



**Virginia Insurance Demographic Report**  
July 1, 2010, through June 30, 2011

Prepared by:  
Pearson VUE

August 2011

### **Nondisclosure and Confidentiality Notice**

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

Copyright © 2011 Pearson, Inc. All rights reserved. Pearson logo is a trademark in the U.S. and/or other countries.

## Table of Contents

---

<b>Statement of Work</b> .....	<b>1</b>
<b>Methods</b> .....	<b>1</b>
<b>Conclusions</b> .....	<b>1</b>
<b>Appendix A. Exam Volume and Demographic Data</b> .....	<b>2</b>
<b>Appendix B. Scaled Score Statistics for General Life, Health, Life &amp; Health, Property &amp; Casualty, and Personal Lines</b> .....	<b>9</b>
<b>Appendix C. Item-Level Statistics for General Life, Health, Life &amp; Health, Property &amp; Casualty, and Personal Lines</b> .....	<b>15</b>
<b>Appendix D. Scaled Score Statistics for State Life, Health, Life &amp; Health, Property &amp; Casualty, Personal Lines, and Title</b> .....	<b>19</b>
<b>Appendix E. Item-Level Statistics for State Life, Health, Life &amp; Health, Property &amp; Casualty, Personal Lines, and Title</b> .....	<b>25</b>
<b>Appendix F. First-Time and Total Exam Pass Rates</b> .....	<b>29</b>



## Statement of Work

---

This report was developed for the Virginia Department of Insurance (DOI). The report summarizes statistical information relating to all insurance examinations administered in Virginia between July 1, 2010, and June 30, 2011, by Pearson VUE.

## Methods

---

On July 1, 2008, Pearson VUE added a questionnaire to the Virginia Insurance Licensing examination to collect information on exam preparation, gender, ethnicity, education, English-language ability, native language, and age. At the request of the client, Pearson VUE psychometricians used this information to calculate pass rates, mean scaled scores and standard deviations, mean item proportion correct ( $p$  value), and mean point biserial correlations ( $pBis$ ) for candidates in each demographic category.

Appendices A–F provide the demographic survey results for all candidates, broken down by exam level. Candidates are not required to respond to the demographic questions; however, all demographic questions were answered by more than 98% of candidates. Pearson VUE strongly recommends against interpreting statistics when candidate volumes are low—typically less than 50 candidates. Interpretation of statistics based on small sample sizes can be misleading.

Tables providing mean  $p$  values and point biserial correlations are calculated based on candidate responses across all available test forms. The combination of item overlap and number of candidates per demographic category per form results in a range of candidate observations per item (i.e., minimum and maximum count). Additionally, mean point biserial correlations are only reported when the minimum number of candidates per item is greater than 1.

In a small number of cases, candidates did not take the state exam, resulting in small differences between the total and state exam sample sizes.

## Conclusions

---

Pearson VUE cautions against interpreting differences in mean scores without evaluating the statistical significance of the differences. Statistics based on small sample sizes should be interpreted with caution.

**Appendix A. Exam Volume and Demographic Data**

Table 1. 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	1,522	586	3,079	1,578	828	188	7,781
	% Within Exam Level	79.1%	83.0%	77.7%	73.9%	92.1%	94.5%	79.2%
No	Count	389	119	866	554	71	11	2,010
	% Within Exam Level	20.2%	16.9%	21.9%	26.0%	7.9%	5.5%	20.5%
Unanswered	Count	14	1	17	2	0	0	34
	% Within Exam Level	0.7%	0.1%	0.4%	0.1%	0.0%	0.0%	0.3%
Total	Count	1,925	706	3,962	2,134	899	199	9,825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2. 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	985	358	2,255	876	279	52	4,805
	% Within Exam Level	51.2%	50.7%	56.9%	41.0%	31.0%	26.1%	48.9%
Female	Count	925	346	1,692	1,253	619	147	4,982
	% Within Exam Level	48.1%	49.0%	42.7%	58.7%	68.9%	73.9%	50.7%
Unanswered	Count	15	2	15	5	1	0	38
	% Within Exam Level	0.8%	0.3%	0.4%	0.2%	0.1%	0.0%	0.4%
Total	Count	1,925	706	3,962	2,134	899	199	9,825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 3. 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	608	175	739	270	300	10	2102
	% Within Exam Level	31.6%	24.8%	18.7%	12.7%	33.4%	5.0%	21.4%
White	Count	610	439	2677	1390	500	149	5765
	% Within Exam Level	31.7%	62.2%	67.6%	65.1%	55.6%	74.9%	58.7%
American Indian	Count	5	0	13	6	5	0	29
	% Within Exam Level	0.3%	0.0%	0.3%	0.3%	0.6%	0.0%	0.3%
Pacific Islander	Count	18	3	17	12	4	1	55
	% Within Exam Level	0.9%	0.4%	0.4%	0.6%	0.4%	0.5%	0.6%
Asian	Count	330	37	171	135	17	11	701
	% Within Exam Level	17.1%	5.2%	4.3%	6.3%	1.9%	5.5%	7.1%
Hispanic	Count	233	25	195	252	40	20	765
	% Within Exam Level	12.1%	3.5%	4.9%	11.8%	4.4%	10.1%	7.8%
Other	Count	95	21	120	56	29	8	329
	% Within Exam Level	4.9%	3.0%	3.0%	2.6%	3.2%	4.0%	3.3%
Unanswered	Count	26	6	30	13	4	0	79
	% Within Exam Level	1.4%	0.8%	0.8%	0.6%	0.4%	0.0%	0.8%
Total	Count	1925	706	3962	2134	899	199	9825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4. 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	4	0	2	5	1	0	12
	% Within Exam Level	0.2%	0.0%	0.1%	0.2%	0.1%	0.0%	0.1%
Less Than 12th Grade	Count	39	3	19	9	0	1	71
	% Within Exam Level	2.0%	0.4%	0.5%	0.4%	0.0%	0.5%	0.7%
High School Diploma or GED	Count	344	123	485	486	177	36	1651
	% Within Exam Level	17.9%	17.4%	12.2%	22.8%	19.7%	18.1%	16.8%
Some College but no 4-Year Degree	Count	860	311	1598	921	461	76	4227
	% Within Exam Level	44.7%	44.1%	40.3%	43.2%	51.3%	38.2%	43.0%
4-Year Degree or More	Count	656	266	1841	708	260	86	3817
	% Within Exam Level	34.1%	37.7%	46.5%	33.2%	28.9%	43.2%	38.8%
Unanswered	Count	22	3	17	5	0	0	47
	% Within Exam Level	1.1%	0.4%	0.4%	0.2%	0.0%	0.0%	0.5%
Total	Count	1925	706	3962	2134	899	199	9825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 5. 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	1780	696	3856	2059	875	198	9464
	% Within Exam Level	92.5%	98.6%	97.3%	96.5%	97.3%	99.5%	96.3%
No	Count	128	9	88	68	23	1	317
	% Within Exam Level	6.6%	1.3%	2.2%	3.2%	2.6%	0.5%	3.2%
Unanswered	Count	17	1	18	7	1	0	44
	% Within Exam Level	0.9%	0.1%	0.5%	0.3%	0.1%	0.0%	0.4%
Total	Count	1925	706	3962	2134	899	199	9825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%



Table 6. 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	1328	649	3573	1739	856	162	8307
	% Within Exam Level	69.0%	91.9%	90.2%	81.5%	95.2%	81.4%	84.5%
Spanish	Count	188	13	119	212	27	18	577
	% Within Exam Level	9.8%	1.8%	3.0%	9.9%	3.0%	9.0%	5.9%
European (Other Than Spanish)	Count	14	1	21	14	5	3	58
	% Within Exam Level	0.7%	0.1%	0.5%	0.7%	0.6%	1.5%	0.6%
Chinese	Count	17	0	10	21	1	2	51
	% Within Exam Level	0.9%	0.0%	0.3%	1.0%	0.1%	1.0%	0.5%
Japanese	Count	0	0	1	0	0	0	1
	% Within Exam Level	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Korean	Count	105	21	24	35	0	3	188
	% Within Exam Level	5.5%	3.0%	.6%	1.6%	.0%	1.5%	1.9%
African	Count	23	4	27	11	1	0	66
	% Within Exam Level	1.2%	0.6%	0.7%	0.5%	0.1%	0.0%	0.7%
Other	Count	237	17	168	97	8	11	538
	% Within Exam Level	12.3%	2.4%	4.2%	4.5%	.9%	5.5%	5.5%
Unanswered	Count	13	1	19	5	1	0	39
	% Within Exam Level	0.7%	0.1%	0.5%	0.2%	0.1%	0.0%	0.4%
Total	Count	1925	706	3962	2134	899	199	9825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 7. 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	461	174	1125	622	441	11	2834
	% Within Exam Level	23.9%	24.6%	28.4%	29.1%	49.1%	5.5%	28.8%
26 to 29	Count	269	66	548	324	170	15	1392
	% Within Exam Level	14.0%	9.3%	13.8%	15.2%	18.9%	7.5%	14.2%
30 to 39	Count	494	161	926	496	172	66	2315
	% Within Exam Level	25.7%	22.8%	23.4%	23.2%	19.1%	33.2%	23.6%
40 to 49	Count	377	165	702	390	68	70	1772
	% Within Exam Level	19.6%	23.4%	17.7%	18.3%	7.6%	35.2%	18.0%
50 to 59	Count	239	109	487	234	37	31	1137
	% Within Exam Level	12.4%	15.4%	12.3%	11.0%	4.1%	15.6%	11.6%
60 to 64	Count	52	21	93	37	8	5	216
	% Within Exam Level	2.7%	3.0%	2.3%	1.7%	0.9%	2.5%	2.2%
65 and Over	Count	14	8	56	23	3	1	105
	% Within Exam Level	0.7%	1.1%	1.4%	1.1%	0.3%	0.5%	1.1%
Unanswered	Count	19	2	25	8	0	0	54
	% Within Exam Level	1.0%	0.3%	0.6%	0.4%	0.0%	0.0%	0.5%
Total	Count	1925	706	3962	2134	899	199	9825
	% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 8. 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	299	66	368	104	80	4	921	
		% Within Exam Level	49.2%	37.7%	49.8%	38.5%	26.7%	40.0%	43.8%	
	Female	Count	308	109	370	166	220	6	1179	
		% Within Exam Level	50.7%	62.3%	50.1%	61.5%	73.3%	60.0%	56.1%	
	Unanswered	Count	1	0	1	0	0	0	2	
		% Within Exam Level	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	
	Total	Count	608	175	739	270	300	10	2102	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	White	Male	Count	322	233	1610	576	170	35	2946
			% Within Exam Level	52.8%	53.1%	60.1%	41.4%	34.0%	23.5%	51.1%
Female		Count	288	205	1065	812	329	114	2813	
		% Within Exam Level	47.2%	46.7%	39.8%	58.4%	65.8%	76.5%	48.8%	
Unanswered		Count	0	1	2	2	1	0	6	
		% Within Exam Level	0.0%	0.2%	0.1%	0.1%	0.2%	0.0%	0.1%	
Total		Count	610	439	2677	1390	500	149	5765	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
American Indian		Male	Count	4		8	3	1		16
			% Within Exam Level	80.0%		61.5%	50.0%	20.0%		55.2%
	Female	Count	1		5	3	4		13	
		% Within Exam Level	20.0%		38.5%	50.0%	80.0%		44.8%	
	Total	Count	5		13	6	5		29	
		% Within Exam Level	100.0%		100.0%	100.0%	100.0%		100.0%	
Pacific Islander	Male	Count	12	1	7	7	0	0	27	
		% Within Exam Level	66.7%	33.3%	41.2%	58.3%	0.0%	0.0%	49.1%	
	Female	Count	6	2	10	5	4	1	28	
		% Within Exam Level	33.3%	66.7%	58.8%	41.7%	100.0%	100.0%	50.9%	
	Total	Count	18	3	17	12	4	1	55	
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Asian	Male	Count	176	29	99	68	4	8	384	
		% Within Exam Level	53.3%	78.4%	57.9%	50.4%	23.5%	72.7%	54.8%	
	Female	Count	154	8	72	67	13	3	317	
		% Within Exam Level								

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	Female	% Within Exam Level	46.7%	21.6%	42.1%	49.6%	76.5%	27.3%	45.2%
	Total	Count	330	37	171	135	17	11	701
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Male	Count	117	17	88	78	17	3	320
		% Within Exam Level	50.2%	68.0%	45.1%	31.0%	42.5%	15.0%	41.8%
	Female	Count	116	8	107	174	23	17	445
		% Within Exam Level	49.8%	32.0%	54.9%	69.0%	57.5%	85.0%	58.2%
	Total	Count	233	25	195	252	40	20	765
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Other	Male	Count	51	8	62	36	5	2	164
		% Within Exam Level	53.7%	38.1%	51.7%	64.3%	17.2%	25.0%	49.8%
	Female	Count	44	13	58	20	24	6	165
		% Within Exam Level	46.3%	61.9%	48.3%	35.7%	82.8%	75.0%	50.2%
	Total	Count	95	21	120	56	29	8	329
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unanswered	Male	Count	4	4	13	4	2		27
		% Within Exam Level	15.4%	66.7%	43.3%	30.8%	50.0%		34.2%
	Female	Count	8	1	5	6	2		22
		% Within Exam Level	30.8%	16.7%	16.7%	46.2%	50.0%		27.8%
	Unanswered	Count	14	1	12	3	0		30
		% Within Exam Level	53.8%	16.7%	40.0%	23.1%	0.0%		38.0%
	Total	Count	26	6	30	13	4		79
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%

**Appendix B. Scaled Score Statistics for General Life, Health, Life & Health, Property & Casualty, and Personal Lines**

Table 9. General Scaled Score Statistics by Exam Preparation

Exam Preparation		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
Yes	Mean	74.61	70.63	74.19	71.84	76.73
	Standard Deviation	(13.770)	(10.649)	(11.385)	(10.482)	(11.121)
No	Mean	71.10	69.66	74.71	70.89	69.87
	Standard Deviation	(14.834)	(12.070)	(11.030)	(10.873)	(10.901)
Unanswered	Mean	70.00	72.00	76.18	72.00	.
	Standard Deviation	(17.258)	(.)	(8.172)	(11.314)	.

Table 10. General Scaled Score Statistics by Gender

Gender		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
Male	Mean	73.99	70.96	74.95	72.55	76.91
	Standard Deviation	(14.553)	(11.419)	(11.109)	(10.686)	(10.546)
Female	Mean	73.84	69.94	73.45	70.96	75.85
	Standard Deviation	(13.504)	(10.320)	(11.475)	(10.467)	(11.550)
Unanswered	Mean	66.86	76.00	75.53	63.60	86.00
	Standard Deviation	(17.448)	(5.657)	(13.320)	(10.502)	(.)

Table 11. General Scaled Score Statistics by Ethnicity

Ethnicity		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
African American	Mean	74.14	68.37	69.89	70.03	74.04
	Standard Deviation	(13.076)	(10.375)	(11.983)	(9.364)	(12.157)
White	Mean	78.80	71.50	76.05	73.54	77.94
	Standard Deviation	(12.082)	(10.977)	(10.564)	(9.693)	(10.152)
American Indian	Mean	78.80	.	71.62	72.17	74.20
	Standard Deviation	(9.654)	.	(16.148)	(5.419)	(14.377)
Pacific Islander	Mean	75.89	72.67	69.00	71.50	86.50
	Standard Deviation	(9.785)	(8.083)	(11.091)	(9.849)	(3.317)
Asian	Mean	69.35	71.51	72.28	68.25	73.53
	Standard Deviation	(15.573)	(9.206)	(12.611)	(11.683)	(11.353)
Hispanic	Mean	66.17	68.61	70.63	64.88	68.88
	Standard Deviation	(14.739)	(12.741)	(11.782)	(11.827)	(14.037)
Other	Mean	74.67	65.71	72.12	68.50	78.45
	Standard Deviation	(12.519)	(11.051)	(9.892)	(12.808)	(7.224)
Unanswered	Mean	71.52	72.33	76.03	75.00	79.25
	Standard Deviation	(16.210)	(12.356)	(10.430)	(12.557)	(8.421)

Table 12. General Scaled Score Statistics by Education

Education		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
8th Grade or Less	Mean	59.00	.	75.50	67.40	87.00
	Standard Deviation	(24.083)	.	(7.778)	(11.567)	(.)
Less Than 12th Grade	Mean	60.56	79.33	59.21	56.33	.
	Standard Deviation	(15.861)	(1.155)	(13.311)	(11.500)	.
High School Diploma or GED	Mean	67.96	67.47	69.71	68.00	72.10
	Standard Deviation	(15.388)	(10.630)	(12.030)	(10.844)	(11.552)
Some College but no 4-Year Degree	Mean	73.68	69.69	72.54	70.55	76.11
	Standard Deviation	(13.116)	(10.721)	(11.016)	(10.434)	(11.236)
4-Year Degree or More	Mean	78.35	72.69	77.20	75.64	79.08
	Standard Deviation	(12.447)	(10.823)	(10.465)	(9.095)	(10.181)
Unanswered	Mean	65.43	66.00	77.12	72.40	.
	Standard Deviation	(16.014)	(10.392)	(10.018)	(13.649)	.

Table 13. General Scaled Score Statistics by English Best

English Best		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
Yes	Mean	73.93	70.47	74.35	71.70	76.13
	Standard Deviation	(14.062)	(10.921)	(11.315)	(10.541)	(11.295)
No	Mean	73.49	70.89	71.99	68.54	78.35
	Standard Deviation	(14.176)	(9.280)	(10.527)	(11.591)	(9.665)
Unanswered	Mean	69.13	72.00	78.28	71.00	79.00
	Standard Deviation	(16.198)	(.)	(9.597)	(11.605)	(.)

Table 14. General Scaled Score Statistics by Native Language

Native Language		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
English	Mean	76.29	70.52	74.67	72.88	76.53
	Standard Deviation	(12.928)	(10.893)	(11.183)	(9.826)	(11.029)
Spanish	Mean	64.25	66.62	68.81	63.77	65.78
	Standard Deviation	(14.653)	(11.815)	(11.645)	(11.871)	(13.628)
European (Other Than Spanish)	Mean	71.86	92.00	74.33	67.86	69.60
	Standard Deviation	(17.897)	(.)	(11.408)	(8.310)	(12.422)
Chinese	Mean	77.29	.	73.40	73.05	87.00
	Standard Deviation	(12.103)	.	(8.720)	(8.795)	(.)
Japanese	Mean	.	.	71.00	.	.
	Standard Deviation	.	.	(.)	.	.
Korean	Mean	68.98	71.14	76.91	71.77	.
	Standard Deviation	(14.638)	(10.111)	(9.273)	(10.952)	.
African	Mean	71.39	64.00	72.37	76.91	82.00
	Standard Deviation	(14.096)	(8.718)	(12.398)	(5.839)	(.)
Other	Mean	70.38	70.50	70.30	65.12	77.50
	Standard Deviation	(14.882)	(10.893)	(12.166)	(11.795)	(10.542)
Unanswered	Mean	69.17	72.00	78.05	75.00	71.00
	Standard Deviation	(16.895)	(.)	(8.978)	(14.526)	(.)

Table 15. General Scaled Score Statistics by Age

Age		Exam Level				
		General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
Under 25	Mean	71.94	68.47	72.77	70.08	76.56
	Standard Deviation	(14.494)	(12.006)	(10.676)	(10.496)	(10.770)
26 to 29	Mean	74.05	69.85	73.39	69.82	75.26
	Standard Deviation	(13.768)	(11.184)	(11.578)	(10.989)	(12.853)
30 to 39	Mean	74.99	70.70	74.32	71.84	77.72
	Standard Deviation	(13.920)	(9.336)	(10.990)	(10.737)	(9.659)
40 to 49	Mean	73.31	70.62	75.06	72.56	75.03
	Standard Deviation	(14.454)	(10.982)	(11.955)	(9.898)	(11.817)
50 to 59	Mean	74.57	72.90	76.64	74.88	73.14
	Standard Deviation	(13.417)	(9.651)	(10.788)	(10.348)	(13.577)
60 to 64	Mean	78.83	74.48	80.57	76.24	71.00
	Standard Deviation	(11.651)	(14.641)	(8.887)	(7.485)	(12.627)
65 and Over	Mean	82.14	69.75	72.27	73.87	65.67
	Standard Deviation	(10.538)	(8.714)	(15.987)	(10.006)	(5.033)
Unanswered	Mean	72.67	63.00	77.28	74.38	.
	Standard Deviation	(15.076)	(12.728)	(12.654)	(12.546)	.



Table 16. General Scaled Score Statistics by Gender Within Ethnicity

Ethnicity	Gender		Exam Level				
			General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
African American	Male	Mean	73.79	68.52	70.03	71.45	73.09
		Standard Deviation	(13.473)	(11.293)	(11.940)	(9.328)	(11.048)
	Female	Mean	74.47	68.28	69.74	69.13	74.38
		Standard Deviation	(12.719)	(9.830)	(12.053)	(9.303)	(12.543)
	Unanswered	Mean	72.00	.	76.00	.	.
		Standard Deviation	(.)	.	(.)	.	.
White	Male	Mean	79.61	71.77	76.41	74.64	78.74
		Standard Deviation	(11.728)	(11.496)	(10.442)	(9.451)	(9.626)
	Female	Mean	77.86	71.16	75.54	72.80	77.50
		Standard Deviation	(12.430)	(10.379)	(10.671)	(9.776)	(10.407)
	Unanswered	Mean	.	80.00	61.50	59.00	86.00
		Standard Deviation	.	(.)	(33.234)	(8.485)	(.)
American Indian	Male	Mean	77.50	.	65.00	69.67	90.00
		Standard Deviation	(10.630)	.	(17.485)	(4.933)	(.)
	Female	Mean	84.00	.	82.20	74.67	70.25
		Standard Deviation	(.)	.	(4.438)	(5.508)	(13.099)
	Unanswered	Mean	.	.	.	.	.
		Standard Deviation	.	.	.	.	.
Pacific Islander	Male	Mean	74.00	68.00	71.86	73.57	.
		Standard Deviation	(8.180)	(.)	(8.153)	(12.367)	.
	Female	Mean	79.67	75.00	67.00	68.60	86.50
		Standard Deviation	(12.356)	(9.899)	(12.789)	(4.393)	(3.317)
	Unanswered	Mean	.	.	.	.	.
		Standard Deviation	.	.	.	.	.
Asian	Male	Mean	69.42	71.66	72.46	68.28	73.25
		Standard Deviation	(16.181)	(8.055)	(12.509)	(11.967)	(12.971)
	Female	Mean	69.28	71.00	72.03	68.21	73.62
		Standard Deviation	(14.894)	(13.266)	(12.838)	(11.474)	(11.391)
	Unanswered	Mean	.	.	.	.	.
		Standard Deviation	.	.	.	.	.
Hispanic	Male	Mean	65.47	70.27	73.65	65.07	74.18
		Standard Deviation	(16.194)	(14.675)	(10.723)	(13.006)	(12.396)
	Female	Mean	66.84	65.50	68.23	64.80	64.96
		Standard Deviation	(13.191)	(7.910)	(12.075)	(11.309)	(14.134)
	Unanswered	Mean	.	.	.	.	.
		Standard Deviation	.	.	.	.	.
Other	Male	Mean	73.88	65.25	73.34	66.47	84.20
		Standard Deviation	(14.014)	(11.411)	(10.685)	(13.194)	(6.686)

Ethnicity	Gender		Exam Level				
			General VA Life and Annuities	General VA Health	General VA Life and Annuities & Health	General VA Property & Casualty	General VA Personal Lines
Other	Female	Mean	75.55	66.00	70.83	72.15	77.25
		Standard Deviation	(10.704)	(11.284)	(8.893)	(11.504)	(6.860)
	Unanswered	Mean	.	.	.	.	.
		Standard Deviation	.	.	.	.	.
Unanswered	Male	Mean	72.00	73.50	76.62	73.50	80.00
		Standard Deviation	(17.588)	(15.695)	(10.492)	(11.328)	(9.899)
	Female	Mean	79.50	68.00	70.20	80.17	78.50
		Standard Deviation	(9.304)	(.)	(13.217)	(12.891)	(10.607)
	Unanswered	Mean	66.46	72.00	77.83	66.67	.
		Standard Deviation	(18.095)	(.)	(9.154)	(12.220)	.

**Appendix C. Item-Level Statistics for General Life, Health, Life & 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	114	1367	0.28	0.72	42	534	0.17	0.70	247	2787	0.24	0.71	135	1257	0.22	0.71	126	564	0.25	0.78
No	23	359	0.28	0.69	6	110	0.20	0.68	60	790	0.23	0.72	36	449	0.22	0.70	3	61	0.24	0.70

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	72	889	0.29	0.72	23	323	0.19	0.70	188	2030	0.24	0.72	81	686	0.23	0.71	40	197	0.23	0.78
Female	63	838	0.27	0.71	21	320	0.16	0.69	135	1531	0.24	0.71	93	1023	0.22	0.70	93	427	0.26	0.77

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	53	533	0.25	0.71	14	155	0.16	0.67	59	668	0.23	0.67	16	212	0.18	0.69	50	190	0.26	0.76
White	39	564	0.26	0.77	28	406	0.18	0.70	225	2414	0.23	0.73	122	1113	0.20	0.73	57	382	0.22	0.80
American Indian	1	5	0.30	0.79					1	13	0.25	0.71	1	6	-0.09	0.71	2	5	0.41	0.75
Pacific Islander	4	18	0.17	0.76	1	3	0.25	0.73	1	17	0.27	0.67	1	9	0.37	0.71	1	2	-0.41	0.87
Asian	19	300	0.30	0.67	1	36	0.15	0.69	9	158	0.26	0.69	12	109	0.24	0.66	2	11	0.18	0.78
Hispanic	17	212	0.27	0.64	2	21	0.25	0.67	15	175	0.24	0.68	17	208	0.24	0.64	9	21	0.29	0.70
Other	5	88	0.22	0.74	1	19	0.19	0.65	9	110	0.21	0.70	2	49	0.29	0.68	5	16	0.18	0.80

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	4	0.65	0.63					1	2	0.71	0.74	1	5	0.35	0.68	1	1		0.88
Less Than 12th Grade	1	38	0.30	0.60	1	3	-0.98	0.79	1	18	0.25	0.59	1	8	0.28	0.53				
High School Diploma or GED	26	308	0.28	0.64	8	112	0.16	0.66	36	446	0.24	0.66	33	399	0.21	0.67	27	118	0.24	0.73
Some College but no 4-Year Degree	53	784	0.25	0.72	24	282	0.17	0.69	131	1438	0.22	0.70	77	735	0.21	0.69	70	318	0.25	0.78
4-Year Degree or More	40	603	0.27	0.76	10	246	0.18	0.72	158	1656	0.23	0.75	65	560	0.20	0.75	33	188	0.24	0.81

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	129	1612	0.28	0.71	45	635	0.18	0.69	323	3476	0.24	0.72	173	1648	0.22	0.71	130	609	0.25	0.78
No	10	112	0.27	0.72	1	9	-0.03	0.68	4	81	0.22	0.70	3	53	0.22	0.68	3	15	0.25	0.80

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	94	1205	0.26	0.74	45	592	0.18	0.69	307	3213	0.24	0.72	146	1378	0.20	0.72	124	601	0.24	0.78
Spanish	14	170	0.25	0.62	1	12	0.23	0.66	6	111	0.25	0.66	14	174	0.24	0.63	5	16	0.28	0.66
European (Other Than Spanish)	2	14	0.44	0.67	1	1	.	0.92	2	19	0.22	0.72	4	14	0.18	0.69	1	4	0.26	0.75
Chinese	1	16	0.30	0.72					1	9	0.26	0.69	1	18	0.20	0.72	1	1	.	0.88
Japanese									1	1	.	0.71								
Korean	5	94	0.30	0.66	1	20	0.24	0.67	2	22	0.22	0.74	2	31	0.21	0.70				
African	1	21	0.26	0.69	1	3	0.34	0.61	1	26	0.28	0.68	2	11	0.16	0.77	1	1	.	0.83
Other	13	216	0.27	0.68	1	16	0.15	0.69	9	156	0.26	0.67	7	77	0.23	0.63	2	6	0.28	0.81

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	26	425	0.28	0.70	12	158	0.18	0.67	98	1001	0.22	0.70	49	478	0.21	0.69	65	306	0.24	0.78
26 to 29	22	244	0.26	0.72	2	64	0.24	0.69	45	495	0.24	0.70	25	266	0.24	0.69	25	113	0.30	0.77
30 to 39	27	452	0.28	0.74	11	147	0.14	0.69	65	851	0.23	0.72	35	409	0.23	0.71	24	122	0.18	0.79
40 to 49	30	341	0.29	0.70	8	152	0.20	0.70	62	633	0.26	0.72	30	327	0.19	0.71	9	48	0.26	0.77
50 to 59	18	215	0.28	0.72	7	100	0.17	0.72	32	448	0.23	0.74	22	188	0.23	0.74	3	28	0.32	0.76
60 to 64	3	43	0.24	0.76	1	17	0.33	0.71	7	86	0.19	0.79	3	34	0.18	0.76	1	5	0.40	0.71
65 and Over	2	14	0.30	0.80	1	7	0.06	0.67	1	55	0.30	0.74	1	22	0.19	0.72	1	3	0.18	0.65

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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	21	266	0.25	0.71	4	57	0.19	0.68	32	332	0.24	0.67	12	87	0.19	0.70	14	51	0.25	0.74
	Female	28	270	0.26	0.71	9	98	0.15	0.67	24	338	0.22	0.67	4	136	0.17	0.67	35	139	0.27	0.76
White	Male	19	303	0.25	0.78	15	213	0.19	0.71	127	1457	0.22	0.74	50	452	0.20	0.74	20	128	0.19	0.81
	Female	17	264	0.27	0.75	10	192	0.17	0.70	88	963	0.24	0.73	63	660	0.20	0.72	35	253	0.24	0.79
American Indian	Male	1	4	0.37	0.77					1	8	0.42	0.67	1	3	0.18	0.69	1	1	.	0.91
	Female	1	1	.	0.84					1	5	-0.57	0.81	1	3	-0.88	0.76	2	4	0.37	0.71
Pacific Islander	Male	1	12	0.01	0.70	1	1	.	0.68	1	7	0.18	0.72	1	6	0.40	0.76				
	Female	1	6	0.29	0.77	1	2	1.00	0.74	1	10	0.31	0.64	1	4	0.01	0.67	1	2	-0.41	0.87
Asian	Male	13	158	0.31	0.67	1	28	0.08	0.69	5	92	0.25	0.69	7	54	0.22	0.67	1	3	0.39	0.77
	Female	6	142	0.32	0.67	1	8	0.42	0.69	3	66	0.27	0.68	5	56	0.26	0.66	2	8	0.21	0.78
Hispanic	Male	8	105	0.32	0.63	2	13	0.36	0.68	3	81	0.21	0.72	6	61	0.28	0.64	3	10	0.33	0.74
	Female	6	109	0.22	0.65	2	8	0.06	0.65	9	97	0.25	0.66	10	147	0.23	0.64	4	12	0.29	0.66
Other	Male	1	48	0.28	0.74	1	8	0.36	0.64	4	57	0.25	0.71	2	32	0.28	0.66	2	5	0.31	0.86
	Female	2	42	0.15	0.74	1	12	0.20	0.67	2	56	0.16	0.69	1	17	0.30	0.73	2	16	0.18	0.78

**Appendix D. Scaled Score Statistics for State Life, Health, Life & Health, Property & Casualty, Personal Lines, and Title**

Table 25. State Scaled Score Statistics by Exam Preparation

Exam Preparation		Exam Level					
		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
Yes	Mean	72.39	76.62	74.48	75.47	86.08	74.59
	Standard Deviation	(14.002)	(11.565)	(12.093)	(13.136)	(9.947)	(9.310)
No	Mean	68.02	75.13	72.82	73.11	80.27	73.82
	Standard Deviation	(14.392)	(11.827)	(12.365)	(13.463)	(10.857)	(11.409)
Unanswered	Mean	64.36	81.00	72.24	83.50	.	.
	Standard Deviation	(16.823)	(.)	(10.727)	(10.607)	.	.

Table 26. State Scaled Score Statistics by Gender

Gender		Exam Level					
		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
Male	Mean	72.06	76.53	74.62	76.28	87.50	76.46
	Standard Deviation	(14.196)	(11.611)	(12.099)	(12.876)	(8.916)	(9.052)
Female	Mean	70.93	76.21	73.42	73.93	84.79	73.86
	Standard Deviation	(14.171)	(11.649)	(12.226)	(13.415)	(10.542)	(9.465)
Unanswered	Mean	63.60	78.00	73.00	69.20	85.00	.
	Standard Deviation	(15.783)	(4.243)	(11.964)	(17.880)	(.)	.

Table 27. State Scaled Score Statistics by Ethnicity

Ethnicity		Exam Level					
		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
African American	Mean	71.21	75.07	70.74	73.94	83.62	69.60
	Standard Deviation	(12.936)	(11.327)	(13.012)	(12.992)	(11.940)	(12.394)
White	Mean	76.93	77.29	75.39	76.90	86.95	75.22
	Standard Deviation	(11.744)	(11.834)	(11.502)	(12.276)	(8.517)	(9.317)
American Indian	Mean	75.20	.	77.75	73.00	82.60	.
	Standard Deviation	(6.870)	.	(11.339)	(13.248)	(13.428)	.
Pacific Islander	Mean	71.17	74.00	68.35	67.18	93.50	83.00
	Standard Deviation	(10.495)	(14.526)	(13.463)	(12.432)	(3.873)	(.)
Asian	Mean	65.42	74.71	71.70	70.62	83.71	77.27
	Standard Deviation	(16.211)	(10.130)	(13.259)	(12.241)	(12.200)	(8.498)
Hispanic	Mean	66.57	76.32	71.51	68.58	81.49	70.05
	Standard Deviation	(15.869)	(10.617)	(14.263)	(15.353)	(12.137)	(7.156)
Other	Mean	71.01	73.05	73.94	68.91	88.67	74.50
	Standard Deviation	(12.515)	(9.041)	(10.646)	(16.823)	(7.535)	(10.156)
Unanswered	Mean	66.81	69.33	74.40	75.08	88.75	.
	Standard Deviation	(15.492)	(17.096)	(12.358)	(11.835)	(4.717)	.

Table 28. State Scaled Score Statistics by Education

Education		Exam Level					
		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
8th Grade or Less	Mean	59.25	.	82.00	81.00	89.00	.
	Standard Deviation	(18.301)	.	(1.414)	(3.464)	(.)	.
Less Than 12th Grade	Mean	55.53	77.33	62.89	60.67	.	78.00
	Standard Deviation	(18.330)	(4.041)	(16.259)	(11.758)	.	(.)
High School Diploma or GED	Mean	64.93	73.88	69.37	71.15	83.21	70.89
	Standard Deviation	(16.020)	(11.974)	(13.254)	(15.031)	(11.788)	(7.106)
Some College but no 4-Year Degree	Mean	71.34	76.05	73.00	74.09	85.16	72.83
	Standard Deviation	(12.973)	(11.445)	(11.945)	(13.189)	(10.070)	(10.199)
4-Year Degree or More	Mean	76.17	78.00	76.41	78.52	88.09	77.55
	Standard Deviation	(12.230)	(11.415)	(11.453)	(10.926)	(8.454)	(8.716)
Unanswered	Mean	62.32	65.00	73.53	79.00	.	.
	Standard Deviation	(15.000)	(14.731)	(11.990)	(14.387)	.	.



Table 29. State Scaled Score Statistics by English Best

English Best		Exam Level					
		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
Yes	Mean	71.74	76.40	74.15	74.90	85.52	74.54
	Standard Deviation	(14.082)	(11.653)	(12.134)	(13.165)	(10.172)	(9.430)
No	Mean	67.95	74.11	71.59	74.13	89.78	75.00
	Standard Deviation	(15.650)	(8.298)	(13.480)	(16.227)	(7.845)	(.)
Unanswered	Mean	66.00	81.00	75.67	71.71	85.00	.
	Standard Deviation	(13.546)	(.)	(11.438)	(11.339)	(.)	.

Table 30. State Scaled Score Statistics by Native Language

Native Language		Exam Level					
		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
English	Mean	73.67	76.59	74.41	76.11	85.80	75.62
	Standard Deviation	(13.136)	(11.702)	(11.971)	(12.634)	(10.018)	(9.577)
Spanish	Mean	64.94	74.62	69.64	68.12	79.18	68.61
	Standard Deviation	(15.906)	(8.665)	(14.797)	(15.175)	(12.861)	(5.903)
European (Other Than Spanish)	Mean	72.79	81.00	73.76	70.71	81.00	74.33
	Standard Deviation	(11.709)	(.)	(11.895)	(15.509)	(15.508)	(7.024)
Chinese	Mean	73.13	.	72.89	71.10	89.00	73.50
	Standard Deviation	(14.287)	.	(10.845)	(12.806)	(.)	(6.364)
Japanese	Mean	.	.	78.00	.	.	.
	Standard Deviation	.	.	(.)	.	.	.
Korean	Mean	63.55	74.68	73.75	72.74	.	74.67
	Standard Deviation	(15.023)	(11.576)	(9.949)	(11.831)	.	(3.512)
African	Mean	68.50	74.00	72.80	79.00	85.00	.
	Standard Deviation	(14.161)	(10.392)	(12.675)	(9.000)	(.)	.
Other	Mean	67.63	71.59	70.94	68.39	88.50	68.55
	Standard Deviation	(15.002)	(10.619)	(13.692)	(14.277)	(5.806)	(8.802)
Unanswered	Mean	68.15	81.00	75.79	77.80	89.00	.
	Standard Deviation	(14.616)	(.)	(11.760)	(13.008)	(.)	.

Table 31. State Scaled Score Statistics by Age

Age		Exam Level					
		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
Under 25	Mean	70.10	75.04	71.51	72.00	85.37	71.91
	Standard Deviation	(13.747)	(10.853)	(11.844)	(13.642)	(9.925)	(6.057)
26 to 29	Mean	70.77	74.09	72.68	74.07	84.73	74.53
	Standard Deviation	(14.225)	(11.838)	(11.803)	(12.974)	(11.630)	(8.509)
30 to 39	Mean	71.78	75.13	74.42	76.18	87.52	74.50
	Standard Deviation	(14.388)	(11.041)	(11.954)	(13.197)	(8.095)	(9.696)
40 to 49	Mean	71.73	77.25	76.10	75.72	85.48	73.99
	Standard Deviation	(14.734)	(12.026)	(12.322)	(12.424)	(8.452)	(9.126)
50 to 59	Mean	72.22	80.26	77.03	78.88	83.71	75.65
	Standard Deviation	(14.095)	(10.910)	(11.387)	(12.629)	(15.700)	(11.143)
60 to 64	Mean	77.65	77.48	80.17	78.50	88.71	79.80
	Standard Deviation	(12.252)	(16.464)	(9.494)	(11.477)	(5.314)	(6.535)
65 and Over	Mean	75.93	77.29	74.07	72.65	86.33	85.00
	Standard Deviation	(12.332)	(8.401)	(17.459)	(14.415)	(5.132)	(.)
Unanswered	Mean	69.16	66.50	73.32	80.88	.	.
	Standard Deviation	(14.131)	(20.506)	(16.327)	(11.332)	.	.

Table 32. State Scaled Score Statistics by Gender Within Ethnicity

Ethnicity	Gender		Exam Level					
			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
African American	Male	Mean	71.24	74.63	70.76	77.75	84.92	68.50
		Standard Deviation	(12.340)	(9.977)	(13.187)	(11.197)	(10.786)	(9.434)
	Female	Mean	71.20	75.35	70.69	71.77	83.15	70.33
		Standard Deviation	(13.531)	(12.145)	(12.853)	(13.468)	(12.318)	(14.882)
	Unanswered	Mean	67.00	.	83.00	.	.	.
		Standard Deviation	(.)	.	(.)	.	.	.
White	Male	Mean	78.26	77.56	75.68	78.31	88.54	77.03
		Standard Deviation	(11.058)	(12.066)	(11.484)	(11.314)	(7.686)	(8.692)
	Female	Mean	75.43	77.00	74.99	75.96	86.12	74.67
		Standard Deviation	(12.324)	(11.618)	(11.507)	(12.788)	(8.829)	(9.468)
	Unanswered	Mean	.	75.00	58.50	60.50	85.00	.
		Standard Deviation	.	(.)	(9.192)	(21.920)	(.)	.
American Indian	Male	Mean	77.25	.	74.14	79.00	92.00	.
		Standard Deviation	(5.909)	.	(12.903)	(.000)	(.)	.
	Female	Mean	67.00	.	82.80	69.00	80.25	.
		Standard Deviation	(.)	.	(7.014)	(17.059)	(14.268)	.
	Unanswered	Mean	.	.	.	.	.	.
		Standard Deviation	.	.	.	.	.	.
Pacific Islander	Male	Mean	71.33	59.00	73.43	68.14	.	.
		Standard Deviation	(6.972)	(.)	(11.914)	(15.137)	.	.
	Female	Mean	70.83	81.50	64.80	65.50	93.50	83.00
		Standard Deviation	(16.351)	(9.192)	(13.911)	(7.141)	(3.873)	(.)
	Unanswered	Mean	.	.	.	.	.	.
		Standard Deviation	.	.	.	.	.	.
Asian	Male	Mean	65.87	75.30	72.81	70.60	87.00	79.00
		Standard Deviation	(16.693)	(9.953)	(12.986)	(12.605)	(4.397)	(9.181)
	Female	Mean	64.93	72.75	70.18	70.64	82.69	72.67
		Standard Deviation	(15.698)	(11.171)	(13.572)	(11.979)	(13.744)	(4.726)
	Unanswered	Mean	.	.	.	.	.	.
		Standard Deviation	.	.	.	.	.	.
Hispanic	Male	Mean	66.43	76.47	73.30	70.15	86.13	68.67
		Standard Deviation	(16.939)	(11.468)	(14.395)	(17.347)	(11.141)	(8.145)
	Female	Mean	66.70	76.00	69.96	67.89	78.00	70.29
		Standard Deviation	(14.849)	(9.258)	(14.037)	(14.398)	(11.930)	(7.218)
	Unanswered	Mean	.	.	.	.	.	.
		Standard Deviation	.	.	.	.	.	.
Other	Male	Mean	70.20	75.75	74.31	65.21	94.20	84.00
		Standard Deviation	(12.814)	(7.573)	(11.252)	(16.836)	(5.357)	(2.828)
Other	Female	Mean	72.00	71.25	73.57	75.20	87.41	71.33

Ethnicity	Gender		Exam Level					
			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
		Standard Deviation	(12.222)	(9.790)	(10.088)	(15.199)	(7.475)	(9.730)
	Unanswered	Mean	.	.	.	.	.	.
Unanswered	Male	Standard Deviation	.	.	.	.	.	.
		Mean	70.50	63.00	78.23	73.75	90.50	.
	Female	Standard Deviation	(17.935)	(18.055)	(11.917)	(13.937)	(2.121)	.
		Mean	71.00	83.00	64.00	76.00	87.00	.
	Unanswered	Standard Deviation	(13.082)	(.)	(12.490)	(10.392)	(7.071)	.
		Mean	63.36	81.00	74.58	75.00	.	.
	Standard Deviation	(16.350)	(.)	(11.156)	(16.523)	.	.	

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

Table 33. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	48	1488	0.25	0.74	20	567	0.17	0.78	93	2901	0.19	0.76	40	1501	0.20	0.76	24	807	0.17	0.84	15	188	0.20	0.77
No	17	383	0.21	0.72	1	114	0.17	0.76	34	809	0.18	0.74	15	530	0.20	0.76	3	67	0.11	0.78	11	11	0.30	0.74

Table 34. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	40	964	0.24	0.75	11	347	0.18	0.77	72	2118	0.18	0.76	21	820	0.23	0.78	10	272	0.16	0.83	2	52	0.16	0.80
Female	26	907	0.23	0.73	11	333	0.18	0.78	52	1592	0.19	0.75	34	1208	0.18	0.75	18	601	0.18	0.83	13	147	0.21	0.76

Table 35. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	596	0.20	0.74	4	165	0.12	0.77	24	690	0.19	0.72	6	256	0.19	0.74	7	287	0.21	0.81	1	10	0.27	0.71
White	22	604	0.19	0.79	11	428	0.21	0.78	91	2522	0.17	0.77	41	1325	0.18	0.78	16	495	0.13	0.84	7	149	0.20	0.78
American Indian	1	5	0.05	0.84					1	11	0.25	0.84	1	5	0.20	0.73	1	5	0.50	0.79				
Pacific Islander	1	18	0.14	0.75	1	3	0.75	0.77	2	17	0.23	0.71	1	11	0.11	0.64	1	4	-0.03	0.92	1	1	.	0.84
Asian	11	325	0.26	0.69	1	35	0.06	0.75	4	164	0.21	0.73	2	129	0.20	0.72	1	17	0.32	0.86	2	11	0.22	0.78
Hispanic	3	218	0.27	0.66	1	25	0.09	0.76	3	182	0.27	0.73	4	240	0.22	0.72	1	35	0.24	0.83	3	20	0.14	0.72
Other	3	93	0.23	0.74	1	20	0.12	0.79	4	111	0.12	0.75	2	54	0.30	0.72	13	27	0.11	0.88	2	8	0.16	0.78

Table 36. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	4	0.60	0.63					2	2	-1.00	0.86	1	3	-0.25	0.83	1	1	.	0.88				
Less Than 12th Grade	1	36	0.26	0.58	1	3	-0.01	0.81	1	18	0.30	0.62	1	9	0.19	0.67					1	1	.	0.79
High School Diploma or GED	10	330	0.27	0.68	1	118	0.23	0.70	15	457	0.21	0.72	10	465	0.22	0.72	5	169	0.10	0.81	3	36	0.13	0.72
Some College but no 4-Year Degree	30	845	0.20	0.73	9	298	0.14	0.77	44	1504	0.18	0.74	22	869	0.20	0.75	14	449	0.17	0.83	5	76	0.23	0.76
4-Year Degree or More	19	648	0.20	0.79	10	260	0.19	0.79	65	1732	0.17	0.78	21	682	0.16	.80	4	255	0.20	0.86	7	86	0.17	0.80

Table 37. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	62	1745	0.24	0.74	24	672	0.18	0.78	126	3628	0.19	0.76	53	1964	0.20	0.76	28	850	0.17	0.83	15	198	0.20	0.77
No	2	122	0.23	0.72	1	9	0.10	0.79	1	80	0.23	0.72	1	62	0.28	0.72	10	23	0.14	0.89	1	1	.	0.76

Table 38. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	40	1308	0.21	0.76	21	627	0.17	0.78	120	3359	0.18	0.76	47	1660	0.19	0.77	26	836	0.17	0.83	9	162	0.21	0.78
Spanish	3	174	0.30	.65	1	13	0.11	0.74	1	110	0.22	0.71	4	200	0.21	0.72	1	22	0.26	0.81	3	18	0.10	0.71
European (Other Than Spanish)	1	14	0.14	0.81	1	1	.	0.85	1	20	0.21	0.75	1	14	0.29	0.72	2	5	0.58	0.82	3	3	0.22	0.75
Chinese	1	15	0.26	0.71					1	9	0.08	0.76	1	20	0.12	0.73	1	1	.	0.88	2	2	0.54	0.74
Japanese									1	1	.	0.83												
Korean	1	104	0.26	0.68	1	19	0.05	.75	1	22	0.12	0.77	3	35	0.23	0.74					3	3	0.00	0.76
African	1	22	0.28	0.69	1	4	0.26	0.80	1	24	0.20	0.76	1	11	-0.03	0.78	1	1	.	0.84				
Other	10	235	0.24	0.71	1	17	0.17	0.72	3	163	0.21	0.73	2	88	0.26	0.69	1	8	0.04	0.88	1	11	0.13	0.73

Table 39. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	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	13	453	0.22	0.72	3	166	0.09	0.78	31	1055	0.17	0.73	17	593	0.20	0.74	14	427	0.16	0.83	11	11	0.07	0.73
26 to 29	8	262	0.26	0.73	2	64	0.15	0.76	18	511	0.18	0.75	5	313	0.22	0.75	4	167	0.24	0.80	2	15	0.20	0.78
30 to 39	15	484	0.23	0.75	3	156	0.11	0.76	34	869	0.18	0.76	10	478	0.20	0.77	6	169	0.15	0.87	4	66	0.22	0.76
40 to 49	10	371	0.25	0.74	4	160	0.23	0.78	17	665	0.20	0.77	9	363	0.17	0.76	2	67	0.14	0.85	7	70	0.17	0.76
50 to 59	10	231	0.25	0.76	2	106	0.29	0.80	15	460	0.19	0.79	4	221	0.26	0.79	1	34	0.16	0.81	2	31	0.30	0.80
60 to 64	1	52	0.30	0.78	1	21	0.32	0.78	1	92	0.13	0.81	1	34	0.17	0.79	3	7	0.06	0.87	5	5	0.14	0.80
65 and Over	1	14	0.11	0.75	1	7	0.14	0.81	1	53	0.31	0.76	1	23	0.21	0.75	1	3	0.38	0.84	1	1	.	0.85

Table 40. 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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	12	294	0.18	0.75	1	64	0.12	0.77	9	349	0.20	0.72	1	93	0.16	0.78	6	76	0.18	0.81	4	4	0.21	0.69
	Female	6	302	0.21	0.74	2	101	0.15	0.76	10	343	0.20	0.72	4	163	0.19	0.73	1	211	0.29	0.82	1	6	0.40	0.71
White	Male	10	321	0.18	0.80	7	226	0.22	0.78	50	1510	0.17	0.77	15	544	0.19	0.80	4	169	0.11	0.84	1	35	0.18	0.80
	Female	10	283	0.19	0.77	4	201	0.22	0.79	28	1012	0.18	0.76	22	779	0.17	0.76	12	325	0.14	0.84	6	114	0.21	0.77
American Indian	Male	1	4	0.13	0.85					1	7	0.11	0.75	2	2	-1.00	0.83	1	1		0.91				
	Female	1	1		0.73					1	5	0.43	0.86	1	3	0.59	0.71	1	4	0.52	0.79				
Pacific Islander	Male	1	12	0.04	0.76	1	1		0.65	2	7	0.32	0.77	1	7	0.10	0.68								
	Female	1	6	0.14	0.69	1	2	1.00	0.85	1	10	0.20	0.68	1	4	-0.05	0.66	1	4	-0.03	0.92	1	1		0.84
Asian	Male	7	171	0.27	0.69	1	27	0.13	0.75	1	97	0.22	0.73	1	63	0.20	0.74	2	4	0.19	0.86	8	8	0.23	0.80
	Female	4	154	0.25	0.68	1	8	0.12	0.77	1	70	0.22	0.73	1	66	0.18	0.72	1	13	0.38	0.85	1	3	0.17	0.72
Hispanic	Male	2	107	0.35	0.67	1	17	0.20	0.76	1	85	0.28	0.79	2	73	0.35	0.70	5	15	0.20	0.86	3	3	0.21	0.69
	Female	1	111	0.22	0.66	1	8	0.15	0.77	2	97	0.18	0.69	4	167	0.18	0.72	1	20	0.23	0.80	3	17	0.15	0.72
Other	Male	1	51	0.19	0.77	1	8	0.07	0.79	2	55	0.14	0.75	1	34	0.29	0.70	2	5	0.08	0.93	1	2	0.09	0.84
	Female	1	42	0.16	0.71	1	12	0.26	0.77	1	57	0.13	0.75	1	20	0.36	0.76	10	22	0.10	0.87	1	6	0.16	0.76



**Appendix F. First-Time and Total Exam Pass Rates**

Table 41. 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	63.5%	57.1%	54.7%	54.4%	65.9%	61.6%	60.6%	55.3%	85.0%	77.7%	79.3%	72.3%
	Number Tested	(1037)	(1522)	(415)	(586)	(2200)	(3079)	(972)	(1578)	(687)	(828)	(150)	(188)
No	% Passing	47.0%	46.0%	49.3%	49.6%	63.8%	59.2%	52.1%	49.6%	54.3%	54.9%	75.0%	54.5%
	Number Tested	(251)	(389)	(75)	(119)	(586)	(866)	(328)	(554)	(46)	(71)	(8)	(11)

Table 42. 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	60.6%	56.1%	57.9%	55.3%	67.7%	63.0%	61.7%	57.3%	81.7%	77.4%	83.0%	80.8%
	Number Tested	(685)	(985)	(254)	(358)	(1600)	(2255)	(561)	(876)	(235)	(279)	(47)	(52)
Female	% Passing	59.9%	53.6%	49.6%	51.7%	62.2%	58.5%	56.1%	51.5%	83.7%	75.1%	77.5%	68.0%
	Number Tested	(604)	(925)	(236)	(346)	(1188)	(1692)	(738)	(1253)	(497)	(619)	(111)	(147)

Table 43. Ethnicity

Ethnicity		VA Life and Annuities		VA Health		VA Life and Annuities & Health		VA Property & Casualty		VA Personal Lines		VA Title	
		First-Time	Total	First-Time	Total	First-Time	Total	First-Time	Total	First-Time	Total	First-Time	Total
African American	% Passing	56.6%	54.1%	41.5%	43.4%	50.4%	47.9%	51.3%	46.3%	79.0%	70.7%	75.0%	70.0%
	Number Tested	(410)	(608)	(118)	(175)	(488)	(739)	(150)	(270)	(238)	(300)	(8)	(10)
White	% Passing	76.3%	70.2%	61.2%	59.7%	70.4%	66.0%	63.9%	60.2%	86.2%	80.6%	81.3%	74.5%
	Number Tested	(476)	(610)	(312)	(439)	(1957)	(2677)	(906)	(1390)	(419)	(500)	(123)	(149)
American Indian	% Passing	75.0%	60.0%	0.0%	0.0%	81.8%	69.2%	40.0%	50.0%	66.7%	60.0%	0.0%	0.0%
	Number Tested	(4)	(5)	(0)	(0)	(11)	(13)	(5)	(6)	(3)	(5)	(0)	(0)
Pacific Islander	% Passing	46.2%	55.6%	0.0%	33.3%	50.0%	52.9%	60.0%	33.3%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(13)	(18)	(2)	(3)	(12)	(17)	(5)	(12)	(4)	(4)	(1)	(1)
Asian	% Passing	48.1%	41.5%	50.0%	45.9%	53.6%	52.6%	41.9%	43.7%	78.6%	64.7%	80.0%	81.8%
	Number Tested	(185)	(330)	(22)	(37)	(110)	(171)	(74)	(135)	(14)	(17)	(10)	(11)
Hispanic	% Passing	34.8%	36.1%	44.4%	48.0%	54.9%	52.3%	36.4%	34.1%	60.0%	45.0%	50.0%	45.0%
	Number Tested	(132)	(233)	(18)	(25)	(113)	(195)	(118)	(252)	(25)	(40)	(10)	(20)
Other	% Passing	56.7%	55.8%	26.7%	38.1%	64.6%	57.5%	58.8%	48.2%	92.3%	93.1%	83.3%	62.5%
	Number Tested	(60)	(95)	(15)	(21)	(82)	(120)	(34)	(56)	(26)	(29)	(6)	(8)

Table 44. 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%	25.0%	0.0%	0.0%	100.0%	100.0%	50.0%	40.0%	100.0%	100.0%	0.0%	0.0%
	Number Tested	(2)	(4)	(0)	(0)	(2)	(2)	(2)	(5)	(1)	(1)	(0)	(0)
Less Than 12th Grade	% Passing	5.9%	17.9%	100.0%	100.0%	27.3%	15.8%	28.6%	22.2%	0.0%	0.0%	100.0%	100.0%
	Number Tested	(17)	(39)	(3)	(3)	(11)	(19)	(7)	(9)	(0)	(0)	(1)	(1)
High School Diploma or GED	% Passing	39.9%	36.6%	40.3%	42.3%	47.5%	46.0%	43.2%	40.5%	74.0%	65.0%	66.7%	58.3%
	Number Tested	(193)	(344)	(77)	(123)	(305)	(485)	(236)	(486)	(131)	(177)	(24)	(36)
Some College but no 4-Year Degree	% Passing	57.1%	54.0%	50.9%	51.8%	59.2%	55.7%	54.8%	50.1%	82.7%	75.9%	75.4%	64.5%
	Number Tested	(571)	(860)	(218)	(311)	(1079)	(1598)	(540)	(921)	(371)	(461)	(57)	(76)
4-Year Degree or More	% Passing	74.4%	68.6%	62.6%	60.9%	74.4%	70.1%	69.8%	68.2%	88.7%	83.1%	85.5%	82.6%
	Number Tested	(500)	(656)	(190)	(266)	(1389)	(1841)	(514)	(708)	(230)	(260)	(76)	(86)

Table 45. 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	60.5%	55.3%	54.0%	53.6%	65.5%	61.2%	58.6%	54.1%	83.0%	75.8%	79.1%	71.2%
	Number Tested	(1213)	(1780)	(483)	(696)	(2740)	(3856)	(1266)	(2059)	(713)	(875)	(158)	(198)
No	% Passing	57.5%	49.2%	42.9%	55.6%	56.5%	53.4%	56.7%	47.1%	84.2%	78.3%	0.0%	100.0%
	Number Tested	(73)	(128)	(7)	(9)	(46)	(88)	(30)	(68)	(19)	(23)	(0)	(1)

Table 46. 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	66.0%	60.7%	54.4%	54.4%	66.7%	62.1%	61.8%	57.7%	84.0%	77.1%	83.2%	77.2%
	Number Tested	(948)	(1328)	(458)	(649)	(2560)	(3573)	(1120)	(1739)	(705)	(856)	(137)	(162)
Spanish	% Passing	27.4%	30.9%	55.6%	46.2%	41.5%	44.5%	33.3%	31.1%	42.9%	37.0%	37.5%	38.9%
	Number Tested	(106)	(188)	(9)	(13)	(65)	(119)	(90)	(212)	(14)	(27)	(8)	(18)
European (Other Than Spanish)	% Passing	63.6%	64.3%	100.0%	100.0%	70.6%	61.9%	100.0%	28.6%	33.3%	40.0%	100.0%	66.7%
	Number Tested	(11)	(14)	(1)	(1)	(17)	(21)	(3)	(14)	(3)	(5)	(1)	(3)
Chinese	% Passing	63.6%	58.8%	0.0%	0.0%	20.0%	60.0%	50.0%	57.1%	100.0%	100.0%	0.0%	50.0%
	Number Tested	(11)	(17)	(0)	(0)	(5)	(10)	(12)	(21)	(1)	(1)	(1)	(2)
Japanese	% Passing	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)
Korean	% Passing	44.0%	35.2%	45.5%	42.9%	60.0%	66.7%	52.6%	48.6%	0.0%	0.0%	100.0%	100.0%
	Number Tested	(50)	(105)	(11)	(21)	(15)	(24)	(19)	(35)	(0)	(0)	(3)	(3)
African	% Passing	60.0%	65.2%	50.0%	50.0%	40.0%	44.4%	83.3%	81.8%	100.0%	100.0%	0.0%	0.0%
	Number Tested	(15)	(23)	(2)	(4)	(15)	(27)	(6)	(11)	(1)	(1)	(0)	(0)
Other	% Passing	51.4%	47.7%	33.3%	41.2%	52.4%	50.0%	27.1%	35.1%	87.5%	87.5%	50.0%	36.4%
	Number Tested	(148)	(237)	(9)	(17)	(105)	(168)	(48)	(97)	(8)	(8)	(8)	(11)

Table 47. 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	53.5%	49.0%	44.6%	47.7%	55.6%	53.6%	49.4%	47.4%	83.0%	77.1%	77.8%	72.7%
	Number Tested	(314)	(461)	(121)	(174)	(732)	(1125)	(348)	(622)	(364)	(441)	(9)	(11)
26 to 29	% Passing	58.9%	55.4%	49.0%	53.0%	59.2%	57.8%	54.2%	49.1%	84.7%	72.9%	84.6%	80.0%
	Number Tested	(180)	(269)	(51)	(66)	(377)	(548)	(192)	(324)	(137)	(170)	(13)	(15)
30 to 39	% Passing	62.6%	58.1%	51.0%	48.4%	66.3%	62.2%	60.3%	56.3%	86.9%	81.4%	77.4%	71.2%
	Number Tested	(334)	(494)	(100)	(161)	(659)	(926)	(310)	(496)	(145)	(172)	(53)	(66)
40 to 49	% Passing	62.3%	55.4%	55.8%	54.5%	71.0%	64.1%	62.6%	56.9%	77.8%	72.1%	78.9%	70.0%
	Number Tested	(257)	(377)	(113)	(165)	(507)	(702)	(238)	(390)	(54)	(68)	(57)	(70)
50 to 59	% Passing	62.0%	54.4%	62.5%	64.2%	74.8%	70.2%	69.8%	64.1%	72.0%	64.9%	75.0%	64.5%
	Number Tested	(150)	(239)	(80)	(109)	(385)	(487)	(169)	(234)	(25)	(37)	(20)	(31)
60 to 64	% Passing	73.7%	65.4%	88.9%	81.0%	85.4%	83.9%	70.8%	70.3%	57.1%	50.0%	100.0%	100.0%
	Number Tested	(38)	(52)	(18)	(21)	(82)	(93)	(24)	(37)	(7)	(8)	(5)	(5)
65 and Over	% Passing	72.7%	64.3%	83.3%	62.5%	81.1%	62.5%	69.2%	52.2%	100.0%	33.3%	100.0%	100.0%
	Number Tested	(11)	(14)	(6)	(8)	(37)	(56)	(13)	(23)	(1)	(3)	(1)	(1)

Table 48. 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	56.6%	53.8%	46.8%	47.0%	51.5%	48.1%	54.8%	51.9%	70.0%	65.0%	66.7%	75.0%
		Number Tested	(198)	(299)	(47)	(66)	(239)	(368)	(62)	(104)	(60)	(80)	(3)	(4)
	Female	% Passing	56.6%	54.5%	38.0%	41.3%	49.2%	47.6%	48.9%	42.8%	82.0%	72.7%	80.0%	66.7%
		Number Tested	(212)	(308)	(71)	(109)	(248)	(370)	(88)	(166)	(178)	(220)	(5)	(6)
White	Male	% Passing	75.6%	72.0%	63.4%	60.5%	71.5%	67.1%	67.5%	63.7%	86.7%	83.5%	87.5%	82.9%
		Number Tested	(262)	(322)	(172)	(233)	(1175)	(1610)	(391)	(576)	(150)	(170)	(32)	(35)
	Female	% Passing	77.1%	68.1%	58.6%	58.5%	68.7%	64.3%	61.2%	57.9%	85.8%	79.0%	79.1%	71.9%
		Number Tested	(214)	(288)	(140)	(205)	(782)	(1065)	(515)	(812)	(268)	(329)	(91)	(114)
American Indian	Male	% Passing	100.0%	75.0%	0.0%	0.0%	66.7%	50.0%	50.0%	66.7%	100.0%	100.0%	0.0%	0.0%
		Number Tested	(3)	(4)	(0)	(0)	(6)	(8)	(2)	(3)	(1)	(1)	(0)	(0)
	Female	% Passing	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	33.3%	33.3%	50.0%	50.0%	0.0%	0.0%
		Number Tested	(1)	(1)	(0)	(0)	(5)	(5)	(3)	(3)	(2)	(4)	(0)	(0)
Pacific Islander	Male	% Passing	44.4%	50.0%	0.0%	0.0%	80.0%	71.4%	75.0%	57.1%	0.0%	0.0%	0.0%	0.0%
		Number Tested	(9)	(12)	(1)	(1)	(5)	(7)	(4)	(7)	(0)	(0)	(0)	(0)
	Female	% Passing	50.0%	66.7%	0.0%	50.0%	28.6%	40.0%	0.0%	0.0%	100.0%	100.0%	100.0%	100.0%
		Number Tested	(4)	(6)	(1)	(2)	(7)	(10)	(1)	(5)	(4)	(4)	(1)	(1)
Asian	Male	% Passing	47.7%	44.3%	53.3%	44.8%	55.7%	52.5%	41.0%	47.1%	75.0%	75.0%	87.5%	87.5%
		Number Tested	(107)	(176)	(15)	(29)	(61)	(99)	(39)	(68)	(4)	(4)	(8)	(8)
	Female	% Passing	48.7%	38.3%	42.9%	50.0%	51.0%	52.8%	42.9%	40.3%	80.0%	61.5%	50.0%	66.7%
		Number Tested	(78)	(154)	(7)	(8)	(49)	(72)	(35)	(67)	(10)	(13)	(2)	(3)

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	39.4%	38.5%	50.0%	47.1%	65.5%	61.4%	38.5%	34.6%	69.2%	64.7%	0.0%	33.3%
		Number Tested	(71)	(117)	(12)	(17)	(58)	(88)	(39)	(78)	(13)	(17)	(2)	(3)
	Female	% Passing	29.5%	33.6%	33.3%	50.0%	43.6%	44.9%	35.4%	33.9%	50.0%	30.4%	62.5%	47.1%
		Number Tested	(61)	(116)	(6)	(8)	(55)	(107)	(79)	(174)	(12)	(23)	(8)	(17)
Other	Male	% Passing	58.1%	52.9%	20.0%	37.5%	68.2%	59.7%	52.4%	38.9%	100.0%	100.0%	100.0%	100.0%
		Number Tested	(31)	(51)	(5)	(8)	(44)	(62)	(21)	(36)	(5)	(5)	(2)	(2)
	Female	% Passing	55.2%	59.1%	30.0%	38.5%	60.5%	55.2%	69.2%	65.0%	90.5%	91.7%	75.0%	50.0%
		Number Tested	(29)	(44)	(10)	(13)	(38)	(58)	(13)	(20)	(21)	(24)	(4)	(6)

Table 49. Grand Total

	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	60.1%	54.8%	54.0%	53.7%	65.4%	61.0%	58.5%	53.8%	83.1%	75.9%	79.1%	71.4%
Number Tested	(1295)	(1925)	(491)	(706)	(2797)	(3962)	(1301)	(2134)	(733)	(899)	(158)	(199)