

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	<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	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	<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	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	<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	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	<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	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	<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	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	<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	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	<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	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	<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	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	<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	8	0.18	0.55	***	***	***	***	1	3	0.55	0.48	***	***	***	***	***	***	***	***	1	1	***	0.72
Less Than 12th 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	<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	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	<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
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	<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	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)