

PROMETRIC



EXPERTISE. INTEGRITY. CHOICE.

Measured by your success.



## Virginia Insurance Demographic Report (June 2020 – May 2021)

**Submitted To:**  
Virginia Bureau of Insurance

Sep 3, 2021

**Submitted By:**  
Assessment Services  
Prometric

## TABLE OF CONTENTS

INTRODUCTION	1
VIRGINIA STATE RESULT SUMMARY	2
ALL STATE LICENSING EXAMINATIONS	3
VA LIFE, ANNUITIES & HEALTH	6
VA PROPERTY & CASUALTY	9
VA TITLE	12
VA LIFE & ANNUITIES	15
VA HEALTH	18
VA PERSONAL LINES	21
VA PUBLIC ADJUSTER	24

### Proprietary Information Notice

The information and data contained herein are proprietary and shall not be duplicated, used, or disclosed.

Copyright 2021 by Prometric LLC

## 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, 2020 to May 31, 2021.

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 89% 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	3,468	33.03%	62.4%	71.89	100.66	98
VA Property & Casualty	1,644	15.66%	58.88%	71.61	96.68	95
VA Title	225	2.14%	64.89%	73.91	55.44	53
VA Life & Annuities	2,171	20.67%	57.3%	70.86	63.78	63
VA Health	1,145	10.9%	58.08%	70.58	63.52	63
VA Personal Lines	1,817	17.3%	67.8%	73.94	73.94	70
VA Public Adjuster	31	0.3%	54.84%	70.39	35.19	35
<b>Total</b>	<b>10,501</b>	<b>100%</b>	<b>61.29%</b>	<b>71.89</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	3,104	29.56%	53.16%	69.11
26 to 29	1,539	14.66%	61.08%	71.57
30 to 39	2,354	22.42%	62.83%	72.40
40 to 49	1,567	14.92%	65.48%	73.63
50 to 59	926	8.82%	71.71%	75.15
60 to 64	206	1.96%	74.27%	76.87
65 and over	123	1.17%	74.8%	77.19
Choose not to respond	682	6.49%	63.34%	72.57
<b>Total</b>	<b>10,501</b>	<b>100%</b>	<b>61.29%</b>	<b>71.89</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
African American	2,731	26.01%	51.04%	68.16
Caucasian	4,208	40.07%	73.27%	75.98
American Indian	27	0.26%	55.56%	70.63
Pacific Islander	38	0.36%	42.11%	69.11
Asian	701	6.68%	58.2%	70.71
Hispanic	684	6.51%	40.2%	65.21
Other	453	4.31%	52.32%	68.42
Choose not respond	1,659	15.8%	60.76%	71.92
<b>Total</b>	<b>10,501</b>	<b>100%</b>	<b>61.29%</b>	<b>71.89</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Did not finish high school	75	0.71%	40%	63.96
High school diploma or equivalent (GED)	1,517	14.45%	44.76%	65.79
Some college but no degree	2,884	27.46%	56.87%	70.54
Two-year college degree (Associate's degree)	1,069	10.18%	56.03%	70.54
Four-year college degree (Bachelor's degree)	2,995	28.52%	72.15%	75.47
Advanced college degree (Master's degree or Doctorate)	1,090	10.38%	76.15%	76.84
Choose not to respond	871	8.29%	57.06%	70.76
<b>Total</b>	<b>10,501</b>	<b>100%</b>	<b>61.29%</b>	<b>71.89</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
English	8,904	84.79%	63.21%	72.52
Spanish	359	3.42%	30.36%	61.65
European (other than Spanish)	26	0.25%	73.08%	75.37
Chinese	70	0.67%	71.43%	74.68
Japanese	3	0.03%	66.67%	77.25
Korean	53	0.5%	47.17%	68.65
African	62	0.59%	51.61%	68.83
Other	482	4.59%	52.7%	68.60
Choose not to respond	542	5.16%	58.49%	71.24
<b>Total</b>	<b>10,501</b>	<b>100%</b>	<b>61.29%</b>	<b>71.89</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Yes	8,904	84.79%	63.21%	72.52
No	1,597	15.21%	50.59%	68.34
Total	10,501	100%	61.29%	71.89

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
I received training from an insurance company.	2,481	23.63%	67.43%	73.71
I completed an insurance course at a college or university.	49	0.47%	48.98%	66.02
I attended classroom training from an exam preparation school.	422	4.02%	50.47%	68.22
I completed an online course.	6,261	59.62%	62.72%	72.36
I studied topics using the exam content outline.	1,288	12.27%	46.51%	67.48
Total	10,501	100%	61.29%	71.89

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Less than 30 hours	2,240	21.33%	54.51%	69.71
Between 31 and 50 hours	4,345	41.38%	62.07%	72.12
Between 51 and 70 hours	2,271	21.63%	64.95%	73.21
More than 70 hours	1,645	15.67%	63.4%	72.42
Total	10,501	100%	61.29%	71.89

## VA LIFE, ANNUITIES & HEALTH

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	977	28.17%	52.1%	68.59	96.03
26 to 29	447	12.89%	63.53%	71.77	100.49
30 to 39	747	21.54%	64.39%	72.48	101.48
40 to 49	548	15.8%	66.06%	73.48	102.88
50 to 59	355	10.24%	74.08%	75.13	105.19
60 to 64	88	2.54%	75%	76.99	107.8
65 and over	53	1.53%	84.91%	80.63	112.89
Choose not to respond	253	7.3%	60.87%	71.54	100.17
<b>Total</b>	<b>3,468</b>	<b>100%</b>	<b>62.4%</b>	<b>71.89</b>	<b>100.66</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	650	18.74%	46.92%	66.48	93.08
Caucasian	1,598	46.08%	73.15%	75.51	105.72
American Indian	5	0.14%	60%	69.00	96.6
Pacific Islander	14	0.4%	35.71%	66.32	92.86
Asian	289	8.33%	59.17%	70.51	98.72
Hispanic	164	4.73%	45.12%	66.63	93.29
Other	141	4.07%	49.65%	66.94	93.72
Choose not respond	607	17.5%	60.46%	71.55	100.18
<b>Total</b>	<b>3,468</b>	<b>100%</b>	<b>62.4%</b>	<b>71.89</b>	<b>100.66</b>



Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	22	0.63%	31.82%	60.38	84.55
High school diploma or equivalent (GED)	359	10.35%	44.29%	65.44	91.62
Some college but no degree	780	22.49%	55.13%	69.43	97.21
Two-year college degree (Associate's degree)	302	8.71%	53.97%	69.37	97.12
Four-year college degree (Bachelor's degree)	1,205	34.75%	70.71%	74.68	104.56
Advanced college degree (Master's degree or Doctorate)	491	14.16%	77.6%	76.89	107.65
Choose not to respond	309	8.91%	55.66%	70.09	98.14
<b>Total</b>	<b>3,468</b>	<b>100%</b>	<b>62.4%</b>	<b>71.89</b>	<b>100.66</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	2,885	83.19%	64.12%	72.50	101.5
Spanish	65	1.87%	32.31%	62.34	87.28
European (other than Spanish)	14	0.4%	78.57%	75.46	105.64
Chinese	43	1.24%	81.4%	78.02	109.23
Korean	19	0.55%	63.16%	71.50	100.11
African	29	0.84%	44.83%	67.24	94.14
Other	208	6%	49.04%	66.60	93.24
Choose not to respond	205	5.91%	58.54%	70.98	99.38
<b>Total</b>	<b>3,468</b>	<b>100%</b>	<b>62.4%</b>	<b>71.89</b>	<b>100.66</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	2,885	83.19%	64.12%	72.50	101.5
No	583	16.81%	53.86%	68.91	96.48
Total	3,468	100%	62.4%	71.89	100.66

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	276	7.96%	51.81%	68.34	95.68
I completed an insurance course at a college or university.	19	0.55%	42.11%	65.03	91.05
I attended classroom training from an exam preparation school.	76	2.19%	56.58%	70.63	98.88
I completed an online course.	2,644	76.24%	66.15%	73.08	102.31
I studied topics using the exam content outline.	453	13.06%	48.79%	67.65	94.72
Total	3,468	100%	62.4%	71.89	100.66

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	686	19.78%	53.21%	69.30	97.03
Between 31 and 50 hours	1,568	45.21%	64.8%	72.50	101.51
Between 51 and 70 hours	723	20.85%	65.42%	73.05	102.28
More than 70 hours	491	14.16%	63.14%	71.85	100.6
Total	3,468	100%	62.4%	71.89	100.66

## VA PROPERTY & CASUALTY

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	507	30.84%	47.14%	67.81	91.54
26 to 29	265	16.12%	53.96%	70.33	94.95
30 to 39	373	22.69%	60.32%	72.29	97.6
40 to 49	222	13.5%	70.72%	75.15	101.46
50 to 59	144	8.76%	71.53%	75.85	102.4
60 to 64	24	1.46%	75%	75.64	102.12
65 and over	17	1.03%	82.35%	79.12	106.82
Choose not to respond	92	5.6%	75%	75.85	102.4
<b>Total</b>	<b>1,644</b>	<b>100%</b>	<b>58.88%</b>	<b>71.61</b>	<b>96.68</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	203	12.35%	54.19%	69.45	93.76
Caucasian	927	56.39%	64.94%	73.85	99.7
American Indian	3	0.18%	66.67%	78.02	105.33
Pacific Islander	7	0.43%	42.86%	71.53	96.57
Asian	50	3.04%	52%	69.57	93.92
Hispanic	184	11.19%	27.17%	61.50	83.03
Other	60	3.65%	58.33%	69.72	94.13
Choose not respond	210	12.77%	66.67%	73.61	99.38
<b>Total</b>	<b>1,644</b>	<b>100%</b>	<b>58.88%</b>	<b>71.61</b>	<b>96.68</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	10	0.61%	60%	68.44	92.4
High school diploma or equivalent (GED)	271	16.48%	41.33%	65.99	89.09
Some college but no degree	429	26.09%	51.52%	69.44	93.74
Two-year college degree (Associate's degree)	183	11.13%	55.74%	71.45	96.46
Four-year college degree (Bachelor's degree)	503	30.6%	70.58%	75.25	101.59
Advanced college degree (Master's degree or Doctorate)	129	7.85%	76.74%	77.12	104.12
Choose not to respond	119	7.24%	61.34%	71.40	96.39
<b>Total</b>	<b>1,644</b>	<b>100%</b>	<b>58.88%</b>	<b>71.61</b>	<b>96.68</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,420	86.37%	62.04%	72.64	98.07
Spanish	115	7%	22.61%	60.09	81.13
European (other than Spanish)	1	0.06%	100%	74.07	100
Chinese	2	0.12%	100%	81.48	110
Korean	7	0.43%	28.57%	59.26	80
African	2	0.12%	0%	63.33	85.5
Other	34	2.07%	41.18%	65.99	89.09
Choose not to respond	63	3.83%	66.67%	73.66	99.44
<b>Total</b>	<b>1,644</b>	<b>100%</b>	<b>58.88%</b>	<b>71.61</b>	<b>96.68</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,420	86.37%	62.04%	72.64	98.07
No	224	13.63%	38.84%	65.06	87.83
Total	1,644	100%	58.88%	71.61	96.68

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	181	11.01%	58.56%	71.85	97.01
I completed an insurance course at a college or university.	5	0.3%	60%	69.48	93.8
I attended classroom training from an exam preparation school.	82	4.99%	62.2%	71.99	97.2
I completed an online course.	1,055	64.17%	63.32%	72.84	98.34
I studied topics using the exam content outline.	321	19.53%	43.61%	67.37	90.95
Total	1,644	100%	58.88%	71.61	96.68

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	275	16.73%	49.82%	68.97	93.12
Between 31 and 50 hours	671	40.82%	59.17%	71.82	96.96
Between 51 and 70 hours	375	22.81%	62.67%	72.57	97.97
More than 70 hours	323	19.65%	61.61%	72.30	97.61
Total	1,644	100%	58.88%	71.61	96.68

## VA TITLE

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	27	12%	51.85%	69.18	51.89
26 to 29	20	8.89%	45%	69.80	52.35
30 to 39	58	25.78%	65.52%	72.64	54.48
40 to 49	48	21.33%	66.67%	74.05	55.54
50 to 59	35	15.56%	77.14%	77.10	57.83
60 to 64	4	1.78%	75%	82.33	61.75
65 and over	6	2.67%	100%	81.55	61.17
Choose not to respond	27	12%	62.96%	77.08	57.81
<b>Total</b>	<b>225</b>	<b>100%</b>	<b>64.89%</b>	<b>73.91</b>	<b>55.44</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	17	7.56%	47.06%	66.03	49.53
Caucasian	127	56.44%	70.87%	75.57	56.68
Asian	13	5.78%	69.23%	68.31	51.23
Hispanic	13	5.78%	38.46%	66.25	49.69
Other	7	3.11%	71.43%	77.14	57.86
Choose not respond	48	21.33%	60.42%	75.44	56.58
<b>Total</b>	<b>225</b>	<b>100%</b>	<b>64.89%</b>	<b>73.91</b>	<b>55.44</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
High school diploma or equivalent (GED)	14	6.22%	42.86%	68.95	51.71
Some college but no degree	44	19.56%	65.91%	71.54	53.66
Two-year college degree (Associate's degree)	24	10.67%	45.83%	68.00	51
Four-year college degree (Bachelor's degree)	77	34.22%	67.53%	74.75	56.06
Advanced college degree (Master's degree or Doctorate)	40	17.78%	82.5%	80.40	60.3
Choose not to respond	26	11.56%	57.69%	73.59	55.19
<b>Total</b>	<b>225</b>	<b>100%</b>	<b>64.89%</b>	<b>73.91</b>	<b>55.44</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	192	85.33%	67.19%	74.56	55.92
Spanish	9	4%	44.44%	67.70	50.78
European (other than Spanish)	2	0.89%	100%	91.33	68.5
Japanese	1	0.44%	100%	77.33	58
Korean	3	1.33%	33.33%	66.22	49.67
Other	5	2.22%	60%	68.27	51.2
Choose not to respond	13	5.78%	46.15%	69.64	52.23
<b>Total</b>	<b>225</b>	<b>100%</b>	<b>64.89%</b>	<b>73.91</b>	<b>55.44</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	192	85.33%	67.19%	74.56	55.92
No	33	14.67%	51.52%	70.14	52.61
Total	225	100%	64.89%	73.91	55.44

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	13	5.78%	38.46%	66.46	49.85
I completed an insurance course at a college or university.	1	0.44%	100%	82.66	62
I attended classroom training from an exam preparation school.	16	7.11%	68.75%	73.58	55.19
I completed an online course.	178	79.11%	65.73%	74.29	55.72
I studied topics using the exam content outline.	17	7.56%	70.59%	75.45	56.59
Total	225	100%	64.89%	73.91	55.44

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	84	37.33%	70.24%	74.93	56.2
Between 31 and 50 hours	97	43.11%	65.98%	74.44	55.84
Between 51 and 70 hours	27	12%	48.15%	71.80	53.85
More than 70 hours	17	7.56%	58.82%	69.17	51.88
Total	225	100%	64.89%	73.91	55.44



## VA LIFE & ANNUITIES

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	419	19.3%	47.49%	67.52	60.78
26 to 29	253	11.65%	55.34%	70.11	63.11
30 to 39	532	24.5%	57.14%	70.77	63.7
40 to 49	469	21.6%	60.13%	72.67	65.41
50 to 59	241	11.1%	67.22%	73.22	65.9
60 to 64	56	2.58%	69.64%	75.15	67.64
65 and over	32	1.47%	50%	70.24	63.22
Choose not to respond	169	7.78%	60.36%	70.88	63.8
<b>Total</b>	<b>2,171</b>	<b>100%</b>	<b>57.3%</b>	<b>70.86</b>	<b>63.78</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	736	33.9%	51.9%	69.40	62.47
Caucasian	506	23.31%	74.51%	76.22	68.6
American Indian	10	0.46%	40%	68.89	62
Pacific Islander	9	0.41%	22.22%	66.29	59.67
Asian	254	11.7%	53.15%	69.68	62.72
Hispanic	191	8.8%	37.7%	63.49	57.15
Other	84	3.87%	41.67%	66.95	60.26
Choose not respond	381	17.55%	62.2%	72.08	64.87
<b>Total</b>	<b>2,171</b>	<b>100%</b>	<b>57.3%</b>	<b>70.86</b>	<b>63.78</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	22	1.01%	27.27%	58.68	52.82
High school diploma or equivalent (GED)	283	13.04%	38.52%	63.89	57.5
Some college but no degree	547	25.2%	52.29%	69.59	62.64
Two-year college degree (Associate's degree)	229	10.55%	52.4%	69.26	62.34
Four-year college degree (Bachelor's degree)	558	25.7%	69.35%	74.64	67.18
Advanced college degree (Master's degree or Doctorate)	306	14.09%	70.26%	75.20	67.69
Choose not to respond	226	10.41%	53.54%	70.28	63.25
<b>Total</b>	<b>2,171</b>	<b>100%</b>	<b>57.3%</b>	<b>70.86</b>	<b>63.78</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,655	76.23%	59.82%	71.84	64.66
Spanish	121	5.57%	32.23%	60.67	54.61
European (other than Spanish)	5	0.23%	40%	66.44	59.8
Chinese	19	0.88%	36.84%	64.15	57.74
Japanese	2	0.09%	50%	77.22	69.5
Korean	13	0.6%	38.46%	66.92	60.23
African	21	0.97%	66.67%	70.74	63.67
Other	180	8.29%	55.56%	70.36	63.33
Choose not to respond	155	7.14%	55.48%	70.20	63.18
<b>Total</b>	<b>2,171</b>	<b>100%</b>	<b>57.3%</b>	<b>70.86</b>	<b>63.78</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,655	76.23%	59.82%	71.84	64.66
No	516	23.77%	49.22%	67.73	60.96
Total	2,171	100%	57.3%	70.86	63.78

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	456	21%	54.39%	69.47	62.53
I completed an insurance course at a college or university.	10	0.46%	20%	56.33	50.7
I attended classroom training from an exam preparation school.	87	4.01%	52.87%	68.02	61.22
I completed an online course.	1,322	60.89%	61.2%	72.36	65.12
I studied topics using the exam content outline.	296	13.63%	46.96%	67.67	60.91
Total	2,171	100%	57.3%	70.86	63.78

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	750	34.55%	55.47%	69.99	62.99
Between 31 and 50 hours	810	37.31%	58.89%	71.63	64.48
Between 51 and 70 hours	354	16.31%	61.3%	71.93	64.74
More than 70 hours	257	11.84%	52.14%	69.52	62.57
Total	2,171	100%	57.3%	70.86	63.78

## VA HEALTH

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	416	36.33%	45.91%	66.56	59.91
26 to 29	157	13.71%	63.69%	70.12	63.11
30 to 39	245	21.4%	57.55%	70.59	63.54
40 to 49	144	12.58%	68.75%	74.48	67.03
50 to 59	86	7.51%	73.26%	77.40	69.66
60 to 64	21	1.83%	85.71%	81.21	73.1
65 and over	10	0.87%	80%	76.99	69.3
Choose not to respond	66	5.76%	68.18%	75.18	67.67
<b>Total</b>	<b>1,145</b>	<b>100%</b>	<b>58.08%</b>	<b>70.58</b>	<b>63.52</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	366	31.97%	44.54%	65.06	58.56
Caucasian	432	37.73%	72.22%	75.53	67.98
American Indian	2	0.17%	50%	60.55	54.5
Pacific Islander	6	0.52%	66.67%	70.55	63.5
Asian	62	5.41%	64.52%	73.42	66.08
Hispanic	41	3.58%	48.78%	68.91	62.02
Other	57	4.98%	43.86%	66.55	59.89
Choose not respond	179	15.63%	55.87%	70.70	63.63
<b>Total</b>	<b>1,145</b>	<b>100%</b>	<b>58.08%</b>	<b>70.58</b>	<b>63.52</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	9	0.79%	77.78%	74.56	67.11
High school diploma or equivalent (GED)	203	17.73%	43.35%	65.14	58.63
Some college but no degree	382	33.36%	53.14%	68.99	62.1
Two-year college degree (Associate's degree)	122	10.66%	46.72%	67.82	61.04
Four-year college degree (Bachelor's degree)	253	22.1%	73.91%	75.30	67.77
Advanced college degree (Master's degree or Doctorate)	87	7.6%	80.46%	79.15	71.24
Choose not to respond	89	7.77%	59.55%	71.36	64.22
<b>Total</b>	<b>1,145</b>	<b>100%</b>	<b>58.08%</b>	<b>70.58</b>	<b>63.52</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,020	89.08%	57.94%	70.39	63.35
Spanish	13	1.14%	46.15%	68.20	61.38
European (other than Spanish)	1	0.09%	100%	73.33	66
Chinese	5	0.44%	100%	83.77	75.4
Korean	11	0.96%	45.45%	72.42	65.18
African	8	0.7%	50%	70.83	63.75
Other	34	2.97%	55.88%	70.03	63.03
Choose not to respond	53	4.63%	64.15%	73.45	66.11
<b>Total</b>	<b>1,145</b>	<b>100%</b>	<b>58.08%</b>	<b>70.58</b>	<b>63.52</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,020	89.08%	57.94%	70.39	63.35
No	125	10.92%	59.2%	72.13	64.92
Total	1,145	100%	58.08%	70.58	63.52

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	183	15.98%	55.19%	68.48	61.63
I completed an insurance course at a college or university.	9	0.79%	66.67%	70.12	63.11
I attended classroom training from an exam preparation school.	39	3.41%	56.41%	70.88	63.79
I completed an online course.	786	68.65%	60.81%	71.59	64.44
I studied topics using the exam content outline.	128	11.18%	45.31%	67.31	60.59
Total	1,145	100%	58.08%	70.58	63.52

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	293	25.59%	54.27%	69.51	62.56
Between 31 and 50 hours	522	45.59%	59.2%	71.02	63.92
Between 51 and 70 hours	218	19.04%	61.01%	71.32	64.19
More than 70 hours	112	9.78%	57.14%	69.87	62.88
Total	1,145	100%	58.08%	70.58	63.52

## VA PERSONAL LINES

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	753	41.44%	65.87%	72.96	72.96
26 to 29	395	21.74%	66.84%	73.84	73.84
30 to 39	392	21.57%	72.96%	75.62	75.62
40 to 49	129	7.1%	68.99%	74.09	74.09
50 to 59	61	3.36%	72.13%	77.33	77.33
60 to 64	11	0.61%	72.73%	78.55	78.55
65 and over	4	0.22%	75%	75.75	75.75
Choose not to respond	72	3.96%	58.33%	71.71	71.71
<b>Total</b>	<b>1,817</b>	<b>100%</b>	<b>67.8%</b>	<b>73.94</b>	<b>73.94</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	755	41.55%	56.42%	69.63	69.63
Caucasian	602	33.13%	86.71%	80.74	80.74
American Indian	7	0.39%	71.43%	74.00	74
Pacific Islander	2	0.11%	100%	88.50	88.5
Asian	29	1.6%	86.21%	80.00	80
Hispanic	91	5.01%	59.34%	71.95	71.95
Other	104	5.72%	64.42%	71.30	71.3
Choose not respond	227	12.49%	57.71%	71.39	71.39
<b>Total</b>	<b>1,817</b>	<b>100%</b>	<b>67.8%</b>	<b>73.94</b>	<b>73.94</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	11	0.61%	36.36%	69.45	69.45
High school diploma or equivalent (GED)	387	21.3%	52.97%	67.60	67.6
Some college but no degree	698	38.41%	67.05%	73.99	73.99
Two-year college degree (Associate's degree)	207	11.39%	70.53%	74.90	74.9
Four-year college degree (Bachelor's degree)	384	21.13%	83.33%	79.79	79.79
Advanced college degree (Master's degree or Doctorate)	32	1.76%	93.75%	81.47	81.47
Choose not to respond	98	5.39%	60.2%	71.73	71.73
<b>Total</b>	<b>1,817</b>	<b>100%</b>	<b>67.8%</b>	<b>73.94</b>	<b>73.94</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,707	93.95%	68.78%	74.20	74.2
Spanish	35	1.93%	37.14%	65.00	65
European (other than Spanish)	3	0.17%	66.67%	80.33	80.33
African	2	0.11%	50%	69.50	69.5
Other	20	1.1%	80%	76.45	76.45
Choose not to respond	50	2.75%	52%	70.34	70.34
<b>Total</b>	<b>1,817</b>	<b>100%</b>	<b>67.8%</b>	<b>73.94</b>	<b>73.94</b>



English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,707	93.95%	68.78%	74.20	74.2
No	110	6.05%	52.73%	70.01	70.01
Total	1,817	100%	67.8%	73.94	73.94

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	1,366	75.18%	78.11%	77.24	77.24
I completed an insurance course at a college or university.	5	0.28%	80%	75.00	75
I attended classroom training from an exam preparation school.	120	6.6%	33.33%	62.81	62.81
I completed an online course.	271	14.91%	38.01%	64.66	64.66
I studied topics using the exam content outline.	55	3.03%	32.73%	61.93	61.93
Total	1,817	100%	67.8%	73.94	73.94

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	133	7.32%	57.14%	68.96	68.96
Between 31 and 50 hours	669	36.82%	63.98%	72.59	72.59
Between 51 and 70 hours	574	31.59%	70.38%	75.39	75.39
More than 70 hours	441	24.27%	73.47%	75.63	75.63
Total	1,817	100%	67.8%	73.94	73.94

## VA PUBLIC ADJUSTER

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	5	16.13%	40%	68.00	34
26 to 29	2	6.45%	0%	58.00	29
30 to 39	7	22.58%	57.14%	72.57	36.29
40 to 49	7	22.58%	71.43%	73.71	36.86
50 to 59	4	12.9%	50%	68.50	34.25
60 to 64	2	6.45%	50%	68.00	34
65 and over	1	3.23%	0%	66.00	33
Choose not to respond	3	9.68%	100%	75.33	37.67
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	4	12.9%	0%	61.50	30.75
Caucasian	16	51.61%	68.75%	75.25	37.62
Asian	4	12.9%	50%	64.00	32
Choose not respond	7	22.58%	57.14%	68.00	34
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	1	3.23%	0%	58.00	29
Some college but no degree	4	12.9%	75%	68.50	34.25
Two-year college degree (Associate's degree)	2	6.45%	0%	58.00	29
Four-year college degree (Bachelor's degree)	15	48.39%	53.33%	73.47	36.73
Advanced college degree (Master's degree or Doctorate)	5	16.13%	40%	65.60	32.8
Choose not to respond	4	12.9%	100%	76.00	38
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	25	80.65%	52%	70.88	35.44
Spanish	1	3.23%	0%	58.00	29
Chinese	1	3.23%	100%	72.00	36
Other	1	3.23%	0%	54.00	27
Choose not to respond	3	9.68%	100%	75.33	37.67
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	25	80.65%	52%	70.88	35.44
No	6	19.35%	66.67%	68.33	34.17
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	6	19.35%	50%	69.33	34.67
I attended classroom training from an exam preparation school.	2	6.45%	0%	60.00	30
I completed an online course.	5	16.13%	60%	68.80	34.4
I studied topics using the exam content outline.	18	58.06%	61.11%	72.33	36.17
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	19	61.29%	47.37%	69.68	34.84
Between 31 and 50 hours	8	25.81%	75%	73.00	36.5
More than 70 hours	4	12.9%	50%	68.50	34.25
<b>Total</b>	<b>31</b>	<b>100%</b>	<b>54.84%</b>	<b>70.39</b>	<b>35.19</b>