

Average scores across all candidates

exam: 6-US
sitting: 2019.Spring

total points: 67.00 (examiner's report says 67.25 but that doesn't appear to be correct)
passing score: 46.00
==> 68.7%

estimated average score
for each question
across all candidates



Q#	max points	reading tested	topic	type	estimated global average score	Q#
1	2.50	NAIC.Teleomatics	UBI: benefits & concerns	essay	50%	1
2	2.25	Porter.5-Opns-State, Porter.8-Rates	rate filings: disapproval, level of regulatory scrutiny	essay	70%	2
3	2.00	NAIC.Solvency, Porter.12-Insolvency	insolvencies: reasons, stages of regulatory intervention, slow regulatory response	essay	75%	3
4	2.00	Porter.2-Devlpt	regulation: Paul v VA, U.S. v SEUA, NAIC recommendations	essay	65%	4
5	2.00	Porter.2-Devlpt	regulation: Clayton, Robinson-Patman, & McCarran-Ferguson Acts, NAIC model law	essay	70%	5
6	2.75	Porter.12-Insolvency	guaranty funds: how they work, coverage limitations, elimination	essay	65%	6
7	2.50	Cook.Personal, Webel.TRIA-1	auto & terrorism: high-risk auto plans, TRIA (goals & loss-sharing)	essay	70%	7
8	2.00	Germani.GovtIns	WC, crop, flood: reasons for programs, subsidies, participation rates	essay	45%	8
9	2.25	Odomirok.8-9-IS	income statement: U/W income, investment income, bond value decrease	calc	70%	9
10	4.50	Odomirok.22-23-GAAP, NAIC.IRIS	calculate: SAP surplus, IRIS 9, identify: liquidity exhibits	essay / calc	60%	10
11	3.50	Odomirok.15-P	Schedule P: financial health, reserve adequacy	essay	75%	11
12	3.25	Odomirok.18-IEE	calculate: investment gain, describe: surplus allocation issues	essay / calc	70%	12
13	3.25	Odomirok.19-RBC, Odomirok.16-17-SAO	interpret: RBC ratio, calculate: materiality standard, R4, RBC ratio	essay / calc	75%	13
14	4.25	NAIC.IRIS	calculate: IRIS 10, 11, 12, 13 (and evaluate financial health)	calc	80%	14
15	4.25	Odomirok.19-RBC	calculate: R5	calc	45%	15
16	2.25	Odomirok.22-23-GAAP	fair value of liabilities: 3 required components under GAAP	essay	55%	16
17	2.50	Odomirok.22-23-GAAP	compare: SAP vs GAAP for various annual statement quantities	essay	70%	17
18	2.25	Odomirok.16-17-SAO, COPLFR.SAO	AOS: items A → E	essay / calc	70%	18
19	3.00	Odomirok.16-17-SAO, COPLFR.SAO	SAO: bright-line indicator test, RMAD	essay / calc	55%	19
20	2.50	Odomirok.16-17-SAO, COPLFR.SAO	SAO: id & opinion (language errors, qualified opinion, disclosures)	essay	75%	20
21	2.75	Odomirok.16-17-SAO, COPLFR.SAO	SAO: Exhibit A, language for SCOPE, disclosures (pooling, reins)	essay / calc	55%	21
22	2.00	Odomirok.16-17-SAO, COPLFR.SAO	SAO: opinion, RMAD, new business considerations	essay / calc	80%	22
23	2.50	Freihaut.Reins, NAIC.SSAP-62R	reinsurance: cash flows in a risk transfer test, accounting treatment	essay	50%	23
24	4.00	Klann.ReinsComm	commutations: price & taxation, motivation for commutation	essay / calc	60%	24
total	67.00		est. average across all candidates:			64.5%