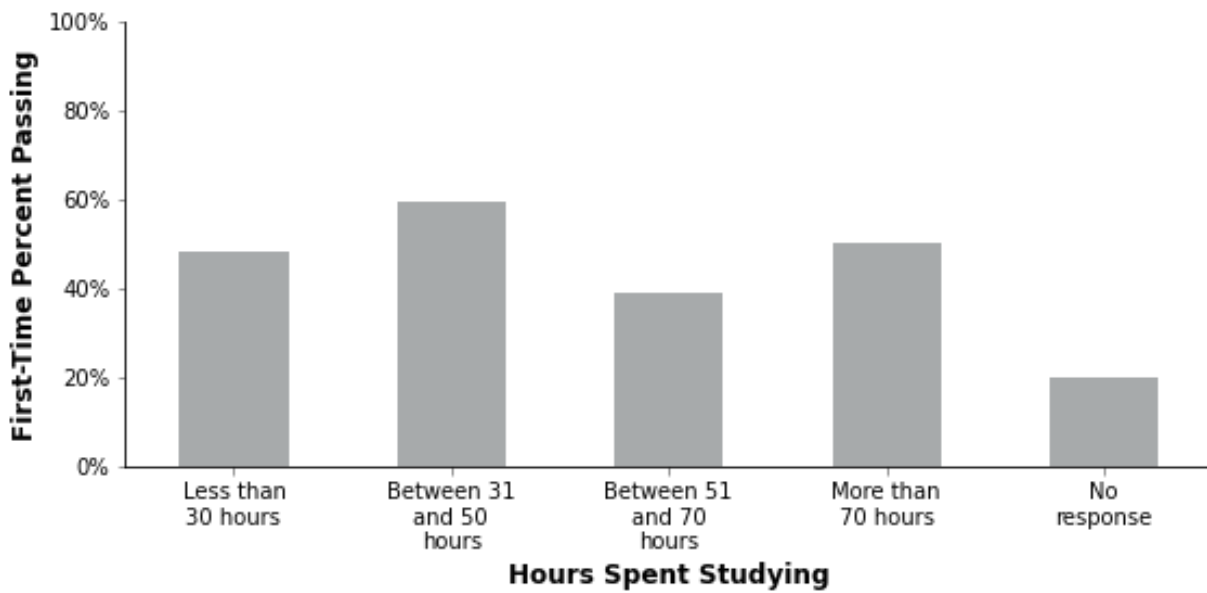


Table 18. Adjuster - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	133	55.6	74	69.68	12.81
Spanish	8	12.5	1	56.75	17.33
Other	5	20.0	1	59.00	16.36
Choose not to respond	8	50.0	4	67.25	22.13
No response	5	20.0	1	58.20	20.03

Figure 15. Adjuster - Property and Casualty Percent Passing by Primary Language

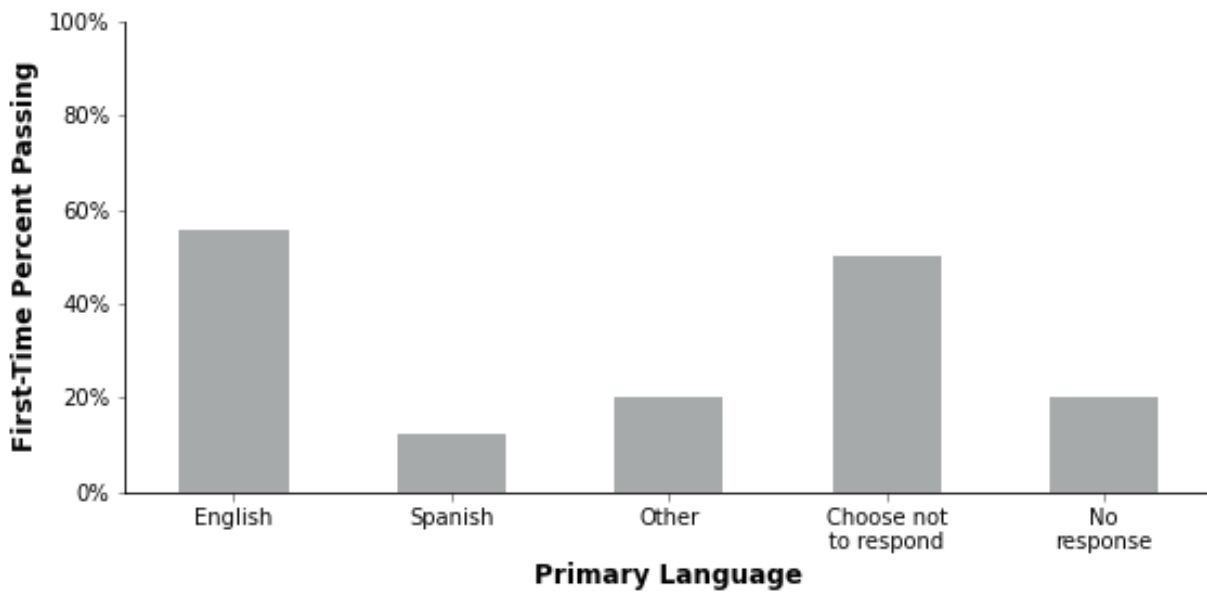


Table 19. Adjuster - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	3	0.0	0	58.67	4.51
High school diploma or equivalent	51	39.2	20	62.78	15.14
Two-year college degree (Associate's degree)	30	43.3	13	67.93	11.65
Four-year college degree (Bachelor's degree)	48	72.9	35	74.50	12.80
Advanced college degree (Master's degree or Doctorate)	14	57.1	8	71.50	11.32
Choose not to respond	8	50.0	4	70.25	13.94
No response	5	20.0	1	58.20	20.03

Figure 16. Adjuster - Property and Casualty Percent Passing by Education Level

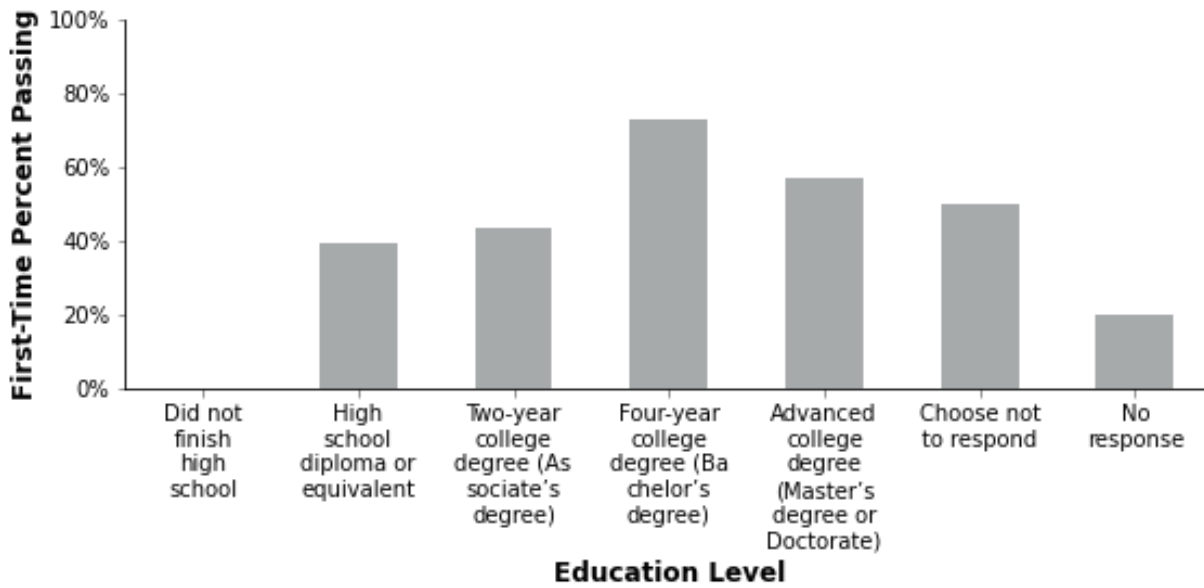


Table 20. Adjuster - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	12	33.3	4	61.50	12.18
I completed an insurance course at a college or university	2	0.0	0	48.50	12.02
I attended classroom preparation from an exam preparation school	5	0.0	0	53.40	8.05
I completed an online course	74	66.2	49	71.77	13.01
I bought and used a study guide or study manual	34	50.0	17	68.91	13.87
I took the exam without taking a course or studying	9	55.6	5	66.78	16.67
Other	17	29.4	5	67.59	14.35
No response	6	16.7	1	56.67	18.30

Figure 17. Adjuster - Property and Casualty Percent Passing by Preparation Method

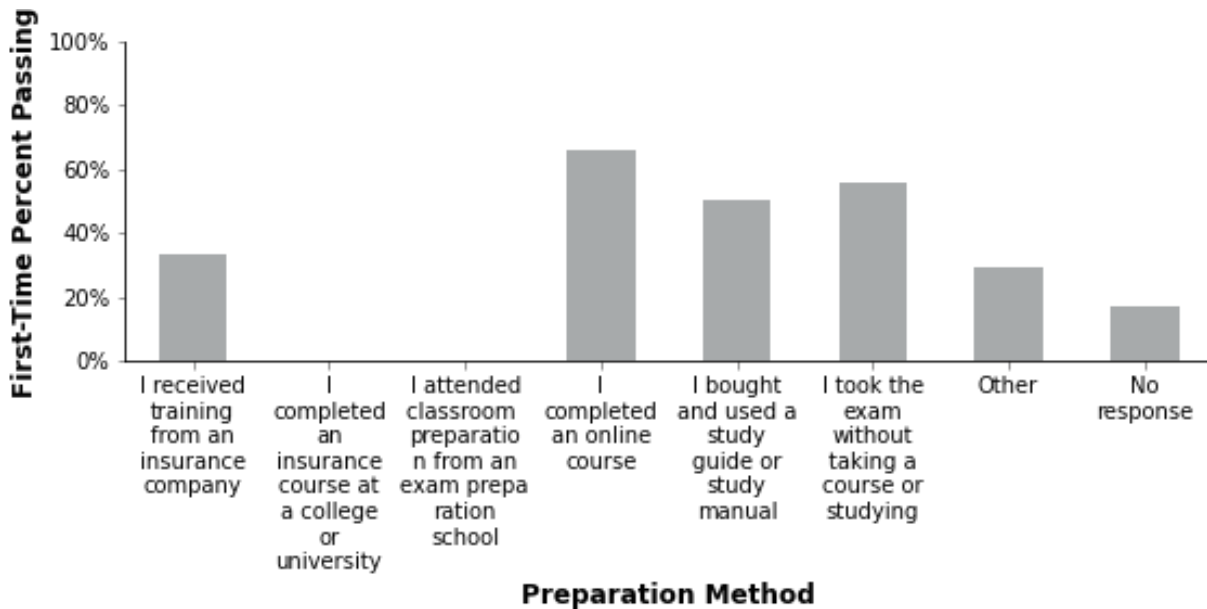
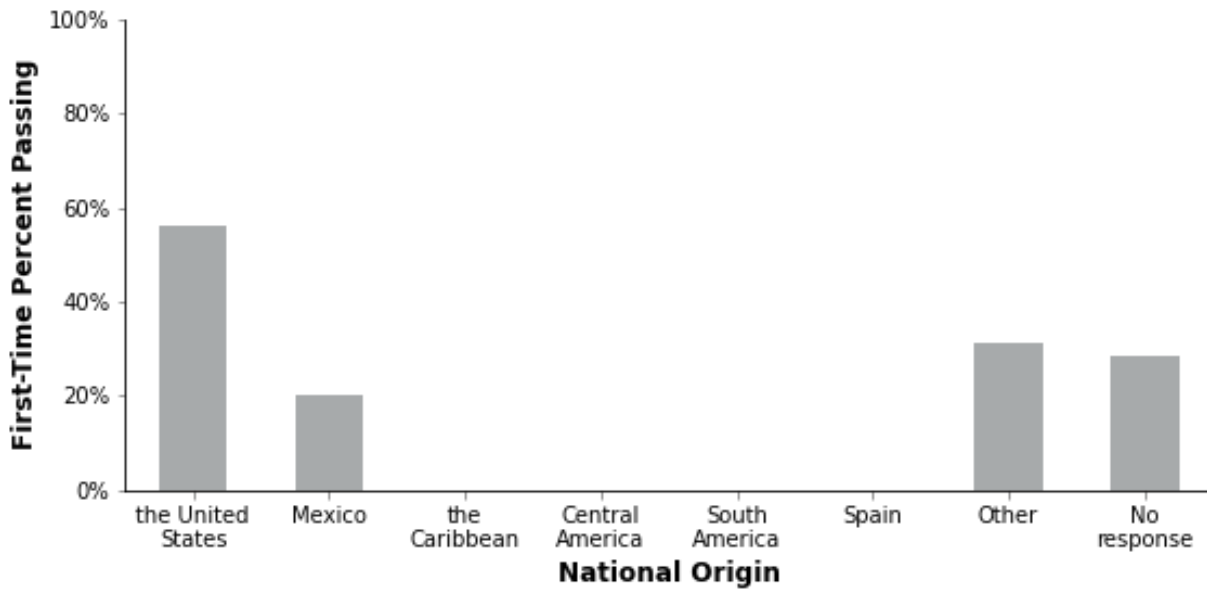


Table 21. Adjuster - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	130	56.2	73	69.28	13.77
Mexico	5	20.0	1	64.60	16.09
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	1	0.0	0	47.00	-
Spain	0	-	-	-	-
Other	16	31.3	5	65.38	14.46
No response	7	28.6	2	60.57	19.65

Figure 18. Adjuster - Property and Casualty Percent Passing by National Origin



Adjuster - Workers Compensation

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 22. Adjuster - Workers Compensation Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	83	81.9	68	76.80	10.73

Table 23. Adjuster - Workers Compensation Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	18	83.3	15	80.17	14.15
Female	63	82.5	52	75.94	9.12
Choose not to respond	2	50.0	1	73.50	24.75
No response	0	-	-	-	-

Figure 19. Adjuster - Workers Compensation Percent Passing by Gender

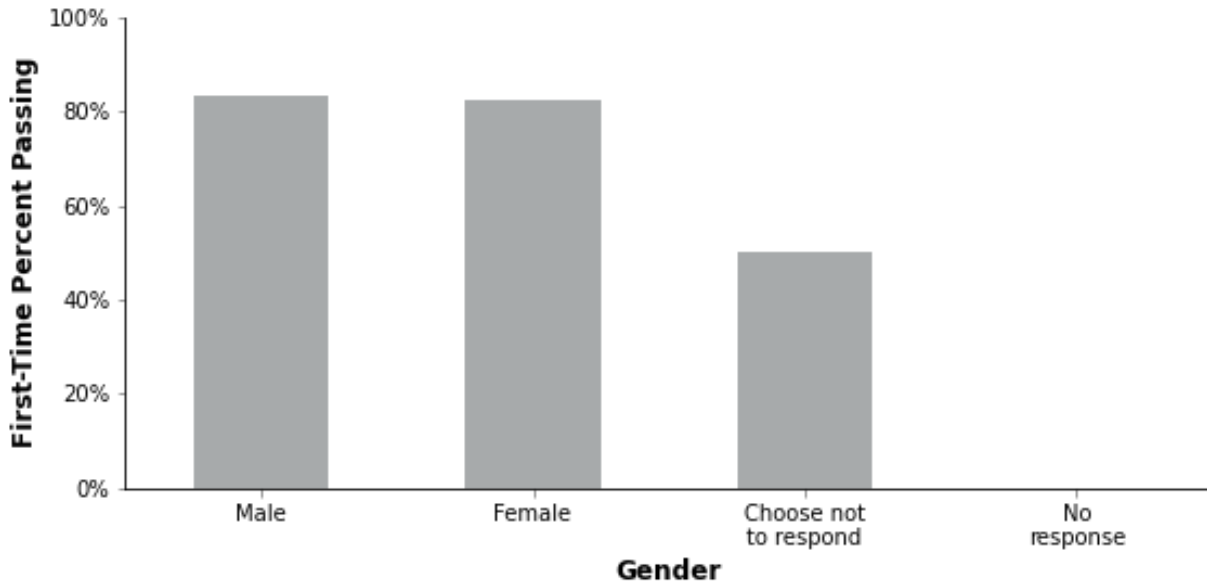


Table 24. Adjuster - Workers Compensation Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	0.0	0	46.00	-
Black / African-American	9	66.7	6	75.33	11.80
Hispanic / Latino American	24	83.3	20	77.04	9.23
Native American	0	-	0	-	-
Caucasian / White (non-Hispanic)	41	85.4	35	77.39	10.51
Other	2	100.0	2	83.50	3.54
Choose not to respond	6	83.3	5	76.83	13.17
No response	0	-	0	-	-

Figure 20. Adjuster - Workers Compensation Percent Passing by Ethnicity

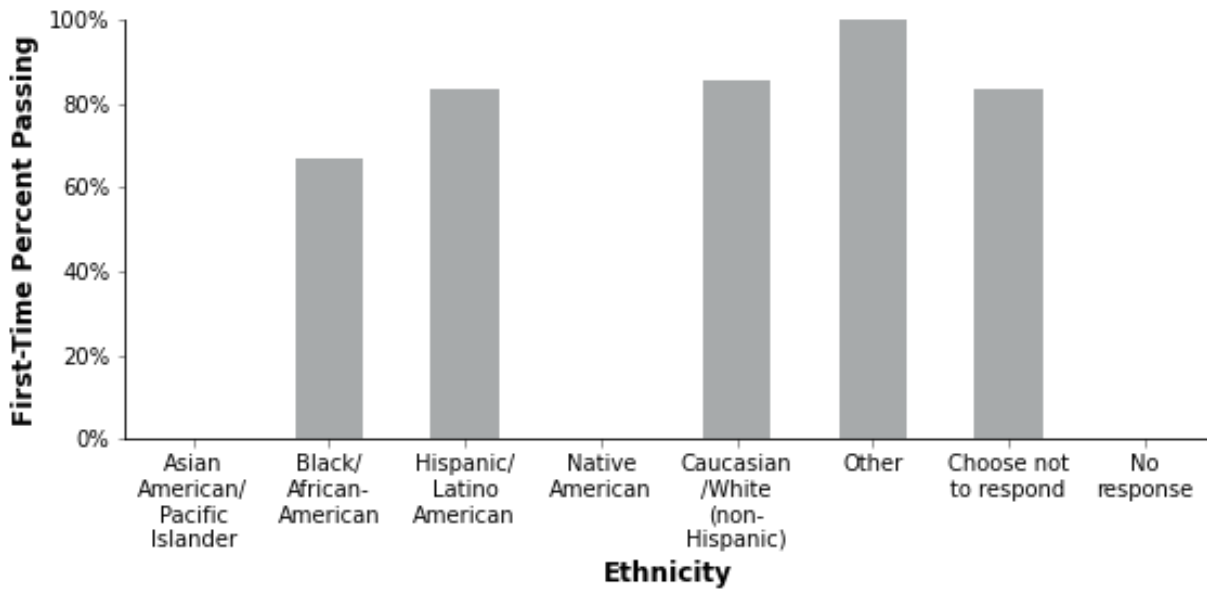


Table 25. Adjuster - Workers Compensation Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	43	86.0	37	77.40	8.76
Yes, less than 30 hours	28	82.1	23	77.79	12.13
No	12	66.7	8	72.33	13.41
No response	0	-	-	-	-

Figure 21. Adjuster - Workers Compensation Percent Passing by Course Taken

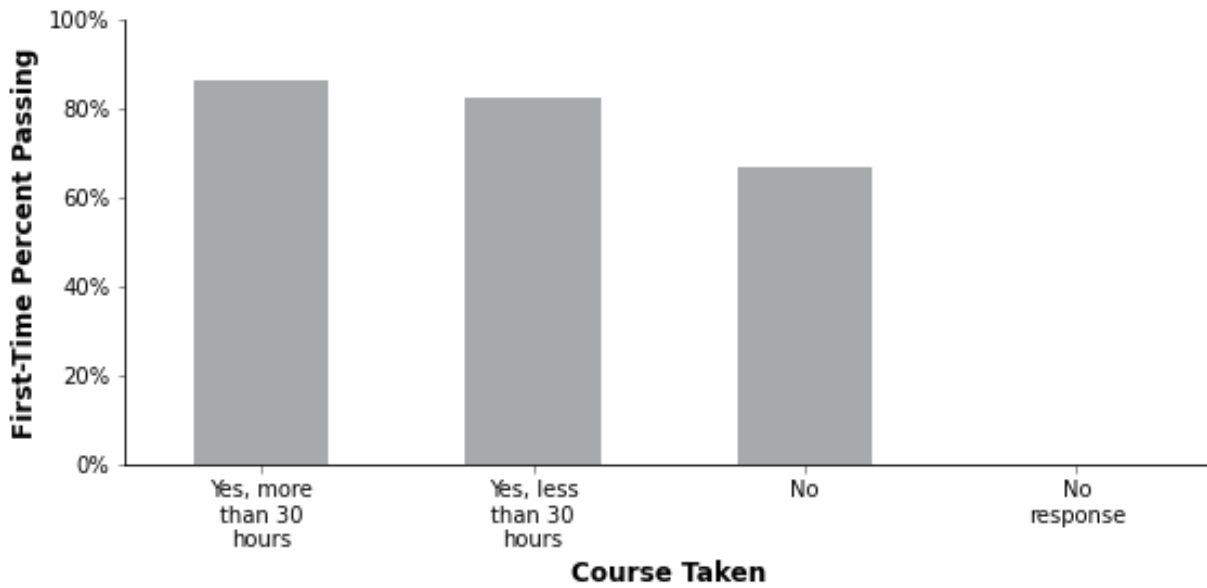


Table 26. Adjuster - Workers Compensation Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	11	81.8	9	80.18	11.50
Between \$50,000 and \$100,000	47	85.1	40	77.64	9.82
Between \$25,000 and \$50,000	22	72.7	16	72.86	11.91
Less than \$25,000	2	100.0	2	74.50	2.12
No response	1	100.0	1	91.00	-

Figure 22. Adjuster - Workers Compensation Percent Passing by Income Level

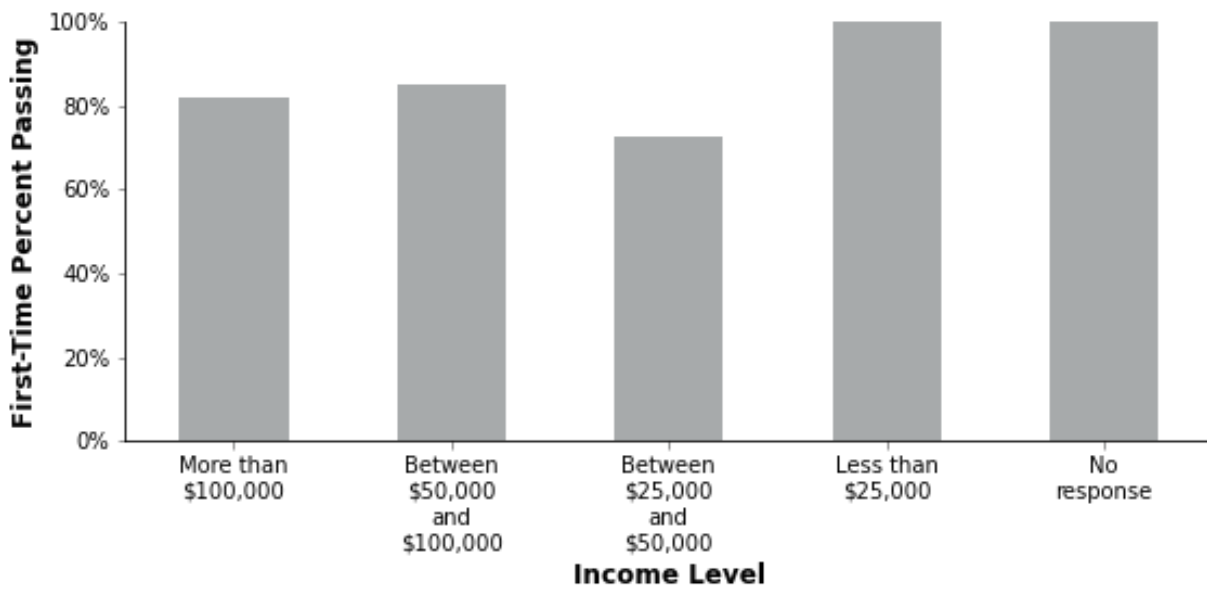


Table 27. Adjuster - Workers Compensation Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	27	74.1	20	75.48	11.30
Between 31 and 50 hours	39	87.2	34	78.59	11.24
Between 51 and 70 hours	10	90.0	9	77.60	6.36
More than 70 hours	6	66.7	4	70.67	10.31
No response	1	100.0	1	71.00	-

Figure 23. Adjuster - Workers Compensation Percent Passing by Hours Spent Studying

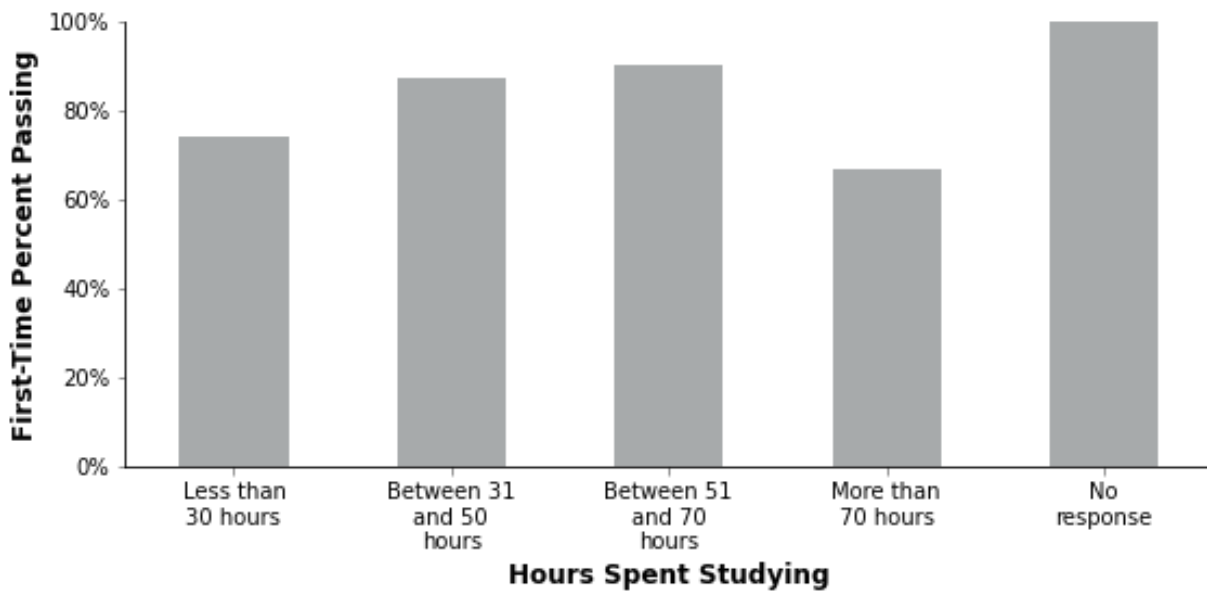


Table 28. Adjuster - Workers Compensation Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	79	83.5	66	77.33	10.35
Spanish	1	100.0	1	80.00	-
Other	2	0.0	0	57.00	15.56
Choose not to respond	1	100.0	1	71.00	-
No response	0	-	0	-	-

Figure 24. Adjuster - Workers Compensation Percent Passing by Primary Language

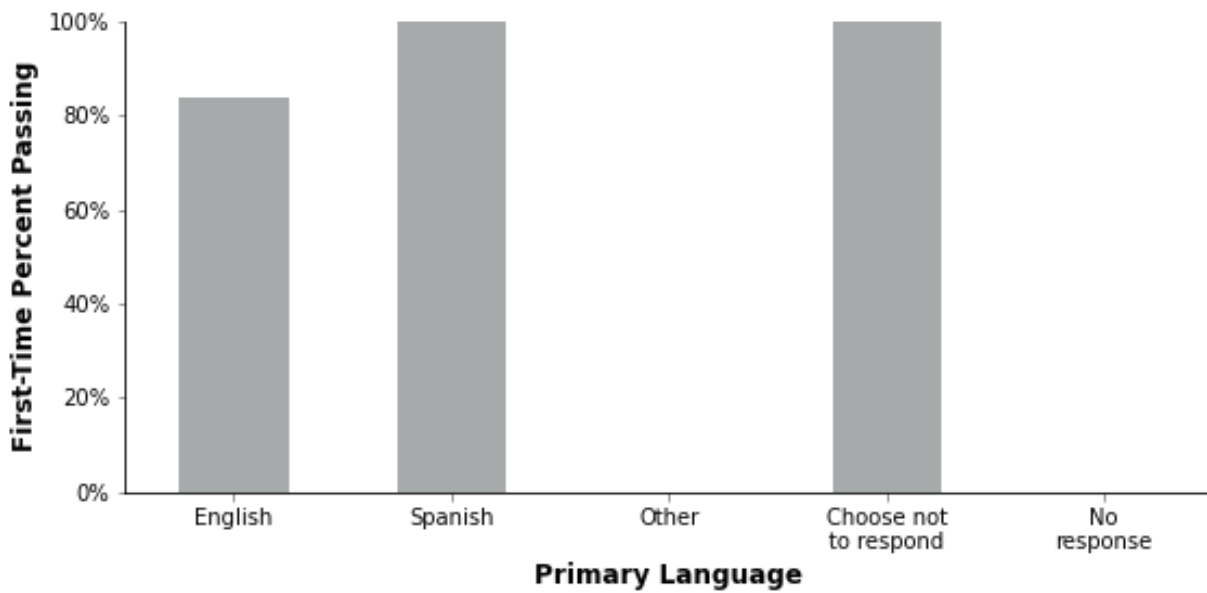


Table 29. Adjuster - Workers Compensation Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	32	78.1	25	75.16	9.11
Two-year college degree (Associate's degree)	9	100.0	9	80.11	3.59
Four-year college degree (Bachelor's degree)	32	75.0	24	75.84	13.57
Advanced college degree (Master's degree or Doctorate)	6	100.0	6	82.17	7.96
Choose not to respond	3	100.0	3	80.00	10.15
No response	1	100.0	1	88.00	-

Figure 25. Adjuster - Workers Compensation Percent Passing by Education Level

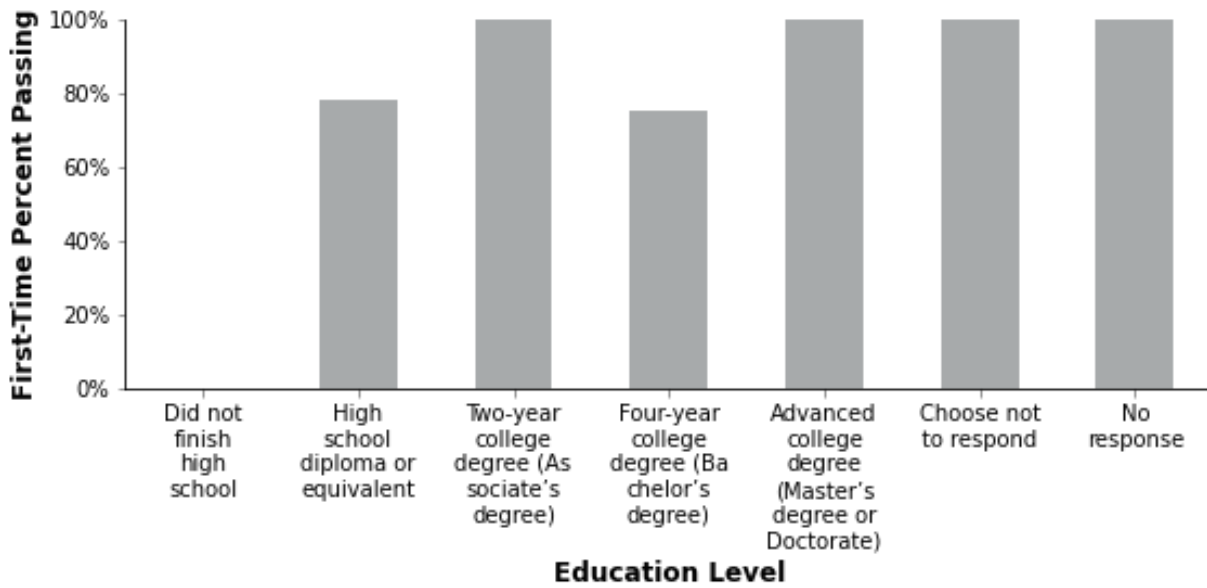


Table 30. Adjuster - Workers Compensation Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	11	90.9	10	80.18	6.94
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	4	100.0	4	77.00	5.83
I completed an online course	52	80.8	42	76.85	11.41
I bought and used a study guide or study manual	8	62.5	5	69.00	12.36
I took the exam without taking a course or studying	1	100.0	1	75.00	-
Other	6	83.3	5	80.50	9.52
No response	0	-	-	-	-

Figure 26. Adjuster - Workers Compensation Percent Passing by Preparation Method

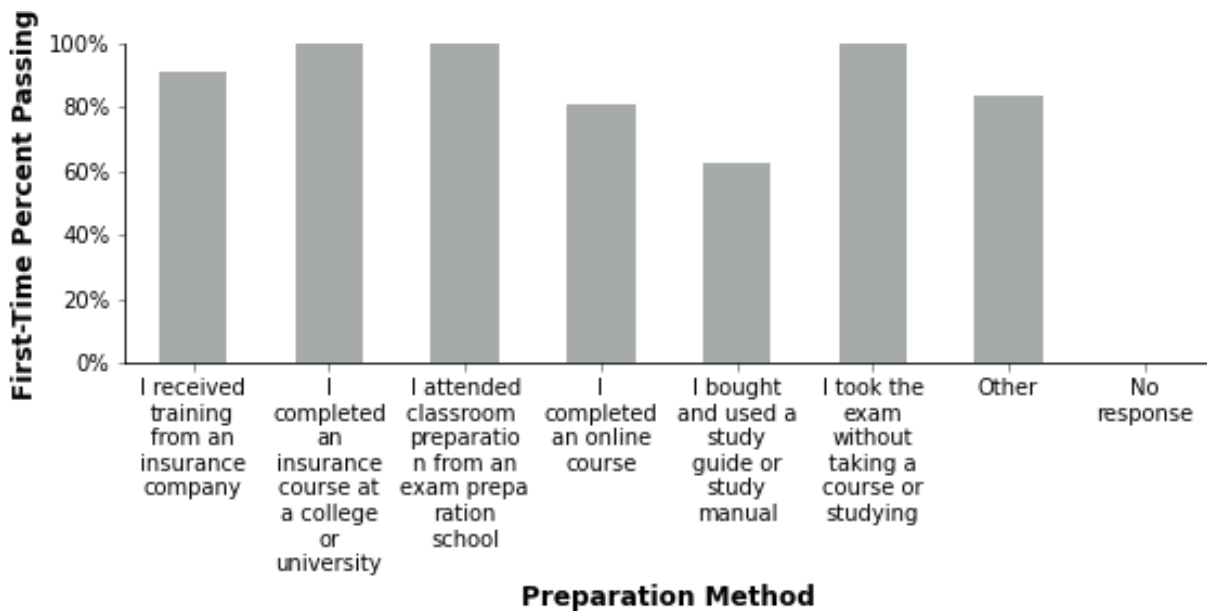
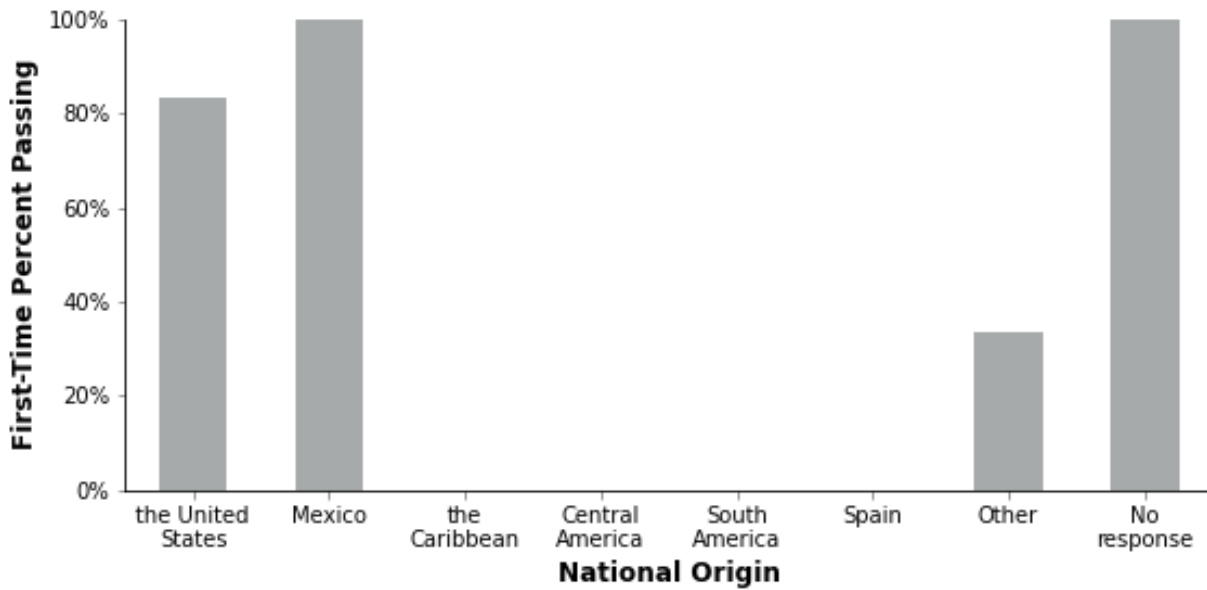


Table 31. Adjuster - Workers Compensation Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	77	83.1	64	77.09	10.35
Mexico	1	100.0	1	81.00	-
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	3	33.3	1	65.00	17.69
No response	2	100.0	2	81.00	14.14

Figure 27. Adjuster - Workers Compensation Percent Passing by National Origin



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, and
- between examinees whose primary language is English and those whose primary language is Spanish.

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

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	26,427	57.7	15,257	69.75	14.51

Table 33. General Lines - Life, Accident and Health Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	11,507	62.7	7,213	71.29	14.26
Female	14,322	53.8	7,710	68.61	14.39
Choose not to respond	436	61.7	269	71.12	14.46
No response	162	40.1	65	57.15	24.55

Figure 28. General Lines - Life, Accident and Health Percent Passing by Gender

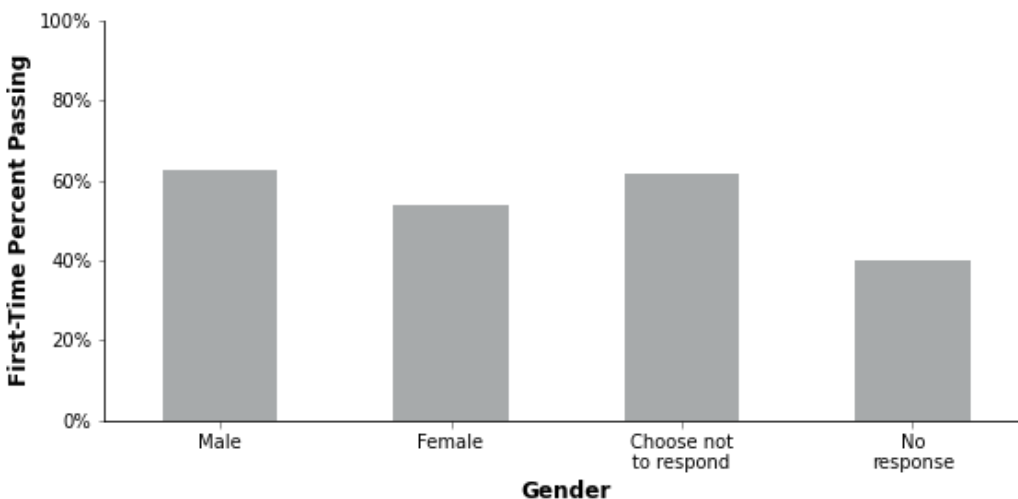


Table 34. General Lines - Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,647	57.2	942	69.74	15.44
Black / African-American	6,140	47.8	2,934	66.15	14.79
Hispanic / Latino American	6,569	48.0	3,152	66.72	14.34
Native American	145	63.4	92	70.66	13.33
Caucasian / White (non-Hispanic)	8,963	72.2	6,473	74.70	12.45
Other	1,153	53.3	615	68.24	14.69
Choose not to respond	1,598	59.4	950	70.57	14.09
No response	212	46.7	99	59.91	23.48

Figure 29. General Lines - Life, Accident and Health Percent Passing by Ethnicity

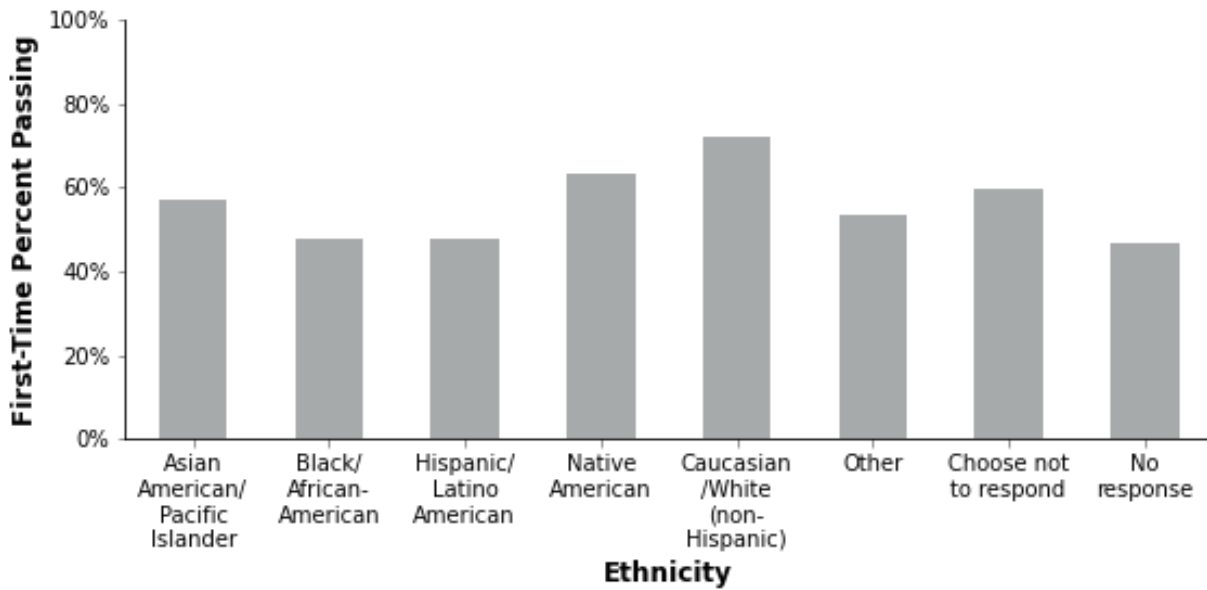


Table 35. General Lines - Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	17,410	62.2	10,826	71.40	13.82
Yes, less than 30 hours	6,956	52.3	3,641	67.96	14.62
No	1,833	37.8	692	62.19	15.39
No response	228	43.0	98	59.13	23.14

Figure 30. General Lines - Life, Accident and Health Percent Passing by Course Taken

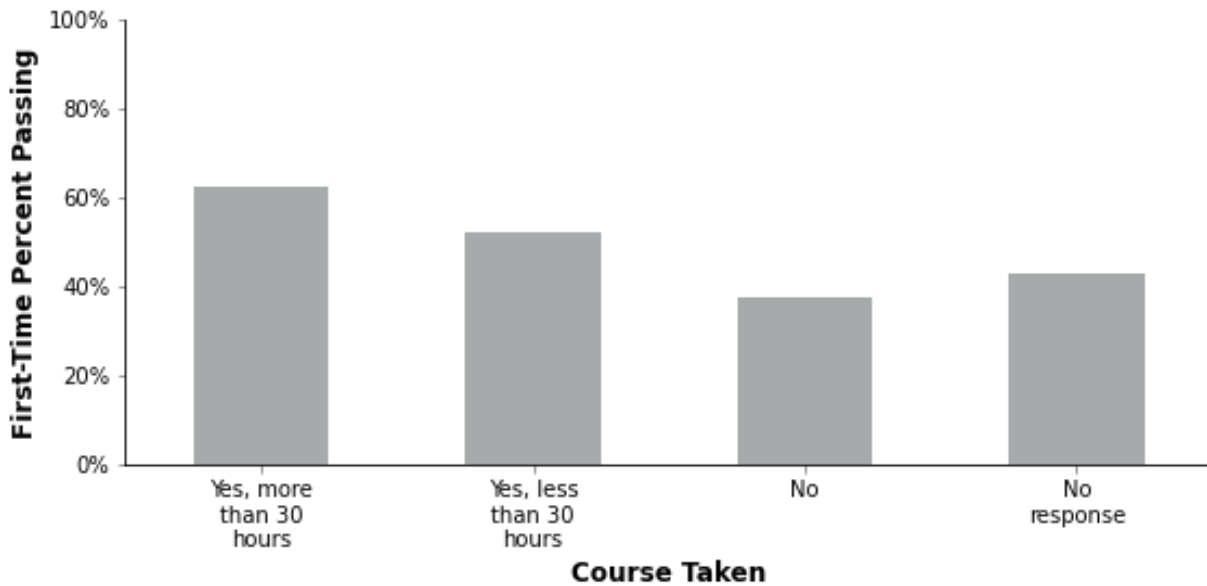


Table 36. General Lines - Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	2,991	77.8	2,326	76.68	11.92
Between \$50,000 and \$100,000	7,454	66.4	4,953	72.93	12.93
Between \$25,000 and \$50,000	7,711	53.2	4,102	68.23	14.13
Less than \$25,000	7,771	46.7	3,629	65.88	15.15
No response	500	49.4	247	64.38	20.27

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

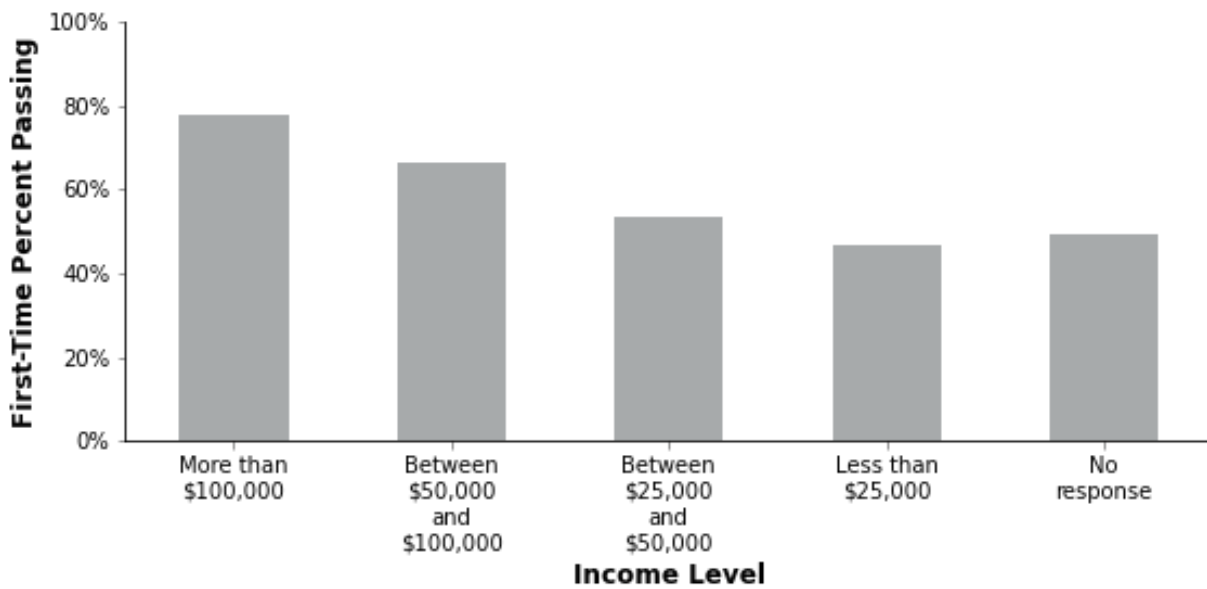


Table 37. General Lines - Life, Accident and Health Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	7,142	46.7	3,338	66.22	14.72
Between 31 and 50 hours	11,639	62.0	7,217	71.20	13.91
Between 51 and 70 hours	4,167	63.5	2,646	71.71	13.91
More than 70 hours	3,069	61.2	1,877	70.82	14.36
No response	410	43.7	179	62.02	20.37

Figure 32. General Lines - Life, Accident and Health Percent Passing by Hours Spent Studying

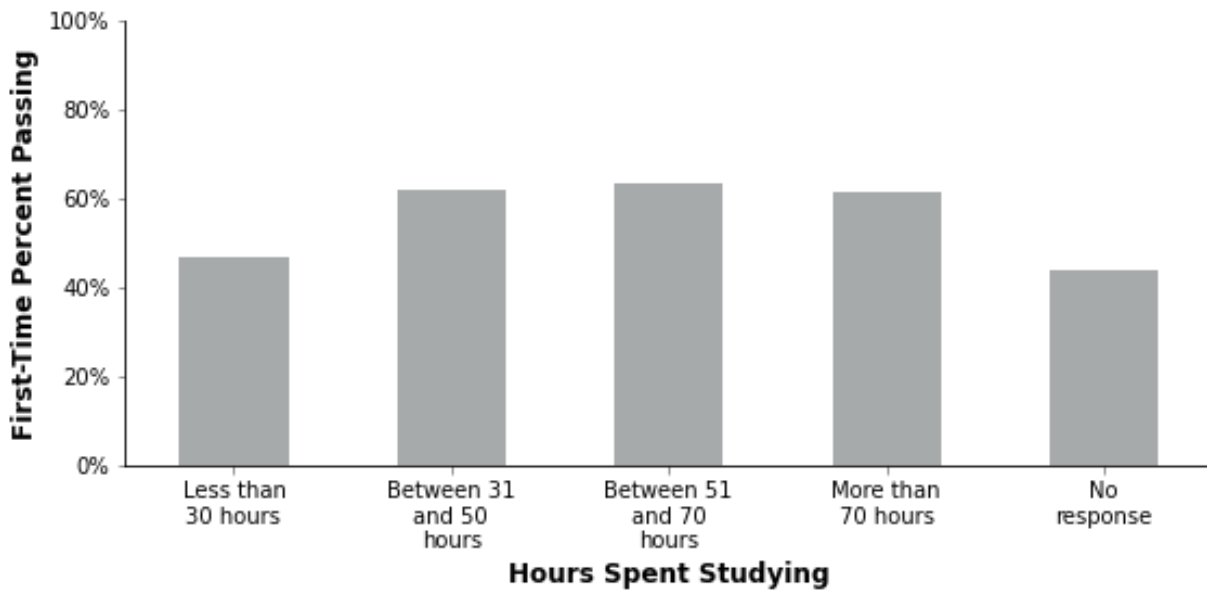


Table 38. General Lines - Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	23,617	59.0	13,944	70.25	14.14
Spanish	1,022	40.8	417	63.91	15.39
Other	1,094	51.2	560	67.18	16.77
Choose not to respond	368	52.7	194	68.36	14.78
No response	326	43.6	142	61.58	21.14

Figure 33. General Lines - Life, Accident and Health Percent Passing by Primary Language

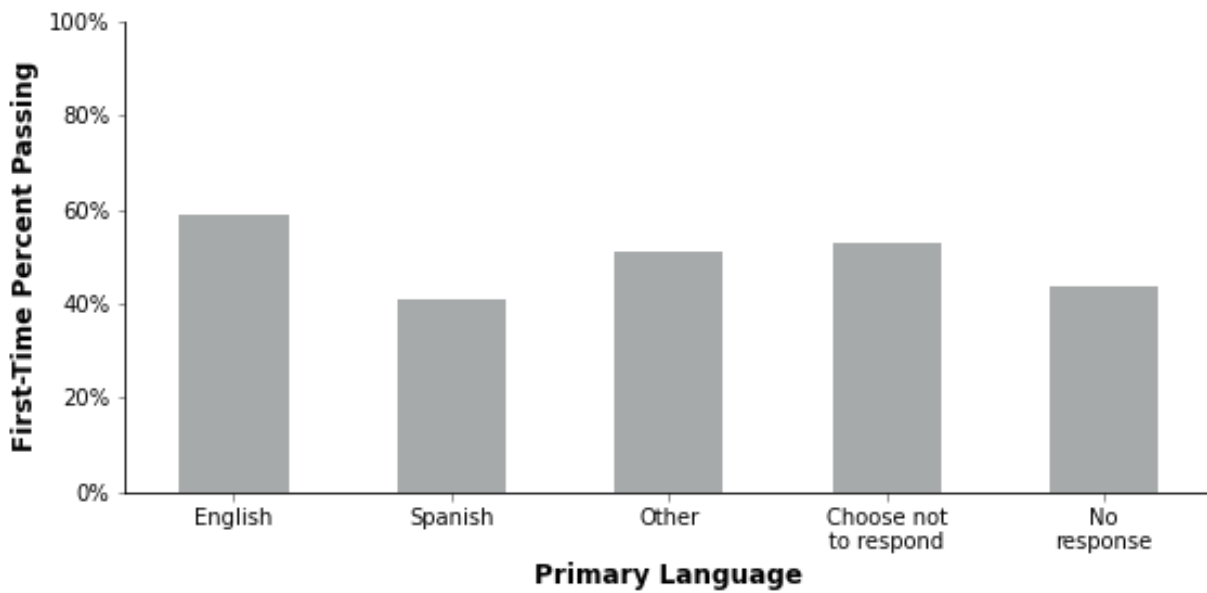


Table 39. General Lines - Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	213	28.6	61	58.14	17.17
High school diploma or equivalent	10,001	48.5	4,852	66.55	14.70
Two-year college degree (Associate's degree)	4,018	55.4	2,226	69.00	13.96
Four-year college degree (Bachelor's degree)	7,601	67.6	5,137	73.17	13.28
Advanced college degree (Master's degree or Doctorate)	2,835	73.7	2,089	75.54	12.20
Choose not to respond	1,345	52.2	702	68.15	14.63
No response	414	45.9	190	63.01	20.26

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

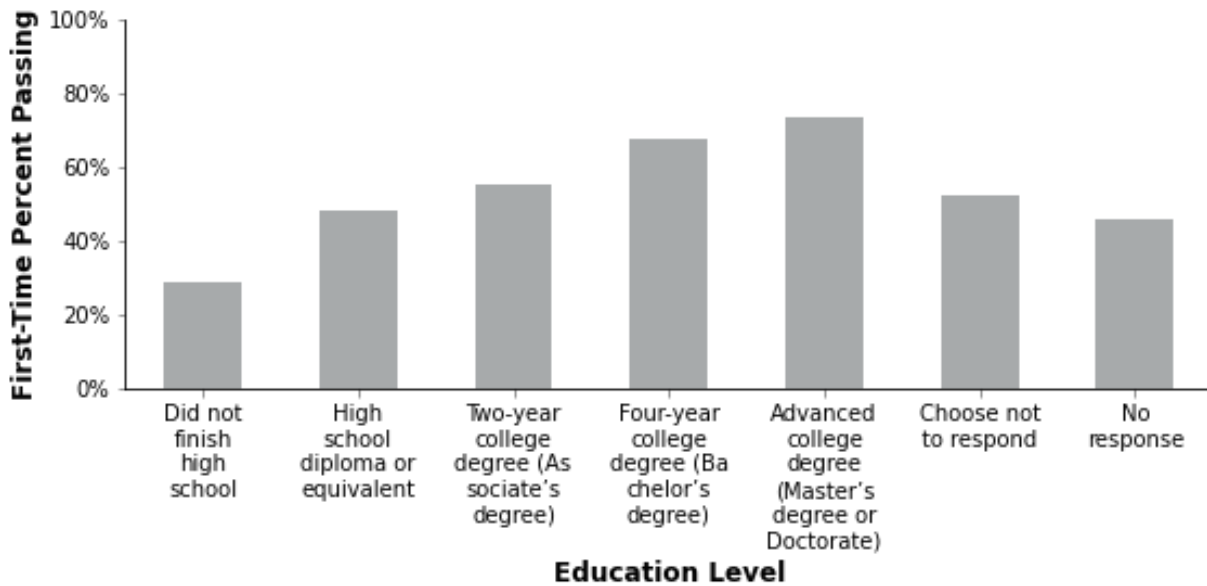


Table 40. General Lines - Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	3,478	45.7	1,589	65.64	14.45
I completed an insurance course at a college or university	119	39.5	47	63.69	14.24
I attended classroom preparation from an exam preparation school	928	63.4	588	71.34	12.25
I completed an online course	15,823	64.1	10,136	72.01	13.80
I bought and used a study guide or study manual	3,907	52.4	2,047	68.13	14.31
I took the exam without taking a course or studying	318	30.8	98	59.52	14.65
Other	1,402	39.2	549	62.85	15.46
No response	452	44.9	203	62.93	20.04

Figure 35. General Lines - Life, Accident and Health Percent Passing by Preparation Method

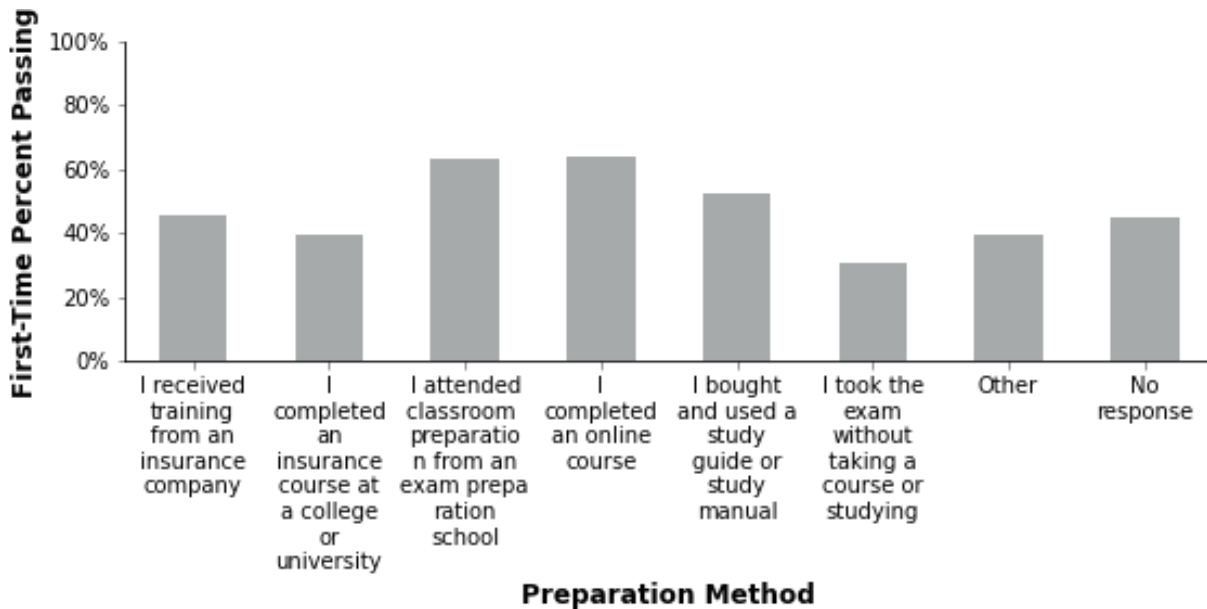


Table 41. General Lines - Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	20,721	59.7	12,370	70.50	13.94
Mexico	706	47.7	337	66.98	14.34
the Caribbean	181	54.7	99	68.93	15.32
Central America	124	45.2	56	65.52	14.75
South America	222	50.9	113	68.05	15.29
Spain	12	91.7	11	80.00	7.21
Other	3,883	51.6	2,004	67.30	16.08
No response	578	46.2	267	64.16	18.85

Figure 36. General Lines - Life, Accident and Health Percent Passing by National Origin

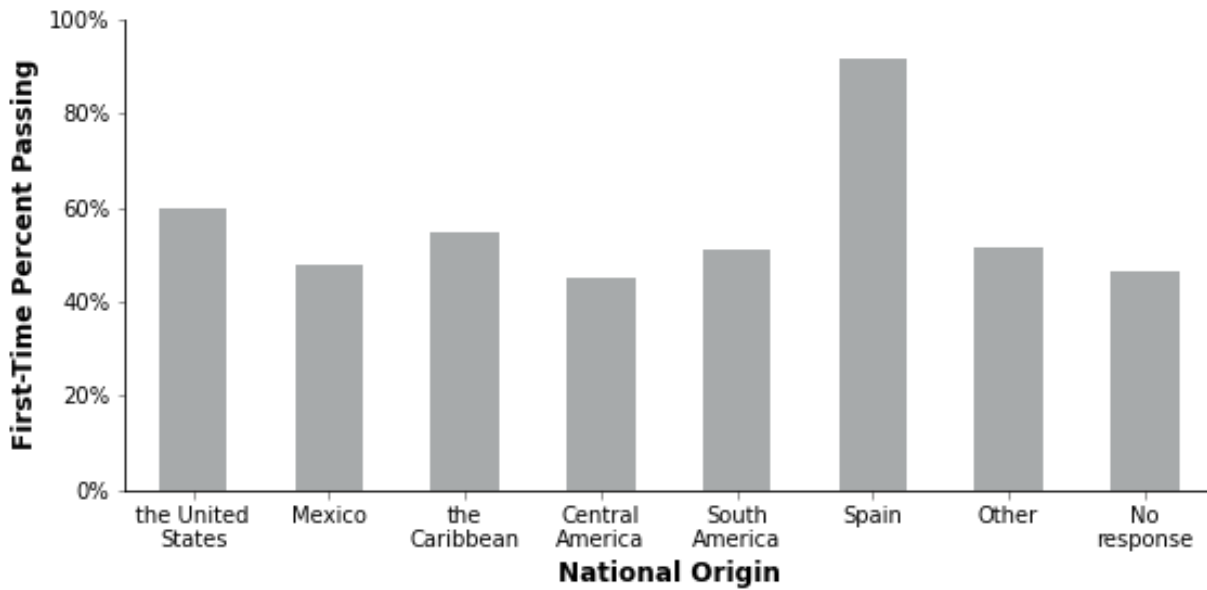


Table 42. General Lines - Life, Accident and Health Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	797	58.1	463	70.43	15.38
	Black / African-American	2,399	50.4	1,208	66.72	15.06
	Hispanic / Latino American	2,685	54.5	1,462	68.64	14.37
	Native American	70	70.0	49	72.79	11.27
	Caucasian / White (non-Hispanic)	4,482	75.5	3,386	75.67	12.16
	Other	507	55.8	283	68.67	14.81
	Choose not to respond	538	63.9	344	72.05	13.96
	No response	29	62.1	18	69.41	14.76
Female	Asian American / Pacific Islander	843	56.5	476	69.14	15.43
	Black / African-American	3,728	46.2	1,721	65.79	14.59
	Hispanic / Latino American	3,866	43.6	1,684	65.40	14.16
	Native American	74	58.1	43	68.80	14.85
	Caucasian / White (non-Hispanic)	4,455	68.9	3,068	73.74	12.67
	Other	631	52.1	329	68.12	14.53
	Choose not to respond	692	53.8	372	68.75	13.96
	No response	33	51.5	17	64.45	18.69
Choose not to respond	Asian American / Pacific Islander	7	42.9	3	64.43	20.99
	Black / African-American	8	50.0	4	68.38	15.91
	Hispanic / Latino American	11	54.5	6	70.18	17.27
	Native American	1	0.0	-	59.00	-
	Caucasian / White (non-Hispanic)	21	76.2	16	73.76	10.40
	Other	14	21.4	3	59.57	15.36
	Choose not to respond	368	63.6	234	71.80	14.18
	No response	6	50.0	3	62.33	16.24
No response	Asian American / Pacific Islander	-	-	-	-	-
	Black / African-American	5	20.0	1	57.60	18.64
	Hispanic / Latino American	7	0.0	-	53.43	9.95
	Native American	-	-	-	-	-
	Caucasian / White (non-Hispanic)	5	60.0	3	72.40	12.90
	Other	1	0.0	-	48.00	-
	Choose not to respond	-	-	-	-	-
	No response	144	42.4	61	56.85	25.50

Figure 37. General Lines - Life, Accident and Health Percent Passing by Gender within Ethnicity

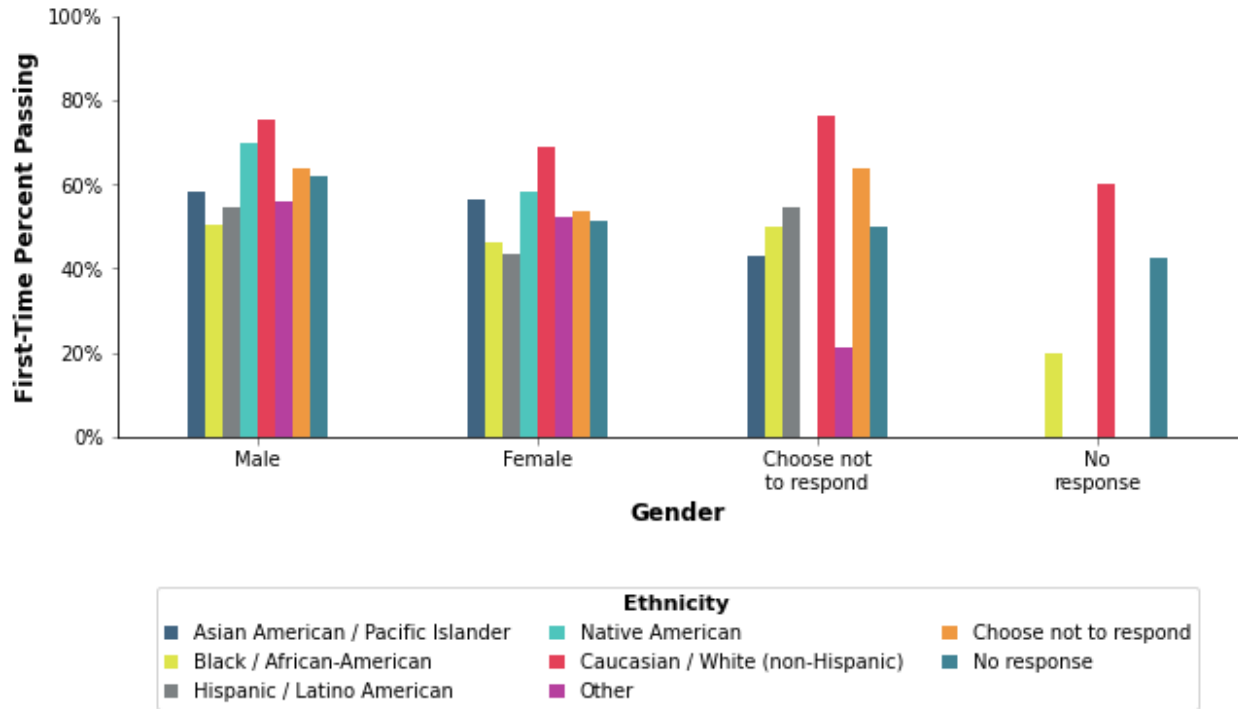


Table 43. General Lines - Life, Accident and Health Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	83	32.5	27	58.98	18.80
	High school diploma or equivalent	4,006	53.5	2,144	67.93	14.87
	Two-year college degree (Associate's degree)	1,544	59.7	921	70.17	14.04
	Four-year college degree (Bachelor's degree)	3,884	70.2	2,725	73.98	13.08
	Advanced college degree (Master's degree or Doctorate)	1,385	76.8	1,063	76.47	11.91
	Choose not to respond	492	56.1	276	69.21	14.56
	No response	113	50.4	57	67.60	15.43
Female	Did not finish high school	125	27.2	34	57.78	16.35
	High school diploma or equivalent	5,918	45.0	2,664	65.59	14.51
	Two-year college degree (Associate's degree)	2,436	52.6	1,281	68.24	13.84
	Four-year college degree (Bachelor's degree)	3,649	64.9	2,368	72.29	13.44
	Advanced college degree (Master's degree or Doctorate)	1,421	70.9	1,008	74.70	12.37
	Choose not to respond	648	46.3	300	66.37	14.54
	No response	125	44.0	55	64.97	16.28
Choose not to respond	Did not finish high school	4	0.0	-	54.75	7.37
	High school diploma or equivalent	66	63.6	42	70.86	13.63
	Two-year college degree (Associate's degree)	36	63.9	23	70.25	15.17
	Four-year college degree (Bachelor's degree)	61	70.5	43	75.69	12.46
	Advanced college degree (Master's degree or Doctorate)	29	62.1	18	71.93	14.27
	Choose not to respond	205	61.5	126	71.22	14.39
	No response	35	48.6	17	65.17	16.97
No response	Did not finish high school	1	0.0	-	48.00	-
	High school diploma or equivalent	11	18.2	2	57.27	18.00
	Two-year college degree (Associate's degree)	2	50.0	1	70.00	22.63
	Four-year college degree (Bachelor's degree)	7	14.3	1	56.43	10.11
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	-	-	-	-	-
	No response	141	43.3	61	57.06	25.67

Figure 38. General Lines - Life, Accident and Health Percent Passing by Gender within Education Level

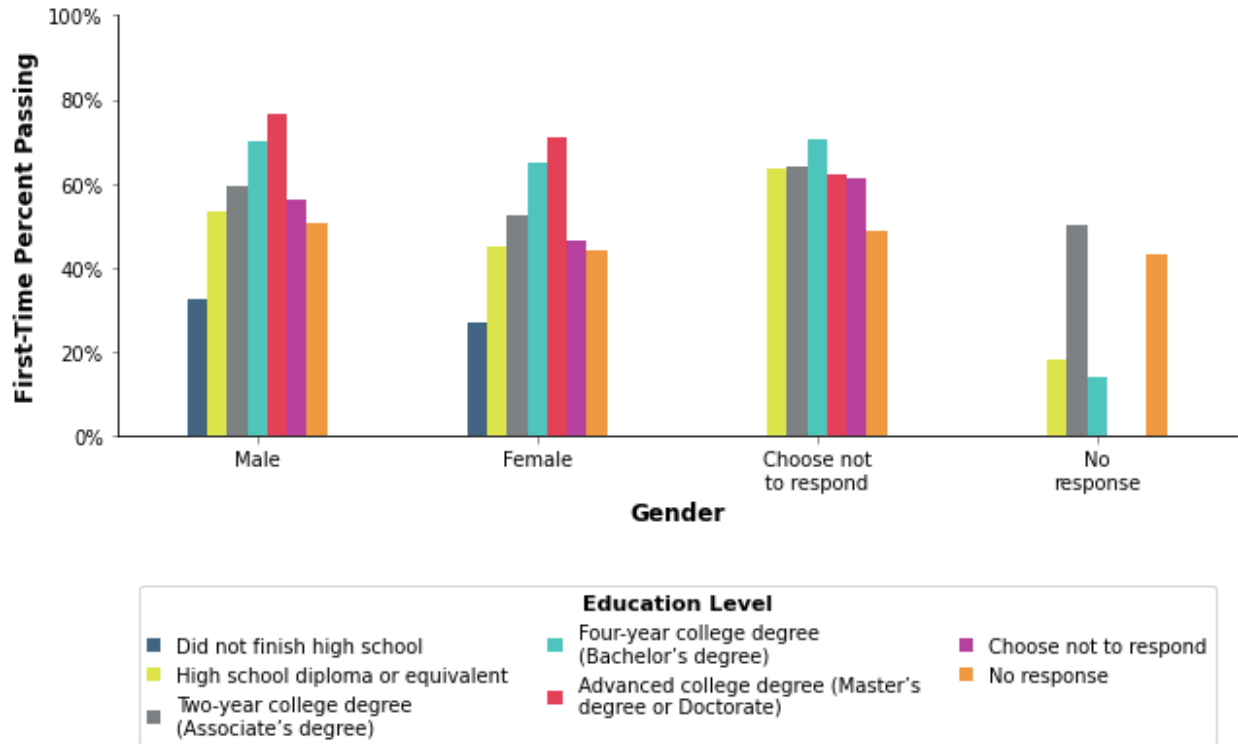


Table 44. General Lines - Life, Accident and Health Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	7,459	67.6	5,046	73.06	13.43
	Yes, less than 30 hours	3,208	56.7	1,818	69.19	14.74
	No	800	40.9	327	63.37	15.74
	No response	40	55.0	22	66.70	15.73
Female	Yes, more than 30 hours	9,683	57.9	5,608	70.08	13.97
	Yes, less than 30 hours	3,643	48.2	1,756	66.78	14.44
	No	958	35.0	335	61.23	14.92
	No response	38	28.9	11	57.00	19.19
Choose not to respond	Yes, more than 30 hours	253	66.4	168	73.44	13.07
	Yes, less than 30 hours	99	65.7	65	71.99	13.62
	No	73	41.1	30	62.36	16.64
	No response	11	54.5	6	68.18	16.19
No response	Yes, more than 30 hours	15	26.7	4	59.87	15.57
	Yes, less than 30 hours	6	33.3	2	63.50	15.08
	No	2	0.0	-	41.00	2.83
	No response	139	42.4	59	56.81	25.76

Figure 39. General Lines - Life, Accident and Health Percent Passing by Gender within Course Taken

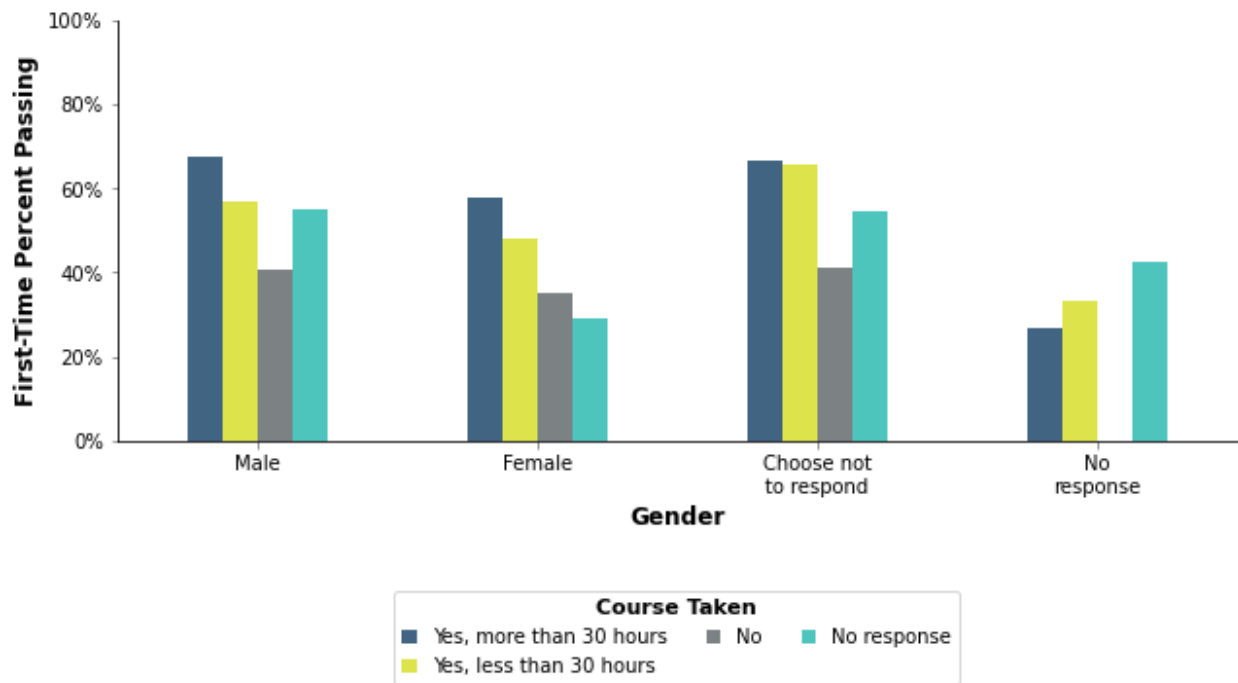


Table 45. General Lines - Life, Accident and Health Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	I received training from an insurance company	1,301	49.5	644	66.92	14.05
	I completed an insurance course at a college or university	40	55.0	22	66.10	16.09
	I attended classroom preparation from an exam preparation school	309	71.5	221	73.00	12.75
	I completed an online course	7,306	68.8	5,026	73.40	13.56
	I bought and used a study guide or study manual	1,721	56.5	973	69.50	14.22
	I took the exam without taking a course or studying	144	36.1	52	61.28	15.64
	Other	559	37.9	212	62.32	15.64
	No response	127	49.6	63	67.20	16.34
Female	I received training from an insurance company	2,148	43.3	930	64.82	14.64
	I completed an insurance course at a college or university	77	31.2	24	62.38	13.27
	I attended classroom preparation from an exam preparation school	602	59.5	358	70.51	11.99
	I completed an online course	8,329	59.8	4,982	70.76	13.89
	I bought and used a study guide or study manual	2,150	48.8	1,050	66.93	14.28
	I took the exam without taking a course or studying	160	26.3	42	58.18	13.68
	Other	711	37.0	263	62.16	15.30
	No response	145	42.1	61	64.70	15.72
Choose not to respond	I received training from an insurance company	28	53.6	15	69.18	14.71
	I completed an insurance course at a college or university	2	50.0	1	66.00	8.49
	I attended classroom preparation from an exam preparation school	15	53.3	8	70.80	9.72
	I completed an online course	172	72.1	124	74.91	13.19
	I bought and used a study guide or study manual	36	66.7	24	74.33	13.68
	I took the exam without taking a course or studying	12	33.3	4	59.33	13.14
	Other	132	56.1	74	68.86	14.36
	No response	39	48.7	19	64.56	17.39

No response	I received training from an insurance company	1	0.0	-	62.00	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	2	50.0	1	71.00	5.66
	I completed an online course	16	25.0	4	60.13	15.70
	I bought and used a study guide or study manual	-	-	-	-	-
	I took the exam without taking a course or studying	2	0.0	-	41.00	2.83
	Other	-	-	-	-	-
	No response	141	42.6	60	56.81	25.66

Figure 40. General Lines - Life, Accident and Health Percent Passing by Gender within Preparation Method

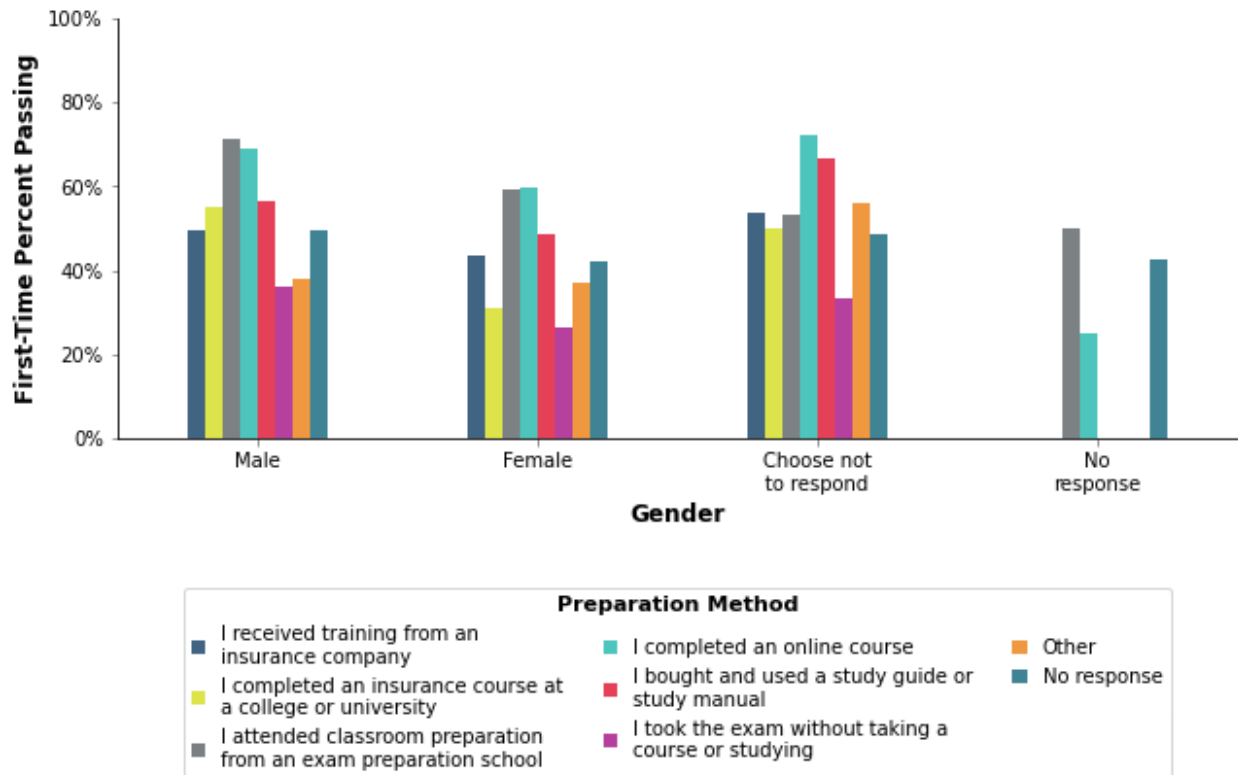


Table 46. General Lines - Life, Accident and Health Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	9,136	64.9	5,926	71.99	13.76
	Mexico	269	56.5	152	69.91	14.31
	the Caribbean	68	60.3	41	70.19	15.48
	Central America	50	48.0	24	66.02	15.17
	South America	111	59.5	66	70.18	15.45
	Spain	7	85.7	6	80.43	9.09
	Other	1,700	54.0	918	68.40	16.03
	No response	166	48.2	80	66.52	15.54
Female	the United States	11,300	55.4	6,263	69.25	13.99
	Mexico	433	42.3	183	65.24	13.98
	the Caribbean	107	51.4	55	68.37	14.64
	Central America	68	44.1	30	65.68	13.92
	South America	107	43.0	46	65.99	15.04
	Spain	5	100.0	5	79.40	4.28
	Other	2,083	49.3	1,026	66.28	16.09
	No response	219	46.6	102	66.46	14.89
Choose not to respond	the United States	272	64.3	175	72.33	13.33
	Mexico	3	66.7	2	62.33	29.26
	the Caribbean	5	60.0	3	69.80	24.58
	Central America	4	50.0	2	67.25	22.34
	South America	3	33.3	1	67.00	12.12
	Spain	-	-	-	-	-
	Other	97	61.9	60	70.55	14.61
	No response	52	50.0	26	67.06	17.00
No response	the United States	13	46.2	6	69.15	12.15
	Mexico	1	0.0	-	51.00	-
	the Caribbean	1	0.0	-	39.00	-
	Central America	2	0.0	-	44.00	5.66
	South America	1	0.0	-	54.00	-
	Spain	-	-	-	-	-
	Other	3	0.0	-	42.67	10.12
	No response	141	41.8	59	56.73	25.60

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

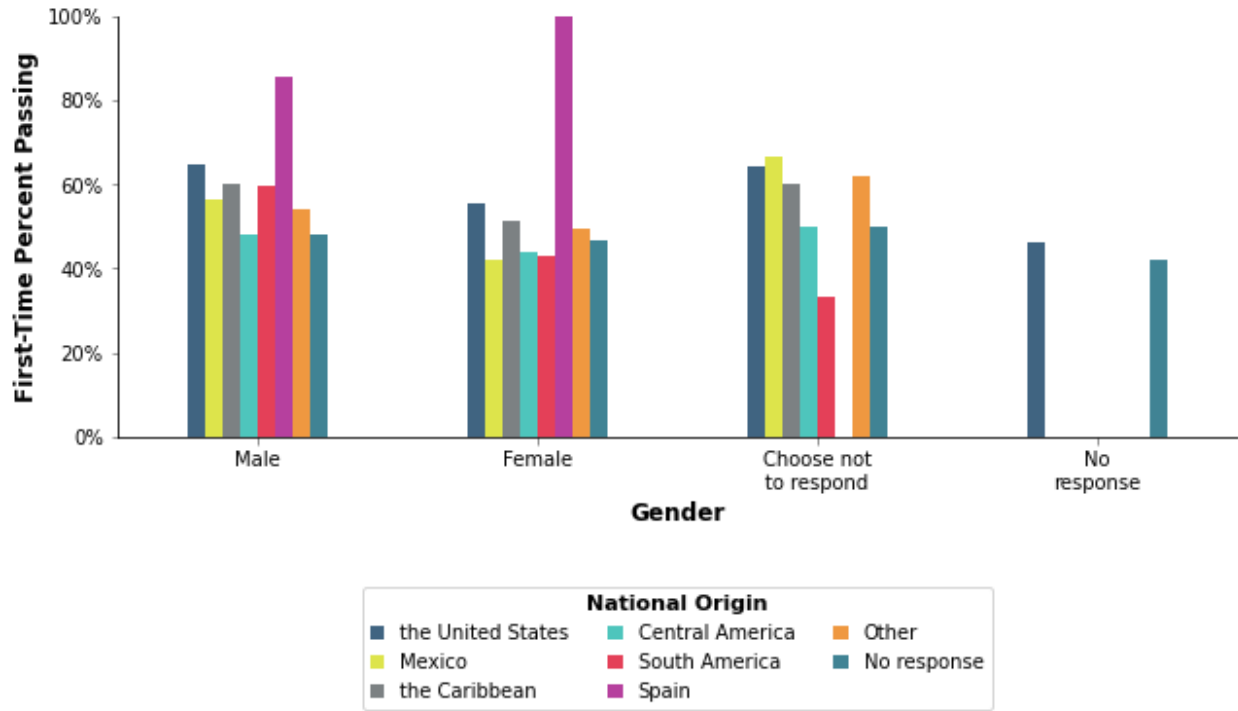


Table 47. General Lines - Life, Accident and Health Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	17	5.9	1	40.94	15.73
	High school diploma or equivalent	315	41.3	130	63.98	15.30
	Two-year college degree (Associate's degree)	175	42.9	75	64.28	15.12
	Four-year college degree (Bachelor's degree)	666	60.5	403	71.21	14.40
	Advanced college degree (Master's degree or Doctorate)	384	76.8	295	76.80	12.47
	Choose not to respond	70	41.4	29	64.19	16.35
	No response	20	45.0	9	67.55	18.44
Black / African-American	Did not finish high school	27	14.8	4	51.22	14.89
	High school diploma or equivalent	2,396	39.4	945	63.02	15.01
	Two-year college degree (Associate's degree)	1,020	47.0	479	66.06	14.53
	Four-year college degree (Bachelor's degree)	1,591	55.1	876	68.47	14.28
	Advanced college degree (Master's degree or Doctorate)	805	63.5	511	72.05	12.45
	Choose not to respond	252	40.5	102	65.02	14.69
	No response	49	34.7	17	62.86	16.00
Hispanic / Latino American	Did not finish high school	83	24.1	20	57.28	16.97
	High school diploma or equivalent	3,173	39.6	1,255	63.74	14.29
	Two-year college degree (Associate's degree)	1,169	48.3	565	67.14	13.61
	Four-year college degree (Bachelor's degree)	1,535	61.8	948	71.72	12.98
	Advanced college degree (Master's degree or Doctorate)	373	72.1	269	74.00	12.58
	Choose not to respond	201	40.8	82	63.65	14.59
	No response	35	37.1	13	64.74	14.57
Native American	Did not finish high school	1	100.0	1	79.00	-
	High school diploma or equivalent	64	56.3	36	68.28	15.04
	Two-year college degree (Associate's degree)	33	57.6	19	69.39	12.30
	Four-year college degree (Bachelor's degree)	31	83.9	26	77.00	9.63
	Advanced college degree (Master's degree or Doctorate)	12	66.7	8	71.58	10.65
	Choose not to respond	3	33.3	1	61.33	14.64
	No response	1	100.0	1	76.00	-
Caucasian / White (non-Hispanic)	Did not finish high school	59	50.8	30	67.90	14.04
	High school diploma or equivalent	3,411	63.5	2,166	71.76	13.27
	Two-year college degree (Associate's degree)	1,279	71.0	908	74.07	12.14
	Four-year college degree (Bachelor's degree)	3,042	79.6	2,421	77.06	11.23

	Advanced college degree (Master's degree or Doctorate)	853	87.6	747	80.26	9.33
	Choose not to respond	275	62.5	172	72.60	12.65
	No response	44	65.9	29	73.00	14.48
Other	Did not finish high school	12	16.7	2	59.17	12.63
	High school diploma or equivalent	309	46.0	142	65.35	14.87
	Two-year college degree (Associate's degree)	166	48.8	81	66.96	13.95
	Four-year college degree (Bachelor's degree)	363	58.7	213	70.13	14.61
	Advanced college degree (Master's degree or Doctorate)	228	63.6	145	72.41	13.12
	Choose not to respond	54	42.6	23	61.35	16.85
	No response	21	42.9	9	65.76	13.02
Choose not to respond	Did not finish high school	14	21.4	3	54.00	15.98
	High school diploma or equivalent	324	53.1	172	68.60	14.05
	Two-year college degree (Associate's degree)	173	56.6	98	68.18	14.32
	Four-year college degree (Bachelor's degree)	361	67.6	244	73.69	13.26
	Advanced college degree (Master's degree or Doctorate)	176	63.1	111	73.56	12.96
	Choose not to respond	488	59.8	292	70.48	13.92
	No response	62	48.4	30	65.18	15.52
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	9	66.7	6	68.78	16.53
	Two-year college degree (Associate's degree)	3	33.3	1	59.67	12.01
	Four-year college degree (Bachelor's degree)	12	50.0	6	67.50	14.61
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	70.25	22.60
	Choose not to respond	2	50.0	1	66.00	15.56
	No response	182	45.1	82	58.68	24.37

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

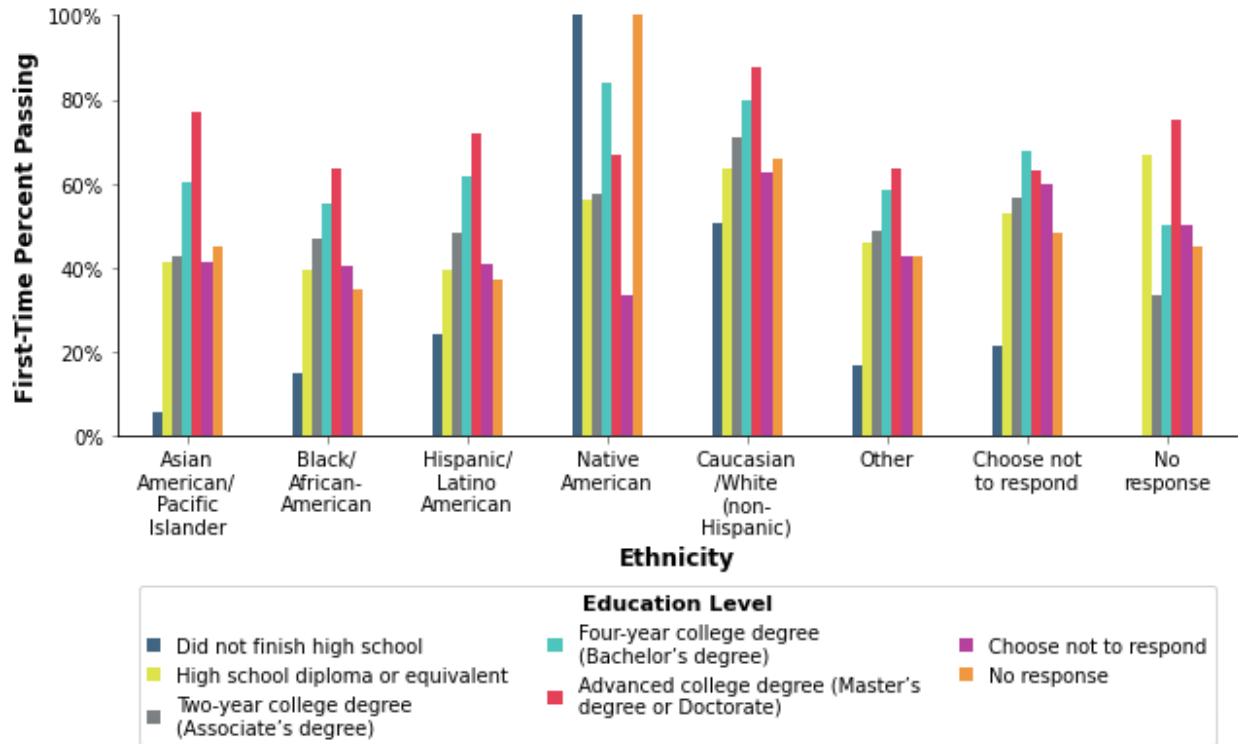


Table 48. General Lines - Life, Accident and Health Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	1,092	59.9	654	70.86	15.46
	Yes, less than 30 hours	401	51.4	206	67.38	14.92
	No	146	53.4	78	68.29	15.41
	No response	8	50.0	4	62.25	22.76
Black / African-American	Yes, more than 30 hours	4,291	52.3	2,245	67.95	14.05
	Yes, less than 30 hours	1,388	40.3	560	63.28	15.56
	No	448	28.1	126	58.00	15.09
	No response	13	23.1	3	59.38	15.73
Hispanic / Latino American	Yes, more than 30 hours	4,121	53.6	2,210	68.65	13.95
	Yes, less than 30 hours	1,912	41.9	802	64.85	14.19
	No	524	26.1	137	58.52	14.06
	No response	12	25.0	3	56.83	13.37
Native American	Yes, more than 30 hours	108	67.6	73	71.61	13.70
	Yes, less than 30 hours	30	60.0	18	68.97	12.70
	No	7	14.3	1	63.14	6.36
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	5,968	75.8	4,523	75.88	11.97
	Yes, less than 30 hours	2,557	67.0	1,712	73.01	12.68
	No	430	54.2	233	68.52	14.25
	No response	8	62.5	5	67.63	17.82
Other	Yes, more than 30 hours	809	57.4	464	69.80	13.96
	Yes, less than 30 hours	253	43.9	111	65.34	15.25
	No	88	44.3	39	62.57	16.48
	No response	3	33.3	1	57.33	29.01
Choose not to respond	Yes, more than 30 hours	1,000	64.3	643	72.59	13.10
	Yes, less than 30 hours	404	56.2	227	69.13	14.34
	No	184	40.8	75	62.82	15.60
	No response	10	50.0	5	69.00	15.73
No response	Yes, more than 30 hours	21	66.7	14	70.71	13.61
	Yes, less than 30 hours	11	45.5	5	62.36	17.59
	No	6	50.0	3	67.17	14.85
	No response	174	44.3	77	58.20	24.64

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

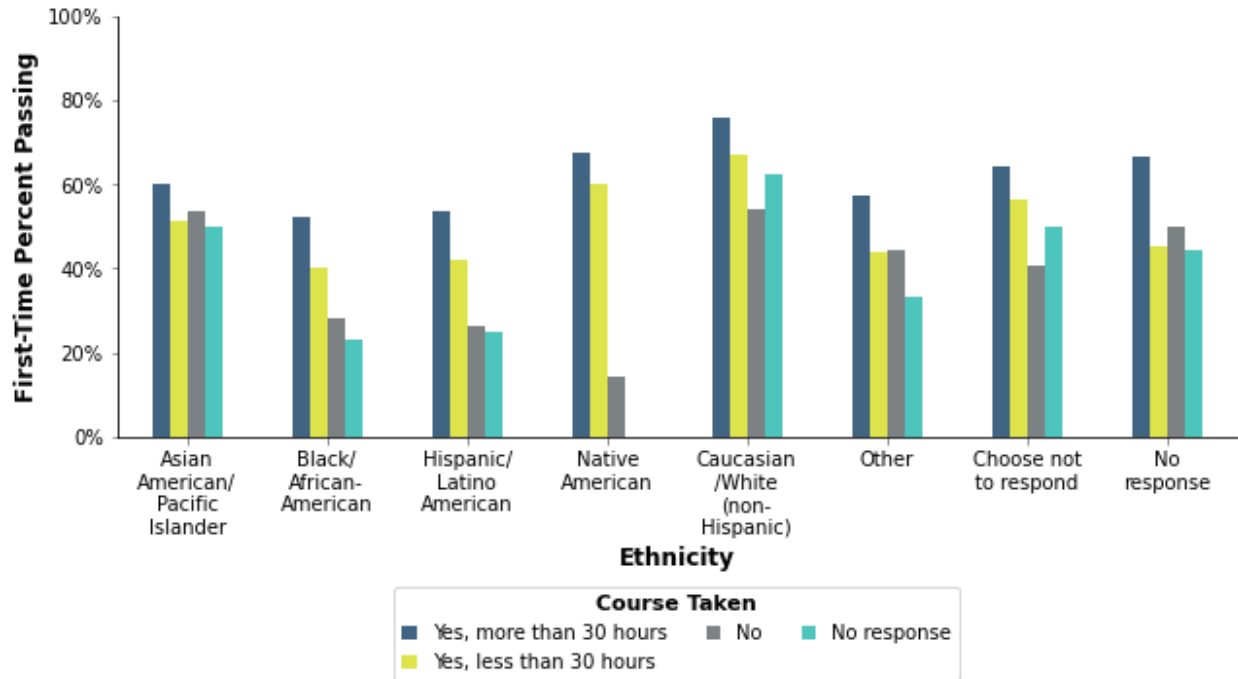


Table 49. General Lines - Life, Accident and Health Examinees by Ethnicity within Preparation Method

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	206	49.5	102	65.07	17.23
	I completed an insurance course at a college or university	4	50.0	2	63.75	21.33
	I attended classroom preparation from an exam preparation school	40	65.0	26	72.70	10.95
	I completed an online course	948	63.4	601	72.08	14.81
	I bought and used a study guide or study manual	285	55.1	157	69.96	14.05
	I took the exam without taking a course or studying	27	22.2	6	57.15	12.98
	Other	115	34.8	40	61.18	15.69
	No response	22	36.4	8	65.68	16.59
Black / African-American	I received training from an insurance company	1,111	39.9	443	64.08	14.20
	I completed an insurance course at a college or university	33	21.2	7	60.82	12.13
	I attended classroom preparation from an exam preparation school	240	56.3	135	69.08	13.05
	I completed an online course	3,351	52.2	1,748	67.55	14.75
	I bought and used a study guide or study manual	936	47.4	444	65.88	14.64
	I took the exam without taking a course or studying	60	30.0	18	59.05	15.06
	Other	345	32.8	113	59.99	15.61
	No response	64	40.6	26	64.00	16.10
Hispanic / Latino American	I received training from an insurance company	1,004	38.8	390	63.60	14.17
	I completed an insurance course at a college or university	40	37.5	15	61.98	15.39
	I attended classroom preparation from an exam preparation school	258	56.6	146	69.40	11.62
	I completed an online course	3,747	54.3	2,036	68.93	13.88
	I bought and used a study guide or study manual	1,090	41.0	447	64.44	14.26
	I took the exam without taking a course or studying	91	16.5	15	55.22	13.25
	Other	298	29.5	88	59.75	15.75
	No response	41	36.6	15	64.88	15.87
Native American	I received training from an insurance company	16	62.5	10	67.94	12.33
	I completed an insurance course at a college or university	1	0.0	-	67.00	-
	I attended classroom preparation from an exam preparation school	4	50.0	2	71.25	7.37
	I completed an online course	95	70.5	67	72.28	13.96
	I bought and used a study guide or study manual	20	50.0	10	66.80	12.59

	I took the exam without taking a course or studying	1	0.0	-	64.00	-
	Other	6	33.3	2	66.83	13.17
	No response	2	50.0	1	69.00	9.90
Caucasian / White (non-Hispanic)	I received training from an insurance company	877	59.7	524	69.94	13.28
	I completed an insurance course at a college or university	28	64.3	18	71.18	11.70
	I attended classroom preparation from an exam preparation school	288	74.0	213	74.50	12.00
	I completed an online course	6,219	76.0	4,726	76.13	11.80
	I bought and used a study guide or study manual	1,177	67.7	797	73.25	12.64
	I took the exam without taking a course or studying	90	48.9	44	64.86	14.88
	Other	238	51.7	123	67.15	14.09
	No response	46	60.9	28	72.02	14.96
Other	I received training from an insurance company	121	41.3	50	64.87	15.41
	I completed an insurance course at a college or university	4	0.0	-	52.25	12.12
	I attended classroom preparation from an exam preparation school	37	64.9	24	69.97	11.62
	I completed an online course	666	62.0	413	71.16	13.78
	I bought and used a study guide or study manual	197	42.1	83	65.25	14.26
	I took the exam without taking a course or studying	23	30.4	7	60.65	15.33
	Other	83	37.3	31	60.60	16.12
	No response	22	31.8	7	61.95	15.76
Choose not to respond	I received training from an insurance company	139	48.2	67	66.79	14.93
	I completed an insurance course at a college or university	9	55.6	5	63.22	15.79
	I attended classroom preparation from an exam preparation school	60	68.3	41	73.47	11.10
	I completed an online course	782	68.3	534	73.81	13.03
	I bought and used a study guide or study manual	196	54.1	106	69.04	13.63
	I took the exam without taking a course or studying	25	32.0	8	58.08	14.46
	Other	313	48.6	152	66.96	14.22
	No response	74	50.0	37	65.46	15.96

No response	I received training from an insurance company	4	75.0	3	73.00	9.31
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	100.0	1	75.00	-
	I completed an online course	15	73.3	11	70.60	15.62
	I bought and used a study guide or study manual	6	50.0	3	68.50	19.18
	I took the exam without taking a course or studying	1	0.0	-	69.00	-
	Other	4	0.0	-	52.00	12.19
	No response	181	44.8	81	58.49	24.33

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

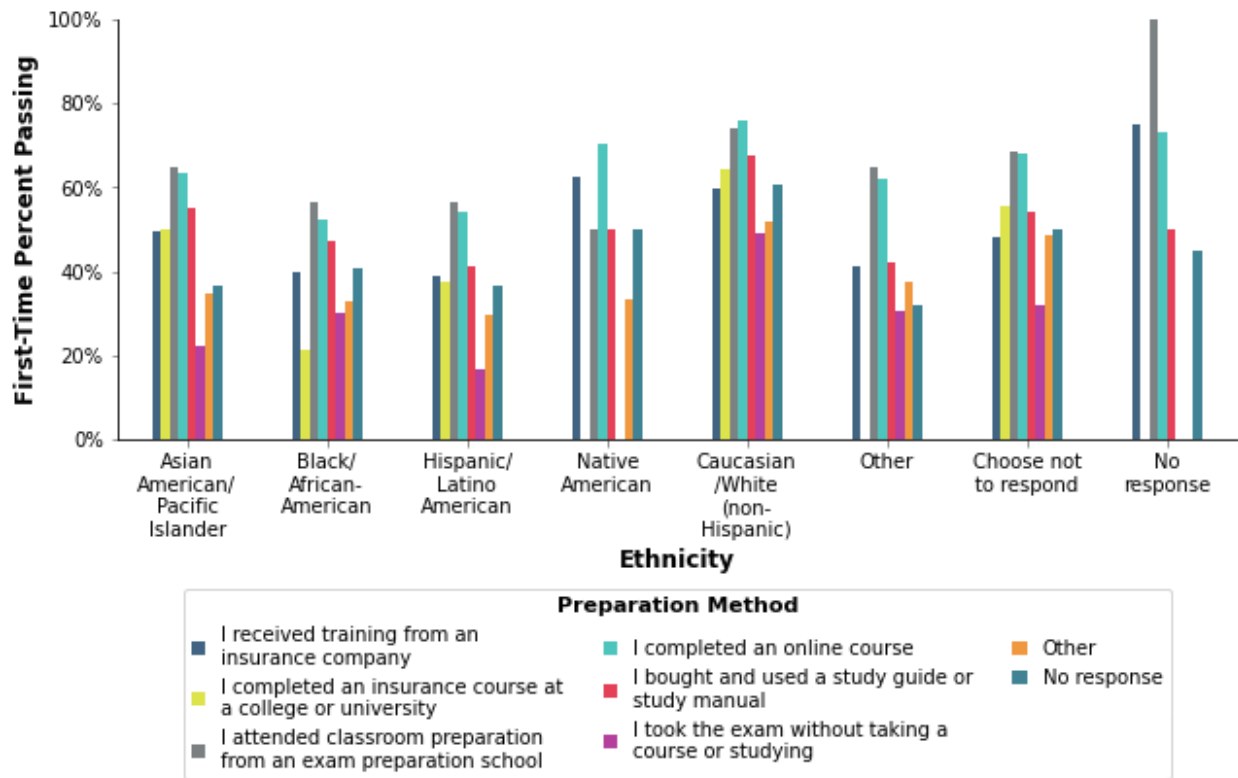


Table 50. General Lines - Life, Accident and Health Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	the United States	483	58.0	280	70.40	14.08
	Mexico	-	-	-	-	-
	the Caribbean	1	100.0	1	84.00	-
	Central America	-	-	-	-	-
	South America	1	100.0	1	90.00	-
	Spain	-	-	-	-	-
	Other	1,139	57.1	650	69.47	16.00
	No response	23	43.5	10	67.78	13.92
Black / African-American	the United States	4,536	49.1	2,227	66.79	14.17
	Mexico	1	100.0	1	77.00	-
	the Caribbean	83	51.8	43	68.57	14.67
	Central America	6	50.0	3	70.67	7.37
	South America	7	57.1	4	68.29	19.66
	Spain	-	-	-	-	-
	Other	1,408	44.2	622	64.11	16.37
	No response	99	34.3	34	63.09	16.04
Hispanic / Latino American	the United States	5,344	48.1	2,570	66.74	14.23
	Mexico	682	47.4	323	66.91	14.30
	the Caribbean	68	55.9	38	67.07	17.06
	Central America	109	45.9	50	65.57	14.92
	South America	187	49.7	93	67.53	15.57
	Spain	5	100.0	5	80.60	4.62
	Other	102	44.1	45	65.01	15.07
	No response	72	38.9	28	63.76	15.33
Native American	the United States	141	64.5	91	70.93	13.30
	Mexico	-	-	-	-	-
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	2	0.0	-	53.00	8.49
	No response	2	50.0	1	69.00	9.90
Caucasian / White (non-Hispanic)	the United States	8,566	72.6	6,220	74.82	12.36
	Mexico	6	66.7	4	73.33	14.83
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	8	75.0	6	75.88	9.45
	Spain	3	100.0	3	79.33	3.51
	Other	316	64.9	205	72.28	14.22
	No response	64	54.7	35	70.63	13.06
Other	the United States	552	55.6	307	68.89	13.88
	Mexico	-	-	-	-	-

	the Caribbean	10	70.0	7	75.80	11.75
	Central America	3	33.3	1	64.00	15.10
	South America	8	37.5	3	67.38	13.39
	Spain	3	66.7	2	75.33	10.60
	Other	548	50.9	279	67.40	15.56
	No response	29	55.2	16	69.10	13.77
Choose not to respond	the United States	1,076	61.3	660	71.25	13.61
	Mexico	17	52.9	9	67.00	16.35
	the Caribbean	18	50.0	9	72.28	12.17
	Central America	5	40.0	2	62.60	19.14
	South America	10	50.0	5	69.00	11.99
	Spain	1	100.0	1	93.00	-
	Other	358	55.6	199	69.38	14.95
	No response	113	57.5	65	68.38	15.22
No response	the United States	23	65.2	15	70.35	10.26
	Mexico	-	-	-	-	-
	the Caribbean	1	100.0	1	82.00	-
	Central America	1	0.0	-	48.00	-
	South America	1	100.0	1	74.00	-
	Spain	-	-	-	-	-
	Other	10	40.0	4	57.90	23.61
	No response	176	44.3	78	58.52	24.52

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

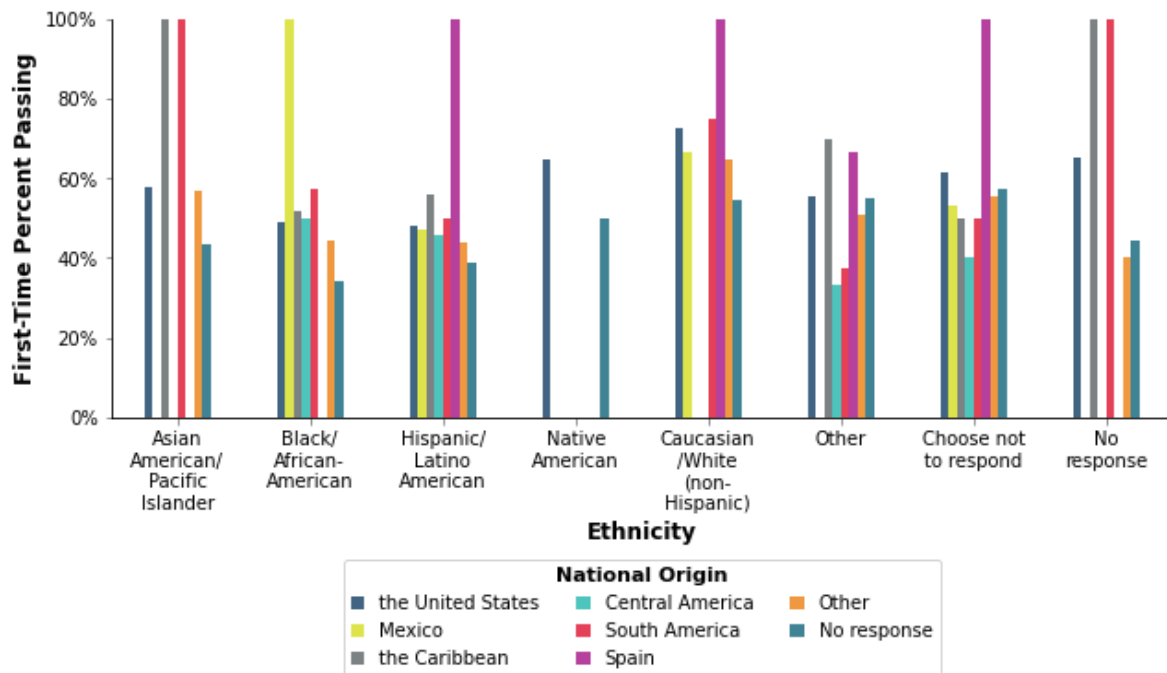


Table 51. General Lines - Life, Accident and Health Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	148	35.8	53	61.79	15.64
	High school diploma or equivalent	8,898	50.0	4,449	67.13	14.46
	Two-year college degree (Associate's degree)	3,319	58.4	1,938	70.07	13.32
	Four-year college degree (Bachelor's degree)	5,734	71.3	4,091	74.47	12.37
	Advanced college degree (Master's degree or Doctorate)	1,676	78.4	1,314	77.13	10.95
	Choose not to respond	894	55.3	494	69.27	14.08
	No response	52	59.6	31	70.10	15.16
Mexico	Did not finish high school	9	0.0	-	51.78	11.53
	High school diploma or equivalent	283	39.6	112	64.00	13.82
	Two-year college degree (Associate's degree)	137	43.8	60	66.45	14.10
	Four-year college degree (Bachelor's degree)	184	59.8	110	71.42	13.90
	Advanced college degree (Master's degree or Doctorate)	57	73.7	42	73.95	12.33
	Choose not to respond	34	35.3	12	62.32	14.76
	No response	2	50.0	1	66.50	14.85
the Caribbean	Did not finish high school	1	0.0	-	41.00	-
	High school diploma or equivalent	46	43.5	20	63.76	15.30
	Two-year college degree (Associate's degree)	28	57.1	16	68.93	14.39
	Four-year college degree (Bachelor's degree)	55	60.0	33	72.02	14.01
	Advanced college degree (Master's degree or Doctorate)	35	62.9	22	72.34	14.33
	Choose not to respond	15	53.3	8	68.33	19.61
	No response	1	0.0	-	55.00	-
Central America	Did not finish high school	8	25.0	2	60.00	17.57
	High school diploma or equivalent	59	37.3	22	62.53	14.37
	Two-year college degree (Associate's degree)	13	46.2	6	65.46	14.20
	Four-year college degree (Bachelor's degree)	34	64.7	22	72.18	13.04
	Advanced college degree (Master's degree or Doctorate)	6	50.0	3	68.67	17.44
	Choose not to respond	4	25.0	1	59.50	13.92
	No response	-	-	-	-	-
South America	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	56	44.6	25	63.98	16.66

	Two-year college degree (Associate's degree)	44	45.5	20	66.93	14.02
	Four-year college degree (Bachelor's degree)	83	55.4	46	70.60	15.07
	Advanced college degree (Master's degree or Doctorate)	29	65.5	19	71.55	15.23
	Choose not to respond	9	33.3	3	64.78	10.03
	No response	1	0.0	-	60.00	-
Spain	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	2	100.0	2	76.00	0.00
	Two-year college degree (Associate's degree)	5	80.0	4	80.60	10.92
	Four-year college degree (Bachelor's degree)	2	100.0	2	82.00	4.24
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	80.33	4.16
	Choose not to respond	-	-	-	-	-
	No response	-	-	-	-	-
Other	Did not finish high school	45	13.3	6	47.93	18.75
	High school diploma or equivalent	577	33.3	192	60.42	16.66
	Two-year college degree (Associate's degree)	446	38.1	170	62.14	16.34
	Four-year college degree (Bachelor's degree)	1,455	55.0	800	68.46	15.34
	Advanced college degree (Master's degree or Doctorate)	1,006	66.8	672	73.32	13.47
	Choose not to respond	329	46.2	152	65.72	15.78
	No response	25	48.0	12	63.96	17.61
No response	Did not finish high school	2	0.0	-	47.50	17.68
	High school diploma or equivalent	80	37.5	30	61.73	16.17
	Two-year college degree (Associate's degree)	26	46.2	12	67.00	13.28
	Four-year college degree (Bachelor's degree)	54	61.1	33	72.50	12.46
	Advanced college degree (Master's degree or Doctorate)	23	60.9	14	71.78	14.28
	Choose not to respond	60	53.3	32	69.15	13.21
	No response	333	43.8	146	61.84	21.04

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

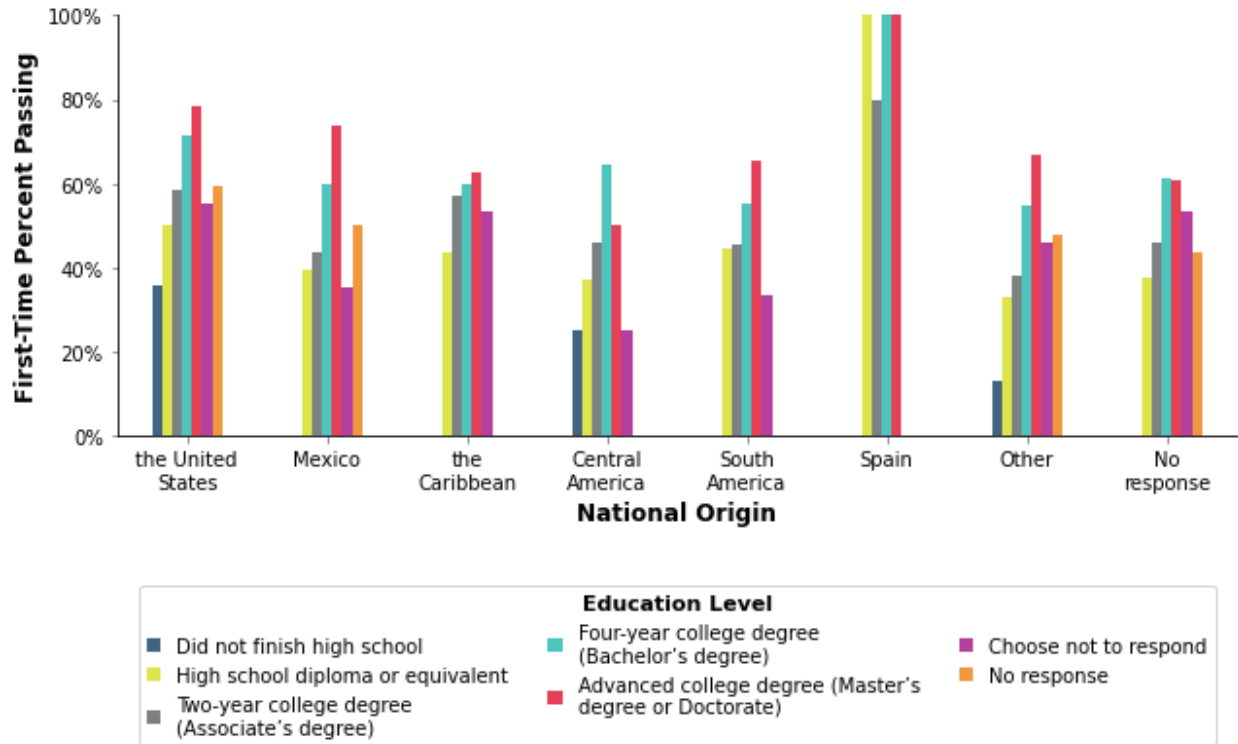


Table 52. General Lines - Life, Accident and Health Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	13,819	64.0	8,844	71.99	13.37
	Yes, less than 30 hours	5,586	54.1	3,023	68.68	14.29
	No	1,292	38.2	493	62.65	14.74
	No response	24	41.7	10	62.21	15.35
Mexico	Yes, more than 30 hours	445	52.8	235	68.81	13.91
	Yes, less than 30 hours	205	41.5	85	65.11	14.20
	No	55	29.1	16	59.11	15.13
	No response	1	100.0	1	70.00	-
the Caribbean	Yes, more than 30 hours	117	62.4	73	71.58	15.08
	Yes, less than 30 hours	51	51.0	26	68.47	11.94
	No	13	0.0	-	46.92	11.56
	No response	-	-	-	-	-
Central America	Yes, more than 30 hours	78	51.3	40	67.63	14.99
	Yes, less than 30 hours	37	35.1	13	62.24	14.06
	No	9	33.3	3	60.67	13.04
	No response	-	-	-	-	-
South America	Yes, more than 30 hours	144	56.3	81	70.09	14.28
	Yes, less than 30 hours	57	40.4	23	65.65	15.26
	No	21	42.9	9	60.52	19.16
	No response	-	-	-	-	-
Spain	Yes, more than 30 hours	10	90.0	9	80.20	7.96
	Yes, less than 30 hours	1	100.0	1	79.00	-
	No	1	100.0	1	79.00	-
	No response	-	-	-	-	-
Other	Yes, more than 30 hours	2,564	55.6	1,426	69.11	15.50
	Yes, less than 30 hours	923	45.6	421	64.64	16.22
	No	386	39.9	154	62.03	17.04
	No response	10	30.0	3	51.60	23.11
No response	Yes, more than 30 hours	233	50.6	118	68.11	14.73
	Yes, less than 30 hours	96	51.0	49	67.38	14.11
	No	56	28.6	16	59.71	16.25
	No response	193	43.5	84	59.08	23.99

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

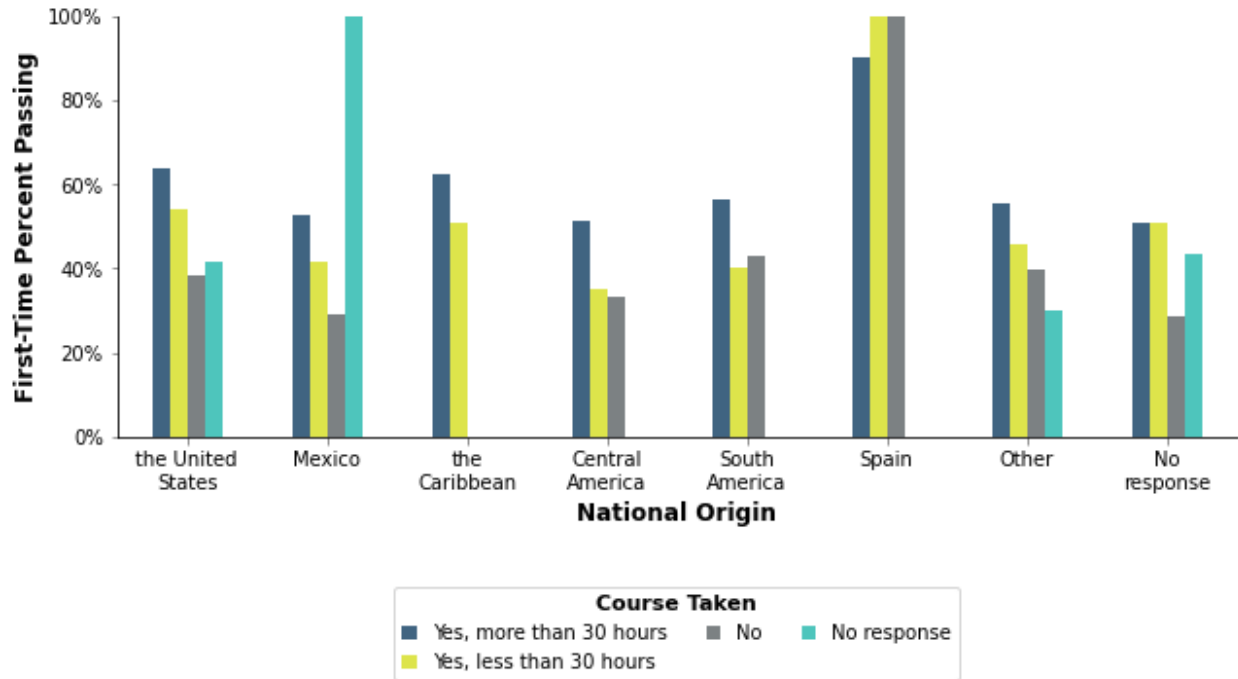


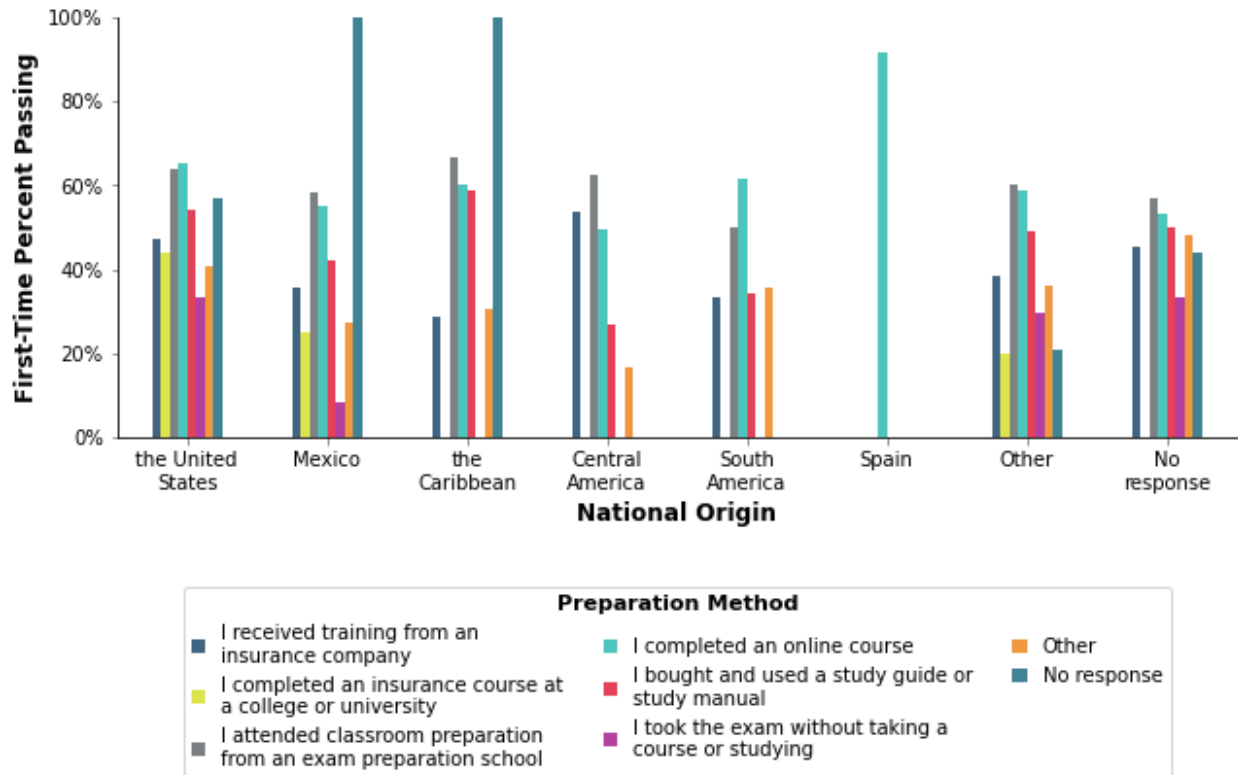
Table 53. General Lines - Life, Accident and Health Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	I received training from an insurance company	2,913	47.1	1,372	66.24	14.06
	I completed an insurance course at a college or university	100	44.0	44	65.39	13.49
	I attended classroom preparation from an exam preparation school	791	64.1	507	71.60	12.06
	I completed an online course	12,875	65.4	8,424	72.47	13.49
	I bought and used a study guide or study manual	2,859	54.1	1,546	68.77	13.89
	I took the exam without taking a course or studying	216	33.3	72	60.96	13.59
	Other	904	40.8	369	63.67	14.66
	No response	63	57.1	36	68.75	16.12
Mexico	I received training from an insurance company	95	35.8	34	61.17	14.70
	I completed an insurance course at a college or university	4	25.0	1	55.50	21.32
	I attended classroom preparation from an exam preparation school	24	58.3	14	71.54	11.82
	I completed an online course	407	55.0	224	69.79	13.01
	I bought and used a study guide or study manual	119	42.0	50	65.82	13.84
	I took the exam without taking a course or studying	12	8.3	1	51.08	17.14
	Other	44	27.3	12	59.43	16.94
	No response	1	100.0	1	76.00	-
the Caribbean	I received training from an insurance company	14	28.6	4	62.21	16.35
	I completed an insurance course at a college or university	1	0.0	-	63.00	-
	I attended classroom preparation from an exam preparation school	3	66.7	2	77.00	15.52
	I completed an online course	113	60.2	68	70.88	13.90
	I bought and used a study guide or study manual	34	58.8	20	68.94	15.45
	I took the exam without taking a course or studying	2	0.0	-	45.00	8.49
	Other	13	30.8	4	60.00	20.11
	No response	1	100.0	1	88.00	-

Central America	I received training from an insurance company	13	53.8	7	68.46	9.90
	I completed an insurance course at a college or university	2	0.0	-	48.00	16.97
	I attended classroom preparation from an exam preparation school	8	62.5	5	71.38	12.47
	I completed an online course	79	49.4	39	67.42	14.43
	I bought and used a study guide or study manual	15	26.7	4	60.80	12.86
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	6	16.7	1	48.17	17.70
	No response	1	0.0	-	40.00	-
South America	I received training from an insurance company	18	33.3	6	64.61	13.14
	I completed an insurance course at a college or university	1	0.0	-	50.00	-
	I attended classroom preparation from an exam preparation school	12	50.0	6	65.58	12.52
	I completed an online course	135	61.5	83	71.37	14.36
	I bought and used a study guide or study manual	38	34.2	13	62.97	16.92
	I took the exam without taking a course or studying	4	0.0	-	39.25	11.32
	Other	14	35.7	5	65.79	12.30
	No response	-	-	-	-	-
Spain	I received training from an insurance company	-	-	-	-	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-
	I completed an online course	12	91.7	11	80.00	7.21
	I bought and used a study guide or study manual	-	-	-	-	-
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	-	-	-	-	-
	No response	-	-	-	-	-
Other	I received training from an insurance company	394	38.6	152	62.46	16.56
	I completed an insurance course at a college or university	10	20.0	2	56.60	15.28
	I attended classroom preparation from an exam preparation school	83	60.2	50	69.64	13.89
	I completed an online course	2,123	58.6	1,245	69.98	15.45

	I bought and used a study guide or study manual	806	49.1	396	66.55	15.48
	I took the exam without taking a course or studying	78	29.5	23	58.15	15.92
	Other	365	35.9	131	61.01	16.71
	No response	24	20.8	5	56.13	16.49
No response	I received training from an insurance company	31	45.2	14	64.74	16.03
	I completed an insurance course at a college or university	1	0.0	-	43.00	-
	I attended classroom preparation from an exam preparation school	7	57.1	4	68.71	13.68
	I completed an online course	79	53.2	42	69.34	13.78
	I bought and used a study guide or study manual	36	50.0	18	68.47	14.01
	I took the exam without taking a course or studying	6	33.3	2	60.67	18.02
	Other	56	48.2	27	65.77	15.97
	No response	362	44.2	160	62.33	20.65

Figure 48. 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.

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 54. General Lines - Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	10,887	58.3	6,349	70.35	13.19

Table 55. General Lines - Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	4,337	65.4	2,838	72.68	12.21
Female	6,310	53.5	3,375	68.81	13.42
Choose not to respond	185	63.8	118	71.79	13.84
No response	55	32.7	18	59.49	23.39

Figure 49. General Lines - Property and Casualty Percent Passing by Gender

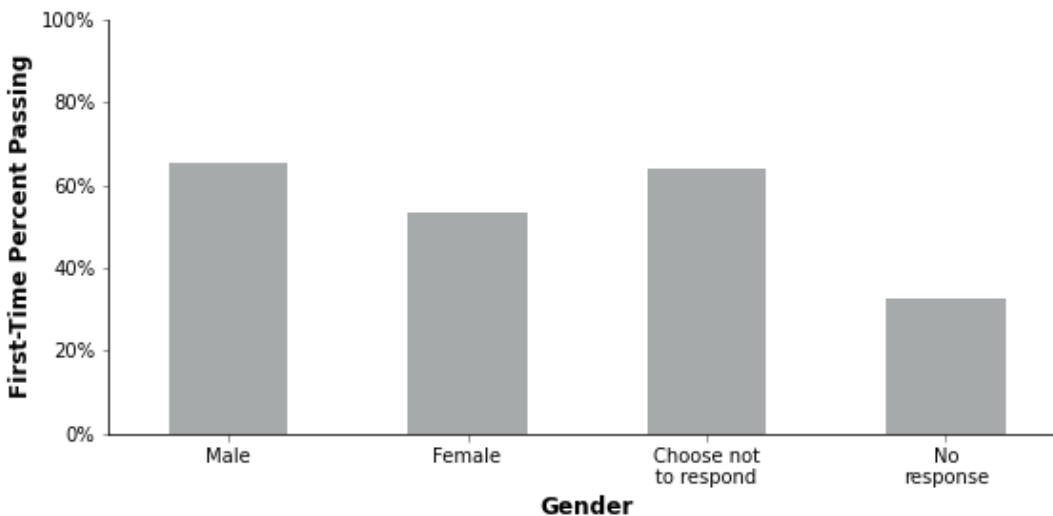


Table 56. General Lines - Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	466	57.3	267	70.40	13.65
Black / African-American	1,274	57.6	734	70.20	12.44
Hispanic / Latino American	3,606	45.7	1,648	66.20	13.52
Native American	58	51.7	30	69.98	11.25
Caucasian / White (non-Hispanic)	4,438	68.7	3,047	73.70	11.88
Other	377	58.4	220	70.55	12.45
Choose not to respond	587	63.4	372	71.96	13.30
No response	81	38.3	31	61.60	20.97

Figure 50. General Lines - Property and Casualty Percent Passing by Ethnicity

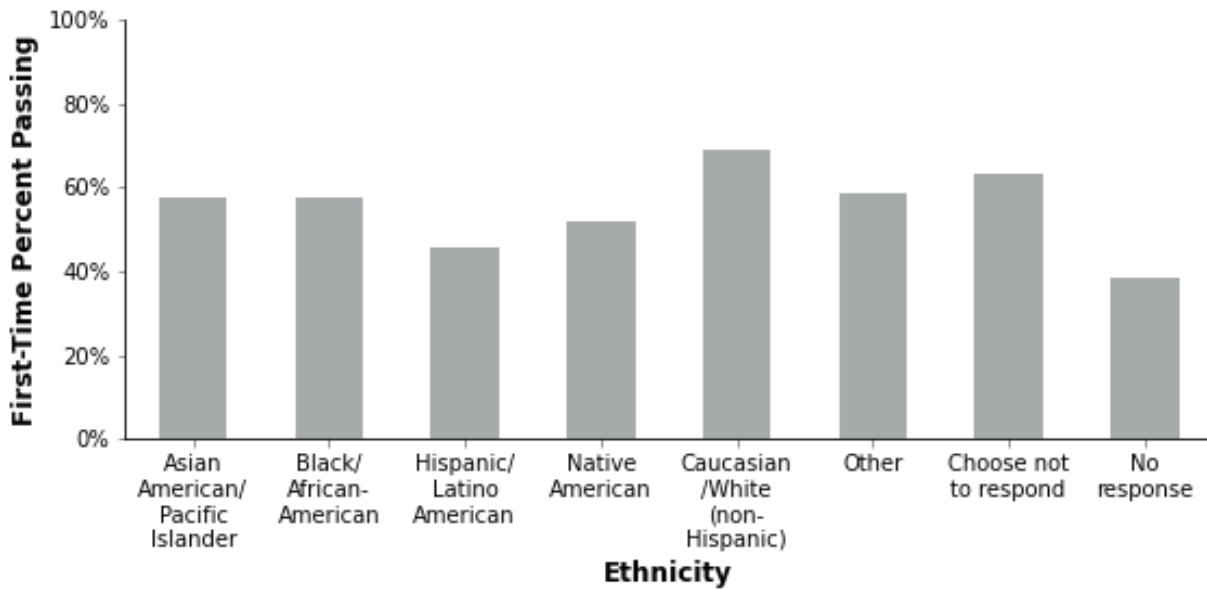


Table 57. General Lines - Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	6,686	62.4	4,175	71.65	12.59
Yes, less than 30 hours	3,108	55.6	1,727	69.54	13.20
No	999	40.8	408	64.98	14.23
No response	94	41.5	39	61.95	20.81

Figure 51. General Lines - Property and Casualty Percent Passing by Course Taken

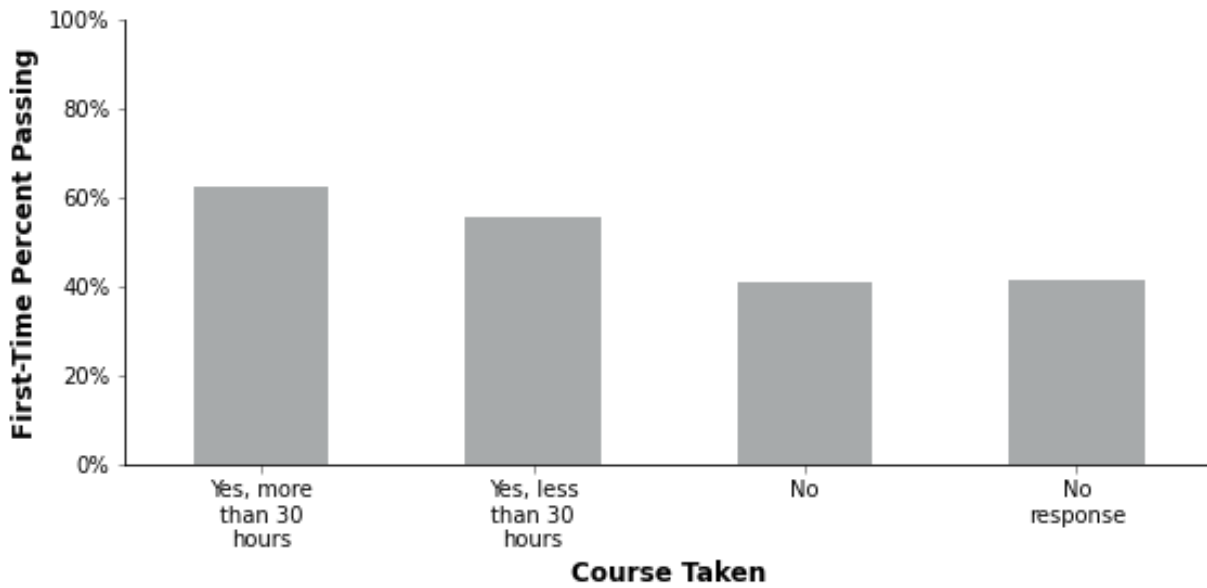


Table 58. General Lines - Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1,025	79.5	815	77.29	10.99
Between \$50,000 and \$100,000	3,173	67.7	2,147	73.54	11.68
Between \$25,000 and \$50,000	3,924	54.3	2,129	69.07	12.86
Less than \$25,000	2,578	45.3	1,168	65.99	13.66
No response	187	48.1	90	65.32	18.53

Figure 52. General Lines - Property and Casualty Percent Passing by Income Level

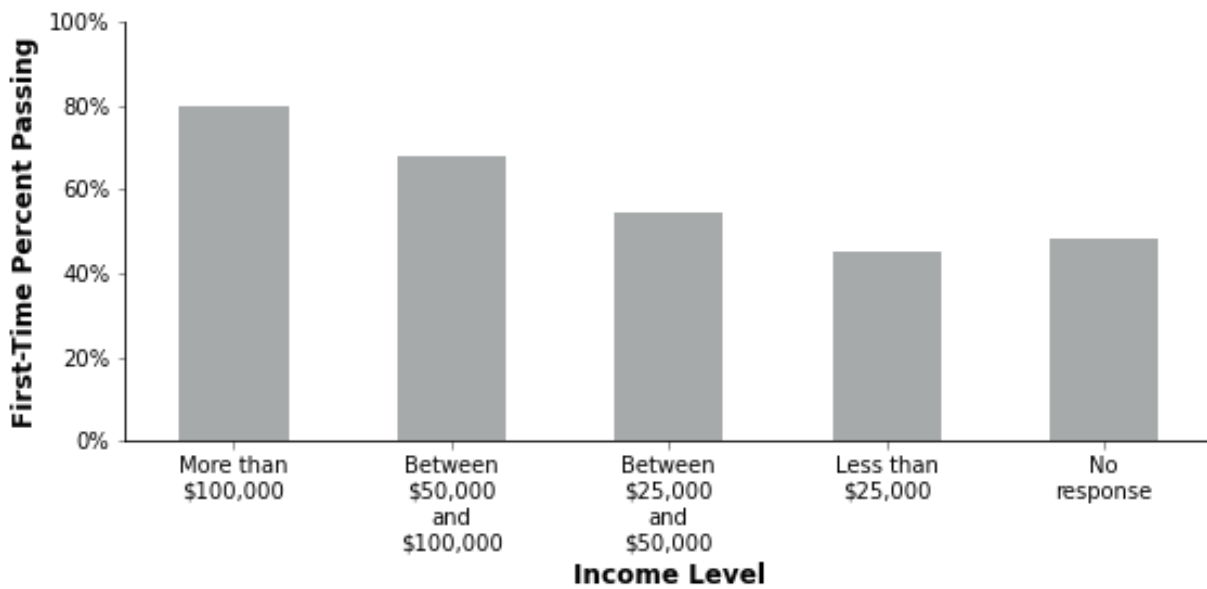


Table 59. General Lines - Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	2,885	49.9	1,440	67.66	13.33
Between 31 and 50 hours	4,675	59.4	2,777	70.89	12.85
Between 51 and 70 hours	1,789	63.8	1,141	72.10	12.80
More than 70 hours	1,364	66.5	907	72.56	12.66
No response	174	48.3	84	65.12	18.22

Figure 53. General Lines - Property and Casualty Percent Passing by Hours Spent Studying

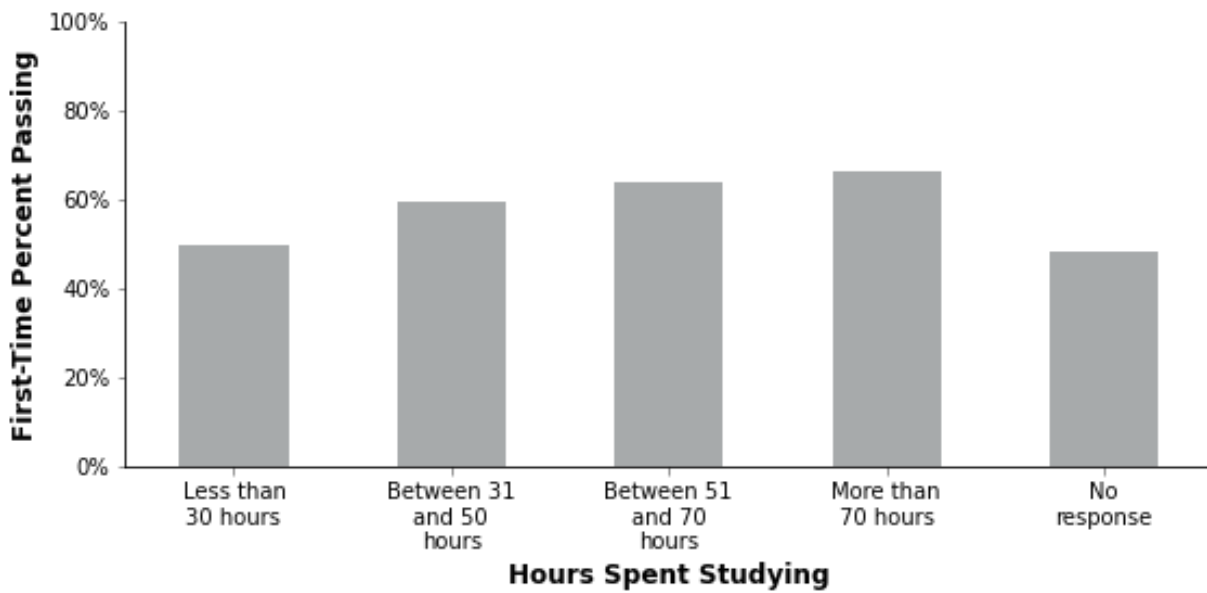


Table 60. General Lines - Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	9,683	59.8	5,790	70.90	12.81
Spanish	648	42.1	273	64.15	14.53
Other	245	53.9	132	69.42	13.91
Choose not to respond	158	51.9	82	69.28	14.48
No response	153	47.1	72	64.69	18.89

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

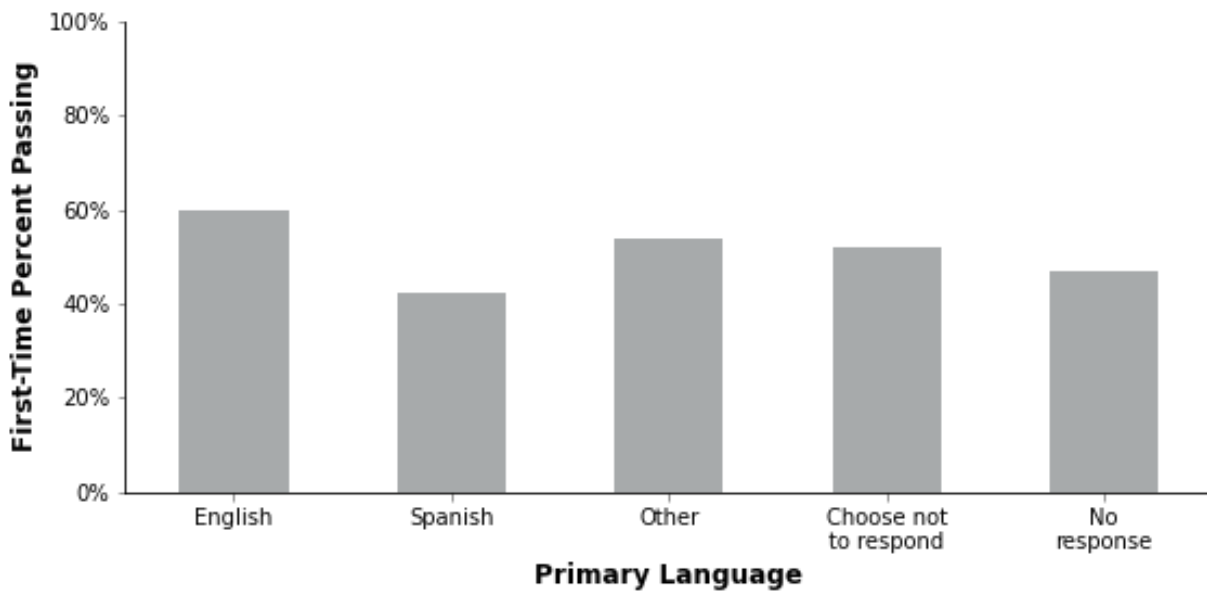


Table 61. General Lines - Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	74	33.8	25	62.96	14.03
High school diploma or equivalent	4,497	49.4	2,220	67.46	13.28
Two-year college degree (Associate's degree)	1,659	54.5	904	69.31	12.80
Four-year college degree (Bachelor's degree)	3,239	70.9	2,296	74.25	11.72
Advanced college degree (Master's degree or Doctorate)	739	75.4	557	75.91	11.30
Choose not to respond	509	52.8	269	69.40	13.94
No response	170	45.9	78	64.62	18.03

Figure 55. General Lines - Property and Casualty Percent Passing by Education Level

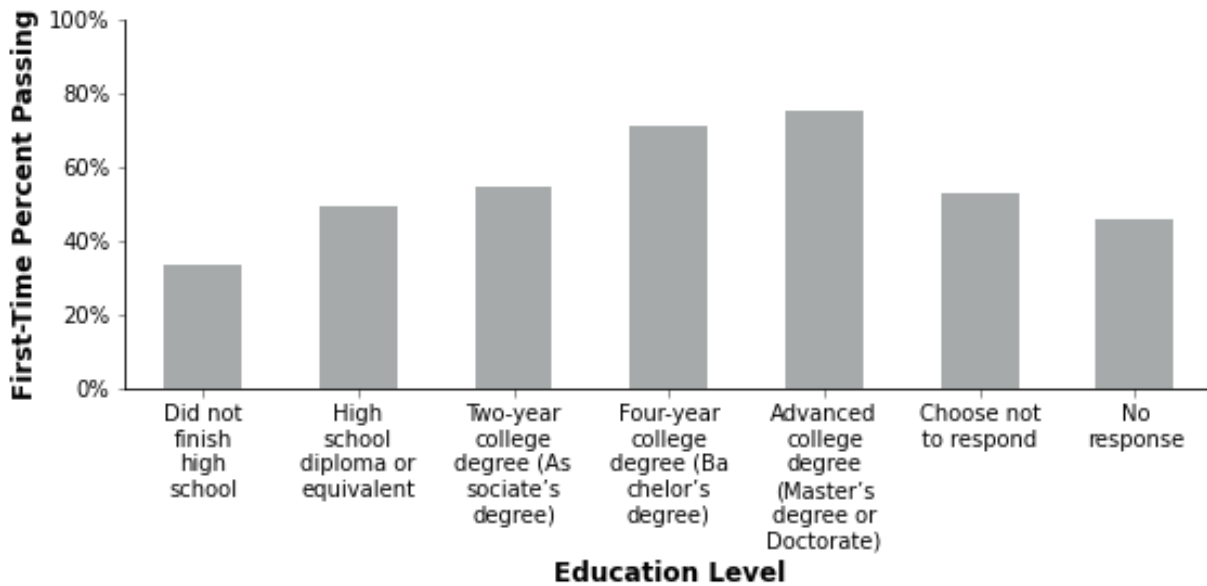


Table 62. General Lines - Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	1,769	55.8	987	69.57	13.18
I completed an insurance course at a college or university	70	35.7	25	63.73	14.91
I attended classroom preparation from an exam preparation school	886	63.9	566	71.54	12.06
I completed an online course	5,465	64.0	3,495	72.15	12.67
I bought and used a study guide or study manual	1,820	49.9	908	67.96	13.17
I took the exam without taking a course or studying	146	33.6	49	62.66	13.31
Other	538	41.8	225	65.45	13.89
No response	193	48.7	94	65.62	17.75

Figure 56. General Lines - Property and Casualty Percent Passing by Preparation Method

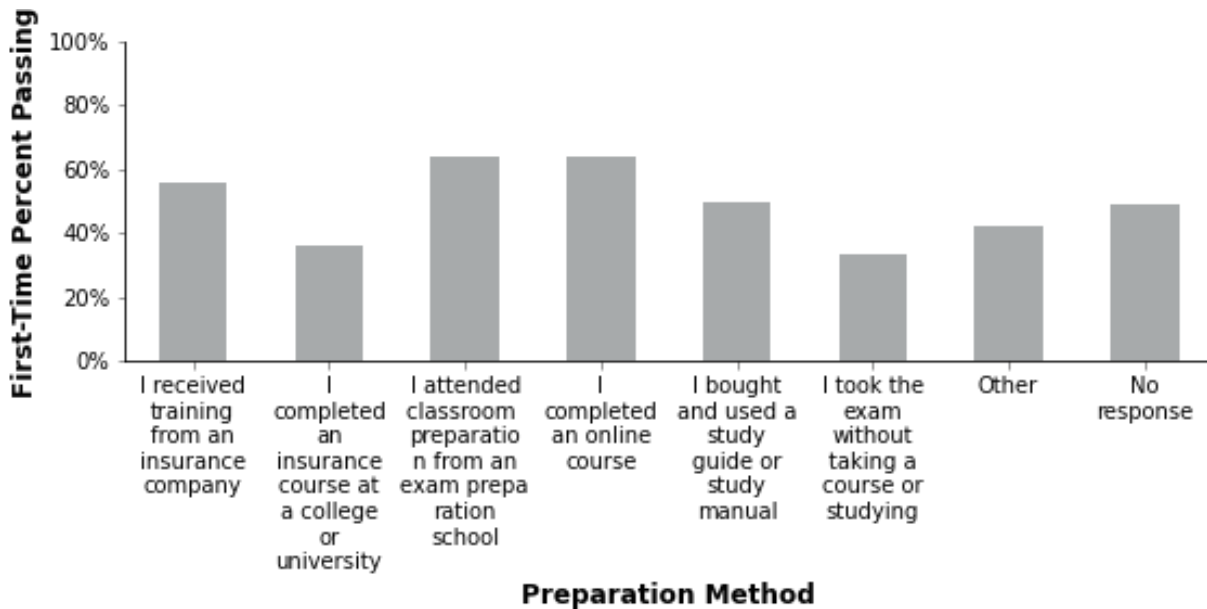


Table 63. General Lines - Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	9,210	59.1	5,439	70.66	12.96
Mexico	425	49.9	212	67.27	12.81
the Caribbean	55	63.6	35	69.95	12.70
Central America	87	57.5	50	69.74	14.08
South America	102	59.8	61	68.97	13.68
Spain	2	0.0	-	54.00	4.24
Other	773	56.7	438	69.97	14.09
No response	233	48.9	114	66.29	17.33

Figure 57. General Lines - Property and Casualty Percent Passing by National Origin

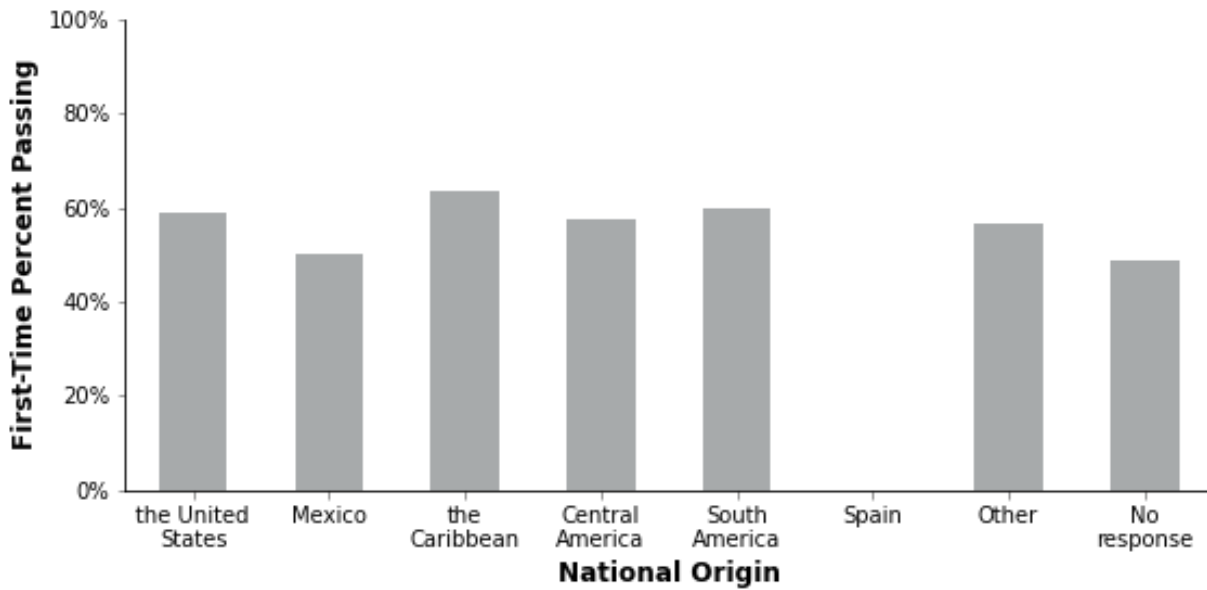


Table 64. General Lines - Property and Casualty Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	236	57.2	135	70.78	13.73
	Black / African-American	540	60.6	327	71.29	11.75
	Hispanic / Latino American	1,177	57.2	673	69.85	12.41
	Native American	24	54.2	13	71.63	10.93
	Caucasian / White (non-Hispanic)	2,009	73.1	1,469	75.03	11.57
	Other	147	58.5	86	70.82	11.91
	Choose not to respond	191	66.0	126	73.27	12.63
	No response	13	69.2	9	72.54	10.67
Female	Asian American / Pacific Islander	229	57.6	132	70.01	13.61
	Black / African-American	734	55.4	407	69.40	12.87
	Hispanic / Latino American	2,424	40.2	974	64.44	13.69
	Native American	33	48.5	16	68.39	11.38
	Caucasian / White (non-Hispanic)	2,420	65.0	1,572	72.59	12.03
	Other	226	58.8	133	70.58	12.72
	Choose not to respond	229	59.4	136	70.69	13.40
	No response	15	33.3	5	61.47	13.73
Choose not to respond	Asian American / Pacific Islander	-	-	-	-	-
	Black / African-American	-	-	-	-	-
	Hispanic / Latino American	3	0.0	-	54.67	1.15
	Native American	1	100.0	1	83.00	-
	Caucasian / White (non-Hispanic)	9	66.7	6	75.11	11.15
	Other	4	25.0	1	59.75	14.97
	Choose not to respond	167	65.9	110	72.22	13.82
	No response	1	0.0	-	59.00	-
No response	Asian American / Pacific Islander	1	0.0	-	68.00	-
	Black / African-American	-	-	-	-	-
	Hispanic / Latino American	2	50.0	1	69.00	1.41
	Native American	-	-	-	-	-
	Caucasian / White (non-Hispanic)	-	-	-	-	-
	Other	-	-	-	-	-
	Choose not to respond	-	-	-	-	-
	No response	52	32.7	17	58.96	23.95

Figure 58. General Lines - Property and Casualty Percent Passing by Gender within Ethnicity

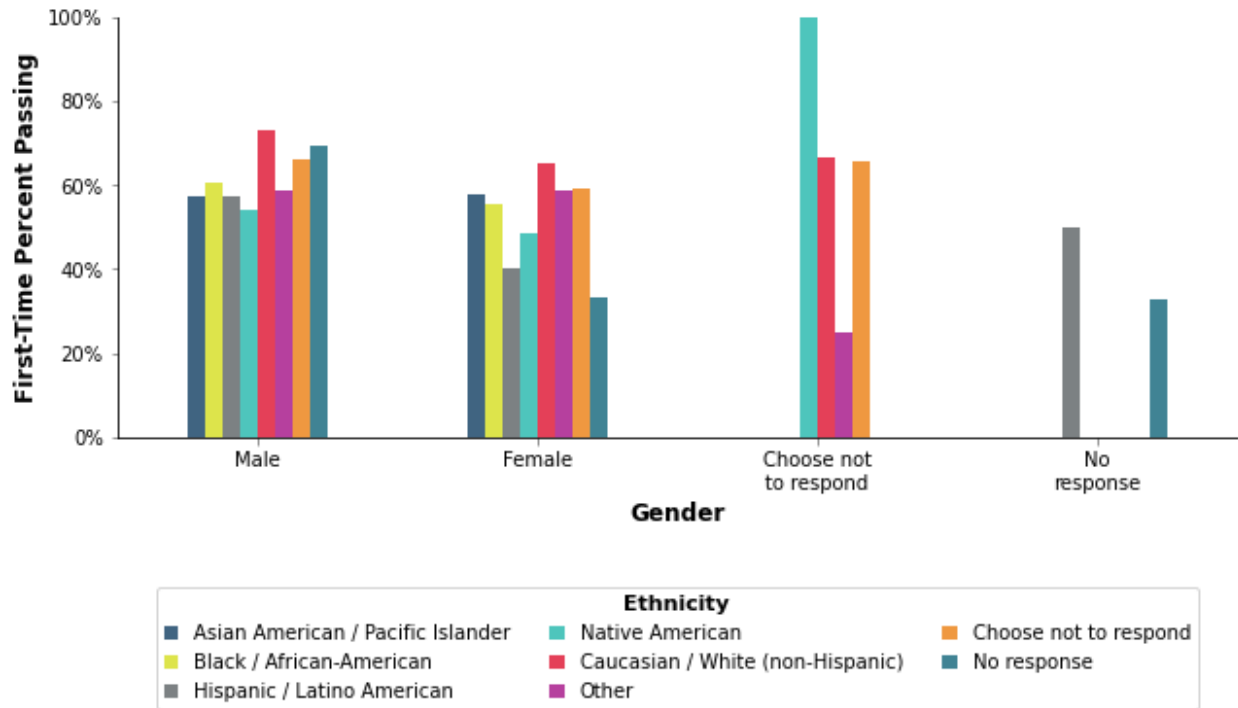


Table 65. General Lines - Property and Casualty Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Did not finish high school	25	44.0	11	63.36	16.59
	High school diploma or equivalent	1,506	58.3	878	70.41	12.53
	Two-year college degree (Associate's degree)	601	57.7	347	70.52	11.79
	Four-year college degree (Bachelor's degree)	1,615	73.2	1,182	74.96	11.55
	Advanced college degree (Master's degree or Doctorate)	397	77.8	309	76.60	11.15
	Choose not to respond	153	56.9	87	71.75	12.24
	No response	40	60.0	24	69.48	11.66
Female	Did not finish high school	49	28.6	14	62.76	12.71
	High school diploma or equivalent	2,971	44.8	1,332	65.95	13.39
	Two-year college degree (Associate's degree)	1,043	52.8	551	68.65	13.31
	Four-year college degree (Bachelor's degree)	1,598	68.4	1,093	73.50	11.89
	Advanced college degree (Master's degree or Doctorate)	336	72.0	242	74.93	11.44
	Choose not to respond	257	47.9	123	67.62	14.59
	No response	56	35.7	20	63.27	14.01
Choose not to respond	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	19	47.4	9	71.00	13.41
	Two-year college degree (Associate's degree)	13	46.2	6	66.69	13.82
	Four-year college degree (Bachelor's degree)	26	80.8	21	76.42	9.39
	Advanced college degree (Master's degree or Doctorate)	6	100.0	6	85.00	4.47
	Choose not to respond	99	59.6	59	70.40	14.20
	No response	22	77.3	17	72.64	16.13
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	1	100.0	1	70.00	-
	Two-year college degree (Associate's degree)	2	0.0	-	68.00	0.00
	Four-year college degree (Bachelor's degree)	-	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	-	-	-	-	-
	No response	52	32.7	17	58.96	23.95

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

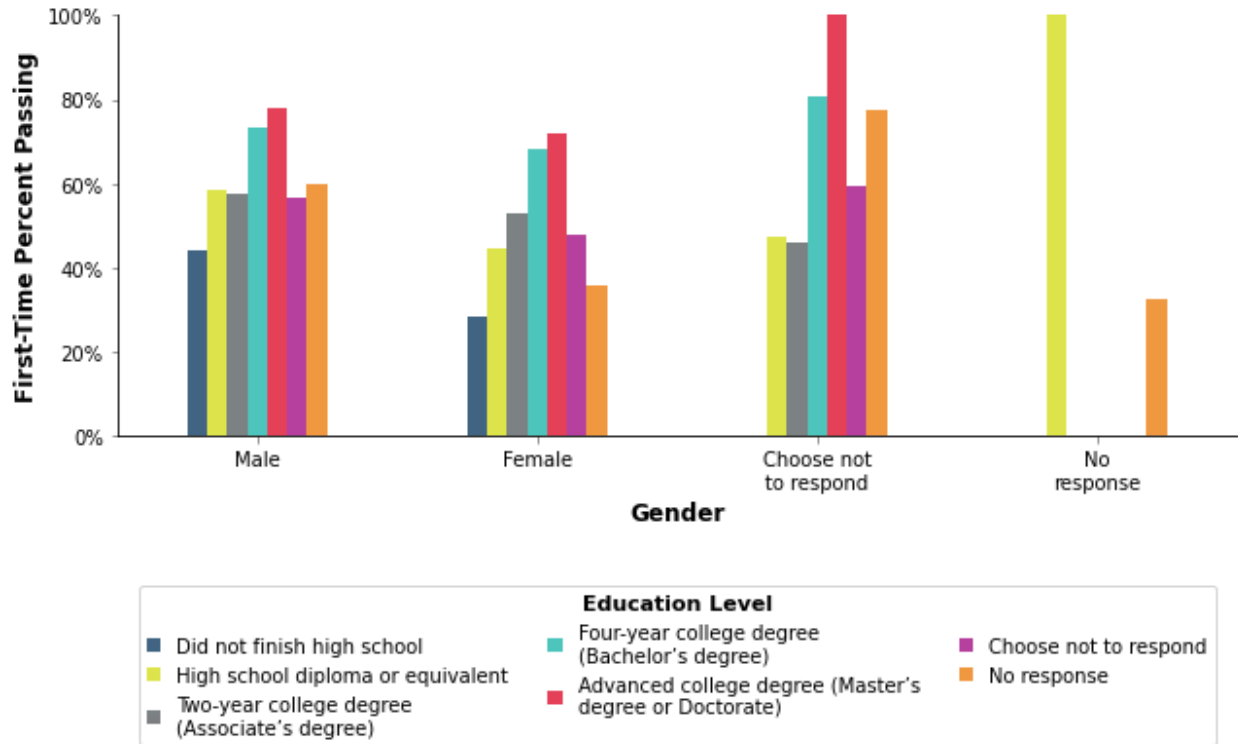


Table 66. General Lines - Property and Casualty Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	2,686	70.1	1,884	74.00	11.59
	Yes, less than 30 hours	1,202	61.6	740	71.58	12.47
	No	431	46.4	200	67.57	13.65
	No response	18	77.8	14	72.50	10.50
Female	Yes, more than 30 hours	3,907	57.0	2,226	69.98	13.02
	Yes, less than 30 hours	1,854	51.6	957	68.15	13.46
	No	530	35.3	187	62.78	14.26
	No response	19	26.3	5	59.42	12.77
Choose not to respond	Yes, more than 30 hours	91	71.4	65	74.26	10.88
	Yes, less than 30 hours	52	57.7	30	72.10	14.09
	No	37	54.1	20	66.24	15.76
	No response	5	60.0	3	64.60	29.84
No response	Yes, more than 30 hours	2	0.0	-	68.00	0.00
	Yes, less than 30 hours	-	-	-	-	-
	No	1	100.0	1	70.00	-
	No response	52	32.7	17	58.96	23.95

Figure 60. General Lines - Property and Casualty Percent Passing by Gender within Course Taken

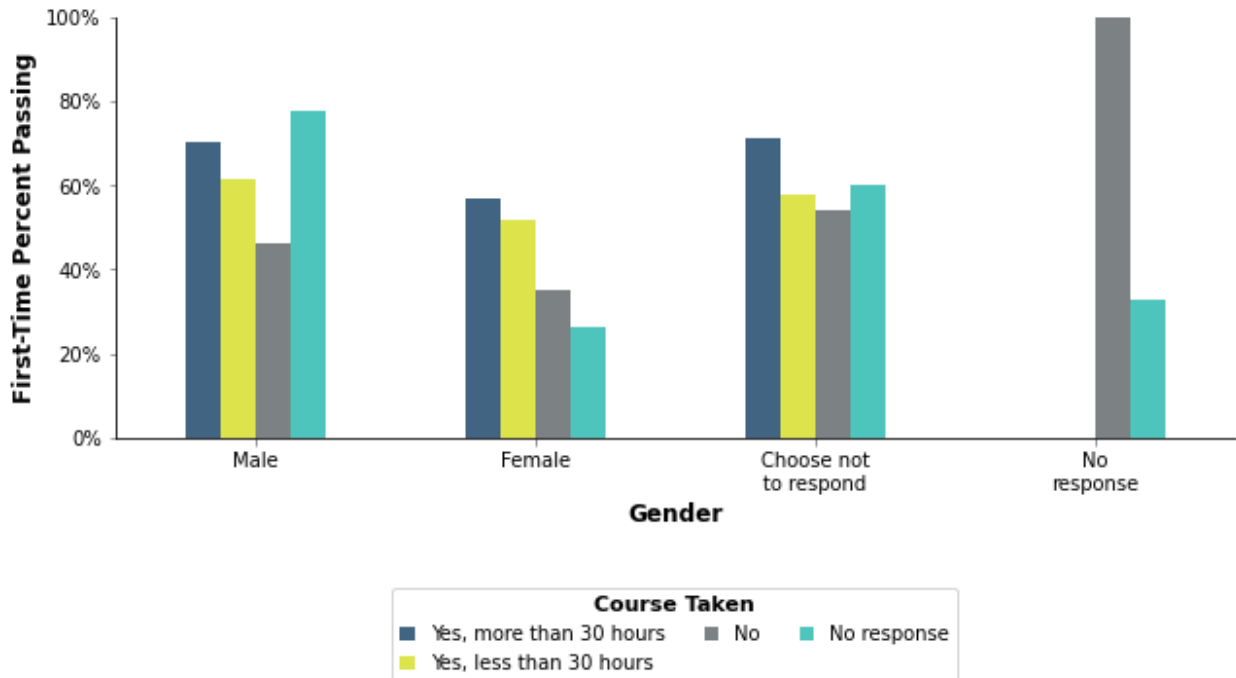


Table 67. General Lines - Property and Casualty Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	I received training from an insurance company	659	66.6	439	72.70	11.74
	I completed an insurance course at a college or university	22	50.0	11	68.18	17.94
	I attended classroom preparation from an exam preparation school	333	73.3	244	73.74	11.36
	I completed an online course	2,251	70.0	1,576	74.17	11.80
	I bought and used a study guide or study manual	724	55.2	400	69.94	12.70
	I took the exam without taking a course or studying	65	46.2	30	65.78	13.43
	Other	235	45.1	106	67.94	12.89
	No response	48	66.7	32	71.50	11.66
Female	I received training from an insurance company	1,091	49.2	537	67.65	13.63
	I completed an insurance course at a college or university	47	27.7	13	61.40	12.98
	I attended classroom preparation from an exam preparation school	542	57.9	314	70.11	12.30
	I completed an online course	3,157	59.6	1,882	70.68	13.08
	I bought and used a study guide or study manual	1,077	45.8	493	66.49	13.31
	I took the exam without taking a course or studying	78	24.4	19	60.06	12.92
	Other	251	36.7	92	62.83	13.95
	No response	67	37.3	25	63.66	14.18
Choose not to respond	I received training from an insurance company	19	57.9	11	71.37	13.49
	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	11	72.7	8	75.82	10.30
	I completed an online course	56	66.1	37	74.07	11.82
	I bought and used a study guide or study manual	18	77.8	14	76.17	10.95
	I took the exam without taking a course or studying	3	0.0	-	62.67	7.77
	Other	51	52.9	27	66.80	16.02
	No response	26	76.9	20	73.15	15.28
No response	I received training from an insurance company	-	-	-	-	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-
	I completed an online course	1	0.0	-	68.00	-
	I bought and used a study guide or study manual	1	100.0	1	70.00	-

	I took the exam without taking a course or studying	-	-	-	-	-
	Other	1	0.0	-	68.00	-
	No response	52	32.7	17	58.96	23.95

Figure 61. General Lines - Property and Casualty Percent Passing by Gender within Preparation Method

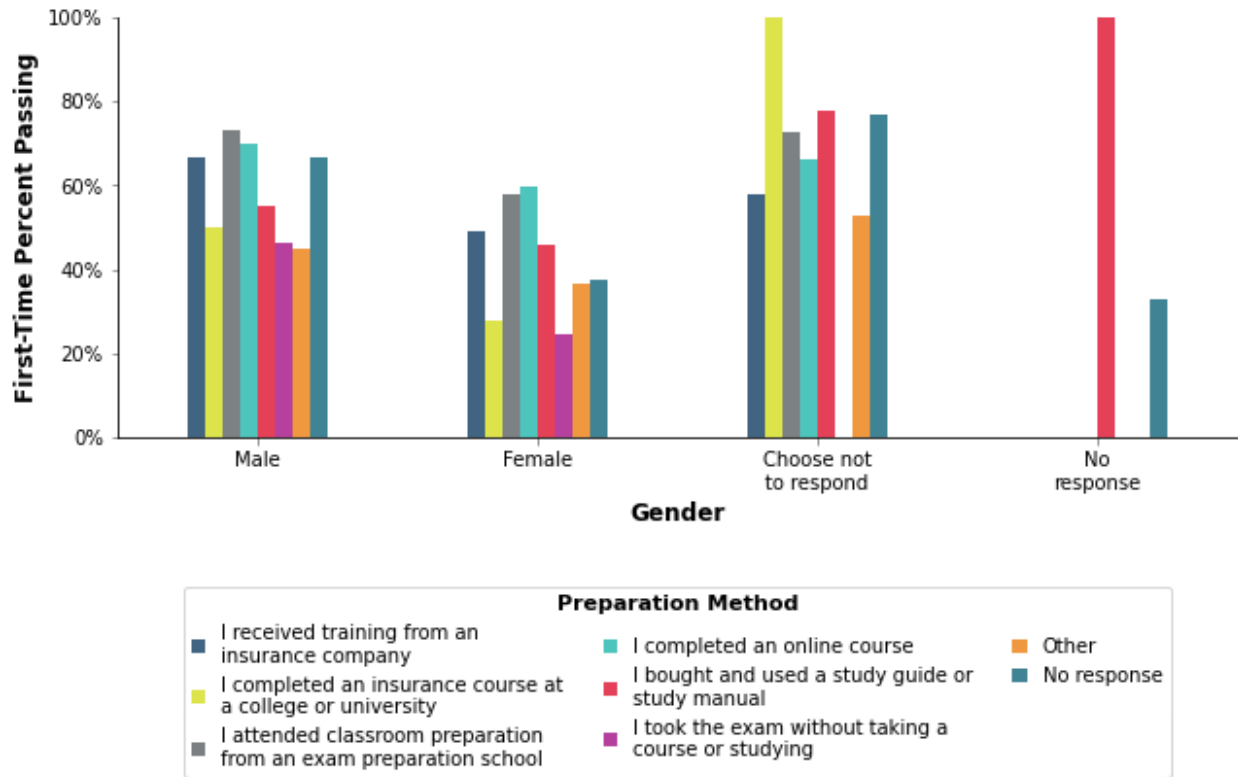


Table 68. General Lines - Property and Casualty Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	3,712	66.2	2,457	72.94	12.06
	Mexico	127	66.1	84	72.51	11.12
	the Caribbean	20	70.0	14	70.50	13.49
	Central America	25	76.0	19	74.60	13.50
	South America	41	61.0	25	70.51	12.39
	Spain	1	0.0	-	51.00	-
	Other	361	56.8	205	70.53	13.54
	No response	50	68.0	34	71.34	12.75
Female	the United States	5,381	54.1	2,911	69.06	13.32
	Mexico	294	42.2	124	64.82	12.77
	the Caribbean	35	60.0	21	69.63	12.42
	Central America	62	50.0	31	67.77	13.94
	South America	60	60.0	36	67.93	14.61
	Spain	1	0.0	-	57.00	-
	Other	381	56.7	216	69.62	14.27
	No response	96	37.5	36	64.64	14.27
Choose not to respond	the United States	113	61.9	70	71.97	12.45
	Mexico	4	100.0	4	81.25	6.99
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	1	0.0	-	68.00	-
	Spain	-	-	-	-	-
	Other	31	54.8	17	67.65	17.91
	No response	36	75.0	27	73.83	14.18
No response	the United States	4	25.0	1	64.00	9.38
	Mexico	-	-	-	-	-
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	-	-	-	-	-
	No response	51	33.3	17	59.14	24.16

Figure 62. General Lines - Property and Casualty Percent Passing by Gender within National Origin

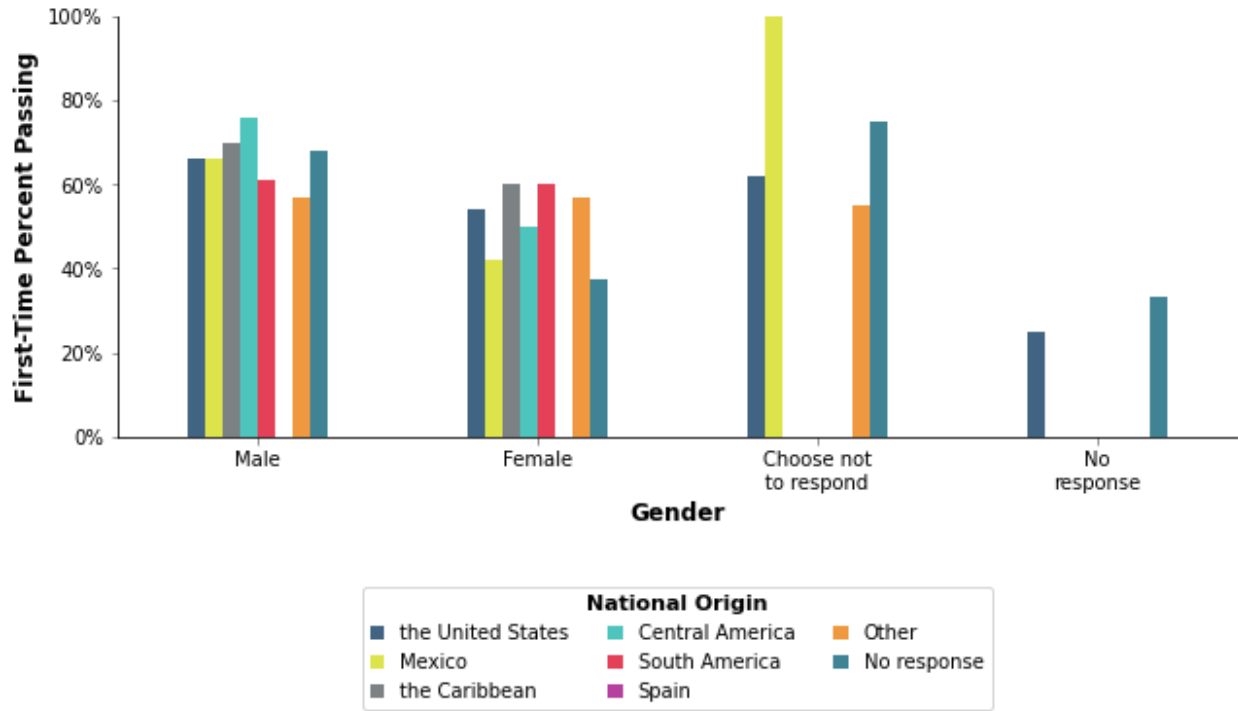


Table 69. General Lines - Property and Casualty Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Did not finish high school	2	0.0	-	53.50	19.09
	High school diploma or equivalent	106	44.3	47	66.38	13.56
	Two-year college degree (Associate's degree)	59	55.9	33	69.12	13.27
	Four-year college degree (Bachelor's degree)	195	61.5	120	71.65	13.54
	Advanced college degree (Master's degree or Doctorate)	83	67.5	56	74.86	11.85
	Choose not to respond	17	52.9	9	66.12	17.53
	No response	4	50.0	2	69.25	6.50
Black / African-American	Did not finish high school	6	33.3	2	63.50	10.41
	High school diploma or equivalent	524	52.1	273	68.62	12.91
	Two-year college degree (Associate's degree)	214	53.3	114	69.54	12.45
	Four-year college degree (Bachelor's degree)	361	65.9	238	71.98	11.75
	Advanced college degree (Master's degree or Doctorate)	107	72.0	77	74.78	10.22
	Choose not to respond	53	52.8	28	69.53	12.63
	No response	9	22.2	2	60.44	12.23
Hispanic / Latino American	Did not finish high school	42	26.2	11	61.45	12.35
	High school diploma or equivalent	1,990	39.3	782	64.01	13.36
	Two-year college degree (Associate's degree)	618	45.5	281	66.39	13.27
	Four-year college degree (Bachelor's degree)	709	64.5	457	72.23	12.08
	Advanced college degree (Master's degree or Doctorate)	122	62.3	76	71.66	12.93
	Choose not to respond	99	33.3	33	62.57	14.04
	No response	26	30.8	8	61.19	13.17
Native American	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	27	37.0	10	68.33	10.06
	Two-year college degree (Associate's degree)	14	50.0	7	67.79	11.98
	Four-year college degree (Bachelor's degree)	13	92.3	12	78.77	7.15
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	68.50	7.78
	Choose not to respond	2	0.0	-	52.00	15.56
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	18	38.9	7	64.00	16.94
	High school diploma or equivalent	1,621	60.8	985	71.16	12.30

	Two-year college degree (Associate's degree)	618	64.1	396	72.27	11.51
	Four-year college degree (Bachelor's degree)	1,707	75.9	1,296	75.92	11.09
	Advanced college degree (Master's degree or Doctorate)	333	83.8	279	78.31	10.17
	Choose not to respond	124	59.7	74	72.98	12.38
	No response	17	58.8	10	70.24	11.42
Other	Did not finish high school	3	100.0	3	76.00	3.00
	High school diploma or equivalent	119	49.6	59	67.88	12.71
	Two-year college degree (Associate's degree)	62	53.2	33	69.11	13.14
	Four-year college degree (Bachelor's degree)	124	66.1	82	72.62	11.51
	Advanced college degree (Master's degree or Doctorate)	45	66.7	30	74.51	11.84
	Choose not to respond	19	52.6	10	68.95	10.82
	No response	5	60.0	3	68.00	20.80
Choose not to respond	Did not finish high school	3	66.7	2	70.00	26.06
	High school diploma or equivalent	108	58.3	63	70.45	12.27
	Two-year college degree (Associate's degree)	70	55.7	39	69.76	13.94
	Four-year college degree (Bachelor's degree)	128	70.3	90	74.65	11.71
	Advanced college degree (Master's degree or Doctorate)	47	80.9	38	76.06	11.63
	Choose not to respond	194	58.8	114	71.02	13.92
	No response	37	70.3	26	71.16	16.01
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	2	50.0	1	68.50	6.36
	Two-year college degree (Associate's degree)	4	25.0	1	56.75	16.72
	Four-year college degree (Bachelor's degree)	2	50.0	1	68.50	30.41
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	1	100.0	1	82.00	-
	No response	72	37.5	27	61.21	21.45

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

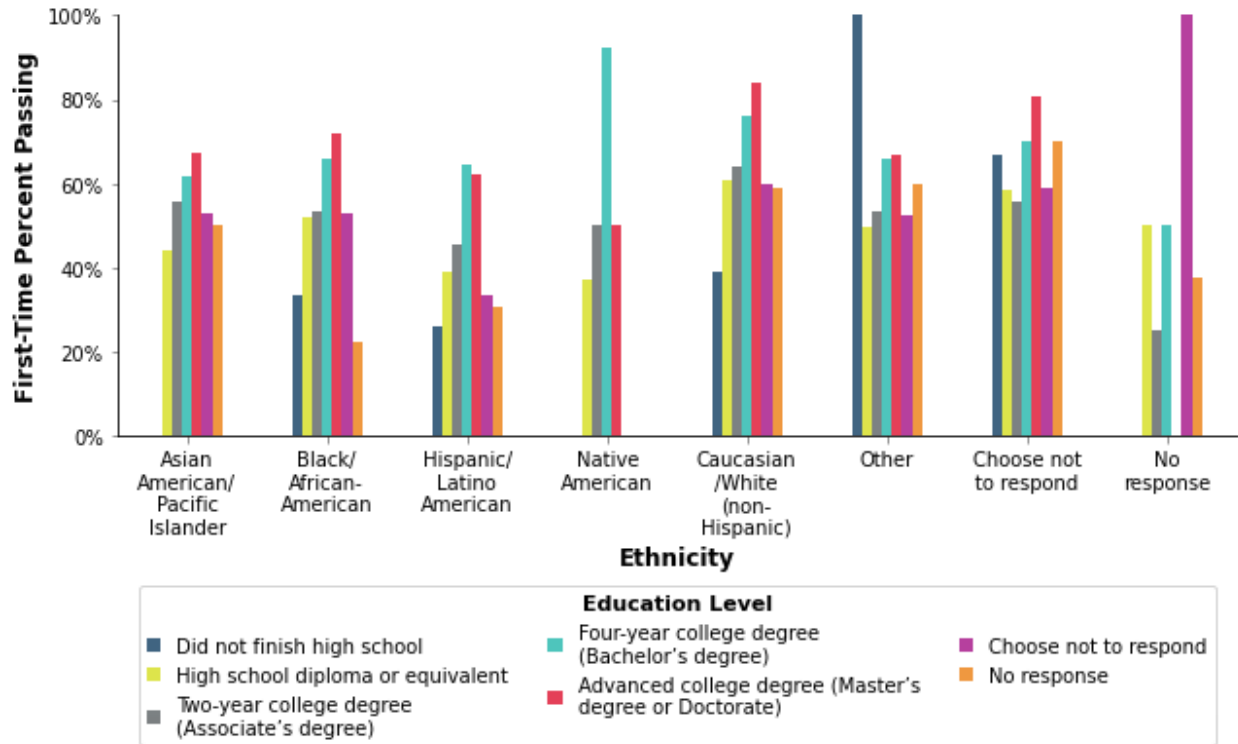


Table 70. General Lines - Property and Casualty Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	316	61.1	193	71.35	12.80
	Yes, less than 30 hours	96	53.1	51	69.92	14.57
	No	51	41.2	21	65.33	16.21
	No response	3	66.7	2	72.00	6.00
Black / African-American	Yes, more than 30 hours	900	61.1	550	71.31	11.93
	Yes, less than 30 hours	267	51.3	137	68.04	12.92
	No	106	44.3	47	66.47	13.78
	No response	1	0.0	-	41.00	-
Hispanic / Latino American	Yes, more than 30 hours	2,128	50.0	1,064	67.62	13.31
	Yes, less than 30 hours	1,098	42.9	471	65.30	13.29
	No	373	29.8	111	60.85	13.93
	No response	7	28.6	2	60.86	11.25
Native American	Yes, more than 30 hours	34	52.9	18	70.82	11.97
	Yes, less than 30 hours	20	50.0	10	68.70	10.49
	No	4	50.0	2	69.25	10.53
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	2,726	72.0	1,964	74.71	11.40
	Yes, less than 30 hours	1,360	66.3	902	73.04	11.99
	No	348	51.1	178	68.46	13.45
	No response	4	75.0	3	67.75	13.60
Other	Yes, more than 30 hours	250	63.2	158	72.21	11.42
	Yes, less than 30 hours	93	52.7	49	68.37	13.68
	No	33	39.4	13	65.33	12.71
	No response	1	0.0	-	33.00	-
Choose not to respond	Yes, more than 30 hours	324	69.1	224	73.45	12.24
	Yes, less than 30 hours	172	61.6	106	71.86	13.35
	No	84	42.9	36	66.43	14.55
	No response	7	85.7	6	71.86	25.47
No response	Yes, more than 30 hours	8	50.0	4	65.00	18.63
	Yes, less than 30 hours	2	50.0	1	68.50	6.36
	No	-	-	-	-	-
	No response	71	36.6	26	61.03	21.55

Figure 64. General Lines - Property and Casualty Percent Passing by Ethnicity within Course Taken

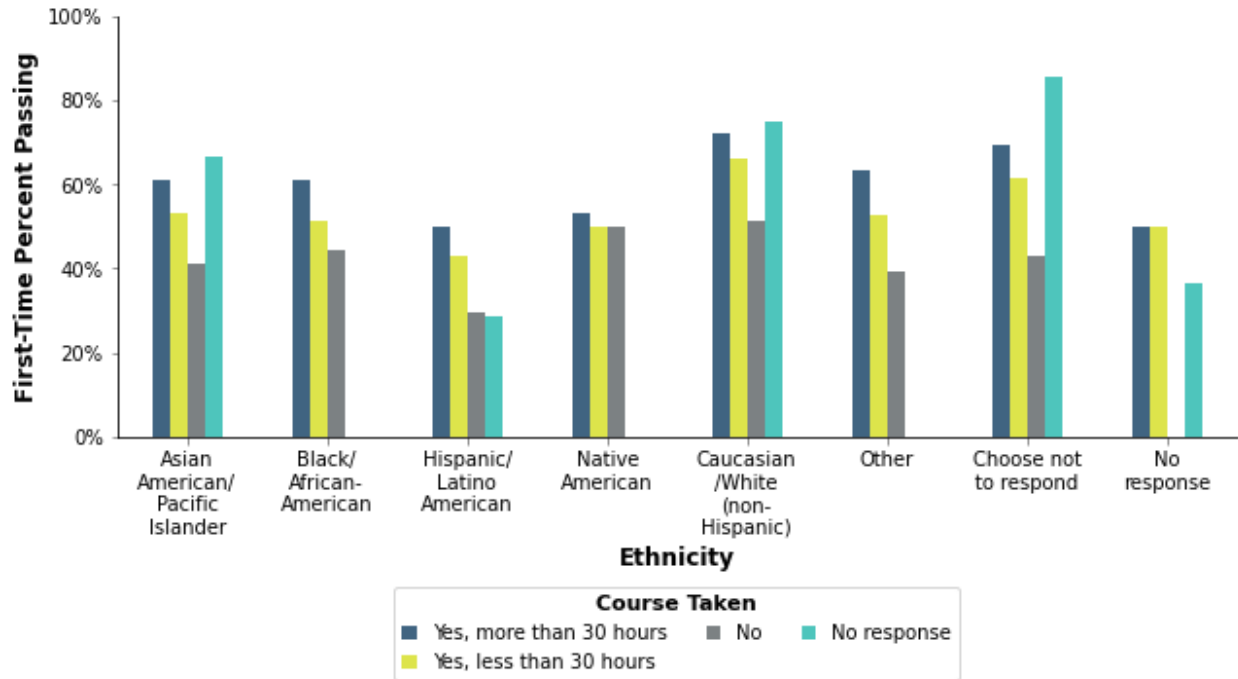


Table 71. General Lines - Property and Casualty Examinees by Ethnicity within Preparation Method

Ethnicity	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company	54	55.6	30	70.33	13.89
	I completed an insurance course at a college or university	3	33.3	1	55.33	40.20
	I attended classroom preparation from an exam preparation school	41	68.3	28	75.17	12.53
	I completed an online course	241	60.6	146	71.38	13.06
	I bought and used a study guide or study manual	93	54.8	51	69.46	12.70
	I took the exam without taking a course or studying	6	0.0	-	52.17	15.52
	Other	23	34.8	8	61.91	13.55
	No response	5	60.0	3	72.00	8.34
Black / African-American	I received training from an insurance company	400	65.0	260	72.36	11.80
	I completed an insurance course at a college or university	10	20.0	2	56.50	15.43
	I attended classroom preparation from an exam preparation school	118	60.2	71	70.42	11.40
	I completed an online course	498	55.2	275	69.79	12.49
	I bought and used a study guide or study manual	163	52.1	85	68.85	12.50
	I took the exam without taking a course or studying	16	37.5	6	62.81	15.14
	Other	52	48.1	25	66.44	13.57
	No response	17	58.8	10	69.47	12.71
Hispanic / Latino American	I received training from an insurance company	707	42.3	299	65.26	13.64
	I completed an insurance course at a college or university	30	33.3	10	63.70	12.36
	I attended classroom preparation from an exam preparation school	320	52.2	167	67.43	12.68
	I completed an online course	1,620	52.8	856	68.44	13.40
	I bought and used a study guide or study manual	659	37.3	246	63.65	13.02
	I took the exam without taking a course or studying	54	16.7	9	58.81	11.45
	Other	185	27.6	51	60.60	13.51
	No response	31	32.3	10	60.84	14.22
Native American	I received training from an insurance company	9	44.4	4	68.89	14.31
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	8	50.0	4	71.38	6.80
	I completed an online course	28	67.9	19	73.75	10.59
	I bought and used a study guide or study manual	12	16.7	2	60.92	8.54

	I took the exam without taking a course or studying	-	-	-	-	-
	Other	1	100.0	1	72.00	-
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company	475	66.1	314	72.67	11.87
	I completed an insurance course at a college or university	21	38.1	8	66.10	12.62
	I attended classroom preparation from an exam preparation school	329	74.5	245	75.11	10.48
	I completed an online course	2,653	72.7	1,930	74.89	11.55
	I bought and used a study guide or study manual	761	58.7	447	71.19	12.49
	I took the exam without taking a course or studying	53	50.9	27	66.11	13.22
	Other	126	52.4	66	69.23	12.48
	No response	20	50.0	10	69.45	11.23
Other	I received training from an insurance company	45	68.9	31	73.33	11.00
	I completed an insurance course at a college or university	1	0.0	-	47.00	-
	I attended classroom preparation from an exam preparation school	26	73.1	19	72.42	9.96
	I completed an online course	204	58.8	120	71.27	12.15
	I bought and used a study guide or study manual	57	49.1	28	66.58	14.53
	I took the exam without taking a course or studying	6	66.7	4	69.17	8.30
	Other	33	45.5	15	69.06	11.83
	No response	5	60.0	3	68.00	20.80
Choose not to respond	I received training from an insurance company	78	62.8	49	73.03	13.19
	I completed an insurance course at a college or university	5	80.0	4	76.80	9.42
	I attended classroom preparation from an exam preparation school	43	74.4	32	74.12	12.35
	I completed an online course	219	67.6	148	73.42	12.62
	I bought and used a study guide or study manual	72	65.3	47	71.74	11.52
	I took the exam without taking a course or studying	11	27.3	3	66.91	14.51
	Other	117	50.4	59	68.24	14.61
	No response	42	71.4	30	71.71	15.38
No response	I received training from an insurance company	1	0.0	-	52.00	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	0.0	-	64.00	-
	I completed an online course	2	50.0	1	64.50	24.75
	I bought and used a study guide or study manual	3	66.7	2	61.33	21.96
	I took the exam without taking a course or studying	-	-	-	-	-

	Other	1	0.0	-	64.00	-
	No response	73	38.4	28	61.60	21.57

Figure 65. General Lines - Property and Casualty Percent Passing by Ethnicity within Preparation Method

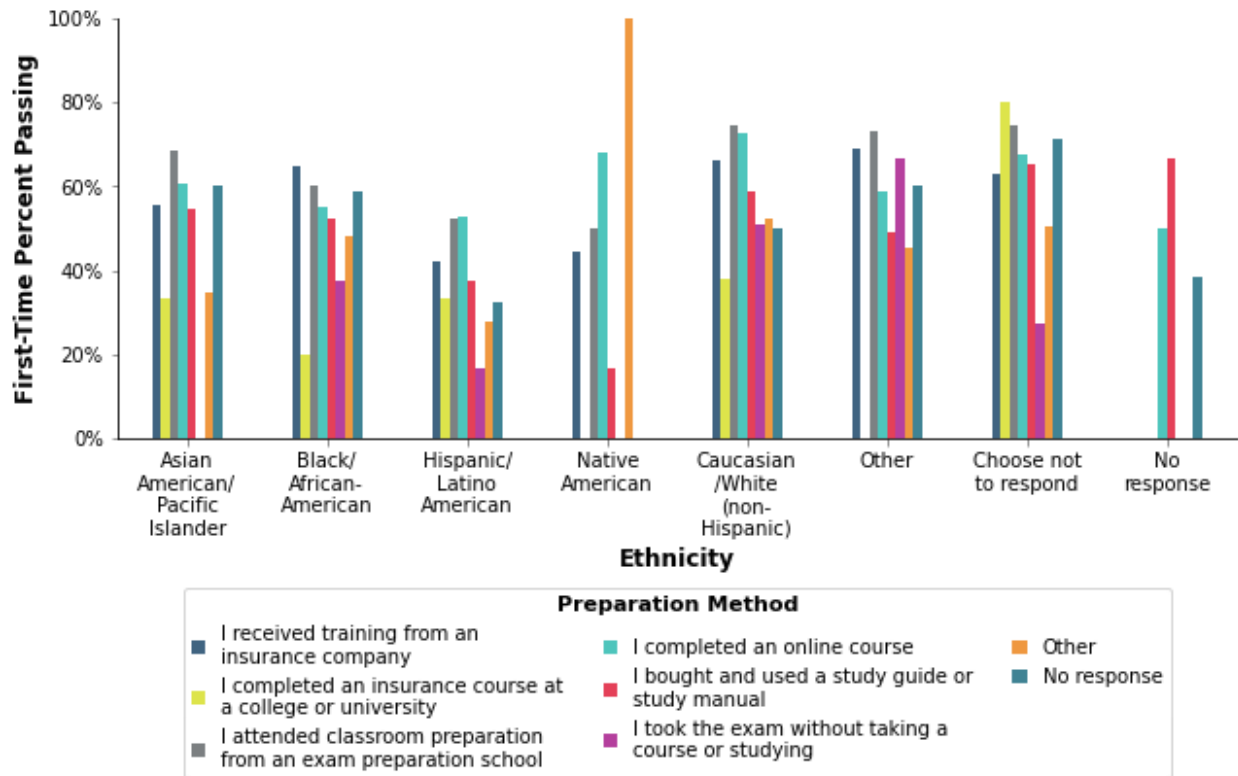


Table 72. General Lines - Property and Casualty Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	186	60.2	112	70.81	12.99
	Mexico	-	0.0	-	0.00	0.00
	the Caribbean	-	0.0	-	0.00	0.00
	Central America	2	50.0	1	64.50	12.02
	South America	-	0.0	-	0.00	0.00
	Spain	-	0.0	-	0.00	0.00
	Other	270	55.9	151	70.23	14.14
	No response	8	37.5	3	67.88	13.77
Black / African-American	the United States	1,145	57.3	656	70.21	12.32
	Mexico	-	0.0	-	0.00	0.00
	the Caribbean	11	72.7	8	72.18	12.57
	Central America	-	0.0	-	0.00	0.00
	South America	1	0.0	-	60.00	0.00
	Spain	1	0.0	-	51.00	0.00
	Other	103	63.1	65	70.92	13.27
	No response	13	38.5	5	63.85	14.57
Hispanic / Latino American	the United States	2,892	44.5	1,288	65.91	13.60
	Mexico	409	49.1	201	67.12	12.64
	the Caribbean	40	60.0	24	68.85	12.66
	Central America	79	55.7	44	69.25	14.27
	South America	88	59.1	52	69.02	13.83
	Spain	1	0.0	-	57.00	0.00
	Other	52	36.5	19	64.35	13.60
	No response	45	44.4	20	65.47	14.03
Native American	the United States	56	51.8	29	70.16	11.28
	Mexico	-	0.0	-	0.00	0.00
	the Caribbean	-	0.0	-	0.00	0.00
	Central America	-	0.0	-	0.00	0.00
	South America	1	100.0	1	74.00	0.00
	Spain	-	0.0	-	0.00	0.00
	Other	1	0.0	-	56.00	
	No response	-	0.0	-	0.00	0.00
Caucasian / White (non-Hispanic)	the United States	4,271	68.8	2,938	73.75	11.80
	Mexico	1	100.0	1	74.00	0.00
	the Caribbean	2	50.0	1	74.50	26.16
	Central America	3	66.7	2	77.67	13.65
	South America	4	50.0	2	64.75	15.41
	Spain	-	0.0	-	0.00	0.00
	Other	127	69.3	88	73.48	13.54
	No response	30	50.0	15	67.90	13.85
Other	the United States	220	59.1	130	71.12	11.63
	Mexico	2	0.0	-	57.50	6.36

	the Caribbean	1	100.0	1	76.00	0.00
	Central America	2	100.0	2	72.50	3.54
	South America	2	100.0	2	83.50	3.54
	Spain	-	0.0	-	0.00	0.00
	Other	140	57.1	80	69.72	13.47
	No response	10	50.0	5	68.80	16.61
Choose not to respond	the United States	434	65.4	284	72.84	12.36
	Mexico	11	81.8	9	76.09	14.95
	the Caribbean	1	100.0	1	74.00	0.00
	Central America	1	100.0	1	89.00	0.00
	South America	6	66.7	4	66.83	13.39
	Spain	-	0.0	-	0.00	0.00
	Other	78	43.6	34	66.62	15.63
	No response	56	69.6	39	72.04	14.98
No response	the United States	6	33.3	2	64.17	12.21
	Mexico	2	50.0	1	55.50	27.58
	the Caribbean	-	0.0	-	0.00	0.00
	Central America	-	0.0	-	0.00	0.00
	South America	-	0.0	-	0.00	0.00
	Spain	-	0.0	-	0.00	0.00
	Other	2	50.0	1	63.00	22.63
	No response	71	38.0	27	61.52	21.73

Figure 66. General Lines - Property and Casualty Percent Passing by Ethnicity within National Origin

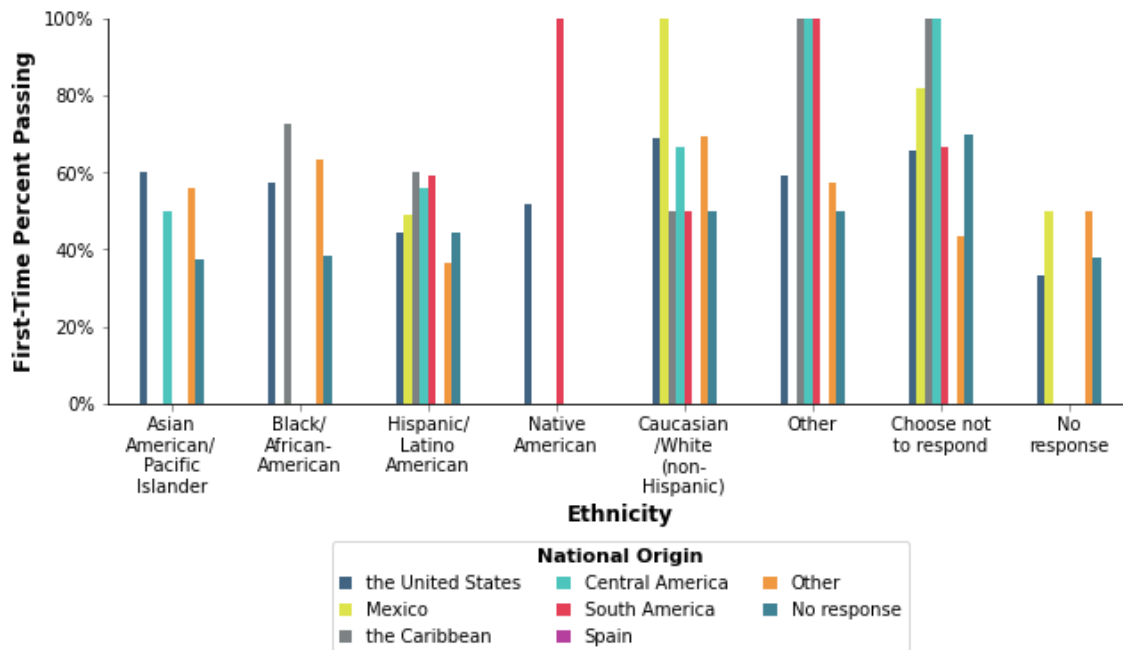


Table 73. General Lines - Property and Casualty Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	62	37.1	23	64.32	13.61
	High school diploma or equivalent	4,009	49.8	1,996	67.66	13.23
	Two-year college degree (Associate's degree)	1,414	55.0	777	69.50	12.72
	Four-year college degree (Bachelor's degree)	2,773	72.1	1,998	74.62	11.47
	Advanced college degree (Master's degree or Doctorate)	541	78.7	426	77.09	10.63
	Choose not to respond	390	54.6	213	69.89	13.29
	No response	21	28.6	6	64.43	12.51
Mexico	Did not finish high school	7	28.6	2	57.29	16.66
	High school diploma or equivalent	218	43.6	95	64.99	12.48
	Two-year college degree (Associate's degree)	82	52.4	43	68.18	12.50
	Four-year college degree (Bachelor's degree)	79	65.8	52	73.04	11.51
	Advanced college degree (Master's degree or Doctorate)	18	66.7	12	70.06	11.75
	Choose not to respond	20	40.0	8	67.45	14.14
	No response	1	0.0	-	50.00	0.00
the Caribbean	Did not finish high school	-	0.0	-	0.00	0.00
	High school diploma or equivalent	20	40.0	8	64.50	14.13
	Two-year college degree (Associate's degree)	11	54.5	6	66.00	12.47
	Four-year college degree (Bachelor's degree)	22	86.4	19	76.45	8.80
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	74.50	0.71
	Choose not to respond	-	0.0	-	0.00	0.00
	No response	-	0.0	-	0.00	0.00
Central America	Did not finish high school	2	0.0	-	47.50	3.54
	High school diploma or equivalent	35	51.4	18	67.09	13.61
	Two-year college degree (Associate's degree)	13	30.8	4	64.54	11.63
	Four-year college degree (Bachelor's degree)	25	72.0	18	74.64	12.06
	Advanced college degree (Master's degree or Doctorate)	7	100.0	7	83.71	6.32
	Choose not to respond	5	60.0	3	66.60	21.14
	No response	-	0.0	-	0.00	0.00
South America	Did not finish high school	-	0.0	-	0.00	0.00
	High school diploma or equivalent	30	53.3	16	66.70	12.62

	Two-year college degree (Associate's degree)	14	50.0	7	63.29	16.18
	Four-year college degree (Bachelor's degree)	38	71.1	27	72.61	12.19
	Advanced college degree (Master's degree or Doctorate)	17	52.9	9	68.00	15.57
	Choose not to respond	3	66.7	2	77.67	8.50
	No response	-	0.0	-	0.00	0.00
Spain	Did not finish high school	-	0.0	-	0.00	0.00
	High school diploma or equivalent	1	0.0	-	57.00	-
	Two-year college degree (Associate's degree)	-	0.0	-	0.00	0.00
	Four-year college degree (Bachelor's degree)	-	0.0	-	0.00	0.00
	Advanced college degree (Master's degree or Doctorate)	1	0.0	-	51.00	-
	Choose not to respond	-	0.0	-	0.00	0.00
	No response	-	0.0	-	0.00	0.00
Other	Did not finish high school	2	0.0	-	53.50	19.09
	High school diploma or equivalent	160	48.1	77	66.82	14.97
	Two-year college degree (Associate's degree)	109	52.3	57	69.15	13.88
	Four-year college degree (Bachelor's degree)	282	60.3	170	71.11	13.54
	Advanced college degree (Master's degree or Doctorate)	149	66.4	99	73.17	12.13
	Choose not to respond	66	45.5	30	66.79	16.65
	No response	5	100.0	5	77.40	5.77
No response	Did not finish high school	1	0.0	-	68.00	0.00
	High school diploma or equivalent	24	41.7	10	65.50	15.27
	Two-year college degree (Associate's degree)	16	62.5	10	71.63	10.46
	Four-year college degree (Bachelor's degree)	20	60.0	12	71.55	15.24
	Advanced college degree (Master's degree or Doctorate)	4	50.0	2	71.75	8.42
	Choose not to respond	25	52.0	13	69.84	15.03
	No response	143	46.9	67	64.31	18.88

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

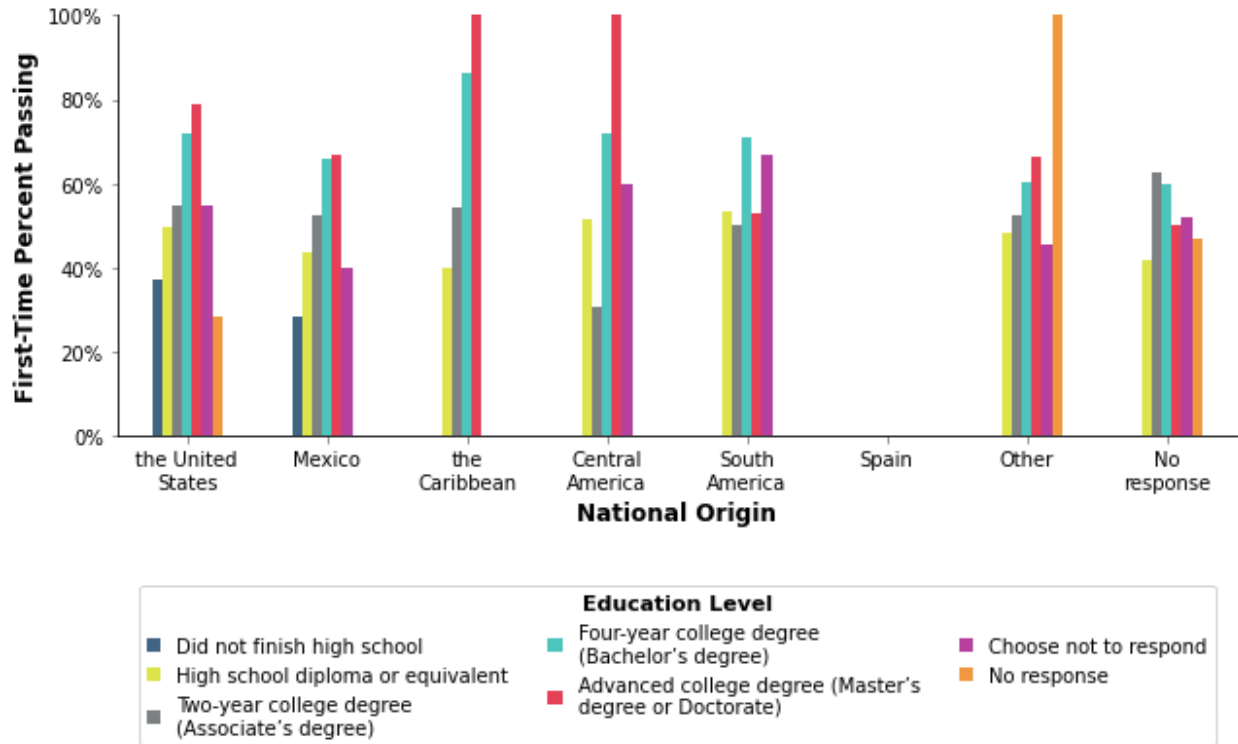


Table 74. General Lines - Property and Casualty Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	5,675	62.9	3,572	71.87	12.47
	Yes, less than 30 hours	2,710	56.5	1,530	69.79	13.09
	No	815	40.6	331	65.14	14.14
	No response	10	60.0	6	66.80	13.84
Mexico	Yes, more than 30 hours	227	53.7	122	67.89	12.97
	Yes, less than 30 hours	145	46.9	68	66.81	12.52
	No	52	42.3	22	65.92	13.10
	No response	1	0.0	-	63.00	-
the Caribbean	Yes, more than 30 hours	46	63.0	29	69.74	12.99
	Yes, less than 30 hours	7	71.4	5	72.71	12.66
	No	2	50.0	1	65.00	7.07
	No response	-	-	-	-	-
Central America	Yes, more than 30 hours	54	64.8	35	71.83	13.67
	Yes, less than 30 hours	25	48.0	12	68.68	13.46
	No	8	37.5	3	58.88	15.11
	No response	-	-	-	-	-
South America	Yes, more than 30 hours	69	65.2	45	70.00	14.23
	Yes, less than 30 hours	26	53.8	14	68.27	12.55
	No	7	28.6	2	61.43	10.92
	No response	-	-	-	-	-
Spain	Yes, more than 30 hours	1	0.0	-	57.00	-
	Yes, less than 30 hours	-	-	-	-	-
	No	1	0.0	-	51.00	-
	No response	-	-	-	-	-
Other	Yes, more than 30 hours	520	60.4	314	71.38	13.20
	Yes, less than 30 hours	156	52.6	82	68.73	15.23
	No	96	42.7	41	64.25	15.37
	No response	1	100.0	1	79.00	-
No response	Yes, more than 30 hours	94	61.7	58	71.22	12.40
	Yes, less than 30 hours	39	41.0	16	66.36	14.36
	No	18	44.4	8	63.89	17.22
	No response	82	39.0	32	61.13	21.65

Figure 68. General Lines - Property and Casualty Percent Passing by National Origin within Course Taken

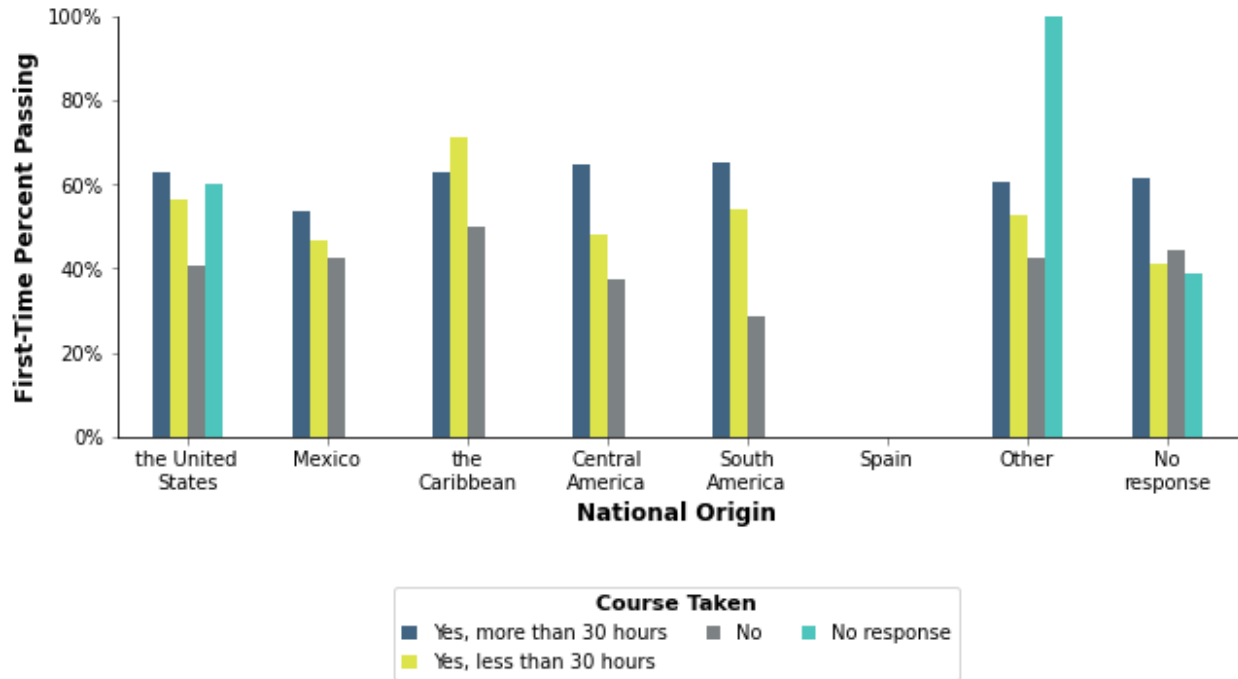


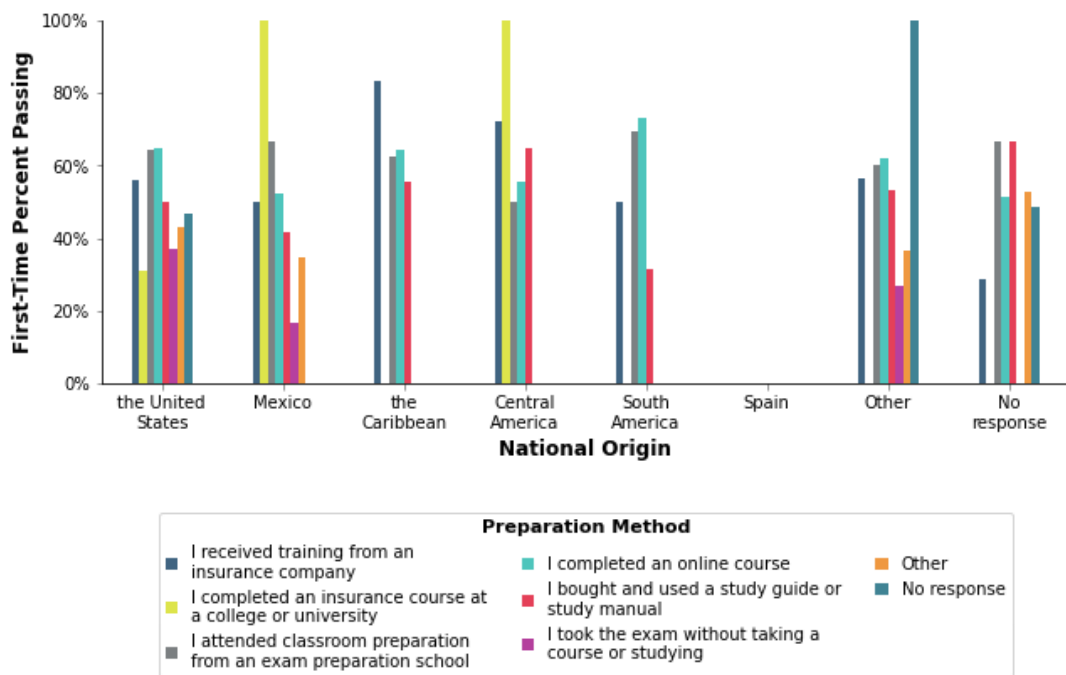
Table 75. General Lines - Property and Casualty Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	I received training from an insurance company	1,588	56.0	889	69.67	13.13
	I completed an insurance course at a college or university	58	31.0	18	62.98	14.62
	I attended classroom preparation from an exam preparation school	741	64.2	476	71.67	11.91
	I completed an online course	4,703	64.7	3,042	72.41	12.52
	I bought and used a study guide or study manual	1,554	49.9	776	68.05	13.14
	I took the exam without taking a course or studying	116	37.1	43	63.78	13.00
	Other	420	43.1	181	65.81	13.65
	No response	30	46.7	14	67.20	13.81
Mexico	I received training from an insurance company	56	50.0	28	66.75	13.79
	I completed an insurance course at a college or university	6	100.0	6	75.50	5.75
	I attended classroom preparation from an exam preparation school	42	66.7	28	69.21	10.52
	I completed an online course	206	52.4	108	68.50	13.06
	I bought and used a study guide or study manual	74	41.9	31	65.73	11.93
	I took the exam without taking a course or studying	12	16.7	2	58.92	15.73
	Other	26	34.6	9	63.35	11.67
	No response	3	0.0	-	54.33	7.51
the Caribbean	I received training from an insurance company	6	83.3	5	73.67	6.35
	I completed an insurance course at a college or university	1	0.0	-	59.00	-
	I attended classroom preparation from an exam preparation school	8	62.5	5	72.25	15.69
	I completed an online course	31	64.5	20	68.68	13.75
	I bought and used a study guide or study manual	9	55.6	5	71.00	10.07
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	-	-	-	-	-
	No response	-	-	-	-	-
Central America	I received training from an insurance company	18	72.2	13	74.00	13.73
	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	10	50.0	5	67.80	14.41

	I completed an online course	36	55.6	20	69.94	14.28
	I bought and used a study guide or study manual	17	64.7	11	68.76	13.36
	I took the exam without taking a course or studying	2	0.0	-	53.50	14.85
	Other	3	0.0	-	59.00	11.27
	No response	-	-	-	-	-
South America	I received training from an insurance company	16	50.0	8	66.94	14.86
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	13	69.2	9	71.62	12.55
	I completed an online course	52	73.1	38	71.77	12.40
	I bought and used a study guide or study manual	19	31.6	6	62.37	14.95
	I took the exam without taking a course or studying	1	0.0	-	48.00	-
	Other	1	0.0	-	68.00	-
	No response	-	-	-	-	-
Spain	I received training from an insurance company	-	-	-	-	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	1	0.0	-	51.00	-
	I completed an online course	1	0.0	-	57.00	-
	I bought and used a study guide or study manual	-	-	-	-	-
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	-	-	-	-	-
	No response	-	-	-	-	-
Other	I received training from an insurance company	71	56.3	40	70.00	13.05
	I completed an insurance course at a college or university	4	0.0	-	52.50	19.16
	I attended classroom preparation from an exam preparation school	65	60.0	39	72.08	13.86
	I completed an online course	401	62.1	249	71.71	13.56
	I bought and used a study guide or study manual	141	53.2	75	68.32	13.96
	I took the exam without taking a course or studying	15	26.7	4	59.20	13.16
	Other	71	36.6	26	64.06	15.51
	No response	5	100.0	5	79.40	5.59
No response	I received training from an insurance company	14	28.6	4	62.71	13.60
	I completed an insurance course at a college or university	-	-	-	-	-

I attended classroom preparation from an exam preparation school	6	66.7	4	75.33	10.41
I completed an online course	35	51.4	18	70.17	13.65
I bought and used a study guide or study manual	6	66.7	4	73.50	12.76
I took the exam without taking a course or studying	-	-	-	-	-
Other	17	52.9	9	66.47	17.02
No response	155	48.4	75	65.09	18.60

Figure 69. 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, and
- between examinees whose primary language is English and those whose primary language is Spanish.

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 76. Life Agent Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	21,186	46.7	9,904	65.76	16.85

Table 77. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	8,549	50.7	4,336	67.35	16.84
Female	12,282	43.8	5,378	64.61	16.69
Choose not to respond	267	59.2	158	70.85	16.67
No response	88	36.4	32	57.17	23.10

Figure 70. Life Agent Percent Passing by Gender

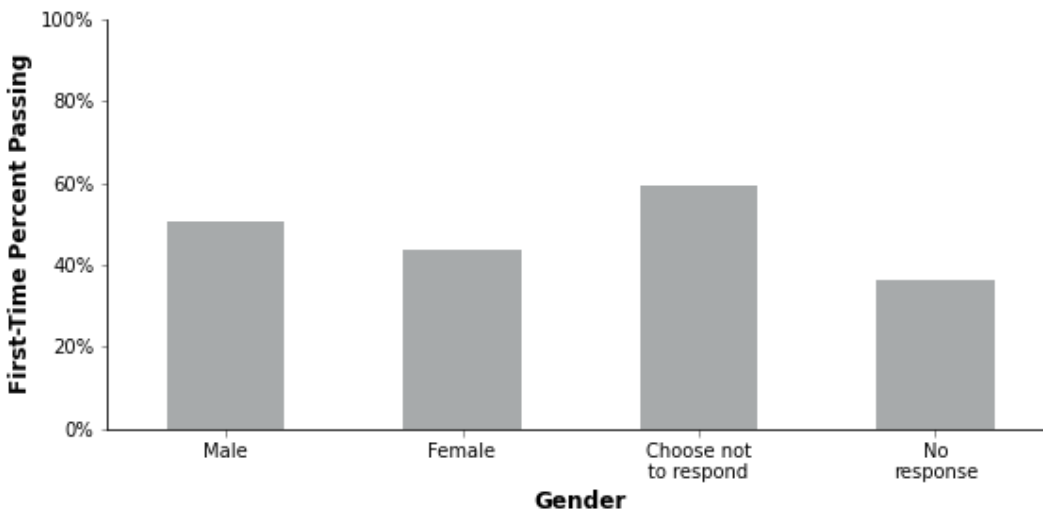


Table 78. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,012	57.4	581	69.88	16.95
Black / African-American	6,110	45.6	2,787	65.26	16.35
Hispanic / Latino American	7,527	34.9	2,628	61.22	16.63
Native American	112	55.4	62	68.08	16.20
Caucasian / White (non-Hispanic)	4,119	64.5	2,657	72.73	15.07
Other	985	48.9	482	66.65	16.72
Choose not to respond	1,210	55.1	667	69.21	16.47
No response	111	36.0	40	57.71	21.34

Figure 71. Life Agent Percent Passing by Ethnicity

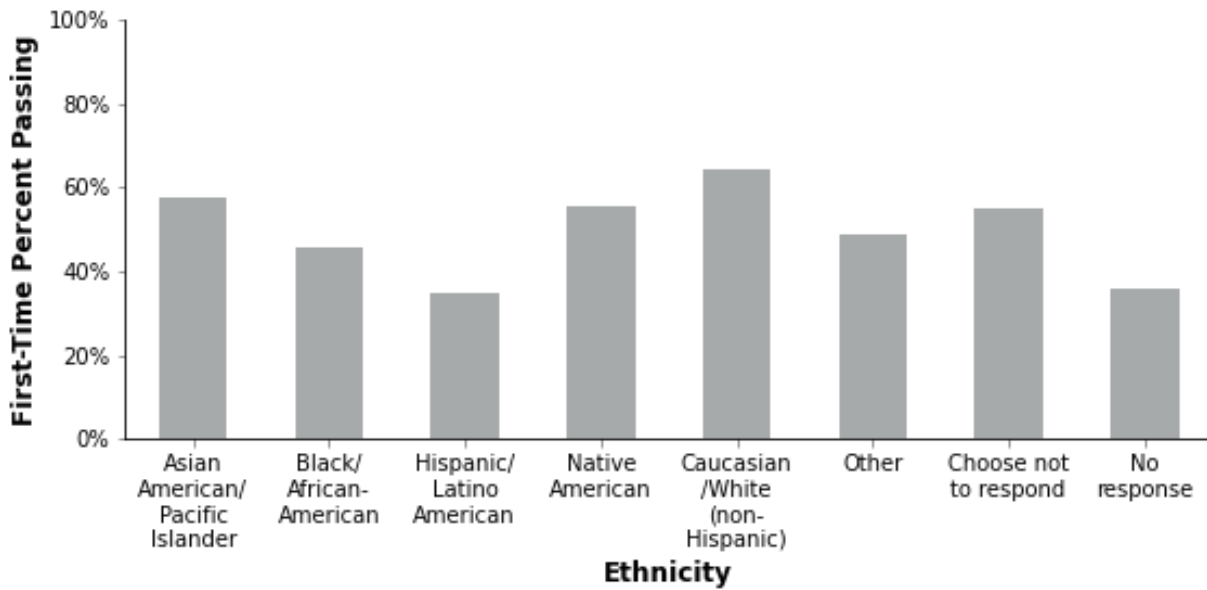


Table 79. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	9,487	53.5	5,077	68.42	16.47
Yes, less than 30 hours	9,632	44.2	4,257	64.93	16.55
No	1,938	27.0	524	57.40	16.56
No response	129	35.7	46	57.91	21.00

Figure 72. Life Agent Percent Passing by Course Taken

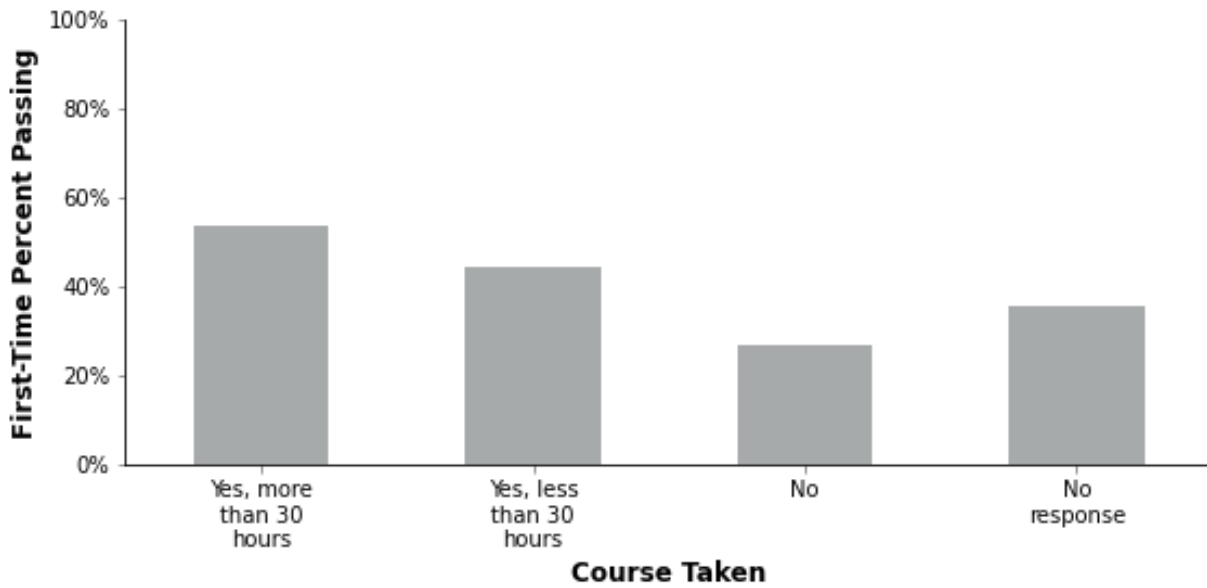


Table 80. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1,882	71.0	1,336	75.27	14.75
Between \$50,000 and \$100,000	5,480	60.4	3,310	70.98	14.99
Between \$25,000 and \$50,000	6,065	42.4	2,573	64.40	16.10
Less than \$25,000	7,388	34.2	2,529	60.72	17.09
No response	371	42.0	156	63.06	18.53

Figure 73. Life Agent Percent Passing by Income Level

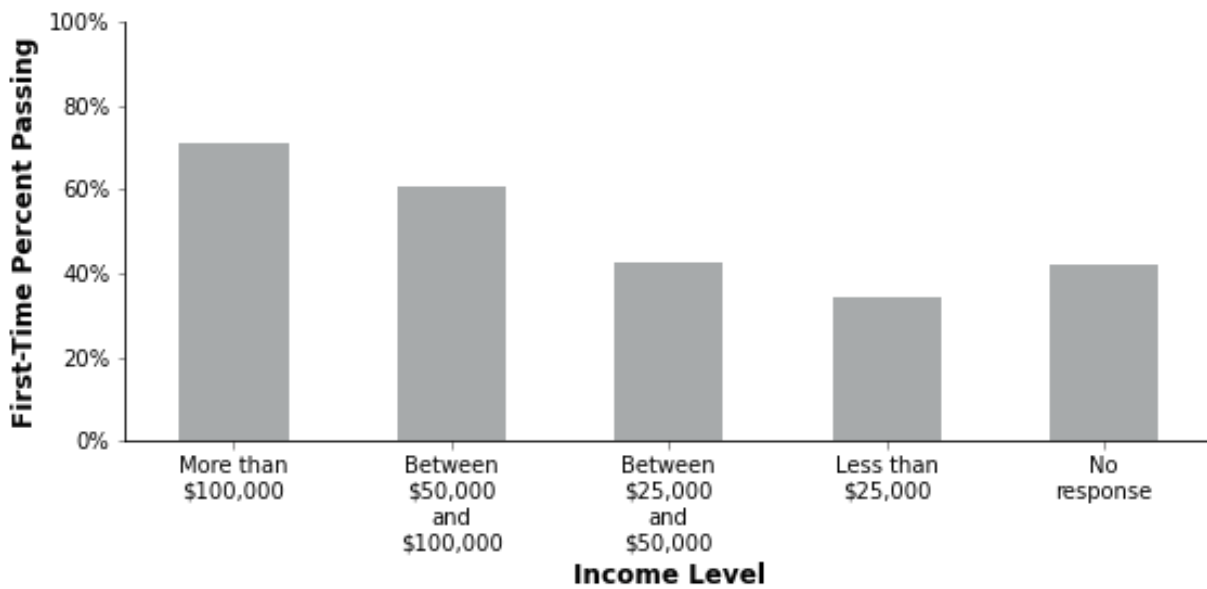


Table 81. Life Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	9,515	38.9	3,699	62.81	16.62
Between 31 and 50 hours	7,927	52.2	4,139	67.97	16.60
Between 51 and 70 hours	2,058	56.8	1,169	69.25	16.33
More than 70 hours	1,413	55.9	790	69.14	16.54
No response	273	39.2	107	60.78	19.42

Figure 74. Life Agent Percent Passing by Hours Spent Studying

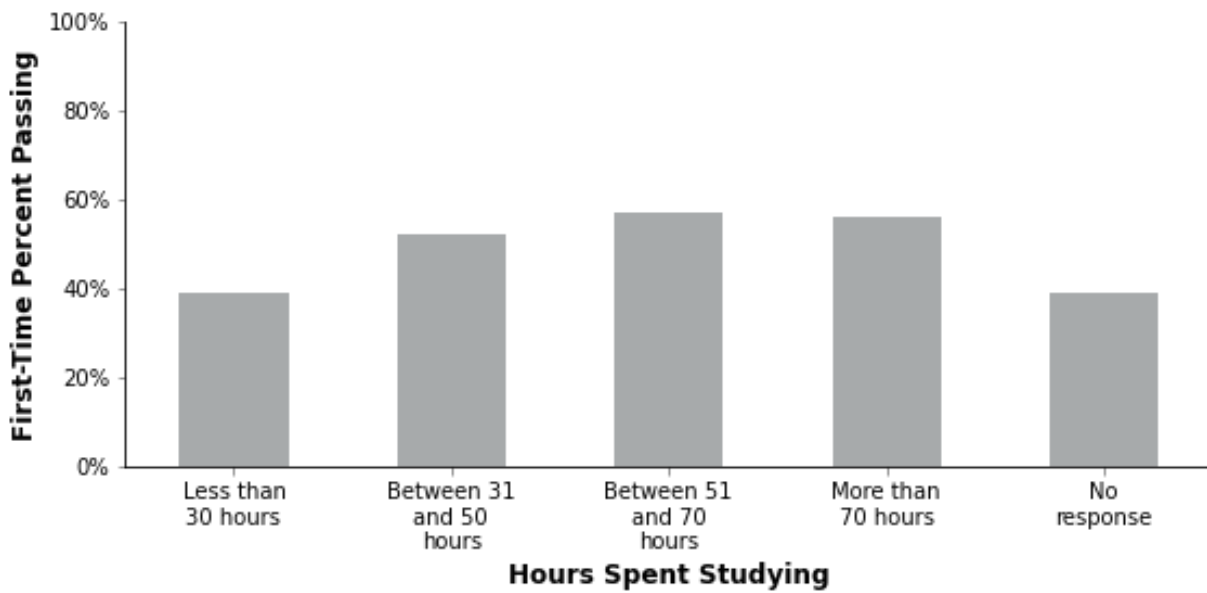


Table 82. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	18,421	48.2	8,887	66.42	16.61
Spanish	1,406	28.2	396	58.04	17.03
Other	848	48.5	411	66.32	17.53
Choose not to respond	323	39.6	128	63.47	17.07
No response	188	43.6	82	60.95	20.24

Figure 75. Life Agent Percent Passing by Primary Language

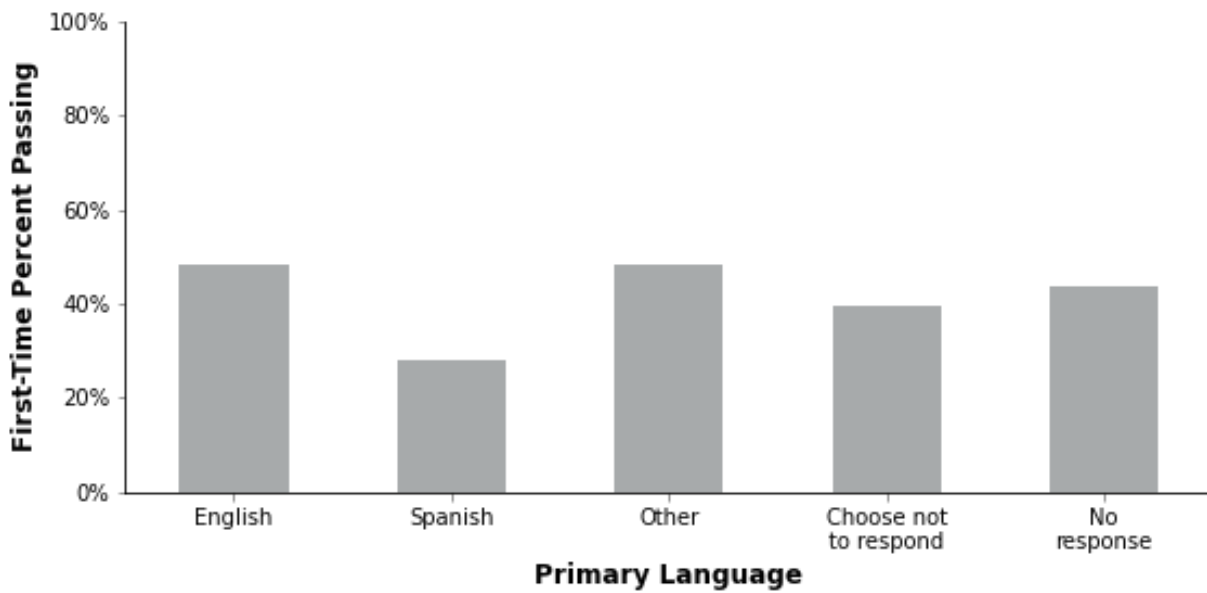


Table 83. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	449	20.7	93	53.66	16.37
High school diploma or equivalent	10,221	35.6	3,641	61.46	16.57
Two-year college degree (Associate's degree)	3,120	50.9	1,589	67.58	15.31
Four-year college degree (Bachelor's degree)	4,212	64.4	2,712	72.65	15.00
Advanced college degree (Master's degree or Doctorate)	1,741	72.3	1,259	75.82	13.73
Choose not to respond	1,179	42.4	500	64.25	16.99
No response	264	41.7	110	61.93	19.11

Figure 76. Life Agent Percent Passing by Education Level

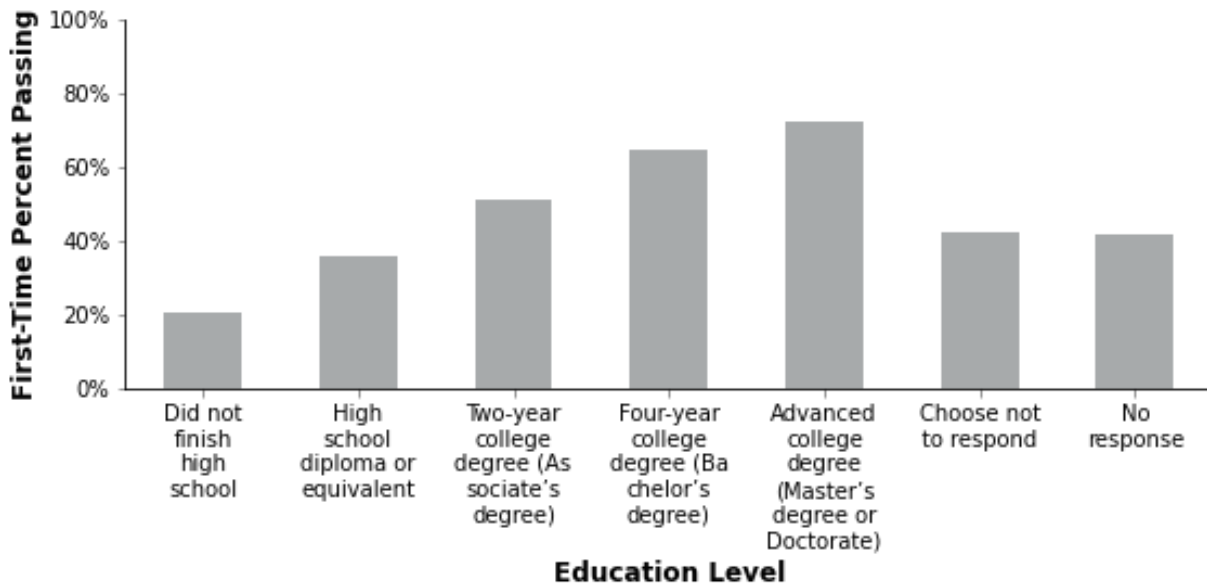


Table 84. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	7,007	40.2	2,820	63.22	16.42
I completed an insurance course at a college or university	59	32.2	19	59.29	19.00
I attended classroom preparation from an exam preparation school	1,239	37.0	458	62.63	15.68
I completed an online course	8,650	57.8	5,003	69.97	16.43
I bought and used a study guide or study manual	2,255	43.9	989	65.12	16.43
I took the exam without taking a course or studying	280	16.4	46	54.73	14.50
Other	1,388	31.8	441	59.55	16.50
No response	308	41.6	128	62.02	19.58

Figure 77. Life Agent Percent Passing by Preparation Method

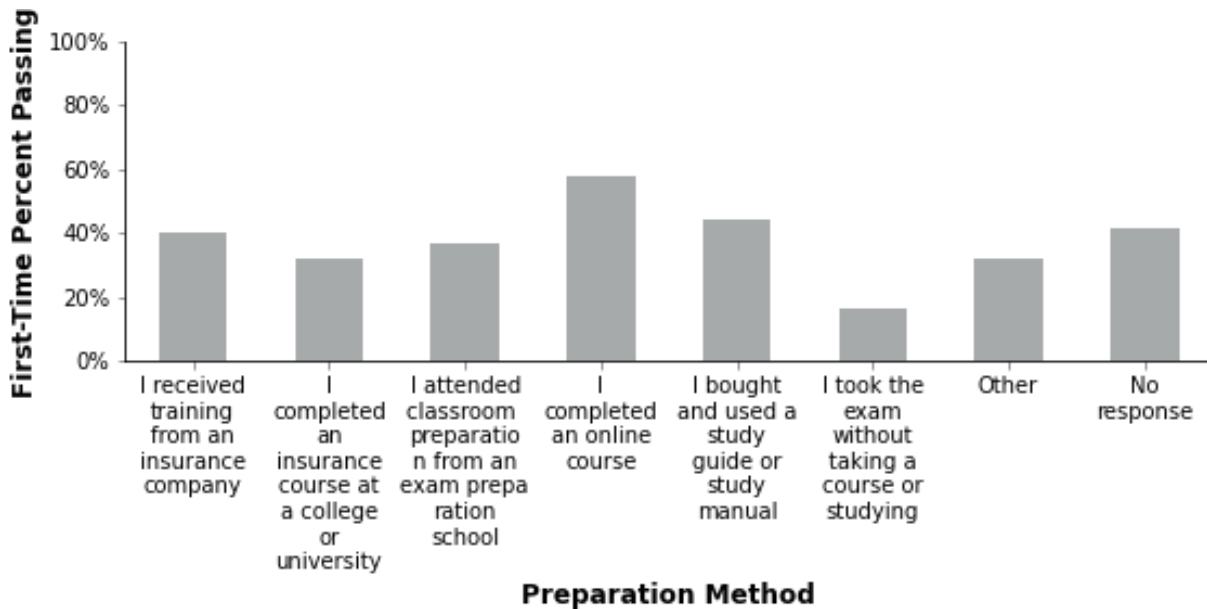


Table 85. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	16,241	45.8	7,437	65.48	16.71
Mexico	699	41.5	290	64.24	16.57
the Caribbean	197	52.8	104	68.75	16.21
Central America	173	34.1	59	61.63	16.48
South America	165	48.5	80	67.08	17.02
Spain	4	0.0	-	54.75	19.94
Other	3,316	52.9	1,753	67.67	17.26
No response	391	46.3	181	64.12	18.76

Figure 78. Life Agent Percent Passing by National Origin

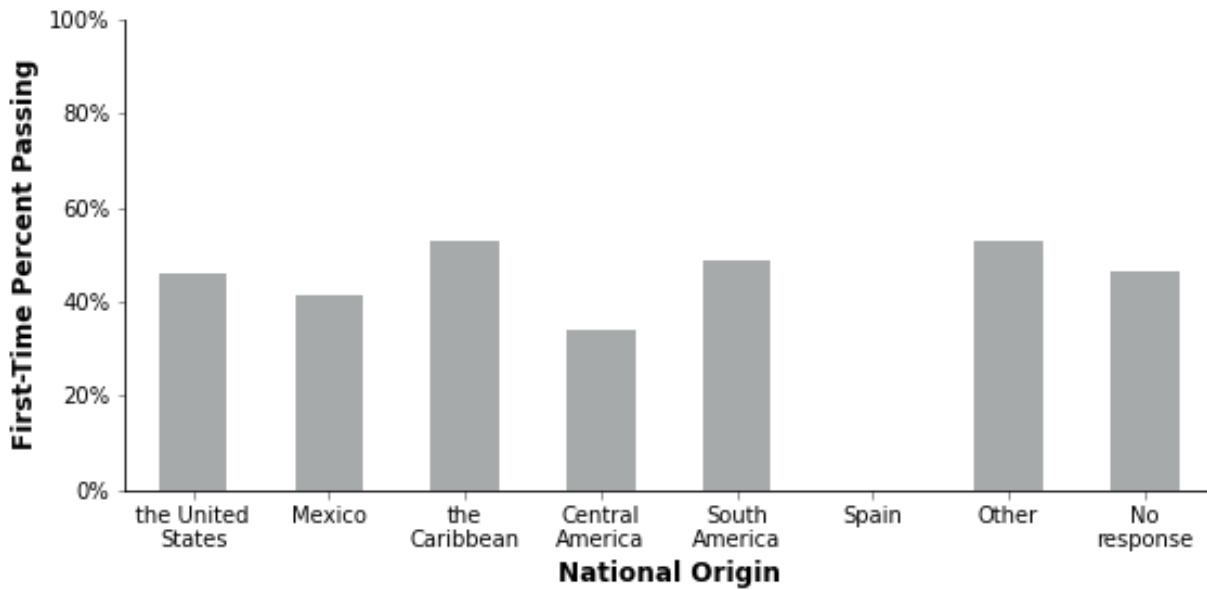


Table 86. Life Agent Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	507	59.6	302	70.31	17.25
	Black / African-American	2,597	45.3	1,177	65.17	16.48
	Hispanic / Latino American	2,791	40.7	1,137	63.50	16.92
	Native American	48	58.3	28	69.60	15.01
	Caucasian / White (non-Hispanic)	1,766	69.4	1,226	74.75	14.64
	Other	418	55.3	231	68.74	16.63
	Choose not to respond	408	55.9	228	70.19	16.00
	No response	14	50.0	7	64.79	15.12
Female	Asian American / Pacific Islander	500	55.2	276	69.43	16.68
	Black / African-American	3,499	45.8	1,603	65.33	16.23
	Hispanic / Latino American	4,716	31.5	1,486	59.87	16.31
	Native American	64	53.1	34	66.94	17.06
	Caucasian / White (non-Hispanic)	2,339	60.7	1,419	71.15	15.18
	Other	558	44.3	247	65.19	16.61
	Choose not to respond	582	52.7	307	67.74	16.70
	No response	24	25.0	6	56.71	16.25
Choose not to respond	Asian American / Pacific Islander	4	50.0	2	69.25	13.60
	Black / African-American	8	62.5	5	72.00	20.49
	Hispanic / Latino American	17	29.4	5	61.35	15.52
	Native American	-	-	-	-	-
	Caucasian / White (non-Hispanic)	12	83.3	10	78.83	17.97
	Other	5	80.0	4	71.20	15.37
	Choose not to respond	219	59.8	131	71.21	16.49
	No response	2	50.0	1	61.50	16.26
No response	Asian American / Pacific Islander	1	100.0	1	84.00	-
	Black / African-American	6	33.3	2	57.50	23.70
	Hispanic / Latino American	3	0.0	-	52.67	12.86
	Native American	-	-	-	-	-
	Caucasian / White (non-Hispanic)	2	100.0	2	83.50	0.71
	Other	4	0.0	-	46.00	9.20
	Choose not to respond	1	100.0	1	78.00	-
	No response	71	36.6	26	56.55	23.88

Figure 79. Life Agent Percent Passing by Gender within Ethnicity

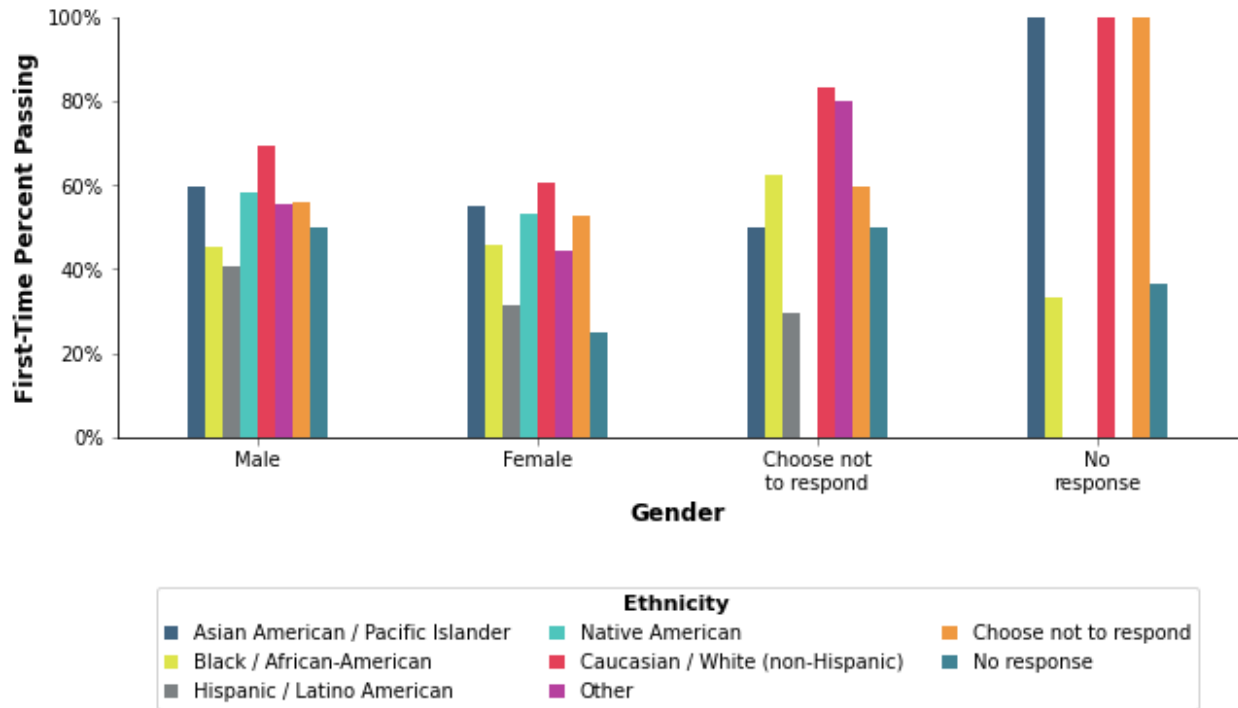


Table 87. Life Agent Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	153	28.8	44	57.52	16.59
	High school diploma or equivalent	4,119	39.5	1,625	62.98	16.78
	Two-year college degree (Associate's degree)	1,194	52.9	632	68.32	15.82
	Four-year college degree (Bachelor's degree)	1,871	68.1	1,274	73.88	14.77
	Advanced college degree (Master's degree or Doctorate)	703	74.0	520	76.92	13.95
	Choose not to respond	442	46.4	205	65.97	16.67
	No response	67	53.7	36	66.99	16.44
Female	Did not finish high school	295	16.3	48	51.58	15.88
	High school diploma or equivalent	6,047	32.9	1,987	60.38	16.34
	Two-year college degree (Associate's degree)	1,900	49.7	944	67.12	14.93
	Four-year college degree (Bachelor's degree)	2,305	61.1	1,409	71.57	15.13
	Advanced college degree (Master's degree or Doctorate)	1,017	71.1	723	75.02	13.49
	Choose not to respond	613	37.4	229	61.96	16.83
	No response	105	36.2	38	61.47	15.80
Choose not to respond	Did not finish high school	1	100.0	1	77.00	-
	High school diploma or equivalent	51	54.9	28	68.25	16.18
	Two-year college degree (Associate's degree)	21	52.4	11	67.19	18.39
	Four-year college degree (Bachelor's degree)	34	82.4	28	77.76	12.59
	Advanced college degree (Master's degree or Doctorate)	18	77.8	14	78.89	14.60
	Choose not to respond	123	53.7	66	69.59	17.10
	No response	19	52.6	10	69.68	18.02
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	4	25.0	1	48.25	19.94
	Two-year college degree (Associate's degree)	5	40.0	2	70.80	16.04
	Four-year college degree (Bachelor's degree)	2	50.0	1	70.00	2.83
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	71.00	21.66
	Choose not to respond	1	0.0	-	48.00	-
	No response	73	35.6	26	55.93	23.84

Figure 80. Life Agent Percent Passing by Gender within Education Level

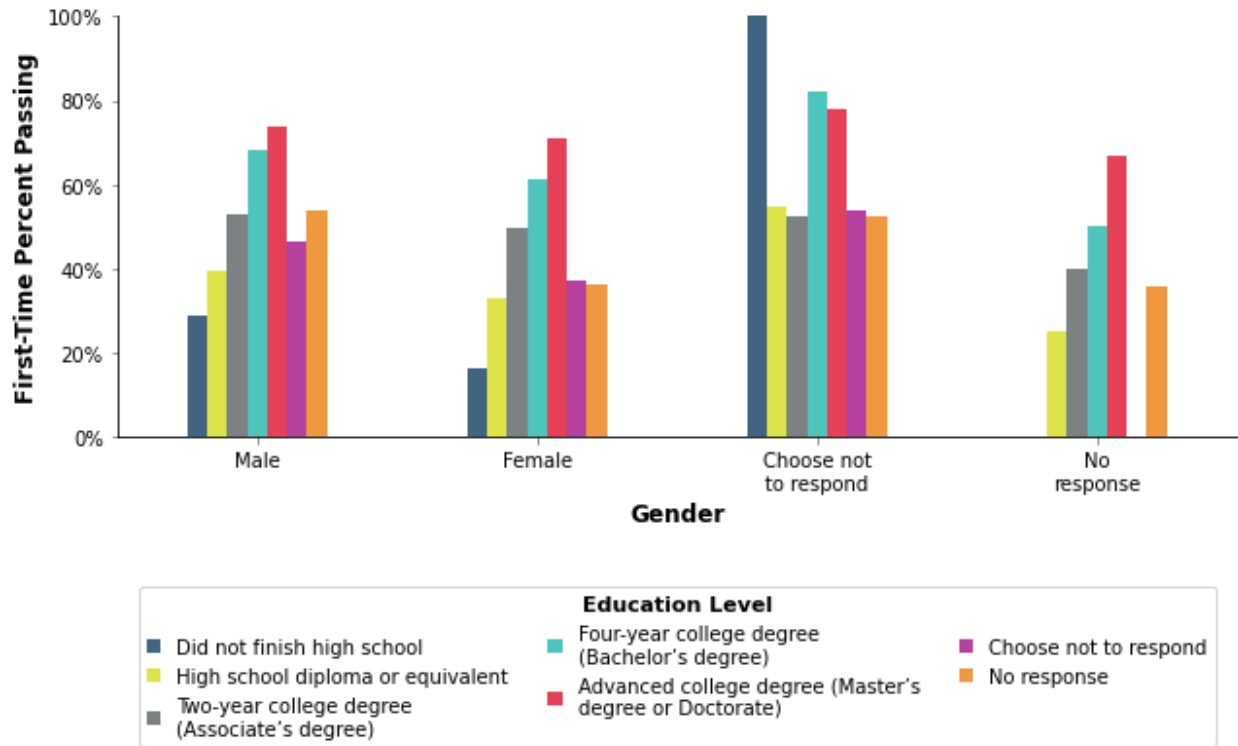


Table 88. Life Agent Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Yes, more than 30 hours	3,852	59.1	2,276	70.58	16.20
	Yes, less than 30 hours	3,902	46.4	1,811	65.85	16.64
	No	774	31.1	241	58.97	17.07
	No response	21	38.1	8	62.48	15.43
Female	Yes, more than 30 hours	5,518	49.4	2,727	66.81	16.46
	Yes, less than 30 hours	5,617	42.3	2,375	64.19	16.44
	No	1,113	23.9	266	56.06	16.13
	No response	34	29.4	10	58.29	16.84
Choose not to respond	Yes, more than 30 hours	111	64.9	72	74.32	16.80
	Yes, less than 30 hours	107	63.6	68	70.43	16.53
	No	45	35.6	16	63.76	14.42
	No response	4	50.0	2	65.50	18.38
No response	Yes, more than 30 hours	6	33.3	2	65.17	16.12
	Yes, less than 30 hours	6	50.0	3	65.00	21.34
	No	6	16.7	1	55.83	18.00
	No response	70	37.1	26	55.93	24.19

Figure 81. Life Agent Percent Passing by Gender within Course Taken

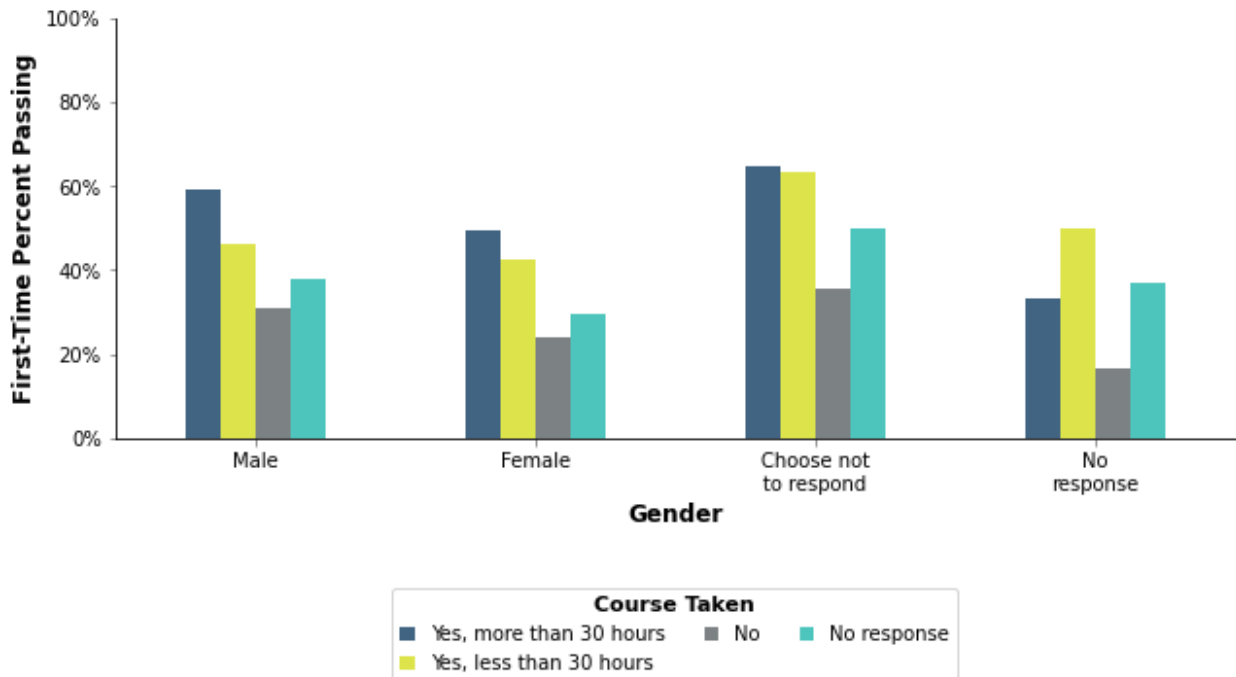


Table 89. Life Agent Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	I received training from an insurance company	2,472	42.6	1,054	64.28	16.40
	I completed an insurance course at a college or university	22	36.4	8	61.36	18.88
	I attended classroom preparation from an exam preparation school	452	37.8	171	62.47	15.41
	I completed an online course	3,842	62.6	2,407	71.89	16.11
	I bought and used a study guide or study manual	1,000	45.2	452	65.50	16.74
	I took the exam without taking a course or studying	118	20.3	24	56.27	15.83
	Other	561	31.9	179	59.84	16.49
	No response	82	50.0	41	65.54	17.31
Female	I received training from an insurance company	4,483	38.8	1,738	62.58	16.40
	I completed an insurance course at a college or university	37	29.7	11	58.05	19.22
	I attended classroom preparation from an exam preparation school	783	36.3	284	62.69	15.87
	I completed an online course	4,712	53.6	2,526	68.29	16.49
	I bought and used a study guide or study manual	1,231	42.5	523	64.66	16.20
	I took the exam without taking a course or studying	156	13.5	21	53.35	13.44
	Other	748	30.2	226	58.74	16.33
	No response	132	37.1	49	61.56	17.60
Choose not to respond	I received training from an insurance company	47	57.4	27	68.74	16.82
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	4	75.0	3	68.25	10.50
	I completed an online course	89	75.3	67	77.39	14.80
	I bought and used a study guide or study manual	21	57.1	12	72.67	12.84
	I took the exam without taking a course or studying	6	16.7	1	60.50	10.71
	Other	79	45.6	36	65.18	17.15
	No response	21	57.1	12	70.81	18.93
No response	I received training from an insurance company	5	20.0	1	58.60	16.43
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-
	I completed an online course	7	42.9	3	57.86	24.14
	I bought and used a study guide or study manual	3	66.7	2	72.33	14.36
	I took the exam without taking a course or studying	-	-	-	-	-

	Other	-	-	-	-	-
	No response	73	35.6	26	56.38	23.77

Figure 82. Life Agent Percent Passing by Gender within Preparation Method

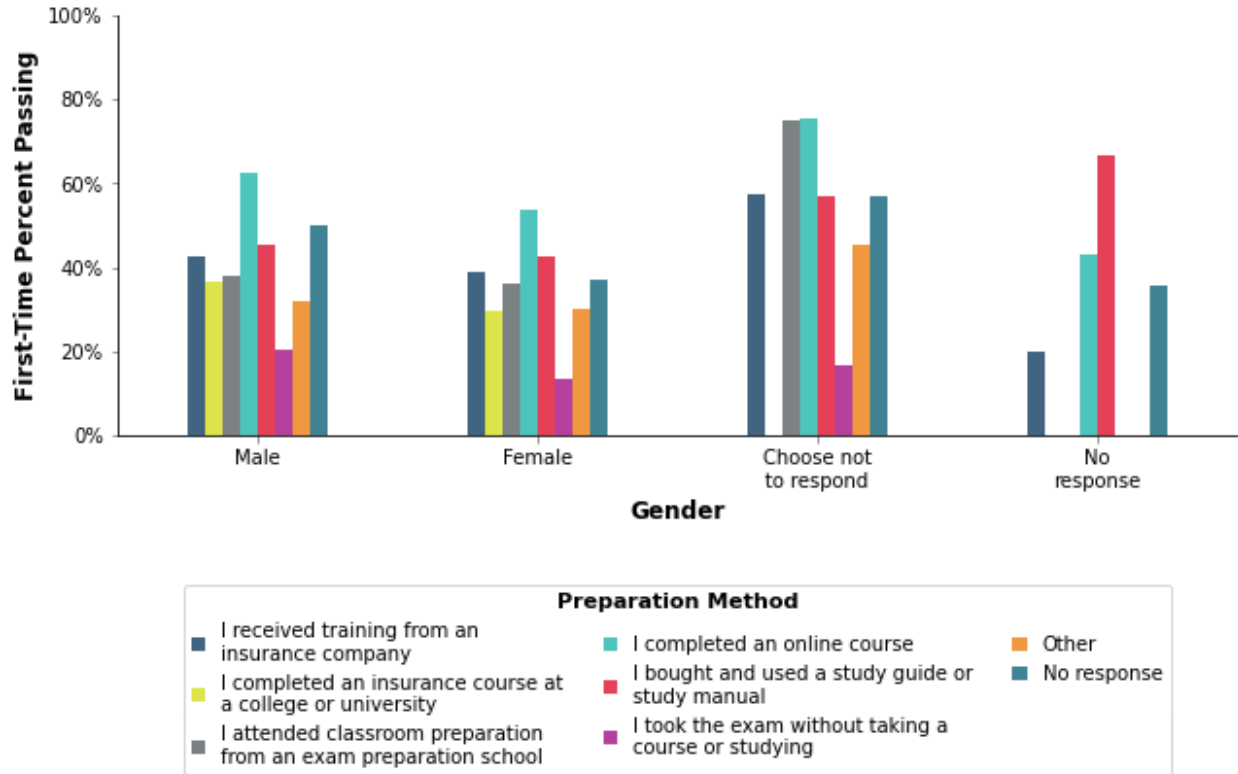


Table 90. Life Agent Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	6,518	50.1	3,263	67.11	16.77
	Mexico	234	45.7	107	66.57	16.15
	the Caribbean	81	63.0	51	72.11	15.41
	Central America	52	34.6	18	62.90	17.34
	South America	80	48.8	39	67.68	16.12
	Spain	2	0.0	-	45.00	28.28
	Other	1,467	54.3	797	68.43	17.26
	No response	115	53.0	61	67.23	16.82
Female	the United States	9,543	42.6	4,068	64.26	16.55
	Mexico	461	39.7	183	63.08	16.75
	the Caribbean	115	45.2	52	66.22	16.36
	Central America	117	34.2	40	61.39	16.11
	South America	84	47.6	40	66.21	17.80
	Spain	2	0.0	-	64.50	3.54
	Other	1,784	51.5	918	66.98	17.22
	No response	176	43.8	77	63.85	16.70
Choose not to respond	the United States	171	59.1	101	70.91	16.41
	Mexico	3	0.0	-	63.00	4.36
	the Caribbean	1	100.0	1	87.00	-
	Central America	3	33.3	1	50.00	19.92
	South America	1	100.0	1	92.00	-
	Spain	-	-	-	-	-
	Other	58	62.1	36	70.69	16.74
	No response	30	60.0	18	72.43	17.67
No response	the United States	9	55.6	5	63.56	20.03
	Mexico	1	0.0	-	58.00	-
	the Caribbean	-	-	-	-	-
	Central America	1	0.0	-	58.00	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	7	28.6	2	59.14	23.24
	No response	70	35.7	25	56.13	23.93

Figure 83. Life Agent Percent Passing by Gender within National Origin

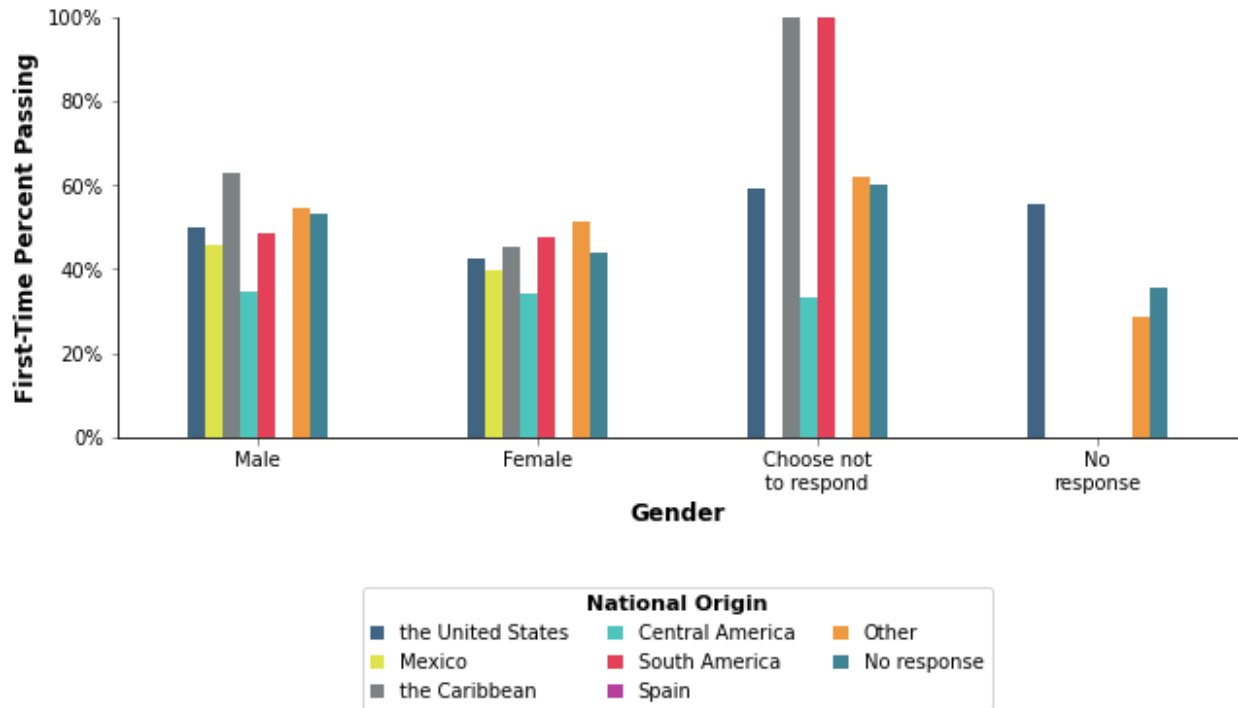


Table 91. Life Agent Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	23	13.0	3	53.35	18.30
	High school diploma or equivalent	259	40.5	105	62.92	17.03
	Two-year college degree (Associate's degree)	123	54.5	67	68.37	15.59
	Four-year college degree (Bachelor's degree)	370	69.2	256	74.05	15.31
	Advanced college degree (Master's degree or Doctorate)	184	69.6	128	76.35	14.86
	Choose not to respond	42	42.9	18	63.60	16.64
	No response	11	36.4	4	60.91	20.96
Black / African-American	Did not finish high school	61	11.5	7	50.67	15.23
	High school diploma or equivalent	2,438	33.3	811	60.25	16.46
	Two-year college degree (Associate's degree)	1,063	47.1	501	66.09	15.16
	Four-year college degree (Bachelor's degree)	1,497	55.7	834	69.40	15.10
	Advanced college degree (Master's degree or Doctorate)	718	69.6	500	74.30	13.67
	Choose not to respond	277	39.4	109	63.94	15.78
	No response	56	44.6	25	63.68	14.38
Hispanic / Latino American	Did not finish high school	276	18.1	50	51.92	15.58
	High school diploma or equivalent	4,797	27.5	1,319	58.38	15.97
	Two-year college degree (Associate's degree)	1,048	46.9	491	66.17	15.24
	Four-year college degree (Bachelor's degree)	856	60.0	514	71.23	15.37
	Advanced college degree (Master's degree or Doctorate)	233	68.7	160	74.50	13.33
	Choose not to respond	285	29.5	84	58.88	16.97
	No response	32	31.3	10	60.41	13.51
Native American	Did not finish high school	2	50.0	1	65.00	18.38
	High school diploma or equivalent	54	46.3	25	65.76	18.79
	Two-year college degree (Associate's degree)	18	77.8	14	71.78	10.66
	Four-year college degree (Bachelor's degree)	20	65.0	13	69.35	13.46
	Advanced college degree (Master's degree or Doctorate)	9	55.6	5	72.78	13.65
	Choose not to respond	8	50.0	4	68.38	18.49
	No response	1	0.0	-	63.00	-
Caucasian / White (non-Hispanic)	Did not finish high school	67	34.3	23	61.52	16.22
	High school diploma or equivalent	2,063	55.3	1,141	69.36	15.42
	Two-year college degree (Associate's degree)	590	65.9	389	73.19	14.12

	Four-year college degree (Bachelor's degree)	942	79.5	749	78.37	12.47
	Advanced college degree (Master's degree or Doctorate)	307	87.6	269	81.43	10.92
	Choose not to respond	136	58.1	79	69.18	15.69
	No response	14	50.0	7	66.07	22.49
Other	Did not finish high school	10	40.0	4	56.90	19.82
	High school diploma or equivalent	323	35.9	116	61.31	16.21
	Two-year college degree (Associate's degree)	121	45.5	55	65.16	16.50
	Four-year college degree (Bachelor's degree)	279	61.3	171	71.66	15.85
	Advanced college degree (Master's degree or Doctorate)	164	63.4	104	72.93	15.21
	Choose not to respond	69	39.1	27	62.52	15.06
	No response	19	26.3	5	59.26	16.76
Choose not to respond	Did not finish high school	10	50.0	5	62.70	21.33
	High school diploma or equivalent	275	44.4	122	64.99	15.96
	Two-year college degree (Associate's degree)	153	47.1	72	67.14	15.47
	Four-year college degree (Bachelor's degree)	242	70.7	171	74.64	14.02
	Advanced college degree (Master's degree or Doctorate)	126	73.8	93	76.51	13.69
	Choose not to respond	361	49.6	179	67.24	17.60
	No response	43	58.1	25	69.60	18.44
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	12	16.7	2	52.33	15.06
	Two-year college degree (Associate's degree)	4	0.0	-	53.50	15.63
	Four-year college degree (Bachelor's degree)	6	66.7	4	74.67	10.39
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	1	0.0	-	43.00	-
	No response	88	38.6	34	57.65	22.48

Figure 84. Life Agent Percent Passing by Ethnicity within Education Level

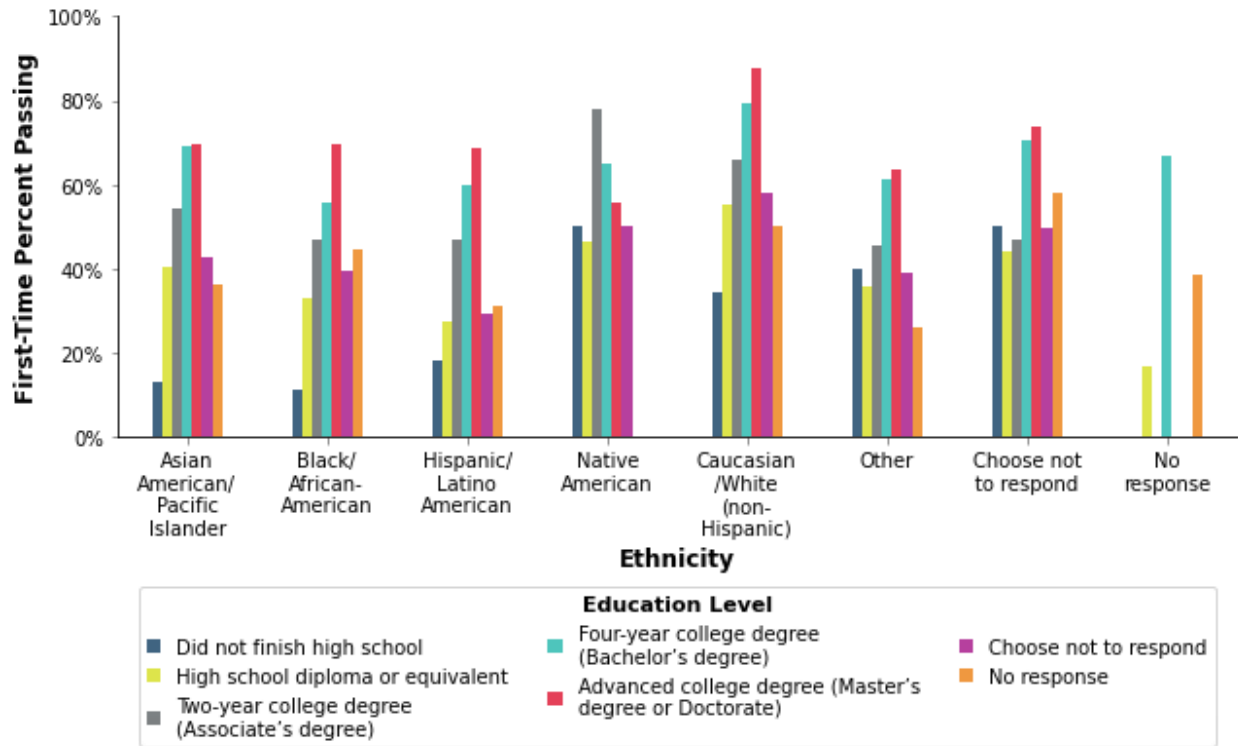


Table 92. Life Agent Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	566	62.0	351	72.12	16.58
	Yes, less than 30 hours	320	56.3	180	68.84	16.59
	No	125	39.2	49	62.30	17.22
	No response	1	100.0	1	83.00	-
Black / African-American	Yes, more than 30 hours	2,990	52.4	1,567	67.74	15.83
	Yes, less than 30 hours	2,506	41.5	1,041	64.08	16.22
	No	597	29.1	174	58.12	16.65
	No response	17	29.4	5	54.94	18.78
Hispanic / Latino American	Yes, more than 30 hours	3,019	41.5	1,252	64.00	16.79
	Yes, less than 30 hours	3,770	33.4	1,258	60.69	16.16
	No	725	16.0	116	52.52	15.05
	No response	13	15.4	2	53.38	12.24
Native American	Yes, more than 30 hours	44	54.5	24	70.23	13.14
	Yes, less than 30 hours	66	57.6	38	67.29	17.78
	No	2	0.0	-	47.00	1.41
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	1,743	70.5	1,228	74.80	14.50
	Yes, less than 30 hours	2,136	61.9	1,322	71.94	14.95
	No	234	44.4	104	64.54	16.79
	No response	6	50.0	3	69.50	11.61
Other	Yes, more than 30 hours	544	52.6	286	67.95	16.47
	Yes, less than 30 hours	344	50.0	172	66.90	16.66
	No	94	24.5	23	58.19	16.00
	No response	3	33.3	1	67.67	21.55
Choose not to respond	Yes, more than 30 hours	569	64.3	366	72.79	15.87
	Yes, less than 30 hours	477	50.5	241	67.22	16.42
	No	160	36.3	58	62.20	15.65
	No response	4	50.0	2	75.75	12.71
No response	Yes, more than 30 hours	12	25.0	3	57.92	16.83
	Yes, less than 30 hours	13	38.5	5	62.00	16.16
	No	1	0.0	-	68.00	-
	No response	85	37.6	32	56.91	22.74

Figure 85. Life Agent Percent Passing by Ethnicity within Course Taken

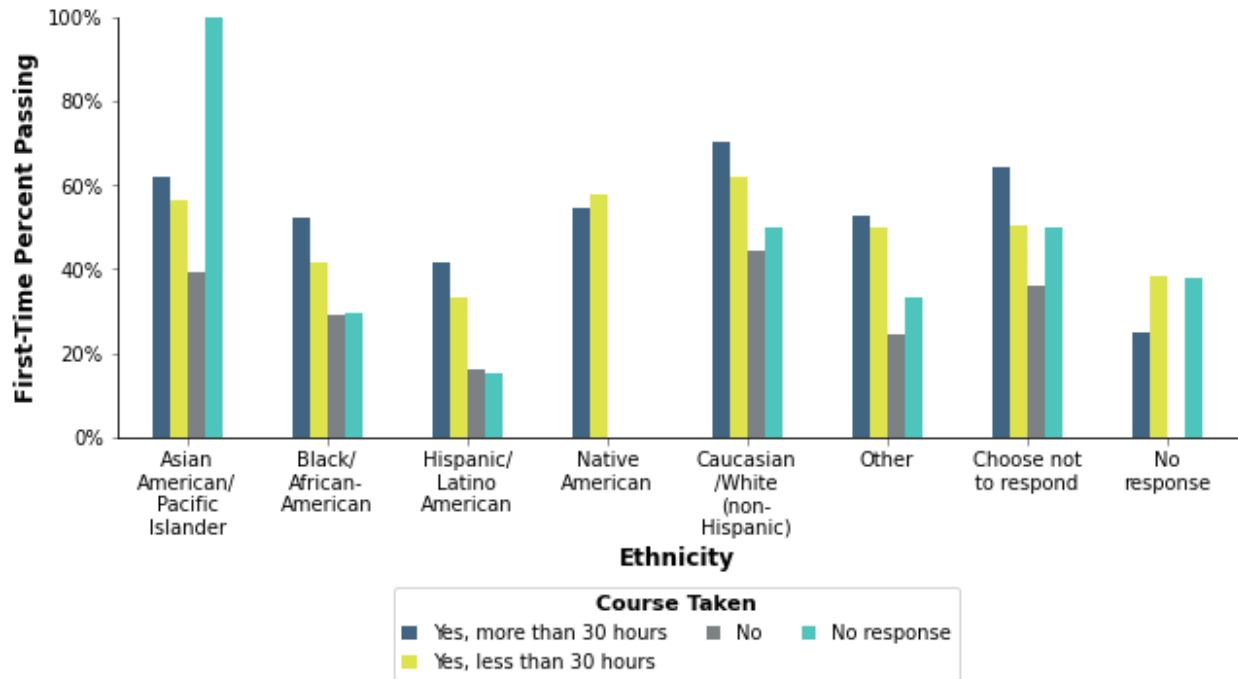


Table 93. Life Agent Examinees by Ethnicity within Preparation Method

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	171	50.9	87	66.36	18.31
	I completed an insurance course at a college or university	3	0.0	-	60.67	4.04
	I attended classroom preparation from an exam preparation school	27	51.9	14	66.15	17.79
	I completed an online course	543	66.1	359	73.36	15.85
	I bought and used a study guide or study manual	152	55.3	84	69.96	16.37
	I took the exam without taking a course or studying	21	19.0	4	58.33	12.82
	Other	82	35.4	29	60.83	14.85
	No response	13	30.8	4	55.77	22.18
Black / African-American	I received training from an insurance company	1,751	41.8	732	63.74	16.29
	I completed an insurance course at a college or university	17	47.1	8	64.47	20.56
	I attended classroom preparation from an exam preparation school	402	38.3	154	63.09	15.30
	I completed an online course	2,558	53.9	1,378	68.31	15.95
	I bought and used a study guide or study manual	809	43.3	350	64.60	16.08
	I took the exam without taking a course or studying	97	18.6	18	54.42	14.93
	Other	414	30.7	127	59.65	16.68
	No response	62	32.3	20	59.77	16.02
Hispanic / Latino American	I received training from an insurance company	3,251	30.5	991	59.58	16.01
	I completed an insurance course at a college or university	27	25.9	7	56.11	18.53
	I attended classroom preparation from an exam preparation school	535	26.9	144	58.95	15.19
	I completed an online course	2,503	46.2	1,156	65.42	17.11
	I bought and used a study guide or study manual	647	31.1	201	60.20	15.85
	I took the exam without taking a course or studying	88	11.4	10	51.08	14.37
	Other	434	24.0	104	55.86	16.31
	No response	42	35.7	15	61.83	14.59
Native American	I received training from an insurance company	45	48.9	22	65.60	16.16

	I completed an insurance course at a college or university	-	0.0	-	0.00	0.00
	I attended classroom preparation from an exam preparation school	4	75.0	3	66.00	25.99
	I completed an online course	42	66.7	28	72.74	13.89
	I bought and used a study guide or study manual	17	41.2	7	65.76	15.73
	I took the exam without taking a course or studying	1	0.0	-	48.00	0.00
	Other	3	66.7	2	62.67	31.21
	No response	-	0.0	-	0.00	0.00
Caucasian / White (non-Hispanic)	I received training from an insurance company	1,292	58.5	756	70.21	14.83
	I completed an insurance course at a college or university	7	42.9	3	60.57	20.01
	I attended classroom preparation from an exam preparation school	216	55.6	120	69.83	14.44
	I completed an online course	2,057	72.0	1,482	75.65	14.34
	I bought and used a study guide or study manual	343	58.0	199	70.72	16.23
	I took the exam without taking a course or studying	29	31.0	9	63.79	15.17
	Other	152	49.3	75	66.27	15.47
	No response	23	56.5	13	67.13	20.11
Other	I received training from an insurance company	203	44.3	90	64.50	16.52
	I completed an insurance course at a college or university	3	0.0	-	62.33	5.03
	I attended classroom preparation from an exam preparation school	20	30.0	6	61.05	19.04
	I completed an online course	478	57.3	274	69.51	16.80
	I bought and used a study guide or study manual	146	50.0	73	67.84	15.28
	I took the exam without taking a course or studying	16	6.3	1	53.19	12.29
	Other	87	29.9	26	58.84	14.43
	No response	32	37.5	12	64.06	18.06
Choose not to respond	I received training from an insurance company	285	48.8	139	66.53	15.79
	I completed an insurance course at a college or university	2	50.0	1	47.00	41.01
	I attended classroom preparation from an exam preparation school	34	50.0	17	67.76	12.31
	I completed an online course	463	69.8	323	74.86	15.03

	I bought and used a study guide or study manual	139	53.2	74	68.94	15.99
	I took the exam without taking a course or studying	27	14.8	4	56.48	11.22
	Other	212	36.8	78	62.15	16.62
	No response	48	64.6	31	71.63	18.58
No response	I received training from an insurance company	9	33.3	3	66.67	14.63
	I completed an insurance course at a college or university	-	0.0	-	0.00	0.00
	I attended classroom preparation from an exam preparation school	1	0.0	-	39.00	0.00
	I completed an online course	6	50.0	3	61.00	18.86
	I bought and used a study guide or study manual	2	50.0	1	66.00	14.14
	I took the exam without taking a course or studying	1	0.0	-	52.00	0.00
	Other	4	0.0	-	43.50	2.52
	No response	88	37.5	33	57.31	22.55

Figure 86. Life Agent Percent Passing by Ethnicity within Preparation Method

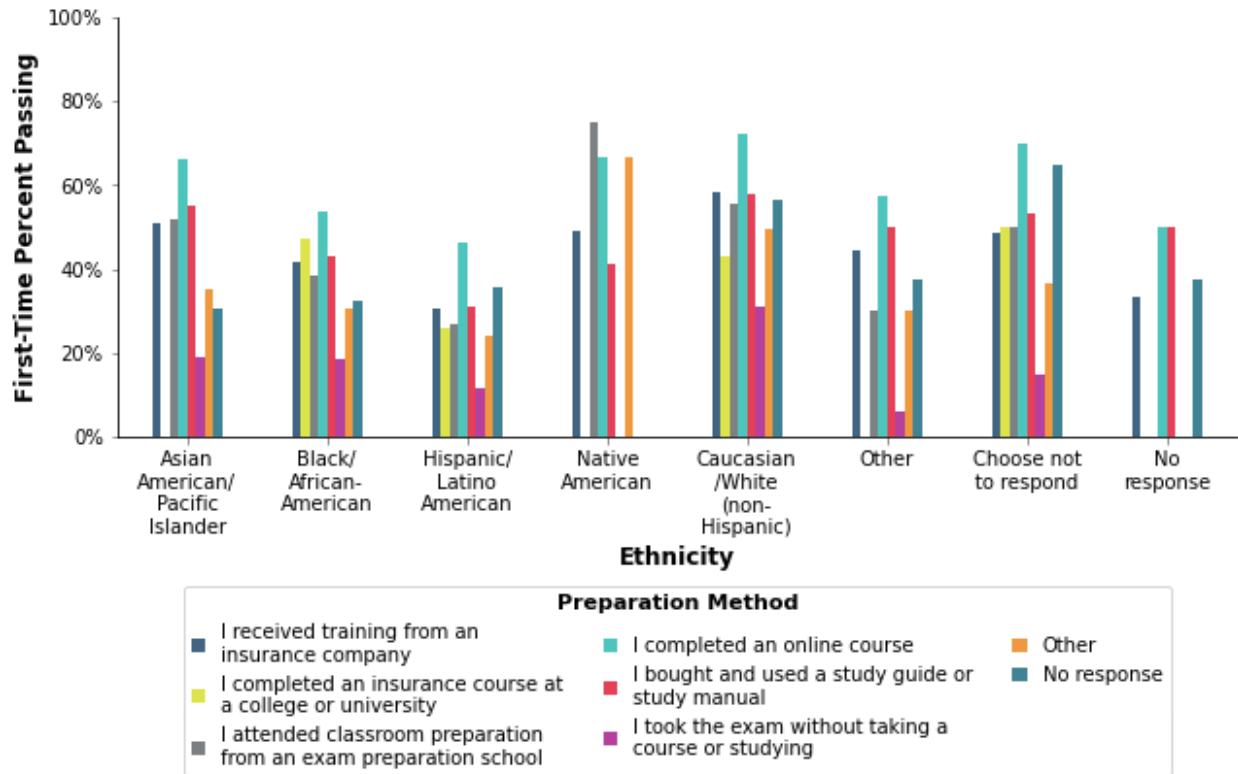


Table 94. Life Agent Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	302	56.0	169	70.0	15.9
	Mexico	-	0.0	-	0.0	0.0
	the Caribbean	1	0.0	-	62.0	0.0
	Central America	-	0.0	-	0.0	0.0
	South America	2	100.0	2	86.0	14.1
	Spain	-	0.0	-	0.0	0.0
	Other	685	58.2	399	69.9	17.4
	No response	22	50.0	11	68.3	17.4
Black / African-American	the United States	4,333	44.0	1,907	64.8	16.1
	Mexico	-	0.0	-	0.0	0.0
	the Caribbean	96	52.1	50	69.1	15.3
	Central America	6	66.7	4	72.7	19.7
	South America	4	50.0	2	56.8	32.0
	Spain	-	0.0	-	0.0	0.0
	Other	1,577	49.4	779	66.2	17.0
	No response	94	47.9	45	64.7	16.8
Hispanic / Latino American	the United States	6,318	33.6	2,123	60.7	16.5
	Mexico	674	42.1	284	64.3	16.6
	the Caribbean	74	54.1	40	68.0	17.1
	Central America	160	32.5	52	61.2	15.9
	South America	133	46.6	62	66.8	16.8
	Spain	1	0.0	-	67.0	0.0
	Other	112	40.2	45	59.4	18.7
	No response	55	40.0	22	62.1	15.4
Native American	the United States	109	54.1	59	67.7	16.2
	Mexico	-	0.0	-	0.0	0.0
	the Caribbean	-	0.0	-	0.0	0.0
	Central America	-	0.0	-	0.0	0.0
	South America	1	100.0	1	78.0	0.0
	Spain	-	0.0	-	0.0	0.0
	Other	2	100.0	2	85.5	0.7
	No response	-	0.0	-	0.0	0.0
Caucasian / White (non-Hispanic)	the United States	3,931	64.6	2,538	72.7	15.0
	Mexico	5	60.0	3	76.0	11.9
	the Caribbean	3	66.7	2	69.0	20.0
	Central America	2	100.0	2	91.5	4.9
	South America	9	66.7	6	72.3	8.5
	Spain	2	0.0	-	63.5	2.1
	Other	140	64.3	90	73.1	16.0
	No response	27	59.3	16	68.7	18.9
Other	the United States	438	44.5	195	64.6	16.4
	Mexico	2	100.0	2	85.0	0.0
	the Caribbean	11	72.7	8	78.0	11.8

	Central America	2	0.0	-	57.0	1.4
	South America	9	44.4	4	64.1	17.1
	Spain	1	0.0	-	25.0	0.0
	Other	490	53.3	261	68.5	16.7
	No response	32	37.5	12	64.6	16.6
Choose not to respond	the United States	795	55.5	441	69.4	15.8
	Mexico	17	5.9	1	57.6	11.0
	the Caribbean	12	33.3	4	62.4	19.5
	Central America	3	33.3	1	46.0	24.0
	South America	7	42.9	3	68.6	20.8
	Spain	-	0.0	-	0.0	0.0
	Other	302	57.6	174	69.7	17.4
	No response	74	58.1	43	69.8	17.8
No response	the United States	15	33.3	5	60.9	16.4
	Mexico	1	0.0	-	37.0	0.0
	the Caribbean	-	0.0	-	0.0	0.0
	Central America	-	0.0	-	0.0	0.0
	South America	-	0.0	-	0.0	0.0
	Spain	-	0.0	-	0.0	0.0
	Other	8	37.5	3	58.4	17.9
	No response	87	36.8	32	57.3	22.5

Figure 87. Life Agent Percent Passing by Ethnicity within National Origin

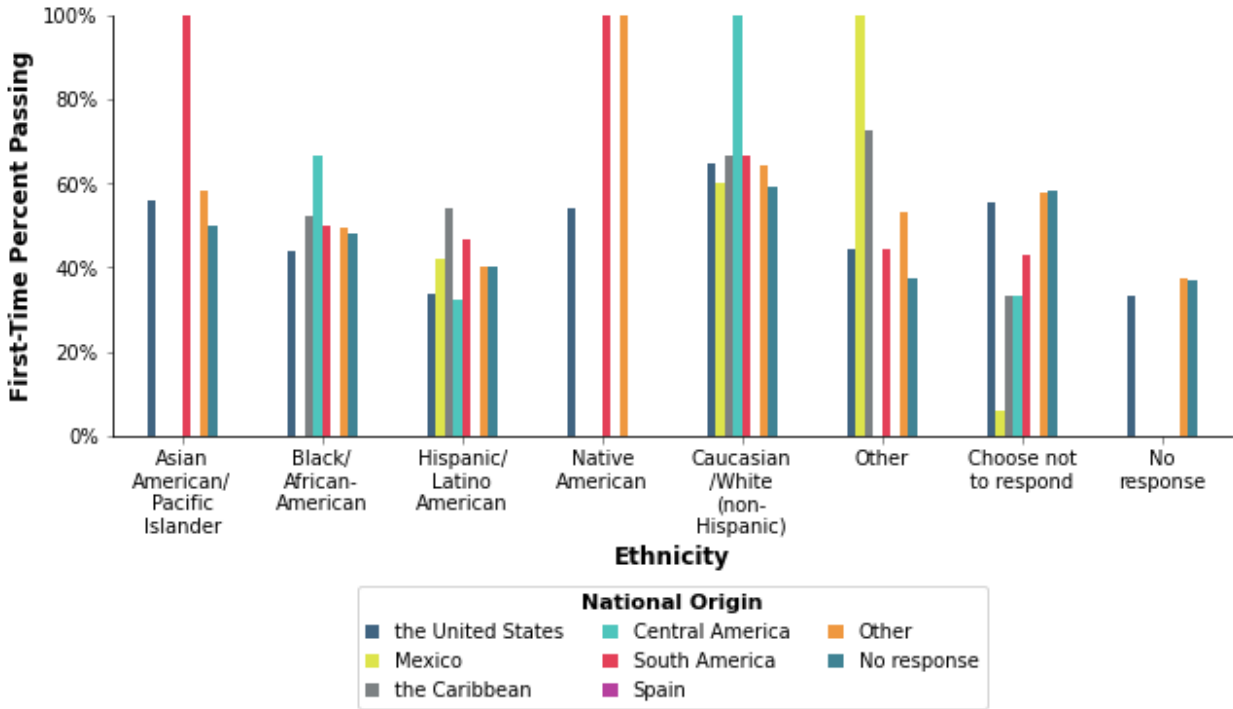


Table 95. Life Agent Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	361	19.9	72	53.35	15.73
	High school diploma or equivalent	8,898	36.0	3,207	61.77	16.51
	Two-year college degree (Associate's degree)	2,447	51.7	1,265	67.88	15.21
	Four-year college degree (Bachelor's degree)	2,739	66.9	1,833	73.62	14.42
	Advanced college degree (Master's degree or Doctorate)	968	73.0	707	76.08	13.38
	Choose not to respond	789	42.6	336	64.13	16.79
	No response	39	43.6	17	64.95	13.48
Mexico	Did not finish high school	32	31.3	10	56.28	19.58
	High school diploma or equivalent	362	32.3	117	60.56	15.29
	Two-year college degree (Associate's degree)	125	48.8	61	68.27	15.49
	Four-year college degree (Bachelor's degree)	110	61.8	68	71.07	16.53
	Advanced college degree (Master's degree or Doctorate)	33	78.8	26	80.06	11.51
	Choose not to respond	37	21.6	8	59.05	15.15
	No response	-	0.0	-	0.00	0.00
the Caribbean	Did not finish high school	1	100.0	1	76.00	0.00
	High school diploma or equivalent	66	37.9	25	63.77	15.51
	Two-year college degree (Associate's degree)	28	53.6	15	69.29	14.74
	Four-year college degree (Bachelor's degree)	58	65.5	38	72.60	15.90
	Advanced college degree (Master's degree or Doctorate)	33	60.6	20	70.67	18.12
	Choose not to respond	10	50.0	5	71.90	15.29
	No response	1	0.0	-	56.00	0.00
Central America	Did not finish high school	7	0.0	-	55.43	11.57
	High school diploma or equivalent	94	23.4	22	57.60	15.79
	Two-year college degree (Associate's degree)	25	44.0	11	67.32	14.90
	Four-year college degree (Bachelor's degree)	28	53.6	15	68.54	16.66
	Advanced college degree (Master's degree or Doctorate)	9	77.8	7	73.00	12.03
	Choose not to respond	10	40.0	4	60.10	20.11
	No response	-	0.0	-	0.00	0.00
South America	Did not finish high school	1	0.0	-	48.00	0.00
	High school diploma or equivalent	52	36.5	19	61.46	18.47
	Two-year college degree (Associate's degree)	28	32.1	9	60.86	13.82

	Four-year college degree (Bachelor's degree)	53	56.6	30	71.75	16.36
	Advanced college degree (Master's degree or Doctorate)	24	66.7	16	74.04	13.16
	Choose not to respond	7	85.7	6	77.14	12.50
	No response	-	0.0	-	0.00	0.00
Spain	Did not finish high school	-	0.0	-	0.00	0.00
	High school diploma or equivalent	-	0.0	-	0.00	0.00
	Two-year college degree (Associate's degree)	-	0.0	-	0.00	0.00
	Four-year college degree (Bachelor's degree)	1	0.0	-	62.00	0.00
	Advanced college degree (Master's degree or Doctorate)	1	0.0	-	65.00	0.00
	Choose not to respond	1	0.0	-	67.00	0.00
	No response	1	0.0	-	25.00	0.00
Other	Did not finish high school	43	18.6	8	52.88	19.38
	High school diploma or equivalent	700	33.0	231	58.29	17.62
	Two-year college degree (Associate's degree)	438	48.2	211	66.16	15.81
	Four-year college degree (Bachelor's degree)	1,173	60.2	706	70.90	15.78
	Advanced college degree (Master's degree or Doctorate)	648	71.8	465	75.63	14.01
	Choose not to respond	293	42.7	125	64.39	17.62
	No response	21	33.3	7	61.19	17.96
No response	Did not finish high school	4	50.0	2	62.25	21.79
	High school diploma or equivalent	49	40.8	20	61.86	17.86
	Two-year college degree (Associate's degree)	29	58.6	17	66.34	15.90
	Four-year college degree (Bachelor's degree)	50	44.0	22	67.24	15.59
	Advanced college degree (Master's degree or Doctorate)	25	72.0	18	75.36	16.08
	Choose not to respond	32	50.0	16	67.88	16.76
	No response	202	42.6	86	61.63	20.07

Figure 88. Life Agent Percent Passing by National Origin within Education Level

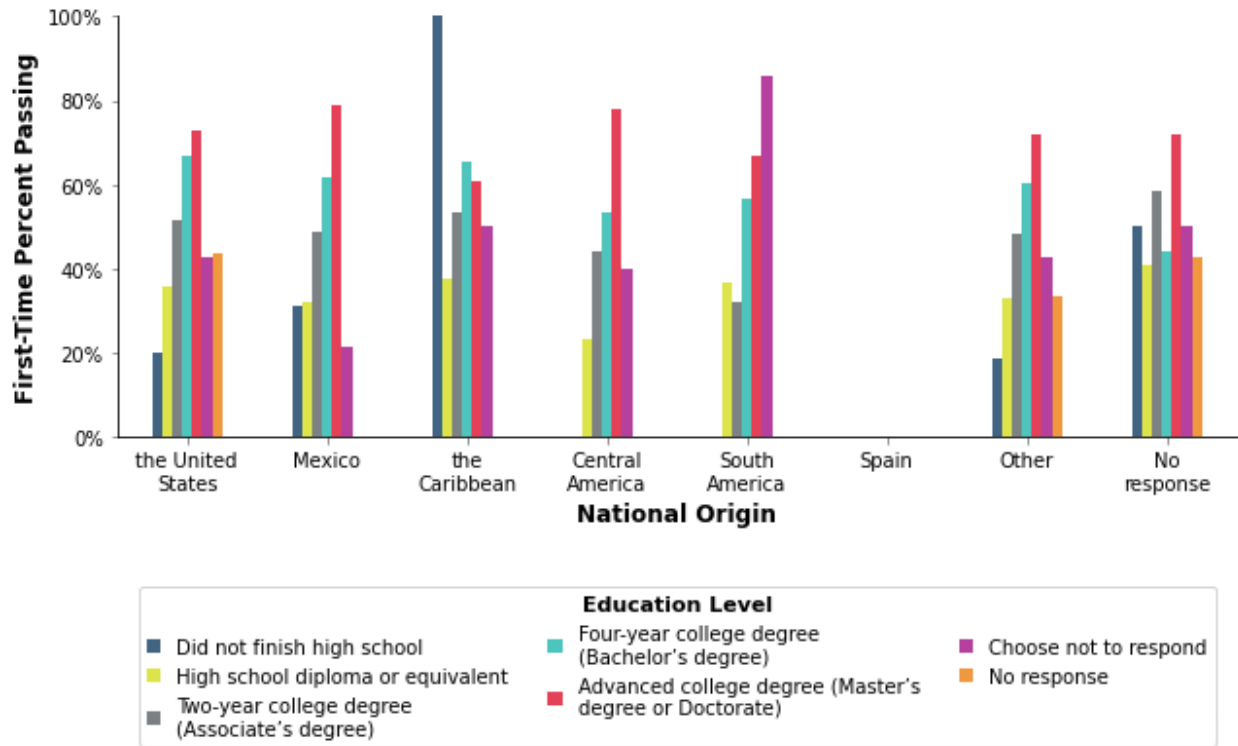


Table 96. Life Agent Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	6,866	52.1	3,578	68.03	16.32
	Yes, less than 30 hours	7,926	44.1	3,498	64.91	16.49
	No	1,425	24.8	353	56.41	16.25
	No response	24	33.3	8	59.83	16.42
Mexico	Yes, more than 30 hours	301	52.5	158	67.75	16.72
	Yes, less than 30 hours	340	35.9	122	62.78	15.85
	No	57	17.5	10	54.84	14.97
	No response	1	0.0	-	38.00	0.00
the Caribbean	Yes, more than 30 hours	95	52.6	50	70.15	15.52
	Yes, less than 30 hours	82	56.1	46	68.79	16.11
	No	20	40.0	8	61.90	18.78
	No response	-	0.0	-	0.00	0.00
Central America	Yes, more than 30 hours	76	39.5	30	62.39	17.87
	Yes, less than 30 hours	82	30.5	25	61.23	15.45
	No	15	26.7	4	59.93	15.52
	No response	-	0.0	-	0.00	0.00
South America	Yes, more than 30 hours	90	53.3	48	68.74	16.70
	Yes, less than 30 hours	63	44.4	28	66.06	17.60
	No	12	33.3	4	59.92	15.32
	No response	-	0.0	-	0.00	0.00
Spain	Yes, more than 30 hours	1	0.0	-	25.00	0.00
	Yes, less than 30 hours	1	0.0	-	67.00	0.00
	No	2	0.0	-	63.50	2.12
	No response	-	0.0	-	0.00	0.00
Other	Yes, more than 30 hours	1,906	59.1	1,127	70.01	16.81
	Yes, less than 30 hours	1,034	47.6	492	65.89	17.06
	No	367	35.1	129	60.60	17.54
	No response	9	55.6	5	64.22	21.14
No response	Yes, more than 30 hours	152	56.6	86	69.60	16.33
	Yes, less than 30 hours	104	44.2	46	63.06	17.65
	No	40	40.0	16	62.90	15.79
	No response	95	34.7	33	57.04	22.06

Figure 89. Life Agent Percent Passing by National Origin within Course Taken

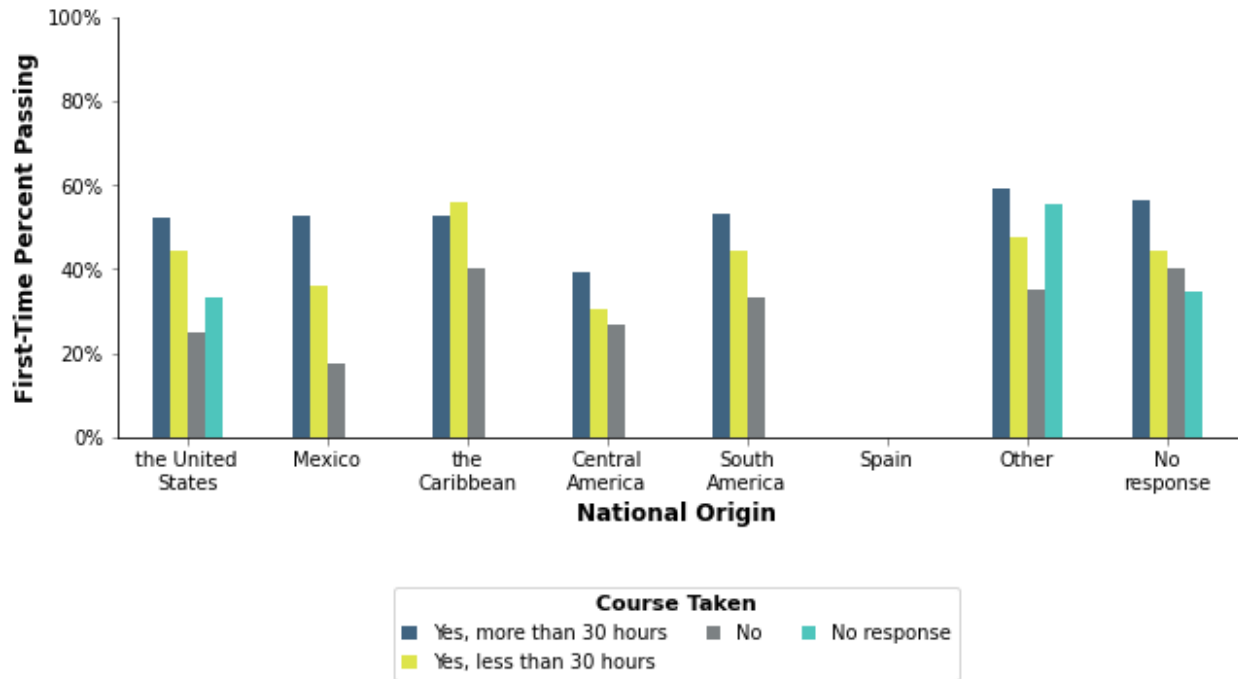


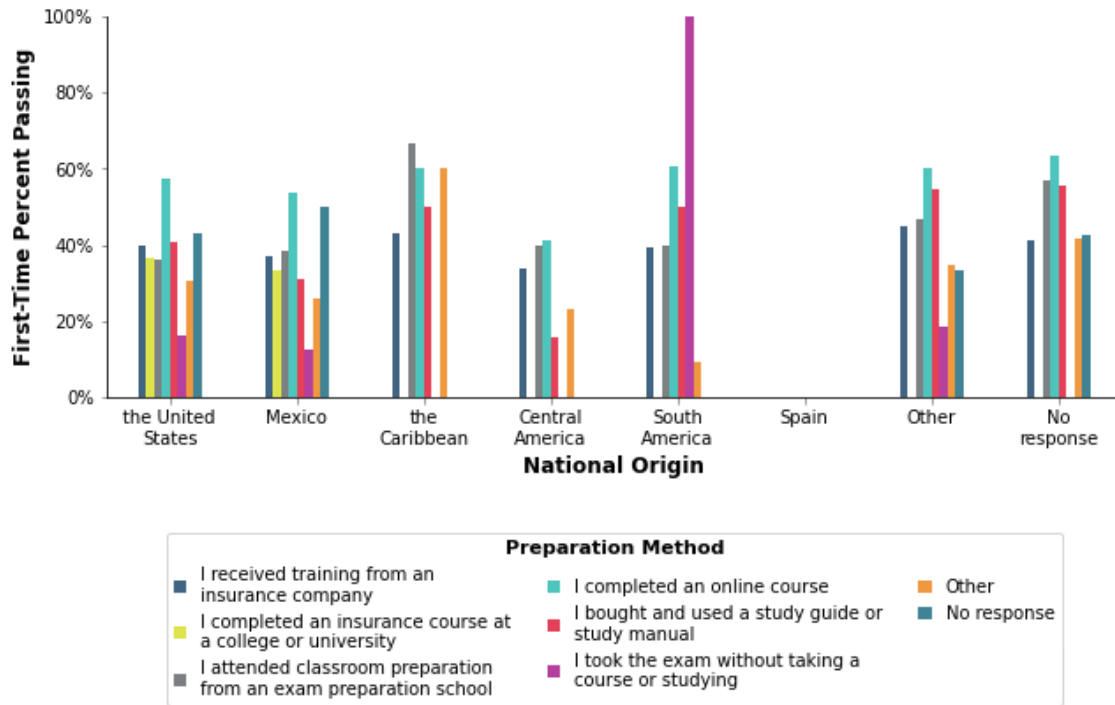
Table 97. Life Agent Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	I received training from an insurance company	5,984	40.0	2,396	63.25	16.30
	I completed an insurance course at a college or university	49	36.7	18	62.63	17.35
	I attended classroom preparation from an exam preparation school	1,110	35.9	399	62.20	15.68
	I completed an online course	6,368	57.4	3,654	69.85	16.37
	I bought and used a study guide or study manual	1,547	40.5	627	63.75	16.28
	I took the exam without taking a course or studying	195	16.4	32	54.38	14.59
	Other	925	30.7	284	59.16	16.50
	No response	63	42.9	27	63.68	16.76
Mexico	I received training from an insurance company	273	37.0	101	62.18	16.42
	I completed an insurance course at a college or university	3	33.3	1	50.67	19.76
	I attended classroom preparation from an exam preparation school	34	38.2	13	64.68	14.11
	I completed an online course	258	53.5	138	68.42	16.55
	I bought and used a study guide or study manual	71	31.0	22	60.85	17.36
	I took the exam without taking a course or studying	8	12.5	1	49.63	14.08
	Other	50	26.0	13	61.28	13.34
	No response	2	50.0	1	71.50	13.44
the Caribbean	I received training from an insurance company	56	42.9	24	65.39	15.49
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	9	66.7	6	72.56	12.53
	I completed an online course	101	60.4	61	72.13	15.08
	I bought and used a study guide or study manual	20	50.0	10	64.00	19.52
	I took the exam without taking a course or studying	6	0.0	-	50.33	12.29
	Other	5	60.0	3	72.20	21.39
	No response	-	-	-	-	-
Central America	I received training from an insurance company	59	33.9	20	59.37	16.25
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	10	40.0	4	66.50	12.16
	I completed an online course	70	41.4	29	64.67	17.72

	I bought and used a study guide or study manual	19	15.8	3	57.32	15.74
	I took the exam without taking a course or studying	1	0.0	-	52.00	-
	Other	13	23.1	3	59.08	13.65
	No response	1	0.0	-	58.00	-
South America	I received training from an insurance company	56	39.3	22	64.79	17.37
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	5	40.0	2	65.40	10.64
	I completed an online course	76	60.5	46	70.66	16.44
	I bought and used a study guide or study manual	16	50.0	8	68.19	17.88
	I took the exam without taking a course or studying	1	100.0	1	76.00	-
	Other	11	9.1	1	52.36	12.82
	No response	-	-	-	-	-
Spain	I received training from an insurance company	1	0.0	-	62.00	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-
	I completed an online course	-	-	-	-	-
	I bought and used a study guide or study manual	-	-	-	-	-
	I took the exam without taking a course or studying	2	0.0	-	66.00	1.41
	Other	-	-	-	-	-
	No response	1	0.0	-	25.00	-
Other	I received training from an insurance company	539	44.7	241	63.61	17.70
	I completed an insurance course at a college or university	5	0.0	-	31.40	15.68
	I attended classroom preparation from an exam preparation school	64	46.9	30	66.61	16.21
	I completed an online course	1,711	60.4	1,033	70.61	16.67
	I bought and used a study guide or study manual	564	54.8	309	69.38	15.85
	I took the exam without taking a course or studying	65	18.5	12	56.20	14.79
	Other	341	34.9	119	60.09	16.97
	No response	27	33.3	9	59.07	20.03
No response	I received training from an insurance company	39	41.0	16	61.08	16.49
	I completed an insurance course at a college or university	2	0.0	-	60.00	7.07
	I attended classroom preparation from an exam preparation school	7	57.1	4	64.57	23.19

	I completed an online course	66	63.6	42	72.24	14.75
	I bought and used a study guide or study manual	18	55.6	10	72.17	13.32
	I took the exam without taking a course or studying	2	0.0	-	54.00	2.83
	Other	43	41.9	18	62.16	16.63
	No response	214	42.5	91	62.01	20.29

Figure 90. Life Agent Percent Passing by National Origin within Preparation Method



Limited Lines

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees whose primary language is English and those whose primary language is Spanish.

Male 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 98. Limited Lines Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,995	68.8	1,372	74.94	13.15

Table 99. Limited Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	304	78.6	239	79.13	12.39
Female	1,668	66.8	1,114	74.15	13.18
Choose not to respond	12	83.3	10	80.00	10.90
No response	11	81.8	9	74.36	8.51

Figure 91. Limited Lines Percent Passing by Gender

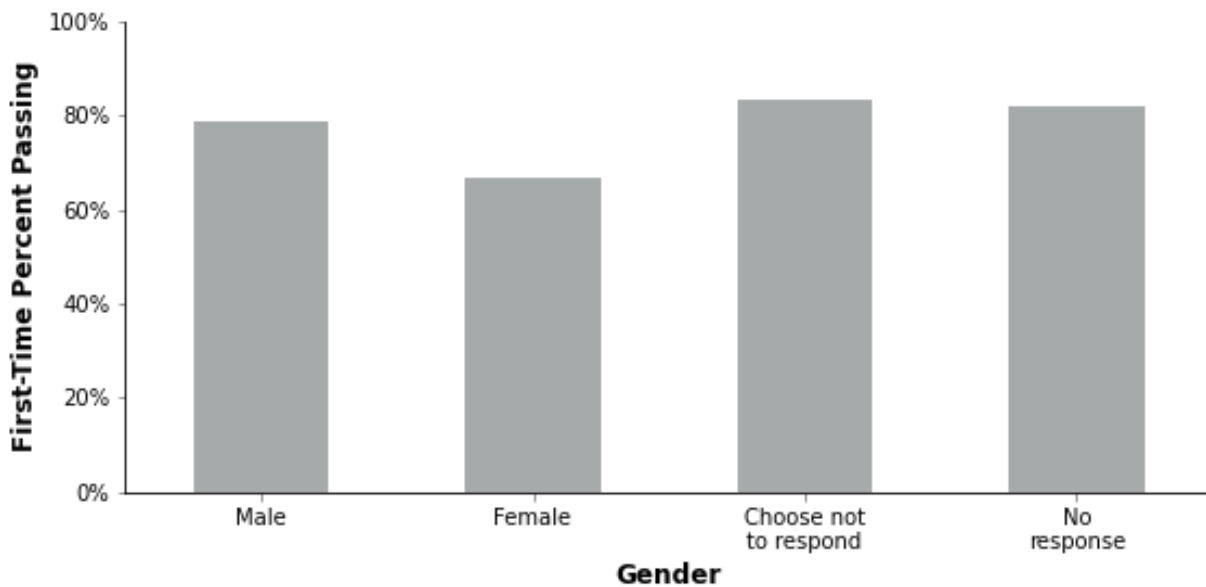


Table 100. Limited Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	11	90.9	10	80.18	11.09
Black / African-American	64	73.4	47	76.05	13.30
Hispanic / Latino American	1,761	67.6	1,190	74.60	13.16
Native American	7	85.7	6	80.71	13.02
Caucasian / White (non-Hispanic)	64	85.9	55	82.20	11.69
Other	33	66.7	22	71.36	12.61
Choose not to respond	40	72.5	29	76.98	13.62
No response	15	86.7	13	75.40	7.89

Figure 92. Limited Lines Percent Passing by Ethnicity

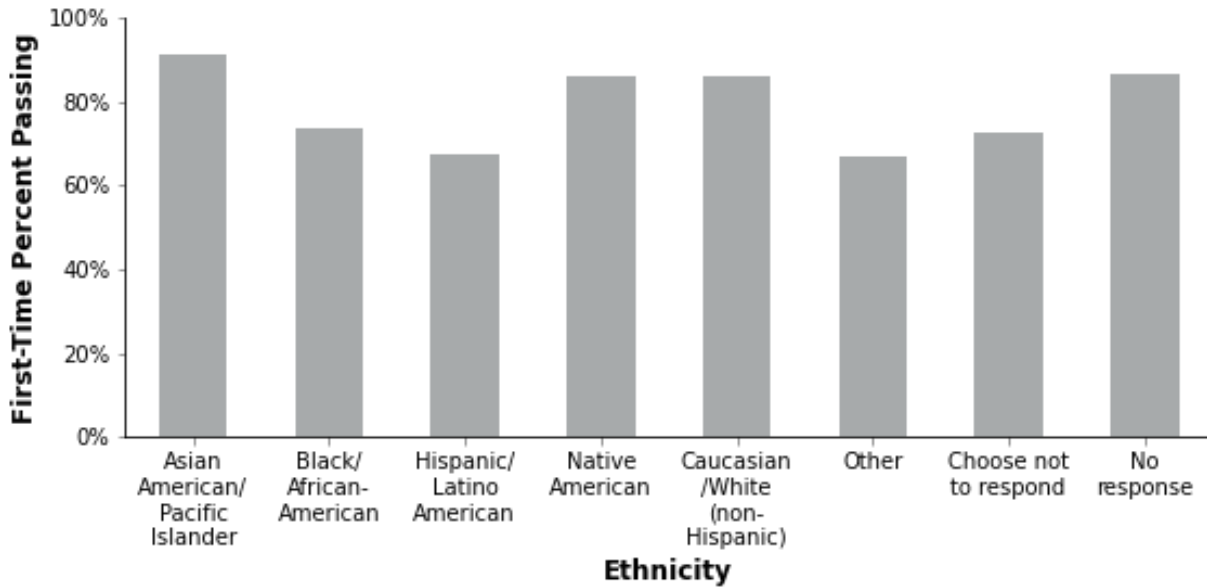


Table 101. Limited Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	786	66.8	525	74.57	13.17
Yes, less than 30 hours	832	72.8	606	76.27	12.89
No	358	62.8	225	72.65	13.50
No response	19	84.2	16	75.16	10.05

Figure 93. Limited Lines Percent Passing by Course Taken

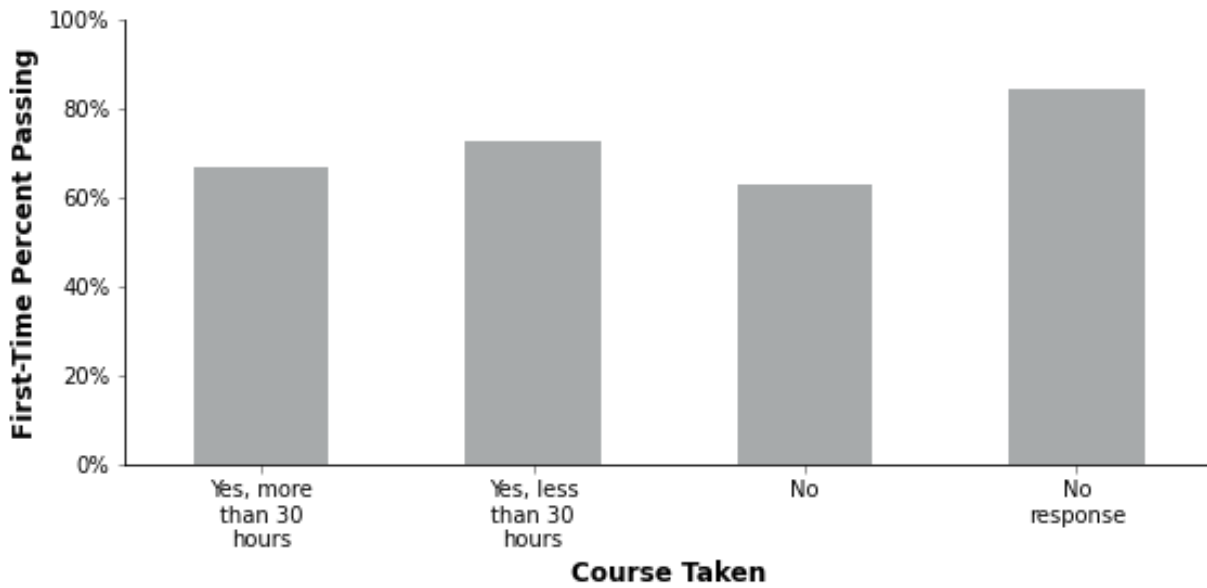


Table 102. Limited Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	20	55.0	11	71.10	17.30
Between \$50,000 and \$100,000	80	78.8	63	78.76	11.93
Between \$25,000 and \$50,000	620	73.4	455	76.45	12.99
Less than \$25,000	1,238	66.2	820	74.11	13.16
No response	37	62.2	23	71.41	11.61

Figure 94. Limited Lines Percent Passing by Income Level

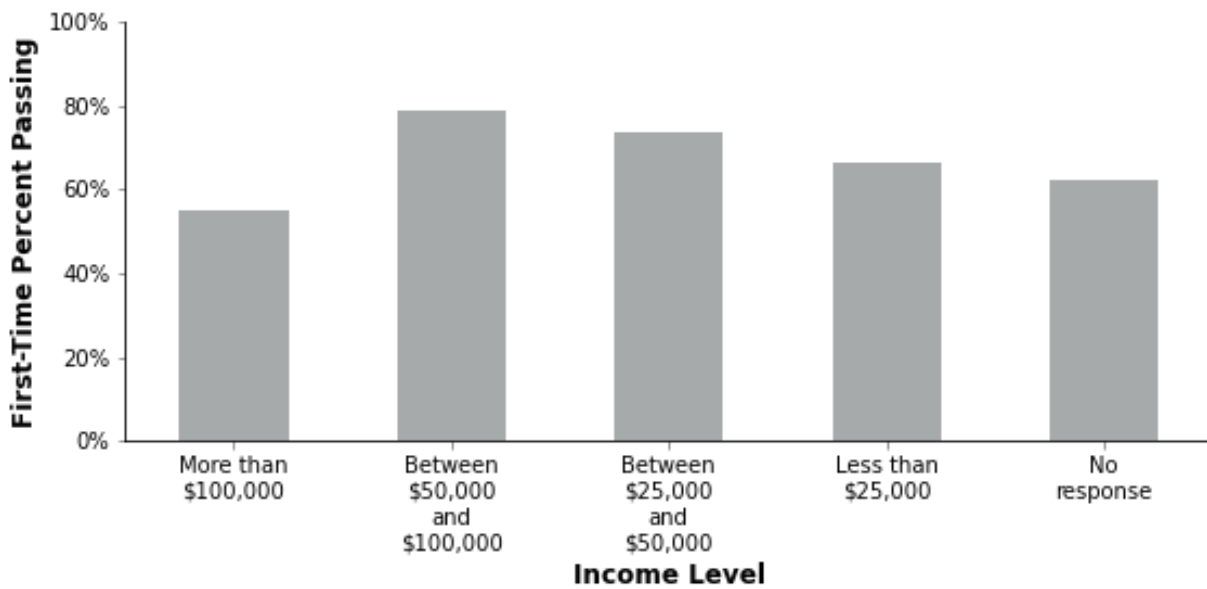


Table 103. Limited Lines Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	1,016	68.1	692	74.72	13.50
Between 31 and 50 hours	711	72.3	514	75.98	12.92
Between 51 and 70 hours	153	63.4	97	73.57	11.77
More than 70 hours	80	56.3	45	71.36	12.95
No response	35	68.6	24	74.34	11.72

Figure 95. Limited Lines Percent Passing by Hours Spent Studying

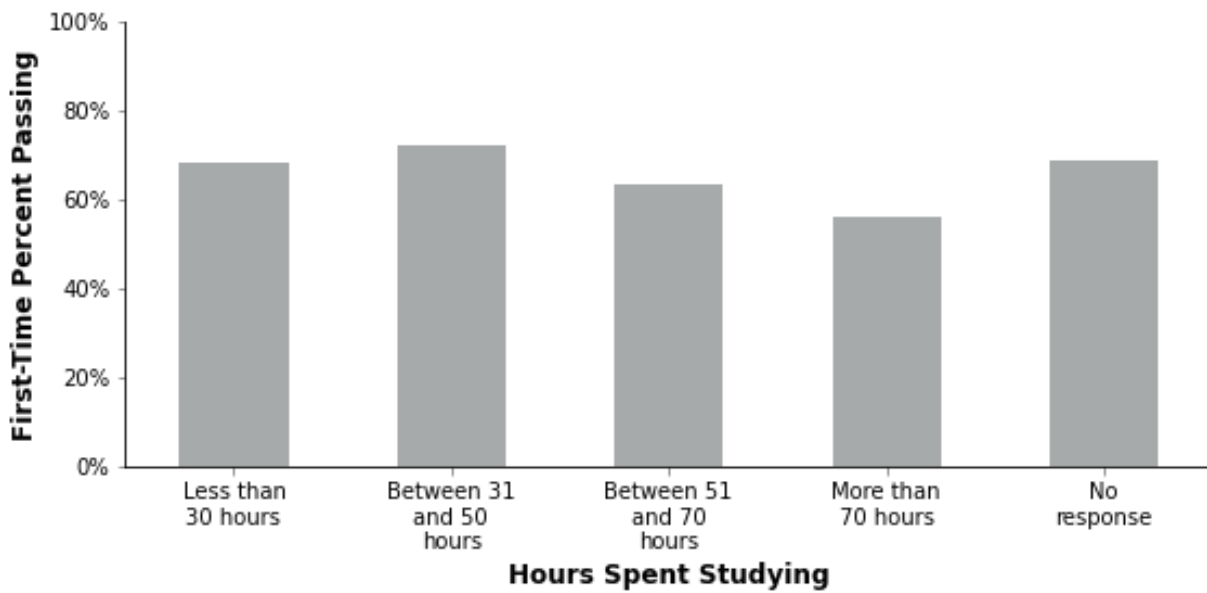


Table 104. Limited Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,453	70.8	1,028	75.61	12.99
Spanish	458	62.0	284	72.69	13.58
Other	11	100.0	11	80.64	8.70
Choose not to respond	49	61.2	30	74.20	13.02
No response	24	79.2	19	76.21	11.43

Figure 96. Limited Lines Percent Passing by Primary Language

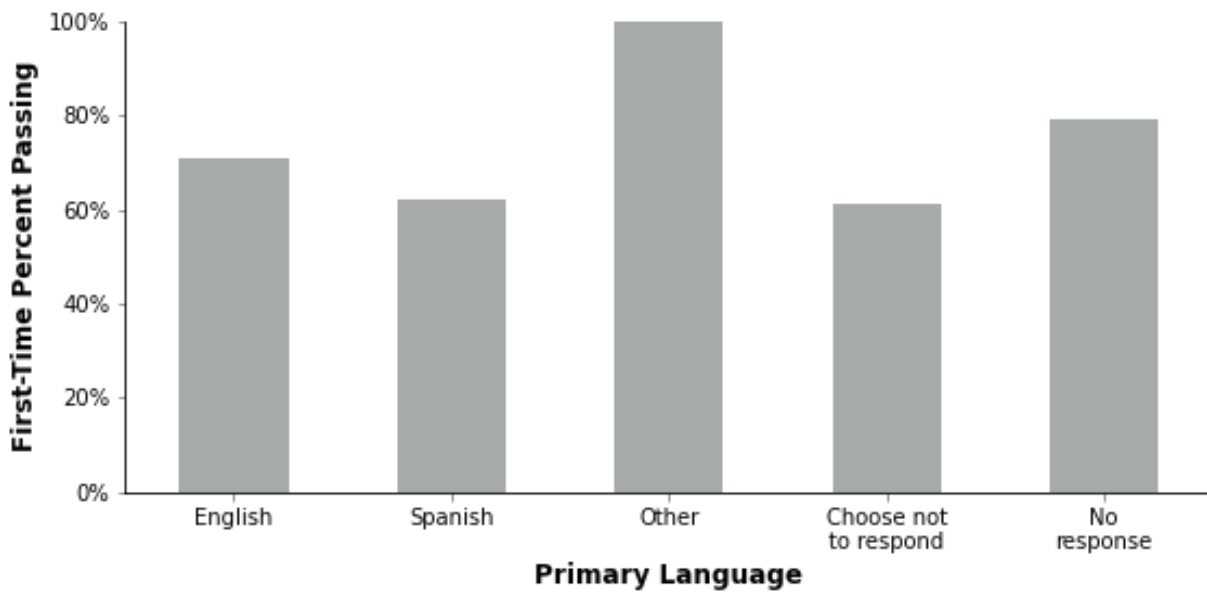


Table 105. Limited Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	99	53.5	53	70.30	11.80
High school diploma or equivalent	1,504	66.8	1,004	74.34	13.31
Two-year college degree (Associate's degree)	185	83.2	154	78.77	11.19
Four-year college degree (Bachelor's degree)	76	90.8	69	84.47	10.91
Advanced college degree (Master's degree or Doctorate)	11	81.8	9	75.73	10.48
Choose not to respond	90	68.9	62	73.92	13.03
No response	30	70.0	21	75.20	12.16

Figure 97. Limited Lines Percent Passing by Education Level

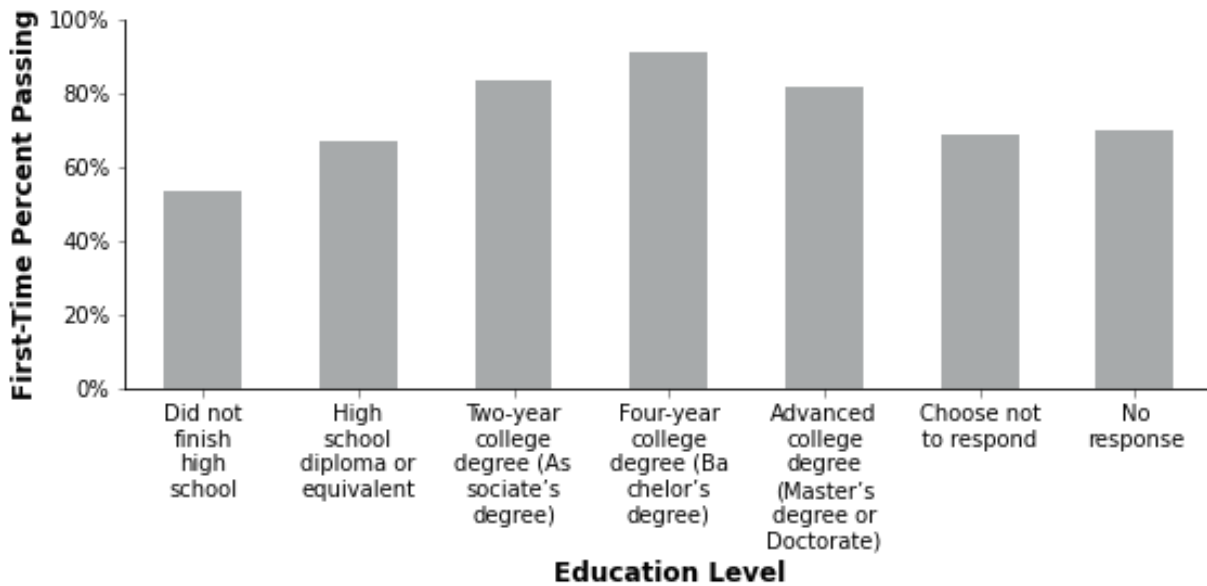


Table 106. Limited Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	1,516	69.7	1,057	75.44	12.90
I completed an insurance course at a college or university	2	100.0	2	79.50	4.95
I attended classroom preparation from an exam preparation school	28	71.4	20	72.68	12.16
I completed an online course	206	73.3	151	76.21	13.46
I bought and used a study guide or study manual	90	52.2	47	69.58	14.60
I took the exam without taking a course or studying	10	70.0	7	71.80	13.41
Other	110	58.2	64	70.87	13.98
No response	33	72.7	24	74.82	11.40

Figure 98. Limited Lines Percent Passing by Preparation Method

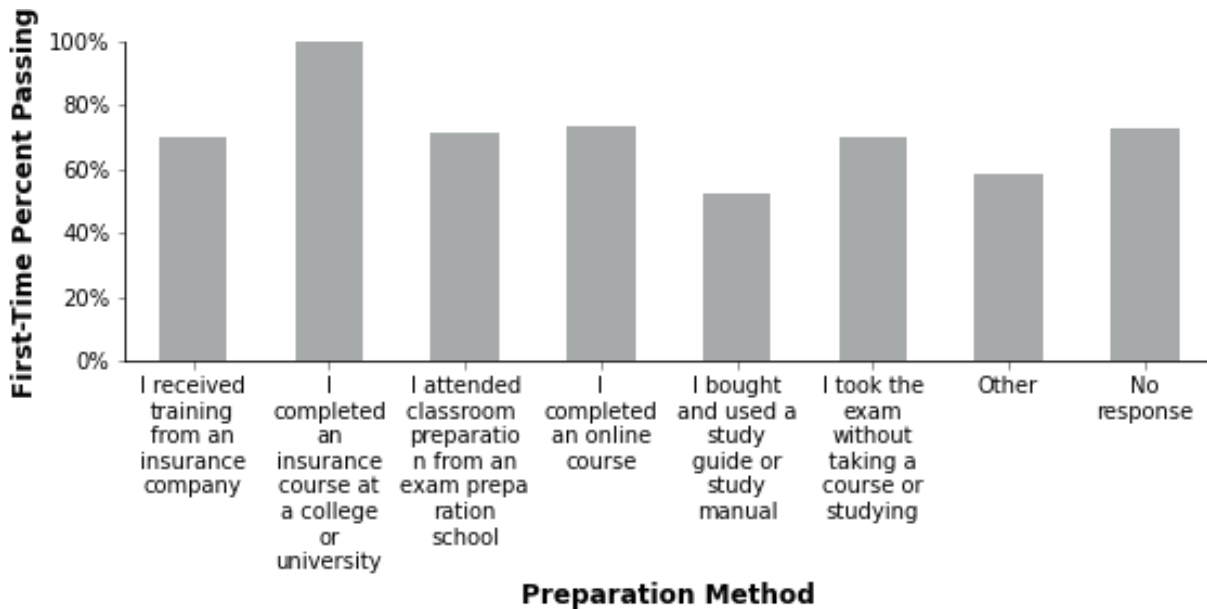
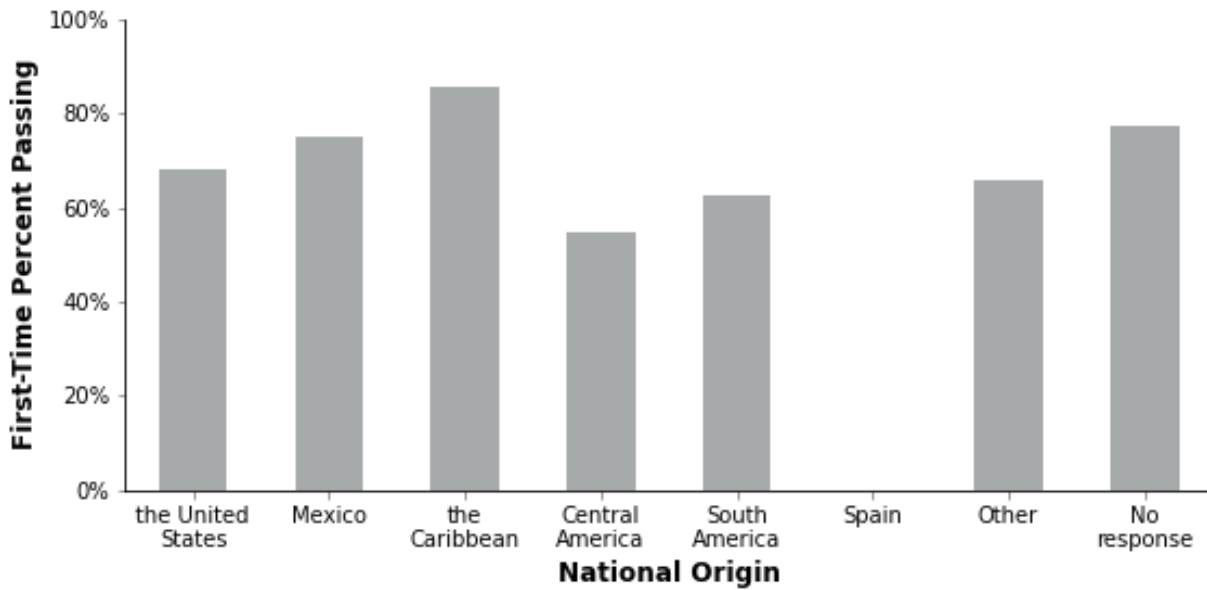


Table 107. Limited Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,680	68.3	1,147	74.92	13.20
Mexico	169	75.1	127	75.98	12.70
the Caribbean	14	85.7	12	77.93	10.10
Central America	33	54.5	18	71.42	13.33
South America	24	62.5	15	75.29	12.61
Spain	0	-	-	-	-
Other	44	65.9	29	73.18	14.16
No response	31	77.4	24	75.23	12.76

Figure 99. Limited Lines Percent Passing by National Origin



Managing General Agent

Volumes are insufficient to make meaningful comparisons between demographic groups.

Table 108. Managing General Agent Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	76	73.7	56	75.93	10.05

Table 109. Managing General Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	44	88.6	39	78.25	8.84
Female	27	55.6	15	72.96	11.47
Choose not to respond	4	50.0	2	72.75	8.02
No response	1	0.0	0	67.00	-

Figure 100. Managing General Agent Percent Passing by Gender

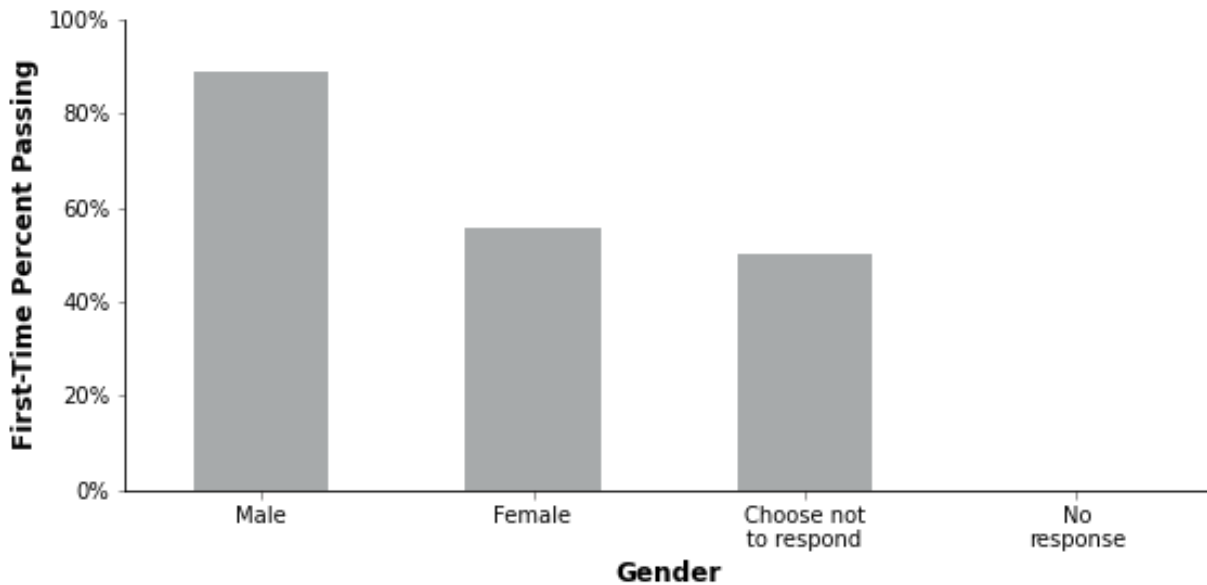


Table 110. Managing General Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	100.0	1	76.00	-
Black / African-American	3	100.0	3	74.00	3.46
Hispanic / Latino American	10	40.0	4	67.10	10.17
Native American	1	100.0	1	75.00	-
Caucasian / White (non-Hispanic)	50	82.0	41	78.40	9.44
Other	2	50.0	1	69.50	9.19
Choose not to respond	7	57.1	4	74.43	12.04
No response	2	50.0	1	73.50	9.19

Figure 101. Managing General Agent Percent Passing by Ethnicity

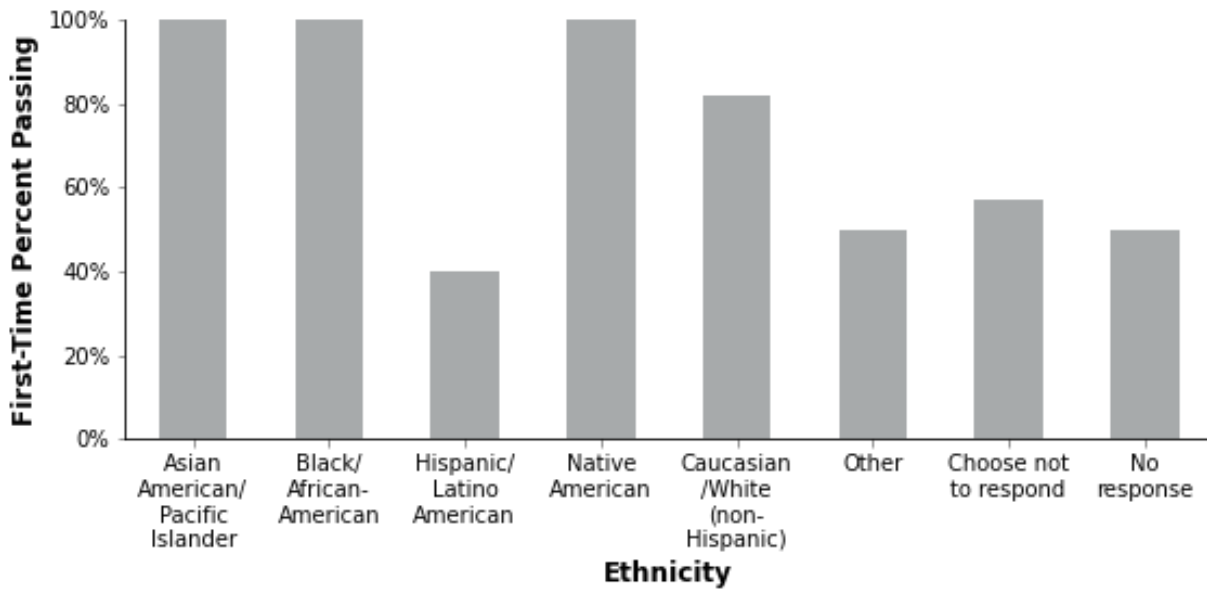


Table 111. Managing General Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	19	63.2	12	73.26	10.35
Yes, less than 30 hours	10	80.0	8	78.50	10.80
No	45	77.8	35	76.60	9.86
No response	2	50.0	1	73.50	9.19

Figure 102. Managing General Agent Percent Passing by Course Taken

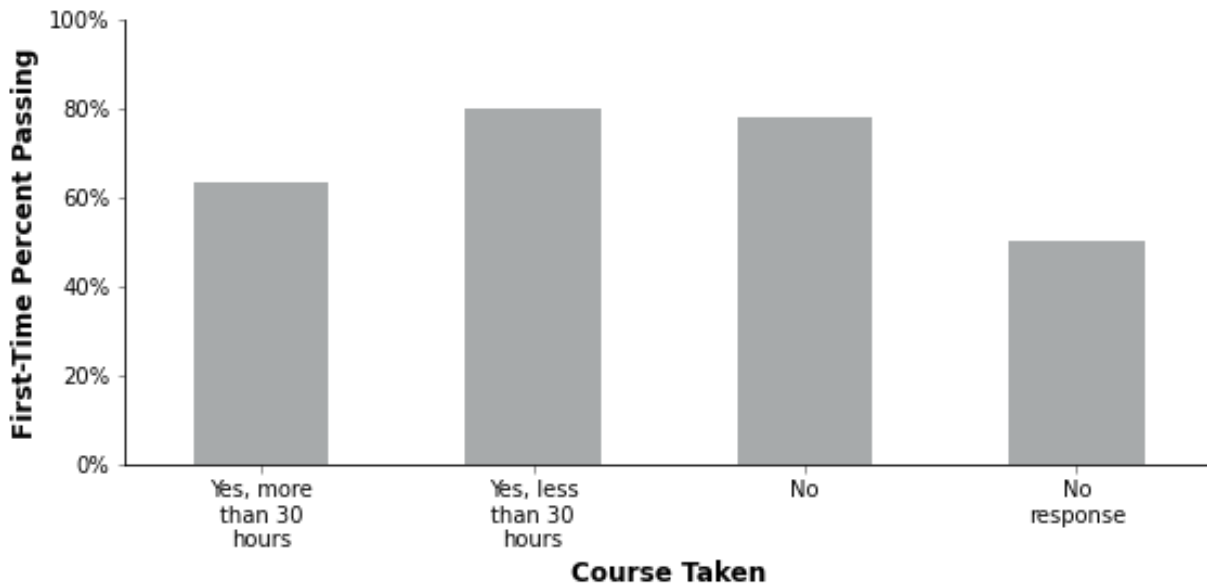


Table 112. Managing General Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	54	75.9	41	77.19	9.83
Between \$50,000 and \$100,000	12	75.0	9	75.92	10.22
Between \$25,000 and \$50,000	3	33.3	1	61.33	8.50
Less than \$25,000	3	66.7	2	67.67	6.81
No response	4	75.0	3	76.25	6.65

Figure 103. Managing General Agent Percent Passing by Income Level

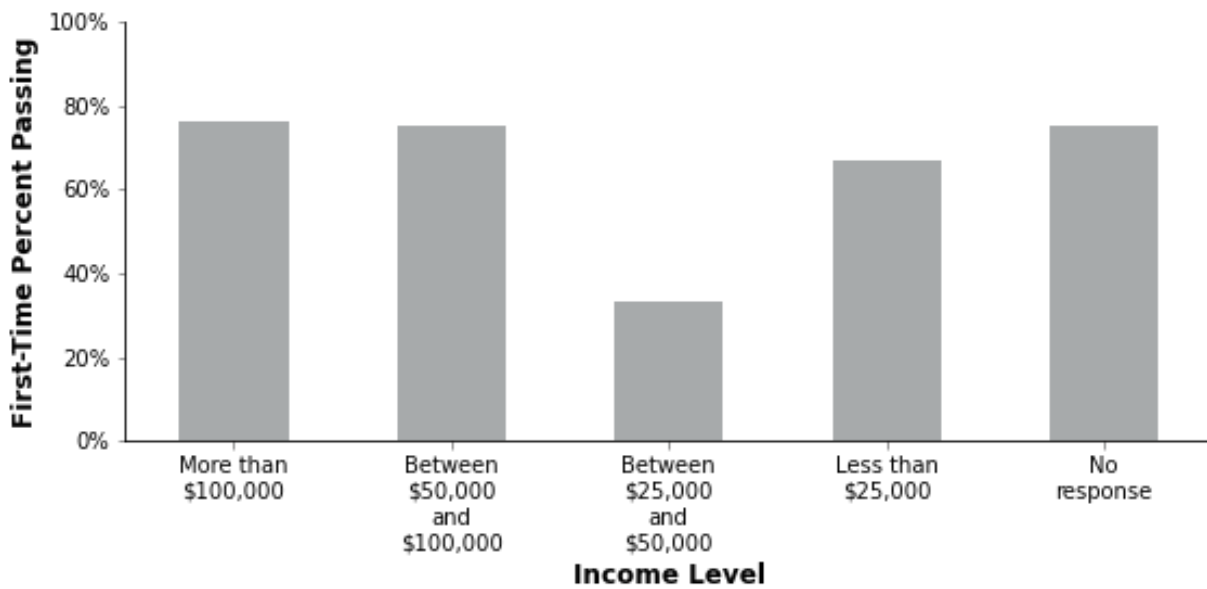


Table 113. Managing General Agent Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	52	69.2	36	75.13	10.34
Between 31 and 50 hours	12	100.0	12	81.33	7.85
Between 51 and 70 hours	8	75.0	6	72.75	9.48
More than 70 hours	2	50.0	1	79.50	14.85
No response	2	50.0	1	73.50	9.19

Figure 104. Managing General Agent Percent Passing by Hours Spent Studying

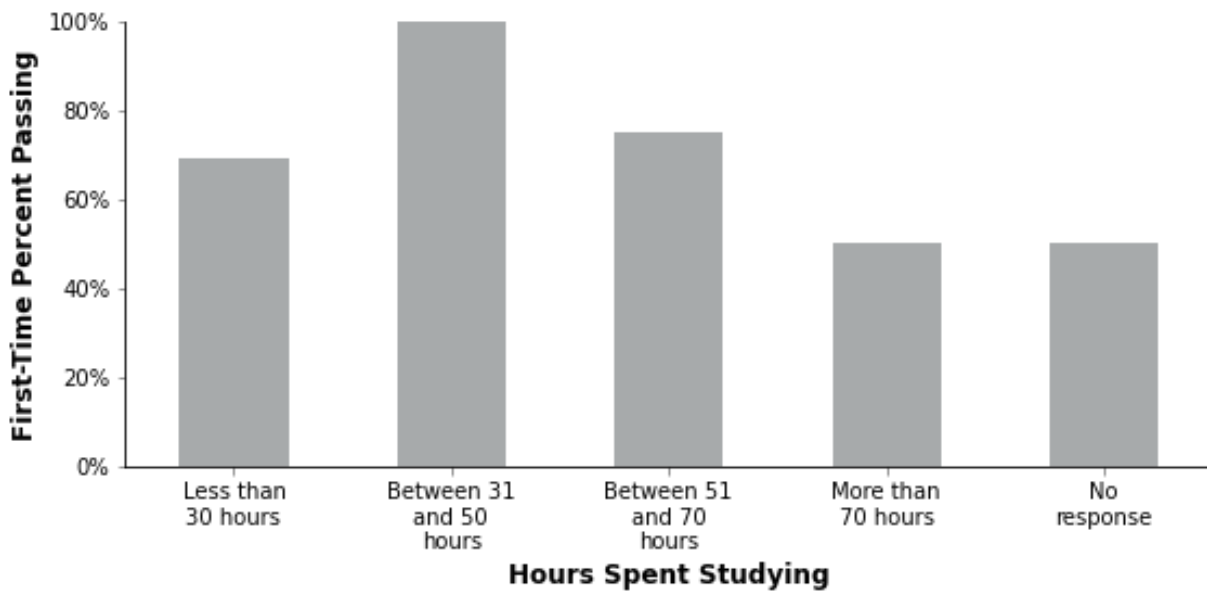


Table 114. Managing General Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	67	74.6	50	76.33	10.12
Spanish	4	50.0	2	68.25	5.62
Other	1	100.0	1	73.00	-
Choose not to respond	2	100.0	2	82.00	16.97
No response	2	50.0	1	73.50	9.19

Figure 105. Managing General Agent Percent Passing by Primary Language

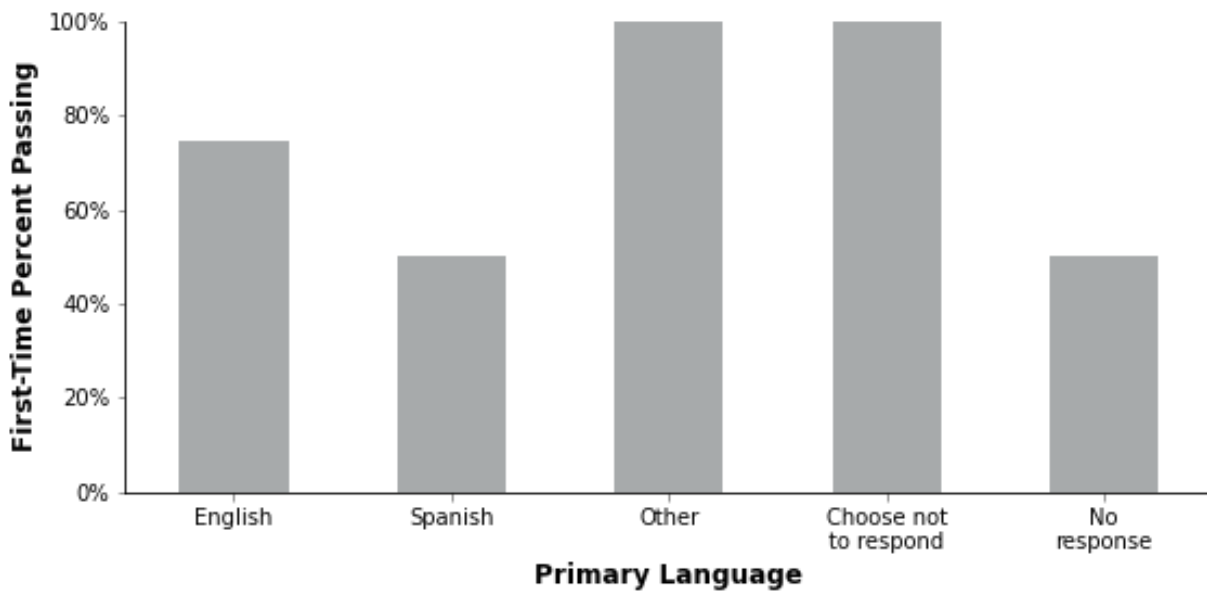


Table 115. Managing General Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	11	63.6	7	72.36	10.90
Two-year college degree (Associate's degree)	8	50.0	4	72.25	11.12
Four-year college degree (Bachelor's degree)	31	74.2	23	74.90	10.10
Advanced college degree (Master's degree or Doctorate)	19	89.5	17	81.68	8.57
Choose not to respond	4	75.0	3	75.00	6.48
No response	3	66.7	2	74.33	6.66

Figure 106. Managing General Agent Percent Passing by Education Level

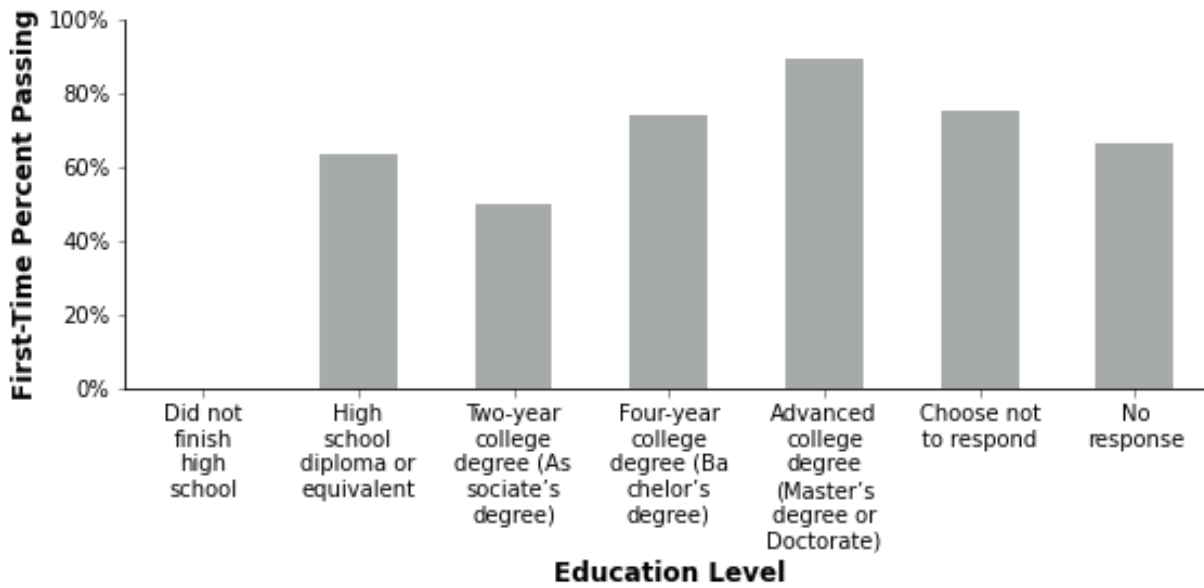


Table 116. Managing General Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	2	100.0	2	80.00	2.83
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	76.00	10.92
I bought and used a study guide or study manual	27	88.9	24	80.22	8.40
I took the exam without taking a course or studying	20	65.0	13	72.60	8.49
Other	17	58.8	10	72.82	12.53
No response	2	50.0	1	73.50	9.19

Figure 107. Managing General Agent Percent Passing by Preparation Method

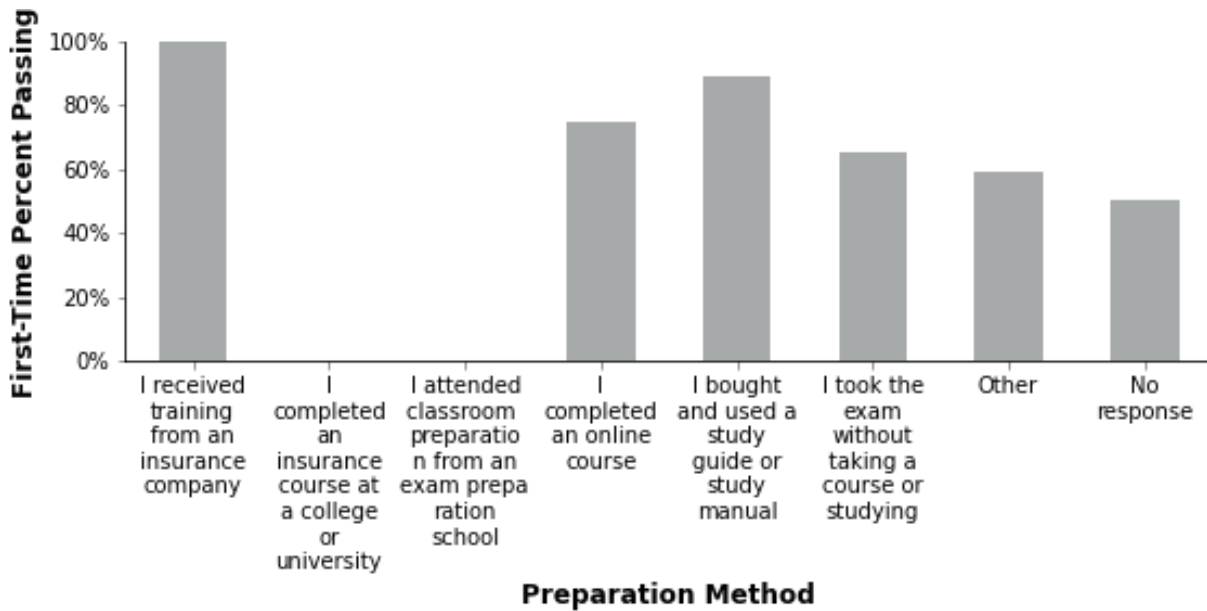
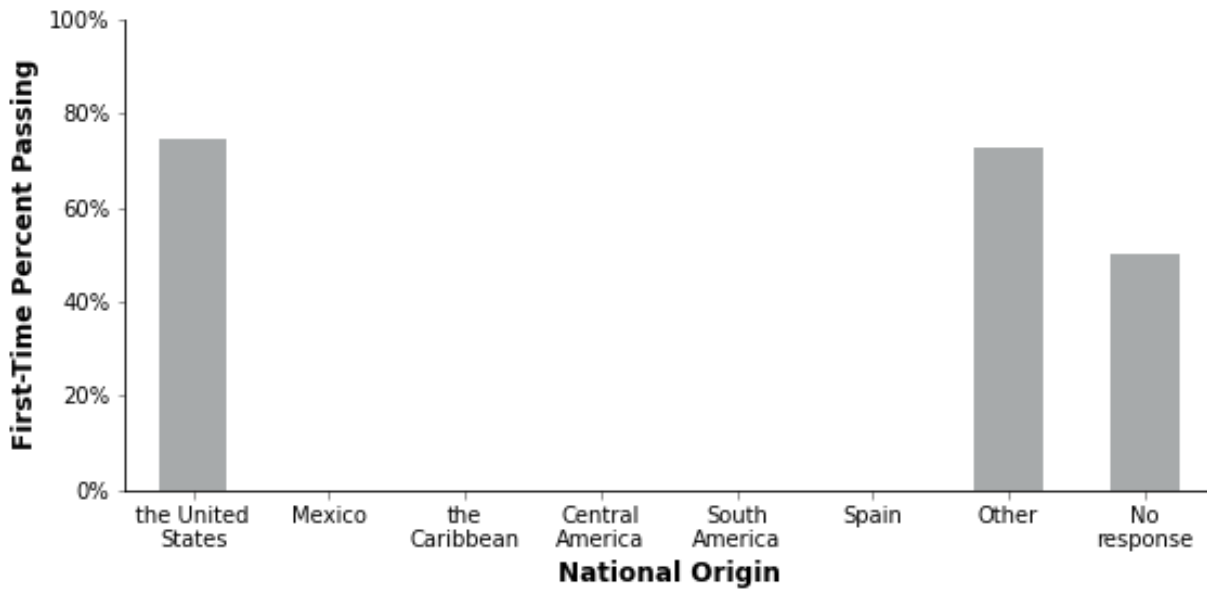


Table 117. Managing General Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	63	74.6	47	76.44	10.37
Mexico	0	-	-	-	-
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	11	72.7	8	73.45	8.52
No response	2	50.0	1	73.50	9.19

Figure 108. Managing General Agent Percent Passing by National Origin



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, and
- between examinees whose primary language is English and those whose primary language is Spanish

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 118. Personal Lines Property and Casualty Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	5,223	66.0	3,447	72.36	12.34

Table 119. Personal Lines Property and Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	1,616	72.6	1,174	74.58	11.63
Female	3,498	63.0	2,202	71.30	12.45
Choose not to respond	86	69.8	60	75.60	12.55
No response	23	47.8	11	64.39	17.46

Figure 109. Personal Lines Property and Casualty Percent Passing by Gender

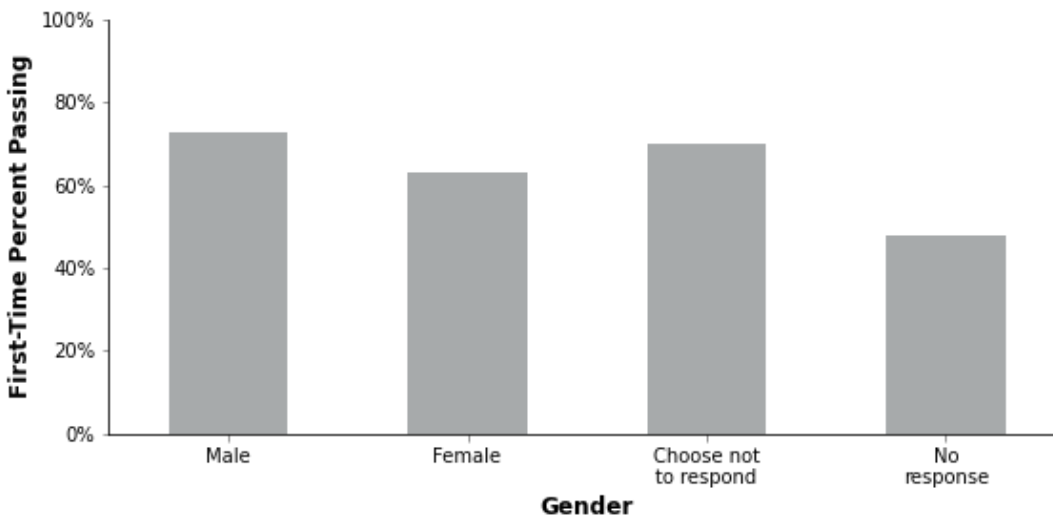


Table 120. Personal Lines Property and Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	117	67.5	79	72.38	12.14
Black / African-American	1,874	65.2	1,221	72.09	12.24
Hispanic / Latino American	1,929	61.6	1,189	70.72	12.79
Native American	19	73.7	14	74.37	8.64
Caucasian / White (non-Hispanic)	844	76.1	642	76.22	10.99
Other	157	68.2	107	73.59	9.88
Choose not to respond	257	71.6	184	73.91	11.87
No response	26	42.3	11	63.92	16.56

Figure 110. Personal Lines Property and Casualty Percent Passing by Ethnicity

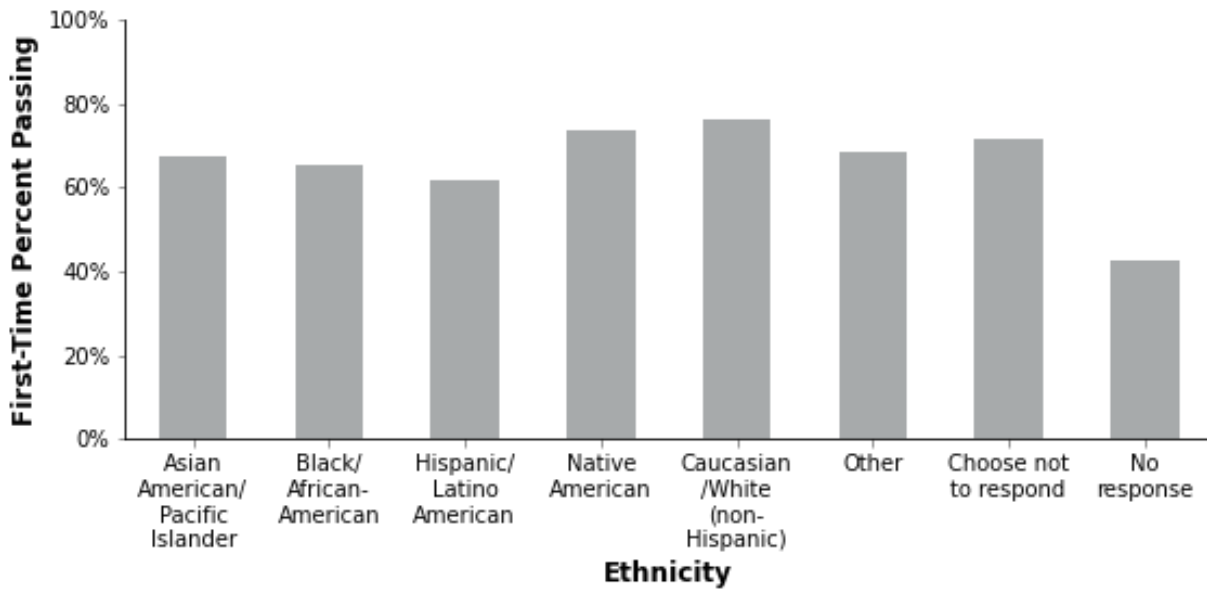


Table 121. Personal Lines Property and Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	4,252	69.1	2,940	73.36	11.84
Yes, less than 30 hours	635	54.6	347	69.04	13.10
No	303	46.5	141	65.93	13.80
No response	33	57.6	19	66.67	15.61

Figure 111. Personal Lines Property and Casualty Percent Passing by Course Taken

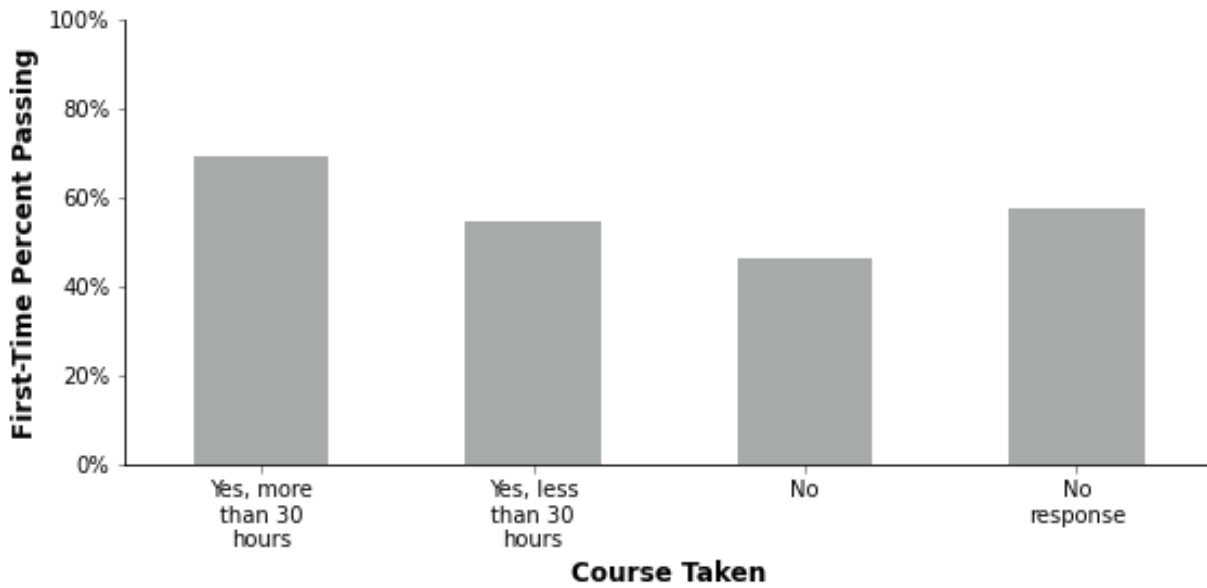


Table 122. Personal Lines Property and Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	155	72.9	113	74.74	11.84
Between \$50,000 and \$100,000	994	75.3	748	75.86	10.87
Between \$25,000 and \$50,000	2,960	69.2	2,048	73.18	11.58
Less than \$25,000	1,038	48.2	500	66.65	13.59
No response	76	50.0	38	67.63	15.12

Figure 112. Personal Lines Property and Casualty Percent Passing by Income Level

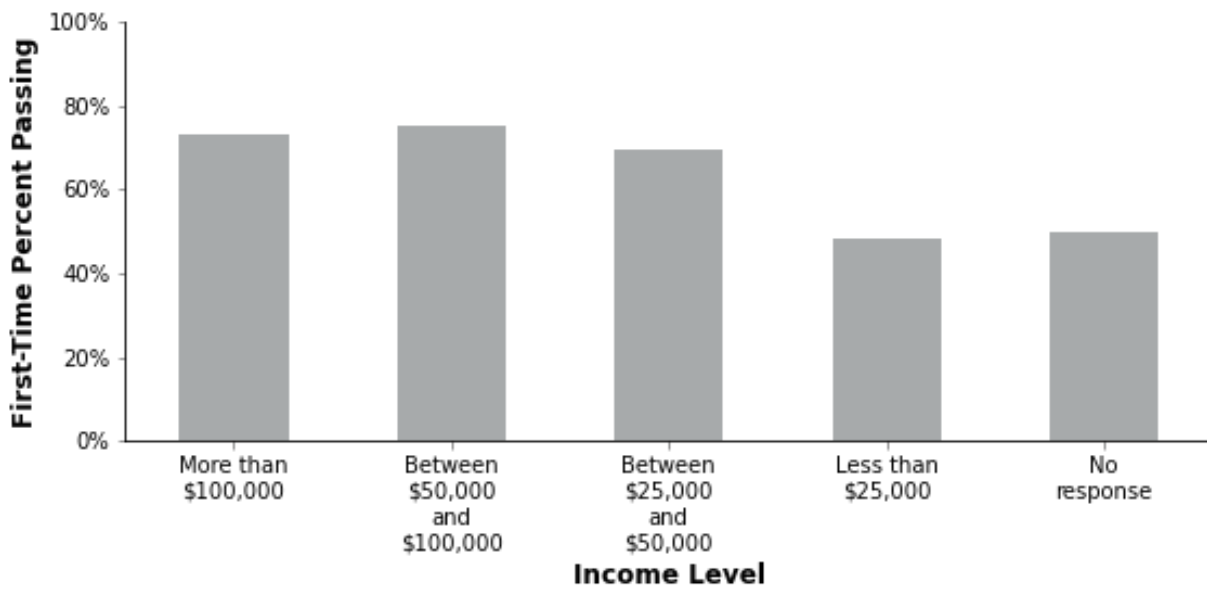


Table 123. Personal Lines Property and Casualty Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	747	54.6	408	68.61	13.48
Between 31 and 50 hours	2,108	65.1	1,373	72.21	12.14
Between 51 and 70 hours	1,181	72.1	851	73.88	11.46
More than 70 hours	1,126	69.8	786	73.87	11.95
No response	61	47.5	29	66.10	15.87

Figure 113. Personal Lines Property and Casualty Percent Passing by Hours Spent Studying

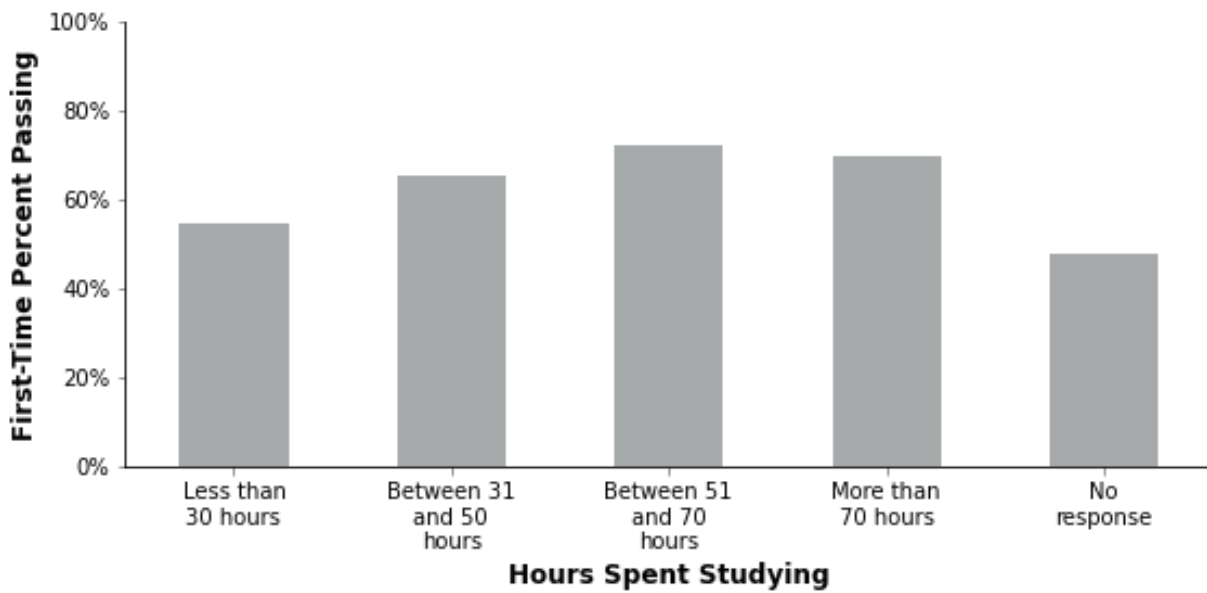


Table 124. Personal Lines Property and Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	4,642	66.8	3,100	72.65	12.09
Spanish	413	60.0	248	70.23	13.23
Other	54	59.3	32	69.67	15.96
Choose not to respond	66	63.6	42	71.33	14.45
No response	48	52.1	25	66.90	16.57

Figure 114. Personal Lines Property and Casualty Percent Passing by Primary Language

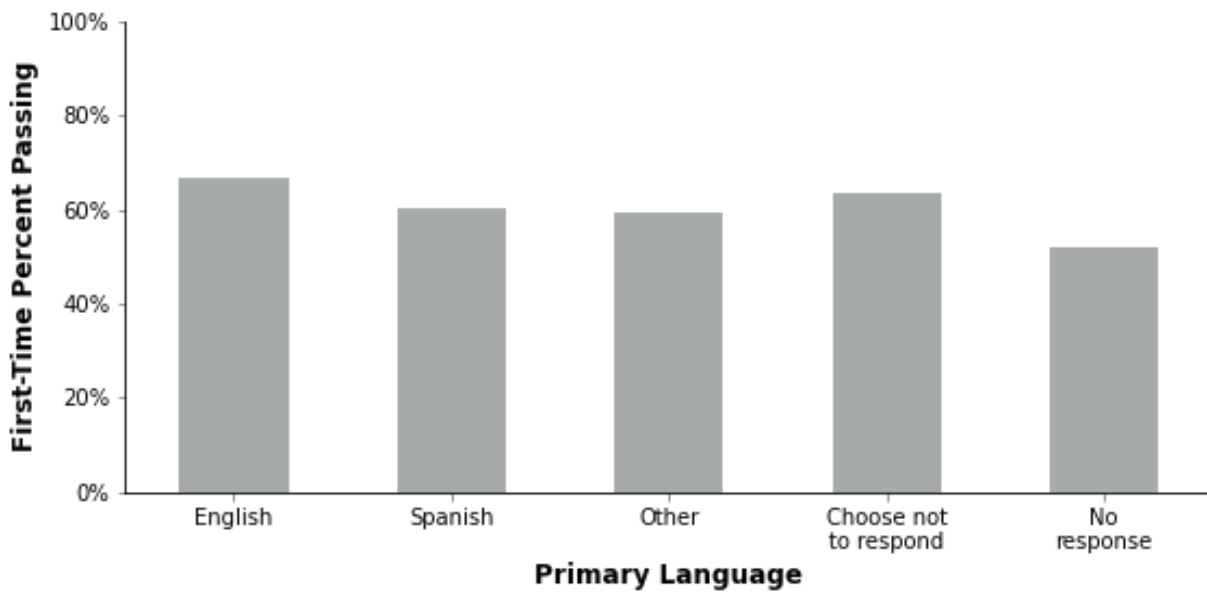


Table 125. Personal Lines Property and Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	23	47.8	11	63.48	14.77
High school diploma or equivalent	2,872	61.4	1,763	70.86	12.38
Two-year college degree (Associate's degree)	943	69.8	658	73.31	11.96
Four-year college degree (Bachelor's degree)	884	75.2	665	75.53	11.35
Advanced college degree (Master's degree or Doctorate)	182	78.6	143	77.46	10.76
Choose not to respond	262	67.9	178	73.15	12.36
No response	57	50.9	29	66.77	16.94

Figure 115. Personal Lines Property and Casualty Percent Passing by Education Level

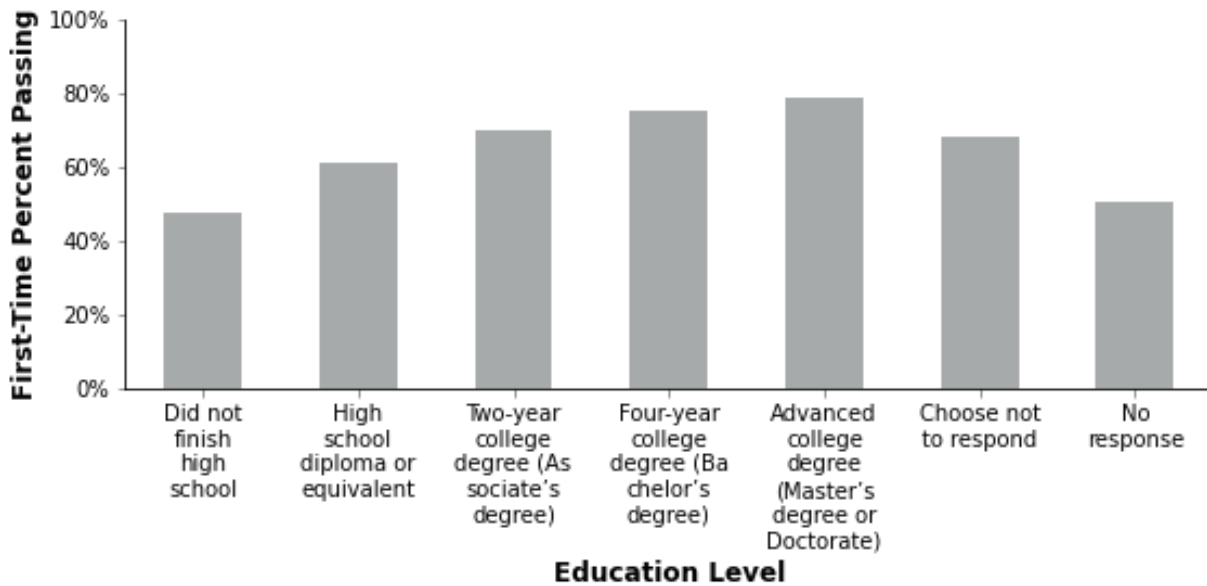


Table 126. Personal Lines Property and Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	3,144	70.4	2,213	73.76	11.98
I completed an insurance course at a college or university	40	62.5	25	72.85	10.01
I attended classroom preparation from an exam preparation school	332	63.3	210	71.42	11.73
I completed an online course	1,030	63.6	655	71.52	12.14
I bought and used a study guide or study manual	234	46.2	108	66.26	12.89
I took the exam without taking a course or studying	22	40.9	9	65.64	12.45
Other	352	54.3	191	68.66	13.20
No response	69	52.2	36	67.20	15.48

Figure 116. Personal Lines Property and Casualty Percent Passing by Preparation Method

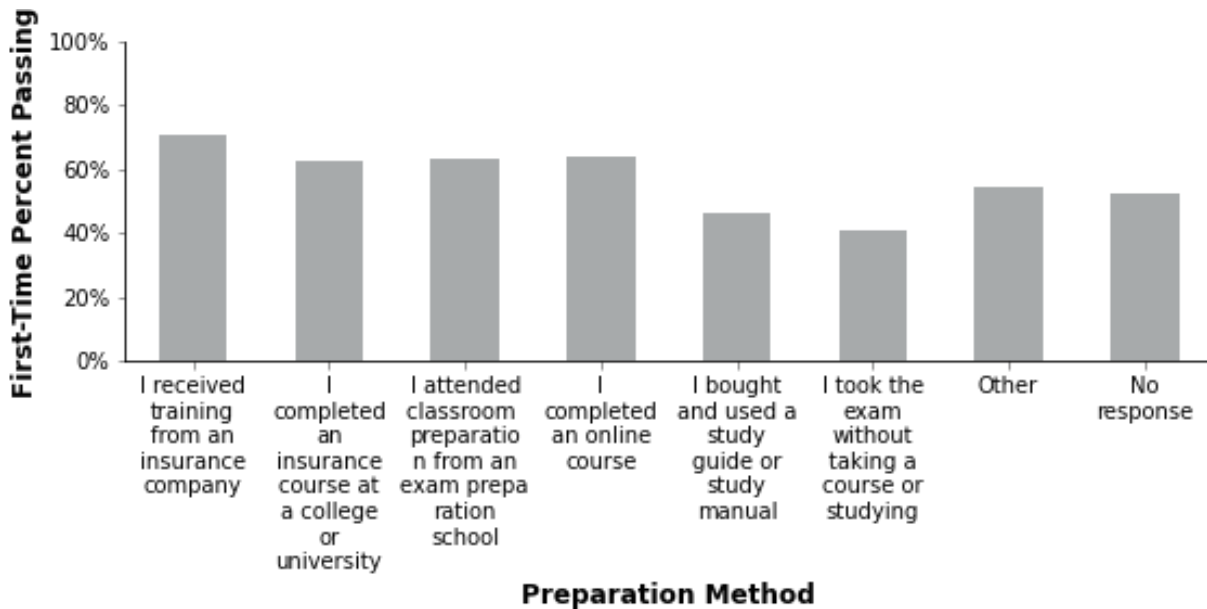


Table 127. Personal Lines Property and Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	4,463	66.1	2,948	72.32	12.22
Mexico	197	62.9	124	72.10	12.03
the Caribbean	42	69.0	29	73.02	13.13
Central America	51	72.5	37	74.53	12.09
South America	68	72.1	49	75.22	13.37
Spain	0	-	-	-	-
Other	307	67.1	206	73.01	12.98
No response	95	56.8	54	69.32	14.95

Figure 117. Personal Lines Property and Casualty Percent Passing by National Origin

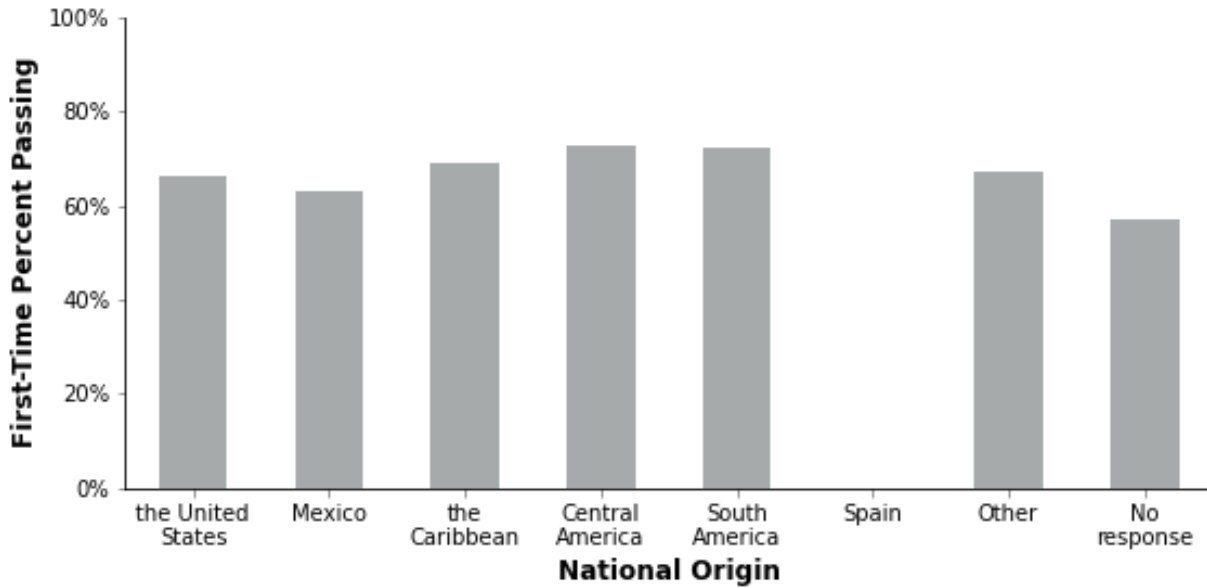


Table 128. Personal Lines Property and Casualty Examinees by Gender within Ethnicity

Gender	Ethnicity	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Asian American / Pacific Islander	54	70.4	38	73.19	12.79
	Black / African-American	467	70.0	327	74.04	12.30
	Hispanic / Latino American	659	71.0	468	73.62	11.35
	Native American	16	75.0	12	74.81	9.17
	Caucasian / White (non-Hispanic)	315	80.6	254	77.57	10.71
	Other	50	72.0	36	75.76	11.22
	Choose not to respond	53	71.7	38	74.02	11.96
	No response	2	50.0	1	71.00	7.07
Female	Asian American / Pacific Islander	63	65.1	41	71.70	11.61
	Black / African-American	1,405	63.5	892	71.43	12.16
	Hispanic / Latino American	1,260	56.6	713	69.15	13.25
	Native American	3	66.7	2	72.00	5.57
	Caucasian / White (non-Hispanic)	523	73.2	383	75.32	11.09
	Other	102	66.7	68	72.70	8.90
	Choose not to respond	138	73.9	102	73.48	11.33
	No response	4	25.0	1	63.50	8.70
Choose not to respond	Asian American / Pacific Islander	-	-	-	-	-
	Black / African-American	2	100.0	2	77.50	7.78
	Hispanic / Latino American	7	85.7	6	80.14	9.75
	Native American	-	-	-	-	-
	Caucasian / White (non-Hispanic)	6	83.3	5	84.00	8.29
	Other	5	60.0	3	70.20	13.14
	Choose not to respond	66	66.7	44	74.71	12.98
	No response	-	-	-	-	-
No response	Asian American / Pacific Islander	-	-	-	-	-
	Black / African-American	-	-	-	-	-
	Hispanic / Latino American	3	66.7	2	71.67	4.93
	Native American	-	-	-	-	-
	Caucasian / White (non-Hispanic)	-	-	-	-	-
	Other	-	-	-	-	-
	Choose not to respond	-	-	-	-	-
	No response	20	45.0	9	63.30	18.46

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

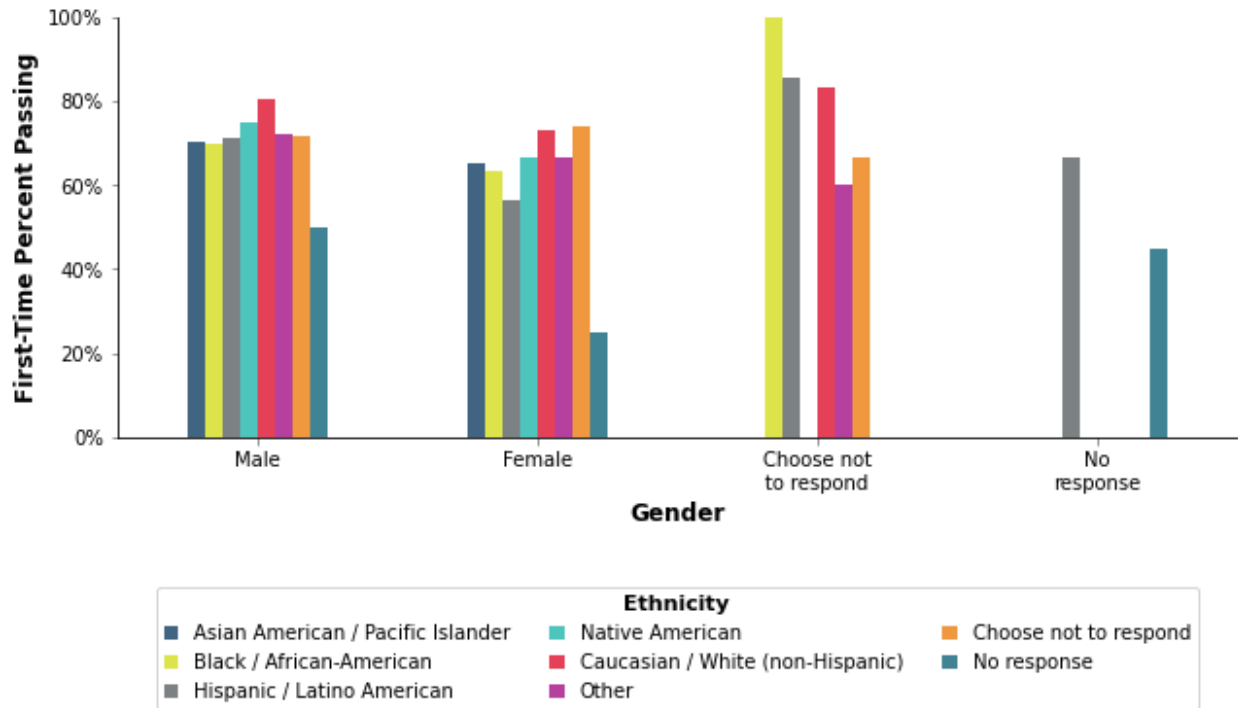


Table 129. Personal Lines Property and Casualty Examinees by Gender within Education Level

Gender	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	Did not finish high school	3	33.3	1	63.67	8.02
	High school diploma or equivalent	801	68.4	548	73.35	11.48
	Two-year college degree (Associate's degree)	279	76.3	213	74.85	12.24
	Four-year college degree (Bachelor's degree)	387	79.1	306	76.90	10.77
	Advanced college degree (Master's degree or Doctorate)	70	80.0	56	77.86	10.66
	Choose not to respond	68	66.2	45	72.76	13.30
	No response	8	62.5	5	67.63	16.68
Female	Did not finish high school	19	47.4	9	62.32	15.25
	High school diploma or equivalent	2,053	58.6	1,204	69.86	12.59
	Two-year college degree (Associate's degree)	657	67.0	440	72.61	11.79
	Four-year college degree (Bachelor's degree)	487	71.9	350	74.31	11.70
	Advanced college degree (Master's degree or Doctorate)	109	78.0	85	77.23	10.93
	Choose not to respond	146	67.8	99	72.70	11.70
	No response	27	55.6	15	69.96	16.14
Choose not to respond	Did not finish high school	1	100.0	1	85.00	-
	High school diploma or equivalent	16	62.5	10	74.56	12.35
	Two-year college degree (Associate's degree)	6	66.7	4	77.33	13.65
	Four-year college degree (Bachelor's degree)	10	90.0	9	81.80	8.22
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	76.67	9.50
	Choose not to respond	48	70.8	34	75.04	13.00
	No response	2	0.0	-	55.00	8.49
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	2	50.0	1	70.00	5.66
	Two-year college degree (Associate's degree)	1	100.0	1	75.00	-
	Four-year college degree (Bachelor's degree)	-	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	-	-	-	-	-
	No response	20	45.0	9	63.30	18.46

Figure 119. Personal Lines Property and Casualty Percent Passing by Gender within Education Level

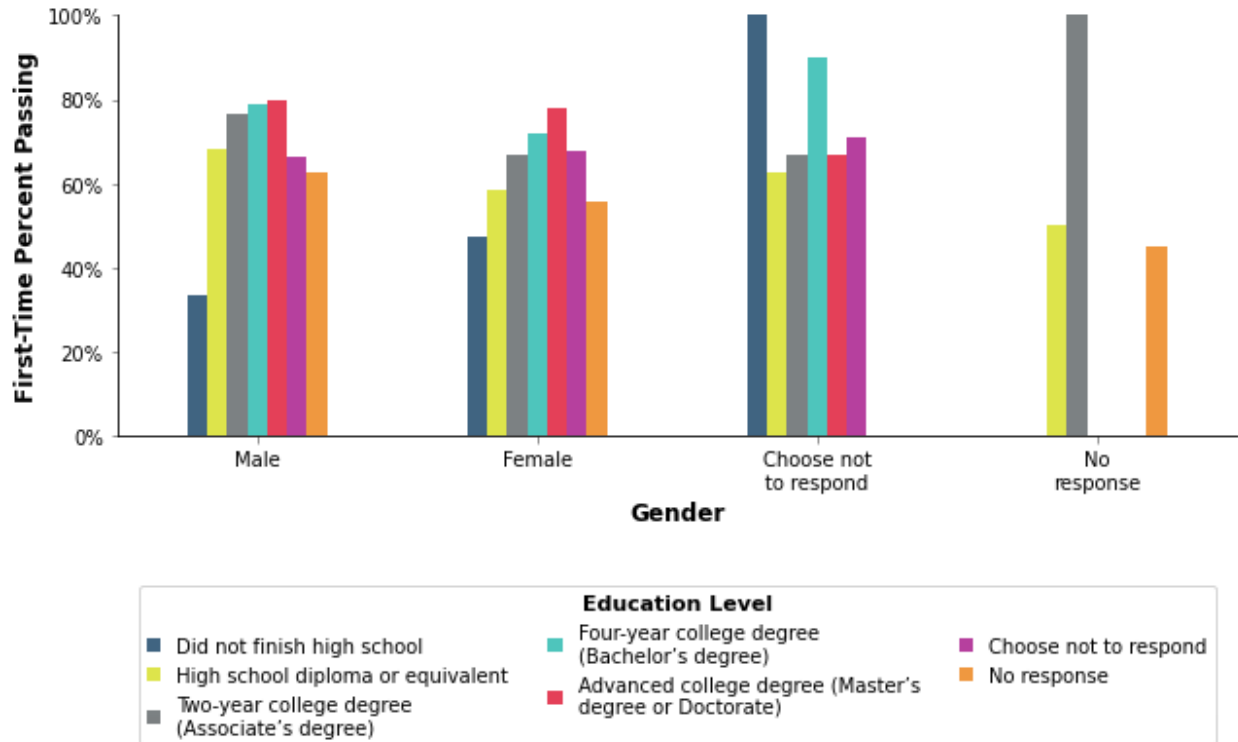


Table 130. Personal Lines Property and Casualty Examinees by Gender within Course Taken

Gender	Course Taken	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Male	Yes, more than 30 hours	1,321	76.2	1,006	75.68	10.91
	Yes, less than 30 hours	213	58.2	124	70.11	13.73
	No	81	53.1	43	68.51	12.61
	No response	1	100.0	1	76.00	-
Female	Yes, more than 30 hours	2,868	65.7	1,884	72.19	12.09
	Yes, less than 30 hours	410	53.2	218	68.39	12.76
	No	209	44.0	92	64.82	14.03
	No response	11	72.7	8	71.55	8.52
Choose not to respond	Yes, more than 30 hours	60	80.0	48	78.12	11.13
	Yes, less than 30 hours	12	41.7	5	72.08	12.44
	No	13	46.2	6	67.62	15.84
	No response	1	100.0	1	71.00	-
No response	Yes, more than 30 hours	3	66.7	2	71.67	4.93
	Yes, less than 30 hours	-	-	-	-	-
	No	-	-	-	-	-
	No response	20	45.0	9	63.30	18.46

Figure 120. Personal Lines Property and Casualty Percent Passing by Gender within Course Taken

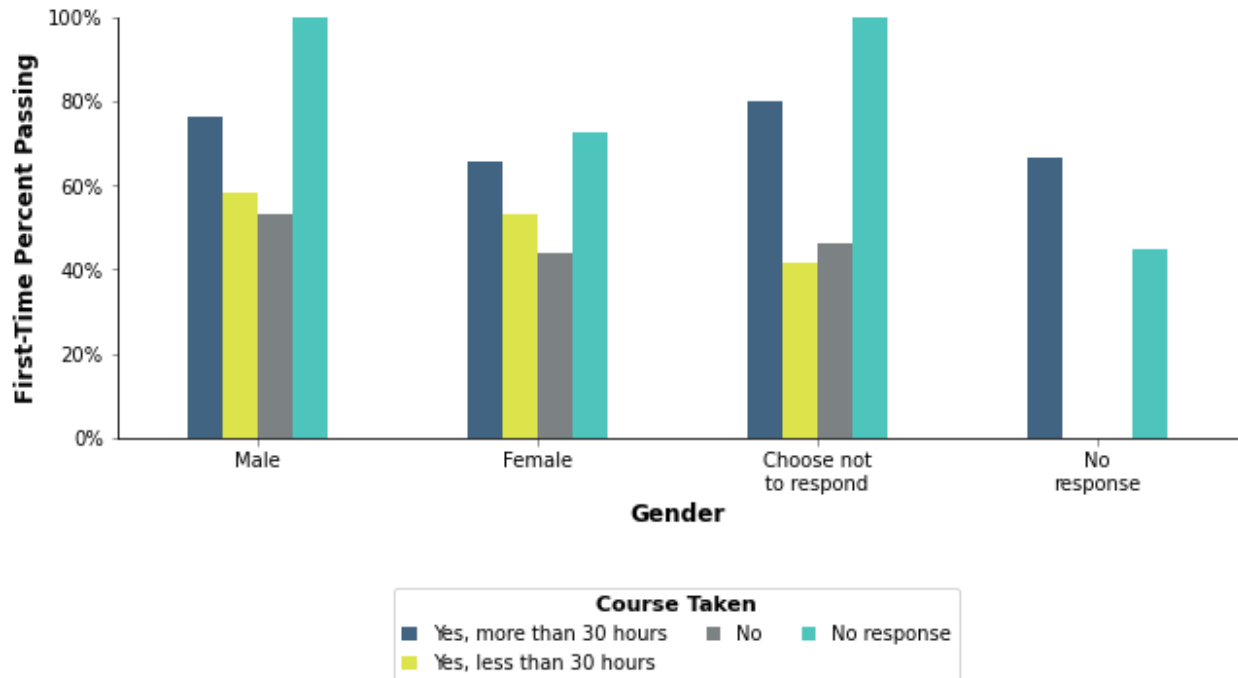


Table 131. Personal Lines Property and Casualty Examinees by Gender within Preparation Method

Gender	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	I received training from an insurance company	1,018	77.4	788	76.17	11.07
	I completed an insurance course at a college or university	7	57.1	4	71.00	11.69
	I attended classroom preparation from an exam preparation school	92	70.7	65	73.91	11.76
	I completed an online course	324	71.3	231	73.38	11.30
	I bought and used a study guide or study manual	71	45.1	32	67.65	12.30
	I took the exam without taking a course or studying	9	55.6	5	66.33	9.63
	Other	85	50.6	43	68.75	13.50
	No response	10	60.0	6	66.90	14.63
Female	I received training from an insurance company	2,093	66.8	1,398	72.49	12.21
	I completed an insurance course at a college or university	32	62.5	20	72.84	9.66
	I attended classroom preparation from an exam preparation school	235	60.0	141	70.30	11.61
	I completed an online course	696	60.2	419	70.65	12.44
	I bought and used a study guide or study manual	160	46.3	74	65.59	13.16
	I took the exam without taking a course or studying	10	20.0	2	64.20	13.46
	Other	237	53.6	127	67.81	13.04
	No response	35	60.0	21	70.66	13.93
Choose not to respond	I received training from an insurance company	31	83.9	26	80.35	10.98
	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	5	80.0	4	78.40	9.18
	I completed an online course	10	50.0	5	71.40	11.48
	I bought and used a study guide or study manual	3	66.7	2	69.33	13.20
	I took the exam without taking a course or studying	3	66.7	2	68.33	20.43
	Other	29	69.0	20	75.07	12.31
	No response	4	0.0	-	57.25	7.68
No response	I received training from an insurance company	2	50.0	1	70.00	5.66
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-
	I completed an online course	-	-	-	-	-
	I bought and used a study guide or study manual	-	-	-	-	-

I took the exam without taking a course or studying	-	-	-	-	-
Other	1	100.0	1	75.00	-
No response	20	45.0	9	63.30	18.46

Figure 121. Personal Lines Property and Casualty Percent Passing by Gender within Preparation Method

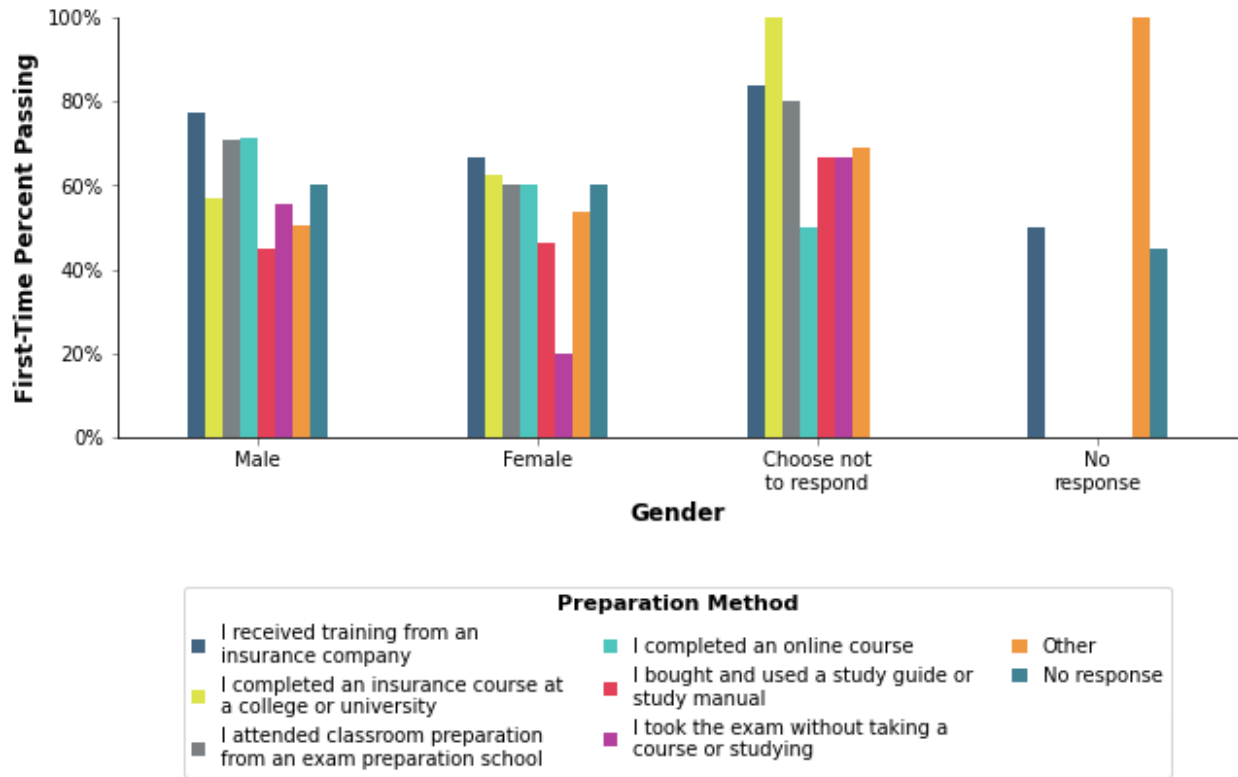


Table 132. Personal Lines Property and Casualty Examinees by Gender within National Origin

Gender	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Male	the United States	1,351	72.7	982	74.58	11.43
	Mexico	68	70.6	48	75.74	10.91
	the Caribbean	15	73.3	11	73.00	13.42
	Central America	20	80.0	16	75.80	12.09
	South America	26	76.9	20	75.88	14.98
	Spain	-	-	-	-	-
	Other	120	69.2	83	73.68	13.29
	No response	16	87.5	14	74.38	11.40
Female	the United States	3,041	63.0	1,915	71.21	12.39
	Mexico	128	58.6	75	70.03	12.12
	the Caribbean	27	66.7	18	73.04	13.22
	Central America	30	66.7	20	73.70	12.42
	South America	42	69.0	29	74.81	12.44
	Spain	-	-	-	-	-
	Other	174	65.5	114	72.57	13.02
	No response	56	55.4	31	70.64	14.03
Choose not to respond	the United States	69	72.5	50	76.74	12.64
	Mexico	1	100.0	1	89.00	-
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	13	69.2	9	72.69	9.46
	No response	3	0.0	-	57.67	7.57
No response	the United States	2	50.0	1	70.50	6.36
	Mexico	-	-	-	-	-
	the Caribbean	-	-	-	-	-
	Central America	1	100.0	1	74.00	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	-	-	-	-	-
	No response	20	45.0	9	63.30	18.46

Figure 122. Personal Lines Property and Casualty Percent Passing by Gender within National Origin

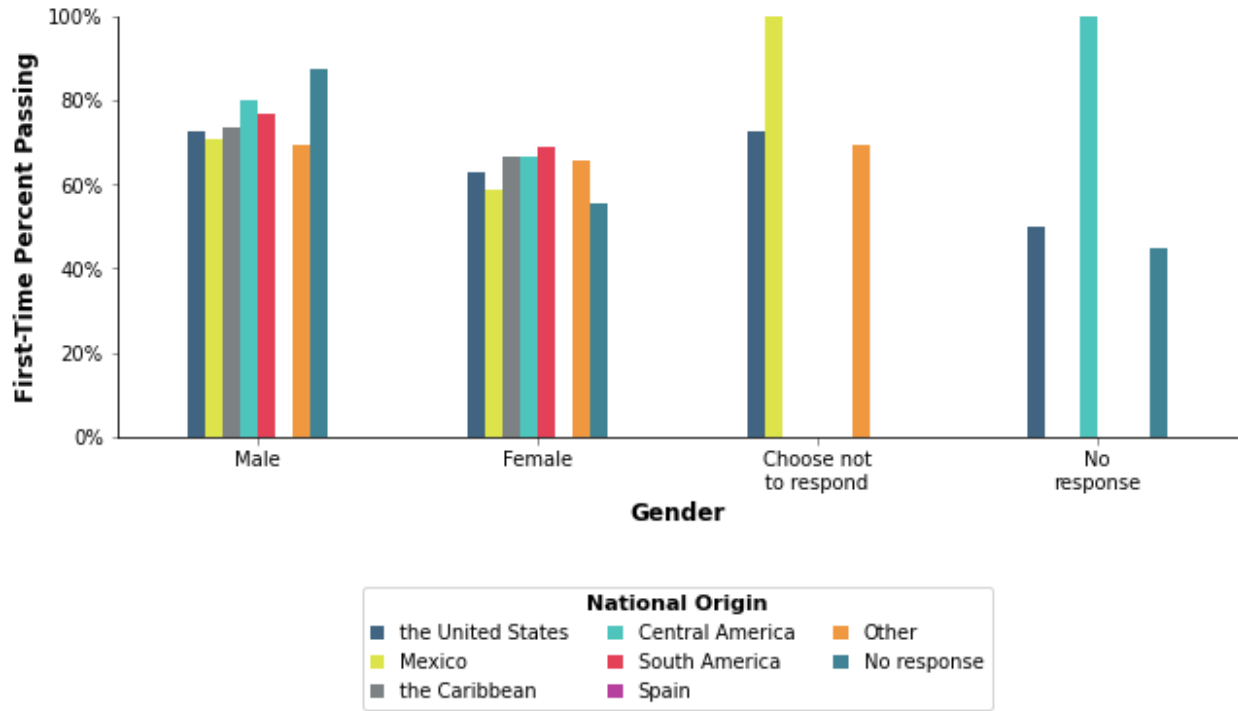


Table 133. Personal Lines Property and Casualty Examinees by Ethnicity within Education Level

Ethnicity	Education Level	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	100.0	1	78.00	-
	High school diploma or equivalent	38	63.2	24	69.95	10.26
	Two-year college degree (Associate's degree)	21	61.9	13	70.57	14.93
	Four-year college degree (Bachelor's degree)	40	77.5	31	76.20	9.75
	Advanced college degree (Master's degree or Doctorate)	14	71.4	10	76.14	11.17
	Choose not to respond	3	0.0	-	45.67	9.29
	No response	-	-	-	-	-
Black / African-American	Did not finish high school	4	25.0	1	65.50	9.15
	High school diploma or equivalent	1,042	61.8	644	71.06	12.34
	Two-year college degree (Associate's degree)	368	71.5	263	73.54	11.45
	Four-year college degree (Bachelor's degree)	322	71.1	229	73.67	12.31
	Advanced college degree (Master's degree or Doctorate)	58	65.5	38	74.86	12.43
	Choose not to respond	66	57.6	38	71.38	11.95
	No response	14	57.1	8	67.36	15.30
Hispanic / Latino American	Did not finish high school	13	46.2	6	58.54	16.76
	High school diploma or equivalent	1,199	56.3	675	69.17	12.71
	Two-year college degree (Associate's degree)	346	66.5	230	72.01	13.08
	Four-year college degree (Bachelor's degree)	268	75.4	202	75.10	10.89
	Advanced college degree (Master's degree or Doctorate)	39	74.4	29	76.36	11.30
	Choose not to respond	60	73.3	44	73.28	12.49
	No response	4	75.0	3	78.75	22.22
Native American	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	11	81.8	9	75.82	9.28
	Two-year college degree (Associate's degree)	4	50.0	2	72.50	7.19
	Four-year college degree (Bachelor's degree)	3	66.7	2	70.33	10.69
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	78.00	-
	Choose not to respond	-	-	-	-	-
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	Did not finish high school	3	33.3	1	67.67	5.69
	High school diploma or equivalent	446	71.7	320	74.46	11.54

	Two-year college degree (Associate's degree)	131	79.4	104	76.44	9.94
	Four-year college degree (Bachelor's degree)	187	80.2	150	78.95	10.11
	Advanced college degree (Master's degree or Doctorate)	44	97.7	43	82.50	6.92
	Choose not to respond	30	73.3	22	76.30	11.31
	No response	3	66.7	2	72.67	9.45
Other	Did not finish high school	1	100.0	1	71.00	-
	High school diploma or equivalent	60	68.3	41	72.42	9.46
	Two-year college degree (Associate's degree)	35	51.4	18	71.69	9.36
	Four-year college degree (Bachelor's degree)	30	83.3	25	78.53	8.61
	Advanced college degree (Master's degree or Doctorate)	14	78.6	11	75.50	10.25
	Choose not to respond	14	71.4	10	73.86	10.58
	No response	3	33.3	1	60.67	16.01
Choose not to respond	Did not finish high school	1	100.0	1	85.00	-
	High school diploma or equivalent	75	66.7	50	72.41	10.66
	Two-year college degree (Associate's degree)	38	73.7	28	75.11	11.64
	Four-year college degree (Bachelor's degree)	34	76.5	26	74.79	11.86
	Advanced college degree (Master's degree or Doctorate)	12	91.7	11	78.92	7.27
	Choose not to respond	88	71.6	63	74.14	12.31
	No response	9	55.6	5	67.78	20.05
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	1	0.0	-	52.00	-
	Two-year college degree (Associate's degree)	-	-	-	-	-
	Four-year college degree (Bachelor's degree)	-	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	1	100.0	1	72.00	-
	No response	24	41.7	10	64.08	17.01

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

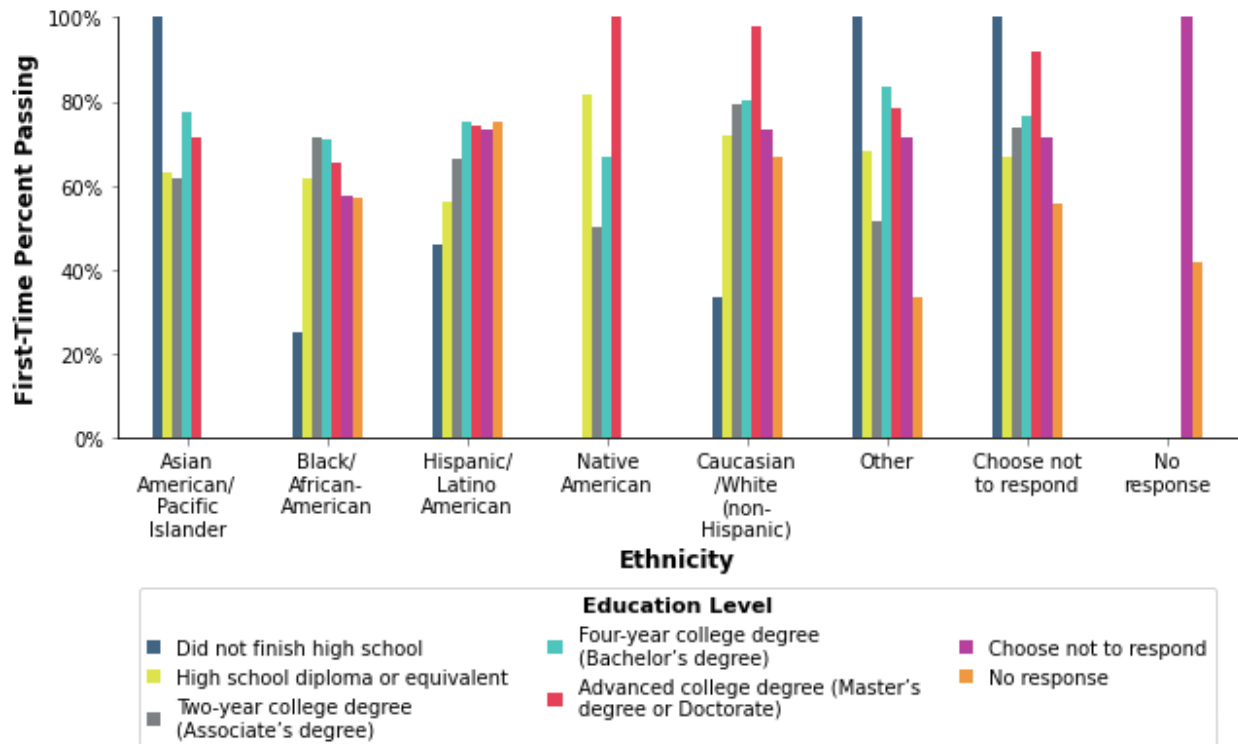


Table 134. Personal Lines Property and Casualty Examinees by Ethnicity within Course Taken

Ethnicity	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	90	71.1	64	73.63	11.54
	Yes, less than 30 hours	26	57.7	15	68.50	13.53
	No	1	0.0	-	61.00	0.00
	No response	-	0.0	-	0.00	0.00
Black / African-American	Yes, more than 30 hours	1,605	67.2	1,079	72.73	11.84
	Yes, less than 30 hours	173	48.0	83	67.11	13.85
	No	91	60.4	55	70.20	13.70
	No response	5	80.0	4	73.00	11.58
Hispanic / Latino American	Yes, more than 30 hours	1,558	65.5	1,021	71.92	12.27
	Yes, less than 30 hours	234	50.9	119	67.52	13.47
	No	135	35.6	48	62.46	13.64
	No response	2	50.0	1	74.00	8.49
Native American	Yes, more than 30 hours	14	78.6	11	75.43	8.52
	Yes, less than 30 hours	4	75.0	3	72.00	10.55
	No	1	0.0	-	69.00	0.00
	No response	-	0.0	-	0.00	0.00
Caucasian / White (non-Hispanic)	Yes, more than 30 hours	649	80.0	519	77.51	10.36
	Yes, less than 30 hours	153	65.4	100	72.95	11.87
	No	42	54.8	23	68.14	11.60
	No response	-	0.0	-	0.00	0.00
Other	Yes, more than 30 hours	133	70.7	94	74.11	9.82
	Yes, less than 30 hours	16	62.5	10	71.63	8.53
	No	8	37.5	3	68.88	12.84
	No response	-	0.0	-	0.00	0.00
Choose not to respond	Yes, more than 30 hours	201	75.6	152	75.55	11.24
	Yes, less than 30 hours	28	60.7	17	70.86	9.36
	No	25	48.0	12	64.52	14.95
	No response	3	100.0	3	70.33	0.58
No response	Yes, more than 30 hours	2	0.0	-	59.00	9.90
	Yes, less than 30 hours	1	0.0	-	68.00	0.00
	No	-	0.0	-	0.00	0.00
	No response	23	47.8	11	64.17	17.45

Figure 124. Personal Lines Property and Casualty Percent Passing by Ethnicity within Course Taken

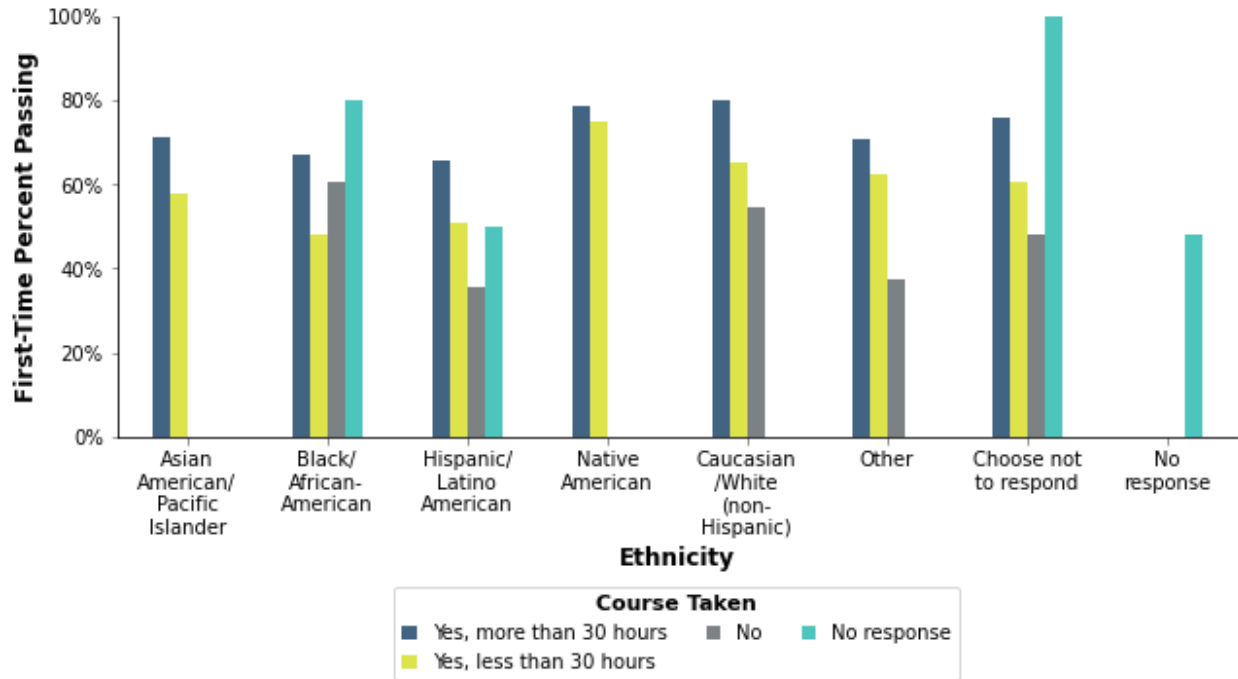


Table 135. Personal Lines Property and Casualty Examinees by Ethnicity within Preparation Method

Ethnicity	Preparation Method	Total	Passing candidates		Scaled Score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company	58	84.5	49	76.36	8.08
	I completed an insurance course at a college or university	3	33.3	1	62.67	13.01
	I attended classroom preparation from an exam preparation school	4	75.0	3	72.00	9.06
	I completed an online course	30	53.3	16	70.07	11.92
	I bought and used a study guide or study manual	10	40.0	4	67.70	13.78
	I took the exam without taking a course or studying	2	0.0	-	64.00	5.66
	Other	10	60.0	6	65.70	22.99
	No response	-	-	-	-	-
Black / African-American	I received training from an insurance company	1,241	67.9	843	73.09	12.06
	I completed an insurance course at a college or university	21	57.1	12	72.57	9.64
	I attended classroom preparation from an exam preparation school	133	60.2	80	70.55	11.86
	I completed an online course	291	61.5	179	70.76	12.33
	I bought and used a study guide or study manual	27	55.6	15	68.96	14.25
	I took the exam without taking a course or studying	4	75.0	3	77.50	8.23
	Other	138	56.5	78	68.23	12.71
	No response	19	57.9	11	68.21	13.04
Hispanic / Latino American	I received training from an insurance company	1,220	67.1	819	72.27	12.54
	I completed an insurance course at a college or university	9	66.7	6	75.22	8.06
	I attended classroom preparation from an exam preparation school	122	58.2	71	69.92	12.20
	I completed an online course	349	56.7	198	69.10	12.39
	I bought and used a study guide or study manual	106	32.1	34	62.98	12.42
	I took the exam without taking a course or studying	9	11.1	1	59.33	12.31
	Other	107	51.4	55	67.19	13.66
	No response	7	71.4	5	76.86	16.32
Native American	I received training from an insurance company	15	80.0	12	75.47	8.51
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-

	I completed an online course	2	100.0	2	77.00	1.41
	I bought and used a study guide or study manual	1	0.0	-	69.00	-
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	1	0.0	-	58.00	-
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	I received training from an insurance company	403	80.9	326	78.59	10.15
	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	48	81.3	39	76.10	10.31
	I completed an online course	282	75.2	212	75.27	11.03
	I bought and used a study guide or study manual	65	64.6	42	70.06	12.04
	I took the exam without taking a course or studying	4	75.0	3	70.00	8.76
	Other	38	44.7	17	69.68	11.42
	No response	3	66.7	2	73.67	10.12
Other	I received training from an insurance company	84	77.4	65	76.19	8.16
	I completed an insurance course at a college or university	2	50.0	1	69.50	23.33
	I attended classroom preparation from an exam preparation school	8	75.0	6	73.00	6.14
	I completed an online course	39	61.5	24	71.67	9.33
	I bought and used a study guide or study manual	5	20.0	1	62.00	18.88
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	14	50.0	7	71.57	11.38
	No response	5	60.0	3	64.80	12.48
Choose not to respond	I received training from an insurance company	122	80.3	98	76.34	10.29
	I completed an insurance course at a college or university	4	100.0	4	78.00	7.16
	I attended classroom preparation from an exam preparation school	17	64.7	11	75.00	10.69
	I completed an online course	36	66.7	24	72.97	12.97
	I bought and used a study guide or study manual	20	60.0	12	67.85	11.20
	I took the exam without taking a course or studying	3	66.7	2	64.00	16.82
	Other	44	63.6	28	72.66	12.42
	No response	11	45.5	5	65.45	17.49
No response	I received training from an insurance company	1	100.0	1	72.00	-
	I completed an insurance course at a college or university	-	-	-	-	-

I attended classroom preparation from an exam preparation school	-	-	-	-	-
I completed an online course	1	0.0	-	52.00	-
I bought and used a study guide or study manual	-	-	-	-	-
I took the exam without taking a course or studying	-	-	-	-	-
Other	-	-	-	-	-
No response	24	41.7	10	64.08	17.01

Figure 125. Personal Lines Property and Casualty Percent Passing by Ethnicity within Preparation Method

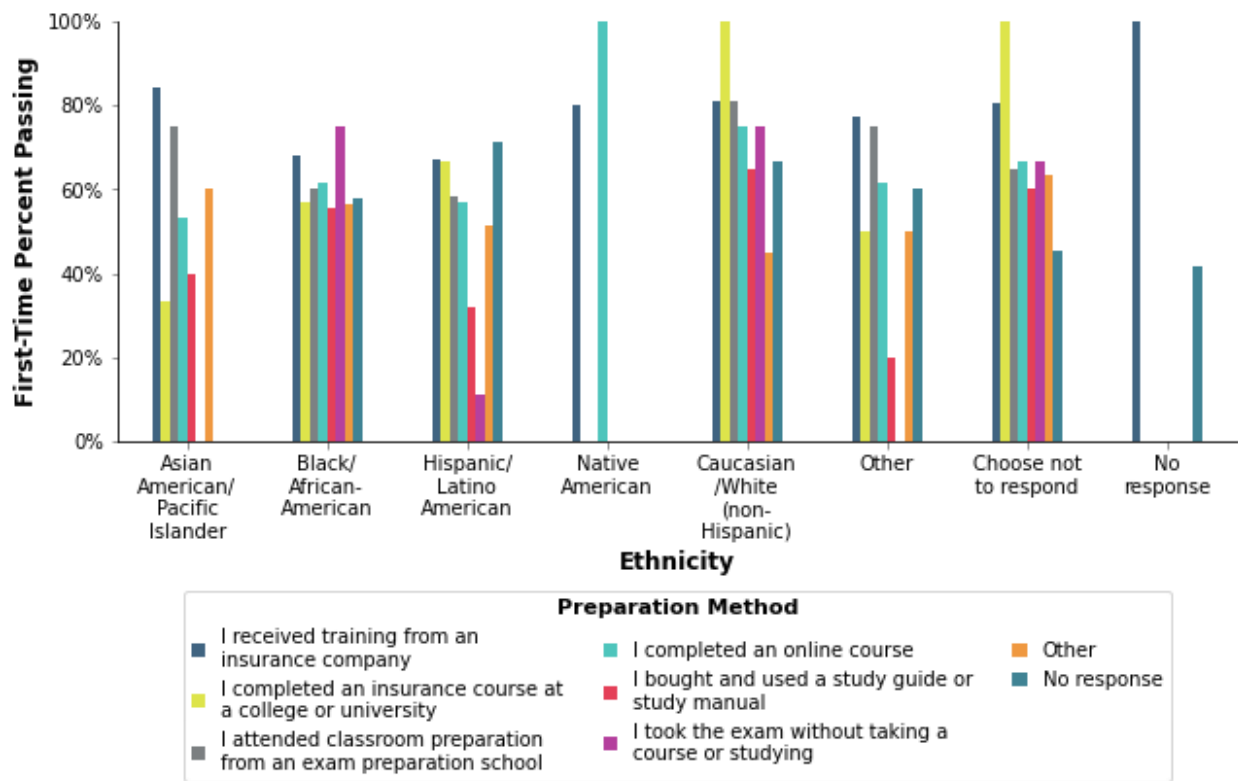


Table 136. Personal Lines Property and Casualty Examinees by Ethnicity within National Origin

Ethnicity	National Origin	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	56	71.4	40	73.88	9.70
	Mexico	-	-	-	-	-
	the Caribbean	-	-	-	-	-
	Central America	1	0.0	-	62.00	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	59	64.4	38	71.07	14.12
	No response	1	100.0	1	77.00	-
Black / African-American	the United States	1,712	65.2	1,116	72.11	12.17
	Mexico	1	100.0	1	76.00	-
	the Caribbean	14	50.0	7	69.71	9.80
	Central America	2	50.0	1	62.00	16.97
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	117	66.7	78	72.29	13.40
	No response	28	64.3	18	71.39	12.91
Hispanic / Latino American	the United States	1,535	60.3	925	70.10	12.75
	Mexico	193	62.2	120	71.91	12.07
	the Caribbean	27	77.8	21	74.30	14.51
	Central America	44	72.7	32	75.07	12.16
	South America	67	73.1	49	75.39	13.40
	Spain	-	-	-	-	-
	Other	43	69.8	30	72.44	13.13
	No response	20	60.0	12	73.20	13.81
Native American	the United States	17	82.4	14	75.88	7.70
	Mexico	-	-	-	-	-
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	2	0.0	-	61.50	4.95
	No response	-	-	-	-	-
Caucasian / White (non-Hispanic)	the United States	802	76.4	613	76.21	11.01
	Mexico	1	100.0	1	78.00	-
	the Caribbean	-	-	-	-	-
	Central America	3	100.0	3	80.67	4.62
	South America	1	0.0	-	64.00	-
	Spain	-	-	-	-	-
	Other	32	65.6	21	76.59	11.88
	No response	5	80.0	4	75.20	7.53
Other	the United States	121	66.9	81	73.10	8.45
	Mexico	-	-	-	-	-

	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	30	76.7	23	77.57	12.24
	No response	6	50.0	3	63.67	15.71
Choose not to respond	the United States	216	72.7	157	74.22	11.88
	Mexico	2	100.0	2	85.00	5.66
	the Caribbean	1	100.0	1	85.00	-
	Central America	1	100.0	1	70.00	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	24	66.7	16	72.75	8.23
	No response	13	53.8	7	68.54	16.61
No response	the United States	4	50.0	2	66.50	10.50
	Mexico	-	-	-	-	-
	the Caribbean	-	-	-	-	-
	Central America	-	-	-	-	-
	South America	-	-	-	-	-
	Spain	-	-	-	-	-
	Other	-	-	-	-	-
	No response	22	40.9	9	63.45	17.59

Figure 126. Personal Lines Property and Casualty Percent Passing by Ethnicity within National Origin

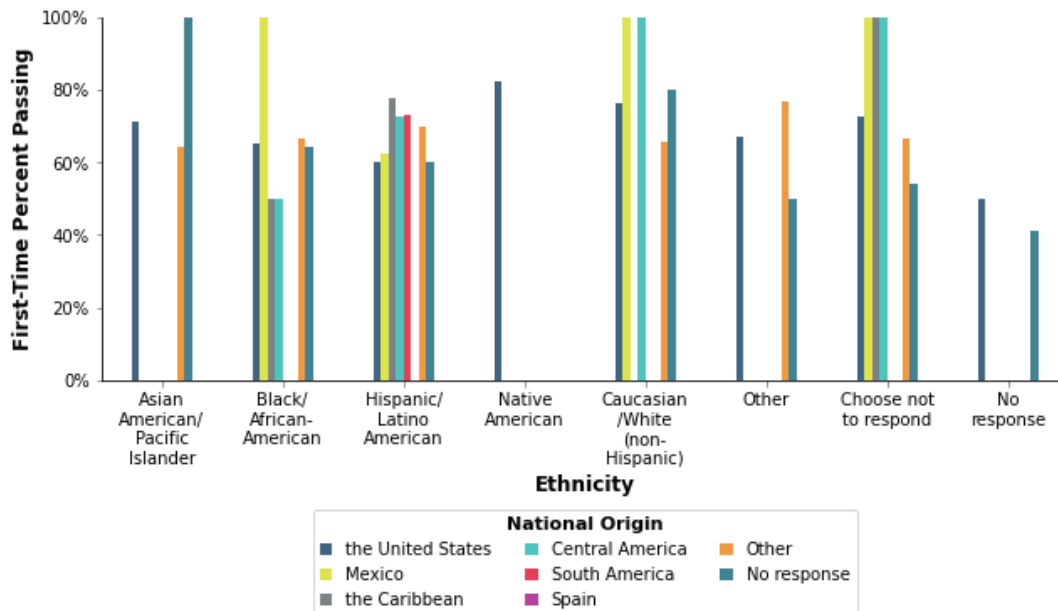


Table 137. Personal Lines Property and Casualty Examinees by National Origin within Education Level

National Origin	Education Level	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Did not finish high school	20	45.0	9	63.00	14.93
	High school diploma or equivalent	2,591	61.3	1,588	70.75	12.39
	Two-year college degree (Associate's degree)	812	70.1	569	73.33	11.66
	Four-year college degree (Bachelor's degree)	697	77.2	538	76.04	10.98
	Advanced college degree (Master's degree or Doctorate)	128	78.1	100	77.51	10.60
	Choose not to respond	206	67.0	138	73.03	12.41
	No response	9	66.7	6	72.78	17.33
Mexico	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	110	59.1	65	70.75	11.64
	Two-year college degree (Associate's degree)	39	71.8	28	74.23	12.81
	Four-year college degree (Bachelor's degree)	28	50.0	14	69.75	11.26
	Advanced college degree (Master's degree or Doctorate)	6	83.3	5	77.50	12.68
	Choose not to respond	14	85.7	12	79.07	11.62
	No response	-	-	-	-	-
the Caribbean	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	20	65.0	13	73.70	13.97
	Two-year college degree (Associate's degree)	11	63.6	7	69.55	16.43
	Four-year college degree (Bachelor's degree)	9	88.9	8	75.44	6.60
	Advanced college degree (Master's degree or Doctorate)	1	0.0	-	67.00	-
	Choose not to respond	1	100.0	1	82.00	-
	No response	-	-	-	-	-
Central America	Did not finish high school	1	0.0	-	48.00	-
	High school diploma or equivalent	23	73.9	17	72.65	9.78
	Two-year college degree (Associate's degree)	12	75.0	9	78.58	13.92
	Four-year college degree (Bachelor's degree)	12	66.7	8	74.58	12.61
	Advanced college degree (Master's degree or Doctorate)	2	100.0	2	87.00	1.41
	Choose not to respond	1	100.0	1	70.00	-
	No response	-	-	-	-	-
South America	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	29	69.0	20	75.17	13.27

	Two-year college degree (Associate's degree)	7	57.1	4	66.57	15.36
	Four-year college degree (Bachelor's degree)	27	81.5	22	78.15	11.87
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	66.50	26.16
	Choose not to respond	3	66.7	2	75.33	13.61
	No response	-	-	-	-	-
Spain	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	-	-	-	-	-
	Two-year college degree (Associate's degree)	-	-	-	-	-
	Four-year college degree (Bachelor's degree)	-	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	-	-	-	-	-
	Choose not to respond	-	-	-	-	-
	No response	-	-	-	-	-
Other	Did not finish high school	2	100.0	2	76.00	2.83
	High school diploma or equivalent	81	60.5	49	71.72	12.94
	Two-year college degree (Associate's degree)	53	69.8	37	73.58	13.54
	Four-year college degree (Bachelor's degree)	100	67.0	67	73.13	13.17
	Advanced college degree (Master's degree or Doctorate)	39	79.5	31	77.33	10.89
	Choose not to respond	31	64.5	20	70.26	12.89
	No response	1	0.0	-	45.00	-
No response	Did not finish high school	-	-	-	-	-
	High school diploma or equivalent	18	61.1	11	70.39	13.52
	Two-year college degree (Associate's degree)	9	44.4	4	68.22	13.60
	Four-year college degree (Bachelor's degree)	11	72.7	8	74.55	12.72
	Advanced college degree (Master's degree or Doctorate)	4	100.0	4	80.50	6.35
	Choose not to respond	6	66.7	4	76.00	7.04
	No response	47	48.9	23	66.09	16.71

Figure 127. Personal Lines Property and Casualty Percent Passing by National Origin within Education Level

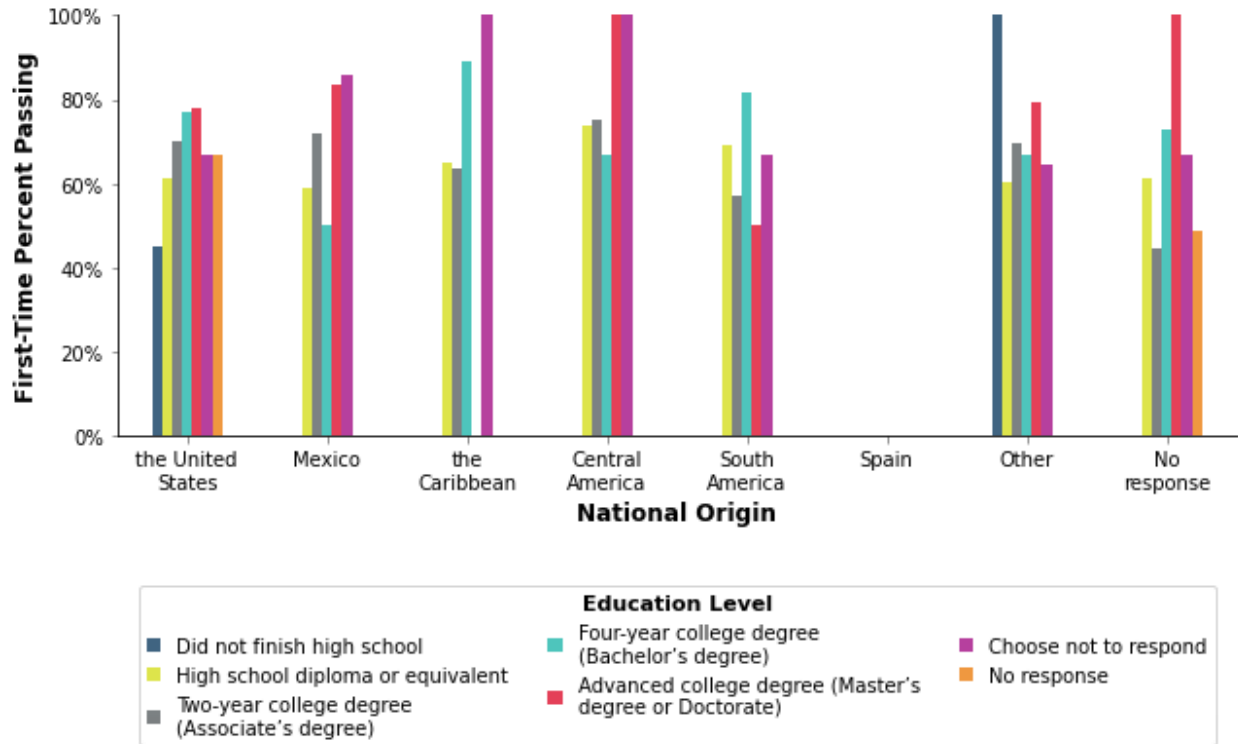


Table 138. Personal Lines Property and Casualty Examinees by National Origin within Course Taken

National Origin	Course Taken	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	3,633	69.1	2,512	73.28	11.74
	Yes, less than 30 hours	561	54.9	308	69.03	13.05
	No	261	46.7	122	65.92	13.75
	No response	8	75.0	6	72.38	8.93
Mexico	Yes, more than 30 hours	168	64.9	109	72.68	11.85
	Yes, less than 30 hours	22	45.5	10	68.45	13.91
	No	7	71.4	5	69.43	8.85
	No response	-	-	-	-	-
the Caribbean	Yes, more than 30 hours	34	73.5	25	75.38	11.33
	Yes, less than 30 hours	6	50.0	3	64.83	14.63
	No	2	50.0	1	57.50	26.16
	No response	-	-	-	-	-
Central America	Yes, more than 30 hours	44	77.3	34	76.07	11.57
	Yes, less than 30 hours	2	50.0	1	70.00	11.31
	No	5	40.0	2	62.80	12.05
	No response	-	-	-	-	-
South America	Yes, more than 30 hours	62	75.8	47	76.11	13.00
	Yes, less than 30 hours	5	40.0	2	69.60	13.45
	No	1	0.0	-	48.00	-
	No response	-	-	-	-	-
Spain	Yes, more than 30 hours	-	-	-	-	-
	Yes, less than 30 hours	-	-	-	-	-
	No	-	-	-	-	-
	No response	-	-	-	-	-
Other	Yes, more than 30 hours	255	69.4	177	73.72	12.49
	Yes, less than 30 hours	30	60.0	18	69.63	14.69
	No	20	45.0	9	68.70	15.80
	No response	2	100.0	2	76.00	7.07
No response	Yes, more than 30 hours	56	64.3	36	72.18	14.02
	Yes, less than 30 hours	9	55.6	5	71.22	11.21
	No	7	28.6	2	61.86	13.22
	No response	23	47.8	11	63.87	17.28

Figure 128. Personal Lines Property and Casualty Percent Passing by National Origin within Course Taken

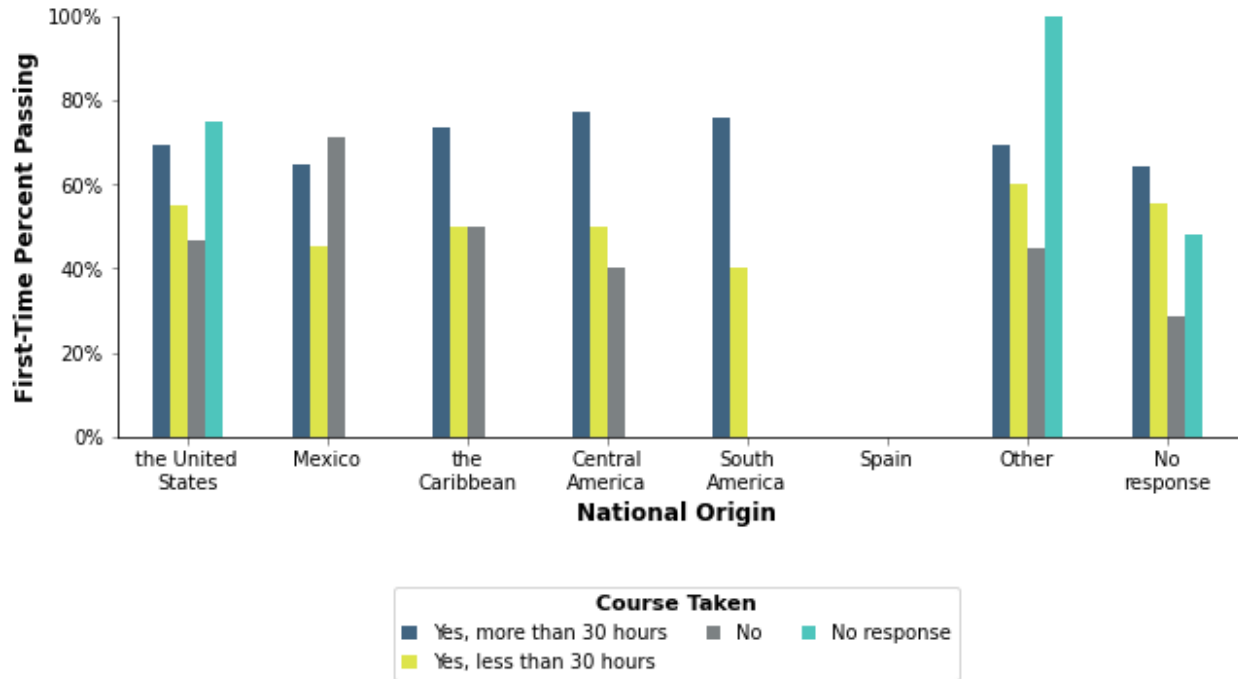


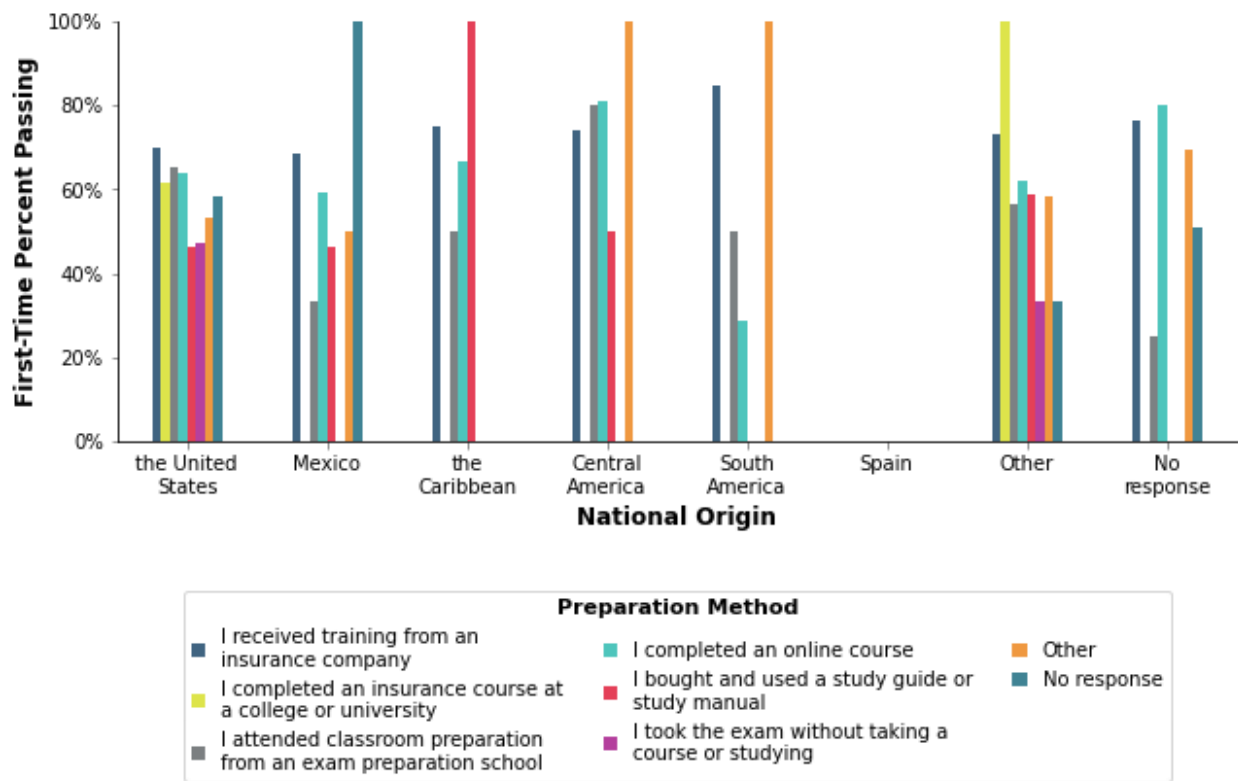
Table 139. Personal Lines Property and Casualty Examinees by National Origin within Preparation Method

National Origin	Preparation Method	Total	Passing candidates		Scaled Score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	I received training from an insurance company	2,729	69.9	1,908	73.55	11.95
	I completed an insurance course at a college or university	34	61.8	21	72.32	10.12
	I attended classroom preparation from an exam preparation school	292	65.1	190	71.67	11.73
	I completed an online course	893	63.7	569	71.51	12.17
	I bought and used a study guide or study manual	193	46.1	89	66.18	12.48
	I took the exam without taking a course or studying	17	47.1	8	66.41	13.12
	Other	293	53.2	156	68.47	12.91
	No response	12	58.3	7	69.92	14.11
Mexico	I received training from an insurance company	130	68.5	89	73.65	11.21
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	9	33.3	3	65.89	12.81
	I completed an online course	37	59.5	22	71.35	12.26
	I bought and used a study guide or study manual	13	46.2	6	65.15	16.95
	I took the exam without taking a course or studying	1	0.0	-	62.00	-
	Other	6	50.0	3	67.50	8.73
	No response	1	100.0	1	81.00	-
the Caribbean	I received training from an insurance company	28	75.0	21	75.50	10.48
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	2	50.0	1	72.50	17.68
	I completed an online course	9	66.7	6	70.67	16.82
	I bought and used a study guide or study manual	1	100.0	1	72.00	-
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	2	0.0	-	50.00	15.56
	No response	-	-	-	-	-
Central America	I received training from an insurance company	23	73.9	17	76.57	11.36
	I completed an insurance course at a college or university	1	0.0	-	62.00	-
	I attended classroom preparation from an exam preparation school	5	80.0	4	75.80	14.94

	I completed an online course	16	81.3	13	75.00	11.34
	I bought and used a study guide or study manual	4	50.0	2	66.50	10.12
	I took the exam without taking a course or studying	1	0.0	-	48.00	-
	Other	1	100.0	1	85.00	-
	No response	-	-	-	-	-
South America	I received training from an insurance company	52	84.6	44	78.69	10.74
	I completed an insurance course at a college or university	1	0.0	-	67.00	-
	I attended classroom preparation from an exam preparation school	4	50.0	2	66.75	18.79
	I completed an online course	7	28.6	2	60.71	15.87
	I bought and used a study guide or study manual	3	0.0	-	59.33	9.87
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	1	100.0	1	86.00	-
	No response	-	-	-	-	-
Spain	I received training from an insurance company	-	-	-	-	-
	I completed an insurance course at a college or university	-	-	-	-	-
	I attended classroom preparation from an exam preparation school	-	-	-	-	-
	I completed an online course	-	-	-	-	-
	I bought and used a study guide or study manual	-	-	-	-	-
	I took the exam without taking a course or studying	-	-	-	-	-
	Other	-	-	-	-	-
	No response	-	-	-	-	-
Other	I received training from an insurance company	165	73.3	121	74.87	13.33
	I completed an insurance course at a college or university	4	100.0	4	81.50	4.80
	I attended classroom preparation from an exam preparation school	16	56.3	9	70.75	8.81
	I completed an online course	63	61.9	39	71.73	10.56
	I bought and used a study guide or study manual	17	58.8	10	71.24	14.00
	I took the exam without taking a course or studying	3	33.3	1	68.33	8.50
	Other	36	58.3	21	68.81	15.38
	No response	3	33.3	1	63.33	17.16
No response	I received training from an insurance company	17	76.5	13	75.94	11.72
	I completed an insurance course at a college or university	-	-	-	-	-

I attended classroom preparation from an exam preparation school	4	25.0	1	67.50	8.66
I completed an online course	5	80.0	4	77.00	9.35
I bought and used a study guide or study manual	3	0.0	-	53.00	17.35
I took the exam without taking a course or studying	-	-	-	-	-
Other	13	69.2	9	73.31	12.89
No response	53	50.9	27	66.55	15.91

Figure 129. 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 140. Property and Casualty Risk Manager Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	105	32.4	34	63.27	12.77

Table 141. Property and Casualty Risk Manager Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	49	44.9	22	68.33	11.65
Female	53	18.9	10	58.04	11.91
Choose not to respond	1	100.0	1	78.00	-
No response	2	50.0	1	70.50	7.78

Figure 130. Property and Casualty Risk Manager Percent Passing by Gender

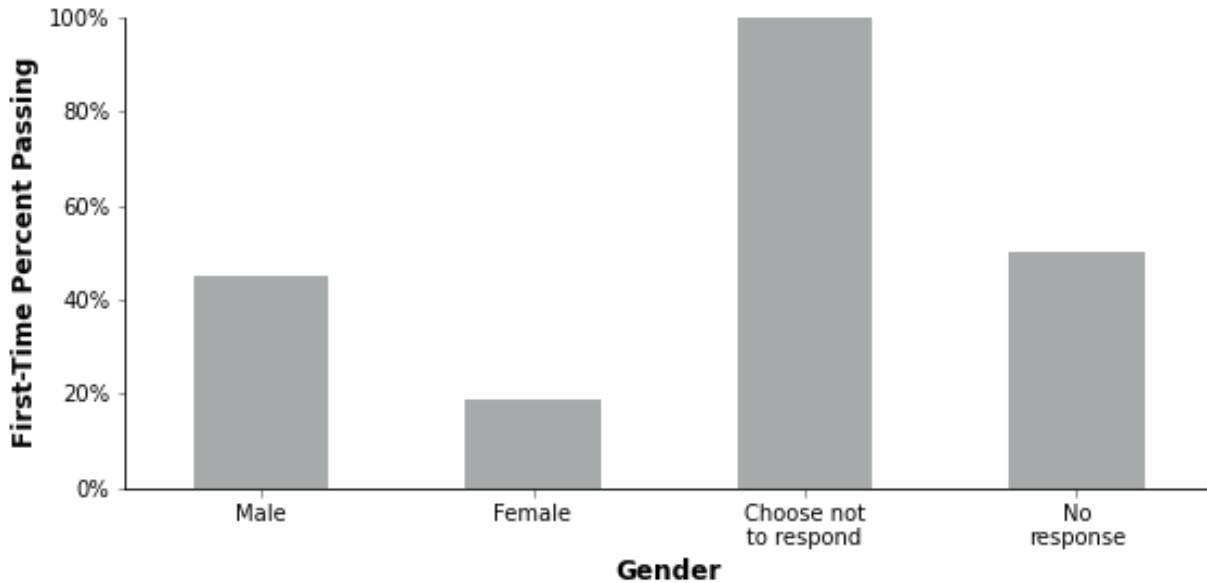


Table 142. Property and Casualty Risk Manager Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	3	0.0	0	55.33	6.11
Black / African-American	13	7.7	1	60.85	9.89
Hispanic / Latino American	40	10.0	4	55.53	10.61
Native American	0	-	-	-	-
Caucasian / White (non-Hispanic)	35	62.9	22	72.09	10.68
Other	5	20.0	1	60.40	8.96
Choose not to respond	7	71.4	5	71.29	13.46
No response	2	50.0	1	70.50	7.78

Figure 131. Property and Casualty Risk Manager Percent Passing by Ethnicity

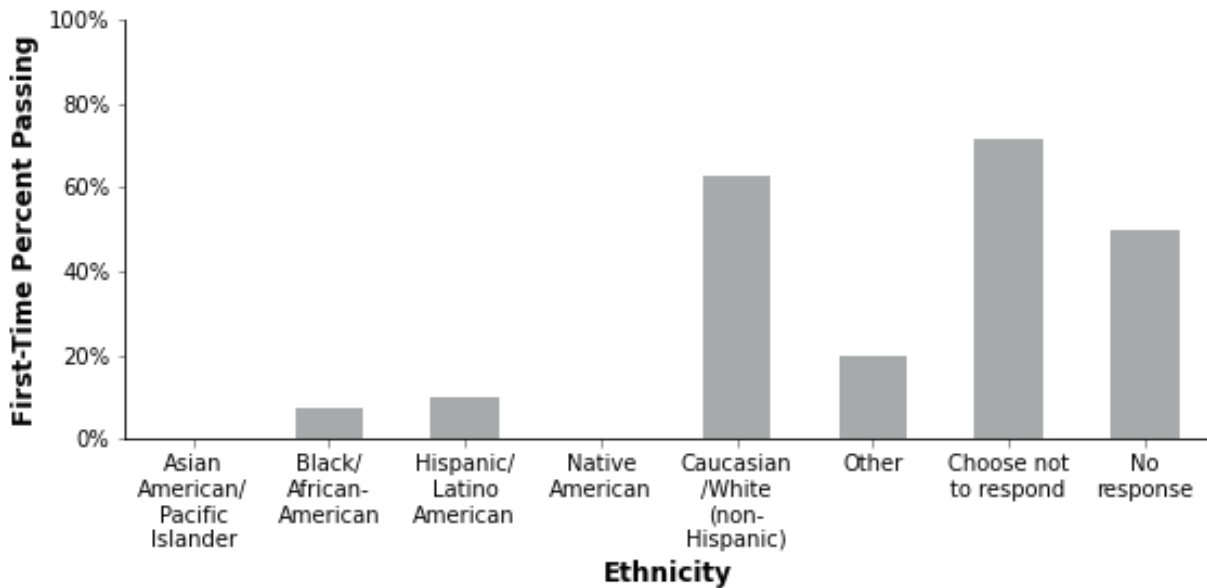


Table 143. Property and Casualty Risk Manager Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	50	16.0	8	59.34	10.24
Yes, less than 30 hours	21	33.3	7	64.19	13.04
No	32	56.3	18	68.34	14.64
No response	2	50.0	1	70.50	7.78

Figure 132. Property and Casualty Risk Manager Percent Passing by Course Taken

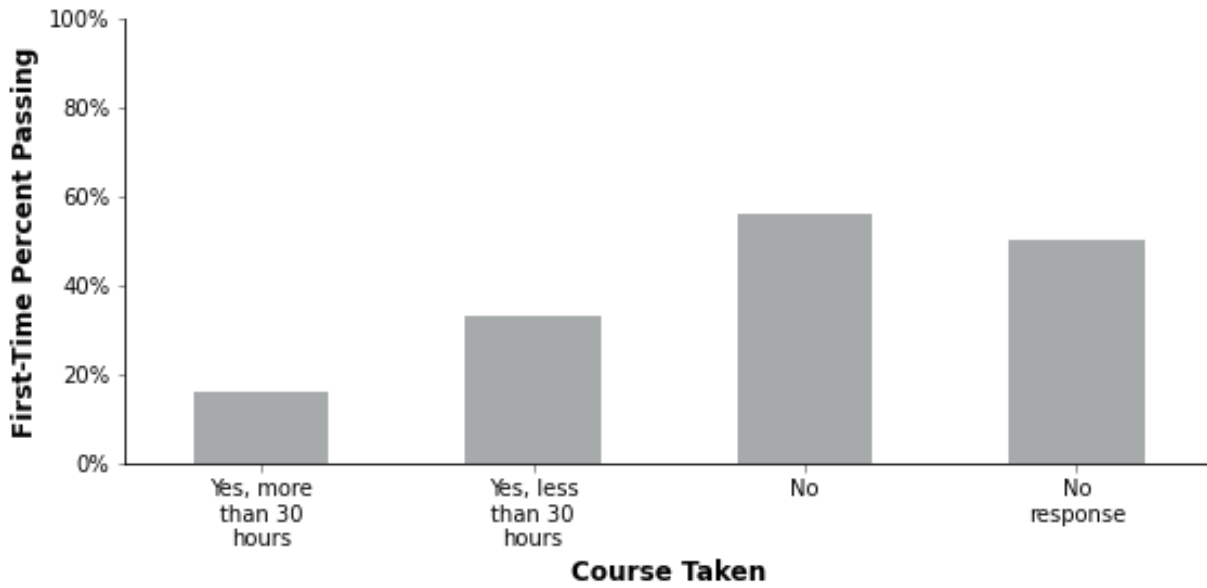


Table 144. Property and Casualty Risk Manager Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	24	66.7	16	72.67	11.58
Between \$50,000 and \$100,000	31	38.7	12	65.19	12.38
Between \$25,000 and \$50,000	28	3.6	1	56.71	8.91
Less than \$25,000	19	15.8	3	56.16	11.12
No response	3	66.7	2	74.33	8.62

Figure 133. Property and Casualty Risk Manager Percent Passing by Income Level

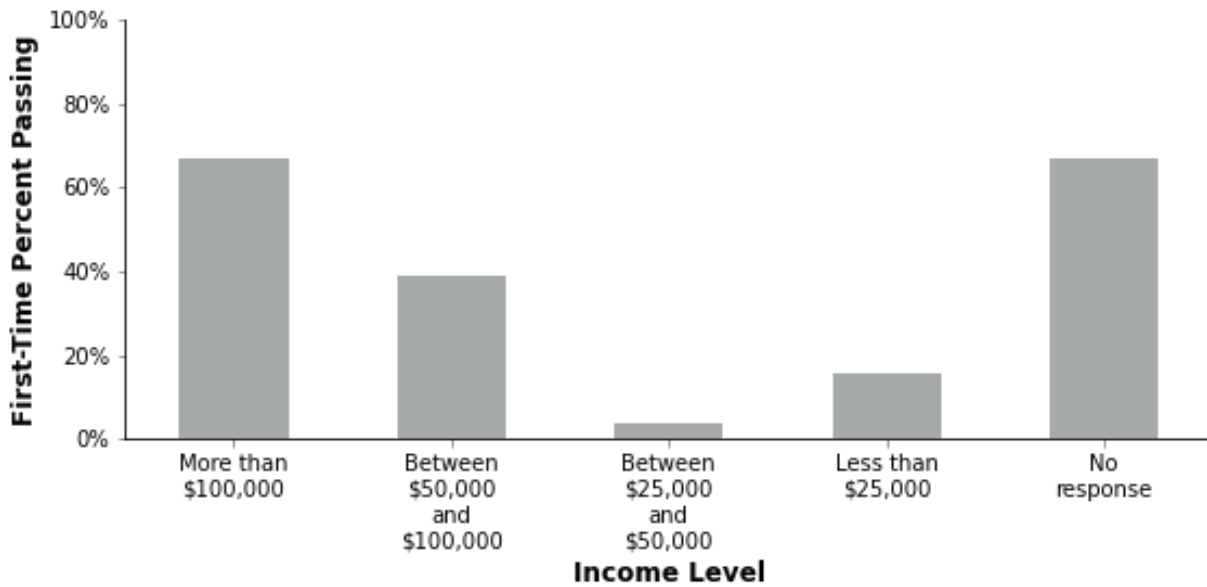


Table 145. Property and Casualty Risk Manager Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	46	43.5	20	66.37	13.50
Between 31 and 50 hours	37	27.0	10	60.41	12.35
Between 51 and 70 hours	10	10.0	1	60.10	11.30
More than 70 hours	9	11.1	1	59.00	8.65
No response	3	66.7	2	74.33	8.62

Figure 134. Property and Casualty Risk Manager Percent Passing by Hours Spent Studying

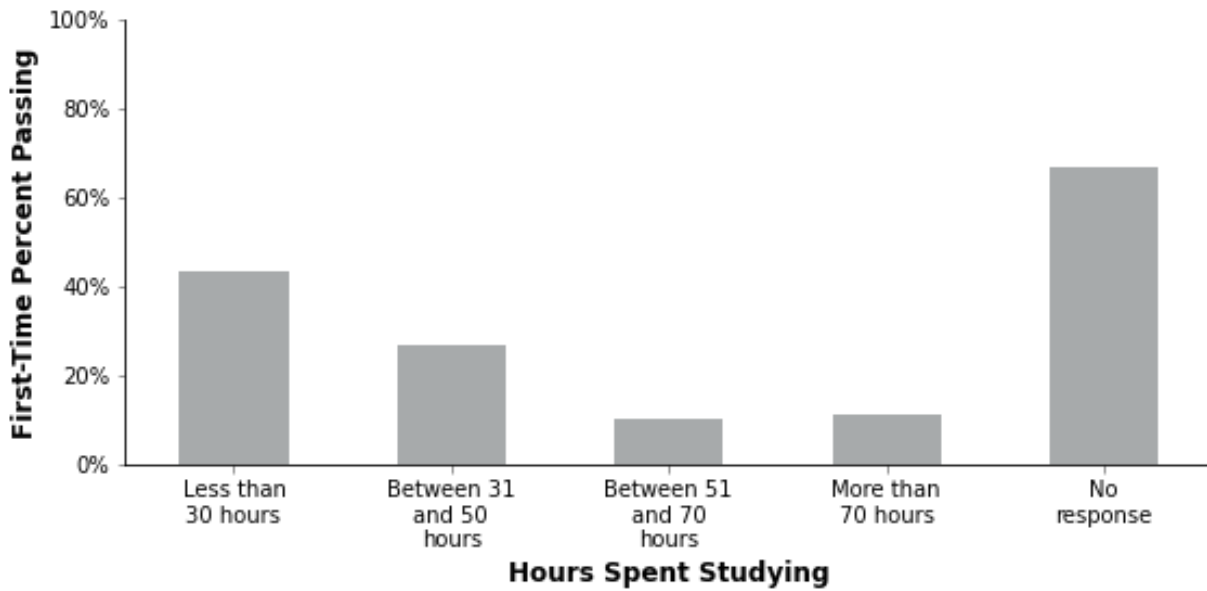


Table 146. Property and Casualty Risk Manager Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	88	34.1	30	64.07	12.77
Spanish	9	0.0	0	52.00	9.42
Other	2	0.0	0	60.00	9.90
Choose not to respond	4	75.0	3	69.00	12.19
No response	2	50.0	1	70.50	7.78

Figure 135. Property and Casualty Risk Manager Percent Passing by Primary Language

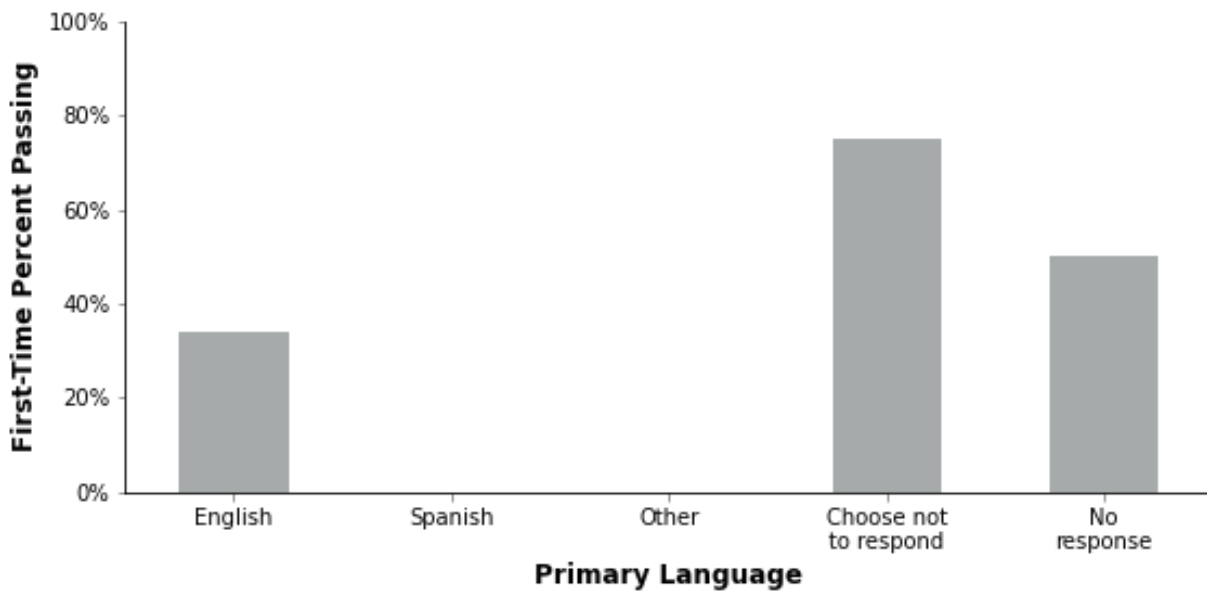


Table 147. Property and Casualty Risk Manager Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	39	10.3	4	56.82	11.58
Two-year college degree (Associate's degree)	20	10.0	2	56.85	9.52
Four-year college degree (Bachelor's degree)	23	47.8	11	69.00	10.72
Advanced college degree (Master's degree or Doctorate)	13	76.9	10	75.08	9.00
Choose not to respond	6	83.3	5	73.67	9.75
No response	4	50.0	2	71.25	9.36

Figure 136. Property and Casualty Risk Manager Percent Passing by Education Level

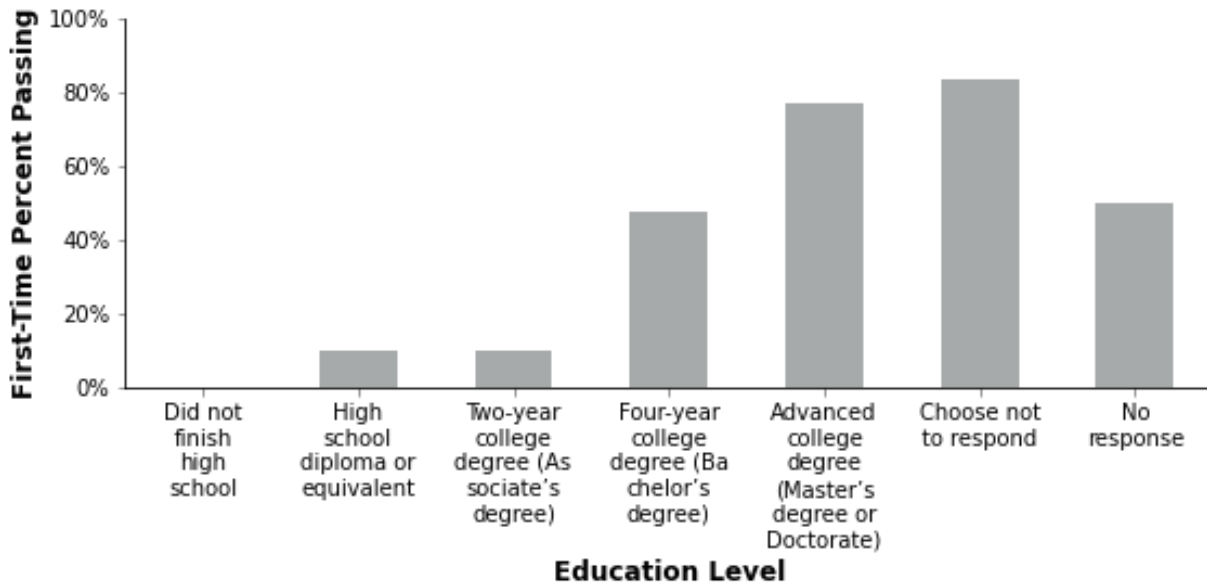


Table 148. Property and Casualty Risk Manager Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	12	8.3	1	52.17	9.80
I completed an insurance course at a college or university	1	0.0	0	53.00	-
I attended classroom preparation from an exam preparation school	1	100.0	1	74.00	-
I completed an online course	34	32.4	11	64.79	10.61
I bought and used a study guide or study manual	27	11.1	3	58.74	11.66
I took the exam without taking a course or studying	8	75.0	6	71.88	15.39
Other	17	52.9	9	68.29	13.34
No response	5	60.0	3	73.00	9.00

Figure 137. Property and Casualty Risk Manager Percent Passing by Preparation Method

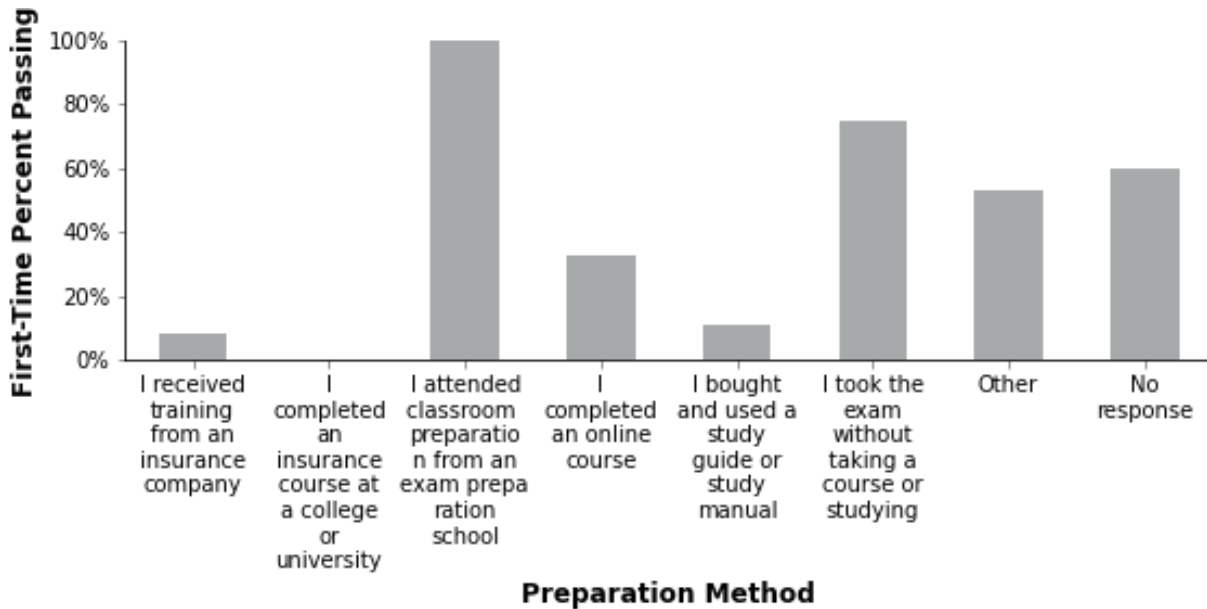
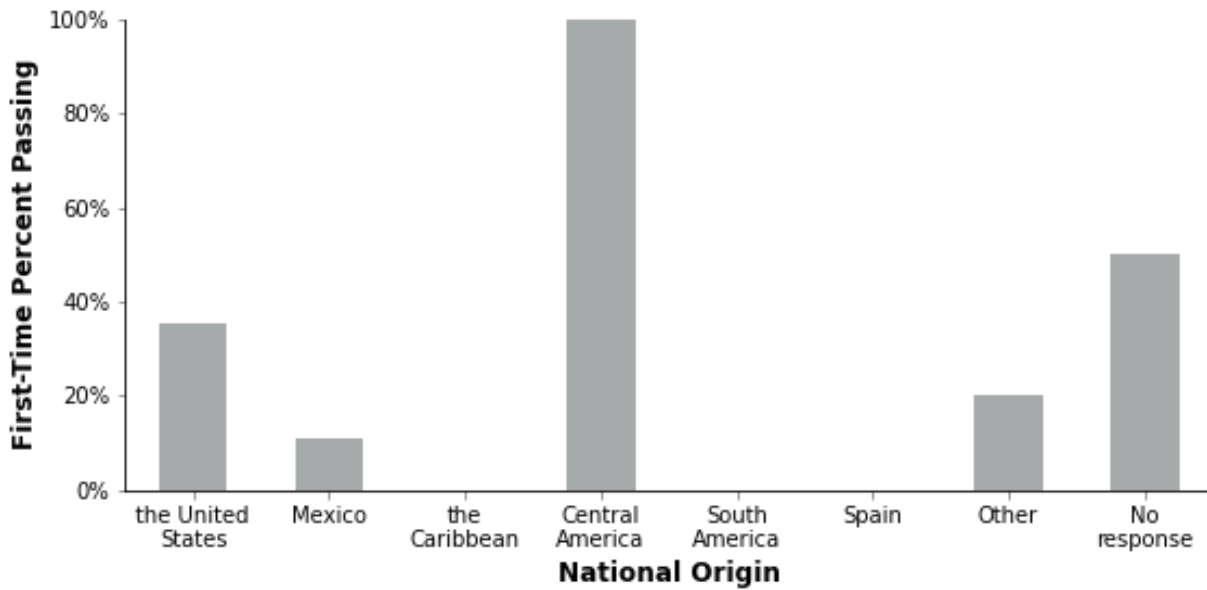


Table 149. Property and Casualty Risk Manager Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	79	35.4	28	64.47	12.80
Mexico	9	11.1	1	54.44	10.84
the Caribbean	1	0.0	0	62.00	-
Central America	1	100.0	1	73.00	-
South America	1	0.0	0	48.00	-
Spain	0	-	-	-	-
Other	10	20.0	2	59.40	12.97
No response	4	50.0	2	70.75	8.62

Figure 138. Property and Casualty Risk Manager Percent Passing by National Origin



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	245	59.2	145	70.37	14.20

Table 151. Public Insurance Adjuster Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	176	64.2	113	72.30	12.47
Female	57	45.6	26	66.47	14.12
Choose not to respond	9	66.7	6	72.56	9.17
No response	3	0.0	0	24.33	33.62

Figure 139. Public Insurance Adjuster Percent Passing by Gender

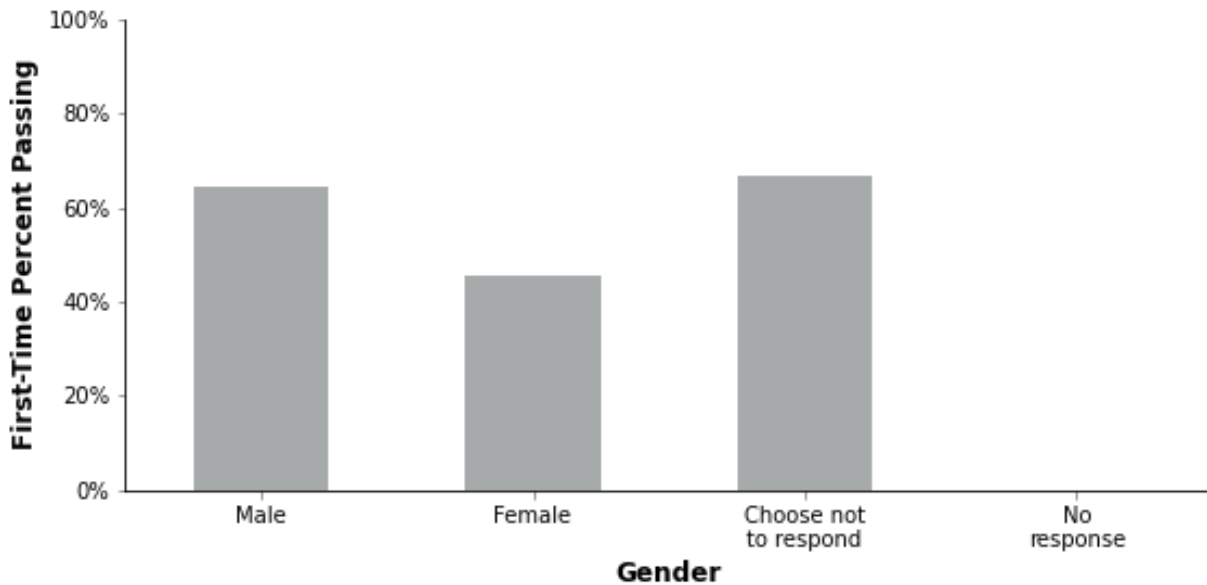


Table 152. Public Insurance Adjuster Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	11	63.6	7	71.27	15.51
Black / African-American	19	52.6	10	67.37	16.04
Hispanic / Latino American	47	36.2	17	65.77	14.21
Native American	1	100.0	1	77.00	-
Caucasian / White (non-Hispanic)	136	68.4	93	73.08	11.24
Other	9	55.6	5	68.67	15.67
Choose not to respond	19	63.2	12	72.53	12.76
No response	3	0.0	0	24.33	33.62

Figure 140. Public Insurance Adjuster Percent Passing by Ethnicity

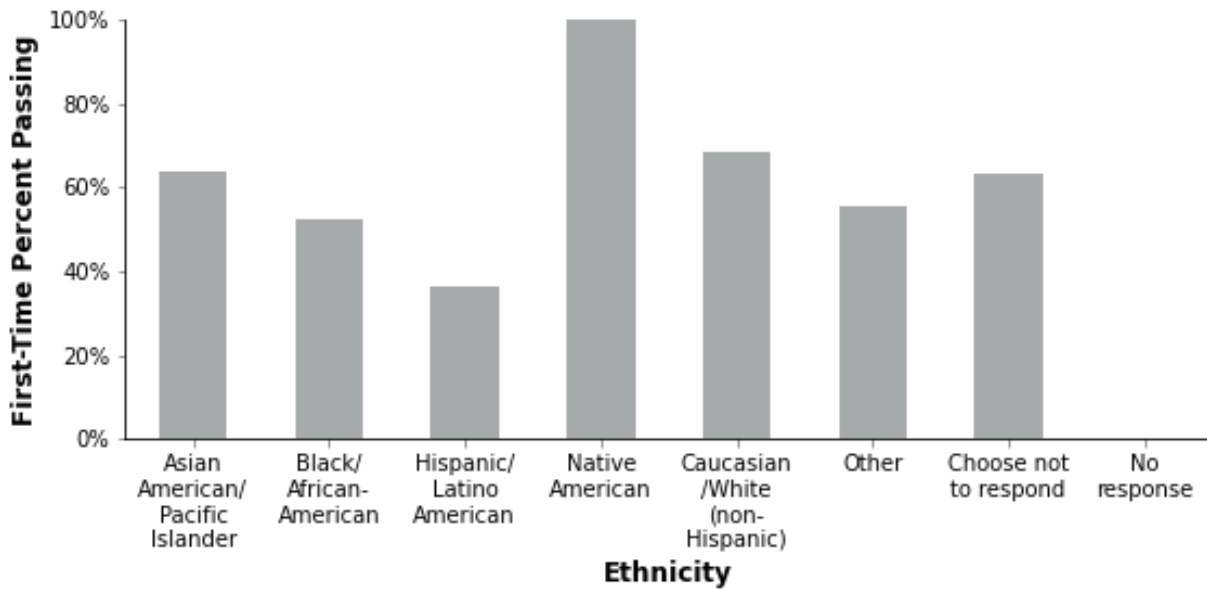


Table 153. Public Insurance Adjuster Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	131	69.5	91	73.21	10.60
Yes, less than 30 hours	45	60.0	27	71.22	16.47
No	65	41.5	27	66.18	13.60
No response	4	0.0	0	35.50	35.39

Figure 141. Public Insurance Adjuster Percent Passing by Course Taken

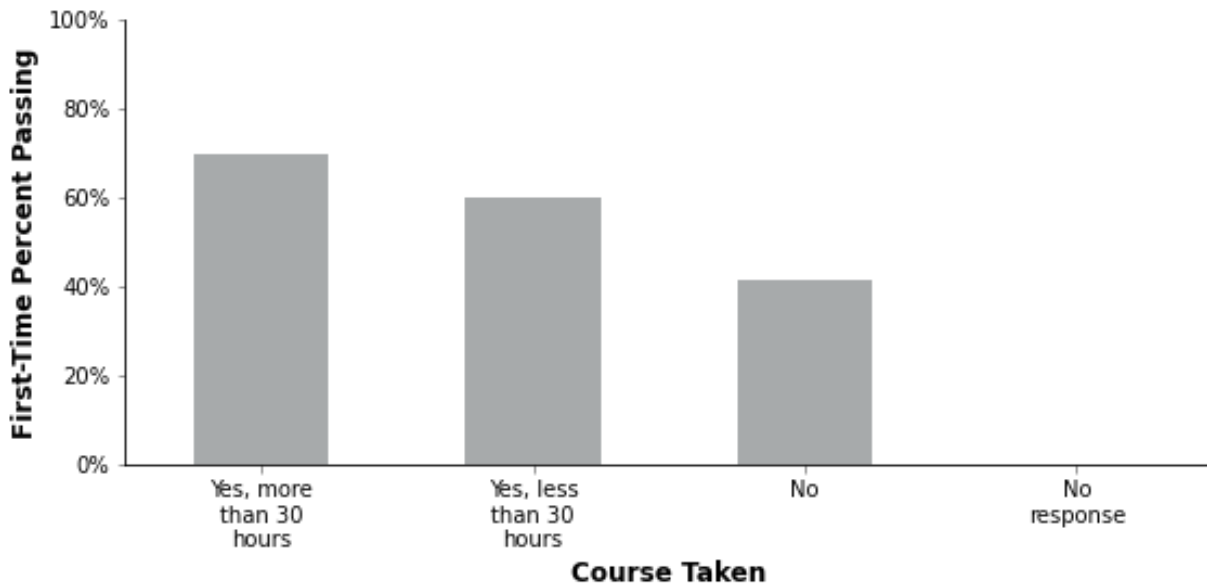


Table 154. Public Insurance Adjuster Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	82	72.0	59	75.39	10.98
Between \$50,000 and \$100,000	91	63.7	58	71.93	10.76
Between \$25,000 and \$50,000	40	45.0	18	67.40	13.15
Less than \$25,000	28	35.7	10	59.96	17.18
No response	4	0.0	0	34.25	33.87

Figure 142. Public Insurance Adjuster Percent Passing by Income Level

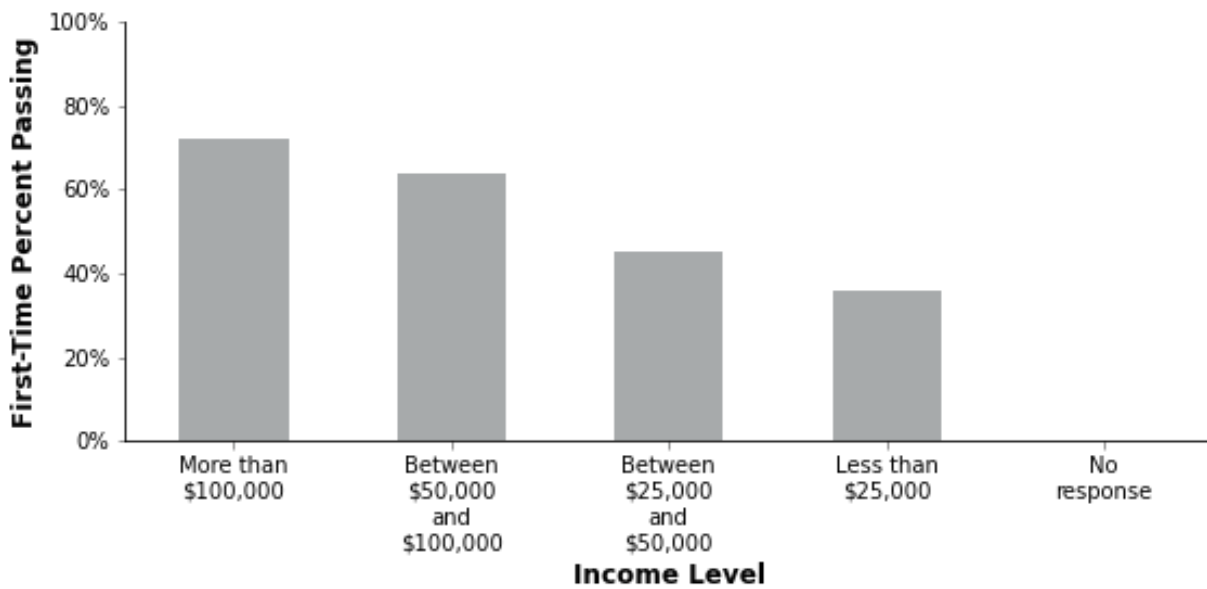


Table 155. Public Insurance Adjuster Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	106	50.9	54	69.20	13.77
Between 31 and 50 hours	93	66.7	62	72.05	11.88
Between 51 and 70 hours	21	71.4	15	74.14	11.23
More than 70 hours	19	63.2	12	71.68	15.61
No response	6	33.3	2	47.50	33.32

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

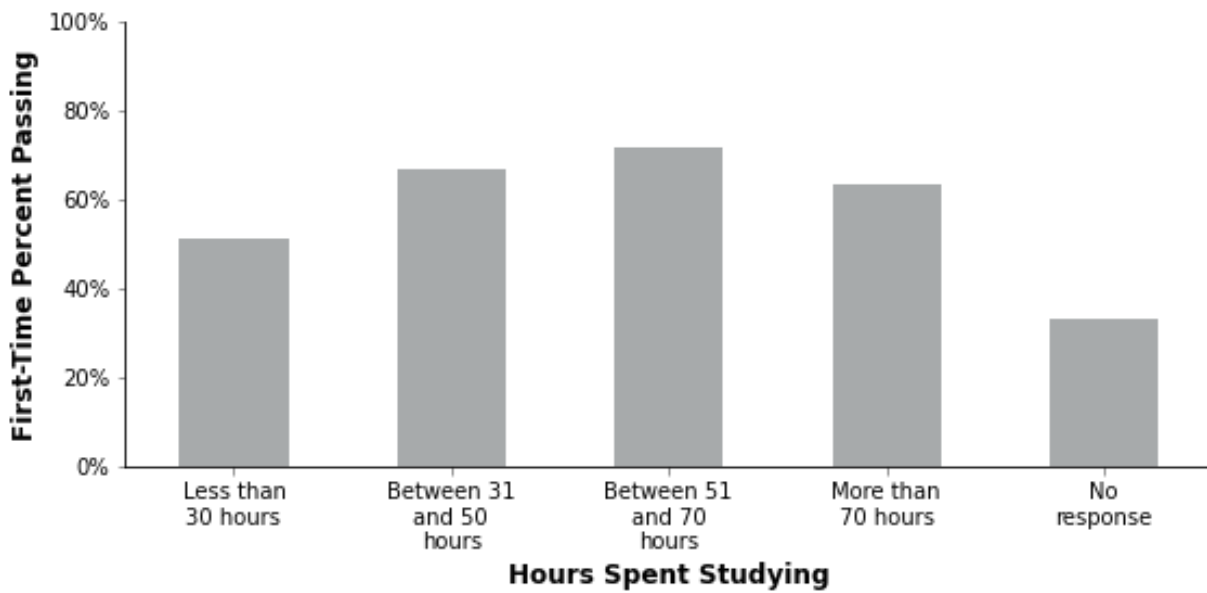


Table 156. Public Insurance Adjuster Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	218	61.9	135	71.44	12.34
Spanish	13	15.4	2	58.38	17.76
Other	2	100.0	2	83.50	9.19
Choose not to respond	7	71.4	5	75.86	12.63
No response	5	20.0	1	42.00	34.07

Figure 144. Public Insurance Adjuster Percent Passing by Primary Language

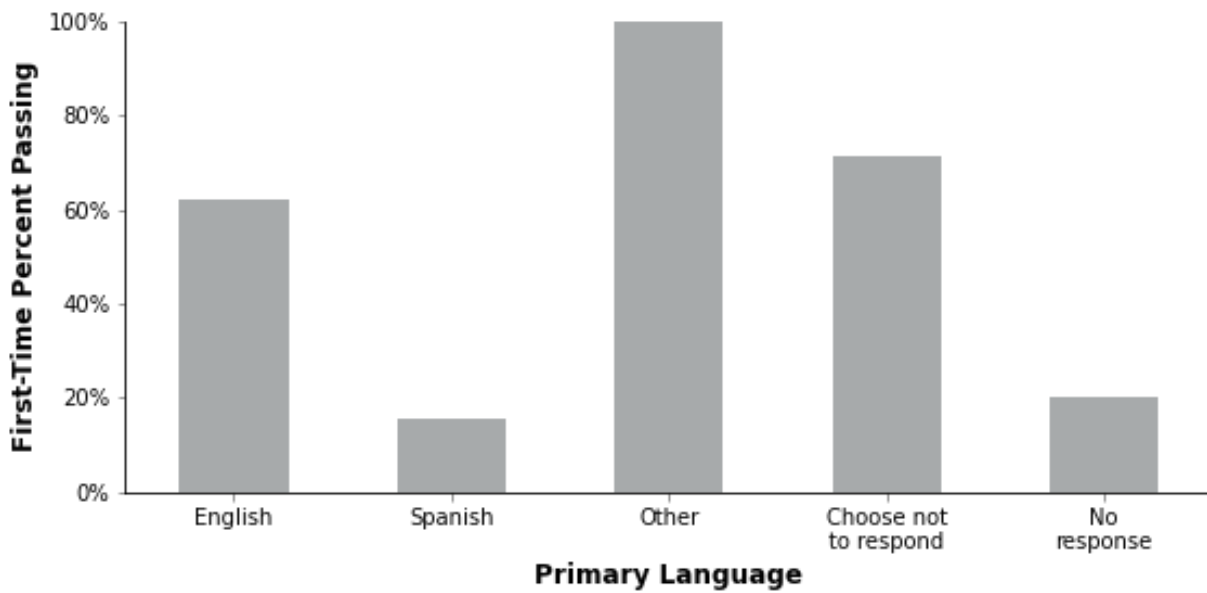


Table 157. Public Insurance Adjuster Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	2	50.0	1	67.50	14.85
High school diploma or equivalent	86	57.0	49	68.07	14.57
Two-year college degree (Associate's degree)	38	57.9	22	72.26	9.84
Four-year college degree (Bachelor's degree)	71	64.8	46	73.69	11.30
Advanced college degree (Master's degree or Doctorate)	16	81.3	13	77.63	8.78
Choose not to respond	28	46.4	13	67.32	15.09
No response	4	25.0	1	36.50	36.68

Figure 145. Public Insurance Adjuster Percent Passing by Education Level

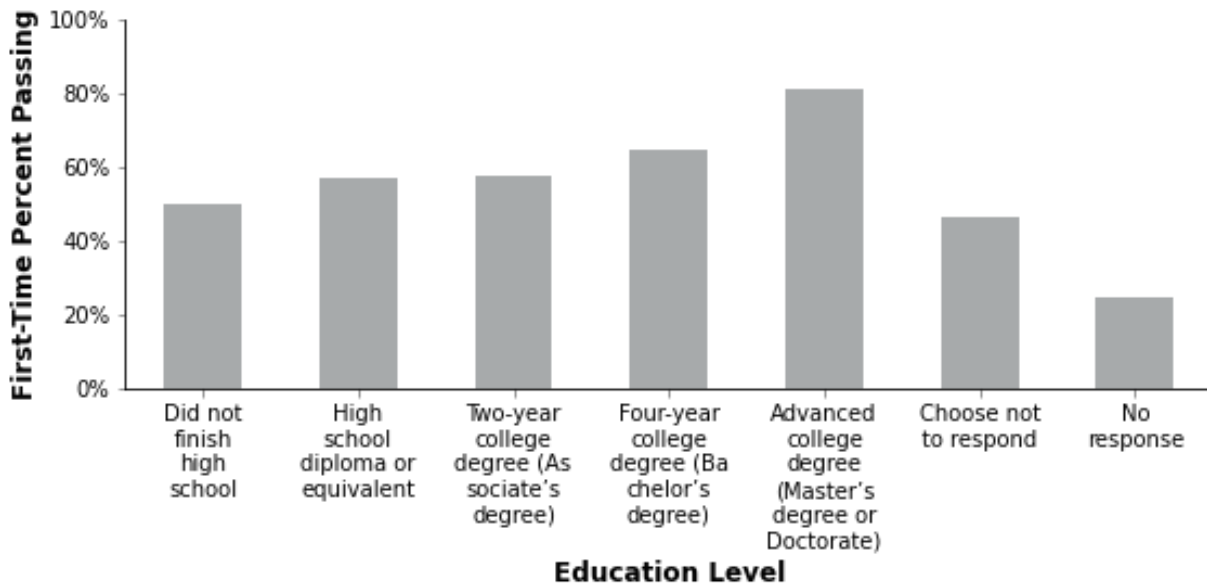


Table 158. Public Insurance Adjuster Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	13	38.5	5	63.92	21.98
I completed an insurance course at a college or university	0	-	-	-	-
I attended classroom preparation from an exam preparation school	13	53.8	7	71.23	16.23
I completed an online course	107	72.9	78	74.34	10.41
I bought and used a study guide or study manual	44	47.7	21	67.23	13.66
I took the exam without taking a course or studying	25	44.0	11	68.40	11.65
Other	37	59.5	22	70.03	12.85
No response	6	16.7	1	45.00	31.34

Figure 146. Public Insurance Adjuster Percent Passing by Preparation Method

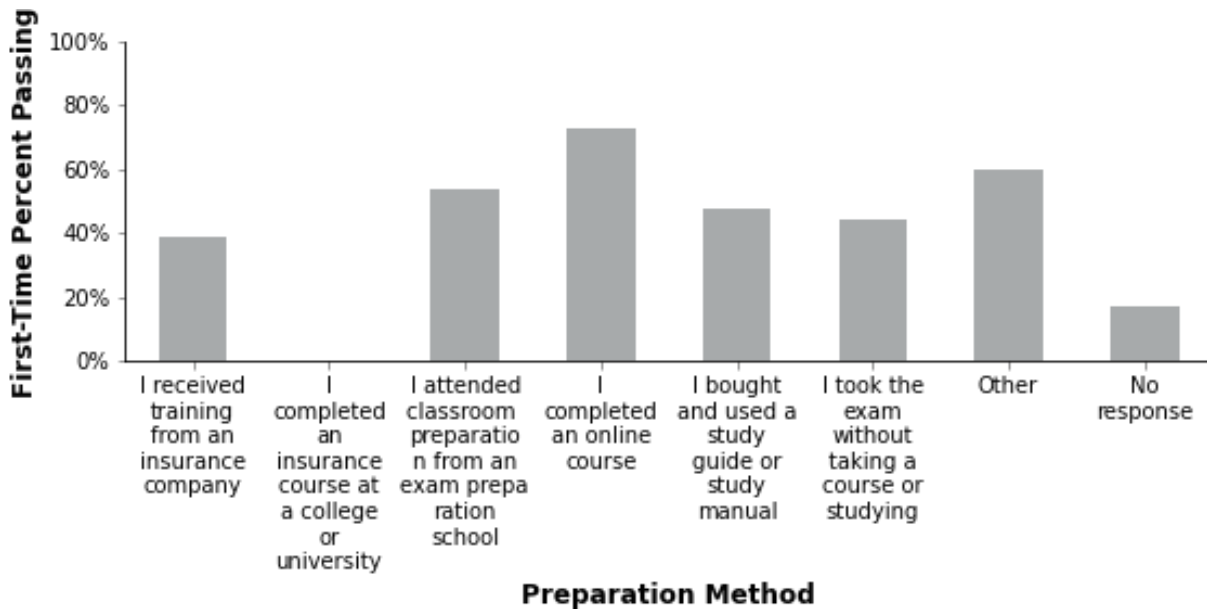
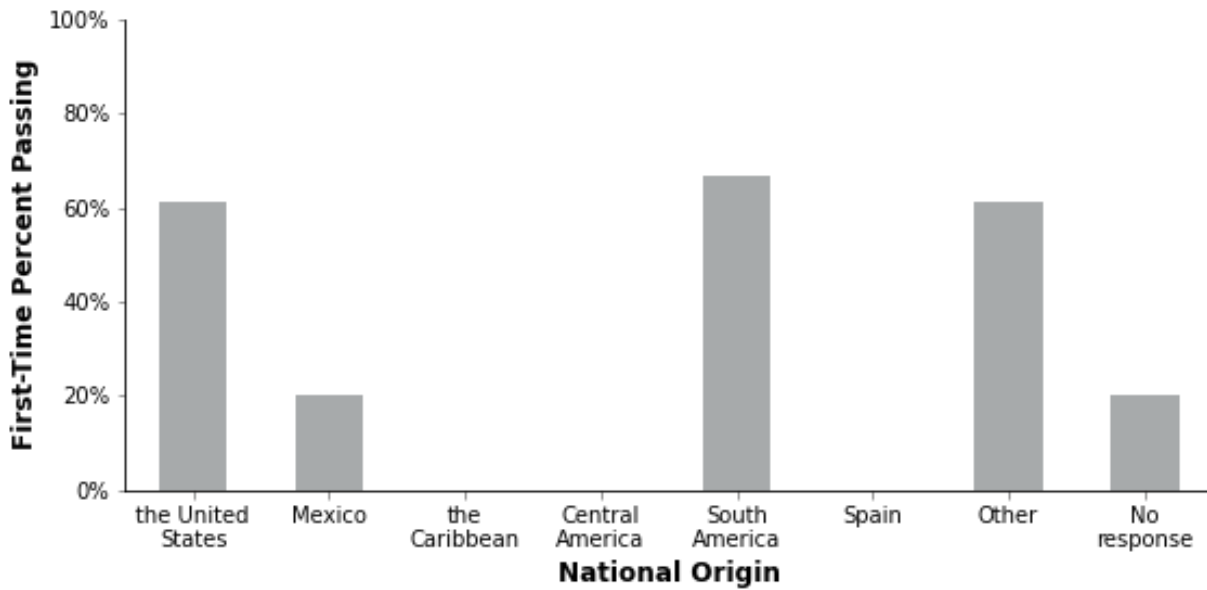


Table 159. Public Insurance Adjuster Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	213	61.0	130	71.02	12.85
Mexico	5	20.0	1	62.60	10.29
the Caribbean	1	0.0	0	62.00	-
Central America	0	-	-	-	-
South America	3	66.7	2	80.00	9.54
Spain	0	-	-	-	-
Other	18	61.1	11	71.50	15.66
No response	5	20.0	1	42.00	34.07

Figure 147. Public Insurance Adjuster Percent Passing by National Origin



Surplus Lines

Statistically significant differences were found in the following demographic groups:

- between male and female examinees, and
- between examinees who self-identified as Caucasian/White (non-Hispanic) and examinees who identified as Hispanic

Male candidates and Caucasian/White (non-Hispanic) candidates 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 160. Surplus Lines Examinees by Exam

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	410	76.6	314	75.65	10.02

Table 161. Surplus Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Male	221	78.3	173	76.80	9.33
Female	170	72.9	124	73.71	10.77
Choose not to respond	13	84.6	11	78.69	7.23
No response	6	100.0	6	82.00	8.22

Figure 148. Surplus Lines Percent Passing by Gender

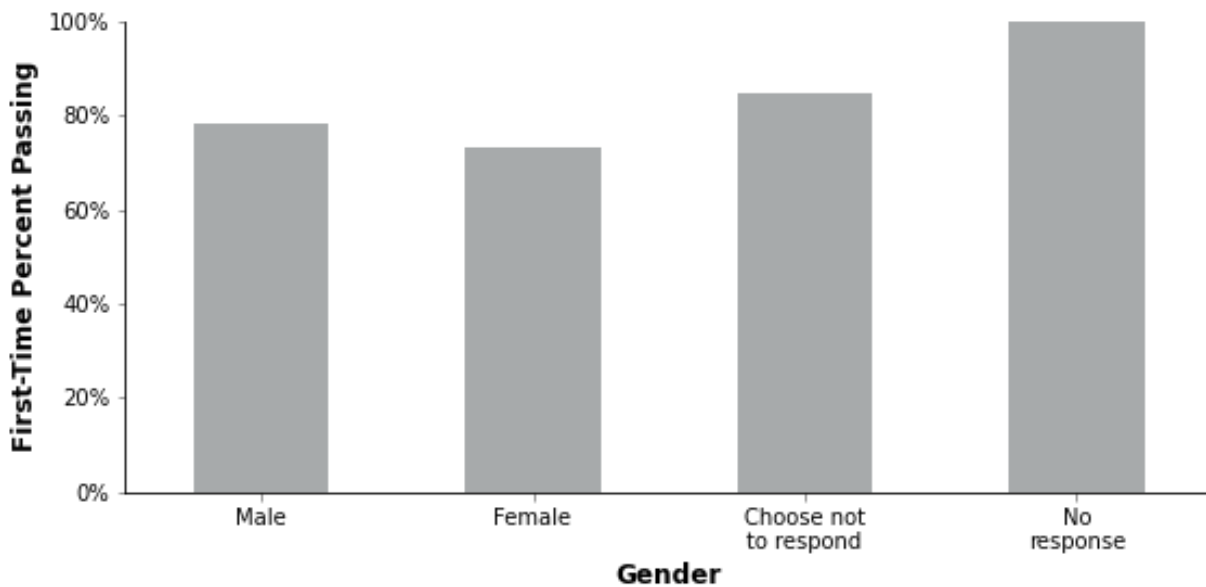


Table 162. Surplus Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	18	72.2	13	76.00	11.46
Black / African-American	27	59.3	16	70.04	12.40
Hispanic / Latino American	69	63.8	44	71.99	11.19
Native American	2	50.0	1	75.00	15.56
Caucasian / White (non-Hispanic)	250	82.4	206	77.24	8.90
Other	8	87.5	7	72.00	10.85
Choose not to respond	29	69.0	20	74.86	8.60
No response	7	100.0	7	83.57	8.58

Figure 149. Surplus Lines Percent Passing by Ethnicity

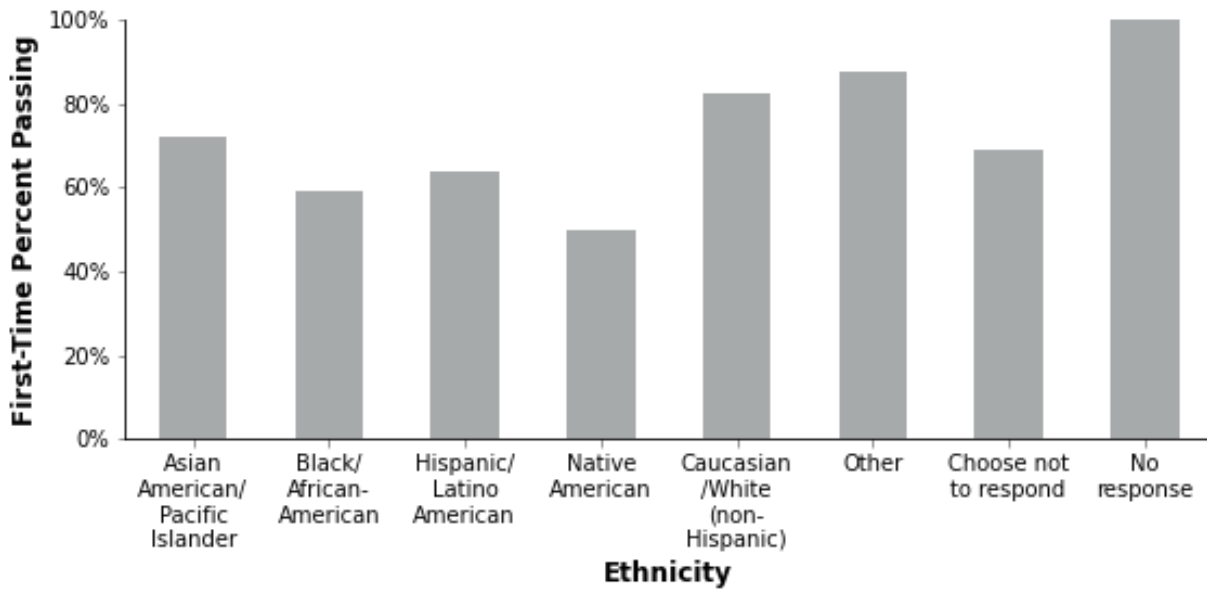


Table 163. Surplus Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	67	73.1	49	74.79	11.35
Yes, less than 30 hours	197	81.2	160	76.83	9.83
No	136	69.9	95	74.04	9.42
No response	10	100.0	10	80.20	9.07

Figure 150. Surplus Lines Percent Passing by Course Taken

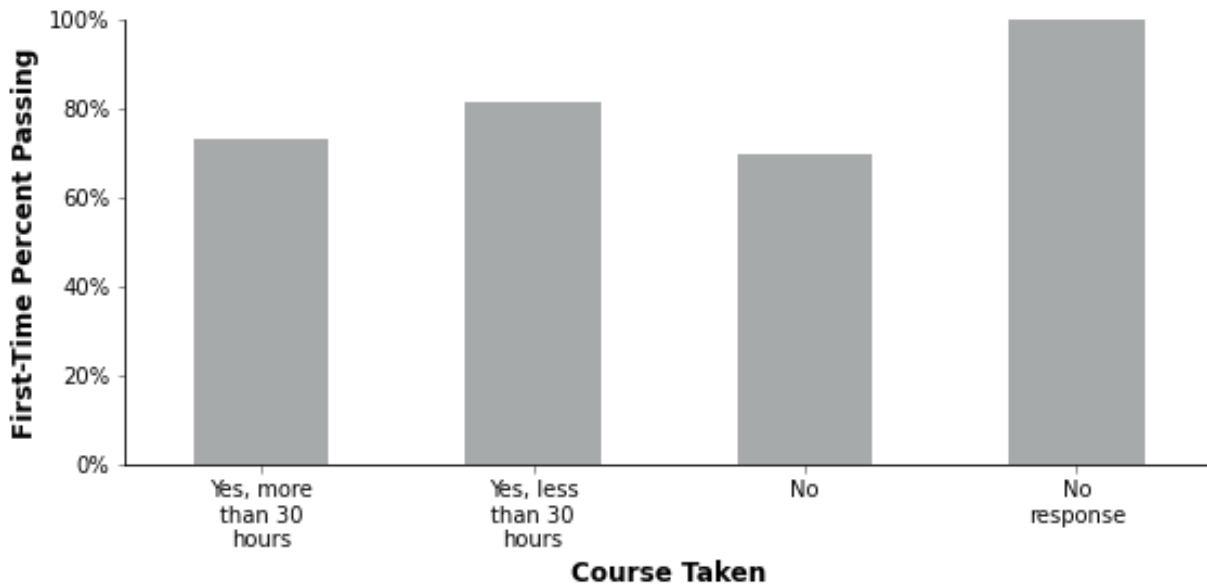


Table 164. Surplus Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	165	84.2	139	77.61	8.92
Between \$50,000 and \$100,000	202	72.8	147	75.17	9.81
Between \$25,000 and \$50,000	29	55.2	16	68.14	11.96
Less than \$25,000	4	50.0	2	62.25	14.97
No response	10	100.0	10	80.20	9.07

Figure 151. Surplus Lines Percent Passing by Income Level

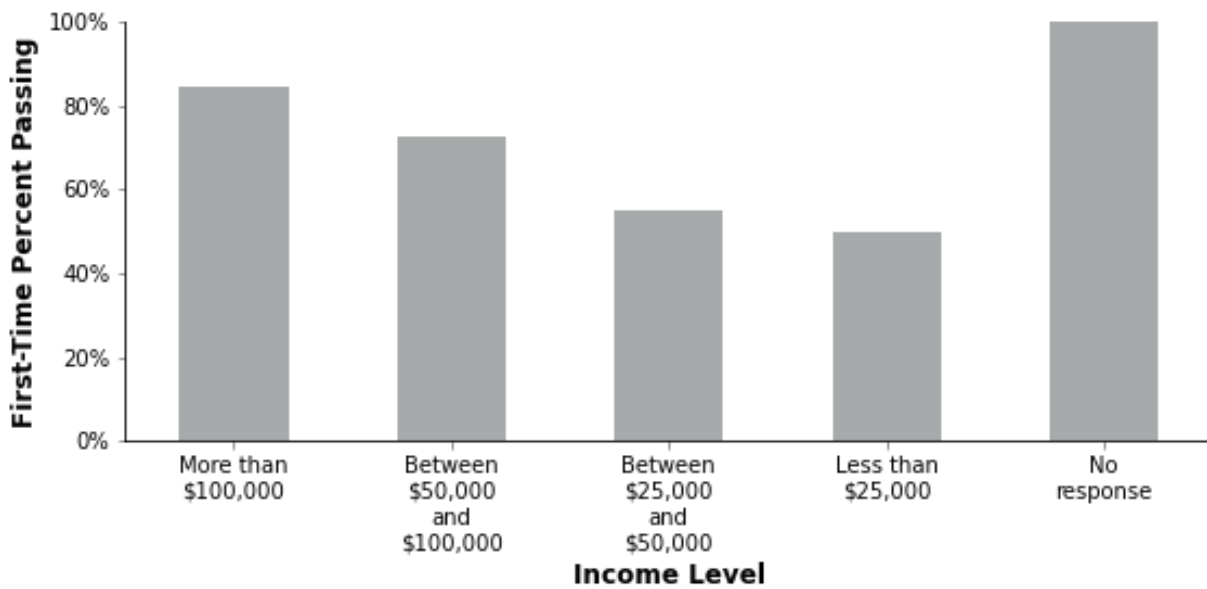


Table 165. Surplus Lines Examinees by Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	310	76.8	238	75.75	9.73
Between 31 and 50 hours	68	72.1	49	73.96	11.57
Between 51 and 70 hours	11	90.9	10	80.36	8.44
More than 70 hours	11	63.6	7	74.55	8.37
No response	10	100.0	10	80.20	9.07

Figure 152. Surplus Lines Percent Passing by Hours Spent Studying

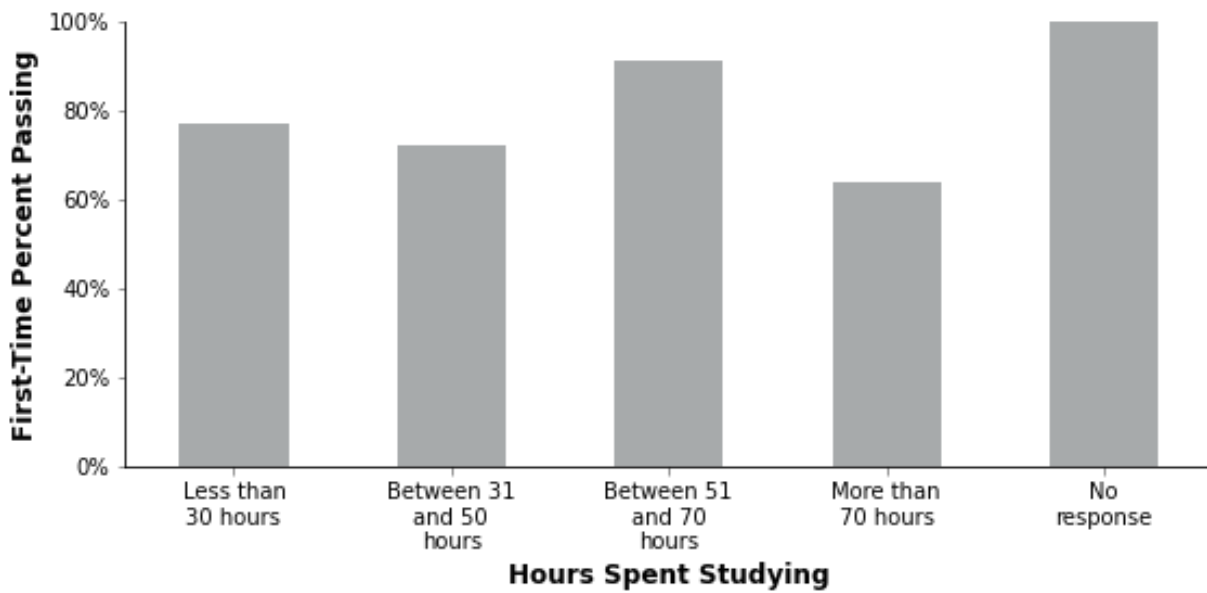


Table 166. Surplus Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	377	76.7	289	75.58	9.99
Spanish	14	64.3	9	74.79	11.54
Other	3	33.3	1	68.00	14.80
Choose not to respond	6	83.3	5	78.33	6.28
No response	10	100.0	10	80.20	9.07

Figure 153. Surplus Lines Percent Passing by Primary Language

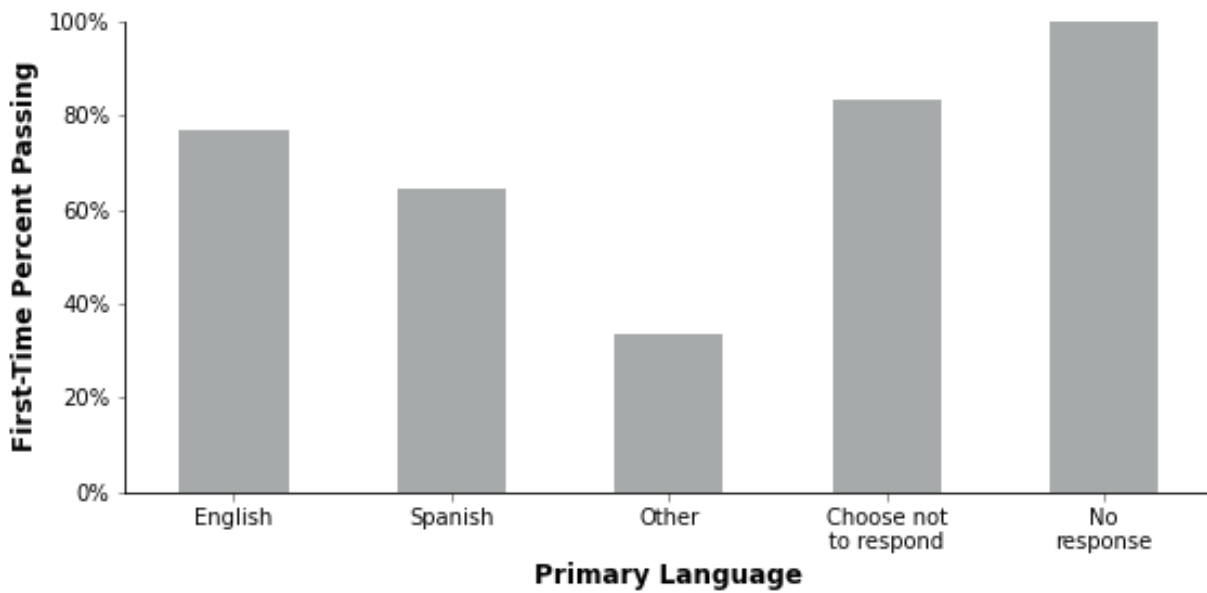


Table 167. Surplus Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	3	100.0	3	80.33	4.51
High school diploma or equivalent	82	64.6	53	70.88	10.70
Two-year college degree (Associate's degree)	23	47.8	11	70.83	10.21
Four-year college degree (Bachelor's degree)	231	81.0	187	77.15	9.31
Advanced college degree (Master's degree or Doctorate)	40	87.5	35	79.13	9.76
Choose not to respond	20	70.0	14	73.55	8.19
No response	11	100.0	11	79.73	8.74

Figure 154. Surplus Lines Percent Passing by Education Level

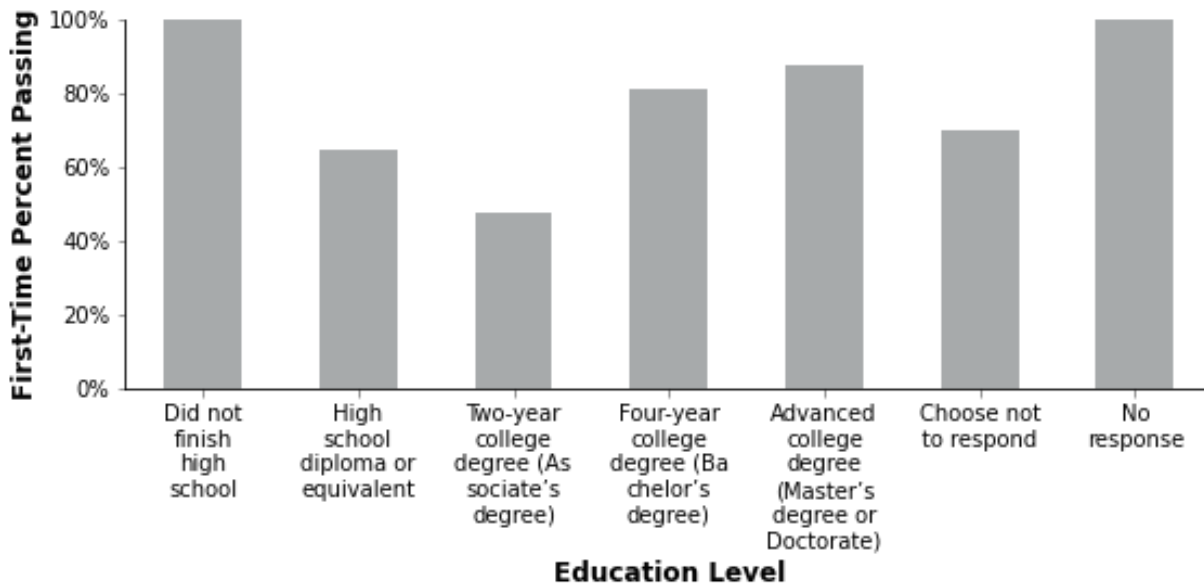


Table 168. Surplus Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company	48	77.1	37	75.48	8.16
I completed an insurance course at a college or university	2	50.0	1	64.50	23.33
I attended classroom preparation from an exam preparation school	5	60.0	3	70.80	16.10
I completed an online course	145	86.2	125	78.34	9.43
I bought and used a study guide or study manual	108	73.1	79	74.97	10.59
I took the exam without taking a course or studying	45	62.2	28	71.33	9.18
Other	46	65.2	30	73.24	9.78
No response	11	100.0	11	79.55	8.87

Figure 155. Surplus Lines Percent Passing by Preparation Method

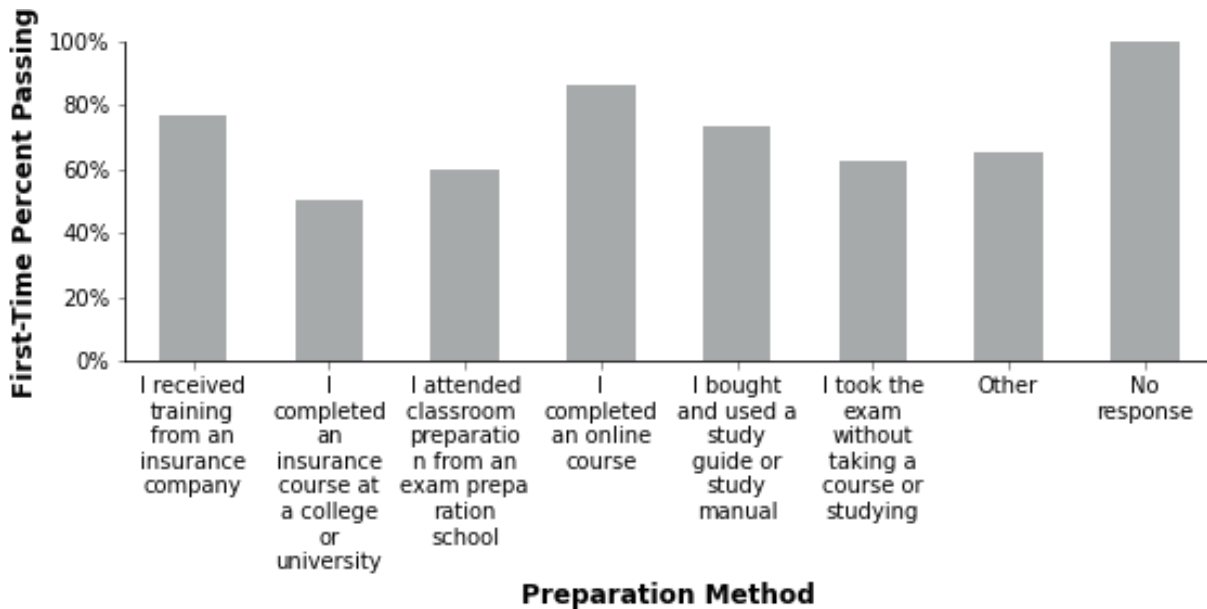
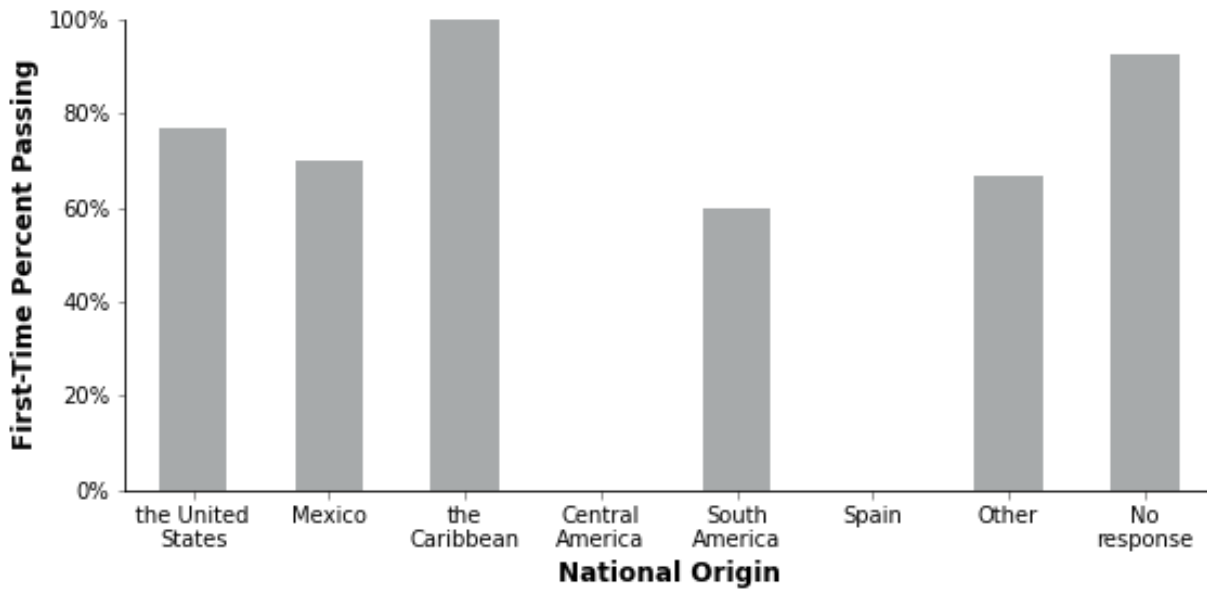


Table 169. Surplus Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	356	77.0	274	75.65	9.83
Mexico	10	70.0	7	77.10	13.10
the Caribbean	2	100.0	2	81.50	9.19
Central America	0	-	-	-	-
South America	5	60.0	3	69.80	8.76
Spain	0	-	-	-	-
Other	24	66.7	16	74.46	12.20
No response	13	92.3	12	78.00	9.32

Figure 156. Surplus Lines Percent Passing by National Origin



Texas-Specific Operational Item Statistics

Results in this section of the report are based on the Texas-specific items. Table 170 shows the number of Texas-specific items delivered to each candidate.

Table 170. 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 171 – Table 218 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 171. Adjuster - All Lines Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	66	337	403
	Average proportion correct	0.64	0.65	0.65
	Average corrected item-total correlations	0.26	0.33	0.30

Table 172. Adjuster - All Lines Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	33	153	186
	Average proportion correct	0.64	0.67	0.65
	Average corrected item-total correlations	0.28	0.29	0.29
Female	<i>N</i>	27	156	183
	Average proportion correct	0.65	0.65	0.65
	Average corrected item-total correlations	0.21	0.32	0.26
Choose not to respond	<i>N</i>	3	16	19
	Average proportion correct	0.71	0.58	0.64
	Average corrected item-total correlations	0.36	0.44	0.41
No response	<i>N</i>	3	12	15
	Average proportion correct	0.14	0.44	0.35
	Average corrected item-total correlations		0.60	0.60

Table 173. Adjuster - All Lines Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	3	12	15
	Average proportion correct	0.74	0.62	0.68
	Average corrected item-total correlations	0.27	0.37	0.34
Black / African-American	<i>N</i>	21	85	106
	Average proportion correct	0.59	0.62	0.60
	Average corrected item-total correlations	0.27	0.30	0.28
Hispanic / Latino American	<i>N</i>	7	62	69
	Average proportion correct	0.60	0.64	0.62
	Average corrected item-total correlations	0.27	0.30	0.29
Native American	<i>N</i>	0	2	2
	Average proportion correct		0.66	0.66
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	23	110	133
	Average proportion correct	0.70	0.71	0.71
	Average corrected item-total correlations	0.18	0.27	0.22
Other	<i>N</i>	2	16	18
	Average proportion correct	0.62	0.60	0.61
	Average corrected item-total correlations		0.23	0.23
Choose not to respond	<i>N</i>	6	36	42
	Average proportion correct	0.65	0.64	0.65
	Average corrected item-total correlations	0.30	0.40	0.35
No response	<i>N</i>	4	14	18
	Average proportion correct	0.20	0.51	0.40
	Average corrected item-total correlations		0.58	0.58

Table 174. Adjuster - All Lines Examinees by National Origin within Form

		Form		Total
		M	N	
the United States	<i>N</i>	52	264	316
	Average proportion correct	0.65	0.67	0.66
	Average corrected item-total correlations	0.24	0.28	0.26
Mexico	<i>N</i>	2	12	14
	Average proportion correct	0.68	0.62	0.65
	Average corrected item-total correlations		0.41	0.41
the Caribbean	<i>N</i>	0	3	3
	Average proportion correct		0.63	0.63
	Average corrected item-total correlations		0.06	0.06
Central America	<i>N</i>	0	1	1
	Average proportion correct		0.89	0.89
	Average corrected item-total correlations			
South America	<i>N</i>	1	5	6
	Average proportion correct	0.73	0.65	0.69
	Average corrected item-total correlations		0.29	0.29
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	6	32	38
	Average proportion correct	0.58	0.58	0.58
	Average corrected item-total correlations	0.36	0.44	0.40
No response	<i>N</i>	5	20	25
	Average proportion correct	0.42	0.54	0.48
	Average corrected item-total correlations	0.34	0.49	0.48

Adjuster - Property and Casualty

Table 175. Adjuster - Property and Casualty Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	19	140	159
	Average proportion correct	0.70	0.69	0.70
	Average corrected item-total correlations	0.29	0.30	0.29

Table 176. Adjuster - Property and Casualty Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	9	74	83
	Average proportion correct	0.72	0.69	0.70
	Average corrected item-total correlations	0.28	0.31	0.29
Female	<i>N</i>	10	57	67
	Average proportion correct	0.69	0.68	0.69
	Average corrected item-total correlations	0.33	0.29	0.31
Choose not to respond	<i>N</i>	0	5	5
	Average proportion correct		0.76	0.76
	Average corrected item-total correlations		0.49	0.49
No response	<i>N</i>	0	4	4
	Average proportion correct		0.62	0.62
	Average corrected item-total correlations		0.29	0.29

Table 177. Adjuster - Property and Casualty Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	0	4	4
	Average proportion correct		0.64	0.64
	Average corrected item-total correlations		0.32	0.32
Black / African-American	<i>N</i>	4	23	27
	Average proportion correct	0.70	0.64	0.67
	Average corrected item-total correlations	0.35	0.28	0.31
Hispanic / Latino American	<i>N</i>	6	25	31
	Average proportion correct	0.68	0.63	0.66
	Average corrected item-total correlations	0.40	0.30	0.34
Native American	<i>N</i>	0	1	1
	Average proportion correct		0.77	0.77
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	6	66	72
	Average proportion correct	0.71	0.73	0.72
	Average corrected item-total correlations	0.27	0.29	0.28
Other	<i>N</i>	1	5	6
	Average proportion correct	0.83	0.59	0.71
	Average corrected item-total correlations		0.32	0.32
Choose not to respond	<i>N</i>	2	12	14
	Average proportion correct	0.72	0.71	0.72
	Average corrected item-total correlations		0.27	0.27
No response	<i>N</i>	0	4	4
	Average proportion correct		0.66	0.66
	Average corrected item-total correlations		0.15	0.15

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

		Form		Total
		M	N	
the United States	<i>N</i>	17	113	130
	Average proportion correct	0.70	0.70	0.70
	Average corrected item-total correlations	0.28	0.30	0.29
Mexico	<i>N</i>	2	3	5
	Average proportion correct	0.78	0.56	0.67
	Average corrected item-total correlations		0.14	0.14
the Caribbean	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Central America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
South America	<i>N</i>	0	1	1
	Average proportion correct		0.47	0.47
	Average corrected item-total correlations			
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	0	16	16
	Average proportion correct		0.66	0.66
	Average corrected item-total correlations		0.30	0.30
No response	<i>N</i>	0	7	7
	Average proportion correct		0.66	0.66
	Average corrected item-total correlations		0.24	0.24

Adjuster - Workers Compensation

Table 179. Adjuster - Workers Compensation Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	12	71	83
	Average proportion correct	0.83	0.76	0.80
	Average corrected item-total correlations	0.16	0.23	0.20

Table 180. Adjuster - Workers Compensation Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	6	12	18
	Average proportion correct	0.86	0.78	0.82
	Average corrected item-total correlations	0.09	0.41	0.29
Female	<i>N</i>	6	57	63
	Average proportion correct	0.80	0.76	0.78
	Average corrected item-total correlations	0.24	0.17	0.20
Choose not to respond	<i>N</i>	0	2	2
	Average proportion correct		0.74	0.74
	Average corrected item-total correlations			
No response	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			

Table 181. Adjuster - Workers Compensation Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	0	1	1
	Average proportion correct		0.47	0.47
	Average corrected item-total correlations			
Black / African-American	<i>N</i>	2	7	9
	Average proportion correct	0.90	0.72	0.81
	Average corrected item-total correlations		0.19	0.19
Hispanic / Latino American	<i>N</i>	5	19	24
	Average proportion correct	0.78	0.77	0.78
	Average corrected item-total correlations	0.24	0.19	0.21
Native American	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	4	37	41
	Average proportion correct	0.84	0.77	0.81
	Average corrected item-total correlations	0.12	0.24	0.20
Other	<i>N</i>	0	2	2
	Average proportion correct		0.84	0.84
	Average corrected item-total correlations			
Choose not to respond	<i>N</i>	1	5	6
	Average proportion correct	0.90	0.75	0.82
	Average corrected item-total correlations		0.31	0.31
No response	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			

Table 182. Adjuster - Workers Compensation Examinees by National Origin within Form

		Form		Total
		M	N	
the United States	<i>N</i>	12	65	77
	Average proportion correct	0.83	0.76	0.80
	Average corrected item-total correlations	0.16	0.22	0.19
Mexico	<i>N</i>	0	1	1
	Average proportion correct		0.82	0.82
	Average corrected item-total correlations			
the Caribbean	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Central America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
South America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	0	3	3
	Average proportion correct		0.66	0.66
	Average corrected item-total correlations		0.47	0.47
No response	<i>N</i>	0	2	2
	Average proportion correct		0.82	0.82
	Average corrected item-total correlations			

General Lines - Life, Accident and Health

Table 183. General Lines - Life, Accident and Health Examinees by Form

		Form						Total
		JM	JP	KN	KQ	LO	LR	
First-Time	<i>N</i>	1,562	7,025	1,459	7,148	1,580	7,034	25,808
	Average proportion correct	0.76	0.76	0.76	0.77	0.76	0.76	0.76
	Average corrected item-total correlations	0.27	0.25	0.22	0.27	0.24	0.27	0.26

Table 184. General Lines - Life, Accident and Health Examinees by Gender within Form

		Form						Total
		JM	JP	KN	KQ	LO	LR	
Male	<i>N</i>	672	3,121	635	3,088	638	3,136	11,290
	Average proportion correct	0.77	0.77	0.77	0.78	0.76	0.77	0.77
	Average corrected item-total correlations	0.28	0.26	0.22	0.27	0.25	0.27	0.26
Female	<i>N</i>	862	3,743	800	3,910	915	3,738	13,968
	Average proportion correct	0.76	0.75	0.76	0.76	0.75	0.75	0.75
	Average corrected item-total correlations	0.27	0.24	0.21	0.27	0.24	0.27	0.25
Choose not to respond	<i>N</i>	24	121	14	117	20	122	418
	Average proportion correct	0.81	0.74	0.77	0.78	0.85	0.78	0.79
	Average corrected item-total correlations	0.20	0.33	0.21	0.23	0.12	0.28	0.24
No response	<i>N</i>	4	40	10	33	7	38	132
	Average proportion correct	0.81	0.72	0.76	0.73	0.72	0.70	0.74
	Average corrected item-total correlations	0.24	0.36	0.35	0.25	0.37	0.35	0.33

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

		Form						Total
		JM	JP	KN	KQ	LO	LR	
Asian American / Pacific Islander	N	96	458	83	435	109	392	1,573
	Average proportion correct	0.74	0.75	0.75	0.75	0.74	0.76	0.75
	Average corrected item-total correlations	0.27	0.28	0.24	0.31	0.27	0.31	0.28
Black / African-American	N	372	1,570	374	1,612	376	1,605	5,909
	Average proportion correct	0.74	0.73	0.75	0.74	0.74	0.73	0.74
	Average corrected item-total correlations	0.29	0.26	0.21	0.26	0.23	0.27	0.26
Hispanic / Latino American	N	400	1,696	348	1,795	434	1,778	6,451
	Average proportion correct	0.73	0.73	0.73	0.74	0.73	0.73	0.73
	Average corrected item-total correlations	0.28	0.24	0.23	0.26	0.21	0.27	0.25
Native American	N	6	33	12	40	8	43	142
	Average proportion correct	0.68	0.76	0.76	0.74	0.80	0.79	0.75
	Average corrected item-total correlations	0.41	0.17	0.18	0.32	0.35	0.18	0.27
Caucasian / White (non-Hispanic)	N	521	2,479	484	2,475	487	2,452	8,898
	Average proportion correct	0.81	0.80	0.80	0.81	0.79	0.80	0.80
	Average corrected item-total correlations	0.22	0.22	0.17	0.23	0.21	0.23	0.21
Other	N	69	305	67	315	73	281	1,110
	Average proportion correct	0.77	0.73	0.75	0.74	0.72	0.75	0.74
	Average corrected item-total correlations	0.25	0.22	0.26	0.29	0.35	0.29	0.28
Choose not to respond	N	87	434	79	427	83	436	1,546
	Average proportion correct	0.80	0.75	0.75	0.77	0.77	0.77	0.77
	Average corrected item-total correlations	0.22	0.26	0.15	0.26	0.24	0.26	0.24
No response	N	11	50	12	49	10	47	179
	Average proportion correct	0.79	0.73	0.79	0.75	0.69	0.71	0.74
	Average corrected item-total correlations	0.14	0.40	0.33	0.25	0.52	0.39	0.35

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

		Form						Total
		JM	JP	KN	KQ	LO	LR	
the United States	<i>N</i>	1,245	5,559	1,142	5,644	1,222	5,636	20,448
	Average proportion correct	0.77	0.76	0.76	0.77	0.76	0.76	0.77
	Average corrected item-total correlations	0.27	0.24	0.21	0.26	0.23	0.26	0.25
Mexico	<i>N</i>	48	168	39	189	52	192	688
	Average proportion correct	0.73	0.73	0.74	0.73	0.74	0.74	0.74
	Average corrected item-total correlations	0.25	0.26	0.24	0.26	0.21	0.32	0.26
the Caribbean	<i>N</i>	11	45	9	53	10	46	174
	Average proportion correct	0.78	0.76	0.74	0.75	0.84	0.75	0.77
	Average corrected item-total correlations	0.22	0.22	0.22	0.33	0.10	0.24	0.23
Central America	<i>N</i>	11	36	4	31	9	31	122
	Average proportion correct	0.73	0.76	0.76	0.72	0.74	0.71	0.74
	Average corrected item-total correlations	0.25	0.27	0.18	0.23	0.23	0.33	0.25
South America	<i>N</i>	13	60	11	63	16	48	211
	Average proportion correct	0.76	0.73	0.69	0.77	0.71	0.74	0.74
	Average corrected item-total correlations	0.40	0.24	0.33	0.24	0.30	0.29	0.29
Spain	<i>N</i>	1	2	1	3	2	3	12
	Average proportion correct	0.83	0.72	0.87	0.83	0.90	0.82	0.83
	Average corrected item-total correlations				0.07		0.08	0.15
Other	<i>N</i>	203	1,001	221	1,024	239	938	3,626
	Average proportion correct	0.74	0.73	0.75	0.74	0.74	0.74	0.74
	Average corrected item-total correlations	0.29	0.28	0.24	0.30	0.29	0.32	0.29
No response	<i>N</i>	30	154	32	141	30	140	527
	Average proportion correct	0.79	0.72	0.76	0.73	0.73	0.73	0.74
	Average corrected item-total correlations	0.37	0.30	0.23	0.29	0.34	0.34	0.31

General Lines - Property and Casualty

Table 187. General Lines - Property and Casualty Examinees by Form

		Form						Total
		DK	DN	EL	EO	FM	FP	
First-Time	<i>N</i>	796	2,965	183	3,014	773	3,016	10,747
	Average proportion correct	0.72	0.73	0.70	0.72	0.73	0.73	0.72
	Average corrected item-total correlations	0.22	0.25	0.24	0.20	0.22	0.22	0.22

Table 188. General Lines - Property and Casualty Examinees by Gender within Form

		Form						Total
		DK	DN	EL	EO	FM	FP	
Male	<i>N</i>	300	1,197	75	1,237	290	1,195	4,294
	Average proportion correct	0.75	0.75	0.71	0.74	0.75	0.75	0.74
	Average corrected item-total correlations	0.22	0.26	0.26	0.19	0.20	0.21	0.22
Female	<i>N</i>	479	1,698	104	1,715	462	1,767	6,225
	Average proportion correct	0.70	0.71	0.70	0.70	0.71	0.71	0.71
	Average corrected item-total correlations	0.21	0.23	0.23	0.19	0.23	0.23	0.22
Choose not to respond	<i>N</i>	14	57	3	50	14	44	182
	Average proportion correct	0.75	0.75	0.59	0.75	0.73	0.75	0.72
	Average corrected item-total correlations	0.09	0.26	-0.05	0.18	0.20	0.24	0.16
No response	<i>N</i>	3	13	1	12	7	10	46
	Average proportion correct	0.73	0.70	0.67	0.74	0.77	0.68	0.72
	Average corrected item-total correlations	0.60	0.43		0.33	0.27	0.26	0.36

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

		Form						Total
		DK	DN	EL	EO	FM	FP	
Asian American / Pacific Islander	N	31	143	4	120	28	128	454
	Average proportion correct	0.73	0.73	0.63	0.71	0.70	0.73	0.71
	Average corrected item-total correlations	0.21	0.29	0.25	0.21	0.30	0.25	0.25
Black / African-American	N	80	344	19	355	84	374	1,256
	Average proportion correct	0.73	0.71	0.73	0.74	0.70	0.74	0.73
	Average corrected item-total correlations	0.14	0.24	0.23	0.19	0.22	0.20	0.20
Hispanic / Latino American	N	267	1,007	63	982	246	986	3,551
	Average proportion correct	0.68	0.69	0.70	0.69	0.69	0.70	0.69
	Average corrected item-total correlations	0.23	0.24	0.27	0.18	0.22	0.23	0.23
Native American	N	6	18	1	15	3	14	57
	Average proportion correct	0.77	0.70	0.90	0.69	0.67	0.73	0.74
	Average corrected item-total correlations	0.23	0.12		0.17	0.40	0.16	0.19
Caucasian / White (non-Hispanic)	N	338	1,169	84	1,247	337	1,234	4,409
	Average proportion correct	0.74	0.76	0.71	0.74	0.75	0.75	0.74
	Average corrected item-total correlations	0.20	0.22	0.24	0.19	0.21	0.20	0.21
Other	N	28	107	4	109	28	97	373
	Average proportion correct	0.69	0.72	0.58	0.70	0.70	0.73	0.69
	Average corrected item-total correlations	0.29	0.19	0.12	0.21	0.15	0.24	0.20
Choose not to respond	N	41	158	7	162	41	167	576
	Average proportion correct	0.73	0.76	0.68	0.74	0.76	0.74	0.74
	Average corrected item-total correlations	0.17	0.24	0.15	0.17	0.22	0.27	0.20
No response	N	5	19	1	24	6	16	71
	Average proportion correct	0.75	0.67	0.67	0.67	0.80	0.72	0.72
	Average corrected item-total correlations	0.37	0.34		0.28	0.25	0.21	0.29

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

		Form						Total
		DK	DN	EL	EO	FM	FP	
the United States	<i>N</i>	695	2,499	167	2,549	643	2,571	9,124
	Average proportion correct	0.72	0.73	0.71	0.72	0.73	0.73	0.72
	Average corrected item-total correlations	0.22	0.25	0.24	0.20	0.22	0.22	0.22
Mexico	<i>N</i>	29	111	4	132	34	111	421
	Average proportion correct	0.71	0.71	0.69	0.69	0.69	0.72	0.70
	Average corrected item-total correlations	0.25	0.21	0.37	0.14	0.23	0.21	0.23
the Caribbean	<i>N</i>	2	18	1	18	3	11	53
	Average proportion correct	0.67	0.73	0.50	0.69	0.71	0.75	0.68
	Average corrected item-total correlations		0.27		0.31	0.17	0.17	0.25
Central America	<i>N</i>	6	25	-	20	7	27	85
	Average proportion correct	0.70	0.75		0.68	0.80	0.74	0.74
	Average corrected item-total correlations	0.41	0.21		0.21	0.30	0.23	0.27
South America	<i>N</i>	5	26	2	28	9	27	97
	Average proportion correct	0.71	0.68	0.78	0.71	0.74	0.75	0.73
	Average corrected item-total correlations	-0.38	0.26		0.17	0.41	0.25	0.16
Spain	<i>N</i>	-	-	-	1	-	1	2
	Average proportion correct				0.57		0.62	0.61
	Average corrected item-total correlations							
Other	<i>N</i>	45	229	5	206	55	207	747
	Average proportion correct	0.73	0.73	0.65	0.71	0.72	0.72	0.72
	Average corrected item-total correlations	0.23	0.26	0.25	0.20	0.26	0.26	0.24
No response	<i>N</i>	14	57	4	60	22	61	218
	Average proportion correct	0.69	0.71	0.61	0.73	0.76	0.72	0.71
	Average corrected item-total correlations	0.22	0.30	0.05	0.19	0.17	0.23	0.20

Life Agent

Table 191. Life Agent Examinees by Form

		Form						Total
		OP	OS	PQ	PT	QR	QU	
First-Time	<i>N</i>	1,295	5,847	1,261	5,698	1,233	5,702	21,036
	Average proportion correct	0.70	0.70	0.71	0.69	0.70	0.71	0.70
	Average corrected item-total correlations	0.29	0.29	0.30	0.31	0.33	0.30	0.30

Table 192. Life Agent Examinees by Gender within Form

		Form						Total
		OP	OS	PQ	PT	QR	QU	
Male	<i>N</i>	491	2,388	499	2,275	470	2,379	8,502
	Average proportion correct	0.70	0.72	0.71	0.70	0.70	0.73	0.71
	Average corrected item-total correlations	0.28	0.30	0.29	0.31	0.35	0.31	0.31
Female	<i>N</i>	783	3,365	745	3,334	743	3,217	12,187
	Average proportion correct	0.69	0.69	0.70	0.68	0.70	0.70	0.69
	Average corrected item-total correlations	0.29	0.29	0.31	0.31	0.32	0.29	0.30
Choose not to respond	<i>N</i>	13	77	15	63	16	83	267
	Average proportion correct	0.76	0.73	0.75	0.73	0.74	0.75	0.75
	Average corrected item-total correlations	0.36	0.32	0.37	0.29	0.27	0.34	0.33
No response	<i>N</i>	8	17	2	26	4	23	80
	Average proportion correct	0.75	0.67	0.73	0.61	0.65	0.66	0.68
	Average corrected item-total correlations	0.50	0.13		0.48	0.65	0.24	0.39

Table 193. Life Agent Examinees by Ethnicity within Form

		Form						Total
		OP	OS	PQ	PT	QR	QU	
Asian American / Pacific Islander	N	53	298	69	272	51	262	1,005
	Average proportion correct	0.72	0.72	0.76	0.72	0.72	0.75	0.73
	Average corrected item-total correlations	0.30	0.32	0.26	0.31	0.31	0.32	0.31
Black / African-American	N	359	1,668	347	1,659	309	1,696	6,038
	Average proportion correct	0.71	0.70	0.71	0.69	0.71	0.71	0.71
	Average corrected item-total correlations	0.26	0.27	0.28	0.28	0.33	0.29	0.28
Hispanic / Latino American	N	495	2,076	476	1,996	474	1,974	7,491
	Average proportion correct	0.65	0.66	0.66	0.65	0.64	0.67	0.66
	Average corrected item-total correlations	0.27	0.29	0.29	0.31	0.31	0.29	0.29
Native American	N	3	37	14	29	4	25	112
	Average proportion correct	0.82	0.70	0.78	0.70	0.70	0.75	0.75
	Average corrected item-total correlations	-0.76	0.27	0.38	0.24	0.56	0.30	0.27
Caucasian / White (non-Hispanic)	N	247	1,136	241	1,125	258	1,108	4,115
	Average proportion correct	0.75	0.76	0.76	0.76	0.76	0.77	0.76
	Average corrected item-total correlations	0.29	0.28	0.29	0.28	0.30	0.28	0.29
Other	N	69	267	53	256	65	265	975
	Average proportion correct	0.66	0.71	0.72	0.70	0.73	0.72	0.71
	Average corrected item-total correlations	0.29	0.27	0.30	0.30	0.33	0.31	0.30
Choose not to respond	N	59	335	59	332	67	345	1,197
	Average proportion correct	0.76	0.73	0.73	0.73	0.76	0.74	0.74
	Average corrected item-total correlations	0.29	0.28	0.27	0.30	0.32	0.29	0.29
No response	N	10	30	2	29	5	27	103
	Average proportion correct	0.76	0.64	0.77	0.61	0.60	0.65	0.67
	Average corrected item-total correlations	0.45	0.20		0.44	0.53	0.20	0.37

Table 194. Life Agent Examinees by National Origin within Form

		Form						Total
		OP	OS	PQ	PT	QR	QU	
the United States	<i>N</i>	981	4,520	955	4,371	983	4,363	16,173
	Average proportion correct	0.69	0.70	0.70	0.69	0.69	0.71	0.70
	Average corrected item-total correlations	0.29	0.29	0.30	0.31	0.33	0.30	0.30
Mexico	<i>N</i>	46	191	53	182	35	183	690
	Average proportion correct	0.71	0.69	0.69	0.68	0.73	0.69	0.70
	Average corrected item-total correlations	0.31	0.27	0.31	0.31	0.30	0.32	0.30
the Caribbean	<i>N</i>	10	52	16	50	13	54	195
	Average proportion correct	0.77	0.74	0.71	0.74	0.76	0.73	0.75
	Average corrected item-total correlations	0.32	0.22	0.23	0.31	0.34	0.35	0.30
Central America	<i>N</i>	10	42	13	41	13	51	170
	Average proportion correct	0.68	0.65	0.75	0.65	0.64	0.68	0.68
	Average corrected item-total correlations	0.18	0.22	0.15	0.36	0.37	0.25	0.26
South America	<i>N</i>	12	40	10	44	11	46	163
	Average proportion correct	0.69	0.75	0.73	0.65	0.69	0.71	0.71
	Average corrected item-total correlations	0.24	0.31	0.31	0.23	0.43	0.33	0.31
Spain	<i>N</i>	1	1	-	1	-	-	3
	Average proportion correct	0.67	0.67		0.57			0.63
	Average corrected item-total correlations							
Other	<i>N</i>	196	894	196	909	161	907	3,263
	Average proportion correct	0.72	0.72	0.71	0.72	0.73	0.73	0.72
	Average corrected item-total correlations	0.31	0.30	0.28	0.31	0.34	0.31	0.31
No response	<i>N</i>	39	107	18	100	17	98	379
	Average proportion correct	0.72	0.69	0.75	0.67	0.69	0.71	0.71
	Average corrected item-total correlations	0.35	0.26	0.37	0.32	0.39	0.31	0.33

Limited Lines

Table 195. Limited Lines Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	367	1,628	1,995
	Average proportion correct	0.67	0.70	0.69
	Average corrected item-total correlations	0.24	0.27	0.25

Table 196. Limited Lines Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	51	253	304
	Average proportion correct	0.72	0.74	0.73
	Average corrected item-total correlations	0.21	0.28	0.24
Female	<i>N</i>	312	1,356	1,668
	Average proportion correct	0.66	0.69	0.68
	Average corrected item-total correlations	0.24	0.26	0.25
Choose not to respond	<i>N</i>	1	11	12
	Average proportion correct	0.62	0.76	0.69
	Average corrected item-total correlations		0.24	0.24
No response	<i>N</i>	3	8	11
	Average proportion correct	0.62	0.72	0.67
	Average corrected item-total correlations	0.02	0.15	0.09

Table 197. Limited Lines Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	2	9	11
	Average proportion correct	0.75	0.75	0.75
	Average corrected item-total correlations		0.32	0.32
Black / African-American	<i>N</i>	16	48	64
	Average proportion correct	0.69	0.72	0.70
	Average corrected item-total correlations	0.31	0.26	0.28
Hispanic / Latino American	<i>N</i>	322	1,439	1,761
	Average proportion correct	0.67	0.70	0.68
	Average corrected item-total correlations	0.24	0.27	0.25
Native American	<i>N</i>	2	5	7
	Average proportion correct	0.69	0.78	0.74
	Average corrected item-total correlations		0.22	0.22
Caucasian / White (non-Hispanic)	<i>N</i>	9	55	64
	Average proportion correct	0.69	0.79	0.74
	Average corrected item-total correlations	0.19	0.25	0.22
Other	<i>N</i>	7	26	33
	Average proportion correct	0.70	0.65	0.67
	Average corrected item-total correlations	0.14	0.25	0.20
Choose not to respond	<i>N</i>	5	35	40
	Average proportion correct	0.77	0.71	0.74
	Average corrected item-total correlations	0.26	0.29	0.28
No response	<i>N</i>	4	11	15
	Average proportion correct	0.63	0.73	0.68
	Average corrected item-total correlations	-0.01	0.11	0.06

Table 198. Limited Lines Examinees by National Origin within Form

		Form		Total
		M	N	
the United States	<i>N</i>	305	1,375	1,680
	Average proportion correct	0.67	0.70	0.68
	Average corrected item-total correlations	0.23	0.27	0.25
Mexico	<i>N</i>	37	132	169
	Average proportion correct	0.70	0.71	0.71
	Average corrected item-total correlations	0.27	0.26	0.27
the Caribbean	<i>N</i>	1	13	14
	Average proportion correct	0.58	0.74	0.66
	Average corrected item-total correlations		0.18	0.18
Central America	<i>N</i>	5	28	33
	Average proportion correct	0.68	0.66	0.67
	Average corrected item-total correlations	0.39	0.25	0.31
South America	<i>N</i>	4	20	24
	Average proportion correct	0.60	0.72	0.66
	Average corrected item-total correlations	-0.03	0.25	0.14
Spain	<i>N</i>	-	-	-
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	7	37	44
	Average proportion correct	0.67	0.68	0.68
	Average corrected item-total correlations	0.23	0.30	0.27
No response	<i>N</i>	8	23	31
	Average proportion correct	0.65	0.72	0.68
	Average corrected item-total correlations	0.35	0.21	0.28

Managing General Agent

Table 199. Managing General Agent Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	3	73	76
	Average proportion correct	0.80	0.76	0.78
	Average corrected item-total correlations	0.36	0.23	0.27

Table 200. Managing General Agent Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	2	42	44
	Average proportion correct	0.84	0.78	0.81
	Average corrected item-total correlations		0.21	0.21
Female	<i>N</i>	1	26	27
	Average proportion correct	0.71	0.74	0.72
	Average corrected item-total correlations		0.26	0.26
Choose not to respond	<i>N</i>	0	4	4
	Average proportion correct		0.73	0.73
	Average corrected item-total correlations		0.20	0.20
No response	<i>N</i>	0	1	1
	Average proportion correct		0.67	0.67
	Average corrected item-total correlations			

Table 201. Managing General Agent Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	0	1	1
	Average proportion correct		0.77	0.77
	Average corrected item-total correlations			
Black / African-American	<i>N</i>	0	3	3
	Average proportion correct		0.74	0.74
	Average corrected item-total correlations		0.07	0.07
Hispanic / Latino American	<i>N</i>	1	9	10
	Average proportion correct	0.71	0.67	0.69
	Average corrected item-total correlations		0.23	0.23
Native American	<i>N</i>	0	1	1
	Average proportion correct		0.75	0.75
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	2	48	50
	Average proportion correct	0.84	0.79	0.81
	Average corrected item-total correlations		0.22	0.22
Other	<i>N</i>	0	2	2
	Average proportion correct		0.70	0.70
	Average corrected item-total correlations			
Choose not to respond	<i>N</i>	0	7	7
	Average proportion correct		0.75	0.75
	Average corrected item-total correlations		0.30	0.30
No response	<i>N</i>	0	2	2
	Average proportion correct		0.74	0.74
	Average corrected item-total correlations			

Table 202. Managing General Agent Examinees by National Origin within Form

		Form		Total
		M	N	
the United States	<i>N</i>	3	60	63
	Average proportion correct	0.80	0.77	0.78
	Average corrected item-total correlations	0.36	0.24	0.27
Mexico	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
the Caribbean	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Central America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
South America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	0	11	11
	Average proportion correct		0.74	0.74
	Average corrected item-total correlations		0.19	0.19
No response	<i>N</i>	0	2	2
	Average proportion correct		0.74	0.74
	Average corrected item-total correlations			

Personal Lines Property and Casualty

Table 203. Personal Lines Property and Casualty Examinees by Form

		Form						Total
		CO	CQ	GP	GR	HO	HR	
First-Time	<i>N</i>	342	1,495	78	1,472	342	1,458	5,187
	Average proportion correct	0.76	0.76	0.77	0.76	0.75	0.76	0.76
	Average corrected item-total correlations	0.18	0.22	0.13	0.21	0.23	0.21	0.19

Table 204. Personal Lines Property and Casualty Examinees by Gender within Form

		Form						Total
		CO	CQ	GP	GR	HO	HR	
Male	<i>N</i>	103	481	25	464	94	443	1,610
	Average proportion correct	0.79	0.78	0.81	0.78	0.78	0.79	0.79
	Average corrected item-total correlations	0.15	0.23	0.17	0.17	0.20	0.21	0.19
Female	<i>N</i>	231	988	53	972	241	984	3,469
	Average proportion correct	0.75	0.76	0.75	0.75	0.73	0.75	0.75
	Average corrected item-total correlations	0.18	0.22	0.11	0.22	0.24	0.21	0.19
Choose not to respond	<i>N</i>	4	22	-	24	5	31	86
	Average proportion correct	0.86	0.77		0.78	0.84	0.81	0.80
	Average corrected item-total correlations	0.27	0.32		0.19	0.37	0.33	0.27
No response	<i>N</i>	4	4	-	12	2	-	22
	Average proportion correct	0.76	0.78		0.76	0.88		0.78
	Average corrected item-total correlations	0.23	0.40		0.10			0.21

Table 205. Personal Lines Property and Casualty Examinees by Ethnicity within Form

		Form						Total
		CO	CQ	GP	GR	HO	HR	
Asian American / Pacific Islander	<i>N</i>	9	34	1	37	8	27	116
	Average proportion correct	0.69	0.74	0.71	0.77	0.75	0.76	0.74
	Average corrected item-total correlations	0.15	0.31		0.15	0.38	0.20	0.24
Black / African- American	<i>N</i>	103	537	21	548	105	544	1,858
	Average proportion correct	0.75	0.76	0.78	0.75	0.73	0.76	0.76
	Average corrected item-total correlations	0.22	0.22	0.07	0.21	0.27	0.21	0.19
Hispanic / Latino American	<i>N</i>	152	560	34	534	129	509	1,918
	Average proportion correct	0.75	0.75	0.76	0.75	0.73	0.75	0.75
	Average corrected item-total correlations	0.15	0.24	0.18	0.21	0.24	0.21	0.20
Native American	<i>N</i>	2	3	-	6	1	7	19
	Average proportion correct	0.78	0.75		0.74	0.80	0.82	0.78
	Average corrected item-total correlations		0.34		0.25		0.00	0.16
Caucasian / White (non- Hispanic)	<i>N</i>	53	231	17	220	71	248	840
	Average proportion correct	0.81	0.80	0.80	0.80	0.78	0.79	0.79
	Average corrected item-total correlations	0.13	0.20	0.13	0.24	0.13	0.20	0.17
Other	<i>N</i>	9	44	3	47	12	42	157
	Average proportion correct	0.76	0.75	0.75	0.78	0.78	0.79	0.76
	Average corrected item-total correlations	0.04	0.11	0.29	0.08	0.24	0.24	0.16
Choose not to respond	<i>N</i>	11	79	2	68	15	79	254
	Average proportion correct	0.78	0.76	0.82	0.79	0.82	0.78	0.79
	Average corrected item-total correlations	0.35	0.22		0.12	0.01	0.25	0.19
No response	<i>N</i>	3	7	-	12	1	2	25
	Average proportion correct	0.73	0.76		0.75	0.80	0.74	0.74
	Average corrected item-total correlations	0.24	0.10		0.13			0.10

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

		Form						Total
		CO	CQ	GP	GR	HO	HR	
the United States	<i>N</i>	287	1,258	70	1,279	301	1,239	4,434
	Average proportion correct	0.76	0.76	0.78	0.76	0.75	0.76	0.76
	Average corrected item-total correlations	0.18	0.22	0.13	0.21	0.23	0.22	0.19
Mexico	<i>N</i>	11	69	2	44	10	60	196
	Average proportion correct	0.79	0.79	0.68	0.76	0.76	0.76	0.75
	Average corrected item-total correlations	0.22	0.20		0.19	0.21	0.23	0.20
the Caribbean	<i>N</i>	3	13	-	10	2	14	42
	Average proportion correct	0.77	0.77		0.75	0.78	0.74	0.76
	Average corrected item-total correlations	0.43	0.24		0.24		0.07	0.21
Central America	<i>N</i>	5	12	1	15	1	16	50
	Average proportion correct	0.74	0.82	0.88	0.81	0.48	0.75	0.79
	Average corrected item-total correlations	0.49	0.12		0.17		0.25	0.26
South America	<i>N</i>	7	21	-	18	6	15	67
	Average proportion correct	0.79	0.83		0.75	0.81	0.79	0.79
	Average corrected item-total correlations	0.22	0.27		0.21	0.23	0.20	0.22
Spain	<i>N</i>	-	-	-	-	-	-	-
	Average proportion correct							
	Average corrected item-total correlations							
Other	<i>N</i>	23	95	4	73	18	92	305
	Average proportion correct	0.77	0.77	0.76	0.76	0.75	0.76	0.76
	Average corrected item-total correlations	0.19	0.29	0.02	0.22	0.32	0.24	0.21
No response	<i>N</i>	6	27	1	33	4	22	93
	Average proportion correct	0.77	0.78	0.68	0.75	0.80	0.76	0.75
	Average corrected item-total correlations	0.09	0.12		0.27	0.18	0.17	0.14

Property and Casualty Risk Manager

Table 207. Property and Casualty Risk Manager Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	15	90	105
	Average proportion correct	0.60	0.64	0.62
	Average corrected item-total correlations	0.27	0.25	0.26

Table 208. Property and Casualty Risk Manager Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	4	45	49
	Average proportion correct	0.73	0.68	0.70
	Average corrected item-total correlations	0.34	0.24	0.28
Female	<i>N</i>	11	42	53
	Average proportion correct	0.55	0.59	0.57
	Average corrected item-total correlations	0.18	0.24	0.21
Choose not to respond	<i>N</i>	0	1	1
	Average proportion correct		0.78	0.78
	Average corrected item-total correlations			
No response	<i>N</i>	0	2	2
	Average proportion correct		0.71	0.71
	Average corrected item-total correlations			

Table 209. Property and Casualty Risk Manager Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	0	3	3
	Average proportion correct		0.55	0.55
	Average corrected item-total correlations		0.12	0.12
Black / African-American	<i>N</i>	1	12	13
	Average proportion correct	0.56	0.61	0.59
	Average corrected item-total correlations		0.19	0.19
Hispanic / Latino American	<i>N</i>	5	35	40
	Average proportion correct	0.50	0.56	0.53
	Average corrected item-total correlations	0.15	0.19	0.17
Native American	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	7	28	35
	Average proportion correct	0.68	0.73	0.71
	Average corrected item-total correlations	0.25	0.25	0.25
Other	<i>N</i>	1	4	5
	Average proportion correct	0.67	0.59	0.63
	Average corrected item-total correlations		0.19	0.19
Choose not to respond	<i>N</i>	1	6	7
	Average proportion correct	0.44	0.76	0.60
	Average corrected item-total correlations		0.15	0.15
No response	<i>N</i>	0	2	2
	Average proportion correct		0.71	0.71
	Average corrected item-total correlations			

Table 210. Property and Casualty Risk Manager Examinees by National Origin within Form

		Form		Total
		M	N	
the United States	<i>N</i>	12	67	79
	Average proportion correct	0.64	0.65	0.64
	Average corrected item-total correlations	0.23	0.27	0.25
Mexico	<i>N</i>	3	6	9
	Average proportion correct	0.44	0.60	0.52
	Average corrected item-total correlations	0.14	0.17	0.16
the Caribbean	<i>N</i>	0	1	1
	Average proportion correct		0.62	0.62
	Average corrected item-total correlations			
Central America	<i>N</i>	0	1	1
	Average proportion correct		0.73	0.73
	Average corrected item-total correlations			
South America	<i>N</i>	0	1	1
	Average proportion correct		0.48	0.48
	Average corrected item-total correlations			
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	0	10	10
	Average proportion correct		0.59	0.59
	Average corrected item-total correlations		0.26	0.26
No response	<i>N</i>	0	4	4
	Average proportion correct		0.71	0.71
	Average corrected item-total correlations		0.21	0.21

Public Insurance Adjuster

Table 211. Public Insurance Adjuster Examinees by Form

		Form		Total
		N	O	
First-Time	<i>N</i>	43	202	245
	Average proportion correct	0.72	0.71	0.71
	Average corrected item-total correlations	0.24	0.29	0.27

Table 212. Public Insurance Adjuster Examinees by Gender within Form

		Form		Total
		N	O	
Male	<i>N</i>	34	142	176
	Average proportion correct	0.72	0.72	0.72
	Average corrected item-total correlations	0.24	0.28	0.26
Female	<i>N</i>	6	51	57
	Average proportion correct	0.72	0.66	0.69
	Average corrected item-total correlations	0.37	0.30	0.33
Choose not to respond	<i>N</i>	2	7	9
	Average proportion correct	0.64	0.75	0.69
	Average corrected item-total correlations		0.22	0.22
No response	<i>N</i>	1	2	3
	Average proportion correct	0.38	0.62	0.57
	Average corrected item-total correlations			

Table 213. Public Insurance Adjuster Examinees by Ethnicity within Form

		Form		Total
		N	O	
Asian American / Pacific Islander	<i>N</i>	3	8	11
	Average proportion correct	0.83	0.67	0.75
	Average corrected item-total correlations	0.46	0.35	0.38
Black / African-American	<i>N</i>	5	14	19
	Average proportion correct	0.69	0.67	0.68
	Average corrected item-total correlations	0.25	0.36	0.31
Hispanic / Latino American	<i>N</i>	11	36	47
	Average proportion correct	0.65	0.66	0.66
	Average corrected item-total correlations	0.21	0.32	0.26
Native American	<i>N</i>	0	1	1
	Average proportion correct		0.77	0.77
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	18	118	136
	Average proportion correct	0.74	0.73	0.74
	Average corrected item-total correlations	0.22	0.25	0.23
Other	<i>N</i>	1	8	9
	Average proportion correct	0.66	0.69	0.68
	Average corrected item-total correlations		0.38	0.38
Choose not to respond	<i>N</i>	4	15	19
	Average proportion correct	0.75	0.72	0.73
	Average corrected item-total correlations	0.45	0.29	0.35
No response	<i>N</i>	1	2	3
	Average proportion correct	0.38	0.62	0.57
	Average corrected item-total correlations			

Table 214. Public Insurance Adjuster Examinees by National Origin within Form

		Form		Total
		N	O	
the United States	<i>N</i>	33	180	213
	Average proportion correct	0.71	0.71	0.71
	Average corrected item-total correlations	0.22	0.29	0.26
Mexico	<i>N</i>	2	3	5
	Average proportion correct	0.64	0.62	0.63
	Average corrected item-total correlations		0.10	0.10
the Caribbean	<i>N</i>	1	0	1
	Average proportion correct	0.62		0.62
	Average corrected item-total correlations			
Central America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
South America	<i>N</i>	0	3	3
	Average proportion correct		0.80	0.80
	Average corrected item-total correlations		0.32	0.32
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	6	12	18
	Average proportion correct	0.78	0.68	0.73
	Average corrected item-total correlations	0.35	0.35	0.35
No response	<i>N</i>	1	4	5
	Average proportion correct	0.38	0.66	0.61
	Average corrected item-total correlations		0.14	0.14

Surplus Lines

Table 215. Surplus Lines Examinees by Form

		Form		Total
		M	N	
First-Time	<i>N</i>	59	351	410
	Average proportion correct	0.75	0.76	0.76
	Average corrected item-total correlations	0.15	0.21	0.18

Table 216. Surplus Lines Examinees by Gender within Form

		Form		Total
		M	N	
Male	<i>N</i>	29	192	221
	Average proportion correct	0.76	0.77	0.76
	Average corrected item-total correlations	0.21	0.18	0.19
Female	<i>N</i>	28	142	170
	Average proportion correct	0.75	0.74	0.75
	Average corrected item-total correlations	0.11	0.23	0.17
Choose not to respond	<i>N</i>	1	12	13
	Average proportion correct	0.67	0.80	0.73
	Average corrected item-total correlations		0.09	0.09
No response	<i>N</i>	1	5	6
	Average proportion correct	0.82	0.82	0.82
	Average corrected item-total correlations		0.24	0.24

Table 217. Surplus Lines Examinees by Ethnicity within Form

		Form		Total
		M	N	
Asian American / Pacific Islander	<i>N</i>	3	15	18
	Average proportion correct	0.72	0.77	0.75
	Average corrected item-total correlations	0.43	0.25	0.33
Black / African-American	<i>N</i>	4	23	27
	Average proportion correct	0.78	0.69	0.73
	Average corrected item-total correlations	0.19	0.26	0.24
Hispanic / Latino American	<i>N</i>	12	57	69
	Average proportion correct	0.73	0.72	0.73
	Average corrected item-total correlations	0.19	0.23	0.21
Native American	<i>N</i>	0	2	2
	Average proportion correct		0.76	0.76
	Average corrected item-total correlations			
Caucasian / White (non-Hispanic)	<i>N</i>	37	213	250
	Average proportion correct	0.76	0.78	0.77
	Average corrected item-total correlations	0.12	0.17	0.15
Other	<i>N</i>	0	8	8
	Average proportion correct		0.72	0.72
	Average corrected item-total correlations		0.26	0.26
Choose not to respond	<i>N</i>	2	27	29
	Average proportion correct	0.79	0.75	0.77
	Average corrected item-total correlations		0.13	0.13
No response	<i>N</i>	1	6	7
	Average proportion correct	0.82	0.84	0.83
	Average corrected item-total correlations		0.27	0.27

Table 218. Surplus Lines Examinees by National Origin within Form

		Form		Total
		M	N	
the United States	<i>N</i>	51	305	356
	Average proportion correct	0.75	0.76	0.76
	Average corrected item-total correlations	0.14	0.20	0.17
Mexico	<i>N</i>	2	8	10
	Average proportion correct	0.82	0.76	0.79
	Average corrected item-total correlations		0.35	0.35
the Caribbean	<i>N</i>	2	0	2
	Average proportion correct	0.82		0.82
	Average corrected item-total correlations			
Central America	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
South America	<i>N</i>	0	5	5
	Average proportion correct		0.70	0.70
	Average corrected item-total correlations		0.18	0.18
Spain	<i>N</i>	0	0	0
	Average proportion correct			
	Average corrected item-total correlations			
Other	<i>N</i>	2	22	24
	Average proportion correct	0.67	0.76	0.71
	Average corrected item-total correlations		0.26	0.26
No response	<i>N</i>	2	11	13
	Average proportion correct	0.79	0.78	0.79
	Average corrected item-total correlations		0.24	0.24

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.