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## Virginia Insurance Demographic Report (June 2021 – May 2022)

**Submitted To:**  
Virginia Bureau of Insurance

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**Submitted By:**  
Assessment Services  
Prometric

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## INTRODUCTION

This report was developed for the Virginia Bureau of Insurance. It summarizes statistical information for first-time test takers related to Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, Public Adjuster, and Title insurance examinations administered in Virginia by Prometric from June 1, 2021 to May 31, 2022.

Prometric collected candidate demographic data during exam registration and by surveying candidates at the completion of each examination. Information collected includes candidates' age, ethnicity, education, native language, English language ability, exam preparation method, and hours spent studying for the exam. Because candidates are not required to complete the survey, the summary statistics in this report do not include all first-time candidates who completed Virginia insurance exams. This report includes the results from first-time candidates who responded to all seven demographic survey questions, which comprises about 93% of the first-time candidates.

Each exam consists of two parts: a general-knowledge portion and a state-specific portion. The general-knowledge portion and the state-specific portion are scored together as a single examination. The combined score from the general-knowledge and the state-specific portions is evaluated to determine the candidate's pass/fail status. Examination questions are reviewed annually by subject matter experts to ensure that the questions presented on the exam are entry level, relevant, and legally defensible.

### Cautions:

1. When evaluating statistics by demographic categories, some sample sizes can be small and should be interpreted with caution.
2. The age, ethnicity, education, and native English language demographic questions allowed candidates to select 'choose not to respond', which a sizable number of candidates opted to choose. As a result, pass rates must be interpreted with caution.
3. Caution should be taken when comparing the information in this report with that of historical reports, given that new exam forms were published with the Bureau's new testing vendor (Prometric) beginning on June 1, 2020.

## VIRGINIA STATE RESULT SUMMARY

Exam	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score	Raw Cut Score
VA Life, Annuities & Health	2,893	30.69%	68.99%	74.63	104.48	98
VA Property & Casualty	1,667	17.69%	66.77%	73.94	99.82	95
VA Title	290	3.08%	76.55%	76.97	57.73	53
VA Life & Annuities	2,223	23.59%	63.29%	72.67	65.4	63
VA Health	1,144	12.14%	72.47%	75.86	68.27	63
VA Personal Lines	1,189	12.62%	70.31%	75.31	75.31	70
VA Public Adjuster	19	0.2%	42.11%	65.89	32.95	35
<b>Total</b>	<b>9,425</b>	<b>100%</b>	<b>68.02%</b>	<b>74.34</b>		

Note. The cut score for each exam is set to 70% correct. Cut scores on the raw score scale are provided at the last column of this table.

## ALL STATE LICENSING EXAMINATIONS

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Under 25	2,531	26.85%	58.63%	71.07
26 to 29	1,458	15.47%	66.94%	73.96
30 to 39	2,226	23.62%	70.75%	75.37
40 to 49	1,476	15.66%	72.09%	75.70
50 to 59	786	8.34%	76.84%	77.66
60 to 64	206	2.19%	81.07%	79.00
65 and over	91	0.97%	91.21%	81.13
Choose not to respond	651	6.91%	70.35%	74.83
<b>Total</b>	<b>9,425</b>	<b>100%</b>	<b>68.02%</b>	<b>74.34</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
African American	2,675	28.38%	56.64%	70.60
Caucasian	3,520	37.35%	80.57%	78.58
American Indian	35	0.37%	65.71%	74.39
Pacific Islander	27	0.29%	77.78%	73.21
Asian	527	5.59%	68.69%	74.05
Hispanic	778	8.25%	52.96%	69.22
Other	384	4.07%	57.29%	71.95
Choose not to respond	1,479	15.69%	69.1%	74.42
<b>Total</b>	<b>9,425</b>	<b>100%</b>	<b>68.02%</b>	<b>74.34</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Did not finish high school	66	0.7%	40.91%	64.45
High school diploma or equivalent (GED)	1,726	18.31%	51.8%	68.59
Some college but no degree	2,583	27.41%	66.55%	73.71
Two-year college degree (Associate's degree)	1,041	11.05%	65.9%	73.35
Four-year college degree (Bachelor's degree)	2,345	24.88%	78.98%	78.28
Advanced college degree (Master's degree or Doctorate)	825	8.75%	84.48%	80.64
Choose not to respond	839	8.9%	63.89%	72.86
<b>Total</b>	<b>9,425</b>	<b>100%</b>	<b>68.02%</b>	<b>74.34</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
English	7,874	83.54%	69.74%	74.94
Spanish	403	4.28%	41.94%	65.92
European (other than Spanish)	23	0.24%	65.22%	76.46
Chinese	60	0.64%	66.67%	75.28
Korean	36	0.38%	69.44%	73.67
African	81	0.86%	54.32%	68.97
Other	390	4.14%	61.79%	71.56
Choose not to respond	558	5.92%	69.18%	74.48
<b>Total</b>	<b>9,425</b>	<b>100%</b>	<b>68.02%</b>	<b>74.34</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Yes	7,874	83.54%	69.74%	74.94
No	1,551	16.46%	59.32%	71.28
Total	9,425	100%	68.02%	74.34

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
I received training from an insurance company.	2,195	23.29%	68.61%	74.22
I completed an insurance course at a college or university.	79	0.84%	54.43%	69.14
I attended classroom training from an exam preparation school.	485	5.15%	60.62%	71.19
I completed an online course.	5,545	58.83%	71.43%	75.62
I studied topics using the exam content outline.	1,121	11.89%	54.15%	69.96
Total	9,425	100%	68.02%	74.34

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Less than 30 hours	2,061	21.87%	62.79%	72.47
Between 31 and 50 hours	3,806	40.38%	68.02%	74.64
Between 51 and 70 hours	2,036	21.6%	72.2%	75.62
More than 70 hours	1,522	16.15%	69.51%	74.38
Total	9,425	100%	68.02%	74.34

## VA LIFE, ANNUITIES & HEALTH

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	733	25.34%	60.03%	71.11	99.55
26 to 29	405	14%	69.88%	74.68	104.55
30 to 39	667	23.06%	69.87%	75.46	105.64
40 to 49	504	17.42%	72.62%	75.85	106.19
50 to 59	268	9.26%	77.99%	77.82	108.95
60 to 64	73	2.52%	80.82%	80.43	112.6
65 and over	24	0.83%	95.83%	83.33	116.67
Choose not to respond	219	7.57%	68.49%	74.24	103.94
<b>Total</b>	<b>2,893</b>	<b>100%</b>	<b>68.99%</b>	<b>74.63</b>	<b>104.48</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	602	20.81%	53.65%	69.49	97.28
Caucasian	1,250	43.21%	80.56%	78.49	109.89
American Indian	11	0.38%	54.55%	72.66	101.73
Pacific Islander	13	0.45%	84.62%	75.27	105.38
Asian	223	7.71%	63.23%	72.11	100.95
Hispanic	184	6.36%	54.89%	70.38	98.53
Other	120	4.15%	52.5%	70.91	99.28
Choose not to respond	490	16.94%	70.2%	74.78	104.69
<b>Total</b>	<b>2,893</b>	<b>100%</b>	<b>68.99%</b>	<b>74.63</b>	<b>104.48</b>



Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	19	0.66%	47.37%	70.45	98.63
High school diploma or equivalent (GED)	366	12.65%	51.37%	67.77	94.88
Some college but no degree	685	23.68%	64.53%	72.72	101.8
Two-year college degree (Associate's degree)	305	10.54%	60.33%	71.91	100.68
Four-year college degree (Bachelor's degree)	924	31.94%	77.81%	77.67	108.73
Advanced college degree (Master's degree or Doctorate)	355	12.27%	84.79%	81.30	113.82
Choose not to respond	239	8.26%	64.02%	72.79	101.91
<b>Total</b>	<b>2,893</b>	<b>100%</b>	<b>68.99%</b>	<b>74.63</b>	<b>104.48</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	2,371	81.96%	71.83%	75.57	105.79
Spanish	72	2.49%	40.28%	66.54	93.15
European (other than Spanish)	9	0.31%	66.67%	76.90	107.67
Chinese	39	1.35%	66.67%	76.48	107.08
Korean	12	0.41%	58.33%	73.87	103.42
African	26	0.9%	38.46%	63.74	89.23
Other	171	5.91%	54.39%	68.49	95.89
Choose not to respond	193	6.67%	63.21%	72.66	101.73
<b>Total</b>	<b>2,893</b>	<b>100%</b>	<b>68.99%</b>	<b>74.63</b>	<b>104.48</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	2,371	81.96%	71.83%	75.57	105.79
No	522	18.04%	56.13%	70.39	98.55
Total	2,893	100%	68.99%	74.63	104.48

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	294	10.16%	57.14%	69.44	97.21
I completed an insurance course at a college or university.	28	0.97%	60.71%	68.16	95.43
I attended classroom training from an exam preparation school.	91	3.15%	71.43%	74.58	104.42
I completed an online course.	2,126	73.49%	72.91%	76.18	106.65
I studied topics using the exam content outline.	354	12.24%	55.37%	70.19	98.26
Total	2,893	100%	68.99%	74.63	104.48

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	589	20.36%	60.95%	71.97	100.76
Between 31 and 50 hours	1,241	42.9%	71.07%	75.39	105.55
Between 51 and 70 hours	621	21.47%	72.46%	75.78	106.1
More than 70 hours	442	15.28%	69%	74.42	104.19
Total	2,893	100%	68.99%	74.63	104.48

## VA PROPERTY & CASUALTY

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	483	28.97%	53.42%	70.35	94.98
26 to 29	268	16.08%	66.42%	73.55	99.3
30 to 39	378	22.68%	73.28%	75.40	101.79
40 to 49	265	15.9%	70.19%	75.15	101.45
50 to 59	121	7.26%	84.3%	79.68	107.57
60 to 64	22	1.32%	81.82%	78.25	105.64
65 and over	5	0.3%	100%	77.93	105.2
Choose not to respond	125	7.5%	71.2%	75.19	101.5
<b>Total</b>	<b>1,667</b>	<b>100%</b>	<b>66.77%</b>	<b>73.94</b>	<b>99.82</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	214	12.84%	51.4%	69.90	94.36
Caucasian	868	52.07%	76.15%	76.83	103.72
American Indian	4	0.24%	75%	83.52	112.75
Pacific Islander	5	0.3%	100%	78.52	106
Asian	58	3.48%	63.79%	71.58	96.64
Hispanic	187	11.22%	46.52%	67.04	90.5
Other	58	3.48%	51.72%	69.58	93.93
Choose not to respond	273	16.38%	65.93%	73.86	99.71
<b>Total</b>	<b>1,667</b>	<b>100%</b>	<b>66.77%</b>	<b>73.94</b>	<b>99.82</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	12	0.72%	16.67%	57.47	77.58
High school diploma or equivalent (GED)	317	19.02%	52.37%	69.69	94.08
Some college but no degree	465	27.89%	65.59%	73.48	99.2
Two-year college degree (Associate's degree)	205	12.3%	69.76%	74.27	100.27
Four-year college degree (Bachelor's degree)	414	24.84%	78.5%	77.97	105.26
Advanced college degree (Master's degree or Doctorate)	97	5.82%	78.35%	77.97	105.26
Choose not to respond	157	9.42%	61.15%	71.62	96.68
<b>Total</b>	<b>1,667</b>	<b>100%</b>	<b>66.77%</b>	<b>73.94</b>	<b>99.82</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,391	83.44%	69.3%	74.68	100.82
Spanish	115	6.9%	37.39%	65.62	88.59
European (other than Spanish)	5	0.3%	60%	79.11	106.8
Chinese	5	0.3%	40%	67.26	90.8
Korean	4	0.24%	75%	74.07	100
African	2	0.12%	100%	77.78	105
Other	38	2.28%	55.26%	69.67	94.05
Choose not to respond	107	6.42%	70.09%	74.81	100.99
<b>Total</b>	<b>1,667</b>	<b>100%</b>	<b>66.77%</b>	<b>73.94</b>	<b>99.82</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,391	83.44%	69.3%	74.68	100.82
No	276	16.56%	53.99%	70.23	94.8
Total	1,667	100%	66.77%	73.94	99.82

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	234	14.04%	61.54%	72.91	98.43
I completed an insurance course at a college or university.	7	0.42%	42.86%	72.38	97.71
I attended classroom training from an exam preparation school.	99	5.94%	68.69%	73.56	99.3
I completed an online course.	1,050	62.99%	71.81%	75.25	101.58
I studied topics using the exam content outline.	277	16.62%	51.99%	70.03	94.55
Total	1,667	100%	66.77%	73.94	99.82

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	256	15.36%	57.81%	71.50	96.53
Between 31 and 50 hours	665	39.89%	63.91%	73.63	99.4
Between 51 and 70 hours	405	24.3%	71.6%	74.77	100.95
More than 70 hours	341	20.46%	73.31%	75.38	101.77
Total	1,667	100%	66.77%	73.94	99.82

## VA TITLE

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	28	9.66%	57.14%	71.33	53.5
26 to 29	39	13.45%	69.23%	76.41	57.31
30 to 39	84	28.97%	75%	75.14	56.36
40 to 49	59	20.34%	89.83%	80.66	60.49
50 to 59	36	12.41%	80.56%	79.07	59.31
60 to 64	13	4.48%	76.92%	75.69	56.77
65 and over	6	2.07%	83.33%	76.00	57
Choose not to respond	25	8.62%	76%	79.52	59.64
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	19	6.55%	68.42%	72.91	54.68
Caucasian	169	58.28%	79.29%	77.63	58.22
Asian	14	4.83%	85.71%	77.24	57.93
Hispanic	28	9.66%	53.57%	72.76	54.57
Other	8	2.76%	50%	70.50	52.88
Choose not to respond	52	17.93%	84.62%	79.51	59.63
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
High school diploma or equivalent (GED)	33	11.38%	48.48%	69.13	51.85
Some college but no degree	64	22.07%	75%	75.94	56.95
Two-year college degree (Associate's degree)	28	9.66%	71.43%	74.24	55.68
Four-year college degree (Bachelor's degree)	86	29.66%	83.72%	78.40	58.8
Advanced college degree (Master's degree or Doctorate)	39	13.45%	92.31%	84.72	63.54
Choose not to respond	40	13.79%	75%	76.40	57.3
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	245	84.48%	78.37%	77.38	58.04
Spanish	17	5.86%	47.06%	70.12	52.59
European (other than Spanish)	1	0.34%	100%	72.00	54
Korean	2	0.69%	100%	78.67	59
Other	7	2.41%	71.43%	73.71	55.29
Choose not to respond	18	6.21%	77.78%	79.26	59.44
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	245	84.48%	78.37%	77.38	58.04
No	45	15.52%	66.67%	74.76	56.07
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	22	7.59%	86.36%	79.27	59.45
I completed an insurance course at a college or university.	1	0.34%	0%	56.00	42
I attended classroom training from an exam preparation school.	14	4.83%	92.86%	79.62	59.71
I completed an online course.	229	78.97%	74.24%	76.64	57.48
I studied topics using the exam content outline.	24	8.28%	83.33%	77.39	58.04
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	101	34.83%	81.19%	79.22	59.42
Between 31 and 50 hours	112	38.62%	71.43%	75.40	56.55
Between 51 and 70 hours	43	14.83%	76.74%	77.05	57.79
More than 70 hours	34	11.72%	79.41%	75.37	56.53
<b>Total</b>	<b>290</b>	<b>100%</b>	<b>76.55%</b>	<b>76.97</b>	<b>57.73</b>



## VA LIFE & ANNUITIES

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	484	21.77%	51.45%	68.37	61.53
26 to 29	283	12.73%	62.9%	71.86	64.67
30 to 39	574	25.82%	65.33%	73.61	66.25
40 to 49	399	17.95%	65.91%	73.59	66.23
50 to 59	229	10.3%	69%	75.41	67.87
60 to 64	67	3.01%	76.12%	76.19	68.57
65 and over	34	1.53%	85.29%	79.18	71.26
Choose not to respond	153	6.88%	67.97%	74.80	67.32
<b>Total</b>	<b>2,223</b>	<b>100%</b>	<b>63.29%</b>	<b>72.67</b>	<b>65.4</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	868	39.05%	55.76%	70.05	63.05
Caucasian	486	21.86%	81.28%	79.13	71.22
American Indian	8	0.36%	50%	65.42	58.88
Pacific Islander	7	0.31%	42.86%	64.60	58.14
Asian	154	6.93%	73.38%	76.43	68.79
Hispanic	238	10.71%	47.06%	66.55	59.9
Other	105	4.72%	62.86%	73.48	66.13
Choose not to respond	357	16.06%	64.43%	72.79	65.51
<b>Total</b>	<b>2,223</b>	<b>100%</b>	<b>63.29%</b>	<b>72.67</b>	<b>65.4</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	24	1.08%	33.33%	58.33	52.5
High school diploma or equivalent (GED)	403	18.13%	43.92%	65.59	59.03
Some college but no degree	567	25.51%	61.55%	72.06	64.85
Two-year college degree (Associate's degree)	252	11.34%	61.9%	72.15	64.93
Four-year college degree (Bachelor's degree)	508	22.85%	75.39%	77.34	69.61
Advanced college degree (Master's degree or Doctorate)	231	10.39%	83.55%	79.52	71.57
Choose not to respond	238	10.71%	59.24%	71.52	64.37
<b>Total</b>	<b>2,223</b>	<b>100%</b>	<b>63.29%</b>	<b>72.67</b>	<b>65.4</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,738	78.18%	64.33%	73.16	65.85
Spanish	154	6.93%	42.21%	64.43	57.99
European (other than Spanish)	6	0.27%	66.67%	73.52	66.17
Chinese	13	0.58%	76.92%	73.93	66.54
Korean	13	0.58%	76.92%	74.87	67.38
African	45	2.02%	55.56%	70.07	63.07
Other	130	5.85%	69.23%	74.68	67.21
Choose not to respond	124	5.58%	68.55%	74.48	67.03
<b>Total</b>	<b>2,223</b>	<b>100%</b>	<b>63.29%</b>	<b>72.67</b>	<b>65.4</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,738	78.18%	64.33%	73.16	65.85
No	485	21.82%	59.59%	70.92	63.82
Total	2,223	100%	63.29%	72.67	65.4

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	497	22.36%	61.37%	70.99	63.9
I completed an insurance course at a college or university.	15	0.67%	53.33%	69.26	62.33
I attended classroom training from an exam preparation school.	143	6.43%	53.15%	68.78	61.9
I completed an online course.	1,310	58.93%	67.79%	74.63	67.16
I studied topics using the exam content outline.	258	11.61%	50.39%	68.33	61.5
Total	2,223	100%	63.29%	72.67	65.4

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	733	32.97%	60.85%	71.34	64.2
Between 31 and 50 hours	867	39%	64.36%	73.56	66.21
Between 51 and 70 hours	357	16.06%	65.83%	74.00	66.6
More than 70 hours	266	11.97%	63.16%	71.67	64.5
Total	2,223	100%	63.29%	72.67	65.4

## VA HEALTH

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	360	31.47%	63.89%	72.92	65.63
26 to 29	190	16.61%	64.74%	73.77	66.39
30 to 39	261	22.81%	78.54%	78.03	70.23
40 to 49	161	14.07%	78.88%	77.96	70.16
50 to 59	67	5.86%	83.58%	79.83	71.85
60 to 64	19	1.66%	100%	88.19	79.37
65 and over	16	1.4%	100%	83.61	75.25
Choose not to respond	70	6.12%	75.71%	74.75	67.27
<b>Total</b>	<b>1,144</b>	<b>100%</b>	<b>72.47%</b>	<b>75.86</b>	<b>68.27</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	419	36.63%	60.86%	72.29	65.06
Caucasian	393	34.35%	83.72%	79.73	71.76
American Indian	5	0.44%	80%	76.22	68.6
Pacific Islander	2	0.17%	100%	76.67	69
Asian	46	4.02%	80.43%	77.32	69.59
Hispanic	59	5.16%	62.71%	72.58	65.32
Other	45	3.93%	64.44%	74.30	66.87
Choose not to respond	175	15.3%	77.71%	76.81	69.13
<b>Total</b>	<b>1,144</b>	<b>100%</b>	<b>72.47%</b>	<b>75.86</b>	<b>68.27</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	7	0.61%	85.71%	80.48	72.43
High school diploma or equivalent (GED)	268	23.43%	56.34%	70.32	63.29
Some college but no degree	361	31.56%	72.3%	75.59	68.03
Two-year college degree (Associate's degree)	131	11.45%	75.57%	76.00	68.4
Four-year college degree (Bachelor's degree)	207	18.09%	84.06%	80.64	72.58
Advanced college degree (Master's degree or Doctorate)	73	6.38%	90.41%	82.50	74.25
Choose not to respond	97	8.48%	74.23%	76.39	68.75
<b>Total</b>	<b>1,144</b>	<b>100%</b>	<b>72.47%</b>	<b>75.86</b>	<b>68.27</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,006	87.94%	72.17%	75.86	68.28
Spanish	25	2.19%	56%	68.80	61.92
European (other than Spanish)	2	0.17%	50%	78.89	71
Chinese	3	0.26%	66.67%	78.89	71
Korean	5	0.44%	60%	67.78	61
African	5	0.44%	100%	80.67	72.6
Other	32	2.8%	78.12%	78.47	70.62
Choose not to respond	66	5.77%	80.3%	77.21	69.48
<b>Total</b>	<b>1,144</b>	<b>100%</b>	<b>72.47%</b>	<b>75.86</b>	<b>68.27</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,006	87.94%	72.17%	75.86	68.28
No	138	12.06%	74.64%	75.82	68.24
Total	1,144	100%	72.47%	75.86	68.27

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	293	25.61%	66.89%	73.36	66.02
I completed an insurance course at a college or university.	13	1.14%	69.23%	75.30	67.77
I attended classroom training from an exam preparation school.	40	3.5%	62.5%	72.03	64.83
I completed an online course.	655	57.26%	78.32%	78.04	70.24
I studied topics using the exam content outline.	143	12.5%	60.14%	72.08	64.87
Total	1,144	100%	72.47%	75.86	68.27

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	262	22.9%	73.66%	76.23	68.61
Between 31 and 50 hours	492	43.01%	71.54%	75.99	68.39
Between 51 and 70 hours	249	21.77%	75.5%	75.73	68.16
More than 70 hours	141	12.33%	68.09%	74.91	67.42
Total	1,144	100%	72.47%	75.86	68.27

## VA PERSONAL LINES

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	439	36.92%	66.29%	73.33	73.33
26 to 29	270	22.71%	68.89%	75.38	75.38
30 to 39	258	21.7%	72.48%	76.55	76.55
40 to 49	88	7.4%	78.41%	78.64	78.64
50 to 59	60	5.05%	80%	79.15	79.15
60 to 64	12	1.01%	83.33%	76.42	76.42
65 and over	5	0.42%	80%	85.80	85.8
Choose not to respond	57	4.79%	71.93%	74.32	74.32
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	548	46.09%	60.04%	71.69	71.69
Caucasian	346	29.1%	88.15%	81.82	81.82
American Indian	7	0.59%	85.71%	80.86	80.86
Asian	32	2.69%	68.75%	74.56	74.56
Hispanic	82	6.9%	73.17%	75.66	75.66
Other	45	3.78%	60%	72.67	72.67
Choose not to respond	129	10.85%	67.44%	73.81	73.81
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	4	0.34%	50%	65.50	65.5
High school diploma or equivalent (GED)	334	28.09%	58.38%	70.72	70.72
Some college but no degree	438	36.84%	71.46%	75.84	75.84
Two-year college degree (Associate's degree)	119	10.01%	70.59%	75.08	75.08
Four-year college degree (Bachelor's degree)	203	17.07%	87.19%	81.68	81.68
Advanced college degree (Master's degree or Doctorate)	27	2.27%	88.89%	81.89	81.89
Choose not to respond	64	5.38%	64.06%	73.72	73.72
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,106	93.02%	70.52%	75.45	75.45
Spanish	19	1.6%	52.63%	70.74	70.74
African	3	0.25%	66.67%	72.33	72.33
Other	11	0.93%	63.64%	69.18	69.18
Choose not to respond	50	4.21%	74%	75.52	75.52
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,106	93.02%	70.52%	75.45	75.45
No	83	6.98%	67.47%	73.47	73.47
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>



Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	851	71.57%	79.08%	78.35	78.35
I completed an insurance course at a college or university.	15	1.26%	40%	64.87	64.87
I attended classroom training from an exam preparation school.	98	8.24%	47.96%	67.60	67.6
I completed an online course.	171	14.38%	49.12%	67.94	67.94
I studied topics using the exam content outline.	54	4.54%	48.15%	67.70	67.7
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	111	9.34%	56.76%	70.43	70.43
Between 31 and 50 hours	423	35.58%	68.56%	74.63	74.63
Between 51 and 70 hours	358	30.11%	75.98%	77.70	77.7
More than 70 hours	297	24.98%	71.04%	75.22	75.22
<b>Total</b>	<b>1,189</b>	<b>100%</b>	<b>70.31%</b>	<b>75.31</b>	<b>75.31</b>

## VA PUBLIC ADJUSTER

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	4	21.05%	0%	58.00	29
26 to 29	3	15.79%	33.33%	62.67	31.33
30 to 39	4	21.05%	50%	66.00	33
50 to 59	5	26.32%	40%	66.40	33.2
65 and over	1	5.26%	100%	78.00	39
Choose not to respond	2	10.53%	100%	79.00	39.5
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	5	26.32%	20%	62.00	31
Caucasian	8	42.11%	62.5%	71.25	35.62
Other	3	15.79%	33.33%	64.00	32
Choose not to respond	3	15.79%	33.33%	60.00	30
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
High school diploma or equivalent (GED)	5	26.32%	20%	60.80	30.4
Some college but no degree	3	15.79%	33.33%	65.33	32.67
Two-year college degree (Associate's degree)	1	5.26%	0%	52.00	26
Four-year college degree (Bachelor's degree)	3	15.79%	66.67%	74.00	37
Advanced college degree (Master's degree or Doctorate)	3	15.79%	33.33%	65.33	32.67
Choose not to respond	4	21.05%	75%	70.50	35.25
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	17	89.47%	47.06%	67.65	33.82
Spanish	1	5.26%	0%	50.00	25
Other	1	5.26%	0%	52.00	26
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	17	89.47%	47.06%	67.65	33.82
No	2	10.53%	0%	51.00	25.5
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	4	21.05%	25%	61.00	30.5
I completed an online course.	4	21.05%	50%	70.00	35
I studied topics using the exam content outline.	11	57.89%	45.45%	66.18	33.09
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	9	47.37%	33.33%	64.00	32
Between 31 and 50 hours	6	31.58%	33.33%	64.00	32
Between 51 and 70 hours	3	15.79%	66.67%	70.00	35
More than 70 hours	1	5.26%	100%	82.00	41
<b>Total</b>	<b>19</b>	<b>100%</b>	<b>42.11%</b>	<b>65.89</b>	<b>32.95</b>