



**Colorado Department of Regulatory Agencies  
Division of Insurance  
2010 Demographic and Pass Rate Analysis**

Prepared by:  
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**March 2011**

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## SCOPE OF WORK

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This report was developed for the Colorado Department of Regulatory Agencies, Division of Insurance. The report summarizes statistical information relating to the insurance examinations administered from January 1 through December 31, 2010, by Pearson VUE.

## EXECUTIVE SUMMARY

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The Colorado Insurance examinations administered during 2010 were analyzed for pass/fail rate and average scaled score. The sample included 14,755 administrations across 11 test levels. The sample was analyzed using the following demographic variables:

- gender,
- ethnicity,
- ethnicity within gender,
- primary language, and
- education level.

The results are presented in tabular form permitting comparison across the various demographic variables.

## CANDIDATE PERFORMANCE

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The data included in this report are for exams administered from January 1, 2010, through December 31, 2010. A survey requesting relevant demographic information on examinees was administered as part of the examination. Participation in the survey was optional. The analysis sample consisted of 14,755 test administrations across 11 test levels.

### Demographics

Tables 1–4 contain a summary of the responses to the demographic questions contained in the new survey. Respondents were asked to indicate their gender, ethnicity, native language, and education level.

The sample was fairly evenly distributed between genders, with slightly more males than females. In the following tables, an *M* indicates that the respondent did not view the survey questions or the respondent viewed the survey question but elected not to answer.

Table 1. Gender Frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	7348	49.8	52.3	52.3
	Female	6694	45.4	47.7	100.0
	Total	14042	95.2	100.0	
Missing	M	713	4.8		
Total		14755	100.0		

Most respondents indicated their ethnicity as either White or Hispanic, with most choosing White.

Table 2. Ethnicity Frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	10641	72.1	77.2	77.2
	Black	622	4.2	4.5	81.7
	Asian	422	2.9	3.1	84.7
	Hispanic	2026	13.7	14.7	99.4
	Pacific Islander	78	0.5	0.6	100.0
	Total	13789	93.5	100.0	
Missing	M	966	6.5		
Total		14755	100.0		

The vast majority, 92.8% of responders, indicated English as their native language.

Table 3. Native Language Frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	English	13011	88.2	92.8	92.8
	Spanish	650	4.4	4.6	97.5
	Other	357	2.4	2.5	100.0
	Total	14018	95.0	100.0	
Missing	M	737	5.0		
Total		14755	100.0		

Most of the respondents, 86.3%, had some college education or were college graduates.

Table 4. Education Level Frequency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	1920	13.0	13.7	13.7
	Some College	5504	37.3	39.4	53.1
	College Graduate	6552	44.4	46.9	100.0
	Total	13976	94.7	100.0	
Missing	M	779	5.3		
Total		14755	100.0		

Table 5 contains the distribution of respondents across the various Colorado insurance examinations. The majority of the tests given were in the four major-line Producer tests—Life, Accident and Health, Property, and Casualty.

Table 5. Test Frequency

	Frequency	Percent	Valid Percent	Cumulative Percent
Accident and Health Producer	4102	27.8	27.8	27.8
Bailbonding Agent	124	0.8	0.8	28.6
Casualty Producer	2294	15.5	15.5	44.2
Credit	91	0.6	0.6	44.8
Crop	6	0.0	0.0	44.8
Life Producer	5325	36.1	36.1	80.9
Personal Lines Producer	492	3.3	3.3	84.3
Property Producer	2057	13.9	13.9	98.2
Public Adjuster	7	0.0	0.0	98.3
Surplus Lines	31	0.2	0.2	98.5
Title	226	1.5	1.5	100.0
Total	14755	100.0	100.0	

### Pass Rates

With the exception of the Bail Bonding Agent, Credit, Crop Hail Adjuster, Public Adjuster, and Surplus Lines tests; the Colorado examinations contain two parts, a general portion and a state portion. To successfully pass a test, a candidate must achieve a passing score on both portions. If a candidate passes one portion but fails the other, the candidate is required to retest on the portion that he or she failed and a waiver is granted for the portion that the candidate passed.

For each of the examination portions and examinations, the total number of examinees and the pass/fail percentage is provided.

The samples were then separated on the various demographic variables. The analysis was repeated for each examination portion and examination five times. The separate analyses were by:

1. gender,
2. ethnicity,
3. ethnicity within gender,
4. native language, and
5. education level.

Table 6 presents the pass/fail status for the one-part examinations and for the general portion of the two-part examinations.

Table 6. General and One-Part Examination Pass/Fail Status

Exam Level	Status	Frequency	Percent
Accident and Health Producer	Fail	966	23.5
	Pass	2484	60.6
	Waiver	652	15.9
	Total	4102	100.0
Bailbonding Agent	Fail	41	33.1
	Pass	83	66.9
	Total	124	100.0
Casualty Producer	Fail	554	24.1
	Pass	1283	55.9
	Waiver	457	19.9
	Total	2294	100.0
Credit	Fail	17	18.7
	Pass	74	81.3
	Total	91	100.0
Crop	Fail	2	33.3
	Pass	4	66.7
	Total	6	100.0
Life Producer	Fail	621	11.7
	Pass	3677	69.1
	Waiver	1027	19.3
	Total	5325	100.0
Personal Lines Producer	Fail	154	31.3
	Pass	283	57.5
	Waiver	55	11.2
	Total	492	100.0
Property Producer	Fail	493	24.0
	Pass	1292	62.8
	Waiver	272	13.2
	Total	2057	100.0
Public Adjuster	Fail	4	57.1
	Pass	3	42.9
	Total	7	100.0
Surplus Lines	Fail	4	12.9
	Pass	27	87.1
	Total	31	100.0
Title	Fail	47	20.8
	Pass	131	58.0
	Waiver	48	21.2
	Total	226	100.0

Table 7 presents the same information for the state portions of the two-part examinations.

Table 7. State Examination Pass/Fail Status

Exam Level	Status	Frequency	Percent
Accident and Health Producer	Fail	1341	32.7
	Pass	2474	60.3
	Waiver	287	7.0
	Total	4102	100.0
Casualty Producer	Fail	878	38.3
	Pass	1273	55.5
	Waiver	143	6.2
	Total	2294	100.0
Life Producer	Fail	1656	31.1
	Pass	3536	66.4
	Waiver	133	2.5
	Total	5325	100.0
Personal Lines Producer	Fail	152	30.9
	Pass	285	57.9
	Waiver	55	11.2
	Total	492	100.0
Property Producer	Fail	559	27.2
	Pass	1305	63.4
	Waiver	193	9.4
	Total	2057	100.0
Title	Fail	91	40.3
	Pass	121	53.5
	Waiver	14	6.2
	Total	226	100.0

Table 8 presents the general-level and one-part examination pass/fail numbers and percent-pass separated by gender. The missing-data values have been excluded from the remaining tables.

Table 8. General and One-Part Examination Pass/Fail Status by Gender

Exam Level	Gender	Status	Frequency	Percent
Accident and Health Producer	Male	Fail	502	22.2
		Pass	1432	63.3
		Waiver	327	14.5
		Total	2261	100.0
	Female	Fail	407	26.1
		Pass	871	55.9
		Waiver	279	17.9
		Total	1557	100.0
Bailbonding Agent	Male	Fail	13	26.0
		Pass	37	74.0
		Total	50	100.0
	Female	Fail	28	38.9
		Pass	44	61.1
		Total	72	100.0
Casualty Producer	Male	Fail	198	20.8
		Pass	594	62.3
		Waiver	162	17.0
		Total	954	100.0
	Female	Fail	329	27.3
		Pass	610	50.6
		Waiver	266	22.1
		Total	1205	100.0
Credit	Male	Fail	10	28.6
		Pass	25	71.4
		Total	35	100.0
	Female	Fail	6	11.3
		Pass	47	88.7
		Total	53	100.0
Crop	Male	Pass	1	100.0
	Female	Fail	1	25.0
		Pass	3	75.0
		Total	4	100.0
Life Producer	Male	Fail	311	10.4
		Pass	2147	71.9
		Waiver	529	17.7
		Total	2987	100.0
	Female	Fail	290	13.5
		Pass	1414	65.6
		Waiver	451	20.9
		Total	2155	100.0
Personal Lines Producer	Male	Fail	31	28.2
		Pass	73	66.4

Exam Level	Gender	Status	Frequency	Percent	
		Waiver	6	5.5	
		Total	110	100.0	
	Female	Fail	116	31.5	
		Pass	205	55.7	
		Waiver	47	12.8	
		Total	368	100.0	
Property Producer	Male	Fail	152	17.6	
		Pass	624	72.2	
		Waiver	88	10.2	
		Total	864	100.0	
	Female	Fail	323	29.0	
		Pass	624	56.1	
		Waiver	166	14.9	
		Total	1113	100.0	
	Public Adjuster	Male	Fail	3	60.0
			Pass	2	40.0
Total			5	100.0	
Female		Fail	1	50.0	
		Pass	1	50.0	
		Total	2	100.0	
Surplus Lines	Male	Fail	1	5.9	
		Pass	16	94.1	
		Total	17	100.0	
	Female	Fail	3	23.1	
		Pass	10	76.9	
		Total	13	100.0	
Title	Male	Fail	14	21.9	
		Pass	39	60.9	
		Waiver	11	17.2	
		Total	64	100.0	
	Female	Fail	31	20.4	
		Pass	88	57.9	
		Waiver	33	21.7	
		Total	152	100.0	

Table 9 presents the state-level examination pass/fail numbers and percent by gender.

Table 9. State Examination Pass/Fail Status by Gender

Exam Level	Gender	Status	Frequency	Percent
Accident and Health Producer	Male	Fail	697	30.8
		Pass	1417	62.7
		Waiver	147	6.5
		Total	2261	100.0
	Female	Fail	568	36.5
		Pass	878	56.4
		Waiver	111	7.1
		Total	1557	100.0
Casualty Producer	Male	Fail	307	32.2
		Pass	591	61.9
		Waiver	56	5.9
		Total	954	100.0
	Female	Fail	523	43.4
		Pass	602	50.0
		Waiver	80	6.6
		Total	1205	100.0
Life Producer	Male	Fail	882	29.5
		Pass	2052	68.7
		Waiver	53	1.8
		Total	2987	100.0
	Female	Fail	722	33.5
		Pass	1368	63.5
		Waiver	65	3.0
		Total	2155	100.0
Personal Lines Producer	Male	Fail	23	20.9
		Pass	74	67.3
		Waiver	13	11.8
		Total	110	100.0
	Female	Fail	123	33.4
		Pass	205	55.7
		Waiver	40	10.9
		Total	368	100.0
Property Producer	Male	Fail	176	20.4
		Pass	619	71.6
		Waiver	69	8.0
		Total	864	100.0
	Female	Fail	360	32.3
		Pass	637	57.2
		Waiver	116	10.4
		Total	1113	100.0
Title	Male	Fail	24	37.5
		Pass	35	54.7
		Waiver	5	7.8

Exam Level	Gender	Status	Frequency	Percent
		Total	64	100.0
	Female	Fail	60	39.5
		Pass	84	55.3
		Waiver	8	5.3
		Total	152	100.0

Tables 10 and 11 present the pass/fail numbers and percent-pass separated by ethnicity.

Table 10. General and One-Part Examination Pass/Fail Status by Ethnicity

Exam Level	Ethnicity	Status	Frequency	Percent
Accident and Health Producer	White	Fail	659	21.5
		Pass	1922	62.8
		Waiver	479	15.7
		Total	3060	100.0
	Black	Fail	56	32.2
		Pass	87	50.0
		Waiver	31	17.8
		Total	174	100.0
	Asian	Fail	27	25.5
		Pass	62	58.5
		Waiver	17	16.0
		Total	106	100.0
	Hispanic	Fail	148	37.7
		Pass	181	46.1
		Waiver	64	16.3
		Total	393	100.0
Pacific Islander	Fail	7	36.8	
	Pass	10	52.6	
	Waiver	2	10.5	
	Total	19	100.0	
Bailbonding Agent	White	Fail	16	24.6
		Pass	49	75.4
		Total	65	100.0
	Black	Fail	10	45.5
		Pass	12	54.5
		Total	22	100.0
	Asian	Fail	2	50.0
		Pass	2	50.0
		Total	4	100.0
	Hispanic	Fail	13	44.8
		Pass	16	55.2
		Total	29	100.0
Casualty Producer	White	Fail	311	19.4
		Pass	958	59.6
		Waiver	338	21.0
		Total	1607	100.0
	Black	Fail	17	26.2
		Pass	41	63.1
		Waiver	7	10.8
		Total	65	100.0
	Asian	Fail	9	16.7
		Pass	33	61.1
		Waiver	12	22.2

Exam Level	Ethnicity	Status	Frequency	Percent	
		Total	54	100.0	
		Hispanic	Fail	178	47.0
			Pass	143	37.7
			Waiver	58	15.3
	Total	379	100.0		
	Pacific Islander	Fail	3	15.8	
		Pass	9	47.4	
		Waiver	7	36.8	
		Total	19	100.0	
	Credit	White	Fail	11	16.9
Pass			54	83.1	
Total			65	100.0	
Black		Fail	1	20.0	
		Pass	4	80.0	
		Total	5	100.0	
Asian		Pass	1	100.0	
Hispanic		Fail	2	15.4	
		Pass	11	84.6	
		Total	13	100.0	
Crop	White	Fail	1	20.0	
		Pass	4	80.0	
		Total	5	100.0	
Life Producer	White	Fail	337	8.7	
		Pass	2817	72.4	
		Waiver	739	19.0	
		Total	3893	100.0	
	Black	Fail	62	22.0	
		Pass	167	59.2	
		Waiver	53	18.8	
		Total	282	100.0	
	Asian	Fail	45	23.4	
		Pass	112	58.3	
		Waiver	35	18.2	
		Total	192	100.0	
	Hispanic	Fail	138	21.8	
		Pass	367	58.1	
		Waiver	127	20.1	
		Total	632	100.0	
Pacific Islander	Fail	7	28.0		
	Pass	15	60.0		
	Waiver	3	12.0		
	Total	25	100.0		
Personal Lines Producer	White	Fail	47	18.9	
		Pass	179	71.9	
		Waiver	23	9.2	
		Total	249	100.0	

Exam Level	Ethnicity	Status	Frequency	Percent	
	Black	Fail	4	30.8	
		Pass	9	69.2	
		Total	13	100.0	
	Asian	Fail	2	18.2	
		Pass	6	54.5	
		Waiver	3	27.3	
		Total	11	100.0	
	Hispanic	Fail	93	46.5	
		Pass	80	40.0	
		Waiver	27	13.5	
		Total	200	100.0	
	Pacific Islander	Pass	1	100.0	
	Property Producer	White	Fail	285	19.5
Pass			998	68.1	
Waiver			182	12.4	
Total			1465	100.0	
Black		Fail	15	24.6	
		Pass	39	63.9	
		Waiver	7	11.5	
		Total	61	100.0	
Asian		Fail	14	25.9	
		Pass	34	63.0	
		Waiver	6	11.1	
		Total	54	100.0	
Hispanic		Fail	150	41.6	
		Pass	152	42.1	
		Waiver	59	16.3	
		Total	361	100.0	
Pacific Islander		Fail	7	50.0	
		Pass	7	50.0	
		Total	14	100.0	
Public Adjuster		White	Fail	4	57.1
			Pass	3	42.9
	Total		7	100.0	
Surplus Lines	White	Fail	4	14.3	
		Pass	24	85.7	
		Total	28	100.0	
	Hispanic	Pass	2	100.0	
Title	White	Fail	38	19.3	
		Pass	120	60.9	
		Waiver	39	19.8	
		Total	197	100.0	
	Hispanic	Fail	6	35.3	
		Pass	6	35.3	
		Waiver	5	29.4	
Total	17	100.0			

Table 11. State Examination Pass/Fail Status by Ethnicity

Exam Level	Ethnicity	Status	Frequency	Percent
Accident and Health Producer	White	Fail	933	30.5
		Pass	1918	62.7
		Waiver	209	6.8
		Total	3060	100.0
	Black	Fail	75	43.1
		Pass	90	51.7
		Waiver	9	5.2
		Total	174	100.0
	Asian	Fail	35	33.0
		Pass	62	58.5
		Waiver	9	8.5
		Total	106	100.0
	Hispanic	Fail	185	47.1
		Pass	177	45.0
		Waiver	31	7.9
		Total	393	100.0
Pacific Islander	Fail	10	52.6	
	Pass	9	47.4	
	Total	19	100.0	
Casualty Producer	White	Fail	569	35.4
		Pass	946	58.9
		Waiver	92	5.7
		Total	1607	100.0
	Black	Fail	25	38.5
		Pass	37	56.9
		Waiver	3	4.6
		Total	65	100.0
	Asian	Fail	17	31.5
		Pass	33	61.1
		Waiver	4	7.4
		Total	54	100.0
	Hispanic	Fail	201	53.0
		Pass	144	38.0
		Waiver	34	9.0
		Total	379	100.0
Pacific Islander	Fail	11	57.9	
	Pass	8	42.1	
	Total	19	100.0	
Life Producer	White	Fail	1093	28.1
		Pass	2722	69.9
		Waiver	78	2.0
		Total	3893	100.0
	Black	Fail	119	42.2
		Pass	156	55.3
		Waiver	7	2.5

Exam Level	Ethnicity	Status	Frequency	Percent	
		Total	282	100.0	
		Asian	Fail	80	41.7
			Pass	105	54.7
			Waiver	7	3.6
	Total	192	100.0		
	Hispanic	Fail	266	42.1	
		Pass	343	54.3	
		Waiver	23	3.6	
		Total	632	100.0	
	Pacific Islander	Fail	11	44.0	
		Pass	13	52.0	
		Waiver	1	4.0	
		Total	25	100.0	
Personal Lines Producer	White	Fail	48	19.3	
		Pass	176	70.7	
		Waiver	25	10.0	
		Total	249	100.0	
	Black	Fail	3	23.1	
		Pass	7	53.8	
		Waiver	3	23.1	
		Total	13	100.0	
	Asian	Fail	5	45.5	
		Pass	6	54.5	
		Total	11	100.0	
	Hispanic	Fail	89	44.5	
		Pass	86	43.0	
		Waiver	25	12.5	
		Total	200	100.0	
	Pacific Islander	Pass	1	100.0	
	Property Producer	White	Fail	350	23.9
Pass			996	68.0	
Waiver			119	8.1	
Total			1465	100.0	
Black		Fail	14	23.0	
		Pass	39	63.9	
		Waiver	8	13.1	
		Total	61	100.0	
Asian		Fail	15	27.8	
		Pass	34	63.0	
		Waiver	5	9.3	
		Total	54	100.0	
Hispanic		Fail	151	41.8	
		Pass	160	44.3	
		Waiver	50	13.9	
		Total	361	100.0	
Pacific Islander		Fail	5	35.7	

Exam Level	Ethnicity	Status	Frequency	Percent
		Pass	7	50.0
		Waiver	2	14.3
		Total	14	100.0
Title	White	Fail	75	38.1
		Pass	111	56.3
		Waiver	11	5.6
		Total	197	100.0
	Hispanic	Fail	9	52.9
		Pass	6	35.3
		Waiver	2	11.8
		Total	17	100.0

Tables 12 and 13 present the data grouped by ethnicity within gender.

Table 12. General and One-Part Examination Pass/Fail by Ethnicity Within Gender

Exam Level	Gender	Ethnicity	Status	Frequency	Percent
Accident and Health Producer	Male	White	Fail	380	20.5
			Pass	1216	65.6
			Waiver	259	14.0
			Total	1855	100.0
		Black	Fail	26	26.3
			Pass	54	54.5
			Waiver	19	19.2
			Total	99	100.0
		Asian	Fail	16	26.7
			Pass	36	60.0
			Waiver	8	13.3
			Total	60	100.0
		Hispanic	Fail	69	34.5
			Pass	100	50.0
			Waiver	31	15.5
	Total		200	100.0	
	Pacific Islander	Fail	6	46.2	
		Pass	5	38.5	
		Waiver	2	15.4	
		Total	13	100.0	
	Female	White	Fail	278	23.1
			Pass	706	58.6
			Waiver	220	18.3
			Total	1204	100.0
		Black	Fail	30	40.0
			Pass	33	44.0
			Waiver	12	16.0
			Total	75	100.0
		Asian	Fail	11	24.4
			Pass	26	57.8
Waiver			8	17.8	
Total			45	100.0	
Hispanic		Fail	79	40.9	
		Pass	81	42.0	
		Waiver	33	17.1	
	Total	193	100.0		
Pacific Islander	Fail	1	16.7		
	Pass	5	83.3		
	Total	6	100.0		
Bailbonding Agent	Male	White	Fail	10	30.3
			Pass	23	69.7
			Total	33	100.0
		Black	Fail	2	28.6
			Pass	0	0.0

Exam Level	Gender	Ethnicity	Status	Frequency	Percent	
			Pass	5	71.4	
			Total	7	100.0	
			Asian	Pass	1	100.0
		Hispanic	Fail	1	12.5	
			Pass	7	87.5	
			Total	8	100.0	
		Female	White	Fail	6	18.8
				Pass	26	81.3
				Total	32	100.0
	Black		Fail	8	53.3	
			Pass	7	46.7	
			Total	15	100.0	
	Asian		Fail	2	66.7	
			Pass	1	33.3	
			Total	3	100.0	
	Hispanic	Fail	12	57.1		
		Pass	9	42.9		
		Total	21	100.0		
Casualty Producer	Male	White	Fail	134	18.1	
			Pass	478	64.4	
			Waiver	130	17.5	
			Total	742	100.0	
		Black	Fail	3	12.5	
			Pass	21	87.5	
			Total	24	100.0	
		Asian	Fail	6	20.7	
			Pass	16	55.2	
			Waiver	7	24.1	
			Total	29	100.0	
		Hispanic	Fail	47	36.7	
			Pass	62	48.4	
			Waiver	19	14.8	
			Total	128	100.0	
		Pacific Islander	Pass	4	44.4	
			Waiver	5	55.6	
			Total	9	100.0	
	Female	White	Fail	177	20.5	
			Pass	480	55.5	
			Waiver	208	24.0	
			Total	865	100.0	
		Black	Fail	14	34.1	
			Pass	20	48.8	
			Waiver	7	17.1	
			Total	41	100.0	
		Asian	Fail	3	12.0	
Pass	17	68.0				

Exam Level	Gender	Ethnicity	Status	Frequency	Percent		
			Waiver	5	20.0		
			Total	25	100.0		
			Hispanic	Fail	129	51.8	
		Pass		81	32.5		
		Waiver		39	15.7		
		Total		249	100.0		
		Pacific Islander		Fail	3	30.0	
			Pass	5	50.0		
			Waiver	2	20.0		
			Total	10	100.0		
		Credit	Male	White	Fail	8	28.6
					Pass	20	71.4
					Total	28	100.0
Black	Fail			1	33.3		
	Pass			2	66.7		
	Total			3	100.0		
Hispanic	Pass			2	100.0		
Female	White			Fail	3	8.1	
				Pass	34	91.9	
			Total	37	100.0		
	Black		Pass	2	100.0		
	Asian		Pass	1	100.0		
	Hispanic		Fail	2	18.2		
Pass		9	81.8				
Total		11	100.0				
Crop	Male	White	Pass	1	100.0		
	Female	White	Fail	1	25.0		
			Pass	3	75.0		
			Total	4	100.0		
		Life Producer	Male	White	Fail	181	7.8
Pass	1732				74.4		
Waiver	414				17.8		
Total	2327				100.0		
Black	Fail			38	22.5		
	Pass			105	62.1		
	Waiver			26	15.4		
	Total			169	100.0		
Asian	Fail			26	23.4		
	Pass			66	59.5		
	Waiver			19	17.1		
	Total			111	100.0		
Hispanic	Fail			57	19.1		
	Pass	187	62.8				
	Waiver	54	18.1				
	Total	298	100.0				
Pacific Islander	Fail	5	29.4				

Exam Level	Gender	Ethnicity	Status	Frequency	Percent	
			Pass	9	52.9	
			Waiver	3	17.6	
			Total	17	100.0	
	Female	White	Fail	Fail	156	10.0
				Pass	1082	69.3
				Waiver	324	20.7
				Total	1562	100.0
			Black	Fail	24	21.4
				Pass	61	54.5
				Waiver	27	24.1
				Total	112	100.0
			Asian	Fail	19	23.5
				Pass	46	56.8
				Waiver	16	19.8
				Total	81	100.0
		Hispanic	Fail	81	24.3	
			Pass	180	53.9	
			Waiver	73	21.9	
			Total	334	100.0	
		Pacific Islander	Fail	2	25.0	
Pass			6	75.0		
Waiver						
Total			8	100.0		
Personal Lines Producer	Male	White	Fail	9	14.8	
			Pass	50	82.0	
			Waiver	2	3.3	
			Total	61	100.0	
		Black	Fail	2	50.0	
			Pass	2	50.0	
			Waiver			
			Total	4	100.0	
		Hispanic	Fail	19	43.2	
			Pass	21	47.7	
			Waiver	4	9.1	
			Total	44	100.0	
	Female	White	Fail	38	20.2	
			Pass	129	68.6	
			Waiver	21	11.2	
			Total	188	100.0	
		Black	Fail	2	22.2	
			Pass	7	77.8	
			Total	9	100.0	
		Asian	Fail	2	18.2	
Pass	6		54.5			
Waiver	3		27.3			
Total	11		100.0			
Hispanic	Fail	74	47.4			
	Pass	59	37.8			

Exam Level	Gender	Ethnicity	Status	Frequency	Percent
			Waiver	23	14.7
			Total	156	100.0
		Pacific Islander	Pass	1	100.0
Property Producer	Male	White	Fail	94	14.0
			Pass	507	75.7
			Waiver	69	10.3
			Total	670	100.0
		Black	Fail	5	20.8
			Pass	18	75.0
			Waiver	1	4.2
			Total	24	100.0
		Asian	Fail	8	25.8
			Pass	20	64.5
			Waiver	3	9.7
			Total	31	100.0
	Hispanic	Fail	43	34.7	
		Pass	66	53.2	
		Waiver	15	12.1	
		Total	124	100.0	
	Pacific Islander	Fail	1	25.0	
		Pass	3	75.0	
		Total	4	100.0	
	Female	White	Fail	191	24.1
			Pass	489	61.7
			Waiver	113	14.2
			Total	793	100.0
		Black	Fail	10	27.0
Pass			21	56.8	
Waiver			6	16.2	
Total			37	100.0	
Asian		Fail	6	26.1	
		Pass	14	60.9	
		Waiver	3	13.0	
		Total	23	100.0	
Hispanic	Fail	107	45.1		
	Pass	86	36.3		
	Waiver	44	18.6		
	Total	237	100.0		
Pacific Islander	Fail	6	60.0		
	Pass	4	40.0		
	Total	10	100.0		
Public Adjuster	Male	White	Fail	3	60.0
			Pass	2	40.0
			Total	5	100.0
	Female	White	Fail	1	50.0
			Pass	1	50.0

Exam Level	Gender	Ethnicity	Status	Frequency	Percent
			Total	2	100.0
Surplus Lines	Male	White	Fail	1	6.3
			Pass	15	93.8
			Total	16	100.0
		Hispanic	Pass	1	100.0
	Female	White	Fail	3	25.0
			Pass	9	75.0
			Total	12	100.0
		Hispanic	Pass	1	100.0
Title	Male	White	Fail	10	17.9
			Pass	37	66.1
			Waiver	9	16.1
			Total	56	100.0
		Hispanic	Fail	4	50.0
			Pass	2	25.0
			Waiver	2	25.0
			Total	8	100.0
	Female	White	Fail	28	19.9
			Pass	83	58.9
			Waiver	30	21.3
			Total	141	100.0
		Hispanic	Fail	2	22.2
			Pass	4	44.4
			Waiver	3	33.3
			Total	9	100.0

Table 13. State Examination Pass/Fail by Ethnicity Within Gender

Exam Level	Gender	Ethnicity	Status	Frequency	Percent
Accident and Health Producer	Male	White	Fail	527	28.4
			Pass	1203	64.9
			Waiver	125	6.7
			Total	1855	100.0
		Black	Fail	38	38.4
			Pass	57	57.6
			Waiver	4	4.0
			Total	99	100.0
		Asian	Fail	22	36.7
			Pass	36	60.0
			Waiver	2	3.3
			Total	60	100.0
	Hispanic	Fail	88	44.0	
		Pass	96	48.0	
		Waiver	16	8.0	
		Total	200	100.0	
	Pacific Islander	Fail	8	61.5	
		Pass	5	38.5	
		Total	13	100.0	
		Female	White	Fail	405
	Pass			715	59.4
	Waiver			84	7.0
	Total			1204	100.0
	Black		Fail	37	49.3
Pass			33	44.0	
Waiver			5	6.7	
Total			75	100.0	
Asian	Fail		13	28.9	
	Pass		25	55.6	
	Waiver		7	15.6	
	Total		45	100.0	
Hispanic	Fail	97	50.3		
	Pass	81	42.0		
	Waiver	15	7.8		
	Total	193	100.0		
Pacific Islander	Fail	2	33.3		
	Pass	4	66.7		
	Total	6	100.0		
Casualty Producer	Male	White	Fail	215	29.0
			Pass	478	64.4
			Waiver	49	6.6
			Total	742	100.0
		Black	Fail	6	25.0
			Pass	18	75.0
			Total	24	100.0

Exam Level	Gender	Ethnicity	Status	Frequency	Percent
		Asian	Fail	12	41.4
			Pass	16	55.2
			Waiver	1	3.4
			Total	29	100.0
		Hispanic	Fail	64	50.0
			Pass	61	47.7
			Waiver	3	2.3
			Total	128	100.0
		Pacific Islander	Fail	5	55.6
			Pass	4	44.4
			Total	9	100.0
		Female	White	Fail	354
	Pass			468	54.1
	Waiver			43	5.0
	Total			865	100.0
	Black		Fail	19	46.3
			Pass	19	46.3
			Waiver	3	7.3
			Total	41	100.0
	Asian		Fail	5	20.0
			Pass	17	68.0
			Waiver	3	12.0
			Total	25	100.0
	Hispanic	Fail	136	54.6	
Pass		82	32.9		
Waiver		31	12.4		
Total		249	100.0		
Pacific Islander	Fail	6	60.0		
	Pass	4	40.0		
	Total	10	100.0		
Life Producer	Male	White	Fail	626	26.9
			Pass	1664	71.5
			Waiver	37	1.6
			Total	2327	100.0
		Black	Fail	70	41.4
			Pass	96	56.8
			Waiver	3	1.8
			Total	169	100.0
		Asian	Fail	47	42.3
			Pass	60	54.1
			Waiver	4	3.6
			Total	111	100.0
		Hispanic	Fail	112	37.6
			Pass	178	59.7
			Waiver	8	2.7
			Total	298	100.0

Exam Level	Gender	Ethnicity	Status	Frequency	Percent	
	Female	Pacific Islander	Fail	9	52.9	
			Pass	8	47.1	
			Total	17	100.0	
		White	Fail	467	29.9	
			Pass	1054	67.5	
			Waiver	41	2.6	
			Total	1562	100.0	
			Black	Fail	49	43.8
				Pass	60	53.6
	Waiver			3	2.7	
	Total			112	100.0	
	Asian		Fail	33	40.7	
			Pass	45	55.6	
			Waiver	3	3.7	
			Total	81	100.0	
	Hispanic	Fail	154	46.1		
		Pass	165	49.4		
		Waiver	15	4.5		
		Total	334	100.0		
	Pacific Islander	Fail	2	25.0		
		Pass	5	62.5		
		Waiver	1	12.5		
		Total	8	100.0		
	Personal Lines Producer	Male	White	Fail	4	6.6
Pass				50	82.0	
Waiver				7	11.5	
Total				61	100.0	
Black			Pass	2	50.0	
			Waiver	2	50.0	
			Total	4	100.0	
Hispanic			Fail	18	40.9	
			Pass	22	50.0	
			Waiver	4	9.1	
			Total	44	100.0	
Female			White	Fail	44	23.4
		Pass		126	67.0	
		Waiver		18	9.6	
		Total		188	100.0	
		Black	Fail	3	33.3	
			Pass	5	55.6	
			Waiver	1	11.1	
			Total	9	100.0	
		Asian	Fail	5	45.5	
			Pass	6	54.5	
			Total	11	100.0	
		Hispanic	Fail	71	45.5	

Exam Level	Gender	Ethnicity	Status	Frequency	Percent
Property Producer			Pass	64	41.0
			Waiver	21	13.5
			Total	156	100.0
		Pacific Islander	Pass	1	100.0
		White	Fail	118	17.6
	Pass			505	75.4
	Waiver			47	7.0
	Total			670	100.0
	Black		Fail	2	8.3
			Pass	19	79.2
			Waiver	3	12.5
			Total	24	100.0
	Asian		Fail	11	35.5
			Pass	17	54.8
			Waiver	3	9.7
			Total	31	100.0
	Hispanic		Fail	42	33.9
			Pass	66	53.2
			Waiver	16	12.9
			Total	124	100.0
	Pacific Islander	Fail	1	25.0	
Pass		3	75.0		
Total		4	100.0		
Female	White	Fail	231	29.1	
		Pass	490	61.8	
		Waiver	72	9.1	
		Total	793	100.0	
	Black	Fail	12	32.4	
		Pass	20	54.1	
		Waiver	5	13.5	
		Total	37	100.0	
	Asian	Fail	4	17.4	
		Pass	17	73.9	
		Waiver	2	8.7	
		Total	23	100.0	
	Hispanic	Fail	109	46.0	
		Pass	94	39.7	
		Waiver	34	14.3	
		Total	237	100.0	
	Pacific Islander	Fail	4	40.0	
		Pass	4	40.0	
		Waiver	2	20.0	
		Total	10	100.0	
Title	Male	White	Fail	20	35.7
			Pass	33	58.9
			Waiver	3	5.4

Exam Level	Gender	Ethnicity	Status	Frequency	Percent	
			Total	56	100.0	
			Hispanic	Fail	4	50.0
				Pass	2	25.0
				Waiver	2	25.0
				Total	8	100.0
	Female	White	Fail	55	39.0	
			Pass	78	55.3	
			Waiver	8	5.7	
			Total	141	100.0	
		Hispanic	Fail	5	55.6	
			Pass	4	44.4	
			Total	9	100.0	

Tables 14 and 15 present the pass/fail status information by native language.

Table 14. General and One-Part Examination Pass/Fail Status by Native Language

Exam Level	Native Language	Status	Frequency	Percent
Accident and Health Producer	English	Fail	847	23.2
		Pass	2224	60.9
		Waiver	582	15.9
		Total	3653	100.0
	Spanish	Fail	35	48.6
		Pass	27	37.5
		Waiver	10	13.9
		Total	72	100.0
	Other	Fail	27	31.8
		Pass	42	49.4
		Waiver	16	18.8
		Total	85	100.0
Bailbonding Agent	English	Fail	41	34.2
		Pass	79	65.8
		Total	120	100.0
	Spanish	Pass	1	100.0
	Other	Pass	1	100.0
Casualty Producer	English	Fail	430	22.0
		Pass	1125	57.5
		Waiver	402	20.5
		Total	1957	100.0
	Spanish	Fail	88	57.1
		Pass	51	33.1
		Waiver	15	9.7
		Total	154	100.0
	Other	Fail	9	19.6
		Pass	25	54.3
		Waiver	12	26.1
		Total	46	100.0
Credit	English	Fail	16	18.6
		Pass	70	81.4
		Total	86	100.0
	Spanish	Pass	2	100.0
Crop	English	Fail	1	20.0
		Pass	4	80.0
		Total	5	100.0
Life Producer	English	Fail	493	10.3
		Pass	3379	70.5
		Waiver	920	19.2
		Total	4792	100.0
	Spanish	Fail	51	31.9
		Pass	82	51.3
		Waiver	27	16.9

Exam Level	Native Language	Status	Frequency	Percent	
		Total	160	100.0	
		Other	Fail	56	31.6
			Pass	90	50.8
			Waiver	31	17.5
			Total	177	100.0
Personal Lines Producer	English	Fail	83	23.1	
		Pass	238	66.3	
		Waiver	38	10.6	
		Total	359	100.0	
	Spanish	Fail	62	53.9	
		Pass	38	33.0	
		Waiver	15	13.0	
		Total	115	100.0	
	Other	Fail	2	50.0	
		Pass	2	50.0	
		Total	4	100.0	
	Property Producer	English	Fail	373	20.9
			Pass	1173	65.6
Waiver			241	13.5	
Total			1787	100.0	
Spanish		Fail	88	61.1	
		Pass	45	31.3	
		Waiver	11	7.6	
		Total	144	100.0	
Other		Fail	14	32.6	
		Pass	27	62.8	
		Waiver	2	4.7	
		Total	43	100.0	
Public Adjuster		English	Fail	4	57.1
	Pass		3	42.9	
	Total		7	100.0	
Surplus Lines	English	Fail	4	13.3	
		Pass	26	86.7	
		Total	30	100.0	
Title	English	Fail	45	20.9	
		Pass	126	58.6	
		Waiver	44	20.5	
		Total	215	100.0	
	Spanish	Fail	1	50.0	
		Pass	1	50.0	
		Total	2	100.0	
	Other	Pass	1	100.0	

Table 15. State Examination Pass/Fail Status by Native Language

Exam Level	Native Language	Status	Frequency	Percent
Accident and Health Producer	English	Fail	1189	32.5
		Pass	2220	60.8
		Waiver	244	6.7
		Total	3653	100.0
	Spanish	Fail	35	48.6
		Pass	29	40.3
		Waiver	8	11.1
		Total	72	100.0
	Other	Fail	38	44.7
		Pass	42	49.4
		Waiver	5	5.9
		Total	85	100.0
Casualty Producer	English	Fail	732	37.4
		Pass	1117	57.1
		Waiver	108	5.5
		Total	1957	100.0
	Spanish	Fail	81	52.6
		Pass	47	30.5
		Waiver	26	16.9
		Total	154	100.0
	Other	Fail	19	41.3
		Pass	26	56.5
		Waiver	1	2.2
		Total	46	100.0
Life Producer	English	Fail	1429	29.8
		Pass	3252	67.9
		Waiver	111	2.3
		Total	4792	100.0
	Spanish	Fail	80	50.0
		Pass	77	48.1
		Waiver	3	1.9
		Total	160	100.0
	Other	Fail	95	53.7
		Pass	78	44.1
		Waiver	4	2.3
		Total	177	100.0
Personal Lines Producer	English	Fail	86	24.0
		Pass	234	65.2
		Waiver	39	10.9
		Total	359	100.0
	Spanish	Fail	58	50.4
		Pass	43	37.4
		Waiver	14	12.2
		Total	115	100.0
	Other	Fail	2	50.0

Exam Level	Native Language	Status	Frequency	Percent
		Pass	2	50.0
		Total	4	100.0
Property Producer	English	Fail	469	26.2
		Pass	1173	65.6
		Waiver	145	8.1
		Total	1787	100.0
	Spanish	Fail	57	39.6
		Pass	51	35.4
		Waiver	36	25.0
		Total	144	100.0
	Other	Fail	13	30.2
		Pass	26	60.5
		Waiver	4	9.3
		Total	43	100.0
Title	English	Fail	84	39.1
		Pass	118	54.9
		Waiver	13	6.0
		Total	215	100.0
	Spanish	Fail	1	50.0
		Pass	1	50.0
		Total	2	100.0
	Other	Fail	1	100.0

Tables 16 and 17 present the pass/fail status information by education level.

Table 16. General and One-Part Examination Pass/Fail Status by Education Level

Exam Level	Education Level	Status	Frequency	Percent
Accident and Health Producer	High School	Fail	162	38.4
		Pass	186	44.1
		Waiver	74	17.5
		Total	422	100.0
	Some College	Fail	428	29.6
		Pass	759	52.6
		Waiver	257	17.8
		Total	1444	100.0
	College Graduate	Fail	319	16.4
		Pass	1352	69.6
		Waiver	272	14.0
		Total	1943	100.0
Bailbonding Agent	High School	Fail	19	44.2
		Pass	24	55.8
		Total	43	100.0
	Some College	Fail	9	20.0
		Pass	36	80.0
		Total	45	100.0
	College Graduate	Fail	13	40.6
		Pass	19	59.4
		Total	32	100.0
Casualty Producer	High School	Fail	136	38.9
		Pass	146	41.7
		Waiver	68	19.4
		Total	350	100.0
	Some College	Fail	255	29.3
		Pass	442	50.8
		Waiver	173	19.9
		Total	870	100.0
	College Graduate	Fail	139	14.9
		Pass	607	65.1
		Waiver	186	20.0
		Total	932	100.0
Credit	High School	Fail	1	11.1
		Pass	8	88.9
		Total	9	100.0
	Some College	Fail	7	16.3
		Pass	36	83.7
		Total	43	100.0
	College Graduate	Fail	7	20.6
		Pass	27	79.4
		Total	34	100.0
Crop	High School	Pass	1	100.0

Exam Level	Education Level	Status	Frequency	Percent	
	Some College	Fail	1	33.3	
		Pass	2	66.7	
		Total	3	100.0	
	College Graduate	Pass	1	100.0	
	Life Producer	High School	Fail	132	22.4
Pass			333	56.4	
Waiver			125	21.2	
Total			590	100.0	
Some College		Fail	296	14.9	
		Pass	1274	64.1	
		Waiver	417	21.0	
		Total	1987	100.0	
College Graduate		Fail	167	6.6	
		Pass	1935	76.5	
		Waiver	428	16.9	
		Total	2530	100.0	
Personal Lines Producer		High School	Fail	73	50.7
			Pass	49	34.0
			Waiver	22	15.3
			Total	144	100.0
	Some College	Fail	55	25.9	
		Pass	134	63.2	
		Waiver	23	10.8	
		Total	212	100.0	
	College Graduate	Fail	19	15.7	
		Pass	94	77.7	
		Waiver	8	6.6	
		Total	121	100.0	
Property Producer	High School	Fail	118	37.1	
		Pass	143	45.0	
		Waiver	57	17.9	
		Total	318	100.0	
	Some College	Fail	234	29.6	
		Pass	464	58.7	
		Waiver	93	11.8	
		Total	791	100.0	
	College Graduate	Fail	120	14.0	
		Pass	636	74.0	
		Waiver	103	12.0	
		Total	859	100.0	
Public Adjuster	Some College	Fail	1	33.3	
		Pass	2	66.7	
		Total	3	100.0	
	College Graduate	Fail	3	75.0	
		Pass	1	25.0	
		Total	4	100.0	

Exam Level	Education Level	Status	Frequency	Percent
Surplus Lines	High School	Fail	1	25.0
		Pass	3	75.0
		Total	4	100.0
	Some College	Fail	3	42.9
		Pass	4	57.1
		Total	7	100.0
	College Graduate	Pass	19	100.0
Title	High School	Fail	7	17.9
		Pass	21	53.8
		Waiver	11	28.2
		Total	39	100.0
	Some College	Fail	17	17.2
		Pass	57	57.6
		Waiver	25	25.3
		Total	99	100.0
	College Graduate	Fail	21	27.3
		Pass	48	62.3
		Waiver	8	10.4
		Total	77	100.0

Table 17. State Examination Pass/Fail Status by Education Level

Exam Level	Education Level	Status	Frequency	Percent
Accident and Health Producer	High School	Fail	207	49.1
		Pass	181	42.9
		Waiver	34	8.1
		Total	422	100.0
	Some College	Fail	557	38.6
		Pass	776	53.7
		Waiver	111	7.7
		Total	1444	100.0
	College Graduate	Fail	497	25.6
		Pass	1335	68.7
		Waiver	111	5.7
		Total	1943	100.0
Casualty Producer	High School	Fail	182	52.0
		Pass	137	39.1
		Waiver	31	8.9
		Total	350	100.0
	Some College	Fail	369	42.4
		Pass	438	50.3
		Waiver	63	7.2
		Total	870	100.0
	College Graduate	Fail	281	30.2
		Pass	610	65.5
		Waiver	41	4.4
		Total	932	100.0
Life Producer	High School	Fail	249	42.2
		Pass	318	53.9
		Waiver	23	3.9
		Total	590	100.0
	Some College	Fail	732	36.8
		Pass	1194	60.1
		Waiver	61	3.1
		Total	1987	100.0
	College Graduate	Fail	613	24.2
		Pass	1883	74.4
		Waiver	34	1.3
		Total	2530	100.0
Personal Lines Producer	High School	Fail	75	52.1
		Pass	55	38.2
		Waiver	14	9.7
		Total	144	100.0
	Some College	Fail	53	25.0
		Pass	133	62.7
		Waiver	26	12.3
		Total	212	100.0
	College Graduate	Fail	18	14.9

Exam Level	Education Level	Status	Frequency	Percent
		Pass	90	74.4
		Waiver	13	10.7
		Total	121	100.0
Property Producer	High School	Fail	136	42.8
		Pass	152	47.8
		Waiver	30	9.4
		Total	318	100.0
	Some College	Fail	242	30.6
		Pass	454	57.4
		Waiver	95	12.0
		Total	791	100.0
	College Graduate	Fail	159	18.5
		Pass	641	74.6
		Waiver	59	6.9
		Total	859	100.0
Title	High School	Fail	22	56.4
		Pass	16	41.0
		Waiver	1	2.6
		Total	39	100.0
	Some College	Fail	38	38.4
		Pass	56	56.6
		Waiver	5	5.1
		Total	99	100.0
	College Graduate	Fail	24	31.2
		Pass	46	59.7
		Waiver	7	9.1
		Total	77	100.0

## EXAMINATION RESULTS

For the one-part examinations—Bail Bonding, Credit, Public Adjuster, and Surplus Lines tests—a test scaled score is calculated. For all of the two-part examinations, a separate scaled score is calculated for the general and state portions of the examination. The mean scaled score and standard deviation is provided for each of the examination portions and examinations as well as for the five demographic analyses.

In making comparisons, it is important to be aware of sampling error. For most of the means presented in these tables, the sample size is sufficiently large to make the standard error of the mean small. However, demographic group means based on small numbers of candidates will have larger standard errors, and the confidence intervals around the means will also be larger. (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  $N$ .) If the demographic group mean differs from the overall mean by less than 1.7 times the standard error of the mean for the demographic group, one should be reluctant to regard the difference as significant.

Tables 18–23 present the scaled score means and standard deviations for the overall insurance examinations and by demographic breakdown.

Table 18. Test Scaled Score Means and Standard Deviations

Exam Level	Scaled Score	N	Mean	Std. Deviation
Accident and Health Producer	General	3450	74.64	11.449
	State	3815	71.42	11.717
Bailbonding Agent	General	124	74.11	11.012
Casualty Producer	General	1837	74.06	11.700
	State	2151	70.11	13.313
Credit	General	91	79.18	11.797
Crop	General	6	71.00	5.254
Life Producer	General	4298	80.87	11.448
	State	5192	72.34	11.210
Personal Lines Producer	General	437	72.12	9.789
	State	437	71.80	12.646
Property Producer	General	1785	74.89	11.448
	State	1864	74.04	13.376
Public Adjuster	General	7	66.43	7.502
Surplus Lines	General	31	80.06	10.023
Title	General	178	73.54	13.555
	State	212	69.85	9.121

Table 19. Scaled Score Means and Standard Deviations by Gender

Exam Level	Gender	Scaled Score	N	Mean	Std. Deviation
Accident and Health Producer	Male	General	1934	75.24	11.180
		State	2114	72.04	11.479
	Female	General	1278	73.57	11.868
		State	1446	70.38	11.867
Bailbonding Agent	Male	General	50	76.52	9.904
	Female	General	72	72.47	11.640
Casualty Producer	Male	General	792	75.42	11.348
		State	898	72.52	12.496
	Female	General	939	72.82	11.808
		State	1125	68.08	13.647
Credit	Male	General	35	76.20	13.219
	Female	General	53	81.53	10.256
Crop	Male	General	1	70.00	.
	Female	General	4	72.25	6.185
Life Producer	Male	General	2458	81.82	11.328
		State	2934	72.84	10.932
	Female	General	1704	79.60	11.483
		State	2090	71.67	11.554
Personal Lines Producer	Male	General	104	73.12	9.666
		State	97	72.90	14.838
	Female	General	321	71.95	9.804
		State	328	71.67	12.031
Property Producer	Male	General	776	76.90	10.836
		State	795	76.97	12.191
	Female	General	947	73.28	11.739
		State	997	71.77	13.585
Public Adjuster	Male	General	5	68.40	5.595
	Female	General	2	61.50	12.021
Surplus Lines	Male	General	17	81.88	8.674
	Female	General	13	77.77	11.847
Title	Male	General	53	72.75	15.531
		State	59	70.75	8.862
	Female	General	119	74.03	12.863
		State	144	69.86	9.220

Table 20. Scaled Score Means and Standard Deviations by Ethnicity

Exam Level	Ethnicity	Scaled Score	N	Mean	Std. Deviation
Accident and Health Producer	White	General	2581	75.46	11.008
		State	2851	72.18	11.268
	Black	General	143	71.71	11.398
		State	165	67.84	11.982
	Asian	General	89	73.26	11.186
		State	97	69.37	12.253
	Hispanic	General	329	69.40	13.329
		State	362	67.24	13.236
	Pacific Islander	General	17	65.53	14.791
		State	19	66.68	13.051
Bailbonding Agent	White	General	65	76.89	9.811
	Black	General	22	72.09	11.686
	Asian	General	4	71.50	8.544
	Hispanic	General	29	69.66	12.468
Casualty Producer	White	General	1269	75.57	11.261
		State	1515	71.38	12.910
	Black	General	58	74.86	10.962
		State	62	69.44	13.198
	Asian	General	42	75.05	8.726
		State	50	71.06	12.417
	Hispanic	General	321	67.52	11.809
		State	345	64.07	13.997
	Pacific Islander	General	12	72.33	9.642
		State	19	66.84	12.760
Credit	White	General	65	79.55	12.345
	Black	General	5	84.00	12.806
	Asian	General	1	90.00	.
	Hispanic	General	13	77.92	7.974
Crop	White	General	5	71.80	5.450
Life Producer	White	General	3154	82.47	10.158
		State	3815	73.32	10.654
	Black	General	229	76.17	12.923
		State	275	68.87	11.568
	Asian	General	157	73.87	14.937
		State	185	68.24	13.857
	Hispanic	General	505	75.64	13.755
		State	609	69.01	12.476
	Pacific Islander	General	22	73.36	15.199
		State	24	68.71	13.499
Personal Lines Producer	White	General	226	75.65	8.718
		State	224	76.08	10.879
	Black	General	13	74.23	7.259
		State	10	73.40	11.345
	Asian	General	8	76.00	8.264
		State	11	68.45	8.583

Exam Level	Ethnicity	Scaled Score	N	Mean	Std. Deviation	
	Hispanic	General	173	67.35	9.161	
		State	175	66.71	13.253	
	Pacific Islander	General	1	77.00	.	
		State	1	70.00	.	
Property Producer	White	General	1283	76.43	10.716	
		State	1346	75.28	12.718	
	Black	General	54	74.07	11.071	
		State	53	76.26	12.013	
	Asian	General	48	74.29	11.124	
		State	49	75.06	11.627	
	Hispanic	General	302	68.84	12.726	
		State	311	68.10	14.460	
	Pacific Islander	General	14	69.43	12.214	
		State	12	69.67	9.566	
	Public Adjuster	White	General	7	66.43	7.502
	Surplus Lines	White	General	28	80.00	10.449
Hispanic		General	2	81.50	7.778	
Title	White	General	158	74.03	13.709	
		State	186	70.26	9.207	
	Hispanic	General	12	68.00	13.618	
		State	15	67.80	8.082	

Table 21. Scaled Score Means and Standard Deviations by Ethnicity Within Gender

Exam Level	Gender	Ethnicity	Scaled Score	N	Mean	Std. Deviation	
Accident and Health Producer	Male	White	General	1596	75.88	10.849	
			State	1730	72.69	11.267	
		Black	General	80	72.90	10.296	
			State	95	68.87	12.192	
		Asian	General	52	73.88	10.224	
			State	58	68.91	11.003	
		Hispanic	General	169	71.22	13.046	
			State	184	69.09	12.158	
		Pacific Islander	General	11	62.00	16.125	
			State	13	63.31	13.168	
		Female	White	General	984	74.80	11.239
				State	1120	71.39	11.234
	Black		General	63	70.19	12.581	
			State	70	66.43	11.630	
	Asian		General	37	72.38	12.506	
			State	38	69.87	14.173	
	Hispanic		General	160	67.49	13.397	
			State	178	65.33	14.044	
Pacific Islander	General		6	72.00	10.119		
	State		6	74.00	10.159		
Bailbonding Agent	Male	White	General	33	75.52	10.429	
		Black	General	7	78.29	11.743	
		Asian	General	1	82.00	.	
		Hispanic	General	8	79.25	6.671	
	Female	White	General	32	78.31	9.075	
		Black	General	15	69.20	10.844	
		Asian	General	3	68.00	6.000	
		Hispanic	General	21	66.00	12.296	
Casualty Producer	Male	White	General	612	76.34	11.229	
			State	693	73.71	12.117	
		Black	General	24	79.92	10.607	
			State	24	72.42	14.392	
		Asian	General	22	73.64	8.937	
			State	28	68.43	13.772	
		Hispanic	General	109	69.89	11.453	
			State	125	67.12	12.933	
		Pacific Islander	General	4	75.00	6.633	
			State	9	68.56	11.193	
	Female	White	General	657	74.85	11.251	
			State	822	69.41	13.233	
		Black	General	34	71.29	9.870	
			State	38	67.55	12.207	
		Asian	General	20	76.60	8.438	
			State	22	74.41	9.743	
Hispanic	General	210	66.35	11.875			

Exam Level	Gender	Ethnicity	Scaled Score	N	Mean	Std. Deviation	
			State	218	62.33	14.359	
		Pacific Islander	General	8	71.00	11.006	
			State	10	65.30	14.446	
Credit	Male	White	General	28	75.36	13.275	
		Black	General	3	82.33	17.474	
		Hispanic	General	2	85.00	2.828	
	Female	White	General	37	82.73	10.710	
		Black	General	2	86.50	4.950	
		Asian	General	1	90.00	.	
		Hispanic	General	11	76.64	7.978	
Crop	Male	White	General	1	70.00	.	
	Female	White	General	4	72.25	6.185	
Life Producer	Male	White	General	1913	83.24	10.060	
			State	2290	73.79	10.509	
		Black	General	143	75.93	13.478	
			State	166	68.42	11.993	
		Asian	General	92	73.87	14.978	
			State	107	68.22	13.729	
		Hispanic	General	244	77.20	13.803	
			State	290	69.88	11.013	
		Pacific Islander	General	14	72.86	17.501	
			State	17	67.41	15.314	
		Female	White	General	1238	81.27	10.209
				State	1521	72.62	10.842
	Black		General	85	76.49	12.067	
			State	109	69.55	10.907	
	Asian		General	65	73.88	14.995	
			State	78	68.26	14.121	
	Hispanic		General	261	74.18	13.576	
			State	319	68.22	13.639	
Pacific Islander	General		8	74.25	11.081		
	State		7	71.86	7.537		
Personal Lines Producer	Male	White	General	59	77.32	7.246	
			State	54	77.69	10.652	
		Black	General	4	73.25	7.676	
			State	2	84.50	4.950	
		Hispanic	General	40	67.45	9.586	
			State	40	66.38	17.135	
	Female	White	General	167	75.06	9.128	
			State	170	75.58	10.932	
		Black	General	9	74.67	7.500	
			State	8	70.63	10.862	
		Asian	General	8	76.00	8.264	
			State	11	68.45	8.583	
		Hispanic	General	133	67.32	9.066	
			State	135	66.81	11.940	

Exam Level	Gender	Ethnicity	Scaled Score	N	Mean	Std. Deviation
		Pacific Islander	General	1	77.00	.
			State	1	70.00	.
Property Producer	Male	White	General	601	78.10	10.332
			State	623	78.01	11.534
		Black	General	23	75.83	13.002
			State	21	81.05	12.452
		Asian	General	28	72.79	9.742
			State	28	72.71	12.174
		Hispanic	General	109	71.76	11.750
			State	108	71.55	14.151
	Pacific Islander	General	4	72.50	16.442	
		State	4	73.00	8.869	
	Female	White	General	680	74.95	10.855
			State	721	72.93	13.214
		Black	General	31	72.77	9.405
			State	32	73.13	10.788
		Asian	General	20	76.40	12.775
			State	21	78.19	10.313
Hispanic		General	193	67.19	12.988	
		State	203	66.26	14.320	
Pacific Islander	General	10	68.20	10.932		
	State	8	68.00	10.029		
Public Adjuster	Male	White	General	5	68.40	5.595
	Female	White	General	2	61.50	12.021
Surplus Lines	Male	White	General	16	81.56	8.854
		Hispanic	General	1	87.00	.
	Female	White	General	12	77.92	12.362
		Hispanic	General	1	76.00	.
Title	Male	White	General	47	74.26	15.309
			State	53	70.74	9.255
		Hispanic	General	6	61.00	12.869
			State	6	70.83	4.491
	Female	White	General	111	73.94	13.046
			State	133	70.08	9.216
		Hispanic	General	6	75.00	11.171
			State	9	65.78	9.497

Table 22. Scaled Score Means and Standard Deviations by Native Language

Exam Level	Native Language	Scaled Score	N	Mean	Std. Deviation
Accident and Health Producer	English	General	3071	74.81	11.303
		State	3409	71.57	11.573
	Spanish	General	62	65.35	13.841
		State	64	66.20	12.777
	Other	General	69	71.42	12.898
		State	80	67.16	12.252
Bailbonding Agent	English	General	120	73.95	11.096
	Spanish	General	1	88.00	.
	Other	General	1	82.00	.
Casualty Producer	English	General	1555	74.70	11.471
		State	1849	70.59	13.110
	Spanish	General	139	65.70	11.239
		State	128	61.80	14.177
	Other	General	34	74.76	10.387
		State	45	70.53	13.624
Credit	English	General	86	79.51	11.863
	Spanish	General	2	75.00	2.828
Crop	English	General	5	71.80	5.450
Life Producer	English	General	3872	81.59	10.743
		State	4681	72.78	10.855
	Spanish	General	133	71.53	15.564
		State	157	66.27	13.010
	Other	General	146	70.74	15.787
		State	173	65.55	14.824
Personal Lines Producer	English	General	321	74.53	8.672
		State	320	74.38	11.975
	Spanish	General	100	64.89	9.504
		State	101	64.52	12.155
	Other	General	4	72.25	11.529
		State	4	64.50	11.150
Property Producer	English	General	1546	75.75	11.144
		State	1642	74.52	13.043
	Spanish	General	133	65.47	11.840
		State	108	66.27	14.714
	Other	General	41	73.46	9.592
		State	39	73.28	12.410
Public Adjuster	English	General	7	66.43	7.502
Surplus Lines	English	General	30	80.10	10.192
Title	English	General	171	73.51	13.688
		State	202	70.02	9.213
	Spanish	General	2	70.00	16.971
		State	2	68.50	4.950
	Other	General	1	85.00	.
		State	1	65.00	.

Table 23. Scaled Score Mean and Standard Deviation by Education Level

Exam Level	Education Level	Scaled Score	N	Mean	Std. Deviation
Accident and Health Producer	High School	General	348	69.18	12.508
		State	388	65.87	13.304
	Some College	General	1187	71.99	11.495
		State	1333	69.64	11.588
	College Graduate	General	1671	77.52	10.396
		State	1832	73.82	10.702
Bailbonding Agent	High School	General	43	70.51	8.236
	Some College	General	45	77.87	10.334
	College Graduate	General	32	73.56	13.965
Casualty Producer	High School	General	282	69.06	12.315
		State	319	64.07	13.790
	Some College	General	697	72.24	11.659
		State	807	68.20	13.350
	College Graduate	General	746	77.39	10.462
		State	891	73.80	12.052
Credit	High School	General	9	83.00	9.097
	Some College	General	43	79.44	12.246
	College Graduate	General	34	78.56	11.930
Crop	High School	General	1	70.00	.
	Some College	General	3	70.00	5.196
	College Graduate	General	1	79.00	.
Life Producer	High School	General	465	75.09	13.828
		State	567	68.44	12.679
	Some College	General	1570	78.84	11.607
		State	1926	70.59	11.444
	College Graduate	General	2102	83.81	9.565
		State	2496	74.58	10.192
Personal Lines Producer	High School	General	122	65.98	9.518
		State	130	65.20	13.782
	Some College	General	189	73.58	9.130
		State	186	73.51	11.244
	College Graduate	General	113	76.65	7.572
		State	108	77.36	10.206
Property Producer	High School	General	261	69.81	12.337
		State	288	67.87	13.746
	Some College	General	698	73.21	11.216
		State	696	72.32	13.683
	College Graduate	General	756	78.25	10.427
		State	800	77.71	11.474
Public Adjuster	Some College	General	3	64.33	9.815
	College Graduate	General	4	68.00	6.377
Surplus Lines	High School	General	4	73.75	10.782
	Some College	General	7	72.86	12.429
	College Graduate	General	19	84.11	7.086
Title	High School	General	28	75.36	12.419

Exam Level	Education Level	Scaled Score	N	Mean	Std. Deviation
		State	38	66.37	9.408
		General	74	73.38	16.644
	Some College	State	94	69.86	9.246
		General	69	73.04	10.500
	College Graduate	State	70	72.21	7.870