



**Virginia Insurance Demographic Report**  
July 1, 2011, through October 31, 2011

Prepared by:  
Pearson VUE

December 2011

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**Table of Contents**

**Statement of Work ..... 1**

**Methods..... 1**

**Conclusions..... 1**

**Appendix A. Exam Volume and Demographic Data ..... 2**

**Appendix B. Scaled Score Statistics for General Life, Health, Life & Health, Property & Casualty,  
and Personal Lines ..... 10**

**Appendix C. Item-Level Statistics for General Life, Health, Life & Health, Property & Casualty, and  
Personal Lines..... 16**

**Appendix D. Scaled Score Statistics for State Life, Health, Life & Health, Property & Casualty,  
Personal Lines, and Title..... 20**

**Appendix E. Item-Level Statistics for State Life, Health, Life & Health, Property & Casualty,  
Personal Lines, and Title..... 26**

**Appendix F. First-Time and Total Exam Pass Rates ..... 30**



## Statement of Work

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This report was developed for the Virginia Bureau of Insurance (BOI). The report summarizes statistical information related to all insurance examinations administered in Virginia by Pearson VUE between July 1, 2011, and October 31, 2011.

## Methods

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

The passing standards for the state-level Life, Health, Life & Health, and Property & Casualty examinations were reviewed and modified by a committee of subject matter experts during July 2010. The new passing standards went into effect in November 2010. Then in April 2011 the BOI introduced the new retest rules with previous pass allowed. Comparisons between pass rates referred to in this report and those referred to in historical reports will be impacted by the new standard.

Appendices A–F provide the demographic survey results for all candidates. These results have been broken down by exam level. Candidates are not required to respond to the demographic questions; however, all demographic questions were answered by more than 99% of candidates. Pearson VUE strongly recommends against interpreting statistics when candidate volumes are low—typically fewer 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

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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	523	227	1,084	556	347	58	2,795
	% Within Exam Level	81.8%	85.0%	79.8%	79.1%	91.3%	95.1%	82.0%
No	Count	112	39	272	147	33	3	606
	% Within Exam Level	17.5%	14.6%	20.0%	20.9%	8.7%	4.9%	17.8%
Unanswered	Count	4	1	2	0	0	0	7
	% Within Exam Level	0.6%	0.4%	0.1%	0.0%	0.0%	0.0%	0.2%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	342	147	771	308	117	21	1,706
	% Within Exam Level	53.5%	55.1%	56.8%	43.8%	30.8%	34.4%	50.1%
Female	Count	290	119	584	395	262	40	1,690
	% Within Exam Level	45.4%	44.6%	43.0%	56.2%	68.9%	65.6%	49.6%
Unanswered	Count	7	1	3	0	1	0	12
	% Within Exam Level	1.1%	0.4%	0.2%	0.0%	0.3%	0.0%	0.4%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	206	53	252	101	132	3	747
	% Within Exam Level	32.2%	19.9%	18.6%	14.4%	34.7%	4.9%	21.9%
White	Count	206	169	885	439	183	50	1,932
	% Within Exam Level	32.2%	63.3%	65.2%	62.4%	48.2%	82.0%	56.7%
American Indian	Count	1	1	14	2	0	0	18
	% Within Exam Level	0.2%	0.4%	1.0%	0.3%	0.0%	0.0%	0.5%
Pacific Islander	Count	3	0	8	4	0	2	17
	% Within Exam Level	0.5%	0.0%	0.6%	0.6%	0.0%	3.3%	0.5%
Asian	Count	121	14	58	35	9	3	240
	% Within Exam Level	18.9%	5.2%	4.3%	5.0%	2.4%	4.9%	7.0%
Hispanic	Count	73	12	90	85	29	3	292
	% Within Exam Level	11.4%	4.5%	6.6%	12.1%	7.6%	4.9%	8.6%
Other	Count	24	15	45	33	25	0	142
	% Within Exam Level	3.8%	5.6%	3.3%	4.7%	6.6%	0.0%	4.2%
Unanswered	Count	5	3	6	4	2	0	20
	% Within Exam Level	0.8%	1.1%	0.4%	0.6%	0.5%	0.0%	0.6%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	0	0	0	1	0	0	1
	% Within Exam Level	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Less Than 12th Grade	Count	14	2	8	5	0	0	29
	% Within Exam Level	2.2%	0.7%	0.6%	0.7%	0.0%	0.0%	0.9%
High School Diploma or GED	Count	132	44	161	131	79	8	555
	% Within Exam Level	20.7%	16.5%	11.9%	18.6%	20.8%	13.1%	16.3%
Some College but no 4-Year Degree	Count	255	126	513	316	190	21	1,421
	% Within Exam Level	39.9%	47.2%	37.8%	45.0%	50.0%	34.4%	41.7%
4-Year Degree or More	Count	232	93	673	249	111	32	1,390
	% Within Exam Level	36.3%	34.8%	49.6%	35.4%	29.2%	52.5%	40.8%
Unanswered	Count	6	2	3	1	0	0	12
	% Within Exam Level	0.9%	0.7%	0.2%	0.1%	0.0%	0.0%	0.4%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	593	258	1,319	679	369	60	3,278
	% Within Exam Level	92.8%	96.6%	97.1%	96.6%	97.1%	98.4%	96.2%
No	Count	41	8	33	22	11	1	116
	% Within Exam Level	6.4%	3.0%	2.4%	3.1%	2.9%	1.6%	3.4%
Unanswered	Count	5	1	6	2	0	0	14
	% Within Exam Level	0.8%	0.4%	0.4%	0.3%	0.0%	0.0%	0.4%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	440	244	1,225	560	362	54	2,885
	% Within Exam Level	68.9%	91.4%	90.2%	79.7%	95.3%	88.5%	84.7%
Spanish	Count	55	2	44	76	12	2	191
	% Within Exam Level	8.6%	0.7%	3.2%	10.8%	3.2%	3.3%	5.6%
European (Other Than Spanish)	Count	3	2	5	11	2	0	23
	% Within Exam Level	.5%	0.7%	0.4%	1.6%	0.5%	0.0%	0.7%
Chinese	Count	13	0	9	6	0	0	28
	% Within Exam Level	2.0%	0.0%	0.7%	0.9%	0.0%	0.0%	0.8%
Japanese	Count	1	0	0	0	0	0	1
	% Within Exam Level	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Korean	Count	34	3	5	7	0	2	51
	% Within Exam Level	5.3%	1.1%	0.4%	1.0%	0.0%	3.3%	1.5%
African	Count	13	1	9	6	2	0	31
	% Within Exam Level	2.0%	0.4%	0.7%	0.9%	0.5%	0.0%	0.9%
Other	Count	76	14	57	35	2	3	187
	% Within Exam Level	11.9%	5.2%	4.2%	5.0%	0.5%	4.9%	5.5%
Unanswered	Count	4	1	4	2	0	0	11
	% Within Exam Level	0.6%	0.4%	0.3%	0.3%	0.0%	0.0%	0.3%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	167	65	373	171	171	4	951
	% Within Exam Level	26.1%	24.3%	27.5%	24.3%	45.0%	6.6%	27.9%
26 to 29	Count	92	45	181	110	70	7	505
	% Within Exam Level	14.4%	16.9%	13.3%	15.6%	18.4%	11.5%	14.8%
30 to 39	Count	128	43	316	170	87	16	760
	% Within Exam Level	20.0%	16.1%	23.3%	24.2%	22.9%	26.2%	22.3%
40 to 49	Count	153	47	267	151	41	23	682
	% Within Exam Level	23.9%	17.6%	19.7%	21.5%	10.8%	37.7%	20.0%
50 to 59	Count	71	38	168	76	9	7	369
	% Within Exam Level	11.1%	14.2%	12.4%	10.8%	2.4%	11.5%	10.8%
60 to 64	Count	14	25	32	16	2	4	93
	% Within Exam Level	2.2%	9.4%	2.4%	2.3%	.5%	6.6%	2.7%
65 and Over	Count	8	2	16	6	0	0	32
	% Within Exam Level	1.3%	0.7%	1.2%	0.9%	0.0%	0.0%	0.9%
Unanswered	Count	6	2	5	3	0	0	16
	% Within Exam Level	.9%	0.7%	0.4%	0.4%	0.0%	0.0%	0.5%
Total	Count	639	267	1,358	703	380	61	3,408
	% 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	115	28	134	60	36	0	373
		% Within Exam Level	55.8%	52.8%	53.2%	59.4%	27.3%	0.0%	49.9%
	Female	Count	91	25	118	41	96	3	374
		% Within Exam Level	44.2%	47.2%	46.8%	40.6%	72.7%	100.0%	50.1%
	Unanswered	Count							
		% Within Exam Level							
	Total	Count	206	53	252	101	132	3	747
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	Male	Count	125	93	517	184	57	20	996
		% Within Exam Level	60.7%	55.0%	58.4%	41.9%	31.1%	40.0%	51.6%
	Female	Count	81	76	367	255	126	30	935
		% Within Exam Level	39.3%	45.0%	41.5%	58.1%	68.9%	60.0%	48.4%
	Unanswered	Count	0	0	1	0	0	0	1
		% Within Exam Level	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%
	Total	Count	206	169	885	439	183	50	1932
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
American Indian	Male	Count	0	0	10	0			10
		% Within Exam Level	0.0%	0.0%	71.4%	0.0%			55.6%
	Female	Count	0	1	4	2			7
		% Within Exam Level	0.0%	100.0%	28.6%	100.0%			38.9%
	Unanswered	Count	1	0	0	0			1
		% Within Exam Level	100.0%	0.0%	0.0%	0.0%			5.6%
	Total	Count	1	1	14	2			18
		% Within Exam Level	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
Pacific Islander	Male	Count	2		6	3		0	11
		% Within Exam Level	66.7%		75.0%	75.0%		0.0%	64.7%
	Female	Count	1		2	1		2	6
		% Within Exam Level	33.3%		25.0%	25.0%		100.0%	35.3%
	Unanswered	Count							
		% Within Exam Level							
	Total	Count	3		8	4		2	17
		% Within Exam Level	100.0%		100.0%	100.0%		100.0%	100.0%
Asian	Male	Count	65	12	25	17	3	1	123
		% Within Exam Level	53.7%	85.7%	43.1%	48.6%	33.3%	33.3%	51.3%
	Female	Count	55	2	33	18	6	2	116
		% Within Exam Level	45.5%	14.3%	56.9%	51.4%	66.7%	66.7%	48.3%
	Unanswered	Count	1	0	0	0	0	0	1
		% Within Exam Level	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
	Total	Count	121	14	58	35	9	3	240
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hispanic	Male	Count	27	4	52	27	9	0	119
		% Within Exam Level	37.0%	33.3%	57.8%	31.8%	31.0%	0.0%	40.8%
	Female	Count	46	8	38	58	20	3	173
		% Within Exam Level	63.0%	66.7%	42.2%	68.2%	69.0%	100.0%	59.2%
	Unanswered	Count							
		% Within Exam Level							
	Total	Count	73	12	90	85	29	3	292
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Ethnicity	Gender		Exam Level					Total
			VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines	
Other	Male	Count	8	8	24	15	11	66
		% Within Exam Level	33.3%	53.3%	53.3%	45.5%	44.0%	46.5%
	Female	Count	16	7	21	18	13	75
		% Within Exam Level	66.7%	46.7%	46.7%	54.5%	52.0%	52.8%
	Unanswered	Count	0	0	0	0	1	1
		% Within Exam Level	0.0%	0.0%	0.0%	0.0%	4.0%	0.7%
	Total	Count	24	15	45	33	25	142
		% Within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Unanswered	Male	Count	0	2	3	2	1	8
		% Within Exam Level	0.0%	66.7%	50.0%	50.0%	50.0%	40.0%
	Female	Count	0	0	1	2	1	4
		% Within Exam Level	0.0%	0.0%	16.7%	50.0%	50.0%	20.0%
	Unanswered	Count	5	1	2	0	0	8
		% Within Exam Level	100.0%	33.3%	33.3%	0.0%	0.0%	40.0%
	Total	Count	5	3	6	4	2	20
		% 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	74.91	71.52	74.98	71.21	76.89
	Standard Deviation	(15.497)	(11.822)	(11.683)	(10.577)	(9.480)
No	Mean	69.67	70.46	75.18	69.66	70.66
	Standard Deviation	(14.843)	(11.318)	(12.871)	(12.258)	(9.849)
Unanswered	Mean	75.33	56.00	73.00		
	Standard Deviation	(10.066)	(.)	(2.828)		

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	75.12	72.32	76.28	72.03	75.41
	Standard Deviation	(15.188)	(12.063)	(11.427)	(11.004)	(9.141)
Female	Mean	72.76	70.20	73.37	69.99	76.78
	Standard Deviation	(15.684)	(11.258)	(12.375)	(10.859)	(9.886)
Unanswered	Mean	69.67	56.00	72.33		75.00
	Standard Deviation	(18.822)	(.)	(2.309)		(.)

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	72.31	66.83	71.02	68.75	74.14
	Standard Deviation	(14.961)	(12.118)	(12.317)	(10.829)	(9.838)
White	Mean	81.07	73.30	76.74	73.32	78.55
	Standard Deviation	(11.551)	(11.498)	(11.392)	(10.284)	(8.939)
American Indian	Mean	68.00	78.00	70.92		
	Standard Deviation	(.)	(.)	(11.712)		
Pacific Islander	Mean	72.67		77.17	71.00	
	Standard Deviation	(12.055)		(13.541)	(9.055)	
Asian	Mean	70.07	72.92	74.09	62.97	78.89
	Standard Deviation	(15.776)	(9.543)	(11.531)	(12.342)	(3.621)
Hispanic	Mean	63.66	66.17	69.05	64.54	71.86
	Standard Deviation	(18.730)	(11.069)	(12.158)	(10.493)	(12.489)
Other	Mean	74.52	67.73	75.70	68.30	76.63
	Standard Deviation	(13.379)	(10.820)	(11.647)	(8.256)	(7.655)
Unanswered	Mean	78.50	67.33	78.17	77.00	76.00
	Standard Deviation	(10.376)	(12.055)	(8.954)	(10.132)	(1.414)

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				73.00	
	Standard Deviation				(.)	
Less Than 12th Grade	Mean	57.69	60.00	60.80	58.40	
	Standard Deviation	(19.525)	(.000)	(10.257)	(10.015)	
High School Diploma or GED	Mean	65.71	65.55	69.77	67.39	72.49
	Standard Deviation	(18.306)	(13.223)	(12.538)	(10.558)	(10.228)
Some College but no 4-Year Degree	Mean	73.37	70.66	72.06	69.60	76.22
	Standard Deviation	(14.733)	(10.942)	(12.515)	(10.780)	(9.672)
4-Year Degree or More	Mean	80.09	75.23	78.64	74.47	79.36
	Standard Deviation	(10.979)	(10.791)	(10.030)	(10.356)	(8.147)
Unanswered	Mean	76.00	68.00	76.00	83.00	
	Standard Deviation	(10.583)	(16.971)	(5.568)	(.)	

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	74.17	71.60	75.13	70.97	76.23
	Standard Deviation	(15.562)	(11.414)	(11.865)	(10.955)	(9.680)
No	Mean	70.74	64.00	71.00	69.05	80.55
	Standard Deviation	(14.366)	(19.094)	(12.487)	(11.448)	(8.153)
Unanswered	Mean	78.50	56.00	70.33	62.00	
	Standard Deviation	(10.376)	(.)	(17.189)	(2.828)	

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	76.51	71.52	75.49	72.29	76.81
	Standard Deviation	(14.404)	(11.826)	(11.693)	(10.617)	(9.336)
Spanish	Mean	63.88	75.00	68.05	65.47	66.25
	Standard Deviation	(18.200)	(7.071)	(13.132)	(10.480)	(11.632)
European (Other Than Spanish)	Mean	87.33	65.00	78.20	71.40	75.00
	Standard Deviation	(1.155)	(4.243)	(7.463)	(9.359)	(5.657)
Chinese	Mean	65.82		83.22	59.00	
	Standard Deviation	(17.628)		(9.404)	(8.000)	
Japanese	Mean					
	Standard Deviation					
Korean	Mean	68.50	74.00	73.50	58.67	
	Standard Deviation	(16.135)	(4.000)	(17.823)	(7.367)	
African	Mean	68.17	68.00	69.13	65.17	68.00
	Standard Deviation	(20.845)	(.)	(16.839)	(10.944)	(18.385)
Other	Mean	70.27	68.62	69.37	65.00	65.50
	Standard Deviation	(13.854)	(12.971)	(12.440)	(11.298)	(17.678)
Unanswered	Mean	75.33	56.00	71.00	71.50	
	Standard Deviation	(10.066)	(.)	(4.320)	(7.778)	



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	70.95	66.78	73.26	68.41	76.52
	Standard Deviation	(17.329)	(13.018)	(12.571)	(12.010)	(9.651)
26 to 29	Mean	75.98	72.00	73.70	69.49	76.09
	Standard Deviation	(14.233)	(11.037)	(12.838)	(11.377)	(8.272)
30 to 39	Mean	73.85	74.37	75.60	71.96	76.80
	Standard Deviation	(15.109)	(11.688)	(10.741)	(9.870)	(10.781)
40 to 49	Mean	74.23	71.57	75.79	71.00	74.26
	Standard Deviation	(13.892)	(10.842)	(11.352)	(10.756)	(10.200)
50 to 59	Mean	78.94	74.05	77.33	74.16	80.44
	Standard Deviation	(14.830)	(9.467)	(11.599)	(9.727)	(6.023)
60 to 64	Mean	69.23	72.00	76.48	76.44	75.00
	Standard Deviation	(21.237)	(12.083)	(9.152)	(8.884)	(2.828)
65 and Over	Mean	74.50	68.00	75.44	74.83	
	Standard Deviation	(11.600)	(8.485)	(19.946)	(10.028)	
Unanswered	Mean	75.60	71.00	76.80	74.00	
	Standard Deviation	(10.040)	(21.213)	(4.712)	(10.000)	

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	71.21	64.14	73.45	67.20	72.78
		Standard Deviation	(15.880)	(14.370)	(11.203)	(10.916)	(9.963)
	Female	Mean	73.73	69.84	68.43	70.98	74.66
		Standard Deviation	(13.647)	(8.245)	(12.955)	(10.432)	(9.793)
	Unanswered	Mean					
		Standard Deviation					
White	Male	Mean	82.40	75.55	77.80	74.96	77.65
		Standard Deviation	(10.547)	(10.267)	(11.138)	(10.038)	(7.784)
	Female	Mean	79.03	70.55	75.25	72.15	78.98
		Standard Deviation	(12.746)	(12.366)	(11.607)	(10.318)	(9.431)
	Unanswered	Mean			71.00		
		Standard Deviation			(.)		
American Indian	Male	Mean			69.56		
		Standard Deviation			(12.827)		
	Female	Mean		78.00	75.00		
		Standard Deviation		(.)	(7.937)		
	Unanswered	Mean	68.00				
		Standard Deviation	(.)				
Pacific Islander	Male	Mean	67.00		74.75	70.33	
		Standard Deviation	(9.899)		(16.297)	(10.970)	
	Female	Mean	84.00		82.00	73.00	
		Standard Deviation	(.)		(7.071)	(.)	
	Unanswered	Mean					
		Standard Deviation					
Asian	Male	Mean	71.90	74.55	72.50	60.00	78.67
		Standard Deviation	(15.072)	(9.125)	(10.517)	(10.118)	(3.512)
	Female	Mean	68.53	64.00	75.41	65.94	79.00
		Standard Deviation	(15.973)	(8.485)	(12.333)	(13.895)	(4.000)
	Unanswered	Mean	36.00				
		Standard Deviation	(.)				
Hispanic	Male	Mean	64.67	62.50	70.22	68.67	71.89
		Standard Deviation	(18.525)	(5.745)	(11.946)	(11.305)	(13.887)
	Female	Mean	63.07	68.00	67.51	62.81	71.85
		Standard Deviation	(19.053)	(12.917)	(12.437)	(9.718)	(12.193)
	Unanswered	Mean					
		Standard Deviation					

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	Male	Mean	75.14	65.00	76.87	73.93	74.20
		Standard Deviation	(12.158)	(12.467)	(9.919)	(6.204)	(7.285)
	Female	Mean	74.25	70.86	74.35	63.61	78.62
		Standard Deviation	(14.252)	(8.395)	(13.504)	(6.731)	(7.943)
	Unanswered	Mean					75.00
		Standard Deviation					(.)
Unanswered	Male	Mean		73.00	81.00	80.00	77.00
		Standard Deviation		(9.899)	(12.490)	(8.485)	(.)
	Female	Mean			80.00	74.00	75.00
		Standard Deviation			(.)	(14.142)	(.)
	Unanswered	Mean	78.50	56.00	73.00		
		Standard Deviation	(10.376)	(.)	(2.828)		

**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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	159	484	0.32	0.74	68	226	0.23	0.72	302	1,019	0.25	0.74	177	543	0.22	0.69	154	343	0.21	0.77
No	26	103	0.26	0.68	11	39	0.21	0.72	72	255	0.28	0.75	46	145	0.27	0.68	15	32	0.19	0.71

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

Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	98	318	0.31	0.74	45	146	0.23	0.73	217	722	0.25	0.76	96	301	0.23	0.70	52	116	0.20	0.75
Female	83	265	0.31	0.71	36	119	0.21	0.71	158	551	0.26	0.73	125	387	0.22	0.68	116	258	0.22	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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	57	187	0.28	0.71	17	53	0.23	0.68	62	233	0.24	0.71	32	100	0.22	0.67	59	132	0.20	0.74
White	54	198	0.26	0.79	51	169	0.23	0.74	254	842	0.26	0.76	142	432	0.22	0.72	81	179	0.19	0.79
American Indian	1	1		0.68	1	1		0.78	1	12	0.27	0.68								
Pacific Islander	1	3	0.66	0.72					2	6	0.30	0.77	1	4	0.14	0.67				
Asian	34	108	0.29	0.69	3	13	0.17	0.74	16	53	0.25	0.73	7	34	0.21	0.62	4	9	0.03	0.80
Hispanic	19	65	0.34	0.62	2	12	0.24	0.65	22	81	0.22	0.69	24	81	0.20	0.62	11	29	0.28	0.72
Other	6	23	0.28	0.73	5	15	0.18	0.69	8	43	0.20	0.75	7	33	0.16	0.66	12	24	0.17	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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	1		0.73				
Less Than 12th Grade	3	13	0.34	0.59	1	2		0.63	1	5	0.26	0.60	1	5	0.16	0.57				
High School Diploma or GED	35	115	0.32	0.65	11	44	0.24	0.66	45	156	0.24	0.69	39	127	0.21	0.65	37	79	0.23	0.73
Some College but no 4-Year Degree	72	239	0.30	0.72	36	125	0.20	0.71	130	478	0.26	0.71	101	307	0.22	0.68	78	186	0.21	0.77
4-Year Degree or More	66	217	0.23	0.78	26	93	0.23	0.76	193	634	0.23	0.78	77	247	0.23	0.73	54	110	0.18	0.80

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

English Best	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	178	551	0.32	0.73	79	257	0.21	0.72	363	1,240	0.26	0.74	219	665	0.23	0.69	166	364	0.21	0.76
No	8	34	0.22	0.71	2	8	0.58	0.66	4	30	0.28	0.68	4	21	0.25	0.67	3	11	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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	130	413	0.31	0.75	74	244	0.23	0.72	338	1,154	0.25	0.75	174	550	0.23	0.71	162	357	0.20	0.77
Spanish	12	49	0.32	0.63	2	2	0.26	0.75	11	40	0.25	0.68	20	73	0.20	0.63	4	12	0.20	0.65
European (Other Than Spanish)	1	3	-1.00	0.87	1	2	0.00	0.66	1	5	-0.01	0.78	2	10	0.22	0.72	1	2	0.11	0.77
Chinese	2	11	0.47	0.62					2	9	0.37	0.81	1	6	0.22	0.57				
Japanese																				
Korean	7	26	0.25	0.69	1	3	0.14	0.73	1	4	0.65	0.75	3	6	0.14	0.58				
African	3	12	0.34	0.71	1	1		0.68	1	8	0.28	0.71	1	6	0.39	0.64	1	2	0.45	0.67
Other	19	73	0.26	0.69	2	13	0.31	0.69	17	52	0.24	0.69	8	35	0.20	0.63	1	2	0.60	0.68

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

Age	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	46	150	0.36	0.70	18	64	0.23	0.67	98	335	0.27	0.73	50	167	0.25	0.66	74	170	0.22	0.77
26 to 29	27	89	0.30	0.75	8	45	0.22	0.71	53	170	0.27	0.73	35	110	0.23	0.68	32	69	0.17	0.76
30 to 39	38	123	0.31	0.72	14	43	0.25	0.75	83	294	0.23	0.75	53	164	0.21	0.70	39	86	0.26	0.77
40 to 49	41	139	0.25	0.73	12	47	0.22	0.72	69	264	0.24	0.75	46	146	0.22	0.69	18	39	0.21	0.74
50 to 59	18	63	0.31	0.78	9	38	0.20	0.75	52	163	0.27	0.76	23	76	0.21	0.73	2	9	-0.05	0.80
60 to 64	1	13	0.32	0.74	6	25	0.27	0.73	9	29	0.20	0.76	4	16	0.18	0.75	1	2	-0.14	0.75
65 and Over	2	8	0.11	0.71	2	2	0.30	0.68	3	16	0.41	0.80	1	6	0.26	0.72				

Table 24. General Exam Item Count, pBis, and *p* value by Gender Within Ethnicity

Ethnicity	Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
		Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	29	106	0.30	0.70	8	28	0.29	0.65	36	120	0.23	0.73	18	59	0.20	0.65	18	36	0.22	0.73
	Female	25	82	0.27	0.72	8	25	0.13	0.70	22	113	0.25	0.68	11	41	0.22	0.69	41	96	0.20	0.75
White	Male	30	120	0.24	0.81	27	93	0.20	0.76	144	493	0.25	0.77	58	181	0.22	0.73	23	57	0.16	0.78
	Female	24	78	0.27	0.77	24	76	0.25	0.71	109	348	0.26	0.74	81	251	0.22	0.70	58	122	0.21	0.79
American Indian	Male									1	9	0.33	0.67								
	Female					1	1		0.78	1	3	0.23	0.73								
Pacific Islander	Male	1	2	0.60	0.66					1	4	0.52	0.74	1	3	0.36	0.67				
	Female	1	1		0.84					1	2	-0.33	0.81	1	1		0.73				
Asian	Male	18	59	0.27	0.71	3	11	0.17	0.76	7	24	0.23	0.71	3	17	0.15	0.59	1	3	-0.02	0.78
	Female	12	48	0.29	0.68	2	2	0.25	0.64	9	29	0.29	0.74	4	17	0.28	0.64	3	6	0.04	0.80
Hispanic	Male	5	24	0.36	0.63	1	4	0.45	0.64	12	46	0.25	0.70	6	24	0.20	0.67	4	9	0.37	0.72
	Female	10	41	0.35	0.62	1	8	0.22	0.66	9	35	0.20	0.68	16	57	0.18	0.61	6	20	0.25	0.71
Other	Male	1	7	0.27	0.75	2	8	-0.17	0.64	4	23	0.22	0.75	3	15	0.10	0.73	4	10	0.20	0.74
	Female	3	16	0.35	0.73	2	7	0.28	0.72	4	20	0.23	0.75	4	18	0.08	0.61	6	13	0.22	0.79

**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	74.22	78.72	76.09	78.39	86.53	78.12
	Standard Deviation	(14.540)	(13.279)	(11.979)	(12.138)	(9.710)	(8.678)
No	Mean	72.55	74.71	75.59	75.61	78.37	82.00
	Standard Deviation	(12.912)	(14.168)	(12.058)	(13.825)	(11.011)	(4.583)
Unanswered	Mean	82.00	62.00	82.00			
	Standard Deviation	(10.392)	(.)	(5.657)			

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	74.77	78.57	77.33	79.14	85.62	80.76
	Standard Deviation	(13.731)	(13.621)	(11.167)	(12.638)	(9.966)	(8.408)
Female	Mean	72.93	77.67	74.16	76.76	86.05	77.03
	Standard Deviation	(14.879)	(13.281)	(12.829)	(12.412)	(10.043)	(8.429)
Unanswered	Mean	78.67	62.00	79.67		64.00	
	Standard Deviation	(13.201)	(.)	(5.686)		(.)	



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	71.73	74.29	72.93	76.96	84.14	78.33
	Standard Deviation	(13.998)	(13.499)	(12.874)	(12.534)	(11.072)	(4.163)
White	Mean	80.55	79.79	77.66	79.99	87.51	79.24
	Standard Deviation	(10.483)	(13.511)	(10.849)	(11.302)	(8.773)	(8.566)
American Indian	Mean	78.00	94.00	76.00	73.00		
	Standard Deviation	(.)	(.)	(10.402)	(4.243)		
Pacific Islander	Mean	78.00		77.88	76.00		64.50
	Standard Deviation	(.000)		(12.677)	(4.243)		(13.435)
Asian	Mean	69.50	74.67	71.89	68.30	87.56	78.67
	Standard Deviation	(13.896)	(11.284)	(13.834)	(16.252)	(4.667)	(.577)
Hispanic	Mean	66.29	77.40	69.96	69.65	82.19	71.67
	Standard Deviation	(17.243)	(8.462)	(15.703)	(14.770)	(11.613)	(2.082)
Other	Mean	77.70	73.17	74.93	77.30	84.04	
	Standard Deviation	(14.195)	(14.690)	(11.581)	(8.762)	(12.499)	
Unanswered	Mean	84.25	78.00	82.33	79.00	88.50	
	Standard Deviation	(9.605)	(22.627)	(5.750)	(13.748)	(4.950)	

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						
	Standard Deviation						
Less Than 12th Grade	Mean	55.75	70.00	64.43	68.50		
	Standard Deviation	(19.809)	(.)	(6.779)	(12.610)		
High School Diploma or GED	Mean	66.05	67.26	71.60	73.94	82.08	77.88
	Standard Deviation	(16.135)	(19.073)	(13.277)	(13.304)	(11.225)	(6.289)
Some College but no 4-Year Degree	Mean	74.04	78.54	73.00	76.61	85.71	76.52
	Standard Deviation	(13.042)	(11.097)	(13.114)	(13.115)	(10.494)	(8.122)
4-Year Degree or More	Mean	79.18	82.66	79.25	81.18	88.39	79.59
	Standard Deviation	(11.012)	(9.846)	(9.710)	(10.530)	(7.621)	(9.263)
Unanswered	Mean	82.40	78.00	86.00	94.00		
	Standard Deviation	(9.290)	(22.627)	(8.000)	(.)		

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	74.11	78.37	76.18	78.10	85.98	78.50
	Standard Deviation	(14.279)	(13.380)	(11.830)	(12.458)	(9.993)	(8.484)
No	Mean	70.95	70.83	69.71	69.00	82.09	67.00
	Standard Deviation	(14.090)	(15.052)	(13.315)	(12.912)	(11.828)	(.)
Unanswered	Mean	84.25	62.00	71.83	64.00		
	Standard Deviation	(9.605)	(.)	(24.855)	(4.243)		

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	76.40	78.72	76.44	79.30	86.19	78.91
	Standard Deviation	(13.014)	(13.282)	(11.639)	(11.646)	(9.750)	(8.642)
Spanish	Mean	66.24	75.50	71.56	70.72	78.14	70.50
	Standard Deviation	(17.587)	(3.536)	(13.230)	(14.452)	(12.089)	(.707)
European (Other Than Spanish)	Mean	83.00	70.00	78.40	72.14	84.00	
	Standard Deviation	(.000)	(25.456)	(9.839)	(11.187)	(11.314)	
Chinese	Mean	65.30		77.00	58.00		
	Standard Deviation	(17.531)		(10.124)	(15.588)		
Japanese	Mean	83.00					
	Standard Deviation	(.)					
Korean	Mean	67.58	86.00	72.80	64.50		78.50
	Standard Deviation	(15.364)	(7.071)	(17.196)	(9.752)		(.707)
African	Mean	64.69	73.00	70.33	78.00	68.00	
	Standard Deviation	(20.006)	(.)	(17.414)	(11.358)	(24.042)	
Other	Mean	70.42	69.67	69.63	71.83	79.50	72.67
	Standard Deviation	(12.195)	(14.711)	(15.531)	(15.919)	(21.920)	(9.504)
Unanswered	Mean	82.00	62.00	75.33	77.50		
	Standard Deviation	(10.392)	(.)	(12.220)	(6.364)		

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	70.42	71.18	72.47	72.02	85.48	72.25
	Standard Deviation	(15.098)	(15.587)	(12.921)	(14.817)	(10.203)	(7.805)
26 to 29	Mean	75.84	78.75	73.38	76.70	85.43	77.14
	Standard Deviation	(12.584)	(11.616)	(12.570)	(11.689)	(9.463)	(11.639)
30 to 39	Mean	73.75	81.86	76.72	79.07	86.22	78.19
	Standard Deviation	(15.074)	(16.257)	(10.563)	(10.226)	(9.321)	(6.156)
40 to 49	Mean	75.77	79.13	78.76	79.97	85.65	77.22
	Standard Deviation	(13.123)	(11.694)	(11.256)	(11.327)	(12.911)	(8.602)
50 to 59	Mean	76.79	82.03	80.69	83.33	92.56	81.71
	Standard Deviation	(13.225)	(7.346)	(9.810)	(9.859)	(5.593)	(7.952)
60 to 64	Mean	70.00	80.64	77.81	86.62	85.00	87.25
	Standard Deviation	(19.351)	(9.878)	(7.670)	(9.691)	(.)	(8.578)
65 and Over	Mean	75.83	84.50	78.33	89.00		
	Standard Deviation	(6.432)	(4.950)	(17.397)	(4.899)		
Unanswered	Mean	82.40	76.50	84.20	84.00		
	Standard Deviation	(9.290)	(20.506)	(3.899)	(6.245)		

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	71.73	72.52	74.15	75.71	84.07	
		Standard Deviation	(14.421)	(13.355)	(11.990)	(14.100)	(11.212)	
	Female	Mean	71.72	76.15	71.52	78.79	84.16	78.33
		Standard Deviation	(13.521)	(13.739)	(13.744)	(9.761)	(11.094)	(4.163)
	Unanswered	Mean						
		Standard Deviation						
White	Male	Mean	80.72	80.96	78.96	81.64	87.08	80.90
		Standard Deviation	(10.496)	(13.211)	(10.425)	(11.046)	(7.784)	(8.602)
	Female	Mean	80.29	78.32	75.78	78.80	87.70	78.13
		Standard Deviation	(10.528)	(13.838)	(11.203)	(11.362)	(9.207)	(8.504)
	Unanswered	Mean			75.00			
		Standard Deviation			(.)			
American Indian	Male	Mean			76.25			
		Standard Deviation			(12.174)			
	Female	Mean		94.00	75.33	73.00		
		Standard Deviation		(.)	(4.619)	(4.243)		
	Unanswered	Mean	78.00					
		Standard Deviation	(.)					
Pacific Islander	Male	Mean	78.00		75.33	76.00		
		Standard Deviation	(.)		(13.837)	(4.243)		
	Female	Mean	78.00		85.50			64.50
		Standard Deviation	(.)		(3.536)			(13.435)
	Unanswered	Mean						
		Standard Deviation						
Asian	Male	Mean	70.79	75.00	70.75	63.18	88.67	78.00
		Standard Deviation	(12.634)	(11.860)	(11.730)	(15.005)	(3.512)	(.)
	Female	Mean	68.22	73.00	72.80	73.00	87.00	79.00
		Standard Deviation	(15.296)	(11.314)	(15.450)	(16.531)	(5.367)	(.000)
	Unanswered	Mean	57.00					
		Standard Deviation	(.)					

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
Hispanic	Male	Mean	65.52	80.33	73.50	75.21	84.00	
		Standard Deviation	(16.892)	(11.590)	(12.701)	(14.417)	(13.844)	
	Female	Mean	66.69	76.14	64.59	67.07	81.29	71.67
		Standard Deviation	(17.595)	(7.515)	(18.351)	(14.379)	(10.788)	(2.082)
	Unanswered	Mean						
		Standard Deviation						
Other	Male	Mean	78.75	70.00	74.57	80.91	82.30	
		Standard Deviation	(11.744)	(16.346)	(10.230)	(8.080)	(14.268)	
	Female	Mean	77.13	76.33	75.32	74.00	87.17	
		Standard Deviation	(15.707)	(13.545)	(13.191)	(8.323)	(9.796)	
	Unanswered	Mean					64.00	
		Standard Deviation					(.)	
Unanswered	Male	Mean		94.00	80.67	82.00	92.00	
		Standard Deviation		(.)	(6.807)	(.)	(.)	
	Female	Mean			88.00	77.50	85.00	
		Standard Deviation			(.)	(19.092)	(.)	
	Unanswered	Mean	84.25	62.00	82.00			
		Standard Deviation	(9.605)	(.)	(5.657)			

**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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	151	478	0.29	0.78	52	192	0.25	0.82	305	979	0.22	0.79	135	425	0.23	0.81	140	296	0.21	0.86	58	58	0.18	0.79
No	31	97	0.23	0.77	8	31	0.28	0.79	80	255	0.21	0.79	31	115	0.26	0.78	11	27	0.21	0.79	3	3	0.09	0.83

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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	101	311	0.27	0.79	26	122	0.25	0.82	223	711	0.21	0.81	73	235	0.27	0.82	45	101	0.21	0.85	21	21	0.21	0.81
Female	78	261	0.29	0.77	24	101	0.26	0.81	161	523	0.22	0.78	95	305	0.22	0.79	110	221	0.21	0.85	40	40	0.17	0.78

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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	56	179	0.26	0.76	12	41	0.27	0.76	71	230	0.23	0.76	22	69	0.22	0.79	50	103	0.23	0.83	3	3	0.04	0.79
White	53	193	0.20	0.84	42	146	0.25	0.84	252	815	0.20	0.81	112	358	0.22	0.83	77	165	0.16	0.87	50	50	0.19	0.80
American Indian	1	1		0.83	1	1		0.98	3	11	0.16	0.79	2	2	0.14	0.77								
Pacific Islander	1	2	-1.00	0.82					1	8	0.41	0.82	2	2	0.20	0.80					2	2	0.58	0.65
Asian	32	108	0.24	0.74	2	12	0.10	0.78	14	54	0.25	0.76	5	23	0.23	0.70	3	9	-0.16	0.87	3	3	-0.81	0.80
Hispanic	19	68	0.30	0.71	2	10	0.13	0.82	23	73	0.25	0.74	19	60	0.27	0.72	9	21	0.28	0.82	3	3	-0.14	0.72
Other	4	23	0.33	0.81	2	12	0.35	0.77	9	40	0.16	0.78	5	23	0.09	0.81	11	23	0.37	0.83				

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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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																								
Less Than 12th Grade	2	12	0.34	0.64	1	1		0.75	2	7	-0.02	0.67	1	4	0.23	0.70								
High School Diploma or GED	33	119	0.28	0.70	10	38	0.30	0.73	39	135	0.22	0.75	27	99	0.24	0.76	30	60	0.22	0.81	8	8	0.12	0.79
Some College but no 4-Year Degree	71	230	0.25	0.78	30	101	0.21	0.82	146	466	0.23	0.77	75	235	0.25	0.80	73	165	0.23	0.85	21	21	0.16	0.77
4-Year Degree or More	68	212	0.22	0.83	24	82	0.22	0.86	197	626	0.17	0.82	65	201	0.21	0.83	45	98	0.11	0.88	32	32	0.22	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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	171	536	0.28	0.78	63	217	0.26	0.82	375	1,199	0.22	0.79	168	523	0.24	0.81	152	312	0.21	0.85	60	60	0.18	0.79
No	11	38	0.25	0.75	1	6	0.36	0.74	8	31	0.26	0.74	4	15	0.25	0.72	4	11	0.32	0.82	1	1		0.68

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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	125	401	0.27	0.80	60	204	0.26	0.82	353	1,123	0.21	0.80	140	446	0.22	0.82	151	310	0.20	0.85	54	54	0.19	0.80
Spanish	11	51	0.30	0.71	1	2	0.50	0.83	10	34	0.25	0.74	15	50	0.28	0.74	3	7	0.34	0.78	2	2	-1.00	0.71
European (Other Than Spanish)	1	3	-1.00	0.87	1	2	0.82	0.75	2	5	0.25	0.83	2	7	0.29	0.76	2	2	0.56	0.83				
Chinese	2	10	0.36	0.73					1	9	0.32	0.77	1	3	0.63	0.61								
Japanese	1	1		0.88																				
Korean	9	31	0.29	0.72	2	2	0.50	0.90	2	5	0.53	0.75	1	6	0.14	0.68					2	2	-1.00	0.79
African	2	13	0.34	0.71	1	1		0.78	1	9	0.27	0.74	1	3	-0.25	0.82	2	2	0.73	0.67				
Other	14	65	0.22	0.74	3	12	0.27	0.73	12	48	0.28	0.73	6	23	0.33	0.75	2	2	0.71	0.78	3	3	0.32	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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
	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	47	153	0.29	0.74	16	56	0.30	0.75	115	352	0.22	0.76	44	141	0.28	0.75	68	147	0.22	0.85	4	4	0.18	0.73
26 to 29	24	86	0.26	0.81	10	36	0.25	0.82	51	170	0.21	0.77	25	81	0.21	0.79	27	61	0.17	0.85	7	7	0.31	0.78
30 to 39	39	119	0.30	0.78	8	35	0.18	0.87	90	282	0.18	0.80	37	130	0.17	0.81	31	74	0.20	0.86	16	16	0.11	0.79
40 to 49	42	133	0.24	0.80	12	39	0.24	0.83	63	230	0.22	0.82	35	114	0.22	0.83	7	31	0.31	0.83	23	23	0.17	0.78
50 to 59	16	62	0.23	0.81	8	32	0.14	0.84	42	152	0.20	0.84	14	52	0.24	0.86	4	9	0.11	0.92	7	7	0.24	0.82
60 to 64	3	14	0.32	0.74	6	22	0.20	0.84	10	31	0.10	0.81	3	13	0.23	0.90	1	1		0.84	4	4	0.39	0.88
65 and Over	2	6	0.08	0.80	1	2	0.33	0.87	4	15	0.28	0.85	2	6	0.10	0.91								



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	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>	Count		pBis	<i>pval</i>
		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	28	101	0.27	0.76	6	21	0.24	0.74	40	123	0.21	0.78	13	41	0.26	0.78	14	29	0.23	0.83				
	Female	22	78	0.25	0.76	6	20	0.31	0.79	31	107	0.26	0.75	8	28	0.16	0.81	36	74	0.23	0.83	3	3	0.04	0.79
White	Male	34	120	0.21	0.84	15	81	0.21	0.85	148	482	0.19	0.82	45	150	0.25	0.84	22	51	0.14	0.86	20	20	0.23	0.82
	Female	19	73	0.20	0.84	14	65	0.27	0.83	103	332	0.20	0.79	67	208	0.20	0.82	55	114	0.19	0.87	30	30	0.18	0.79
American Indian	Male									2	8	0.33	0.80												
	Female					1	1		0.98	1	3	0.69	0.78	2	2	0.14	0.77								
Pacific Islander	Male	1	1		0.83					1	6	0.40	0.79	2	2	0.20	0.80								
	Female	1	1		0.83					1	2	1.00	0.89									2	2	0.58	0.65
Asian	Male	15	58	0.22	0.75	2	10	0.16	0.77	4	24	0.20	0.74	2	11	0.20	0.65	1	3	-0.28	0.87	1	1		0.79
	Female	12	49	0.28	0.73	1	2	0.50	0.78	9	30	0.31	0.77	3	12	0.27	0.74	1	6	0.00	0.86	2	2	-1.00	0.80
Hispanic	Male	5	23	0.32	0.71	1	3	0.60	0.86	13	44	0.23	0.77	4	19	0.25	0.77	3	7	0.53	0.82				
	Female	11	45	0.30	0.72	2	7	0.07	0.80	7	29	0.25	0.70	12	41	0.24	0.70	6	14	0.21	0.82	3	3	-0.14	0.72
Other	Male	1	8	0.40	0.77	1	6	0.38	0.70	3	21	0.20	0.77	2	11	0.09	0.84	4	10	0.45	0.81				
	Female	3	15	0.35	0.80	1	6	0.28	0.79	5	19	0.16	0.79	3	12	0.09	0.78	5	12	0.32	0.86				

**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	68.7%	63.3%	65.1%	63.4%	71.6%	67.3%	63.0%	55.8%	83.0%	78.4%	89.4%	86.2%
	Number Tested	(383)	(523)	(175)	(227)	(798)	(1084)	(346)	(556)	(277)	(347)	(47)	(58)
No	% Passing	56.9%	52.7%	60.0%	53.8%	72.2%	68.0%	57.5%	49.7%	54.5%	54.5%	100.0%	100.0%
	Number Tested	(72)	(112)	(25)	(39)	(198)	(272)	(87)	(147)	(22)	(33)	(3)	(3)

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	67.6%	64.6%	63.6%	62.6%	75.0%	71.5%	67.3%	60.1%	86.6%	80.3%	88.2%	85.7%
	Number Tested	(250)	(342)	(110)	(147)	(577)	(771)	(196)	(308)	(97)	(117)	(17)	(21)
Female	% Passing	66.3%	57.9%	65.6%	61.3%	67.0%	62.2%	57.4%	50.1%	78.2%	74.8%	90.9%	87.5%
	Number Tested	(202)	(290)	(90)	(119)	(418)	(584)	(237)	(395)	(202)	(262)	(33)	(40)

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	60.0%	55.8%	38.9%	47.2%	58.6%	57.5%	50.0%	43.6%	71.0%	68.2%	100.0%	100.0%
	Number Tested	(135)	(206)	(36)	(53)	(174)	(252)	(60)	(101)	(93)	(132)	(3)	(3)
White	% Passing	83.0%	80.1%	71.9%	68.6%	77.4%	73.1%	71.3%	63.3%	86.1%	84.2%	90.5%	86.0%
	Number Tested	(176)	(206)	(135)	(169)	(682)	(885)	(296)	(439)	(158)	(183)	(42)	(50)
American Indian	% Passing	0.0%	0.0%	100.0%	100.0%	50.0%	50.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(1)	(1)	(1)	(1)	(6)	(14)	(0)	(2)	(0)	(0)	(0)	(0)
Pacific Islander	% Passing	50.0%	66.7%	0.0%	0.0%	66.7%	75.0%	50.0%	75.0%	0.0%	0.0%	0.0%	50.0%
	Number Tested	(2)	(3)	(0)	(0)	(6)	(8)	(2)	(4)	(0)	(0)	(1)	(2)
Asian	% Passing	52.0%	51.2%	60.0%	64.3%	71.8%	58.6%	33.3%	31.4%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(75)	(121)	(10)	(14)	(39)	(58)	(15)	(35)	(9)	(9)	(2)	(3)
Hispanic	% Passing	48.9%	41.1%	62.5%	50.0%	45.1%	45.6%	23.7%	31.8%	77.8%	62.1%	100.0%	100.0%
	Number Tested	(45)	(73)	(8)	(12)	(51)	(90)	(38)	(85)	(18)	(29)	(2)	(3)
Other	% Passing	70.0%	62.5%	55.6%	46.7%	68.6%	71.1%	50.0%	45.5%	78.9%	68.0%	0.0%	0.0%
	Number Tested	(20)	(24)	(9)	(15)	(35)	(45)	(20)	(33)	(19)	(25)	(0)	(0)

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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Less Than 12th Grade	% Passing	28.6%	21.4%	0.0%	0.0%	0.0%	12.5%	33.3%	20.0%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(7)	(14)	(1)	(2)	(3)	(8)	(3)	(5)	(0)	(0)	(0)	(0)
High School Diploma or GED	% Passing	43.2%	39.4%	38.7%	43.2%	52.4%	50.3%	45.6%	40.5%	65.5%	59.5%	100.0%	100.0%
	Number Tested	(81)	(132)	(31)	(44)	(103)	(161)	(68)	(131)	(55)	(79)	(8)	(8)
Some College but no 4-Year Degree	% Passing	65.4%	62.0%	58.9%	56.3%	60.7%	58.5%	54.6%	50.3%	81.2%	76.8%	86.7%	81.0%
	Number Tested	(188)	(255)	(90)	(126)	(361)	(513)	(183)	(316)	(149)	(190)	(15)	(21)
4-Year Degree or More	% Passing	80.3%	75.9%	81.8%	79.6%	83.3%	79.0%	75.8%	67.5%	89.5%	87.4%	88.9%	87.5%
	Number Tested	(178)	(232)	(77)	(93)	(528)	(673)	(178)	(249)	(95)	(111)	(27)	(32)

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	67.2%	61.4%	64.8%	62.4%	72.3%	68.0%	62.5%	54.6%	80.7%	76.2%	90.0%	88.3%
	Number Tested	(427)	(593)	(196)	(258)	(970)	(1319)	(421)	(679)	(290)	(369)	(50)	(60)
No	% Passing	59.3%	61.0%	50.0%	50.0%	45.8%	45.5%	41.7%	54.5%	88.9%	81.8%	0.0%	0.0%
	Number Tested	(27)	(41)	(4)	(8)	(24)	(33)	(12)	(22)	(9)	(11)	(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	73.7%	67.7%	65.4%	62.7%	73.1%	69.1%	67.7%	60.2%	81.9%	77.3%	89.4%	87.0%
	Number Tested	(334)	(440)	(185)	(244)	(913)	(1225)	(371)	(560)	(287)	(362)	(47)	(54)
Spanish	% Passing	45.5%	38.2%	100.0%	100.0%	50.0%	45.5%	28.1%	32.9%	50.0%	50.0%	100.0%	100.0%
	Number Tested	(33)	(55)	(2)	(2)	(24)	(44)	(32)	(76)	(6)	(12)	(1)	(2)
European (Other Than Spanish)	% Passing	100.0%	100.0%	0.0%	0.0%	75.0%	80.0%	20.0%	36.4%	100.0%	100.0%	0.0%	0.0%
	Number Tested	(2)	(3)	(1)	(2)	(4)	(5)	(5)	(11)	(2)	(2)	(0)	(0)
Chinese	% Passing	42.9%	38.5%	0.0%	0.0%	100.0%	77.8%	0.0%	16.7%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(7)	(13)	(0)	(0)	(7)	(9)	(2)	(6)	(0)	(0)	(0)	(0)
Japanese	% Passing	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Korean	% Passing	40.0%	50.0%	100.0%	100.0%	75.0%	80.0%	0.0%	28.6%	0.0%	0.0%	100.0%	100.0%
	Number Tested	(20)	(34)	(2)	(3)	(4)	(5)	(2)	(7)	(0)	(0)	(1)	(2)
African	% Passing	50.0%	46.2%	0.0%	0.0%	71.4%	66.7%	66.7%	50.0%	50.0%	50.0%	0.0%	0.0%
	Number Tested	(8)	(13)	(1)	(1)	(7)	(9)	(3)	(6)	(2)	(2)	(0)	(0)
Other	% Passing	51.0%	51.3%	44.4%	50.0%	47.2%	45.6%	23.5%	28.6%	50.0%	50.0%	100.0%	66.7%
	Number Tested	(51)	(76)	(9)	(14)	(36)	(57)	(17)	(35)	(2)	(2)	(1)	(3)

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	56.5%	51.5%	45.7%	44.6%	61.9%	60.6%	54.4%	46.8%	84.2%	76.0%	66.7%	50.0%
	Number Tested	(115)	(167)	(46)	(65)	(270)	(373)	(103)	(171)	(139)	(171)	(3)	(4)
26 to 29	% Passing	73.0%	67.4%	63.6%	62.2%	71.2%	65.2%	62.0%	53.6%	81.8%	80.0%	83.3%	85.7%
	Number Tested	(74)	(92)	(33)	(45)	(132)	(181)	(71)	(110)	(55)	(70)	(6)	(7)
30 to 39	% Passing	65.6%	61.7%	78.1%	76.7%	72.6%	67.7%	65.0%	58.2%	79.4%	77.0%	93.3%	93.8%
	Number Tested	(96)	(128)	(32)	(43)	(223)	(316)	(103)	(170)	(68)	(87)	(15)	(16)
40 to 49	% Passing	69.4%	66.0%	69.4%	63.8%	75.6%	70.8%	56.8%	51.0%	60.7%	63.4%	93.3%	87.0%
	Number Tested	(108)	(153)	(36)	(47)	(197)	(267)	(88)	(151)	(28)	(41)	(15)	(23)
50 to 59	% Passing	77.8%	64.8%	71.0%	71.1%	81.8%	76.2%	75.0%	64.5%	100.0%	100.0%	85.7%	85.7%
	Number Tested	(45)	(71)	(31)	(38)	(132)	(168)	(48)	(76)	(8)	(9)	(7)	(7)
60 to 64	% Passing	63.6%	71.4%	68.4%	64.0%	80.8%	81.3%	83.3%	81.3%	100.0%	100.0%	100.0%	100.0%
	Number Tested	(11)	(14)	(19)	(25)	(26)	(32)	(12)	(16)	(1)	(2)	(4)	(4)
65 and Over	% Passing	80.0%	62.5%	50.0%	50.0%	76.9%	68.8%	60.0%	66.7%	0.0%	0.0%	0.0%	0.0%
	Number Tested	(5)	(8)	(2)	(2)	(13)	(16)	(5)	(6)	(0)	(0)	(0)	(0)

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	61.8%	58.3%	26.3%	39.3%	64.5%	64.2%	40.0%	40.0%	82.1%	75.0%	0.0%	0.0%
		Number Tested	(76)	(115)	(19)	(28)	(93)	(134)	(35)	(60)	(28)	(36)	(0)	(0)
	Female	% Passing	57.6%	52.7%	52.9%	56.0%	51.9%	50.0%	64.0%	48.8%	66.2%	65.6%	100.0%	100.0%
		Number Tested	(59)	(91)	(17)	(25)	(81)	(118)	(25)	(41)	(65)	(96)	(3)	(3)
White	Male	% Passing	82.7%	82.4%	73.7%	73.1%	80.4%	77.2%	79.1%	70.1%	90.2%	87.7%	88.2%	85.0%
		Number Tested	(110)	(125)	(76)	(93)	(408)	(517)	(129)	(184)	(51)	(57)	(17)	(20)
	Female	% Passing	83.3%	76.5%	69.5%	63.2%	72.9%	67.3%	65.3%	58.4%	84.1%	82.5%	92.0%	86.7%
		Number Tested	(66)	(81)	(59)	(76)	(273)	(367)	(167)	(255)	(107)	(126)	(25)	(30)
American Indian	Male	% Passing	0.0%	0.0%	0.0%	0.0%	50.0%	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
		Number Tested	(0)	(0)	(0)	(0)	(4)	(10)	(0)	(0)	(0)	(0)	(0)	(0)
	Female	% Passing	0.0%	0.0%	100.0%	100.0%	50.0%	75.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
		Number Tested	(0)	(0)	(1)	(1)	(2)	(4)	(0)	(2)	(0)	(0)	(0)	(0)
Pacific Islander	Male	% Passing	0.0%	50.0%	0.0%	0.0%	50.0%	66.7%	50.0%	66.7%	0.0%	0.0%	0.0%	0.0%
		Number Tested	(1)	(2)	(0)	(0)	(4)	(6)	(2)	(3)	(0)	(0)	(0)	(0)
	Female	% Passing	100.0%	100.0%	0.0%	0.0%	100.0%	100.0%	0.0%	100.0%	0.0%	0.0%	0.0%	50.0%
		Number Tested	(1)	(1)	(0)	(0)	(2)	(2)	(0)	(1)	(0)	(0)	(1)	(2)
Asian	Male	% Passing	50.0%	52.3%	62.5%	66.7%	64.7%	52.0%	16.7%	17.6%	100.0%	100.0%	0.0%	100.0%
		Number Tested	(42)	(65)	(8)	(12)	(17)	(25)	(6)	(17)	(3)	(3)	(0)	(1)
	Female	% Passing	56.3%	50.9%	50.0%	50.0%	77.3%	63.6%	44.4%	44.4%	100.0%	100.0%	100.0%	100.0%
		Number Tested	(32)	(55)	(2)	(2)	(22)	(33)	(9)	(18)	(6)	(6)	(2)	(2)

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	42.9%	40.7%	50.0%	25.0%	48.4%	48.1%	30.8%	51.9%	83.3%	66.7%	0.0%	0.0%
		Number Tested	(14)	(27)	(2)	(4)	(31)	(52)	(13)	(27)	(6)	(9)	(0)	(0)
	Female	% Passing	51.6%	41.3%	66.7%	62.5%	40.0%	42.1%	20.0%	22.4%	75.0%	60.0%	100.0%	100.0%
		Number Tested	(31)	(46)	(6)	(8)	(20)	(38)	(25)	(58)	(12)	(20)	(2)	(3)
Other	Male	% Passing	57.1%	62.5%	50.0%	37.5%	77.8%	75.0%	90.0%	73.3%	75.0%	63.6%	0.0%	0.0%
		Number Tested	(7)	(8)	(4)	(8)	(18)	(24)	(10)	(15)	(8)	(11)	(0)	(0)
	Female	% Passing	76.9%	62.5%	60.0%	57.1%	58.8%	66.7%	10.0%	22.2%	81.8%	76.9%	0.0%	0.0%
		Number Tested	(13)	(16)	(5)	(7)	(17)	(21)	(10)	(18)	(11)	(13)	(0)	(0)

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	67.0%	61.5%	64.5%	61.8%	71.7%	67.5%	61.9%	54.5%	80.9%	76.3%	90.0%	86.9%
Number Tested	(457)	(639)	(200)	(267)	(998)	(1358)	(433)	(703)	(299)	(380)	(50)	(61)