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Virginia Insurance Demographic Report
(June 2022 – May 2023)

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, 2022 to May 31, 2023.

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 Life, Annuities & Health	3,107	32.71%	68.78%	74.64	104.5	98
VA Property & Casualty	1,621	17.07%	63.23%	72.87	98.37	95
VA Title	215	2.26%	75.35%	78.20	58.65	53
VA Life & Annuities	2,294	24.15%	62.95%	72.45	65.21	63
VA Health	1,032	10.87%	71.32%	75.77	68.2	63
VA Personal Lines	1,198	12.61%	67.03%	73.88	73.88	70
VA Public Adjuster	31	0.33%	48.39%	69.55	34.77	35
Total	9,498	100%	66.56%	73.90		

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 EXAMINATIONS

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Under 25	2,553	26.88%	56.91%	70.16
26 to 29	1,378	14.51%	67.13%	73.70
30 to 39	2,348	24.72%	67.97%	74.69
40 to 49	1,405	14.79%	71.46%	75.77
50 to 59	825	8.69%	76.48%	77.21
60 to 64	174	1.83%	78.74%	79.46
65 and over	112	1.18%	82.14%	79.96
Choose not to respond	703	7.4%	68.85%	75.26
Total	9,498	100%	66.56%	73.90

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
African American	2,585	27.22%	57.72%	70.56
Caucasian	3,586	37.76%	77.33%	78.11
American Indian	45	0.47%	64.44%	73.22
Pacific Islander	40	0.42%	67.5%	71.05
Asian	593	6.24%	64.92%	73.07
Hispanic	759	7.99%	49.14%	67.44
Other	365	3.84%	64.11%	71.75
Choose not to respond	1,525	16.06%	66.16%	73.80
Total	9,498	100%	66.56%	73.90

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Did not finish high school	70	0.74%	47.14%	65.35
High school diploma or equivalent (GED)	1,710	18%	50.06%	67.73
Some college but no degree	2,669	28.1%	65.57%	73.49
Two-year college degree (Associate's degree)	961	10.12%	64.31%	73.26
Four-year college degree (Bachelor's degree)	2,355	24.79%	77.49%	77.71
Advanced college degree (Master's degree or Doctorate)	821	8.64%	82.95%	80.39
Choose not to respond	912	9.6%	61.29%	72.32
Total	9,498	100%	66.56%	73.90

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
English	7,844	82.59%	68.18%	74.60
Spanish	379	3.99%	41.95%	64.59
European (other than Spanish)	25	0.26%	76%	74.70
Chinese	44	0.46%	68.18%	75.78
Japanese	4	0.04%	75%	81.69
Korean	38	0.4%	65.79%	73.00
African	101	1.06%	60.4%	68.83
Other	464	4.89%	57.97%	69.89
Choose not to respond	599	6.31%	68.11%	74.42
Total	9,498	100%	66.56%	73.90

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Yes	7,844	82.59%	68.18%	74.60
No	1,654	17.41%	58.89%	70.58
Total	9,498	100%	66.56%	73.90

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
I received training from an insurance company.	2,199	23.15%	65.98%	73.26
I completed an insurance course at a college or university.	77	0.81%	48.05%	67.25
I attended classroom training from an exam preparation school.	457	4.81%	54.92%	70.04
I completed an online course.	5,846	61.55%	70.3%	75.31
I studied topics using the exam content outline.	919	9.68%	51.47%	68.92
Total	9,498	100%	66.56%	73.90

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score
Less than 30 hours	2,048	21.56%	61.38%	71.90
Between 31 and 50 hours	3,625	38.17%	67.48%	74.21
Between 51 and 70 hours	2,121	22.33%	69.31%	75.07
More than 70 hours	1,704	17.94%	67.43%	74.17
Total	9,498	100%	66.56%	73.90

VA LIFE, ANNUITIES & HEALTH

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	840	27.04%	59.4%	70.69	98.97
26 to 29	401	12.91%	68.08%	73.76	103.26
30 to 39	728	23.43%	71.43%	76.03	106.44
40 to 49	493	15.87%	73.63%	76.77	107.47
50 to 59	275	8.85%	80.36%	78.42	109.79
60 to 64	62	2%	72.58%	78.84	110.37
65 and over	46	1.48%	82.61%	79.88	111.83
Choose not to respond	262	8.43%	67.94%	74.93	104.9
Total	3,107	100%	68.78%	74.64	104.5

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	694	22.34%	55.04%	69.05	96.68
Caucasian	1,317	42.39%	80.87%	79.44	111.21
American Indian	15	0.48%	53.33%	72.38	101.33
Pacific Islander	18	0.58%	72.22%	72.26	101.17
Asian	226	7.27%	61.06%	71.48	100.07
Hispanic	174	5.6%	54.02%	69.67	97.53
Other	123	3.96%	61.79%	70.72	99.01
Choose not to respond	540	17.38%	66.85%	74.09	103.72
Total	3,107	100%	68.78%	74.64	104.5

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	17	0.55%	64.71%	73.03	102.24
High school diploma or equivalent (GED)	408	13.13%	50.98%	67.23	94.12
Some college but no degree	742	23.88%	64.15%	72.60	101.64
Two-year college degree (Associate's degree)	265	8.53%	59.25%	72.13	100.98
Four-year college degree (Bachelor's degree)	989	31.83%	79.07%	78.49	109.89
Advanced college degree (Master's degree or Doctorate)	369	11.88%	84.28%	80.55	112.78
Choose not to respond	317	10.2%	60.57%	72.25	101.15
Total	3,107	100%	68.78%	74.64	104.5

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	2,519	81.07%	70.74%	75.55	105.77
Spanish	73	2.35%	47.95%	67.55	94.58
European (other than Spanish)	9	0.29%	100%	82.06	114.89
Chinese	23	0.74%	78.26%	77.24	108.13
Japanese	1	0.03%	100%	92.86	130
Korean	9	0.29%	44.44%	68.49	95.89
African	37	1.19%	62.16%	69.19	96.86
Other	194	6.24%	54.12%	67.77	94.88
Choose not to respond	242	7.79%	66.12%	73.33	102.66
Total	3,107	100%	68.78%	74.64	104.5

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	2,519	81.07%	70.74%	75.55	105.77
No	588	18.93%	60.37%	70.76	99.07
Total	3,107	100%	68.78%	74.64	104.5

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	323	10.4%	49.54%	67.43	94.4
I completed an insurance course at a college or university.	25	0.8%	56%	69.57	97.4
I attended classroom training from an exam preparation school.	65	2.09%	69.23%	74.08	103.71
I completed an online course.	2,414	77.7%	73.24%	76.36	106.91
I studied topics using the exam content outline.	280	9.01%	53.57%	68.72	96.21
Total	3,107	100%	68.78%	74.64	104.5

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	630	20.28%	61.43%	71.79	100.51
Between 31 and 50 hours	1,227	39.49%	70.09%	75.01	105.02
Between 51 and 70 hours	718	23.11%	71.87%	76.13	106.58
More than 70 hours	532	17.12%	70.3%	75.16	105.22
Total	3,107	100%	68.78%	74.64	104.5

VA PROPERTY & CASUALTY

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	477	29.43%	51.36%	69.35	93.62
26 to 29	224	13.82%	66.96%	73.15	98.76
30 to 39	414	25.54%	66.91%	74.29	100.3
40 to 49	205	12.65%	64.88%	73.31	98.97
50 to 59	146	9.01%	74.66%	76.35	103.07
60 to 64	29	1.79%	82.76%	79.57	107.41
65 and over	14	0.86%	57.14%	72.91	98.43
Choose not to respond	112	6.91%	70.54%	74.91	101.12
Total	1,621	100%	63.23%	72.87	98.37

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	221	13.63%	56.56%	71.04	95.91
Caucasian	890	54.9%	70.22%	75.19	101.51
American Indian	10	0.62%	50%	67.63	91.3
Pacific Islander	3	0.19%	33.33%	71.61	96.67
Asian	54	3.33%	61.11%	71.60	96.67
Hispanic	159	9.81%	33.96%	63.40	85.58
Other	54	3.33%	51.85%	66.94	90.37
Choose not to respond	230	14.19%	66.96%	74.09	100.02
Total	1,621	100%	63.23%	72.87	98.37

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	11	0.68%	36.36%	65.25	88.09
High school diploma or equivalent (GED)	281	17.33%	40.93%	65.81	88.85
Some college but no degree	478	29.49%	61.92%	72.51	97.89
Two-year college degree (Associate's degree)	188	11.6%	63.3%	72.32	97.63
Four-year college degree (Bachelor's degree)	439	27.08%	74.72%	76.67	103.51
Advanced college degree (Master's degree or Doctorate)	88	5.43%	79.55%	79.27	107.01
Choose not to respond	136	8.39%	68.38%	73.63	99.4
Total	1,621	100%	63.23%	72.87	98.37

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,379	85.07%	65.99%	73.84	99.68
Spanish	98	6.05%	26.53%	60.60	81.81
European (other than Spanish)	4	0.25%	25%	61.67	83.25
Chinese	5	0.31%	40%	68.44	92.4
Korean	8	0.49%	75%	73.70	99.5
African	2	0.12%	0%	54.44	73.5
Other	33	2.04%	54.55%	68.13	91.97
Choose not to respond	92	5.68%	67.39%	74.10	100.03
Total	1,621	100%	63.23%	72.87	98.37

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,379	85.07%	65.99%	73.84	99.68
No	242	14.93%	47.52%	67.32	90.88
Total	1,621	100%	63.23%	72.87	98.37

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	253	15.61%	67.59%	73.80	99.63
I completed an insurance course at a college or university.	13	0.8%	46.15%	68.72	92.77
I attended classroom training from an exam preparation school.	96	5.92%	57.29%	71.33	96.3
I completed an online course.	1,011	62.37%	67.16%	74.04	99.95
I studied topics using the exam content outline.	248	15.3%	45.97%	67.95	91.73
Total	1,621	100%	63.23%	72.87	98.37

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	249	15.36%	58.23%	71.13	96.03
Between 31 and 50 hours	644	39.73%	63.04%	72.61	98.02
Between 51 and 70 hours	390	24.06%	66.41%	74.00	99.9
More than 70 hours	338	20.85%	63.61%	73.33	98.99
Total	1,621	100%	63.23%	72.87	98.37

VA TITLE

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	15	6.98%	33.33%	69.24	51.93
26 to 29	28	13.02%	78.57%	77.00	57.75
30 to 39	59	27.44%	72.88%	77.74	58.31
40 to 49	42	19.53%	73.81%	80.00	60
50 to 59	36	16.74%	83.33%	78.44	58.83
60 to 64	6	2.79%	83.33%	84.89	63.67
65 and over	7	3.26%	100%	83.62	62.71
Choose not to respond	22	10.23%	86.36%	79.64	59.73
Total	215	100%	75.35%	78.20	58.65

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	9	4.19%	88.89%	77.63	58.22
Caucasian	114	53.02%	76.32%	79.37	59.53
American Indian	1	0.47%	100%	88.00	66
Pacific Islander	2	0.93%	100%	80.00	60
Asian	12	5.58%	83.33%	78.78	59.08
Hispanic	17	7.91%	52.94%	70.67	53
Other	4	1.86%	25%	67.67	50.75
Choose not to respond	56	26.05%	78.57%	78.57	58.93
Total	215	100%	75.35%	78.20	58.65

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
High school diploma or equivalent (GED)	13	6.05%	84.62%	78.87	59.15
Some college but no degree	58	26.98%	65.52%	75.93	56.95
Two-year college degree (Associate's degree)	21	9.77%	71.43%	78.60	58.95
Four-year college degree (Bachelor's degree)	46	21.4%	84.78%	79.74	59.8
Advanced college degree (Master's degree or Doctorate)	40	18.6%	90%	83.17	62.38
Choose not to respond	37	17.21%	62.16%	73.98	55.49
Total	215	100%	75.35%	78.20	58.65

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	178	82.79%	76.4%	78.81	59.11
Spanish	9	4.19%	44.44%	66.96	50.22
Korean	3	1.4%	100%	83.11	62.33
Other	3	1.4%	66.67%	75.56	56.67
Choose not to respond	22	10.23%	77.27%	77.52	58.14
Total	215	100%	75.35%	78.20	58.65

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	178	82.79%	76.4%	78.81	59.11
No	37	17.21%	70.27%	75.24	56.43
Total	215	100%	75.35%	78.20	58.65

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	12	5.58%	83.33%	79.00	59.25
I completed an insurance course at a college or university.	1	0.47%	0%	52.00	39
I attended classroom training from an exam preparation school.	19	8.84%	68.42%	76.14	57.11
I completed an online course.	171	79.53%	74.85%	78.12	58.59
I studied topics using the exam content outline.	12	5.58%	91.67%	83.89	62.92
Total	215	100%	75.35%	78.20	58.65

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	75	34.88%	82.67%	80.48	60.36
Between 31 and 50 hours	96	44.65%	72.92%	77.32	57.99
Between 51 and 70 hours	25	11.63%	68%	77.49	58.12
More than 70 hours	19	8.84%	68.42%	74.53	55.89
Total	215	100%	75.35%	78.20	58.65

VA LIFE & ANNUITIES

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	531	23.15%	50.85%	67.52	60.77
26 to 29	289	12.6%	62.98%	72.25	65.02
30 to 39	586	25.54%	62.29%	72.65	65.38
40 to 49	419	18.27%	70.41%	74.77	67.29
50 to 59	213	9.29%	71.83%	75.85	68.27
60 to 64	55	2.4%	80%	77.76	69.98
65 and over	33	1.44%	81.82%	79.56	71.61
Choose not to respond	168	7.32%	64.29%	74.48	67.03
Total	2,294	100%	62.95%	72.45	65.21

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	778	33.91%	59.38%	71.00	63.9
Caucasian	517	22.54%	76.02%	78.09	70.28
American Indian	7	0.31%	85.71%	77.30	69.57
Pacific Islander	15	0.65%	60%	67.56	60.8
Asian	223	9.72%	65.02%	73.26	65.94
Hispanic	267	11.64%	46.07%	65.19	58.67
Other	94	4.1%	64.89%	71.78	64.61
Choose not to respond	393	17.13%	62.34%	72.64	65.37
Total	2,294	100%	62.95%	72.45	65.21

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	29	1.26%	41.38%	60.08	54.07
High school diploma or equivalent (GED)	404	17.61%	40.59%	64.89	58.4
Some college but no degree	597	26.02%	63.82%	72.23	65.01
Two-year college degree (Associate's degree)	237	10.33%	62.87%	72.88	65.59
Four-year college degree (Bachelor's degree)	525	22.89%	75.05%	76.44	68.79
Advanced college degree (Master's degree or Doctorate)	243	10.59%	81.07%	79.90	71.91
Choose not to respond	259	11.29%	56.76%	70.67	63.6
Total	2,294	100%	62.95%	72.45	65.21

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,711	74.59%	64.29%	73.16	65.84
Spanish	158	6.89%	44.94%	64.08	57.67
European (other than Spanish)	10	0.44%	70%	72.11	64.9
Chinese	9	0.39%	77.78%	79.51	71.56
Japanese	1	0.04%	100%	78.89	71
Korean	11	0.48%	54.55%	67.88	61.09
African	51	2.22%	58.82%	68.65	61.78
Other	189	8.24%	62.43%	71.99	64.79
Choose not to respond	154	6.71%	67.53%	74.91	67.42
Total	2,294	100%	62.95%	72.45	65.21

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,711	74.59%	64.29%	73.16	65.84
No	583	25.41%	59.01%	70.38	63.34
Total	2,294	100%	62.95%	72.45	65.21

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	537	23.41%	59.96%	70.89	63.8
I completed an insurance course at a college or university.	21	0.92%	47.62%	63.49	57.14
I attended classroom training from an exam preparation school.	134	5.84%	47.76%	66.75	60.07
I completed an online course.	1,358	59.2%	67.67%	74.39	66.95
I studied topics using the exam content outline.	244	10.64%	52.87%	69.02	62.11
Total	2,294	100%	62.95%	72.45	65.21

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	751	32.74%	57.39%	70.41	63.37
Between 31 and 50 hours	868	37.84%	64.4%	73.14	65.83
Between 51 and 70 hours	374	16.3%	67.91%	74.17	66.75
More than 70 hours	301	13.12%	66.45%	73.41	66.07
Total	2,294	100%	62.95%	72.45	65.21

VA HEALTH

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	315	30.52%	61.27%	72.22	65
26 to 29	172	16.67%	73.26%	76.43	68.78
30 to 39	250	24.22%	73.6%	76.16	68.54
40 to 49	127	12.31%	79.53%	78.63	70.76
50 to 59	80	7.75%	77.5%	78.82	70.94
60 to 64	15	1.45%	93.33%	85.63	77.07
65 and over	9	0.87%	100%	87.53	78.78
Choose not to respond	64	6.2%	73.44%	76.55	68.89
Total	1,032	100%	71.32%	75.77	68.2

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	306	29.65%	59.15%	71.86	64.67
Caucasian	425	41.18%	80.24%	79.39	71.45
American Indian	8	0.78%	87.5%	77.50	69.75
Pacific Islander	1	0.1%	100%	82.22	74
Asian	51	4.94%	66.67%	74.84	67.35
Hispanic	68	6.59%	58.82%	70.96	63.87
Other	39	3.78%	76.92%	75.50	67.95
Choose not to respond	134	12.98%	76.12%	75.97	68.37
Total	1,032	100%	71.32%	75.77	68.2

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	7	0.68%	42.86%	65.71	59.14
High school diploma or equivalent (GED)	258	25%	59.3%	70.46	63.41
Some college but no degree	335	32.46%	71.04%	76.48	68.84
Two-year college degree (Associate's degree)	105	10.17%	74.29%	76.18	68.56
Four-year college degree (Bachelor's degree)	198	19.19%	83.33%	80.26	72.24
Advanced college degree (Master's degree or Doctorate)	48	4.65%	87.5%	83.10	74.79
Choose not to respond	81	7.85%	70.37%	74.79	67.31
Total	1,032	100%	71.32%	75.77	68.2

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	919	89.05%	71.82%	76.07	68.46
Spanish	19	1.84%	63.16%	71.75	64.58
European (other than Spanish)	1	0.1%	100%	72.22	65
Chinese	7	0.68%	42.86%	71.43	64.29
Korean	6	0.58%	83.33%	79.63	71.67
African	10	0.97%	70%	71.22	64.1
Other	29	2.81%	51.72%	69.85	62.86
Choose not to respond	41	3.97%	80.49%	76.64	68.98
Total	1,032	100%	71.32%	75.77	68.2

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	919	89.05%	71.82%	76.07	68.46
No	113	10.95%	67.26%	73.39	66.05
Total	1,032	100%	71.32%	75.77	68.2

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	225	21.8%	66.22%	74.76	67.28
I completed an insurance course at a college or university.	10	0.97%	40%	66.33	59.7
I attended classroom training from an exam preparation school.	50	4.84%	62%	72.02	64.82
I completed an online course.	673	65.21%	75.19%	77.00	69.3
I studied topics using the exam content outline.	74	7.17%	62.16%	71.56	64.41
Total	1,032	100%	71.32%	75.77	68.2

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	228	22.09%	72.37%	75.36	67.82
Between 31 and 50 hours	410	39.73%	72.93%	76.70	69.03
Between 51 and 70 hours	223	21.61%	72.65%	76.57	68.91
More than 70 hours	171	16.57%	64.33%	73.05	65.74
Total	1,032	100%	71.32%	75.77	68.2

VA PERSONAL LINES

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	368	30.72%	64.95%	72.19	72.19
26 to 29	259	21.62%	65.64%	73.62	73.62
30 to 39	303	25.29%	66.67%	74.19	74.19
40 to 49	115	9.6%	69.57%	75.30	75.3
50 to 59	72	6.01%	75%	76.07	76.07
60 to 64	7	0.58%	71.43%	80.00	80
65 and over	3	0.25%	100%	87.33	87.33
Choose not to respond	71	5.93%	70.42%	76.46	76.46
Total	1,198	100%	67.03%	73.88	73.88

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	573	47.83%	58.12%	70.82	70.82
Caucasian	309	25.79%	82.52%	79.05	79.05
American Indian	4	0.33%	50%	71.00	71
Pacific Islander	1	0.08%	100%	71.00	71
Asian	27	2.25%	92.59%	81.85	81.85
Hispanic	71	5.93%	71.83%	75.15	75.15
Other	50	4.17%	74%	76.56	76.56
Choose not to respond	163	13.61%	60.74%	72.18	72.18
Total	1,198	100%	67.03%	73.88	73.88

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Did not finish high school	6	0.5%	50%	68.83	68.83
High school diploma or equivalent (GED)	342	28.55%	59.36%	70.80	70.8
Some college but no degree	450	37.56%	70.67%	75.24	75.24
Two-year college degree (Associate's degree)	142	11.85%	68.31%	74.13	74.13
Four-year college degree (Bachelor's degree)	147	12.27%	75.51%	76.44	76.44
Advanced college degree (Master's degree or Doctorate)	31	2.59%	80.65%	78.81	78.81
Choose not to respond	80	6.68%	57.5%	72.64	72.64
Total	1,198	100%	67.03%	73.88	73.88

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	1,114	92.99%	67.24%	73.83	73.83
Spanish	19	1.59%	47.37%	68.68	68.68
European (other than Spanish)	1	0.08%	100%	89.00	89
Japanese	2	0.17%	50%	77.50	77.5
Korean	1	0.08%	100%	94.00	94
African	1	0.08%	100%	70.00	70
Other	15	1.25%	66.67%	73.87	73.87
Choose not to respond	45	3.76%	68.89%	76.36	76.36
Total	1,198	100%	67.03%	73.88	73.88

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	1,114	92.99%	67.24%	73.83	73.83
No	84	7.01%	64.29%	74.49	74.49
Total	1,198	100%	67.03%	73.88	73.88

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	847	70.7%	75.21%	76.34	76.34
I completed an insurance course at a college or university.	6	0.5%	50%	72.17	72.17
I attended classroom training from an exam preparation school.	93	7.76%	46.24%	68.33	68.33
I completed an online course.	212	17.7%	49.06%	67.74	67.74
I studied topics using the exam content outline.	40	3.34%	40%	67.33	67.33
Total	1,198	100%	67.03%	73.88	73.88

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	102	8.51%	58.82%	71.34	71.34
Between 31 and 50 hours	370	30.88%	67.03%	73.52	73.52
Between 51 and 70 hours	388	32.39%	67.27%	74.14	74.14
More than 70 hours	338	28.21%	69.23%	74.73	74.73
Total	1,198	100%	67.03%	73.88	73.88

VA PUBLIC ADJUSTER

Age	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Under 25	7	22.58%	28.57%	65.71	32.86
26 to 29	5	16.13%	40%	69.20	34.6
30 to 39	8	25.81%	62.5%	72.50	36.25
40 to 49	4	12.9%	25%	63.00	31.5
50 to 59	3	9.68%	66.67%	74.00	37
Choose not to respond	4	12.9%	75%	74.00	37
Total	31	100%	48.39%	69.55	34.77

Ethnicity	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
African American	4	12.9%	25%	65.50	32.75
Caucasian	14	45.16%	50%	70.29	35.14
Hispanic	3	9.68%	66.67%	71.33	35.67
Other	1	3.23%	100%	86.00	43
Choose not to respond	9	29.03%	44.44%	67.78	33.89
Total	31	100%	48.39%	69.55	34.77

Education	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
High school diploma or equivalent (GED)	4	12.9%	50%	67.00	33.5
Some college but no degree	9	29.03%	33.33%	66.44	33.22
Two-year college degree (Associate's degree)	3	9.68%	100%	82.00	41
Four-year college degree (Bachelor's degree)	11	35.48%	54.55%	71.09	35.55
Advanced college degree (Master's degree or Doctorate)	2	6.45%	0%	65.00	32.5
Choose not to respond	2	6.45%	50%	66.00	33
Total	31	100%	48.39%	69.55	34.77

Language	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
English	24	77.42%	45.83%	69.75	34.88
Spanish	3	9.68%	66.67%	71.33	35.67
Other	1	3.23%	100%	70.00	35
Choose not to respond	3	9.68%	33.33%	66.00	33
Total	31	100%	48.39%	69.55	34.77

English Best	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Yes	24	77.42%	45.83%	69.75	34.88
No	7	22.58%	57.14%	68.86	34.43
Total	31	100%	48.39%	69.55	34.77

Exam Preparation	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
I received training from an insurance company.	2	6.45%	100%	81.00	40.5
I completed an insurance course at a college or university.	1	3.23%	0%	64.00	32
I completed an online course.	7	22.58%	85.71%	74.86	37.43
I studied topics using the exam content outline.	21	67.74%	33.33%	66.95	33.48
Total	31	100%	48.39%	69.55	34.77

Exam Preparation Hours	Number of Examinees	Percent of Examinees	Pass Rates	Average Percent Score	Average Raw Score
Less than 30 hours	13	41.94%	53.85%	71.69	35.85
Between 31 and 50 hours	10	32.26%	40%	66.80	33.4
Between 51 and 70 hours	3	9.68%	33.33%	64.67	32.33
More than 70 hours	5	16.13%	60%	72.40	36.2
Total	31	100%	48.39%	69.55	34.77