# Virginia Bureau of Insurance

Demographic Report

May 1, 2017, through October 31, 2017

**Prepared by:**

Pearson VUE

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## 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, 2017, and October 31, 2017.

The Public Adjuster examination was also administered in Virginia by Pearson VUE between May 1, 2017, and October 31, 2017. The samples for this examination were small (4 candidates). Because statistical information based on small sample sizes can be highly unreliable, the results for the Public Adjuster examination will not be reported until sufficient data are available.

## 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 98.7% of them chose to complete the survey in full. 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.

The Virginia Insurance Title and Public Adjuster exams each consist of just a state-specific section. Each Title candidate is delivered a linear form consisting of 70 operational and 10 pretest items and each Public Adjuster candidates is delivered a linear form consisting of 50 operational items. Only 4 candidates took the Public Adjuster exam between May 1, 2017 and October 31, 2017 and no results for those candidates will be reported.

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 whose items have been 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 model. 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 prior to December 2015 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 | 1,629 | 1,005 | 1,848 | 1,445 | 360 | 178 | 6,465 |
| | % Within Exam Level | 90.6% | 92.1% | 87.9% | 88.2% | 93.5% | 97.3% | 89.8% |
| No | Count | 159 | 79 | 247 | 189 | 25 | 5 | 704 |
| | % Within Exam Level | 8.8% | 7.2% | 11.7% | 11.5% | 6.5% | 2.7% | 9.8% |
| Unanswered | Count | 11 | 7 | 8 | 5 | *** | *** | 31 |
| | % Within Exam Level | 0.6% | 0.6% | 0.4% | 0.3% | *** | *** | 0.4% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 831 | 380 | 1,052 | 630 | 134 | 49 | 3,076 |
| | % Within Exam Level | 46.2% | 34.8% | 50.0% | 38.4% | 34.8% | 26.8% | 42.7% |
| Female | Count | 956 | 705 | 1,041 | 1,005 | 251 | 133 | 4,091 |
| | % Within Exam Level | 53.1% | 64.6% | 49.5% | 61.3% | 65.2% | 72.7% | 56.8% |
| Unanswered | Count | 12 | 6 | 10 | 4 | *** | 1 | 33 |
| | % Within Exam Level | 0.7% | 0.5% | 0.5% | 0.2% | *** | 0.5% | 0.5% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 779 | 462 | 485 | 391 | 119 | 21 | 2,257 |
| | % Within Exam Level | 43.3% | 42.3% | 23.1% | 23.9% | 30.9% | 11.5% | 31.3% |
| White | Count | 472 | 429 | 1,174 | 851 | 210 | 133 | 3,269 |
| | % Within Exam Level | 26.2% | 39.3% | 55.8% | 51.9% | 54.5% | 72.7% | 45.4% |
| American Indian | Count | 2 | 1 | 5 | 8 | 2 | *** | 18 |
| | % Within Exam Level | 0.1% | 0.1% | 0.2% | 0.5% | 0.5% | *** | 0.3% |
| Pacific Islander | Count | 10 | 7 | 3 | 4 | *** | *** | 24 |
| | % Within Exam Level | 0.6% | 0.6% | 0.1% | 0.2% | *** | *** | 0.3% |
| Asian | Count | 192 | 62 | 150 | 79 | 5 | 12 | 500 |
| | % Within Exam Level | 10.7% | 5.7% | 7.1% | 4.8% | 1.3% | 6.6% | 6.9% |
| Hispanic | Count | 233 | 46 | 155 | 217 | 24 | 9 | 684 |
| | % Within Exam Level | 13.0% | 4.2% | 7.4% | 13.2% | 6.2% | 4.9% | 9.5% |
| Other | Count | 94 | 77 | 113 | 79 | 24 | 6 | 393 |
| | % Within Exam Level | 5.2% | 7.1% | 5.4% | 4.8% | 6.2% | 3.3% | 5.5% |
| Unanswered | Count | 17 | 7 | 18 | 10 | 1 | 2 | 55 |
| | % Within Exam Level | 0.9% | 0.6% | 0.9% | 0.6% | 0.3% | 1.1% | 0.8% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 8 | *** | 3 | *** | *** | 1 | 12 |
| | % Within Exam Level | 0.4% | *** | 0.1% | *** | *** | 0.5% | 0.2% |
| Less Than 12th Grade | Count | 24 | 1 | 10 | 10 | 1 | 1 | 47 |
| | % Within Exam Level | 1.3% | 0.1% | 0.5% | 0.6% | 0.3% | 0.5% | 0.7% |
| High School Diploma or GED | Count | 347 | 223 | 278 | 334 | 63 | 14 | 1,259 |
| | % Within Exam Level | 19.3% | 20.4% | 13.2% | 20.4% | 16.4% | 7.7% | 17.5% |
| Some College but No 4-Year Degree | Count | 791 | 560 | 846 | 769 | 200 | 81 | 3,247 |
| | % Within Exam Level | 44.0% | 51.3% | 40.2% | 46.9% | 51.9% | 44.3% | 45.1% |
| 4-Year Degree or More | Count | 617 | 301 | 958 | 520 | 121 | 86 | 2,603 |
| | % Within Exam Level | 34.3% | 27.6% | 45.6% | 31.7% | 31.4% | 47.0% | 36.2% |
| Unanswered | Count | 12 | 6 | 8 | 6 | *** | *** | 32 |
| | % Within Exam Level | 0.7% | 0.5% | 0.4% | 0.4% | *** | *** | 0.4% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 1,717 | 1,066 | 2,042 | 1,592 | 379 | 182 | 6,978 |
| | % Within Exam Level | 95.4% | 97.7% | 97.1% | 97.1% | 98.4% | 99.5% | 96.9% |
| No | Count | 68 | 20 | 56 | 39 | 6 | 1 | 190 |
| | % Within Exam Level | 3.8% | 1.8% | 2.7% | 2.4% | 1.6% | 0.5% | 2.6% |
| Unanswered | Count | 14 | 5 | 5 | 8 | *** | *** | 32 |
| | % Within Exam Level | 0.8% | 0.5% | 0.2% | 0.5% | *** | *** | 0.4% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 1,404 | 1,006 | 1,841 | 1,390 | 370 | 166 | 6,177 |
| | % Within Exam Level | 78.0% | 92.2% | 87.5% | 84.8% | 96.1% | 90.7% | 85.8% |
| Spanish | Count | 160 | 22 | 88 | 139 | 5 | 7 | 421 |
| | % Within Exam Level | 8.9% | 2.0% | 4.2% | 8.5% | 1.3% | 3.8% | 5.8% |
| European (Other Than Spanish) | Count | 11 | 2 | 10 | 3 | 2 | *** | 28 |
| | % Within Exam Level | 0.6% | 0.2% | 0.5% | 0.2% | 0.5% | *** | 0.4% |
| Chinese | Count | 19 | 7 | 25 | 3 | *** | 1 | 55 |
| | % Within Exam Level | 1.1% | 0.6% | 1.2% | 0.2% | *** | 0.5% | 0.8% |
| Japanese | Count | 1 | *** | 1 | 1 | *** | *** | 3 |
| | % Within Exam Level | 0.1% | *** | 0.0% | 0.1% | *** | *** | 0.0% |
| Korean | Count | 63 | 7 | 11 | 9 | *** | 1 | 91 |
| | % Within Exam Level | 3.5% | 0.6% | 0.5% | 0.5% | *** | 0.5% | 1.3% |
| African | Count | 8 | 2 | 20 | 8 | 1 | *** | 39 |
| | % Within Exam Level | 0.4% | 0.2% | 1.0% | 0.5% | 0.3% | *** | 0.5% |
| Other | Count | 117 | 40 | 101 | 81 | 7 | 8 | 354 |
| | % Within Exam Level | 6.5% | 3.7% | 4.8% | 4.9% | 1.8% | 4.4% | 4.9% |
| Unanswered | Count | 16 | 5 | 6 | 5 | *** | *** | 32 |
| | % Within Exam Level | 0.9% | 0.5% | 0.3% | 0.3% | *** | *** | 0.4% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 464 | 394 | 709 | 581 | 203 | 26 | 2,377 |
| | % Within Exam Level | 25.8% | 36.1% | 33.7% | 35.4% | 52.7% | 14.2% | 33.0% |
| 26 to 29 | Count | 219 | 175 | 317 | 298 | 81 | 33 | 1,123 |
| | % Within Exam Level | 12.2% | 16.0% | 15.1% | 18.2% | 21.0% | 18.0% | 15.6% |
| 30 to 39 | Count | 384 | 219 | 437 | 353 | 70 | 35 | 1,498 |
| | % Within Exam Level | 21.3% | 20.1% | 20.8% | 21.5% | 18.2% | 19.1% | 20.8% |
| 40 to 49 | Count | 339 | 150 | 339 | 231 | 18 | 40 | 1,117 |
| | % Within Exam Level | 18.8% | 13.7% | 16.1% | 14.1% | 4.7% | 21.9% | 15.5% |
| 50 to 59 | Count | 269 | 115 | 196 | 143 | 11 | 43 | 777 |
| | % Within Exam Level | 15.0% | 10.5% | 9.3% | 8.7% | 2.9% | 23.5% | 10.8% |
| 60 to 64 | Count | 63 | 20 | 55 | 13 | 1 | 3 | 155 |
| | % Within Exam Level | 3.5% | 1.8% | 2.6% | 0.8% | 0.3% | 1.6% | 2.2% |
| 65 and Over | Count | 46 | 11 | 37 | 11 | 1 | 2 | 108 |
| | % Within Exam Level | 2.6% | 1.0% | 1.8% | 0.7% | 0.3% | 1.1% | 1.5% |
| Unanswered | Count | 15 | 7 | 13 | 9 | *** | 1 | 45 |
| | % Within Exam Level | 0.8% | 0.6% | 0.6% | 0.5% | *** | 0.5% | 0.6% |
| Total | Count | 1,799 | 1,091 | 2,103 | 1,639 | 385 | 183 | 7,200 |
| | % 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 | 323 | 103 | 224 | 166 | 35 | 7 | 858 |
| | | % Within Exam Level | 41.5% | 22.3% | 46.2% | 42.5% | 29.4% | 33.3% | 38.0% |
| | Female | Count | 456 | 359 | 261 | 224 | 84 | 14 | 1,398 |
| | | % Within Exam Level | 58.5% | 77.7% | 53.8% | 57.3% | 70.6% | 66.7% | 61.9% |
| | Unanswered | Count | *** | *** | *** | 1 | *** | *** | 1 |
| | | % Within Exam Level | *** | *** | *** | 0.3% | *** | *** | 0.0% |
| | Total | Count | 779 | 462 | 485 | 391 | 119 | 21 | 2,257 |
| | | % Within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| White | Male | Count | 252 | 196 | 645 | 318 | 79 | 28 | 1,518 |
| | | % Within Exam Level | 53.4% | 45.7% | 54.9% | 37.4% | 37.6% | 21.1% | 46.4% |
| | Female | Count | 220 | 233 | 529 | 533 | 131 | 104 | 1,750 |
| | | % Within Exam Level | 46.6% | 54.3% | 45.1% | 62.6% | 62.4% | 78.2% | 53.5% |
| | Unanswered | Count | *** | *** | *** | *** | *** | 1 | 1 |
| | | % Within Exam Level | *** | *** | *** | *** | *** | 0.8% | 0.0% |
| | Total | Count | 472 | 429 | 1,174 | 851 | 210 | 133 | 3,269 |
| | | % Within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| American Indian | Male | Count | *** | *** | 1 | 2 | 1 | *** | 4 |
| | | % Within Exam Level | *** | *** | 20.0% | 25.0% | 50.0% | *** | 22.2% |
| | Female | Count | 2 | 1 | 4 | 6 | 1 | *** | 14 |
| | | % Within Exam Level | 100.0% | 100.0% | 80.0% | 75.0% | 50.0% | *** | 77.8% |
| | Unanswered | Count | *** | *** | *** | *** | *** | *** | *** |
| | | % Within Exam Level | *** | *** | *** | *** | *** | *** | *** |
| | Total | Count | 2 | 1 | 5 | 8 | 2 | 0 | 18 |
| | | % Within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Pacific Islander | Male | Count | 3 | 1 | 1 | 4 | *** | *** | 9 |
| | | % Within Exam Level | 30.0% | 14.3% | 33.3% | 100.0% | *** | *** | 37.5% |
| | Female | Count | 7 | 6 | 2 | *** | *** | *** | 15 |
| | | % Within Exam Level | 70.0% | 85.7% | 66.7% | *** | *** | *** | 62.5% |
| | Unanswered | Count | *** | *** | *** | *** | *** | *** | *** |
| | | % Within Exam Level | *** | *** | *** | *** | *** | *** | *** |
| | Total | Count | 10 | 7 | 3 | 4 | 0 | 0 | 24 |
| | | % 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 | 88 | 32 | 63 | 37 | 2 | 10 | 232 |
| | | % Within Exam Level | 45.8% | 51.6% | 42.0% | 46.8% | 40.0% | 83.3% | 46.4% |
| | Female | Count | 103 | 30 | 85 | 42 | 3 | 2 | 265 |
| | | % Within Exam Level | 53.6% | 48.4% | 56.7% | 53.2% | 60.0% | 16.7% | 53.0% |
| | Unanswered | Count | 1 | *** | 2 | *** | *** | *** | 3 |
| | | % Within Exam Level | 0.5% | *** | 1.3% | *** | *** | *** | 0.6% |
| | Total | Count | 192 | 62 | 150 | 79 | 5 | 12 | 500 |
| | | % Within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Hispanic | Male | Count | 112 | 16 | 68 | 66 | 9 | 2 | 273 |
| | | % Within Exam Level | 48.1% | 34.8% | 43.9% | 30.4% | 37.5% | 22.2% | 39.9% |
| | Female | Count | 121 | 30 | 87 | 151 | 15 | 7 | 411 |
| | | % Within Exam Level | 51.9% | 65.2% | 56.1% | 69.6% | 62.5% | 77.8% | 60.1% |
| | Unanswered | Count | *** | *** | *** | *** | *** | *** | *** |
| | | % Within Exam Level | *** | *** | *** | *** | *** | *** | *** |
| | Total | Count | 233 | 46 | 155 | 217 | 24 | 9 | 684 |
| | | % Within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Other | Male | Count | 48 | 31 | 44 | 35 | 8 | 2 | 168 |
| | | % Within Exam Level | 51.1% | 40.3% | 38.9% | 44.3% | 33.3% | 33.3% | 42.7% |
| | Female | Count | 46 | 46 | 69 | 44 | 16 | 4 | 225 |
| | | % Within Exam Level | 48.9% | 59.7% | 61.1% | 55.7% | 66.7% | 66.7% | 57.3% |
| | Unanswered | Count | *** | *** | *** | *** | *** | *** | *** |
| | | % Within Exam Level | *** | *** | *** | *** | *** | *** | *** |
| | Total | Count | 94 | 77 | 113 | 79 | 24 | 6 | 393 |
| | | % Within Exam Level | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Unanswered | Male | Count | 5 | 1 | 6 | 2 | *** | *** | 14 |
| | | % Within Exam Level | 29.4% | 14.3% | 33.3% | 20.0% | *** | *** | 25.5% |
| | Female | Count | 1 | *** | 4 | 5 | 1 | 2 | 13 |
| | | % Within Exam Level | 5.9% | *** | 22.2% | 50.0% | 100.0% | 100.0% | 23.6% |
| | Unanswered | Count | 11 | 6 | 8 | 3 | *** | *** | 28 |
| | | % Within Exam Level | 64.7% | 85.7% | 44.4% | 30.0% | *** | *** | 50.9% |
| | Total | Count | 17 | 7 | 18 | 10 | 1 | 2 | 55 |
| | | % 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 | 71.45 | 73.99 | 73.82 | 71.92 | 82.30 | 71.34 |
| | SD | (14.003) | (11.222) | (11.484) | (11.428) | (8.165) | (13.005) |
| No | Mean | 67.03 | 63.25 | 69.32 | 68.35 | 75.04 | 86.00 |
| | SD | (15.184) | (14.205) | (11.442) | (12.566) | (10.952) | (10.464) |
| Unanswered | Mean | 67.36 | 63.57 | 74.75 | 74.80 | *** | *** |
| | SD | (21.158) | (11.617) | (11.511) | (6.686) | *** | *** |

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 | 71.42 | 75.13 | 74.91 | 72.82 | 81.68 | 73.59 |
| | SD | (14.746) | (11.764) | (11.346) | (11.740) | (8.939) | (13.819) |
| Female | Mean | 70.80 | 72.10 | 71.62 | 70.70 | 81.90 | 71.09 |
| | SD | (13.636) | (11.661) | (11.541) | (11.471) | (8.345) | (12.912) |
| Unanswered | Mean | 61.92 | 69.50 | 78.80 | 70.25 | *** | 67.00 |
| | SD | (18.764) | (17.593) | (12.399) | (5.439) | *** | (.) |

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 | 69.13 | 70.48 | 70.06 | 70.32 | 79.98 | 61.81 |
| | SD | (13.645) | (11.663) | (11.818) | (10.529) | (8.783) | (10.078) |
| White | Mean | 78.75 | 76.27 | 75.53 | 73.96 | 82.56 | 74.46 |
| | SD | (11.018) | (11.086) | (10.740) | (11.357) | (8.472) | (12.991) |
| American Indian | Mean | 69.00 | 86.00 | 70.00 | 75.00 | 79.50 | *** |
| | SD | (8.485) | (.) | (9.823) | (5.071) | (0.707) | *** |
| Pacific Islander | Mean | 74.90 | 73.00 | 81.33 | 53.50 | *** | *** |
| | SD | (10.744) | (8.963) | (9.018) | (14.480) | *** | *** |
| Asian | Mean | 67.10 | 72.31 | 72.12 | 68.46 | 82.60 | 66.25 |
| | SD | (15.052) | (12.591) | (12.284) | (11.008) | (4.615) | (8.709) |
| Hispanic | Mean | 64.58 | 74.02 | 69.43 | 66.31 | 81.79 | 60.78 |
| | SD | (15.111) | (12.111) | (11.784) | (11.989) | (8.135) | (10.208) |
| Other | Mean | 72.09 | 71.77 | 69.91 | 68.62 | 84.00 | 73.67 |
| | SD | (11.737) | (11.650) | (12.061) | (11.994) | (8.033) | (12.956) |
| Unanswered | Mean | 68.82 | 72.14 | 78.83 | 74.90 | 96.00 | 71.50 |
| | SD | (20.848) | (17.516) | (10.832) | (9.386) | (.) | (9.192) |

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 | 50.88 | *** | 49.33 | *** | *** | 68.00 |
| | SD | (10.453) | *** | (11.676) | *** | *** | (.) |
| Less Than 12th Grade | Mean | 51.00 | 63.00 | 66.50 | 64.90 | 85.00 | 82.00 |
| | SD | (17.305) | (.) | (12.501) | (7.795) | (.) | (.) |
| High School Diploma or GED | Mean | 65.42 | 69.85 | 68.00 | 66.54 | 79.68 | 74.43 |
| | SD | (15.197) | (12.420) | (10.873) | (11.590) | (8.285) | (9.613) |
| Some College but No 4-Year Degree | Mean | 71.34 | 72.81 | 71.17 | 70.82 | 82.13 | 69.62 |
| | SD | (12.736) | (11.368) | (11.591) | (10.991) | (7.661) | (12.093) |
| 4-Year Degree or More | Mean | 75.03 | 76.32 | 76.82 | 75.85 | 82.41 | 73.22 |
| | SD | (13.092) | (11.309) | (10.526) | (11.062) | (9.894) | (14.449) |
| Unanswered | Mean | 60.83 | 69.17 | 78.75 | 73.50 | *** | *** |
| | SD | (24.939) | (17.360) | (13.296) | (6.317) | *** | *** |

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 | 71.27 | 73.32 | 73.37 | 71.59 | 81.89 | 71.76 |
| | SD | (14.080) | (11.687) | (11.576) | (11.606) | (8.559) | (13.172) |
| No | Mean | 67.18 | 66.30 | 70.77 | 68.64 | 77.67 | 68.00 |
| | SD | (13.926) | (15.308) | (10.871) | (11.579) | (7.005) | (.) |
| Unanswered | Mean | 60.57 | 63.20 | 73.40 | 71.63 | *** | *** |
| | SD | (23.706) | (13.180) | (14.188) | (11.250) | *** | *** |

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 | 72.65 | 73.48 | 73.79 | 72.46 | 81.89 | 72.63 |
| | SD | (13.477) | (11.571) | (11.228) | (11.236) | (8.511) | (13.121) |
| Spanish | Mean | 62.46 | 70.95 | 69.53 | 64.58 | 81.60 | 60.71 |
| | SD | (14.868) | (14.943) | (11.576) | (12.995) | (5.595) | (11.729) |
| European (Other Than Spanish) | Mean | 68.91 | 75.50 | 78.30 | 82.33 | 83.50 | *** |
| | SD | (15.254) | (3.536) | (8.354) | (1.528) | (9.192) | *** |
| Chinese | Mean | 71.47 | 80.29 | 74.44 | 80.33 | *** | 75.00 |
| | SD | (14.029) | (5.992) | (11.906) | (10.017) | *** | (.) |
| Japanese | Mean | 61.00 | *** | 41.00 | 64.00 | *** | *** |
| | SD | (.) | *** | (.) | (.) | *** | *** |
| Korean | Mean | 64.10 | 75.86 | 68.73 | 67.56 | *** | 68.00 |
| | SD | (13.837) | (11.992) | (16.578) | (7.316) | *** | (.) |
| African | Mean | 67.63 | 66.00 | 64.20 | 64.50 | 84.00 | *** |
| | SD | (11.288) | (14.142) | (16.710) | (9.710) | (.) | *** |
| Other | Mean | 68.71 | 65.90 | 69.50 | 67.57 | 77.86 | 62.88 |
| | SD | (15.019) | (13.795) | (13.531) | (11.206) | (12.786) | (8.871) |
| Unanswered | Mean | 61.75 | 61.00 | 73.00 | 74.60 | *** | *** |
| | SD | (22.546) | (11.533) | (12.728) | (7.537) | *** | *** |

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 | 67.80 | 71.34 | 70.45 | 69.54 | 81.95 | 65.77 |
| | SD | (15.016) | (11.974) | (11.274) | (12.395) | (8.127) | (10.607) |
| 26 to 29 | Mean | 71.48 | 72.71 | 71.92 | 71.59 | 82.01 | 66.61 |
| | SD | (12.725) | (10.258) | (10.345) | (11.515) | (8.103) | (11.396) |
| 30 to 39 | Mean | 72.14 | 72.74 | 74.86 | 72.05 | 82.00 | 73.80 |
| | SD | (12.887) | (11.878) | (10.751) | (11.098) | (9.920) | (12.518) |
| 40 to 49 | Mean | 73.74 | 75.41 | 75.31 | 72.39 | 83.06 | 75.15 |
| | SD | (12.752) | (12.612) | (12.092) | (10.987) | (8.228) | (12.711) |
| 50 to 59 | Mean | 72.32 | 76.66 | 76.69 | 75.42 | 75.09 | 72.26 |
| | SD | (14.374) | (10.690) | (11.949) | (9.640) | (9.792) | (14.151) |
| 60 to 64 | Mean | 69.03 | 78.90 | 75.38 | 82.08 | 84.00 | 93.67 |
| | SD | (18.206) | (9.602) | (14.892) | (6.813) | (.) | (2.517) |
| 65 and Over | Mean | 71.91 | 76.45 | 79.89 | 73.00 | 79.00 | 79.50 |
| | SD | (14.680) | (14.916) | (8.379) | (7.430) | (.) | (16.263) |
| Unanswered | Mean | 57.20 | 70.00 | 78.31 | 74.11 | *** | 84.00 |
| | SD | (23.538) | (16.114) | (12.802) | (7.672) | *** | (.) |

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 | 68.07 | 71.32 | 71.02 | 69.67 | 80.60 | 59.29 |
| | | SD | (14.810) | (12.157) | (11.890) | (9.892) | (9.574) | (8.420) |
| | Female | Mean | 69.88 | 70.25 | 69.23 | 70.82 | 79.73 | 63.07 |
| | | SD | (12.719) | (11.524) | (11.715) | (10.992) | (8.479) | (10.880) |
| | Unanswered | Mean | *** | *** | *** | 66.00 | *** | *** |
| | | SD | *** | *** | *** | (.) | *** | *** |
| White | Male | Mean | 79.51 | 77.76 | 77.03 | 76.29 | 81.19 | 82.68 |
| | | SD | (11.468) | (10.900) | (10.214) | (10.990) | (8.984) | (9.794) |
| | Female | Mean | 77.88 | 75.02 | 73.71 | 72.58 | 83.39 | 72.32 |
| | | SD | (10.435) | (11.108) | (11.086) | (11.356) | (8.070) | (12.946) |
| | Unanswered | Mean | *** | *** | *** | *** | *** | 67.00 |
| | | SD | *** | *** | *** | *** | *** | (.) |
| American Indian | Male | Mean | *** | *** | 72.00 | 74.00 | 80.00 | *** |
| | | SD | *** | *** | (.) | (5.657) | (.) | *** |
| | Female | Mean | 69.00 | 86.00 | 69.50 | 75.33 | 79.00 | *** |
| | | SD | (8.485) | (.) | (11.269) | (5.391) | (.) | *** |
| | Unanswered | Mean | *** | *** | *** | *** | *** | *** |
| | | SD | *** | *** | *** | *** | *** | *** |
| Pacific Islander | Male | Mean | 77.00 | 70.00 | 90.00 | 53.50 | *** | *** |
| | | SD | (7.211) | (.) | (.) | (14.480) | *** | *** |
| | Female | Mean | 74.00 | 73.50 | 77.00 | *** | *** | *** |
| | | SD | (12.356) | (9.711) | (7.071) | *** | *** | *** |
| | Unanswered | Mean | *** | *** | *** | *** | *** | *** |
| | | SD | *** | *** | *** | *** | *** | *** |
| Asian | Male | Mean | 68.84 | 74.16 | 71.98 | 69.59 | 87.50 | 64.20 |
| | | SD | (13.992) | (13.228) | (13.430) | (10.194) | (2.121) | (8.011) |
| | Female | Mean | 65.58 | 70.33 | 72.09 | 67.45 | 79.33 | 76.50 |
| | | SD | (15.880) | (11.775) | (11.524) | (11.708) | (0.577) | (2.121) |
| | Unanswered | Mean | 71.00 | *** | 77.50 | *** | *** | *** |
| | | SD | (.) | *** | (9.192) | *** | *** | *** |
| Hispanic | Male | Mean | 64.67 | 76.56 | 71.71 | 67.41 | 84.78 | 58.00 |
| | | SD | (15.127) | (8.718) | (12.653) | (14.925) | (7.726) | (1.414) |
| | Female | Mean | 64.49 | 72.67 | 67.64 | 65.83 | 80.00 | 61.57 |
| | | SD | (15.158) | (13.522) | (10.799) | (10.473) | (8.089) | (11.631) |
| | Unanswered | Mean | *** | *** | *** | *** | *** | *** |
| | | SD | *** | *** | *** | *** | *** | *** |
| Other | Male | Mean | 69.88 | 71.23 | 72.11 | 71.80 | 86.50 | 59.00 |
| | | SD | (11.822) | (11.641) | (12.002) | (10.756) | (6.866) | (5.657) |
| | Female | Mean | 74.39 | 72.13 | 68.51 | 66.09 | 82.75 | 81.00 |
| | | SD | (11.317) | (11.771) | (11.974) | (12.437) | (8.481) | (7.348) |
| | Unanswered | Mean | *** | *** | *** | *** | *** | *** |
| | | SD | *** | *** | *** | *** | *** | *** |
| Unanswered | Male | Mean | 89.20 | 88.00 | 77.17 | 78.00 | *** | *** |
| | | SD | (6.221) | (.) | (8.400) | (8.485) | *** | *** |
| | Female | Mean | 52.00 | *** | 80.75 | 75.60 | 96.00 | 71.50 |
| | | SD | (.) | *** | (10.243) | (12.280) | (.) | (9.192) |
| | Unanswered | Mean | 61.09 | 69.50 | 79.13 | 71.67 | *** | *** |
| | | SD | (19.450) | (17.593) | (13.601) | (5.686) | *** | *** |

## 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 | *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 |
| Yes | 229 | 833 | 0.30 | 0.71 | 113 | 572 | 0.23 | 0.72 | 220 | 988 | 0.25 | 0.74 | 3 | 1,425 | 0.24 | 0.72 | 168 | 360 | 0.22 | 0.83 |
| No | 16 | 82 | 0.30 | 0.67 | 10 | 49 | 0.28 | 0.61 | 33 | 135 | 0.25 | 0.69 | 1 | 188 | 0.25 | 0.69 | 12 | 25 | 0.27 | 0.76 |

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 | *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 |
| Male | 116 | 422 | 0.32 | 0.71 | 41 | 222 | 0.26 | 0.73 | 120 | 569 | 0.26 | 0.75 | 1 | 626 | 0.24 | 0.73 | 62 | 134 | 0.24 | 0.82 |
| Female | 129 | 494 | 0.29 | 0.70 | 80 | 390 | 0.23 | 0.70 | 131 | 571 | 0.25 | 0.71 | 2 | 991 | 0.23 | 0.71 | 118 | 251 | 0.22 | 0.82 |

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 | *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 | 117 | 402 | 0.28 | 0.69 | 58 | 265 | 0.23 | 0.68 | 44 | 266 | 0.25 | 0.70 | 1 | 386 | 0.20 | 0.69 | 54 | 119 | 0.23 | 0.80 |
| White | 62 | 258 | 0.26 | 0.78 | 43 | 238 | 0.24 | 0.74 | 141 | 648 | 0.25 | 0.75 | 1 | 841 | 0.24 | 0.74 | 104 | 210 | 0.22 | 0.83 |
| American Indian | 1 | 2 | 1.00 | 0.70 | 1 | 1 | *** | 0.82 | 1 | 5 | 0.28 | 0.69 | 1 | 8 | 0.06 | 0.74 | 1 | 2 | -1.00 | 0.75 |
| Pacific Islander | 1 | 7 | 0.38 | 0.75 | 1 | 6 | 0.38 | 0.71 | 1 | 3 | 0.46 | 0.81 | 1 | 4 | 0.41 | 0.54 | *** | *** | *** | *** |
| Asian | 20 | 102 | 0.30 | 0.67 | 5 | 38 | 0.26 | 0.71 | 17 | 88 | 0.25 | 0.73 | 1 | 79 | 0.22 | 0.65 | 2 | 5 | -0.05 | 0.85 |
| Hispanic | 28 | 128 | 0.31 | 0.63 | 4 | 29 | 0.26 | 0.72 | 15 | 103 | 0.25 | 0.69 | 1 | 216 | 0.21 | 0.67 | 11 | 24 | 0.23 | 0.81 |
| Other | 7 | 55 | 0.24 | 0.71 | 10 | 49 | 0.23 | 0.70 | 9 | 69 | 0.26 | 0.70 | 1 | 79 | 0.26 | 0.70 | 8 | 24 | 0.26 | 0.85 |
| Unanswered | 1 | 12 | 0.44 | 0.69 | 1 | 6 | 0.41 | 0.69 | 1 | 15 | 0.28 | 0.78 | 1 | 10 | 0.28 | 0.78 | 1 | 1 | *** | 0.95 |

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 | *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 |
| 8th Grade or Less | 1 | 7 | -0.01 | 0.50 | *** | *** | *** | *** | 1 | 3 | 0.30 | 0.52 | *** | *** | *** | *** | *** | *** | *** | *** |
| Less Than 12th Grade | 1 | 16 | 0.30 | 0.51 | 1 | 1 | *** | 0.68 | 1 | 8 | 0.31 | 0.68 | 1 | 10 | 0.18 | 0.65 | 1 | 1 | *** | 0.87 |
| High School Diploma or GED | 46 | 181 | 0.32 | 0.65 | 24 | 129 | 0.23 | 0.67 | 33 | 156 | 0.21 | 0.68 | 1 | 331 | 0.24 | 0.67 | 27 | 63 | 0.23 | 0.80 |
| Some College but No 4-Year Degree | 109 | 423 | 0.27 | 0.71 | 60 | 330 | 0.24 | 0.70 | 104 | 463 | 0.25 | 0.71 | 1 | 760 | 0.22 | 0.71 | 88 | 200 | 0.20 | 0.82 |
| 4-Year Degree or More | 83 | 317 | 0.29 | 0.75 | 34 | 172 | 0.24 | 0.74 | 110 | 539 | 0.25 | 0.76 | 1 | 515 | 0.26 | 0.76 | 56 | 121 | 0.26 | 0.83 |

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 | *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 |
| Yes | 235 | 870 | 0.30 | 0.71 | 125 | 603 | 0.24 | 0.71 | 242 | 1,098 | 0.25 | 0.73 | 3 | 1,571 | 0.24 | 0.71 | 178 | 379 | 0.23 | 0.82 |
| No | 8 | 39 | 0.26 | 0.67 | 1 | 14 | 0.34 | 0.65 | 5 | 33 | 0.24 | 0.71 | 1 | 39 | 0.27 | 0.70 | 2 | 6 | 0.23 | 0.78 |

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 | *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 |
| English | 201 | 717 | 0.29 | 0.72 | 118 | 575 | 0.24 | 0.71 | 225 | 990 | 0.25 | 0.73 | 3 | 1,372 | 0.23 | 0.72 | 175 | 370 | 0.22 | 0.82 |
| Spanish | 18 | 90 | 0.31 | 0.62 | 2 | 15 | 0.32 | 0.69 | 6 | 61 | 0.24 | 0.70 | 1 | 138 | 0.23 | 0.65 | 2 | 5 | 0.35 | 0.81 |
| European (Other Than Spanish) | 1 | 9 | 0.37 | 0.67 | 1 | 2 | 0.00 | 0.65 | 1 | 8 | 0.31 | 0.79 | 1 | 3 | -0.05 | 0.82 | 2 | 2 | 0.73 | 0.83 |
| Chinese | 1 | 13 | 0.36 | 0.73 | 1 | 6 | 0.28 | 0.80 | 3 | 17 | 0.27 | 0.75 | 1 | 3 | 0.32 | 0.83 | *** | *** | *** | *** |
| Japanese | 1 | 1 | *** | 0.62 | *** | *** | *** | *** | 1 | 1 | *** | 0.45 | 1 | 1 | *** | 0.64 | *** | *** | *** | *** |
| Korean | 4 | 40 | 0.27 | 0.64 | 1 | 6 | 0.40 | 0.75 | 1 | 10 | 0.43 | 0.70 | 1 | 9 | 0.11 | 0.63 | *** | *** | *** | *** |
| African | 1 | 7 | 0.26 | 0.69 | 1 | 2 | 0.85 | 0.59 | 1 | 14 | 0.38 | 0.64 | 1 | 8 | 0.20 | 0.68 | 1 | 1 | *** | 0.84 |
| Other | 13 | 67 | 0.31 | 0.68 | 1 | 27 | 0.26 | 0.64 | 11 | 60 | 0.28 | 0.70 | 1 | 81 | 0.28 | 0.67 | 2 | 7 | 0.50 | 0.75 |

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 | *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 |
| Under 25 | 64 | 241 | 0.32 | 0.67 | 40 | 219 | 0.25 | 0.69 | 86 | 399 | 0.25 | 0.70 | 1 | 574 | 0.24 | 0.71 | 91 | 203 | 0.20 | 0.82 |
| 26 to 29 | 30 | 120 | 0.29 | 0.71 | 17 | 108 | 0.18 | 0.71 | 32 | 180 | 0.22 | 0.72 | 1 | 295 | 0.25 | 0.71 | 36 | 81 | 0.22 | 0.82 |
| 30 to 39 | 52 | 205 | 0.28 | 0.72 | 22 | 132 | 0.25 | 0.71 | 48 | 243 | 0.24 | 0.75 | 1 | 351 | 0.25 | 0.72 | 34 | 70 | 0.28 | 0.82 |
| 40 to 49 | 40 | 174 | 0.27 | 0.73 | 18 | 91 | 0.27 | 0.73 | 42 | 191 | 0.27 | 0.75 | 1 | 230 | 0.26 | 0.71 | 6 | 18 | 0.30 | 0.84 |
| 50 to 59 | 27 | 147 | 0.30 | 0.72 | 11 | 70 | 0.24 | 0.74 | 21 | 116 | 0.26 | 0.77 | 1 | 142 | 0.21 | 0.76 | 5 | 11 | 0.29 | 0.74 |
| 60 to 64 | 4 | 37 | 0.41 | 0.69 | 1 | 14 | 0.29 | 0.77 | 4 | 38 | 0.28 | 0.76 | 1 | 13 | 0.20 | 0.83 | 1 | 1 | *** | 0.91 |
| 65 and Over | 1 | 27 | 0.30 | 0.74 | 1 | 8 | 0.36 | 0.75 | 4 | 24 | 0.22 | 0.79 | 1 | 11 | 0.21 | 0.73 | 1 | 1 | *** | 0.77 |

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 | 46 | 165 | 0.29 | 0.68 | 9 | 62 | 0.26 | 0.69 | 19 | 128 | 0.25 | 0.71 | 1 | 166 | 0.20 | 0.70 | 15 | 35 | 0.25 | 0.80 |
| | Female | 69 | 237 | 0.27 | 0.70 | 46 | 204 | 0.23 | 0.68 | 25 | 146 | 0.24 | 0.69 | 1 | 222 | 0.22 | 0.69 | 39 | 84 | 0.23 | 0.80 |
| White | Male | 33 | 136 | 0.27 | 0.80 | 21 | 111 | 0.25 | 0.75 | 70 | 358 | 0.24 | 0.77 | 1 | 317 | 0.24 | 0.76 | 39 | 79 | 0.23 | 0.82 |
| | Female | 27 | 122 | 0.23 | 0.77 | 21 | 128 | 0.23 | 0.72 | 70 | 297 | 0.25 | 0.73 | 2 | 527 | 0.24 | 0.74 | 65 | 131 | 0.22 | 0.84 |
| American Indian | Male | *** | *** | *** | *** | *** | *** | *** | *** | 1 | 1 | *** | 0.73 | 1 | 2 | 0.14 | 0.72 | 1 | 1 | *** | 0.76 |
| | Female | 1 | 2 | 1.00 | 0.70 | 1 | 1 | *** | 0.82 | 1 | 4 | 0.39 | 0.68 | 1 | 6 | 0.08 | 0.76 | 1 | 1 | *** | 0.77 |
| Pacific Islander | Male | 1 | 3 | 0.06 | 0.77 | 1 | 1 | *** | 0.64 | 1 | 1 | *** | 0.89 | 1 | 4 | 0.41 | 0.54 | *** | *** | *** | *** |
| | Female | 1 | 6 | 0.42 | 0.75 | 1 | 5 | 0.39 | 0.71 | 1 | 2 | 0.33 | 0.77 | *** | *** | *** | *** | *** | *** | *** | *** |
| Asian | Male | 10 | 48 | 0.29 | 0.69 | 1 | 22 | 0.29 | 0.74 | 2 | 40 | 0.26 | 0.72 | 1 | 37 | 0.19 | 0.68 | 2 | 2 | 0.33 | 0.88 |
| | Female | 10 | 58 | 0.31 | 0.65 | 2 | 20 | 0.26 | 0.69 | 9 | 53 | 0.24 | 0.73 | 1 | 42 | 0.23 | 0.64 | 1 | 3 | -0.77 | 0.82 |
| Hispanic | Male | 12 | 70 | 0.31 | 0.64 | 1 | 12 | 0.21 | 0.76 | 5 | 48 | 0.28 | 0.72 | 1 | 66 | 0.32 | 0.67 | 4 | 9 | 0.26 | 0.85 |
| | Female | 15 | 66 | 0.31 | 0.63 | 2 | 20 | 0.31 | 0.71 | 7 | 61 | 0.22 | 0.67 | 1 | 151 | 0.18 | 0.67 | 6 | 15 | 0.23 | 0.79 |
| Other | Male | 3 | 30 | 0.24 | 0.69 | 5 | 24 | 0.28 | 0.68 | 2 | 30 | 0.28 | 0.72 | 1 | 35 | 0.27 | 0.73 | 3 | 8 | 0.35 | 0.89 |
| | Female | 4 | 29 | 0.24 | 0.73 | 5 | 32 | 0.23 | 0.71 | 5 | 44 | 0.25 | 0.68 | 1 | 44 | 0.23 | 0.68 | 5 | 16 | 0.26 | 0.83 |
| Unanswered | Male | 1 | 5 | 0.16 | 0.92 | 1 | 1 | *** | 0.88 | 1 | 6 | 0.23 | 0.76 | 1 | 2 | 0.39 | 0.80 | *** | *** | *** | *** |
| | Female | 1 | 1 | *** | 0.52 | *** | *** | *** | *** | 1 | 4 | 0.50 | 0.79 | 1 | 5 | 0.36 | 0.79 | 1 | 1 | *** | 0.95 |

## 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 | *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 | 109 | 1,104 | 0.27 | 0.72 | 40 | 818 | 0.25 | 0.76 | 136 | 1,108 | 0.24 | 0.74 | 12 | 1,092 | 0.24 | 0.73 | 168 | 360 | 0.21 | 0.83 | 178 | 178 | 0.27 | 0.71 |
| No | 12 | 116 | 0.29 | 0.67 | 3 | 64 | 0.27 | 0.64 | 13 | 158 | 0.22 | 0.70 | 4 | 143 | 0.26 | 0.68 | 12 | 25 | 0.24 | 0.74 | 5 | 5 | 0.44 | 0.86 |

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 | *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 |
| Male | 50 | 557 | 0.29 | 0.72 | 16 | 320 | 0.26 | 0.77 | 72 | 619 | 0.24 | 0.75 | 3 | 481 | 0.25 | 0.73 | 62 | 134 | 0.22 | 0.82 | 49 | 49 | 0.29 | 0.73 |
| Female | 71 | 658 | 0.25 | 0.72 | 27 | 566 | 0.26 | 0.74 | 73 | 647 | 0.24 | 0.72 | 13 | 768 | 0.24 | 0.72 | 118 | 251 | 0.22 | 0.83 | 133 | 133 | 0.26 | 0.71 |

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 | *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 | 57 | 522 | 0.25 | 0.70 | 19 | 372 | 0.25 | 0.72 | 32 | 300 | 0.23 | 0.70 | 3 | 296 | 0.24 | 0.71 | 54 | 119 | 0.19 | 0.81 | 21 | 21 | 0.20 | 0.62 |
| White | 31 | 334 | 0.24 | 0.79 | 14 | 362 | 0.25 | 0.78 | 86 | 711 | 0.23 | 0.75 | 8 | 648 | 0.24 | 0.75 | 104 | 210 | 0.24 | 0.83 | 133 | 133 | 0.28 | 0.74 |
| American Indian | 1 | 2 | 0.50 | 0.72 | 1 | 1 | *** | 0.93 | 1 | 4 | 0.42 | 0.73 | 1 | 8 | 0.38 | 0.73 | 1 | 2 | *** | 0.85 | *** | *** | *** | *** |
| Pacific Islander | 1 | 10 | 0.29 | 0.73 | 1 | 7 | 0.02 | 0.80 | 1 | 3 | 0.37 | 0.85 | 1 | 4 | 0.31 | 0.57 | *** | *** | *** | *** | *** | *** | *** | *** |
| Asian | 12 | 135 | 0.26 | 0.68 | 2 | 52 | 0.27 | 0.75 | 6 | 88 | 0.24 | 0.72 | 3 | 65 | 0.20 | 0.69 | 2 | 5 | -0.23 | 0.79 | 12 | 12 | 0.17 | 0.66 |
| Hispanic | 12 | 162 | 0.26 | 0.66 | 1 | 42 | 0.28 | 0.75 | 7 | 96 | 0.23 | 0.69 | 5 | 170 | 0.22 | 0.67 | 11 | 24 | 0.20 | 0.83 | 9 | 9 | 0.19 | 0.61 |
| Other | 7 | 69 | 0.23 | 0.73 | 3 | 63 | 0.26 | 0.73 | 2 | 68 | 0.21 | 0.69 | 3 | 59 | 0.24 | 0.69 | 8 | 24 | 0.28 | 0.82 | 6 | 6 | 0.31 | 0.74 |
| Unanswered | 1 | 15 | 0.51 | 0.67 | 1 | 7 | 0.43 | 0.74 | 1 | 15 | 0.41 | 0.80 | 1 | 9 | 0.21 | 0.73 | 1 | 1 | *** | 1.00 | 2 | 2 | 0.29 | 0.69 |

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 | *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 |
| 8th Grade or Less | 1 | 8 | 0.18 | 0.55 | *** | *** | *** | *** | 1 | 3 | 0.55 | 0.48 | *** | *** | *** | *** | *** | *** | *** | *** | 1 | 1 | *** | 0.72 |
| Less Than12th Grade | 1 | 19 | 0.30 | 0.51 | 1 | 1 | *** | 0.58 | 1 | 8 | 0.37 | 0.60 | 1 | 9 | 0.10 | 0.65 | 1 | 1 | *** | 0.84 | 1 | 1 | *** | 0.83 |
| High School Diploma or GED | 24 | 236 | 0.26 | 0.67 | 6 | 188 | 0.26 | 0.72 | 19 | 169 | 0.20 | 0.68 | 3 | 258 | 0.24 | 0.68 | 27 | 63 | 0.21 | 0.81 | 14 | 14 | 0.17 | 0.75 |
| Some College but No 4-Year Degree | 59 | 547 | 0.25 | 0.72 | 22 | 464 | 0.24 | 0.75 | 50 | 513 | 0.23 | 0.71 | 4 | 603 | 0.22 | 0.72 | 88 | 200 | 0.19 | 0.83 | 81 | 81 | 0.23 | 0.69 |
| 4-Year Degree or More | 36 | 411 | 0.26 | 0.75 | 15 | 248 | 0.26 | 0.78 | 64 | 575 | 0.23 | 0.77 | 9 | 396 | 0.25 | 0.76 | 56 | 121 | 0.26 | 0.82 | 86 | 86 | 0.32 | 0.73 |

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 | 118 | 1,170 | 0.27 | 0.72 | 43 | 866 | 0.26 | 0.75 | 147 | 1,236 | 0.24 | 0.73 | 15 | 1,202 | 0.24 | 0.72 | 178 | 379 | 0.22 | 0.82 | 182 | 182 | 0.27 | 0.71 |
| No | 3 | 48 | 0.27 | 0.68 | 1 | 17 | 0.37 | 0.70 | 3 | 33 | 0.21 | 0.71 | 1 | 32 | 0.21 | 0.67 | 2 | 6 | 0.32 | 0.82 | 1 | 1 | *** | 0.72 |

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 | 949 | 0.27 | 0.73 | 38 | 813 | 0.25 | 0.75 | 139 | 1,111 | 0.24 | 0.74 | 12 | 1,051 | 0.24 | 0.73 | 175 | 370 | 0.22 | 0.82 | 166 | 166 | 0.27 | 0.72 |
| Spanish | 8 | 112 | 0.24 | 0.64 | 1 | 21 | 0.37 | 0.71 | 4 | 63 | 0.23 | 0.69 | 4 | 113 | 0.23 | 0.66 | 2 | 5 | 0.25 | 0.84 | 7 | 7 | 0.24 | 0.62 |
| European (Other Than Spanish) | 1 | 8 | 0.42 | 0.72 | 1 | 2 | 0.33 | 0.85 | 1 | 8 | 0.15 | 0.76 | 1 | 3 | 0.20 | 0.83 | 2 | 2 | 1.00 | 0.86 | *** | *** | *** | *** |
| Chinese | 1 | 17 | 0.38 | 0.72 | 1 | 7 | 0.17 | 0.83 | 1 | 17 | 0.34 | 0.73 | 1 | 3 | 0.38 | 0.74 | *** | *** | *** | *** | 1 | 1 | *** | 0.75 |
| Japanese | 1 | 1 | *** | 0.60 | *** | *** | *** | *** | 1 | 1 | *** | 0.33 | 1 | 1 | *** | 0.69 | *** | *** | *** | *** | *** | *** | *** | *** |
| Korean | 3 | 45 | 0.22 | 0.65 | 1 | 7 | 0.36 | 0.79 | 1 | 8 | 0.26 | 0.65 | 1 | 8 | 0.14 | 0.70 | *** | *** | *** | *** | 1 | 1 | *** | 0.72 |
| African | 1 | 7 | 0.27 | 0.66 | 1 | 2 | -0.33 | 0.73 | 1 | 15 | 0.29 | 0.66 | 1 | 8 | 0.39 | 0.67 | 1 | 1 | *** | 0.88 | *** | *** | *** | *** |
| Other | 7 | 81 | 0.28 | 0.69 | 1 | 37 | 0.35 | 0.68 | 4 | 67 | 0.24 | 0.69 | 4 | 69 | 0.21 | 0.69 | 2 | 7 | 0.29 | 0.82 | 8 | 8 | 0.19 | 0.63 |

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 | *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 |
| Under 25 | 39 | 313 | 0.28 | 0.69 | 15 | 323 | 0.25 | 0.73 | 52 | 431 | 0.22 | 0.70 | 6 | 463 | 0.26 | 0.70 | 91 | 203 | 0.23 | 0.82 | 26 | 26 | 0.19 | 0.66 |
| 26 to 29 | 16 | 157 | 0.23 | 0.72 | 9 | 149 | 0.24 | 0.75 | 21 | 189 | 0.20 | 0.72 | 5 | 226 | 0.23 | 0.71 | 36 | 81 | 0.22 | 0.83 | 33 | 33 | 0.22 | 0.66 |
| 30 to 39 | 23 | 266 | 0.25 | 0.73 | 6 | 183 | 0.25 | 0.74 | 29 | 262 | 0.23 | 0.75 | 1 | 265 | 0.22 | 0.73 | 34 | 70 | 0.24 | 0.83 | 35 | 35 | 0.26 | 0.74 |
| 40 to 49 | 17 | 240 | 0.27 | 0.74 | 7 | 122 | 0.30 | 0.78 | 19 | 210 | 0.28 | 0.76 | 2 | 173 | 0.20 | 0.75 | 6 | 18 | 0.10 | 0.86 | 40 | 40 | 0.27 | 0.75 |
| 50 to 59 | 16 | 177 | 0.27 | 0.73 | 4 | 91 | 0.23 | 0.79 | 7 | 123 | 0.28 | 0.76 | 2 | 112 | 0.21 | 0.78 | 5 | 11 | 0.20 | 0.80 | 43 | 43 | 0.30 | 0.72 |
| 60 to 64 | 3 | 52 | 0.27 | 0.70 | 1 | 18 | 0.27 | 0.83 | 2 | 32 | 0.26 | 0.79 | 1 | 12 | 0.16 | 0.82 | 1 | 1 | *** | 0.69 | 3 | 3 | 0.41 | 0.95 |
| 65 and Over | 2 | 35 | 0.27 | 0.72 | 1 | 11 | 0.43 | 0.74 | 2 | 21 | 0.23 | 0.80 | 1 | 10 | 0.18 | 0.73 | 1 | 1 | *** | 0.84 | 2 | 2 | 0.60 | 0.81 |

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 | 22 | 222 | 0.28 | 0.69 | 2 | 90 | 0.27 | 0.73 | 15 | 127 | 0.23 | 0.72 | 7 | 130 | 0.21 | 0.69 | 15 | 35 | 0.26 | 0.82 | 7 | 7 | 0.13 | 0.58 |
| | Female | 35 | 315 | 0.23 | 0.70 | 15 | 288 | 0.25 | 0.72 | 15 | 173 | 0.23 | 0.69 | 3 | 170 | 0.26 | 0.72 | 39 | 84 | 0.18 | 0.81 | 14 | 14 | 0.24 | 0.63 |
| White | Male | 16 | 175 | 0.26 | 0.79 | 7 | 163 | 0.25 | 0.79 | 42 | 385 | 0.23 | 0.77 | 2 | 245 | 0.23 | 0.78 | 39 | 79 | 0.24 | 0.82 | 28 | 28 | 0.24 | 0.83 |
| | Female | 15 | 159 | 0.22 | 0.79 | 7 | 200 | 0.26 | 0.77 | 35 | 326 | 0.23 | 0.74 | 6 | 406 | 0.24 | 0.73 | 65 | 131 | 0.25 | 0.83 | 104 | 104 | 0.27 | 0.72 |
| American Indian | Male | *** | *** | *** | *** | *** | *** | *** | *** | 1 | 1 | *** | 0.70 | 1 | 2 | 1.00 | 0.79 | 1 | 1 | *** | 0.91 | *** | *** | *** | *** |
| | Female | 1 | 2 | 0.50 | 0.72 | 1 | 1 | *** | 0.93 | 1 | 4 | 0.49 | 0.76 | 1 | 6 | 0.38 | 0.72 | 1 | 1 | *** | 0.84 | *** | *** | *** | *** |
| Pacific Islander | Male | 1 | 3 | 0.20 | 0.79 | 1 | 1 | *** | 0.78 | 1 | 1 | *** | 0.95 | 1 | 4 | 0.31 | 0.57 | *** | *** | *** | *** | *** | *** | *** | *** |
| | Female | 1 | 7 | 0.45 | 0.72 | 1 | 6 | 0.04 | 0.80 | 1 | 2 | -0.33 | 0.80 | *** | *** | *** | *** | *** | *** | *** | *** | *** | *** | *** | *** |
| Asian | Male | 4 | 68 | 0.28 | 0.69 | 1 | 28 | 0.31 | 0.75 | 2 | 38 | 0.26 | 0.73 | 1 | 30 | 0.21 | 0.69 | 2 | 2 | -0.20 | 0.89 | 10 | 10 | 0.17 | 0.64 |
| | Female | 7 | 77 | 0.26 | 0.67 | 1 | 26 | 0.27 | 0.75 | 3 | 50 | 0.24 | 0.71 | 1 | 35 | 0.20 | 0.69 | 1 | 3 | -0.94 | 0.74 | 2 | 2 | 0.04 | 0.76 |
| Hispanic | Male | 4 | 78 | 0.27 | 0.66 | 1 | 16 | 0.17 | 0.79 | 2 | 45 | 0.25 | 0.71 | 1 | 53 | 0.27 | 0.69 | 4 | 9 | 0.29 | 0.85 | 2 | 2 | -1.00 | 0.59 |
| | Female | 8 | 90 | 0.26 | 0.67 | 1 | 27 | 0.25 | 0.72 | 1 | 51 | 0.21 | 0.66 | 4 | 117 | 0.19 | 0.66 | 6 | 15 | 0.22 | 0.83 | 7 | 7 | 0.25 | 0.62 |
| Other | Male | 2 | 35 | 0.21 | 0.70 | 1 | 26 | 0.25 | 0.76 | 1 | 31 | 0.25 | 0.71 | 2 | 26 | 0.25 | 0.71 | 3 | 8 | 0.31 | 0.82 | 2 | 2 | 0.23 | 0.59 |
| | Female | 1 | 34 | 0.23 | 0.76 | 1 | 37 | 0.28 | 0.73 | 1 | 42 | 0.20 | 0.69 | 1 | 35 | 0.25 | 0.68 | 5 | 16 | 0.34 | 0.82 | 4 | 4 | 0.21 | 0.82 |
| Unanswered | Male | 1 | 5 | 0.42 | 0.88 | 1 | 1 | *** | 0.90 | 1 | 5 | 0.30 | 0.79 | 1 | 2 | 0.00 | 0.74 | *** | *** | *** | *** | *** | *** | *** | *** |
| | Female | 1 | 1 | *** | 0.53 | *** | *** | *** | *** | 1 | 3 | 0.24 | 0.84 | 1 | 5 | 0.35 | 0.79 | 1 | 1 | *** | 1.00 | 2 | 2 | 0.29 | 0.69 |

## 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 | 65.1% | 60.8% | 73.7% | 69.4% | 73.3% | 67.6% | 70.6% | 62.1% | 95.0% | 93.1% | 67.0% | 52.2% |
| | Number Tested | (1,273) | (1,629) | (826) | (1,005) | (1,402) | (1,848) | (1,030) | (1,445) | (337) | (360) | (103) | (178) |
| No | % Passing | 59.8% | 51.6% | 43.3% | 39.2% | 54.2% | 53.0% | 48.0% | 46.6% | 76.2% | 76.0% | 100.0% | 100.0% |
| | Number Tested | (102) | (159) | (60) | (79) | (190) | (247) | (127) | (189) | (21) | (25) | (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 | 65.5% | 60.5% | 78.3% | 72.9% | 75.9% | 72.1% | 72.9% | 64.1% | 93.5% | 91.0% | 74.2% | 53.1% |
| | Number Tested | (643) | (831) | (318) | (380) | (835) | (1,052) | (462) | (630) | (124) | (134) | (31) | (49) |
| Female | % Passing | 64.4% | 59.6% | 68.0% | 64.0% | 65.3% | 59.5% | 64.9% | 58.0% | 94.0% | 92.4% | 66.2% | 54.1% |
| | Number Tested | (733) | (956) | (568) | (705) | (756) | (1,041) | (696) | (1,005) | (234) | (251) | (77) | (133) |

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 | 55.7% | 53.4% | 61.3% | 58.4% | 58.8% | 54.4% | 60.9% | 56.5% | 89.5% | 87.4% | 0.0% | 19.0% |
| | Number Tested | (596) | (779) | (364) | (462) | (345) | (485) | (284) | (391) | (105) | (119) | (8) | (21) |
| White | % Passing | 86.8% | 84.1% | 81.8% | 77.4% | 78.7% | 73.9% | 77.2% | 69.1% | 95.4% | 93.3% | 74.7% | 62.4% |
| | Number Tested | (417) | (472) | (369) | (429) | (942) | (1,174) | (650) | (851) | (197) | (210) | (87) | (133) |
| American Indian | % Passing | 0.0% | 50.0% | 100.0% | 100.0% | 50.0% | 40.0% | 83.3% | 87.5% | 100.0% | 100.0% | *** | *** |
| | Number Tested | (1) | (2) | (1) | (1) | (4) | (5) | (6) | (8) | (2) | (2) | *** | *** |
| Pacific Islander | % Passing | 75.0% | 80.0% | 80.0% | 71.4% | 100.0% | 100.0% | 50.0% | 25.0% | *** | *** | *** | *** |
| | Number Tested | (8) | (10) | (5) | (7) | (2) | (3) | (2) | (4) | *** | *** | *** | *** |
| Asian | % Passing | 56.3% | 46.9% | 78.0% | 67.7% | 69.8% | 62.7% | 58.7% | 45.6% | 100.0% | 100.0% | 40.0% | 33.3% |
| | Number Tested | (112) | (192) | (50) | (62) | (106) | (150) | (46) | (79) | (5) | (5) | (5) | (12) |
| Hispanic | % Passing | 45.7% | 42.9% | 71.8% | 69.6% | 56.4% | 51.6% | 45.7% | 42.4% | 95.8% | 95.8% | 66.7% | 22.2% |
| | Number Tested | (164) | (233) | (39) | (46) | (101) | (155) | (116) | (217) | (24) | (24) | (3) | (9) |
| Other | % Passing | 69.4% | 60.6% | 64.9% | 58.4% | 51.2% | 54.0% | 49.0% | 46.8% | 95.8% | 95.8% | 100.0% | 66.7% |
| | Number Tested | (72) | (94) | (57) | (77) | (84) | (113) | (49) | (79) | (24) | (24) | (4) | (6) |
| Unanswered | % Passing | 64.3% | 58.8% | 57.1% | 57.1% | 80.0% | 83.3% | 71.4% | 70.0% | 100.0% | 100.0% | 100.0% | 50.0% |
| | Number Tested | (14) | (17) | (7) | (7) | (15) | (18) | (7) | (10) | (1) | (1) | (1) | (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 | 0.0% | 0.0% | *** | *** | *** | 0.0% | *** | *** | *** | *** | *** | 0.0% |
| | Number Tested | (3) | (8) | *** | *** | *** | (3) | *** | *** | *** | *** | *** | (1) |
| Less Than 12th Grade | % Passing | 10.0% | 16.7% | *** | 0.0% | 80.0% | 50.0% | 0.0% | 30.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| | Number Tested | (10) | (24) | *** | (1) | (5) | (10) | (2) | (10) | (1) | (1) | (1) | (1) |
| High School Diploma or GED | % Passing | 45.7% | 43.2% | 62.0% | 60.5% | 51.9% | 48.2% | 50.3% | 42.5% | 91.1% | 87.3% | 75.0% | 64.3% |
| | Number Tested | (258) | (347) | (179) | (223) | (183) | (278) | (193) | (334) | (56) | (63) | (8) | (14) |
| Some College but No 4-Year Degree | % Passing | 65.6% | 61.1% | 69.5% | 65.0% | 63.0% | 58.7% | 65.6% | 59.3% | 94.8% | 94.5% | 57.8% | 48.1% |
| | Number Tested | (607) | (791) | (453) | (560) | (613) | (846) | (543) | (769) | (192) | (200) | (45) | (81) |
| 4-Year Degree or More | % Passing | 75.3% | 70.5% | 82.3% | 76.1% | 81.4% | 77.7% | 79.9% | 73.7% | 93.6% | 90.1% | 75.9% | 57.0% |
| | Number Tested | (497) | (617) | (254) | (301) | (792) | (958) | (417) | (520) | (109) | (121) | (54) | (86) |

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 | 65.0% | 60.6% | 72.1% | 67.5% | 71.3% | 66.2% | 68.3% | 60.5% | 93.8% | 91.8% | 68.5% | 53.8% |
| | Number Tested | (1,335) | (1,717) | (871) | (1,066) | (1,559) | (2,042) | (1,127) | (1,592) | (353) | (379) | (108) | (182) |
| No | % Passing | 59.0% | 45.6% | 50.0% | 45.0% | 55.6% | 55.4% | 57.1% | 53.8% | 100.0% | 100.0% | *** | 0.0% |
| | Number Tested | (39) | (68) | (16) | (20) | (36) | (56) | (28) | (39) | (5) | (6) | *** | (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 | 67.9% | 64.5% | 72.0% | 67.7% | 72.6% | 67.7% | 71.2% | 63.5% | 94.2% | 92.2% | 68.9% | 56.6% |
| | Number Tested | (1,132) | (1,404) | (825) | (1,006) | (1,426) | (1,841) | (1,016) | (1,390) | (344) | (370) | (103) | (166) |
| Spanish | % Passing | 41.5% | 36.9% | 66.7% | 63.6% | 57.1% | 50.0% | 41.6% | 41.0% | 100.0% | 100.0% | 100.0% | 28.6% |
| | Number Tested | (106) | (160) | (18) | (22) | (56) | (88) | (77) | (139) | (5) | (5) | (2) | (7) |
| European (Other Than Spanish) | % Passing | 50.0% | 54.5% | 100.0% | 100.0% | 75.0% | 80.0% | 100.0% | 100.0% | 100.0% | 100.0% | *** | *** |
| | Number Tested | (8) | (11) | (2) | (2) | (8) | (10) | (3) | (3) | (2) | (2) | *** | *** |
| Chinese | % Passing | 66.7% | 63.2% | 100.0% | 100.0% | 75.0% | 56.0% | 100.0% | 100.0% | *** | *** | 100.0% | 100.0% |
| | Number Tested | (15) | (19) | (7) | (7) | (16) | (25) | (3) | (3) | *** | *** | (1) | (1) |
| Japanese | % Passing | 0.0% | 0.0% | *** | *** | 0.0% | 0.0% | *** | 0.0% | *** | *** | *** | *** |
| | Number Tested | (1) | (1) | *** | *** | (1) | (1) | *** | (1) | *** | *** | *** | *** |
| Korean | % Passing | 46.7% | 38.1% | 85.7% | 85.7% | 66.7% | 54.5% | 50.0% | 33.3% | *** | *** | *** | 0.0% |
| | Number Tested | (30) | (63) | (7) | (7) | (6) | (11) | (4) | (9) | *** | *** | *** | (1) |
| African | % Passing | 33.3% | 37.5% | 50.0% | 50.0% | 33.3% | 35.0% | 33.3% | 37.5% | 100.0% | 100.0% | *** | *** |
| | Number Tested | (6) | (8) | (2) | (2) | (15) | (20) | (3) | (8) | (1) | (1) | *** | *** |
| Other | % Passing | 63.5% | 51.3% | 55.6% | 47.5% | 56.7% | 56.4% | 46.0% | 40.7% | 66.7% | 71.4% | 0.0% | 12.5% |
| | Number Tested | (74) | (117) | (27) | (40) | (67) | (101) | (50) | (81) | (6) | (7) | (2) | (8) |

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 | 54.3% | 51.9% | 65.6% | 62.7% | 61.4% | 58.0% | 63.6% | 54.0% | 95.3% | 94.1% | 21.4% | 30.8% |
| | Number Tested | (352) | (464) | (317) | (394) | (503) | (709) | (387) | (581) | (193) | (203) | (14) | (26) |
| 26 to 29 | % Passing | 62.6% | 60.7% | 71.4% | 68.6% | 66.2% | 61.8% | 67.0% | 59.1% | 97.4% | 93.8% | 42.9% | 39.4% |
| | Number Tested | (171) | (219) | (147) | (175) | (231) | (317) | (206) | (298) | (76) | (81) | (14) | (33) |
| 30 to 39 | % Passing | 66.0% | 62.2% | 69.4% | 63.9% | 74.9% | 70.5% | 69.6% | 63.5% | 87.3% | 87.1% | 86.4% | 65.7% |
| | Number Tested | (294) | (384) | (173) | (219) | (347) | (437) | (260) | (353) | (63) | (70) | (22) | (35) |
| 40 to 49 | % Passing | 74.3% | 67.0% | 79.7% | 74.0% | 76.8% | 69.3% | 69.3% | 62.3% | 93.3% | 88.9% | 77.8% | 62.5% |
| | Number Tested | (265) | (339) | (128) | (150) | (263) | (339) | (166) | (231) | (15) | (18) | (27) | (40) |
| 50 to 59 | % Passing | 70.2% | 62.5% | 83.0% | 74.8% | 81.7% | 77.6% | 75.0% | 72.7% | 77.8% | 72.7% | 76.9% | 55.8% |
| | Number Tested | (205) | (269) | (94) | (115) | (164) | (196) | (112) | (143) | (9) | (11) | (26) | (43) |
| 60 to 64 | % Passing | 62.5% | 52.4% | 88.9% | 80.0% | 78.7% | 76.4% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| | Number Tested | (48) | (63) | (18) | (20) | (47) | (55) | (13) | (13) | (1) | (1) | (3) | (3) |
| 65 and Over | % Passing | 76.3% | 69.6% | 66.7% | 63.6% | 91.4% | 89.2% | 77.8% | 63.6% | 100.0% | 100.0% | 100.0% | 50.0% |
| | Number Tested | (38) | (46) | (9) | (11) | (35) | (37) | (9) | (11) | (1) | (1) | (1) | (2) |

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 | 54.5% | 51.7% | 64.6% | 61.2% | 60.8% | 58.0% | 58.4% | 52.4% | 90.3% | 88.6% | 0.0% | 0.0% |
| | | Number Tested | (244) | (323) | (79) | (103) | (158) | (224) | (113) | (166) | (31) | (35) | (4) | (7) |
| | Female | % Passing | 56.5% | 54.6% | 60.4% | 57.7% | 57.2% | 51.3% | 62.6% | 59.8% | 89.2% | 86.9% | 0.0% | 28.6% |
| | | Number Tested | (352) | (456) | (285) | (359) | (187) | (261) | (171) | (224) | (74) | (84) | (4) | (14) |
| White | Male | % Passing | 87.4% | 84.5% | 86.2% | 80.6% | 83.6% | 80.3% | 82.4% | 76.1% | 93.2% | 89.9% | 95.8% | 85.7% |
| | | Number Tested | (223) | (252) | (174) | (196) | (543) | (645) | (261) | (318) | (73) | (79) | (24) | (28) |
| | Female | % Passing | 86.1% | 83.6% | 77.9% | 74.7% | 71.9% | 66.0% | 73.8% | 64.9% | 96.8% | 95.4% | 66.7% | 56.7% |
| | | Number Tested | (194) | (220) | (195) | (233) | (399) | (529) | (389) | (533) | (124) | (131) | (63) | (104) |
| American Indian | Male | % Passing | *** | *** | *** | *** | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | *** | *** |
| | | Number Tested | (0) | (0) | (0) | (0) | (1) | (1) | (1) | (2) | (1) | (1) | *** | *** |
| | Female | % Passing | 0.0% | 50.0% | 100.0% | 100.0% | 33.3% | 25.0% | 80.0% | 83.3% | 100.0% | 100.0% | *** | *** |
| | | Number Tested | (1) | (2) | (1) | (1) | (3) | (4) | (5) | (6) | (1) | (1) | *** | *** |
| Pacific Islander | Male | % Passing | 100.0% | 100.0% | *** | 100.0% | 100.0% | 100.0% | 50.0% | 25.0% | *** | *** | *** | *** |
| | | Number Tested | (3) | (3) | (0) | (1) | (1) | (1) | (2) | (4) | *** | *** | *** | *** |
| | Female | % Passing | 60.0% | 71.4% | 80.0% | 66.7% | 100.0% | 100.0% | *** | *** | *** | *** | *** | *** |
| | | Number Tested | (5) | (7) | (5) | (6) | (1) | (2) | (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 |
| Asian | Male | % Passing | 54.9% | 47.7% | 89.7% | 81.3% | 69.6% | 60.3% | 71.4% | 48.6% | 100.0% | 100.0% | 0.0% | 20.0% |
| | | Number Tested | (51) | (88) | (29) | (32) | (46) | (63) | (21) | (37) | (2) | (2) | (3) | (10) |
| | Female | % Passing | 57.4% | 45.6% | 61.9% | 53.3% | 69.5% | 63.5% | 48.0% | 42.9% | 100.0% | 100.0% | 100.0% | 100.0% |
| | | Number Tested | (61) | (103) | (21) | (30) | (59) | (85) | (25) | (42) | (3) | (3) | (2) | (2) |
| Hispanic | Male | % Passing | 43.8% | 41.1% | 76.9% | 75.0% | 59.6% | 57.4% | 61.5% | 48.5% | 100.0% | 100.0% | *** | 0.0% |
| | | Number Tested | (80) | (112) | (13) | (16) | (47) | (68) | (39) | (66) | (9) | (9) | (0) | (2) |
| | Female | % Passing | 47.6% | 44.6% | 69.2% | 66.7% | 53.7% | 47.1% | 37.7% | 39.7% | 93.3% | 93.3% | 66.7% | 28.6% |
| | | Number Tested | (84) | (121) | (26) | (30) | (54) | (87) | (77) | (151) | (15) | (15) | (3) | (7) |
| Other | Male | % Passing | 59.5% | 56.3% | 50.0% | 51.6% | 54.3% | 61.4% | 56.5% | 57.1% | 100.0% | 100.0% | *** | 0.0% |
| | | Number Tested | (37) | (48) | (22) | (31) | (35) | (44) | (23) | (35) | (8) | (8) | (0) | (2) |
| | Female | % Passing | 80.0% | 65.2% | 74.3% | 63.0% | 49.0% | 49.3% | 42.3% | 38.6% | 93.8% | 93.8% | 100.0% | 100.0% |
| | | Number Tested | (35) | (46) | (35) | (46) | (49) | (69) | (26) | (44) | (16) | (16) | (4) | (4) |
| Unanswered | Male | % Passing | 100.0% | 100.0% | 100.0% | 100.0% | 75.0% | 83.3% | 100.0% | 100.0% | *** | *** | *** | *** |
| | | Number Tested | (5) | (5) | (1) | (1) | (4) | (6) | (2) | (2) | (0) | (0) | (0) | (0) |
| | Female | % Passing | 0.0% | 0.0% | *** | *** | 100.0% | 100.0% | 66.7% | 60.0% | 100.0% | 100.0% | 100.0% | 50.0% |
| | | Number Tested | (1) | (1) | (0) | (0) | (4) | (4) | (3) | (5) | (1) | (1) | (1) | (2) |

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 | 64.8% | 60.0% | 71.5% | 67.0% | 70.9% | 65.9% | 68.1% | 60.3% | 93.9% | 91.9% | 68.5% | 53.6% |
| Number Tested | (1,384) | (1,799) | (892) | (1,091) | (1,599) | (2,103) | (1,160) | (1,639) | (358) | (385) | (108) | (183) |