

**VA Demographics Report
Quarter 3, 2008 to Quarter 2, 2009**

February 2010



1.0 SCOPE OF WORK

This report was developed for the Virginia Department of Insurance (DOI). The report summarizes statistical information relating to all insurance examinations administered in Virginia between July 1, 2008 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 8 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: TABLES A.1-A.8

TABLE A.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	Count	1	15	10	3	9	0	38
	% within Exam Level	.2%	.7%	.2%	.2%	.3%	.0%	.3%
Yes	Count	443	1772	3933	1054	1917	124	9243
	% within Exam Level	76.2%	77.5%	71.3%	87.3%	73.3%	99.2%	75.0%
No	Count	137	498	1574	151	689	1	3050
	% within Exam Level	23.6%	21.8%	28.5%	12.5%	26.3%	.8%	24.7%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	Count	1	13	26	6	14	0	60
	% within Exam Level	.2%	.6%	.5%	.5%	.5%	.0%	.5%
Male	Count	287	1197	2995	422	1028	30	5959
	% within Exam Level	49.4%	52.4%	54.3%	34.9%	39.3%	24.0%	48.3%
Female	Count	293	1075	2496	780	1573	95	6312
	% within Exam Level	50.4%	47.0%	45.2%	64.6%	60.2%	76.0%	51.2%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	Count	1	25	51	5	19	3	104
	% within Exam Level	.2%	1.1%	.9%	.4%	.7%	2.4%	.8%
African American	Count	138	711	992	329	319	14	2503
	% within Exam Level	23.8%	31.1%	18.0%	27.2%	12.2%	11.2%	20.3%
American Indian	Count	2	4	18	9	12	2	47
	% within Exam Level	.3%	.2%	.3%	.7%	.5%	1.6%	.4%
Asian	Count	28	332	298	23	133	9	823
	% within Exam Level	4.8%	14.5%	5.4%	1.9%	5.1%	7.2%	6.7%
Hispanic	Count	16	129	244	67	318	13	787
	% within Exam Level	2.8%	5.6%	4.4%	5.5%	12.2%	10.4%	6.4%
Pacific Islander	Count	7	14	36	14	9	0	80
	% within Exam Level	1.2%	.6%	.7%	1.2%	.3%	.0%	.6%
White	Count	375	974	3752	724	1730	82	7637
	% within Exam Level	64.5%	42.6%	68.0%	59.9%	66.2%	65.6%	61.9%
Other	Count	14	96	126	37	75	2	350
	% within Exam Level	2.4%	4.2%	2.3%	3.1%	2.9%	1.6%	2.8%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	Count	2	19	31	5	18	0	75
	% within Exam Level	.3%	.8%	.6%	.4%	.7%	.0%	.6%
8th grade or less	Count	2	6	1	0	2	0	11
	% within Exam Level	.3%	.3%	.0%	.0%	.1%	.0%	.1%
Less than 12th grade	Count	1	42	17	5	21	0	86
	% within Exam Level	.2%	1.8%	.3%	.4%	.8%	.0%	.7%
High school diploma or GED	Count	96	457	729	271	563	20	2136
	% within Exam Level	16.5%	20.0%	13.2%	22.4%	21.5%	16.0%	17.3%
Some college but no 4-year degree	Count	268	947	2316	586	1176	47	5340
	% within Exam Level	46.1%	41.4%	42.0%	48.5%	45.0%	37.6%	43.3%
4-year degree or more	Count	212	814	2423	341	835	58	4683
	% within Exam Level	36.5%	35.6%	43.9%	28.2%	31.9%	46.4%	38.0%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	Count	0	16	27	3	14	0	60
	% within Exam Level	.0%	.7%	.5%	.2%	.5%	.0%	.5%
Yes	Count	564	2156	5347	1183	2496	123	11869
	% within Exam Level	97.1%	94.4%	96.9%	97.9%	95.4%	98.4%	96.3%
No	Count	17	113	143	22	105	2	402
	% within Exam Level	2.9%	4.9%	2.6%	1.8%	4.0%	1.6%	3.3%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	Count	1	18	26	5	13	0	63
	% within Exam Level	.2%	.8%	.5%	.4%	.5%	.0%	.5%
English	Count	526	1785	4954	1146	2166	102	10679
	% within Exam Level	90.5%	78.1%	89.8%	94.9%	82.8%	81.6%	86.6%
Spanish	Count	16	103	167	33	259	8	586
	% within Exam Level	2.8%	4.5%	3.0%	2.7%	9.9%	6.4%	4.8%
European (other than Spanish)	Count	7	13	29	8	15	3	75
	% within Exam Level	1.2%	.6%	.5%	.7%	.6%	2.4%	.6%
Chinese	Count	1	28	17	1	7	0	54
	% within Exam Level	.2%	1.2%	.3%	.1%	.3%	.0%	.4%
Korean	Count	5	40	86	0	50	2	183
	% within Exam Level	.9%	1.8%	1.6%	.0%	1.9%	1.6%	1.5%
African	Count	2	26	24	0	6	0	58
	% within Exam Level	.3%	1.1%	.4%	.0%	.2%	.0%	.5%
Other	Count	23	272	213	15	99	10	632
	% within Exam Level	4.0%	11.9%	3.9%	1.2%	3.8%	8.0%	5.1%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	Count	2	14	35	5	19	0	75
	% within Exam Level	.3%	.6%	.6%	.4%	.7%	.0%	.6%
Under 25	Count	116	598	1401	508	688	6	3317
	% within Exam Level	20.0%	26.2%	25.4%	42.1%	26.3%	4.8%	26.9%
26 to 29	Count	114	313	782	239	438	19	1905
	% within Exam Level	19.6%	13.7%	14.2%	19.8%	16.7%	15.2%	15.4%
30 to 39	Count	153	567	1325	308	659	41	3053
	% within Exam Level	26.3%	24.8%	24.0%	25.5%	25.2%	32.8%	24.8%
40 to 49	Count	117	437	1129	85	500	36	2304
	% within Exam Level	20.1%	19.1%	20.5%	7.0%	19.1%	28.8%	18.7%
50 to 59	Count	63	280	655	45	242	22	1307
	% within Exam Level	10.8%	12.3%	11.9%	3.7%	9.3%	17.6%	10.6%
60 to 64	Count	8	51	134	8	48	0	249
	% within Exam Level	1.4%	2.2%	2.4%	.7%	1.8%	.0%	2.0%
65 and over	Count	8	25	56	10	21	1	121
	% within Exam Level	1.4%	1.1%	1.0%	.8%	.8%	.8%	1.0%
Total	Count	581	2285	5517	1208	2615	125	12331
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TABLE A.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	10	20	4	9	0	43	
		% within Exam Level	.0%	40.0%	39.2%	80.0%	47.4%	.0%	41.3%	
	Male	Count	1	8	22	0	7	2	40	
		% within Exam Level	100.0%	32.0%	43.1%	.0%	36.8%	66.7%	38.5%	
	Female	Count	0	7	9	1	3	1	21	
		% within Exam Level	.0%	28.0%	17.6%	20.0%	15.8%	33.3%	20.2%	
Total		Count	1	25	51	5	19	3	104	
		% 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	2	0	6	
		% within Exam Level	.7%	.3%	.1%	.0%	.6%	.0%	.2%	
	Male	Count	63	317	537	120	129	5	1171	
		% within Exam Level	45.7%	44.6%	54.1%	36.5%	40.4%	35.7%	46.8%	
	Female	Count	74	392	454	209	188	9	1326	
		% within Exam Level	53.6%	55.1%	45.8%	63.5%	58.9%	64.3%	53.0%	
Total		Count	138	711	992	329	319	14	2503	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
American Indian	Gender Male	Count	2	2	7	5	7	1	24	
		% within Exam Level	100.0%	50.0%	38.9%	55.6%	58.3%	50.0%	51.1%	
	Female	Count	0	2	11	4	5	1	23	
		% within Exam Level	.0%	50.0%	61.1%	44.4%	41.7%	50.0%	48.9%	
	Total		Count	2	4	18	9	12	2	47
			% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Asian	Gender Male	Count	20	201	182	9	80	3	495	
		% within Exam Level	71.4%	60.5%	61.1%	39.1%	60.2%	33.3%	60.1%	
	Female	Count	8	131	116	14	53	6	328	
		% within Exam Level	28.6%	39.5%	38.9%	60.9%	39.8%	66.7%	39.9%	
	Total		Count	28	332	298	23	133	9	823
			% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Gender	Count	0	0	1	0	0	0	1	
		% within Exam Level	.0%	.0%	.4%	.0%	.0%	.0%	.1%	
	Male	Count	6	70	89	22	107	0	294	
		% within Exam Level	37.5%	54.3%	36.5%	32.8%	33.6%	.0%	37.4%	
	Female	Count	10	59	154	45	211	13	492	
		% within Exam Level	62.5%	45.7%	63.1%	67.2%	66.4%	100.0%	62.5%	
Total		Count	16	129	244	67	318	13	787	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Pacific Islander	Gender Male	Count	0	9	22	5	6		42	
		% within Exam Level	.0%	64.3%	61.1%	35.7%	66.7%		52.5%	
	Female	Count	7	5	14	9	3		38	
		% within Exam Level	100.0%	35.7%	38.9%	64.3%	33.3%		47.5%	
	Total		Count	7	14	36	14	9		80
			% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
White	Gender	Count	0	1	3	2	3	0	9	
		% within Exam Level	.0%	.1%	.1%	.3%	.2%	.0%	.1%	
	Male	Count	188	541	2059	252	663	19	3722	
		% within Exam Level	50.1%	55.5%	54.9%	34.8%	38.3%	23.2%	48.7%	
	Female	Count	187	432	1690	470	1064	63	3906	
		% within Exam Level	49.9%	44.4%	45.0%	64.9%	61.5%	76.8%	51.1%	
Total		Count	375	974	3752	724	1730	82	7637	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Other	Gender	Count	0	0	1	0	0	0	1	
		% within Exam Level	.0%	.0%	.8%	.0%	.0%	.0%	.3%	
	Male	Count	7	49	77	9	29	0	171	
		% within Exam Level	50.0%	51.0%	61.1%	24.3%	38.7%	.0%	48.9%	
	Female	Count	7	47	48	28	46	2	178	
		% within Exam Level	50.0%	49.0%	38.1%	75.7%	61.3%	100.0%	50.9%	
Total		Count	14	96	126	37	75	2	350	
		% 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: TABLES B.1-B.8 AND TABLES C.1-C.8

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

Ethnicity	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
	74 .	78.96 (11.29)	76.55 (9.52)	76.6 (6.35)	74.79 (7.26)
African American	70.12 (11.64)	74.59 (12.78)	71.26 (11.24)	72.93 (9.05)	70.72 (9.05)
American Indian	83 (12.73)	72 (13.37)	75.28 (9.06)	68 (11.16)	75.25 (10.23)
Asian	71.93 (11.64)	69.23 (15.60)	72 (12.26)	72.74 (12.79)	72.49 (10.72)
Hispanic	58.63 (14.32)	70.64 (15.72)	71.01 (12.02)	70.03 (13.91)	65.76 (11.28)
Pacific Islander	65.71 (7.16)	64.86 (14.20)	73.86 (7.65)	75.21 (7.08)	71 (9.80)
White	73.08 (10.92)	79.18 (11.57)	76.44 (9.72)	75.17 (10.75)	74.12 (9.50)
Other	73.43 (8.09)	71.44 (15.26)	71.24 (12.83)	74.59 (8.74)	70.17 (10.13)

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

Gender	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
	88 .	78.15 (11.79)	72.42 (13.60)	74 (6.63)	71.36 (7.95)
Male	72.11 (11.00)	75.06 (13.76)	75.54 (10.59)	74.31 (9.98)	73.76 (9.97)
Female	71.59 (11.80)	75.73 (13.37)	74.13 (10.50)	74.09 (10.86)	71.68 (10.18)

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

Age	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
	41.00 (1.41)	77.86 (10.71)	75.91 (10.50)	76.6 (6.35)	73.05 (7.91)
Under 25	70.64 (12.19)	73.35 (14.33)	72.74 (10.83)	74.82 (9.91)	70.44 (10.93)
26 to 29	71 (11.74)	76.63 (12.83)	74.16 (10.69)	74.08 (10.85)	71.70 (9.95)
30 to 39	71.57 (10.34)	76.19 (12.77)	74.72 (10.70)	73.28 (10.74)	73.19 (9.81)
40 to 49	72.38 (11.63)	75.22 (13.47)	76.68 (9.86)	74.56 (12.54)	74.03 (9.71)
50 to 59	75.84 (10.27)	76.47 (13.94)	77.07 (9.56)	74.49 (9.65)	74.19 (9.30)
60 to 64	75.75 (7.96)	77.29 (14.48)	77.25 (11.05)	73.25 (15.20)	75.27 (6.56)
65 and over	73.5 (9.43)	76.48 (13.99)	74.32 (12.95)	64.9 (6.62)	71.62 (12.65)

TABLE B.4. MEAN AND SD SCALED SCORE BY ETHNICITY BY GENDER

Ethnicity	Gender	Exam Level					Total
		VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	
			77.8 (12.35)	74.8 (10.34)	76.25 (7.27)	72.22 (5.95)	75.09 (9.76)
	Male	74	76.5 (12.73)	78.36 (8.46)		75.71 (7.83)	77.37 (9.10)
	Female		83.43 (7.64)	76 (10.34)	78	80.33 (8.39)	79.35 (9.09)
	Total	74	78.96 (11.29)	76.55 (9.52)	76.6 (6.35)	74.79 (7.26)	76.79 (9.43)
African American		88	80 (16.97)	39		60 (9.90)	67.83 (20.21)
	Male	68.76 (13.01)	74.48 (12.76)	71.61 (11.03)	71.26 (9.46)	72.84 (8.41)	72.33 (11.33)
	Female	71.03 (10.19)	74.64 (12.80)	70.91 (11.40)	73.89 (8.68)	69.39 (9.18)	72.28 (11.27)
	Total	70.12 (11.64)	74.59 (12.78)	71.26 (11.24)	72.93 (9.05)	70.72 (9.05)	72.3 (11.32)
American Indian	Male	83 (12.73)	70 (19.80)	73.71 (8.46)	62.6 (6.69)	78 (6.66)	73.09 (10.37)
	Female		74 (11.31)	76.27 (9.69)	74.75 (12.76)	71.4 (13.76)	74.68 (10.68)
	Total	83 (12.73)	72 (13.37)	75.28 (9.06)	68 (11.16)	75.25 (10.23)	73.87 (10.43)
Asian	Male	71.9 (11.30)	68.33 (15.75)	72.77 (11.05)	70.78 (16.22)	72.45 (11.62)	70.83 (13.47)
	Female	72 (13.27)	70.63 (15.33)	70.79 (13.92)	74 (10.51)	72.55 (9.31)	71.18 (13.70)
	Total	71.93 (11.64)	69.23 (15.60)	72 (12.26)	72.74 (12.79)	72.49 (10.72)	70.97 (13.56)
Hispanic	Male	54.33 (9.59)	71.46 (14.57)	73.15 (11.35)	72.5 (11.76)	65.11 (10.60)	69.39 (12.58)
	Female	61.2 (16.47)	69.66 (17.06)	69.84 (12.27)	68.82 (14.82)	66.09 (11.62)	67.89 (13.12)
	Total	58.63 (14.32)	70.64 (15.72)	71.01 (12.02)	70.03 (13.91)	65.76 (11.28)	68.45 (12.92)
Pacific Islander	Male		60 (12.65)	77.36 (5.10)	78.8 (4.27)	70.5 (5.39)	72.83 (10.11)
	Female	65.71 (7.16)	73.6 (13.67)	68.36 (7.89)	73.22 (7.74)	72 (17.58)	70 (9.44)
	Total	65.71 (7.16)	64.86 (14.20)	73.86 (7.65)	75.21 (7.08)	71 (9.80)	71.49 (9.84)
White			78	81 (10.15)	69.5 (0.71)	76.33 (7.10)	76.56 (7.65)
	Male	73.7 (9.62)	79.07 (11.72)	77.03 (9.95)	76.08 (9.51)	75.49 (9.32)	76.82 (10.15)
	Female	72.45 (12.08)	79.33 (11.41)	75.7 (9.38)	74.71 (11.35)	73.26 (9.52)	75.15 (10.23)
	Total	73.08 (10.92)	79.18 (11.57)	76.44 (9.72)	75.17 (10.75)	74.12 (9.50)	75.97 (10.22)
Other	Male	72 (8.33)	70.2 (15.50)	71.13 (13.58)	77.44 (6.50)	72.83 (7.71)	71.52 (12.93)
	Female	74.86 (8.24)	72.72 (15.05)	71.98 (11.10)	73.68 (9.25)	68.5 (11.15)	71.65 (12.01)
	Total	73.43 (8.09)	71.44 (15.26)	71.24 (12.83)	74.59 (8.74)	70.17 (10.13)	71.51 (12.52)

TABLE B.5. MEAN AND SD SCALED SCORE BY EDUCATION LEVEL

Education	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
	81 (4.24)	77.26 (11.14)	73.52 (12.04)	76.6 (6.35)	70.61 (6.25)
8th grade or less	67 (15.56)	53 (21.64)	46 .		79 (5.66)
Less than 12th grade	54 .	66.14 (14.51)	61.35 (18.05)	68 (7.58)	59.81 (14.53)
High school diploma or GED	67.46 (14.41)	71.86 (13.66)	71.71 (11.12)	72.75 (10.34)	69.03 (10.66)
Some college but no 4-year degree	71.68 (11.27)	74.41 (13.15)	73.1 (10.43)	73.67 (10.32)	71.43 (9.51)
4-year degree or more	74.17 (9.27)	79.12 (12.83)	77.67 (9.73)	76.2 (10.87)	76.67 (8.99)

TABLE B.6. MEAN AND SD SCALED SCORE BY PRELICENSING EDUCATION

Exam Preparation	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
	78.00 .	78.13 (11.17)	73.00 (8.47)	72.67 (1.53)	71.00 8.66
Yes	72.00 (11.74)	75.87 (13.37)	74.92 (10.54)	74.99 (10.28)	72.46 (10.07)
No	71.42 (10.35)	73.62 (14.17)	74.80 (10.73)	68.47 (10.68)	72.59 (10.35)

TABLE B.7. MEAN AND SD SCALED SCORE BY ENGLISH AS BEST SPOKEN LANGUAGE

English Best	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
		77.13 (10.78)	75.89 (11.78)	72.67 (1.53)	70.86 (5.46)
Yes	71.83 (11.45)	75.66 (13.38)	74.93 (10.55)	74.22 (10.52)	72.55 (10.18)
No	73.41 (10.27)	70.07 (16.22)	73.03 (11.57)	71.73 (11.93)	71.31 (9.42)

TABLE B.8. MEAN AND SD SCALED SCORE BY NATIVE LANGUAGE

Native Language	Exam Level				
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
	74.00 (11.17)	79.00 (10.83)	71.58 (14.82)	72.60 (6.80)	70.77 (5.67)
English	71.99 (11.17)	77.15 (12.24)	75.33 (10.24)	74.55 (10.22)	73.53 (9.60)
Spanish	58.63 (14.32)	68.12 (15.59)	69.95 (12.58)	64.36 (15.14)	64.88 (11.14)
European (other than Spanish)	77.71 (7.52)	70.92 (20.59)	75.17 (7.74)	69.00 (11.64)	71.80 (8.36)
Chinese	84.00 (11.34)	72.00 (14.74)	75.06 (9.87)	90.00 (11.34)	71.00 (11.34)
Korean	78.40 (4.34)	68.70 (17.93)	71.52 (11.31)		73.22 (11.38)
African	85.00 (4.24)	73.15 (15.88)	67.88 (16.28)		78.17 (6.37)
Other	73.57 (11.02)	68.15 (15.89)	70.95 (13.11)	68.33 (10.73)	69.42 (10.11)

C) LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES

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	41-138	0.24	0.70	224-711	0.29	0.75	324-992	0.24	0.72	329	0.21	0.74	104-318	0.2	0.71
American Indian	1-2	0.24	0.83	1-4	0.26	0.72	4-18	0.2	0.75	9	0.23	0.69	3-9	0.23	0.75
Asian	6-28	0.25	0.72	99-332	0.33	0.69	95-298	0.26	0.72	23	0.28	0.73	39-132	0.23	0.73
Hispanic	5-16	0.28	0.59	41-129	0.34	0.71	74-244	0.26	0.71	67	0.3	0.71	95-318	0.24	0.66
Pacific Islander	1-7	0.14	0.66	3-14	0.29	0.65	9-36	0.17	0.74	14	0.16	0.76	2-9	0.2	0.71
White	114-375	0.24	0.73	314-873	0.28	0.79	1231-3752	0.22	0.77	722	0.24	0.76	555-1730	0.22	0.74
Other	3-16	0.18	0.73	29-96	0.34	0.71	39-126	0.27	0.72	37	0.2	0.75	23-75	0.22	0.7

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	91-293	0.25	0.72	343-1075	0.31	0.76	816-2496	0.23	0.74	778	0.24	0.75	504-1569	0.22	0.72
Male	94-287	0.24	0.72	372-1196	0.32	0.75	990-2994	0.24	0.76	422	0.23	0.75	325-1026	0.23	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	36-116	0.26	0.71	191-598	0.32	0.73	458-1401	0.24	0.73	508	0.23	0.76	214-474	0.24	0.7
26 to 29	34-114	0.26	0.71	102-313	0.3	0.77	249-782	0.24	0.74	237	0.22	0.75	138-437	0.22	0.72
30 to 39	37-153	0.23	0.72	183-567	0.3	0.76	424-1325	0.24	0.75	308	0.24	0.74	202-658	0.22	0.73
40 to 49	35-117	0.23	0.73	143-436	0.31	0.75	365-1129	0.22	0.77	85	0.29	0.75	159-496	0.22	0.74
50 to 59	17-63	0.24	0.76	86-280	0.32	0.77	208-655	0.22	0.77	45	0.22	0.75	77-242	0.21	0.74
60 to 64	4-8	0.17	0.76	15-51	0.33	0.78	37-134	0.24	0.78	8	0.32	0.74	15-48	0.15	0.75
65 and over	1-8	0.2	0.74	8-25	0.32	0.76	13-56	0.27	0.75	10	0.13	0.66	21-Apr	0.24	0.73

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	18-74	0.21	0.71	125-392	0.29	0.75	141-454	0.24	0.71	209	0.2	0.75	57-188	0.2	0.68
African American Male	20-63	0.27	0.69	90-317	0.29	0.75	163-537	0.24	0.72	120	0.21	0.72	41-129	0.19	0.73
American Indian Female				1-2	0.18	0.74	2-11	0.21	0.77	4	0.26	0.76	1-5	0.27	0.71
American Indian Male	1-2	0.24	0.83	1-2	0.31	0.7	2-7	0.18	0.74	5	0.12	0.63	2-7	0.15	0.78
Asian Female	1-8	0.28	0.72	59-201	0.33	0.71	38-116	0.3	0.71	14	0.23	0.75	14-52	0.19	0.73
Asian Male	5-20	0.25	0.72	49-164	0.33	0.68	57-182	0.23	0.73	9	0.34	0.71	23-80	0.26	0.73
Hispanic Female	3-10	0.32	0.61	16-59	0.37	0.7	42-154	0.27	0.7	45	0.32	0.7	65-210	0.24	0.66
Hispanic Male	2-6	0.18	0.54	21-70	0.32	0.71	26-89	0.25	0.73	22	0.26	0.73	30-107	0.22	0.65
Pacific Islander Female	1-7	0.14	0.65	1-5	0.28	0.74	3-14	0.16	0.69	9	0.16	0.74	1-3	0.32	0.72
Pacific Islander Male				1-9	0.24	0.6	5-22	0.12	0.77	5	0.09	0.79	2-6	0.11	0.71
White Female	54-187	0.25	0.73		0.28	0.79	551-1690	0.22	0.76	468	0.25	0.76	339-1062	0.21	0.73
White Male				140-432											
Other Female	60-188	0.22	0.74		0.28	0.79	676-2058	0.23	0.77	252	0.22	0.77	206-661	0.21	0.76
Other Male				174-540											

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	0.23	0.67	1-6	0.4	0.53	1		0.46				1		0.79
Less than 12th grade	1		0.54	13-42	0.3	0.66	17-Mar	0.33	0.64	5	0.15	0.69	5-21	0.29	0.6
High school diploma or GED	28-96	0.27	0.68	149-457	0.3	0.72	233-729	0.24	0.72	270	0.23	0.74	177-563	0.23	0.69
Some college but no 4-year degree	80-268	0.25	0.72	301-946	0.3	0.74	749-2316	0.23	0.73	586	0.24	0.74	371-1174	0.21	0.71
4-year degree or more	61-212	0.21	0.74	263-814	0.32	0.79	778-2423	0.23	0.78	340	0.24	0.77	275-835	0.21	0.77

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	42-137	0.23	0.71	153-497	0.32	0.74	518-1574	0.25	0.75	151	0.23	0.69	217-688	0.23	0.73
Yes	144-443	0.25	0.72	568-1771	0.31	0.76	1282-3933	0.24	0.75	1052	0.23	0.76	614-1916	0.22	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	4-17	0.23	0.73	34-113	0.35	0.69	44-143	0.26	0.73	22	0.26	0.73	32-105	0.2	0.7
Yes	182-564	0.25	0.72	701-2155	0.31	0.75	1755-5347	0.24	0.75	1181	0.24	0.76	793-2494	0.23	0.72

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	2	0.08	0.85	7-26	0.33	0.74	6-24	0.28	0.7				2-6	0.14	0.78
Chinese	1		0.84	7-28	0.31	0.72	4-17	0.21	0.76	1		0.91	1-7	0.23	0.71
English	165-526	0.24	0.72	583-1784	0.29	0.77	1631-4953	0.23	0.75	1144	0.23	0.75	699-2165	0.22	0.74
European (other than Spanish)	2-7	0.17	0.78	3-13	0.44	0.71	8-29	0.17	0.75	8	0.24	0.7	4-15	0.18	0.72
Korean	1-5	0.09	0.78	10-40	0.38	0.69	26-86	0.25	0.71				15-49	0.24	0.74
Other	3-23	0.24	0.74	63-222	0.33	0.68	65-213	0.28	0.71	15	0.22	0.69	30-99	0.22	0.7
Spanish	5-16	0.28	0.59	80-272	0.33	0.68	51-167	0.27	0.7	33	0.31	0.65	78-259	0.23	0.65

6.0 PART 3 (STATE) EXAMS LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES: TABLES D.1-D.8 AND TABLES E.1-E.8

TABLE D.1. MEAN AND SD SCALED SCORE BY ETHNICITY

Ethnicity	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
	78.00 (9.96)	68.40 (9.96)	69.69 (10.52)	84.40 (10.83)	66.00 (13.21)	82.33 (10.97)
African American	65.96 (12.32)	62.72 (12.87)	64.82 (12.33)	83.02 (10.23)	64.30 (12.91)	64.50 (21.36)
American Indian	81.00 (11.31)	59.25 (18.75)	69.11 (11.36)	83.56 (12.48)	70.17 (7.21)	88.50 (2.12)
Asian	67.57 (11.65)	59.23 (14.99)	63.44 (14.32)	88.74 (6.54)	64.41 (13.31)	75.11 (8.98)
Hispanic	55.44 (15.20)	62.07 (14.64)	63.30 (12.87)	82.51 (11.55)	57.86 (14.81)	71.46 (11.31)
Pacific Islander	63.29 (9.21)	57.00 (17.89)	66.97 (8.98)	85.50 (6.17)	64.22 (10.56)	
White	69.23 (11.43)	69.11 (11.80)	68.91 (11.39)	84.91 (9.87)	66.86 (12.39)	78.49 (8.57)
Other	70.36 (11.59)	61.14 (13.96)	64.78 (13.29)	85.73 (8.30)	61.53 (16.27)	72.50 (2.12)

TABLE D.2. MEAN AND SD SCALED SCORE BY GENDER

Gender	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
	76.00 (9.22)	64.77 (9.22)	67.73 (13.31)	85.67 (10.17)	62.79 (14.10)	
Male	68.56 (10.94)	65.08 (13.91)	68.31 (11.81)	84.98 (9.80)	66.70 (13.02)	75.73 (18.14)
Female	67.44 (12.97)	64.60 (13.08)	66.60 (12.18)	84.00 (10.10)	64.20 (13.30)	76.22 (9.15)

TABLE D.3. MEAN AND SD SCALED SCORE BY AGE

Age	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
	28.50 (0.71)	65.50 (9.01)	69.71 (11.79)	84.40 (10.83)	65.53 (12.76)	
Under 25	66.09 (12.12)	63.54 (13.45)	64.89 (12.45)	83.08 (10.27)	61.53 (14.73)	56.83 (28.56)
26 to 29	65.71 (12.51)	65.10 (12.88)	66.56 (12.25)	84.78 (8.51)	63.62 (13.37)	74.84 (8.67)
30 to 39	69.33 (10.96)	65.52 (13.00)	67.80 (11.69)	84.51 (10.85)	66.21 (12.46)	76.61 (9.71)
40 to 49	68.77 (11.62)	64.33 (14.28)	69.37 (11.73)	87.49 (9.22)	68.40 (11.71)	78.83 (10.57)
50 to 59	70.62 (10.33)	66.54 (13.44)	70.13 (10.65)	88.16 (8.02)	68.24 (11.23)	76.73 (9.00)
60 to 64	79.25 (4.71)	65.65 (16.01)	69.46 (11.19)	89.75 (7.42)	69.44 (10.96)	
65 and over	70.13 (18.19)	66.44 (15.01)	66.96 (13.45)	85.70 (6.34)	62.67 (11.89)	83.00 .

TABLE D.4. MEAN AND SD SCALED SCORE BY ETHNICITY BY GENDER

Ethnicity	Gender	Exam Level					VA Title
		VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	
			66.7 (8.99)	70.2 (10.78)	81.75 (10.47)	63.44 (17.01)	
	Male	78	66.5 (8.32)	70.23 (8.55)		66.57 (8.28)	88.5 (3.54)
	Female		73 (12.68)	67.22 (14.70)	95	72.33 (10.79)	70
	Total	78	68.4 (9.96)	69.69 (10.52)	84.4 (10.83)	66 (13.21)	82.33 (10.97)
African American		76	62 (7.07)	48		57 (0.00)	
	Male	65.41 (12.57)	62.31 (13.26)	65.6 (11.73)	81.73 (10.74)	66.67 (12.39)	52.8 (32.56)
	Female	66.28 (12.20)	63.05 (12.59)	63.93 (12.94)	83.75 (9.87)	62.76 (13.10)	71 (8.86)
	Total	65.96 (12.32)	62.72 (12.87)	64.82 (12.33)	83.02 (10.23)	64.3 (12.91)	64.5 (21.36)
American Indian	Male	81 (11.31)	52.5 (28.99)	71.71 (8.50)	82.8 (5.22)	68.71 (6.50)	90
	Female		66 (5.66)	67.45 (12.97)	84.5 (19.42)	72.2 (8.41)	87
	Total	81 (11.31)	59.25 (18.75)	69.11 (11.36)	83.56 (12.48)	70.17 (7.21)	88.5 (2.12)
Asian	Male	67.55 (10.61)	59.44 (15.57)	64.87 (13.19)	86.33 (7.26)	64.65 (13.49)	75.33 (10.69)
	Female	67.63 (14.76)	58.92 (14.12)	61.2 (15.74)	90.29 (5.77)	64.06 (13.15)	75 (9.12)
	Total	67.57 (11.65)	59.23 (14.99)	63.44 (14.32)	88.74 (6.54)	64.41 (13.31)	75.11 (8.98)
Hispanic				45			
	Male	49.33 (9.16)	63.8 (13.89)	64.75 (12.53)	85.36 (8.17)	56.44 (13.98)	
	Female	59.1 (17.28)	60.02 (15.36)	62.58 (13.00)	81.11 (12.73)	58.57 (15.19)	71.46 (11.31)
	Total	55.44 (15.20)	62.07 (14.64)	63.3 (12.87)	82.51 (11.55)	57.86 (14.81)	71.46 (11.31)
Pacific Islander	Male		58.78 (15.75)	69 (8.22)	86.2 (5.45)	61.83 (11.34)	
	Female	63.29 (9.21)	53.8 (22.88)	63.79 (9.47)	85.11 (6.83)	69 (8.54)	
	Total	63.29 (9.21)	57 (17.89)	66.97 (8.98)	85.5 (6.17)	64.22 (10.56)	
White			51	75.67 (5.51)	93.5 (2.12)	64.67 (9.71)	
	Male	70.08 (9.58)	69.55 (12.00)	69.53 (11.42)	86.25 (9.46)	68.54 (12.31)	79.74 (9.41)
	Female	68.39 (13.00)	68.61 (11.53)	68.13 (11.30)	84.15 (10.01)	65.82 (12.34)	78.11 (8.35)
	Total	69.23 (11.43)	69.11 (11.80)	68.91 (11.39)	84.91 (9.87)	66.86 (12.39)	78.49 (8.57)
Other				37			
	Male	70.57 (11.69)	60.22 (15.38)	65.53 (14.12)	90.89 (4.49)	69.07 (11.50)	
	Female	70.14 (12.42)	62.09 (12.40)	64.15 (11.39)	84.07 (8.61)	56.78 (17.13)	72.5 (2.12)
	Total	70.36 (11.59)	61.14 (13.96)	64.78 (13.29)	85.73 (8.30)	61.53 (16.27)	72.5 (2.12)

TABLE D.5. MEAN AND SD SCALED SCORE BY EDUCATION LEVEL

Education	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
	74.00 (5.66)	64.58 (9.48)	69.13 (11.63)	84.40 (10.83)	63.11 (11.90)	
8th grade or less	62.00 (19.80)	44.67 (17.19)	34.00 .		73.50 (9.19)	
Less than 12th grade	40.00 .	57.17 (13.93)	53.94 (17.83)	85.20 (4.09)	53.00 (15.44)	
High school diploma or GED	63.85 (14.85)	60.83 (13.92)	63.68 (12.99)	81.82 (10.78)	60.80 (14.38)	76.75 (9.93)
Some college but no 4-year degree	67.87 (11.73)	63.40 (13.36)	65.88 (12.00)	84.11 (10.16)	64.37 (13.01)	72.70 (14.40)
4-year degree or more	70.19 (10.17)	69.36 (12.01)	70.35 (10.93)	86.78 (8.50)	69.59 (11.24)	78.64 (9.43)

TABLE D.6. MEAN AND SD SCALED SCORE BY PRELICENSING COMPLETION

Exam Preparation	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
	78.00 .	67.13 (13.82)	67.00 (10.06)	78.33 (9.71)	63.00 (16.19)	
Yes	67.94 (12.51)	65.03 (13.34)	67.69 (11.94)	84.99 (9.66)	65.30 (13.01)	76.19 (11.86)
No	68.15 (10.23)	64.16 (14.06)	67.12 (12.19)	80.03 (11.19)	64.85 (13.87)	66.00 .

TABLE D.7. MEAN AND SD SCALED SCORE BY ENGLISH BEST LANGUAGE

English Best	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
		65.19 (8.56)	68.74 (12.90)	78.33 (9.71)	63.21 (12.25)	
Yes	67.91 (12.03)	65.17 (13.28)	67.63 (11.95)	84.36 (10.04)	65.26 (13.28)	76.26 (11.88)
No	71.35 (10.96)	58.76 (16.50)	63.69 (13.40)	84.59 (7.54)	63.34 (12.70)	66.50 (0.71)

TABLE D.8. MEAN AND SD SCALED SCORE BY NATIVE LANGUAGE

Native Language	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
	78.00	67.50 (9.50)	64.27 (15.86)	83.00 (10.03)	62.92 (12.70)	
English	68.17 (11.83)	66.35 (12.53)	68.03 (11.68)	84.47 (9.96)	66.37 (12.59)	77.09 (12.13)
Spanish	55.44 (15.20)	61.08 (15.19)	62.85 (12.47)	81.55 (12.69)	56.97 (14.95)	67.25 (11.12)
European (other than Spanish)	71.86 (9.89)	61.54 (16.04)	69.52 (10.45)	81.38 (6.65)	61.67 (17.30)	74.33 (6.11)
Chinese	70.00	63.04 (11.15)	69.47 (12.64)	95.00	58.57 (14.72)	
Korean	75.20 (12.19)	57.73 (17.12)	60.65 (15.19)		63.78 (14.78)	86.00 (7.07)
African	82.00 (5.66)	60.81 (14.84)	66.29 (12.88)		70.50 (7.82)	
Other	68.43 (9.53)	58.06 (15.72)	62.37 (14.41)	83.13 (7.65)	62.26 (13.42)	71.70 (7.03)

E) LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES

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	41-138	0.26	0.75	223-710	0.26	0.7	327-991	0.25	0.75	329	0.27	0.82	104-319	0.27	0.78	6-14	0.25	0.7
American Indian	1-2	0.2	0.89	1-4	0.31	0.67	4-18	0.23	0.78	9	0.32	0.83	3-12	0.16	0.83	1-2	0.04	0.89
Asian	6-28	0.25	0.77	99-328	0.29	0.67	97-298	0.29	0.73	23	0.19	0.88	39-133	0.27	0.78	4-9	0.2	0.76
Hispanic	5-16	0.28	0.66	41-129	0.3	0.69	74-244	0.26	0.73	67	0.3	0.81	95-318	0.29	0.72	6-13	0.25	0.72
Pacific Islander	1-7	0.18	0.73	1-14	0.27	0.67	9-36	0.19	0.76	14	0.16	0.84	2-9	0.21	0.78			
White	124-375	0.24	0.78	314-972	0.26	0.76	1235-3750	0.25	0.78	723	0.27	0.84	556-1730	0.27	0.8	40-82	0.21	0.79
Other	3-14	0.25	0.8	29-96	0.28	0.69	39-126	0.27	0.74	37	0.22	0.85	23-75	0.33	0.76	1-2	0.03	0.73

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	91-293	0.27	0.77	344-1075	0.27	0.72	819-2495	0.26	0.76	779	0.27	0.83	506-1573	0.28	0.78	46-95	0.22	0.77
Male	94-287	0.24	0.78	406-1191	0.28	0.72	995-2993	0.26	0.78	422	0.27	0.84	326-1028	0.28	0.8	13-30	0.29	0.79

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	36-116	0.26	0.76	191-598	0.28	0.71	460-1401	0.26	0.75	508	0.27	0.82	214-688	0.3	0.76	2-6	0.21	0.68
26 to 29	34-114	0.26	0.75	101-312	0.27	0.72	250-782	0.26	0.76	238	0.23	0.84	138-438	0.28	0.77	8-19	0.2	0.75
30 to 39	47-153	0.24	0.78	183-567	0.27	0.73	427-1323	0.25	0.77	308	0.29	0.85	202-659	0.27	0.8	19-41	0.23	0.77
40 to 49	40-117	0.23	0.78	142-435	0.28	0.72	366-1129	0.26	0.79	85	0.29	0.86	160-500	0.26	0.82	17-36	0.26	0.8
50 to 59	17-63	0.24	0.8	86-279	0.27	0.74	210-655	0.24	0.79	45	0.27	0.87	76-242	0.25	0.81	8-22	0.21	0.77
60 to 64	4-8	0.12	0.87	16-51	0.33	0.73	38134	0.24	0.79	8	0.24	0.89	15-48	0.25	0.82			
65 and over	2-8	0.36	0.78	8-25	0.31	0.74	13-56	0.29	0.76	10	0.22	0.85	4-21	0.24	0.76	1		0.84

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

Ethnicity/ 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
African American Female	18-74	0.26	0.79	132-392	0.26	0.7	144-454	0.26	0.74	209	0.26	0.83	57-188	0.27	0.77	4-9	0.18	0.72
African American Male	20-63	0.27	0.75	90-317	0.26	0.7	165-537	0.25	0.75	120	0.27	0.8	41-129	0.27	0.8	2-5	0.33	0.65
American Indian Female				1-2	0.06	0.73	2-11	0.24	0.77	4	0.47	0.84	1-5	0.18	0.85	1		0.88
American Indian Male	1-2	0.2	0.89	1-2	0.39	0.61	2-7	0.18	0.8	5	0.12	0.82	2-7	0.13	0.82	1		0.91
Asian Female	1-8	0.31	0.78	41-131	0.28	0.66	38-116	0.31	0.71	14	0.18	0.89	14-53	0.26	0.78	2-6	0.2	0.76
Asian Male	5-20	0.23	0.77	58-201	0.3	0.67	59-182	0.27	0.75	9	0.19	0.85	23-80	0.28	0.78	1-3	0.2	0.76
Hispanic Female	3-10	0.32	0.69	16-59	0.3	0.68	43-154	0.26	0.72	45	0.32	0.8	65-211	0.29	0.73	6-13	0.25	0.72
Hispanic Male	2-6	0.16	0.6	21-70	0.28	0.71	26-89	0.25	0.75	22	0.22	0.84	30-107	0.27	0.71			
Pacific Islander Female	1-7	0.18	0.73	1-5	0.21	0.68	3-14	0.2	0.73	9	0.19	0.84	1-3	0.15	0.82			
Pacific Islander Male				1-9	0.3	0.66	5-22	0.17	0.78	5	0.17	0.85	2-6	0.21	0.76			
White Female	54-187	0.27	0.78	140-432	0.25	0.75	552-1690	0.24	0.78	469	0.27	0.83	339-1064	0.27	0.79	31-63	0.2	0.79
White Male	60-188	0.22	0.79	173-540	0.26	0.76	678-2057	0.25	0.79	252	0.27	0.85	206-663	0.28	0.82	8-19	0.23	0.8
Other Female	1-7	0.27	0.8	11-47	0.25	0.7	16-48	0.24	0.74	28	0.22	0.83	14-46	0.33	0.71	1-2	0.03	0.73
Other Male	1-7	0.24	0.8	16-49	0.3	0.68	23-77	0.3	0.75	9	0.14	0.9	8-29	0.25	0.82			

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	0.28	0.73	1-6	0.29	0.53	1		0.48				1-2	0.16	0.86			
Less than 12th grade	1		0.5	13-41	0.27	0.65	4-17	0.34	0.65	5	0.09	0.84	4-21	0.26	0.69			
High school diploma or GED	28-96	0.29	0.74	149-454	0.27	0.69	234-729	0.26	0.73	271	0.28	0.81	178-563	0.29	0.75	10-20	0.23	0.77
Some college but no 4-year degree	80-268	0.25	0.77	299-943	0.27	0.71	750-2315	0.25	0.75	586	0.27	0.83	372-1176	0.27	0.78	21-47	0.23	0.75
4-year degree or more	72-212	0.23	0.79	262-814	0.26	0.76	782-2421	0.24	0.8	340	0.24	0.86	270-835	0.26	0.83	28-58	0.23	0.79

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	145-443	0.22	0.77	152-497	0.29	0.71	519-1574	0.26	0.77	151	0.27	0.79	218-689	0.29	0.78	1		0.67
Yes	42-137	0.27	0.77	566-1769	0.27	0.72	1288-3930	0.26	0.77	1053	0.26	0.84	616-1917	0.28	0.79	59-123	0.24	0.77

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	4-17	0.25	0.79	34-113	0.31	0.66	44-123	0.27	0.72	22	0.2	0.83	32-105	0.26	0.76	1-2	0.01	0.57
Yes	183-564	0.26	0.76	699-2150	0.27	0.72	1762-5344	0.26	0.76	1182	0.27	0.83	794-2496	0.28	0.78	58-122	0.24	0.63

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	2	0.12	0.89	7-26	0.28	0.7	6-24	0.27	0.75				2-6	0.16	0.83			
Chinese	1		0.8	7-28	0.22	0.7	4-17	0.27	0.79	1		0.94	1-7	0.27	0.73			
English	166-526	0.25	0.78	580-1782	0.26	0.73	1639-4951	0.25	0.77	1145	0.27	0.83	700-2166	0.27	0.8	49-102	0.23	0.78
European (other than Spanish)	2-7	0.22	0.81	3-13	0.31	0.69	8-29	0.23	0.79	8	0.16	0.8	4-15	0.34	0.76	1-3	0.12	0.75
Korean	3-5	0.3	0.84	10-40	0.33	0.65	26-86	0.3	0.71				15-50	0.29	0.78	0-2	0.16	0.87
Spanish	6-16	0.28	0.66	33-103	0.3	0.68	52-167	0.25	0.73	33	0.32	0.8	78-259	0.29	0.72	4-8	0.23	0.68
Other	12-23	0.21	0.78	79-271	0.3	0.66	65-213	0.29	0.72	15	0.19	0.82	23-77	0.27	0.76	3-10	0.15	0.72

7.0 PART 4 TOTAL EXAM SCORES LIFE, HEALTH, 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	36% (77)	35% (138)	35% (405)	32% (711)	33% (593)	36% (992)	70% (239)	64% (329)	32% (161)	34% (319)	33% (9)	43% (14)
American Indian	100% (1)	100% (2)	33% (3)	50% (4)	45% (11)	56% (18)	57% (7)	44% (9)	67% (6)	50% (12)	100% (2)	100% (2)
Asian	45% (20)	46% (28)	27% (179)	27% (332)	42% (182)	41% (298)	72% (18)	65% (23)	34% (67)	39% (133)	71% (7)	67% (9)
Hispanic	17% (6)	19% (16)	29% (73)	29% (129)	34% (149)	34% (244)	63% (51)	57% (67)	20% (135)	20% (318)	56% (9)	54% (13)
Pacific Islander	0% (4)	14% 700%	27% (11)	29% (14)	26% (19)	42% (36)	91% (11)	79% (14)	60% (5)	44% (9)		
White	53% (245)	50% (375)	57% (654)	54% (974)	53% (2471)	53% (3752)	77% (572)	74% (724)	48% (1002)	46% (1730)	81% (70)	79% (82)
Other	25% (8)	43% (14)	28% (57)	32% (96)	36% (74)	42% (126)	69% (29)	68% (37)	43% (37)	35% (75)	100% (2)	100% (2)

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	Pass	First-time	Pass	First-time	Total	First-time	Total	First-time	Total
Male	49% (180)	48% (287)	42% (753)	42% (1197)	50% (1953)	51% (2995)	77% (335)	71% (422)	46% (613)	46% (1028)	74% (27)	77% (30)
Female	45% (180)	43% (293)	45% (640)	40% (1075)	45% (1562)	45% (2496)	72% (592)	68% (780)	41% (804)	37% (1573)	76% (75)	72% (95)

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	Pass	First-time	Pass	First-time	Total	First-time	Total	First-time	Total
Under 25	38% (64)	40% (116)	34% (367)	35% (598)	34% (830)	38% (1401)	75% (401)	71% (508)	30% (328)	31% (688)	25% (4)	33% (6)
26 to 29	40% (67)	39% (114)	43% (190)	42% (313)	46% (486)	45% (782)	74% (184)	70% (239)	39% (213)	37% (438)	75% (16)	68% (19)
30 to 39	46% (93)	46% (153)	44% (350)	43% (567)	47% (836)	49% (1325)	72% (231)	67% (308)	45% (375)	43% (659)	72% (36)	73% (41)
40 to 49	53% (81)	49% (117)	44% (272)	38% (437)	57% (767)	56% (1129)	79% (68)	73% (85)	50% (298)	47% (500)	83% (29)	78% (36)
50 to 59	57% (42)	54% (63)	58% (164)	48% (280)	59% (461)	57% (655)	74% (35)	67% (45)	56% (158)	50% (242)	82% (17)	77% (22)
60 to 64	67% (6)	75% (8)	53% (32)	45% (51)	52% (46)	54% (134)	50% (6)	50% (8)	52% (33)	54% (48)		
65 and over	83% (6)	63% (8)	65% (17)	56% (25)	51% (41)	52% (56)	0% (2)	20% (10)	11% (9)	24% (21)		100% (1)

TABLE F.4. ETHNICITY BY GENDER – 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	Male	38% (34)	37% (63)	30% (185)	32% (317)	35% (327)	39% (537)	67% (84)	58% (120)	40% (77)	44% (129)	25% (4)	40% (5)
	Female	33% (42)	32% (74)	38% (220)	32% (392)	31% (265)	34% (454)	72% (155)	67% (209)	24% (84)	28% (188)	40% (5)	44% (9)
American Indian	Male	100% (1)	100% (2)	50% (2)	50% (2)	40% (5)	57% (7)	33% (3)	20% (5)	50% (2)	43% (7)	100% (1)	100% (1)
	Female			0% (1)	50% (2)	50% (6)	55% (11)	75% (4)	75% (4)	75% (4)	60% (5)	100% (1)	100% (1)
Asian	Male	43% (14)	45% (20)	28% (104)	26% (201)	43% (110)	43% (182)	71% (7)	56% (9)	37% (43)	43% (80)	67% (3)	67% (3)
	Female	50% (6)	50% (8)	27% (75)	27% (131)	40% (72)	37% (116)	73% (11)	71% (14)	29% (24)	34% (53)	75% (4)	67% (6)
Hispanic	Male	0% (2)	0% (6)	32% (44)	34% (70)	35% (54)	38% (89)	67% (15)	55% (22)	25% (51)	20% (107)		
	Female	25% (4)	30% (10)	24% (29)	24% (59)	34% (95)	32% (154)	61% (36)	58% (45)	17% (84)	20% (211)	56% (9)	54% (13)
Pacific Islander	Male			29% (7)	22% (9)	27% (11)	50% (22)	100% (5)	100% (5)	50% (2)	33% (6)		
	Female	0% (4)	14% (7)	25% (4)	40% (5)	25% (8)	29% (14)	83% (6)	67% (9)	67% (3)	67% (3)		
White	Male	54% (124)	53% (188)	55% (370)	56% (541)	55% (1384)	55% (2059)	82% (213)	80% (252)	51% (419)	52% (663)	82% (17)	84% (19)
	Female	51% (121)	48% (187)	59% (284)	52% (432)	51% (1084)	50% (1690)	74% (359)	70% (470)	47% (581)	42% (1064)	81% (53)	78% (63)
Other	Male	20% (5)	29% (7)	29% (34)	29% (49)	44% (48)	47% (77)	75% (8)	78% (9)	57% (14)	52% (29)		
	Female	33% (3)	57% (7)	26% (23)	36% (47)	24% (25)	35% (48)	67% (21)	64% (28)	35% (23)	24% (46)	100% (2)	100% (2)

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% (2)	17% (6)	0% (1)	0% (1)				50% (2)		
Less than 12th	0% (1)	0% (1)	8% (13)	12% (42)	0% (9)	24% (17)	0% (2)	40% (5)	14% (7)	14% (21)		
High school	39% (49)	32% (96)	24% (242)	26% (457)	29% (431)	34% (729)	73% (204)	68% (271)	32% (263)	28% (563)	76% (17)	70% (20)
Some college	44% (165)	43% (268)	37% (555)	35% (947)	40% (1375)	41% (2316)	71% (446)	68% (586)	40% (617)	37% (1176)	67% (36)	66% (47)
4-year degree or	54% (145)	53% (212)	59% (578)	57% (814)	59% (1697)	59% (2423)	80% (275)	74% (341)	53% (529)	55% (835)	82% (49)	79% (58)

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
Yes	50% (273)	46% (443)	45% (1071)	42% (1772)	48% (2513)	48% (3933)	77% (835)	73% (1054)	44% (1030)	41% (1917)	76% (101)	73% (124)
No	38% (88)	43% (137)	38% (320)	38% (498)	47% (1016)	48% (1574)	48% (93)	47% (151)	40% (388)	41% (689)	0% (1)	0% (1)

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
Yes	47% (350)	45% (564)	44% (1331)	41% (2156)	48% (3438)	48% (5347)	74% (911)	69% (1183)	43% (1376)	41% (2496)	75% (102)	74% (123)
No	55% (11)	65% (17)	29% (59)	27% (113)	39% (80)	38% (143)	71% (17)	68% (22)	33% (42)	30% (105)		0% (2)

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
English	47% (328)	45% (526)	48% (1124)	45% (1785)	49% (3192)	49% (4954)	75% (888)	71% (1146)	46% (1227)	44% (2166)	79% (86)	77% (102)
Spanish	17% (6)	19% (16)	25% (57)	27% (103)	27% (106)	32% (167)	43% (23)	36% (33)	16% (102)	18% (259)	40% (5)	38% (8)
European (other than Spanish)	25% (4)	43% (7)	50% (10)	46% (13)	44% (16)	52% (29)	50% (4)	50% (8)	33% (6)	40% (15)	50% (2)	67% (3)
Chinese		100% (1)	25% (12)	29% (28)	75% (16)	76% (17)	100% (1)	100% (1)	50% (6)	43% (7)		
Korean	75% (4)	80% (5)	28% (25)	28% (40)	38% (48)	34% (86)			36% (22)	40% (50)	100% (2)	100% (2)
African	100% (2)	100% (2)	21% (14)	27% (26)	41% (17)	46% (24)			50% (4)	67% (6)		
Other	53% (17)	52% (23)	24% (148)	25% (272)	28% (123)	33% (213)	60% (10)	53% (15)	25% (51)	28% (99)	57% (7)	50% (10)

TABLE F.9. GRAND TOTALS BY EXAM LEVEL – FIRST TIME AND TOTAL PASS RATES AND SAMPLE SIZES

Grand Total	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
	47%	45%	43%	41%	48%	48%	74%	69%	43%	41%	75%	72%
	(361)	(581)	(1403)	(2285)	(3537)	(5517)	(932)	(1208)	(1424)	(2615)	(102)	(125)