

**Virginia Insurance Demographic Report
July 1, 2008, through June 30, 2010**

August 2010

TABLE OF CONTENTS

1.0 SCOPE OF WORK 1

2.0 METHODS 1

3.0 CONCLUSIONS..... 1

4.0 PART 1. EXAM VOLUME AND DEMOGRAPHICS FOR LIFE, HEALTH, LIFE & HEALTH,
PROPERTY & CASUALTY, TITLE, AND PERSONAL LINES: TABLES A.1-A.8 2

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..... 7

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 16

7.0 PART 4. TOTAL EXAM PASS RATES LIFE, HEALTH, LIFE & HEALTH, PROPERTY &
CASUALTY, PERSONAL LINES, AND TITLE: TABLES F.1-F.9 26

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, 2010, 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 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

A) EXAM VOLUME AND DEMOGRAPHIC DATA

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	1326	3379	7216	2046	3584	329	17880
		% within Exam Level	81.7%	76.7%	71.7%	88.0%	71.9%	94.8%	75.3%
	No	Count	294	983	2831	276	1385	18	5787
		% within Exam Level	18.1%	22.3%	28.1%	11.9%	27.8%	5.2%	24.4%
	Unanswered	Count	3	41	24	4	13	0	85
		% within Exam Level	.2%	.9%	.2%	.2%	.3%	.0%	.4%
Total	Count	1623	4403	10071	2326	4982	347	23752	
	% 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	805	2265	5548	834	1933	99	11484
		% within Exam Level	49.6%	51.4%	55.1%	35.9%	38.8%	28.5%	48.3%
	Female	Count	815	2099	4483	1484	3026	247	12154
		% within Exam Level	50.2%	47.7%	44.5%	63.8%	60.7%	71.2%	51.2%
	Unanswered	Count	3	39	40	8	23	1	114
		% within Exam Level	.2%	.9%	.4%	.3%	.5%	.3%	.5%
Total	Count	1623	4403	10071	2326	4982	347	23752	
	% 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	360	1391	1752	607	590	19	4719
		% within Exam Level	22.2%	31.6%	17.4%	26.1%	11.8%	5.5%	19.9%
	American Indian	Count	10	13	37	13	24	2	99
		% within Exam Level	.6%	.3%	.4%	.6%	.5%	.6%	.4%
	Asian	Count	55	708	537	47	266	26	1639
		% within Exam Level	3.4%	16.1%	5.3%	2.0%	5.3%	7.5%	6.9%
	Hispanic	Count	62	343	494	138	598	25	1660
		% within Exam Level	3.8%	7.8%	4.9%	5.9%	12.0%	7.2%	7.0%
	Pacific Islander	Count	11	33	42	29	13	0	128
		% within Exam Level	.7%	.7%	.4%	1.2%	.3%	.0%	.5%
	White	Count	1071	1666	6871	1420	3285	263	14576
		% within Exam Level	66.0%	37.8%	68.2%	61.0%	65.9%	75.8%	61.4%
	Other	Count	50	185	247	66	158	9	715
		% within Exam Level	3.1%	4.2%	2.5%	2.8%	3.2%	2.6%	3.0%
	Unanswered	Count	4	64	91	6	48	3	216
		% within Exam Level	.2%	1.5%	.9%	.3%	1.0%	.9%	.9%
Total		Count	1623	4403	10071	2326	4982	347	23752
		% 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	5	8	3	0	9	0	25
		% within Exam Level	.3%	.2%	.0%	.0%	.2%	.0%	.1%
	Less than 12th grade	Count	6	73	39	8	45	1	172
		% within Exam Level	.4%	1.7%	.4%	.3%	.9%	.3%	.7%
	High school diploma or GED	Count	281	821	1309	531	1035	46	4023
		% within Exam Level	17.3%	18.6%	13.0%	22.8%	20.8%	13.3%	16.9%
	Some college but no 4-year degree	Count	729	1922	4080	1135	2218	140	10224
		% within Exam Level	44.9%	43.7%	40.5%	48.8%	44.5%	40.3%	43.0%
	4-year degree or more	Count	599	1527	4587	645	1647	160	9165
		% within Exam Level	36.9%	34.7%	45.5%	27.7%	33.1%	46.1%	38.6%
	Unanswered	Count	3	52	53	7	28	0	143
		% within Exam Level	.2%	1.2%	.5%	.3%	.6%	.0%	.6%
Total		Count	1623	4403	10071	2326	4982	347	23752
		% 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	1581	4100	9762	2271	4744	342	22800
		% within Exam Level	97.4%	93.1%	96.9%	97.6%	95.2%	98.6%	96.0%
	No	Count	42	257	265	49	217	5	835
		% within Exam Level	2.6%	5.8%	2.6%	2.1%	4.4%	1.4%	3.5%
	Unanswered	Count	0	46	44	6	21	0	117
		% within Exam Level	.0%	1.0%	.4%	.3%	.4%	.0%	.5%
Total	Count	1623	4403	10071	2326	4982	347	23752	
	% 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	1507	3282	9015	2176	4077	290	20347
		% within Exam Level	92.9%	74.5%	89.5%	93.6%	81.8%	83.6%	85.7%
	Spanish	Count	38	268	336	87	502	19	1250
		% within Exam Level	2.3%	6.1%	3.3%	3.7%	10.1%	5.5%	5.3%
	European (other than Spanish)	Count	14	20	58	12	31	6	141
		% within Exam Level	.9%	.5%	.6%	.5%	.6%	1.7%	.6%
	Chinese	Count	3	53	31	1	27	0	115
		% within Exam Level	.2%	1.2%	.3%	.0%	.5%	.0%	.5%
	Japanese	Count	0	1	2	0	0	0	3
		% within Exam Level	.0%	.0%	.0%	.0%	.0%	.0%	.0%
	Korean	Count	10	97	126	0	98	4	335
		% within Exam Level	.6%	2.2%	1.3%	.0%	2.0%	1.2%	1.4%
	African	Count	6	58	53	4	21	1	143
		% within Exam Level	.4%	1.3%	.5%	.2%	.4%	.3%	.6%
	Other	Count	44	577	407	38	203	27	1296
		% within Exam Level	2.7%	13.1%	4.0%	1.6%	4.1%	7.8%	5.5%
	Unanswered	Count	1	47	43	8	23	0	122
		% within Exam Level	.1%	1.1%	.4%	.3%	.5%	.0%	.5%
Total	Count	1623	4403	10071	2326	4982	347	23752	
	% 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	367	1133	2619	968	1274	19	6380
		% within Exam Level	22.6%	25.7%	26.0%	41.6%	25.6%	5.5%	26.9%
	26 to 29	Count	248	642	1435	486	856	50	3717
		% within Exam Level	15.3%	14.6%	14.2%	20.9%	17.2%	14.4%	15.6%
	30 to 39	Count	422	1023	2393	558	1218	121	5735
		% within Exam Level	26.0%	23.2%	23.8%	24.0%	24.4%	34.9%	24.1%
	40 to 49	Count	292	893	1983	189	962	96	4415
		% within Exam Level	18.0%	20.3%	19.7%	8.1%	19.3%	27.7%	18.6%
	50 to 59	Count	238	510	1244	85	531	49	2657
		% within Exam Level	14.7%	11.6%	12.4%	3.7%	10.7%	14.1%	11.2%
	60 to 64	Count	30	96	238	15	71	8	458
		% within Exam Level	1.8%	2.2%	2.4%	.6%	1.4%	2.3%	1.9%
	65 and over	Count	21	62	100	17	36	4	240
		% within Exam Level	1.3%	1.4%	1.0%	.7%	.7%	1.2%	1.0%
	Unanswered	Count	5	44	59	8	34	0	150
		% within Exam Level	.3%	1.0%	.6%	.3%	.7%	.0%	.6%
Total		Count	1623	4403	10071	2326	4982	347	23752
		% 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	170	638	954	227	215	6	2210
			% within Exam Level	47.2%	45.9%	54.5%	37.4%	36.4%	31.6%	46.8%
	Female	Count	189	751	797	379	372	13	2501	
		% within Exam Level	52.5%	54.0%	45.5%	62.4%	63.1%	68.4%	53.0%	
	Unanswered	Count	1	2	1	1	3	0	8	
		% within Exam Level	.3%	.1%	.1%	.2%	.5%	.0%	.2%	
Total	Count	360	1391	1752	607	590	19	4719		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
American Indian	Gender	Male	Count	7	6	13	6	12	1	45
			% within Exam Level	70.0%	46.2%	35.1%	46.2%	50.0%	50.0%	45.5%
	Female	Count	3	7	24	7	12	1	54	
		% within Exam Level	30.0%	53.8%	64.9%	53.8%	50.0%	50.0%	54.5%	
	Total	Count	10	13	37	13	24	2	99	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Asian	Gender	Male	Count	33	385	310	19	142	8	897
			% within Exam Level	60.0%	54.4%	57.7%	40.4%	53.4%	30.8%	54.7%
	Female	Count	22	322	227	28	124	18	741	
		% within Exam Level	40.0%	45.5%	42.3%	59.6%	46.6%	69.2%	45.2%	
	Unanswered	Count	0	1	0	0	0	0	1	
		% within Exam Level	.0%	.1%	.0%	.0%	.0%	.0%	.1%	
Total	Count	55	708	537	47	266	26	1639		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Hispanic	Gender	Male	Count	36	181	194	40	187	5	643
			% within Exam Level	58.1%	52.8%	39.3%	29.0%	31.3%	20.0%	38.7%
	Female	Count	26	162	299	98	410	20	1015	
		% within Exam Level	41.9%	47.2%	60.5%	71.0%	68.6%	80.0%	61.1%	
	Unanswered	Count	0	0	1	0	1	0	2	
		% within Exam Level	.0%	.0%	.2%	.0%	.2%	.0%	.1%	
Total	Count	62	343	494	138	598	25	1660		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Pacific Islander	Gender	Male	Count	1	22	25	8	9		65
			% within Exam Level	9.1%	66.7%	59.5%	27.6%	69.2%		50.8%
	Female	Count	10	11	17	21	4		63	
		% within Exam Level	90.9%	33.3%	40.5%	72.4%	30.8%		49.2%	
	Total	Count	11	33	42	29	13		128	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	
White	Gender	Male	Count	526	923	3867	513	1295	75	7199
			% within Exam Level	49.1%	55.4%	56.3%	36.1%	39.4%	28.5%	49.4%
	Female	Count	544	740	2999	905	1987	187	7362	
		% within Exam Level	50.8%	44.4%	43.6%	63.7%	60.5%	71.1%	50.5%	
	Unanswered	Count	1	3	5	2	3	1	15	
		% within Exam Level	.1%	.2%	.1%	.1%	.1%	.4%	.1%	
Total	Count	1071	1666	6871	1420	3285	263	14576		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Other	Gender	Male	Count	31	94	144	21	57	2	349
			% within Exam Level	62.0%	50.8%	58.3%	31.8%	36.1%	22.2%	48.8%
	Female	Count	19	91	102	45	101	7	365	
		% within Exam Level	38.0%	49.2%	41.3%	68.2%	63.9%	77.8%	51.0%	
	Unanswered	Count	0	0	1	0	0	0	1	
		% within Exam Level	.0%	.0%	.4%	.0%	.0%	.0%	.1%	
Total	Count	50	185	247	66	158	9	715		
% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Unanswered	Gender	Male	Count	1	16	41	0	16	2	76
			% within Exam Level	25.0%	25.0%	45.1%	.0%	33.3%	66.7%	35.2%
	Female	Count	2	15	18	1	16	1	53	
		% within Exam Level	50.0%	23.4%	19.8%	16.7%	33.3%	33.3%	24.5%	
	Unanswered	Count	1	33	32	5	16	0	87	
		% within Exam Level	25.0%	51.6%	35.2%	83.3%	33.3%	.0%	40.3%	
Total	Count	4	64	91	6	48	3	216		
% 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

B) MEAN SCALED SCORES FOR GENERAL LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES

TABLE B.1. MEAN AND STANDARD DEVIATION FOR GENERAL 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	69.21 (11.437)	74.89 (12.548)	71.47 (11.177)	73.20 (9.091)	70.47 (9.63)
American Indian	73.00 (14.275)	75.69 (10.355)	76.75 (8.157)	69.31 (11.593)	73.25 (10.36)
Asian	72.11 (9.61)	69.92 (15.182)	71.44 (12.839)	72.21 (11.544)	71.51 (10.703)
Hispanic	64.32 (13.068)	69.44 (15.524)	71.31 (11.412)	69.05 (13.316)	65.34 (12.49)
Pacific Islander	69.45 (8.537)	68.48 (13.172)	72.24 (10.166)	74.72 (9.223)	65.62 (11.92)
White	72.63 (11.013)	79.14 (11.366)	76.63 (9.893)	75.40 (10.322)	73.42 (9.568)
Other	72.44 (11.65)	72.27 (14.691)	72.63 (12.159)	75.17 (8.983)	69.61 (10.74)
Unanswered	75.50 (7.188)	76.84 (10.837)	75.92 (10.778)	75.50 (6.285)	73.08 (9.441)

TABLE B.2. MEAN AND STANDARD DEVIATION FOR GENERAL 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	72.29 (11.473)	75.30 (13.582)	75.77 (10.751)	73.83 (9.994)	73.47 (9.753)
Female	70.77 (11.119)	74.98 (13.311)	74.22 (10.555)	74.63 (10.518)	70.82 (10.717)
Unanswered	68.00 (19.079)	74.97 (10.421)	72.28 (12.354)	72.13 (6.854)	72.13 (8.931)

TABLE B.3. MEAN AND STANDARD DEVIATION FOR GENERAL 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 (12.124)	72.46 (14.273)	73.02 (11.035)	74.60 (10.068)	69.92 (10.527)
26 to 29	70.99 (11.685)	76.75 (12.364)	74.39 (10.573)	74.78 (10.366)	71.41 (10.444)
30 to 39	71.43 (10.941)	76.42 (12.711)	74.85 (10.744)	73.61 (10.541)	72.45 (10.427)
40 to 49	73.14 (10.68)	74.49 (13.52)	76.65 (10.145)	74.59 (10.973)	73.04 (10.45)
50 to 59	72.66 (10.511)	76.96 (13.224)	77.60 (9.572)	74.64 (9.653)	73.36 (9.609)
60 to 64	77.73 (8.149)	78.46 (12.378)	77.82 (10.759)	75.13 (12.369)	74.14 (8.486)
65 and over	77.62 (9.811)	76.29 (14.891)	74.73 (13.803)	64.82 (6.876)	70.28 (11.703)
Unanswered	61.20 (19.215)	74.59 (10.857)	74.47 (10.808)	75.75 (8.972)	73.82 (8.415)

TABLE B.4. MEAN AND STANDARD DEVIATION FOR GENERAL SCALED SCORE BY ETHNICITY AND 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	68.49 (12.131)	74.29 (12.818)	71.88 (11.121)	71.13 (9.272)	72.48 (8.623)
	Female	69.76 (10.717)	75.39 (12.298)	71.01 (11.18)	74.47 (8.755)	69.40 (9.963)
	Unanswered	88.00 .	80.00 (16.971)	39.00 .	63.00 .	58.00 (7.81)
American Indian	Male	72.00 (17.01)	79.33 (12.242)	73.54 (8.819)	64.33 (7.339)	75.42 (6.529)
	Female	75.33 (6.11)	72.57 (8.059)	78.57 (7.341)	73.57 (13.34)	71.08 (13.097)
Asian	Male	71.70 (9.964)	69.76 (15.85)	71.75 (12.009)	69.79 (14.144)	71.49 (11.049)
	Female	72.73 (9.249)	70.08 (14.379)	71.02 (13.908)	73.86 (9.312)	71.53 (10.337)
	Unanswered		80.00 .			
Pacific Islander	Male	86.00 .	65.55 (12.828)	76.96 (7.374)	75.63 (10.211)	64.00 (10.724)
	Female	67.80 (6.893)	74.36 (12.355)	65.29 (9.86)	74.38 (9.064)	69.25 (15.37)
Hispanic	Male	64.56 (11.065)	71.73 (14.756)	73.09 (11.209)	72.40 (10.729)	67.90 (10.822)
	Female	64.00 (15.656)	66.88 (15.998)	70.18 (11.418)	67.68 (14.058)	64.14 (13.023)
	Unanswered			61.00 .		78.00 .
White	Male	74.11 (10.79)	79.56 (11.184)	77.26 (10.118)	75.32 (9.812)	74.80 (9.206)
	Female	71.24 (11.02)	78.62 (11.597)	75.82 (9.538)	75.46 (10.613)	72.52 (9.697)
	Unanswered	50.00 .	77.33 (1.155)	75.80 (10.134)	69.50 (.707)	76.33 (7.095)
Other	Male	71.42 (11.641)	71.60 (15.057)	73.50 (11.961)	75.10 (8.96)	71.28 (10.304)
	Female	74.11 (11.785)	72.97 (14.352)	71.69 (12.142)	75.20 (9.094)	68.67 (10.916)
	Unanswered			44.00 .		
Unanswered	Male	74.00 .	78.00 (10.172)	77.34 (11.909)		73.56 (11.153)
	Female	81.00 (1.414)	81.20 (10.685)	76.11 (8.505)	78.00 .	72.06 (9.963)
	Unanswered	66.00 .	74.30 (10.795)	74.00 (10.395)	75.00 (6.892)	73.63 (7.347)

TABLE B.5. MEAN AND STANDARD DEVIATION FOR GENERAL 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	73.60 (12.361)	58.00 (20.674)	59.67 (19.502)		66.78 (9.985)
Less than 12th grade	63.33 (9.933)	63.34 (15.649)	64.21 (17.46)	64.63 (12.27)	58.18 (13.322)
High school diploma or GED	66.92 (12.918)	71.13 (14.142)	71.28 (11.551)	72.46 (10.689)	68.00 (11.113)
Some college but no 4-year degree	71.16 (11.246)	74.18 (12.944)	73.53 (10.502)	74.25 (10.049)	70.89 (9.92)
4-year degree or more	74.14 (9.798)	79.16 (12.234)	77.65 (9.855)	76.17 (10.179)	75.98 (8.914)
Unanswered	80.67 (3.055)	75.15 (11.316)	73.38 (10.845)	73.71 (7.432)	71.57 (8.062)

TABLE B.6. MEAN AND STANDARD DEVIATION FOR GENERAL 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	71.35 (11.488)	75.55 (13.286)	75.14 (10.567)	75.08 (10.061)	71.83 (10.446)
No	72.29 (10.613)	73.75 (13.921)	74.92 (11.031)	68.86 (10.703)	71.96 (10.353)
Unanswered	71.33 (5.774)	75.32 (10.729)	71.58 (9.717)	72.00 (1.826)	68.31 (12.01)

TABLE B.7. MEAN AND STANDARD DEVIATION FOR GENERAL 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	71.54 (11.317)	75.46 (13.279)	75.12 (10.673)	74.33 (10.337)	71.96 (10.391)
No	70.81 (11.861)	70.33 (15.21)	73.23 (11.387)	75.14 (10.328)	69.66 (11.145)
Unanswered		74.17 (10.806)	74.52 (11.329)	70.00 (5.586)	70.33 (7.677)

TABLE B.8. MEAN AND STANDARD DEVIATION FOR GENERAL 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	71.57 (11.254)	76.91 (12.265)	75.52 (10.374)	74.77 (9.973)	72.97 (9.655)
Spanish	63.53 (12.806)	68.62 (15.376)	70.54 (11.883)	65.92 (13.81)	64.28 (12.509)
European (other than Spanish)	77.43 (11.134)	73.70 (20.929)	75.95 (8.54)	72.00 (13.744)	71.58 (12.279)
Chinese	77.33 (9.866)	74.34 (13.489)	74.52 (13.341)	90.00	76.52 (9.019)
Japanese		90.00	66.00 (21.213)		
Korean	74.60 (6.931)	66.68 (16.862)	70.62 (12.705)		70.23 (11.236)
African	78.67 (8.733)	73.86 (14.166)	69.72 (12.808)	66.25 (11.354)	69.05 (12.828)
Other	72.73 (11.057)	69.74 (14.935)	71.25 (13.091)	70.89 (11.425)	68.67 (10.525)
Unanswered	74.00	75.74 (11.456)	71.44 (13.353)	70.63 (5.951)	71.61 (7.907)

C) ITEM LEVEL STATISTICS FOR GENERAL LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES

TABLE C.1. ETHNICITY – TOTAL GENERAL 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	112-360	0.24	0.69	446-1391	0.29	.75	572-1751	0.24	0.72	146-607	0.21	0.74	6-24	0.20	0.71
American Indian	2-10	0.31	0.73	224-708	0.23	.76	9-36	0.19	0.77	1-13	0.25	0.70	189-588	0.21	0.73
Asian	17-55	0.21	0.72	4-13	0.33	.70	166-537	0.28	0.72	12-47	0.25	0.73	86-265	0.23	0.72
Hispanic	19-62	0.27	0.64	102-343	0.33	.68	145-494	0.25	0.71	29-138	0.29	0.70	189-591	0.24	0.66
Pacific Islander	1-11	0.18	0.69	10-33	0.28	.79	9-42	0.22	0.72	6-29	0.21	0.75	3-13	0.23	0.66
White	343-1071	0.24	0.73	528-1665	0.28	.72	2276-6870	0.23	0.77	320-1420	0.24	0.76	1067-3278	0.25	0.73
Other	15-50	0.26	0.72	57-185	0.33	.75	71-247	0.27	0.73	12-66	0.21	0.76	48-158	0.23	0.70

TABLE C.2. GENDER – TOTAL GENERAL 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	261-805	0.25	0.72	713-2264	0.31	0.75	1809-5547	0.24	0.76	190-834	0.23	0.75	621-1927	0.22	0.74
Female	261-815	0.24	0.71	693-2099	0.30	0.75	1454-4481	0.24	0.74	335-1484	0.24	0.75	992-3015	0.23	0.71

TABLE C.3. AGE – TOTAL GENERAL 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	110-367	0.26	0.69	354-1133	0.32	0.72	847-2618	0.25	0.73	232-968	0.23	0.75	410-1273	0.23	0.70
26 to 29	75-248	0.25	0.71	210-642	0.29	0.77	450-1434	0.24	0.74	111-486	0.22	0.76	264-853	0.23	0.71
30 to 39	131-422	0.24	0.71	336-1023	0.30	0.76	765-2393	0.24	0.75	113-558	0.24	0.74	376-1215	0.23	0.73
40 to 49	85-292	0.23	0.73	289-892	0.31	0.75	648-1983	0.23	0.77	51-189	0.25	0.75	303-956	0.23	0.73
50 to 59	72-238	0.24	0.73	161-510	0.31	0.77	400-1244	0.22	0.78	15-85	0.22	0.75	168-529	0.21	0.73
60 to 64	6-30	0.19	0.78	29-96	0.29	0.79	70-238	0.23	0.79	1-15	0.28	0.76	20-71	0.18	0.74
65 and over	5-21	0.23	0.78	15-62	0.34	0.76	23-100	0.27	0.76	2-17	0.14	0.66	9-34	0.21	0.72

TABLE C.4. ETHNICITY BY GENDER – TOTAL GENERAL 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	52-170	0.26	0.69	192-638	0.29	.74	298-954	0.24	.72	54-227	0.21	.72	67-213	0.18	0.73
African American Female	55-189	0.23	0.70	247-751	0.28	.75	248-796	0.24	.71	91-379	0.20	.75	121-372	0.21	0.70
American Indian Male	1-7	0.35	0.72	1-6	0.28	.79	3-13	0.19	.74	115-513	0.14	.65	3-12	0.15	0.75
American Indian Female	1-3	0.12	0.75	2-7	0.17	.73	6-23	0.17	.79	205-905	0.28	.74	2-12	0.28	0.71
Asian Male	9-33	0.22	0.72	121-385	0.34	.70	92-310	0.25	.72	0-6	0.30	.70	43-142	0.24	0.72
Asian Female	6-22	0.20	0.73	103-322	0.31	.70	72-227	0.30	.71	1-7	0.21	.75	36-123	0.22	0.72
Hispanic Male	9-36	0.23	0.65	52-181	0.32	.72	61-194	0.24	.73	0-8	0.24	.73	54-187	0.23	0.68
Hispanic Female	8-26	0.32	0.64	50-162	0.33	.67	83-299	0.25	.70	6-21	0.30	.68	122-403	0.26	0.65
Pacific Islander Male	0-1		0.86	5-22	0.26	.66	5-25	0.17	.77	5-19	0.22	.76	3-9	0.21	0.64
Pacific Islander Female	1-10	0.14	0.68	2-11	0.27	.74	4-17	0.20	.65	7-28	0.20	.75	0-4	0.29	0.69
White Male	173-526	0.24	0.74	288-922	0.27	.80	1262-3866	0.23	.77	9-40	0.23	.76	406-1291	0.21	0.75
White Female	170-544	0.24	0.71	238-740	0.28	.79	983-2999	0.22	.76	20-98	0.24	.76	652-1984	0.22	0.73
Other Male	8-31	0.25	0.71	29-94	0.33	.72	41-144	0.26	.74	7-21	0.21	.76	16-57	0.22	0.71
Other Female	5-19	0.26	0.74	26-91	0.32	.73	30-102	0.26	.72	5-45	0.21	.76	29-101	0.23	0.69

TABLE C.5. EDUCATION LEVEL – TOTAL GENERAL 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	1-5	0.25	0.74	1-8	0.39	0.58	1-3	0.32	0.60				2-9	0.20	0.67
Less than 12th grade	1-6	0.19	0.63	20-73	0.31	0.64	10-39	0.31	0.67	1-8	0.24	0.65	12-44	0.24	0.59
High school diploma or GED	88-281	0.26	0.67	269-821	0.31	0.71	411-1309	0.25	0.71	131-531	0.24	0.73	334-1028	0.23	0.68
Some college but no 4-year degree	219-729	0.25	0.71	622-1921	0.29	0.74	1335-4079	0.23	0.74	256-1135	0.23	0.75	721-2211	0.22	0.71
4-year degree or more	184-599	0.22	0.74	498-1527	0.30	0.79	1496-4585	0.23	0.78	137-645	0.23	0.77	531-1645	0.21	0.76

TABLE C.6. PRELICENSING COMPLETION – TOTAL GENERAL 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	424-1326	0.25	0.71	1106-3379	0.31	0.76	2365-7214	0.24	0.75	471-2046	0.23	0.76	1180-3570	0.23	0.72
No	93-294	0.24	0.72	306-982	0.32	0.74	922-2831	0.25	0.75	55-276	0.23	0.70	446-1382	0.23	0.72

TABLE C.7. ENGLISH BEST LANGUAGE – TOTAL GENERAL 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	508-1581	0.26	0.72	1329-4099	0.31	0.76	3211-9759	0.24	0.75	508-2271	0.23	0.75	1550-4729	0.23	0.72
No	12-42	0.25	0.71	81-257	0.33	0.70	81-265	0.25	0.73	18-49	0.24	0.76	66-215	0.24	0.70

TABLE C.8. NATIVE LANGUAGE – TOTAL GENERAL 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	480-1507	0.25	0.72	1061-3281	0.29	0.77	2971-9012	0.23	0.76	493-2176	0.23	0.75	1335-4068	0.22	0.73
Spanish	11-38	0.26	0.64	81-268	0.33	0.69	101-336	0.25	0.71	19-87	0.29	0.67	159-495	0.25	0.65
European (other than Spanish)	3-14	0.26	0.77	6-20	0.46	0.74	18-58	0.20	0.76	3-12	0.30	0.73	7-31	0.27	0.72
Chinese	0-3	0.19	0.77	13-53	0.30	0.75	5-31	0.30	0.75	0-1	.a	0.91	7-27	0.21	0.77
Japanese				0-1	.	0.90	0-2	0.32	0.66						
Korean	2-10	0.15	0.75	32-97	0.36	0.67	39-126	0.27	0.71				29-97	0.23	0.71
African	1-6	0.19	0.79	17-58	0.31	0.74	15-53	0.22	0.71	1-4	0.21	0.67	6-21	0.20	0.70
Other	10-44	0.25	0.73	177-577	0.32	0.70	129-407	0.28	0.72	10-38	0.25	0.72	65-203	0.23	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

D) MEAN SCALED SCORES FOR GENERAL LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES

TABLE D.1. MEAN AND STANDARD DEVIATION FOR STATE 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	65.58 (12.382)	63.67 (13.047)	65.01 (12.514)	82.14 (10.008)	63.64 (13.567)	65.63 (18.437)
American Indian	69.40 (9.288)	65.08 (12.777)	69.36 (9.781)	81.62 (13.339)	67.00 (9.917)	88.50 (2.121)
Asian	68.24 (10.024)	59.77 (15.319)	63.16 (14.674)	84.23 (9.854)	63.92 (14.071)	75.15 (7.943)
Hispanic	63.47 (13.54)	60.87 (15.298)	63.74 (12.861)	81.55 (11.155)	58.47 (15.065)	70.48 (10.182)
Pacific Islander	66.45 (8.49)	60.12 (15.491)	66.26 (11.164)	84.03 (7.908)	57.62 (14.116)	
White	69.35 (11.676)	69.72 (12.045)	69.33 (11.457)	84.41 (9.662)	66.90 (12.655)	77.91 (9.353)
Other	68.62 (11.818)	62.72 (13.718)	65.76 (12.753)	84.12 (9.816)	61.60 (14.914)	79.11 (5.011)
Unanswered	80.00 (5.715)	65.78 (13.293)	70.01 (10.478)	84.50 (9.69)	66.25 (12.906)	82.33 (10.97)

TABLE D.2. MEAN AND STANDARD DEVIATION FOR STATE 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	69.15 (11.987)	65.81 (14.159)	68.67 (12.048)	83.70 (9.955)	67.08 (12.947)	77.86 (11.935)
Female	67.35 (11.845)	64.35 (13.541)	66.91 (12.166)	83.57 (9.89)	63.91 (13.733)	76.13 (9.783)
Unanswered	63.33 (19.399)	62.31 (11.478)	68.78 (12.503)	84.38 (9.242)	65.74 (14.967)	78.00 .

TABLE D.3. MEAN AND STANDARD DEVIATION FOR STATE 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	65.08	62.95	65.16	81.76	61.51	66.37
	12.343	13.796	12.451	10.231	14.473	18.623
26 to 29	66.63	66.12	66.77	84.15	64.06	73.62
	12.627	12.968	12.233	8.486	13.577	9.718
30 to 39	68.75	66.25	68.08	84.43	65.93	76.60
	11.348	13.265	11.899	10.149	13.214	9.102
40 to 49	70.97	64.39	69.88	86.85	67.98	79.48
	11.304	14.824	11.768	9.430	12.428	10.017
50 to 59	69.63	66.89	70.70	87.84	67.88	78.16
	10.635	13.571	10.767	8.993	11.976	8.437
60 to 64	75.03	67.73	70.79	90.00	69.75	76.88
	8.849	15.112	11.188	7.606	11.245	7.039
65 and over	71.90	66.00	67.78	86.65	65.08	76.00
	14.226	16.142	16.141	5.511	11.077	9.309
Unanswered	54.40	63.61	70.02	80.50	68.53	
	25.136	11.425	11.682	15.556	11.927	

TABLE D.4. MEAN AND STANDARD DEVIATION FOR STATE SCALED SCORE BY ETHNICITY AND 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	65.24 (12.927)	63.49 (13.334)	65.77 (12.16)	80.98 (10.021)	66.17 (12.273)	55.83 (30.056)
	Female	65.84 (11.908)	63.82 (12.821)	64.13 (12.871)	82.85 (9.956)	62.29 (14.063)	70.15 (7.957)
	Unanswered	76.00 .	62.00 (7.071)	48.00 .	76.00 .	50.67 (10.97)	
American Indian	Male	69.14 (11.231)	64.17 (18.214)	69.54 (10.088)	83.83 (5.307)	64.75 (8.357)	90.00 .
	Female	70.00 (3.)	65.86 (6.962)	69.26 (9.831)	79.71 (17.979)	69.25 (11.169)	87.00 .
Asian	Male	68.48 (9.654)	60.20 (15.814)	63.77 (14.545)	81.47 (9.617)	64.07 (14.059)	74.50 (8.177)
	Female	67.86 (10.776)	59.20 (14.701)	62.34 (14.84)	86.11 (9.735)	63.74 (14.14)	75.44 (8.06)
	Unanswered		78.00 .				
Hispanic	Male	63.25 (13.203)	63.33 (15.328)	65.58 (13.377)	84.58 (8.292)	59.81 (13.97)	72.60 (4.98)
	Female	63.77 (14.253)	58.12 (14.833)	62.61 (12.372)	80.32 (11.949)	57.77 (15.442)	69.95 (11.147)
	Unanswered			45.00 .		92.00 .	
Pacific Islander	Male	70.00 .	59.00 (14.024)	69.52 (10.453)	81.63 (9.68)	54.89 (14.564)	
	Female	66.10 (8.863)	62.36 (18.619)	61.47 (10.701)	84.95 (7.18)	63.75 (12.606)	
White	Male	70.92 (11.3)	70.72 (12.108)	69.96 (11.47)	84.94 (9.81)	68.76 (12.255)	79.76 (8.249)
	Female	67.89 (11.797)	68.49 (11.855)	68.52 (11.394)	84.10 (9.57)	65.70 (12.774)	77.17 (9.707)
	Unanswered	41.00 .	66.33 (15.011)	70.80 (11.212)	93.50 (2.121)	64.67 (9.713)	78.00 .
Other	Male	67.81 (12.576)	62.48 (14.234)	67.23 (12.904)	84.14 (11.867)	66.21 (14.717)	82.50 (.707)
	Female	69.95 (10.659)	62.98 (13.239)	63.97 (12.077)	84.11 (8.85)	59.00 (14.455)	78.14 (5.336)
	Unanswered			37.00 .			
Unanswered	Male	78.00 .	67.69 (9.583)	69.68 (9.984)		67.00 (11.815)	88.50 (3.536)
	Female	84.50 (2.121)	73.20 (17.06)	69.28 (11.95)	95.00 .	64.63 (13.109)	70.00 .
	Unanswered	73.00 .	61.48 (11.44)	70.84 (10.519)	82.40 (9.182)	67.13 (14.361)	

TABLE D.5. MEAN AND STANDARD DEVIATION FOR STATE 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	67.20 (11.345)	48.00 (15.928)	49.00 (22.605)		63.89 (13.734)	
Less than 12th grade	57.50 (15.834)	51.75 (17.045)	57.15 (18.446)	77.88 (16.565)	56.84 (15.27)	85.00 .
High school diploma or GED	63.35 (13.56)	60.36 (14.445)	63.31 (13.462)	81.22 (10.63)	60.32 (14.553)	75.50 (9.545)
Some college but no 4-year degree	68.14 (11.894)	63.95 (13.519)	66.37 (11.953)	83.65 (9.711)	64.38 (13.38)	73.66 (11.354)
4-year degree or more	70.72 (10.359)	69.81 (12.127)	70.62 (11.109)	85.66 (8.96)	69.44 (11.592)	79.49 (9.049)
Unanswered	77.00 (6.557)	63.79 (11.373)	69.89 (10.408)	79.29 (16.388)	65.36 (11.357)	

TABLE D.6. MEAN AND STANDARD DEVIATION FOR STATE 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	68.17 (12.178)	65.27 (13.798)	68.08 (12.094)	84.02 (9.723)	65.34 (13.431)	76.45 (10.554)
No	68.52 (10.947)	64.49 (14.141)	67.38 (12.231)	80.68 (10.768)	64.68 (13.727)	79.83 (7.625)
Unanswered	73.33 (8.083)	63.90 (12.492)	67.38 (10.826)	80.00 (8.602)	62.23 (16.942)	

TABLE D.7. MEAN AND STANDARD DEVIATION FOR STATE SCALED SCORE BY ENGLISH AS BEST LANGUAGE

English Best	Exam Level					
	VA Health	VA Life and Annuities	VA Life and Annuities & Health	VA Personal Lines	VA Personal Lines	VA Title
Yes	68.19 (12.012)	65.48 (13.661)	67.98 (12.06)	83.64 (9.925)	65.27 (13.481)	76.73 (10.433)
No	70.14 (9.547)	59.10 (16.007)	64.40 (14.188)	83.55 (8.951)	62.53 (14.422)	69.60 (9.397)
Unanswered		62.96 (11.075)	68.84 (12.019)	76.17 (9.368)	64.38 (11.724)	

TABLE D.8. MEAN AND STANDARD DEVIATION FOR STATE 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	68.32 (11.921)	66.71 (12.923)	68.40 (11.772)	83.77 (9.869)	66.37 (12.799)	77.33 (10.563)
Spanish	62.11 (15.033)	60.55 (15.244)	63.63 (12.925)	80.49 (11.247)	57.38 (15.315)	68.11 (9.831)
European (other than Spanish)	71.29 (10.103)	64.30 (19.184)	68.91 (11.813)	82.33 (8.968)	62.39 (18.913)	77.50 (5.577)
Chinese	70.67 (4.041)	64.91 (11.084)	68.13 (15.178)	95.00 .	65.30 (13.809)	
Japanese		86.00 .	59.50 (30.406)			
Korean	70.80 (11.811)	54.15 (17.796)	60.80 (15.578)		62.30 (15.221)	81.50 (9.292)
African	74.50 (8.758)	64.10 (13.982)	65.49 (12.568)	80.75 (7.632)	64.19 (14.49)	71.00 .
Other	67.89 (10.203)	59.94 (15.231)	62.43 (14.643)	82.42 (8.67)	61.75 (14.098)	74.37 (7.667)
Unanswered	78.00 .	64.06 (11.477)	66.65 (14.187)	83.88 (8.425)	63.91 (12.692)	

E) ITEM LEVEL STATISTICS FOR TITLE AND STATE LIFE, HEALTH, LIFE & HEALTH, PROPERTY & CASUALTY, AND PERSONAL LINES

TABLE E.1. ETHNICITY – TOTAL STATE 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	50-359	0.26	0.73	183-1387	0.26	0.71	200-1371	0.26	0.73	121-607	0.26	0.81	74-590	0.29	0.76	5-19	0.22	0.70
American Indian	0-10	0.21	0.75	1-13	0.25	0.73	3-29	0.21	0.76	1-13	0.33	0.81	3-24	0.23	0.78	0-2	0.04	0.89
Asian	4-55	0.22	0.76	102-708	0.30	0.68	57-423	0.30	0.71	11-47	0.26	0.83	28-266	0.29	0.76	6-26	0.18	0.76
Hispanic	6-62	0.26	0.70	44-343	0.26	0.69	60-408	0.26	0.72	29-138	0.28	0.80	68-598	0.29	0.71	7-25	0.22	0.71
Pacific Islander	0-11	0.16	0.75	3-33	0.28	0.69	1-36	0.25	0.75	6-29	0.20	0.83	1-13	0.31	0.70			
White	150-1070	0.26	0.76	172-1664	0.30	0.77	833-5455	0.25	0.77	320-1419	0.26	0.83	414-3283	0.28	0.79	53-263	0.23	0.79
Other	7-50	0.26	0.76	23-185	0.27	0.70	26-195	0.27	0.74	11-66	0.26	0.83	20-158	0.30	0.74	1-9	0.12	0.80

TABLE E.2. GENDER – TOTAL STATE 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	121-803	0.26	0.76	282-2261	0.29	0.73	669-4390	0.26	0.76	189-834	0.26	0.83	250-1932	0.28	0.79	18-99	0.22	0.79
Female	120-815	0.25	0.75	281-2095	0.28	0.72	536-3554	0.26	0.75	317-1483	0.26	0.82	368-3025	0.29	0.76	58-247	0.23	0.77

TABLE E.3. AGE – TOTAL STATE 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	46-367	0.26	0.72	138-1133	0.28	0.70	313-2088	0.26	0.73	205-968	0.26	0.81	149-1273	0.30	0.74	3-19	0.22	0.70
26 to 29	26-247	0.26	0.75	95-642	0.27	0.74	162-1143	0.26	0.75	111-485	0.23	0.83	103-856	0.29	0.76	10-50	0.22	0.74
30 to 39	64-422	0.25	0.76	127-1022	0.28	0.74	282-1880	0.26	0.76	111-558	0.27	0.83	143-1217	0.28	0.78	26-121	0.22	0.77
40 to 49	42-291	0.24	0.78	116-890	0.30	0.72	232-1567	0.26	0.78	42-189	0.27	0.86	121-962	0.28	0.80	21-96	0.25	0.80
50 to 59	24-238	0.24	0.76	57-509	0.28	0.74	130-995	0.24	0.78	15-85	0.26	0.87	79-531	0.27	0.79	11-49	0.20	0.79
60 to 64	2-30	0.23	0.81	10-96	0.32	0.75	26-192	0.24	0.79	1-15	0.23	0.89	6-71	0.26	0.82	0-8	0.16	0.78
65 and over	1-21	0.30	0.78	7-62	0.33	0.74	8-75	0.28	0.77	2-17	0.15	0.86	1-36	0.22	0.77	0-4	0.12	0.80

TABLE E.4. ETHNICITY BY GENDER – TOTAL STATE 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	24-169	0.27	0.73	88-636	0.27	0.71	106-743	0.26	0.74	50-227	0.25	0.80	21-215	0.27	0.78	1-6	0.30	0.67
African American Female	23-189	0.25	0.73	90-750	0.26	0.72	80-628	0.26	0.72	71-379	0.26	0.82	51-372	0.29	0.74	4-13	0.17	0.71
American Indian Male	0-7	0.25	0.75	91-922	0.34	0.72	1-11	0.23	0.77	0-6	0.12	0.83	1-12	0.20	0.76	0-1	.	0.91
American Indian Female	0-3	0.07	0.76	80-740	0.13	0.73	2-19	0.19	0.76	1-7	0.42	0.79	1-12	0.24	0.80	0-1	.	0.88
Asian Male	2-33	0.20	0.77	0-6	0.31	0.68	29-243	0.29	0.72	4-19	0.23	0.80	11-142	0.29	0.76	1-8	0.15	0.77
Asian Female	1-22	0.24	0.75	0-7	0.29	0.67	28-182	0.30	0.70	7-28	0.27	0.85	17-124	0.29	0.76	5-18	0.19	0.76
Hispanic Male	2-36	0.25	0.70	2-22	0.31	0.71	27-161	0.22	0.73	8-40	0.22	0.84	21-187	0.27	0.73	0-5	0.10	0.73
Hispanic Female	3-26	0.27	0.71	1-11	0.29	0.66	33-248	0.23	0.71	20-98	0.29	0.79	44-410	0.30	0.71	6-20	0.24	0.71
Pacific Islander Male	0-1	.	0.75	47-385	0.27	0.67	0-22	0.27	0.78	0-8	0.23	0.80	1-9	0.30	0.68			
Pacific Islander Female	1-10	0.17	0.75	51-322	0.24	0.73	0-14	0.25	0.70	5-21	0.19	0.84	0-4	0.28	0.76			
White Male	77-525	0.25	0.78	22-181	0.27	0.78	469-3072	0.25	0.78	115-513	0.27	0.84	171-1294	0.28	0.80	13-75	0.21	0.80
White Female	73-544	0.25	0.75	20-162	0.25	0.76	356-2378	0.25	0.76	203-904	0.26	0.83	231-1986	0.28	0.78	40-187	0.23	0.78
Other Male	3-31	0.27	0.75	11-94	0.29	0.70	14-112	0.27	0.75	3-21	0.31	0.83	8-57	0.32	0.77	0-2	0.02	0.83
Other Female	2-19	0.24	0.77	11-91	0.27	0.71	12-83	0.26	0.72	5-45	0.23	0.83	12-101	0.28	0.72	1-7	0.12	0.79

TABLE E.5. EDUCATION LEVEL – TOTAL STATE 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	0-5	0.19	0.75	0-8	0.28	0.56	0-2	0.31	0.58				1-9	0.25	0.75			
Less than 12th grade	0-6	0.28	0.64	6-73	0.32	0.60	5-33	0.36	0.66	1-8	0.37	0.77	4-45	0.27	0.70	0-1	.	0.85
High school diploma or GED	37-281	0.27	0.71	92-818	0.28	0.68	149-1045	0.28	0.72	117-531	0.27	0.80	125-1034	0.29	0.73	12-46	0.22	0.76
Some college but no 4-year degree	109-728	0.26	0.75	270-1918	0.27	0.72	468-3218	0.25	0.74	256-1135	0.26	0.83	275-2217	0.28	0.76	25-140	0.22	0.75
4-year degree or more	79-598	0.23	0.78	190-1526	0.27	0.77	584-3662	0.25	0.78	130-644	0.25	0.85	211-1647	0.26	0.81	37-160	0.22	0.80

TABLE E.6. PRELICENSING COMPLETION – TOTAL STATE 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	189-1325	0.26	0.75	444-3372	0.28	0.73	857-5715	0.26	0.76	455-2045	0.26	0.83	431-3583	0.29	0.77	76-329	0.23	0.77
No	41-293	0.24	0.76	114-981	0.29	0.72	330-2233	0.26	0.75	51-276	0.27	0.80	189-1384	0.29	0.77	0-18	0.19	0.80

TABLE E.7. ENGLISH BEST LANGUAGE – TOTAL STATE 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	234-1579	0.26	0.75	525-4092	0.28	0.73	1191-7727	0.26	0.76	495-2270	0.26	0.83	595-4742	0.29	0.77	75-342	0.23	0.78
No	6-42	0.21	0.78	38-256	0.31	0.67	30-207	0.28	0.73	9-49	0.23	0.82	26-217	0.30	0.75	1-5	0.18	0.70

TABLE E.8. NATIVE LANGUAGE – TOTAL STATE 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	222-1505	0.26	0.75	396-3276	0.27	0.74	1095-7125	0.26	0.76	469-2175	0.26	0.83	514-4075	0.28	0.78	63-290	0.23	0.78
Spanish	5-38	0.29	0.70	37-268	0.30	0.68	43-277	0.26	0.72	19-87	0.28	0.79	60-502	0.30	0.70	4-19	0.21	0.69
European (other than Spanish)	0-14	0.23	0.79	1-20	0.38	0.72	6-46	0.27	0.77	0-12	0.22	0.81	2-31	0.38	0.75	1-6	0.13	0.78
Chinese	0-3	0.08	0.78	6-53	0.23	0.72	2-27	0.32	0.76	0-1	.	0.94	3-27	0.27	0.77			
Japanese				0-1	.	0.93	0-2	0.43	0.68									
Korean	0-10	0.29	0.79	12-97	0.34	0.62	11-98	0.31	0.70				7	0.30	0.75	0-4	0.07	0.86
African	0-6	0.21	0.80	0-1	0.28	0.73	7-46	0.27	0.73	0-4	0.16	0.80	3-21	0.30	0.76	0-1	.a	0.72
Other	4-44	0.22	0.76	79-577	0.30	0.68	45-326	0.29	0.71	10-38	0.22	0.81	21-203	0.29	0.74	6-27	0.17	0.75

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

F) TOTAL AND FIRST TIME EXAM PASS RATES

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	31.2% (218)	33.1% (360)	39.6% (818)	36.7% (1391)	35.4% (1072)	37.5% (1752)	70.6% (445)	64.3% (607)	33.4% (311)	33.2% (590)	33.3% (12)	42.1% (19)
American Indian	50.0% (6)	50.0% (10)	28.6% (7)	38.5% (13)	43.5% (23)	54.1% (37)	63.6% (11)	53.8% (13)	46.2% (13)	41.7% (24)	100.0% (2)	100.0% (2)
Asian	41.7% (36)	43.6% (55)	28.1% (359)	27.4% (708)	38.5% (327)	38.0% (537)	66.7% (33)	63.8% (47)	35.7% (140)	37.2% (266)	68.4% (19)	69.2% (26)
Hispanic	27.0% (37)	29.0% (62)	28.6% (192)	30.0% (343)	36.1% (277)	34.6% (494)	60.2% (93)	50.0% (138)	20.1% (259)	21.6% (598)	52.9% (17)	52.0% (25)
Pacific Islander	33.3% (6)	45.5% (11)	35.0% (20)	33.3% (33)	29.2% (24)	40.5% (42)	81.0% (21)	72.4% (29)	42.9% (7)	30.8% (13)		
White	51.1% (769)	50.1% (1071)	60.3% (1148)	57.0% (1666)	54.6% (4554)	53.9% (6871)	77.7% (1112)	73.5% (1420)	46.9% (1869)	45.1% (3285)	82.4% (221)	78.3% (263)
Other	41.4% (29)	44.0% (50)	32.4% (108)	35.7% (185)	38.4% (138)	42.1% (247)	75.5% (49)	69.7% (66)	38.2% (76)	31.6% (158)	100.0% (9)	100.0% (9)

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	50.7% (554)	49.3% (805)	47.7% (1448)	45.3% (2265)	52.1% (3663)	52.2% (5548)	74.3% (630)	68.0% (834)	46.8% (1131)	46.4% (1933)	82.1% (84)	80.8% (99)
Female	40.7% (546)	41.1% (815)	43.9% (1227)	39.4% (2099)	45.5% (2786)	44.9% (4483)	74.9% (1133)	70.1% (1484)	38.3% (1558)	35.9% (3026)	76.8% (198)	72.1% (247)

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	32.6% (239)	36.0% (367)	33.7% (689)	35.5% (1133)	35.8% (1545)	39.1% (2619)	74.0% (742)	70.2% (968)	29.3% (625)	30.5% (1274)	50.0% (12)	47.4% (19)
26 to 29	38.6% (166)	41.5% (248)	46.6% (393)	44.5% (642)	45.7% (890)	45.4% (1435)	75.7% (371)	70.4% (486)	38.5% (421)	37.3% (856)	71.8% (39)	62.0% (50)
30 to 39	45.9% (279)	45.5% (422)	48.2% (651)	45.7% (1023)	49.0% (1533)	49.2% (2393)	74.2% (418)	67.7% (558)	43.4% (686)	42.6% (1218)	77.0% (100)	76.0% (121)
40 to 49	55.6% (225)	52.7% (292)	48.4% (527)	41.2% (893)	57.9% (1363)	56.4% (1983)	79.9% (149)	73.0% (189)	49.8% (568)	46.6% (962)	85.5% (83)	81.3% (96)
50 to 59	53.8% (156)	49.6% (238)	57.2% (304)	47.6% (510)	61.5% (871)	58.6% (1244)	74.2% (66)	65.9% (85)	52.7% (315)	46.9% (531)	85.0% (40)	81.6% (49)
60 to 64	69.6% (23)	70.0% (30)	65.1% (63)	53.1% (96)	59.9% (167)	58.8% (238)	63.6% (11)	60.0% (15)	55.1% (49)	56.3% (71)	85.7% (7)	87.5% (8)
65 and over	75.0% (12)	57.1% (21)	61.9% (42)	53.2% (62)	51.5% (68)	54.0% (100)	20.0% (5)	17.6% (17)	16.7% (18)	25.0% (36)	.0% (2)	50.0% (4)

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	32.3% (99)	34.7% (170)	38.4% (388)	37.5% (638)	36.8% (592)	40.1% (954)	63.9% (155)	55.9% (227)	42.5% (127)	42.3% (215)	40.0% (5)	50.0% (6)
	Female	29.7% (118)	31.2% (189)	40.7% (430)	36.1% (751)	33.6% (479)	34.4% (797)	74.4% (289)	69.4% (379)	27.2% (184)	28.2% (372)	28.6% (7)	38.5% (13)
American Indian	Male	25.0% (4)	42.9% (7)	40.0% (5)	50.0% (6)	44.4% (9)	61.5% (13)	50.0% (4)	33.3% (6)	25.0% (4)	33.3% (12)	100.0% (1)	100.0% (1)
	Female	100.0% (2)	66.7% (3)	.0% (2)	28.6% (7)	42.9% (14)	50.0% (24)	71.4% (7)	71.4% (7)	55.6% (9)	50.0% (12)	100.0% (1)	100.0% (1)
Asian	Male	42.9% (21)	42.4% (33)	28.5% (193)	27.8% (385)	40.1% (187)	39.7% (310)	66.7% (12)	52.6% (19)	40.7% (81)	42.3% (142)	60.0% (5)	62.5% (8)
	Female	40.0% (15)	45.5% (22)	27.7% (166)	26.7% (322)	36.4% (140)	35.7% (227)	66.7% (21)	71.4% (28)	28.8% (59)	31.5% (124)	71.4% (14)	72.2% (18)
Hispanic	Male	23.8% (21)	27.8% (36)	36.2% (116)	38.1% (181)	41.7% (115)	42.3% (194)	64.3% (28)	55.0% (40)	24.7% (81)	24.6% (187)	66.7% (3)	60.0% (5)
	Female	31.3% (16)	30.8% (26)	17.1% (76)	21.0% (162)	32.1% (162)	29.8% (299)	58.5% (65)	48.0% (98)	17.5% (177)	20.0% (410)	50.0% (14)	50.0% (20)
Pacific Islander	Male		100.0% (1)	33.3% (12)	22.7% (22)	35.7% (14)	52.0% (25)	85.7% (7)	87.5% (8)	33.3% (3)	22.2% (9)		
	Female	33.3% (6)	40.0% (10)	37.5% (8)	54.5% (11)	20.0% (10)	23.5% (17)	78.6% (14)	66.7% (21)	50.0% (4)	50.0% (4)		
White	Male	58.1% (391)	56.5% (526)	62.0% (660)	61.0% (923)	57.4% (2631)	56.8% (3867)	79.0% (409)	74.9% (513)	50.3% (792)	50.9% (1295)	86.4% (66)	85.3% (75)
	Female	44.0% (377)	44.1% (544)	58.0% (488)	52.0% (740)	50.9% (1918)	50.2% (2999)	77.0% (703)	72.8% (905)	44.5% (1075)	41.4% (1987)	80.5% (154)	75.4% (187)
Other	Male	38.9% (18)	38.7% (31)	37.7% (61)	35.1% (94)	44.7% (85)	47.2% (144)	80.0% (15)	71.4% (21)	53.3% (30)	47.4% (57)	100.0% (2)	100.0% (2)
	Female	45.5% (11)	52.6% (19)	25.5% (47)	36.3% (91)	28.8% (52)	35.3% (102)	73.5% (34)	68.9% (45)	28.3% (46)	22.8% (101)	100.0% (7)	100.0% (7)

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)	40.0% (5)	.0% (2)	12.5% (8)	33.3% (3)	33.3% (3)			.0% (1)	22.2% (9)		
Less than 12th grade	20.0% (5)	33.3% (6)	10.0% (30)	12.3% (73)	13.6% (22)	30.8% (39)	.0% (4)	37.5% (8)	17.6% (17)	13.3% (45)	100.0% (1)	100.0% (1)
High school diploma or GED	34.4% (180)	33.5% (281)	27.4% (438)	27.2% (821)	31.1% (765)	33.9% (1309)	71.7% (374)	63.5% (531)	27.2% (475)	26.8% (1035)	73.0% (37)	67.4% (46)
Some college but no 4-year degree	43.4% (502)	43.8% (729)	38.9% (1114)	37.6% (1922)	42.1% (2468)	42.6% (4080)	74.1% (869)	69.5% (1135)	38.3% (1147)	36.6% (2218)	69.2% (107)	67.1% (140)
4-year degree or more	53.9% (414)	52.3% (599)	61.8% (1084)	58.5% (1527)	59.5% (3185)	59.0% (4587)	78.5% (516)	74.1% (645)	53.1% (1047)	53.7% (1647)	87.0% (138)	83.1% (160)

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	46.5% (908)	44.9% (1326)	47.7% (2069)	43.5% (3379)	50.2% (4637)	49.2% (7216)	77.2% (1599)	72.1% (2046)	43.2% (1931)	40.3% (3584)	77.8% (266)	73.9% (329)
No	42.5% (193)	46.3% (294)	40.0% (603)	38.8% (983)	47.2% (1828)	48.2% (2831)	50.6% (166)	48.2% (276)	38.8% (762)	39.1% (1385)	88.2% (17)	88.9% (18)

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	45.9% (1076)	45.2% (1581)	46.7% (2554)	43.5% (4100)	49.5% (6304)	49.1% (9762)	74.6% (1726)	69.2% (2271)	42.2% (2601)	40.3% (4744)	78.9% (280)	75.4% (342)
No	37.0% (27)	45.2% (42)	30.1% (113)	27.6% (257)	42.6% (148)	41.5% (265)	78.9% (38)	75.5% (49)	36.3% (91)	32.7% (217)	33.3% (3)	20.0% (5)

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	46.1% (1026)	45.3% (1507)	50.8% (2099)	46.9% (3282)	50.9% (5850)	50.4% (9015)	75.9% (1674)	71.0% (2176)	44.9% (2292)	43.1% (4077)	81.0% (242)	77.2% (290)
Spanish	26.1% (23)	31.6% (38)	26.5% (147)	28.4% (268)	32.1% (193)	33.6% (336)	45.1% (51)	36.8% (87)	16.2% (210)	19.3% (502)	41.7% (12)	42.1% (19)
European (other than Spanish)	25.0% (8)	42.9% (14)	66.7% (15)	55.0% (20)	53.8% (39)	56.9% (58)	71.4% (7)	58.3% (12)	53.3% (15)	45.2% (31)	80.0% (5)	83.3% (6)
Chinese	.0% (1)	33.3% (3)	33.3% (21)	34.0% (53)	70.4% (27)	71.0% (31)	100.0% (1)	100.0% (1)	52.9% (17)	48.1% (27)		
Japanese			100.0% (1)	100.0% (1)	.0% (1)	50.0% (2)						
Korean	50.0% (8)	60.0% (10)	20.0% (50)	23.7% (97)	35.7% (70)	34.1% (126)			36.4% (44)	35.7% (98)	66.7% (3)	75.0% (4)
African	75.0% (4)	66.7% (6)	34.3% (35)	39.7% (58)	30.0% (30)	37.7% (53)	33.3% (3)	25.0% (4)	40.0% (10)	38.1% (21)	100.0% (1)	100.0% (1)
Other	48.5% (33)	47.7% (44)	27.2% (301)	27.7% (577)	29.6% (240)	33.4% (407)	61.5% (26)	60.5% (38)	28.8% (104)	27.6% (203)	70.0% (20)	66.7% (27)

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
	45.6%	45.1%	45.7%	42.3%	49.3%	48.9%	74.6%	69.3%	41.9%	39.9%	78.5%	74.6%
(1106)	(1626)	(2694)	(4411)	(6479)	(10077)	(1769)	(2328)	(2704)	(4988)	(283)	(347)	