

Virginia Bureau of Insurance
Demographic Report
May 1, 2018 – October 31, 2018

Prepared by:
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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 from May 1, 2018 to October 31, 2018.

A Public Adjuster examination was also administered in Virginia by Pearson VUE between May 1, 2018, and October 31, 2018. The samples for this examination were 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 listed in previous paragraph. 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	1,373	837	1,956	1,677	355	109	6,307
	% Within Exam Level	93.4%	93.6%	90.5%	89.1%	92.9%	90.8%	91.3%
No	Count	91	56	202	201	26	11	587
	% Within Exam Level	6.2%	6.3%	9.3%	10.7%	6.8%	9.2%	8.5%
Unknown	Count	6	1	3	4	1	***	15
	% Within Exam Level	0.4%	0.1%	0.1%	0.2%	0.3%	***	0.2%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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	654	339	1,133	712	115	31	2,984
	% Within Exam Level	44.5%	37.9%	52.4%	37.8%	30.1%	25.8%	43.2%
Female	Count	809	554	1,023	1,167	266	89	3,908
	% Within Exam Level	55.0%	62.0%	47.3%	62.0%	69.6%	74.2%	56.6%
Unknown	Count	7	1	5	3	1	***	17
	% Within Exam Level	0.5%	0.1%	0.2%	0.2%	0.3%	***	0.2%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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	685	345	553	565	133	10	2,291
	% Within Exam Level	46.6%	38.6%	25.6%	30.0%	34.8%	8.3%	33.2%
White	Count	331	389	1,105	905	189	96	3,015
	% Within Exam Level	22.5%	43.5%	51.1%	48.1%	49.5%	80.0%	43.6%
American Indian	Count	3	2	7	8	2	***	22
	% Within Exam Level	0.2%	0.2%	0.3%	0.4%	0.5%	***	0.3%
Pacific Islander	Count	4	7	10	4	2	***	27
	% Within Exam Level	0.3%	0.8%	0.5%	0.2%	0.5%	***	0.4%
Asian	Count	121	35	205	91	8	8	468
	% Within Exam Level	8.2%	3.9%	9.5%	4.8%	2.1%	6.7%	6.8%
Hispanic	Count	218	54	163	204	26	3	668
	% Within Exam Level	14.8%	6.0%	7.5%	10.8%	6.8%	2.5%	9.7%
Other	Count	98	58	108	91	21	2	378
	% Within Exam Level	6.7%	6.5%	5.0%	4.8%	5.5%	1.7%	5.5%
Unknown	Count	10	4	10	14	1	1	40
	% Within Exam Level	0.7%	0.4%	0.5%	0.7%	0.3%	0.8%	0.6%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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%	***	0.1%	0.1%	***	***	0.1%
Less Than 12th Grade	Count	23	6	11	6	1	***	47
	% Within Exam Level	1.6%	0.7%	0.5%	0.3%	0.3%	***	0.7%
High School Diploma or GED	Count	331	197	314	449	83	8	1,382
	% Within Exam Level	22.5%	22.0%	14.5%	23.9%	21.7%	6.7%	20.0%
Some College but No 4-Year Degree	Count	630	423	859	903	196	48	3,059
	% Within Exam Level	42.9%	47.3%	39.8%	48.0%	51.3%	40.0%	44.3%
4-Year Degree or More	Count	477	266	969	518	101	64	2,395
	% Within Exam Level	32.4%	29.8%	44.8%	27.5%	26.4%	53.3%	34.7%
Unknown	Count	7	2	6	5	1	***	21
	% Within Exam Level	0.5%	0.2%	0.3%	0.3%	0.3%	***	0.3%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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	1,422	878	2,095	1,842	377	120	6,734
	% Within Exam Level	96.7%	98.2%	96.9%	97.9%	98.7%	100.0%	97.5%
No	Count	43	16	61	36	4	***	160
	% Within Exam Level	2.9%	1.8%	2.8%	1.9%	1.0%	***	2.3%
Unknown	Count	5	***	5	4	1	***	15
	% Within Exam Level	0.3%	***	0.2%	0.2%	0.3%	***	0.2%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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	1,146	825	1,850	1,637	362	114	5,934
	% Within Exam Level	78.0%	92.3%	85.6%	87.0%	94.8%	95.0%	85.9%
Spanish	Count	157	31	92	136	11	1	428
	% Within Exam Level	10.7%	3.5%	4.3%	7.2%	2.9%	0.8%	6.2%
European (Other Than Spanish)	Count	11	2	14	2	***	***	29
	% Within Exam Level	0.7%	0.2%	0.6%	0.1%	***	***	0.4%
Chinese	Count	6	4	43	19	***	***	72
	% Within Exam Level	0.4%	0.4%	2.0%	1.0%	***	***	1.0%
Japanese	Count	***	1	1	1	***	***	3
	% Within Exam Level	***	0.1%	0.0%	0.1%	***	***	0.0%
Korean	Count	28	6	5	9	1	***	49
	% Within Exam Level	1.9%	0.7%	0.2%	0.5%	0.3%	***	0.7%
African	Count	24	1	12	2	1	***	40
	% Within Exam Level	1.6%	0.1%	0.6%	0.1%	0.3%	***	0.6%
Other	Count	93	23	138	71	6	4	335
	% Within Exam Level	6.3%	2.6%	6.4%	3.8%	1.6%	3.3%	4.8%
Unknown	Count	5	1	6	5	1	1	19
	% Within Exam Level	0.3%	0.1%	0.3%	0.3%	0.3%	0.8%	0.3%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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	389	340	724	764	168	13	2,398
	% Within Exam Level	26.5%	38.0%	33.5%	40.6%	44.0%	10.8%	34.7%
26 to 29	Count	186	126	301	300	77	17	1,007
	% Within Exam Level	12.7%	14.1%	13.9%	15.9%	20.2%	14.2%	14.6%
30 to 39	Count	361	181	484	403	95	33	1,557
	% Within Exam Level	24.6%	20.2%	22.4%	21.4%	24.9%	27.5%	22.5%
40 to 49	Count	260	119	345	237	23	22	1,006
	% Within Exam Level	17.7%	13.3%	16.0%	12.6%	6.0%	18.3%	14.6%
50 to 59	Count	185	94	209	142	14	29	673
	% Within Exam Level	12.6%	10.5%	9.7%	7.5%	3.7%	24.2%	9.7%
60 to 64	Count	52	20	59	19	2	5	157
	% Within Exam Level	3.5%	2.2%	2.7%	1.0%	0.5%	4.2%	2.3%
65 and Over	Count	29	11	31	12	1	1	85
	% Within Exam Level	2.0%	1.2%	1.4%	0.6%	0.3%	0.8%	1.2%
Unknown	Count	8	3	8	5	2	***	26
	% Within Exam Level	0.5%	0.3%	0.4%	0.3%	0.5%	***	0.4%
Total	Count	1,470	894	2,161	1,882	382	120	6,909
	% 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	273	109	242	185	35	1	845	
		% Within Exam Level	39.9%	31.6%	43.8%	32.7%	26.3%	10.0%	36.9%	
	Female	Count	411	236	311	379	98	9	1,444	
		% Within Exam Level	60.0%	68.4%	56.2%	67.1%	73.7%	90.0%	63.0%	
	Unknown	Count	1	***	***	1	***	***	2	
		% Within Exam Level	0.1%	***	***	0.2%	***	***	0.1%	
	Total	Count	685	345	553	565	133	10	2,291	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	White	Male	Count	177	174	660	371	59	30	1,471
			% Within Exam Level	53.5%	44.7%	59.7%	41.0%	31.2%	31.3%	48.8%
Female		Count	154	215	443	534	130	66	1,542	
		% Within Exam Level	46.5%	55.3%	40.1%	59.0%	68.8%	68.8%	51.1%	
Unknown		Count	***	***	2	***	***	***	2	
		% Within Exam Level	***	***	0.2%	***	***	***	0.1%	
Total		Count	331	389	1,105	905	189	96	3,015	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
American Indian		Male	Count	***	1	1	5	***	***	7
			% Within Exam Level	***	50.0%	14.3%	62.5%	***	***	31.8%
	Female	Count	3	1	6	3	2	***	15	
		% Within Exam Level	100.0%	50.0%	85.7%	37.5%	100.0%	***	68.2%	
	Unknown	Count	***	***	***	***	***	***	***	
		% Within Exam Level	***	***	***	***	***	***	***	
	Total	Count	3	2	7	8	2	0	22	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	Pacific Islander	Male	Count	2	3	7	1	***	***	13
			% Within Exam Level	50.0%	42.9%	70.0%	25.0%	***	***	48.1%
Female		Count	2	4	3	3	2	***	14	
		% Within Exam Level	50.0%	57.1%	30.0%	75.0%	100.0%	***	51.9%	
Unknown		Count	***	***	***	***	***	***	***	
		% Within Exam Level	***	***	***	***	***	***	***	
Total		Count	4	7	10	4	2	0	27	
		% 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	48	12	99	38	3	***	200
		% Within Exam Level	39.7%	34.3%	48.3%	41.8%	37.5%	***	42.7%
	Female	Count	71	23	106	53	5	8	266
		% Within Exam Level	58.7%	65.7%	51.7%	58.2%	62.5%	100.0%	56.8%
	Unknown	Count	2	***	***	***	***	***	2
		% Within Exam Level	1.7%	***	***	***	***	***	0.4%
	Total	Count	121	35	205	91	8	8	468
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Male	Count	104	23	76	74	11	***	288
		% Within Exam Level	47.7%	42.6%	46.6%	36.3%	42.3%	***	43.1%
	Female	Count	114	31	87	130	15	3	380
		% Within Exam Level	52.3%	57.4%	53.4%	63.7%	57.7%	100.0%	56.9%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	218	54	163	204	26	3	668
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other	Male	Count	48	15	45	35	7	***	150
		% Within Exam Level	49.0%	25.9%	41.7%	38.5%	33.3%	***	39.7%
	Female	Count	50	43	63	56	14	2	228
		% Within Exam Level	51.0%	74.1%	58.3%	61.5%	66.7%	100.0%	60.3%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	98	58	108	91	21	2	378
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unknown	Male	Count	2	2	3	3	***	***	10
		% Within Exam Level	20.0%	50.0%	30.0%	21.4%	***	***	25.0%
	Female	Count	4	1	4	9	***	1	19
		% Within Exam Level	40.0%	25.0%	40.0%	64.3%	***	100.0%	47.5%
	Unknown	Count	4	1	3	2	1	***	11
		% Within Exam Level	40.0%	25.0%	30.0%	14.3%	100.0%	***	27.5%
	Total	Count	10	4	10	14	1	1	40
		% 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	71.66	76.14	73.68	71.57	84.44	73.30
	SD	(14.297)	(10.914)	(12.246)	(11.297)	(8.121)	(12.042)
No	Mean	61.78	64.07	65.91	68.73	75.42	76.09
	SD	(14.894)	(14.237)	(13.931)	(11.543)	(10.565)	(8.018)
Unknown	Mean	63.17	87.00	68.67	60.75	87.00	***
	SD	(27.287)	(.)	(11.060)	(8.655)	(.)	***

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	70.90	75.42	73.94	72.46	84.81	77.03
	SD	(14.758)	(11.890)	(12.270)	(11.303)	(7.586)	(12.243)
Female	Mean	71.15	75.36	71.81	70.50	83.40	72.35
	SD	(14.374)	(11.295)	(12.889)	(11.344)	(8.984)	(11.372)
Unknown	Mean	64.29	88.00	79.40	72.00	87.00	***
	SD	(23.500)	(.)	(13.012)	(6.245)	(.)	***

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	68.93	72.90	69.64	68.44	82.40	66.00
	SD	(13.955)	(11.862)	(12.166)	(10.471)	(7.371)	(5.657)
White	Mean	78.99	78.14	75.93	74.24	85.15	75.55
	SD	(11.703)	(10.064)	(11.404)	(11.116)	(8.173)	(10.976)
American Indian	Mean	78.33	78.00	71.86	69.50	86.50	***
	SD	(5.033)	(4.243)	(7.105)	(13.082)	(3.536)	***
Pacific Islander	Mean	63.50	77.29	71.00	72.00	80.50	***
	SD	(13.699)	(13.524)	(10.371)	(12.275)	(6.364)	***
Asian	Mean	72.02	73.63	72.44	67.34	84.13	62.88
	SD	(14.460)	(13.113)	(13.807)	(13.335)	(11.825)	(14.923)
Hispanic	Mean	64.73	71.35	67.33	67.86	79.88	56.67
	SD	(15.836)	(13.764)	(13.995)	(10.995)	(14.259)	(7.506)
Other	Mean	71.01	75.53	68.40	70.30	85.76	84.50
	SD	(13.276)	(11.230)	(14.193)	(9.947)	(7.549)	(3.536)
Unknown	Mean	75.10	86.25	79.30	72.21	87.00	72.00
	SD	(20.776)	(2.872)	(10.874)	(11.171)	(.)	(.)

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	55.52	62.83	60.09	60.83	72.00	***
	SD	(15.099)	(13.182)	(13.831)	(3.189)	(.)	***
High School Diploma or GED	Mean	62.56	70.94	66.18	66.91	79.61	79.88
	SD	(14.223)	(12.785)	(13.233)	(11.663)	(10.529)	(8.999)
Some College but No 4-Year Degree	Mean	71.60	74.89	70.75	70.44	84.68	66.92
	SD	(13.353)	(10.913)	(12.277)	(10.849)	(7.212)	(10.152)
4-Year Degree or More	Mean	76.99	79.67	77.24	76.62	85.74	77.75
	SD	(12.890)	(9.721)	(11.066)	(9.789)	(8.214)	(10.845)
Unknown	Mean	63.29	90.50	75.00	64.40	87.00	***
	SD	(20.345)	(3.536)	(10.863)	(12.300)	(.)	***

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	71.10	75.36	73.00	71.28	83.93	73.56
	SD	(14.532)	(11.540)	(12.610)	(11.360)	(8.394)	(11.733)
No	Mean	68.63	77.13	70.93	69.97	74.25	***
	SD	(15.253)	(10.538)	(12.850)	(11.236)	(20.353)	***
Unknown	Mean	66.20	***	73.20	65.75	87.00	***
	SD	(25.430)	***	(10.085)	(12.712)	(.)	***

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	71.84	75.72	73.35	71.82	84.01	74.72
	SD	(14.105)	(11.232)	(12.365)	(11.183)	(8.242)	(10.806)
Spanish	Mean	63.94	70.97	66.20	66.23	75.00	49.00
	SD	(15.740)	(15.165)	(13.872)	(11.147)	(15.232)	(.)
European (Other Than Spanish)	Mean	76.45	78.50	66.50	68.00	***	***
	SD	(12.053)	(7.778)	(13.883)	(18.385)	***	***
Chinese	Mean	77.17	73.75	74.21	65.95	***	***
	SD	(18.563)	(18.337)	(15.004)	(12.058)	***	***
Japanese	Mean	***	91.00	77.00	76.00	***	***
	SD	***	(.)	(.)	(.)	***	***
Korean	Mean	70.93	64.00	67.80	67.67	92.00	***
	SD	(12.716)	(16.062)	(19.614)	(17.066)	(.)	***
African	Mean	67.67	94.00	79.42	76.50	91.00	***
	SD	(15.491)	(.)	(8.649)	(2.121)	(.)	***
Other	Mean	72.09	71.17	71.64	69.63	86.50	50.75
	SD	(15.892)	(11.215)	(12.694)	(12.269)	(6.834)	(4.992)
Unknown	Mean	78.80	79.00	77.33	65.40	87.00	57.00
	SD	(6.943)	(.)	(12.388)	(9.990)	(.)	(.)

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	66.14	72.13	69.80	69.02	85.03	76.31
	SD	(14.902)	(12.254)	(12.208)	(11.457)	(7.413)	(5.779)
26 to 29	Mean	71.96	75.46	71.38	71.18	83.16	72.24
	SD	(13.346)	(10.419)	(12.847)	(11.101)	(8.003)	(11.670)
30 to 39	Mean	71.93	77.22	73.97	72.40	83.61	69.91
	SD	(14.379)	(10.126)	(12.204)	(11.243)	(9.307)	(13.826)
40 to 49	Mean	73.33	77.34	75.60	73.62	80.13	74.18
	SD	(13.643)	(10.988)	(11.852)	(10.421)	(12.197)	(12.242)
50 to 59	Mean	74.04	79.01	77.65	74.75	83.43	77.41
	SD	(14.288)	(11.037)	(12.901)	(10.898)	(9.645)	(9.268)
60 to 64	Mean	71.88	80.25	76.27	78.63	64.00	67.80
	SD	(16.193)	(9.936)	(12.386)	(11.056)	(1.414)	(14.584)
65 and Over	Mean	75.45	81.27	77.61	77.83	79.00	84.00
	SD	(14.342)	(9.242)	(11.786)	(7.650)	(.)	(.)
Unknown	Mean	77.00	87.67	73.88	65.20	88.00	***
	SD	(9.842)	(5.508)	(14.750)	(11.167)	(1.414)	***

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	68.37	70.69	70.55	68.85	81.86	61.00
		SD	(14.092)	(11.473)	(12.561)	(10.433)	(6.852)	(.)
	Female	Mean	69.33	73.93	68.93	68.23	82.59	66.56
		SD	(13.869)	(11.923)	(11.821)	(10.510)	(7.572)	(5.703)
	Unknown	Mean	56.00	***	***	70.00	***	***
		SD	(.)	***	***	(.)	***	***
White	Male	Mean	79.02	79.61	76.39	75.46	86.37	77.57
		SD	(11.517)	(9.564)	(10.850)	(10.961)	(7.266)	(12.079)
	Female	Mean	78.95	76.95	75.19	73.40	84.60	74.64
		SD	(11.951)	(10.320)	(12.158)	(11.155)	(8.521)	(10.405)
	Unknown	Mean	***	***	87.50	***	***	***
		SD	***	***	(0.707)	***	***	***
American Indian	Male	Mean	***	75.00	76.00	68.40	***	***
		SD	***	(.)	(.)	(16.861)	***	***
	Female	Mean	78.33	81.00	71.17	71.33	86.50	***
		SD	(5.033)	(.)	(7.521)	(4.726)	(3.536)	***
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Pacific Islander	Male	Mean	52.00	65.67	70.29	87.00	***	***
		SD	(5.657)	(6.429)	(12.271)	(.)	***	***
	Female	Mean	75.00	86.00	72.67	67.00	80.50	***
		SD	(1.414)	(10.100)	(5.132)	(8.718)	(6.364)	***
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Asian	Male	Mean	71.19	70.17	74.10	67.16	91.33	***
		SD	(13.791)	(14.383)	(12.521)	(13.243)	(4.041)	***
	Female	Mean	72.58	75.43	70.89	67.47	79.80	62.88
		SD	(14.782)	(12.343)	(14.798)	(13.526)	(13.198)	(14.923)
	Unknown	Mean	72.00	***	***	***	***	***
		SD	(28.284)	***	***	***	***	***
Hispanic	Male	Mean	63.71	68.17	66.30	69.51	84.73	***
		SD	(16.050)	(14.758)	(14.494)	(10.140)	(9.221)	***
	Female	Mean	65.66	73.71	68.23	66.92	76.33	56.67
		SD	(15.651)	(12.707)	(13.564)	(11.383)	(16.443)	(7.506)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Other	Male	Mean	70.63	76.73	68.67	71.14	83.71	***
		SD	(13.830)	(14.518)	(14.826)	(9.375)	(8.499)	***
	Female	Mean	71.38	75.12	68.21	69.77	86.79	84.50
		SD	(12.852)	(10.010)	(13.840)	(10.336)	(7.138)	(3.536)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Unknown	Male	Mean	91.50	87.50	83.67	82.00	***	***
		SD	(3.536)	(0.707)	(12.342)	(8.888)	***	***
	Female	Mean	79.50	82.00	80.00	68.78	***	72.00
		SD	(10.149)	(.)	(7.257)	(11.167)	***	(.)
	Unknown	Mean	62.50	88.00	74.00	73.00	87.00	***
		SD	(27.767)	(.)	(15.133)	(8.485)	(.)	***

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	191	718	0.30	0.71	94	457	0.25	0.73	201	1,105	0.28	0.73	1	1,665	0.26	0.69	166	355	0.23	0.83
No	9	51	0.28	0.60	5	38	0.25	0.61	22	115	0.29	0.66	1	201	0.25	0.69	10	26	0.27	0.73
Unknown	1	6	0.75	0.65	1	1	***	0.80	1	3	-0.03	0.66	1	4	0.08	0.62	1	1	***	0.87

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	96	330	0.31	0.70	38	196	0.26	0.73	108	637	0.28	0.73	1	708	0.26	0.72	54	115	0.22	0.83
Female	109	439	0.30	0.70	58	299	0.25	0.73	117	575	0.28	0.71	1	1,159	0.25	0.68	122	266	0.25	0.82
Unknown	1	5	0.62	0.64	1	1	***	0.84	1	4	0.54	0.77	1	3	0.18	0.71	1	1	***	0.87

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	95	362	0.29	0.68	41	192	0.26	0.70	63	316	0.26	0.69	1	561	0.24	0.66	59	133	0.18	0.81
White	40	181	0.26	0.79	41	217	0.23	0.75	118	618	0.27	0.76	1	896	0.25	0.73	84	189	0.24	0.84
American Indian	1	3	0.15	0.76	1	2	0.50	0.74	1	6	0.19	0.73	1	8	0.32	0.68	1	2	0.14	0.85
Pacific Islander	1	4	0.45	0.59	1	6	0.39	0.74	1	9	0.25	0.72	1	4	0.37	0.71	1	2	0.78	0.79
Asian	9	71	0.30	0.70	2	24	0.29	0.71	14	130	0.31	0.72	1	91	0.31	0.67	3	8	0.50	0.83
Hispanic	31	115	0.31	0.64	4	33	0.26	0.68	15	98	0.29	0.67	1	204	0.22	0.68	11	26	0.38	0.78
Other	12	51	0.28	0.70	5	34	0.26	0.73	10	64	0.30	0.68	1	91	0.23	0.69	6	21	0.26	0.85
Unknown	1	8	0.60	0.76	1	4	0.35	0.82	1	7	0.31	0.78	1	14	0.21	0.72	1	1	***	0.87

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	1	17	0.27	0.53	1	5	0.32	0.59	1	9	0.35	0.61	1	6	-0.04	0.62	1	1	***	0.71
High School Diploma or GED	37	184	0.26	0.62	25	112	0.26	0.68	32	183	0.27	0.65	1	449	0.24	0.65	41	83	0.28	0.78
Some College but No 4-Year Degree	86	335	0.29	0.71	45	240	0.24	0.72	83	487	0.26	0.70	1	896	0.23	0.68	90	196	0.20	0.83
4-Year Degree or More	59	256	0.30	0.76	26	146	0.23	0.77	109	554	0.27	0.77	1	513	0.24	0.75	43	101	0.25	0.85
Unknown	1	5	0.53	0.63	1	2	0.00	0.88	1	6	0.22	0.74	1	5	0.25	0.62	1	1	***	0.87

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	200	752	0.31	0.70	98	480	0.26	0.73	221	1,177	0.28	0.72	1	1,828	0.26	0.69	176	377	0.23	0.83
No	4	28	0.28	0.68	1	13	0.27	0.75	4	38	0.29	0.70	1	36	0.22	0.72	4	4	0.55	0.71
Unknown	1	4	0.59	0.67	***	***	***	***	1	5	0.17	0.72	1	4	0.32	0.66	1	1	***	0.87

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	157	613	0.30	0.71	92	453	0.26	0.73	198	1,023	0.28	0.73	1	1,623	0.26	0.70	166	362	0.23	0.83
Spanish	19	85	0.31	0.63	2	20	0.25	0.69	8	56	0.28	0.66	1	136	0.24	0.65	5	11	0.43	0.73
European (Other Than Spanish)	1	9	0.33	0.78	1	2	0.00	0.69	1	11	0.32	0.66	1	2	0.51	0.67	***	***	***	***
Chinese	1	5	0.54	0.78	1	4	0.47	0.70	1	29	0.36	0.75	1	19	0.20	0.66	***	***	***	***
Japanese	***	***	***	***	1	1	***	0.84	1	1	***	0.69	1	1	***	0.73	***	***	***	***
Korean	1	19	0.26	0.69	1	5	0.31	0.63	1	5	0.52	0.67	1	9	0.36	0.62	1	1	***	0.91
African	1	18	0.32	0.68	1	1	***	0.94	1	10	0.24	0.79	1	2	0.09	0.77	1	1	***	0.89
Other	10	53	0.33	0.70	2	14	0.22	0.69	13	91	0.28	0.71	1	71	0.23	0.68	3	6	0.39	0.85
Unknown	1	5	0.10	0.81	1	1	***	0.80	1	6	0.33	0.76	1	5	0.29	0.65	1	1	***	0.87

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	55	204	0.30	0.65	40	197	0.26	0.70	82	395	0.27	0.69	1	760	0.25	0.67	73	168	0.22	0.84
26 to 29	18	101	0.28	0.71	11	75	0.22	0.73	26	172	0.29	0.71	1	299	0.22	0.70	38	77	0.21	0.82
30 to 39	51	191	0.31	0.71	16	107	0.23	0.75	49	279	0.28	0.73	1	402	0.28	0.73	43	95	0.26	0.82
40 to 49	33	140	0.29	0.72	13	70	0.26	0.74	38	207	0.26	0.75	1	234	0.23	0.72	11	23	0.33	0.79
50 to 59	24	104	0.32	0.72	9	61	0.27	0.76	24	120	0.31	0.77	1	142	0.25	0.69	7	14	0.31	0.82
60 to 64	6	32	0.36	0.71	1	14	0.25	0.78	3	41	0.29	0.76	1	19	0.36	0.76	1	2	0.00	0.60
65 and Over	3	19	0.36	0.75	1	9	0.36	0.78	2	20	0.30	0.78	1	12	0.18	0.78	1	1	***	0.76
Unknown	1	7	0.40	0.79	1	3	0.48	0.83	1	7	0.35	0.73	1	5	0.17	0.65	2	2	0.17	0.88

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	37	141	0.29	0.67	9	69	0.25	0.68	23	142	0.27	0.70	1	185	0.20	0.68	17	35	0.20	0.80
	Female	56	226	0.29	0.68	26	135	0.26	0.72	40	181	0.24	0.68	1	376	0.25	0.65	41	98	0.19	0.81
	Unknown	1	1	***	0.56	***	***	***	***	***	***	***	***	***	1	1	***	0.71	***	***	***
White	Male	23	96	0.26	0.79	17	102	0.22	0.77	66	375	0.26	0.76	1	369	0.28	0.74	26	59	0.24	0.85
	Female	17	93	0.26	0.79	24	119	0.24	0.74	51	259	0.28	0.75	1	530	0.23	0.72	58	130	0.24	0.84
	Unknown	***	***	***	***	***	***	***	***	***	1	2	0.11	0.90	***	***	***	***	***	***	***
American Indian	Male	***	***	***	***	1	1	***	0.66	1	1	***	0.78	1	5	0.42	0.66	***	***	***	***
	Female	1	3	0.15	0.76	1	1	***	0.78	1	6	0.20	0.71	1	3	0.13	0.70	1	2	0.14	0.85
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	2	0.75	0.45	1	3	-0.04	0.62	1	6	0.38	0.72	1	1	***	0.85	***	***	***	***
	Female	1	2	0.71	0.72	1	4	0.58	0.84	1	3	-0.01	0.73	1	3	0.40	0.66	1	2	0.78	0.79
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	3	27	0.31	0.69	1	9	0.36	0.67	7	68	0.28	0.73	1	38	0.25	0.68	3	3	0.24	0.90
	Female	5	42	0.30	0.70	1	15	0.26	0.74	7	67	0.33	0.71	1	53	0.30	0.65	2	5	0.44	0.78
	Unknown	1	2	1.00	0.72	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	14	56	0.30	0.63	3	15	0.25	0.66	6	50	0.29	0.65	1	74	0.24	0.68	3	11	0.22	0.82
	Female	14	63	0.32	0.64	2	20	0.27	0.70	7	56	0.28	0.68	1	130	0.24	0.68	7	15	0.43	0.75
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	4	27	0.31	0.70	1	11	0.34	0.74	3	30	0.33	0.67	1	35	0.21	0.70	3	7	0.34	0.83
	Female	6	29	0.24	0.70	3	27	0.24	0.72	5	42	0.29	0.68	1	56	0.22	0.70	3	14	0.31	0.86
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	2	1.00	0.92	1	2	-1.00	0.83	1	3	0.70	0.83	1	3	0.44	0.82	***	***	***	***
	Female	1	4	0.24	0.80	1	1	***	0.74	1	4	0.26	0.78	1	9	0.22	0.68	***	***	***	***
	Unknown	1	4	0.77	0.66	1	1	***	0.84	1	3	0.73	0.70	1	2	0.41	0.71	1	1	***	0.87

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	70	1,135	0.29	0.72	30	694	0.24	0.77	110	1,579	0.27	0.74	40	1,239	0.24	0.70	166	355	0.23	0.89	108	109	0.24	0.74
No	5	80	0.29	0.64	1	46	0.29	0.65	6	168	0.28	0.65	5	160	0.23	0.66	10	26	0.14	0.78	11	11	0.14	0.75
Unknown	1	5	0.65	0.62	1	1	***	0.98	1	3	0.76	0.73	1	4	0.39	0.59	1	1	***	0.91	***	***	***	***

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	34	547	0.30	0.71	10	280	0.24	0.77	53	918	0.27	0.74	20	543	0.25	0.70	54	115	0.17	0.90	31	31	0.26	0.78
Female	39	666	0.29	0.72	20	460	0.26	0.76	56	828	0.28	0.72	25	860	0.23	0.69	122	266	0.26	0.88	88	89	0.22	0.73
Unknown	1	7	0.45	0.65	1	1	***	0.95	1	4	0.11	0.84	1	3	0.55	0.79	1	1	***	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	23	561	0.28	0.69	14	295	0.25	0.74	23	453	0.26	0.70	12	426	0.20	0.66	59	133	0.18	0.88	10	10	0.04	0.65
White	19	271	0.25	0.79	10	315	0.22	0.79	65	885	0.25	0.76	25	677	0.24	0.72	84	189	0.21	0.89	95	96	0.21	0.76
American Indian	1	3	0.42	0.83	1	2	0.00	0.84	1	6	0.17	0.71	1	6	0.28	0.67	1	2	***	0.95	***	***	***	***
Pacific Islander	1	4	0.34	0.72	1	6	0.57	0.79	1	10	0.45	0.69	1	4	0.33	0.79	1	2	1.00	0.87	***	***	***	***
Asian	7	109	0.31	0.73	1	29	0.33	0.75	8	167	0.31	0.74	1	74	0.28	0.66	3	8	0.54	0.89	8	8	0.29	0.63
Hispanic	9	180	0.31	0.66	2	46	0.28	0.75	8	137	0.29	0.67	3	161	0.21	0.66	11	26	0.42	0.83	3	3	0.24	0.57
Other	2	84	0.25	0.74	3	50	0.26	0.78	4	90	0.30	0.69	2	66	0.24	0.68	6	21	0.22	0.91	2	2	0.23	0.85
Unknown	1	8	0.39	0.71	1	4	-0.02	0.94	1	9	0.37	0.81	1	12	0.32	0.73	1	1	***	0.91	1	1	***	0.74

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	18	0.33	0.55	1	6	0.60	0.66	1	9	0.30	0.61	1	6	0.14	0.57	1	1	***	0.78	***	***	***	***
High School Diploma or GED	19	277	0.27	0.63	6	165	0.26	0.72	17	248	0.27	0.66	5	349	0.24	0.65	41	83	0.28	0.85	8	8	0.27	0.80
Some College but No 4-Year Degree	28	513	0.27	0.73	15	356	0.24	0.76	44	703	0.26	0.71	20	681	0.22	0.68	90	196	0.19	0.89	47	48	0.17	0.67
4-Year Degree or More	23	404	0.26	0.77	9	213	0.23	0.81	53	782	0.25	0.78	20	385	0.22	0.74	43	101	0.22	0.89	64	64	0.22	0.78
Unknown	1	6	0.39	0.68	1	2	0.00	0.95	1	6	0.67	0.79	1	5	0.29	0.68	1	1	***	0.91	***	***	***	***

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	72	1,175	0.30	0.72	29	728	0.25	0.77	115	1,701	0.28	0.73	45	1,374	0.24	0.69	176	377	0.23	0.88	119	120	0.23	0.74
No	1	40	0.31	0.71	1	14	0.37	0.79	2	45	0.27	0.71	1	28	0.20	0.67	4	4	0.57	0.83	***	***	***	***
Unknown	1	5	0.36	0.67	***	***	***	***	1	4	0.58	0.80	1	4	0.35	0.65	1	1	***	0.91	***	***	***	***

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	55	938	0.29	0.72	26	685	0.25	0.77	100	1,498	0.27	0.73	39	1,216	0.24	0.70	166	362	0.22	0.88	113	114	0.20	0.75
Spanish	4	134	0.30	0.66	1	25	0.36	0.76	4	74	0.30	0.67	2	109	0.21	0.65	5	11	0.39	0.81	1	1	***	0.48
European (Other Than Spanish)	1	11	0.30	0.74	1	2	1.00	0.92	1	11	0.37	0.67	1	2	1.00	0.68	***	***	***	***	***	***	***	***
Chinese	1	6	0.72	0.77	1	4	0.58	0.76	1	33	0.38	0.76	1	16	0.32	0.63	***	***	***	***	***	***	***	***
Japanese	***	***	***	***	1	1	***	1.00	1	1	***	0.98	1	1	***	0.86	***	***	***	***	***	***	***	***
Korean	1	26	0.29	0.71	1	6	0.15	0.68	1	5	0.56	0.68	1	8	0.46	0.68	1	1	***	0.97	***	***	***	***
African	1	20	0.37	0.68	1	1	***	0.95	1	10	0.25	0.81	1	2	-0.33	0.78	1	1	***	0.97	***	***	***	***
Other	4	84	0.35	0.72	1	20	0.25	0.73	4	116	0.27	0.72	1	60	0.21	0.69	3	6	0.21	0.91	4	4	0.02	0.50
Unknown	1	5	-0.06	0.77	1	1	***	0.80	1	5	0.31	0.77	1	5	0.49	0.66	1	1	***	0.91	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	22	320	0.29	0.66	14	292	0.26	0.73	32	593	0.25	0.70	22	568	0.23	0.66	73	168	0.23	0.90	13	13	0.07	0.76
26 to 29	11	150	0.26	0.73	4	105	0.23	0.76	14	245	0.27	0.72	6	234	0.23	0.69	38	77	0.22	0.87	17	17	0.22	0.72
30 to 39	15	300	0.30	0.72	3	148	0.22	0.78	29	388	0.28	0.74	10	302	0.22	0.71	43	95	0.27	0.88	32	33	0.26	0.71
40 to 49	10	213	0.25	0.74	4	97	0.27	0.79	19	270	0.27	0.76	7	183	0.20	0.73	11	23	0.28	0.85	22	22	0.26	0.74
50 to 59	6	158	0.31	0.75	5	76	0.25	0.81	6	174	0.31	0.78	3	110	0.24	0.74	7	14	0.22	0.89	29	29	0.19	0.77
60 to 64	1	48	0.34	0.72	1	19	0.38	0.81	1	49	0.33	0.76	1	17	0.35	0.81	1	2	-1.00	0.73	5	5	0.33	0.70
65 and Over	1	24	0.35	0.73	1	10	0.27	0.85	1	25	0.33	0.77	1	10	0.31	0.79	1	1	***	0.88	1	1	***	0.85
Unknown	1	7	0.16	0.75	1	3	0.17	0.91	1	6	0.44	0.72	1	4	0.18	0.64	2	2	0.00	0.91	***	***	***	***

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	11	223	0.28	0.68	4	97	0.21	0.72	13	197	0.27	0.71	4	144	0.19	0.66	17	35	0.15	0.88	1	1	***	0.58
	Female	11	337	0.27	0.70	10	198	0.27	0.75	10	256	0.26	0.69	7	292	0.20	0.66	41	98	0.19	0.88	9	9	0.04	0.65
	Unknown	1	1	***	0.58	***	***	***	***	***	***	***	***	***	1	1	***	0.69	***	***	***	***	***	***	***
White	Male	7	147	0.27	0.79	6	146	0.22	0.81	29	536	0.23	0.77	11	284	0.26	0.73	26	59	0.17	0.91	30	30	0.25	0.79
	Female	8	124	0.25	0.79	4	177	0.22	0.78	19	348	0.26	0.75	14	393	0.23	0.72	58	130	0.23	0.88	65	66	0.20	0.75
	Unknown	***	***	***	***	***	***	***	***	***	1	2	0.00	0.88	***	***	***	***	***	***	***	***	***	***	***
American Indian	Male	***	***	***	***	1	1	***	0.88	1	1	***	0.73	1	5	0.40	0.65	***	***	***	***	***	***	***	***
	Female	1	3	0.42	0.83	1	1	***	0.85	1	5	0.07	0.71	1	3	0.33	0.71	1	2	***	0.95	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	2	0.00	0.62	1	3	0.64	0.69	1	7	0.41	0.68	1	1	***	0.94	***	***	***	***	***	***	***	***
	Female	1	2	-0.20	0.82	1	4	0.17	0.88	1	3	0.19	0.77	1	3	-0.07	0.74	1	2	1.00	0.87	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	1	47	0.30	0.72	1	11	0.42	0.72	3	80	0.29	0.76	1	31	0.32	0.67	3	3	0.51	0.97	***	***	***	***
	Female	2	60	0.35	0.74	1	19	0.31	0.77	4	87	0.32	0.72	2	43	0.28	0.65	2	5	0.54	0.85	8	8	0.29	0.63
	Unknown	1	2	1.00	0.74	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	4	88	0.31	0.64	1	20	0.26	0.74	3	61	0.32	0.66	2	58	0.20	0.66	3	11	0.34	0.91	***	***	***	***
	Female	5	92	0.30	0.68	1	26	0.32	0.76	3	76	0.27	0.69	1	103	0.21	0.66	7	15	0.46	0.79	3	3	0.24	0.57
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	2	39	0.23	0.73	1	13	0.25	0.83	1	38	0.34	0.71	1	25	0.26	0.70	3	7	0.34	0.90	***	***	***	***
	Female	1	45	0.27	0.74	1	38	0.24	0.77	2	52	0.33	0.68	1	42	0.24	0.67	3	14	0.31	0.92	2	2	0.23	0.85
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	2	1.00	0.92	1	2	-1.00	0.94	1	3	0.32	0.87	1	3	0.71	0.82	***	***	***	***	***	***	***	***
	Female	1	4	0.33	0.79	1	1	***	0.93	1	4	0.53	0.82	1	9	0.39	0.68	***	***	***	***	1	1	***	0.74
	Unknown	1	4	0.63	0.62	1	1	***	0.95	1	3	0.92	0.79	1	2	***	0.81	1	1	***	0.91	***	***	***	***

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	64.2%	61.0%	79.3%	75.1%	73.5%	67.1%	68.3%	60.9%	96.5%	94.9%	81.6%	64.2%
	Number Tested	(1,077)	(1,373)	(705)	(837)	(1,487)	(1,956)	(1,199)	(1,677)	(339)	(355)	(76)	(109)
No	% Passing	38.2%	37.4%	37.5%	41.1%	46.8%	43.1%	51.1%	49.3%	72.2%	61.5%	70.0%	72.7%
	Number Tested	(76)	(91)	(48)	(56)	(141)	(202)	(133)	(201)	(18)	(26)	(10)	(11)
Unknown	% Passing	40.0%	50.0%	100.0%	100.0%	50.0%	66.7%	0.0%	0.0%	100.0%	100.0%	***	***
	Number Tested	(5)	(6)	(1)	(1)	(2)	(3)	(3)	(4)	(1)	(1)	***	***

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	59.9%	57.6%	77.1%	72.0%	73.8%	68.0%	70.2%	65.0%	98.2%	96.5%	84.6%	77.4%
	Number Tested	(509)	(654)	(279)	(339)	(868)	(1,133)	(530)	(712)	(109)	(115)	(26)	(31)
Female	% Passing	64.4%	61.1%	76.4%	73.6%	68.1%	61.3%	63.9%	56.1%	94.0%	91.0%	78.3%	60.7%
	Number Tested	(644)	(809)	(474)	(554)	(758)	(1,023)	(804)	(1,167)	(248)	(266)	(60)	(89)
Unknown	% Passing	40.0%	42.9%	100.0%	100.0%	75.0%	80.0%	100.0%	66.7%	100.0%	100.0%	***	***
	Number Tested	(5)	(7)	(1)	(1)	(4)	(5)	(1)	(3)	(1)	(1)	***	***

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	56.6%	54.5%	69.0%	64.9%	57.1%	54.1%	51.3%	49.0%	95.2%	93.2%	33.3%	20.0%
	Number Tested	(535)	(685)	(281)	(345)	(392)	(553)	(394)	(565)	(124)	(133)	(3)	(10)
White	% Passing	82.2%	81.0%	83.8%	81.0%	80.2%	73.8%	79.2%	70.3%	96.6%	94.2%	84.0%	72.9%
	Number Tested	(287)	(331)	(345)	(389)	(890)	(1,105)	(679)	(905)	(179)	(189)	(75)	(96)
American Indian	% Passing	100.0%	100.0%	100.0%	100.0%	80.0%	71.4%	66.7%	62.5%	100.0%	100.0%	***	***
	Number Tested	(3)	(3)	(2)	(2)	(5)	(7)	(6)	(8)	(2)	(2)	***	***
Pacific Islander	% Passing	66.7%	50.0%	100.0%	71.4%	71.4%	60.0%	100.0%	50.0%	100.0%	100.0%	***	***
	Number Tested	(3)	(4)	(5)	(7)	(7)	(10)	(2)	(4)	(2)	(2)	***	***
Asian	% Passing	66.3%	64.5%	72.4%	74.3%	70.0%	65.4%	58.9%	47.3%	85.7%	87.5%	66.7%	37.5%
	Number Tested	(92)	(121)	(29)	(35)	(150)	(205)	(56)	(91)	(7)	(8)	(3)	(8)
Hispanic	% Passing	42.0%	40.4%	69.0%	63.0%	55.8%	49.7%	50.0%	46.6%	83.3%	76.9%	0.0%	0.0%
	Number Tested	(157)	(218)	(42)	(54)	(104)	(163)	(122)	(204)	(24)	(26)	(2)	(3)
Other	% Passing	61.1%	55.1%	73.9%	74.1%	57.5%	48.1%	60.6%	58.2%	100.0%	95.2%	100.0%	100.0%
	Number Tested	(72)	(98)	(46)	(58)	(73)	(108)	(66)	(91)	(19)	(21)	(2)	(2)
Unknown	% Passing	77.8%	80.0%	100.0%	100.0%	88.9%	90.0%	70.0%	64.3%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(9)	(10)	(4)	(4)	(9)	(10)	(10)	(14)	(1)	(1)	(1)	(1)

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	6.3%	17.4%	50.0%	33.3%	40.0%	36.4%	0.0%	0.0%	100.0%	100.0%	***	***
	Number Tested	(16)	(23)	(4)	(6)	(5)	(11)	(3)	(6)	(1)	(1)	***	***
High School Diploma or GED	% Passing	29.0%	34.7%	62.0%	59.4%	49.5%	44.3%	46.5%	42.3%	90.3%	81.9%	87.5%	87.5%
	Number Tested	(217)	(331)	(158)	(197)	(200)	(314)	(269)	(449)	(72)	(83)	(8)	(8)
Some College but No 4-Year Degree	% Passing	64.0%	61.0%	75.4%	72.1%	63.5%	58.6%	63.4%	57.1%	96.8%	95.4%	60.7%	41.7%
	Number Tested	(505)	(630)	(350)	(423)	(602)	(859)	(623)	(903)	(186)	(196)	(28)	(48)
4-Year Degree or More	% Passing	80.4%	76.9%	88.3%	85.3%	82.3%	77.4%	83.9%	79.7%	95.9%	96.0%	90.0%	79.7%
	Number Tested	(414)	(477)	(240)	(266)	(818)	(969)	(436)	(518)	(98)	(101)	(50)	(64)
Unknown	% Passing	25.0%	42.9%	100.0%	100.0%	80.0%	83.3%	33.3%	20.0%	100.0%	100.0%	***	***
	Number Tested	(4)	(7)	(2)	(2)	(5)	(6)	(3)	(5)	(1)	(1)	***	***

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	62.5%	59.6%	76.5%	73.1%	71.3%	65.0%	66.7%	59.7%	95.5%	93.1%	80.2%	65.0%
	Number Tested	(1,125)	(1,422)	(742)	(878)	(1,587)	(2,095)	(1,304)	(1,842)	(354)	(377)	(86)	(120)
No	% Passing	58.6%	55.8%	83.3%	68.8%	64.1%	57.4%	53.6%	52.8%	66.7%	50.0%	***	***
	Number Tested	(29)	(43)	(12)	(16)	(39)	(61)	(28)	(36)	(3)	(4)	***	***
Unknown	% Passing	50.0%	60.0%	***	***	75.0%	80.0%	66.7%	50.0%	100.0%	100.0%	***	***
	Number Tested	(4)	(5)	***	***	(4)	(5)	(3)	(4)	(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	64.2%	61.7%	77.4%	73.9%	71.9%	65.7%	68.3%	61.5%	95.9%	93.4%	82.1%	68.4%
	Number Tested	(920)	(1,146)	(700)	(825)	(1,413)	(1,850)	(1,192)	(1,637)	(340)	(362)	(84)	(114)
Spanish	% Passing	40.7%	38.2%	70.8%	64.5%	54.2%	48.9%	41.7%	41.2%	66.7%	63.6%	0.0%	0.0%
	Number Tested	(108)	(157)	(24)	(31)	(59)	(92)	(72)	(136)	(9)	(11)	(1)	(1)
European (Other Than Spanish)	% Passing	75.0%	72.7%	100.0%	100.0%	55.6%	42.9%	50.0%	50.0%	***	***	***	***
	Number Tested	(8)	(11)	(2)	(2)	(9)	(14)	(2)	(2)	***	***	***	***
Chinese	% Passing	66.7%	66.7%	50.0%	50.0%	72.2%	72.1%	55.6%	36.8%	***	***	***	***
	Number Tested	(6)	(6)	(4)	(4)	(36)	(43)	(9)	(19)	***	***	***	***
Japanese	% Passing	***	***	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	***	***	***	***
	Number Tested	***	***	(1)	(1)	(1)	(1)	(1)	(1)	***	***	***	***
Korean	% Passing	76.5%	67.9%	60.0%	50.0%	100.0%	60.0%	71.4%	55.6%	100.0%	100.0%	***	***
	Number Tested	(17)	(28)	(5)	(6)	(1)	(5)	(7)	(9)	(1)	(1)	***	***
African	% Passing	52.6%	45.8%	100.0%	100.0%	87.5%	75.0%	***	100.0%	100.0%	100.0%	***	***
	Number Tested	(19)	(24)	(1)	(1)	(8)	(12)	***	(2)	(1)	(1)	***	***
Other	% Passing	67.1%	65.6%	56.3%	56.5%	69.4%	61.6%	61.2%	54.9%	100.0%	100.0%	0.0%	0.0%
	Number Tested	(76)	(93)	(16)	(23)	(98)	(138)	(49)	(71)	(6)	(6)	(1)	(4)
Unknown	% Passing	75.0%	80.0%	100.0%	100.0%	80.0%	83.3%	33.3%	40.0%	100.0%	100.0%	***	0.0%
	Number Tested	(4)	(5)	(1)	(1)	(5)	(6)	(3)	(5)	(1)	(1)	***	(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	49.8%	46.0%	68.5%	65.9%	61.3%	56.5%	57.4%	52.6%	99.4%	98.2%	100.0%	100.0%
	Number Tested	(293)	(389)	(276)	(340)	(499)	(724)	(507)	(764)	(165)	(168)	(10)	(13)
26 to 29	% Passing	63.9%	64.5%	73.8%	69.0%	66.8%	60.8%	65.9%	59.0%	94.5%	92.2%	77.8%	47.1%
	Number Tested	(147)	(186)	(103)	(126)	(226)	(301)	(214)	(300)	(73)	(77)	(9)	(17)
30 to 39	% Passing	63.1%	62.6%	82.7%	78.5%	74.9%	68.8%	69.6%	62.0%	92.9%	88.4%	71.4%	45.5%
	Number Tested	(290)	(361)	(156)	(181)	(378)	(484)	(293)	(403)	(84)	(95)	(21)	(33)
40 to 49	% Passing	67.6%	64.6%	80.6%	78.2%	76.4%	70.7%	75.3%	67.9%	80.0%	78.3%	84.2%	77.3%
	Number Tested	(210)	(260)	(108)	(119)	(267)	(345)	(178)	(237)	(20)	(23)	(19)	(22)
50 to 59	% Passing	74.3%	69.2%	87.5%	83.0%	85.0%	77.5%	81.6%	71.1%	91.7%	92.9%	82.6%	75.9%
	Number Tested	(152)	(185)	(80)	(94)	(180)	(209)	(114)	(142)	(12)	(14)	(23)	(29)
60 to 64	% Passing	65.0%	55.8%	84.2%	85.0%	75.5%	69.5%	87.5%	89.5%	0.0%	0.0%	33.3%	40.0%
	Number Tested	(40)	(52)	(19)	(20)	(49)	(59)	(16)	(19)	(1)	(2)	(3)	(5)
65 and Over	% Passing	70.0%	62.1%	88.9%	81.8%	87.5%	74.2%	90.0%	91.7%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(20)	(29)	(9)	(11)	(24)	(31)	(10)	(12)	(1)	(1)	(1)	(1)
Unknown	% Passing	66.7%	75.0%	100.0%	100.0%	71.4%	75.0%	33.3%	20.0%	100.0%	100.0%	***	***
	Number Tested	(6)	(8)	(3)	(3)	(7)	(8)	(3)	(5)	(2)	(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	50.2%	50.9%	60.3%	55.0%	60.8%	59.1%	50.4%	50.8%	100.0%	94.3%	0.0%	0.0%
		Number Tested	(221)	(273)	(78)	(109)	(176)	(242)	(129)	(185)	(31)	(35)	(1)	(1)
	Female	% Passing	61.1%	56.9%	72.4%	69.5%	54.2%	50.2%	51.7%	48.0%	93.5%	92.9%	50.0%	22.2%
		Number Tested	(314)	(411)	(203)	(236)	(216)	(311)	(265)	(379)	(93)	(98)	(2)	(9)
	Unknown	% Passing	***	0.0%	***	***	***	***	***	100.0%	***	***	***	***
		Number Tested	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
White	Male	% Passing	82.3%	79.7%	86.6%	84.5%	81.2%	75.0%	82.6%	75.7%	98.3%	98.3%	88.0%	80.0%
		Number Tested	(147)	(177)	(157)	(174)	(537)	(660)	(293)	(371)	(58)	(59)	(25)	(30)
	Female	% Passing	82.1%	82.5%	81.4%	78.1%	78.6%	71.8%	76.7%	66.5%	95.9%	92.3%	82.0%	69.7%
		Number Tested	(140)	(154)	(188)	(215)	(351)	(443)	(386)	(534)	(121)	(130)	(50)	(66)
	Unknown	% Passing	***	***	***	***	100.0%	100.0%	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(2)	(2)	(0)	(0)	(0)	(0)	(0)	(0)
American Indian	Male	% Passing	***	***	100.0%	100.0%	100.0%	100.0%	66.7%	60.0%	***	***	***	***
		Number Tested	(0)	(0)	(1)	(1)	(1)	(1)	(3)	(5)	(0)	(0)	***	***
	Female	% Passing	100.0%	100.0%	100.0%	100.0%	75.0%	66.7%	66.7%	66.7%	100.0%	100.0%	***	***
		Number Tested	(3)	(3)	(1)	(1)	(4)	(6)	(3)	(3)	(2)	(2)	***	***
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	***	***
Pacific Islander	Male	% Passing	0.0%	0.0%	100.0%	33.3%	60.0%	57.1%	100.0%	100.0%	***	***	***	***
		Number Tested	(1)	(2)	(1)	(3)	(5)	(7)	(1)	(1)	(0)	(0)	***	***
	Female	% Passing	100.0%	100.0%	100.0%	100.0%	100.0%	66.7%	100.0%	33.3%	100.0%	100.0%	***	***
		Number Tested	(2)	(2)	(4)	(4)	(2)	(3)	(1)	(3)	(2)	(2)	***	***
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	***	***
Asian	Male	% Passing	71.0%	64.6%	70.0%	66.7%	73.1%	68.7%	54.2%	47.4%	100.0%	100.0%	***	***
		Number Tested	(31)	(48)	(10)	(12)	(67)	(99)	(24)	(38)	(3)	(3)	(0)	(0)
	Female	% Passing	64.4%	64.8%	73.7%	78.3%	67.5%	62.3%	62.5%	47.2%	75.0%	80.0%	66.7%	37.5%
		Number Tested	(59)	(71)	(19)	(23)	(83)	(106)	(32)	(53)	(4)	(5)	(3)	(8)
	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	37.0%	36.5%	58.8%	52.2%	52.9%	48.7%	56.3%	52.7%	90.9%	90.9%	***	***
		Number Tested	(73)	(104)	(17)	(23)	(51)	(76)	(48)	(74)	(11)	(11)	(0)	(0)
	Female	% Passing	46.4%	43.9%	76.0%	71.0%	58.5%	50.6%	45.9%	43.1%	76.9%	66.7%	0.0%	0.0%
		Number Tested	(84)	(114)	(25)	(31)	(53)	(87)	(74)	(130)	(13)	(15)	(2)	(3)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Other	Male	% Passing	64.7%	54.2%	84.6%	86.7%	53.6%	42.2%	65.5%	68.6%	100.0%	100.0%	***	***
		Number Tested	(34)	(48)	(13)	(15)	(28)	(45)	(29)	(35)	(6)	(7)	(0)	(0)
	Female	% Passing	57.9%	56.0%	69.7%	69.8%	60.0%	52.4%	56.8%	51.8%	100.0%	92.9%	100.0%	100.0%
		Number Tested	(38)	(50)	(33)	(43)	(45)	(63)	(37)	(56)	(13)	(14)	(2)	(2)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Unknown	Male	% Passing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	***	***	***	***
		Number Tested	(2)	(2)	(2)	(2)	(3)	(3)	(3)	(3)	(0)	(0)	(0)	(0)
	Female	% Passing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	50.0%	55.6%	***	***	100.0%	100.0%
		Number Tested	(4)	(4)	(1)	(1)	(4)	(4)	(6)	(9)	(0)	(0)	(1)	(1)
	Unknown	% Passing	33.3%	50.0%	100.0%	100.0%	50.0%	66.7%	100.0%	50.0%	100.0%	100.0%	***	***
		Number Tested	(3)	(4)	(1)	(1)	(2)	(3)	(1)	(2)	(1)	(1)	(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	62.3%	59.5%	76.7%	73.0%	71.2%	64.8%	66.4%	59.5%	95.3%	92.7%	80.2%	65.0%
Number Tested	(1,158)	(1,470)	(754)	(894)	(1,630)	(2,161)	(1,335)	(1,882)	(358)	(382)	(86)	(120)