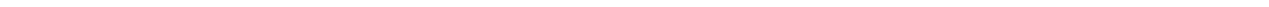


**Virginia Insurance Demographics Report
July 1, 2008 through December 31, 2009**

March 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 December 31, 2009, by Pearson VUE.

2.0 METHODS

On July 1, 2008, Pearson VUE added a questionnaire to the Virginia Insurance Licensing examination 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 98% 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	Yes	Count	843	2516	5578	1349	2770	228	13284
		% within Exam Level	79.8%	76.9%	71.3%	86.6%	71.5%	99.6%	74.6%
	No	Count	211	731	2230	204	1090	1	4467
		% within Exam Level	20.0%	22.4%	28.5%	13.1%	28.2%	.4%	25.1%
	Unanswered	Count	2	23	18	4	12	0	59
		% within Exam Level	.2%	.7%	.2%	.3%	.3%	.0%	.3%
Total	Count	1056	3270	7826	1557	3872	229	17810	
	% 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	Male	Count	514	1710	4271	553	1508	59	8615
		% within Exam Level	48.7%	52.3%	54.6%	35.5%	38.9%	25.8%	48.4%
	Female	Count	540	1539	3520	996	2346	170	9111
		% within Exam Level	51.1%	47.1%	45.0%	64.0%	60.6%	74.2%	51.2%
	Unanswered	Count	2	21	35	8	18	0	84
		% within Exam Level	.2%	.6%	.4%	.5%	.5%	.0%	.5%
Total	Count	1056	3270	7826	1557	3872	229	17810	
	% 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	African American	Count	227	1037	1357	410	464	15	3510
		% within Exam Level	21.5%	31.7%	17.3%	26.3%	12.0%	6.6%	19.7%
	American Indian	Count	6	4	23	10	16	2	61
		% within Exam Level	.6%	.1%	.3%	.6%	.4%	.9%	.3%
	Asian	Count	41	493	418	26	205	19	1202
		% within Exam Level	3.9%	15.1%	5.3%	1.7%	5.3%	8.3%	6.7%
	Hispanic	Count	35	229	373	110	468	15	1230
		% within Exam Level	3.3%	7.0%	4.8%	7.1%	12.1%	6.6%	6.9%
	Pacific Islander	Count	9	17	37	20	10	0	93
		% within Exam Level	.9%	.5%	.5%	1.3%	.3%	.0%	.5%
	White	Count	705	1315	5355	926	2557	170	11028
		% within Exam Level	66.8%	40.2%	68.4%	59.5%	66.0%	74.2%	61.9%
	Other	Count	32	135	192	49	118	5	531
		% within Exam Level	3.0%	4.1%	2.5%	3.1%	3.0%	2.2%	3.0%
	Unanswered	Count	1	40	71	6	34	3	155
		% within Exam Level	.1%	1.2%	.9%	.4%	.9%	1.3%	.9%
Total		Count	1056	3270	7826	1557	3872	229	17810
		% 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	8th grade or less	Count	4	7	3	0	8	0	22
		% within Exam Level	.4%	.2%	.0%	.0%	.2%	.0%	.1%
	Less than 12th grade	Count	2	59	32	6	31	1	131
		% within Exam Level	.2%	1.8%	.4%	.4%	.8%	.4%	.7%
	High school diploma or GED	Count	192	632	1023	345	799	32	3023
		% within Exam Level	18.2%	19.3%	13.1%	22.2%	20.6%	14.0%	17.0%
	Some college but no 4-year degree	Count	492	1396	3186	743	1748	86	7651
		% within Exam Level	46.6%	42.7%	40.7%	47.7%	45.1%	37.6%	43.0%
	4-year degree or more	Count	364	1145	3540	457	1265	110	6881
		% within Exam Level	34.5%	35.0%	45.2%	29.4%	32.7%	48.0%	38.6%
	Unanswered	Count	2	31	42	6	21	0	102
		% within Exam Level	.2%	.9%	.5%	.4%	.5%	.0%	.6%
Total		Count	1056	3270	7826	1557	3872	229	17810
		% 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	Yes	Count	1026	3057	7577	1524	3676	225	17085
		% within Exam Level	97.2%	93.5%	96.8%	97.9%	94.9%	98.3%	95.9%
	No	Count	30	185	213	29	179	4	640
		% within Exam Level	2.8%	5.7%	2.7%	1.9%	4.6%	1.7%	3.6%
	Unanswered	Count	0	28	36	4	17	0	85
		% within Exam Level	.0%	.9%	.5%	.3%	.4%	.0%	.5%
Total	Count	1056	3270	7826	1557	3872	229	17810	
	% 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	English	Count	975	2488	7014	1449	3179	193	15298
		% within Exam Level	92.3%	76.1%	89.6%	93.1%	82.1%	84.3%	85.9%
	Spanish	Count	28	184	249	69	387	9	926
		% within Exam Level	2.7%	5.6%	3.2%	4.4%	10.0%	3.9%	5.2%
	European (other than Spanish)	Count	10	18	46	10	26	5	115
		% within Exam Level	.9%	.6%	.6%	.6%	.7%	2.2%	.6%
	Chinese	Count	3	35	25	1	18	0	82
		% within Exam Level	.3%	1.1%	.3%	.1%	.5%	.0%	.5%
	Japanese	Count	0	0	2	0	0	0	2
		% within Exam Level	.0%	.0%	.0%	.0%	.0%	.0%	.0%
	Korean	Count	9	62	102	0	75	2	250
		% within Exam Level	.9%	1.9%	1.3%	.0%	1.9%	.9%	1.4%
	African	Count	2	37	43	0	12	0	94
		% within Exam Level	.2%	1.1%	.5%	.0%	.3%	.0%	.5%
	Other	Count	28	417	309	21	157	20	952
		% within Exam Level	2.7%	12.8%	3.9%	1.3%	4.1%	8.7%	5.3%
	Unanswered	Count	1	29	36	7	18	0	91
		% within Exam Level	.1%	.9%	.5%	.4%	.5%	.0%	.5%
	Total	Count	1056	3270	7826	1557	3872	229	17810
		% 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	Under 25	Count	238	843	1991	626	1005	12	4715
		% within Exam Level	22.5%	25.8%	25.4%	40.2%	26.0%	5.2%	26.5%
	26 to 29	Count	196	472	1114	313	679	31	2805
		% within Exam Level	18.6%	14.4%	14.2%	20.1%	17.5%	13.5%	15.7%
	30 to 39	Count	271	768	1878	407	957	83	4364
		% within Exam Level	25.7%	23.5%	24.0%	26.1%	24.7%	36.2%	24.5%
	40 to 49	Count	187	648	1556	128	725	63	3307
		% within Exam Level	17.7%	19.8%	19.9%	8.2%	18.7%	27.5%	18.6%
	50 to 59	Count	125	398	962	53	393	34	1965
		% within Exam Level	11.8%	12.2%	12.3%	3.4%	10.1%	14.8%	11.0%
	60 to 64	Count	23	76	190	9	58	5	361
		% within Exam Level	2.2%	2.3%	2.4%	.6%	1.5%	2.2%	2.0%
	65 and over	Count	14	38	85	15	31	1	184
		% within Exam Level	1.3%	1.2%	1.1%	1.0%	.8%	.4%	1.0%
	Unanswered	Count	2	27	50	6	24	0	109
		% within Exam Level	.2%	.8%	.6%	.4%	.6%	.0%	.6%
Total		Count	1056	3270	7826	1557	3872	229	17810
		% 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	
African American	Gender	Male	Count	106	459	738	163	179	5	1650
			% within Exam Level	46.7%	44.3%	54.4%	39.8%	38.6%	33.3%	47.0%
	Female	Count	120	576	618	246	282	10	1852	
		% within Exam Level	52.9%	55.5%	45.5%	60.0%	60.8%	66.7%	52.8%	
	Unanswered	Count	1	2	1	1	3	0	8	
		% within Exam Level	.4%	.2%	.1%	.2%	.6%	.0%	.2%	
Total	Count	227	1037	1357	410	464	15	3510		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
American Indian	Gender	Male	Count	3	2	11	5	9	1	31
			% within Exam Level	50.0%	50.0%	47.8%	50.0%	56.3%	50.0%	50.8%
	Female	Count	3	2	12	5	7	1	30	
		% within Exam Level	50.0%	50.0%	52.2%	50.0%	43.8%	50.0%	49.2%	
	Total	Count	6	4	23	10	16	2	61	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Asian	Gender	Male	Count	27	292	246	11	114	5	695
			% within Exam Level	65.9%	59.2%	58.9%	42.3%	55.6%	26.3%	57.8%
	Female	Count	14	201	172	15	91	14	507	
		% within Exam Level	34.1%	40.8%	41.1%	57.7%	44.4%	73.7%	42.2%	
	Total	Count	41	493	418	26	205	19	1202	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Hispanic	Gender	Male	Count	19	127	139	31	156	1	473
			% within Exam Level	54.3%	55.5%	37.3%	28.2%	33.3%	6.7%	38.5%
	Female	Count	16	102	233	79	312	14	756	
		% within Exam Level	45.7%	44.5%	62.5%	71.8%	66.7%	93.3%	61.5%	
	Unanswered	Count	0	0	1	0	0	0	1	
		% within Exam Level	.0%	.0%	.3%	.0%	.0%	.0%	.1%	
Total	Count	35	229	373	110	468	15	1230		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Pacific Islander	Gender	Male	Count	0	11	22	7	6		46
			% within Exam Level	.0%	64.7%	59.5%	35.0%	60.0%		49.5%
	Female	Count	9	6	15	13	4		47	
		% within Exam Level	100.0%	35.3%	40.5%	65.0%	40.0%		50.5%	
	Total	Count	9	17	37	20	10		93	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	
White	Gender	Male	Count	337	735	2974	321	988	44	5399
			% within Exam Level	47.8%	55.9%	55.5%	34.7%	38.6%	25.9%	49.0%
	Female	Count	367	578	2378	603	1566	126	5618	
		% within Exam Level	52.1%	44.0%	44.4%	65.1%	61.2%	74.1%	50.9%	
	Unanswered	Count	1	2	3	2	3	0	11	
		% within Exam Level	.1%	.2%	.1%	.2%	.1%	.0%	.1%	
Total	Count	705	1315	5355	926	2557	170	11028		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Other	Gender	Male	Count	21	72	110	15	43	1	262
			% within Exam Level	65.6%	53.3%	57.3%	30.6%	36.4%	20.0%	49.3%
	Female	Count	11	63	81	34	75	4	268	
		% within Exam Level	34.4%	46.7%	42.2%	69.4%	63.6%	80.0%	50.5%	
	Unanswered	Count	0	0	1	0	0	0	1	
		% within Exam Level	.0%	.0%	.5%	.0%	.0%	.0%	.2%	
Total	Count	32	135	192	49	118	5	531		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Unanswered	Gender	Male	Count	1	12	31	0	13	2	59
			% within Exam Level	100.0%	30.0%	43.7%	.0%	38.2%	66.7%	38.1%
	Female	Count	0	11	11	1	9	1	33	
		% within Exam Level	.0%	27.5%	15.5%	16.7%	26.5%	33.3%	21.3%	
	Unanswered	Count	0	17	29	5	12	0	63	
		% within Exam Level	.0%	42.5%	40.8%	83.3%	35.3%	.0%	40.6%	
Total	Count	1	40	71	6	34	3	155		
% 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
African American	70.39 (11.46)	74.87 (12.63)	71.27 (11.27)	72.59 (9.10)	71.03 (9.24)
American Indian	78.33 (7.84)	72.00 (13.37)	75.17 (9.13)	66.50 (11.54)	73.69 (9.90)
Asian	72.05 (10.28)	69.67 (15.21)	70.89 (13.01)	71.96 (14.05)	71.66 (10.60)
Hispanic	60.91 (12.69)	69.48 (16.31)	70.95 (11.86)	68.38 (13.32)	66.05 (11.77)
Pacific Islander	67.56 (7.26)	66.12 (13.46)	73.27 (8.36)	73.10 (8.82)	70.00 (9.76)
White	73.23 (11.09)	79.02 (11.57)	76.63 (9.83)	75.17 (10.55)	73.70 (9.45)
Other	72.69 (12.80)	71.66 (14.87)	72.88 (12.00)	73.47 (8.96)	70.04 (10.13)
Unanswered	74.00 .	77.50 (10.67)	76.92 (10.05)	75.50 (6.28)	72.79 (9.35)

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
Male	72.88 (11.29)	75.13 (13.64)	75.74 (10.75)	73.57 (10.03)	73.75 (9.66)
Female	71.43 (11.51)	75.33 (13.43)	74.17 (10.58)	73.98 (10.90)	71.24 (10.32)
Unanswered	69.00 (26.87)	75.52 (11.69)	72.37 (13.12)	72.13 (6.85)	71.67 (9.07)

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
Under 25	69.24 (12.68)	72.53 (14.37)	72.86 (11.01)	74.37 (10.26)	70.52 (10.44)
26 to 29	71.42 (11.49)	76.78 (12.30)	74.13 (10.61)	73.90 (10.68)	71.45 (10.26)
30 to 39	72.45 (10.36)	76.39 (12.73)	74.86 (10.82)	73.23 (10.80)	72.72 (10.10)
40 to 49	73.80 (11.30)	74.83 (13.64)	76.71 (10.16)	73.88 (11.46)	73.75 (9.66)
50 to 59	74.61 (10.10)	77.19 (13.39)	77.56 (9.62)	74.17 (9.26)	73.46 (9.62)
60 to 64	78.00 (8.55)	78.03 (13.06)	77.39 (10.88)	72.44 (14.42)	75.31 (6.84)
65 and over	75.57 (8.71)	73.00 (16.39)	75.82 (12.05)	63.93 (5.57)	70.39 (12.48)
Unanswered	41.00 (1.41)	74.96 (11.95)	74.96 (10.99)	75.50 (6.28)	73.88 (7.58)

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

Ethnicity	Gender	Exam Level				
		VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty
African American	Male	70.09 (11.91)	74.54 (12.51)	71.76 (11.23)	70.23 (9.34)	72.70 (8.57)
	Female	70.50 (11.03)	75.12 (12.72)	70.74 (11.23)	74.20 (8.60)	70.11 (9.46)
	Unanswered	88.00	80.00 (16.97)	39.00	63.00	58.00 (7.81)
American Indian	Male	81.33 (9.45)	70.00 (19.80)	73.45 (8.97)	62.60 (6.69)	77.33 (6.00)
	Female	75.33 (6.11)	74.00 (11.31)	76.75 (9.38)	70.40 (14.72)	69.00 (12.30)
Asian	Male	71.41 (10.49)	69.16 (15.63)	71.56 (12.02)	67.82 (17.20)	72.02 (10.75)
	Female	73.29 (10.13)	70.41 (14.59)	69.94 (14.28)	75.00 (10.84)	71.21 (10.45)
Hispanic	Male	61.89 (11.28)	70.57 (15.49)	72.94 (11.75)	72.74 (10.46)	67.24 (10.67)
	Female	59.75 (14.48)	68.12 (17.25)	69.81 (11.81)	66.67 (13.98)	65.45 (12.25)
Pacific Islander	Male		61.64 (12.29)	77.36 (5.10)	74.29 (10.24)	70.50 (5.39)
	Female	67.56 (7.26)	74.33 (12.36)	67.27 (8.70)	72.46 (8.33)	69.25 (15.37)
White	Male	74.57 (10.55)	79.31 (11.42)	77.27 (10.03)	75.72 (9.52)	75.20 (9.11)
	Female	72.07 (11.39)	78.65 (11.78)	75.84 (9.50)	74.90 (11.07)	72.75 (9.55)
	Unanswered	50.00	78.00 (0.00)	81.00 (10.15)	69.50 (0.71)	76.33 (7.09)
	Total	73.23 (11.09)	79.02 (11.57)	76.63 (9.83)	75.17 (10.55)	73.70 (9.45)
Other	Male	70.29 (12.86)	70.25 (15.11)	72.65 (12.59)	73.07 (8.87)	72.63 (9.60)
	Female	77.27 (11.91)	73.27 (14.54)	73.53 (10.83)	73.65 (9.12)	68.56 (10.19)
	Total	72.69 (12.80)	71.66 (14.87)	72.88 (12.00)	73.47 (8.96)	70.04 (10.13)
Unanswered	Male	74.00	77.67 (10.61)	79.84 (8.88)		73.92 (9.73)
	Female		81.64 (7.03)	76.36 (9.46)	78.00	69.67 (11.95)
	Unanswered		74.71 (12.21)	74.00 (10.85)	75.00 (6.89)	73.92 (6.68)

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
8th grade or less	70.50 (11.82)	55.14 (20.55)	59.67 (19.50)		66.88 (10.67)
Less than 12th grade	64.00 (14.14)	64.78 (15.53)	64.28 (18.00)	63.17 (13.64)	60.58 (12.72)
High school diploma or GED	66.92 (13.51)	71.38 (13.87)	71.63 (11.47)	72.35 (10.53)	68.42 (10.79)
Some college but no 4-year degree	71.86 (11.28)	74.13 (13.14)	73.26 (10.51)	73.47 (10.47)	71.31 (9.56)
4-year degree or more	75.26 (9.24)	79.34 (12.37)	77.71 (9.86)	75.64 (10.51)	76.21 (8.92)
Unanswered	81.00 (4.24)	75.29 (12.36)	73.31 (11.69)	75.50 (6.28)	71.81 (6.89)

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
Yes	72.12 (11.66)	75.68 (13.34)	75.12 (10.60)	74.62 (10.36)	72.17 (10.10)
No	72.17 (10.62)	73.65 (14.11)	74.80 (10.99)	68.63 (10.62)	72.35 (10.24)
Unanswered	73.00 (7.07)	75.48 (12.00)	70.78 (9.63)	72.00 (1.83)	70.58 (9.16)

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
Yes	72.17 (11.46)	75.56 (13.31)	75.06 (10.68)	73.83 (10.58)	72.33 (10.12)
No	70.80 (11.01)	69.91 (15.97)	73.44 (11.60)	73.66 (11.31)	70.11 (10.44)
Unanswered		74.21 (12.03)	74.69 (11.70)	72.00 (1.83)	71.71 (5.57)

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
English	72.18 (11.36)	77.03 (12.25)	75.49 (10.35)	74.39 (10.15)	73.25 (9.53)
Spanish	62.71 (13.24)	67.79 (15.90)	70.16 (12.36)	64.51 (13.45)	65.12 (11.70)
European (other than Spanish)	80.60 (7.72)	72.44 (21.72)	75.87 (8.33)	69.50 (13.51)	72.62 (10.28)
Chinese	77.33 (9.87)	72.46 (14.31)	73.56 (13.94)	90.00 .	75.22 (9.47)
Japanese			66.00 (21.21)		
Korean	75.78 (6.20)	68.23 (18.35)	70.07 (12.50)		71.03 (10.97)
African	85.00 (4.24)	74.92 (14.81)	69.70 (13.24)		75.17 (6.90)
Other	74.21 (10.29)	69.11 (15.01)	70.96 (13.23)	67.71 (12.49)	68.94 (10.38)
Unanswered	74.00 .	76.28 (12.58)	71.42 (13.69)	71.29 (6.10)	70.83 (6.86)

C) GENERAL 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	69 - 227	0.24	0.71	334-1037	0.29	0.75	438-1356	0.24	0.72	40-410	0.21	0.73	147-462	0.20	0.71
American Indian	2 - 6	0.17	0.78	1-4	0.26	0.72	4-23	0.21	0.75	1-26	0.24	0.67	4-16	0.22	0.74
Asian	10 - 41	0.23	0.72	157-493	0.33	0.70	126-418	0.28	0.71	0-10	0.31	0.73	63-204	0.23	0.72
Hispanic	11 - 35	0.26	0.61	66-229	0.35	0.70	109-373	0.25	0.71	13-110	0.29	0.69	146-463	0.24	0.66
Pacific Islander	1 - 9	0.15	0.68	3-17	0.28	0.66	8-37	0.19	0.73	2-20	0.19	0.74	2-10	0.20	0.70
White	210 - 705	0.24	0.73	430-1314	0.28	0.79	1748-5355	0.23	0.77	76-926	0.24	0.76	822-2553	0.21	0.74
Other	9 - 32	0.28	0.73	42-135	0.33	0.72	56-192	0.26	0.73	3-49	0.20	0.74	36-118	0.22	0.70

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
Male	173-514	0.25	0.73	536-1709	0.31	0.75	1402-4271	0.24	0.76	51-553	0.23	0.74	475-1504	0.22	0.74
Female	171-540	0.25	0.72	499-1539	0.31	0.75	1148-3519	0.24	0.74	83-996	0.24	0.75	765-2338	0.23	0.71

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	68-238	0.27	0.69	272-843	0.32	0.73	640-1991	0.25	0.73	52-626	0.24	0.75	313-1005	0.23	0.71
26 to 29	64-196	0.25	0.71	149-472	0.29	0.77	352-1113	0.24	0.74	25-313	0.22	0.75	206-676	0.22	0.72
30 to 39	80-271	0.23	0.72	251-768	0.30	0.76	594-1878	0.24	0.75	38-407	0.25	0.74	294-955	0.22	0.73
40 to 49	51-187	0.23	0.74	212-647	0.31	0.75	509-1556	0.23	0.77	18-128	0.26	0.75	232-721	0.22	0.74
50 to 59	39-125	0.23	0.75	129-398	0.31	0.77	305-962	0.22	0.78	0-53	0.21	0.75	128-392	0.21	0.74
60 to 64	5-23	0.20	0.78	22-76	0.31	0.78	56-190	0.23	0.78	0-9	0.30	0.73	17-58	0.16	0.75
65 and over	3-14	0.20	0.76	10-38	0.36	0.73	20-85	0.26	0.76	2-15	0.11	0.65	8-29	0.22	0.72

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 Male	29-106	0.25	0.70	132-459	0.29	0.75	227-738	0.24	0.72	23-163	0.20	0.71	55-177	0.18	0.73
African American Female	31-120	0.23	0.71	182-576	0.29	0.75	192-617	0.24	0.71	16-246	0.20	0.75	90-282	0.21	0.70
American Indian Male	1-3	0.20	0.81	0-2	0.31	0.70	2-11	0.19	0.73	5-5	0.12	0.63	2-9	0.14	0.77
American Indian Female	1-3	0.12	0.75	0-2	0.18	0.74	2-12	0.21	0.77	5-5	0.29	0.71	1-7	0.25	0.69
Asian Male	7-27	0.23	0.71	92-292	0.33	0.69	73-246	0.25	0.72	0-11	0.35	0.68	32-114	0.24	0.72
Asian Female	3-14	0.22	0.73	65-201	0.31	0.71	53-172	0.31	0.70	1-15	0.24	0.76	29-90	0.22	0.71
Hispanic Male	6-19	0.23	0.62	35-127	0.34	0.71	42-139	0.24	0.73	4-31	0.23	0.73	44-156	0.23	0.67
Hispanic Female	5-16	0.29	0.60	31-102	0.36	0.68	65-233	0.26	0.70	9-79	0.30	0.67	95-307	0.25	0.66
Pacific Islander Male				2-11	0.24	0.62	5-22	0.12	0.77	0-7	0.22	0.75	2-6	0.11	0.71
Pacific Islander Female	1-9	0.15	0.68	1-6	0.26	0.74	3-15	0.18	0.67	2-13	0.18	0.73	0-4	0.29	0.69
White Male	102-337	0.24	0.75	236-734	0.28	0.79	978-2974	0.23	0.77	21-321	0.22	0.76	305-986	0.21	0.75
White Female	108-367	0.24	0.72	191-578	0.29	0.79	769-2378	0.22	0.76	55-603	0.24	0.76	516-1564	0.21	0.73
Other Male	6-21	0.27	0.70	22-72	0.33	0.70	31-110	0.27	0.73	3-15	0.20	0.74	11-43	0.21	0.73
Other Female	3-11	0.27	0.77	16-63	0.33	0.73	25-81	0.24	0.74	0-34	0.21	0.74	22-75	0.21	0.69

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	0-4	0.22	0.71	1-7	0.38	0.55	1-3	0.32	0.60				2-8	0.21	0.67
Less than 12th grade	0-2	0.21	0.64	17-59	0.31	0.65	8-32	0.33	0.66	0-6	0.26	0.64	7-31	0.26	0.61
High school diploma or GED	57-192	0.27	0.67	202-632	0.30	0.71	319-1023	0.25	0.72	30-345	0.23	0.73	255-795	0.23	0.69
Some college but no 4-year degree	146-492	0.25	0.72	444-1395	0.30	0.74	1038-3186	0.23	0.73	63-743	0.24	0.74	559-1742	0.21	0.71
4-year degree or more	105-364	0.21	0.75	372-1145	0.31	0.79	1143-3539	0.23	0.78	42-457	0.23	0.76	401-1263	0.21	0.76

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
Yes	261-843	0.25	0.72	828-2516	0.31	0.76	1833-5577	0.24	0.75	119-1349	0.23	0.75	896-2706	0.22	0.72
No	65-211	0.24	0.72	232-730	0.32	0.74	723-2230	0.25	0.76	16-204	0.23	0.69	349-1088	0.23	0.72

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
Yes	319-1026	0.25	0.72	1000-3056	0.31	0.76	2478-7576	0.24	0.75	130-1524	0.24	0.75	1184-3666	0.22	0.72
No	7-30	0.24	0.71	59-185	0.35	0.70	64-213	0.26	0.74	5-29	0.25	0.74	53-177	0.22	0.70

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
English	305-975	0.25	0.72	816-2487	0.29	0.77	2307-7013	0.23	0.76	121-1449	0.23	0.75	1028-3173	0.21	0.73
Spanish	9-28	0.27	0.63	57-184	0.33	0.68	75-249	0.26	0.70	10-69	0.28	0.65	118-382	0.24	0.65
European (other than Spanish)	3-10	0.19	0.81	5-18	0.47	0.72	14-46	0.19	0.76	1-10	0.28	0.70	7-26	0.23	0.73
Chinese	0-3	0.19	0.77	8-35	0.30	0.73	5-25	0.31	0.74				5-18	0.21	0.75
Korean	2-9	0.14	0.76	17-62	0.39	0.68	31-102	0.27	0.70				22-74	0.23	0.71
African	0-2	0.08	0.85	10-37	0.32	0.76	12-43	0.23	0.71				3-12	0.15	0.75
Japanese							0-2	0.32	0.66						
Other	5-28	0.23	0.74	130-417	0.32	0.69	96-309	0.28	0.71	3-21	0.26	0.68	49-157	0.22	0.69

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
African American	66.20 (12.16)	63.33 (13.14)	64.85 (12.59)	82.61 (9.96)	64.41 (13.11)	64.67 (20.60)
American Indian	72.83 (8.54)	59.25 (18.75)	69.09 (11.52)	81.00 (14.28)	66.94 (9.55)	88.50 (2.12)
Asian	68.49 (10.64)	59.58 (14.94)	62.63 (15.01)	87.88 (7.29)	64.07 (14.26)	74.63 (8.56)
Hispanic	59.54 (14.02)	61.59 (15.52)	63.30 (13.12)	82.49 (10.85)	58.85 (14.92)	71.93 (10.57)
Pacific Islander	65.33 (9.04)	59.65 (17.18)	66.70 (9.00)	84.15 (7.94)	62.60 (11.20)	
White	69.23 (11.60)	69.30 (12.03)	69.15 (11.43)	84.51 (9.78)	66.83 (12.61)	77.48 (9.45)
Other	69.59 (12.55)	61.93 (13.44)	65.56 (12.78)	82.78 (10.50)	61.92 (15.40)	78.80 (6.14)
Unanswered	78.00 (11.52)	67.60 (11.52)	70.83 (10.43)	84.50 (9.69)	64.44 (13.50)	82.33 (10.97)

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
Male	69.00 (11.52)	65.52 (14.03)	68.44 (12.07)	84.03 (9.95)	67.13 (12.90)	76.69 (14.22)
Female	67.54 (12.22)	64.48 (13.40)	66.78 (12.23)	83.73 (9.96)	64.05 (13.57)	76.06 (9.61)
Unanswered	58.50 (24.75)	62.52 (10.10)	69.06 (12.86)	84.38 (9.24)	63.50 (14.86)	

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
Under 25	64.79 (12.75)	63.28 (13.55)	64.97 (12.56)	82.21 (10.36)	61.83 (14.37)	62.75 (21.96)
26 to 29	66.89 (12.14)	65.69 (12.69)	66.65 (12.29)	84.37 (8.40)	64.10 (13.44)	72.03 (8.94)
30 to 39	69.35 (11.06)	66.19 (13.22)	67.90 (11.93)	84.32 (10.59)	66.05 (13.13)	75.76 (9.66)
40 to 49	70.34 (11.31)	64.13 (14.77)	69.55 (11.85)	86.38 (9.22)	68.35 (12.03)	79.95 (9.78)
50 to 59	70.38 (9.90)	66.92 (13.61)	70.47 (10.80)	88.55 (7.65)	67.42 (12.16)	78.44 (7.82)
60 to 64	75.61 (9.06)	66.59 (15.07)	70.16 (11.06)	89.22 (7.12)	69.78 (10.52)	79.00 (6.44)
65 and over	70.21 (13.72)	62.42 (16.41)	68.06 (14.76)	86.20 (5.41)	65.19 (11.03)	83.00 .
Unanswered	28.50 (0.71)	65.70 (10.72)	70.52 (12.16)	84.50 (9.69)	68.17 (13.03)	

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

Ethnicity	Gender	Exam Level					
		VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Property & Casualty	VA Title
African American	Male	66.45 (11.90)	63.10 (13.20)	65.65 (12.31)	81.02 (10.31)	66.39 (12.21)	52.80 (32.56)
	Female	65.89 (12.44)	63.51 (13.12)	63.93 (12.84)	83.70 (9.61)	63.30 (13.49)	70.60 (8.45)
	Unanswered	76.00 .	62.00 (7.07)	48.00 .	76.00 .	50.67 (10.97)	
	Total	66.20 (12.16)	63.33 (13.14)	64.85 (12.59)	82.61 (9.96)	64.41 (13.11)	64.67 (20.60)
American Indian	Male	75.67 (12.22)	52.50 (28.99)	70.18 (10.77)	82.80 (5.22)	66.56 (8.96)	90.00 .
	Female	70.00 (3.00)	66.00 (5.66)	68.08 (12.56)	79.20 (20.57)	67.43 (10.97)	87.00 .
	Total	72.83 (8.54)	59.25 (18.75)	69.09 (11.52)	81.00 (14.28)	66.94 (9.55)	88.50 (2.12)
Asian	Male	67.59 (10.09)	59.92 (15.33)	63.52 (14.47)	84.45 (8.18)	64.95 (13.50)	73.60 (8.99)
	Female	70.21 (11.81)	59.07 (14.36)	61.35 (15.70)	90.40 (5.58)	62.98 (15.17)	75.00 (8.73)
	Total	68.49 (10.64)	59.58 (14.94)	62.63 (15.01)	87.88 (7.29)	64.07 (14.26)	74.63 (8.56)
Hispanic	Male	59.95 (14.20)	63.33 (15.66)	65.05 (13.81)	85.29 (8.14)	59.53 (14.15)	73.00 .
	Female	59.06 (14.26)	59.42 (15.14)	62.34 (12.59)	81.39 (11.61)	58.51 (15.30)	71.86 (10.97)
	Unanswered			45.00 .			
	Total	59.54 (14.02)	61.59 (15.52)	63.30 (13.12)	82.49 (10.85)	58.85 (14.92)	71.93 (10.57)
Pacific Islander	Male		61.36 (15.22)	69.00 (8.22)	82.00 (10.39)	61.83 (11.34)	
	Female	65.33 (9.04)	56.50 (21.51)	63.33 (9.29)	85.31 (6.46)	63.75 (12.61)	
	Total	65.33 (9.04)	59.65 (17.18)	66.70 (9.00)	84.15 (7.94)	62.60 (11.20)	
White	Male	70.39 (10.93)	70.11 (12.13)	69.75 (11.44)	85.60 (9.56)	68.76 (12.29)	78.89 (9.07)
	Female	68.23 (12.03)	68.30 (11.82)	68.40 (11.38)	83.90 (9.86)	65.61 (12.66)	76.98 (9.56)
	Unanswered	41.00 .	59.00 (11.31)	75.67 (5.51)	93.50 (2.12)	64.67 (9.71)	
	Total	69.23 (11.60)	69.30 (12.03)	69.15 (11.43)	84.51 (9.78)	66.83 (12.61)	77.48 (9.45)
Other	Male	68.00 (12.92)	61.29 (14.51)	65.86 (13.30)	81.73 (12.90)	67.30 (14.06)	82.00 .
	Female	72.64 (11.78)	62.65 (12.17)	65.51 (11.76)	83.24 (09.43)	58.83 (15.37)	78.00 (06.78)
	Total	69.59 (12.55)	61.93 (13.44)	65.56 (12.78)	82.78 (10.50)	61.92 (15.40)	78.80 (06.14)
Unanswered	Male	78.00 .	67.67 (10.63)	71.29 (8.61)		65.85 (11.05)	88.50 (3.54)
	Female		74.64 (10.93)	69.00 (14.44)	95.00 .	59.78 (13.93)	70.00 .
	Unanswered		63.00 (10.71)	71.03 (10.80)	82.40 (9.18)	66.42 (15.74)	
	Total	78.00 .	67.60 (11.52)	70.83 (10.43)	84.50 (9.69)	64.44 (13.50)	82.33 (10.97)

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
8th grade or less	66.50 (12.97)	46.00 (16.08)	49.00 (22.61)		62.75 (14.22)	
Less than 12th grade	57.50 (24.75)	53.64 (16.28)	56.56 (19.13)	77.50 (19.21)	57.48 (16.06)	85.00 .
High school diploma or GED	62.84 (13.95)	60.20 (14.05)	63.35 (13.45)	81.29 (10.64)	60.20 (14.53)	76.66 (9.67)
Some college but no 4-year degree	68.32 (11.67)	63.94 (13.39)	66.03 (12.02)	83.78 (9.89)	64.67 (13.13)	73.66 (12.55)
4-year degree or more	71.01 (9.97)	69.68 (12.15)	70.54 (11.07)	85.95 (8.84)	69.44 (11.54)	78.03 (9.60)
Unanswered	74.00 (5.66)	64.81 (10.81)	70.17 (11.29)	84.50 (9.69)	64.86 (12.01)	

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
Yes	68.23 (12.13)	65.19 (13.60)	67.91 (12.11)	84.32 (9.72)	65.33 (13.27)	76.27 (10.95)
No	68.22 (11.10)	64.36 (14.19)	67.17 (12.33)	80.74 (10.88)	65.03 (13.72)	66.00 .
Unanswered	71.00 (9.90)	66.17 (11.84)	67.72 (9.68)	80.00 (8.60)	65.00 (14.30)	

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
Yes	68.18 (11.98)	65.41 (13.47)	67.79 (12.08)	83.87 (9.98)	65.37 (13.37)	76.42 (10.95)
No	70.17 (9.50)	58.43 (16.42)	64.19 (14.49)	83.03 (7.99)	62.79 (14.00)	65.50 (2.38)
Unanswered		64.89 (10.35)	69.25 (12.75)	80.00 (8.60)	64.76 (11.58)	

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
English	68.28 (11.84)	66.57 (12.77)	68.24 (11.78)	84.00 (9.88)	66.39 (12.72)	76.77 (11.20)
Spanish	60.36 (14.89)	60.55 (15.60)	63.10 (12.97)	81.51 (11.36)	57.88 (15.20)	67.89 (10.58)
European (other than Spanish)	73.40 (9.80)	62.61 (19.46)	69.09 (11.32)	80.70 (8.94)	63.96 (17.68)	76.60 (5.73)
Chinese	70.67 (4.04)	63.66 (10.54)	67.36 (15.37)	95.00 .	63.39 (16.02)	
Japanese			59.50 (30.41)			
Korean	72.67 (10.85)	55.98 (17.56)	59.72 (15.66)		62.68 (15.87)	86.00 (7.07)
African	82.00 (5.66)	62.38 (14.58)	65.93 (12.64)		68.58 (6.75)	
Unanswered	78.00 .	66.34 (10.92)	66.67 (14.98)	84.57 (8.85)	63.44 (12.96)	
Other	69.57 (10.10)	59.39 (15.24)	61.99 (14.90)	81.05 (9.71)	61.82 (13.80)	73.70 (7.89)

E) TITLE AND STATE LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, 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	17-227	0.26	0.75	71-1033	0.26	0.71	70-1138	0.26	0.74	30-410	0.26	0.82	33-464	0.28	0.77	1-15	0.24	0.70
American Indian	0-6	0.20	0.79	29-493	0.31	0.67	1-18	0.24	0.77	0-10	0.35	0.80	1-16	0.23	0.79	0-2	0.04	0.89
Asian	1-41	0.23	0.77	0-4	0.29	0.67	18-337	0.30	0.72	1-26	0.21	0.87	12-205	0.29	0.77	6-19	0.19	0.75
Hispanic	3-35	0.27	0.68	23-229	0.31	0.69	24-287	0.26	0.72	13-110	0.28	0.81	27-468	0.29	0.72	0-15	0.23	0.73
Pacific Islander	0-9	0.17	0.74	0-17	0.27	0.69	0-36	0.20	0.76	1-20	0.20	0.83	0-10	0.24	0.76			
White	54-705	0.25	0.77	67-1313	0.26	0.76	344-4304	0.25	0.78	75-925	0.26	0.83	168-2556	0.28	0.79	53-170	0.23	0.78
Other	2-32	0.28	0.78	6-135	0.27	0.70	11-153	0.27	0.74	3-49	0.27	0.82	8-118	0.31	0.75	1-5	0.13	0.79

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
Male	39-514	0.26	0.77	105-1707	0.29	0.73	261-3458	0.26	0.77	47-553	0.26	0.83	103-1507	0.28	0.80	17-59	0.25	0.79
Female	40-540	0.26	0.76	94-1536	0.27	0.72	212-2842	0.26	0.75	81-995	0.26	0.83	152-2346	0.28	0.77	52-170	0.23	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	21-238	0.28	0.73	54-843	0.28	0.71	107-1620	0.26	0.74	43-626	0.27	0.81	52-1004	0.29	0.75	3-12	0.23	0.69
26 to 29	12-196	0.25	0.75	34-472	0.26	0.73	64-900	0.26	0.75	25-312	0.22	0.83	45-679	0.28	0.77	9-31	0.20	0.73
30 to 39	14-271	0.25	0.77	42-767	0.28	0.73	110-1514	0.26	0.77	35-407	0.28	0.83	60-957	0.28	0.79	26-83	0.23	0.76
40 to 49	9-187	0.23	0.79	40-646	0.29	0.72	93-1263	0.26	0.78	14-128	0.26	0.85	46-725	0.27	0.81	18-63	0.25	0.81
50 to 59	10-125	0.23	0.78	22-397	0.28	0.74	56-777	0.24	0.79	0-53	0.23	0.87	35-393	0.27	0.80	8-34	0.19	0.79
60 to 64	1-23	0.24	0.83	4-76	0.31	0.74	11-151	0.24	0.79	0-9	0.20	0.88	1-58	0.24	0.82	0-5	0.15	0.80
65 and over	1-14	0.28	0.77	1-38	0.33	0.70	5-65	0.28	0.77	2-15	0.14	0.85	1-31	0.22	0.78	0-1		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 Male	6-106	0.25	0.75	28-457	0.24	0.71	36-616	0.26	0.75	17-163	0.26	0.80	9-179	0.27	0.79	0-5	0.33	0.65
African American Female	8-120	0.27	0.74	34-575	0.26	0.71	23-522	0.26	0.73	13-246	0.25	0.83	21-282	0.28	0.76	1-10	0.17	0.71
American Indian Male	0-3	0.27	0.83	0-2	0.27	0.61	0-9	0.24	0.78	0-5	0.12	0.82	0-9	0.22	0.79	0-1		0.91
American Indian Female	0-3	0.07	0.76	0-2	0.38	0.73	0-11	0.24	0.77	1-5	0.46	0.78	0-7	0.24	0.80	0-1		0.88
Asian Male	0-27	0.21	0.77	16-292	0.06	0.68	9-202	0.29	0.73	0-11	0.21	0.83	7-114	0.28	0.78	1-5	0.18	0.74
Asian Female	1-14	0.26	0.78	13-201	0.30	0.67	9-135	0.32	0.70	0-15	0.17	0.89	5-91	0.31	0.76	4-14	0.20	0.76
Hispanic Male	2-19	0.26	0.68	13-127	0.28	0.71	9-106	0.28	0.74	4-31	0.22	0.84	11-156	0.27	0.73	0-1		0.73
Hispanic Female	1-16	0.27	0.68	9-102	0.32	0.67	15-182	0.25	0.71	9-79	0.29	0.80	16-312	0.30	0.72	7-14	0.24	0.73
Pacific Islander Male				0-11	0.30	0.69	0-22	0.17	0.78	0-7	0.25	0.81	0-6	0.21	0.76			
Pacific Islander Female	1-9	0.17	0.74	0-6	0.30	0.70	1-14	0.20	0.72	1-13	0.17	0.84	0-4	0.28	0.76			
White Male	25-337	0.25	0.78	38-734	0.21	0.77	189-2388	0.25	0.78	21-321	0.26	0.85	69-987	0.28	0.81	13-44	0.22	0.80
White Female	27-367	0.26	0.76	28-578	0.27	0.75	150-1913	0.25	0.77	51-602	0.26	0.83	99-1566	0.27	0.78	40-126	0.23	0.78
Other Male	2-21	0.28	0.76	2-72	0.25	0.69	4-93	0.28	0.75	1-15	0.32	0.80	3-43	0.31	0.79	0-1		0.83
Other Female	0-11	0.26	0.81	2-63	0.29	0.70	6-62	0.25	0.74	0-34	0.24	0.82	5-75	0.29	0.72	1-4	0.14	0.79

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	0-4	0.22	0.74	0-7	0.28	0.54	0-2	0.31	0.58				1-8	0.26	0.74			
Less than 12th grade	0-2	0.34	0.66	2-59	0.31	0.62	2-26	0.37	0.66	0-6	0.42	0.77	2-31	0.27	0.72	0-1		0.85
High school diploma or GED	17-192	0.28	0.71	27-630	0.27	0.68	56-836	0.27	0.72	30-345	0.27	0.80	41-799	0.29	0.74	8-32	0.23	0.77
Some college but no 4-year degree	36-492	0.26	0.76	93-1393	0.27	0.71	174-2618	0.25	0.75	59-743	0.26	0.83	115-1747	0.28	0.77	25-86	0.23	0.75
4-year degree or more	27-364	0.22	0.79	70-1144	0.27	0.77	233-2815	0.25	0.79	37-456	0.25	0.85	96-1265	0.26	0.81	34-110	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
Yes	71-843	0.26	0.76	155-2511	0.28	0.73	335-4526	0.26	0.77	110-1348	0.26	0.83	165-2770	0.28	0.78	69-228	0.23	0.77
No	15-211	0.25	0.76	40-730	0.29	0.72	132-1792	0.27	0.76	16-204	0.27	0.80	90-1089	0.29	0.78	0-1		0.67

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
Yes	83-1026	0.26	0.76	193-3051	0.28	0.73	464-6130	0.26	0.76	126-1523	0.26	0.83	240-3675	0.28	0.78	67-225	0.23	0.77
No	1-30	0.21	0.76	14-184	0.31	0.67	12-169	0.29	0.73	2-29	0.20	0.82	13-179	0.29	0.75	1-4	0.05	0.66

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
English	0-975	0.26	0.76	143-2482	0.27	0.74	437-5682	0.26	0.77	114-1448	0.26	0.83	210-3178	0.28	0.79	61-193	0.24	0.78
Spanish	0-28	0.28	0.69	18-184	0.31	0.68	17-190	0.26	0.72	10-69	0.29	0.80	23-387	0.29	0.72	0-9	0.22	0.69
European (other than Spanish)	0-10	0.21	0.82	0-18	0.38	0.70	2-37	0.26	0.78	0-10	0.21	0.80	2-26	0.36	0.76	1-5	0.13	0.77
Chinese	0-3	0.08	0.78	1-35	0.21	0.71	1-21	0.33	0.76	0-1		0.94	0-18	0.32	0.77			
Korean	0-9	0.27	0.81	5-62	0.33	0.64	3-90	0.31	0.68				3-75	0.31	0.76	0-2	0.16	0.87
African	0-2	0.12	0.89	2-37	0.28	0.71	4-36	0.27	0.69				0-12	0.16	0.81			
Japanese							0-2	0.43	0.74									
Other	0-28	0.22	0.78	28-417	0.29	0.67	13-253	0.30	0.71	0-21	0.24	0.80	11-157	0.28	0.75	6-20	0.18	0.74

7.0 PART 4 TOTAL EXAM SCORES LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, PERSONAL LINES, AND TITLE: TABLES F.1-F.9

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% (137)	36% (227)	38% (603)	36% (1037)	35% (835)	38% (1357)	68% (290)	61% (410)	33% (246)	34% (464)	30% (10)	40% (15)
American Indian	75% (4)	67% (6)	33% (3)	50% (4)	53% (15)	61% (23)	50% (8)	40% (10)	50% (8)	44% (16)	100% (2)	100% (2)
Asian	46% (28)	46% (41)	27% (252)	26% (493)	38% (256)	38% (418)	70% (20)	62% (26)	37% (105)	38% (205)	71% (14)	68% (19)
Hispanic	18% (17)	20% (35)	29% (131)	30% (229)	35% (212)	33% (373)	57% (72)	47% (110)	20% (194)	23% (468)	64% (11)	60% (15)
Pacific Islander	20% (5)	33% (9)	33% (12)	35% (17)	25% (20)	41% (37)	79% (14)	70% (20)	50% (6)	40% (10)		
White	52% (510)	51% (705)	59% (891)	55% (1315)	55% (3521)	54% (5355)	77% (729)	73% (926)	47% (1487)	45% (2557)	81% (142)	76% (170)
Other	42% (19)	47% (32)	27% (77)	33% (135)	39% (107)	43% (192)	68% (34)	61% (49)	40% (55)	35% (118)	100% (5)	100% (5)

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
Male	52% (349)	50% (514)	45% (1075)	43% (1710)	52% (2807)	52% (4271)	74% (420)	67% (553)	47% (894)	47% (1508)	77% (48)	76% (59)
Female	43% (369)	43% (540)	45% (911)	40% (1539)	46% (2185)	45% (3520)	72% (746)	68% (996)	39% (1218)	36% (2346)	78% (139)	72% (170)

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	33% (157)	37% (238)	33% (513)	35% (843)	35% (1168)	39% (1991)	73% (484)	70% (626)	30% (488)	31% (1005)	50% (8)	42% (12)
26 to 29	41% (129)	43% (196)	45% (285)	43% (472)	47% (690)	45% (1114)	74% (235)	68% (313)	39% (333)	37% (679)	65% (23)	55% (31)
30 to 39	49% (177)	47% (271)	47% (489)	46% (768)	49% (1192)	49% (1878)	72% (300)	66% (407)	44% (549)	43% (957)	72% (69)	72% (83)
40 to 49	58% (146)	54% (187)	47% (387)	40% (648)	58% (1066)	56% (1556)	75% (97)	70% (128)	51% (439)	48% (725)	85% (53)	81% (63)
50 to 59	61% (85)	56% (125)	59% (234)	48% (398)	61% (676)	58% (962)	76% (41)	66% (53)	52% (245)	48% (393)	90% (29)	85% (34)
60 to 64	63% (16)	65% (23)	60% (48)	49% (76)	57% (129)	56% (190)	50% (6)	44% (9)	56% (39)	57% (58)	100% (5)	100% (5)
65 and over	75% (8)	50% (14)	54% (24)	45% (38)	52% (60)	54% (85)	0% (4)	13% (15)	20% (15)	23% (31)		100% (1)

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	Male	39% (62)	39% (106)	36% (273)	35% (459)	37% (462)	40% (738)	59% (105)	52% (163)	39% (107)	43% (179)	25% (4)	40% (5)
	Female	32% (74)	33% (120)	41% (330)	36% (576)	33% (372)	35% (618)	73% (184)	68% (246)	28% (139)	29% (282)	33% (6)	40% (10)
American Indian	Male	50% (2)	67% (3)	50% (2)	50% (2)	50% (8)	64% (11)	33% (3)	20% (5)	33% (3)	44% (9)	100% (1)	100% (1)
	Female	100% (2)	67% (3)	0% (1)	50% (2)	57% (7)	58% (12)	60% (5)	60% (5)	60% (5)	43% (7)	100% (1)	100% (1)
Asian	Male	44% (18)	41% (27)	26% (141)	26% (292)	40% (150)	40% (246)	63% (8)	45% (11)	42% (64)	43% (114)	67% (3)	60% (5)
	Female	50% (10)	57% (14)	27% (111)	26% (201)	36% (106)	35% (172)	75% (12)	73% (15)	29% (41)	32% (91)	73% (11)	71% (14)
Hispanic	Male	22% (9)	21% (19)	33% (82)	35% (127)	40% (84)	41% (139)	67% (21)	55% (31)	25% (69)	25% (156)	100% (1)	100% (1)
	Female	13% (8)	19% (16)	22% (49)	23% (102)	32% (128)	29% (233)	53% (51)	44% (79)	17% (125)	22% (312)	60% (10)	57% (14)
Pacific Islander	Male			38% (8)	27% (11)	27% (11)	50% (22)	83% (6)	86% (7)	50% (2)	33% (6)		
	Female	20% (5)	33% (9)	25% (4)	50% (6)	22% (9)	27% (15)	75% (8)	62% (13)	50% (4)	50% (4)		
White	Male	58% (245)	56% (337)	58% (512)	58% (735)	57% (2006)	56% (2974)	81% (267)	78% (321)	52% (618)	52% (988)	81% (36)	80% (44)
	Female	47% (264)	47% (367)	59% (379)	52% (578)	51% (1512)	50% (2378)	74% (462)	71% (603)	44% (867)	41% (1566)	81% (106)	75% (126)
Other	Male	38% (13)	38% (21)	30% (46)	31% (72)	44% (64)	46% (110)	70% (10)	60% (15)	52% (21)	51% (43)	100% (1)	100% (1)
	Female	50% (6)	64% (11)	23% (31)	37% (63)	33% (42)	40% (81)	67% (24)	62% (34)	32% (34)	25% (75)	100% (4)	100% (4)

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% (2)	25% (4)	0% (2)	14% (7)	33% (3)	33% (3)			0% (1)	25% (8)		
Less than 12th grade	50% (2)	50% (2)	5% (19)	12% (59)	6% (18)	28% (32)	0% (3)	33% (6)	18% (11)	16% (31)	100% (1)	100% (1)
High school diploma or GED	34% (117)	32% (192)	24% (330)	26% (632)	31% (592)	34% (1023)	71% (246)	65% (345)	29% (377)	27% (799)	71% (28)	69% (32)
Some college but no 4-year degree	45% (339)	45% (492)	38% (814)	37% (1396)	41% (1908)	42% (3186)	71% (562)	66% (743)	39% (912)	37% (1748)	73% (67)	69% (86)
4-year degree or more	57% (260)	56% (364)	61% (815)	59% (1145)	60% (2467)	59% (3540)	77% (356)	72% (457)	53% (810)	55% (1265)	82% (91)	78% (110)

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% (287)	47% (398)	47% (1531)	43% (2516)	50% (3566)	49% (5578)	76% (1046)	71% (1349)	44% (1502)	40% (2770)	78% (186)	74% (228)
No	40% (56)	44% (211)	38% (453)	38% (731)	48% (1441)	48% (2230)	49% (122)	47% (204)	40% (611)	41% (1090)	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	48% (702)	47% (1026)	46% (1893)	43% (3057)	49% (4878)	49% (7577)	73% (1145)	67% (1524)	43% (2045)	41% (3676)	78% (185)	75% (225)
No	33% (18)	47% (30)	30% (86)	26% (185)	42% (118)	41% (213)	74% (23)	72% (29)	35% (69)	31% (179)	0% (2)	0% (4)

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	48% (668)	47% (975)	50% (1582)	46% (2488)	51% (4538)	50% (7014)	74% (1108)	70% (1449)	45% (1820)	44% (3179)	79% (161)	75% (193)
Spanish	20% (15)	25% (28)	26% (101)	27% (184)	28% (144)	31% (249)	37% (38)	30% (69)	15% (150)	20% (387)	50% (6)	44% (9)
European (other)	33% (6)	50% (10)	62% (13)	50% (18)	55% (29)	57% (46)	60% (5)	50% (10)	54% (13)	46% (26)	75% (4)	80% (5)
Chinese	0% (1)	33% (3)	33% (15)	34% (35)	70% (23)	72% (25)	100% (1)	100% (1)	50% (12)	44% (18)		
Japanese					0% (1)	50% (2)						
Korean	57% (7)	67% (9)	23% (35)	27% (62)	35% (57)	32% (102)			41% (32)	39% (75)	100% (2)	100% (2)
African	100% (2)	100% (2)	25% (20)	35% (37)	33% (24)	40% (43)			43% (7)	58% (12)		
Other	57% (21)	57% (28)	25% (215)	25% (417)	27% (179)	33% (309)	57% (14)	52% (21)	25% (79)	27% (157)	71% (14)	65% (20)

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
	48%	47%	45%	42%	49%	49%	73%	67%	42%	41%	78%	73%
	(720)	(1056)	(1979)	(3242)	(4996)	(7790)	(1168)	(1553)	(2114)	(3855)	(187)	(229)