Virginia Bureau of Insurance

Demographic Report
May 1, 2019 – October 31, 2019

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 from May 1, 2019 to October 31, 2019.

A Public Adjuster examination was also administered in Virginia by Pearson VUE between May 1, 2019, and October 31, 2019. The samples for this examination were small (<50). Because statistical information based on small sample sizes can be highly unreliable, the results for the Public Adjuster examination will not be reported.

Executive Summary

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

Background

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

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

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

Conclusions

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

Appendix A. Exam Volume and Demographic Data

Table 1. Exam Volume by Exam Preparation

Exam Preparation		Exam Level						Total
		VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	VA Title	
Yes	Count	1,301	679	2,045	1,225	992	70	6,312
	% Within Exam Level	92.9%	95.4%	90.3%	88.3%	96.4%	88.6%	91.8%
No	Count	97	32	208	160	34	8	539
	% Within Exam Level	6.9%	4.5%	9.2%	11.5%	3.3%	10.1%	7.8%
Unknown	Count	3	1	11	3	3	1	22
	% Within Exam Level	0.2%	0.1%	0.5%	0.2%	0.3%	1.3%	0.3%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	610	275	1,129	473	304	22	2,813
	% Within Exam Level	43.5%	38.6%	49.9%	34.1%	29.5%	27.8%	40.9%
Female	Count	786	436	1,125	914	719	56	4,036
	% Within Exam Level	56.1%	61.2%	49.7%	65.9%	69.9%	70.9%	58.7%
Unknown	Count	5	1	10	1	6	1	24
	% Within Exam Level	0.4%	0.1%	0.4%	0.1%	0.6%	1.3%	0.3%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	715	275	558	234	568	6	2,356
	% Within Exam Level	51.0%	38.6%	24.6%	16.9%	55.2%	7.6%	34.3%
White	Count	274	324	1,238	808	294	55	2,993
	% Within Exam Level	19.6%	45.5%	54.7%	58.2%	28.6%	69.6%	43.5%
American Indian	Count	8	5	7	5	5	1	31
	% Within Exam Level	0.6%	0.7%	0.3%	0.4%	0.5%	1.3%	0.5%
Pacific Islander	Count	5	4	6	7	1	***	23
	% Within Exam Level	0.4%	0.6%	0.3%	0.5%	0.1%	***	0.3%
Asian	Count	159	31	170	71	25	7	463
	% Within Exam Level	11.3%	4.4%	7.5%	5.1%	2.4%	8.9%	6.7%
Hispanic	Count	169	32	138	190	51	4	584
	% Within Exam Level	12.1%	4.5%	6.1%	13.7%	5.0%	5.1%	8.5%
Other	Count	60	40	119	67	78	5	369
	% Within Exam Level	4.3%	5.6%	5.3%	4.8%	7.6%	6.3%	5.4%
Unknown	Count	11	1	28	6	7	1	54
	% Within Exam Level	0.8%	0.1%	1.2%	0.4%	0.7%	1.3%	0.8%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	3	***	1	1	***	***	5
	% Within Exam Level	0.2%	***	0.0%	0.1%	***	***	0.1%
Less Than 12th Grade	Count	15	1	6	12	2	***	36
	% Within Exam Level	1.1%	0.1%	0.3%	0.9%	0.2%	***	0.5%
High School Diploma or GED	Count	269	147	317	295	344	10	1,382
	% Within Exam Level	19.2%	20.6%	14.0%	21.3%	33.4%	12.7%	20.1%
Some College but No 4-Year Degree	Count	649	354	876	641	504	24	3,048
	% Within Exam Level	46.3%	49.7%	38.7%	46.2%	49.0%	30.4%	44.3%
4-Year Degree or More	Count	456	209	1,052	436	174	43	2,370
	% Within Exam Level	32.5%	29.4%	46.5%	31.4%	16.9%	54.4%	34.5%
Unknown	Count	9	1	12	3	5	2	32
	% Within Exam Level	0.6%	0.1%	0.5%	0.2%	0.5%	2.5%	0.5%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	1,364	692	2,201	1,347	1,011	77	6,692
	% Within Exam Level	97.4%	97.2%	97.2%	97.0%	98.3%	97.5%	97.4%
No	Count	33	18	54	38	11	***	154
	% Within Exam Level	2.4%	2.5%	2.4%	2.7%	1.1%	***	2.2%
Unknown	Count	4	2	9	3	7	2	27
	% Within Exam Level	0.3%	0.3%	0.4%	0.2%	0.7%	2.5%	0.4%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	1,113	662	1,949	1,165	974	68	5,931
	% Within Exam Level	79.4%	93.0%	86.1%	83.9%	94.7%	86.1%	86.3%
Spanish	Count	107	16	86	123	23	3	358
	% Within Exam Level	7.6%	2.2%	3.8%	8.9%	2.2%	3.8%	5.2%
European (Other Than Spanish)	Count	5	1	11	4	2	1	24
	% Within Exam Level	0.4%	0.1%	0.5%	0.3%	0.2%	1.3%	0.3%
Chinese	Count	14	1	24	7	***	2	48
	% Within Exam Level	1.0%	0.1%	1.1%	0.5%	***	2.5%	0.7%
Japanese	Count	***	***	***	***	***	***	***
	% Within Exam Level	***	***	***	***	***	***	***
Korean	Count	19	10	16	16	***	***	61
	% Within Exam Level	1.4%	1.4%	0.7%	1.2%	***	***	0.9%
African	Count	19	3	15	5	4	***	46
	% Within Exam Level	1.4%	0.4%	0.7%	0.4%	0.4%	***	0.7%
Other	Count	120	18	152	64	20	4	378
	% Within Exam Level	8.6%	2.5%	6.7%	4.6%	1.9%	5.1%	5.5%
Unknown	Count	4	1	11	4	6	1	27
	% Within Exam Level	0.3%	0.1%	0.5%	0.3%	0.6%	1.3%	0.4%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	352	250	778	426	542	8	2,356
	% Within Exam Level	25.1%	35.1%	34.4%	30.7%	52.7%	10.1%	34.3%
26 to 29	Count	136	89	288	230	168	9	920
	% Within Exam Level	9.7%	12.5%	12.7%	16.6%	16.3%	11.4%	13.4%
30 to 39	Count	351	161	475	345	174	21	1,527
	% Within Exam Level	25.1%	22.6%	21.0%	24.9%	16.9%	26.6%	22.2%
40 to 49	Count	265	121	349	192	90	20	1,037
	% Within Exam Level	18.9%	17.0%	15.4%	13.8%	8.7%	25.3%	15.1%
50 to 59	Count	195	63	271	152	40	11	732
	% Within Exam Level	13.9%	8.8%	12.0%	11.0%	3.9%	13.9%	10.7%
60 to 64	Count	52	17	52	26	4	1	152
	% Within Exam Level	3.7%	2.4%	2.3%	1.9%	0.4%	1.3%	2.2%
65 and Over	Count	43	10	32	11	6	7	109
	% Within Exam Level	3.1%	1.4%	1.4%	0.8%	0.6%	8.9%	1.6%
Unknown	Count	7	1	19	6	5	2	40
	% Within Exam Level	0.5%	0.1%	0.8%	0.4%	0.5%	2.5%	0.6%
Total	Count	1,401	712	2,264	1,388	1,029	79	6,873
	% 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	292	87	238	83	155	***	855
		% Within Exam Level	40.8%	31.6%	42.7%	35.5%	27.3%	***	36.3%
	Female	Count	422	188	320	151	412	6	1,499
		% Within Exam Level	59.0%	68.4%	57.3%	64.5%	72.5%	100.0%	63.6%
	Unknown	Count	1	***	***	***	1	***	2
		% Within Exam Level	0.1%	***	***	***	0.2%	***	0.1%
	Total	Count	715	275	558	234	568	6	2,356
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	Male	Count	149	151	656	271	95	16	1,338
		% Within Exam Level	54.4%	46.6%	53.0%	33.5%	32.3%	29.1%	44.7%
	Female	Count	125	172	581	537	199	39	1,653
		% Within Exam Level	45.6%	53.1%	46.9%	66.5%	67.7%	70.9%	55.2%
	Unknown	Count	***	1	1	***	***	***	2
		% Within Exam Level	***	0.3%	0.1%	***	***	***	0.1%
	Total	Count	274	324	1,238	808	294	55	2,993
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
American Indian	Male	Count	4	3	4	3	3	***	17
		% Within Exam Level	50.0%	60.0%	57.1%	60.0%	60.0%	***	54.8%
	Female	Count	4	2	3	2	2	1	14
		% Within Exam Level	50.0%	40.0%	42.9%	40.0%	40.0%	100.0%	45.2%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	8	5	7	5	5	1	31
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Pacific Islander	Male	Count	1	2	5	2	1	***	11
		% Within Exam Level	20.0%	50.0%	83.3%	28.6%	100.0%	***	47.8%
	Female	Count	4	2	1	5	***	***	12
		% Within Exam Level	80.0%	50.0%	16.7%	71.4%	***	***	52.2%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	5	4	6	7	1	***	23
		% Within Exam Level	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	78	11	75	33	9	5	211
		% Within Exam Level	49.1%	35.5%	44.1%	46.5%	36.0%	71.4%	45.6%
	Female	Count	81	20	95	38	16	2	252
		% Within Exam Level	50.9%	64.5%	55.9%	53.5%	64.0%	28.6%	54.4%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	159	31	170	71	25	7	463
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Male	Count	65	9	77	50	17	1	219
		% Within Exam Level	38.5%	28.1%	55.8%	26.3%	33.3%	25.0%	37.5%
	Female	Count	104	23	61	140	34	3	365
		% Within Exam Level	61.5%	71.9%	44.2%	73.7%	66.7%	75.0%	62.5%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	169	32	138	190	51	4	584
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other	Male	Count	20	12	60	30	24	***	146
		% Within Exam Level	33.3%	30.0%	50.4%	44.8%	30.8%	***	39.6%
	Female	Count	40	28	59	37	54	5	223
		% Within Exam Level	66.7%	70.0%	49.6%	55.2%	69.2%	100.0%	60.4%
	Unknown	Count	***	***	***	***	***	***	***
		% Within Exam Level	***	***	***	***	***	***	***
	Total	Count	60	40	119	67	78	5	369
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unknown	Male	Count	1	***	14	1	***	***	16
		% Within Exam Level	9.1%	***	50.0%	16.7%	***	***	29.6%
	Female	Count	6	1	5	4	2	***	18
		% Within Exam Level	54.5%	100.0%	17.9%	66.7%	28.6%	***	33.3%
	Unknown	Count	4	***	9	1	5	1	20
		% Within Exam Level	36.4%	***	32.1%	16.7%	71.4%	100.0%	37.0%
	Total	Count	11	1	28	6	7	1	54
		% 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	72.65	74.28	73.68	73.04	75.07	75.19
	SD	(13.391)	(11.101)	(11.849)	(10.964)	(12.065)	(14.639)
No	Mean	67.92	65.19	64.59	69.85	73.32	75.75
	SD	(15.016)	(12.802)	(13.109)	(12.442)	(13.375)	(16.149)
Unknown	Mean	62.67	78.00	72.36	70.00	70.67	84.00
	SD	(26.083)	(.)	(10.347)	(15.716)	(14.189)	(.)

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	73.40	75.59	73.55	75.25	76.50	73.95
	SD	(13.818)	(11.739)	(12.249)	(10.564)	(11.689)	(15.722)
Female	Mean	71.47	72.80	72.11	71.32	74.36	75.75
	SD	(13.316)	(10.944)	(12.214)	(11.271)	(12.241)	(14.380)
Unknown	Mean	66.80	73.00	74.40	88.00	76.17	84.00
	SD	(19.344)	(.)	(11.098)	(.)	(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	70.75	70.86	68.28	71.41	71.66	67.67
	SD	(13.018)	(11.092)	(12.592)	(10.598)	(12.171)	(18.490)
White	Mean	79.11	76.98	75.85	74.48	81.48	77.20
	SD	(10.915)	(10.900)	(11.013)	(10.686)	(9.295)	(12.302)
American Indian	Mean	76.00	73.80	63.86	77.00	72.80	80.00
	SD	(9.928)	(8.899)	(12.747)	(9.274)	(11.925)	(.)
Pacific Islander	Mean	70.20	61.50	64.17	64.29	92.00	***
	SD	(21.811)	(14.012)	(21.302)	(9.759)	(.)	***
Asian	Mean	72.70	70.68	73.08	73.14	78.60	73.71
	SD	(14.287)	(12.249)	(12.491)	(10.605)	(9.853)	(20.361)
Hispanic	Mean	65.92	75.19	68.04	67.29	74.47	58.00
	SD	(15.007)	(7.904)	(11.635)	(12.352)	(13.223)	(24.833)
Other	Mean	75.15	72.10	68.26	69.97	73.72	77.80
	SD	(12.215)	(11.322)	(13.102)	(10.680)	(10.869)	(12.029)
Unknown	Mean	78.18	78.00	76.57	78.83	78.86	84.00
	SD	(10.391)	(.)	(9.758)	(9.020)	(13.422)	(.)

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	67.33	***	79.00	73.00	***	***
	SD	(3.215)	***	(.)	(.)	***	***
Less Than 12th Grade	Mean	56.40	85.00	62.17	66.83	66.00	***
	SD	(8.458)	(.)	(15.867)	(11.488)	(5.657)	***
High School Diploma or GED	Mean	64.70	69.76	67.72	68.15	70.97	57.20
	SD	(14.813)	(11.935)	(13.017)	(11.111)	(12.418)	(21.540)
Some College but No 4-Year Degree	Mean	71.80	73.71	70.82	71.72	75.70	74.88
	SD	(12.118)	(10.712)	(11.419)	(10.803)	(11.472)	(12.609)
4-Year Degree or More	Mean	78.12	76.98	76.11	77.24	81.16	79.56
	SD	(12.032)	(11.010)	(11.756)	(10.157)	(10.348)	(10.588)
Unknown	Mean	68.11	78.00	74.42	79.33	72.20	81.50
	SD	(17.135)	(.)	(10.457)	(7.506)	(10.305)	(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	72.46	74.11	72.85	72.73	74.92	75.56
	SD	(13.351)	(11.254)	(12.284)	(11.171)	(12.137)	(14.518)
No	Mean	64.85	64.83	72.15	70.47	82.64	***
	SD	(20.442)	(11.158)	(10.848)	(11.765)	(8.090)	***
Unknown	Mean	77.00	74.00	73.56	74.00	75.43	67.50
	SD	(6.481)	(5.657)	(11.260)	(14.526)	(10.097)	(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	72.99	74.11	73.27	73.51	75.18	76.41
	SD	(13.155)	(11.393)	(12.147)	(10.891)	(12.018)	(14.025)
Spanish	Mean	65.50	73.13	68.40	66.28	70.04	51.00
	SD	(15.367)	(6.174)	(10.552)	(11.830)	(14.185)	(25.120)
European (Other Than Spanish)	Mean	58.00	77.00	67.73	74.25	73.50	74.00
	SD	(21.726)	(.)	(13.777)	(9.215)	(23.335)	(.)
Chinese	Mean	68.29	57.00	77.63	78.86	***	81.00
	SD	(8.435)	(.)	(11.868)	(9.335)	***	(7.071)
Japanese	Mean	***	***	***	***	***	***
	SD	***	***	***	***	***	***
Korean	Mean	69.47	65.60	72.31	75.25	***	***
	SD	(13.878)	(12.213)	(9.016)	(9.284)	***	***
African	Mean	69.89	74.67	69.53	60.40	68.50	***
	SD	(13.682)	(11.015)	(9.478)	(14.673)	(14.617)	***
Other	Mean	73.75	70.94	69.73	69.13	74.65	71.00
	SD	(14.119)	(10.903)	(13.864)	(10.828)	(12.918)	(6.532)
Unknown	Mean	74.75	78.00	75.00	73.25	72.17	84.00
	SD	(10.210)	(.)	(10.630)	(12.312)	(10.759)	(.)

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	67.12	70.96	69.91	69.63	74.43	74.00
	SD	(13.793)	(12.476)	(12.481)	(11.186)	(11.728)	(16.230)
26 to 29	Mean	73.60	74.29	72.75	71.53	75.65	71.33
	SD	(13.610)	(10.399)	(12.086)	(10.847)	(13.427)	(13.555)
30 to 39	Mean	73.18	74.28	73.51	74.37	75.61	76.19
	SD	(12.988)	(10.494)	(12.094)	(11.157)	(12.056)	(16.018)
40 to 49	Mean	74.43	76.21	75.22	75.03	76.44	79.80
	SD	(13.615)	(9.787)	(10.922)	(9.625)	(11.333)	(10.626)
50 to 59	Mean	76.13	77.87	75.06	74.74	75.75	78.64
	SD	(11.716)	(9.054)	(12.232)	(11.520)	(12.697)	(12.011)
60 to 64	Mean	73.58	73.88	79.67	77.88	69.75	91.00
	SD	(13.202)	(12.499)	(11.061)	(11.850)	(7.182)	(.)
65 and Over	Mean	70.93	82.60	76.59	79.91	70.17	56.14
	SD	(13.924)	(13.310)	(10.707)	(6.833)	(19.600)	(11.908)
Unknown	Mean	74.43	78.00	77.16	70.83	72.60	87.00
	SD	(11.559)	(.)	(10.068)	(12.561)	(10.526)	(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	70.02	71.28	69.07	71.35	72.12	***
		SD	(13.339)	(12.246)	(12.201)	(10.649)	(11.522)	***
	Female	Mean	71.34	70.66	67.69	71.44	71.48	67.67
		SD	(12.661)	(10.544)	(12.862)	(10.605)	(12.429)	(18.490)
	Unknown	Mean	33.00	***	***	***	74.00	***
		SD	(.)	***	***	***	(.)	***
White	Male	Mean	80.79	78.84	76.35	77.62	82.15	75.69
		SD	(9.847)	(10.585)	(11.182)	(9.881)	(9.152)	(14.527)
	Female	Mean	77.10	75.36	75.27	72.90	81.17	77.82
		SD	(11.797)	(10.970)	(10.804)	(10.734)	(9.369)	(11.420)
	Unknown	Mean	***	73.00	85.00	***	***	***
		SD	***	(.)	(.)	***	***	***
American Indian	Male	Mean	76.75	78.00	71.50	74.33	79.33	***
		SD	(10.243)	(6.000)	(11.091)	(11.676)	(10.970)	***
	Female	Mean	75.25	67.50	53.67	81.00	63.00	80.00
		SD	(11.117)	(10.607)	(5.508)	(4.243)	(2.828)	(.)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Pacific Islander	Male	Mean	43.00	72.00	63.00	60.50	92.00	***
		SD	(.)	(9.899)	(23.601)	(14.849)	(.)	***
	Female	Mean	77.00	51.00	70.00	65.80	***	***
		SD	(18.055)	(7.071)	(.)	(8.815)	***	***
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Asian	Male	Mean	76.44	64.00	72.28	74.21	84.89	67.20
		SD	(14.504)	(12.288)	(13.835)	(10.331)	(4.859)	(20.693)
	Female	Mean	69.11	74.35	73.72	72.21	75.06	90.00
		SD	(13.192)	(10.835)	(11.354)	(10.888)	(10.279)	(5.657)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Hispanic	Male	Mean	66.65	76.67	69.14	73.76	84.12	80.00
		SD	(14.279)	(8.216)	(10.486)	(11.453)	(9.772)	(.)
	Female	Mean	65.46	74.61	66.64	64.99	69.65	50.67
		SD	(15.494)	(7.890)	(12.893)	(11.867)	(12.113)	(24.542)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Other	Male	Mean	78.00	75.67	67.53	69.33	72.92	***
		SD	(14.161)	(9.957)	(13.662)	(8.821)	(11.286)	***
	Female	Mean	73.73	70.57	69.00	70.49	74.07	77.80
		SD	(11.036)	(11.692)	(12.581)	(12.075)	(10.767)	(12.029)
	Unknown	Mean	***	***	***	***	***	***
		SD	***	***	***	***	***	***
Unknown	Male	Mean	89.00	***	79.86	74.00	***	***
		SD	(.)	***	(9.223)	(.)	***	***
	Female	Mean	78.33	78.00	73.40	77.75	84.50	***
		SD	(13.110)	(.)	(6.693)	(9.912)	(16.263)	***
	Unknown	Mean	75.25	***	73.22	88.00	76.60	84.00
		SD	(4.787)	***	(11.088)	(.)	(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	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	65	766	0.29	0.69	60	391	0.23	0.70	99	1,257	0.27	0.72	13	1,134	0.24	0.72	491	992	0.27	0.74
No	2	60	0.31	0.64	1	23	0.24	0.62	4	137	0.26	0.63	1	153	0.27	0.70	15	34	0.31	0.73
Unknown	1	3	0.25	0.57	1	1	***	0.78	1	9	0.18	0.75	1	3	0.49	0.70	1	3	0.41	0.63

Table 18. General Exam Item Count, pBis, and *p* Value by Gender

Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	24	362	0.31	0.70	26	161	0.25	0.72	43	690	0.28	0.72	3	439	0.23	0.75	149	304	0.28	0.75
Female	35	461	0.29	0.68	37	269	0.21	0.68	44	691	0.27	0.70	8	848	0.24	0.71	356	719	0.27	0.73
Unknown	1	5	0.29	0.65	1	1	***	0.72	1	8	0.25	0.76	1	1	***	0.89	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	*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	33	409	0.27	0.67	22	155	0.21	0.66	24	342	0.26	0.66	1	223	0.19	0.70	283	568	0.26	0.70
White	8	165	0.27	0.76	26	202	0.24	0.73	57	761	0.26	0.74	8	752	0.24	0.74	142	294	0.23	0.80
American Indian	1	6	0.20	0.72	1	4	0.20	0.69	1	6	0.38	0.62	1	5	0.24	0.77	2	5	0.45	0.71
Pacific Islander	1	4	0.64	0.68	1	4	0.06	0.56	1	6	0.45	0.66	1	7	0.19	0.61	1	1	***	0.93
Asian	4	93	0.33	0.69	1	24	0.29	0.67	5	107	0.26	0.72	1	67	0.24	0.73	8	25	0.28	0.77
Hispanic	7	107	0.32	0.62	1	23	0.14	0.71	6	90	0.24	0.66	1	176	0.28	0.67	25	51	0.30	0.73
Other	1	38	0.28	0.73	2	30	0.20	0.68	2	76	0.26	0.66	1	64	0.20	0.69	36	78	0.23	0.73
Unknown	1	9	0.17	0.76	1	1	***	0.78	1	19	0.27	0.76	1	6	0.23	0.80	3	7	0.44	0.77

Table 20. General Exam Item Count, pBis, and *p* Value by Education

Education	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	3	-0.36	0.63	***	***	***	***	1	1	***	0.78	1	1	***	0.76	***	***	***	***
Less Than 12th Grade	1	13	0.05	0.52	1	1	***	0.88	1	5	0.45	0.60	1	12	0.23	0.63	1	2	***	0.68
High School Diploma or GED	11	165	0.30	0.61	15	86	0.24	0.65	13	190	0.26	0.66	3	270	0.24	0.67	167	344	0.26	0.69
Some College but No 4-Year Degree	28	387	0.26	0.68	27	200	0.21	0.69	37	527	0.24	0.69	7	604	0.22	0.72	250	504	0.26	0.74
4-Year Degree or More	15	256	0.29	0.75	15	133	0.24	0.73	49	668	0.28	0.75	5	405	0.23	0.76	86	174	0.26	0.80
Unknown	1	8	0.43	0.65	1	1	***	0.78	1	9	0.25	0.75	1	3	0.09	0.79	2	5	0.37	0.70

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

English Best	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	68	812	0.29	0.69	61	403	0.23	0.70	102	1,349	0.27	0.71	17	1,250	0.24	0.72	502	1,011	0.27	0.74
No	1	22	0.45	0.62	1	11	0.20	0.56	1	35	0.23	0.71	1	37	0.32	0.69	3	11	0.28	0.79
Unknown	1	4	0.26	0.77	1	2	0.60	0.73	1	8	0.18	0.74	1	3	0.56	0.72	3	7	0.34	0.73

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

Native Language	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	48	656	0.29	0.69	60	387	0.23	0.70	94	1,191	0.27	0.72	14	1,083	0.23	0.73	478	974	0.27	0.74
Spanish	4	67	0.31	0.62	1	13	0.18	0.70	3	54	0.21	0.65	1	114	0.26	0.67	10	23	0.32	0.69
European (Other Than Spanish)	1	4	0.64	0.56	1	1	***	0.80	1	9	0.35	0.64	1	4	0.45	0.73	1	2	1.00	0.69
Chinese	1	11	0.23	0.66	1	1	***	0.58	1	18	0.27	0.77	1	7	0.22	0.80	***	***	***	***
Japanese	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Korean	1	13	0.39	0.68	1	9	0.32	0.63	1	13	0.13	0.72	1	16	0.24	0.73	***	***	***	***
African	1	14	0.22	0.69	1	3	0.75	0.70	1	14	0.17	0.67	1	5	0.44	0.60	2	4	0.46	0.67
Other	4	64	0.33	0.70	1	13	0.27	0.67	4	102	0.29	0.68	1	61	0.21	0.70	9	20	0.35	0.74
Unknown	1	4	0.27	0.75	1	1	***	0.78	1	9	0.22	0.76	1	4	0.31	0.74	3	6	0.36	0.69

Table 23. General Exam Item Count, pBis, and *p* Value by Age

Age	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	15	230	0.28	0.64	18	157	0.25	0.66	33	474	0.27	0.68	3	398	0.23	0.69	265	542	0.26	0.73
26 to 29	4	75	0.31	0.70	6	54	0.21	0.70	12	180	0.26	0.71	1	218	0.20	0.72	83	168	0.29	0.75
30 to 39	14	200	0.29	0.70	16	100	0.22	0.70	19	307	0.27	0.72	3	320	0.26	0.74	86	174	0.27	0.74
40 to 49	11	150	0.31	0.71	5	77	0.19	0.72	12	219	0.24	0.74	1	178	0.22	0.74	44	90	0.27	0.74
50 to 59	8	115	0.26	0.73	2	43	0.19	0.74	11	175	0.28	0.73	1	140	0.24	0.73	18	40	0.29	0.73
60 to 64	1	28	0.31	0.69	1	12	0.28	0.72	1	37	0.28	0.78	1	26	0.33	0.74	2	4	0.35	0.67
65 and Over	1	24	0.31	0.68	1	8	0.39	0.81	1	23	0.25	0.74	1	11	0.13	0.76	6	6	0.44	0.68
Unknown	1	6	0.35	0.72	1	1	***	0.78	1	12	0.25	0.79	1	6	0.36	0.66	2	5	0.42	0.71

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	8	161	0.28	0.66	6	47	0.24	0.68	8	143	0.25	0.67	1	81	0.20	0.70	77	155	0.25	0.71
	Female	20	247	0.27	0.68	14	109	0.19	0.66	12	201	0.26	0.66	1	143	0.19	0.71	204	412	0.26	0.70
	Unknown	1	1	***	0.34	***	***	***	***	***	***	***	***	***	***	***	***	1	1	***	0.72
White	Male	5	95	0.26	0.78	12	94	0.24	0.75	27	413	0.27	0.75	2	254	0.25	0.77	45	95	0.25	0.81
	Female	3	70	0.27	0.73	11	113	0.24	0.71	19	349	0.25	0.73	4	498	0.23	0.72	97	199	0.23	0.80
	Unknown	***	***	***	***	1	1	***	0.72	1	1	***	0.88	***	***	***	***	***	***	***	***
American Indian	Male	1	4	0.54	0.72	1	3	0.36	0.79	1	4	0.54	0.68	1	3	0.26	0.76	1	3	0.47	0.80
	Female	1	3	0.06	0.72	1	2	0.50	0.62	1	3	0.30	0.56	1	2	0.44	0.79	1	2	1.00	0.60
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	1	***	0.42	1	2	-0.33	0.68	1	5	0.52	0.66	1	2	0.65	0.55	1	1	***	0.93
	Female	1	4	0.65	0.77	1	2	0.50	0.49	1	1	***	0.67	1	5	0.28	0.67	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	2	48	0.34	0.74	1	9	0.21	0.57	1	49	0.31	0.71	1	32	0.24	0.73	2	9	0.02	0.86
	Female	2	45	0.29	0.65	1	15	0.29	0.71	2	60	0.23	0.72	1	37	0.24	0.70	6	16	0.29	0.73
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	1	42	0.30	0.63	1	7	0.21	0.73	2	50	0.19	0.67	1	48	0.28	0.75	8	17	0.31	0.84
	Female	4	65	0.32	0.62	1	16	0.15	0.71	1	41	0.27	0.64	1	132	0.29	0.64	17	34	0.24	0.68
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	1	14	0.30	0.78	1	10	0.32	0.73	1	39	0.27	0.66	1	30	0.12	0.71	9	24	0.26	0.73
	Female	1	24	0.26	0.71	1	22	0.18	0.66	1	39	0.26	0.67	1	34	0.29	0.68	27	54	0.23	0.72
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	1	***	0.84	***	***	***	***	1	10	0.28	0.80	1	1	***	0.75	***	***	***	***
	Female	1	5	0.36	0.78	1	1	***	0.78	1	4	0.03	0.73	1	4	0.14	0.79	2	2	0.89	0.85
	Unknown	1	4	-0.01	0.79	***	***	***	***	1	7	0.22	0.74	1	1	***	0.89	2	5	0.52	0.73

Appendix D. Item-Level Statistics for State Life and Annuities, Health, Life and Annuities & Health, Property & Casualty, Personal Lines, and Title

Table 25. State Exam Item Count, pBis, and *p* Value by Exam Preparation

Exam Preparation	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	40	769	0.27	0.74	14	515	0.23	0.77	50	1,349	0.24	0.75	17	1,221	0.22	0.73	491	992	0.29	0.80	70	70	0.30	0.75
No	1	63	0.26	0.71	1	23	0.32	0.67	5	143	0.24	0.65	1	160	0.26	0.68	15	34	0.30	0.77	8	8	0.38	0.75
Unknown	1	3	0.75	0.72	1	1	***	0.80	1	8	0.19	0.70	1	3	0.42	0.60	1	3	0.63	0.81	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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	17	366	0.28	0.75	3	202	0.27	0.78	29	731	0.25	0.75	4	472	0.23	0.74	149	304	0.28	0.81	22	22	0.33	0.74
Female	25	491	0.27	0.73	13	333	0.21	0.76	31	763	0.25	0.74	14	911	0.22	0.72	356	719	0.30	0.80	56	56	0.30	0.76
Unknown	1	4	0.29	0.71	1	1	***	0.75	1	6	0.32	0.71	1	1	***	0.86	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	*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	18	433	0.26	0.73	5	205	0.25	0.74	15	393	0.26	0.70	2	232	0.23	0.72	283	568	0.28	0.77	6	6	0.40	0.68
White	6	165	0.23	0.80	5	251	0.22	0.79	39	807	0.22	0.77	14	808	0.21	0.74	142	294	0.25	0.87	55	55	0.25	0.77
American Indian	1	6	0.15	0.81	1	5	0.13	0.75	1	6	0.40	0.70	1	5	-0.18	0.83	2	5	0.34	0.80	1	1	***	0.83
Pacific Islander	1	4	0.59	0.70	1	4	0.29	0.67	1	5	0.46	0.68	1	7	0.14	0.68	1	1	***	0.91	***	***	***	***
Asian	1	100	0.29	0.75	1	25	0.26	0.75	3	106	0.27	0.75	1	71	0.18	0.72	8	25	0.24	0.84	7	7	0.50	0.73
Hispanic	4	105	0.27	0.68	1	22	0.18	0.80	2	87	0.23	0.70	1	189	0.25	0.67	25	51	0.31	0.80	4	4	0.49	0.60
Other	1	38	0.28	0.76	1	33	0.20	0.75	2	79	0.27	0.70	1	67	0.24	0.73	36	78	0.25	0.79	5	5	0.28	0.78
Unknown	1	8	0.39	0.80	1	1	***	0.80	1	21	0.23	0.74	1	6	0.52	0.76	3	7	0.40	0.87	1	1	***	0.86

Table 28. State Exam Item Count, pBis, and *p* Value by Education

Education	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	3	-1.00	0.69	***	***	***	***	1	1	***	0.83	1	1	***	0.66	***	***	***	***	***	***	***	***
Less Than12th Grade	1	11	0.12	0.63	1	1	***	0.83	1	4	0.30	0.67	1	12	0.26	0.68	1	2	1.00	0.63	***	***	***	***
High School Diploma or GED	5	161	0.28	0.66	2	113	0.25	0.73	5	207	0.28	0.69	4	295	0.22	0.69	167	344	0.29	0.77	10	10	0.42	0.58
Some College but No 4-Year Degree	9	375	0.23	0.74	10	267	0.21	0.77	24	601	0.23	0.73	11	639	0.23	0.71	250	504	0.28	0.81	24	24	0.27	0.75
4-Year Degree or More	18	288	0.27	0.79	4	155	0.26	0.79	30	680	0.24	0.77	4	434	0.20	0.77	86	174	0.30	0.85	43	43	0.21	0.80
Unknown	1	8	0.35	0.72	1	1	***	0.80	1	9	0.29	0.71	1	3	0.44	0.78	2	5	0.31	0.83	2	2	0.38	0.82

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	42	815	0.27	0.74	16	522	0.24	0.77	59	1,458	0.25	0.74	19	1,343	0.23	0.72	502	1,011	0.29	0.80	77	77	0.30	0.76
No	1	22	0.39	0.68	1	16	0.34	0.72	1	36	0.25	0.72	1	38	0.22	0.70	3	11	0.25	0.88	***	***	***	***
Unknown	1	4	-0.01	0.77	1	2	1.00	0.77	1	7	0.20	0.70	1	3	0.45	0.76	3	7	0.20	0.84	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	34	669	0.27	0.75	14	502	0.24	0.77	53	1,301	0.25	0.74	17	1,162	0.22	0.73	478	974	0.30	0.80	68	68	0.30	0.76
Spanish	2	67	0.29	0.67	1	13	0.07	0.79	2	52	0.21	0.72	1	122	0.22	0.65	10	23	0.30	0.76	3	3	0.53	0.54
European (Other Than Spanish)	1	4	0.71	0.62	1	1	***	0.75	1	7	0.29	0.71	1	4	0.18	0.78	1	2	1.00	0.86	1	1	***	0.75
Chinese	1	9	0.15	0.69	1	1	***	0.58	1	17	0.47	0.76	1	7	0.25	0.77	***	***	***	***	2	2	0.54	0.79
Japanese	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Korean	1	14	0.27	0.72	1	8	0.39	0.73	1	11	0.20	0.75	1	16	0.28	0.73	***	***	***	***	***	***	***	***
African	1	13	0.31	0.72	1	3	0.40	0.80	1	12	0.33	0.75	1	5	0.34	0.60	2	4	0.65	0.74	***	***	***	***
Other	2	74	0.31	0.74	1	16	0.21	0.73	4	97	0.29	0.71	1	64	0.18	0.70	9	20	0.34	0.79	4	4	0.23	0.73
Unknown	1	4	0.42	0.75	1	1	***	0.80	1	8	0.23	0.72	1	4	0.50	0.69	3	6	0.33	0.82	1	1	***	0.86

Table 31. State Exam Item Count, pBis, and *p* Value by Age

Age	State VA Life and Annuities				State VA Health				State VA Life and Annuities & Health				State VA Property & Casualty				State VA Personal Lines				State VA Title			
	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value	Count		pBis	*p* value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	10	206	0.26	0.69	4	192	0.26	0.74	20	499	0.25	0.71	7	426	0.22	0.69	265	542	0.28	0.79	8	8	0.38	0.74
26 to 29	4	93	0.30	0.75	2	61	0.23	0.77	6	185	0.25	0.73	3	230	0.20	0.71	83	168	0.34	0.80	9	9	0.28	0.72
30 to 39	7	210	0.26	0.75	3	122	0.22	0.77	11	322	0.25	0.74	4	344	0.24	0.74	86	174	0.29	0.81	21	21	0.34	0.77
40 to 49	8	153	0.29	0.77	3	87	0.20	0.79	8	238	0.22	0.77	4	191	0.16	0.75	44	90	0.26	0.84	20	20	0.23	0.79
50 to 59	5	122	0.26	0.77	1	52	0.20	0.81	8	184	0.25	0.78	1	151	0.24	0.75	18	40	0.32	0.83	11	11	0.26	0.78
60 to 64	1	33	0.25	0.74	1	14	0.32	0.77	1	33	0.24	0.82	1	26	0.28	0.78	2	4	0.44	0.78	1	1	***	0.92
65 and Over	1	26	0.24	0.73	1	9	0.44	0.84	1	26	0.33	0.77	1	10	-0.12	0.81	6	6	0.56	0.78	7	7	0.24	0.57
Unknown	1	5	0.37	0.72	1	1	***	0.80	1	15	0.30	0.74	1	6	0.25	0.71	2	5	0.28	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	7	174	0.25	0.72	1	67	0.29	0.74	6	156	0.24	0.71	1	83	0.29	0.72	77	155	0.24	0.77	***	***	***	***
	Female	11	275	0.26	0.73	4	143	0.24	0.74	7	237	0.27	0.69	1	149	0.20	0.73	204	412	0.30	0.77	6	6	0.40	0.68
	Unknown	1	1	***	0.52	***	***	***	***	***	***	***	***	***	***	***	***	1	1	***	0.81	***	***	***	***
White	Male	3	99	0.20	0.81	2	116	0.26	0.80	21	426	0.23	0.77	2	271	0.21	0.75	45	95	0.27	0.87	16	16	0.31	0.75
	Female	3	76	0.26	0.79	3	138	0.19	0.79	18	381	0.21	0.76	9	537	0.22	0.73	97	199	0.25	0.86	39	39	0.24	0.78
	Unknown	***	***	***	***	1	1	***	0.75	1	1	***	0.80	***	***	***	***	***	***	***	***	***	***	***	***
American Indian	Male	1	3	0.39	0.81	1	3	0.46	0.79	1	4	0.50	0.75	1	3	0.71	0.82	1	3	0.17	0.87	***	***	***	***
	Female	1	3	0.20	0.81	1	2	1.00	0.75	1	3	0.75	0.61	1	2	***	0.84	1	2	0.00	0.73	1	1	***	0.83
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Pacific Islander	Male	1	1	***	0.45	1	2	1.00	0.80	1	4	0.62	0.66	1	2	0.50	0.78	1	1	***	0.91	***	***	***	***
	Female	1	4	0.50	0.79	1	2	0.33	0.60	1	1	***	0.80	1	5	0.24	0.61	***	***	***	***	***	***	***	***
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Asian	Male	1	48	0.32	0.78	1	10	0.28	0.68	1	46	0.29	0.73	1	33	0.27	0.73	2	9	0.05	0.90	5	5	0.47	0.66
	Female	1	52	0.26	0.72	1	18	0.24	0.80	1	61	0.26	0.76	1	38	0.16	0.72	6	16	0.24	0.81	2	2	0.54	0.90
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Hispanic	Male	1	49	0.25	0.68	1	7	0.28	0.81	1	49	0.19	0.72	1	50	0.26	0.71	8	17	0.36	0.87	1	1	***	0.83
	Female	1	60	0.28	0.68	1	17	0.16	0.78	1	38	0.27	0.68	1	139	0.24	0.65	17	34	0.27	0.76	3	3	0.50	0.53
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Other	Male	1	15	0.36	0.78	1	10	0.29	0.73	1	40	0.30	0.70	1	30	0.31	0.69	9	24	0.27	0.75	***	***	***	***
	Female	1	25	0.24	0.73	1	24	0.23	0.78	1	39	0.26	0.71	1	37	0.24	0.75	27	54	0.26	0.80	5	5	0.28	0.78
	Unknown	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***
Unknown	Male	1	1	***	0.98	***	***	***	***	1	11	0.21	0.80	1	1	***	0.71	***	***	***	***	***	***	***	***
	Female	1	5	0.56	0.81	1	1	***	0.80	1	5	0.13	0.80	1	4	0.72	0.76	2	2	1.00	0.86	***	***	***	***
	Unknown	1	4	0.07	0.73	***	***	***	***	1	6	0.34	0.71	1	1	***	0.86	2	5	0.47	0.86	1	1	***	0.86

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	68.4%	63.6%	76.6%	72.3%	73.4%	68.5%	74.0%	63.9%	74.9%	70.9%	80.4%	71.4%
	Number Tested	(1,020)	(1,301)	(564)	(679)	(1,559)	(2,045)	(853)	(1,225)	(854)	(992)	(56)	(70)
No	% Passing	53.2%	49.5%	34.6%	37.5%	44.0%	39.9%	56.3%	56.3%	65.5%	64.7%	100.0%	75.0%
	Number Tested	(77)	(97)	(26)	(32)	(150)	(208)	(112)	(160)	(29)	(34)	(5)	(8)
Unknown	% Passing	66.7%	66.7%	100.0%	100.0%	62.5%	54.5%	33.3%	33.3%	50.0%	33.3%	100.0%	100.0%
	Number Tested	(3)	(3)	(1)	(1)	(8)	(11)	(3)	(3)	(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	69.1%	63.9%	81.6%	76.0%	73.4%	68.6%	80.8%	72.7%	78.3%	73.4%	80.0%	72.7%
	Number Tested	(475)	(610)	(239)	(275)	(871)	(1,129)	(355)	(473)	(267)	(304)	(15)	(22)
Female	% Passing	66.0%	61.6%	70.2%	67.4%	68.1%	63.0%	66.5%	57.9%	72.9%	69.4%	82.6%	71.4%
	Number Tested	(621)	(786)	(352)	(436)	(837)	(1,125)	(612)	(914)	(613)	(719)	(46)	(56)
Unknown	% Passing	75.0%	80.0%	***	100.0%	77.8%	70.0%	100.0%	100.0%	80.0%	66.7%	100.0%	100.0%
	Number Tested	(4)	(5)	***	(1)	(9)	(10)	(1)	(1)	(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	61.6%	58.3%	65.7%	62.2%	54.0%	52.5%	67.5%	58.5%	64.3%	61.3%	60.0%	50.0%
	Number Tested	(557)	(715)	(210)	(275)	(387)	(558)	(151)	(234)	(471)	(568)	(5)	(6)
White	% Passing	84.9%	80.3%	82.7%	79.0%	80.1%	74.9%	76.6%	68.9%	91.3%	89.5%	86.0%	76.4%
	Number Tested	(232)	(274)	(289)	(324)	(980)	(1,238)	(595)	(808)	(276)	(294)	(43)	(55)
American Indian	% Passing	83.3%	75.0%	75.0%	80.0%	40.0%	42.9%	100.0%	80.0%	66.7%	40.0%	100.0%	100.0%
	Number Tested	(6)	(8)	(4)	(5)	(5)	(7)	(3)	(5)	(3)	(5)	(1)	(1)
Pacific Islander	% Passing	60.0%	60.0%	0.0%	25.0%	80.0%	66.7%	40.0%	42.9%	100.0%	100.0%	***	***
	Number Tested	(5)	(5)	(2)	(4)	(5)	(6)	(5)	(7)	(1)	(1)	***	***
Asian	% Passing	74.3%	64.2%	66.7%	64.5%	68.4%	66.5%	76.9%	66.2%	90.5%	84.0%	66.7%	71.4%
	Number Tested	(113)	(159)	(24)	(31)	(133)	(170)	(52)	(71)	(21)	(25)	(6)	(7)
Hispanic	% Passing	50.8%	46.2%	82.1%	84.4%	60.4%	52.2%	54.1%	43.7%	75.6%	64.7%	66.7%	50.0%
	Number Tested	(126)	(169)	(28)	(32)	(96)	(138)	(111)	(190)	(41)	(51)	(3)	(4)
Other	% Passing	71.2%	71.7%	66.7%	60.0%	52.9%	47.1%	60.0%	56.7%	71.2%	67.9%	100.0%	60.0%
	Number Tested	(52)	(60)	(33)	(40)	(85)	(119)	(45)	(67)	(66)	(78)	(3)	(5)
Unknown	% Passing	88.9%	81.8%	100.0%	100.0%	84.6%	78.6%	83.3%	83.3%	83.3%	71.4%	100.0%	100.0%
	Number Tested	(9)	(11)	(1)	(1)	(26)	(28)	(6)	(6)	(6)	(7)	(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%	33.3%	***	***	100.0%	100.0%	100.0%	100.0%	***	***	***	***
	Number Tested	(1)	(3)	***	***	(1)	(1)	(1)	(1)	***	***	***	***
Less Than 12th Grade	% Passing	10.0%	6.7%	100.0%	100.0%	40.0%	50.0%	33.3%	50.0%	0.0%	50.0%	***	***
	Number Tested	(10)	(15)	(1)	(1)	(5)	(6)	(6)	(12)	(1)	(2)	***	***
High School Diploma or GED	% Passing	43.1%	42.0%	60.2%	56.5%	56.3%	49.5%	56.6%	46.4%	65.6%	60.8%	42.9%	30.0%
	Number Tested	(195)	(269)	(118)	(147)	(222)	(317)	(166)	(295)	(288)	(344)	(7)	(10)
Some College but No 4-Year Degree	% Passing	66.8%	61.0%	72.7%	69.8%	64.4%	60.0%	67.7%	59.6%	76.2%	72.6%	70.6%	58.3%
	Number Tested	(497)	(649)	(289)	(354)	(624)	(876)	(440)	(641)	(432)	(504)	(17)	(24)
4-Year Degree or More	% Passing	81.8%	79.4%	87.4%	82.3%	79.4%	75.6%	84.4%	79.1%	86.9%	84.5%	94.4%	88.4%
	Number Tested	(391)	(456)	(182)	(209)	(854)	(1,052)	(353)	(436)	(160)	(174)	(36)	(43)
Unknown	% Passing	66.7%	55.6%	100.0%	100.0%	72.7%	66.7%	100.0%	100.0%	75.0%	60.0%	100.0%	100.0%
	Number Tested	(6)	(9)	(1)	(1)	(11)	(12)	(2)	(3)	(4)	(5)	(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	67.6%	63.0%	75.3%	71.4%	70.7%	65.7%	72.2%	63.3%	74.4%	70.3%	82.0%	72.7%
	Number Tested	(1,068)	(1,364)	(576)	(692)	(1,668)	(2,201)	(943)	(1,347)	(870)	(1,011)	(61)	(77)
No	% Passing	53.6%	45.5%	50.0%	44.4%	73.2%	70.4%	56.5%	50.0%	90.0%	90.9%	***	***
	Number Tested	(28)	(33)	(14)	(18)	(41)	(54)	(23)	(38)	(10)	(11)	***	***
Unknown	% Passing	100.0%	100.0%	100.0%	100.0%	75.0%	66.7%	50.0%	66.7%	80.0%	71.4%	100.0%	50.0%
	Number Tested	(4)	(4)	(1)	(2)	(8)	(9)	(2)	(3)	(5)	(7)	(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	67.9%	64.5%	75.2%	71.1%	72.0%	67.1%	74.0%	65.9%	75.2%	71.4%	83.0%	72.1%
	Number Tested	(889)	(1,113)	(552)	(662)	(1,489)	(1,949)	(836)	(1,165)	(844)	(974)	(53)	(68)
Spanish	% Passing	51.9%	45.8%	78.6%	81.3%	60.3%	53.5%	50.7%	39.8%	56.3%	47.8%	50.0%	33.3%
	Number Tested	(81)	(107)	(14)	(16)	(58)	(86)	(67)	(123)	(16)	(23)	(2)	(3)
European (Other Than Spanish)	% Passing	66.7%	40.0%	100.0%	100.0%	50.0%	45.5%	66.7%	50.0%	50.0%	50.0%	100.0%	100.0%
	Number Tested	(3)	(5)	(1)	(1)	(10)	(11)	(3)	(4)	(2)	(2)	(1)	(1)
Chinese	% Passing	60.0%	50.0%	0.0%	0.0%	80.0%	79.2%	83.3%	85.7%	***	***	100.0%	100.0%
	Number Tested	(5)	(14)	(1)	(1)	(20)	(24)	(6)	(7)	***	***	(2)	(2)
Japanese	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
	Number Tested	***	***	***	***	***	***	***	***	***	***	***	***
Korean	% Passing	72.7%	57.9%	57.1%	50.0%	76.9%	75.0%	76.9%	68.8%	***	***	***	***
	Number Tested	(11)	(19)	(7)	(10)	(13)	(16)	(13)	(16)	***	***	***	***
African	% Passing	46.7%	47.4%	66.7%	66.7%	55.6%	46.7%	0.0%	20.0%	33.3%	50.0%	***	***
	Number Tested	(15)	(19)	(3)	(3)	(9)	(15)	(3)	(5)	(3)	(4)	***	***
Other	% Passing	77.4%	65.8%	66.7%	61.1%	60.2%	56.6%	61.5%	53.1%	73.3%	70.0%	66.7%	75.0%
	Number Tested	(93)	(120)	(12)	(18)	(108)	(152)	(39)	(64)	(15)	(20)	(3)	(4)
Unknown	% Passing	100.0%	75.0%	100.0%	100.0%	80.0%	72.7%	100.0%	75.0%	60.0%	50.0%	100.0%	100.0%
	Number Tested	(3)	(4)	(1)	(1)	(10)	(11)	(1)	(4)	(5)	(6)	(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	50.4%	47.7%	64.7%	59.6%	62.1%	58.2%	61.2%	53.5%	74.1%	68.8%	83.3%	87.5%
	Number Tested	(254)	(352)	(207)	(250)	(559)	(778)	(273)	(426)	(464)	(542)	(6)	(8)
26 to 29	% Passing	74.5%	66.9%	77.6%	78.7%	70.2%	64.9%	67.5%	57.8%	77.5%	75.6%	62.5%	66.7%
	Number Tested	(102)	(136)	(76)	(89)	(215)	(288)	(151)	(230)	(151)	(168)	(8)	(9)
30 to 39	% Passing	67.8%	64.7%	78.6%	72.7%	72.8%	66.3%	77.2%	70.4%	72.1%	70.7%	93.8%	76.2%
	Number Tested	(283)	(351)	(131)	(161)	(375)	(475)	(259)	(345)	(147)	(174)	(16)	(21)
40 to 49	% Passing	74.9%	69.4%	76.8%	74.4%	77.3%	73.9%	77.5%	71.4%	77.6%	75.6%	88.2%	80.0%
	Number Tested	(219)	(265)	(99)	(121)	(269)	(349)	(142)	(192)	(76)	(90)	(17)	(20)
50 to 59	% Passing	78.8%	76.4%	90.9%	87.3%	78.7%	72.3%	79.3%	67.1%	76.5%	67.5%	87.5%	72.7%
	Number Tested	(165)	(195)	(55)	(63)	(211)	(271)	(111)	(152)	(34)	(40)	(8)	(11)
60 to 64	% Passing	70.3%	59.6%	84.6%	76.5%	84.4%	82.7%	85.0%	69.2%	66.7%	50.0%	100.0%	100.0%
	Number Tested	(37)	(52)	(13)	(17)	(45)	(52)	(20)	(26)	(3)	(4)	(1)	(1)
65 and Over	% Passing	61.8%	55.8%	88.9%	90.0%	74.1%	71.9%	100.0%	90.9%	50.0%	50.0%	25.0%	14.3%
	Number Tested	(34)	(43)	(9)	(10)	(27)	(32)	(10)	(11)	(6)	(6)	(4)	(7)
Unknown	% Passing	66.7%	57.1%	100.0%	100.0%	81.3%	78.9%	50.0%	50.0%	75.0%	60.0%	100.0%	100.0%
	Number Tested	(6)	(7)	(1)	(1)	(16)	(19)	(2)	(6)	(4)	(5)	(2)	(2)

Table 40. First-Time and Total Exam Pass Rates by Gender within Ethnicity

Ethnicity	Gender		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
			First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
African American	Male	% Passing	59.3%	54.5%	69.6%	63.2%	58.1%	55.5%	73.6%	61.4%	66.4%	60.6%	***	***
		Number Tested	(216)	(292)	(69)	(87)	(160)	(238)	(53)	(83)	(128)	(155)	(0)	(0)
	Female	% Passing	63.2%	61.1%	63.8%	61.7%	51.1%	50.3%	64.3%	57.0%	63.5%	61.4%	60.0%	50.0%
		Number Tested	(340)	(422)	(141)	(188)	(227)	(320)	(98)	(151)	(342)	(412)	(5)	(6)
	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	87.8%	84.6%	88.6%	84.8%	80.9%	77.4%	85.3%	80.4%	93.5%	91.6%	90.0%	75.0%
		Number Tested	(131)	(149)	(140)	(151)	(534)	(656)	(224)	(271)	(92)	(95)	(10)	(16)
	Female	% Passing	81.2%	75.2%	77.2%	73.8%	79.1%	71.9%	71.4%	63.1%	90.2%	88.4%	84.8%	76.9%
		Number Tested	(101)	(125)	(149)	(172)	(445)	(581)	(371)	(537)	(184)	(199)	(33)	(39)
	Unknown	% Passing	***	***	***	100.0%	100.0%	100.0%	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(1)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)
American Indian	Male	% Passing	100.0%	75.0%	100.0%	100.0%	66.7%	75.0%	100.0%	66.7%	100.0%	66.7%	***	***
		Number Tested	(2)	(4)	(3)	(3)	(3)	(4)	(2)	(3)	(2)	(3)	(0)	(0)
	Female	% Passing	75.0%	75.0%	0.0%	50.0%	0.0%	0.0%	100.0%	100.0%	0.0%	0.0%	100.0%	100.0%
		Number Tested	(4)	(4)	(1)	(2)	(2)	(3)	(1)	(2)	(1)	(2)	(1)	(1)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Pacific Islander	Male	% Passing	0.0%	0.0%	0.0%	50.0%	75.0%	60.0%	50.0%	50.0%	100.0%	100.0%	***	***
		Number Tested	(1)	(1)	(1)	(2)	(4)	(5)	(2)	(2)	(1)	(1)	***	***
	Female	% Passing	75.0%	75.0%	0.0%	0.0%	100.0%	100.0%	33.3%	40.0%	***	***	***	***
		Number Tested	(4)	(4)	(1)	(2)	(1)	(1)	(3)	(5)	(0)	(0)	***	***
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	***	***
Asian	Male	% Passing	78.7%	73.1%	50.0%	45.5%	66.1%	64.0%	82.6%	66.7%	100.0%	100.0%	50.0%	60.0%
		Number Tested	(61)	(78)	(8)	(11)	(62)	(75)	(23)	(33)	(9)	(9)	(4)	(5)
	Female	% Passing	69.2%	55.6%	75.0%	75.0%	70.4%	68.4%	72.4%	65.8%	83.3%	75.0%	100.0%	100.0%
		Number Tested	(52)	(81)	(16)	(20)	(71)	(95)	(29)	(38)	(12)	(16)	(2)	(2)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

Ethnicity	Gender		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
			First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total	First-time	Total
Hispanic	Male	% Passing	47.9%	46.2%	87.5%	88.9%	61.5%	51.9%	80.0%	70.0%	87.5%	88.2%	100.0%	100.0%
		Number Tested	(48)	(65)	(8)	(9)	(52)	(77)	(35)	(50)	(16)	(17)	(1)	(1)
	Female	% Passing	52.6%	46.2%	80.0%	82.6%	59.1%	52.5%	42.1%	34.3%	68.0%	52.9%	50.0%	33.3%
		Number Tested	(78)	(104)	(20)	(23)	(44)	(61)	(76)	(140)	(25)	(34)	(2)	(3)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Other	Male	% Passing	73.3%	70.0%	90.0%	75.0%	55.8%	46.7%	40.0%	46.7%	63.2%	62.5%	***	***
		Number Tested	(15)	(20)	(10)	(12)	(43)	(60)	(15)	(30)	(19)	(24)	(0)	(0)
	Female	% Passing	70.3%	72.5%	56.5%	53.6%	50.0%	47.5%	70.0%	64.9%	74.5%	70.4%	100.0%	60.0%
		Number Tested	(37)	(40)	(23)	(28)	(42)	(59)	(30)	(37)	(47)	(54)	(3)	(5)
	Unknown	% Passing	***	***	***	***	***	***	***	***	***	***	***	***
		Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Unknown	Male	% Passing	100.0%	100.0%	***	***	92.3%	85.7%	100.0%	100.0%	***	***	***	***
		Number Tested	(1)	(1)	(0)	(0)	(13)	(14)	(1)	(1)	(0)	(0)	(0)	(0)
	Female	% Passing	80.0%	66.7%	100.0%	100.0%	80.0%	80.0%	75.0%	75.0%	100.0%	100.0%	***	***
		Number Tested	(5)	(6)	(1)	(1)	(5)	(5)	(4)	(4)	(2)	(2)	(0)	(0)
	Unknown	% Passing	100.0%	100.0%	***	***	75.0%	66.7%	100.0%	100.0%	75.0%	60.0%	100.0%	100.0%
		Number Tested	(3)	(4)	(0)	(0)	(8)	(9)	(1)	(1)	(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	67.4%	62.7%	74.8%	70.8%	70.8%	65.8%	71.8%	63.0%	74.6%	70.6%	82.3%	72.2%
Number Tested	(1,100)	(1,401)	(591)	(712)	(1,717)	(2,264)	(968)	(1,388)	(885)	(1,029)	(62)	(79)