

Candidate: **Betty Penske**  
Assessment: Insurance Fundamentals  
Completed: April 29, 2024  
Prepared for: Susan Bookman  
HR Avatar Data Collection Account

# Test Results and Interview Guide

The Insurance Fundamentals assessment measures key factors related to high performance and tenure in this job. Attribute types measured vary by test, but can include cognitive ability, skills, knowledge, personality characteristics, emotional intelligence, and past behavioral history. This report includes a one page summary, followed by detailed results with an embedded interview guide. Note that these results should always be used as a part of a balanced candidate selection process that includes independent evaluation steps, such as interviews and reference checks.

## Overall

Candidate	Score	Interpretation
<b>Betty Penske</b> bettypenske@yourcompany.org Insurance Fundamentals April 29, 2024  The candidate's scores indicate moderate to high performance potential in most jobs. We recommend that this score be used in conjunction with a comprehensive process for evaluating potential performance, including the specific knowledge, skills, and abilities required for a particular job.	<b>77</b>	 <b>Key</b> ▼ Candidate Score Higher Risk Lower Risk Custom Baseline (Optional)

## Competency Summary

Competency	Score	Interpretation
<b>Skills/Knowledge (relates to immediate readiness)</b> Insurance Fundamentals	<b>77</b>	

## Comparison

Percentile scores indicate how the candidate compares to other test-takers within various groups. The candidate scored equal to or better than the fraction of test-takers indicated by the percentile.







Test-Taker Group	Percentile	0	10	20	30	40	50	60	70	80	90	100	
Global	77th												
United States	64th												
HR Avatar Data	71st												

## Detail

Candidate: **Betty Penske**, bettypenske@yourcompany.org  
 Assessment: Insurance Fundamentals  
 Authorized: April 29, 2024, by Susan Bookman, HR Avatar Data Collection Account, sue.bookman@richardson.biz  
 Started: April 28, 2024, 10:52:50PM EST  
 Completed: April 28, 2024, 10:52:50PM EST  
 Overall Score: 77

## Knowledge and Skills Detail

This section contains a list of job-related knowledge areas and skills that have been evaluated. Low scores in these areas often indicate that additional learning may be required before top performance can be achieved.

Detail	Interview Guide
<p><b>Insurance Fundamentals</b> Score: 77</p>  <p><i>Description:</i> Evaluates the candidate's knowledge of Insurance principles and practices, with an aim to determine the degree of training that will be required before the candidate can be expected to become productive.</p> <p><i>Interpretation:</i> Candidate should achieve above average job performance in this area with little or no training.</p> <p>Scores indicate good working knowledge of Insurance principles and practices. Candidate is likely ready to be productive with very little basic training or with immediate entry into advanced training.</p>	<p>Tell me about a project or task where your knowledge of Insurance was required for success. How did it go?</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  1 Example didn't require or demonstrate knowledge.                 </div> <div style="text-align: center;">  2 Knowledge was only moderately important or moderately demonstrated in example.                 </div> <div style="text-align: center;">  3 Clearly relevant application and demonstration of knowledge.                 </div> <div style="text-align: center;">  4                 </div> <div style="text-align: center;">  5                 </div> </div>

## Identity Confirmation Photos

The following photos of the candidate and any identification were uploaded during the assessment session.

### Photo Analysis Results

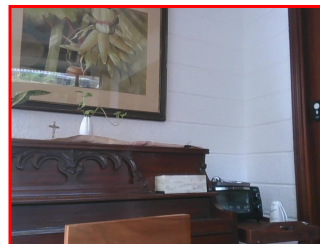
- Risk:	Medium risk of cheating based on image inconsistencies
- Percent match among processed faces	100%
- Total images processed	17
- Total images with valid faces	14 (82%)
- Total pairs of faces compared	13
- Pairs in which faces matched	13 (100%)



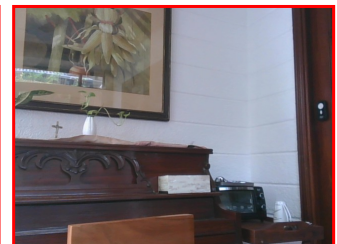
Pre/Post-Test Photo



ID Photo



In-Test Error Detected (No Face Detected)



In-Test Error Detected (No Face Detected)



In-Test Error Detected (No Face Detected)



In-Test Photo



In-Test Photo



In-Test Photo



In-Test Photo



Pre/Post-Test Photo

## Report Preparation Notes

- Hiring decisions should never be based on a single source of information. The most effective use of this assessment report is as a part of a multi-faceted program of candidate evaluation that includes resume review, interviews, and reference checks.
- Overall vs Percentiles Scores: The overall score reflects the success in the test, based on the mean (average) and standard deviation of the test scores. The percentile score reflects the percentage of test-takers who scored equal or below this overall score. We recommend you use the Overall Score as your primary evaluation criteria. However, percentile scores can often be useful in comparing specific candidates against one another and with a group, such as for test takers in a certain organization or within a certain account.
- Note that comparison information is calculated based on completed instances of this assessment at that time the assessment is scored. As additional instances are completed, the comparative data may change. You can always update a report to the current values by clicking on "Recalculate Percentiles" within the online results viewing pages at [www.hravatar.com](http://www.hravatar.com).
- Most competency scores are norm-based, which means that they can be interpreted in terms of their distance from the average or mean score. For all scales, a score equal to the mean receives a score of 65 and scores above and below this value are set so that a score change of 15 equals one standard deviation.
- For linear competencies, higher is better across the entire scale. For these scales a score between 65 and 80 (light green) represents 0 to 1 standard deviation above the mean and a score above 80 (dark green) represents more than one standard deviation above the mean. Similarly, a score of 50 - 65 (yellow) represents 0 to 1 standard deviation below the mean, while a score of 35 - 50 (orange) equates to 1 to 2 standard deviations below the mean, and a score below 35 represents more than 2 standard deviations below the mean.
- Sim ID: 14684-1, Key: 0-0, Rpt: 68, Prd: 5508, Created: 2024-04-29 03:52 UTC
- UA: Mozilla/5.0 (Windows NT 6.3; Trident/7.0; Touch; rv:11.0) like Gecko

## Score Calculation Detail

The following table provides a summary of how the overall score was calculated from the individual competency scores. Competency scores are calculated on a 0-100 scale by first calculating a Z statistic based on test-taker responses and then transforming the Z value to a scale with target mean and standard deviation. Certain competencies have a normal score distribution where it is best to be closest to the mean. For these competencies we modify the Z statistic by multiplying its absolute value by minus 1 for the overall score calculation. Next, to calculate the overall score, a weighted average of all modified competency Z statistics is computed and this weighted average is itself transformed to a Z statistic, which is then transformed to a score with the same target mean and standard deviation. Finally outlier scores are adjusted if they are below 0 or above 100.

Competency	Score	How applied to overall	Score Value Used	Weight (%)
Insurance Fundamentals	77.4521	Z-Statistic	0.8301	100.0000
Weighted Average of Competency Z-Scores:				0.8301
Mean applied to Raw Weighted Avg:				0.0000
Standard Deviation applied to Raw Weighted Avg:				1.0000
Normalized Raw Score:				0.8301
Mean:				65.0000
Standard Deviation Used:				15.0000
Final Overall Score:				77.4521

## Notes

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