

**VA Demographics Report  
Quarters 1 and 2, 2009**

**October 2009**



---

---

## **1.0 SCOPE OF WORK**

---

This report was developed for the Virginia Department of Insurance. The report summarizes statistical information relating to all insurance examinations administered in Virginia between January 1 and June 30, 2009, by Pearson VUE.

## **2.0 METHODS**

---

On July 1, 2008, Pearson VUE added a questionnaire to the Virginia Insurance exams to collect information on gender, ethnicity, education, English-language ability, test preparation, native language, and age. At the request of the client, Pearson VUE psychometricians used this information to calculate pass rates, average scaled scores, and average item proportion correct and point-biserial correlations for candidates in each demographic category.

Tables 1 through 7 of Section 4 provide the demographic survey results for all candidates, broken down by test level. Candidates are not required to respond to the demographic questions; however, all demographic questions were answered by more than 99% of candidates. Pearson VUE strongly recommends against calculating statistics when candidate volumes are low – typically less than 50 candidates. Interpretation of statistics based on small sample sizes can be misleading.

Tables providing average proportion correct and point-biserial correlations are calculated based on candidate responses across all available test forms. The combination of item overlap and number of candidates per demographic category per form results in a range of candidate observations per item. Additionally, average point-biserial correlations are only reported when the minimum number of candidates per item is greater than 2.

In a small number of cases, candidates did not take the state exam, resulting in small differences between the total and state exam sample sizes.

## **3.0 CONCLUSIONS**

---

Pearson VUE cautions against interpreting differences in mean scores without evaluating the statistical significance of the differences. Statistics based on small sample sizes should be interpreted with caution.

**4.0 PART 1 EXAM VOLUME AND DEMOGRAPHICS FOR LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES**

**TABLE 1. EXAM 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	150	899	1955	572	985	72	4633
		% within Exam Level	64.4%	76.8%	70.0%	92.4%	74.4%	98.6%	74.6%
	No	Count	82	262	833	47	335	1	1560
		% within Exam Level	35.2%	22.4%	29.8%	7.6%	25.3%	1.4%	25.1%
		Count	1	10	6	0	4	0	21
		% within Exam Level	.4%	.9%	.2%	.0%	.3%	.0%	.3%
Total	Count	233	1171	2794	619	1324	73	6214	
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

**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	142	667	1571	231	557	18	3186
		% within Exam Level	60.9%	57.0%	56.2%	37.3%	42.1%	24.7%	51.3%
	Female	Count	90	495	1209	385	761	55	2995
		% within Exam Level	38.6%	42.3%	43.3%	62.2%	57.5%	75.3%	48.2%
		Count	1	9	14	3	6	0	33
		% within Exam Level	.4%	.8%	.5%	.5%	.5%	.0%	.5%
Total	Count	233	1171	2794	619	1324	73	6214	
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

**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	46	350	539	152	168	7	1262
		% within Exam Level	19.7%	29.9%	19.3%	24.6%	12.7%	9.6%	20.3%
	White	Count	162	497	1883	401	864	47	3854
		% within Exam Level	69.5%	42.4%	67.4%	64.8%	65.3%	64.4%	62.0%
	American Indian	Count	0	1	10	5	6	1	23
		% within Exam Level	.0%	.1%	.4%	.8%	.5%	1.4%	.4%
	Pacific Islander	Count	2	8	18	6	3	0	37
		% within Exam Level	.9%	.7%	.6%	1.0%	.2%	.0%	.6%
	Asian	Count	13	183	143	10	74	8	431
		% within Exam Level	5.6%	15.6%	5.1%	1.6%	5.6%	11.0%	6.9%
	Hispanic	Count	4	68	108	27	161	8	376
		% within Exam Level	1.7%	5.8%	3.9%	4.4%	12.2%	11.0%	6.1%
	Other	Count	5	51	65	17	39	1	178
		% within Exam Level	2.1%	4.4%	2.3%	2.7%	2.9%	1.4%	2.9%
		Count	1	13	28	1	9	1	53
		% within Exam Level	.4%	1.1%	1.0%	.2%	.7%	1.4%	.9%
	Total	Count	233	1171	2794	619	1324	73	6214
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**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	2	3	0	0	0	0	5
		% within Exam Level	.9%	.3%	.0%	.0%	.0%	.0%	.1%
	Less than 12th grade	Count	0	23	12	0	12	0	47
		% within Exam Level	.0%	2.0%	.4%	.0%	.9%	.0%	.8%
	High school diploma or GED	Count	25	214	375	146	269	10	1039
		% within Exam Level	10.7%	18.3%	13.4%	23.6%	20.3%	13.7%	16.7%
	Some college but no 4-year degree	Count	89	488	1217	309	616	28	2747
		% within Exam Level	38.2%	41.7%	43.6%	49.9%	46.5%	38.4%	44.2%
	4-year degree or more	Count	115	432	1173	163	421	35	2339
		% within Exam Level	49.4%	36.9%	42.0%	26.3%	31.8%	47.9%	37.6%
Total		Count	2	11	17	1	6	0	37
		% within Exam Level	.9%	.9%	.6%	.2%	.5%	.0%	.6%
Total		Count	233	1171	2794	619	1324	73	6214
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**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	228	1094	2711	610	1267	72	5982
		% within Exam Level	97.9%	93.4%	97.0%	98.5%	95.7%	98.6%	96.3%
	No	Count	5	69	69	9	50	1	203
		% within Exam Level	2.1%	5.9%	2.5%	1.5%	3.8%	1.4%	3.3%
		Count	0	8	14	0	7	0	29
		% within Exam Level	.0%	.7%	.5%	.0%	.5%	.0%	.5%
Total		Count	233	1171	2794	619	1324	73	6214
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**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	208	896	2534	595	1097	55	5385
		% within Exam Level	89.3%	76.5%	90.7%	96.1%	82.9%	75.3%	86.7%
	Spanish	Count	4	55	66	12	125	4	266
		% within Exam Level	1.7%	4.7%	2.4%	1.9%	9.4%	5.5%	4.3%
	European (other than Spanish)	Count	4	5	10	4	4	3	30
		% within Exam Level	1.7%	.4%	.4%	.6%	.3%	4.1%	.5%
	Chinese	Count	1	14	5	0	4	0	24
		% within Exam Level	.4%	1.2%	.2%	.0%	.3%	.0%	.4%
	Japanese	Count	0	0	1	0	0	0	1
		% within Exam Level	.0%	.0%	.0%	.0%	.0%	.0%	.0%
	Korean	Count	1	25	53	0	28	2	109
		% within Exam Level	.4%	2.1%	1.9%	.0%	2.1%	2.7%	1.8%
	African	Count	1	9	8	0	2	0	20
		% within Exam Level	.4%	.8%	.3%	.0%	.2%	.0%	.3%
	Other	Count	13	155	107	6	57	9	347
		% within Exam Level	5.6%	13.2%	3.8%	1.0%	4.3%	12.3%	5.6%
	Total	Count	233	1171	2794	619	1324	73	6214
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**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	47	292	726	268	334	1	1668
		% within Exam Level	20.2%	24.9%	26.0%	43.3%	25.2%	1.4%	26.8%
	26 to 29	Count	42	173	380	134	216	10	955
		% within Exam Level	18.0%	14.8%	13.6%	21.6%	16.3%	13.7%	15.4%
	30 to 39	Count	62	290	679	147	331	26	1535
		% within Exam Level	26.6%	24.8%	24.3%	23.7%	25.0%	35.6%	24.7%
	40 to 49	Count	55	233	575	37	272	21	1193
		% within Exam Level	23.6%	19.9%	20.6%	6.0%	20.5%	28.8%	19.2%
	50 to 59	Count	17	135	315	22	126	15	630
		% within Exam Level	7.3%	11.5%	11.3%	3.6%	9.5%	20.5%	10.1%
	60 to 64	Count	5	30	68	4	19	0	126
		% within Exam Level	2.1%	2.6%	2.4%	.6%	1.4%	.0%	2.0%
	65 and over	Count	5	11	31	6	15	0	68
		% within Exam Level	2.1%	.9%	1.1%	1.0%	1.1%	.0%	1.1%
	Total	Count	233	1171	2794	619	1324	73	6214
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**TABLE 8. GENDER WITHIN ETHNICITY**

Gender \* Exam Level \* Ethnicity Crosstabulation

Ethnicity			Exam Level					Total	
			VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty		VA Title
	Gender	Count	0	6	11	1	3	0	21
		% within Exam Level	.0%	46.2%	39.3%	100.0%	33.3%	.0%	39.6%
	Male	Count	1	3	11	0	3	0	18
		% within Exam Level	100.0%	23.1%	39.3%	.0%	33.3%	.0%	34.0%
	Female	Count	0	4	6	0	3	1	14
		% within Exam Level	.0%	30.8%	21.4%	.0%	33.3%	100.0%	26.4%
Total	Count	1	13	28	1	9	1	53	
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
African American	Gender	Count	1	2	1	0	1	0	5
		% within Exam Level	2.2%	.6%	.2%	.0%	.6%	.0%	.4%
	Male	Count	29	171	299	54	59	4	616
		% within Exam Level	63.0%	48.9%	55.5%	35.5%	35.1%	57.1%	48.8%
	Female	Count	16	177	239	98	108	3	641
		% within Exam Level	34.8%	50.6%	44.3%	64.5%	64.3%	42.9%	50.8%
Total	Count	46	350	539	152	168	7	1262	
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
White	Gender	Count	0	1	2	2	2	0	7
		% within Exam Level	.0%	.2%	.1%	.5%	.2%	.0%	.2%
	Male	Count	99	304	1080	157	376	10	2026
		% within Exam Level	61.1%	61.2%	57.4%	39.2%	43.5%	21.3%	52.6%
	Female	Count	63	192	801	242	486	37	1821
		% within Exam Level	38.9%	38.6%	42.5%	60.3%	56.3%	78.7%	47.2%
Total	Count	162	497	1883	401	864	47	3854	
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
American Indian	Gender Male	Count		1	1	3	1	1	7
		% within Exam Level		100.0%	10.0%	60.0%	16.7%	100.0%	30.4%
	Female	Count		0	9	2	5	0	16
		% within Exam Level		.0%	90.0%	40.0%	83.3%	.0%	69.6%
	Total	Count		1	10	5	6	1	23
		% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pacific Islander	Gender Male	Count	0	4	7	3	1		15
		% within Exam Level	.0%	50.0%	38.9%	50.0%	33.3%		40.5%
	Female	Count	2	4	11	3	2		22
		% within Exam Level	100.0%	50.0%	61.1%	50.0%	66.7%		59.5%
	Total	Count	2	8	18	6	3		37
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
Asian	Gender Male	Count	8	118	93	2	51	3	275
		% within Exam Level	61.5%	64.5%	65.0%	20.0%	68.9%	37.5%	63.8%
	Female	Count	5	65	50	8	23	5	156
		% within Exam Level	38.5%	35.5%	35.0%	80.0%	31.1%	62.5%	36.2%
	Total	Count	13	183	143	10	74	8	431
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Gender Male	Count	3	36	38	8	52	0	137
		% within Exam Level	75.0%	52.9%	35.2%	29.6%	32.3%	.0%	36.4%
	Female	Count	1	32	70	19	109	8	239
		% within Exam Level	25.0%	47.1%	64.8%	70.4%	67.7%	100.0%	63.6%
	Total	Count	4	68	108	27	161	8	376
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other	Gender Male	Count	2	30	42	4	14	0	92
		% within Exam Level	40.0%	58.8%	64.6%	23.5%	35.9%	.0%	51.7%
	Female	Count	3	21	23	13	25	1	86
		% within Exam Level	60.0%	41.2%	35.4%	76.5%	64.1%	100.0%	48.3%
	Total	Count	5	51	65	17	39	1	178
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**5.0 PART 2 (GENERAL) EXAMS LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES**

**B) LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES: TABLES B.1-B.8**

**TABLE B.1. MEAN AND SD SCALED SCORE BY ETHNICITY**

Ethnicity	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
African American	71.13 (13.61)	74.84 (13.33)	71.47 (11.49)	74.82 (8.26)	70.42 (9.08)
American Indian		84.00 (0.00)	78.50 (6.35)	69.80 (14.33)	71.83 (12.35)
Asian	76.62 (11.59)	69.09 (17.06)	71.85 (13.64)	70.40 (10.91)	72.35 (12.28)
Hispanic	63.00 (6.22)	69.38 (16.64)	72.64 (11.15)	71.74 (16.10)	65.20 (11.16)
Pacific Islander	65.00 (12.73)	69.50 (12.13)	71.17 (8.68)	78.67 (3.14)	70.67 (16.92)
White	72.31 (10.12)	78.51 (12.21)	76.59 (9.78)	76.06 (10.11)	74.57 (9.47)
Other	76.00 (8.60)	72.82 (14.47)	69.35 (13.18)	75.76 (6.12)	71.79 (7.28)

**TABLE B.2. MEAN AND SD SCALED SCORE BY GENDER**

Gender	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
Female	73.36 (10.88)	75.61 (13.99)	74.30 (10.77)	74.92 (10.71)	72.14 (10.10)
Male	71.32 (10.92)	74.73 (14.42)	75.58 (10.67)	76.35 (8.62)	73.45 (10.42)

**TABLE B.3. MEAN AND SD SCALED SCORE BY AGE**

Age	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
Under 25	68.81 (13.15)	72.42 (14.66)	72.99 (10.73)	75.98 (9.32)	71.07 (11.08)
26 to 29	72.14 (12.40)	77.10 (12.88)	73.81 (11.23)	74.90 (10.03)	71.37 (9.79)
30 to 39	72.71 (8.88)	76.64 (13.26)	74.57 (11.08)	75.44 (10.06)	73.15 (10.17)
40 to 49	72.87 (10.09)	74.13 (14.31)	77.04 (10.07)	74.14 (14.04)	74.05 (9.40)
50 to 59	76.59 (9.94)	75.97 (15.80)	74.54 (9.00)	76.32 (7.83)	73.99 (10.39)
60 to 64	76.80 (8.08)	76.20 (15.56)	78.37 (11.06)	80.50 (12.56)	75.63 (7.89)
65 and over	70.40 (9.74)	81.45 (11.77)	74.45 (12.90)	64.83 (8.26)	76.40 (11.40)



**TABLE B.4. MEAN AND SD SCALED SCORE BY 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	75.38 (7.51)	74.33 (14.04)	70.29 (12.39)	74.33 (8.76)	69.38 (9.25)
	Male	68.21 (15.42)	75.31 (12.57)	72.52 (10.50)	75.70 (7.24)	72.61 (8.23)
African American Total		71.13 (13.60.7)	74.84 (13.33)	71.47 (11.49)	74.82 (8.26)	70.42 (9.08)
American Indian	Female			79.67 (5.48)	85.00 (2.83)	71.40 (13.76)
	Male		84.00 (0.00)	68.00 (0.00)	59.67 (4.62)	74.00 (0.00)
American Indian Total			84.00 (0.00)	78.50 (6.37)	60.80 (14.33)	71.83 (12.35)
Asian	Female	74.00 (15.81)	70.52 (15.34)	72.58 (15.88)	71.88 (10.71)	73.17 (8.41)
	Male	78.25 (8.91)	68.31 (17.95)	71.45 (12.34)	64.50 (13.44)	71.98 (13.44)
Asian Total		76.62 (11.59)	69.09 (17.06)	71.85 (13.64)	70.40 (10.91)	72.35 (12.28)
Hispanic	Female	70.00 (0.00)	68.44 (17.32)	71.23 (11.60)	69.16 (16.85)	65.95 (11.24)
	Male	60.67 (5.03)	70.22 (16.21)	75.24 (9.91)	77.88 (13.13)	63.62 (10.93)
Hispanic Total		63.00 (6.22)	69.38 (16.40)	72.64 (11.15)	71.74 (16.10)	65.20 (11.16)
Pacific Islander	Female	65.00 (12.73)	79.50 (4.12)	66.91 (7.77)	79.00 (4.36)	68.50 (23.34)
	Male		59.50 (7.72)	77.86 (5.24)	78.33 (2.31)	75.00 (0.00)
Pacific Islander Total		65.00 (.12.73)	69.50 (12.13)	71.17 (8.68)	78.67 (3.14)	70.67 (16.97)
White	Female	72.79 (11.39)	79.66 (11.51)	76.01 (9.26)	75.59 (10.98)	74.13 (9.38)
	Male	72.00 (9.27)	77.78 (12.63)	77.03 (10.14)	76.87 (8.62)	75.11 (9.59)
White Total		72.31 (10.12)	78.51 (12.21)	76.59 (9.78)	76.06 (10.11)	74.57 (9.47)
Other	Female	80.00 (7.21)	72.95 (15.19)	70.52 (12.58)	74.92 (6.68)	71.04 (7.82)
	Male	70.00 (8.49)	72.73 (14.21)	68.71 (13.61)	78.5 (2.91)	73.14 (6.25)
Other Total		76.00 (8.60)	72.82 (14.47)	69.35 (13.18)	75.76 (6.81)	71.79 (7.28)

**TABLE B.5. MEAN AND SD 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	67.00 (15.56)	48.00 (31.43)			
Less than 12th grade		64.78 (16.02)	58.50 (17.42)		61.66 (15.45)
High school diploma or GED	61.28 (14.13)	71.62 (14.44)	71.85 (11.03)	74.66 (10.76)	68.41 (11.36)
Some college but no 4-year degree	72.29 (10.22)	73.76 (13.50)	73.29 (10.46)	75.16 (9.75)	71.86 (9.40)
4-year degree or more	74.40 (9.28)	79.13 (13.55)	78.00 (9.98)	76.66 (9.64)	76.97 (8.81)

**TABLE B.6. MEAN AND SD 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	71.39 (10.94)	73.31 (15.12)	74.88 (10.88)	68.91 (10.64)	72.88 (10.71)
Yes	72.57 (10.99)	75.62 (13.94)	75.07 (10.69)	75.99 (9.75)	72.63 (10.12)

**TABLE B.7. MEAN AND SD 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	66.80 (15.27)	68.43 (17.26)	72.36 (12.48)	75.22 (6.65)	70.04 (9.72)
Yes	72.30 (10.85)	75.52 (13.93)	75.08 (10.67)	75.46 (10.03)	72.80 (10.28)

**TABLE B.8. MEAN AND SD 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	82.00 (0.00)	73.11 (20.93)	66.00 (19.48)		81.00 (5.66)
Chinese	84.00 (0.00)	70.57 (17.09)	76.20 (12.78)		70.50 (11.39)
English	71.79 (10.97)	77.05 (12.55)	75.45 (10.34)	75.75 (9.64)	73.80 (9.61)
European (other than Spanish)	81.00 (3.83)	58.80 (25.48)	74.30 (7.68)	73.25 (7.85)	71.50 (6.46)
Korean	82.00 (0.00)	72.40 (18.98)	70.68 (11.75)		72.75 (13.37)
Spanish	63.00 (6.21)	66.18 (16.03)	71.27 (11.96)	61.50 (18.00)	64.12 (10.92)
Other	76.00 (11.40)	68.32 (17.04)	69.60 (14.99)	77.17 (4.58)	70.18 (10.67)

**C) LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES: TABLES C.1-C.8**

**TABLE C.1. ETHNICITY – TOTAL NUMBER, R-BIS, P-VALUE BY TEST**

Ethnicity	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	13-46	0.31	0.71	108-350	0.31	0.75	176-539	0.27	0.71	152	0.21	0.75	54-168	0.22	0.71
American Indian				1		0.84	2-10	0.18	0.76	5	0.45	0.70	1-6	0.44	0.74
Asian	2-13	0.36	0.77	56-183	0.37	0.70	45-143	0.31	0.71	10	0.29	0.71	21-74	0.32	0.73
Hispanic	1-4	0.30	0.63	18-68	0.36	0.69	24-108	0.26	0.72	27	0.40	0.72	47-161	0.26	0.66
Pacific Islander	2	0.53	0.65	1-8	0.34	0.73	5-18	0.24	0.70	6	0.12	0.79	1-3	0.52	0.74
White	49-162	0.25	0.72	159-496	0.30	0.78	618-1883	0.24	0.76	401	0.26	0.77	271-864	0.24	0.75
Other	1-5	0.19	0.80	15-54	0.34	0.72	17-65	0.29	0.69	17	0.16	0.76	11-38	0.19	0.72

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

Gender	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	25-90	0.28	0.73	149-495	0.33	0.76	386-1209	0.26	0.74	385	0.27	0.76	238-761	0.25	0.73
Male	46-142	0.25	0.71	215-666	0.34	0.75	515-1571	0.26	0.75	231	0.22	0.77	174-557	0.27	0.74

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

Age	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	12-47	0.29	0.69	96-292	0.34	0.73	231-726	0.26	0.72	268	0.25	0.77	101-334	0.27	0.71
26 to 29	12-42	0.28	0.71	51-173	0.32	0.77	120-380	0.27	0.73	133	0.24	0.76	68-216	0.24	0.72
30 to 39	20-62	0.22	0.72	96-290	0.31	0.77	212-679	0.25	0.74	147	0.26	0.76	99-331	0.27	0.74
40 to 49	15-55	0.26	0.73	65-232	0.33	0.74	188-575	0.25	0.76	37	0.37	0.75	83-272	0.23	0.75
50 to 59	2-17	0.35	0.75	37-135	0.37	0.76	96-315	0.22	0.77	22	0.20	0.77	35-126	0.26	0.74
60 to 64	2-5	0.45	0.76	8-30	0.35	0.77	18-68	0.29	0.78	4	0.46	0.81	6-19	0.26	0.76
65 and over	1-5	0.29	0.67	3-11	0.38	0.81	7-31	0.30	0.75	5	0.26	0.66	3-15	0.25	0.78

**TABLE C.4. ETHNICITY BY GENDER – TOTAL NUMBER, R-BIS, P-VALUE BY TEST**

Ethnicity/ Gender	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	1-16	0.29	0.78	1-177	0.33	0.77	73-239	0.28	0.70	98	0.23	0.75	34-100	0.23	0.70
African American Male	5-29	0.34	0.68	53-171	0.29	0.75	90-299	0.25	0.72	54	0.19	0.76	19-39	0.23	0.74
American Indian Female							1-9	0.19	0.77	2	0.23	0.86	1-5	0.47	0.72
American Indian Male				1		0.84	1		0.68	3	0.21	0.60	1		0.74
Asian Female	1-5	0.57	0.74	19-65	0.33	0.71	15-50	0.38	0.72	8	0.31	0.73	5-23	0.26	0.73
Asian Male	1-8	0.33	0.80	37-118	0.39	0.69	29-93	0.27	0.71	2	0.58	0.65	14-51	0.35	0.73
Hispanic Female	1		0.70	9-32	0.40	0.69	15-70	0.27	0.70	19	0.41	0.70	33-109	0.27	0.67
Hispanic Male	1-3	0.43	0.61	8-36	0.35	0.70	9-38	0.26	0.75	8	0.41	0.79	14-52	0.26	0.64
Pacific Islander Female	2	0.53	0.65	1-4	0.20	0.81	2=11	0.22	0.65	3	0.19	0.80	1-2	0.60	0.69
Pacific Islander Male				1-4	0.21	0.59	2-7	0.24	0.78	3	0.11	0.79	1		0.75
White Female	19-63	0.28	0.73	59-192	0.29	0.79	261-801	0.23	0.75	242	0.27	0.76	154-486	0.24	0.75
White Male	30-99	0.22	0.72	98-303	0.31	0.78	354-1080	0.25	0.76	157	0.22	0.78	117-367	0.25	0.76
Other Female	1-3	0.14	0.82	4-21	0.35	0.72	6-23	0.27	0.70	13	0.17	0.76	7-25	0.21	0.71
Other Male	2	0.50	0.70	7-30	0.32	0.72	12-42	0.31	0.68	4	0.09	0.79	3-14	0.17	0.74

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

Education	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	2	0.58	0.67	1-3	0.76	0.49									
Less than 12th grade				7-23	0.32	0.65	1-12	0.36	0.60				2-12	0.35	0.61
High school diploma or GED	6-25	0.29	0.61	60-214	0.33	0.71	113-375	0.26	0.71	145	0.27	0.76	81-269	0.27	0.69
Some college but no 4-year degree	26-89	0.24	0.72	157-487	0.30	0.74	384-1217	0.25	0.73	309	0.25	0.76	197-616	0.23	0.72
4-year degree or more	33-115	0.23	0.74	133-432	0.35	0.79	380-1173	0.25	0.77	163	0.25	0.77	132-421	0.23	0.78

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

Exam Preparation	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	21-150	0.26	0.71	75-261	0.35	0.73	264-833	0.27	0.74	47	0.25	0.70	103-335	0.27	0.73
Yes	44-150	0.26	0.72	293-899	0.33	0.76	632-1955	0.26	0.74	572	0.25	0.77	310-984	0.25	0.73

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

English Best	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	1-5	0.49	0.67	19-69	0.36	0.68	19-69	0.30	0.71	9	0.19	0.76	13-50	0.25	0.70
Yes	71-228	0.25	0.72	341-1093	0.33	0.76	874-2711	0.26	0.74	610	0.26	0.76	394-1266	0.26	0.73

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

Native Language	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	1		0.82	1-9	0.56	0.76	1-8	0.47	0.68				1-2	0.38	0.81
Chinese	1		0.84	3-14	0.42	0.71	1-5	0.49	0.75				1-4	0.38	0.68
English	60-208	0.26	0.71	283-895	0.31	0.77	831-2534	0.25	0.75	594	0.25	0.76	345-1096	0.24	0.74
European (other than Spanish)	1-4	0.30	0.80	2-5	0.56	0.56	1-10	0.26	0.73	4	0.38	0.74	1-4	0.53	0.70
Korean	1		0.82	6-25	0.38	0.72	17-53	0.27	0.70				8-28	0.36	0.73
Other	2-13	0.32	0.78	44-155	0.36	0.69	30-107	0.33	0.69	6	0.15	0.78	15-57	0.25	0.71
Spanish	1-4	0.30	0.63	17-55	0.35	0.67	15-66	0.28	0.71	12	0.40	0.62	39-125	0.25	0.65

**6.0 PART 3 (STATE) EXAMS LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES**

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

**TABLE D.1. MEAN AND SD 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	66.35 (13.14)	63.60 (12.57)	64.59 (12.39)	84.87 (9.38)	64.48 (13.90)	72.00 (14.57)
American Indian		73.00 (0.00)	71.20 (7.84)	90.20 (8.82)	71.83 (7.57)	90.00 (0.00)
Asian	68.46 (12.33)	60.28 (16.21)	62.36 (15.70)	90.10 (5.72)	63.86 (14.06)	74.88 (9.57)
Hispanic	58.25 (14.39)	62.50 (13.43)	63.33 (12.66)	84.00 (12.31)	56.74 (15.37)	70.25 (11.61)
Pacific Islander	67.00 (0.00)	63.00 (10.00)	64.78 (8.86)	85.33 (4.68)	71.33 (9.82)	
White	68.97 (10.38)	69.40 (11.81)	69.07 (11.58)	86.05 (9.47)	67.37 (12.21)	78.13 (7.82)
Other	70.00 (7.07)	63.90 (13.12)	63.46 (14.14)	88.47 (7.67)	64.15 (12.99)	74.00 (0.00)

**TABLE D.2. MEAN AND SD 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	68.13 (11.39)	65.36 (13.08)	66.56 (12.57)	85.17 (9.83)	64.89 (13.40)	76.07 (8.83)
Male	68.32 (10.95)	65.78 (13.69)	68.23 (12.04)	86.86 (8.78)	66.23 (13.37)	77.06 (11.57)

**TABLE D.3. MEAN AND SD 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	63.38 (12.71)	64.66 (13.54)	64.81 (12.53)	84.35 (9.75)	62.16 (14.99)	77.00 (0.00)
26 to 29	66.33 (12.37)	66.22 (12.08)	65.97 (13.16)	85.63 (8.50)	63.50 (13.75)	75.20 (8.12)
30 to 39	70.18 (8.74)	66.73 (12.48)	67.87 (11.97)	87.65 (9.18)	65.98 (13.05)	77.46 (9.18)
40 to 49	70.05 (9.08)	63.97 (13.71)	69.35 (12.27)	87.43 (11.38)	68.90 (10.93)	77.29 (11.74)
50 to 59	72.82 (9.60)	66.52 (15.05)	70.78 (9.90)	88.23 (8.63)	67.91 (11.99)	73.67 (7.90)
60 to 64	78.20 (5.54)	65.07 (17.93)	69.93 (10.51)	95.75 (1.50)	68.26 (13.97)	
65 and over	62.40 (18.61)	72.73 (9.70)	66.23 (14.99)	86.50 (5.72)	65.47 (11.64)	

**TABLE D.4. MEAN AND SD SCALED SCORE BY 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	68.38 (10.66)	63.19 (13.10)	62.77 (13.44)	85.09 (9.10)	63.35 (13.87)	80.00 (9.54)
	Male	64.90 (14.45)	64.05 (12.08)	66.10 (11.27)	84.46 (9.94)	66.68 (13.90)	66.00 (15.88)
African American Total		66.35 (13.14)	63.60 (12.57)	64.59 (12.39)	84.87 (9.38)	64.48 (13.90)	72.00 (14.58)
American Indian	Female			72.22 (7.58)	99.00 (1.41)	72.20 (8.41)	
	Male		73.00 (0.00)	62.00 (0.00)	84.33 (5.03)	70.00 (0.00)	90.00 (0.00)
American Indian Total			73.00 (0.00)	71.20 (7.84)	90.20 (8.82)	71.83 (7.57)	90.00 (0.00)
Asian	Female	64.00 (15.89)	61.09 (14.29)	60.96 (17.39)	90.88 (6.12)	63.83 (13.25)	74.60 (10.14)
	Male	71.25 (9.64)	59.83 (17.22)	63.12 (14.76)	87.00 (2.83)	63.88 (14.54)	75.33 (10.69)
Asian Total		68.46 (12.33)	60.28 (16.21)	62.36 (15.70)	90.10 (5.72)	63.86 (14.06)	74.88 (9.57)
Hispanic	Female	76.00 (0.00)	61.19 (15.12)	62.83 (13.72)	81.11 (12.79)	57.81 (13.64)	70.25 (11.61)
	Male	52.33 (10.02)	63.67 (11.82)	64.26 (10.56)	90.88 (8.06)	54.50 (13.64)	
Hispanic Total		58.25 (14.39)	62.50 (13.43)	63.33 (12.66)	84.00 (12.31)	56.74 (15.37)	70.25 (11.61)
Pacific Islander	Female	67.00 (0.00)	63.25 (10.15)	61.27 (9.08)	84.00 (1.73)	68.50 (12.02)	
	Male		62.75 (11.41)	70.29 (5.19)	86.67 (6.81)	77.00 (0.00)	
Pacific Islander Total		67.00 (0.00)^	63.00 (10.00)	64.78 (8.86)	85.33 (4.68)	71.33 (9.82)	
White	Female	68.13 (11.70)	69.35 (11.26)	68.45 (11.40)	85.14 (10.00)	66.98 (12.02)	77.43 (7.89)
	Male	69.51 (9.46)	69.49 (12.13)	69.52 (11.70)	87.36 (8.47)	67.90 (12.47)	80.70 (7.39)
White Total		68.97 (10.38)	69.40 (11.81)	69.07 (11.58)	86.05 (9.47)	67.37 (12.21)	78.13 (7.82)
Other	Female	72.00 (8.72)	64.00 (11.53)	63.43 (12.78)	86.92 (8.07)	60.12 (13.69)	74.00 (0.00)
	Male	67.00 (4.24)	53.83 (14.33)	63.48 (14.98)	93.50 (3.00)	71.36 (7.71)	
Other Total		70.00 (7.07)	63.90 (13.12)	63.46 (14.14)	88.47 (7.67)	64.15 (12.99)	74.00 (0.00)



**TABLE D.5. MEAN AND SD 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	62.00 (19.80)	54.67 (20.03)				
Less than 12th grade		57.87 (16.66)	52.08 (18.18)		52.50 (18.06)	
High school diploma or GED	60.12 (13.19)	61.91 (14.31)	63.48 (13.58)	84.61 (9.43)	60.26 (15.60)	80.90 (6.54)
Some college but no 4-year degree	68.10 (11.38)	63.95 (13.16)	65.84 (12.13)	85.35 (10.00)	64.84 (12.63)	74.25 (9.72)
4-year degree or more	70.21 (9.49)	69.79 (11.87)	70.64 (11.13)	87.83 (8.14)	70.06 (11.04)	76.66 (9.75)

**TABLE D.6. MEAN AND SD 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	68.21 (10.18)	65.07 (14.17)	67.21 (12.25)	81.34 (9.38)	65.69 (13.92)	66.00 (0.00)
Yes	68.26 (11.59)	65.72 (13.15)	67.64 (12.32)	86.21 (9.39)	65.37 (13.22)	76.46 (9.49)

**TABLE D.7. MEAN AND SD 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	59.80 (11.23)	59.26 (16.85)	62.68 (13.91)	84.78 (6.40)	62.38 (14.53)	67.00 (0.00)
Yes	68.47 (11.03)	65.97 (13.10)	67.64 (12.22)	85.85 (9.51)	65.56 (13.35)	76.44 (9.50)

**TABLE D.8. MEAN AND SD 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	86.00 (0.00)	62.22 (21.24)	63.50 (16.05)		66.50 (9.19)	
Chinese	70.00 (0.00)	62.64 (10.64)	68.40 (11.76)		56.75 (11.62)	
English	68.15 (11.03)	67.11 (12.21)	68.09 (11.79)	85.94 (9.33)	66.77 (12.62)	77.85 (9.05)
European (other than Spanish)	72.50 (12.40)	55.40 (18.69)	70.30 (10.81)	83.75 (8.38)	60.00 (17.83)	74.33 (6.11)
Korean	81.00 (0.00)	61.56 (17.24)	59.30 (15.66)		63.61 (15.93)	86.00 (7.07)
Spanish	58.25 (14.39)	61.69 (13.84)	62.50 (13.10)	79.50 (15.68)	55.57 (15.39)	63.50 (10.12)
Other	69.00 (9.84)	59.37 (16.40)	61.05 (16.54)	88.67 (4.68)	63.47 (13.00)	76.53 (9.50)

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

**TABLE E.1. ETHNICITY – TOTAL NUMBER, R-BIS, P-VALUE BY TEST**

Ethnicity	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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	14-46	0.32	0.77	109-350	0.27	0.74	177-539	0.28	0.75	152	0.28	0.84	54-168	0.3	0.78	3-8	0.30	0.75
American Indian				1		0.8	2-10	0.16	0.79	5	0.81	0.89	1-6	0.28	0.86			
Asian	2-13	0.31	0.77	56-283	0.35	0.7	45-143	0.33	0.73	10	0.29	0.89	22-74	0.33	0.79	4-8	0.20	0.77
Hispanic	1-4	0.72	0.7	18-68	0.34	0.72	25-108	0.27	0.73	27	0.36	0.83	48-161	0.31	0.72	4-8	0.23	0.73
Pacific Islander	2		0.78	1-8	0.17	0.77	5-18	0.2	0.75	6	0.19	0.84	1-3	0.55	0.85			
White	49-162	0.25	0.79	158-496	0.27	0.78	620-1881	0.27	0.79	401	0.28	0.85	273-864	0.29	0.81			
Other	1-5	0.22	0.78	14-51	0.29	0.74	19-65	0.31	0.73	17	0.26	0.87	11-39	0.28	0.78			

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

Gender	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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	25-90	0.28	0.78	148-495	0.29	0.75	389-1209	0.29	0.76	385	0.29	0.84	240-761	0.3	0.79	26-55	0.22	0.77
Male	46-142	0.25	0.78	214-665	0.31	0.75	517-1569	0.28	0.78	231	0.27	0.86	175-557	0.31	0.8	6-18	0.27	0.77

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

Age	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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	13-47	0.29	0.74	95-292	0.3	0.74	231-726	0.28	0.75	268	0.28	0.83	102-334	0.31	0.77			
26 to 29	12-47	0.29	0.76	51-173	0.28	0.75	121-380	0.3	0.76	134	0.25	0.85	68-216	0.3	0.78	3-10	0.16	0.77
30 to 39	20-62	0.22	0.79	95-290	0.29	0.76	214-677	0.27	0.77	147	0.29	0.87	100-331	0.3	0.8	12-26	0.22	0.79
40 to 49	15-55	0.23	0.8	64-232	0.3	0.74	190-575	0.29	0.79	37	0.37	0.86	85-272	0.27	0.82	9-21	0.29	0.78
50 to 59	2-17	0.33	0.81	37-135	0.32	0.77	100-315	0.24	0.8	22	0.31	0.87	25-126	0.28	0.82	5-15	0.16	0.75
60 to 64	2-17	0.38	0.88	9-30	0.38	0.75	19-68	0.27	0.79	4	0.18	0.95	6-19	0.39	0.82			
65 and over	1-5	0.38	0.66	3-11	0.29	0.83	9-31	0.33	0.76	6	0.26	0.85	3-15	0.35	0.79			

**TABLE E.4. ETHNICITY BY GENDER – TOTAL NUMBER, R-BIS, P-VALUE BY TEST**

Ethnicity/ Gender	Health			Life			Life & Health			Personal Lines			Property & Casualty		
	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	2-16	0.19	0.73	54-177	0.29	0.74	75-239	0.29	0.73	135	0.27	0.84	34-108	0.28	0.78
African American Male	5-29	0.35	0.75	54-171	0.24	0.74	90-299	0.25	0.76	54	0.29	0.83	19-59	0.34	0.80
American Indian Female							1-9	0.20	0.79	2	1	0.98	1-5	0.36	0.86
American Indian Male				1		0.80	1		0.73	3	0.88	0.83	1		0.83
Asian Female	1-5	0.55	0.73	16-65	0.31	0.71	16-50	0.36	0.71	8	0.36	0.90	6-23	0.34	0.79
Asian Male	1-8	0.36	0.81	36-118	0.37	0.70	29-93	0.31	0.73	2	0.14	0.86	14-51	0.35	0.79
Hispanic Female	1		0.85	9-32	0.39	0.71	16-70	0.29	0.73	19	0.36	0.80	34-109	0.33	0.74
Hispanic Male	1-3	0.67	0.65	8-36	0.31	0.73	9-38	0.24	0.74	8	0.38	0.90	14-52	0.27	0.69
Pacific Islander Female	2		0.78 8	1-4	0.11	0.77	2-11	0.17	0.72	3	0.08	0.83	1-2	0.50	0.81
Pacific Islander Male				1-4	0.35	0.72	2-7	0.09	0.81	3	0.33	0.85	1		0.89
White Female	19-63	0.29	0.78	59-192	0.25	0.78	262- 801	0.27	0.78	242	0.29	0.84	154- 486	0.28	0.81
White Male	30-90	0.23	0.79	98-303	0.29	0.78	356- 1078	0.27	0.79	157	0.27	0.86	119- 376	0.29	0.81
Other Female	1-3	0.50	0.80	3-21	0.30	0.74	6-23	0.31	0.72	13	0.27	0.86	7-25	0.31	0.75
Other Male	2	0.14	0.78	7-30	0.32	0.73	12-42	0.34	0.73	4	0.27	0.52	3-14	0.24	0.84

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

Education	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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	2	0.63	0.73	1-3	0.02	0.66												
Less than 12th grade				7-23	0.39	0.69	2-12	0.44	0.64				2-12	0.38	0.71			
High school diploma or GED	7-25	0.3	0.7	60-214	0.31	0.72	114-375	0.29	0.74	146	0.28	0.84	82-269	0.33	0.75	4-10	0.14	0.82
Some college but no 4-year degree	26-89	0.27	0.78	157-487	0.29	0.74	385-1217	0.27	0.76	309	0.29	0.84	199-616	0.28	0.79	12-28	0.23	0.75
4-year degree or more	33-115	0.23	0.8	132-432	0.29	0.79	381-1171	0.27	0.8	163	0.26	0.87	133-421	0.27	0.83	15-35	0.22	0.77

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

Exam Preparation	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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	21-82	0.23	0.78	75-261	0.32	0.74	266-833	0.28	0.77	47	0.24	0.8	104-335	0.32	0.79			
Yes	44-150	0.27	0.78	292-898	0.29	0.75	636-1953	0.29	0.77	572	0.29	0.85	312-985	0.3	0.79	34-72	0.23	0.78

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

English Best	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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-Jan	0.37	0.73	19-69	0.35	0.7	19-69	0.3	0.73	9	0.23	0.84	13-50	0.32	0.77			
Yes	72-228	0.26	0.78	341-1092	0.29	0.75	878-2709	0.28	0.77	610	0.29	0.85	397-1267	0.3	0.79	34-72	0.23	0.77

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

Native Language	Health			Life			Life & Health			Personal Lines			Property & Casualty			Title		
	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	1		0.93	1-9	0.56	0.72	2-8	0.43	0.74				1		0.81			
Chinese	1		0.8	3-14	0.31	0.72	1-5	0.47	0.78				1-4	0.34	0.72			
English	61-208	0.26	0.78	283-895	0.28	0.76	825-2532	0.27	0.78	595	0.28	0.85	347-1097	0.29	0.8	25-55	0.2323	0.786
European (other than Spanish)	1-4	0.71	0.81	2-5	0.36	0.62	1-10	0.4	0.77	4	0.45	0.83	1-4	0.23	0.74	1-3	0.0829	0.752
Korean	1		0.9	6-25	0.3	0.72	17-53	0.31	0.7				8-28	0.4	0.78	1-2		0.867
Spanish	1-4	0.72	0.7	17-55	0.36	0.71	16-66	0.28	0.73	12	0.4	0.78	40-125	0.31	0.71	2-4	0.1226	0.658
Other	2-13	0.25	0.79	42-155	0.34	0.7	30-107	0.35	0.71	6	0.21	0.88	16-57	0.31	0.79	3-9	0.1555	0.723

**7.0 PART 4 TOTAL EXAM SCORES LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, PERSONAL LINES, AND TITLE**

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

**TABLE F.1. ETHNICITY – FIRST TIME AND TOTAL PASS RATES AND SAMPLE SIZES**

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	43% (28)	43% (46)	36% (213)	34% (350)	32% (323)	36% (539)	80% (119)	74% (152)	39% (88)	37% (168)	60% (5)	71% (7)
American Indian			100% (1)	100% (1)	50% (6)	60% (10)	67% (3)	40% (5)	80% (5)	67% (6)	100% (1)	100% (1)
Asian	56% (9)	62% (13)	34% (102)	31% (183)	43% (88)	41% (143)	87% (7)	70% (10)	26% (43)	39% (74)	67% (6)	63% (8)
Hispanic	50% (2)	25% (4)	25% (36)	28% (68)	32% (66)	33% (108)	75% (24)	67% (27)	23% (61)	20% (161)	40% (5)	50% (8)
Pacific Islander	0% (2)	0% (2)	33% (6)	38% (8)	27% (11)	33% (18)	100% (6)	100% (6)	67% (3)	67% (3)		
White	44% (105)	47% (162)	55% (336)	55% (497)	55% (1271)	54% (1883)	81% (328)	78% (401)	49% (514)	48% (864)	83% (40)	81% (47)
Other	0% (3)	40% (5)	38% (32)	39% (51)	31% (36)	40% (65)	71% (14)	76% (17)	50% (20)	38% (39)	100% (1)	100% (1)
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (6199)	44% (738)	42% (1324)	76% (59)	75% (73)

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

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	45% (58)	50% (90)	47% (315)	43% (495)	46% (759)	46% (1209)	78% (307)	74% (385)	44% (406)	40% (761)	77% (43)	74% (55)
Male	41% (90)	44% (142)	42% (415)	42% (667)	51% (1051)	51% (1571)	84% (194)	81% (231)	44% (330)	45% (557)	75% (16)	78% (18)
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	75% (73)

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

Age	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
Under 25	24% (25)	32% (47)	37% (182)	38% (292)	33% (436)	39% (726)	81% (222)	79% (268)	34% (164)	34% (334)	100% (1)	100% (1)
26 to 29	33% (27)	43% (42)	42% (102)	42% (173)	49% (239)	45% (380)	80% (104)	73% (134)	41% (107)	38% (216)	75% (8)	70% (10)
30 to 39	39% (36)	47% (62)	47% (186)	47% (290)	47% (236)	49% (679)	80% (121)	76% (147)	44% (187)	44% (331)	78% (23)	81% (26)
40 to 49	55% (42)	55% (55)	40% (147)	36% (233)	59% (397)	57% (575)	85% (34)	78% (37)	50% (165)	49% (272)	76% (17)	76% (21)
50 to 59	58% (12)	59% (17)	60% (88)	50% (135)	59% (227)	58% (315)	81% (16)	73% (22)	56% (89)	51% (126)	70% (10)	67% (15)
60 to 64	75% (4)	80% (5)	50% (18)	43% (30)	63% (48)	60% (68)	67% (3)	75% (4)	53% (15)	58% (19)		
65 and over	67% (3)	40% (5)	86% (7)	73% (11)	57% (21)	52% (31)	0% (1)	33% (6)	17% (6)	33% (15)		
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	75% (73)

**TABLE F.4. ETHNICITY BY GENDER – FIRST TIME AND TOTAL PASS RATES AND SAMPLE SIZES**

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	56% (9)	56% (16)	38% (112)	35% (177)	27% (139)	31% (239)	79% (76)	72% (98)	31% (52)	31% (108)	100% (2)	100% (3)
	Male	33% (18)	34% (29)	35% (101)	33% (171)	37% (183)	40% (299)	81% (43)	78% (54)	50% (36)	47% (59)	33% (3)	50% (4)
African American Total		43% (28)	43% (46)	36% (213)	34% (350)	32% (323)	36% (539)	80% (119)	74% (152)	39% (42)	37% (168)	60% (5)	71% (7)
American Indian	Female					60% (5)	67% (9)	100% (2)	100% (2)	75% (4)	60% (5)		
	Male			100% (1)	100% (1)	0% (1)	0% (1)	0% (1)	0% (3)	100% (1)	100% (1)	100% (1)	100% (1)
American Indian Total				100% (1)	100% (1)	50% (6)	60% (10)	67% (3)	40% (5)	80% (5)	67% (6)	100% (1)	100% (1)
Asian	Female	33% (3)	40% (5)	38% (39)	35% (65)	42% (31)	42% (50)	83% (6)	75% (8)	21% (14)	35% (23)	67% (3)	60% (5)
	Male	67% (6)	75% (8)	32% (63)	28% (118)	44% (57)	41% (93)	100% (1)	50% (2)	28% (29)	41% (51)	67% (3)	67% (3)
Asian Total		56% (9)	62% (13)	34% (102)	31% (183)	43% (88)	41% (143)	86% (7)	70% (10)	26% (43)	39% (74)	67% (6)	63% (8)
Hispanic	Female	100% (1)	100% (1)	31% (13)	28% (32)	31% (42)	33% (70)	69% (16)	58% (19)	21% (39)	22% (109)	40% (5)	50% (8)
	Male	0% (1)	0% (3)	22% (23)	28% (36)	33% (24)	34% (38)	88% (8)	88% (8)	27% (22)	15% (52)		
Hispanic Total		50% (2)	25% (4)	25% (36)	28% (68)	32% (66)	33% (108)	75% (24)	67% (27)	23% (61)	20% (161)	40% (5)	50% (8)
Pacific Islander	Female	0% (2)	0% (2)	33% (3)	50% (4)	17% (6)	18% (11)	100% (3)	100% (3)	50% (2)	50% (2)		
	Male			33% (3)	25% (4)	40% (5)	57% (7)	100% (3)	100% (3)	100% (1)	100% (1)		
Pacific Islander Total		0% (2)	0% (2)	33% (6)	39% (8)	27% (11)	33% (18)	100% (6)	100% (6)	67% (3)	67% (3)		
White	Female	45% (42)	49% (63)	60% (135)	54% (192)	53% (520)	52% (801)	79% (197)	75% (242)	51% (282)	47% (486)	81% (31)	78% (37)
	Male	43% (63)	45% (99)	52% (201)	55% (304)	56% (749)	56% (1080)	84% (134)	83% (157)	46% (230)	48% (376)	89% (9)	90% (10)



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
White Total		44% (105)	47% (162)	55% (336)	55% (497)	55% (1217)	54% (1883)	81% (328)	78% (401)	49% (514)	48% (864)	83% (40)	81% (47)
Other	Female	0% (1)	67% (3)	36% (11)	43% (21)	18% (11)	35% (23)	60% (10)	69% (13)	42% (12)	28% (25)	100% (1)	100% (1)
	Male	0% (2)	0% (2)	38% (21)	37% (30)	36% (25)	43% (42)	100% (4)	100% (4)	63% (8)	57% (14)		
Other Total		0% (3)	40% (5)	38% (32)	39% (51)	31% (36)	40% (65)	71% (14)	76% (17)	50% (20)	38% (39)	100% (1)	100% (1)
Grand Total		43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	75% (73)

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

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	0% (1)	50% (2)	0% (1)	33% (3)								
Less than 12th grade			17% (6)	17% (23)	0% (6)	25% (12)			0% (2)	17% (12)		
High school diploma or GED	15% (13)	16% (25)	26% (125)	28% (214)	32% (231)	35% (375)	79% (120)	77% (146)	36% (135)	30% (269)	90% (10)	90% (10)
Some college but no 4-year degree	36% (56)	46% (89)	37% (291)	35% (488)	40% (733)	42% (1217)	78% (247)	74% (309)	42% (330)	38% (616)	71% (21)	71% (28)
4-year degree or more	53% (79)	52% (115)	60% (306)	59% (432)	61% (838)	61% (1173)	86% (134)	79% (163)	51% (269)	57% (421)	75% (28)	74% (35)
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	75% (73)

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

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	41% (54)	44% (82)	39% (173)	41% (262)	47% (547)	49% (833)	59% (29)	51% (47)	41% (201)	43% (335)	0% (1)	0% (1)
Yes	44% (95)	47% (150)	46% (555)	43% (899)	49% (1271)	49% (1955)	82% (473)	78% (572)	46% (536)	42% (985)	78% (58)	76% (72)
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	75% (73)

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

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	0% (3)	20% (5)	26% (35)	26% (69)	46% (37)	35% (69)	83% (6)	78% (9)	38% (24)	34% (50)		0% (1)
Yes	44% (146)	47% (228)	45% (694)	43% (1094)	49% (1774)	49% (2711)	80% (496)	76% (610)	45% (712)	43% (1267)	76% (59)	76% (72)
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	75% (73)

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

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	100% (1)	100% (1)	43% (7)	44% (9)	43% (7)	50% (8)			0% (1)	50% (2)		
Chinese		100% (1)	38% (8)	36% (14)	80% (5)	80% (5)			33% (3)	25% (4)		
English	42% (134)	45% (208)	48% (583)	46% (896)	50% (1659)	50% (2534)	81% (483)	77% (595)	47% (640)	45% (1097)	83% (47)	84% (55)
European (other than Spanish)	50% (2)	50% (4)	33% (3)	40% (5)	40% (5)	50% (10)	50% (2)	50% (4)	100% (1)	50% (4)	50% (2)	67% (3)
Korean	100% (1)	100% (1)	47% (15)	40% (25)	41% (29)	32% (53)			27% (15)	43% (28)	100% (2)	100% (2)
Spanish	50% (2)	25% (4)	23% (30)	27% (55)	26% (43)	32% (66)	40% (10)	33% (12)	21% (43)	18% (125)	50% (5)	45% (9)
Other	44% (9)	54% (13)	27% (82)	26% (155)	29% (66)	35% (107)	100% (5)	100% (6)	24% (33)	32% (57)	0% (2)	25% (4)
Grand Total	43% (149)	46% (233)	44% (733)	42% (1171)	49% (1821)	49% (2794)	80% (502)	76% (619)	44% (738)	42% (1324)	76% (59)	88% (8)