

Virginia Bureau of Insurance
Demographic Report
May 1, 2019 – May 31, 2020

Prepared by:
Pearson VUE
June 2020

Non-Disclosure and Confidentiality Notice

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

Copyright © 2020 NCS Pearson, Inc. All rights reserved. The PEARSON logo is a trademark in the U.S. and/or other countries.

Table of Contents

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

Tables

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

Table 22. General Exam Item Count, pBis, and <i>p</i> Value by Native Language	17
Table 23. General Exam Item Count, pBis, and <i>p</i> Value by Age	18
Table 24. General Exam Item Count, pBis, and <i>p</i> Value by Gender within Ethnicity	19
Table 25. State Exam Item Count, pBis, and <i>p</i> Value by Exam Preparation	20
Table 26. State Exam Item Count, pBis, and <i>p</i> Value by Gender	20
Table 27. State Exam Item Count, pBis, and <i>p</i> Value by Ethnicity.....	21
Table 28. State Exam Item Count, pBis, and <i>p</i> Value by Education.....	21
Table 29. State Exam Item Count, pBis, and <i>p</i> Value by English Best	22
Table 30. State Exam Item Count, pBis, and <i>p</i> Value by Native Language	22
Table 31. State Exam Item Count, pBis, and <i>p</i> Value by Age	23
Table 32. State Exam Item Count, pBis, and <i>p</i> Value by Gender within Ethnicity..	24
Table 33. First-Time and Total Exam Pass Rates by Exam Preparation.....	25
Table 34. First-Time and Total Exam Pass Rates by Gender	25
Table 35. First-Time and Total Exam Pass Rates by Ethnicity	26
Table 36. First-Time and Total Exam Pass Rates by Education	27
Table 37. First-Time and Total Exam Pass Rates by English Best	27
Table 38. First-Time and Total Exam Pass Rates by Native Language	28
Table 39. First-Time and Total Exam Pass Rates by Age.....	29
Table 40. First-Time and Total Exam Pass Rates by Gender within Ethnicity	30
Table 41. First-Time and Total Exam Pass Rates for All Candidates.....	31

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, 2019 to May 31, 2020.

A Public Adjuster examination was also administered in Virginia by Pearson VUE between May 1, 2019, and May 31, 2020. The sample for this examination was small. Only 14 candidates took the Public Adjuster examination in this time period. Because statistical information based on small sample sizes can be highly unreliable, the results for the Public Adjuster examination were not 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, 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 Life and Annuities, Health, Life and Annuities & Health, and Property & Casualty exams. 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 by Exam Preparation

Exam Preparation		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Yes	Count	2,473	1,113	3,940	2,139	1,378	149	11,192
	% Within Exam Level	94.2%	95.0%	90.8%	88.0%	96.2%	91.4%	92.0%
No	Count	139	56	382	286	50	13	926
	% Within Exam Level	5.3%	4.8%	8.8%	11.8%	3.5%	8.0%	7.6%
Unknown	Count	12	2	16	6	5	1	42
	% Within Exam Level	0.5%	0.2%	0.4%	0.2%	0.3%	0.6%	0.3%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2. Exam Volume by Gender

Gender		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Male	Count	1,132	480	2,136	828	429	48	5,053
	% Within Exam Level	43.1%	41.0%	49.2%	34.1%	29.9%	29.4%	41.6%
Female	Count	1,481	689	2,186	1,599	998	114	7,067
	% Within Exam Level	56.4%	58.8%	50.4%	65.8%	69.6%	69.9%	58.1%
Unknown	Count	11	2	16	4	6	1	40
	% Within Exam Level	0.4%	0.2%	0.4%	0.2%	0.4%	0.6%	0.3%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 3. Exam Volume by Ethnicity

Ethnicity		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
African American	Count	1,286	440	1,102	411	718	18	3,975
	% Within Exam Level	49.0%	37.6%	25.4%	16.9%	50.1%	11.0%	32.7%
White	Count	574	547	2,289	1,385	466	105	5,366
	% Within Exam Level	21.9%	46.7%	52.8%	57.0%	32.5%	64.4%	44.1%
American Indian	Count	12	9	13	8	10	1	53
	% Within Exam Level	0.5%	0.8%	0.3%	0.3%	0.7%	0.6%	0.4%
Pacific Islander	Count	14	5	22	10	3	3	57
	% Within Exam Level	0.5%	0.4%	0.5%	0.4%	0.2%	1.8%	0.5%
Asian	Count	306	51	347	113	35	14	866
	% Within Exam Level	11.7%	4.4%	8.0%	4.6%	2.4%	8.6%	7.1%
Hispanic	Count	294	58	286	384	89	14	1,125
	% Within Exam Level	11.2%	5.0%	6.6%	15.8%	6.2%	8.6%	9.3%
Other	Count	116	59	234	105	104	7	625
	% Within Exam Level	4.4%	5.0%	5.4%	4.3%	7.3%	4.3%	5.1%
Unknown	Count	22	2	45	15	8	1	93
	% Within Exam Level	0.8%	0.2%	1.0%	0.6%	0.6%	0.6%	0.8%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4. Exam Volume 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	6	***	2	1	***	***	9
	% Within Exam Level	0.2%	***	0.0%	0.0%	***	***	0.1%
Less Than 12th Grade	Count	34	4	21	24	3	1	87
	% Within Exam Level	1.3%	0.3%	0.5%	1.0%	0.2%	0.6%	0.7%
High School Diploma or GED	Count	464	259	688	511	445	21	2,388
	% Within Exam Level	17.7%	22.1%	15.9%	21.0%	31.1%	12.9%	19.6%
Some College but No 4-Year Degree	Count	1,185	555	1,630	1,119	729	62	5,280
	% Within Exam Level	45.2%	47.4%	37.6%	46.0%	50.9%	38.0%	43.4%
4-Year Degree or More	Count	915	351	1,975	764	250	77	4,332
	% Within Exam Level	34.9%	30.0%	45.5%	31.4%	17.4%	47.2%	35.6%
Unknown	Count	20	2	22	12	6	2	64
	% Within Exam Level	0.8%	0.2%	0.5%	0.5%	0.4%	1.2%	0.5%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 5. Exam Volume by English Best

English Best		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Yes	Count	2,549	1,140	4,224	2,357	1,411	159	11,840
	% Within Exam Level	97.1%	97.4%	97.4%	97.0%	98.5%	97.5%	97.4%
No	Count	64	29	98	69	13	2	275
	% Within Exam Level	2.4%	2.5%	2.3%	2.8%	0.9%	1.2%	2.3%
Unknown	Count	11	2	16	5	9	2	45
	% Within Exam Level	0.4%	0.2%	0.4%	0.2%	0.6%	1.2%	0.4%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6. Exam Volume by Native Language

Native Language		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
English	Count	2,075	1,093	3,700	2,002	1,354	140	10,364
	% Within Exam Level	79.1%	93.3%	85.3%	82.4%	94.5%	85.9%	85.2%
Spanish	Count	185	31	175	258	38	7	694
	% Within Exam Level	7.1%	2.6%	4.0%	10.6%	2.7%	4.3%	5.7%
European (Other Than Spanish)	Count	9	2	21	5	2	2	41
	% Within Exam Level	0.3%	0.2%	0.5%	0.2%	0.1%	1.2%	0.3%
Chinese	Count	25	3	57	13	***	2	100
	% Within Exam Level	1.0%	0.3%	1.3%	0.5%	***	1.2%	0.8%
Japanese	Count	***	***	1	***	***	***	1
	% Within Exam Level	***	***	0.0%	***	***	***	0.0%
Korean	Count	32	14	31	28	***	3	108
	% Within Exam Level	1.2%	1.2%	0.7%	1.2%	***	1.8%	0.9%
African	Count	45	4	36	11	5	***	101
	% Within Exam Level	1.7%	0.3%	0.8%	0.5%	0.3%	***	0.8%
Other	Count	241	23	298	106	27	8	703
	% Within Exam Level	9.2%	2.0%	6.9%	4.4%	1.9%	4.9%	5.8%
Unknown	Count	12	1	19	8	7	1	48
	% Within Exam Level	0.5%	0.1%	0.4%	0.3%	0.5%	0.6%	0.4%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 7. Exam Volume 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	607	424	1,413	791	737	15	3,987
	% Within Exam Level	23.1%	36.2%	32.6%	32.5%	51.4%	9.2%	32.8%
26 to 29	Count	259	155	553	402	239	18	1,626
	% Within Exam Level	9.9%	13.2%	12.7%	16.5%	16.7%	11.0%	13.4%
30 to 39	Count	658	253	941	571	256	41	2,720
	% Within Exam Level	25.1%	21.6%	21.7%	23.5%	17.9%	25.2%	22.4%
40 to 49	Count	528	186	691	332	124	42	1,903
	% Within Exam Level	20.1%	15.9%	15.9%	13.7%	8.7%	25.8%	15.6%
50 to 59	Count	374	104	542	264	53	34	1,371
	% Within Exam Level	14.3%	8.9%	12.5%	10.9%	3.7%	20.9%	11.3%
60 to 64	Count	99	30	97	42	7	2	277
	% Within Exam Level	3.8%	2.6%	2.2%	1.7%	0.5%	1.2%	2.3%
65 and Over	Count	83	18	64	19	9	9	202
	% Within Exam Level	3.2%	1.5%	1.5%	0.8%	0.6%	5.5%	1.7%
Unknown	Count	16	1	37	10	8	2	74
	% Within Exam Level	0.6%	0.1%	0.9%	0.4%	0.6%	1.2%	0.6%
Total	Count	2,624	1,171	4,338	2,431	1,433	163	12,160
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 8. Exam Volume 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	486	147	478	149	194	9	1,463	
		% Within Exam Level	37.8%	33.4%	43.4%	36.3%	27.0%	50.0%	36.8%	
	Female	Count	799	293	624	262	523	9	2,510	
		% Within Exam Level	62.1%	66.6%	56.6%	63.7%	72.8%	50.0%	63.1%	
	Unknown	Count	1	***	***	***	1	***	2	
		% Within Exam Level	0.1%	***	***	***	0.1%	***	0.1%	
	Total	Count	1,286	440	1,102	411	718	18	3,975	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	White	Male	Count	313	261	1,205	477	152	25	2,433
			% Within Exam Level	54.5%	47.7%	52.6%	34.4%	32.6%	23.8%	45.3%
Female		Count	260	285	1,083	908	314	80	2,930	
		% Within Exam Level	45.3%	52.1%	47.3%	65.6%	67.4%	76.2%	54.6%	
Unknown		Count	1	1	1	***	***	***	3	
		% Within Exam Level	0.2%	0.2%	0.0%	***	***	***	0.1%	
Total		Count	574	547	2,289	1,385	466	105	5,366	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
American Indian		Male	Count	5	6	4	6	5	***	26
			% Within Exam Level	41.7%	66.7%	30.8%	75.0%	50.0%	***	49.1%
	Female	Count	7	3	9	2	5	1	27	
		% Within Exam Level	58.3%	33.3%	69.2%	25.0%	50.0%	100.0%	50.9%	
	Unknown	Count	***	***	***	***	***	***	***	
		% Within Exam Level	***	***	***	***	***	***	***	
	Total	Count	12	9	13	8	10	1	53	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	Pacific Islander	Male	Count	2	2	11	3	2	***	20
			% Within Exam Level	14.3%	40.0%	50.0%	30.0%	66.7%	***	35.1%
Female		Count	12	3	11	7	1	3	37	
		% Within Exam Level	85.7%	60.0%	50.0%	70.0%	33.3%	100.0%	64.9%	
Unknown		Count	***	***	***	***	***	***	***	
		% Within Exam Level	***	***	***	***	***	***	***	
Total		Count	14	5	22	10	3	3	57	
		% 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	149	21	154	47	15	9	395	
		% Within Exam Level	48.7%	41.2%	44.4%	41.6%	42.9%	64.3%	45.6%	
	Female	Count	157	30	192	66	20	5	470	
		% Within Exam Level	51.3%	58.8%	55.3%	58.4%	57.1%	35.7%	54.3%	
	Unknown	Count	***	***	1	***	***	***	1	
		% Within Exam Level	***	***	0.3%	***	***	***	0.1%	
	Total	Count	306	51	347	113	35	14	866	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	Hispanic	Male	Count	126	24	151	100	25	4	430
			% Within Exam Level	42.9%	41.4%	52.8%	26.0%	28.1%	28.6%	38.2%
Female		Count	167	34	135	284	64	10	694	
		% Within Exam Level	56.8%	58.6%	47.2%	74.0%	71.9%	71.4%	61.7%	
Unknown		Count	1	***	***	***	***	***	1	
		% Within Exam Level	0.3%	***	***	***	***	***	0.1%	
Total		Count	294	58	286	384	89	14	1,125	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Other		Male	Count	45	19	113	43	35	1	256
			% Within Exam Level	38.8%	32.2%	48.3%	41.0%	33.7%	14.3%	41.0%
	Female	Count	71	39	121	62	69	6	368	
		% Within Exam Level	61.2%	66.1%	51.7%	59.0%	66.3%	85.7%	58.9%	
	Unknown	Count	***	1	***	***	***	***	1	
		% Within Exam Level	***	1.7%	***	***	***	***	0.2%	
	Total	Count	116	59	234	105	104	7	625	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	Unknown	Male	Count	6	***	20	3	1	***	30
			% Within Exam Level	27.3%	***	44.4%	20.0%	12.5%	***	32.3%
Female		Count	8	2	11	8	2	***	31	
		% Within Exam Level	36.4%	100.0%	24.4%	53.3%	25.0%	***	33.3%	
Unknown		Count	8	***	14	4	5	1	32	
		% Within Exam Level	36.4%	***	31.1%	26.7%	62.5%	100.0%	34.4%	
Total		Count	22	2	45	15	8	1	93	
		% 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	73.27	73.97	73.96	73.01	76.80	73.24
	SD	(13.536)	(11.474)	(12.033)	(11.308)	(11.858)	(12.863)
No	Mean	67.76	66.16	65.36	68.60	74.42	74.69
	SD	(15.797)	(12.351)	(13.636)	(12.479)	(12.479)	(14.262)
Unknown	Mean	67.25	71.00	73.63	76.50	72.00	84.00
	SD	(14.580)	(9.899)	(9.639)	(13.368)	(10.583)	(.)

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	74.12	75.61	74.09	74.76	78.07	70.44
	SD	(13.844)	(11.554)	(12.277)	(11.114)	(11.473)	(13.348)
Female	Mean	72.11	72.17	72.33	71.33	76.12	74.59
	SD	(13.517)	(11.480)	(12.502)	(11.571)	(12.012)	(12.621)
Unknown	Mean	65.09	80.50	74.69	76.25	76.17	84.00
	SD	(19.165)	(10.607)	(10.467)	(18.945)	(12.106)	(.)

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	70.98	70.54	68.38	71.06	72.85	63.78
	SD	(13.102)	(11.486)	(12.840)	(10.792)	(12.038)	(11.710)
White	Mean	79.92	76.16	76.52	74.66	82.61	76.22
	SD	(10.951)	(11.405)	(10.989)	(10.978)	(9.015)	(11.504)
American Indian	Mean	77.50	74.00	64.77	77.75	78.80	80.00
	SD	(11.074)	(10.198)	(13.547)	(10.348)	(12.778)	(.)
Pacific Islander	Mean	69.71	64.80	65.18	66.70	83.67	65.00
	SD	(12.940)	(14.202)	(14.825)	(10.264)	(7.234)	(8.660)
Asian	Mean	74.42	73.29	73.06	72.44	80.26	72.79
	SD	(13.669)	(11.526)	(12.971)	(10.022)	(9.360)	(14.859)
Hispanic	Mean	65.82	74.41	69.14	66.84	76.12	63.71
	SD	(15.425)	(9.125)	(12.133)	(12.367)	(12.507)	(15.213)
Other	Mean	73.63	72.58	69.26	70.30	75.93	78.14
	SD	(14.106)	(11.709)	(12.721)	(11.299)	(10.836)	(9.990)
Unknown	Mean	76.86	78.00	76.80	74.93	74.25	84.00
	SD	(10.669)	(0.000)	(9.258)	(15.795)	(18.006)	(.)

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	51.50	***	85.00	73.00	***	***
	SD	(20.773)	***	(8.485)	(.)	***	***
Less Than 12th Grade	Mean	57.35	79.75	67.19	65.83	73.33	51.00
	SD	(15.546)	(5.737)	(14.814)	(10.965)	(13.317)	(.)
High School Diploma or GED	Mean	66.01	69.34	67.59	68.01	72.51	63.38
	SD	(14.776)	(12.116)	(13.125)	(11.738)	(12.336)	(17.591)
Some College but No 4-Year Degree	Mean	72.34	73.10	71.26	71.59	77.59	71.68
	SD	(12.710)	(11.254)	(11.816)	(11.114)	(11.204)	(11.787)
4-Year Degree or More	Mean	78.02	77.42	76.78	76.99	81.85	77.65
	SD	(11.951)	(10.670)	(11.514)	(10.422)	(10.220)	(10.308)
Unknown	Mean	71.10	78.50	76.23	77.42	67.17	81.50
	SD	(13.894)	(0.707)	(9.909)	(12.310)	(15.394)	(3.536)

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	73.13	73.71	73.20	72.53	76.67	73.47
	SD	(13.523)	(11.603)	(12.435)	(11.537)	(11.883)	(12.931)
No	Mean	65.53	69.24	73.06	71.23	82.54	75.50
	SD	(19.347)	(12.293)	(11.993)	(11.586)	(7.434)	(4.950)
Unknown	Mean	73.45	74.00	74.50	77.80	72.67	67.50
	SD	(9.699)	(5.657)	(9.612)	(12.988)	(14.722)	(23.335)

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	73.60	73.68	73.69	73.65	76.90	73.88
	SD	(13.376)	(11.752)	(12.188)	(11.043)	(11.790)	(12.607)
Spanish	Mean	65.08	74.26	67.92	65.77	72.13	60.43
	SD	(15.264)	(6.588)	(12.285)	(12.092)	(12.649)	(20.346)
European (Other Than Spanish)	Mean	64.78	77.50	73.19	75.20	73.50	84.50
	SD	(23.150)	(0.707)	(13.754)	(8.258)	(23.335)	(14.849)
Chinese	Mean	69.28	76.67	76.02	76.69	***	81.00
	SD	(11.186)	(17.898)	(15.683)	(8.731)	***	(7.071)
Japanese	Mean	***	***	44.00	***	***	***
	SD	***	***	(.)	***	***	***
Korean	Mean	68.44	65.57	70.90	73.36	***	77.67
	SD	(14.276)	(10.471)	(12.289)	(10.115)	***	(8.145)
African	Mean	69.53	72.50	66.89	62.73	72.00	***
	SD	(13.631)	(9.983)	(15.449)	(15.460)	(14.883)	***
Other	Mean	75.29	72.61	70.74	67.54	76.74	69.25
	SD	(13.152)	(10.974)	(12.951)	(12.344)	(12.034)	(5.523)
Unknown	Mean	73.00	78.00	74.68	71.63	67.86	84.00
	SD	(9.973)	(.)	(10.028)	(14.451)	(15.049)	(.)

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	67.63	70.43	69.99	69.10	75.91	71.67
	SD	(14.011)	(12.103)	(12.791)	(11.478)	(11.535)	(12.087)
26 to 29	Mean	74.50	73.82	72.67	71.10	77.71	72.39
	SD	(13.387)	(10.765)	(12.031)	(11.647)	(12.529)	(10.595)
30 to 39	Mean	73.75	73.79	74.39	74.79	77.91	71.34
	SD	(13.139)	(11.590)	(12.121)	(11.171)	(11.781)	(14.399)
40 to 49	Mean	75.26	76.24	76.07	75.63	77.98	77.24
	SD	(13.816)	(10.083)	(11.012)	(10.289)	(11.088)	(10.654)
50 to 59	Mean	75.74	79.18	75.02	74.75	76.45	73.68
	SD	(12.023)	(9.806)	(12.220)	(11.047)	(13.347)	(12.484)
60 to 64	Mean	73.94	75.03	77.89	76.57	69.29	89.50
	SD	(14.529)	(11.565)	(12.210)	(10.493)	(11.528)	(2.121)
65 and Over	Mean	72.47	81.22	76.95	79.89	74.33	62.56
	SD	(13.031)	(10.768)	(11.238)	(7.944)	(17.614)	(16.569)
Unknown	Mean	71.50	78.00	74.86	73.20	72.38	87.00
	SD	(12.275)	(.)	(12.822)	(14.906)	(16.326)	(4.243)

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	70.87	71.76	69.25	70.77	72.72	61.11
		SD	(13.093)	(11.654)	(12.565)	(11.282)	(11.271)	(5.011)
	Female	Mean	71.09	69.92	67.71	71.23	72.89	66.44
		SD	(13.054)	(11.371)	(13.017)	(10.522)	(12.332)	(15.820)
	Unknown	Mean	33.00	***	***	***	74.00	***
		SD	(.)	***	***	***	(.)	***
White	Male	Mean	81.35	78.40	77.15	77.27	83.77	75.16
		SD	(10.482)	(10.905)	(11.010)	(10.353)	(8.504)	(12.730)
	Female	Mean	78.23	74.13	75.81	73.29	82.05	76.55
		SD	(11.293)	(11.507)	(10.929)	(11.055)	(9.213)	(11.159)
	Unknown	Mean	75.00	73.00	85.00	***	***	***
		SD	(.)	(.)	(.)	***	***	***
American Indian	Male	Mean	80.60	79.33	71.50	76.67	83.60	***
		SD	(12.361)	(4.546)	(11.091)	(11.860)	(10.334)	***
	Female	Mean	75.29	63.33	61.78	81.00	74.00	80.00
		SD	(10.452)	(10.408)	(14.016)	(4.243)	(14.248)	(.)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Pacific Islander	Male	Mean	57.00	72.00	62.09	60.33	86.00	***
		SD	(19.799)	(9.899)	(18.833)	(10.504)	(8.485)	***
	Female	Mean	71.83	60.00	68.27	69.43	79.00	65.00
		SD	(11.312)	(16.371)	(9.264)	(9.607)	(.)	(8.660)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Asian	Male	Mean	76.36	68.29	73.44	72.72	85.07	68.78
		SD	(14.055)	(11.778)	(13.180)	(10.377)	(5.365)	(16.192)
	Female	Mean	72.58	76.80	72.83	72.24	76.65	80.00
		SD	(13.072)	(10.125)	(12.822)	(9.837)	(10.179)	(9.592)
	Unknown	Mean	***	***	59.00	***	***	***
		SD	***	***	(.)	***	***	***
Hispanic	Male	Mean	66.30	74.29	69.36	71.99	83.48	62.75
		SD	(14.916)	(11.442)	(11.170)	(11.788)	(9.088)	(12.258)
	Female	Mean	65.70	74.50	68.88	65.02	73.25	64.10
		SD	(15.578)	(7.250)	(13.163)	(12.069)	(12.537)	(16.842)
	Unknown	Mean	26.00	***	***	***	***	***
		SD	(.)	***	***	***	***	***
Other	Male	Mean	72.98	76.05	69.42	69.65	75.97	82.00
		SD	(14.967)	(9.778)	(13.072)	(10.066)	(11.265)	(.)
	Female	Mean	74.04	70.49	69.12	70.74	75.91	77.50
		SD	(13.624)	(12.133)	(12.437)	(12.141)	(10.696)	(10.784)
	Unknown	Mean	***	88.00	***	***	***	***
		SD	***	(.)	***	***	***	***
Unknown	Male	Mean	77.50	***	79.25	82.00	42.00	***
		SD	(10.747)	***	(9.453)	(8.000)	(.)	***
	Female	Mean	80.50	78.00	74.55	71.63	84.50	***
		SD	(12.083)	(0.000)	(7.528)	(17.087)	(16.263)	***
	Unknown	Mean	72.75	***	75.07	76.25	76.60	84.00
		SD	(8.844)	***	(9.957)	(18.945)	(13.483)	(.)

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	117	1,482	0.30	0.70	89	658	0.24	0.69	181	2,449	0.27	0.72	21	1,972	0.24	0.72	680	1,378	0.28	0.76
No	4	85	0.33	0.64	2	37	0.24	0.63	15	247	0.28	0.64	2	269	0.26	0.68	20	50	0.28	0.74
Unknown	1	10	0.32	0.65	1	2	0.33	0.69	1	11	0.15	0.74	1	6	0.30	0.80	1	5	0.19	0.62

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	52	676	0.31	0.71	42	285	0.26	0.71	87	1,308	0.28	0.72	7	766	0.23	0.74	211	429	0.28	0.77
Female	68	891	0.30	0.69	52	418	0.23	0.67	92	1,372	0.27	0.71	16	1,477	0.24	0.70	490	998	0.27	0.75
Unknown	1	10	0.44	0.62	1	2	0.00	0.76	1	12	0.26	0.74	1	4	0.56	0.78	3	6	0.43	0.73

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	59	757	0.28	0.68	33	257	0.22	0.66	61	674	0.26	0.66	1	389	0.21	0.70	355	718	0.26	0.72
White	18	334	0.28	0.77	45	333	0.25	0.72	98	1,412	0.26	0.75	12	1,275	0.24	0.74	226	466	0.24	0.81
American Indian	1	9	0.26	0.73	1	8	0.26	0.68	1	11	0.31	0.62	1	8	0.29	0.79	4	10	0.44	0.78
Pacific Islander	1	8	0.32	0.67	1	4	0.14	0.57	1	17	0.27	0.62	1	10	0.15	0.62	1	3	0.45	0.83
Asian	12	192	0.31	0.71	3	38	0.26	0.69	11	219	0.28	0.72	1	106	0.19	0.71	15	35	0.25	0.79
Hispanic	11	192	0.32	0.62	2	39	0.16	0.69	9	185	0.26	0.67	4	355	0.26	0.66	38	89	0.29	0.74
Other	4	69	0.31	0.71	2	41	0.23	0.68	8	150	0.26	0.67	1	99	0.22	0.69	50	104	0.24	0.75
Unknown	1	17	0.29	0.74	1	2	-1.00	0.76	1	31	0.21	0.76	1	15	0.35	0.74	3	8	0.44	0.73

* Negative pBis result of low sample size

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	4	0.28	0.51	***	***	***	***	1	2	0.33	0.82	1	1	***	0.76	***	***	***	***
Less Than 12th Grade	1	25	0.26	0.54	1	4	0.00	0.75	1	18	0.32	0.65	1	24	0.21	0.63	1	3	0.54	0.74
High School Diploma or GED	20	297	0.30	0.62	25	145	0.24	0.64	34	407	0.27	0.66	5	466	0.25	0.67	213	445	0.27	0.71
Some College but No 4-Year Degree	60	702	0.27	0.69	38	337	0.22	0.68	67	1,011	0.25	0.69	10	1,034	0.23	0.71	362	729	0.26	0.76
4-Year Degree or More	38	535	0.29	0.75	22	221	0.23	0.73	99	1,241	0.27	0.75	8	711	0.23	0.75	125	250	0.26	0.81
Unknown	1	15	0.29	0.69	1	2	-1.00	0.76	1	15	0.19	0.76	1	12	0.32	0.74	2	6	0.38	0.67

* Negative pBis result of low sample size

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

English Best	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	120	1,534	0.30	0.70	91	674	0.24	0.69	198	2,621	0.28	0.71	24	2,180	0.25	0.71	696	1,411	0.28	0.75
No	1	44	0.42	0.63	1	19	0.26	0.62	2	62	0.26	0.72	1	63	0.30	0.70	5	13	0.24	0.80
Unknown	1	9	0.24	0.72	1	2	0.60	0.73	1	14	0.20	0.74	1	5	0.39	0.79	3	9	0.37	0.72

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

Native Language	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	87	1,241	0.30	0.70	90	645	0.24	0.69	178	2,289	0.27	0.72	20	1,851	0.24	0.73	664	1,354	0.28	0.76
Spanish	8	122	0.31	0.62	1	21	0.12	0.69	6	111	0.26	0.66	2	238	0.25	0.65	17	38	0.28	0.70
European (Other Than Spanish)	1	6	0.67	0.64	1	2	-1.00	0.80	1	14	0.34	0.71	1	5	0.33	0.73	1	2	1.00	0.69
Chinese	1	21	0.24	0.66	1	3	0.98	0.75	1	37	0.35	0.76	1	13	0.20	0.76	***	***	***	***
Japanese	***	***	***	***	***	***	***	***	1	1	***	0.43	***	***	***	***	***	***	***	***
Korean	1	23	0.34	0.66	1	11	0.24	0.62	1	21	0.23	0.70	1	27	0.23	0.72	***	***	***	***
African	1	32	0.27	0.67	1	3	0.44	0.69	1	27	0.31	0.66	1	11	0.35	0.61	2	5	0.49	0.71
Other	10	139	0.31	0.72	1	14	0.26	0.69	12	191	0.28	0.69	1	100	0.22	0.68	11	27	0.32	0.76
Unknown	1	9	0.29	0.71	1	1	***	0.78	1	13	0.23	0.74	1	8	0.31	0.70	3	7	0.37	0.66

* Negative pBis result of low sample size

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	27	389	0.29	0.64	30	255	0.24	0.65	59	872	0.28	0.68	6	731	0.23	0.68	358	737	0.27	0.75
26 to 29	10	150	0.30	0.72	13	87	0.22	0.69	26	353	0.26	0.71	3	374	0.23	0.71	117	239	0.29	0.77
30 to 39	26	406	0.29	0.71	22	154	0.23	0.69	39	590	0.28	0.73	5	528	0.25	0.74	127	256	0.28	0.76
40 to 49	23	309	0.32	0.72	8	119	0.21	0.72	28	427	0.25	0.74	1	307	0.24	0.74	61	124	0.28	0.76
50 to 59	19	214	0.28	0.73	5	69	0.22	0.76	26	349	0.27	0.73	3	240	0.25	0.73	25	53	0.30	0.75
60 to 64	3	51	0.34	0.71	1	22	0.28	0.73	2	67	0.29	0.77	1	40	0.26	0.73	3	7	0.24	0.67
65 and Over	3	45	0.28	0.70	1	14	0.35	0.81	1	44	0.26	0.75	1	19	0.16	0.75	9	9	0.41	0.72
Unknown	1	14	0.24	0.69	1	1	***	0.78	1	24	0.29	0.74	1	10	0.40	0.72	2	8	0.44	0.72

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	21	282	0.27	0.67	12	86	0.23	0.67	26	287	0.26	0.67	1	143	0.22	0.70	97	194	0.25	0.71
	Female	38	474	0.28	0.68	19	175	0.21	0.65	33	388	0.26	0.66	1	246	0.22	0.70	257	523	0.27	0.72
	Unknown	1	1	***	0.34	***	***	***	***	***	***	***	***	***	***	***	***	***	1	1	***
White	Male	11	189	0.28	0.79	21	160	0.26	0.74	44	739	0.26	0.76	3	441	0.25	0.76	73	152	0.23	0.83
	Female	7	149	0.27	0.75	20	180	0.25	0.70	36	672	0.26	0.74	9	834	0.23	0.72	153	314	0.24	0.81
	Unknown	1	1	***	0.76	1	1	***	0.72	1	1	***	0.88	***	***	***	***	***	***	***	***
American Indian	Male	1	5	0.66	0.76	1	6	0.07	0.76	1	4	0.54	0.68	1	6	0.36	0.78	2	5	0.46	0.84
	Female	1	6	0.17	0.72	1	3	0.48	0.56	1	7	0.24	0.61	1	2	0.44	0.79	2	5	0.60	0.72
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	2	1.00	0.54	1	2	-0.33	0.68	1	8	0.42	0.60	1	3	0.26	0.54	2	2	0.50	0.89
	Female	1	7	0.25	0.71	1	3	0.47	0.53	1	9	0.20	0.65	1	7	0.24	0.69	1	1	***	0.77
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	3	96	0.34	0.74	1	14	0.22	0.62	2	95	0.30	0.73	1	44	0.23	0.72	6	15	0.12	0.85
	Female	6	96	0.28	0.69	1	24	0.27	0.72	5	124	0.27	0.72	1	63	0.18	0.71	9	20	0.27	0.75
	Unknown	***	***	***	***	***	***	***	***	1	1	***	0.57	***	***	***	***	***	***	***	***
Hispanic	Male	2	78	0.29	0.62	1	16	0.24	0.68	2	95	0.23	0.67	1	96	0.23	0.73	12	25	0.31	0.83
	Female	7	113	0.33	0.62	1	24	0.08	0.70	5	92	0.28	0.67	2	264	0.26	0.63	26	64	0.26	0.71
	Unknown	1	1	***	0.26	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	1	30	0.34	0.70	1	14	0.30	0.73	3	73	0.26	0.67	1	42	0.16	0.70	14	35	0.27	0.76
	Female	1	39	0.30	0.71	1	28	0.21	0.65	5	77	0.25	0.68	1	58	0.28	0.69	33	69	0.24	0.74
	Unknown	***	***	***	***	1	1	***	0.82	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	4	0.52	0.75	***	***	***	***	1	15	0.27	0.78	1	3	0.25	0.82	1	1	***	0.43
	Female	1	7	0.26	0.80	1	2	-1.00	0.76	1	8	0.17	0.73	1	8	0.39	0.69	2	2	0.89	0.85
	Unknown	1	7	0.20	0.72	***	***	***	***	1	12	0.23	0.75	1	4	0.56	0.78	2	5	0.52	0.73

* Negative pBis result of low sample size

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	74	1,462	0.28	0.75	19	826	0.24	0.77	107	2,624	0.25	0.75	29	2,135	0.23	0.73	680	1,378	0.30	0.82	149	149	0.26	0.73
No	1	88	0.29	0.70	1	41	0.25	0.68	7	258	0.24	0.67	1	285	0.25	0.67	20	50	0.28	0.78	13	13	0.31	0.75
Unknown	1	10	0.29	0.73	1	2	0.00	0.76	1	12	0.21	0.72	1	6	0.53	0.72	1	5	0.39	0.82	1	1	***	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	30	686	0.28	0.75	6	351	0.25	0.78	49	1,414	0.26	0.75	9	826	0.23	0.74	211	429	0.28	0.83	48	48	0.27	0.70
Female	46	897	0.27	0.74	15	516	0.23	0.76	63	1,469	0.25	0.74	27	1,596	0.24	0.72	490	998	0.30	0.81	114	114	0.26	0.75
Unknown	1	9	0.37	0.69	1	2	1.00	0.87	1	11	0.31	0.72	1	4	0.46	0.72	3	6	0.37	0.86	1	1	***	0.86

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	35	770	0.26	0.73	7	327	0.25	0.74	30	762	0.26	0.70	4	408	0.23	0.72	355	718	0.28	0.78	18	18	0.24	0.63
White	19	338	0.23	0.81	9	406	0.23	0.79	68	1,530	0.22	0.77	24	1,385	0.23	0.74	226	466	0.26	0.88	105	105	0.23	0.76
American Indian	1	8	0.25	0.81	1	8	0.23	0.79	1	11	0.45	0.74	1	7	0.20	0.79	4	10	0.43	0.86	1	1	***	0.83
Pacific Islander	1	12	0.39	0.70	1	4	0.35	0.72	1	12	0.27	0.71	1	10	0.23	0.72	1	3	0.56	0.85	3	3	0.32	0.66
Asian	8	185	0.28	0.76	1	39	0.26	0.77	5	229	0.27	0.74	1	113	0.18	0.72	15	35	0.22	0.85	14	14	0.35	0.72
Hispanic	6	178	0.29	0.68	1	42	0.20	0.79	6	175	0.23	0.71	5	383	0.26	0.67	38	89	0.30	0.82	14	14	0.28	0.63
Other	1	73	0.32	0.74	1	50	0.21	0.77	5	146	0.25	0.71	2	105	0.26	0.71	50	104	0.26	0.81	7	7	0.19	0.79
Unknown	1	18	0.33	0.78	1	2	-1.00	0.83	1	33	0.23	0.77	1	15	0.48	0.70	3	8	0.50	0.83	1	1	***	0.86

* Negative pBis result of low sample size

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	5	0.58	0.55	***	***	***	***	1	2	-1.00	0.88	1	1	***	0.66	***	***	***	***	***	***	***	***
Less Than 12th Grade	1	25	0.29	0.60	1	4	0.27	0.83	1	17	0.15	0.70	1	24	0.21	0.65	1	3	0.75	0.69	1	1	***	0.54
High School Diploma or GED	10	275	0.28	0.68	2	197	0.25	0.73	14	457	0.26	0.69	7	511	0.25	0.69	213	445	0.29	0.78	21	21	0.34	0.64
Some College but No 4-Year Degree	22	695	0.25	0.74	11	412	0.22	0.77	42	1,096	0.23	0.73	18	1,116	0.23	0.72	362	729	0.28	0.83	62	62	0.23	0.71
4-Year Degree or More	33	559	0.26	0.79	8	258	0.25	0.80	59	1,308	0.24	0.78	10	762	0.21	0.77	125	250	0.31	0.85	77	77	0.20	0.78
Unknown	1	15	0.23	0.74	1	2	-1.00	0.84	1	17	0.36	0.76	1	12	0.34	0.76	2	6	0.47	0.78	2	2	0.38	0.82

* Negative pBis result of low sample size

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	74	1,514	0.28	0.75	19	843	0.24	0.77	120	2,814	0.25	0.74	34	2,352	0.24	0.72	696	1,411	0.30	0.82	159	159	0.26	0.73
No	1	40	0.35	0.68	1	22	0.29	0.75	1	67	0.24	0.74	1	69	0.26	0.71	5	13	0.20	0.89	2	2	0.11	0.75
Unknown	1	9	0.18	0.76	1	2	1.00	0.77	1	13	0.25	0.71	1	5	0.44	0.81	3	9	0.34	0.81	2	2	0.65	0.68

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	62	1,233	0.28	0.75	19	809	0.24	0.77	107	2,478	0.25	0.75	27	1,998	0.23	0.74	664	1,354	0.30	0.82	140	140	0.26	0.74
Spanish	2	117	0.29	0.67	1	24	0.11	0.80	5	110	0.22	0.71	2	257	0.25	0.65	17	38	0.27	0.78	7	7	0.38	0.62
European (Other Than Spanish)	1	7	0.55	0.66	1	2	-1.00	0.76	1	15	0.30	0.73	1	5	0.09	0.79	1	2	1.00	0.86	2	2	0.68	0.85
Chinese	1	16	0.22	0.69	1	3	0.54	0.79	1	40	0.40	0.77	1	13	0.23	0.77	***	***	***	***	2	2	0.54	0.79
Japanese	***	***	***	***	***	***	***	***	1	1	***	0.50	***	***	***	***	***	***	***	***	***	***	***	***
Korean	1	23	0.27	0.70	1	11	0.28	0.71	1	22	0.34	0.72	1	28	0.17	0.73	***	***	***	***	3	3	0.23	0.79
African	1	29	0.29	0.71	1	4	0.25	0.80	1	27	0.41	0.71	1	11	0.41	0.67	2	5	0.61	0.77	***	***	***	***
Other	7	142	0.29	0.77	1	20	0.22	0.74	8	192	0.26	0.73	1	106	0.23	0.68	11	27	0.28	0.81	8	8	0.09	0.69
Unknown	1	10	0.23	0.75	1	1	***	0.80	1	15	0.29	0.74	1	8	0.48	0.68	3	7	0.46	0.78	1	1	***	0.86

* Negative pBis result of low sample size

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	20	374	0.27	0.70	6	315	0.24	0.74	36	936	0.26	0.71	14	791	0.24	0.69	358	737	0.28	0.81	15	15	0.25	0.72
26 to 29	6	161	0.30	0.75	2	109	0.24	0.77	16	370	0.24	0.74	3	401	0.22	0.70	117	239	0.33	0.82	18	18	0.20	0.73
30 to 39	19	401	0.27	0.75	3	193	0.25	0.77	26	640	0.25	0.75	6	570	0.24	0.75	127	256	0.30	0.83	41	41	0.29	0.71
40 to 49	14	309	0.29	0.77	3	133	0.20	0.79	17	462	0.21	0.78	2	331	0.21	0.76	61	124	0.24	0.85	42	42	0.22	0.77
50 to 59	8	227	0.26	0.77	2	80	0.25	0.82	17	357	0.25	0.77	2	263	0.22	0.76	25	53	0.34	0.83	34	34	0.25	0.73
60 to 64	1	58	0.29	0.75	1	24	0.26	0.76	2	55	0.26	0.79	1	42	0.25	0.78	3	7	0.48	0.77	2	2	0.20	0.90
65 and Over	2	51	0.25	0.73	1	14	0.34	0.83	1	46	0.29	0.76	1	18	0.25	0.83	9	9	0.48	0.82	9	9	0.34	0.63
Unknown	1	11	0.26	0.74	1	1	***	0.80	1	28	0.32	0.75	1	10	0.41	0.70	2	8	0.45	0.82	2	2	0.25	0.87

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	12	300	0.25	0.73	1	113	0.25	0.74	9	319	0.26	0.72	2	148	0.27	0.71	97	194	0.23	0.77	9	9	0.03	0.60
	Female	23	501	0.26	0.72	5	220	0.25	0.74	17	443	0.26	0.69	2	260	0.20	0.72	257	523	0.30	0.78	9	9	0.34	0.67
	Unknown	1	1	***	0.52	***	***	***	***	***	***	***	***	***	***	***	***	***	1	1	***	0.81	***	***	***
White	Male	8	191	0.22	0.82	5	191	0.25	0.81	31	808	0.23	0.78	6	477	0.22	0.76	73	152	0.27	0.89	25	25	0.26	0.75
	Female	11	147	0.24	0.80	4	214	0.21	0.78	30	722	0.21	0.77	14	908	0.23	0.73	153	314	0.25	0.87	80	80	0.23	0.77
	Unknown	1	1	***	0.75	1	1	***	0.75	1	1	***	0.80	***	***	***	***	***	***	***	***	***	***	***	***
American Indian	Male	1	4	0.58	0.84	1	6	0.19	0.84	1	4	0.50	0.75	1	5	0.45	0.79	2	5	0.41	0.89	***	***	***	***
	Female	1	5	0.07	0.79	1	3	0.71	0.70	1	7	0.54	0.72	1	2	***	0.84	2	5	0.66	0.83	1	1	***	0.83
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	2	0.75	0.62	1	2	1.00	0.80	1	7	0.49	0.67	1	3	-0.04	0.72	2	2	0.78	0.80	***	***	***	***
	Female	1	11	0.44	0.73	1	3	0.27	0.70	1	8	0.12	0.75	1	7	0.39	0.69	1	1	***	0.84	3	3	0.32	0.66
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	5	89	0.30	0.77	1	19	0.31	0.72	4	100	0.28	0.74	1	47	0.26	0.71	6	15	0.27	0.88	9	9	0.38	0.67
	Female	3	96	0.27	0.75	1	24	0.22	0.80	5	128	0.27	0.74	1	66	0.18	0.72	9	20	0.23	0.83	5	5	0.26	0.81
	Unknown	***	***	***	***	***	***	***	***	1	1	***	0.68	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	4	82	0.29	0.68	1	19	0.29	0.81	3	95	0.21	0.71	1	100	0.28	0.71	12	25	0.32	0.88	4	4	0.40	0.62
	Female	2	96	0.29	0.68	1	23	0.17	0.79	3	80	0.26	0.71	4	283	0.25	0.65	26	64	0.28	0.79	10	10	0.30	0.64
	Unknown	1	1	***	0.28	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	1	31	0.33	0.74	1	15	0.25	0.75	1	70	0.27	0.71	1	43	0.20	0.68	14	35	0.27	0.78	1	1	***	0.81
	Female	2	45	0.29	0.75	1	34	0.22	0.78	2	76	0.25	0.70	1	62	0.29	0.73	33	69	0.26	0.82	6	6	0.22	0.78
	Unknown	***	***	***	***	1	1	***	0.98	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	6	0.44	0.80	***	***	***	***	1	15	0.22	0.80	1	3	0.74	0.83	1	1	***	0.44	***	***	***	***
	Female	1	5	0.55	0.84	1	2	-1.00	0.83	1	9	0.10	0.80	1	8	0.74	0.67	2	2	1.00	0.86	***	***	***	***
	Unknown	1	8	0.21	0.75	***	***	***	***	1	10	0.31	0.73	1	4	0.46	0.72	2	5	0.47	0.86	1	1	***	0.86

* Negative pBis result of low sample size

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	71.0%	66.0%	75.7%	70.4%	74.8%	69.4%	74.7%	64.7%	79.4%	75.1%	74.1%	63.8%
	Number Tested	(1,975)	(2,473)	(926)	(1,113)	(3,057)	(3,940)	(1,500)	(2,139)	(1,208)	(1,378)	(108)	(149)
No	% Passing	55.0%	51.1%	47.8%	46.4%	47.4%	44.8%	52.9%	52.1%	70.0%	66.0%	88.9%	69.2%
	Number Tested	(111)	(139)	(46)	(56)	(272)	(382)	(191)	(286)	(40)	(50)	(9)	(13)
Unknown	% Passing	50.0%	50.0%	50.0%	50.0%	72.7%	68.8%	60.0%	66.7%	75.0%	60.0%	100.0%	100.0%
	Number Tested	(10)	(12)	(2)	(2)	(11)	(16)	(5)	(6)	(4)	(5)	(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	73.6%	68.1%	80.3%	74.2%	75.2%	70.2%	78.0%	70.5%	81.9%	77.6%	71.4%	52.1%
	Number Tested	(907)	(1,132)	(412)	(480)	(1,664)	(2,136)	(618)	(828)	(382)	(429)	(28)	(48)
Female	% Passing	67.3%	62.9%	69.9%	65.7%	69.8%	64.3%	68.8%	59.5%	77.8%	73.5%	76.4%	69.3%
	Number Tested	(1,182)	(1,481)	(561)	(689)	(1,663)	(2,186)	(1,075)	(1,599)	(865)	(998)	(89)	(114)
Unknown	% Passing	57.1%	63.6%	100.0%	100.0%	84.6%	75.0%	66.7%	75.0%	80.0%	66.7%	100.0%	100.0%
	Number Tested	(7)	(11)	(1)	(2)	(13)	(16)	(3)	(4)	(5)	(6)	(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	63.2%	59.8%	65.0%	60.2%	56.7%	53.4%	65.5%	58.4%	68.0%	64.3%	37.5%	22.2%
	Number Tested	(1,009)	(1,286)	(343)	(440)	(773)	(1,102)	(278)	(411)	(604)	(718)	(8)	(18)
White	% Passing	86.5%	82.6%	80.9%	75.9%	81.6%	76.8%	77.9%	70.2%	93.4%	91.0%	81.2%	74.3%
	Number Tested	(503)	(574)	(477)	(547)	(1,858)	(2,289)	(1,024)	(1,385)	(438)	(466)	(85)	(105)
American Indian	% Passing	80.0%	75.0%	75.0%	77.8%	40.0%	46.2%	83.3%	75.0%	83.3%	60.0%	100.0%	100.0%
	Number Tested	(10)	(12)	(8)	(9)	(10)	(13)	(6)	(8)	(6)	(10)	(1)	(1)
Pacific Islander	% Passing	55.6%	50.0%	33.3%	40.0%	62.5%	45.5%	57.1%	50.0%	100.0%	100.0%	0.0%	33.3%
	Number Tested	(9)	(14)	(3)	(5)	(16)	(22)	(7)	(10)	(3)	(3)	(1)	(3)
Asian	% Passing	79.6%	69.6%	78.0%	70.6%	70.3%	66.9%	72.5%	66.4%	93.5%	88.6%	70.0%	64.3%
	Number Tested	(230)	(306)	(41)	(51)	(269)	(347)	(80)	(113)	(31)	(35)	(10)	(14)
Hispanic	% Passing	51.4%	46.9%	78.0%	79.3%	63.9%	56.3%	55.3%	43.5%	79.5%	69.7%	50.0%	42.9%
	Number Tested	(216)	(294)	(50)	(58)	(208)	(286)	(215)	(384)	(73)	(89)	(8)	(14)
Other	% Passing	72.3%	71.6%	70.0%	64.4%	59.6%	53.0%	66.7%	59.0%	77.8%	75.0%	100.0%	71.4%
	Number Tested	(101)	(116)	(50)	(59)	(166)	(234)	(72)	(105)	(90)	(104)	(4)	(7)
Unknown	% Passing	83.3%	77.3%	100.0%	100.0%	85.0%	82.2%	71.4%	73.3%	71.4%	62.5%	100.0%	100.0%
	Number Tested	(18)	(22)	(2)	(2)	(40)	(45)	(14)	(15)	(7)	(8)	(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	0.0%	16.7%	***	***	100.0%	100.0%	100.0%	100.0%	***	***	***	***
	Number Tested	(3)	(6)	***	***	(2)	(2)	(1)	(1)	***	***	***	***
Less Than 12th Grade	% Passing	24.0%	23.5%	100.0%	100.0%	62.5%	57.1%	60.0%	41.7%	50.0%	66.7%	0.0%	0.0%
	Number Tested	(25)	(34)	(3)	(4)	(16)	(21)	(10)	(24)	(2)	(3)	(1)	(1)
High School Diploma or GED	% Passing	50.0%	46.8%	60.2%	54.8%	54.3%	49.6%	57.0%	47.7%	69.7%	64.3%	46.7%	38.1%
	Number Tested	(330)	(464)	(206)	(259)	(479)	(688)	(286)	(511)	(376)	(445)	(15)	(21)
Some College but No 4-Year Degree	% Passing	68.0%	63.1%	71.7%	67.0%	67.3%	62.0%	69.3%	60.5%	81.4%	77.2%	68.4%	53.2%
	Number Tested	(929)	(1,185)	(449)	(555)	(1,196)	(1,630)	(778)	(1,119)	(634)	(729)	(38)	(62)
4-Year Degree or More	% Passing	82.4%	79.1%	86.9%	82.9%	81.8%	77.7%	82.8%	78.0%	88.5%	86.8%	87.1%	80.5%
	Number Tested	(795)	(915)	(314)	(351)	(1,629)	(1,975)	(612)	(764)	(235)	(250)	(62)	(77)
Unknown	% Passing	71.4%	60.0%	100.0%	100.0%	77.8%	77.3%	88.9%	83.3%	60.0%	50.0%	100.0%	100.0%
	Number Tested	(14)	(20)	(2)	(2)	(18)	(22)	(9)	(12)	(5)	(6)	(2)	(2)

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

English Best		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Yes	% Passing	70.3%	65.6%	74.6%	69.6%	72.6%	67.2%	72.5%	63.5%	79.0%	74.6%	74.8%	64.2%
	Number Tested	(2,037)	(2,549)	(952)	(1,140)	(3,254)	(4,224)	(1,652)	(2,357)	(1,233)	(1,411)	(115)	(159)
No	% Passing	56.0%	45.3%	61.9%	51.7%	73.0%	69.4%	61.0%	53.6%	91.7%	92.3%	100.0%	100.0%
	Number Tested	(50)	(64)	(21)	(29)	(74)	(98)	(41)	(69)	(12)	(13)	(2)	(2)
Unknown	% Passing	77.8%	72.7%	100.0%	100.0%	75.0%	75.0%	66.7%	80.0%	71.4%	66.7%	100.0%	50.0%
	Number Tested	(9)	(11)	(1)	(2)	(12)	(16)	(3)	(5)	(7)	(9)	(1)	(2)

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	70.8%	67.0%	74.5%	69.4%	73.9%	68.7%	74.7%	67.1%	79.7%	75.4%	75.2%	64.3%
	Number Tested	(1,685)	(2,075)	(912)	(1,093)	(2,875)	(3,700)	(1,456)	(2,002)	(1,190)	(1,354)	(101)	(140)
Spanish	% Passing	49.6%	44.9%	77.8%	80.6%	58.3%	51.4%	51.9%	39.1%	64.3%	57.9%	60.0%	42.9%
	Number Tested	(137)	(185)	(27)	(31)	(120)	(175)	(131)	(258)	(28)	(38)	(5)	(7)
European (Other Than Spanish)	% Passing	83.3%	55.6%	100.0%	100.0%	68.4%	66.7%	75.0%	60.0%	50.0%	50.0%	100.0%	100.0%
	Number Tested	(6)	(9)	(2)	(2)	(19)	(21)	(4)	(5)	(2)	(2)	(2)	(2)
Chinese	% Passing	71.4%	56.0%	66.7%	66.7%	79.6%	77.2%	81.8%	84.6%	***	***	100.0%	100.0%
	Number Tested	(14)	(25)	(3)	(3)	(49)	(57)	(11)	(13)	***	***	(2)	(2)
Japanese	% Passing	***	***	***	***	0.0%	0.0%	***	***	***	***	***	***
	Number Tested	***	***	***	***	(1)	(1)	***	***	***	***	***	***
Korean	% Passing	65.0%	53.1%	62.5%	42.9%	69.6%	67.7%	78.3%	75.0%	***	***	100.0%	100.0%
	Number Tested	(20)	(32)	(8)	(14)	(23)	(31)	(23)	(28)	***	***	(2)	(3)
African	% Passing	61.1%	57.8%	50.0%	50.0%	50.0%	44.4%	28.6%	27.3%	50.0%	60.0%	***	***
	Number Tested	(36)	(45)	(4)	(4)	(26)	(36)	(7)	(11)	(4)	(5)	***	***
Other	% Passing	79.5%	69.3%	70.6%	65.2%	64.0%	59.4%	57.4%	47.2%	81.8%	77.8%	60.0%	50.0%
	Number Tested	(190)	(241)	(17)	(23)	(211)	(298)	(61)	(106)	(22)	(27)	(5)	(8)
Unknown	% Passing	75.0%	66.7%	100.0%	100.0%	81.3%	73.7%	66.7%	62.5%	50.0%	42.9%	100.0%	100.0%
	Number Tested	(8)	(12)	(1)	(1)	(16)	(19)	(3)	(8)	(6)	(7)	(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	53.4%	50.1%	63.8%	58.0%	62.3%	58.5%	60.5%	51.5%	77.6%	72.2%	60.0%	66.7%
	Number Tested	(446)	(607)	(345)	(424)	(1,044)	(1,413)	(489)	(791)	(637)	(737)	(10)	(15)
26 to 29	% Passing	75.0%	71.0%	76.5%	75.5%	71.4%	65.5%	67.9%	59.0%	83.0%	80.8%	66.7%	66.7%
	Number Tested	(208)	(259)	(132)	(155)	(416)	(553)	(265)	(402)	(218)	(239)	(15)	(18)
30 to 39	% Passing	71.4%	68.2%	76.3%	69.6%	75.6%	69.4%	78.3%	71.5%	80.2%	77.3%	74.1%	58.5%
	Number Tested	(549)	(658)	(207)	(253)	(734)	(941)	(437)	(571)	(222)	(256)	(27)	(41)
40 to 49	% Passing	76.4%	71.6%	77.8%	74.2%	80.1%	76.0%	81.3%	75.0%	81.5%	79.0%	85.7%	76.2%
	Number Tested	(444)	(528)	(153)	(186)	(552)	(691)	(256)	(332)	(108)	(124)	(35)	(42)
50 to 59	% Passing	79.9%	73.5%	92.7%	90.4%	80.2%	72.3%	78.7%	70.1%	75.6%	66.0%	76.2%	58.8%
	Number Tested	(303)	(374)	(96)	(104)	(424)	(542)	(197)	(264)	(45)	(53)	(21)	(34)
60 to 64	% Passing	73.6%	61.6%	87.0%	73.3%	83.3%	80.4%	80.6%	69.0%	66.7%	57.1%	100.0%	100.0%
	Number Tested	(72)	(99)	(23)	(30)	(84)	(97)	(31)	(42)	(6)	(7)	(2)	(2)
65 and Over	% Passing	67.2%	61.4%	94.1%	94.4%	82.5%	79.7%	93.8%	89.5%	66.7%	66.7%	50.0%	33.3%
	Number Tested	(61)	(83)	(17)	(18)	(57)	(64)	(16)	(19)	(9)	(9)	(6)	(9)
Unknown	% Passing	53.8%	50.0%	100.0%	100.0%	79.3%	78.4%	60.0%	60.0%	71.4%	62.5%	100.0%	100.0%
	Number Tested	(13)	(16)	(1)	(1)	(29)	(37)	(5)	(10)	(7)	(8)	(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	64.6%	59.9%	68.1%	61.2%	60.1%	56.7%	68.3%	59.1%	67.7%	62.4%	0.0%	0.0%
		Number Tested	(370)	(486)	(116)	(147)	(326)	(478)	(101)	(149)	(161)	(194)	(2)	(9)
	Female	% Passing	62.5%	59.8%	63.4%	59.7%	54.1%	50.8%	63.8%	58.0%	68.1%	65.0%	50.0%	44.4%
		Number Tested	(638)	(799)	(227)	(293)	(447)	(624)	(177)	(262)	(442)	(523)	(6)	(9)
	Unknown	% Passing	0.0%	0.0%	***	***	***	***	***	***	100.0%	100.0%	***	***
		Number Tested	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)
White	Male	% Passing	89.4%	86.3%	86.9%	82.8%	82.5%	79.2%	83.2%	78.6%	95.2%	93.4%	88.9%	76.0%
		Number Tested	(283)	(313)	(237)	(261)	(1,003)	(1,205)	(386)	(477)	(146)	(152)	(18)	(25)
	Female	% Passing	82.7%	78.1%	75.0%	69.5%	80.7%	74.2%	74.8%	65.7%	92.5%	89.8%	79.1%	73.8%
		Number Tested	(220)	(260)	(240)	(285)	(854)	(1,083)	(638)	(908)	(292)	(314)	(67)	(80)
	Unknown	% Passing	***	100.0%	***	100.0%	100.0%	100.0%	***	***	***	***	***	***
		Number Tested	(0)	(1)	(0)	(1)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)
American Indian	Male	% Passing	100.0%	80.0%	100.0%	100.0%	66.7%	75.0%	80.0%	66.7%	100.0%	80.0%	***	***
		Number Tested	(3)	(5)	(6)	(6)	(3)	(4)	(5)	(6)	(4)	(5)	(0)	(0)
	Female	% Passing	71.4%	71.4%	0.0%	33.3%	28.6%	33.3%	100.0%	100.0%	50.0%	40.0%	100.0%	100.0%
		Number Tested	(7)	(7)	(2)	(3)	(7)	(9)	(1)	(2)	(2)	(5)	(1)	(1)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Pacific Islander	Male	% Passing	50.0%	50.0%	0.0%	50.0%	57.1%	36.4%	50.0%	33.3%	100.0%	100.0%	***	***
		Number Tested	(2)	(2)	(1)	(2)	(7)	(11)	(2)	(3)	(2)	(2)	(0)	(0)
	Female	% Passing	57.1%	50.0%	50.0%	33.3%	66.7%	54.5%	60.0%	57.1%	100.0%	100.0%	0.0%	33.3%
		Number Tested	(7)	(12)	(2)	(3)	(9)	(11)	(5)	(7)	(1)	(1)	(1)	(3)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Asian	Male	% Passing	83.5%	74.5%	66.7%	52.4%	73.8%	70.1%	77.4%	63.8%	100.0%	100.0%	40.0%	44.4%
		Number Tested	(115)	(149)	(15)	(21)	(126)	(154)	(31)	(47)	(15)	(15)	(5)	(9)
	Female	% Passing	75.7%	65.0%	84.6%	83.3%	67.1%	64.6%	69.4%	68.2%	87.5%	80.0%	100.0%	100.0%
		Number Tested	(115)	(157)	(26)	(30)	(143)	(192)	(49)	(66)	(16)	(20)	(5)	(5)
	Unknown	% Passing	***	***	***	***	***	0.0%	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(1)	(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	50.0%	46.8%	76.2%	75.0%	62.5%	55.0%	71.6%	61.0%	91.7%	92.0%	50.0%	25.0%
		Number Tested	(92)	(126)	(21)	(24)	(104)	(151)	(67)	(100)	(24)	(25)	(2)	(4)
	Female	% Passing	52.8%	47.3%	79.3%	82.4%	65.4%	57.8%	48.0%	37.3%	73.5%	60.9%	50.0%	50.0%
		Number Tested	(123)	(167)	(29)	(34)	(104)	(135)	(148)	(284)	(49)	(64)	(6)	(10)
	Unknown	% Passing	0.0%	0.0%	***	***	***	***	***	***	***	***	***	***
		Number Tested	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Other	Male	% Passing	69.4%	66.7%	87.5%	73.7%	63.6%	53.1%	52.2%	51.2%	75.9%	74.3%	100.0%	100.0%
		Number Tested	(36)	(45)	(16)	(19)	(77)	(113)	(23)	(43)	(29)	(35)	(1)	(1)
	Female	% Passing	73.8%	74.6%	60.6%	59.0%	56.2%	52.9%	73.5%	64.5%	78.7%	75.4%	100.0%	66.7%
		Number Tested	(65)	(71)	(33)	(39)	(89)	(121)	(49)	(62)	(61)	(69)	(3)	(6)
	Unknown	% Passing	***	***	100.0%	100.0%	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Unknown	Male	% Passing	83.3%	83.3%	***	***	88.9%	85.0%	100.0%	100.0%	0.0%	0.0%	***	***
		Number Tested	(6)	(6)	(0)	(0)	(18)	(20)	(3)	(3)	(1)	(1)	(0)	(0)
	Female	% Passing	85.7%	75.0%	100.0%	100.0%	80.0%	81.8%	62.5%	62.5%	100.0%	100.0%	***	***
		Number Tested	(7)	(8)	(2)	(2)	(10)	(11)	(8)	(8)	(2)	(2)	(0)	(0)
	Unknown	% Passing	80.0%	75.0%	***	***	83.3%	78.6%	66.7%	75.0%	75.0%	60.0%	100.0%	100.0%
		Number Tested	(5)	(8)	(0)	(0)	(12)	(14)	(3)	(4)	(4)	(5)	(1)	(1)

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	70.0%	65.2%	74.3%	69.3%	72.6%	67.2%	72.2%	63.3%	79.1%	74.7%	75.4%	64.4%
Number Tested	(2,096)	(2,624)	(974)	(1,171)	(3,340)	(4,338)	(1,696)	(2,431)	(1,252)	(1,433)	(118)	(163)