

Virginia Bureau of Insurance
Demographic Report
May 1, 2018, through April 30, 2019

Prepared by:
Pearson VUE
June 2019

Non-Disclosure and Confidentiality Notice

This document contains confidential information concerning Pearson's services, products, data security procedures, data storage parameters, and data retrieval processes. You are permitted to view and retain this document provided that you disclose no part of the information contained herein to any outside agent or employee, except those agents and employees directly charged with reviewing this information. These agents and employees should be instructed and agree not to disclose this information for any purposes beyond the terms stipulated in the agreement of your company or agency with Pearson.

Copyright © 2019 NCS Pearson, Inc. All rights reserved. The PEARSON logo is a trademark in the U.S. and/or other countries.

Table of Contents

Scope of Work.....	1
Executive Summary	1
Background.....	1
Conclusions.....	2
Appendix A. Exam Volume and Demographic Data.....	3
Appendix B. Exam Scaled Score Statistics for Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, and Title	10
Appendix C. Item-Level Statistics for General Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, and Personal Lines	15
Appendix D. Item-Level Statistics for State Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, and Title	20
Appendix E. First-Time and Total Exam Pass Rates	25

Tables

Table 1. Exam Volume and Demographic Data by Exam Preparation.....	3
Table 2. Exam Volume and Demographic Data by Gender	3
Table 3. Exam Volume and Demographic Data by Ethnicity	4
Table 4. Exam Volume and Demographic Data by Education	5
Table 5. Exam Volume and Demographic Data by English Best	5
Table 6. Exam Volume and Demographic Data by Native Language	6
Table 7. Exam Volume and Demographic Data by Age.....	7
Table 8. Exam Volume and Demographic Data by Gender within Ethnicity	8
Table 9. Exam Scaled Score Statistics by Exam Preparation	10
Table 10. Exam Scaled Score Statistics by Gender	10
Table 11. Exam Scaled Score Statistics by Ethnicity	11
Table 12. Exam Scaled Score Statistics by Education	11
Table 13. Exam Scaled Score Statistics by English Best.....	12
Table 14. Exam Scaled Score Statistics by Native Language.....	12
Table 15. Exam Scaled Score Statistics by Age.....	13
Table 17. General Exam Item Count, pBis, and p Value by Exam Preparation	15
Table 18. General Exam Item Count, pBis, and p Value by Gender	15
Table 19. General Exam Item Count, pBis, and p Value by Ethnicity.....	16
Table 20. General Exam Item Count, pBis, and p Value by Education	16
Table 21. General Exam Item Count, pBis, and p Value by English Best	17
Table 22. General Exam Item Count, pBis, and p Value by Native Language	17

Table 23. General Exam Item Count, pBis, and p Value by Age	18
Table 24. General Exam Item Count, pBis, and p Value by Gender within Ethnicity	19
Table 25. State Exam Item Count, pBis, and p Value by Exam Preparation	20
Table 26. State Exam Item Count, pBis, and p Value by Gender	20
Table 27. State Exam Item Count, pBis, and p Value by Ethnicity.....	21
Table 28. State Exam Item Count, pBis, and p Value by Education	21
Table 29. State Exam Item Count, pBis, and p Value by English Best	22
Table 30. State Exam Item Count, pBis, and p Value by Native Language	22
Table 31. State Exam Item Count, pBis, and p Value by Age	23
Table 32. State Exam Item Count, pBis, and p Value by Gender within Ethnicity..	24
Table 33. First-Time and Total Exam Pass Rates by Exam Preparation.....	25
Table 34. First-Time and Total Exam Pass Rates by Gender	25
Table 35. First-Time and Total Exam Pass Rates by Ethnicity	26
Table 36. First-Time and Total Exam Pass Rates by Education	27
Table 37. First-Time and Total Exam Pass Rates by English Best	27
Table 38. First-Time and Total Exam Pass Rates by Native Language	28
Table 39. First-Time and Total Exam Pass Rates by Age.....	29
Table 40. First-Time and Total Exam Pass Rates by Gender within Ethnicity	30

Scope of Work

This report was developed for the Virginia Bureau of Insurance. It summarizes statistical information related to Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, and Title insurance examinations administered in Virginia by Pearson VUE between May 1, 2018, and April 30, 2019.

A Public Adjuster examination was also administered in Virginia by Pearson VUE between May 1, 2018, and April 30, 2019. The samples for this examination were very small. Because statistical information based on small sample sizes can be highly unreliable, the results for the Public Adjuster examination will not be reported.

Executive Summary

Appendices A through E provide demographic survey results (broken down by exam level) for all candidates. Although candidates are not required to respond to the demographic questions, more than 99% of them chose to do so. Pearson VUE strongly recommends against interpreting statistics when candidate volumes are low—typically fewer than 50 candidates.

Background

On July 1, 2008, Pearson VUE added a questionnaire to the Virginia Insurance Licensing examination. The questionnaire allowed Pearson VUE to collect information about the gender, ethnicity, education, English-language ability, native language, and age of candidates, and whether the candidate had completed a licensing exam preparatory course. At the request of the client, Pearson VUE psychometricians used this information to calculate pass rates, means and standard deviations of scaled scores, mean item proportion answered correctly (p values), and mean point-biserial correlations (pBis) for candidates in each demographic category.

The Virginia Insurance Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, and Personal Lines exams consist of two parts: a general-knowledge portion and a state-specific portion. The passing standards for the state-level Life and Annuities, Health, Life and Annuities & Health, and Property & Casualty examinations were reviewed and modified by a committee of subject matter experts in July 2010. The new passing standards went into effect in November 2010.

Beginning May 2015, a linear-on-the-fly testing (LOFT) design has been in use to deliver the Virginia Insurance examinations. In a LOFT exam, each candidate receives a different test form consisting of items selected from a carefully sculpted item pool. Each form is constructed to meet specific content and statistical constraints so all forms meet the same content specifications and are highly comparable in difficulty. The general-knowledge portion and the state-specific portion are scored together as a single examination under the new LOFT delivery design. The combined score from the general-knowledge and the state-specific portions is evaluated to determine the candidate's pass/fail status, while as before the two exam portions were scored separately. **Caution should be taken when comparing the pass rates referred to in this report and those referred to in historical reports given the new scoring scheme of the examination and the implementation of the new passing standards for the state portions.**

Conclusions

Mean p values and point-biserial correlations are calculated for each item based on responses from candidates who were administered the item. For a given demographic category, item overlap across candidates results in a range of candidate observations across items (i.e., minimum and maximum count). When evaluating statistics by demographic categories, some sample sizes can be small and should be interpreted with caution. Additionally, mean point-biserial correlations are only reported when the minimum number of candidates per item is greater than 1. Pearson VUE cautions against interpreting differences in mean scores without evaluating the statistical significance of those differences.

Appendix A. Exam Volume and Demographic Data

Table 1. Exam Volume and Demographic Data by Exam Preparation

Exam Preparation		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Yes	Count	2,528	1,329	3,840	2,869	1,062	239	11,867
	% Within Exam Level	91.9%	94.1%	89.9%	86.5%	95.5%	92.6%	90.4%
No	Count	206	80	422	432	45	19	1,204
	% Within Exam Level	7.5%	5.7%	9.9%	13.0%	4.0%	7.4%	9.2%
Unknown	Count	16	3	11	14	5	***	49
	% Within Exam Level	0.6%	0.2%	0.3%	0.4%	0.4%	***	0.4%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2. Exam Volume and Demographic Data by Gender

Gender		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Male	Count	1,261	552	2,178	1,231	342	72	5,636
	% Within Exam Level	45.9%	39.1%	51.0%	37.1%	30.8%	27.9%	43.0%
Female	Count	1,475	858	2,079	2,074	767	186	7,439
	% Within Exam Level	53.6%	60.8%	48.7%	62.6%	69.0%	72.1%	56.7%
Unknown	Count	14	2	16	10	3	***	45
	% Within Exam Level	0.5%	0.1%	0.4%	0.3%	0.3%	***	0.3%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 3. Exam Volume and Demographic Data by Ethnicity

Ethnicity		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
African American	Count	1,251	492	1,088	854	511	28	4,224
	% Within Exam Level	45.5%	34.8%	25.5%	25.8%	46.0%	10.9%	32.2%
White	Count	596	656	2,215	1,675	451	183	5,776
	% Within Exam Level	21.7%	46.5%	51.8%	50.5%	40.6%	70.9%	44.0%
American Indian	Count	7	4	11	12	5	***	39
	% Within Exam Level	0.3%	0.3%	0.3%	0.4%	0.4%	***	0.3%
Pacific Islander	Count	11	7	20	10	4	***	52
	% Within Exam Level	0.4%	0.5%	0.5%	0.3%	0.4%	***	0.4%
Asian	Count	279	58	394	156	26	19	932
	% Within Exam Level	10.1%	4.1%	9.2%	4.7%	2.3%	7.4%	7.1%
Hispanic	Count	424	89	315	429	60	19	1,336
	% Within Exam Level	15.4%	6.3%	7.4%	12.9%	5.4%	7.4%	10.2%
Other	Count	157	97	202	154	52	7	669
	% Within Exam Level	5.7%	6.9%	4.7%	4.6%	4.7%	2.7%	5.1%
Unknown	Count	25	9	28	25	3	2	92
	% Within Exam Level	0.9%	0.6%	0.7%	0.8%	0.3%	0.8%	0.7%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4. Exam Volume and Demographic Data by Education

Education		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
8th Grade or Less	Count	2	***	2	1	***	***	5
	% Within Exam Level	0.1%	***	0.0%	0.0%	***	***	0.0%
Less Than 12th Grade	Count	41	8	18	12	1	***	80
	% Within Exam Level	1.5%	0.6%	0.4%	0.4%	0.1%	***	0.6%
High School Diploma or GED	Count	593	316	602	793	278	18	2,600
	% Within Exam Level	21.6%	22.4%	14.1%	23.9%	25.0%	7.0%	19.8%
Some College but No 4-Year Degree	Count	1,239	654	1,698	1,589	570	111	5,861
	% Within Exam Level	45.1%	46.3%	39.7%	47.9%	51.3%	43.0%	44.7%
4-Year Degree or More	Count	861	431	1,931	905	261	129	4,518
	% Within Exam Level	31.3%	30.5%	45.2%	27.3%	23.5%	50.0%	34.4%
Unknown	Count	14	3	22	15	2	***	56
	% Within Exam Level	0.5%	0.2%	0.5%	0.5%	0.2%	***	0.4%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 5. Exam Volume and Demographic Data by English Best

English Best		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Yes	Count	2,660	1,381	4,155	3,224	1,096	254	12,770
	% Within Exam Level	96.7%	97.8%	97.2%	97.3%	98.6%	98.4%	97.3%
No	Count	78	31	100	76	13	3	301
	% Within Exam Level	2.8%	2.2%	2.3%	2.3%	1.2%	1.2%	2.3%
Unknown	Count	12	***	18	15	3	1	49
	% Within Exam Level	0.4%	***	0.4%	0.5%	0.3%	0.4%	0.4%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6. Exam Volume and Demographic Data by Native Language

Native Language		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
English	Count	2,098	1,281	3,661	2,820	1,060	226	11,146
	% Within Exam Level	76.3%	90.7%	85.7%	85.1%	95.3%	87.6%	85.0%
Spanish	Count	307	52	187	284	23	16	869
	% Within Exam Level	11.2%	3.7%	4.4%	8.6%	2.1%	6.2%	6.6%
European (Other Than Spanish)	Count	14	10	22	7	3	1	57
	% Within Exam Level	0.5%	0.7%	0.5%	0.2%	0.3%	0.4%	0.4%
Chinese	Count	21	8	77	25	***	1	132
	% Within Exam Level	0.8%	0.6%	1.8%	0.8%	***	0.4%	1.0%
Japanese	Count	***	1	1	2	***	***	4
	% Within Exam Level	***	0.1%	0.0%	0.1%	***	***	0.0%
Korean	Count	63	14	21	16	2	2	118
	% Within Exam Level	2.3%	1.0%	0.5%	0.5%	0.2%	0.8%	0.9%
African	Count	34	3	25	5	2	***	69
	% Within Exam Level	1.2%	0.2%	0.6%	0.2%	0.2%	***	0.5%
Other	Count	201	41	263	141	20	11	677
	% Within Exam Level	7.3%	2.9%	6.2%	4.3%	1.8%	4.3%	5.2%
Unknown	Count	12	2	16	15	2	1	48
	% Within Exam Level	0.4%	0.1%	0.4%	0.5%	0.2%	0.4%	0.4%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 7. Exam Volume and Demographic Data by Age

Age		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Under 25	Count	692	532	1,350	1,242	514	30	4,360
	% Within Exam Level	25.2%	37.7%	31.6%	37.5%	46.2%	11.6%	33.2%
26 to 29	Count	332	204	590	529	217	33	1,905
	% Within Exam Level	12.1%	14.4%	13.8%	16.0%	19.5%	12.8%	14.5%
30 to 39	Count	653	270	975	729	242	74	2,943
	% Within Exam Level	23.7%	19.1%	22.8%	22.0%	21.8%	28.7%	22.4%
40 to 49	Count	542	202	707	446	76	59	2,032
	% Within Exam Level	19.7%	14.3%	16.5%	13.5%	6.8%	22.9%	15.5%
50 to 59	Count	355	143	454	283	46	47	1,328
	% Within Exam Level	12.9%	10.1%	10.6%	8.5%	4.1%	18.2%	10.1%
60 to 64	Count	105	34	112	47	9	13	320
	% Within Exam Level	3.8%	2.4%	2.6%	1.4%	0.8%	5.0%	2.4%
65 and Over	Count	53	22	65	24	5	1	170
	% Within Exam Level	1.9%	1.6%	1.5%	0.7%	0.4%	0.4%	1.3%
Unknown	Count	18	5	20	15	3	1	62
	% Within Exam Level	0.7%	0.4%	0.5%	0.5%	0.3%	0.4%	0.5%
Total	Count	2,750	1,412	4,273	3,315	1,112	258	13,120
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 8. Exam Volume and Demographic Data by Gender within Ethnicity

Ethnicity	Gender		Exam Level					Total		
			VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines		VA Title	
African American	Male	Count	508	170	490	299	144	4	1,615	
		% Within Exam Level	40.6%	34.6%	45.0%	35.0%	28.2%	14.3%	38.2%	
	Female	Count	742	322	598	554	367	24	2,607	
		% Within Exam Level	59.3%	65.4%	55.0%	64.9%	71.8%	85.7%	61.7%	
	Unknown	Count	1	***	***	1	***	***	2	
		% Within Exam Level	0.1%	***	***	0.1%	***	***	0.0%	
	Total	Count	1,251	492	1,088	854	511	28	4,224	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	White	Male	Count	330	290	1,246	634	145	63	2,708
			% Within Exam Level	55.4%	44.2%	56.3%	37.9%	32.2%	34.4%	46.9%
Female		Count	266	366	966	1,041	305	120	3,064	
		% Within Exam Level	44.6%	55.8%	43.6%	62.1%	67.6%	65.6%	53.0%	
Unknown		Count	***	***	3	***	1	***	4	
		% Within Exam Level	***	***	0.1%	***	0.2%	***	0.1%	
Total		Count	596	656	2,215	1,675	451	183	5,776	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
American Indian		Male	Count	1	2	3	6	1	***	13
			% Within Exam Level	14.3%	50.0%	27.3%	50.0%	20.0%	***	33.3%
	Female	Count	6	2	8	6	4	***	26	
		% Within Exam Level	85.7%	50.0%	72.7%	50.0%	80.0%	***	66.7%	
	Unknown	Count	***	***	***	***	***	***	***	
		% Within Exam Level	***	***	***	***	***	***	***	
	Total	Count	7	4	11	12	5	0	39	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	Pacific Islander	Male	Count	6	3	10	4	1	***	24
			% Within Exam Level	54.5%	42.9%	50.0%	40.0%	25.0%	***	46.2%
Female		Count	5	4	10	6	3	***	28	
		% Within Exam Level	45.5%	57.1%	50.0%	60.0%	75.0%	***	53.8%	
Unknown		Count	***	***	***	***	***	***	***	
		% Within Exam Level	***	***	***	***	***	***	***	
Total		Count	11	7	20	10	4	0	52	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

Ethnicity	Gender		Exam Level						Total
			VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Asian	Male	Count	113	21	175	76	11	2	398
		% Within Exam Level	40.5%	36.2%	44.4%	48.7%	42.3%	10.5%	42.7%
	Female	Count	164	37	219	80	15	17	532
		% Within Exam Level	58.8%	63.8%	55.6%	51.3%	57.7%	89.5%	57.1%
	Unknown	Count	2	***	***	***	***	***	2
		% Within Exam Level	0.7%	***	***	***	***	***	0.2%
	Total	Count	279	58	394	156	26	19	932
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Male	Count	224	31	155	148	20	1	579
		% Within Exam Level	52.8%	34.8%	49.2%	34.5%	33.3%	5.3%	43.3%
	Female	Count	199	58	160	281	40	18	756
		% Within Exam Level	46.9%	65.2%	50.8%	65.5%	66.7%	94.7%	56.6%
	Unknown	Count	1	***	***	***	***	***	1
		% Within Exam Level	0.2%	***	***	***	***	***	0.1%
	Total	Count	424	89	315	429	60	19	1,336
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other	Male	Count	73	30	91	59	19	1	273
		% Within Exam Level	46.5%	30.9%	45.0%	38.3%	36.5%	14.3%	40.8%
	Female	Count	84	67	111	95	33	6	396
		% Within Exam Level	53.5%	69.1%	55.0%	61.7%	63.5%	85.7%	59.2%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	157	97	202	154	52	7	669
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unknown	Male	Count	6	5	8	5	1	1	26
		% Within Exam Level	24.0%	55.6%	28.6%	20.0%	33.3%	50.0%	28.3%
	Female	Count	9	2	7	11	***	1	30
		% Within Exam Level	36.0%	22.2%	25.0%	44.0%	***	50.0%	32.6%
	Unknown	Count	10	2	13	9	2	***	36
		% Within Exam Level	40.0%	22.2%	46.4%	36.0%	66.7%	***	39.1%
	Total	Count	25	9	28	25	3	2	92
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Appendix B. Exam Scaled Score Statistics for Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, and Title

Table 9. Exam Scaled Score Statistics by Exam Preparation

Exam Preparation		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
Yes	Mean	72.17	75.85	73.89	71.82	80.22	72.26
	SD	(14.193)	(11.166)	(12.097)	(11.365)	(11.451)	(12.592)
No	Mean	64.34	65.30	67.48	68.31	73.78	78.05
	SD	(16.405)	(14.629)	(13.634)	(12.342)	(11.677)	(7.792)
Unknown	Mean	64.56	80.33	69.36	66.64	86.40	***
	SD	(21.059)	(7.024)	(11.986)	(12.157)	(6.066)	***

Table 10. Exam Scaled Score Statistics by Gender

Gender		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
Male	Mean	71.82	75.74	74.31	72.49	81.43	75.71
	SD	(14.837)	(11.889)	(12.195)	(11.401)	(10.261)	(11.917)
Female	Mean	71.33	74.93	72.14	70.65	79.30	71.51
	SD	(14.280)	(11.471)	(12.514)	(11.617)	(11.981)	(12.395)
Unknown	Mean	67.93	84.50	73.00	72.80	90.33	***
	SD	(19.688)	(4.950)	(14.427)	(8.677)	(3.055)	***

Table 11. Exam Scaled Score Statistics by Ethnicity

Ethnicity		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
African American	Mean	69.17	72.47	69.19	68.89	76.27	64.54
	SD	(14.104)	(11.858)	(12.370)	(11.001)	(11.684)	(10.258)
White	Mean	79.99	78.02	76.30	74.01	84.24	75.17
	SD	(11.287)	(10.547)	(11.078)	(11.118)	(9.244)	(11.317)
American Indian	Mean	80.00	79.75	71.64	70.67	79.00	***
	SD	(10.693)	(9.912)	(7.749)	(12.449)	(13.946)	***
Pacific Islander	Mean	74.09	77.29	72.35	70.10	81.00	***
	SD	(12.739)	(13.524)	(12.832)	(14.161)	(6.481)	***
Asian	Mean	71.22	73.66	73.44	68.99	80.35	63.00
	SD	(14.525)	(11.958)	(12.951)	(13.174)	(10.855)	(14.099)
Hispanic	Mean	66.22	72.18	67.60	67.31	77.90	66.95
	SD	(15.413)	(13.136)	(13.546)	(11.496)	(14.605)	(12.443)
Other	Mean	72.36	73.47	69.90	69.34	81.21	79.00
	SD	(13.205)	(11.606)	(13.473)	(10.777)	(11.593)	(11.343)
Unknown	Mean	73.60	83.00	76.11	73.16	90.67	83.00
	SD	(18.023)	(9.327)	(12.897)	(10.148)	(3.215)	(15.556)

Table 12. Exam Scaled Score Statistics by Education

Education		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
8th Grade or Less	Mean	61.00	***	65.00	50.00	***	***
	SD	(15.556)	***	(1.414)	(.)	***	***
Less Than 12th Grade	Mean	57.73	67.63	59.78	62.83	72.00	***
	SD	(16.464)	(15.033)	(13.757)	(12.784)	(.)	***
High School Diploma or GED	Mean	63.47	71.46	67.51	66.74	73.93	77.83
	SD	(14.533)	(12.642)	(13.079)	(11.757)	(12.307)	(7.891)
Some College but No 4-Year Degree	Mean	71.47	74.60	70.70	70.47	80.49	67.61
	SD	(13.427)	(11.058)	(12.162)	(10.932)	(11.053)	(12.085)
4-Year Degree or More	Mean	77.96	79.11	77.41	77.05	85.28	76.33
	SD	(12.646)	(10.465)	(10.907)	(10.054)	(8.289)	(11.611)
Unknown	Mean	66.71	85.33	73.91	70.67	90.00	***
	SD	(17.393)	(9.292)	(12.067)	(10.972)	(4.243)	***

Table 13. Exam Scaled Score Statistics by English Best

English Best		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
Yes	Mean	71.59	75.32	73.31	71.39	80.11	72.59
	SD	(14.519)	(11.627)	(12.387)	(11.588)	(11.368)	(12.391)
No	Mean	70.24	72.52	70.56	69.26	68.92	73.67
	SD	(15.559)	(11.927)	(13.144)	(10.641)	(17.675)	(7.638)
Unknown	Mean	68.50	***	72.94	70.80	82.00	94.00
	SD	(18.870)	***	(11.159)	(9.850)	(14.177)	(.)

Table 14. Exam Scaled Score Statistics by Native Language

Native Language		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
English	Mean	72.54	75.62	73.69	72.03	80.04	73.85
	SD	(14.112)	(11.429)	(12.216)	(11.353)	(11.412)	(11.683)
Spanish	Mean	64.99	71.29	66.21	66.03	74.00	67.94
	SD	(15.363)	(13.055)	(13.511)	(11.384)	(16.407)	(13.528)
European (Other Than Spanish)	Mean	77.07	64.90	70.23	73.00	89.00	90.00
	SD	(11.221)	(10.060)	(13.093)	(11.460)	(6.083)	(.)
Chinese	Mean	74.43	73.00	74.51	67.84	***	76.00
	SD	(17.116)	(13.805)	(13.954)	(12.449)	***	(.)
Japanese	Mean	***	91.00	77.00	77.00	***	***
	SD	***	(.)	(.)	(1.414)	***	***
Korean	Mean	69.03	66.50	71.33	70.38	90.00	79.00
	SD	(14.179)	(13.019)	(13.573)	(14.240)	(2.828)	(4.243)
African	Mean	67.62	71.67	74.16	79.00	87.00	***
	SD	(17.029)	(33.620)	(10.135)	(7.681)	(5.657)	***
Other	Mean	71.62	74.37	72.00	68.73	79.75	54.09
	SD	(15.090)	(11.002)	(12.296)	(12.724)	(9.519)	(9.192)
Unknown	Mean	75.83	82.50	73.25	69.00	90.00	57.00
	SD	(11.432)	(4.950)	(12.146)	(9.856)	(4.243)	(.)

Table 15. Exam Scaled Score Statistics by Age

Age		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
Under 25	Mean	66.56	72.11	69.81	68.69	79.89	70.33
	SD	(14.641)	(12.342)	(12.087)	(11.609)	(11.928)	(10.636)
26 to 29	Mean	72.57	75.69	71.44	70.64	80.06	70.52
	SD	(14.327)	(11.031)	(12.462)	(11.633)	(10.908)	(11.869)
30 to 39	Mean	72.09	77.00	74.31	72.96	80.74	70.41
	SD	(13.590)	(10.428)	(12.190)	(11.046)	(11.614)	(12.705)
40 to 49	Mean	74.33	76.41	76.38	74.17	78.93	74.14
	SD	(14.044)	(11.042)	(11.595)	(10.770)	(10.721)	(13.064)
50 to 59	Mean	73.21	79.18	77.04	74.38	78.65	76.91
	SD	(14.805)	(10.703)	(11.941)	(10.944)	(11.312)	(11.290)
60 to 64	Mean	75.08	78.32	77.19	76.38	75.11	74.69
	SD	(15.381)	(9.972)	(11.970)	(12.944)	(8.810)	(13.225)
65 and Over	Mean	76.08	83.36	78.25	77.58	81.40	84.00
	SD	(13.481)	(7.657)	(12.180)	(8.521)	(7.701)	(.)
Unknown	Mean	72.89	83.80	72.00	69.20	89.67	61.00
	SD	(13.564)	(6.907)	(13.131)	(9.923)	(3.055)	(.)

Table 16. Exam Scaled Score Statistics by Gender within Ethnicity

Ethnicity	Gender		Exam Level					
			VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
African American	Male	Mean	68.42	70.90	69.41	69.29	77.85	69.00
		SD	(14.581)	(11.884)	(12.447)	(10.390)	(10.493)	(6.272)
	Female	Mean	69.70	73.29	69.01	68.68	75.65	63.79
		SD	(13.755)	(11.779)	(12.315)	(11.330)	(12.076)	(10.693)
	Unknown	Mean	56.00	***	***	70.00	***	***
		SD	(.)	***	***	(.)	***	***
White	Male	Mean	80.27	79.30	77.18	75.25	85.04	75.48
		SD	(11.114)	(10.040)	(10.807)	(11.105)	(8.081)	(12.234)
	Female	Mean	79.65	77.01	75.16	73.26	83.83	75.02
		SD	(11.510)	(10.839)	(11.297)	(11.064)	(9.743)	(10.854)
	Unknown	Mean	***	***	75.00	***	91.00	***
		SD	***	***	(21.656)	***	(.)	***
American Indian	Male	Mean	91.00	84.00	74.67	67.67	57.00	***
		SD	(.)	(12.728)	(1.528)	(15.188)	(.)	***
	Female	Mean	78.17	75.50	70.50	73.67	84.50	***
		SD	(10.439)	(7.778)	(8.928)	(9.416)	(7.594)	***
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Pacific Islander	Male	Mean	71.00	65.67	73.60	76.50	75.00	***
		SD	(15.900)	(6.429)	(12.122)	(12.793)	(.)	***
	Female	Mean	77.80	86.00	71.10	65.83	83.00	***
		SD	(7.629)	(10.100)	(14.043)	(14.428)	(6.245)	***
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Asian	Male	Mean	72.73	72.90	74.96	68.32	81.27	84.00
		SD	(14.287)	(12.665)	(12.149)	(13.562)	(11.688)	(2.828)
	Female	Mean	70.17	74.08	72.22	69.64	79.67	60.53
		SD	(14.558)	(11.696)	(13.461)	(12.846)	(10.567)	(12.709)
	Unknown	Mean	72.00	***	***	***	***	***
		SD	(28.284)	***	***	***	***	***
Hispanic	Male	Mean	66.11	72.45	67.92	70.48	84.75	79.00
		SD	(15.269)	(15.006)	(13.471)	(10.330)	(7.966)	(.)
	Female	Mean	66.30	72.03	67.30	65.64	74.48	66.28
		SD	(15.637)	(12.158)	(13.653)	(11.743)	(15.990)	(12.447)
	Unknown	Mean	75.00	***	***	***	***	***
		SD	(.)	***	***	***	***	***
Other	Male	Mean	72.10	73.07	70.69	69.41	78.58	79.00
		SD	(13.977)	(13.020)	(13.665)	(11.388)	(13.591)	(.)
	Female	Mean	72.58	73.66	69.24	69.31	82.73	79.00
		SD	(12.575)	(11.016)	(13.340)	(10.440)	(10.190)	(12.426)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Unknown	Male	Mean	86.00	84.60	79.00	77.20	92.00	94.00
		SD	(7.746)	(11.760)	(12.421)	(9.203)	(.)	(.)
	Female	Mean	72.00	77.50	79.43	71.36	***	72.00
		SD	(16.500)	(6.364)	(12.461)	(11.604)	***	(.)
	Unknown	Mean	67.60	84.50	72.54	73.11	90.00	***
		SD	(21.115)	(4.950)	(13.445)	(9.144)	(4.243)	***

Appendix C. Item-Level Statistics for General Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, and Personal Lines

Table 17. General Exam Item Count, pBis, and *p* Value by Exam Preparation

Exam Preparation	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	341	1,309	0.30	0.71	144	739	0.25	0.73	395	2,122	0.28	0.73	4	2,844	0.25	0.70	521	1,062	0.29	0.79
No	26	110	0.32	0.63	8	51	0.27	0.63	47	237	0.29	0.67	1	430	0.28	0.67	20	45	0.26	0.72
Unknown	1	13	0.46	0.64	1	3	0.07	0.78	1	8	0.28	0.67	1	14	0.21	0.68	2	5	0.35	0.86

Table 18. General Exam Item Count, pBis, and *p* Value by Gender

Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	169	636	0.32	0.71	60	323	0.26	0.73	215	1,203	0.28	0.74	1	1,223	0.25	0.72	170	342	0.26	0.80
Female	186	778	0.30	0.70	90	466	0.25	0.72	231	1,145	0.28	0.72	2	2,058	0.25	0.69	370	767	0.29	0.78
Unknown	1	10	0.45	0.67	1	2	0.33	0.79	1	11	0.37	0.72	1	10	0.15	0.71	1	3	0.29	0.91

Table 19. General Exam Item Count, pBis, and *p* Value by Ethnicity

Ethnicity	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	164	646	0.29	0.68	56	282	0.26	0.70	117	599	0.26	0.68	1	848	0.24	0.67	242	511	0.26	0.75
White	71	310	0.26	0.79	66	370	0.25	0.75	244	1,219	0.26	0.76	1	1,664	0.25	0.73	216	451	0.26	0.83
American Indian	1	6	0.25	0.77	1	4	0.40	0.73	1	9	0.20	0.72	1	12	0.29	0.69	1	5	0.48	0.79
Pacific Islander	1	9	0.40	0.71	1	6	0.39	0.74	2	15	0.33	0.73	1	10	0.29	0.71	2	4	0.18	0.80
Asian	29	155	0.30	0.70	6	35	0.24	0.71	33	240	0.30	0.73	1	156	0.28	0.68	13	26	0.30	0.79
Hispanic	61	228	0.31	0.65	7	55	0.27	0.70	26	182	0.28	0.67	1	427	0.23	0.66	27	60	0.36	0.76
Other	21	85	0.27	0.71	11	57	0.25	0.71	20	112	0.29	0.69	1	154	0.24	0.68	18	52	0.30	0.80
Unknown	2	16	0.41	0.73	1	8	0.22	0.82	1	19	0.35	0.76	1	25	0.19	0.72	3	3	0.22	0.90

Table 20. General Exam Item Count, pBis, and *p* Value by Education

Education	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	2	0.45	0.51	***	***	***	***	1	2	-0.13	0.61	1	1	***	0.48	***	***	***	***
Less Than 12th Grade	2	27	0.31	0.57	1	6	0.42	0.64	1	12	0.32	0.59	1	12	0.23	0.65	1	1	***	0.71
High School Diploma or GED	86	313	0.27	0.62	35	184	0.26	0.69	67	330	0.27	0.67	1	791	0.24	0.65	129	278	0.27	0.73
Some College but No 4-Year Degree	164	655	0.29	0.70	62	374	0.24	0.72	175	944	0.26	0.70	1	1,575	0.24	0.69	271	570	0.27	0.79
4-Year Degree or More	105	458	0.30	0.77	45	235	0.24	0.77	200	1,069	0.26	0.77	1	896	0.24	0.74	121	261	0.24	0.84
Unknown	1	10	0.40	0.65	1	3	0.47	0.84	1	15	0.28	0.73	1	15	0.23	0.70	2	2	0.50	0.89

Table 21. General Exam Item Count, pBis, and *p* Value by English Best

English Best	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	359	1,371	0.31	0.71	149	769	0.26	0.73	440	2,291	0.28	0.73	4	3,199	0.26	0.70	537	1,096	0.28	0.79
No	10	43	0.30	0.69	1	21	0.28	0.70	4	57	0.29	0.70	1	75	0.23	0.70	5	13	0.37	0.68
Unknown	1	9	0.44	0.69	***	***	***	***	1	13	0.27	0.72	1	15	0.15	0.70	1	3	0.58	0.76

Table 22. General Exam Item Count, pBis, and *p* Value by Native Language

Native Language	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	284	1,083	0.30	0.72	137	718	0.26	0.73	393	1,989	0.28	0.73	3	2,795	0.25	0.70	512	1,060	0.28	0.79
Spanish	44	169	0.30	0.63	4	33	0.22	0.69	14	116	0.27	0.65	1	283	0.23	0.65	9	23	0.40	0.72
European (Other Than Spanish)	1	11	0.28	0.77	1	8	0.25	0.59	1	18	0.28	0.70	1	7	0.27	0.74	1	3	0.07	0.86
Chinese	1	14	0.42	0.75	1	8	0.39	0.70	3	47	0.34	0.75	1	25	0.25	0.68	***	***	***	***
Japanese	***	***	***	***	1	1	***	0.84	1	1	***	0.69	1	2	0.11	0.74	***	***	***	***
Korean	4	39	0.28	0.68	1	10	0.30	0.64	1	17	0.29	0.72	1	16	0.33	0.67	2	2	0.14	0.90
African	2	22	0.35	0.68	1	3	0.80	0.72	2	20	0.23	0.73	1	5	0.27	0.80	2	2	0.37	0.85
Other	22	103	0.32	0.70	4	26	0.22	0.71	27	160	0.27	0.71	1	141	0.22	0.68	10	20	0.25	0.78
Unknown	1	11	0.28	0.75	1	2	0.00	0.83	1	12	0.32	0.73	1	15	0.22	0.67	2	2	0.50	0.89

Table 23. General Exam Item Count, pBis, and *p* Value by Age

Age	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	98	360	0.29	0.65	65	311	0.27	0.69	149	728	0.27	0.69	1	1,232	0.25	0.68	250	514	0.29	0.79
26 to 29	40	176	0.32	0.72	18	117	0.24	0.73	63	323	0.28	0.71	1	526	0.23	0.68	103	217	0.28	0.79
30 to 39	87	348	0.30	0.71	22	155	0.24	0.74	96	551	0.28	0.74	1	728	0.25	0.75	112	242	0.29	0.79
40 to 49	65	290	0.31	0.73	21	115	0.24	0.74	72	399	0.27	0.76	1	441	0.24	0.72	33	76	0.26	0.77
50 to 59	44	193	0.32	0.72	14	87	0.25	0.76	49	253	0.28	0.77	1	282	0.27	0.70	22	46	0.28	0.77
60 to 64	10	63	0.34	0.75	2	24	0.21	0.75	11	72	0.29	0.77	1	47	0.31	0.75	3	9	0.23	0.72
65 and Over	5	31	0.31	0.76	2	15	0.21	0.81	3	41	0.27	0.79	1	24	0.18	0.77	2	5	-0.03	0.81
Unknown	1	12	0.36	0.73	1	5	0.22	0.80	1	14	0.30	0.72	1	15	0.17	0.70	3	3	0.10	0.89

Table 24. General Exam Item Count, pBis, and p Value by Gender within Ethnicity

Ethnicity	Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
		Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	64	264	0.30	0.67	17	106	0.25	0.68	45	286	0.27	0.69	1	299	0.19	0.70	67	144	0.24	0.77
	Female	91	387	0.28	0.69	35	185	0.26	0.71	72	330	0.26	0.68	2	549	0.25	0.66	175	367	0.27	0.74
	Unknown	1	1	***	0.56	***	***	***	***	***	***	***	***	***	1	1	***	0.71	***	***	***
White	Male	38	171	0.26	0.80	27	174	0.24	0.77	131	695	0.26	0.77	1	631	0.27	0.74	70	145	0.24	0.84
	Female	32	152	0.26	0.79	38	201	0.25	0.74	112	543	0.26	0.75	1	1,035	0.24	0.72	141	305	0.26	0.83
	Unknown	***	***	***	***	***	***	***	***	***	1	3	0.69	0.76	***	***	***	***	1	1	***
American Indian	Male	1	1	***	0.86	1	2	0.67	0.76	1	3	0.27	0.75	1	6	0.39	0.64	1	1	***	0.52
	Female	1	5	0.23	0.74	1	2	0.00	0.66	1	7	0.25	0.71	1	6	0.21	0.72	1	4	0.40	0.83
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	6	0.55	0.69	1	3	-0.04	0.62	1	8	0.38	0.75	1	4	0.26	0.80	1	1	***	0.73
	Female	1	5	0.45	0.77	1	4	0.58	0.84	1	9	0.36	0.71	1	6	0.30	0.65	1	3	0.56	0.81
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	11	63	0.30	0.72	1	15	0.29	0.70	15	113	0.28	0.75	1	76	0.26	0.69	4	11	0.35	0.79
	Female	16	92	0.30	0.69	3	24	0.23	0.72	18	127	0.30	0.72	1	80	0.29	0.67	6	15	0.27	0.78
	Unknown	1	2	1.00	0.72	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	31	122	0.30	0.65	1	20	0.29	0.71	12	94	0.28	0.67	1	148	0.23	0.69	9	20	0.23	0.83
	Female	22	108	0.32	0.64	4	35	0.26	0.69	14	94	0.29	0.66	1	280	0.21	0.65	16	40	0.37	0.73
	Unknown	1	1	***	0.74	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	9	40	0.31	0.71	3	20	0.30	0.70	10	55	0.30	0.70	1	59	0.26	0.66	6	19	0.36	0.77
	Female	10	50	0.25	0.71	6	43	0.24	0.71	10	67	0.28	0.69	1	95	0.23	0.69	12	33	0.29	0.82
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	5	0.43	0.83	1	5	0.17	0.83	1	6	0.39	0.79	1	5	0.28	0.78	1	1	***	0.92
	Female	1	7	0.46	0.69	1	2	-0.33	0.73	1	7	0.48	0.79	1	11	0.22	0.70	***	***	***	***
	Unknown	1	9	0.47	0.69	1	2	0.33	0.79	1	10	0.36	0.72	1	9	0.19	0.72	2	2	0.50	0.89

Appendix D. Item-Level Statistics for State Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, and Title

Table 25. State Exam Item Count, pBis, and *p* Value by Exam Preparation

Exam Preparation	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	121	2,073	0.29	0.73	39	1,107	0.25	0.77	215	3,114	0.26	0.74	80	2,133	0.24	0.70	521	1,061	0.29	0.85	238	239	0.25	0.73
No	11	172	0.32	0.66	1	64	0.31	0.66	17	356	0.27	0.67	9	322	0.26	0.66	20	45	0.22	0.77	19	19	0.14	0.77
Unknown	1	13	0.37	0.63	1	3	0.65	0.82	1	10	0.33	0.71	1	12	0.32	0.65	2	5	0.62	0.88	***	***	***	***

Table 26. State Exam Item Count, pBis, and *p* Value by Gender

Gender	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	62	1,044	0.30	0.73	15	459	0.25	0.78	113	1,774	0.27	0.75	30	922	0.25	0.70	170	342	0.26	0.86	72	72	0.25	0.76
Female	71	1,203	0.28	0.73	24	713	0.26	0.76	115	1,692	0.27	0.72	59	1,531	0.24	0.69	370	766	0.30	0.84	185	186	0.24	0.72
Unknown	1	11	0.39	0.67	1	2	1.00	0.92	1	12	0.36	0.74	1	9	0.28	0.75	1	3	0.55	0.91	***	***	***	***

Table 27. State Exam Item Count, pBis, and *p* Value by Ethnicity

Ethnicity	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	54	1,027	0.27	0.70	18	419	0.25	0.73	58	881	0.25	0.70	18	639	0.22	0.67	242	511	0.29	0.81	28	28	0.17	0.64
White	35	484	0.26	0.80	18	534	0.24	0.79	130	1,801	0.25	0.76	53	1,243	0.24	0.72	216	450	0.22	0.89	182	183	0.22	0.76
American Indian	1	7	0.40	0.84	1	4	0.17	0.88	1	8	0.16	0.71	1	9	0.27	0.66	1	5	0.36	0.92	***	***	***	***
Pacific Islander	1	10	0.23	0.76	1	6	0.57	0.79	1	17	0.30	0.71	1	8	0.39	0.68	2	4	-0.09	0.86	***	***	***	***
Asian	16	235	0.31	0.72	1	47	0.30	0.75	17	318	0.29	0.73	3	127	0.28	0.67	13	26	0.26	0.85	19	19	0.25	0.63
Hispanic	18	343	0.30	0.68	2	76	0.27	0.74	16	263	0.28	0.68	8	333	0.23	0.65	27	60	0.36	0.83	19	19	0.23	0.68
Other	5	133	0.25	0.75	6	85	0.27	0.76	8	171	0.28	0.71	5	115	0.25	0.67	18	52	0.35	0.86	7	7	0.31	0.79
Unknown	1	19	0.41	0.71	1	8	0.58	0.87	1	23	0.31	0.77	1	22	0.30	0.73	3	3	0.29	0.94	2	2	0.87	0.84

Table 28. State Exam Item Count, pBis, and *p* Value by Education

Education	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	2	0.50	0.74	***	***	***	***	1	2	0.00	0.77	1	1	***	0.54	***	***	***	***	***	***	***	***
Less Than 12th Grade	1	32	0.35	0.57	1	7	0.53	0.69	1	15	0.25	0.61	1	10	0.22	0.61	1	1	***	0.78	***	***	***	***
High School Diploma or GED	33	484	0.27	0.65	9	266	0.26	0.73	28	480	0.27	0.68	15	593	0.24	0.65	129	278	0.28	0.79	18	18	0.15	0.78
Some College but No 4-Year Degree	55	1,012	0.26	0.73	17	543	0.24	0.76	84	1,395	0.25	0.71	44	1,194	0.23	0.68	271	569	0.28	0.85	110	111	0.21	0.68
4-Year Degree or More	41	716	0.27	0.79	13	355	0.25	0.80	112	1,567	0.25	0.77	28	668	0.22	0.75	121	261	0.21	0.90	129	129	0.24	0.76
Unknown	1	12	0.28	0.67	1	3	0.57	0.87	1	18	0.33	0.75	1	13	0.22	0.71	2	2	1.00	0.94	***	***	***	***

Table 29. State Exam Item Count, pBis, and p Value by English Best

English Best	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	124	2,178	0.29	0.73	36	1,147	0.26	0.76	230	3,387	0.27	0.74	87	2,398	0.25	0.69	537	1,095	0.28	0.85	253	254	0.24	0.73
No	1	69	0.33	0.72	1	27	0.30	0.75	5	76	0.27	0.71	1	60	0.22	0.68	5	13	0.37	0.73	3	3	0.16	0.73
Unknown	1	11	0.35	0.67	***	***	***	***	1	14	0.30	0.73	1	14	0.21	0.70	1	3	0.99	0.85	1	1	***	0.94

Table 30. State Exam Item Count, pBis, and p Value by Native Language

Native Language	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	99	1,711	0.28	0.73	33	1,064	0.25	0.77	203	2,983	0.26	0.74	78	2,094	0.24	0.70	512	1,059	0.29	0.85	225	226	0.23	0.74
Spanish	12	251	0.29	0.67	2	43	0.27	0.72	10	153	0.29	0.67	5	224	0.22	0.65	9	23	0.38	0.80	16	16	0.27	0.69
European (Other Than Spanish)	1	14	0.30	0.77	1	10	0.37	0.71	1	18	0.34	0.68	1	7	0.39	0.73	1	3	-0.33	0.91	1	1	***	0.89
Chinese	1	20	0.38	0.72	1	8	0.44	0.75	2	62	0.32	0.74	1	21	0.32	0.63	***	***	***	***	1	1	***	0.77
Japanese	***	***	***	***	1	1	***	1.00	1	1	***	0.98	1	2	1.00	0.80	***	***	***	***	***	***	***	***
Korean	2	52	0.32	0.69	1	13	0.31	0.70	1	16	0.31	0.68	1	14	0.32	0.69	2	2	0.60	0.92	2	2	0.20	0.78
African	1	29	0.39	0.67	1	3	0.88	0.72	1	22	0.22	0.77	1	5	0.31	0.79	2	2	0.50	0.94	***	***	***	***
Other	9	174	0.32	0.73	1	36	0.27	0.77	12	211	0.26	0.73	2	111	0.26	0.68	10	20	0.28	0.85	11	11	0.15	0.55
Unknown	1	11	0.08	0.74	1	2	0.50	0.85	1	12	0.27	0.73	1	13	0.28	0.69	2	2	1.00	0.94	1	1	***	0.57

Table 31. State Exam Item Count, pBis, and *p* Value by Age

Age	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	38	558	0.28	0.68	16	449	0.27	0.73	65	1,113	0.24	0.70	38	913	0.24	0.66	250	513	0.31	0.84	30	30	0.21	0.70
26 to 29	16	269	0.29	0.73	8	172	0.25	0.76	30	487	0.26	0.72	15	405	0.24	0.68	103	217	0.26	0.84	33	33	0.23	0.71
30 to 39	25	547	0.27	0.73	3	225	0.22	0.78	53	781	0.27	0.75	19	554	0.23	0.71	112	242	0.31	0.86	73	74	0.24	0.71
40 to 49	27	443	0.28	0.75	4	163	0.27	0.77	40	564	0.26	0.77	14	334	0.22	0.73	33	76	0.22	0.85	59	59	0.26	0.74
50 to 59	18	286	0.32	0.75	5	114	0.24	0.81	18	374	0.28	0.77	3	215	0.23	0.74	22	46	0.23	0.86	47	47	0.26	0.77
60 to 64	5	96	0.34	0.75	1	30	0.32	0.80	4	91	0.30	0.77	1	33	0.26	0.79	3	9	0.21	0.79	13	13	0.26	0.76
65 and Over	1	45	0.34	0.76	1	20	0.15	0.85	2	53	0.25	0.78	1	21	0.29	0.81	2	5	0.11	0.86	1	1	***	0.85
Unknown	1	14	0.16	0.70	1	5	0.60	0.87	1	14	0.34	0.71	1	12	0.25	0.69	3	3	0.16	0.93	1	1	***	0.63

Table 32. State Exam Item Count, pBis, and p Value by Gender within Ethnicity

Ethnicity	Gender	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
		Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	26	423	0.28	0.69	4	148	0.23	0.73	27	399	0.25	0.70	7	232	0.20	0.67	67	144	0.26	0.82	4	4	0.16	0.69
	Female	28	603	0.26	0.71	13	271	0.25	0.74	31	482	0.25	0.70	11	416	0.23	0.67	175	367	0.29	0.81	24	24	0.17	0.63
	Unknown	1	1	***	0.58	***	***	***	***	***	***	***	***	***	1	1	***	0.69	***	***	***	***	***	***	***
White	Male	17	269	0.26	0.80	11	237	0.23	0.81	60	1,018	0.24	0.77	15	469	0.25	0.73	70	145	0.17	0.90	63	63	0.25	0.76
	Female	13	215	0.24	0.80	7	297	0.25	0.78	57	781	0.25	0.75	38	774	0.23	0.72	141	304	0.24	0.88	119	120	0.21	0.76
	Unknown	***	***	***	***	***	***	***	***	1	3	0.80	0.77	***	***	***	***	1	1	***	0.88	***	***	***	***
American Indian	Male	1	1	***	0.98	1	2	1.00	0.95	1	3	0.18	0.76	1	5	0.40	0.63	1	1	***	0.72	***	***	***	***
	Female	1	6	0.41	0.83	1	2	1.00	0.84	1	6	0.09	0.71	1	5	0.33	0.71	1	4	0.13	0.94	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	6	0.31	0.73	1	3	0.64	0.69	1	8	0.32	0.73	1	4	0.78	0.71	1	1	***	0.81	***	***	***	***
	Female	1	5	0.12	0.81	1	4	0.17	0.88	1	9	0.22	0.71	1	6	0.25	0.68	1	3	0.19	0.87	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	5	101	0.32	0.74	1	18	0.40	0.76	7	139	0.27	0.76	1	62	0.31	0.67	4	11	0.46	0.85	2	2	0.11	0.83
	Female	9	132	0.31	0.71	1	33	0.30	0.75	10	179	0.30	0.72	3	65	0.26	0.66	6	15	0.18	0.84	17	17	0.22	0.61
	Unknown	1	2	1.00	0.74	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	9	182	0.30	0.68	1	27	0.29	0.77	7	125	0.28	0.68	4	114	0.22	0.67	9	20	0.17	0.90	1	1	***	0.78
	Female	8	161	0.29	0.69	2	50	0.28	0.72	7	138	0.27	0.69	3	219	0.22	0.64	16	40	0.38	0.80	18	18	0.24	0.67
	Unknown	1	1	***	0.78	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	2	59	0.22	0.75	2	25	0.30	0.77	2	79	0.30	0.73	1	45	0.24	0.66	6	19	0.46	0.83	1	1	***	0.80
	Female	2	74	0.26	0.75	2	61	0.28	0.74	3	92	0.29	0.69	4	71	0.22	0.67	12	33	0.30	0.88	6	6	0.34	0.79
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	6	0.31	0.87	1	5	0.62	0.88	1	7	0.39	0.81	1	5	0.64	0.73	1	1	***	0.94	1	1	***	0.94
	Female	1	8	0.44	0.73	1	2	1.00	0.83	1	7	0.38	0.83	1	10	0.40	0.71	***	***	***	***	1	1	***	0.74
	Unknown	1	8	0.43	0.64	1	2	1.00	0.92	1	10	0.31	0.73	1	8	0.31	0.77	2	2	1.00	0.94	***	***	***	***

Appendix E. First-Time and Total Exam Pass Rates

Table 33. First-Time and Total Exam Pass Rates by Exam Preparation

Exam Preparation		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Yes	% Passing	65.8%	62.4%	78.1%	73.9%	73.8%	67.5%	69.2%	61.3%	87.1%	82.5%	74.3%	61.9%
	Number Tested	(1,963)	(2,528)	(1,121)	(1,329)	(2,918)	(3,840)	(2,005)	(2,869)	(966)	(1,062)	(152)	(239)
No	% Passing	45.7%	45.1%	38.8%	42.5%	51.2%	48.8%	55.0%	49.8%	65.6%	62.2%	80.0%	84.2%
	Number Tested	(162)	(206)	(67)	(80)	(299)	(422)	(282)	(432)	(32)	(45)	(15)	(19)
Unknown	% Passing	44.4%	50.0%	100.0%	100.0%	66.7%	63.6%	25.0%	28.6%	100.0%	100.0%	***	***
	Number Tested	(9)	(16)	(2)	(3)	(6)	(11)	(8)	(14)	(5)	(5)	***	***

Table 34. First-Time and Total Exam Pass Rates by Gender

Gender		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Male	% Passing	64.6%	61.2%	77.8%	72.1%	74.4%	69.2%	71.6%	64.7%	89.9%	87.1%	78.0%	73.6%
	Number Tested	(969)	(1,261)	(454)	(552)	(1,687)	(2,178)	(890)	(1,231)	(317)	(342)	(50)	(72)
Female	% Passing	64.0%	61.0%	74.8%	72.1%	68.7%	62.0%	64.6%	56.7%	84.8%	79.3%	73.5%	59.7%
	Number Tested	(1,157)	(1,475)	(734)	(858)	(1,526)	(2,079)	(1,400)	(2,074)	(683)	(767)	(117)	(186)
Unknown	% Passing	50.0%	50.0%	100.0%	100.0%	80.0%	68.8%	60.0%	60.0%	100.0%	100.0%	***	***
	Number Tested	(8)	(14)	(2)	(2)	(10)	(16)	(5)	(10)	(3)	(3)	***	***

Table 35. First-Time and Total Exam Pass Rates by Ethnicity

Ethnicity		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
African American	% Passing	57.4%	55.6%	67.2%	63.8%	56.8%	52.1%	53.9%	50.9%	79.5%	73.0%	33.3%	32.1%
	Number Tested	(967)	(1,251)	(403)	(492)	(768)	(1,088)	(584)	(854)	(443)	(511)	(12)	(28)
White	% Passing	85.1%	83.6%	83.7%	80.0%	80.7%	74.9%	77.5%	69.0%	94.6%	91.8%	80.2%	72.7%
	Number Tested	(516)	(596)	(576)	(656)	(1,769)	(2,215)	(1,234)	(1,675)	(427)	(451)	(131)	(183)
American Indian	% Passing	83.3%	85.7%	100.0%	100.0%	75.0%	72.7%	60.0%	58.3%	80.0%	80.0%	***	***
	Number Tested	(6)	(7)	(4)	(4)	(8)	(11)	(10)	(12)	(5)	(5)	***	***
Pacific Islander	% Passing	80.0%	72.7%	100.0%	71.4%	71.4%	70.0%	66.7%	60.0%	100.0%	100.0%	***	***
	Number Tested	(10)	(11)	(5)	(7)	(14)	(20)	(6)	(10)	(3)	(4)	***	***
Asian	% Passing	64.3%	59.1%	66.7%	69.0%	71.7%	67.3%	63.7%	52.6%	76.2%	80.8%	85.7%	36.8%
	Number Tested	(199)	(279)	(45)	(58)	(293)	(394)	(102)	(156)	(21)	(26)	(7)	(19)
Hispanic	% Passing	48.0%	46.0%	66.7%	62.9%	55.7%	50.2%	50.6%	44.8%	79.2%	75.0%	30.0%	36.8%
	Number Tested	(298)	(424)	(72)	(89)	(203)	(315)	(239)	(429)	(53)	(60)	(10)	(19)
Other	% Passing	65.0%	60.5%	73.7%	69.1%	62.1%	55.9%	63.1%	54.5%	89.6%	86.5%	100.0%	85.7%
	Number Tested	(120)	(157)	(76)	(97)	(145)	(202)	(103)	(154)	(48)	(52)	(5)	(7)
Unknown	% Passing	77.8%	68.0%	88.9%	88.9%	82.6%	78.6%	70.6%	64.0%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(18)	(25)	(9)	(9)	(23)	(28)	(17)	(25)	(3)	(3)	(2)	(2)

Table 36. First-Time and Total Exam Pass Rates by Education

Education		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
8th Grade or Less	% Passing	50.0%	50.0%	***	***	***	0.0%	0.0%	0.0%	***	***	***	***
	Number Tested	(2)	(2)	***	***	***	(2)	(1)	(1)	***	***	***	***
Less Than 12th Grade	% Passing	24.2%	29.3%	66.7%	50.0%	36.4%	33.3%	28.6%	25.0%	100.0%	100.0%	***	***
	Number Tested	(33)	(41)	(6)	(8)	(11)	(18)	(7)	(12)	(1)	(1)	***	***
High School Diploma or GED	% Passing	35.4%	36.9%	63.7%	61.1%	52.4%	47.8%	48.2%	42.4%	71.7%	64.4%	80.0%	83.3%
	Number Tested	(396)	(593)	(256)	(316)	(393)	(602)	(454)	(793)	(230)	(278)	(15)	(18)
Some College but No 4-Year Degree	% Passing	63.9%	61.4%	75.0%	70.9%	63.7%	58.2%	63.1%	56.6%	88.0%	83.7%	58.6%	44.1%
	Number Tested	(952)	(1,239)	(540)	(654)	(1,195)	(1,698)	(1,061)	(1,589)	(516)	(570)	(58)	(111)
4-Year Degree or More	% Passing	82.0%	79.0%	85.5%	82.4%	82.5%	78.0%	85.1%	80.9%	96.5%	95.8%	84.0%	77.5%
	Number Tested	(745)	(861)	(385)	(431)	(1,609)	(1,931)	(763)	(905)	(254)	(261)	(94)	(129)
Unknown	% Passing	33.3%	42.9%	100.0%	100.0%	86.7%	72.7%	55.6%	46.7%	100.0%	100.0%	***	***
	Number Tested	(6)	(14)	(3)	(3)	(15)	(22)	(9)	(15)	(2)	(2)	***	***

Table 37. First-Time and Total Exam Pass Rates by English Best

English Best		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Yes	% Passing	64.3%	61.2%	75.9%	72.5%	71.8%	65.8%	67.5%	59.9%	86.8%	82.2%	75.0%	63.4%
	Number Tested	(2,076)	(2,660)	(1,171)	(1,381)	(3,142)	(4,155)	(2,243)	(3,224)	(990)	(1,096)	(164)	(254)
No	% Passing	63.5%	59.0%	78.9%	58.1%	64.7%	58.0%	53.5%	50.0%	54.5%	46.2%	50.0%	66.7%
	Number Tested	(52)	(78)	(19)	(31)	(68)	(100)	(43)	(76)	(11)	(13)	(2)	(3)
Unknown	% Passing	50.0%	50.0%	***	***	76.9%	72.2%	66.7%	53.3%	100.0%	66.7%	100.0%	100.0%
	Number Tested	(6)	(12)	***	***	(13)	(18)	(9)	(15)	(2)	(3)	(1)	(1)

Table 38. First-Time and Total Exam Pass Rates by Native Language

Native Language		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
English	% Passing	66.4%	63.9%	77.0%	73.5%	72.6%	66.8%	69.2%	62.1%	86.7%	82.0%	77.0%	67.3%
	Number Tested	(1,673)	(2,098)	(1,093)	(1,281)	(2,799)	(3,661)	(2,018)	(2,820)	(958)	(1,060)	(152)	(226)
Spanish	% Passing	45.9%	43.0%	62.5%	61.5%	56.4%	48.1%	45.1%	39.8%	66.7%	60.9%	33.3%	43.8%
	Number Tested	(209)	(307)	(40)	(52)	(117)	(187)	(142)	(284)	(18)	(23)	(9)	(16)
European (Other Than Spanish)	% Passing	81.8%	78.6%	66.7%	30.0%	62.5%	54.5%	66.7%	71.4%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(11)	(14)	(3)	(10)	(16)	(22)	(6)	(7)	(3)	(3)	(1)	(1)
Chinese	% Passing	66.7%	66.7%	50.0%	50.0%	73.3%	71.4%	58.3%	40.0%	***	***	100.0%	100.0%
	Number Tested	(18)	(21)	(6)	(8)	(60)	(77)	(12)	(25)	***	***	(1)	(1)
Japanese	% Passing	***	***	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	***	***	***	***
	Number Tested	***	***	(1)	(1)	(1)	(1)	(2)	(2)	***	***	***	***
Korean	% Passing	66.7%	57.1%	50.0%	50.0%	66.7%	61.9%	66.7%	62.5%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(39)	(63)	(10)	(14)	(12)	(21)	(12)	(16)	(2)	(2)	(2)	(2)
African	% Passing	57.1%	52.9%	66.7%	66.7%	73.7%	64.0%	100.0%	100.0%	100.0%	100.0%	***	***
	Number Tested	(28)	(34)	(3)	(3)	(19)	(25)	(2)	(5)	(2)	(2)	***	***
Other	% Passing	63.3%	59.2%	68.8%	65.9%	67.6%	61.6%	60.9%	51.8%	83.3%	85.0%	50.0%	9.1%
	Number Tested	(150)	(201)	(32)	(41)	(188)	(263)	(92)	(141)	(18)	(20)	(2)	(11)
Unknown	% Passing	83.3%	66.7%	100.0%	100.0%	81.8%	75.0%	44.4%	46.7%	100.0%	100.0%	***	0.0%
	Number Tested	(6)	(12)	(2)	(2)	(11)	(16)	(9)	(15)	(2)	(2)	***	(1)

Table 39. First-Time and Total Exam Pass Rates by Age

Age		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Under 25	% Passing	49.9%	47.5%	68.3%	65.4%	61.0%	55.8%	57.4%	50.8%	85.9%	82.5%	65.0%	63.3%
	Number Tested	(507)	(692)	(436)	(532)	(933)	(1,350)	(784)	(1,242)	(476)	(514)	(20)	(30)
26 to 29	% Passing	67.5%	67.2%	74.5%	70.1%	67.4%	61.7%	62.3%	57.3%	88.1%	81.6%	72.2%	54.5%
	Number Tested	(268)	(332)	(165)	(204)	(429)	(590)	(371)	(529)	(193)	(217)	(18)	(33)
30 to 39	% Passing	64.4%	62.3%	80.9%	76.7%	74.4%	69.2%	72.1%	65.3%	87.4%	82.2%	70.7%	52.7%
	Number Tested	(506)	(653)	(236)	(270)	(766)	(975)	(527)	(729)	(214)	(242)	(41)	(74)
40 to 49	% Passing	71.3%	67.3%	78.3%	74.3%	78.6%	73.6%	77.5%	70.2%	83.8%	78.9%	77.3%	69.5%
	Number Tested	(425)	(542)	(175)	(202)	(561)	(707)	(334)	(446)	(68)	(76)	(44)	(59)
50 to 59	% Passing	71.2%	67.3%	86.3%	83.2%	83.2%	75.6%	80.2%	67.5%	81.6%	76.1%	86.1%	78.7%
	Number Tested	(292)	(355)	(124)	(143)	(370)	(454)	(212)	(283)	(38)	(46)	(36)	(47)
60 to 64	% Passing	72.4%	64.8%	82.8%	79.4%	79.3%	75.9%	83.8%	76.6%	83.3%	66.7%	57.1%	69.2%
	Number Tested	(87)	(105)	(29)	(34)	(92)	(112)	(37)	(47)	(6)	(9)	(7)	(13)
65 and Over	% Passing	75.7%	69.8%	95.0%	90.9%	87.7%	80.0%	86.4%	87.5%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(37)	(53)	(20)	(22)	(57)	(65)	(22)	(24)	(5)	(5)	(1)	(1)
Unknown	% Passing	66.7%	61.1%	100.0%	100.0%	73.3%	70.0%	50.0%	40.0%	100.0%	100.0%	***	0.0%
	Number Tested	(12)	(18)	(5)	(5)	(15)	(20)	(8)	(15)	(3)	(3)	***	(1)

Table 40. First-Time and Total Exam Pass Rates by Gender within Ethnicity

Ethnicity	Gender		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
			First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
African American	Male	% Passing	53.2%	53.0%	61.9%	56.5%	56.7%	53.5%	55.0%	52.5%	85.3%	80.6%	33.3%	50.0%
		Number Tested	(387)	(508)	(126)	(170)	(351)	(490)	(200)	(299)	(129)	(144)	(3)	(4)
	Female	% Passing	60.2%	57.4%	69.7%	67.7%	56.8%	51.0%	53.4%	50.0%	77.1%	70.0%	33.3%	29.2%
		Number Tested	(580)	(742)	(277)	(322)	(417)	(598)	(384)	(554)	(314)	(367)	(9)	(24)
	Unknown	% Passing	***	0.0%	***	***	***	***	***	100.0%	***	***	***	***
		Number Tested	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
White	Male	% Passing	85.8%	83.3%	86.7%	83.1%	83.2%	78.3%	81.3%	74.1%	95.7%	94.5%	79.1%	73.0%
		Number Tested	(281)	(330)	(256)	(290)	(1,023)	(1,246)	(493)	(634)	(140)	(145)	(43)	(63)
	Female	% Passing	84.3%	83.8%	81.3%	77.6%	77.2%	70.6%	74.9%	65.8%	94.1%	90.5%	80.7%	72.5%
		Number Tested	(235)	(266)	(320)	(366)	(744)	(966)	(741)	(1,041)	(286)	(305)	(88)	(120)
	Unknown	% Passing	***	***	***	***	100.0%	66.7%	***	***	100.0%	100.0%	***	***
		Number Tested	(0)	(0)	(0)	(0)	(2)	(3)	(0)	(0)	(1)	(1)	(0)	(0)
American Indian	Male	% Passing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	50.0%	50.0%	0.0%	0.0%	***	***
		Number Tested	(1)	(1)	(2)	(2)	(2)	(3)	(4)	(6)	(1)	(1)	***	***
	Female	% Passing	80.0%	83.3%	100.0%	100.0%	66.7%	62.5%	66.7%	66.7%	100.0%	100.0%	***	***
		Number Tested	(5)	(6)	(2)	(2)	(6)	(8)	(6)	(6)	(4)	(4)	***	***
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	***	***
Pacific Islander	Male	% Passing	80.0%	66.7%	100.0%	33.3%	71.4%	70.0%	50.0%	75.0%	***	100.0%	***	***
		Number Tested	(5)	(6)	(1)	(3)	(7)	(10)	(2)	(4)	(0)	(1)	***	***
	Female	% Passing	80.0%	80.0%	100.0%	100.0%	71.4%	70.0%	75.0%	50.0%	100.0%	100.0%	***	***
		Number Tested	(5)	(5)	(4)	(4)	(7)	(10)	(4)	(6)	(3)	(3)	***	***
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	***	***
Asian	Male	% Passing	73.4%	64.6%	64.7%	66.7%	74.2%	72.0%	60.8%	51.3%	77.8%	81.8%	100.0%	100.0%
		Number Tested	(79)	(113)	(17)	(21)	(132)	(175)	(51)	(76)	(9)	(11)	(2)	(2)
	Female	% Passing	58.5%	55.5%	67.9%	70.3%	69.6%	63.5%	66.7%	53.8%	75.0%	80.0%	80.0%	29.4%
		Number Tested	(118)	(164)	(28)	(37)	(161)	(219)	(51)	(80)	(12)	(15)	(5)	(17)
	Unknown	% Passing	50.0%	50.0%	***	***	***	***	***	***	***	***	***	***
		Number Tested	(2)	(2)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

Ethnicity	Gender		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
			First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Hispanic	Male	% Passing	46.5%	44.6%	72.0%	64.5%	54.0%	50.3%	63.0%	56.1%	95.0%	95.0%	100.0%	100.0%
		Number Tested	(155)	(224)	(25)	(31)	(100)	(155)	(92)	(148)	(20)	(20)	(1)	(1)
	Female	% Passing	49.7%	47.2%	63.8%	62.1%	57.3%	50.0%	42.9%	38.8%	69.7%	65.0%	22.2%	33.3%
		Number Tested	(143)	(199)	(47)	(58)	(103)	(160)	(147)	(281)	(33)	(40)	(9)	(18)
	Unknown	% Passing	***	100.0%	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Other	Male	% Passing	69.1%	60.3%	77.3%	66.7%	60.9%	53.8%	68.2%	62.7%	82.4%	78.9%	***	100.0%
		Number Tested	(55)	(73)	(22)	(30)	(64)	(91)	(44)	(59)	(17)	(19)	(0)	(1)
	Female	% Passing	61.5%	60.7%	72.2%	70.1%	63.0%	57.7%	59.3%	49.5%	93.5%	90.9%	100.0%	83.3%
		Number Tested	(65)	(84)	(54)	(67)	(81)	(111)	(59)	(95)	(31)	(33)	(5)	(6)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Unknown	Male	% Passing	100.0%	100.0%	80.0%	80.0%	87.5%	87.5%	100.0%	80.0%	100.0%	100.0%	100.0%	100.0%
		Number Tested	(6)	(6)	(5)	(5)	(8)	(8)	(4)	(5)	(1)	(1)	(1)	(1)
	Female	% Passing	83.3%	66.7%	100.0%	100.0%	85.7%	85.7%	62.5%	63.6%	***	***	100.0%	100.0%
		Number Tested	(6)	(9)	(2)	(2)	(7)	(7)	(8)	(11)	(0)	(0)	(1)	(1)
	Unknown	% Passing	50.0%	50.0%	100.0%	100.0%	75.0%	69.2%	60.0%	55.6%	100.0%	100.0%	***	***
		Number Tested	(6)	(10)	(2)	(2)	(8)	(13)	(5)	(9)	(2)	(2)	(0)	(0)

Table 41. First-Time and Total Exam Pass Rates for All Candidates

	VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
% Passing	64.2%	61.1%	76.0%	72.2%	71.7%	65.7%	67.3%	59.6%	86.4%	81.7%	74.9%	63.6%
Number Tested	(2,134)	(2,750)	(1,190)	(1,412)	(3,223)	(4,273)	(2,295)	(3,315)	(1,003)	(1,112)	(167)	(258)