



**Colorado Department of Regulatory Agencies
Division of Insurance
2009 Demographic and Pass Rate Analysis**

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1.0 SCOPE OF WORK

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 February 14 through December 31, 2009, by Pearson VUE. This date range covers the time during which demographic data was collected in Colorado in 2009.

2.0 METHODS

The data included in this report are for exams administered from February 14, 2009, through December 31, 2009. A new survey requesting relevant demographic information on examinees was initiated in mid-February and used for the remainder of the year. Participation in the survey was optional. The analysis sample consisted of 15,658 test administrations across 10 test levels.

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 there are two missing-value indicators, M and N. An M indicates that the respondent did not view the survey questions. An N indicates that the respondent viewed the survey question but elected not to answer.

Table 1. Gender

Gender				
		Frequency	Percent	Valid Percent
Valid	Male	7908	50.5	53.3
	Female	6937	44.3	46.7
	Total	14845	94.8	100.0
Missing	M	786	5.0	
	N	27	.2	
	Total	813	5.2	
Total		15658	100.0	

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

Table 2. Ethnicity

Ethnicity				
		Frequency	Percent	Valid Percent
Valid	White	11504	73.5	78.9
	Black	567	3.6	3.9
	Asian	351	2.2	2.4
	Hispanic	2124	13.6	14.6
	Pacific Islander	42	.3	.3
	Total	14588	93.2	100.0
Missing	M	902	5.8	
	N	168	1.1	
	Total	1070	6.8	
Total		15658	100.0	

The vast majority, 93% of responders, indicated English as their native language.

Table 3. Native Language

Native Language				
		Frequency	Percent	Valid Percent
Valid	English	13755	87.8	93.0
	Spanish	705	4.5	4.8
	Other	334	2.1	2.3
	Total	14794	94.5	100.0
Missing	M	826	5.3	
	N	38	.2	
	Total	864	5.5	
Total		15658	100.0	

Most of the respondents, 86%, had some college education or were college graduates.

Table 4. Education Level

Education Level				
		Frequency	Percent	Valid Percent
Valid	High School	2057	13.1	14.0
	Some College	5851	37.4	39.7
	College Graduate	6814	43.5	46.3
	Total	14722	94.0	100.0
Missing	M	835	5.3	
	N	101	.6	
	Total	936	6.0	
Total		15658	100.0	

Table 5 contains the distribution of respondents across the various Colorado insurance examinations.

Table 5. Test Level

Test Level				
		Frequency	Percent	Valid Percent
Valid	Accident and Health Producer	4561	29.1	29.1
	Bailbonding Agent	81	.5	.5
	Casualty Producer	2410	15.4	15.4
	Credit	163	1.0	1.0
	Life Producer	5880	37.6	37.6
	Public Adjuster	11	.1	.1
	Personal Lines Producer	228	1.5	1.5
	Property Producer	2149	13.7	13.7
	Surplus Lines	24	.2	.2
	Title	151	1.0	1.0
	Total	15658	100.0	100.0

The majority of the tests given were in the four major-line tests – Life, Accident and Health, Property, and Casualty.



With the exception of the Bail Bonding Agent, Credit, 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, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed. A scaled score is calculated for each portion of the examination. For all of the two-part examinations, these portion scaled scores and pass/fail statuses are the ones that will be used in the following analyses.

For the one-part examinations – Bail Bonding, Credit, Public Adjuster, and Surplus Lines tests – a test scaled score is calculated. This test scaled score and pass/fail status is the one used in the rest of this report.

For each of the examination portions/examinations the following information is provided.

1. Total number of examinees
2. Percentage and number of examinees who passed
3. Mean scaled score on the examination
4. Standard deviation of scaled scores on the examination

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

1. Gender
2. Ethnicity
3. Ethnicity within gender
4. Education level
5. Native language

3.0 EXAMINATION RESULTS

Table 6 presents the pass/fail status for the one-part examinations and for the general portion of the two-part examinations. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 6. General and One-Part Examination Pass Fail

General and One-Part Examination Pass Fail				
Test Level			Frequency	Percent
Accident and Health Producer	Valid	Fail	1135	24.9
		Pass	2658	58.3
		Waiver	768	16.8
		Total	4561	100.0
Bailbonding Agent	Valid	Fail	14	17.3
		Pass	67	82.7
		Total	81	100.0
Casualty Producer	Valid	Fail	661	27.4
		Pass	1246	51.7
		Waiver	503	20.9
		Total	2410	100.0
Credit	Valid	Fail	14	8.6
		Pass	149	91.4
		Total	163	100.0
Life Producer	Valid	Fail	598	10.2
		Pass	3836	65.2
		Waiver	1446	24.6
		Total	5880	100.0
Public Adjuster	Valid	Fail	9	81.8
		Pass	2	18.2
		Total	11	100.0
Personal Lines Producer	Valid	Fail	101	44.3
		Pass	84	36.8
		Waiver	43	18.9
		Total	228	100.0

General and One-Part Examination Pass Fail				
Test Level			Frequency	Percent
Property Producer	Valid	Fail	574	26.7
		Pass	1261	58.7
		Waiver	314	14.6
		Total	2149	100.0
Surplus Lines	Valid	Fail	7	29.2
		Pass	17	70.8
		Total	24	100.0
Title	Valid	Fail	36	23.8
		Pass	83	55.0
		Waiver	32	21.2
		Total	151	100.0

Table 7 presents the same information for the state portions of the two-part examinations. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 7. State Pass Fail

State Pass Fail				
Test Level			Frequency	Percent
Accident and Health Producer	Valid	Fail	1620	35.5
		Pass	2609	57.2
		Waiver	332	7.3
		Total	4561	100.0
Casualty Producer	Valid	Fail	1038	43.1
		Pass	1236	51.3
		Waiver	136	5.6
		Total	2410	100.0
Life Producer	Valid	Fail	2156	36.7
		Pass	3602	61.3
		Waiver	122	2.1
		Total	5880	100.0
Personal Lines Producer	Valid	Fail	131	57.5
		Pass	86	37.7
		Waiver	11	4.8

State Pass Fail					
Test Level			Frequency	Percent	
Personal Lines Producer, continued	Valid	Total	228	100.0	
		Property Producer	Valid	Fail	661
			Pass	1270	59.1
			Waiver	218	10.1
			Total	2149	100.0
Title	Valid	Fail	66	43.7	
		Pass	73	48.3	
		Waiver	12	7.9	
		Total	151	100.0	

Table 8 presents the scaled score means and standard deviations for the insurance examinations.

Table 8. Scaled Score Mean and Standard Deviation

Scaled Score Mean and Standard Deviation				
Test Level		N	Mean	Std. Deviation
Accident and Health Producer	General Scale Score	3793	74.05	11.316
	State Scaled Score	4229	70.74	11.959
Bailbonding Agent	General Scale Score	81	76.67	8.550
Casualty Producer	General Scale Score	1907	72.73	11.921
	State Scaled Score	2274	68.63	13.449
Credit	General Scale Score	163	81.74	8.662
Life Producer	General Scale Score	4434	80.95	10.989
	State Scaled Score	5758	70.91	11.627
Public Adjuster	General Scale Score	11	64.00	6.132
Personal Lines Producer	General Scale Score	185	66.32	12.958
	State Scaled Score	217	63.65	13.946
Property Producer	General Scale Score	1835	74.08	11.534
	State Scaled Score	1931	72.72	13.608
Surplus Lines	General Scale Score	24	75.25	10.005
Title	General Scale Score	119	74.54	11.592
	State Scaled Score	139	70.17	9.396

4.0 DEMOGRAPHIC RESULTS

The test results, broken down by demographics variables, are presented in this section.

Table 9 presents the general-level and one-part examination pass/fail numbers and percent-pass separated by gender. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed. The missing-data values have been excluded from these tables.

Table 9. General and One-Part Examination Pass Fail by Gender

General and One-Part Examination Pass Fail by Gender					
Test Level	Gender			Frequency	Percent
Accident and Health Producer	Male	Valid	Fail	604	23.9
			Pass	1496	59.2
			Waiver	428	16.9
			Total	2528	100.0
	Female	Valid	Fail	458	26.7
			Pass	969	56.5
			Waiver	288	16.8
			Total	1715	100.0
Bailbonding Agent	Male	Valid	Fail	4	11.1
			Pass	32	88.9
			Total	36	100.0
	Female	Valid	Fail	10	22.7
			Pass	34	77.3
			Total	44	100.0
Casualty Producer	Male	Valid	Fail	221	21.7
			Pass	618	60.8
			Waiver	178	17.5
			Total	1017	100.0
	Female	Valid	Fail	415	31.6
			Pass	590	44.9
			Waiver	310	23.6
			Total	1315	100.0
Credit	Male	Valid	Fail	9	14.5
			Pass	53	85.5
			Total	62	100.0
	Female	Valid	Fail	4	4.1

General and One-Part Examination Pass Fail by Gender					
Test Level	Gender			Frequency	Percent
Credit, continued	Female, continued	Valid	Pass	93	95.9
			Total	97	100.0
Life Producer	Male	Valid	Fail	304	9.4
			Pass	2151	66.7
			Waiver	770	23.9
			Total	3225	100.0
	Female	Valid	Fail	250	10.8
			Pass	1453	63.0
			Waiver	604	26.2
			Total	2307	100.0
Public Adjuster	Male	Valid	Fail	7	87.5
			Pass	1	12.5
			Total	8	100.0
	Female	Valid	Fail	2	66.7
			Pass	1	33.3
			Total	3	100.0
Personal Lines Producer	Male	Valid	Fail	30	49.2
			Pass	21	34.4
			Waiver	10	16.4
			Total	61	100.0
	Female	Valid	Fail	71	42.5
			Pass	63	37.7
			Waiver	33	19.8
			Total	167	100.0
Property Producer	Male	Valid	Fail	168	18.4
			Pass	627	68.8
			Waiver	116	12.7
			Total	911	100.0
	Female	Valid	Fail	389	33.1
			Pass	597	50.8
			Waiver	190	16.2
			Total	1176	100.0
Surplus Lines	Male	Valid	Fail	4	23.5

General and One-Part Examination Pass Fail by Gender						
Test Level	Gender			Frequency	Percent	
Surplus Lines, continued	Male, continued	Valid	Pass	13	76.5	
			Total	17	100.0	
	Female	Valid	Fail	3	42.9	
			Pass	4	57.1	
			Total	7	100.0	
Title	Male	Valid	Fail	11	25.6	
			Pass	27	62.8	
			Waiver	5	11.6	
			Total	43	100.0	
	Female	Valid	Fail	25	23.6	
			Pass	55	51.9	
			Waiver	26	24.5	
			Total	106	100.0	

Table 10 presents the state-level examination pass/fail numbers and percent by gender. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 10. State Pass Fail by Gender

State Pass Fail by Gender					
Test Level	Gender			Frequency	Percent
Accident and Health Producer	Male	Valid	Fail	861	34.1
			Pass	1473	58.3
			Waiver	194	7.7
			Total	2528	100.0
	Female	Valid	Fail	648	37.8
			Pass	952	55.5
			Waiver	115	6.7
			Total	1715	100.0
Casualty Producer	Male	Valid	Fail	353	34.7
			Pass	615	60.5
			Waiver	49	4.8
			Total	1017	100.0
	Female	Valid	Fail	647	49.2

State Pass Fail by Gender					
Test Level	Gender			Frequency	Percent
Casualty Producer, continued	Female, continued	Valid	Pass	588	44.7
			Waiver	80	6.1
			Total	1315	100.0
Life Producer	Male	Valid	Fail	1127	34.9
			Pass	2027	62.9
			Waiver	71	2.2
			Total	3225	100.0
	Female	Valid	Fail	918	39.8
			Pass	1350	58.5
			Waiver	39	1.7
			Total	2307	100.0
Personal Lines Producer	Male	Valid	Fail	31	50.8
			Pass	24	39.3
			Waiver	6	9.8
			Total	61	100.0
	Female	Valid	Fail	100	59.9
			Pass	62	37.1
			Waiver	5	3.0
			Total	167	100.0
Property Producer	Male	Valid	Fail	198	21.7
			Pass	644	70.7
			Waiver	69	7.6
			Total	911	100.0
	Female	Valid	Fail	443	37.7
			Pass	591	50.3
			Waiver	142	12.1
			Total	1176	100.0
Title	Male	Valid	Fail	16	37.2
			Pass	24	55.8
			Waiver	3	7.0
			Total	43	100.0
	Female	Valid	Fail	49	46.2
			Pass	48	45.3

State Pass Fail by Gender					
Test Level	Gender			Frequency	Percent
Title, continued	Female, continued	Valid	Waiver	9	8.5
		Total		106	100.0

Table 11 contains the scaled score means and standard deviations by gender. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 11. Scaled Score Means and Standard Deviations by Gender

Scaled Score Means and Standard Deviations by Gender					
Test Level	Gender		N	Mean	Std. Deviation
Accident and Health Producer	Male	General Scale Score	2100	74.30	10.965
		State Scaled Score	2334	71.04	11.795
	Female	General Scale Score	1427	73.51	11.670
		State Scaled Score	1600	70.09	12.279
Bailbonding Agent	Male	General Scale Score	36	77.28	7.945
	Female	General Scale Score	44	76.23	9.162
Casualty Producer	Male	General Scale Score	839	75.27	11.291
		State Scaled Score	968	71.47	12.963
	Female	General Scale Score	1005	70.74	12.040
		State Scaled Score	1235	66.55	13.361
Credit	Male	General Scale Score	62	80.82	10.172
	Female	General Scale Score	97	82.57	7.364
Life Producer	Male	General Scale Score	2455	81.42	10.775
		State Scaled Score	3154	71.46	11.562
	Female	General Scale Score	1703	80.37	11.250
		State Scaled Score	2268	69.92	11.676
Public Adjuster	Male	General Scale Score	8	63.13	4.970
	Female	General Scale Score	3	66.33	9.504
Personal Lines Producer	Male	General Scale Score	51	65.45	13.261
		State Scaled Score	55	66.55	14.703
	Female	General Scale Score	134	66.66	12.876
		State Scaled Score	162	62.67	13.586

Scaled Score Means and Standard Deviations by Gender					
Test Level	Gender		N	Mean	Std. Deviation
Property Producer	Male	General Scale Score	795	76.75	11.088
		State Scaled Score	842	76.27	12.792
	Female	General Scale Score	986	71.88	11.482
		State Scaled Score	1034	69.89	13.600
Surplus Lines	Male	General Scale Score	17	77.29	10.300
	Female	General Scale Score	7	70.29	7.761
Title	Male	General Scale Score	38	75.21	11.912
		State Scaled Score	40	72.90	9.229
	Female	General Scale Score	80	74.24	11.572
		State Scaled Score	97	69.16	9.058

Tables 12-14 contain the pass/fail and scaled score data separated by ethnicity. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

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

General and One-Part Examination Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Accident and Health Producer	White	Valid	Fail	760	22.4
			Pass	2082	61.3
			Waiver	557	16.4
			Total	3399	100.0
	Black	Valid	Fail	77	38.5
			Pass	91	45.5
			Waiver	32	16.0
			Total	200	100.0
	Asian	Valid	Fail	35	32.7
			Pass	50	46.7
			Waiver	22	20.6
			Total	107	100.0
	Hispanic	Valid	Fail	169	37.1
			Pass	193	42.4
			Waiver	93	20.4
			Total	455	100.0

General and One-Part Examination Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Accident and Health Producer, continued	Pacific Islander	Valid	Fail	8	61.5
			Pass	5	38.5
			Total	13	100.0
Bailbonding Agent	White	Valid	Fail	8	15.4
			Pass	44	84.6
			Total	52	100.0
	Black	Valid	Fail	4	36.4
			Pass	7	63.6
			Total	11	100.0
	Hispanic	Valid	Fail	2	11.8
			Pass	15	88.2
			Total	17	100.0
Casualty Producer	White	Valid	Fail	393	22.5
			Pass	981	56.2
			Waiver	371	21.3
			Total	1745	100.0
	Black	Valid	Fail	18	38.3
			Pass	21	44.7
			Waiver	8	17.0
			Total	47	100.0
	Asian	Valid	Fail	19	33.9
			Pass	22	39.3
			Waiver	15	26.8
			Total	56	100.0
	Hispanic	Valid	Fail	194	45.5
			Pass	155	36.4
			Waiver	77	18.1
			Total	426	100.0
Pacific Islander	Valid	Fail	1	14.3	
		Pass	4	57.1	
		Waiver	2	28.6	
		Total	7	100.0	

General and One-Part Examination Pass Fail by Ethnicity						
Test Level	Ethnicity			Frequency	Percent	
Credit	White	Valid	Fail	11	8.9	
			Pass	112	91.1	
			Total	123	100.0	
	Black	Valid	Pass	2	100.0	
	Asian	Valid	Fail	1	16.7	
			Pass	5	83.3	
			Total	6	100.0	
	Hispanic	Valid	Fail	1	4.3	
			Pass	22	95.7	
			Total	23	100.0	
	Pacific Islander	Valid	Pass	2	100.0	
	Life Producer	White	Valid	Fail	375	8.5
				Pass	2953	67.0
				Waiver	1080	24.5
Total				4408	100.0	
Black		Valid	Fail	30	11.8	
			Pass	153	60.2	
			Waiver	71	28.0	
			Total	254	100.0	
Asian		Valid	Fail	30	22.7	
			Pass	78	59.1	
			Waiver	24	18.2	
			Total	132	100.0	
Hispanic		Valid	Fail	109	17.2	
			Pass	347	54.7	
			Waiver	178	28.1	
			Total	634	100.0	
Pacific Islander		Valid	Fail	4	26.7	
			Pass	9	60.0	
			Waiver	2	13.3	
			Total	15	100.0	

General and One-Part Examination Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Public Adjuster	White	Valid	Fail	9	81.8
			Pass	2	18.2
			Total	11	100.0
Personal Lines Producer	White	Valid	Fail	3	4.4
			Pass	45	66.2
			Waiver	20	29.4
			Total	68	100.0
	Black	Valid	Fail	3	30.0
			Pass	6	60.0
			Waiver	1	10.0
			Total	10	100.0
	Asian	Valid	Pass	1	100.0
	Hispanic	Valid	Fail	95	64.6
			Pass	30	20.4
			Waiver	22	15.0
			Total	147	100.0
Property Producer	White	Valid	Fail	343	22.0
			Pass	997	64.0
			Waiver	217	13.9
			Total	1557	100.0
	Black	Valid	Fail	16	41.0
			Pass	21	53.8
			Waiver	2	5.1
			Total	39	100.0
	Asian	Valid	Fail	15	30.6
			Pass	23	46.9
			Waiver	11	22.4
			Total	49	100.0

General and One-Part Examination Pass Fail by Ethnicity						
Test Level	Ethnicity			Frequency	Percent	
Property Producer, Continued	Hispanic	Valid	Fail	172	43.3	
			Pass	153	38.5	
			Waiver	72	18.1	
			Total	397	100.0	
	Pacific Islander	Valid	Fail	1	20.0	
			Pass	4	80.0	
			Total	5	100.0	
	Surplus Lines	White	Valid	Fail	4	21.1
Pass				15	78.9	
Total				19	100.0	
Hispanic		Valid	Fail	3	75.0	
			Pass	1	25.0	
			Total	4	100.0	
Title		White	Valid	Fail	28	23.0
				Pass	70	57.4
	Waiver			24	19.7	
	Total			122	100.0	
	Black	Valid	Pass	3	75.0	
			Waiver	1	25.0	
			Total	4	100.0	
	Hispanic	Valid	Fail	8	38.1	
			Pass	7	33.3	
			Waiver	6	28.6	
			Total	21	100.0	

Table 13. State Pass Fail by Ethnicity

State Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Accident and Health Producer	White	Valid	Fail	1112	32.7
			Pass	2050	60.3
			Waiver	237	7.0
			Total	3399	100.0
	Black	Valid	Fail	93	46.5
			Pass	91	45.5
			Waiver	16	8.0
			Total	200	100.0
	Asian	Valid	Fail	51	47.7
			Pass	49	45.8
			Waiver	7	6.5
			Total	107	100.0
	Hispanic	Valid	Fail	224	49.2
			Pass	189	41.5
			Waiver	42	9.2
			Total	455	100.0
	Pacific Islander	Valid	Fail	8	61.5
			Pass	5	38.5
			Total	13	100.0
			Casualty Producer	White	Valid
Pass	979	56.1			
Waiver	91	5.2			
Total	1745	100.0			
Black	Valid	Fail		23	48.9
		Pass		22	46.8
		Waiver		2	4.3
		Total		47	100.0
Asian	Valid	Fail		31	55.4
		Pass		22	39.3
		Waiver		3	5.4
		Total		56	100.0

State Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Casualty Producer, continued	Hispanic	Valid	Fail	242	56.8
			Pass	152	35.7
			Waiver	32	7.5
			Total	426	100.0
	Pacific Islander	Valid	Fail	3	42.9
			Pass	4	57.1
			Total	7	100.0
	Life Producer	White	Valid	Fail	1532
Pass				2794	63.4
Waiver				82	1.9
Total				4408	100.0
Black		Valid	Fail	116	45.7
			Pass	135	53.1
			Waiver	3	1.2
			Total	254	100.0
Asian		Valid	Fail	50	37.9
			Pass	74	56.1
			Waiver	8	6.1
			Total	132	100.0
Hispanic		Valid	Fail	314	49.5
			Pass	305	48.1
			Waiver	15	2.4
			Total	634	100.0
Pacific Islander		Valid	Fail	7	46.7
			Pass	8	53.3
			Total	15	100.0
Personal Lines Producer		White	Valid	Fail	24
	Pass			44	64.7
	Total			68	100.0
	Black	Valid	Fail	4	40.0
			Pass	6	60.0
			Total	10	100.0
	Asian	Valid	Pass	1	100.0

State Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Personal Lines Producer, continued	Hispanic	Valid	Fail	103	70.1
			Pass	33	22.4
			Waiver	11	7.5
			Total	147	100.0
Property Producer	White	Valid	Fail	409	26.3
			Pass	1005	64.5
			Waiver	143	9.2
			Total	1557	100.0
	Black	Valid	Fail	12	30.8
			Pass	23	59.0
			Waiver	4	10.3
			Total	39	100.0
	Asian	Valid	Fail	21	42.9
			Pass	23	46.9
			Waiver	5	10.2
			Total	49	100.0
	Hispanic	Valid	Fail	188	47.4
			Pass	155	39.0
			Waiver	54	13.6
			Total	397	100.0
Pacific Islander	Valid	Fail	1	20.0	
		Pass	4	80.0	
		Total	5	100.0	
Title	White	Valid	Fail	51	41.8
			Pass	62	50.8
			Waiver	9	7.4
			Total	122	100.0
	Black	Valid	Fail	2	50.0
			Pass	2	50.0
			Total	4	100.0

State Pass Fail by Ethnicity					
Test Level	Ethnicity			Frequency	Percent
Title, continued	Hispanic	Valid	Fail	12	57.1
			Pass	6	28.6
			Waiver	3	14.3
			Total	21	100.0

Table 14. Scaled Score Means and Standard Deviations by Ethnicity

Scaled Score Means and Standard Deviations by Ethnicity					
Test Level	Ethnicity		N	Mean	Std. Deviation
Accident and Health Producer	White	General Scale Score	2842	75.04	10.879
		State Scaled Score	3162	71.56	11.611
	Black	General Scale Score	168	69.99	10.614
		State Scaled Score	184	67.53	10.991
	Asian	General Scale Score	85	69.81	13.026
		State Scaled Score	100	67.46	14.371
	Hispanic	General Scale Score	362	68.59	12.007
		State Scaled Score	413	65.83	13.191
Pacific Islander	General Scale Score	13	68.00	9.626	
	State Scaled Score	13	62.08	13.561	
Bailbonding Agent	White	General Scale Score	52	78.19	8.689
	Black	General Scale Score	11	70.36	9.791
	Hispanic	General Scale Score	17	76.24	5.426
Casualty Producer	White	General Scale Score	1374	74.42	10.982
		State Scaled Score	1654	70.01	12.769
	Black	General Scale Score	39	69.23	14.499
		State Scaled Score	45	67.09	14.861
	Asian	General Scale Score	41	69.95	12.137
		State Scaled Score	53	66.75	11.097
	Hispanic	General Scale Score	349	66.95	13.291
		State Scaled Score	394	63.65	15.044
Pacific Islander	General Scale Score	5	79.20	14.738	
	State Scaled Score	7	65.29	16.948	



Scaled Score Means and Standard Deviations by Ethnicity					
Test Level	Ethnicity		N	Mean	Std. Deviation
Credit	White	General Scale Score	123	81.84	8.676
	Black	General Scale Score	2	83.50	9.192
	Asian	General Scale Score	6	82.33	13.003
	Hispanic	General Scale Score	23	81.48	7.674
	Pacific Islander	General Scale Score	2	83.00	.000
Life Producer	White	General Scale Score	3328	81.93	10.494
		State Scaled Score	4326	71.52	11.455
	Black	General Scale Score	183	78.79	9.922
		State Scaled Score	251	69.35	11.390
	Asian	General Scale Score	108	75.80	14.174
		State Scaled Score	124	67.73	13.356
	Hispanic	General Scale Score	456	76.23	12.357
		State Scaled Score	619	66.82	11.728
	Pacific Islander	General Scale Score	13	74.77	12.504
		State Scaled Score	15	62.13	13.506
Public Adjuster	White	General Scale Score	11	64.00	6.132
Personal Lines Producer	White	General Scale Score	48	77.85	6.405
		State Scaled Score	68	70.53	10.348
	Black	General Scale Score	9	74.56	7.796
		State Scaled Score	10	72.90	13.237
	Asian	General Scale Score	1	87.00	.
		State Scaled Score	1	81.00	.
	Hispanic	General Scale Score	125	60.83	11.555
		State Scaled Score	136	59.18	13.794
Property Producer	White	General Scale Score	1340	75.67	10.651
		State Scaled Score	1414	74.46	12.746
	Black	General Scale Score	37	69.68	13.178
		State Scaled Score	35	70.63	15.828
	Asian	General Scale Score	38	71.68	12.112
		State Scaled Score	44	70.11	12.475
	Hispanic	General Scale Score	325	67.93	12.773
		State Scaled Score	343	66.36	14.757



Scaled Score Means and Standard Deviations by Ethnicity					
Test Level	Ethnicity		N	Mean	Std. Deviation
Property Producer Continued	Pacific Islander	General Scale Score	5	72.40	14.100
		State Scaled Score	5	62.20	24.212
Surplus Lines	White	General Scale Score	19	76.89	9.780
	Hispanic	General Scale Score	4	66.75	8.808
Title	White	General Scale Score	98	74.93	11.878
		State Scaled Score	113	70.51	9.279
	Black	General Scale Score	3	81.00	4.583
		State Scaled Score	4	69.00	7.394
	Hispanic	General Scale Score	15	69.60	9.410
		State Scaled Score	18	67.56	8.508

Tables 15-17 present the data grouped by ethnicity within gender. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 15. General and One-Part Examination Pass Fail by Ethnicity within Gender

General and One-Part Examination Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Accident and Health Producer	Male	White	Valid	Fail	443	21.5
				Pass	1278	61.9
				Waiver	343	16.6
				Total	2064	100.0
		Black	Valid	Fail	39	33.1
				Pass	59	50.0
				Waiver	20	16.9
				Total	118	100.0
		Asian	Valid	Fail	21	32.3
				Pass	30	46.2
				Waiver	14	21.5
				Total	65	100.0
	Hispanic	Valid	Fail	84	36.8	
			Pass	101	44.3	
			Waiver	43	18.9	
			Total	228	100.0	

General and One-Part Examination Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Accident and Health Producer, continued	Male, continued	Pacific Islander	Valid	Fail	6	85.7
				Pass	1	14.3
				Total	7	100.0
	Female	White	Valid	Fail	317	23.8
				Pass	803	60.2
				Waiver	213	16.0
				Total	1333	100.0
		Black	Valid	Fail	38	46.3
				Pass	32	39.0
				Waiver	12	14.6
				Total	82	100.0
		Asian	Valid	Fail	14	33.3
				Pass	20	47.6
				Waiver	8	19.0
				Total	42	100.0
		Hispanic	Valid	Fail	84	37.2
				Pass	92	40.7
				Waiver	50	22.1
				Total	226	100.0
		Pacific Islander	Valid	Fail	2	33.3
Pass				4	66.7	
Total	6			100.0		
Bailbonding Agent	Male	White	Valid	Fail	4	14.8
				Pass	23	85.2
				Total	27	100.0
	Black	Valid	Pass	5	100.0	
			Pass	4	100.0	
	Female	White	Valid	Fail	4	16.0
				Pass	21	84.0
				Total	25	100.0
		Black	Valid	Fail	4	66.7
				Pass	2	33.3
Total				6	100.0	

General and One-Part Examination Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Bailbonding Agent, continued	Female, continued	Hispanic	Valid	Fail	2	15.4
				Pass	11	84.6
				Total	13	100.0
Casualty Producer	Male	White	Valid	Fail	141	17.6
				Pass	521	65.0
				Waiver	140	17.5
				Total	802	100.0
		Black	Valid	Fail	13	39.4
				Pass	15	45.5
				Waiver	5	15.2
				Total	33	100.0
		Asian	Valid	Fail	11	42.3
				Pass	11	42.3
				Waiver	4	15.4
				Total	26	100.0
	Hispanic	Valid	Fail	53	39.3	
			Pass	59	43.7	
			Waiver	23	17.0	
			Total	135	100.0	
	Pacific Islander	Valid	Pass	2	66.7	
			Waiver	1	33.3	
			Total	3	100.0	
	Female	White	Valid	Fail	252	26.7
				Pass	460	48.8
				Waiver	231	24.5
				Total	943	100.0
		Black	Valid	Fail	5	35.7
Pass				6	42.9	
Waiver				3	21.4	
Total				14	100.0	

General and One-Part Examination Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Casualty Producer, continued	Female, continued	Asian	Valid	Fail	8	26.7
				Pass	11	36.7
				Waiver	11	36.7
				Total	30	100.0
		Hispanic	Valid	Fail	141	48.5
				Pass	96	33.0
				Waiver	54	18.6
				Total	291	100.0
		Pacific Islander	Valid	Fail	1	25.0
				Pass	2	50.0
				Waiver	1	25.0
				Total	4	100.0
Credit	Male	White	Valid	Fail	7	14.3
				Pass	42	85.7
				Total	49	100.0
		Asian	Valid	Fail	1	25.0
				Pass	3	75.0
				Total	4	100.0
		Hispanic	Valid	Fail	1	12.5
				Pass	7	87.5
				Total	8	100.0
	Female	White	Valid	Fail	4	5.4
				Pass	70	94.6
				Total	74	100.0
		Black	Valid	Pass	2	100.0
		Asian	Valid	Pass	2	100.0
Hispanic		Valid	Pass	15	100.0	
Pacific Islander		Valid	Pass	2	100.0	
Life Producer	Male	White	Valid	Fail	214	8.2
				Pass	1789	68.2
				Waiver	620	23.6
				Total	2623	100.0

General and One-Part Examination Pass Fail by Ethnicity within Gender								
Test Level	Gender	Ethnicity			Frequency	Percent		
Life Producer, continued	Male, continued	Black	Valid	Fail	17	10.8		
				Pass	96	60.8		
				Waiver	45	28.5		
				Total	158	100.0		
		Asian	Valid	Fail	19	26.4		
				Pass	40	55.6		
				Waiver	13	18.1		
				Total	72	100.0		
		Hispanic	Valid	Fail	50	16.2		
				Pass	181	58.6		
				Waiver	78	25.2		
				Total	309	100.0		
		Pacific Islander	Valid	Fail	2	22.2		
				Pass	5	55.6		
				Waiver	2	22.2		
				Total	9	100.0		
	Female	White	Valid	Fail	161	9.0		
				Pass	1162	65.2		
				Waiver	458	25.7		
				Total	1781	100.0		
				Black	Valid	Fail	13	13.5
						Pass	57	59.4
						Waiver	26	27.1
						Total	96	100.0
Asian		Valid	Fail	11	18.3			
			Pass	38	63.3			
			Waiver	11	18.3			
			Total	60	100.0			
Hispanic		Valid	Fail	58	17.9			
			Pass	166	51.2			
			Waiver	100	30.9			
			Total	324	100.0			

General and One-Part Examination Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Life Producer, continued	Female, continued	Pacific Islander	Valid	Fail	2	33.3
				Pass	4	66.7
				Total	6	100.0
Public Adjuster	Male	White	Valid	Fail	7	87.5
				Pass	1	12.5
				Total	8	100.0
	Female	White	Valid	Fail	2	66.7
				Pass	1	33.3
				Total	3	100.0
Personal Lines Producer	Male	White	Valid	Pass	11	68.8
				Waiver	5	31.3
				Total	16	100.0
		Black	Valid	Fail	2	28.6
				Pass	4	57.1
				Waiver	1	14.3
		Total	7	100.0		
		Hispanic	Valid	Fail	28	73.7
				Pass	6	15.8
	Waiver			4	10.5	
	Total	38	100.0			
	Female	White	Valid	Fail	3	5.8
				Pass	34	65.4
				Waiver	15	28.8
		Total	52	100.0		
		Black	Valid	Fail	1	33.3
				Pass	2	66.7
				Total	3	100.0
Asian		Valid	Pass	1	100.0	
Hispanic		Valid	Fail	67	61.5	
	Pass		24	22.0		
	Waiver		18	16.5		
Total	109	100.0				

General and One-Part Examination Pass Fail by Ethnicity within Gender							
Test Level	Gender	Ethnicity			Frequency	Percent	
Property Producer	Male	White	Valid	Fail	98	13.7	
				Pass	528	74.1	
				Waiver	87	12.2	
				Total	713	100.0	
		Black	Valid	Fail	14	48.3	
				Pass	14	48.3	
				Waiver	1	3.4	
				Total	29	100.0	
		Asian	Valid	Fail	8	32.0	
				Pass	11	44.0	
				Waiver	6	24.0	
				Total	25	100.0	
		Hispanic	Valid	Fail	47	36.4	
				Pass	61	47.3	
				Waiver	21	16.3	
				Total	129	100.0	
	Pacific Islander	Valid	Pass	2	100.0		
			Total	2	100.0		
	Female	White	Valid	Fail	245	29.0	
				Pass	469	55.6	
				Waiver	130	15.4	
				Total	844	100.0	
			Black	Valid	Fail	2	20.0
					Pass	7	70.0
					Waiver	1	10.0
					Total	10	100.0
			Asian	Valid	Fail	7	29.2
					Pass	12	50.0
Waiver					5	20.8	
Total					24	100.0	
Hispanic			Valid	Fail	125	46.6	
				Pass	92	34.3	
				Waiver	51	19.0	
				Total	268	100.0	

General and One-Part Examination Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Property Producer, continued	Female, continued	Pacific Islander	Valid	Fail	1	33.3
				Pass	2	66.7
				Total	3	100.0
Surplus Lines	Male	White	Valid	Fail	2	15.4
				Pass	11	84.6
				Total	13	100.0
		Hispanic	Valid	Fail	2	66.7
				Pass	1	33.3
				Total	3	100.0
	Female	White	Valid	Fail	2	33.3
				Pass	4	66.7
				Total	6	100.0
		Hispanic	Valid	Fail	1	100.0
				Pass	0	0.0
				Total	1	100.0
Title	Male	White	Valid	Fail	10	27.8
				Pass	22	61.1
				Waiver	4	11.1
				Total	36	100.0
		Black	Valid	Pass	2	66.7
				Waiver	1	33.3
				Total	3	100.0
				Pass	0	0.0
		Hispanic	Valid	Fail	1	50.0
				Pass	1	50.0
				Total	2	100.0
				Pass	0	0.0
	Female	White	Valid	Fail	18	20.9
				Pass	48	55.8
				Waiver	20	23.3
				Total	86	100.0
		Black	Valid	Pass	1	100.0
				Total	1	100.0
Hispanic	Valid	Fail	7	36.8		
		Pass	6	31.6		
		Waiver	6	31.6		
		Total	19	100.0		

Table 16. State Pass Fail by Ethnicity within Gender

State Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Accident and Health Producer	Male	White	Valid	Fail	661	32.0
				Pass	1258	60.9
				Waiver	145	7.0
				Total	2064	100.0
		Black	Valid	Fail	51	43.2
				Pass	57	48.3
				Waiver	10	8.5
				Total	118	100.0
		Asian	Valid	Fail	30	46.2
				Pass	30	46.2
				Waiver	5	7.7
				Total	65	100.0
		Hispanic	Valid	Fail	99	43.4
				Pass	101	44.3
				Waiver	28	12.3
				Total	228	100.0
	Pacific Islander	Valid	Fail	6	85.7	
			Pass	1	14.3	
			Total	7	100.0	
	Female	White	Valid	Fail	450	33.8
				Pass	791	59.3
				Waiver	92	6.9
				Total	1333	100.0
Black		Valid	Fail	42	51.2	
			Pass	34	41.5	
			Waiver	6	7.3	
			Total	82	100.0	
Asian		Valid	Fail	21	50.0	
			Pass	19	45.2	
			Waiver	2	4.8	
			Total	42	100.0	

State Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Accident and Health Producer, continued	Female, continued	Hispanic	Valid	Fail	124	54.9
				Pass	88	38.9
				Waiver	14	6.2
				Total	226	100.0
		Pacific Islander	Valid	Fail	2	33.3
				Pass	4	66.7
Total	6			100.0		
Bailbonding Agent	Male	White	Valid		27	100.0
		Black	Valid		5	100.0
		Hispanic	Valid		4	100.0
	Female	White	Valid		25	100.0
		Black	Valid		6	100.0
		Hispanic	Valid		13	100.0
Casualty Producer	Male	White	Valid	Fail	241	30.0
				Pass	521	65.0
				Waiver	40	5.0
				Total	802	100.0
		Black	Valid	Fail	17	51.5
				Pass	15	45.5
				Waiver	1	3.0
				Total	33	100.0
		Asian	Valid	Fail	12	46.2
				Pass	11	42.3
				Waiver	3	11.5
				Total	26	100.0
		Hispanic	Valid	Fail	75	55.6
				Pass	56	41.5
				Waiver	4	3.0
				Total	135	100.0
		Pacific Islander	Valid	Fail	1	33.3
				Pass	2	66.7
				Total	3	100.0

State Pass Fail by Ethnicity within Gender								
Test Level	Gender	Ethnicity			Frequency	Percent		
Casualty Producer, continued	Female	White	Valid	Fail	434	46.0		
				Pass	458	48.6		
				Waiver	51	5.4		
				Total	943	100.0		
		Black	Valid	Fail	6	42.9		
				Pass	7	50.0		
				Waiver	1	7.1		
				Total	14	100.0		
		Asian	Valid	Fail	19	63.3		
				Pass	11	36.7		
				Total	30	100.0		
		Hispanic	Valid	Fail	167	57.4		
				Pass	96	33.0		
				Waiver	28	9.6		
				Total	291	100.0		
		Pacific Islander	Valid	Fail	2	50.0		
				Pass	2	50.0		
				Total	4	100.0		
		Life Producer	Male	White	Valid	Fail	867	33.1
						Pass	1702	64.9
Waiver	54					2.1		
Total	2623					100.0		
Black	Valid			Fail	74	46.8		
				Pass	83	52.5		
				Waiver	1	.6		
				Total	158	100.0		
Asian	Valid			Fail	27	37.5		
				Pass	38	52.8		
				Waiver	7	9.7		
				Total	72	100.0		

State Pass Fail by Ethnicity within Gender							
Test Level	Gender	Ethnicity			Frequency	Percent	
Life Producer, continued	Male, continued	Hispanic	Valid	Fail	140	45.3	
				Pass	161	52.1	
				Waiver	8	2.6	
				Total	309	100.0	
		Pacific Islander	Valid	Fail	5	55.6	
				Pass	4	44.4	
				Total	9	100.0	
		Female	White	Valid	Fail	663	37.2
	Pass				1090	61.2	
	Waiver				28	1.6	
	Total				1781	100.0	
	Black			Valid	Fail	42	43.8
					Pass	52	54.2
					Waiver	2	2.1
					Total	96	100.0
	Asian			Valid	Fail	23	38.3
					Pass	36	60.0
					Waiver	1	1.7
					Total	60	100.0
	Hispanic		Valid	Fail	173	53.4	
				Pass	144	44.4	
				Waiver	7	2.2	
				Total	324	100.0	
	Pacific Islander		Valid	Fail	2	33.3	
Pass				4	66.7		
Total				6	100.0		
Personal Lines Producer	Male	White	Valid	Fail	5	31.3	
				Pass	11	68.8	
				Total	16	100.0	
		Black	Valid	Fail	3	42.9	
				Pass	4	57.1	
				Total	7	100.0	

State Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Personal Lines Producer, continued	Male, continued	Hispanic	Valid	Fail	23	60.5
				Pass	9	23.7
				Waiver	6	15.8
				Total	38	100.0
	Female	White	Valid	Fail	19	36.5
				Pass	33	63.5
				Total	52	100.0
		Black	Valid	Fail	1	33.3
				Pass	2	66.7
				Total	3	100.0
		Asian	Valid	Pass	1	100.0
		Hispanic	Valid	Fail	80	73.4
				Pass	24	22.0
				Waiver	5	4.6
				Total	109	100.0
		Property Producer	Male	White	Valid	Fail
Pass	540					75.7
Waiver	49					6.9
Total	713					100.0
Black	Valid			Fail	10	34.5
				Pass	16	55.2
				Waiver	3	10.3
				Total	29	100.0
Asian	Valid			Fail	12	48.0
				Pass	11	44.0
				Waiver	2	8.0
				Total	25	100.0
Hispanic	Valid			Fail	50	38.8
				Pass	64	49.6
				Waiver	15	11.6
				Total	129	100.0
Pacific Islander	Valid	Pass	2	100.0		

State Pass Fail by Ethnicity within Gender								
Test Level	Gender	Ethnicity			Frequency	Percent		
Property Producer, continued	Female	White	Valid	Fail	285	33.8		
				Pass	465	55.1		
				Waiver	94	11.1		
				Total	844	100.0		
		Black	Valid	Fail	2	20.0		
				Pass	7	70.0		
				Waiver	1	10.0		
				Total	10	100.0		
		Asian	Valid	Fail	9	37.5		
				Pass	12	50.0		
				Waiver	3	12.5		
				Total	24	100.0		
		Hispanic	Valid	Fail	138	51.5		
				Pass	91	34.0		
				Waiver	39	14.6		
				Total	268	100.0		
		Pacific Islander	Valid	Fail	1	33.3		
				Pass	2	66.7		
				Total	3	100.0		
		Title	Male	White	Valid	Fail	13	36.1
						Pass	20	55.6
						Waiver	3	8.3
						Total	36	100.0
				Black	Valid	Fail	2	66.7
Pass	1					33.3		
Total	3					100.0		
Hispanic	Valid			Fail	1	50.0		
				Pass	1	50.0		
				Total	2	100.0		
Female	White			Valid	Fail	38	44.2	
					Pass	42	48.8	
			Waiver		6	7.0		
			Total		86	100.0		

State Pass Fail by Ethnicity within Gender						
Test Level	Gender	Ethnicity			Frequency	Percent
Title, continued	Female, continued	Black	Valid	Pass	1	100.0
		Hispanic	Valid	Fail	11	57.9
				Pass	5	26.3
				Waiver	3	15.8
				Total	19	100.0

Table 17. Scaled Score Means and Standard Deviations by Ethnicity within Gender

Scaled Score Means and Standard Deviations by Ethnicity within Gender						
Test Level	Gender	Ethnicity		N	Mean	Std. Deviation
Accident and Health Producer	Male	White	General Scale Score	1721	75.19	10.808
			State Scaled Score	1919	71.67	11.635
		Black	General Scale Score	98	70.80	10.165
			State Scaled Score	108	68.63	10.092
		Asian	General Scale Score	51	70.67	10.195
			State Scaled Score	60	67.95	12.137
		Hispanic	General Scale Score	185	69.31	10.994
			State Scaled Score	200	67.09	12.869
	Pacific Islander	General Scale Score	7	65.71	8.902	
		State Scaled Score	7	59.29	10.874	
	Female	White	General Scale Score	1120	74.83	10.994
			State Scaled Score	1241	71.38	11.579
		Black	General Scale Score	70	68.86	11.188
			State Scaled Score	76	65.97	12.052
		Asian	General Scale Score	34	68.53	16.480
			State Scaled Score	40	66.72	17.334
Hispanic		General Scale Score	176	67.86	13.005	
		State Scaled Score	212	64.73	13.379	
Pacific Islander	General Scale Score	6	70.67	10.558		
	State Scaled Score	6	65.33	16.609		
Bailbonding Agent	Male	White	General Scale Score	27	76.89	8.635
		Black	General Scale Score	5	76.80	6.099
		Hispanic	General Scale Score	4	80.50	5.000
	Female	White	General Scale Score	25	79.60	8.699



Scaled Score Means and Standard Deviations by Ethnicity within Gender						
Test Level	Gender	Ethnicity		N	Mean	Std. Deviation
Bailbonding Agent, continued	Female, continued	Black	General Scale Score	6	65.00	9.274
		Hispanic	General Scale Score	13	74.92	5.008
Casualty Producer	Male	White	General Scale Score	662	76.67	9.721
			State Scaled Score	762	72.91	11.722
		Black	General Scale Score	28	68.00	16.266
			State Scaled Score	32	66.16	16.091
		Asian	General Scale Score	22	70.45	13.194
			State Scaled Score	23	67.96	13.044
		Hispanic	General Scale Score	112	69.36	15.008
			State Scaled Score	131	64.73	16.534
	Pacific Islander	General Scale Score	2	88.00	.000	
		State Scaled Score	3	69.00	10.583	
	Female	White	General Scale Score	712	72.32	11.659
			State Scaled Score	892	67.53	13.106
		Black	General Scale Score	11	72.36	8.334
			State Scaled Score	13	69.38	11.529
		Asian	General Scale Score	19	69.37	11.117
			State Scaled Score	30	65.83	9.473
		Hispanic	General Scale Score	237	65.81	12.268
			State Scaled Score	263	63.11	14.246
Pacific Islander	General Scale Score	3	73.33	17.474		
	State Scaled Score	4	62.50	21.810		
Credit	Male	White	General Scale Score	49	81.37	10.111
		Asian	General Scale Score	4	78.50	14.933
		Hispanic	General Scale Score	8	77.50	8.668
	Female	White	General Scale Score	74	82.15	7.637
		Black	General Scale Score	2	83.50	9.192
		Asian	General Scale Score	2	90.00	.000
		Hispanic	General Scale Score	15	83.60	6.412
		Pacific Islander	General Scale Score	2	83.00	.000
Life Producer	Male	White	General Scale Score	2003	82.18	10.449
			State Scaled Score	2569	72.06	11.515



Scaled Score Means and Standard Deviations by Ethnicity within Gender						
Test Level	Gender	Ethnicity		N	Mean	Std. Deviation
Life Producer, continued	Male, continued	Black	General Scale Score	113	79.10	9.812
			State Scaled Score	157	69.27	11.133
		Asian	General Scale Score	59	75.32	13.820
			State Scaled Score	65	68.25	12.012
		Hispanic	General Scale Score	231	77.45	11.738
			State Scaled Score	301	67.89	11.315
	Pacific Islander	General Scale Score	7	73.43	13.352	
		State Scaled Score	9	61.00	14.799	
	Female	White	General Scale Score	1323	81.56	10.560
			State Scaled Score	1753	70.74	11.326
		Black	General Scale Score	70	78.29	10.148
			State Scaled Score	94	69.48	11.866
		Asian	General Scale Score	49	76.37	14.712
			State Scaled Score	59	67.15	14.780
		Hispanic	General Scale Score	224	75.03	12.877
			State Scaled Score	317	65.88	12.005
Pacific Islander	General Scale Score	6	76.33	12.485		
	State Scaled Score	6	63.83	12.432		
Public Adjuster	Male	White	General Scale Score	8	63.13	4.970
	Female	White	General Scale Score	3	66.33	9.504
Personal Lines Producer	Male	White	General Scale Score	11	78.64	6.423
			State Scaled Score	16	73.13	14.123
		Black	General Scale Score	6	74.67	7.840
			State Scaled Score	7	74.14	12.199
	Hispanic	General Scale Score	34	59.56	11.639	
		State Scaled Score	32	61.59	13.805	
	Female	White	General Scale Score	37	77.62	6.469
			State Scaled Score	52	69.73	8.903
		Black	General Scale Score	3	74.33	9.452
			State Scaled Score	3	70.00	18.000
Asian		General Scale Score	1	87.00	.	
		State Scaled Score	1	81.00	.	



Scaled Score Means and Standard Deviations by Ethnicity within Gender						
Test Level	Gender	Ethnicity		N	Mean	Std. Deviation
Personal Lines Producer, continued	Female, continued	Hispanic	General Scale Score	91	61.31	11.552
			State Scaled Score	104	58.44	13.773
Property Producer	Male	White	General Scale Score	626	78.42	9.402
			State Scaled Score	664	78.02	11.439
		Black	General Scale Score	28	68.50	14.346
			State Scaled Score	26	68.77	16.631
		Asian	General Scale Score	19	70.74	12.879
			State Scaled Score	23	70.39	11.723
		Hispanic	General Scale Score	108	69.83	14.872
			State Scaled Score	114	68.71	15.919
	Pacific Islander	General Scale Score	2	79.00	4.243	
		State Scaled Score	2	72.00	2.828	
	Female	White	General Scale Score	714	73.25	11.094
			State Scaled Score	750	71.31	13.019
		Black	General Scale Score	9	73.33	8.185
			State Scaled Score	9	76.00	12.520
Asian		General Scale Score	19	72.63	11.567	
		State Scaled Score	21	69.81	13.537	
Hispanic		General Scale Score	217	66.98	11.509	
		State Scaled Score	229	65.19	14.033	
Pacific Islander	General Scale Score	3	68.00	17.776		
	State Scaled Score	3	55.67	31.754		
Surplus Lines	Male	White	General Scale Score	13	79.31	10.003
		Hispanic	General Scale Score	3	68.33	10.066
	Female	White	General Scale Score	6	71.67	7.501
		Hispanic	General Scale Score	1	62.00	.
Title	Male	White	General Scale Score	32	74.69	12.262
			State Scaled Score	33	73.09	9.187
		Black	General Scale Score	2	80.50	6.364
			State Scaled Score	3	68.67	9.018
		Hispanic	General Scale Score	2	70.00	8.485
			State Scaled Score	2	66.50	4.950



Scaled Score Means and Standard Deviations by Ethnicity within Gender						
Test Level	Gender	Ethnicity		N	Mean	Std. Deviation
Title, continued	Female	White	General Scale Score	66	75.05	11.781
			State Scaled Score	80	69.45	9.162
		Black	General Scale Score	1	82.00	.
			State Scaled Score	1	70.00	.
		Hispanic	General Scale Score	13	69.54	9.863
			State Scaled Score	16	67.69	8.957

Tables 18-20 present the pass/fail and scaled score information separated by education level. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 18. General and One-Part Examination Pass Fail by Education Level

General and One-Part Examination Pass Fail by Education Level					
Test Level	Education Level			Frequency	Percent
Accident and Health Producer	High School	Valid	Fail	168	36.0
			Pass	200	42.8
			Waiver	99	21.2
			Total	467	100.0
	Some College	Valid	Fail	483	29.7
			Pass	873	53.6
			Waiver	273	16.8
			Total	1629	100.0
	College Graduate	Valid	Fail	405	19.1
			Pass	1376	65.0
			Waiver	337	15.9
			Total	2118	100.0
Bailbonding Agent	High School	Valid	Fail	4	14.3
			Pass	24	85.7
			Total	28	100.0
	Some College	Valid	Fail	6	15.8
			Pass	32	84.2
			Total	38	100.0
	College Graduate	Valid	Fail	4	28.6
			Pass	10	71.4

General and One-Part Examination Pass Fail by Education Level					
Test Level	Education Level			Frequency	Percent
Bailbonding Agent, continued	College Graduate, continued	Valid	Total	14	100.0
Casualty Producer	High School	Valid	Fail	164	44.4
			Pass	131	35.5
			Waiver	74	20.1
			Total	369	100.0
	Some College	Valid	Fail	280	29.6
			Pass	455	48.0
			Waiver	212	22.4
			Total	947	100.0
	College Graduate	Valid	Fail	184	18.5
			Pass	613	61.7
			Waiver	197	19.8
			Total	994	100.0
Credit	High School	Valid	Fail	4	11.4
			Pass	31	88.6
			Total	35	100.0
	Some College	Valid	Fail	3	4.2
			Pass	68	95.8
			Total	71	100.0
	College Graduate	Valid	Fail	6	11.3
			Pass	47	88.7
			Total	53	100.0
Life Producer	High School	Valid	Fail	107	15.7
			Pass	377	55.2
			Waiver	199	29.1
			Total	683	100.0
	Some College	Valid	Fail	252	11.7
			Pass	1341	62.2
			Waiver	562	26.1
			Total	2155	100.0
	College Graduate	Valid	Fail	192	7.3
			Pass	1852	70.0
			Waiver	601	22.7

General and One-Part Examination Pass Fail by Education Level					
Test Level	Education Level			Frequency	Percent
Life Producer, continued	College Graduate, continued	Valid	Total	2645	100.0
Public Adjuster	High School	Valid	Fail	7	87.5
			Pass	1	12.5
			Total	8	100.0
	Some College	Valid	Fail	2	66.7
			Pass	1	33.3
			Total	3	100.0
Personal Lines Producer	High School	Valid	Fail	55	65.5
			Pass	17	20.2
			Waiver	12	14.3
			Total	84	100.0
	Some College	Valid	Fail	41	44.6
			Pass	34	37.0
			Waiver	17	18.5
			Total	92	100.0
	College Graduate	Valid	Fail	5	10.0
			Pass	32	64.0
			Waiver	13	26.0
			Total	50	100.0
Property Producer	High School	Valid	Fail	170	47.9
			Pass	134	37.7
			Waiver	51	14.4
			Total	355	100.0
	Some College	Valid	Fail	236	28.1
			Pass	460	54.8
			Waiver	143	17.0
			Total	839	100.0
	College Graduate	Valid	Fail	145	16.6
			Pass	618	70.8
			Waiver	110	12.6
			Total	873	100.0
Surplus Lines	High School	Valid	Fail	3	75.0
			Pass	1	25.0

General and One-Part Examination Pass Fail by Education Level						
Test Level	Education Level			Frequency	Percent	
Surplus Lines, continued	High School, continued	Valid	Total	4	100.0	
			Some College	Valid	Fail	3
	Pass	6			66.7	
	Total	9			100.0	
	College Graduate	Valid	Fail	1	9.1	
			Pass	10	90.9	
			Total	11	100.0	
	Title	High School	Valid	Fail	3	12.5
				Pass	13	54.2
Waiver				8	33.3	
Total				24	100.0	
Some College		Valid	Fail	19	27.9	
			Pass	35	51.5	
			Waiver	14	20.6	
			Total	68	100.0	
College Graduate		Valid	Fail	14	25.0	
			Pass	33	58.9	
			Waiver	9	16.1	
			Total	56	100.0	

Table 19. State Pass Fail by Education Level

State Pass Fail by Education Level					
Test Level	Education Level			Frequency	Percent
Accident and Health Producer	High School	Valid	Fail	227	48.6
			Pass	194	41.5
			Waiver	46	9.9
			Total	467	100.0
	Some College	Valid	Fail	647	39.7
			Pass	846	51.9
			Waiver	136	8.3
			Total	1629	100.0
	College Graduate	Valid	Fail	625	29.5
			Pass	1369	64.6
			Waiver	124	5.9
			Total	2118	100.0
Casualty Producer	High School	Valid	Fail	208	56.4
			Pass	134	36.3
			Waiver	27	7.3
			Total	369	100.0
	Some College	Valid	Fail	443	46.8
			Pass	450	47.5
			Waiver	54	5.7
			Total	947	100.0
	College Graduate	Valid	Fail	339	34.1
			Pass	607	61.1
			Waiver	48	4.8
			Total	994	100.0
Life Producer	High School	Valid	Fail	337	49.3
			Pass	333	48.8
			Waiver	13	1.9
			Total	683	100.0
	Some College	Valid	Fail	904	41.9
			Pass	1210	56.1
			Waiver	41	1.9
			Total	2155	100.0

State Pass Fail by Education Level					
Test Level	Education Level			Frequency	Percent
Life Producer, continued	College Graduate	Valid	Fail	786	29.7
			Pass	1804	68.2
			Waiver	55	2.1
			Total	2645	100.0
Personal Lines Producer	High School	Valid	Fail	57	67.9
			Pass	21	25.0
			Waiver	6	7.1
			Total	84	100.0
	Some College	Valid	Fail	54	58.7
			Pass	33	35.9
			Waiver	5	5.4
			Total	92	100.0
	College Graduate	Valid	Fail	19	38.0
			Pass	31	62.0
			Waiver	0	0.0
			Total	50	100.0
Property Producer	High School	Valid	Fail	158	44.5
			Pass	133	37.5
			Waiver	64	18.0
			Total	355	100.0
	Some College	Valid	Fail	294	35.0
			Pass	465	55.4
			Waiver	80	9.5
			Total	839	100.0
	College Graduate	Valid	Fail	183	21.0
			Pass	626	71.7
			Waiver	64	7.3
			Total	873	100.0
Title	High School	Valid	Fail	13	54.2
			Pass	11	45.8
			Total	24	100.0



State Pass Fail by Education Level					
Test Level	Education Level			Frequency	Percent
Title, continued	Some College	Valid	Fail	33	48.5
			Pass	28	41.2
			Waiver	7	10.3
			Total	68	100.0
	College Graduate	Valid	Fail	19	33.9
			Pass	32	57.1
			Waiver	5	8.9
			Total	56	100.0

Table 20. Scaled Score Means and Standard Deviations by Education Level

Scaled Score Means and Standard Deviations by Education Level					
Test Level	Education Level		N	Mean	Std. Deviation
Accident and Health Producer	High School	General Scale Score	368	69.51	12.629
		State Scaled Score	421	66.19	13.344
	Some College	General Scale Score	1356	72.60	11.378
		State Scaled Score	1493	69.07	12.203
	College Graduate	General Scale Score	1781	76.01	10.438
		State Scaled Score	1994	72.78	11.120
Bailbonding Agent	High School	General Scale Score	28	76.43	7.021
	Some College	General Scale Score	38	77.00	9.378
	College Graduate	General Scale Score	14	76.43	9.804
Casualty Producer	High School	General Scale Score	295	66.66	13.015
		State Scaled Score	342	63.56	14.266
	Some College	General Scale Score	735	71.65	11.586
		State Scaled Score	893	67.48	13.687
	College Graduate	General Scale Score	797	76.21	10.602
		State Scaled Score	946	71.69	12.060
Credit	High School	General Scale Score	35	79.63	8.650
	Some College	General Scale Score	71	82.35	7.278
	College Graduate	General Scale Score	53	82.70	9.914
Life Producer	High School	General Scale Score	484	76.90	12.382
		State Scaled Score	670	66.56	12.708



Scaled Score Means and Standard Deviations by Education Level					
Test Level	Education Level		N	Mean	Std. Deviation
Life Producer, continued	Some College	General Scale Score	1593	79.45	11.289
		State Scaled Score	2114	69.59	11.724
	College Graduate	General Scale Score	2044	83.17	9.883
		State Scaled Score	2590	72.93	10.834
Public Adjuster	High School	General Scale Score	8	63.13	4.970
	Some College	General Scale Score	3	66.33	9.504
Personal Lines Producer	High School	General Scale Score	72	60.25	12.245
		State Scaled Score	78	57.77	14.521
	Some College	General Scale Score	75	66.64	12.227
		State Scaled Score	87	64.95	12.949
	College Graduate	General Scale Score	37	77.22	7.491
		State Scaled Score	50	70.40	11.091
Property Producer	High School	General Scale Score	304	67.59	11.549
		State Scaled Score	291	66.69	14.185
	Some College	General Scale Score	696	73.00	11.642
		State Scaled Score	759	70.97	13.724
	College Graduate	General Scale Score	763	77.51	10.145
		State Scaled Score	809	76.64	12.145
Surplus Lines	High School	General Scale Score	4	66.75	8.808
	Some College	General Scale Score	9	73.89	9.943
	College Graduate	General Scale Score	11	79.45	8.825
Title	High School	General Scale Score	16	78.63	9.972
		State Scaled Score	24	68.50	8.668
	Some College	General Scale Score	54	73.83	11.441
		State Scaled Score	61	68.97	9.499
	College Graduate	General Scale Score	47	74.02	12.437
		State Scaled Score	51	72.53	8.934

Finally, Tables 21-23 present the material separated by native language. If a candidate passes one portion but fails the other, they are required to retest on the portion that they failed and a waiver is granted for the portion that they passed.

Table 21. General and One-Part Examination Pass Fail by Native Language

General and One-Part Examination Pass Fail by Native Language					
Test Level	Native Language			Frequency	Percent
Accident and Health Producer	English	Valid	Fail	998	24.6
			Pass	2378	58.7
			Waiver	675	16.7
			Total	4051	100.0
	Spanish	Valid	Fail	30	31.9
			Pass	42	44.7
			Waiver	22	23.4
			Total	94	100.0
	Other	Valid	Fail	33	37.1
			Pass	40	44.9
			Waiver	16	18.0
			Total	89	100.0
Bailbonding Agent	English	Valid	Fail	14	18.7
			Pass	61	81.3
			Total	75	100.0
	Spanish	Valid	Pass	5	100.0
Casualty Producer	English	Valid	Fail	513	24.8
			Pass	1131	54.7
			Waiver	424	20.5
			Total	2068	100.0
	Spanish	Valid	Fail	95	53.7
			Pass	47	26.6
			Waiver	35	19.8
			Total	177	100.0
	Other	Valid	Fail	22	33.3
			Pass	21	31.8
			Waiver	23	34.8
			Total	66	100.0
Credit	English	Valid	Fail	13	8.4
			Pass	141	91.6

General and One-Part Examination Pass Fail by Native Language					
Test Level	Native Language			Frequency	Percent
Credit, continued	English	Valid	Total	154	100.0
	Spanish	Valid	Pass	3	100.0
	Other	Valid	Pass	1	100.0
Life Producer	English	Valid	Fail	500	9.5
			Pass	3445	65.6
			Waiver	1305	24.9
			Total	5250	100.0
	Spanish	Valid	Fail	25	16.0
			Pass	86	55.1
			Waiver	45	28.8
			Total	156	100.0
	Other	Valid	Fail	31	25.4
			Pass	68	55.7
			Waiver	23	18.9
			Total	122	100.0
Public Adjuster	English	Valid	Fail	9	81.8
			Pass	2	18.2
			Total	11	100.0
Personal Lines Producer	English	Valid	Fail	30	24.4
			Pass	66	53.7
			Waiver	27	22.0
			Total	123	100.0
	Spanish	Valid	Fail	71	67.6
			Pass	18	17.1
			Waiver	16	15.2
			Total	105	100.0
Property Producer	English	Valid	Fail	443	23.9
			Pass	1146	61.9
			Waiver	263	14.2
			Total	1852	100.0
	Spanish	Valid	Fail	92	55.8
			Pass	48	29.1
			Waiver	25	15.2

General and One-Part Examination Pass Fail by Native Language					
Test Level	Native Language			Frequency	Percent
Property Producer, continued	Spanish	Valid	Total	165	100.0
			Other	Valid	Fail
	Pass	21			38.9
	Waiver	16			29.6
	Total	54	100.0		
Surplus Lines	English	Valid	Fail	7	29.2
			Pass	17	70.8
			Total	24	100.0
Title	English	Valid	Fail	36	24.5
			Pass	81	55.1
			Waiver	30	20.4
			Total	147	100.0
	Other	Valid	Pass	1	50.0
			Waiver	1	50.0
			Total	2	100.0

Table 22. State Pass Fail by Native Language

State Pass Fail by Native Language					
Test Level	Native Language			Frequency	Percent
Accident and Health Producer	English	Valid	Fail	1425	35.2
			Pass	2335	57.6
			Waiver	291	7.2
			Total	4051	100.0
	Spanish	Valid	Fail	42	44.7
			Pass	45	47.9
			Waiver	7	7.4
			Total	94	100.0
	Other	Valid	Fail	38	42.7
			Pass	41	46.1
			Waiver	10	11.2
			Total	89	100.0

State Pass Fail by Native Language					
Test Level	Native Language			Frequency	Percent
Casualty Producer	English	Valid	Fail	827	40.0
			Pass	1127	54.5
			Waiver	114	5.5
			Total	2068	100.0
	Spanish	Valid	Fail	119	67.2
			Pass	46	26.0
			Waiver	12	6.8
			Total	177	100.0
	Other	Valid	Fail	42	63.6
			Pass	21	31.8
			Waiver	3	4.5
			Total	66	100.0
Life Producer	English	Valid	Fail	1914	36.5
			Pass	3236	61.6
			Waiver	100	1.9
			Total	5250	100.0
	Spanish	Valid	Fail	77	49.4
			Pass	75	48.1
			Waiver	4	2.6
			Total	156	100.0
	Other	Valid	Fail	53	43.4
			Pass	62	50.8
			Waiver	7	5.7
			Total	122	100.0
Personal Lines Producer	English	Valid	Fail	57	46.3
			Pass	65	52.8
			Waiver	1	.8
			Total	123	100.0
	Spanish	Valid	Fail	74	70.5
			Pass	21	20.0
			Waiver	10	9.5
			Total	105	100.0

State Pass Fail by Native Language					
Test Level	Native Language			Frequency	Percent
Property Producer	English	Valid	Fail	522	28.2
			Pass	1151	62.1
			Waiver	179	9.7
			Total	1852	100.0
	Spanish	Valid	Fail	83	50.3
			Pass	54	32.7
			Waiver	28	17.0
			Total	165	100.0
	Other	Valid	Fail	30	55.6
			Pass	21	38.9
			Waiver	3	5.6
			Total	54	100.0
Title	English	Valid	Fail	64	43.5
			Pass	71	48.3
			Waiver	12	8.2
			Total	147	100.0
	Other	Valid	Fail	1	50.0
			Pass	1	50.0
			Total	2	100.0

Table 23. Scaled Score Mean and Standard Deviation by Native Language

Scaled Score Mean and Standard Deviation by Native Language					
Test Level	Native Language		N	Mean	Std. Deviation
Accident and Health Producer	English	General Scale Score	3376	74.18	11.179
		State Scaled Score	3760	70.83	11.919
	Spanish	General Scale Score	72	69.50	12.617
		State Scaled Score	87	68.24	11.158
	Other	General Scale Score	73	70.08	12.567
		State Scaled Score	79	65.58	15.802
Bailbonding Agent	English	General Scale Score	75	76.56	8.789
	Spanish	General Scale Score	5	78.80	5.020
Casualty Producer	English	General Scale Score	1644	73.85	11.242
		State Scaled Score	1954	69.53	13.023
	Spanish	General Scale Score	142	62.83	13.651
		State Scaled Score	165	60.36	15.278
	Other	General Scale Score	43	66.23	14.170
		State Scaled Score	63	64.41	13.204
Credit	English	General Scale Score	154	81.69	8.632
	Spanish	General Scale Score	3	86.67	3.512
	Other	General Scale Score	1	90.00	.
Life Producer	English	General Scale Score	3945	81.28	10.797
		State Scaled Score	5150	71.01	11.555
	Spanish	General Scale Score	111	76.05	11.334
		State Scaled Score	152	66.86	11.824
	Other	General Scale Score	99	74.71	14.420
		State Scaled Score	115	66.77	13.503
Public Adjuster	English	General Scale Score	11	64.00	6.132
Personal Lines Producer	English	General Scale Score	96	73.16	10.054
		State Scaled Score	122	67.75	12.488
	Spanish	General Scale Score	89	58.96	11.668
		State Scaled Score	95	58.39	14.012
Property Producer	English	General Scale Score	1589	75.00	10.947
		State Scaled Score	1673	73.78	12.979
	Spanish	General Scale Score	140	64.46	12.704
		State Scaled Score	137	63.57	15.572

Scaled Score Mean and Standard Deviation by Native Language					
Test Level	Native Language		N	Mean	Std. Deviation
Property Producer, continued	Other	General Scale Score	38	68.68	14.439
		State Scaled Score	51	65.20	15.314
Surplus Lines	English	General Scale Score	24	75.25	10.005
		State Scaled Score	0		
Title	English	General Scale Score	117	74.46	11.650
		State Scaled Score	135	70.21	9.113
	Other	General Scale Score	1	85.00	.
		State Scaled Score	2	73.00	21.213