

Candidate: **Ben Penske**
Assessment: Sales Agent - Insurance
Completed: April 20, 2018
Prepared for: Susan Bookman



Test Results and Interview Guide

The Sales Agent - Insurance assessment measures key factors related to high performance and tenure in this job. Attribute types measured 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
Ben Penske benske@anywhere.com Sales Agent - Insurance April 20, 2018 Summary: High Performance Potential Potential Risk Areas <ul style="list-style-type: none"> Low corporate citizenship score could indicate potential for questionable behavior. 	87	 Key ▼ Candidate Score ■ Higher Risk ■ Lower Risk — Custom Baseline (Optional)

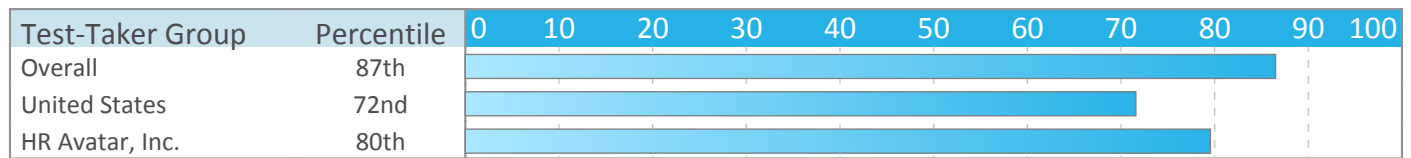
Competency Summary

Competency	Score	Interpretation
Cognitive Abilities (relates to job performance, problem-solving, ability to learn, etc.)		
Analytical Thinking	92	
Attention to Detail	98	
Multitasking	60	
Skills/Knowledge (relates to immediate readiness)		
Insurance Fundamentals	83	
Situation Analysis in Selling	77	
Personality Characteristics (relates to fit with the job/team environment)		
Adaptable	35	
Competitive	72	
Corporate Citizenship	10	
Develops Relationships	36	
Enjoys Problem-Solving	67	
Exhibits a Positive Work Attitude	67	
Expressive and Outgoing	67	
Innovative and Creative	94	
Needs Structure	40	
Seeks Perfection	58	
Behavioral History (relates to performance and turnover)		
History Survey - Performance	96	
History Survey - Tenure	70	
Emotional IQ (relates to situational judgment, performance and teamwork)		
Emotional Self-Awareness	66	
Emotional Self-Control	93	
Empathy	66	

Importance to Job

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.



Assessment Overview

This assessment provides scores for a number of important factors and competencies that are related to success on the job. Scores are presented based on their potential impact on job performance.

Scores are presented individually on a scale of 0-100. In most cases, including the overall score, higher scores represent higher expected job performance. However, for some competencies, either extreme low or extreme high scores indicate a risk of lower performance. Refer to the interpretation section of each competency for additional information.

Individual competency scores are also combined into a single overall score. Please note that individual competencies are weighted differently, depending on their type, and on fine adjustments based on data from the US Government's Occupational Data Network (O*Net).

Each competency measured includes one or more suggested interview questions, in an easy-to-use format. These questions should be used for additional probing, especially when the score shows an area of relative weakness.

Some of the competencies measured evaluate preferences for doing (or not doing) specific activities. Scores for these competencies can be used to evaluate job-fit.







We wish to emphasize that the data contained in this report should be used as part of a comprehensive process for evaluating job candidates. Additional data should include in-person interviews, job tryouts, resume review, and background checks.

Detail

Candidate: **Ben Penske**, benske@anywhere.com
 Assessment: Sales Agent - Insurance
 Authorized: April 20, 2018, by Susan Bookman, HR Avatar, Inc., sue.bookman@richardson.biz
 Started: April 19, 2018 9:48:49 PM EST
 Completed: April 19, 2018 9:48:49 PM EST
 Overall Score: 87

Cognitive Abilities Detail

This section contains a list of job-related cognitive abilities that have been evaluated in a job-like context using HR Avatar's simulation technology. Studies have demonstrated that cognitive abilities are highly correlated with job performance for many jobs. Abilities also correlate with problem-solving and the ability to learn quickly.

Detail	Interview Guide
<p>Analytical Thinking Score: 92</p>  <p><i>Interpretation:</i> High scores in this area correlate with superior performance for many jobs.</p> <p>Able to think in a thoughtful, discerning way. Can often solve difficult problems, plan many-featured tasks and projects, organize multiple resources, and analyze complex data. Able to quickly recall and use information when needed or appropriate.</p>	<p>Tell me about a complex problem, situation, or planning task you had to deal with. What were the challenges, and how did you overcome them?</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  1 Example lacks complexity. Data seeking is limited, analysis may be lacking, actions unclear, not relevant, or ineffective. </div> <div style="text-align: center;">  2 Example is moderately complex. Shows some analytical thinking and problem solving. Actions have mixed or limited effectiveness. </div> <div style="text-align: center;">  3 Example shows complexity. Thorough investigation of all areas that might affect the decision. Actions are clear, relevant, and effective. </div> <div style="text-align: center;">  4 </div> <div style="text-align: center;">  5 </div> </div>

Detail	Interview Guide
<p>Attention to Detail Score: 98</p> <p><i>Interpretation:</i> High scores in this area correlate with superior performance for many jobs.</p> <p>Able to achieve a high degree of thoroughness and accuracy in a work task. Concerned for all areas involved. Work products require little or no review or checking to maintain consistency.</p>	<p>Give me an example of a time you discovered an error that had been overlooked by either you or someone you were working with. What did you do? What was the outcome?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Unclear or careless example. Can't describe what was overlooked. No action.</p> <p>Moderately clear example. Some concern for details. Direct but passive action.</p> <p>Very detailed. Concern for all relevant components. Clear, proactive actions.</p>
<p>Multitasking Score: 60</p> <p><i>Interpretation:</i> Strong scores in this area correlate with above average performance for many jobs.</p> <p>Exhibits a moderate capacity to change between areas of mental focus without sacrificing responsiveness, quality and attention to detail.</p>	<p>Tell me about a time when you had a large number of things going on at the same time, and you needed to quickly shift your attention between them.</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Unable to shift focus effectively. Became frustrated or had to slow down.</p> <p>Some ability to juggle between activities.</p> <p>Managed multiple independent activities effectively</p>





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>Insurance Fundamentals Score: 83</p> <p><i>Interpretation:</i> Candidate should achieve superior job performance in this area with little or no training.</p> <p>Scores indicate a solid working knowledge of Insurance Fundamentals. Candidate is likely ready to be productive without basic training or with immediate entry into advanced training. Likely to be able to mentor others.</p>	<p>Tell me about a project or task where you had to use your knowledge of Insurance Fundamentals.</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Example didn't require or demonstrate knowledge.</p> <p>Knowledge was only moderately important or moderately demonstrated in example.</p> <p>Clearly relevant application and demonstration of knowledge.</p>
<p>Situation Analysis in Selling Score: 77</p> <p><i>Interpretation:</i> Candidate should achieve above average job performance in this area with little or no training.</p> <p>Above average ability to analyze sales situations and determine next steps.</p>	<p>Tell me about a time when you had to persuade somebody you didn't know to either purchase something or take some other action. How did you determine the best way to get what you wanted?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Doesn't understand question. Unable to formulate a plan to influence.</p> <p>Some grasp of principles of understanding needs and mutual problem-solving.</p> <p>Asked questions and demonstrates clear grasp of principles of understanding needs and mutual problem-solving.</p>

Personality Characteristics Detail

This section contains a list of personality characteristics that are frequently associated with job performance. Remember, these are not skills and do not indicate the ability to do a job. Rather, they can be used to evaluate the candidate's fit with the general needs of the job and the organizational culture. Sample interview questions are provided to gather more information.

Detail	Interview Guide
<p>Adaptable Score: 35</p>  <p><i>Interpretation:</i> The candidate's score in this area indicates neither a positive nor a negative impact on performance.</p> <p>Prefers a mostly stable work environment, but can tolerate small amounts of workplace change without becoming anxious and losing focus. May require additional supervision and assistance to navigate new processes and procedures.</p>	<p>Describe a time at work or school when things were changing so fast it was hard to stay focused. How did you adjust to it?</p> <p>★ 1 ★ 2 ★ 3 ★ 4 ★ 5</p> <p>Enjoyed the chaos of fast change. Became disinterested or negative and waited for things to calm down.</p> <p>Did best but felt paralyzed and unable to work effectively.</p> <p>Experienced higher anxiety but tried to deal with changes in a positive way. Stayed focused.</p>
<p>Competitive Score: 72</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Motivated by challenging goals, financial reward, and/or recognition, and willing to work hard to succeed. Focused on personal achievement.</p>	<p>Describe a time when you had to place accomplishing your objectives above supporting your team. Why do you think it was justified?</p> <p>★ 1 ★ 2 ★ 3 ★ 4 ★ 5</p> <p>Justified for selfish or personal reasons. Shows little remorse for failing to support team.</p> <p>Shows remorse and feels action was a mistake.</p> <p>Clearly justified or was forced to do so by superiors. Strongly regrets and wishes could change.</p>
<p>Corporate Citizenship Score: 10</p>  <p><i>Interpretation:</i> The candidate's score in this area indicates risk of a negative impact on performance for some jobs. Additional probing is strongly recommended.</p> <p>Distrusts the organization and management. Frequently assumes new ideas or changes will have a negative individual impact. Can be defensive regarding his or her own work, or show hostility towards management or company policies.</p>	<p>How do you feel about being part of an organization? Do you think most organizations have their employees' best interests at heart or do you have to always watch out for yourself?</p> <p>★ 1 ★ 2 ★ 3 ★ 4 ★ 5</p> <p>Distrusts organizational motives. Feels the need to look out for self.</p> <p>Supports organization but is wary of being taken advantage of.</p> <p>Embraces organizational membership. Believes in organizational mission.</p>
<p>Develops Relationships Score: 36</p>  <p><i>Interpretation:</i> The candidate's score in this area indicates neither a positive nor a negative impact on performance.</p> <p>Prefers to work alone, but can work effectively in a group with supervision and/or prompting. Has difficulty or lack of interest in sensing how others feel.</p>	<p>Can you describe a time when you had to choose between getting the job done or preserving a relationship with a friend or co-worker?</p> <p>★ 1 ★ 2 ★ 3 ★ 4 ★ 5</p> <p>Places relationship above the work objectives in all or most cases.</p> <p>Sometimes struggles between work and relationships, but usually balances well.</p> <p>Focuses on getting the job done but makes an effort not to hurt relationships.</p>




Detail	Interview Guide
<p>Enjoys Problem-Solving Score: 67</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Usually willing to analyze and formulate solutions to complex problems. Fairly confident in own ability to develop effective solutions. Sees frequent problem-solving as a core part of his or her job description, though may require prompting to take on a particularly difficult issue.</p>	<p>Describe some of the biggest on-the-job problems you have faced. How did you overcome them? How did you know they were solved?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Problems poorly described and actions taken unclear.</p> <p>Moderately complex problems. Simple or obvious actions taken.</p> <p>Described one or more complex problems. Actions taken are clear and relevant.</p>
<p>Exhibits a Positive Work Attitude Score: 67</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Usually expects to receive both financial and personal rewards in exchange for solid and consistent effort on the job. Enjoys most work activities and is willing to put in extra effort when warranted or requested.</p>	<p>How do you feel having a regular job and going to work? Is it something you enjoy? Why or why not?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Views work as a means of income only. Does not enjoy. Does not care about professional reputation.</p> <p>Likes work but doesn't truly enjoy it. Balances priority and energy with other obligations.</p> <p>Considers work a key priority in life. Enjoys working and always applies best energy. Takes pride in work reputation.</p>
<p>Expressive and Outgoing Score: 67</p>  <p><i>Interpretation:</i> The candidate's score in this area indicates neither a positive nor a negative impact on performance.</p> <p>Likes to speak up in group meetings to insert or advocate new ideas. Enjoys asserting his or her own ideas among others. In some circumstances, may require supervision in order to allow others to have equal time.</p>	<p>Can you describe a time when you worried you were being too forthright or outspoken during a discussion among your friends or co-workers?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Frequently worries because always seems to be the most active.</p> <p>Occasionally worries but not very often.</p> <p>Rarely worries because knows when to back off beforehand.</p>
<p>Innovative and Creative Score: 94</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Sees him or herself as creative and capable of generating novel or original solutions to issues or problems. Open to free-form discussion of different ideas.</p>	<p>What is the most creative solution you have ever come up with? What were the circumstances, and why do you think it was creative?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Idea does not demonstrate creativity or is not related to the problem. No problem described.</p> <p>Moderately creative idea or only partially related to problem.</p> <p>Both problem and use of creativity well described and related to one another.</p>

Detail	Interview Guide
<p>Needs Structure Score: 40</p> <p><i>Interpretation:</i> The candidate's score in this area indicates neither a positive nor a negative impact on performance.</p> <p>Can lose interest in routine, repetitive, tasks and activities if there is not at least occasional variety. Prefers a dynamic work environment but has capacity to manage through repetitive tasks. Uncomfortable when forced to obey too many rules.</p>	<p>Have you ever had to work in a job that had little or no structure or where no one told you what to do? What did or didn't you like about it?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Large mismatch between comfort with structure and structure level of intended job.</p> <p>Some mismatch between comfort with structure and structure level of intended job.</p> <p>Comfort with structure matches the structure level of the intended job.</p>
<p>Seeks Perfection Score: 58</p> <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Maintains high standards of quality but understands the need to work within schedule and resource constraints. While willing to compromise in order to balance these constraints, almost never allows quality to fall below an acceptable level.</p>	<p>Can you describe a time when you were trying to finish a project or task but your boss made you stop before you felt it was ready?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <p>Frequently cut short by boss because standards are too high.</p> <p>Sometimes cut short but not often.</p> <p>Rarely cut off because has a good sense of what is good enough.</p>

Behavioral History Detail





This section evaluates answers the candidate gave concerning his or her work-related history. Studies often show that a candidate's past behavior often indicates his or her future behavior. Potential caution areas (if any) are specified in each detail section.







Detail	Interview Guide
<p>History Survey - Performance Score: 96</p> <p><i>Interpretation:</i> The candidate's score indicates past behaviors that contribute to high job performance.</p> <p>Exhibits past behaviors and achievements that are likely to enhance job performance.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"> • Below average productivity history • Below average performance reviews <p>Further probing is recommended for each of these items.</p>	<p>How does your work compare with your peers? Do you produce more or less? How do you know?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p> <hr/> <p>What kind of feedback have you received about your performance from your managers and your peers?</p> <p style="text-align: center;">★ ★ ★ ★ ★ 1 2 3 4 5</p>

Detail	Interview Guide
<p>History Survey - Tenure Score: 70</p>  <p><i>Interpretation:</i> The candidate's score indicates past behaviors that contribute to above average job performance.</p> <p>Exhibits behaviors likely to result in slightly longer than average job tenure.</p> <p>The following potential performance risk areas were identified:</p> <ul style="list-style-type: none"> • Frequent job changes • Potential long commute <p>Further probing is recommended for each of these items.</p>	<p>Review your last few jobs with me, explaining why you left the old job and what attracted you to the new one.</p> <p style="text-align: center;">  1 2 3 4 5 </p> <hr/> <p>What is the longest distance you have had to commute to work? What did you do during the commute? How long did you keep that job?</p> <p style="text-align: center;">  1 2 3 4 5 </p>

Emotional IQ Detail

This section contains a list of emotional intelligence characteristics that indicate how tuned in a candidate is to his or her own emotions, and those of others, as well as the candidate's ability to control his or her behavior in light of the emotions he or she is experiencing. These traits can often impact performance in groups or teams. Sample interview questions are provided to gather more information.

Detail	Interview Guide
<p>Emotional Self-Awareness Score: 66</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Demonstrates strengths in maintaining awareness of his or her emotional reactions and behaviors and the potential impact of those behaviors on others, and a high level of knowledge of what behaviors are appropriate for different situations. Likely to be effective at identifying how his or her feelings may affect his or her behaviors and ensuring those behaviors stay focused and conform to social norms, enabling appropriate, measured interactions with customers and coworkers.</p>	<p>How aware are you of your own emotions? Can you describe a time when your awareness helped you make a better decision?</p> <p style="text-align: center;">  1 2 3 4 5 </p> <p> 1 Not in tune with own emotions. Unable to improve decisions through awareness. 2 Some ability to sense own emotions and control decision-making. 3 4 5 Very in tune with own emotions. Able to improve decisions through awareness. </p>
<p>Emotional Self-Control Score: 93</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Demonstrates exceptional strengths in self control and impulse control, enabling very strong ability to employ a balanced approach to managing risk, maintain composure during stressful times, and calmly relate to others at work. Likely to be very effective at prioritizing and staying focused on long-term goals, and to interact with others in a way that helps build lasting relationships.</p>	<p>Are you able to control your own actions when you become emotional? Can you give me an example of how using self-control helped at work or school?</p> <p style="text-align: center;">  1 2 3 4 5 </p> <p> 1 Unable to control self when emotions kick in. 2 Some ability to resist impulses caused by emotions and apply to work situations. 3 4 5 Able to detect own emotions and control reactions in work or business situations. </p>

Detail	Interview Guide
<p>Empathy Score: 66</p>  <p><i>Interpretation:</i> The candidate's score in this area should contribute to enhanced overall job performance.</p> <p>Demonstrates strengths in sensing the emotional needs of others, sympathizing with other people's problems, and seeing things from other people's point of view. Likely to be effective at demonstrating to customers or coworkers that they understand and care about them, resulting in improved customer loyalty, stronger work relationships, and reduced levels of conflict in the workplace.</p>	<p>Are you good at relating to the feelings of others? Can you give me an example of how this helped you navigate a difficult situation at work or at school?</p> <div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;">  1 Not able to sense how others feel. Unable to provide example. </div> <div style="text-align: center;">  2 Some ability to sense how others feel. Example shows some ability to use senses at work. </div> <div style="text-align: center;">  3 Able to relate to others and sense how they feel. Example shows can easily apply senses at work. </div> <div style="text-align: center;">  4 </div> <div style="text-align: center;">  5 </div> </div>

Top Job Title Matches

The candidate also completed an interest/experience survey. The results from this survey were used in conjunction with the competency scores in this assessment to generate a report of jobs that best match this candidate's unique blend of abilities, interests, education, and experience. The results are summarized in the table below. These results were used to prepare a separate report that was sent to the candidate.

Rank	Job Title	Interests Match	Competencies Match	Education and Experience Match	Overall Match
1	Sales Agents, Financial Service	72%	86%	99%	Strong
2	Loan Officer	69%	83%	71%	Medium
3	Personal Financial Advisor	69%	83%	72%	Medium
4	Agents and Business Managers of Artists, Performers, and Athlete	67%	86%	72%	Medium
5	Copy Writer	67%	83%	72%	Medium
6	Sales Agents, Securities and Commoditie	69%	88%	58%	Medium
7	Public Relations Specialist	69%	86%	59%	Medium
8	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Product	68%	82%	69%	Medium

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.
- This assessment makes use of data from the Occupational Information Network (O*NET), which is funded by the U.S. Federal Government - U.S. Department of Labor/Employment and Training Administration (USDOL/ETA) - as a primary source of occupational information. The O*NET database contains information on hundreds of standardized and occupation-specific descriptors that are continually updated by ongoing research. These data are used in preparing descriptive information as well as setting relative weights between competencies used in calculating the overall score. For additional information about O*NET, visit <http://www.onetcenter.org>.
- O*Net Standard Occupational Code (SOC) Used: 41-3021.00
- O*Net Version: 21.2
- Sim ID: 242-14, Key: 0-0, Rpt: 13, Prd: 74, Created: 2018-04-20 02:48 GMT

Score Calculation Detail

The following table provides a summary of how the overall score was calculated from each of the individual competency scores. First, all competency scores are calculated on a scale of 0-100. Note that some competencies use their color category rather than their actual numeric score in the overall calculation. For these, a standard score associated with the assigned color category is used in the overall score calculation rather than the actual numeric score. This is reflected in the "Score Value Used" column. Next, a weighted average of scores is computed using individual competency weights, typically set using job analysis data provided by the US Government Occupational Information Network (O*Net). Next, the weighted average score is converted to a normalized or "Z" score with a mean of 0 and a standard deviation of 1 using historical mean and standard deviation data for this test, and then transformed to a Normal Curve Equivalent Scale (NCE) which has a mean of 50 and standard deviation of 21.06. Finally outlier scores are adjusted if they are below 1 or above 99. Please refer to http://en.wikipedia.org/wiki/Normal_curve_equivalent for additional information about Normal Curve Equivalent Scales.

Competency	Score	How applied to overall	Score Value Used	Weight (%)
Innovative and Creative	94.1871	Color Category	90.0000	1.6581
Empathy	66.2069	Numeric Score	66.2069	1.9516
Develops Relationships	35.6686	Color Category	50.0000	1.9683
Expressive and Outgoing	67.1700	Color Category	50.0000	2.0874
Enjoys Problem-Solving	66.9931	Numeric Score	66.9931	2.2674
Emotional Self-Awareness	66.1153	Numeric Score	66.1153	2.4055
Emotional Self-Control	92.5822	Numeric Score	92.5822	2.4055
Adaptable	35.3756	Color Category	50.0000	2.4499
Needs Structure	40.4717	Color Category	50.0000	2.4679
Seeks Perfection	57.7517	Color Category	90.0000	2.4679
Competitive	72.4978	Numeric Score	72.4978	2.4910
Exhibits a Positive Work Attitude	66.6568	Numeric Score	66.6568	2.6106
Corporate Citizenship	10.0000	Numeric Score	10.0000	2.6491
History Survey - Performance	95.7361	Color Category	90.0000	7.0511
History Survey - Tenure	70.1714	Color Category	70.0000	7.0511
Multitasking	60.1447	Numeric Score	60.1447	8.2630
Analytical Thinking	92.1206	Numeric Score	92.1206	8.3252
Attention to Detail	97.8759	Numeric Score	97.8759	9.5943
Insurance Fundamentals	83.0160	Numeric Score	83.0160	14.1022
Situation Analysis in Selling	77.3325	Numeric Score	77.3325	15.7328

Weighted Average:	75.8246
Mean:	55.8686
Standard Deviation Used:	11.2392
Standardized (Z) Score (Mean=0, Std=1):	1.7756
Final, NCE Score: (Mean 50, Std=21.06):	87.3936

Notes

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