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Virginia Insurance Demographic Report (June 2023 – May 2024)

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, 2023 to May 31, 2024.

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 92% 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 Title | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score | Raw Cut Score |
|-----------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|------------------|
| VA Health | 886 | 9.55% | 73.93% | 76.91 | 69.22 | 63 |
| VA Life & Annuities | 2,408 | 25.96% | 65.86% | 73.44 | 66.10 | 63 |
| VA Life, Annuities & Health | 3,261 | 35.16% | 68.14% | 74.86 | 104.81 | 98 |
| VA Personal Lines | 1,135 | 12.24% | 70.57% | 75.65 | 75.65 | 70 |
| VA Property & Casualty | 1,467 | 15.82% | 66.94% | 74.79 | 100.97 | 95 |
| VA Public Adjuster | 27 | 0.29% | 59.26% | 70.07 | 35.04 | 35 |
| VA Title | 91 | 0.98% | 71.43% | 78.89 | 59.16 | 53 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 | | |

Note: The cut score for each exam is set to 70% correct. Raw cut scores are provided in the last column of this table.



ALL STATE LICENSING EXAMINIATIONS

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|
| Under 25 | 2,349 | 25.33% | 58.45% | 70.54 |
| 26 to 29 | 1,310 | 14.12% | 68.09% | 74.59 |
| 30 to 39 | 2,185 | 23.56% | 72.04% | 76.27 |
| 40 to 49 | 1,481 | 15.97% | 71.98% | 76.56 |
| 50 to 59 | 870 | 9.38% | 77.13% | 78.69 |
| 60 to 64 | 183 | 1.97% | 79.23% | 79.15 |
| 65 and Over | 106 | 1.14% | 78.30% | 78.25 |
| Choose not to respond | 791 | 8.53% | 66.12% | 74.67 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|-----------------------|------------------------|-------------------------|-----------|-----------------------------|
| African American | 2,320 | 25.01% | 58.36% | 70.83 |
| Caucasian | 3,443 | 37.12% | 79.96% | 79.44 |
| American Indian | 46 | 0.50% | 63.04% | 73.76 |
| Pacific Islander | 44 | 0.47% | 75.00% | 76.22 |
| Asian | 727 | 7.84% | 65.34% | 73.50 |
| Hispanic | 771 | 8.31% | 52.40% | 68.01 |
| Other | 381 | 4.11% | 59.84% | 71.51 |
| Choose not to respond | 1,543 | 16.64% | 68.11% | 75.23 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|--|---------------------|----------------------|-----------|-----------------------------|
| Did not finish high school | 77 | 0.83% | 46.75% | 65.57 |
| High school diploma or equivalent (GED) | 1,716 | 18.50% | 51.98% | 68.10 |
| Some college but no degree | 2,324 | 25.06% | 67.04% | 74.15 |
| Two-year college degree (Associate's degree) | 904 | 9.75% | 69.25% | 74.84 |
| Four-year college degree (Bachelor's degree) | 2,364 | 25.49% | 79.06% | 79.29 |
| Advanced college degree (Master's degree or Doctorate) | 924 | 9.96% | 79.87% | 80.64 |
| Choose not to respond | 966 | 10.42% | 62.94% | 72.40 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|-------------------------------|---------------------|----------------------|-----------|-----------------------------|
| English | 7,460 | 80.43% | 70.24% | 75.66 |
| Spanish | 379 | 4.09% | 45.65% | 64.61 |
| European (other than Spanish) | 27 | 0.29% | 85.19% | 80.84 |
| Chinese | 44 | 0.47% | 88.64% | 81.73 |
| Japanese | 4 | 0.04% | 50.00% | 65.79 |
| Korean | 46 | 0.50% | 73.91% | 76.16 |
| African | 101 | 1.09% | 65.35% | 73.03 |
| Other | 538 | 5.80% | 58.18% | 70.87 |
| Choose not to respond | 676 | 7.29% | 64.64% | 73.73 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |



| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|--------------|---------------------|----------------------|-----------|-----------------------------|
| No | 1,815 | 19.57% | 59.89% | 71.28 |
| Yes | 7,460 | 80.43% | 70.24% | 75.66 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |

| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|--|------------------------|-------------------------|-----------|-----------------------------|
| I received training from an insurance company. | 2,078 | 22.40% | 65.74% | 73.66 |
| I completed an insurance course at a college or university. | 62 | 0.67% | 48.39% | 67.56 |
| I attended classroom training from an exam preparation school. | 445 | 4.80% | 59.33% | 71.19 |
| I completed an online course. | 5,857 | 63.15% | 72.14% | 76.40 |
| I studied topics using the exam content outline. | 833 | 8.98% | 53.06% | 68.86 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |

| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score |
|-------------------------|------------------------|-------------------------|-----------|-----------------------------|
| Less than 30 hours | 2,012 | 21.69% | 61.13% | 72.14 |
| Between 31 and 50 hours | 3,606 | 38.88% | 69.74% | 75.62 |
| Between 51 and 70 hours | 1,959 | 21.12% | 71.57% | 75.87 |
| More than 70 hours | 1,698 | 18.31% | 69.49% | 74.97 |
| Total | 9,275 | 100.00% | 68.22% | 74.80 |



VA HEALTH

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 215 | 24.27% | 62.79% | 71.44 | 64.30 |
| 26 to 29 | 134 | 15.12% | 70.90% | 75.77 | 68.19 |
| 30 to 39 | 186 | 20.99% | 77.42% | 78.04 | 70.24 |
| 40 to 49 | 147 | 16.59% | 79.59% | 80.22 | 72.20 |
| 50 to 59 | 84 | 9.48% | 84.52% | 82.50 | 74.25 |
| 60 to 64 | 28 | 3.16% | 92.86% | 84.96 | 76.46 |
| 65 and Over | 13 | 1.47% | 92.31% | 81.79 | 73.62 |
| Choose not to respond | 79 | 8.92% | 69.62% | 75.27 | 67.75 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| African American | 226 | 25.51% | 65.04% | 73.59 | 66.23 |
| Caucasian | 343 | 38.71% | 84.26% | 81.06 | 72.95 |
| American Indian | 3 | 0.34% | 100.00% | 85.19 | 76.67 |
| Pacific Islander | 3 | 0.34% | 66.67% | 77.41 | 69.67 |
| Asian | 60 | 6.77% | 71.67% | 76.39 | 68.75 |
| Hispanic | 63 | 7.11% | 58.73% | 70.49 | 63.44 |
| Other | 35 | 3.95% | 77.14% | 76.44 | 68.80 |
| Choose not to respond | 153 | 17.27% | 69.93% | 75.28 | 67.75 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Did not finish high school | 6 | 0.68% | 66.67% | 76.48 | 68.83 |
| High school diploma or equivalent (GED) | 173 | 19.53% | 56.65% | 69.05 | 62.14 |
| Some college but no degree | 243 | 27.43% | 76.13% | 77.08 | 69.37 |
| Two-year college degree (Associate's degree) | 101 | 11.40% | 74.26% | 78.59 | 70.73 |
| Four-year college degree (Bachelor's degree) | 194 | 21.90% | 85.57% | 82.47 | 74.22 |
| Advanced college degree (Master's degree or Doctorate) | 77 | 8.69% | 79.22% | 81.47 | 73.32 |
| Choose not to respond | 92 | 10.38% | 71.74% | 73.85 | 66.47 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------------|------------------------|-------------------------|-----------|-----------------------------|----------------------|
| English | 757 | 85.44% | 74.64% | 77.34 | 69.60 |
| Spanish | 19 | 2.14% | 63.16% | 71.64 | 64.47 |
| European (other than Spanish) | 1 | 0.11% | 0.00% | 58.89 | 53.00 |
| Chinese | 2 | 0.23% | 100.00% | 96.67 | 87.00 |
| Japanese | 1 | 0.11% | 100.00% | 78.89 | 71.00 |
| Korean | 9 | 1.02% | 77.78% | 77.78 | 70.00 |
| African | 6 | 0.68% | 100.00% | 84.07 | 75.67 |
| Other | 27 | 3.05% | 77.78% | 76.17 | 68.56 |
| Choose not to respond | 64 | 7.22% | 64.06% | 72.53 | 65.28 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |



| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| No | 129 | 14.56% | 69.77% | 74.38 | 66.95 |
| Yes | 757 | 85.44% | 74.64% | 77.34 | 69.60 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |
| | | | | | - |
| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| I received training from an insurance company. | 195 | 22.01% | 66.15% | 73.48 | 66.13 |
| I completed an insurance course at a college or university. | 12 | 1.35% | 66.67% | 77.59 | 69.83 |
| I attended classroom training from an exam preparation school. | 28 | 3.16% | 75.00% | 75.83 | 68.25 |
| I completed an online course. | 596 | 67.27% | 76.85% | 78.39 | 70.55 |
| I studied topics using the exam content outline. | 55 | 6.21% | 70.91% | 73.35 | 66.02 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |
| | | | | | |
| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |

| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Less than 30 hours | 235 | 26.52% | 64.68% | 74.20 | 66.78 |
| Between 31 and 50 hours | 371 | 41.87% | 79.51% | 79.13 | 71.21 |
| Between 51 and 70 hours | 138 | 15.58% | 76.81% | 77.21 | 69.49 |
| More than 70 hours | 142 | 16.03% | 71.83% | 75.31 | 67.77 |
| Total | 886 | 100.00% | 73.93% | 76.91 | 69.22 |



VA LIFE & ANNUITIES

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 540 | 22.43% | 53.89% | 67.46 | 60.71 |
| 26 to 29 | 270 | 11.21% | 68.15% | 74.98 | 67.49 |
| 30 to 39 | 585 | 24.29% | 67.52% | 74.60 | 67.14 |
| 40 to 49 | 456 | 18.94% | 66.89% | 74.13 | 66.72 |
| 50 to 59 | 258 | 10.71% | 77.91% | 77.80 | 70.02 |
| 60 to 64 | 53 | 2.20% | 79.25% | 76.73 | 69.06 |
| 65 and Over | 34 | 1.41% | 82.35% | 78.69 | 70.82 |
| Choose not to respond | 212 | 8.80% | 66.04% | 75.02 | 67.52 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| African American | 761 | 31.60% | 61.24% | 71.46 | 64.32 |
| Caucasian | 516 | 21.43% | 84.11% | 81.06 | 72.95 |
| American Indian | 12 | 0.50% | 41.67% | 70.74 | 63.67 |
| Pacific Islander | 16 | 0.66% | 75.00% | 73.54 | 66.19 |
| Asian | 277 | 11.50% | 64.62% | 72.63 | 65.37 |
| Hispanic | 283 | 11.75% | 47.00% | 63.98 | 57.58 |
| Other | 108 | 4.49% | 61.11% | 71.59 | 64.44 |
| Choose not to respond | 435 | 18.06% | 66.90% | 75.06 | 67.55 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Did not finish high school | 29 | 1.20% | 37.93% | 60.80 | 54.72 |
| High school diploma or equivalent (GED) | 420 | 17.44% | 43.57% | 64.32 | 57.89 |
| Some college but no degree | 539 | 22.38% | 66.98% | 73.05 | 65.75 |
| Two-year college degree (Associate's degree) | 220 | 9.14% | 70.91% | 74.68 | 67.21 |
| Four-year college degree (Bachelor's degree) | 593 | 24.63% | 77.23% | 78.25 | 70.43 |
| Advanced college degree (Master's degree or Doctorate) | 309 | 12.83% | 78.64% | 79.79 | 71.81 |
| Choose not to respond | 298 | 12.38% | 58.39% | 71.16 | 64.04 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| English | 1,702 | 70.68% | 68.68% | 74.79 | 67.31 |
| Spanish | 163 | 6.77% | 42.33% | 61.27 | 55.15 |
| European (other than Spanish) | 9 | 0.37% | 88.89% | 85.31 | 76.78 |
| Chinese | 10 | 0.42% | 90.00% | 84.00 | 75.60 |
| Korean | 13 | 0.54% | 69.23% | 73.33 | 66.00 |
| African | 61 | 2.53% | 65.57% | 72.70 | 65.43 |
| Other | 230 | 9.55% | 61.74% | 71.48 | 64.33 |
| Choose not to respond | 220 | 9.14% | 63.64% | 73.28 | 65.95 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |



| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|------------------------|-------------------------|-----------|-----------------------------|----------------------|
| No | 706 | 29.32% | 59.07% | 70.18 | 63.16 |
| Yes | 1,702 | 70.68% | 68.68% | 74.79 | 67.31 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |
| | | | | | |
| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| I received training from an insurance company. | 530 | 22.01% | 62.08% | 70.94 | 63.85 |
| I completed an insurance course at a college or university. | 17 | 0.71% | 41.18% | 66.27 | 59.65 |
| I attended classroom training from an exam preparation school. | 136 | 5.65% | 49.26% | 67.08 | 60.37 |
| I completed an online course. | 1,439 | 59.76% | 72.48% | 76.40 | 68.76 |
| I studied topics using the exam content outline. | 286 | 11.88% | 48.95% | 66.63 | 59.97 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |

| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Less than 30 hours | 790 | 32.81% | 60.51% | 70.82 | 63.74 |
| Between 31 and 50 hours | 948 | 39.37% | 68.67% | 74.78 | 67.30 |
| Between 51 and 70 hours | 346 | 14.37% | 75.43% | 76.57 | 68.91 |
| More than 70 hours | 324 | 13.46% | 60.49% | 72.56 | 65.30 |
| Total | 2,408 | 100.00% | 65.86% | 73.44 | 66.10 |



VA LIFE, ANNUITIES & HEALTH

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 837 | 25.67% | 58.42% | 71.16 | 99.63 |
| 26 to 29 | 422 | 12.94% | 67.06% | 73.90 | 103.45 |
| 30 to 39 | 749 | 22.97% | 73.16% | 76.29 | 106.81 |
| 40 to 49 | 521 | 15.98% | 75.24% | 77.50 | 108.50 |
| 50 to 59 | 339 | 10.40% | 74.34% | 78.14 | 109.39 |
| 60 to 64 | 55 | 1.69% | 78.18% | 78.78 | 110.29 |
| 65 and Over | 37 | 1.13% | 78.38% | 79.85 | 111.78 |
| Choose not to respond | 301 | 9.23% | 61.79% | 73.39 | 102.74 |
| Total | 3,261 | 100.00% | 68.14% | 74.86 | 104.81 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| African American | 650 | 19.93% | 51.23% | 67.96 | 95.14 |
| Caucasian | 1,406 | 43.12% | 79.23% | 79.10 | 110.74 |
| American Indian | 23 | 0.71% | 69.57% | 74.32 | 104.04 |
| Pacific Islander | 13 | 0.40% | 84.62% | 79.95 | 111.92 |
| Asian | 298 | 9.14% | 64.43% | 73.36 | 102.70 |
| Hispanic | 187 | 5.73% | 60.43% | 71.97 | 100.75 |
| Other | 138 | 4.23% | 55.80% | 70.87 | 99.22 |
| Choose not to respond | 546 | 16.74% | 67.03% | 74.90 | 104.87 |
| Total | 3,261 | 100.00% | 68.14% | 74.86 | 104.81 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Did not finish high school | 22 | 0.67% | 50.00% | 67.47 | 94.45 |
| High school diploma or equivalent (GED) | 499 | 15.30% | 50.70% | 67.86 | 95.00 |
| Some college but no degree | 725 | 22.23% | 63.03% | 72.84 | 101.97 |
| Two-year college degree (Associate's degree) | 286 | 8.77% | 67.13% | 73.33 | 102.66 |
| Four-year college degree (Bachelor's degree) | 999 | 30.63% | 78.98% | 79.10 | 110.74 |
| Advanced college degree (Master's degree or Doctorate) | 394 | 12.08% | 79.95% | 80.68 | 112.95 |
| Choose not to respond | 336 | 10.30% | 61.01% | 72.02 | 100.83 |
| Total | 3,261 | 100.00% | 68.14% | 74.86 | 104.81 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------------|------------------------|-------------------------|-----------|-----------------------------|----------------------|
| English | 2,637 | 80.86% | 69.89% | 75.46 | 105.65 |
| Spanish | 82 | 2.51% | 51.22% | 68.82 | 96.34 |
| European (other than Spanish) | 12 | 0.37% | 91.67% | 80.65 | 112.92 |
| Chinese | 29 | 0.89% | 86.21% | 80.07 | 112.10 |
| Japanese | 3 | 0.09% | 33.33% | 61.43 | 86.00 |
| Korean | 16 | 0.49% | 81.25% | 77.59 | 108.63 |
| African | 29 | 0.89% | 58.62% | 70.32 | 98.45 |
| Other | 217 | 6.65% | 56.68% | 70.88 | 99.24 |
| Choose not to respond | 236 | 7.24% | 62.29% | 73.56 | 102.98 |
| Total | 3,261 | 100.00% | 68.14% | 74.86 | 104.81 |



| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| No | 624 | 19.14% | 60.74% | 72.34 | 101.27 |
| Yes | 2,637 | 80.86% | 69.89% | 75.46 | 105.65 |
| Total | 3,261 | 100.00% | 68.14% | 74.86 | 104.81 |
| | | | | | |
| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| I received training from an insurance company. | 350 | 10.73% | 51.71% | 69.34 | 97.08 |
| I completed an insurance course at a college or university. | 25 | 0.77% | 52.00% | 66.86 | 93.60 |
| I attended classroom training from an exam preparation school. | 74 | 2.27% | 58.11% | 72.40 | 101.36 |
| I completed an online course. | 2,573 | 78.90% | 72.29% | 76.31 | 106.83 |
| I studied topics using the exam content outline. | 239 | 7.33% | 52.30% | 69.00 | 96.59 |
| Total | 3,261 | 100.00% | 68.14% | 74.86 | 104.81 |
| | | | | | |
| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| Less than 30 hours | 599 | 18.37% | 60.27% | 72.10 | 100.94 |
| Between 31 and 50 hours | 1,327 | 40.69% | 69.18% | 75.61 | 105.86 |
| Between 51 and 70 hours | 749 | 22.97% | 71.16% | 76.01 | 106.42 |
| More than 70 hours | 586 | 17.97% | 69.97% | 74.52 | 104.33 |

Total

3,261

100.00%

68.14%

74.86

104.81



VA PERSONAL LINES

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 353 | 31.10% | 61.19% | 72.24 | 72.24 |
| 26 to 29 | 243 | 21.41% | 72.43% | 75.62 | 75.62 |
| 30 to 39 | 280 | 24.67% | 75.36% | 77.96 | 77.96 |
| 40 to 49 | 129 | 11.37% | 72.87% | 77.01 | 77.01 |
| 50 to 59 | 38 | 3.35% | 89.47% | 81.29 | 81.29 |
| 60 to 64 | 13 | 1.15% | 69.23% | 78.31 | 78.31 |
| 65 and Over | 3 | 0.26% | 100.00% | 86.67 | 86.67 |
| Choose not to respond | 76 | 6.70% | 76.32% | 76.99 | 76.99 |
| Total | 1,135 | 100.00% | 70.57% | 75.65 | 75.65 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| African American | 517 | 45.55% | 62.48% | 72.52 | 72.52 |
| Caucasian | 297 | 26.17% | 83.16% | 81.06 | 81.06 |
| American Indian | 4 | 0.35% | 50.00% | 68.00 | 68.00 |
| Pacific Islander | 9 | 0.79% | 77.78% | 78.56 | 78.56 |
| Asian | 21 | 1.85% | 85.71% | 81.00 | 81.00 |
| Hispanic | 76 | 6.70% | 72.37% | 74.97 | 74.97 |
| Other | 47 | 4.14% | 57.45% | 71.28 | 71.28 |
| Choose not to respond | 164 | 14.45% | 74.39% | 76.62 | 76.62 |
| Total | 1,135 | 100.00% | 70.57% | 75.65 | 75.65 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Did not finish high school | 7 | 0.62% | 57.14% | 67.14 | 67.14 |
| High school diploma or equivalent (GED) | 345 | 30.40% | 60.87% | 71.48 | 71.48 |
| Some college but no degree | 396 | 34.89% | 73.74% | 77.06 | 77.06 |
| Two-year college degree (Associate's degree) | 135 | 11.89% | 74.81% | 77.27 | 77.27 |
| Four-year college degree (Bachelor's degree) | 139 | 12.25% | 79.14% | 79.54 | 79.54 |
| Advanced college degree (Master's degree or Doctorate) | 28 | 2.47% | 85.71% | 82.00 | 82.00 |
| Choose not to respond | 85 | 7.49% | 70.59% | 75.61 | 75.61 |
| Total | 1,135 | 100.00% | 70.57% | 75.65 | 75.65 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| English | 1,035 | 91.19% | 70.53% | 75.72 | 75.72 |
| Spanish | 27 | 2.38% | 62.96% | 72.56 | 72.56 |
| Chinese | 1 | 0.09% | 100.00% | 77.00 | 77.00 |
| Korean | 1 | 0.09% | 100.00% | 93.00 | 93.00 |
| African | 3 | 0.26% | 66.67% | 79.33 | 79.33 |
| Other | 14 | 1.23% | 57.14% | 68.71 | 68.71 |
| Choose not to respond | 54 | 4.76% | 77.78% | 76.96 | 76.96 |
| Total | 1,135 | 100.00% | 70.57% | 75.65 | 75.65 |



| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| No | 100 | 8.81% | 71.00% | 74.85 | 74.85 |
| Yes | 1,035 | 91.19% | 70.53% | 75.72 | 75.72 |
| Total | 1,135 | 100.00% | 70.57% | 75.65 | 75.65 |
| | | | | | <u>.</u> |
| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| I received training from an insurance company. | 808 | 71.19% | 75.62% | 77.82 | 77.82 |
| I completed an insurance course at a college or university. | 3 | 0.26% | 33.33% | 62.33 | 62.33 |
| I attended classroom training from an exam preparation school. | 113 | 9.96% | 60.18% | 71.24 | 71.24 |
| I completed an online course. | 170 | 14.98% | 60.59% | 71.04 | 71.04 |
| I studied topics using the exam content outline. | 41 | 3.61% | 43.90% | 64.95 | 64.95 |
| Total | 1,135 | 100.00% | 70.57% | 75.65 | 75.65 |
| | | | | | • |
| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| Less than 30 hours | 94 | 8.28% | 59.57% | 73.47 | 73.47 |
| Between 31 and 50 hours | 371 | 32.69% | 66.31% | 74.27 | 74.27 |

Between 51 and 70 hours

More than 70 hours

Total

339

331

1,135

29.87%

29.16%

100.00%

75.33

78.13

75.65

75.33

78.13

75.65

70.50%

78.55%

70.57%



VA PROPERTY & CASUALTY

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 387 | 26.38% | 60.72% | 71.71 | 96.81 |
| 26 to 29 | 231 | 15.75% | 62.77% | 73.44 | 99.15 |
| 30 to 39 | 354 | 24.13% | 70.62% | 76.22 | 102.90 |
| 40 to 49 | 206 | 14.04% | 69.42% | 76.39 | 103.13 |
| 50 to 59 | 132 | 9.00% | 75.76% | 78.80 | 106.39 |
| 60 to 64 | 30 | 2.04% | 73.33% | 78.49 | 105.97 |
| 65 and Over | 15 | 1.02% | 60.00% | 70.91 | 95.73 |
| Choose not to respond | 112 | 7.63% | 69.64% | 75.58 | 102.04 |
| Total | 1,467 | 100.00% | 66.94% | 74.79 | 100.97 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| African American | 156 | 10.63% | 51.92% | 70.14 | 94.69 |
| Caucasian | 812 | 55.35% | 75.86% | 77.78 | 105.00 |
| American Indian | 4 | 0.27% | 75.00% | 76.85 | 103.75 |
| Pacific Islander | 3 | 0.20% | 33.33% | 66.17 | 89.33 |
| Asian | 64 | 4.36% | 59.38% | 71.96 | 97.14 |
| Hispanic | 153 | 10.43% | 39.87% | 65.93 | 89.01 |
| Other | 50 | 3.41% | 56.00% | 69.23 | 93.46 |
| Choose not to respond | 225 | 15.34% | 68.44% | 75.41 | 101.80 |
| Total | 1,467 | 100.00% | 66.94% | 74.79 | 100.97 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Did not finish high school | 13 | 0.89% | 46.15% | 67.12 | 90.62 |
| High school diploma or equivalent (GED) | 266 | 18.13% | 53.01% | 69.52 | 93.85 |
| Some college but no degree | 394 | 26.86% | 62.44% | 73.32 | 98.98 |
| Two-year college degree (Associate's degree) | 154 | 10.50% | 62.34% | 73.00 | 98.55 |
| Four-year college degree (Bachelor's degree) | 405 | 27.61% | 80.00% | 80.06 | 108.08 |
| Advanced college degree (Master's degree or Doctorate) | 92 | 6.27% | 80.43% | 80.60 | 108.82 |
| Choose not to respond | 143 | 9.75% | 66.43% | 72.65 | 98.08 |
| Total | 1,467 | 100.00% | 66.94% | 74.79 | 100.97 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| English | 1,228 | 83.71% | 70.20% | 75.99 | 102.58 |
| Spanish | 83 | 5.66% | 34.94% | 62.48 | 84.35 |
| European (other than Spanish) | 5 | 0.34% | 80.00% | 77.63 | 104.80 |
| Chinese | 2 | 0.14% | 100.00% | 81.85 | 110.50 |
| Korean | 7 | 0.48% | 57.14% | 73.65 | 99.43 |
| African | 2 | 0.14% | 50.00% | 80.00 | 108.00 |
| Other | 46 | 3.14% | 36.96% | 65.48 | 88.39 |
| Choose not to respond | 94 | 6.41% | 67.02% | 74.29 | 100.30 |
| Total | 1,467 | 100.00% | 66.94% | 74.79 | 100.97 |



| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| No | 239 | 16.29% | 50.21% | 68.66 | 92.69 |
| Yes | 1,228 | 83.71% | 70.20% | 75.99 | 102.58 |
| Total | 1,467 | 100.00% | 66.94% | 74.79 | 100.97 |
| | | | | | <u></u> |
| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| I received training from an insurance company. | 190 | 12.95% | 60.00% | 71.71 | 96.81 |
| I completed an insurance course at a college or university. | 4 | 0.27% | 25.00% | 61.67 | 83.25 |
| I attended classroom training from an exam preparation school. | 92 | 6.27% | 68.48% | 74.46 | 100.52 |
| I completed an online course. | 990 | 67.48% | 70.61% | 76.21 | 102.88 |
| I studied topics using the exam content outline. | 191 | 13.02% | 54.97% | 70.98 | 95.82 |
| Total | 1,467 | 100.00% | 66.94% | 74.79 | 100.97 |
| | | | | | 74 |
| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
| Less than 30 hours | 243 | 16.56% | 62.14% | 73.31 | 98.97 |
| Between 31 and 50 hours | 546 | 37.22% | 68.13% | 75.42 | 101.81 |
| Between 51 and 70 hours | 374 | 25.49% | 68.18% | 74.90 | 101.11 |
| More than 70 hours | 304 | 20.72% | 67.11% | 74.73 | 100.89 |

Total

1,467

100.00%

66.94%

74.79

100.97



VA PUBLIC ADJUSTER

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|------------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 8 | 29.63% | 25.00% | 55.25 | 27.63 |
| 26 to 29 | 5 | 18.52% | 100.00% | 77.60 | 38.80 |
| 30 to 39 | 6 | 22.22% | 83.33% | 80.67 | 40.33 |
| 50 to 59 | 2 | 7.41% | 100.00% | 77.00 | 38.50 |
| 65 and Over | 1 | 3.70% | 0.00% | 64.00 | 32.00 |
| Choose not to respond | 5 | 18.52% | 40.00% | 72.00 | 36.00 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|------------------------|-------------------------|-----------|-----------------------------|----------------------|
| African American | 3 | 11.11% | 100.00% | 81.33 | 40.67 |
| Caucasian | 11 | 40.74% | 54.55% | 66.91 | 33.45 |
| Asian | 1 | 3.70% | 100.00% | 92.00 | 46.00 |
| Hispanic | 5 | 18.52% | 40.00% | 62.40 | 31.20 |
| Choose not to respond | 7 | 25.93% | 57.14% | 72.57 | 36.29 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| High school diploma or equivalent (GED) | 5 | 18.52% | 60.00% | 60.40 | 30.20 |
| Some college but no degree | 3 | 11.11% | 33.33% | 66.00 | 33.00 |
| Four-year college degree (Bachelor's degree) | 11 | 40.74% | 63.64% | 71.45 | 35.73 |
| Advanced college degree (Master's degree or Doctorate) | 2 | 7.41% | 50.00% | 71.00 | 35.50 |
| Choose not to respond | 6 | 22.22% | 66.67% | 77.33 | 38.67 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| English | 19 | 70.37% | 63.16% | 71.05 | 35.53 |
| Spanish | 3 | 11.11% | 66.67% | 61.33 | 30.67 |
| Choose not to respond | 5 | 18.52% | 40.00% | 71.60 | 35.80 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |

| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| No | 8 | 29.63% | 50.00% | 67.75 | 33.88 |
| Yes | 19 | 70.37% | 63.16% | 71.05 | 35.53 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |



| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|---|---------------------|-------------------------|-----------|-----------------------------|----------------------|
| I received training from an insurance company. | 2 | 7.41% | 50.00% | 71.00 | 35.50 |
| I completed an insurance course at a college or university. | 1 | 3.70% | 0.00% | 26.00 | 13.00 |
| I completed an online course. | 8 | 29.63% | 62.50% | 74.50 | 37.25 |
| I studied topics using the exam content outline. | 16 | 59.26% | 62.50% | 70.50 | 35.25 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |

| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Less than 30 hours | 19 | 70.37% | 52.63% | 69.26 | 34.63 |
| Between 31 and 50 hours | 4 | 14.81% | 75.00% | 66.50 | 33.25 |
| Between 51 and 70 hours | 1 | 3.70% | 100.00% | 92.00 | 46.00 |
| More than 70 hours | 3 | 11.11% | 66.67% | 72.67 | 36.33 |
| Total | 27 | 100.00% | 59.26% | 70.07 | 35.04 |



VA TITLE

| Age | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|------------------------|----------------------|-----------|-----------------------------|----------------------|
| Under 25 | 9 | 9.89% | 55.56% | 73.19 | 54.89 |
| 26 to 29 | 5 | 5.49% | 80.00% | 80.27 | 60.20 |
| 30 to 39 | 25 | 27.47% | 84.00% | 82.40 | 61.80 |
| 40 to 49 | 22 | 24.18% | 68.18% | 78.97 | 59.23 |
| 50 to 59 | 17 | 18.68% | 64.71% | 78.04 | 58.53 |
| 60 to 64 | 4 | 4.40% | 75.00% | 83.33 | 62.50 |
| 65 and Over | 3 | 3.30% | 66.67% | 71.11 | 53.33 |
| Choose not to respond | 6 | 6.59% | 66.67% | 74.67 | 56.00 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |

| Ethnicity | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|------------------------|-------------------------|-----------|-----------------------------|----------------------|
| African American | 7 | 7.69% | 14.29% | 64.38 | 48.29 |
| Caucasian | 58 | 63.74% | 81.03% | 81.22 | 60.91 |
| Asian | 6 | 6.59% | 66.67% | 78.89 | 59.17 |
| Hispanic | 4 | 4.40% | 75.00% | 82.33 | 61.75 |
| Other | 3 | 3.30% | 100.00% | 81.78 | 61.33 |
| Choose not to respond | 13 | 14.29% | 53.85% | 74.56 | 55.92 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |



| Education | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| High school diploma or equivalent (GED) | 8 | 8.79% | 50.00% | 72.00 | 54.00 |
| Some college but no degree | 24 | 26.37% | 66.67% | 75.00 | 56.25 |
| Two-year college degree (Associate's degree) | 8 | 8.79% | 75.00% | 80.00 | 60.00 |
| Four-year college degree (Bachelor's degree) | 23 | 25.27% | 65.22% | 76.46 | 57.35 |
| Advanced college degree (Master's degree or Doctorate) | 22 | 24.18% | 90.91% | 88.30 | 66.23 |
| Choose not to respond | 6 | 6.59% | 66.67% | 76.89 | 57.67 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |

| Language | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-----------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| English | 82 | 90.11% | 71.95% | 79.46 | 59.60 |
| Spanish | 2 | 2.20% | 100.00% | 82.67 | 62.00 |
| Other | 4 | 4.40% | 50.00% | 68.67 | 51.50 |
| Choose not to respond | 3 | 3.30% | 66.67% | 74.22 | 55.67 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |

| English Best | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| No | 9 | 9.89% | 66.67% | 73.63 | 55.22 |
| Yes | 82 | 90.11% | 71.95% | 79.46 | 59.60 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |



| Exam Preparation | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|--|---------------------|----------------------|-----------|-----------------------------|----------------------|
| I received training from an insurance company. | 3 | 3.30% | 33.33% | 72.00 | 54.00 |
| I attended classroom training from an exam preparation school. | 2 | 2.20% | 100.00% | 88.67 | 66.50 |
| I completed an online course. | 81 | 89.01% | 70.37% | 78.47 | 58.85 |
| I studied topics using the exam content outline. | 5 | 5.49% | 100.00% | 85.87 | 64.40 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |

| Exam Preparation Hours | Number of Examinees | Percent of Examinees | Pass Rate | Average Percent Score | Average Raw Score |
|-------------------------|---------------------|----------------------|-----------|-----------------------------|----------------------|
| Less than 30 hours | 32 | 35.16% | 68.75% | 79.50 | 59.63 |
| Between 31 and 50 hours | 39 | 42.86% | 76.92% | 79.45 | 59.59 |
| Between 51 and 70 hours | 12 | 13.19% | 58.33% | 75.33 | 56.50 |
| More than 70 hours | 8 | 8.79% | 75.00% | 79.00 | 59.25 |
| Total | 91 | 100.00% | 71.43% | 78.89 | 59.16 |