

Virginia Bureau of Insurance
Demographic Report
May 1, 2017, through April 30, 2018

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 April 30, 2018.

A Public Adjuster examination was also administered in Virginia by Pearson VUE between May 1, 2017, and April 30, 2018. The samples for this examination were very small. Because statistical information based on small sample sizes can be highly unreliable, the results for the Public Adjuster examination will not be reported.

Executive Summary

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

Background

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

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

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

Conclusions

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

Appendix A. Exam Volume and Demographic Data

Table 1. Exam Volume and Demographic Data by Exam Preparation

Exam Preparation		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Yes	Count	2,890	1,646	3,433	2,768	937	308	11,982
	% Within Exam Level	91.1%	93.4%	88.6%	88.0%	94.2%	97.5%	90.3%
No	Count	266	108	419	369	55	7	1,224
	% Within Exam Level	8.4%	6.1%	10.8%	11.7%	5.5%	2.2%	9.2%
Unknown	Count	18	9	23	9	3	1	63
	% Within Exam Level	0.6%	0.5%	0.6%	0.3%	0.3%	0.3%	0.5%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2. Exam Volume and Demographic Data by Gender

Gender		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Male	Count	1,475	673	1,907	1,117	353	77	5,602
	% Within Exam Level	46.5%	38.2%	49.2%	35.5%	35.5%	24.4%	42.2%
Female	Count	1,677	1,083	1,942	2,021	638	237	7,598
	% Within Exam Level	52.8%	61.4%	50.1%	64.2%	64.1%	75.0%	57.3%
Unknown	Count	22	7	26	8	4	2	69
	% Within Exam Level	0.7%	0.4%	0.7%	0.3%	0.4%	0.6%	0.5%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 3. Exam Volume and Demographic Data by Ethnicity

Ethnicity		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
African American	Count	1,346	677	896	803	349	37	4,108
	% Within Exam Level	42.4%	38.4%	23.1%	25.5%	35.1%	11.7%	31.0%
White	Count	870	780	2,150	1,593	481	213	6,087
	% Within Exam Level	27.4%	44.2%	55.5%	50.6%	48.3%	67.4%	45.9%
American Indian	Count	6	5	13	29	3	***	56
	% Within Exam Level	0.2%	0.3%	0.3%	0.9%	0.3%	***	0.4%
Pacific Islander	Count	19	11	7	11	3	1	52
	% Within Exam Level	0.6%	0.6%	0.2%	0.3%	0.3%	0.3%	0.4%
Asian	Count	325	95	283	134	15	21	873
	% Within Exam Level	10.2%	5.4%	7.3%	4.3%	1.5%	6.6%	6.6%
Hispanic	Count	400	76	287	405	82	24	1,274
	% Within Exam Level	12.6%	4.3%	7.4%	12.9%	8.2%	7.6%	9.6%
Other	Count	172	108	192	154	53	15	694
	% Within Exam Level	5.4%	6.1%	5.0%	4.9%	5.3%	4.7%	5.2%
Unknown	Count	36	11	47	17	9	5	125
	% Within Exam Level	1.1%	0.6%	1.2%	0.5%	0.9%	1.6%	0.9%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% 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	14	***	6	2	***	1	23
	% Within Exam Level	0.4%	***	0.2%	0.1%	***	0.3%	0.2%
Less Than 12th Grade	Count	45	3	22	17	1	2	90
	% Within Exam Level	1.4%	0.2%	0.6%	0.5%	0.1%	0.6%	0.7%
High School Diploma or GED	Count	619	333	549	669	207	26	2,403
	% Within Exam Level	19.5%	18.9%	14.2%	21.3%	20.8%	8.2%	18.1%
Some College but No 4-Year Degree	Count	1,410	892	1,562	1,557	537	140	6,098
	% Within Exam Level	44.4%	50.6%	40.3%	49.5%	54.0%	44.3%	46.0%
4-Year Degree or More	Count	1,066	525	1,712	889	241	144	4,577
	% Within Exam Level	33.6%	29.8%	44.2%	28.3%	24.2%	45.6%	34.5%
Unknown	Count	20	10	24	12	9	3	78
	% Within Exam Level	0.6%	0.6%	0.6%	0.4%	0.9%	0.9%	0.6%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% 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	3,041	1,722	3,758	3,073	978	313	12,885
	% Within Exam Level	95.8%	97.7%	97.0%	97.7%	98.3%	99.1%	97.1%
No	Count	114	34	98	63	13	1	323
	% Within Exam Level	3.6%	1.9%	2.5%	2.0%	1.3%	0.3%	2.4%
Unknown	Count	19	7	19	10	4	2	61
	% Within Exam Level	0.6%	0.4%	0.5%	0.3%	0.4%	0.6%	0.5%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6. Exam Volume and Demographic Data by Native Language

Native Language		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
English	Count	2,501	1,617	3,362	2,704	928	280	11,392
	% Within Exam Level	78.8%	91.7%	86.8%	86.0%	93.3%	88.6%	85.9%
Spanish	Count	276	36	179	258	33	16	798
	% Within Exam Level	8.7%	2.0%	4.6%	8.2%	3.3%	5.1%	6.0%
European (Other Than Spanish)	Count	20	7	19	6	4	1	57
	% Within Exam Level	0.6%	0.4%	0.5%	0.2%	0.4%	0.3%	0.4%
Chinese	Count	29	10	49	6	1	6	101
	% Within Exam Level	0.9%	0.6%	1.3%	0.2%	0.1%	1.9%	0.8%
Japanese	Count	1	***	1	1	***	***	3
	% Within Exam Level	0.0%	***	0.0%	0.0%	***	***	0.0%
Korean	Count	95	20	28	24	***	1	168
	% Within Exam Level	3.0%	1.1%	0.7%	0.8%	***	0.3%	1.3%
African	Count	20	4	30	12	4	***	70
	% Within Exam Level	0.6%	0.2%	0.8%	0.4%	0.4%	***	0.5%
Other	Count	206	62	184	128	17	10	607
	% Within Exam Level	6.5%	3.5%	4.7%	4.1%	1.7%	3.2%	4.6%
Unknown	Count	26	7	23	7	8	2	73
	% Within Exam Level	0.8%	0.4%	0.6%	0.2%	0.8%	0.6%	0.6%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% 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	808	635	1,248	1,131	489	44	4,355
	% Within Exam Level	25.5%	36.0%	32.2%	36.0%	49.1%	13.9%	32.8%
26 to 29	Count	390	266	556	520	206	49	1,987
	% Within Exam Level	12.3%	15.1%	14.3%	16.5%	20.7%	15.5%	15.0%
30 to 39	Count	688	360	840	736	198	80	2,902
	% Within Exam Level	21.7%	20.4%	21.7%	23.4%	19.9%	25.3%	21.9%
40 to 49	Count	602	243	639	432	57	74	2,047
	% Within Exam Level	19.0%	13.8%	16.5%	13.7%	5.7%	23.4%	15.4%
50 to 59	Count	463	193	386	259	33	57	1,391
	% Within Exam Level	14.6%	10.9%	10.0%	8.2%	3.3%	18.0%	10.5%
60 to 64	Count	114	33	111	28	5	6	297
	% Within Exam Level	3.6%	1.9%	2.9%	0.9%	0.5%	1.9%	2.2%
65 and Over	Count	84	25	66	24	2	3	204
	% Within Exam Level	2.6%	1.4%	1.7%	0.8%	0.2%	0.9%	1.5%
Unknown	Count	25	8	29	16	5	3	86
	% Within Exam Level	0.8%	0.5%	0.7%	0.5%	0.5%	0.9%	0.6%
Total	Count	3,174	1,763	3,875	3,146	995	316	13,269
	% 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	566	184	408	304	109	10	1,581
		% Within Exam Level	42.1%	27.2%	45.5%	37.9%	31.2%	27.0%	38.5%
	Female	Count	779	493	488	498	240	27	2,525
		% Within Exam Level	57.9%	72.8%	54.5%	62.0%	68.8%	73.0%	61.5%
	Unknown	Count	1	***	***	1	***	***	2
		% Within Exam Level	0.1%	***	***	0.1%	***	***	0.0%
	Total	Count	1,346	677	896	803	349	37	4,108
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	Male	Count	475	362	1,160	564	176	46	2,783
		% Within Exam Level	54.6%	46.4%	54.0%	35.4%	36.6%	21.6%	45.7%
	Female	Count	395	418	989	1,028	305	166	3,301
		% Within Exam Level	45.4%	53.6%	46.0%	64.5%	63.4%	77.9%	54.2%
	Unknown	Count	***	***	1	1	***	1	3
		% Within Exam Level	***	***	0.0%	0.1%	***	0.5%	0.0%
	Total	Count	870	780	2,150	1,593	481	213	6,087
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
American Indian	Male	Count	1	2	3	4	2	***	12
		% Within Exam Level	16.7%	40.0%	23.1%	13.8%	66.7%	***	21.4%
	Female	Count	5	3	10	25	1	***	44
		% Within Exam Level	83.3%	60.0%	76.9%	86.2%	33.3%	***	78.6%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	6	5	13	29	3	0	56
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pacific Islander	Male	Count	7	3	4	4	***	***	18
		% Within Exam Level	36.8%	27.3%	57.1%	36.4%	***	***	34.6%
	Female	Count	12	8	3	7	3	1	34
		% Within Exam Level	63.2%	72.7%	42.9%	63.6%	100.0%	100.0%	65.4%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	19	11	7	11	3	1	52
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Ethnicity	Gender		Exam Level						Total
			VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Asian	Male	Count	144	46	121	60	6	12	389
		% Within Exam Level	44.3%	48.4%	42.8%	44.8%	40.0%	57.1%	44.6%
	Female	Count	180	49	160	74	9	9	481
		% Within Exam Level	55.4%	51.6%	56.5%	55.2%	60.0%	42.9%	55.1%
	Unknown	Count	1	***	2	***	***	***	3
		% Within Exam Level	0.3%	***	0.7%	***	***	***	0.3%
	Total	Count	325	95	283	134	15	21	873
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Male	Count	192	28	125	111	39	4	499
		% Within Exam Level	48.0%	36.8%	43.6%	27.4%	47.6%	16.7%	39.2%
	Female	Count	207	48	161	294	43	20	773
		% Within Exam Level	51.8%	63.2%	56.1%	72.6%	52.4%	83.3%	60.7%
	Unknown	Count	1	***	1	***	***	***	2
		% Within Exam Level	0.3%	***	0.3%	***	***	***	0.2%
	Total	Count	400	76	287	405	82	24	1,274
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other	Male	Count	80	44	74	66	19	4	287
		% Within Exam Level	46.5%	40.7%	38.5%	42.9%	35.8%	26.7%	41.4%
	Female	Count	92	64	117	88	34	11	406
		% Within Exam Level	53.5%	59.3%	60.9%	57.1%	64.2%	73.3%	58.5%
	Unknown	Count	***	***	1	***	***	***	1
		% Within Exam Level	***	***	0.5%	***	***	***	0.1%
	Total	Count	172	108	192	154	53	15	694
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unknown	Male	Count	10	4	12	4	2	1	33
		% Within Exam Level	27.8%	36.4%	25.5%	23.5%	22.2%	20.0%	26.4%
	Female	Count	7	***	14	7	3	3	34
		% Within Exam Level	19.4%	***	29.8%	41.2%	33.3%	60.0%	27.2%
	Unknown	Count	19	7	21	6	4	1	58
		% Within Exam Level	52.8%	63.6%	44.7%	35.3%	44.4%	20.0%	46.4%
	Total	Count	36	11	47	17	9	5	125
		% 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	71.50	75.19	73.86	71.58	81.49	70.68
	SD	(14.111)	(11.229)	(11.669)	(11.380)	(9.086)	(12.586)
No	Mean	66.65	65.17	69.30	67.63	74.51	80.14
	SD	(15.094)	(13.950)	(12.103)	(12.342)	(11.431)	(16.242)
Unknown	Mean	68.94	65.33	68.04	80.44	78.33	71.00
	SD	(18.083)	(10.886)	(14.070)	(9.838)	(6.028)	(.)

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	71.39	76.73	74.57	73.03	80.42	73.84
	SD	(14.783)	(11.519)	(11.617)	(11.643)	(9.751)	(12.244)
Female	Mean	70.89	73.19	72.14	70.06	81.47	69.94
	SD	(13.801)	(11.537)	(11.873)	(11.390)	(9.132)	(12.777)
Unknown	Mean	64.73	69.14	72.00	79.13	80.00	69.00
	SD	(14.830)	(16.088)	(13.828)	(11.012)	(5.944)	(2.828)

Table 11. Exam Scaled Score Statistics by Ethnicity

Ethnicity		Exam Level					
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title
African American	Mean	68.76	71.55	69.94	69.24	79.43	64.57
	SD	(13.611)	(11.634)	(12.270)	(10.584)	(9.138)	(10.686)
White	Mean	79.01	77.48	76.03	73.79	82.59	73.47
	SD	(11.192)	(10.931)	(10.620)	(11.142)	(9.060)	(12.270)
American Indian	Mean	74.17	78.40	74.00	69.66	77.33	***
	SD	(7.250)	(5.320)	(9.832)	(9.416)	(3.786)	***
Pacific Islander	Mean	75.63	74.18	70.29	62.18	79.67	55.00
	SD	(10.457)	(11.125)	(13.937)	(13.833)	(2.887)	(.)
Asian	Mean	68.09	73.11	70.93	68.54	84.67	63.24
	SD	(14.963)	(11.569)	(12.781)	(12.305)	(7.413)	(12.458)
Hispanic	Mean	64.39	74.39	67.86	65.82	76.89	64.96
	SD	(15.002)	(11.886)	(12.338)	(11.950)	(11.165)	(10.813)
Other	Mean	70.11	72.93	70.27	69.88	84.08	72.07
	SD	(13.490)	(11.863)	(11.880)	(11.697)	(6.969)	(13.472)
Unknown	Mean	69.44	76.09	75.43	79.41	81.78	67.60
	SD	(16.787)	(16.134)	(12.381)	(10.081)	(10.232)	(17.009)

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	55.50	***	55.83	62.50	***	68.00
	SD	(10.646)	***	(14.483)	(7.778)	***	(.)
Less Than 12th Grade	Mean	53.73	66.00	65.27	61.06	85.00	78.50
	SD	(16.978)	(5.196)	(13.785)	(8.489)	(.)	(4.950)
High School Diploma or GED	Mean	65.18	70.67	67.49	66.25	78.00	72.42
	SD	(15.192)	(12.386)	(11.808)	(11.544)	(10.056)	(10.273)
Some College but No 4-Year Degree	Mean	71.03	74.22	71.61	70.53	81.69	68.13
	SD	(13.189)	(11.222)	(11.503)	(10.924)	(8.548)	(12.232)
4-Year Degree or More	Mean	75.62	77.59	76.94	76.01	82.65	73.33
	SD	(12.860)	(11.054)	(10.810)	(10.802)	(9.844)	(12.990)
Unknown	Mean	65.95	71.50	73.96	77.92	74.22	65.00
	SD	(20.649)	(17.083)	(13.842)	(11.445)	(7.870)	(22.605)

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	71.25	74.61	73.39	71.15	81.16	70.85
	SD	(14.199)	(11.548)	(11.828)	(11.567)	(9.376)	(12.740)
No	Mean	67.95	71.71	72.02	69.68	76.69	68.00
	SD	(14.553)	(16.161)	(11.291)	(11.406)	(7.664)	(.)
Unknown	Mean	63.16	68.00	68.79	75.80	79.75	77.50
	SD	(20.780)	(15.470)	(12.394)	(13.365)	(5.679)	(9.192)

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	72.44	74.84	74.01	71.89	81.44	71.78
	SD	(13.717)	(11.462)	(11.403)	(11.274)	(9.084)	(12.615)
Spanish	Mean	63.29	70.72	66.15	64.88	73.06	64.31
	SD	(14.799)	(12.583)	(12.462)	(12.033)	(11.363)	(9.816)
European (Other Than Spanish)	Mean	71.85	72.71	75.58	78.50	87.25	70.00
	SD	(13.926)	(18.795)	(10.736)	(9.628)	(6.898)	(.)
Chinese	Mean	75.34	79.70	73.47	68.67	94.00	67.17
	SD	(13.808)	(5.208)	(13.670)	(15.642)	(.)	(8.589)
Japanese	Mean	61.00	***	41.00	64.00	***	***
	SD	(.)	***	(.)	(.)	***	***
Korean	Mean	64.07	73.00	70.32	68.42	***	68.00
	SD	(14.353)	(9.712)	(16.269)	(12.455)	***	(.)
African	Mean	65.90	75.00	66.43	64.33	85.75	***
	SD	(13.864)	(13.216)	(16.529)	(10.404)	(8.884)	***
Other	Mean	68.83	69.18	69.60	68.33	79.29	57.60
	SD	(14.989)	(14.494)	(12.922)	(12.164)	(11.422)	(13.599)
Unknown	Mean	65.77	67.00	72.09	79.71	71.13	77.50
	SD	(19.292)	(16.391)	(13.104)	(10.874)	(7.220)	(9.192)

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	67.20	72.48	70.36	69.01	80.91	65.39
	SD	(15.050)	(12.021)	(11.615)	(12.083)	(9.126)	(11.010)
26 to 29	Mean	71.28	73.96	72.65	70.94	81.17	66.24
	SD	(12.913)	(10.298)	(10.863)	(11.210)	(8.570)	(11.476)
30 to 39	Mean	72.32	74.39	74.34	71.86	81.26	71.16
	SD	(13.377)	(11.444)	(11.340)	(10.778)	(10.240)	(12.785)
40 to 49	Mean	74.05	76.26	75.57	72.51	83.56	73.62
	SD	(12.970)	(12.059)	(11.674)	(11.195)	(8.047)	(12.527)
50 to 59	Mean	72.56	78.47	77.05	74.62	76.55	72.86
	SD	(14.097)	(10.502)	(11.902)	(11.077)	(12.782)	(12.886)
60 to 64	Mean	70.02	82.33	73.57	77.57	89.20	84.83
	SD	(16.974)	(8.957)	(14.561)	(11.183)	(4.324)	(10.048)
65 and Over	Mean	72.20	78.48	78.73	78.71	81.00	78.33
	SD	(14.967)	(12.643)	(10.892)	(8.477)	(2.828)	(11.676)
Unknown	Mean	61.60	69.63	73.38	78.38	82.80	79.67
	SD	(20.753)	(14.956)	(12.860)	(11.313)	(8.106)	(7.506)

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	67.69	72.72	70.34	69.32	79.31	61.50
		SD	(14.349)	(12.325)	(12.544)	(10.358)	(9.257)	(7.920)
	Female	Mean	69.53	71.11	69.60	69.19	79.48	65.70
		SD	(13.009)	(11.347)	(12.038)	(10.740)	(9.103)	(11.465)
	Unknown	Mean	76.00	***	***	66.00	***	***
		SD	(.)	***	***	(.)	***	***
White	Male	Mean	79.55	79.07	77.07	76.42	81.41	80.50
		SD	(11.226)	(10.365)	(10.160)	(10.929)	(9.600)	(9.820)
	Female	Mean	78.36	76.10	74.82	72.33	83.27	71.57
		SD	(11.131)	(11.230)	(11.022)	(11.000)	(8.677)	(12.226)
	Unknown	Mean	***	***	77.00	80.00	***	67.00
		SD	***	***	(.)	(.)	***	(.)
American Indian	Male	Mean	79.00	78.50	76.33	73.00	76.50	***
		SD	(.)	(3.536)	(5.132)	(10.392)	(4.950)	***
	Female	Mean	73.20	78.33	73.30	69.12	79.00	***
		SD	(7.662)	(7.095)	(10.985)	(9.369)	(.)	***
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Pacific Islander	Male	Mean	77.00	69.00	72.75	53.50	***	***
		SD	(8.103)	(15.524)	(12.366)	(14.480)	***	***
	Female	Mean	74.83	76.13	67.00	67.14	79.67	55.00
		SD	(11.885)	(9.598)	(18.028)	(11.625)	(2.887)	(.)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Asian	Male	Mean	68.06	75.20	70.28	70.47	85.67	65.00
		SD	(15.125)	(12.610)	(14.060)	(11.612)	(7.257)	(7.909)
	Female	Mean	68.10	71.14	71.33	66.99	84.00	60.89
		SD	(14.914)	(10.243)	(11.788)	(12.704)	(7.874)	(17.062)
	Unknown	Mean	71.00	***	77.50	***	***	***
		SD	(.)	***	(9.192)	***	***	***
Hispanic	Male	Mean	64.85	77.61	69.99	67.69	77.28	61.75
		SD	(15.343)	(10.415)	(12.532)	(13.178)	(11.905)	(5.737)
	Female	Mean	63.96	72.52	66.34	65.12	76.53	65.60
		SD	(14.739)	(12.386)	(11.896)	(11.396)	(10.579)	(11.564)
	Unknown	Mean	63.00	***	46.00	***	***	***
		SD	(.)	***	(.)	***	***	***
Other	Male	Mean	69.23	74.70	72.59	73.08	84.05	64.25
		SD	(14.050)	(11.743)	(11.122)	(10.570)	(7.509)	(6.994)
	Female	Mean	70.88	71.70	68.79	67.48	84.09	74.91
		SD	(13.013)	(11.881)	(12.201)	(11.982)	(6.766)	(14.356)
	Unknown	Mean	***	***	72.00	***	***	***
		SD	***	***	(.)	***	***	***
Unknown	Male	Mean	79.90	88.25	80.00	82.00	69.00	84.00
		SD	(14.433)	(6.344)	(8.421)	(7.483)	(1.414)	(.)
	Female	Mean	69.57	***	75.93	76.43	92.67	61.00
		SD	(17.672)	***	(12.105)	(10.799)	(4.163)	(19.313)
	Unknown	Mean	63.89	69.14	72.48	81.17	80.00	71.00
		SD	(15.698)	(16.088)	(14.016)	(11.409)	(5.944)	(.)

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	408	1,475	0.31	0.71	190	917	0.24	0.73	400	1,853	0.26	0.74	6	2,734	0.24	0.71	463	937	0.24	0.82
No	34	142	0.30	0.66	15	66	0.27	0.63	53	224	0.26	0.69	1	367	0.25	0.68	25	55	0.26	0.75
Unknown	1	12	0.38	0.67	1	7	0.22	0.63	1	16	0.3	0.68	1	9	0.39	0.8	1	3	0.17	0.81

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	204	750	0.32	0.71	83	381	0.26	0.74	222	1,024	0.26	0.74	2	1,108	0.25	0.72	174	353	0.24	0.81
Female	232	875	0.30	0.70	121	602	0.24	0.71	231	1,062	0.26	0.72	5	1,999	0.25	0.70	309	638	0.24	0.82
Unknown	1	15	0.26	0.63	1	6	0.34	0.66	1	18	0.33	0.71	1	8	0.34	0.79	1	4	0.13	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	194	688	0.28	0.68	82	382	0.24	0.69	92	488	0.25	0.70	1	792	0.21	0.68	162	349	0.23	0.80
White	122	453	0.27	0.79	85	445	0.24	0.75	247	1,171	0.25	0.76	3	1,579	0.25	0.74	229	481	0.24	0.83
American Indian	1	5	0.23	0.73	1	5	0.27	0.76	1	10	0.25	0.73	1	29	0.20	0.71	1	3	0.11	0.74
Pacific Islander	1	12	0.29	0.74	1	9	0.26	0.72	1	6	0.37	0.69	1	11	0.36	0.62	1	3	0.14	0.81
Asian	33	177	0.31	0.67	9	55	0.23	0.71	33	154	0.27	0.71	1	134	0.26	0.65	6	15	0.24	0.86
Hispanic	57	220	0.31	0.63	8	47	0.26	0.72	38	181	0.25	0.68	1	404	0.22	0.67	37	82	0.27	0.77
Other	18	96	0.28	0.69	14	68	0.24	0.71	18	113	0.25	0.70	1	154	0.26	0.70	23	53	0.19	0.85
Unknown	3	22	0.33	0.69	1	10	0.37	0.74	2	32	0.29	0.75	1	17	0.27	0.81	2	9	0.35	0.84

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	11	0.15	0.54	***	***	***	***	1	5	0.30	0.54	1	2	0.23	0.65	***	***	***	***
Less Than 12th Grade	4	28	0.31	0.54	1	3	-0.11	0.64	1	16	0.27	0.67	1	17	0.13	0.61	1	1	***	0.87
High School Diploma or GED	83	322	0.32	0.64	40	190	0.24	0.68	64	302	0.24	0.67	1	664	0.24	0.67	94	207	0.25	0.78
Some College but No 4-Year Degree	195	744	0.28	0.70	97	511	0.24	0.72	186	836	0.24	0.71	1	1,537	0.23	0.70	258	537	0.22	0.82
4-Year Degree or More	149	546	0.29	0.75	61	296	0.25	0.75	197	930	0.26	0.77	1	882	0.26	0.76	114	241	0.26	0.83
Unknown	1	12	0.38	0.67	1	9	0.45	0.71	1	17	0.35	0.74	1	12	0.29	0.77	4	9	0.26	0.75

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	422	1,549	0.31	0.70	203	959	0.25	0.72	446	2,028	0.26	0.73	7	3,037	0.24	0.71	483	978	0.24	0.82
No	11	64	0.28	0.68	2	23	0.34	0.69	9	59	0.25	0.72	1	63	0.28	0.71	5	13	0.20	0.76
Unknown	1	13	0.41	0.63	1	6	0.36	0.64	1	14	0.29	0.69	1	10	0.38	0.75	1	4	0.16	0.82

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	363	1,287	0.30	0.72	185	897	0.25	0.72	394	1,820	0.25	0.74	6	2,671	0.24	0.71	459	928	0.24	0.82
Spanish	34	156	0.31	0.62	2	24	0.25	0.68	22	116	0.25	0.66	1	257	0.21	0.66	16	33	0.26	0.73
European (Other Than Spanish)	1	14	0.30	0.72	1	6	0.47	0.69	1	14	0.29	0.76	1	6	0.20	0.79	1	4	0.60	0.89
Chinese	1	17	0.35	0.76	1	8	0.14	0.79	4	31	0.30	0.74	1	6	0.42	0.73	1	1	***	0.95
Japanese	1	1	***	0.62	***	***	***	***	1	1	***	0.45	1	1	***	0.64	***	***	***	***
Korean	7	61	0.29	0.64	2	14	0.20	0.71	1	18	0.40	0.71	1	24	0.29	0.65	***	***	***	***
African	1	14	0.23	0.66	1	4	0.64	0.71	1	22	0.36	0.66	1	12	0.22	0.67	1	4	0.46	0.87
Other	24	111	0.32	0.68	2	39	0.28	0.67	20	108	0.27	0.70	1	127	0.30	0.67	8	17	0.33	0.79
Unknown	1	17	0.38	0.67	1	7	0.33	0.63	1	17	0.31	0.72	1	7	0.41	0.80	4	8	0.23	0.71

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	114	410	0.32	0.66	74	355	0.26	0.70	153	684	0.26	0.70	2	1,117	0.24	0.69	229	489	0.24	0.81
26 to 29	53	216	0.28	0.71	28	161	0.20	0.72	60	303	0.24	0.72	1	516	0.23	0.70	100	206	0.22	0.82
30 to 39	95	364	0.30	0.71	35	207	0.24	0.72	90	465	0.26	0.74	1	732	0.25	0.72	98	198	0.26	0.82
40 to 49	76	319	0.28	0.73	26	149	0.26	0.74	75	362	0.26	0.75	1	429	0.27	0.72	24	57	0.22	0.84
50 to 59	50	248	0.31	0.72	22	111	0.24	0.76	44	217	0.27	0.77	1	258	0.27	0.73	16	33	0.32	0.76
60 to 64	12	66	0.37	0.70	1	22	0.25	0.81	11	70	0.28	0.74	1	28	0.33	0.77	2	5	-0.05	0.90
65 and Over	6	44	0.31	0.73	1	18	0.33	0.76	5	40	0.26	0.78	1	24	0.22	0.79	2	2	0.00	0.77
Unknown	1	16	0.40	0.62	1	7	0.33	0.66	1	22	0.30	0.73	1	16	0.30	0.77	1	5	0.27	0.84

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	79	283	0.28	0.67	16	106	0.26	0.70	38	227	0.26	0.70	1	303	0.20	0.69	51	109	0.23	0.80
	Female	109	417	0.28	0.69	62	278	0.23	0.69	48	273	0.25	0.69	1	491	0.21	0.68	111	240	0.23	0.80
	Unknown	1	1	***	0.76	***	***	***	***	***	***	***	***	***	1	1	***	0.66	***	***	***
White	Male	67	240	0.27	0.79	45	213	0.24	0.77	122	633	0.24	0.77	1	561	0.26	0.75	82	176	0.23	0.82
	Female	55	213	0.26	0.78	40	232	0.24	0.74	125	560	0.25	0.74	2	1,018	0.25	0.73	147	305	0.24	0.84
	Unknown	***	***	***	***	***	***	***	***	1	1	***	0.75	1	1	***	0.82	***	***	***	***
American Indian	Male	1	1	***	0.74	1	2	-0.43	0.73	1	3	0.08	0.77	1	4	0.24	0.71	1	2	0.33	0.73
	Female	1	4	0.23	0.74	1	3	0.51	0.76	1	8	0.26	0.72	1	25	0.24	0.71	1	1	***	0.77
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	6	0.30	0.76	1	3	0.48	0.64	1	4	0.44	0.72	1	4	0.41	0.54	***	***	***	***
	Female	1	10	0.36	0.74	1	7	0.29	0.73	1	3	0.50	0.64	1	7	0.33	0.69	1	3	0.14	0.81
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	12	78	0.32	0.67	3	30	0.27	0.73	13	71	0.28	0.70	1	60	0.26	0.69	3	6	0.28	0.86
	Female	21	99	0.30	0.67	1	31	0.20	0.69	18	90	0.26	0.72	1	74	0.27	0.64	3	9	0.31	0.87
	Unknown	1	1	***	0.76	***	***	***	***	1	2	1.00	0.75	***	***	***	***	***	***	***	***
Hispanic	Male	27	109	0.32	0.64	3	18	0.24	0.75	16	74	0.27	0.70	1	111	0.27	0.66	19	39	0.31	0.78
	Female	25	115	0.30	0.63	3	32	0.26	0.70	20	108	0.24	0.66	1	293	0.21	0.67	17	43	0.26	0.76
	Unknown	1	1	***	0.68	***	***	***	***	1	1	***	0.46	***	***	***	***	***	***	***	***
Other	Male	7	47	0.27	0.68	8	31	0.29	0.72	6	44	0.24	0.72	1	66	0.24	0.75	9	19	0.24	0.86
	Female	7	57	0.28	0.70	6	44	0.23	0.70	9	70	0.25	0.68	1	88	0.24	0.67	13	34	0.20	0.84
	Unknown	***	***	***	***	***	***	***	***	1	1	***	0.72	***	***	***	***	***	***	***	***
Unknown	Male	1	8	0.36	0.84	1	4	0.31	0.87	1	10	0.21	0.79	1	4	0.22	0.83	2	2	0.26	0.67
	Female	1	5	0.41	0.69	***	***	***	***	1	11	0.36	0.74	1	7	0.32	0.80	1	3	0.06	0.93
	Unknown	1	13	0.27	0.62	1	6	0.34	0.66	1	15	0.35	0.72	1	6	0.46	0.80	1	4	0.13	0.82

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	197	1,900	0.27	0.72	63	1,329	0.26	0.77	231	2,097	0.25	0.74	31	2,074	0.23	0.72	462	937	0.23	0.82	308	308	0.25	0.70
No	18	180	0.29	0.67	5	88	0.28	0.66	20	263	0.23	0.70	7	270	0.25	0.67	25	55	0.27	0.74	7	7	0.48	0.80
Unknown	1	13	0.41	0.71	1	9	0.21	0.65	1	19	0.34	0.66	1	9	0.19	0.84	1	3	0.52	0.74	1	1	***	0.69

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	99	971	0.29	0.72	28	551	0.26	0.79	127	1,114	0.25	0.75	10	837	0.24	0.74	173	353	0.25	0.81	77	77	0.25	0.73
Female	115	1,107	0.26	0.72	40	868	0.26	0.75	125	1,245	0.25	0.73	28	1,513	0.23	0.71	309	638	0.23	0.82	237	237	0.26	0.69
Unknown	2	16	0.34	0.65	1	7	0.51	0.72	1	20	0.37	0.72	1	7	0.38	0.83	1	4	0.40	0.76	2	2	0.13	0.66

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	97	883	0.25	0.70	26	536	0.25	0.73	49	564	0.25	0.71	3	600	0.23	0.70	162	349	0.22	0.80	37	37	0.20	0.64
White	54	586	0.25	0.79	29	644	0.26	0.79	147	1,309	0.23	0.76	24	1,200	0.23	0.75	228	481	0.25	0.83	213	213	0.26	0.73
American Indian	1	6	0.31	0.77	1	5	-0.05	0.84	1	11	0.23	0.77	1	25	0.25	0.70	1	3	0.25	0.84	***	***	***	***
Pacific Islander	1	15	0.18	0.78	1	10	0.23	0.81	1	5	0.43	0.72	1	10	0.27	0.62	1	3	-0.06	0.81	1	1	***	0.50
Asian	20	223	0.27	0.69	3	80	0.23	0.76	15	171	0.25	0.71	7	104	0.23	0.70	6	15	0.25	0.84	21	21	0.24	0.63
Hispanic	26	273	0.27	0.66	1	68	0.27	0.77	18	172	0.24	0.68	8	316	0.22	0.66	37	82	0.24	0.79	24	24	0.19	0.65
Other	12	118	0.26	0.72	4	85	0.26	0.75	7	123	0.22	0.70	3	117	0.24	0.71	23	53	0.20	0.83	15	15	0.28	0.72
Unknown	3	25	0.35	0.69	1	11	0.45	0.77	1	34	0.34	0.76	1	16	0.30	0.78	2	9	0.41	0.83	5	5	0.39	0.66

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	11	0.24	0.60	***	***	***	***	1	5	0.30	0.56	1	2	0.33	0.65	***	***	***	***	1	1	***	0.72
Less Than 12th Grade	2	30	0.30	0.55	1	3	0.46	0.67	1	17	0.29	0.60	1	15	0.12	0.61	1	1	***	0.84	2	2	0.33	0.79
High School Diploma or GED	41	414	0.26	0.67	9	274	0.27	0.72	41	338	0.22	0.68	6	506	0.24	0.68	94	207	0.25	0.79	26	26	0.20	0.72
Some College but No 4-Year Degree	112	941	0.26	0.72	33	718	0.25	0.76	93	969	0.23	0.72	14	1,180	0.22	0.71	257	537	0.22	0.83	140	140	0.23	0.68
4-Year Degree or More	59	699	0.26	0.76	26	420	0.26	0.79	104	1,031	0.24	0.77	18	666	0.24	0.76	114	241	0.26	0.82	144	144	0.28	0.73
Unknown	1	13	0.31	0.68	1	10	0.52	0.71	1	20	0.36	0.74	1	10	0.46	0.79	4	9	0.06	0.74	3	3	0.54	0.64

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	208	2,000	0.27	0.72	66	1,388	0.26	0.76	248	2,303	0.25	0.74	36	2,295	0.24	0.72	482	978	0.24	0.82	313	313	0.26	0.70
No	7	79	0.26	0.68	1	30	0.41	0.74	5	60	0.23	0.71	1	49	0.18	0.70	5	13	0.17	0.79	1	1	***	0.72
Unknown	1	13	0.36	0.65	1	7	0.42	0.71	1	16	0.31	0.69	1	10	0.45	0.74	1	4	0.40	0.76	2	2	0.43	0.76

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	169	1,641	0.27	0.73	62	1,299	0.26	0.76	223	2,067	0.24	0.74	33	2,023	0.24	0.73	458	928	0.24	0.82	280	280	0.26	0.71
Spanish	25	181	0.26	0.65	1	35	0.25	0.73	12	115	0.24	0.67	5	197	0.22	0.65	16	33	0.26	0.76	16	16	0.16	0.64
European (Other Than Spanish)	1	15	0.40	0.76	1	7	0.58	0.78	1	12	0.14	0.74	1	6	0.68	0.73	1	4	0.29	0.85	1	1	***	0.69
Chinese	2	22	0.29	0.75	1	10	0.10	0.81	2	35	0.35	0.72	1	6	0.48	0.63	1	1	***	0.94	6	6	0.17	0.67
Japanese	1	1	***	0.60	***	***	***	***	1	1	***	0.33	1	1	***	0.69	***	***	***	***	***	***	***	***
Korean	4	67	0.25	0.65	1	18	0.17	0.78	1	18	0.31	0.68	1	20	0.20	0.71	***	***	***	***	1	1	***	0.72
African	1	15	0.31	0.66	1	4	0.31	0.82	1	23	0.26	0.65	1	11	0.46	0.67	1	4	0.10	0.76	***	***	***	***
Other	11	141	0.28	0.69	1	53	0.36	0.73	10	119	0.24	0.70	8	103	0.21	0.70	8	17	0.29	0.81	10	10	0.27	0.58
Unknown	1	18	0.32	0.66	1	7	0.28	0.70	1	20	0.33	0.71	1	7	0.59	0.80	4	8	0.05	0.73	2	2	0.43	0.76

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	65	534	0.29	0.68	17	517	0.26	0.74	83	769	0.23	0.70	10	858	0.25	0.69	229	489	0.24	0.81	44	44	0.19	0.65
26 to 29	25	263	0.24	0.72	15	211	0.24	0.76	36	328	0.22	0.73	9	390	0.23	0.71	100	206	0.22	0.82	49	49	0.21	0.65
30 to 39	49	455	0.26	0.73	12	296	0.25	0.76	48	507	0.24	0.74	8	563	0.22	0.73	97	198	0.26	0.82	80	80	0.26	0.70
40 to 49	32	409	0.27	0.75	10	205	0.29	0.78	34	411	0.26	0.76	3	330	0.23	0.75	24	57	0.19	0.87	74	74	0.26	0.73
50 to 59	29	310	0.26	0.73	9	150	0.24	0.80	15	235	0.27	0.77	6	190	0.23	0.77	16	33	0.30	0.81	57	57	0.27	0.72
60 to 64	7	84	0.29	0.71	1	25	0.23	0.85	3	70	0.30	0.77	1	24	0.20	0.79	2	5	0.24	0.85	6	6	0.40	0.85
65 and Over	5	58	0.27	0.74	1	22	0.32	0.78	3	37	0.30	0.79	1	20	0.23	0.80	2	2	0.67	0.91	3	3	0.33	0.79
Unknown	1	16	0.38	0.64	1	8	0.39	0.72	1	24	0.36	0.73	1	14	0.38	0.79	1	5	0.43	0.79	3	3	0.31	0.79

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	39	370	0.27	0.69	7	151	0.27	0.74	24	232	0.26	0.71	16	232	0.22	0.69	51	109	0.24	0.79	10	10	0.12	0.60
	Female	58	515	0.23	0.71	19	392	0.25	0.73	25	332	0.23	0.70	3	377	0.23	0.70	111	240	0.21	0.80	27	27	0.22	0.66
	Unknown	1	1	***	0.78	***	***	***	***	***	***	***	***	***	1	1	***	0.69	***	***	***	***	***	***	***
White	Male	31	323	0.25	0.80	14	296	0.23	0.81	74	681	0.23	0.77	7	424	0.22	0.77	81	176	0.25	0.83	46	46	0.23	0.80
	Female	23	263	0.24	0.79	15	348	0.27	0.78	68	627	0.24	0.75	17	778	0.23	0.73	147	305	0.24	0.83	166	166	0.25	0.71
	Unknown	***	***	***	***	***	***	***	***	***	1	1	***	0.85	1	1	***	0.77	***	***	***	***	1	1	***
American Indian	Male	1	1	***	0.88	1	2	-1.00	0.86	1	3	0.27	0.75	1	4	0.65	0.75	1	2	1.00	0.84	***	***	***	***
	Female	1	5	0.39	0.76	1	3	0.51	0.85	1	8	0.11	0.81	1	22	0.20	0.69	1	1	***	0.84	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	6	0.17	0.80	1	3	0.44	0.74	1	3	0.60	0.76	1	4	0.31	0.57	***	***	***	***	***	***	***	***
	Female	1	10	0.26	0.75	1	8	0.12	0.83	1	3	0.53	0.69	1	6	0.21	0.66	1	3	-0.06	0.81	1	1	***	0.50
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	9	107	0.28	0.69	1	40	0.30	0.76	4	75	0.27	0.71	1	47	0.22	0.71	3	6	0.24	0.87	12	12	0.15	0.65
	Female	10	128	0.26	0.70	1	44	0.20	0.75	8	98	0.23	0.70	4	57	0.24	0.68	3	9	0.31	0.82	9	9	0.34	0.60
	Unknown	1	1	***	0.65	***	***	***	***	***	1	2	1.00	0.80	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	12	125	0.28	0.66	1	24	0.29	0.81	4	79	0.26	0.70	1	88	0.25	0.69	19	39	0.26	0.78	4	4	0.04	0.62
	Female	14	148	0.26	0.66	1	45	0.24	0.74	7	93	0.21	0.66	7	228	0.21	0.65	17	43	0.24	0.79	20	20	0.23	0.65
	Unknown	1	1	***	0.58	***	***	***	***	***	1	1	***	0.48	***	***	***	***	***	***	***	***	***	***	***
Other	Male	5	57	0.28	0.70	1	37	0.23	0.79	2	49	0.26	0.72	1	49	0.24	0.74	9	19	0.21	0.80	4	4	0.13	0.63
	Female	7	68	0.24	0.73	1	50	0.26	0.73	5	76	0.22	0.69	1	68	0.23	0.69	13	34	0.25	0.85	11	11	0.32	0.75
	Unknown	***	***	***	***	***	***	***	***	1	1	***	0.73	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	9	0.54	0.76	1	4	0.26	0.90	1	9	0.34	0.81	1	4	0.51	0.80	2	2	-0.33	0.75	1	1	***	0.83
	Female	1	6	0.48	0.69	***	***	***	***	1	10	0.27	0.76	1	7	0.18	0.77	1	3	0.99	0.94	3	3	0.42	0.59
	Unknown	1	13	0.38	0.65	1	7	0.51	0.72	1	18	0.36	0.72	1	5	0.46	0.87	1	4	0.40	0.76	1	1	***	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	64.8%	60.3%	77.2%	73.5%	74.1%	68.3%	68.9%	60.5%	92.9%	89.3%	64.8%	53.6%
	Number Tested	(2,251)	(2,890)	(1,392)	(1,646)	(2,641)	(3,433)	(1,948)	(2,768)	(849)	(937)	(182)	(308)
No	% Passing	54.4%	50.4%	47.1%	43.5%	54.2%	52.5%	48.5%	44.7%	78.3%	72.7%	85.7%	85.7%
	Number Tested	(180)	(266)	(85)	(108)	(321)	(419)	(239)	(369)	(46)	(55)	(7)	(7)
Unknown	% Passing	64.3%	55.6%	50.0%	44.4%	46.2%	52.2%	85.7%	88.9%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(14)	(18)	(6)	(9)	(13)	(23)	(7)	(9)	(2)	(3)	(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	64.1%	59.9%	81.9%	78.0%	75.0%	70.9%	72.6%	64.4%	91.0%	85.8%	73.5%	55.8%
	Number Tested	(1,140)	(1,475)	(587)	(673)	(1,523)	(1,907)	(831)	(1,117)	(310)	(353)	(49)	(77)
Female	% Passing	64.0%	59.2%	71.2%	67.6%	68.5%	62.2%	63.1%	55.6%	92.8%	89.8%	62.9%	54.0%
	Number Tested	(1,292)	(1,677)	(890)	(1,083)	(1,437)	(1,942)	(1,357)	(2,021)	(584)	(638)	(140)	(237)
Unknown	% Passing	53.8%	45.5%	50.0%	42.9%	73.3%	65.4%	83.3%	75.0%	100.0%	100.0%	100.0%	50.0%
	Number Tested	(13)	(22)	(6)	(7)	(15)	(26)	(6)	(8)	(3)	(4)	(1)	(2)

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	54.6%	52.3%	65.2%	62.8%	59.1%	54.9%	56.5%	52.7%	88.8%	85.4%	37.5%	29.7%
	Number Tested	(1,010)	(1,346)	(552)	(677)	(645)	(896)	(561)	(803)	(304)	(349)	(16)	(37)
White	% Passing	85.2%	82.3%	84.1%	80.4%	80.4%	75.5%	76.7%	67.8%	94.6%	91.9%	71.8%	62.0%
	Number Tested	(763)	(870)	(690)	(780)	(1,751)	(2,150)	(1,195)	(1,593)	(448)	(481)	(142)	(213)
American Indian	% Passing	60.0%	66.7%	100.0%	100.0%	66.7%	61.5%	68.4%	58.6%	100.0%	100.0%	***	***
	Number Tested	(5)	(6)	(5)	(5)	(9)	(13)	(19)	(29)	(3)	(3)	(0)	(0)
Pacific Islander	% Passing	76.5%	78.9%	75.0%	72.7%	60.0%	57.1%	33.3%	36.4%	100.0%	100.0%	0.0%	0.0%
	Number Tested	(17)	(19)	(8)	(11)	(5)	(7)	(6)	(11)	(3)	(3)	(1)	(1)
Asian	% Passing	56.3%	49.2%	79.2%	69.5%	65.0%	58.7%	55.4%	47.0%	100.0%	100.0%	27.3%	33.3%
	Number Tested	(197)	(325)	(72)	(95)	(200)	(283)	(83)	(134)	(15)	(15)	(11)	(21)
Hispanic	% Passing	46.3%	42.5%	71.0%	68.4%	53.2%	48.1%	47.2%	41.7%	84.8%	73.2%	50.0%	37.5%
	Number Tested	(287)	(400)	(62)	(76)	(190)	(287)	(214)	(405)	(66)	(82)	(8)	(24)
Other	% Passing	62.6%	57.0%	70.2%	64.8%	58.3%	58.3%	55.9%	51.3%	96.2%	96.2%	87.5%	66.7%
	Number Tested	(139)	(172)	(84)	(108)	(144)	(192)	(102)	(154)	(52)	(53)	(8)	(15)
Unknown	% Passing	63.0%	52.8%	70.0%	63.6%	80.6%	70.2%	85.7%	82.4%	100.0%	88.9%	75.0%	60.0%
	Number Tested	(27)	(36)	(10)	(11)	(31)	(47)	(14)	(17)	(6)	(9)	(4)	(5)

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	16.7%	14.3%	***	***	50.0%	16.7%	***	0.0%	***	***	***	0.0%
	Number Tested	(6)	(14)	(0)	(0)	(2)	(6)	(0)	(2)	(0)	(0)	(0)	(1)
Less Than 12th Grade	% Passing	21.1%	20.0%	0.0%	33.3%	66.7%	40.9%	0.0%	17.6%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(19)	(45)	(1)	(3)	(12)	(22)	(2)	(17)	(1)	(1)	(2)	(2)
High School Diploma or GED	% Passing	45.0%	43.0%	64.2%	62.2%	50.8%	46.8%	47.1%	41.9%	88.0%	81.6%	68.8%	65.4%
	Number Tested	(447)	(619)	(268)	(333)	(364)	(549)	(395)	(669)	(175)	(207)	(16)	(26)
Some College but No 4-Year Degree	% Passing	63.7%	59.3%	73.5%	69.7%	65.8%	61.3%	64.3%	57.2%	93.0%	90.7%	54.1%	47.1%
	Number Tested	(1,077)	(1,410)	(746)	(892)	(1,148)	(1,562)	(1,063)	(1,557)	(498)	(537)	(74)	(140)
4-Year Degree or More	% Passing	75.3%	71.4%	85.4%	81.0%	82.2%	78.0%	80.9%	74.9%	94.0%	90.0%	73.7%	59.0%
	Number Tested	(882)	(1,066)	(460)	(525)	(1,435)	(1,712)	(723)	(889)	(218)	(241)	(95)	(144)
Unknown	% Passing	64.3%	60.0%	62.5%	50.0%	71.4%	66.7%	81.8%	83.3%	80.0%	66.7%	66.7%	66.7%
	Number Tested	(14)	(20)	(8)	(10)	(14)	(24)	(11)	(12)	(5)	(9)	(3)	(3)

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

English Best		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Yes	% Passing	64.2%	59.8%	75.7%	71.8%	72.1%	66.7%	66.8%	58.8%	92.2%	88.4%	65.4%	54.3%
	Number Tested	(2,361)	(3,041)	(1,449)	(1,722)	(2,902)	(3,758)	(2,143)	(3,073)	(884)	(978)	(188)	(313)
No	% Passing	59.2%	50.9%	64.3%	61.8%	66.2%	61.2%	59.1%	57.1%	90.0%	84.6%	***	0.0%
	Number Tested	(71)	(114)	(28)	(34)	(65)	(98)	(44)	(63)	(10)	(13)	(0)	(1)
Unknown	% Passing	53.8%	47.4%	50.0%	42.9%	50.0%	52.6%	85.7%	70.0%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(13)	(19)	(6)	(7)	(8)	(19)	(7)	(10)	(3)	(4)	(2)	(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	66.8%	63.2%	75.8%	72.2%	73.9%	68.7%	69.2%	61.3%	92.8%	90.0%	67.6%	56.8%
	Number Tested	(2,004)	(2,501)	(1,371)	(1,617)	(2,633)	(3,362)	(1,941)	(2,704)	(850)	(928)	(176)	(280)
Spanish	% Passing	44.4%	38.8%	65.4%	61.1%	47.7%	41.9%	43.7%	40.7%	76.2%	57.6%	60.0%	37.5%
	Number Tested	(187)	(276)	(26)	(36)	(111)	(179)	(135)	(258)	(21)	(33)	(5)	(16)
European (Other Than Spanish)	% Passing	57.1%	55.0%	85.7%	85.7%	64.3%	68.4%	80.0%	83.3%	100.0%	100.0%	***	100.0%
	Number Tested	(14)	(20)	(7)	(7)	(14)	(19)	(5)	(6)	(4)	(4)	(0)	(1)
Chinese	% Passing	73.9%	72.4%	100.0%	100.0%	69.4%	61.2%	60.0%	50.0%	100.0%	100.0%	33.3%	50.0%
	Number Tested	(23)	(29)	(10)	(10)	(36)	(49)	(5)	(6)	(1)	(1)	(3)	(6)
Japanese	% Passing	0.0%	0.0%	***	***	0.0%	0.0%	***	0.0%	***	***	***	***
	Number Tested	(1)	(1)	(0)	(0)	(1)	(1)	(0)	(1)	(0)	(0)	(0)	(0)
Korean	% Passing	42.6%	40.0%	85.7%	75.0%	76.5%	57.1%	53.8%	45.8%	***	***	***	0.0%
	Number Tested	(47)	(95)	(14)	(20)	(17)	(28)	(13)	(24)	(0)	(0)	(0)	(1)
African	% Passing	40.0%	45.0%	75.0%	75.0%	50.0%	46.7%	33.3%	41.7%	100.0%	100.0%	***	***
	Number Tested	(15)	(20)	(4)	(4)	(24)	(30)	(6)	(12)	(4)	(4)	(0)	(0)
Other	% Passing	60.0%	51.0%	63.0%	56.5%	57.1%	55.4%	49.4%	44.5%	78.6%	76.5%	0.0%	10.0%
	Number Tested	(135)	(206)	(46)	(62)	(126)	(184)	(83)	(128)	(14)	(17)	(4)	(10)
Unknown	% Passing	63.2%	57.7%	40.0%	28.6%	69.2%	65.2%	83.3%	85.7%	66.7%	50.0%	100.0%	100.0%
	Number Tested	(19)	(26)	(5)	(7)	(13)	(23)	(6)	(7)	(3)	(8)	(2)	(2)

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	53.0%	50.6%	68.8%	65.8%	61.4%	57.6%	60.2%	51.7%	92.2%	89.0%	18.2%	31.8%
	Number Tested	(619)	(808)	(523)	(635)	(896)	(1,248)	(744)	(1,131)	(446)	(489)	(22)	(44)
26 to 29	% Passing	62.0%	60.0%	75.8%	73.7%	69.8%	65.3%	64.0%	57.5%	94.7%	90.3%	50.0%	38.8%
	Number Tested	(308)	(390)	(231)	(266)	(420)	(556)	(364)	(520)	(187)	(206)	(22)	(49)
30 to 39	% Passing	66.5%	61.9%	74.2%	69.4%	74.4%	69.2%	69.3%	62.1%	89.0%	84.8%	71.2%	60.0%
	Number Tested	(526)	(688)	(295)	(360)	(660)	(840)	(518)	(736)	(172)	(198)	(52)	(80)
40 to 49	% Passing	73.6%	67.4%	81.1%	77.0%	77.8%	72.6%	70.8%	63.2%	96.3%	94.7%	71.4%	63.5%
	Number Tested	(474)	(602)	(206)	(243)	(514)	(639)	(312)	(432)	(54)	(57)	(49)	(74)
50 to 59	% Passing	67.9%	61.1%	87.0%	81.3%	85.3%	78.8%	76.5%	68.7%	85.2%	75.8%	79.4%	57.9%
	Number Tested	(349)	(463)	(169)	(193)	(326)	(386)	(196)	(259)	(27)	(33)	(34)	(57)
60 to 64	% Passing	67.1%	55.3%	93.5%	87.9%	74.4%	65.8%	87.5%	85.7%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(82)	(114)	(31)	(33)	(82)	(111)	(24)	(28)	(5)	(5)	(6)	(6)
65 and Over	% Passing	66.7%	64.3%	81.8%	76.0%	86.7%	80.3%	90.9%	83.3%	100.0%	100.0%	100.0%	66.7%
	Number Tested	(69)	(84)	(22)	(25)	(60)	(66)	(22)	(24)	(2)	(2)	(2)	(3)
Unknown	% Passing	50.0%	44.0%	50.0%	50.0%	76.5%	65.5%	85.7%	81.3%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(18)	(25)	(6)	(8)	(17)	(29)	(14)	(16)	(4)	(5)	(3)	(3)

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	51.6%	50.5%	70.2%	67.4%	60.9%	57.8%	57.4%	51.3%	88.2%	83.5%	0.0%	10.0%
		Number Tested	(413)	(566)	(151)	(184)	(297)	(408)	(202)	(304)	(93)	(109)	(4)	(10)
	Female	% Passing	56.5%	53.5%	63.3%	61.1%	57.5%	52.5%	56.0%	53.6%	89.1%	86.2%	50.0%	37.0%
		Number Tested	(596)	(779)	(401)	(493)	(348)	(488)	(359)	(498)	(211)	(240)	(12)	(27)
	Unknown	% Passing	100.0%	100.0%	***	***	***	***	***	0.0%	***	***	***	***
		Number Tested	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
White	Male	% Passing	85.7%	82.5%	88.5%	84.5%	82.8%	79.1%	82.3%	76.1%	93.1%	88.6%	89.7%	78.3%
		Number Tested	(414)	(475)	(330)	(362)	(973)	(1,160)	(468)	(564)	(159)	(176)	(39)	(46)
	Female	% Passing	84.5%	82.0%	80.0%	76.8%	77.4%	71.2%	73.0%	63.2%	95.5%	93.8%	65.0%	57.8%
		Number Tested	(349)	(395)	(360)	(418)	(778)	(989)	(726)	(1,028)	(289)	(305)	(103)	(166)
	Unknown	% Passing	***	***	***	***	***	100.0%	100.0%	100.0%	***	***	***	0.0%
		Number Tested	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(1)	(0)	(0)	(0)	(1)
American Indian	Male	% Passing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	66.7%	75.0%	100.0%	100.0%	***	***
		Number Tested	(1)	(1)	(2)	(2)	(3)	(3)	(3)	(4)	(2)	(2)	(0)	(0)
	Female	% Passing	50.0%	60.0%	100.0%	100.0%	50.0%	50.0%	68.8%	56.0%	100.0%	100.0%	***	***
		Number Tested	(4)	(5)	(3)	(3)	(6)	(10)	(16)	(25)	(1)	(1)	(0)	(0)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Pacific Islander	Male	% Passing	85.7%	85.7%	50.0%	66.7%	66.7%	50.0%	50.0%	25.0%	***	***	***	***
		Number Tested	(7)	(7)	(2)	(3)	(3)	(4)	(2)	(4)	(0)	(0)	(0)	(0)
	Female	% Passing	70.0%	75.0%	83.3%	75.0%	50.0%	66.7%	25.0%	42.9%	100.0%	100.0%	0.0%	0.0%
		Number Tested	(10)	(12)	(6)	(8)	(2)	(3)	(4)	(7)	(3)	(3)	(1)	(1)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Asian	Male	% Passing	51.7%	45.1%	87.5%	80.4%	63.6%	55.4%	65.8%	53.3%	100.0%	100.0%	0.0%	25.0%
		Number Tested	(87)	(144)	(40)	(46)	(88)	(121)	(38)	(60)	(6)	(6)	(4)	(12)
	Female	% Passing	60.0%	52.2%	68.8%	59.2%	65.8%	60.6%	46.7%	41.9%	100.0%	100.0%	42.9%	44.4%
		Number Tested	(110)	(180)	(32)	(49)	(111)	(160)	(45)	(74)	(9)	(9)	(7)	(9)
	Unknown	% Passing	***	100.0%	***	***	100.0%	100.0%	***	***	***	***	***	***
		Number Tested	(0)	(1)	(0)	(0)	(1)	(2)	(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	45.8%	42.7%	73.9%	75.0%	54.5%	53.6%	58.2%	48.6%	83.9%	74.4%	0.0%	25.0%
		Number Tested	(144)	(192)	(23)	(28)	(88)	(125)	(67)	(111)	(31)	(39)	(1)	(4)
	Female	% Passing	46.9%	42.5%	69.2%	64.6%	52.0%	44.1%	42.2%	39.1%	85.7%	72.1%	57.1%	40.0%
		Number Tested	(143)	(207)	(39)	(48)	(102)	(161)	(147)	(294)	(35)	(43)	(7)	(20)
	Unknown	% Passing	***	0.0%	***	***	***	0.0%	***	***	***	***	***	***
		Number Tested	(0)	(1)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)
Other	Male	% Passing	56.9%	53.8%	68.6%	65.9%	63.9%	66.2%	66.0%	60.6%	94.7%	94.7%	***	25.0%
		Number Tested	(65)	(80)	(35)	(44)	(61)	(74)	(47)	(66)	(19)	(19)	(0)	(4)
	Female	% Passing	67.6%	59.8%	71.4%	64.1%	53.7%	53.0%	47.3%	44.3%	97.0%	97.1%	87.5%	81.8%
		Number Tested	(74)	(92)	(49)	(64)	(82)	(117)	(55)	(88)	(33)	(34)	(8)	(11)
	Unknown	% Passing	***	***	***	***	100.0%	100.0%	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)
Unknown	Male	% Passing	88.9%	80.0%	100.0%	100.0%	80.0%	83.3%	100.0%	100.0%	***	50.0%	100.0%	100.0%
		Number Tested	(9)	(10)	(4)	(4)	(10)	(12)	(4)	(4)	(0)	(2)	(1)	(1)
	Female	% Passing	50.0%	42.9%	***	***	100.0%	71.4%	80.0%	71.4%	100.0%	100.0%	50.0%	33.3%
		Number Tested	(6)	(7)	(0)	(0)	(8)	(14)	(5)	(7)	(3)	(3)	(2)	(3)
	Unknown	% Passing	50.0%	42.1%	50.0%	42.9%	69.2%	61.9%	80.0%	83.3%	100.0%	100.0%	100.0%	100.0%
		Number Tested	(12)	(19)	(6)	(7)	(13)	(21)	(5)	(6)	(3)	(4)	(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	64.0%	59.4%	75.4%	71.5%	71.9%	66.5%	66.7%	58.8%	92.2%	88.4%	65.8%	54.4%
Number Tested	(2,445)	(3,174)	(1,483)	(1,763)	(2,975)	(3,875)	(2,194)	(3,146)	(897)	(995)	(190)	(316)