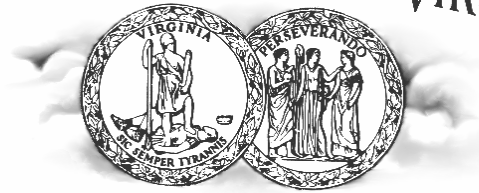


COMMONWEALTH OF VIRGINIA

**ALFRED W. GROSS
COMMISSIONER OF INSURANCE
STATE CORPORATION COMMISSION
BUREAU OF INSURANCE**



**P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
<http://www.scc.virginia.gov/division/boi>**

STATE CORPORATION COMMISSION BUREAU OF INSURANCE

January 13, 2009

To: The Honorable Timothy M. Kaine
Governor of Virginia
And
The General Assembly of Virginia

The report contained herein has been prepared pursuant to 2008 House Joint Resolution 196. This report documents certain demographic data collected by the contracted insurance licensing examination provider of the State Corporation Commission Bureau of Insurance from agent licensing examination candidates for the period of July 1, 2008 through September 30, 2008. The report also contains an executive summary of the data collected in accordance with the resolution. The report was prepared for submission to the Division of Legislative Automated Systems in accordance with the procedures for processing of legislative documents and reports.

Respectfully submitted,

Cordially,

Alfred W. Gross
Commissioner of Insurance

**REPORT OF THE STATE CORPORATION
COMMISSION, BUREAU OF INSURANCE**

**On Certain Demographic and
Other Information From Agent
Licensing Examination
Candidates for the Period of
July 1, 2008 through September
30, 2008 (HJR 196, 2008)**

**TO THE GOVERNOR AND
THE GENERAL ASSEMBLY OF VIRGINIA**



REPORT DOCUMENT NO. 28

**COMMONWEALTH OF VIRGINIA
RICHMOND 2009**

TABLE OF CONTENTS

| | |
|--|-----|
| Introduction | 2 |
| Summary of Legislation..... | 2 |
| Executive Summary | 2 |
| Scope / Method | 3 |
| Tables 1 – 7 | 3 |
| Demographic Subgroups | |
| Tables B1 – B8:..... | 6 |
| Mean and Standard Deviation Scaled Scores by Demographic Subgroups (General Test Questions) | |
| Tables E1 – E8..... | 11 |
| Mean and Standard Deviation Scaled Scores by Demographic Subgroups (Virginia Specific Questions) | |
| Tables C1 – C8 | 15 |
| Passing Percentages and Total Numbers by Demographic Subgroup | |
| Tables D1 – D8 | 20 |
| Total Number, R-Bis (Point Bi Serial Correlations), and P-Value (Correct Answer Rates) By Test | |
| Tables F1 – F8 | 23 |
| First Time and Total Pass Rates | |
| Tables G1 – G8..... | 27 |
| Total Number, R-Bis (Point Bi Serial Correlations), and P-Value (Correct Answer Rates) By Test | |
| Tables H1 – H8 | 31 |
| First Time and Total Pass Rates (General and Virginia Specific Questions) | |
| Appendix: House Joint Resolution 196..... | A-1 |

Introduction

2008 HJ 196 requested the Bureau of Insurance within the State Corporation Commission to collect certain demographic and other information from agent licensing examination candidates for the period of July 1, 2008 through September 30, 2008. HJ 196 also requested that the Bureau submit a report containing an executive summary along with the data and information collected from the agent licensing examination candidates no later than the first day of the 2009 Regular Session of the General Assembly.

House Joint Resolution 196

Pursuant to HJ 196, the Bureau of Insurance directed its contracted insurance licensing examination provider (Pearson VUE) to obtain from each registrant for the licensing examination (i) the candidate's race or ethnicity, gender, native language, and highest level of education completed; and (ii) whether the candidate completed a licensing examination preparatory course and the provider of such course. Licensing applicants were advised that the requested information concerning the applicant's pre-licensing study course was required for the examination; the applicant's disclosure of demographic information was voluntary, and refusal to disclose such demographic information would not affect the result of the applicant's examination; and the demographic information would be used for statistical reporting purposes only.

For the period of July 1, 2008 through September 30, 2008, the Bureau of Insurance was asked to examine and analyze the data collected for each classification of licensing examination by age, gender, race or ethnicity; race or ethnicity with gender; native language; level of education; completion of a licensing examination preparatory course; total number of examinees; percentage and number of examinees who passed the examination on their first attempt; the mean scaled scores on the examination; standard deviation of scaled scores on the examination; correct-answer rates and correlations. The combined total for each of the aforementioned categories for which data was collected was required to be tabulated and provided.

Executive Summary

Data collection began on July 1, 2008 and will continue for a period of two years. The test and demographic data contained in this report was collected from July 1, 2008 through September 30, 2008. Statistics based on small sample sizes should be interpreted with caution. Pearson VUE advised the Bureau of Insurance against calculating statistics when candidate volumes are low, i.e. typically less than 50 candidates. Interpretation of statistics based on small sample sizes may be misleading. For this report, table cells containing 10 or fewer candidates are marked with an asterisk. In accordance with HJ 196, a report of collected test and demographic information will be posted biannually on the Pearson VUE homepage through the website of the State Corporation Commission. The first informational report will be posted with data for the period of January 1, 2009 through June 30, 2009. Subsequent reports will be posted biannually through July 1, 2010.

Scope/Method

The demographic report was developed for the Bureau of Insurance by Pearson VUE. The report summarizes statistical information relating to all insurance examinations administered between July 1, 2008 and September 30, 2008.

Tables 1-7 provide the demographic survey results for all candidates and all examination levels. The Virginia examination types are Health, Life & Annuities, Life, Annuities & Health; Personal Lines; Property & Casualty; and Title.

Tables 1-7: Demographic Subgroups

TABLE 1. EXAMINATION PREPARATION

Exam Preparation * Exam Level Crosstabulation

| | | | Exam Level | | | | | | Total |
|------------------|---------------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|----------|-------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title | |
| Exam Preparation | Yes | Count | 133 | 494 | 1025 | 246 | 462 | 8 | 2368 |
| | | % within Exam Level | 81.6% | 78.8% | 73.5% | 78.8% | 70.1% | 88.9% | 74.8% |
| | No | Count | 29 | 128 | 369 | 63 | 193 | 0 | 782 |
| | | % within Exam Level | 17.8% | 20.4% | 26.5% | 20.2% | 29.3% | .0% | 24.7% |
| Total | Count | 1 | 5 | 0 | 3 | 4 | 1 | 14 | |
| | % within Exam Level | .6% | .8% | .0% | 1.0% | .6% | 11.1% | .4% | |
| Total | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 | |
| | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

74.8% of all examination candidates for all examination levels reported having completed a Licensing Examination Preparatory courses.

TABLE 2. GENDER

Gender * Exam Level Crosstabulation

| | | | Exam Level | | | | | | Total |
|--------|---------------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|----------|-------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title | |
| Gender | Male | Count | 81 | 296 | 743 | 104 | 238 | 1 | 1463 |
| | | % within Exam Level | 49.7% | 47.2% | 53.3% | 33.3% | 36.1% | 11.1% | 46.2% |
| | Female | Count | 81 | 327 | 643 | 205 | 417 | 7 | 1680 |
| | | % within Exam Level | 49.7% | 52.2% | 46.1% | 65.7% | 63.3% | 77.8% | 53.1% |
| Total | Count | 1 | 4 | 8 | 3 | 4 | 1 | 21 | |
| | % within Exam Level | .6% | .6% | .6% | 1.0% | .6% | 11.1% | .7% | |
| Total | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 | |
| | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

46.2% of all examination candidates for all examination levels indicated they were Male; 53.1 % of all examination candidates indicated they were Female; and 0.7% of all examination candidates for all examination levels gave no response as to their gender.

TABLE 3. ETHNICITY

Ethnicity * Exam Level Crosstabulation

| | | | Exam Level | | | | | | Total |
|-----------|------------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|----------|--------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title | |
| Ethnicity | African American | Count | 40 | 216 | 251 | 104 | 81 | 0 | 692 |
| | | % within Exam Level | 24.5% | 34.4% | 18.0% | 33.3% | 12.3% | .0% | 21.9% |
| | White | Count | 104 | 253 | 940 | 159 | 434 | 7 | 1897 |
| | | % within Exam Level | 63.8% | 40.4% | 67.4% | 51.0% | 65.9% | 77.8% | 60.0% |
| | American Indian | Count | 2 | 0 | 3 | 3 | 4 | 0 | 12 |
| | | % within Exam Level | 1.2% | .0% | .2% | 1.0% | .6% | .0% | .4% |
| | Pacific Islander | Count | 0 | 4 | 9 | 2 | 1 | 0 | 16 |
| | | % within Exam Level | .0% | .6% | .6% | .6% | .2% | .0% | .5% |
| | Asian | Count | 9 | 84 | 80 | 10 | 39 | 0 | 222 |
| | | % within Exam Level | 5.5% | 13.4% | 5.7% | 3.2% | 5.9% | .0% | 7.0% |
| | Hispanic | Count | 5 | 34 | 75 | 21 | 79 | 1 | 215 |
| | | % within Exam Level | 3.1% | 5.4% | 5.4% | 6.7% | 12.0% | 11.1% | 6.8% |
| | Other | Count | 2 | 27 | 26 | 10 | 14 | 0 | 79 |
| | | % within Exam Level | 1.2% | 4.3% | 1.9% | 3.2% | 2.1% | .0% | 2.5% |
| | | Count | 1 | 9 | 10 | 3 | 7 | 1 | 31 |
| | | % within Exam Level | .6% | 1.4% | .7% | 1.0% | 1.1% | 11.1% | 1.0% |
| Total | | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 |
| | | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

60% of all examination candidates for all examination levels indicated they were White; 21.9% of all examination candidates for all examination levels indicated they were African-American; for all other possible categories, refer to Table 3.

TABLE 4. EDUCATION

Education * Exam Level Crosstabulation

| | | | Exam Level | | | | | | Total |
|-----------|-----------------------------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|----------|--------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title | |
| Education | 8th grade or less | Count | 0 | 1 | 1 | 0 | 0 | 0 | 2 |
| | | % within Exam Level | .0% | .2% | .1% | .0% | .0% | .0% | .1% |
| | Less than 12th grade | Count | 1 | 13 | 4 | 5 | 5 | 0 | 28 |
| | | % within Exam Level | .6% | 2.1% | .3% | 1.6% | .8% | .0% | .9% |
| | High school diploma or GED | Count | 32 | 140 | 189 | 61 | 156 | 1 | 579 |
| | | % within Exam Level | 19.6% | 22.3% | 13.6% | 19.6% | 23.7% | 11.1% | 18.3% |
| | Some college but no 4-year degree | Count | 77 | 248 | 558 | 144 | 281 | 2 | 1310 |
| | | % within Exam Level | 47.2% | 39.6% | 40.0% | 46.2% | 42.6% | 22.2% | 41.4% |
| | 4-year degree or more | Count | 52 | 218 | 637 | 99 | 209 | 5 | 1220 |
| | | % within Exam Level | 31.9% | 34.8% | 45.7% | 31.7% | 31.7% | 55.6% | 38.6% |
| | | Count | 1 | 7 | 5 | 3 | 8 | 1 | 25 |
| | | % within Exam Level | .6% | 1.1% | .4% | 1.0% | 1.2% | 11.1% | .8% |
| Total | | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 |
| | | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

41.4% of all examination candidates for all examination levels indicated they had some college education but no 4-year degree; 38.6% of all examination candidates for all examination levels indicated they had 4-year college degree or greater; 18.3% of all examination candidates for all examination levels indicated they had a high school diploma or general education diploma (GED) equivalent; for all other possible categories, refer to Table 4.

TABLE 5. ENGLISH BEST

English Best * Exam Level Crosstabulation

| | | | Exam Level | | | | | Total | |
|--------------|---------------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|--------|----------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | | VA Title |
| English Best | Yes | Count | 158 | 599 | 1351 | 304 | 624 | 8 | 3044 |
| | | % within Exam Level | 96.9% | 95.5% | 96.9% | 97.4% | 94.7% | 88.9% | 96.2% |
| | No | Count | 4 | 22 | 39 | 5 | 30 | 0 | 100 |
| | | % within Exam Level | 2.5% | 3.5% | 2.8% | 1.6% | 4.6% | .0% | 3.2% |
| | | Count | 1 | 6 | 4 | 3 | 5 | 1 | 20 |
| | | % within Exam Level | .6% | 1.0% | .3% | 1.0% | .8% | 11.1% | .6% |
| Total | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 | |
| | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

96.2% of all examination candidates for all examination levels indicated English as their best language; 3.2% of all examination candidates for all examination levels indicated that English was not their best language; and 0.6% of all examination candidates for all examination levels gave no indication as to their best language.

TABLE 6. NATIVE LANGUAGE

Native Language * Exam Level Crosstabulation

| | | | Exam Level | | | | | Total | |
|-----------------|-------------------------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|--------|----------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | | VA Title |
| Native Language | English | Count | 148 | 498 | 1255 | 294 | 541 | 7 | 2743 |
| | | % within Exam Level | 90.8% | 79.4% | 90.0% | 94.2% | 82.1% | 77.8% | 86.7% |
| | Spanish | Count | 5 | 28 | 49 | 11 | 65 | 1 | 159 |
| | | % within Exam Level | 3.1% | 4.5% | 3.5% | 3.5% | 9.9% | 11.1% | 5.0% |
| | European (other than Spanish) | Count | 0 | 3 | 9 | 1 | 5 | 0 | 18 |
| | | % within Exam Level | .0% | .5% | .6% | .3% | .8% | .0% | .6% |
| | Chinese | Count | 0 | 9 | 6 | 1 | 3 | 0 | 19 |
| | | % within Exam Level | .0% | 1.4% | .4% | .3% | .5% | .0% | .6% |
| | Korean | Count | 3 | 6 | 15 | 0 | 18 | 0 | 42 |
| | | % within Exam Level | 1.8% | 1.0% | 1.1% | .0% | 2.7% | .0% | 1.3% |
| | African | Count | 1 | 11 | 9 | 0 | 2 | 0 | 23 |
| | | % within Exam Level | .6% | 1.8% | .6% | .0% | .3% | .0% | .7% |
| | Other | Count | 5 | 67 | 45 | 2 | 20 | 0 | 139 |
| | | % within Exam Level | 3.1% | 10.7% | 3.2% | .6% | 3.0% | .0% | 4.4% |
| | | Count | 1 | 5 | 6 | 3 | 5 | 1 | 21 |
| | | % within Exam Level | .6% | .8% | .4% | 1.0% | .8% | 11.1% | .7% |
| | Total | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 |
| | | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

86.7% of all examination candidates for all examination levels indicated that English was their first language; for all other possible categories, refer to Table 6.

TABLE 7. AGE**Age * Exam Level Crosstabulation**

| | | | Exam Level | | | | | Total | |
|-------|-------------|---------------------|------------|-----------------------|--------------------------------|-------------------|------------------------|--------|----------|
| | | | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | | VA Title |
| Age | Under 25 | Count | 23 | 180 | 387 | 143 | 199 | 1 | 933 |
| | | % within Exam Level | 14.1% | 28.7% | 27.8% | 45.8% | 30.2% | 11.1% | 29.5% |
| | 26 to 29 | Count | 42 | 82 | 198 | 54 | 105 | 1 | 482 |
| | | % within Exam Level | 25.8% | 13.1% | 14.2% | 17.3% | 15.9% | 11.1% | 15.2% |
| | 30 to 39 | Count | 40 | 158 | 332 | 82 | 162 | 1 | 775 |
| | | % within Exam Level | 24.5% | 25.2% | 23.8% | 26.3% | 24.6% | 11.1% | 24.5% |
| | 40 to 49 | Count | 32 | 105 | 267 | 14 | 109 | 3 | 530 |
| | | % within Exam Level | 19.6% | 16.7% | 19.2% | 4.5% | 16.5% | 33.3% | 16.8% |
| | 50 to 59 | Count | 24 | 82 | 168 | 13 | 59 | 2 | 348 |
| | | % within Exam Level | 14.7% | 13.1% | 12.1% | 4.2% | 9.0% | 22.2% | 11.0% |
| | 60 to 64 | Count | 0 | 11 | 25 | 1 | 15 | 0 | 52 |
| | | % within Exam Level | .0% | 1.8% | 1.8% | .3% | 2.3% | .0% | 1.6% |
| | 65 and over | Count | 1 | 4 | 12 | 2 | 4 | 0 | 23 |
| | | % within Exam Level | .6% | .6% | .9% | .6% | .6% | .0% | .7% |
| | | Count | 1 | 5 | 5 | 3 | 6 | 1 | 21 |
| | | % within Exam Level | .6% | .8% | .4% | 1.0% | .9% | 11.1% | .7% |
| Total | | Count | 163 | 627 | 1394 | 312 | 659 | 9 | 3164 |
| | | % within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

29.5% of all examination candidates for all examination levels indicated they were under the age of 25; 15.2% of all examination candidates for all examination levels indicated they were between the ages of 26 to 29; 24.5% of all examination candidates for all examination levels indicated they were between the ages of 30 to 39; 16.8% of all examination candidates for all examination levels indicated they were between the ages of 40 to 49; and 11% of all examination candidates for all examination levels indicated they were between the ages of 50 to 59.

Tables B.1 – B.8 and Tables E.1 – E.8

Tables B1 - B8 (Mean and Standard Deviation Scaled Scores by Test by Demographic Subgroup for General Examination Questions) and Tables E1 - E8 (Mean and Standard Deviation Scaled Scores by Test by Demographic Subgroup for Virginia-Specific Examination Questions) provide scaled score information. Equating and Scaling is described for candidates as follows on Page 12 of the Virginia Insurance Licensing Candidate Handbook. The handbook is available electronically at:

<http://www.asisvcs.com/indhome.asp?CPCAT=1253INS>.

EQUATING AND SCALING

There are multiple versions (forms) of each of the insurance licensing examinations. While all these forms are developed from content outlines, the levels of difficulty of the forms may vary slightly because different questions appear on different forms. Since it would be unfair to require a candidate taking a slightly more difficult form to answer as many questions correctly as a candidate taking an easier form, a statistical procedure known as *equating* is used to correct for differences in form difficulty.

Example: It is established that a candidate must correctly answer 30 questions to pass Form A of an examination. When slightly more difficult Form B was compared to Form A, it was discovered that 28 correct answers on Form B represent the same level of knowledge as do 30 correct on Form A. Through equating, it can be determined that a passing score of 30 on Form A corresponds to a 28 on Form B. If the number of questions answered correctly (called the “raw score”) were reported to candidates, there would be a different passing score for each form. In order to keep the passing score constant for all forms, while the number of correct answers necessary for passing may vary from form to form, a second procedure called scaling is used. In the example, a candidate with a raw score of 30 on Form A and a candidate with a raw score of 28 on more difficult Form B would receive the same scaled score, because they each demonstrated equal amounts of knowledge. For the insurance licensing tests, the range in which scaled scores can fall is between a low of 0 and a high of 100. These scaled scores are neither the number nor the percentage of questions answered correctly.

**LIFE, HEALTH, PROPERTY, CASUALTY, & PERSONAL LINES INSURANCE:
TABLES B.1-B.8 (GENERAL TEST QUESTIONS)**

TABLE B.1. MEAN AND STANDARD DEVIATION SCALED SCORE BY ETHNICITY

| Ethnicity | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|------------------|-----------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| African American | 71.8 (8.7) | 74.46 (12.31) | 70.62 (10.58) | 70.69 (9.77) | 70.38 (9.99) | |
| American Indian | 83* (12.73)* | | 64.33* (9.87)* | 67.33* (7.37)* | 79.25* (7.8)* | |
| Asian | 69.11* (10.54)* | 70.57 (11.75) | 71.96 (11.44) | 77.2 (14.27) | 72.46 (7.89) | |
| Hispanic | 51.6* (16.82)* | 69.59 (16.4) | 68.81 (13.14) | 68.29 (11.14) | 65.06 (12.29) | |
| Pacific Islander | | 62.5* (18.36)* | 75.78* (4.63)* | 83.5* (2.12)* | | |
| White | 74.13 (10.65) | 79.4 (11.14) | 76.01 (9.72) | 74.05 (9.67) | 73.41 (9.47) | 79.14* (6.36)* |
| Other | 72* (14.14)* | 70.67 (14.94) | 73.46 (14.93) | 80.9 (6.81) | 67.29 (13.49) | |

*Statistics based on fewer than 10 candidates

TABLE B.2. MEAN AND STANDARD DEVIATION SCALED SCORE BY GENDER

| Gender | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|--------|------------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| Female | 71.93 (12.37) | 75.65 (12.55) | 73.49 (10.45) | 73.55 (9.7) | 70.67 (10.47) | 76.14* (9.14)* |
| Male | 73.41 (9.68) | 75.22 (12.84) | 75.15 (10.56) | 71.47 (10.91) | 74.05 (9.59) | |

*Statistics based on fewer than 10 candidates

TABLE B.3. MEAN AND STANDARD DEVIATION SCALED SCORE BY AGE

| Age | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|-------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| Under 25 | 76.26 (9.31) | 74.69 (14.2) | 72.33 (11.12) | 73.9 (9.87) | 69.56 (10.71) | |
| 26 to 29 | 70.52 (11.01) | 75.78 (11.28) | 73.47 (10.35) | 74.83 (8.81) | 71.43 (10.43) | |
| 30 to 39 | 70.3 (11.99) | 75.01 (12.46) | 75.11 (9.78) | 70.28 (10.71) | 73.09 (9.81) | |
| 40 to 49 | 72.13 (10.94) | 76.53 (12.55) | 76.26 (10.05) | 72.43 (11.68) | 73.9 (10.53) | 76.33* (9.81)* |
| 50 to 59 | 77.75 (9.96) | 75.56 (10.76) | 75.9 (10.76) | 69.31 (10.63) | 73.88 (8.14) | 81* (2.83)* |
| 60 to 64 | | 79 (13.7) | 72.24 (9.64) | | 75 (6.31) | |
| 65 and over | | 79* (18.87)* | 75.58 (15.73) | 67.5* (2.12)* | 56.5* (5.45)* | |

*Statistics based on fewer than 10 candidates

TABLE B.4. MEAN AND STANDARD DEVIATION SCALED SCORE BY RACE/ETHNICITY BY GENDER

| Ethnicity | Gender | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|------------------------|--------|-----------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| African American | Female | 72.73 (9.83) | 75.28 (11.68) | 70.79 (9.51) | 73.44 (9.04) | 69.06 (9.6) | |
| | Male | 70.67 (7.19) | 73.16 (13.22) | 70.45 (11.62) | 66.3 (9.39) | 72.63 (10.38) | |
| African American Total | | 71.8 (8.7) | 74.46 (12.31) | 70.62 (10.58) | 70.69 (9.77) | 70.38 (9.99) | |
| American Indian | Female | | | | 64.5* (7.78)* | | |
| | Male | 83* (12.73)* | | 70* (1.41)* | | 79.25* (7.8)* | |
| American Indian Total | | 83* (12.73)* | | 64.33* (9.87)* | 67.33* (7.37)* | 79.25* (7.8)* | |
| Asian | Female | 67* (12.73)* | 71.68 (12.32) | 69.63 (12.24) | 79.25* (11.95)* | 71.14 (7.97) | |
| | Male | 69.71* (10.92)* | 69.65 (11.3) | 73.78 (10.56) | 75.83* (16.59)* | 74.18 (7.69) | |
| Asian Total | | 69.11* (10.54)* | 70.57 (11.75) | 71.96 (11.44) | 77.2 (14.27) | 72.46 (7.89) | |
| Hispanic | Female | 51.6* (16.82)* | 65.57 (19.86) | 67.67 (13.26) | 68.47 (12.41) | 64.25 (13.82) | |
| | Male | | 72.4 (13.31) | 70.86 (13.08) | 67.83* (8.01)* | 66.54 (8.9) | |
| Hispanic Total | | 51.6* (16.82)* | 69.59 (16.4) | 68.92 (13.2) | 68.29 (11.14) | 65.06 (12.29) | |
| Pacific Islander | Female | | | | | | |
| | Male | | 62.5* (18.36)* | 76.88* (3.48)* | | | |
| Pacific Islander Total | | | 62.5* (18.36)* | 75.78* (4.63)* | 83.5* (2.12)* | | |
| White | Female | 73.73 (11.39) | 78.34 (11.86) | 75.24 (9.81) | 73.69 (9.47) | 72.13 (9.45) | 78.67* (6.83)* |
| | Male | 74.54 (9.96) | 80.44 (10.33) | 76.6 (9.59) | 74.93 (10.2) | 75.87 (9.04) | |
| White Total | | 74.13 (10.65) | 79.4 (11.14) | 75.99 (9.71) | 74.05 (9.67) | 73.41 (9.47) | 79.14* (6.36)* |
| Other | Female | | 75.71 (12.38) | 75.46 (8.21) | 82.5* (5.39)* | 67* (17)* | |
| | Male | 72* (14.14)* | 65.23 (15.99) | 73.75 (18.69) | 78.5* (8.81)* | 67.57* (10.26)* | |
| Other Total | | 72* (14.14)* | 70.67 (14.94) | 74.64 (13.95) | 80.9 (6.81) | 67.29 (13.49) | |

*Statistics based on fewer than 10 candidates

TABLE B.5. MEAN AND STANDARD DEVIATION SCALED SCORE BY EDUCATION LEVEL

| Education | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|-----------------------------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|--------------|
| 8th grade or less | | | | | | |
| Less than 12th grade | | 65.69 (12.35) | 75.25* (13.52)* | 68* (7.58)* | 56* (15.35)* | |
| High school diploma or GED | 71.69 (9.24) | 70.59 (13) | 71.1 (10.5) | 69.38 (9.28) | 68.37 (9.97) | |
| Some college but no 4-year degree | 72.65 (12.62) | 74.94 (12.42) | 72.27 (10.49) | 72.08 (10.32) | 71.2 (9.86) | 70* (12.73)* |
| 4-year degree or more | 73.65 (9.54) | 79.81 (11.1) | 77.25 (9.81) | 76.34 (9.58) | 75.94 (9.43) | 82* (0.71)* |

*Statistics based on fewer than 10 candidates

TABLE B.6. MEAN AND STANDARD DEVIATION SCALED SCORE BY PRELICENSING COMPLETION

| Exam Preparation | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|------------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| No | 71.17 (8.68) | 72.66 (12.34) | 73.91 (11.26) | 69.14 (10.93) | 72.4 (10.16) | |
| Yes | 72.99 (11.56) | 76.16 (12.69) | 74.52 (10.33) | 73.8 (9.75) | 71.69 (10.28) | 76.88* (8.71)* |

*Statistics based on fewer than 10 candidates

TABLE B.7. MEAN AND STANDARD DEVIATION SCALED SCORE BY ENGLISH BEST LANGUAGE

| English Best | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|--------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| No | 76* (5.89)* | 71.64 (11.64) | 72.9 (11.09) | 67.4* (11.84)* | 72.7 (9.4) | |
| Yes | 72.58 (11.19) | 75.59 (12.72) | 74.4 (10.56) | 72.94 (10.12) | 71.87 (10.33) | 76.88* (8.71)* |

*Statistics based on fewer than 10 candidates

TABLE B.8. MEAN AND STANDARD DEVIATION SCALED SCORE BY NATIVE LANGUAGE

| Native Language | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title |
|-------------------------------|-------------------|-----------------------|--------------------------------|-------------------|------------------------|----------------|
| African | | 75.45 (5.59) | 71.78* (13.89)* | | 78* (11.31)* | |
| Chinese | | 68.89* (12.45)* | 73.33* (10.42)* | | 71.67* (13.8)* | |
| English | 73.11 (10.42) | 76.8 (12.14) | 74.74 (10.15) | 73.11 (9.94) | 72.87 (9.76) | 79.14* (6.36)* |
| European (other than Spanish) | | 79.33* (17.47)* | 78.33* (5.12)* | | 73.6* (11.84)* | |
| Korean | 79.33* (3.06)* | 62.67* (14.46)* | 72 (10.92) | | 74.89 (6.01) | |
| Spanish | 51.6* (16.82)* | 68.79 (17.39) | 68.43 (14.4) | 65.55 (11.72) | 64.77 (12.16) | |
| Other | 73.6* (4.77)* | 70 (12.17) | 72.64 (12.41) | 62* (15.56)* | 65.35 (9.2) | |

*Statistics based on fewer than 10 candidates

LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES: TABLES E.1-E.8 (VIRGINIA-SPECIFIC TEST QUESTIONS)

TABLE E.1. MEAN AND STANDARD DEVIATION SCALED SCORE BY RACE

| Ethnicity | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|------------------|--------------------|-----------------------|--------------------------------|-------------------|------------------------|
| African American | 66.73 (10.68) | 62.25 (12.31) | 63.96 (12.29) | 79.36 (11.21) | 62.74 (13.19) |
| American Indian | 81* (11.31)* | | 57* (16.09)* | 75* (14.8)* | 66.75* (7.41)* |
| Asian | 66.78* (10.12)* | 59.07 (12.55) | 63.88 (13.5) | 88.1 (8.13) | 64.23 (10.97) |
| Hispanic | 45.8* (12.62)* | 60.03 (17.3) | 62.12 (13.52) | 81.43 (12.37) | 56.68 (14.29) |
| Pacific Islander | | 56* (22.2)* | 69.44* (9.06)* | 89* (0)* | |
| White | 69.64 (11.6) | 68.24 (12.62) | 68.55 (11.26) | 83.8 (9.7) | 65.91 (12.57) |
| Other | 61.5* (7.78)* | 57.44 (11.86) | 66.12 (13.24) | 87.4 (4.5) | 55.5 (21.37) |

*Statistics based on fewer than 10 candidates

TABLE E.2. MEAN AND STANDARD DEVIATION SCALED SCORE BY GENDER

| Gender | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|--------|------------------|-----------------------|--------------------------------|-------------------|------------------------|
| Female | 67.31 (13.67) | 63.92 (12.63) | 66 (12.09) | 82.37 (10.75) | 62.37 (13.66) |
| Male | 68.83 (10.1) | 63.85 (14.05) | 67.98 (11.68) | 82.32 (10.16) | 67.17 (12.19) |

*Statistics based on fewer than 10 candidates

TABLE E.3. MEAN AND STANDARD DEVIATION SCALED SCORE BY AGE

| Age | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|-------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|
| Under 25 | 71.39 (11.24) | 62.9 (13.77) | 64.22 (12.69) | 82.24 (10.25) | 60.71 (13.76) |
| 26 to 29 | 65.24 (12.61) | 63.17 (11.97) | 65.98 (11.44) | 84.77 (7.74) | 63.18 (13.15) |
| 30 to 39 | 67.73 (13.71) | 63.99 (13.9) | 67.56 (11.11) | 79.84 (12.92) | 65.14 (12.4) |
| 40 to 49 | 66.84 (11.1) | 64.53 (14.34) | 69.79 (11.28) | 85.71 (7.39) | 67.02 (14.08) |
| 50 to 59 | 71.71 (8.67) | 64.98 (11.49) | 69.8 (11.88) | 84.31 (6.8) | 67.46 (11.12) |
| 60 to 64 | | 69.18 (10.75) | 65 (9.4) | | 72.6 (8.91) |
| 65 and over | | 67.25* (11.03)* | 68.83 (13.56) | 90* (7.07)* | 51* (6.63)* |

*Statistics based on fewer than 10 candidates

TABLE E.4. MEAN AND STANDARD DEVIATION SCALED SCORE BY RACE/ETHNICITY BY GENDER

| Ethnicity | Gender | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|------------------------|--------|-----------------|-----------------------|--------------------------------|-------------------|------------------------|
| African American | Female | 66.64 (12.07) | 63.35 (11.26) | 63.8 (12.29) | 80.59 (11.43) | 61.61 (13.29) |
| | Male | 66.83 (9.04) | 60.49 (13.73) | 64.12 (12.34) | 77.43 (10.71) | 64.67 (13.01) |
| African American Total | | 66.73 (10.68) | 62.25 (12.31) | 63.96 (12.29) | 79.36 (11.21) | 62.74 (13.19) |
| American Indian | Female | | | | 70* (16.97)* | |
| | Male | 81* (11.31)* | | 66* (5.66)* | | 66.75* (7.41)* |
| American Indian Total | | 81* (11.31)* | | 57* (16.09)* | 75* (14.8)* | 66.75* (7.41)* |
| Asian | Female | 68.5* (13.44)* | 57.66 (12.24) | 61.26 (16.06) | 91.75* (5.85)* | 63.09 (10.58) |
| | Male | 66.29* (10.26)* | 60.24 (12.81) | 65.91 (10.88) | 85.67* (8.98)* | 65.71 (11.62) |
| Asian Total | | 66.78* (10.12)* | 59.07 (12.55) | 63.88 (13.5) | 88.1 (8.13) | 64.23 (10.97) |
| Hispanic | Female | 45.8* (12.62)* | 54.71 (16.21) | 61.13 (12.56) | 79.87 (14.35) | 55.37 (15.17) |
| | Male | | 63.75 (17.45) | 64.24 (14.8) | 85.33* (3.14)* | 59.07 (12.45) |
| Hispanic Total | | 45.8* (12.62)* | 60.03 (17.3) | 62.35 (13.47) | 81.43 (12.37) | 56.68 (14.29) |
| Pacific Islander | Female | | | | | |
| | Male | | 56* (22.2)* | 69* (9.58)* | | |
| Pacific Islander Total | | | 56* (22.2)* | 69.44* (9.06)* | 89* (0)* | |
| White | Female | 69.62 (12.89) | 67.72 (12.73) | 67.57 (11.37) | 83.32 (9.81) | 63.95 (12.84) |
| | Male | 69.67 (10.28) | 68.75 (12.55) | 69.32 (11.12) | 84.98 (9.44) | 69.65 (11.15) |
| White Total | | 69.64 (11.6) | 68.24 (12.62) | 68.54 (11.26) | 83.8 (9.7) | 65.91 (12.57) |
| Other | Female | | 62.14 (10.32) | 67.46 (7.32) | 86.5* (4.14)* | 51.29* (25.62)* |
| | Male | 61.5* (7.78)* | 52.38 (11.65) | 67.08 (16.12) | 88.75* (5.32)* | 59.71* (17.09)* |
| Other Total | | 61.5* (7.78)* | 57.44 (11.86) | 67.28 (12.08) | 87.4 (4.5) | 55.5 (21.37) |

*Statistics based on fewer than 10 candidates

TABLE E.5. MEAN AND STANDARD DEVIATION SCALED SCORE BY EDUCATION LEVEL

| Education | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|-----------------------------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|
| 8th grade or less | | | | | |
| Less than 12th grade | | 54.08 (10.65) | 65.25* (11.09)* | 85.2* (4.09)* | 53* (13.17)* |
| High school diploma or GED | 68.81 (11.61) | 58.84 (13.19) | 64.44 (11.51) | 77.82 (11.85) | 60.58 (13.31) |
| Some college but no 4-year degree | 67.52 (13.12) | 62.79 (13.69) | 64.89 (12.31) | 81.67 (10.6) | 63.14 (13.88) |
| 4-year degree or more | 68.96 (9.96) | 69.11 (10.88) | 69.81 (11.05) | 86.08 (8.36) | 68.32 (11.44) |

*Statistics based on fewer than 10 candidates

TABLE E.6. MEAN AND STANDARD DEVIATION SCALED SCORE BY PRELICENSING COMPLETION

| Exam Preparation | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|------------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|
| No | 66.79 (10.86) | 61.74 (13.59) | 66.05 (12.56) | 80.37 (11.89) | 62.68 (14.4) |
| Yes | 68.35 (12.26) | 64.43 (13.21) | 67.4 (11.72) | 82.87 (10.12) | 64.67 (12.8) |

*Statistics based on fewer than 10 candidates

TABLE E.7. MEAN AND STANDARD DEVIATION SCALED SCORE BY ENGLISH BEST LANGUAGE

| English Best | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|--------------|------------------|-----------------------|--------------------------------|-------------------|------------------------|
| No | 77.25* (2.5)* | 57.91 (16.14) | 63.62 (13.33) | 84.6* (3.58)* | 60.63 (11.3) |
| Yes | 67.84 (12.06) | 64.14 (13.17) | 67.13 (11.89) | 82.32 (10.61) | 64.28 (13.42) |

*Statistics based on fewer than 10 candidates

TABLE E.8. MEAN AND STANDARD DEVIATION SCALED SCORE BY NATIVE LANGUAGE

| Native Language | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty |
|-------------------------------|--------------------|-----------------------|--------------------------------|-------------------|------------------------|
| African | | 60.55 (7.76) | 67.11* (10.91)* | | 66.5* (4.95)* |
| Chinese | | 62.56* (14.43)* | 67.17* (17.54)* | | 61* (20.78)* |
| English | 68.56 (11.48) | 65.2 (12.76) | 67.44 (11.68) | 82.33 (10.55) | 65.28 (12.83) |
| European (other than Spanish) | | 65.67* (12.1)* | 70.89* (9.51)* | | 57.6* (23.81)* |
| Korean | 70.33* (14.36)* | 53.5* (14.82)* | 61.2 (15.43) | | 65.06 (10.22) |
| Spanish | 45.8* (12.62)* | 57.75 (18.15) | 61.98 (12.48) | 82.36 (11.94) | 57.05 (14.01) |
| Other | 72.4* (3.91)* | 58.37 (13.47) | 64.09 (13.63) | 82* (4.24)* | 56.5 (15.51) |

*Statistics based on fewer than 10 candidates

Tables C1 through H8 provide passing rates for candidates by each demographic sub-group (see Tables 1-7). As noted above, passing rates of candidates by demographic area are not summarized in this report due to the insufficient amount of data available in this three-month sample.

LIFE, HEALTH, PROPERTY, CASUALTY, & PERSONAL LINES INSURANCE: TABLES C.1-C.8

TABLE C.1. RACE – PERCENT AND NUMBER PASSING

| Ethnicity | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|------------------|------------|------------|-----------------------|-----------|--------------------------------|------------|-------------------|------------|------------------------|-----------|------------|------------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African American | 76% (21) | 65% (40) | 71% (121) | 72% (216) | 50% (149) | 59% (251) | 58% (71) | 53% (104) | 60% (42) | 57% (81) | | |
| American Indian | | 100%* (2)* | | | 0%* (2)* | 33%* (3)* | 67%* (3)* | 67%* (3)* | | 75%* (4)* | | |
| Asian | 38%* (8)* | 44%* (9)* | 58% (43) | 60% (84) | 69% (49) | 65% (80) | 75%* (8)* | 70% (10) | 60% (15) | 64% (39) | | |
| Hispanic | 50%* (2)* | 20%* (5)* | 55% (22) | 59% (34) | 47% (49) | 49% (75) | 57% (14) | 52% (21) | 31% (36) | 35% (79) | | |
| Pacific Islander | | | 33%* (3)* | 25%* (4)* | 75%* (4)* | 89%* (9)* | 100%* (2)* | 100%* (2)* | | | | |
| White | 84% (68) | 74% (104) | 85% (176) | 83% (253) | 76% (616) | 77% (940) | 71% (124) | 69% (159) | 70% (244) | 70% (434) | 100%* (6)* | 100%* (7)* |
| Other | | 50%* (2)* | 47% (15) | 70% (27) | 72% (18) | 77%* (26)* | 89%* (9)* | 90% (10) | 57%* (7)* | 50% (14) | | |
| Grand Total | 78% (101) | 69% (162) | 74% (380) | 74% (618) | 69% (887) | 71% (1384) | 67% (231) | 63% (309) | 64% (346) | 63% (652) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.2. GENDER– PERCENT AND NUMBER PASS

| Gender | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| Female | 77% (52) | 67% (81) | 76% (192) | 75% (327) | 66% (412) | 67% (643) | 68% (157) | 66% (205) | 57% (204) | 59% (417) | 83%* (6)* | 86%* (7)* |
| Male | 80% (49) | 70% (81) | 72% (193) | 73% (296) | 73% (477) | 75% (743) | 66% (74) | 58% (104) | 75% (143) | 72% (238) | | |
| Grand Total | 78% (101) | 69% (162) | 74% (385) | 74% (623) | 70% (889) | 72% (1386) | 67% (231) | 63% (309) | 65% (347) | 64% (655) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.3. AGE- PERCENT AND NUMBER PASS

| Age | VA Health | Total | VA Life and Annuities | Total | VA Life and Annuities & Health | Total | VA Personal Lines | Total | VA Property & Casualty | Total | VA Title | Total |
|-------------|------------|-----------|-----------------------|------------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|------------|
| | First-Time | | First-Time | | First-Time | | First-Time | | First-Time | | First-Time | |
| Under 25 | 80% (15) | 74% (23) | 68% (115) | 69% (180) | 62% (234) | 65% (387) | 69% (111) | 66% (143) | 46% (87) | 55% (199) | | |
| 26 to 29 | 71% (24) | 60% (42) | 76% (50) | 76% (82) | 67% (132) | 69% (198) | 71% (42) | 72% (54) | 61% (51) | 63% (105) | | |
| 30 to 39 | 80% (25) | 65% (40) | 71% (95) | 74% (158) | 72% (204) | 76% (332) | 60% (57) | 56% (82) | 73% (94) | 69% (162) | | |
| 40 to 49 | 70% (20) | 69% (32) | 80% (69) | 77% (105) | 74% (185) | 75% (267) | 78%* (9)* | 57% (14) | 72% (68) | 69% (109) | 100%* (2)* | 100%* (3)* |
| 50 to 59 | 94% (16) | 83% (24) | 81% (43) | 77% (82) | 77% (111) | 77% (168) | 60% (10) | 46% (13) | 76% (34) | 68% (59) | 100%* (2)* | 100%* (2)* |
| 60 to 64 | | | 88%* (8)* | 82%* (11)* | 56% (16) | 60%* (25)* | | | 80% (10) | 87% (15) | | |
| 65 and over | | | 75%* (4)* | 75%* (4)* | 80% (10) | 75%* (12)* | | 0%* (2)* | 0%* (2)* | 0%* (4)* | | |
| Grand Total | 78% (101) | 69% (162) | 74% (384) | 74% (622) | 70% (892) | 72% (1389) | 67% (231) | 63% (309) | 64% (346) | 64% (653) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.4. RACE/ETHNICITY BY GENDER– FIRST TIME AND TOTAL PASS RATES

| Ethnicity | Gender | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|------------------------|--------|------------|------------|-----------------------|------------|--------------------------------|------------|-------------------|------------|------------------------|-----------|------------|------------|
| | | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African American | Female | 79% (14) | 73% (22) | 75% (73) | 76% (133) | 49% (74) | 59% (128) | 66% (47) | 64% (64) | 55% (22) | 51% (51) | | |
| | Male | 71%* (7)* | 56% (18) | 65% (48) | 66% (83) | 51% (75) | 59% (123) | 42% (24) | 35% (40) | 65% (20) | 67% (30) | | |
| African American Total | | 76% (21) | 65% (40) | 71% (121) | 72% (216) | 50% (149) | 59% (251) | 58% (71) | 53% (104) | 60% (42) | 57% (81) | | |
| American Indian | Female | | | | | | | 50%* (2)* | 50%* (2)* | | | | |
| | Male | | 100%* (2)* | | | | 50%* (2)* | | | | 75%* (4)* | | |
| American Indian Total | | | 100%* (2)* | | | 0%* (2)* | 33%* (3)* | 67%* (3)* | 67%* (3)* | | 75%* (4)* | | |
| Asian | Female | 50%* (2)* | 50%* (2)* | 68% (19) | 66% (38) | 71% (21) | 51% (35) | 67%* (3)* | 75%* (4)* | 50%* (6)* | 64% (22) | | |
| | Male | 33%* (6)* | 43%* (7)* | 50% (24) | 54% (46) | 68% (28) | 76% (45) | 80%* (5)* | 67%* (6)* | 67%* (9)* | 65% (17) | | |
| Asian Total | | 38%* (8)* | 44%* (9)* | 58% (43) | 60% (84) | 69% (49) | 65% (80) | 75%* (8)* | 70% (10) | 60% (15) | 64% (39) | | |
| Hispanic | Female | 50%* (2)* | 20%* (5)* | 38%* (8)* | 50%* (14)* | 42% (31) | 44% (45) | 58% (12) | 60% (15) | 29% (24) | 37% (51) | | |
| | Male | | | 64% (14) | 65%* (20)* | 56% (18) | 59% (29) | 50%* (2)* | 33%* (6)* | 33% (12) | 32% (28) | | |
| Hispanic Total | | 50%* (2)* | 20%* (5)* | 55% (22) | 59% (34) | 47% (49) | 50% (74) | 57% (14) | 52% (21) | 31% (36) | 35% (79) | | |
| Pacific Islander | Female | | | | | | | | | | | | |
| | Male | | | 33%* (3)* | 25%* (4)* | 100%* (3)* | 100%* (8)* | | | | | | |
| Pacific Islander Total | | | | 33%* (3)* | 25%* (4)* | 75%* (4)* | 89%* (9)* | 100%* (2)* | 100%* (2)* | | | | |
| White | Female | 79% (34) | 69% (52) | 81% (84) | 78% (126) | 73% (276) | 73% (418) | 67% (86) | 65% (113) | 62% (146) | 64% (285) | 100%* (5)* | 100%* (6)* |
| | Male | 88% (34) | 79% (52) | 88% (92) | 89% (127) | 78% (339) | 80% (521) | 79% (38) | 76% (46) | 83% (98) | 82% (149) | | |
| White Total | | 84% (68) | 74% (104) | 85% (176) | 83% (253) | 76% (615) | 77% (939) | 71% (124) | 69% (159) | 70% (244) | 70% (434) | 100%* (6)* | 100%* (7)* |
| Other | Female | | | 67%* (6)* | 86%* (14)* | 83%* (6)* | 85%* (13)* | 100%* (6)* | 100%* (6)* | 60%* (5)* | 43%* (7)* | | |
| | Male | | 50%* (2)* | 33%* (9)* | 54%* (13)* | 73% (11) | 75%* (12)* | 67%* (3)* | 75%* (4)* | 50%* (2)* | 57%* (7)* | | |
| Other Total | | | 50%* (2)* | 47% (15) | 70% (27) | 76% (17) | 80%* (25)* | 89%* (9)* | 90% (10) | 57%* (7)* | 50% (14) | | |
| Grand Total | | 78% (101) | 69% (162) | 74% (380) | 74% (618) | 69% (885) | 71% (1381) | 67% (231) | 63% (309) | 64% (346) | 63% (652) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.5. EDUCATION LEVEL– FIRST TIME AND TOTAL PASS RATES

| Education | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-----------------------------------|------------|-----------|-----------------------|---------------|--------------------------------|--------------|-------------------|--------------|------------------------|--------------|---------------|------------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| 8th grade or less | | | | | | | | | | | | |
| Less than 12th grade | | | 20%* (5)* | 38%* (13)* | 50%* (2)* | 75%* (4)* | 0%* (2)* | 40%* (5)* | 33%* (3)* | 20%* (5)* | | |
| High school diploma or GED | 69% (16) | 59% (32) | 54% (76) | 60% (140) | 53% (104) | 63% (189) | 60% (42) | 54% (61) | 41% (71) | 46% (156) | | |
| Some college but no 4-year degree | 80% (49) | 71% (77) | 75% (148) | 75% (248) | 61% (339) | 64% (558) | 64% (106) | 62% (144) | 63% (145) | 64% (281) | 50%* (2)* | 50%* (2)* |
| 4-year degree or more | 83% (35) | 71% (52) | 84% (154) | 84% (218) | 80% (446) | 81% (637) | 77% (81) | 72% (99) | 80% (126) | 78% (209) | 100%* (5)* | 100%* (5)* |
| Grand Total | 78% (101) | 69% (162) | 74% (383) | 74% (620) | 70% (892) | 72% (1389) | 67% (231) | 63% (309) | 65% (345) | 64% (651) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.6. PRELICENSING COMPLETION– FIRST TIME AND TOTAL PASS RATES

| Exam Preparation | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|--------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| No | 81% (16) | 69% (29) | 66% (79) | 68% (128) | 70% (237) | 70% (369) | 54% (39) | 51% (63) | 69% (94) | 66% (193) | | |
| Yes | 78% (85) | 68% (133) | 76% (306) | 76% (494) | 69% (658) | 72% (1025) | 70% (192) | 66% (246) | 63% (252) | 63% (462) | 86%* (7)* | 88%* (8)* |
| Grand Total | 78% (101) | 69% (162) | 74% (385) | 74% (622) | 70% (895) | 71% (1394) | 67% (231) | 63% (309) | 65% (346) | 64% (655) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.7. ENGLISH BEST LANGUAGE – FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|--------------|------------|------------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|-----------|
| English Best | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| No | 100%* (2)* | 100%* (4)* | 67% (12) | 59% (22) | 52% (23) | 64% (39) | 67%* (3)* | 60%* (5)* | 56%* (9)* | 60% (30) | | |
| Yes | 78% (99) | 68% (158) | 74% (372) | 75% (599) | 70% (870) | 72% (1351) | 67% (228) | 63% (304) | 65% (338) | 64% (624) | 86%* (7)* | 88%* (8)* |
| Grand Total | 78% (101) | 69% (162) | 74% (384) | 74% (621) | 70% (893) | 72% (1390) | 67% (231) | 63% (309) | 65% (347) | 64% (654) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE C.8. NATIVE LANGUAGE – FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-------------------------------|------------|------------|-----------------------|------------|--------------------------------|------------|-------------------|-----------|------------------------|------------|------------|------------|
| Native Language | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African | | | 67%* (3)* | 91%* (11)* | 60%* (5)* | 67%* (9)* | | | | 100%* (2)* | | |
| Chinese | | | 0%* (2)* | 44%* (9)* | 83%* (6)* | 83%* (6)* | | | 67%* (3)* | 67%* (3)* | | |
| English | 78% (91) | 69% (148) | 78% (318) | 77% (498) | 71% (804) | 73% (1255) | 68% (222) | 64% (294) | 68% (300) | 67% (541) | 100%* (6)* | 100%* (7)* |
| European (other than Spanish) | | | 67%* (3)* | 67%* (3)* | 83%* (6)* | 89%* (9)* | | | 67%* (3)* | 60%* (5)* | | |
| Korean | 100%* (2)* | 100%* (3)* | 50%* (4)* | 33%* (6)* | 67%* (9)* | 53%* (15)* | | | 100%* (5)* | 78% (18) | | |
| Other | 80%* (5)* | 80%* (5)* | 54% (37) | 61% (67) | 65% (26) | 69% (45) | | 50%* (2)* | 29%* (7)* | 45% (20) | | |
| Spanish | 50%* (2)* | 20%* (5)* | 53% (17) | 61% (28) | 44% (34) | 53% (49) | 50%* (6)* | 36% (11) | 29% (28) | 35% (65) | | |
| Grand Total | 78% (101) | 69% (162) | 74% (384) | 74% (622) | 70% (890) | 72% (1388) | 67% (231) | 63% (309) | 65% (347) | 64% (654) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

LIFE, HEALTH, PROPERTY, CASUALTY, & PERSONAL LINES INSURANCE: TABLES D.1-D.8: TOTAL NUMBER, R-BIS (POINT BI SERIAL CORRELATIONS) AND P-VALUE (CORRECT ANSWER RATES) BY TEST

TABLE D.1. RACE – TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| African American | 11-40 | 0.22 | 0.71 | 56-216 | 0.30 | 0.74 | 81-251 | 0.25 | 0.70 | 104 | 0.23 | 0.71 | 22-81 | 0.24 | 0.71 |
| American Indian | 1-2 | | 0.83* | | | | 1-3 | 0.29* | 0.65* | 3 | 0.24* | 0.68* | 1-4 | 0.53* | 0.80* |
| Asian | 1-9 | 0.31* | 0.7* | 23-84 | 0.28 | 0.71 | 20-80 | 0.26 | 0.72 | 10 | 0.44* | 0.78* | 10-39 | 0.2* | 0.73* |
| Hispanic | 1-5 | 0.64* | 0.53* | 7-34 | 0.38* | 0.70* | 20-75 | 0.3 | 0.68 | 21 | 0.28 | 0.69 | 21-79 | 0.29 | 0.66 |
| Pacific Islander | | | | 1-4 | 0.54* | 0.58* | 2-9 | 0.1* | 0.75* | 2 | | 0.84* | | | |
| White | 31-104 | 0.27 | 0.74 | 79-253 | 0.29 | 0.79 | 301-940 | 0.24 | 0.75 | 159 | 0.24 | 0.75 | 142-434 | 0.24 | 0.74 |
| Other | 1-2 | | 0.71* | 8-27 | 0.37* | 0.71* | 5-26 | 0.34* | 0.75* | 10 | 0.23* | 0.82* | 4-14 | 0.34* | 0.68* |

*Statistics based on fewer than 10 candidates

TABLE D.2. GENDER– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|--------|--------|-------|-------|---------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| Female | 25-81 | 0.3 | 0.71 | 103-327 | 0.31 | 0.76 | 208-643 | 0.25 | 0.73 | 205 | 0.24 | 0.74 | 128-417 | 0.26 | 0.71 |
| Male | 21-81 | 0.26 | 0.73 | 86-296 | 0.30 | 0.75 | 228-743 | 0.26 | 0.74 | 104 | 0.26 | 0.72 | 73-238 | 0.25 | 0.75 |

*Statistics based on fewer than 10 candidates

TABLE D.3. AGE– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|-------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| Age | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| Under 25 | 7-23 | 0.26* | 0.75* | 53-180 | 0.34 | 0.75 | 123-387 | 0.26 | 0.72 | 143 | 0.25 | 0.75 | 62-199 | 0.26 | 0.70 |
| 26 to 29 | 12-42 | 0.26 | 0.7 | 25-82 | 0.26 | 0.76 | 3-12 | 0.41* | 0.73* | 54 | 0.22 | 0.76 | 33-105 | 0.26 | 0.72 |
| 30 to 39 | 13-40 | 0.3 | 0.7 | 48-158 | 0.30 | 0.75 | 6-25 | 0.23* | 0.74* | 82 | 0.25 | 0.71 | 50-162 | 0.24 | 0.74 |
| 40 to 49 | 10-32 | 0.28 | 0.72 | 29-105 | 0.30 | 0.77 | 51-168 | 0.26 | 0.76 | 14 | 0.31 | 0.73 | 33-109 | 0.27 | 0.74 |
| 50 to 59 | 7-24 | 0.3* | 0.77* | 26-82 | 0.27 | 0.76 | 81-267 | 0.24 | 0.75 | 13 | 0.26 | 0.7 | 16-59 | 0.21 | 0.75 |
| 60 to 64 | | | | 3-11 | 0.48* | 0.79* | 103-332 | 0.24 | 0.71 | | | | 4-15 | 0.18* | 0.75* |
| 65 and over | | | | 1-4 | 0.65* | 0.82* | 63-198 | 0.25 | 0.77 | 2 | | 0.68* | 1-4 | 0.17* | 0.59* |

*Statistics based on fewer than 10 candidates

TABLE D.4. RACE/ETHNICITY BY GENDER– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|-------------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| Ethnicity/ Gender | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| African American Female | 7-22 | 0.25* | 0.72* | 41-133 | 0.29 | 0.75 | 38-128 | 0.22 | 0.70 | 64 | 0.23 | 0.74 | 10-51 | 0.25 | 0.7 |
| African American Male | 3-18 | 0.2* | 0.69* | 15-83 | 0.31 | 0.74 | 36-123 | 0.27 | 0.70 | 40 | 0.21 | 0.67 | 7-30 | 0.29* | 0.73* |
| American Indian Female | | | | | | | | | | 2 | | 0.65* | | | |
| American Indian Male | 1-2 | | 0.83* | | | | 1-2 | | 0.69 | | | | 1-4 | 0.53* | 0.8* |
| Asian Female | 1-2 | | 0.66* | 8-38 | 0.29* | 0.72* | 10-45 | 0.27 | 0.71 | 4 | 0.52* | 0.8* | 6-22 | 0.21* | 0.72* |
| Asian Male | 1-7 | 0.41* | 0.7* | 12-46 | 0.28 | 0.71 | | | | 6 | 0.51* | 0.76* | 4-17 | 0.23* | 0.74* |
| Hispanic Female | 1-5 | 0.64* | 0.53* | 3-14 | 0.48* | 0.65* | 13-45 | 0.31 | 0.67 | 15 | 0.31 | 0.69 | 14-51 | 0.32 | 0.65 |
| Hispanic Male | | | | 4-20 | 0.29* | 0.74* | 5-29 | 0.32* | 0.70 | 6 | 0.23* | 0.68* | 7-28 | 0.23* | 0.67* |
| Pacific Islander Female | | | | | | | 1-8 | 0.06* | 0.74 | | | | | | |
| Pacific Islander Male | | | | 1-4 | 0.54* | 0.58* | | | | | | | | | |
| White Female | 15-52 | 0.29 | 0.73 | 36-126 | 0.31 | 0.78 | 135-418 | 0.24 | 0.75 | 113 | 0.23 | 0.74 | 90-285 | 0.24 | 0.73 |
| White Male | 15-52 | 0.28 | 0.74 | 37-127 | 0.26 | 0.80 | 165-521 | 0.24 | 0.76 | 46 | 0.27 | 0.76 | 46-149 | 0.24 | 0.77 |
| Other Female | | | | 4-14 | 0.36* | 0.76* | 3-13 | 0.25* | 0.76 | 6 | 0.21* | 0.83* | 2-7 | 0.52* | 0.67* |
| Other Male | 1-2 | | 0.71* | 3-13 | 0.38* | 0.65* | 1-12 | 0.45* | 0.74 | 4 | 0.42* | 0.79* | 1-7 | 0.35* | 0.68* |

*Statistics based on fewer than 10 candidates

TABLE D.5. EDUCATION LEVEL– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|-----------------------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| Education | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| 8th grade or less | | | | | | | | | | | | | | | |
| Less than 12th grade | | | | 3-13 | 0.25* | 0.67 | 1-4 | 0.49* | 0.76 | 5 | 0.28* | 0.69* | 1-4 | 0.49* | 0.58* |
| High school diploma or GED | 10-32 | 0.24 | 0.71 | 38-140 | 0.29 | 0.71 | 58-189 | 0.25 | 0.70 | 61 | 0.23 | 0.7 | 58-189 | 0.25 | 0.69 |
| Some college but no 4-year degree | 24-77 | 0.3 | 0.72 | 74-248 | 0.30 | 0.75 | 180-558 | 0.24 | 0.72 | 144 | 0.25 | 0.73 | 180-558 | 0.24 | 0.72 |
| 4-year degree or more | 12-52 | 0.26 | 0.73 | 71-218 | 0.29 | 0.80 | 196-637 | 0.25 | 0.77 | 99 | 0.24 | 0.77 | 196-637 | 0.25 | 0.76 |

*Statistics based on fewer than 10 candidates

TABLE D.6. PRELICENSING COMPLETION– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| Exam Preparation | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| No | 5-29 | 0.26* | 0.69* | 5-29 | 0.26* | 0.73* | 111-369 | 0.27 | 0.73 | 63 | 0.27 | 0.7 | 111-369 | 0.27 | 0.73 |
| Yes | 44-133 | 0.29 | 0.72 | 44-133 | 0.29 | 0.76 | 330-1025 | 0.25 | 0.74 | 246 | 0.24 | 0.74 | 330-1025 | 0.25 | 0.72 |

*Statistics based on fewer than 10 candidates

TABLE D.7. ENGLISH BEST LANGUAGE – TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|--------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| English Best | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| No | 2-4 | 0.26* | 0.77* | 2-4 | 0.26* | 0.71* | 12-39 | 0.26 | 0.72 | 5 | 0.34* | 0.68* | 12-39 | 0.26 | 0.73 |
| Yes | 50-158 | 0.28 | 0.72 | 50-158 | 0.28 | 0.76 | 430-1351 | 0.25 | 0.74 | 304 | 0.25 | 0.74 | 430-1351 | 0.25 | 0.72 |

*Statistics based on fewer than 10 candidates

TABLE D.8. NATIVE LANGUAGE – TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | |
|-------------------------------|--------|--------|-------|---------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|
| Native Language | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| African | | | | 3-11 | 0.14* | 0.75* | 2-9 | 0.39* | 0.70* | | | | 2-9 | 0.39* | 0.78* |
| Chinese | | | | 2-9 | 0.38* | 0.72* | 1-6 | 0.18* | 0.75* | | | | 1-6 | 0.18* | 0.73* |
| English | 47-148 | 0.26 | 0.72 | 156-498 | 0.3 | 0.77 | 404-1255 | 0.25 | 0.74 | 294 | 0.24 | 0.74 | 404-1255 | 0.25 | 0.73 |
| European (other than Spanish) | | | | 1-3 | 0.86* | 0.81* | 2-9 | 0.15* | 0.77* | | | | 2-9 | 0.15* | 0.75* |
| Korean | 1-3 | -0.24* | 0.81* | 2-6 | 0.33* | 0.63* | 3-15 | 0.3* | 0.73* | | | | 3-15 | 0.3* | 0.75* |
| Other | 2-5 | 0.22* | 0.74* | 19-67 | 0.28 | 0.70 | 9-45 | 0.26* | 0.72* | 2 | | 0.63* | 9-45 | 0.26* | 0.66* |
| Spanish | 1-5 | 0.64* | 0.53* | 6-28 | 0.42* | 0.70* | 13-49 | 0.33 | 0.68 | 11 | 0.29 | 0.66 | 13-49 | 0.33 | 0.65 |

*Statistics based on fewer than 10 candidates

LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES: TABLES F.1-F.8

TABLE F.1. RACE – FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|------------------|------------|------------|-----------------------|-----------|--------------------------------|------------|-------------------|------------|------------------------|-----------|
| Ethnicity | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African American | 43% (21) | 48% (40) | 35% (121) | 30% (216) | 31% (149) | 35% (251) | 87% (71) | 83% (104) | 31% (42) | 36% (81) |
| American Indian | | 100%* (2)* | | | 0%* (2)* | 33%* (3)* | 67%* (3)* | 67%* (3)* | | 25%* (4)* |
| Asian | 38%* (8)* | 44%* (9)* | 30% (43) | 25% (84) | 45% (49) | 43% (80) | 100%* (8)* | 100% (10) | 53% (15) | 31% (39) |
| Hispanic | 0%* (2)* | 0%* (5)* | 32% (22) | 35% (34) | 33% (49) | 31% (75) | 79% (14) | 86% (21) | 17% (36) | 22% (79) |
| Pacific Islander | | | 33%* (3)* | 25%* (4)* | 50%* (4)* | 56%* (9)* | 100%* (2)* | 100%* (2)* | | |
| White | 65% (68) | 63% (104) | 59% (176) | 56% (253) | 56% (616) | 54% (940) | 93% (124) | 93% (159) | 52% (244) | 49% (434) |
| Other | | 0%* (2)* | 13% (15) | 22% (27) | 50% (18) | 54%* (26)* | 100%* (9)* | 100% (10) | 57%* (7)* | 36% (14) |
| Grand Total | 56% (101) | 56% (162) | 44% (380) | 40% (618) | 50% (887) | 49% (1384) | 90% (231) | 89% (309) | 46% (346) | 43% (652) |

*Statistics based on fewer than 10 candidates

TABLE F.2. GENDER– FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|-------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|
| Gender | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| Female | 56% (52) | 53% (81) | 44% (192) | 37% (327) | 47% (412) | 45% (643) | 90% (157) | 89% (205) | 42% (204) | 38% (417) |
| Male | 57% (49) | 58% (81) | 44% (193) | 42% (296) | 52% (477) | 52% (743) | 92% (74) | 89% (104) | 52% (143) | 50% (238) |
| Grand Total | 56% (101) | 56% (162) | 44% (385) | 39% (623) | 50% (889) | 49% (1386) | 90% (231) | 89% (309) | 46% (347) | 43% (655) |

*Statistics based on fewer than 10 candidates

TABLE F.3. AGE– FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|-------------|------------|-----------|-----------------------|------------|--------------------------------|------------|-------------------|------------|------------------------|-----------|
| Age | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| Under 25 | 80% (15) | 83% (23) | 35% (115) | 37% (180) | 40% (234) | 39% (387) | 90% (111) | 89% (143) | 30% (87) | 33% (199) |
| 26 to 29 | 38% (24) | 43% (42) | 40% (50) | 38% (82) | 42% (132) | 43% (198) | 100% (42) | 100% (54) | 41% (51) | 39% (105) |
| 30 to 39 | 64% (25) | 60% (40) | 46% (95) | 42% (158) | 49% (204) | 50% (332) | 82% (57) | 80% (82) | 50% (94) | 45% (162) |
| 40 to 49 | 50% (20) | 44% (32) | 49% (69) | 42% (105) | 62% (185) | 60% (267) | 89%* (9)* | 93% (14) | 53% (68) | 51% (109) |
| 50 to 59 | 56% (16) | 58% (24) | 53% (43) | 35% (82) | 61% (111) | 59% (168) | 100% (10) | 100% (13) | 62% (34) | 54% (59) |
| 60 to 64 | | | 63%* (8)* | 55%* (11)* | 31% (16) | 40%* (25)* | | | 70% (10) | 67% (15) |
| 65 and over | | | 75%* (4)* | 75%* (4)* | 70% (10) | 67%* (12)* | | 100%* (2)* | 0%* (2)* | 0%* (4)* |
| Grand Total | 56% (101) | 56% (162) | 44% (384) | 40% (622) | 50% (892) | 49% (1389) | 90% (231) | 89% (309) | 46% (346) | 43% (653) |

*Statistics based on fewer than 10 candidates

TABLE F.4. RACE/ETHNICITY BY GENDER– FIRST TIME AND TOTAL PASS RATES

| Ethnicity | Gender | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | First-Time | | Total | | |
|------------------------|--------|------------|-----------------------|--------------------------------|-------------------|------------------------|------------|------------|------------|------------|-----------|
| | | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African American | Female | 43% (14) | 45% (22) | 44% (73) | 32% (133) | 35% (74) | 34% (128) | 91% (47) | 86% (64) | 23% (22) | 31% (51) |
| | Male | 43%* (7)* | 50% (18) | 21% (48) | 27% (83) | 27% (75) | 36% (123) | 79% (24) | 78% (40) | 40% (20) | 43% (30) |
| African American Total | | 43% (21) | 43% (21) | 48% (40) | 35% (121) | 30% (216) | 31% (149) | 35% (251) | 87% (71) | 83% (104) | 31% (42) |
| American Indian | Female | | | | | | | 50%* (2)* | 50%* (2)* | | |
| | Male | | 100%* (2)* | | | | 50%* (2)* | | | | 25%* (4)* |
| American Indian Total | | | | 100%* (2)* | | | 0%* (2)* | 33%* (3)* | 67%* (3)* | 67%* (3)* | |
| Asian | Female | 50%* (2)* | 50%* (2)* | 21% (19) | 18% (38) | 48% (21) | 40% (35) | 100%* (3)* | 100%* (4)* | 50%* (6)* | 27% (22) |
| | Male | 33%* (6)* | 43%* (7)* | 38% (24) | 30% (46) | 43% (28) | 44% (45) | 100%* (5)* | 100%* (6)* | 56%* (9)* | 35% (17) |
| Asian Total | | 38%* (8)* | 38%* (8)* | 44%* (9)* | 30% (43) | 25% (84) | 45% (49) | 43% (80) | 100%* (8)* | 100% (10) | 53% (15) |
| Hispanic | Female | 0%* (2)* | 0%* (5)* | 0%* (8)* | 7%* (14)* | 29% (31) | 24% (45) | 75% (12) | 80% (15) | 13% (24) | 18% (51) |
| | Male | | | 50% (14) | 55%* (20)* | 39% (18) | 41% (29) | 100%* (2)* | 100%* (6)* | 25% (12) | 29% (28) |
| Hispanic Total | | 0%* (2)* | 0%* (2)* | 0%* (5)* | 32% (22) | 35% (34) | 33% (49) | 31% (74) | 79% (14) | 86% (21) | 17% (36) |
| Pacific Islander | Female | | | | | | | | | | |
| | Male | | | 33%* (3)* | 25%* (4)* | 33%* (3)* | 50%* (8)* | | | | |
| Pacific Islander Total | | | | | 33%* (3)* | 25%* (4)* | 50%* (4)* | 56%* (9)* | 100%* (2)* | 100%* (2)* | |
| White | Female | 65% (34) | 62% (52) | 57% (84) | 53% (126) | 51% (276) | 51% (418) | 91% (86) | 92% (113) | 48% (146) | 44% (285) |
| | Male | 65% (34) | 63% (52) | 60% (92) | 58% (127) | 60% (339) | 57% (521) | 97% (38) | 96% (46) | 57% (98) | 60% (149) |
| White Total | | 65% (68) | 65% (68) | 63% (104) | 59% (176) | 56% (253) | 56% (615) | 54% (939) | 93% (124) | 93% (159) | 52% (244) |
| Other | Female | | | 17%* (6)* | 36%* (14)* | 50%* (6)* | 54%* (13)* | 100%* (6)* | 100%* (6)* | 60%* (5)* | 43%* (7)* |
| | Male | | 0%* (2)* | 11%* (9)* | 8%* (13)* | 55% (11) | 58%* (12)* | 100%* (3)* | 100%* (4)* | 50%* (2)* | 29%* (7)* |
| Other Total | | | | 0%* (2)* | 13% (15) | 22% (27) | 53% (17) | 56%* (25)* | 100%* (9)* | 100% (10) | 57%* (7)* |
| Grand Total | | 56% (101) | 56% (101) | 56% (162) | 44% (380) | 40% (618) | 50% (885) | 49% (1381) | 90% (231) | 89% (309) | 46% (346) |

*Statistics based on fewer than 10 candidates

TABLE F.5. EDUCATION LEVEL– FIRST TIME AND TOTAL PASS RATES

| Education | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|-----------------------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|------------|------------------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| 8th grade or less | | | | | | | | | | |
| Less than 12th grade | | | 0%* (5)* | 0%* (13)* | 0%* (2)* | 25%* (4)* | 100%* (2)* | 100%* (5)* | 33%* (3)* | 20%* (5)* |
| High school diploma or GED | 69% (16) | 66% (32) | 22% (76) | 21% (140) | 30% (104) | 38% (189) | 76% (42) | 75% (61) | 34% (71) | 33% (156) |
| Some college but no 4-year degree | 55% (49) | 52% (77) | 36% (148) | 35% (248) | 43% (339) | 42% (558) | 91% (106) | 90% (144) | 41% (145) | 39% (281) |
| 4-year degree or more | 54% (35) | 56% (52) | 64% (154) | 58% (218) | 60% (446) | 59% (637) | 98% (81) | 97% (99) | 59% (126) | 56% (209) |
| Grand Total | 56% (101) | 56% (162) | 44% (383) | 40% (620) | 50% (892) | 49% (1389) | 90% (231) | 89% (309) | 46% (345) | 43% (651) |

*Statistics based on fewer than 10 candidates

TABLE F.6. PRELICENSING COMPLETION– FIRST TIME AND TOTAL PASS RATES

| Exam Preparation | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| No | 38% (16) | 45% (29) | 41% (79) | 35% (128) | 49% (237) | 48% (369) | 87% (39) | 87% (63) | 43% (94) | 40% (193) |
| Yes | 60% (85) | 58% (133) | 45% (306) | 40% (494) | 50% (658) | 49% (1025) | 91% (192) | 90% (246) | 47% (252) | 44% (462) |
| Grand Total | 56% (101) | 56% (162) | 44% (385) | 39% (622) | 50% (895) | 49% (1394) | 90% (231) | 89% (309) | 46% (346) | 42% (655) |

*Statistics based on fewer than 10 candidates

TABLE F.7. ENGLISH BEST LANGUAGE – FIRST TIME AND TOTAL PASS RATES

| English Best | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|--------------|------------|------------|-----------------------|-----------|--------------------------------|------------|-------------------|------------|------------------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| No | 100%* (2)* | 100%* (4)* | 58% (12) | 36% (22) | 35% (23) | 38% (39) | 100%* (3)* | 100%* (5)* | 33%* (9)* | 23% (30) |
| Yes | 56% (99) | 54% (158) | 44% (372) | 40% (599) | 50% (870) | 49% (1351) | 90% (228) | 89% (304) | 46% (338) | 44% (624) |
| Grand Total | 56% (101) | 56% (162) | 44% (384) | 40% (621) | 50% (893) | 49% (1390) | 90% (231) | 89% (309) | 46% (347) | 43% (654) |

*Statistics based on fewer than 10 candidates

TABLE F.8. NATIVE LANGUAGE – FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | |
|-------------------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|------------|------------------------|-----------|
| Native Language | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African | | | 0%* (3)* | 9%* (11)* | 60%* (5)* | 56%* (9)* | | | | 50%* (2)* |
| Chinese | | | 50%* (2)* | 33%* (9)* | 67%* (6)* | 67%* (6)* | | | 67%* (3)* | 67%* (3)* |
| English | 56% (91) | 56% (148) | 48% (318) | 43% (498) | 51% (804) | 50% (1255) | 91% (222) | 89% (294) | 49% (300) | 46% (541) |
| European (other than Spanish) | | | 67%* (3)* | 67%* (3)* | 50%* (6)* | 67%* (9)* | | | 33%* (3)* | 40%* (5)* |
| Korean | 50%* (2)* | 67%* (3)* | 0%* (4)* | 0%* (6)* | 33%* (9)* | 40%* (15)* | | | 60%* (5)* | 28% (18) |
| Spanish | 0%* (2)* | 0%* (5)* | 18% (17) | 25% (28) | 26% (34) | 31% (49) | 67%* (6)* | 82% (11) | 18% (28) | 22% (65) |
| Other | 80%* (5)* | 80%* (5)* | 30% (37) | 25% (67) | 38% (26) | 40% (45) | | 100%* (2)* | 29%* (7)* | 20% (20) |
| Grand Total | 56% (101) | 56% (162) | 44% (384) | 40% (622) | 50% (890) | 49% (1388) | 90% (231) | 89% (309) | 46% (347) | 43% (654) |

*Statistics based on fewer than 10 candidates

LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES: TABLES G.1-G.8: TOTAL NUMBER, R-BIS (POINT BI SERIAL CORRELATIONS) AND P-VALUE (CORRECT ANSWER RATES) BY TEST

TABLE G.1. RACE – TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|-------|
| Ethnicity | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| African American | 11-40 | 0.26 | 0.76 | 56-216 | 0.27 | 0.73 | 81-251 | 0.27 | 0.74 | 104 | 0.29 | 0.78 | 22-81 | 0.3 | 0.77 | | | |
| American Indian | 1-2 | | 0.89* | | | | 1-3 | 0.5* | 0.70* | 3 | 0.47* | 0.74* | 1-4 | 0.22* | 0.81 | | | |
| Asian | 1-9 | 0.29* | 0.73* | 23-84 | 0.27 | 0.69 | 20-80 | 0.3 | 0.74 | 10 | 0.28* | 0.87* | 10-39 | 0.24 | 0.79 | | | |
| Hispanic | 1-5 | 0.38* | 0.56* | 7-34 | 0.43* | 0.70* | 20-75 | 0.29 | 0.72 | 21 | 0.34 | 0.8 | 21-79 | 0.31 | 0.72 | | | |
| Pacific Islander | | | | 1-4 | 0.6* | 0.61* | 3-9 | 0.32* | 0.79* | 2 | | 0.88* | | 0.83 | | | | |
| White | 31-104 | 0.29 | 0.79 | 79-253 | 0.3 | 0.77 | 302-940 | 0.26 | 0.78 | 159 | 0.28 | 0.83 | 142-434 | 0.28 | 0.80 | 2-7 | 0.14* | 0.8* |
| Other | 1-2 | | 0.7* | 8-27 | 0.28* | 0.70* | 6-26 | 0.35* | 0.75* | 10 | 0.17* | 0.86* | 1-14 | 0.45* | 0.72 | | | |

*Statistics based on fewer than 10 candidates

TABLE G.2. GENDER– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|--------|--------|-------|-------|---------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|-------|
| Gender | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| Female | 25-81 | 0.32 | 0.77 | 103-327 | 0.29 | 0.74 | 210-643 | 0.27 | 0.76 | 205 | 0.3 | 0.81 | 129-417 | 0.29 | 0.77 | 2-7 | 0.35* | 0.78* |
| Male | 21-81 | 0.26 | 0.78 | 86-296 | 0.32 | 0.73 | 232-743 | 0.27 | 0.78 | 104 | 0.27 | 0.81 | 73-238 | 0.29 | 0.81 | | | |

*Statistics based on fewer than 10 candidates

TABLE G.3. AGE– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|-------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|-------|
| Age | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| Under 25 | 7-23 | 0.36* | 0.8* | 53-180 | 0.32 | 0.73 | 123-387 | 0.28 | 0.74 | 143 | 0.28 | 0.81 | 62-199 | 0.28 | 0.76 | | | |
| 26 to 29 | 12-42 | 0.29 | 0.75 | 25-82 | 0.28 | 0.73 | 64-198 | 0.27 | 0.76 | 54 | 0.24 | 0.84 | 33-105 | 0.3 | 0.77 | | | |
| 30 to 39 | 13-40 | 0.31 | 0.77 | 48-158 | 0.31 | 0.73 | 104-332 | 0.25 | 0.77 | 82 | 0.33 | 0.79 | 50-162 | 0.27 | 0.79 | | | |
| 40 to 49 | 10-32 | 0.3 | 0.76 | 29-105 | 0.32 | 0.74 | 83-267 | 0.26 | 0.79 | 14 | 0.25 | 0.85 | 33-109 | 0.33 | 0.81 | 1-3 | 0.48* | 0.76* |
| 50 to 59 | 7-24 | 0.27* | 0.81* | 26-82 | 0.24 | 0.76 | 54-168 | 0.29 | 0.79 | 13 | 0.2 | 0.83 | 16-59 | 0.31 | 0.81 | 2 | 0.23* | 0.82* |
| 60 to 64 | | | | 3-11 | 0.39* | 0.80 | 7-25 | 0.22* | 0.74* | | | | 4-15 | 0.38* | 0.85 | | | |
| 65 and over | | | | 1-4 | 0.57* | 0.79 | 4-12 | 0.36* | 0.78* | 2 | | 0.89* | 1-4 | 0* | 0.71 | | | |

*Statistics based on fewer than 10 candidates

TABLE G.4. RACE/ETHNICITY BY GENDER– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|-------------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|-------|
| Ethnicity/ Gender | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| African American Female | 7-22 | 0.31* | 0.76* | 41-133 | 0.25 | 0.74 | 39-128 | 0.27 | 0.74 | 64 | 0.32 | 0.8 | 10-51 | 0.28 | 0.76 | | | |
| African American Male | 3-18 | 0.19* | 0.75* | 15-83 | 0.3 | 0.70 | 38-123 | 0.27 | 0.74 | 40 | 0.26 | 0.76 | 7-30 | 0.32* | 0.78* | | | |
| American Indian Female | | | | | | | | | | 2 | | 0.69* | | | | | | |
| American Indian Male | 1-2 | | 0.89* | | | | 1-2 | | 0.76* | | | | 1-4 | 0.22* | 0.81* | | | |
| Asian Female | 1-2 | | 0.78* | 8-38 | 0.27* | 0.68* | 10-45 | 0.31 | 0.74 | 4 | 0.56* | 0.91* | 6-22 | 0.24* | 0.79* | | | |
| Asian Male | 1-7 | 0.33* | 0.73* | 12-46 | 0.29 | 0.70 | | | | 6 | 0.31* | 0.84* | 4-17 | 0.27* | 0.8* | | | |
| Hispanic Female | 1-5 | 0.38* | 0.56* | 3-14 | 0.47* | 0.65* | 12-45 | 0.28 | 0.72 | 15 | 0.4 | 0.79 | 14-51 | 0.32 | 0.71 | | | |
| Hispanic Male | | | | 4-20 | 0.44* | 0.74* | 5-29 | 0.35* | 0.74* | 6 | 0.1* | 0.84* | 7-28 | 0.3* | 0.74* | | | |
| Pacific Islander Female | | | | | | | 1-8 | 0.35* | 0.80* | | | | | | | | | |
| Pacific Islander Male | | | | 1-4 | 0.6* | 0.61* | | | | | | | | | | | | |
| White Female | 15-52 | 0.33 | 0.79 | 36-126 | 0.3 | 0.77 | 136-418 | 0.26 | 0.77 | 113 | 0.28 | 0.82 | 90-285 | 0.27 | 0.78 | 1-6 | 0.26* | 0.82* |
| White Male | 15-52 | 0.28 | 0.79 | 37-127 | 0.29 | 0.78 | 165-521 | 0.27 | 0.79 | 46 | 0.27 | 0.84 | 47-149 | 0.28 | 0.83 | | | |
| Other Female | | | | 4-14 | 0.25* | 0.74* | 3-13 | 0.23* | 0.77* | 6 | 0.21* | 0.85* | 2-7 | 0.51* | 0.65* | | | |
| Other Male | 1-2 | | 0.7* | 3-13 | 0.26* | 0.66* | 2-12 | 0.36* | 0.74* | 4 | 0.29* | 0.88* | 1-7 | 0.47* | 0.76* | | | |

*Statistics based on fewer than 10 candidates

TABLE G.5. EDUCATION LEVEL– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|-----------------------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|--------|-------|
| Education | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| 8th grade or less | | | | | | | | | | | | | | | | | | |
| Less than 12th grade | | | | 3-13 | 0.26* | 0.67* | 1-4 | 0.51* | 0.73* | 5 | 0.21* | 0.84* | 1-4 | 0.51* | 0.70* | | | |
| High school diploma or GED | 10-32 | 0.33 | 0.78 | 38-140 | 0.29 | 0.69 | 59-189 | 0.26 | 0.74 | 61 | 0.3 | 0.77 | 59-189 | 0.26 | 0.75 | | | |
| Some college but no 4-year degree | 24-77 | 0.31 | 0.77 | 74-248 | 0.31 | 0.73 | 181-558 | 0.27 | 0.75 | 144 | 0.28 | 0.81 | 181-558 | 0.27 | 0.78 | 1-2 | | 0.72* |
| 4-year degree or more | 12-52 | 0.26 | 0.78 | 71-218 | 0.25 | 0.78 | 198-637 | 0.26 | 0.79 | 99 | 0.26 | 0.85 | 198-637 | 0.26 | 0.82 | 2-5 | -0.04* | 0.82* |

*Statistics based on fewer than 10 candidates

TABLE G.6. PRELICENSING COMPLETION– TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|------------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|-------|
| Exam Preparation | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| No | 5-29 | 0.27* | 0.75* | 5-29 | 0.27* | 0.71 | 111-369 | 0.28 | 0.76 | 63 | 0.32 | 0.79 | 111-369 | 0.28 | 0.77 | | | |
| Yes | 44-133 | 0.3 | 0.78 | 44-133 | 0.3 | 0.74 | 333-1025 | 0.27 | 0.77 | 246 | 0.28 | 0.82 | 333-1025 | 0.27 | 0.79 | 3-8 | 0.3* | 0.78* |

*Statistics based on fewer than 10 candidates

TABLE G.7. ENGLISH BEST LANGUAGE – TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| | Health | | | Life | | | Life & Health | | | Pers. Lines | | | Prop. & Cas. | | | Title | | |
|--------------|--------|-------|-------|--------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|-------|
| English Best | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val | N | R-Bis | P-Val |
| No | 2-4 | 0.31* | 0.86* | 2-4 | 0.31 | 0.67 | 12-39 | 0.28 | 0.74 | 5 | 0.15* | 0.84* | 12-39 | 0.28 | 0.76 | | | |
| Yes | 50-158 | 0.29 | 0.77 | 50-158 | 0.29 | 0.74 | 435-1351 | 0.27 | 0.77 | 304 | 0.29 | 0.81 | 435-1351 | 0.27 | 0.78 | 3-8 | 0.3* | 0.78* |

*Statistics based on fewer than 10 candidates

TABLE G.8. NATIVE LANGUAGE – TOTAL NUMBER, R-BIS, P-VALUE BY TEST

| Native Language | Health | R-Bis | P-Val | Life | R-Bis | P-Val | Life & Health | R-Bis | P-Val | Pers. Lines | R-Bis | P-Val | Prop. & Cas. | R-Bis | P-Val | Title | | |
|-------------------------------|--------|-------|-------|---------|-------|-------|---------------|-------|-------|-------------|-------|-------|--------------|-------|-------|-------|-------|------|
| | N | | | N | | | N | | | N | | | N | | | N | N | N |
| African | | | | 3-11 | 0.21* | 0.73* | 2-9 | 0.23* | 0.77* | | | | 2-9 | 0.23* | 0.82* | | | |
| Chinese | | | | 2-9 | 0.34* | 0.72* | 1-6 | 0.43* | 0.81* | | | | 1-6 | 0.43* | 0.77* | | | |
| English | 47-148 | 0.28 | 0.78 | 156-498 | 0.29 | 0.75 | 406-1255 | 0.27 | 0.77 | 294 | 0.29 | 0.81 | 406-1255 | 0.27 | 0.79 | 2-7 | 0.14* | 0.8* |
| European (other than Spanish) | | | | 1-3 | 0.54* | 0.74* | 2-9 | 0.4* | 0.79* | | | | 2-9 | 0.4* | 0.73* | | | |
| Korean | 1-3 | 0.6* | 0.79* | 2-6 | 0.41* | 0.63* | 3-15 | 0.42* | 0.74* | | | | 3-15 | 0.42* | 0.80* | | | |
| Spanish | 1-5 | 0.38* | 0.56* | 6-28 | 0.45* | 0.68* | 10-45 | 0.29 | 0.74 | 11 | 0.37 | 0.81 | 13-49 | 0.28 | 0.73 | | | |
| Other | 2-5 | 0.23* | 0.82* | 19-67 | 0.3 | 0.68 | 13-49 | 0.28 | 0.72 | 2 | | 0.81* | 10-45 | 0.29 | 0.72 | | | |

*Statistics based on fewer than 10 candidates

LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES (GENERAL AND VIRGINIA-SPECIFIC): TABLES H.1-H.8

TABLE H.1. RACE – FIRST TIME AND TOTAL PASS RATES

| Ethnicity | VA Health | | VA Life and Annuities | | VA Life and Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|------------------|------------|------------|-----------------------|-----------|--------------------|------------|-------------------|------------|------------------------|-----------|------------|------------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African American | 33% (21) | 30% (40) | 33% (121) | 28% (216) | 26% (149) | 31% (251) | 56% (71) | 50% (104) | 24% (42) | 26% (81) | | |
| American Indian | | 100%* (2)* | | | 0%* (2)* | 33%* (3)* | 67%* (3)* | 67%* (3)* | | 25%* (4)* | | |
| Asian | 25%* (8)* | 33%* (9)* | 26% (43) | 23% (84) | 43% (49) | 38% (80) | 75%* (8)* | 70% (10) | 47% (15) | 28% (39) | | |
| Hispanic | 0%* (2)* | 0%* (5)* | 27% (22) | 29% (34) | 31% (49) | 28% (75) | 57% (14) | 52% (21) | 14% (36) | 16% (79) | | |
| Pacific Islander | | | 33%* (3)* | 25%* (4)* | 25%* (4)* | 44%* (9)* | 100%* (2)* | 100%* (2)* | | | | |
| White | 63% (68) | 56% (104) | 56% (176) | 53% (253) | 53% (616) | 50% (940) | 71% (124) | 69% (159) | 46% (244) | 43% (434) | 100%* (6)* | 100%* (7)* |
| Other | | 0%* (2)* | 13% (15) | 22% (27) | 44% (18) | 50%* (26)* | 89%* (9)* | 90% (10) | 57%* (7)* | 36% (14) | | |
| Grand Total | 52% (101) | 46% (162) | 42% (380) | 38% (618) | 46% (887) | 45% (1384) | 67% (231) | 62% (309) | 40% (346) | 37% (652) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.2. GENDER– FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|-----------|
| Gender | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| Female | 50% (52) | 42% (81) | 42% (192) | 35% (327) | 43% (412) | 41% (643) | 67% (157) | 64% (205) | 35% (204) | 31% (417) | 83%* (6)* | 86%* (7)* |
| Male | 55% (49) | 51% (81) | 41% (193) | 40% (296) | 49% (477) | 48% (743) | 66% (74) | 58% (104) | 48% (143) | 46% (238) | | |
| Grand Total | 52% (101) | 46% (162) | 41% (385) | 37% (623) | 46% (889) | 45% (1386) | 67% (231) | 62% (309) | 40% (347) | 37% (655) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.3. AGE– FIRST TIME AND TOTAL PASS RATES

| | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-------------|------------|-----------|-----------------------|------------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|------------|
| Age | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| Under 25 | 73% (15) | 70% (23) | 33% (115) | 36% (180) | 36% (234) | 35% (387) | 68% (111) | 65% (143) | 22% (87) | 27% (199) | | |
| 26 to 29 | 38% (24) | 33% (42) | 40% (50) | 38% (82) | 40% (132) | 39% (198) | 71% (42) | 72% (54) | 35% (51) | 34% (105) | | |
| 30 to 39 | 60% (25) | 50% (40) | 41% (95) | 38% (158) | 46% (204) | 46% (332) | 60% (57) | 55% (82) | 48% (94) | 41% (162) | | |
| 40 to 49 | 40% (20) | 34% (32) | 48% (69) | 40% (105) | 57% (185) | 55% (267) | 78%* (9)* | 57% (14) | 49% (68) | 45% (109) | 100%* (2)* | 100%* (3)* |
| 50 to 59 | 56% (16) | 54% (24) | 51% (43) | 34% (82) | 58% (111) | 55% (168) | 60% (10) | 46% (13) | 56% (34) | 46% (59) | 100%* (2)* | 100%* (2)* |
| 60 to 64 | | | 50%* (8)* | 45%* (11)* | 31% (16) | 32%* (25)* | | | 50% (10) | 53% (15) | | |
| 65 and over | | | 75%* (4)* | 75%* (4)* | 70% (10) | 67%* (12)* | | 0%* (2)* | 0%* (2)* | 0%* (4)* | | |
| Grand Total | 52% (101) | 46% (162) | 41% (384) | 37% (622) | 46% (892) | 45% (1389) | 67% (231) | 62% (309) | 40% (346) | 37% (653) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.4. RACE/ETHNICITY BY GENDER– FIRST TIME AND TOTAL PASS RATES

| Ethnicity | Gender | VA Health | VA Life and Annuities | VA Life and Annuities & Health | VA Personal Lines | VA Property & Casualty | VA Title | | | | | | |
|------------------------|--------|------------|-----------------------|--------------------------------|-------------------|------------------------|------------|------------|------------|-----------|-----------|------------|------------|
| | | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | | | | |
| African American | Female | 29% (14) | 27% (22) | 41% (73) | 29% (133) | 27% (74) | 30% (128) | 64% (47) | 59% (64) | 18% (22) | 22% (51) | | |
| | Male | 43%* (7)* | 33% (18) | 21% (48) | 27% (83) | 24% (75) | 33% (123) | 42% (24) | 35% (40) | 30% (20) | 33% (30) | | |
| African American Total | | 33% (21) | 30% (40) | 33% (121) | 28% (216) | 26% (149) | 31% (251) | 56% (71) | 50% (104) | 24% (42) | 26% (81) | | |
| American Indian | Female | | | | | | | 50%* (2)* | 50%* (2)* | | | | |
| | Male | | 100%* (2)* | | | | 50%* (2)* | | | | 25%* (4)* | | |
| American Indian Total | | | 100%* (2)* | | | 0%* (2)* | 33%* (3)* | 67%* (3)* | 67%* (3)* | | 25%* (4)* | | |
| Asian | Female | 50%* (2)* | 50%* (2)* | 16% (19) | 16% (38) | 48% (21) | 31% (35) | 67%* (3)* | 75%* (4)* | 33%* (6)* | 23% (22) | | |
| | Male | 17%* (6)* | 29%* (7)* | 33% (24) | 28% (46) | 39% (28) | 42% (45) | 80%* (5)* | 67%* (6)* | 56%* (9)* | 35% (17) | | |
| Asian Total | | 25%* (8)* | 33%* (9)* | 26% (43) | 23% (84) | 43% (49) | 38% (80) | 75%* (8)* | 70% (10) | 47% (15) | 28% (39) | | |
| Hispanic | Female | 0%* (2)* | 0%* (5)* | 0%* (8)* | 7%* (14)* | 29% (31) | 24% (45) | 58% (12) | 60% (15) | 13% (24) | 16% (51) | | |
| | Male | | | 43% (14) | 45%* (20)* | 33% (18) | 34% (29) | 50%* (2)* | 33%* (6)* | 17% (12) | 18% (28) | | |
| Hispanic Total | | 0%* (2)* | 0%* (5)* | 27% (22) | 29% (34) | 31% (49) | 28% (74) | 57% (14) | 52% (21) | 14% (36) | 16% (79) | | |
| Pacific Islander | Female | | | | | | | | | | | | |
| | Male | | | 33%* (3)* | 25%* (4)* | 33%* (3)* | 50%* (8)* | | | | | | |
| Pacific Islander Total | | | | 33%* (3)* | 25%* (4)* | 25%* (4)* | 44%* (9)* | 100%* (2)* | 100%* (2)* | | | | |
| White | Female | 62% (34) | 52% (52) | 55% (84) | 51% (126) | 49% (276) | 47% (418) | 67% (86) | 65% (113) | 40% (146) | 36% (285) | 100%* (5)* | 100%* (6)* |
| | Male | 65% (34) | 60% (52) | 57% (92) | 56% (127) | 56% (339) | 53% (521) | 79% (38) | 76% (46) | 55% (98) | 57% (149) | | |
| White Total | | 63% (68) | 56% (104) | 56% (176) | 53% (253) | 53% (615) | 50% (939) | 71% (124) | 69% (159) | 46% (244) | 43% (434) | 100%* (6)* | 100%* (7)* |
| Other | Female | | | 17%* (6)* | 36%* (14)* | 33%* (6)* | 46%* (13)* | 100%* (6)* | 100%* (6)* | 60%* (5)* | 43%* (7)* | | |
| | Male | | 0%* (2)* | 11%* (9)* | 8%* (13)* | 55% (11) | 58%* (12)* | 67%* (3)* | 75%* (4)* | 50%* (2)* | 29%* (7)* | | |
| Other Total | | | 0%* (2)* | 13% (15) | 22% (27) | 47% (17) | 52%* (25)* | 89%* (9)* | 90% (10) | 57%* (7)* | 36% (14) | | |
| Grand Total | | 52% (101) | 46% (162) | 42% (380) | 38% (618) | 46% (885) | 45% (1381) | 67% (231) | 62% (309) | 40% (346) | 37% (652) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.5. EDUCATION LEVEL– FIRST TIME AND TOTAL PASS RATES

| Education | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-----------------------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|------------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| 8th grade or less | | | | | | | | | | | | |
| Less than 12th grade | | | 0%* (5)* | 0%* (13)* | 0%* (2)* | 25%* (4)* | 0%* (2)* | 40%* (5)* | 33%* (3)* | 20%* (5)* | | |
| High school diploma or GED | 50% (16) | 41% (32) | 20% (76) | 19% (140) | 26% (104) | 33% (189) | 60% (42) | 52% (61) | 20% (71) | 23% (156) | | |
| Some college but no 4-year degree | 55% (49) | 47% (77) | 36% (148) | 34% (248) | 38% (339) | 37% (558) | 63% (106) | 60% (144) | 38% (145) | 34% (281) | 50%* (2)* | 50%* (2)* |
| 4-year degree or more | 51% (35) | 50% (52) | 59% (154) | 55% (218) | 57% (446) | 56% (637) | 77% (81) | 72% (99) | 55% (126) | 51% (209) | 100%* (5)* | 100%* (5)* |
| Grand Total | 52% (101) | 46% (162) | 42% (383) | 37% (620) | 46% (892) | 45% (1389) | 67% (231) | 62% (309) | 40% (345) | 37% (651) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.6. PRELICENSING COMPLETION– FIRST TIME AND TOTAL PASS RATES

| Exam Preparation | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| No | 38% (16) | 41% (29) | 33% (79) | 30% (128) | 48% (237) | 46% (369) | 51% (39) | 49% (63) | 39% (94) | 35% (193) | | |
| Yes | 55% (85) | 47% (133) | 43% (306) | 39% (494) | 45% (658) | 44% (1025) | 70% (192) | 65% (246) | 40% (252) | 37% (462) | 86%* (7)* | 88%* (8)* |
| Grand Total | 52% (101) | 46% (162) | 41% (385) | 37% (622) | 46% (895) | 45% (1394) | 67% (231) | 62% (309) | 40% (346) | 37% (655) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.7. ENGLISH BEST LANGUAGE – FIRST TIME AND TOTAL PASS RATES

| English Best | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|--------------|------------|------------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|-----------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| No | 100%* (2)* | 100%* (4)* | 58% (12) | 36% (22) | 26% (23) | 33% (39) | 67%* (3)* | 60%* (5)* | 33%* (9)* | 23% (30) | | |
| Yes | 52% (99) | 45% (158) | 41% (372) | 38% (599) | 47% (870) | 45% (1351) | 67% (228) | 62% (304) | 41% (338) | 38% (624) | 86%* (7)* | 88%* (8)* |
| Grand Total | 52% (101) | 46% (162) | 41% (384) | 38% (621) | 46% (893) | 45% (1390) | 67% (231) | 62% (309) | 40% (347) | 37% (654) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

TABLE H.8. NATIVE LANGUAGE – FIRST TIME AND TOTAL PASS RATES

| Native Language | VA Health | | VA Life and Annuities | | VA Life and Annuities & Health | | VA Personal Lines | | VA Property & Casualty | | VA Title | |
|-------------------------------|------------|-----------|-----------------------|-----------|--------------------------------|------------|-------------------|-----------|------------------------|-----------|------------|------------|
| | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total | First-Time | Total |
| African | | | 0%* (3)* | 9%* (11)* | 40%* (5)* | 44%* (9)* | | | | 50%* (2)* | | |
| Chinese | | | 0%* (2)* | 22%* (9)* | 67%* (6)* | 67%* (6)* | | | 67%* (3)* | 67%* (3)* | | |
| English | 53% (91) | 47% (148) | 45% (318) | 41% (498) | 48% (804) | 46% (1255) | 67% (222) | 63% (294) | 43% (300) | 40% (541) | 100%* (6)* | 100%* (7)* |
| European (other than Spanish) | | | 67%* (3)* | 67%* (3)* | 50%* (6)* | 67%* (9)* | | | 33%* (3)* | 40%* (5)* | | |
| Korean | 50%* (2)* | 67%* (3)* | 0%* (4)* | 0%* (6)* | 33%* (9)* | 27%* (15)* | | | 60%* (5)* | 28% (18) | | |
| Spanish | 0%* (2)* | 0%* (5)* | 18% (17) | 25% (28) | 24% (34) | 27% (49) | 50%* (6)* | 36% (11) | 14% (28) | 15% (65) | | |
| Other | 60%* (5)* | 60%* (5)* | 27% (37) | 24% (67) | 31% (26) | 36% (45) | | 50%* (2)* | 29%* (7)* | 20% (20) | | |
| Grand Total | 52% (101) | 46% (162) | 41% (384) | 37% (622) | 46% (890) | 45% (1388) | 67% (231) | 62% (309) | 40% (347) | 37% (654) | 86%* (7)* | 88%* (8)* |

*Statistics based on fewer than 10 candidates

Tables D1 through D8 and Tables G1 through G8 displays item performance information on the correct answer rates (P-Val) and Point Bi Serial correlations (R-Bis) by test.

NOTE AS TO ALL TABLES CONTAINED IN THIS REPORT: Cells with 10 or less candidates are denoted with an asterisk ().