

Virginia Department of Insurance (DOI)
Demographic Report
November 1, 2011, through April 30, 2012

Prepared by:
Pearson VUE
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Table of Contents

Scope of Work.....	1
Executive Summary	1
Background.....	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.....	8
Appendix C. Item-Level Statistics for General Life, Health, Life & Health, Property & Casualty, and Personal Lines.....	13
Appendix D. Scaled Score Statistics for State Life, Health, Life & Health, Property & Casualty, Personal Lines, and Title.....	16
Appendix E. Item-Level Statistics for State Life, Health, Life & Health, Property & Casualty, Personal Lines, and Title.....	21
Appendix F. First-Time and Total Exam Pass Rates	24

Tables and Figures

Table 1. Exam Preparation	2
Table 2. Gender	2
Table 3. Ethnicity	3
Table 4. Education.....	3
Table 5. English Best	4
Table 6. Native Language.....	4
Table 7. Age	5
Table 8. Gender Within Ethnicity	5
Table 9. General Scaled Score Statistics by Exam Preparation	8
Table 10. General Scaled Score Statistics by Gender	8
Table 11. General Scaled Score Statistics by Ethnicity	9
Table 12. General Scaled Score Statistics by Education.....	9
Table 13. General Scaled Score Statistics by English Best	10
Table 14. General Scaled Score Statistics by Native Language	10
Table 15. General Scaled Score Statistics by Age	11
Table 16. General Scaled Score Statistics by Gender Within Ethnicity	11
Table 17. General Exam Item Count, $pBis$, and p Value by Exam Preparation	13
Table 18. General Exam Item Count, $pBis$, and p Value by Gender	13

Table 19. General Exam Item Count, pBis, and <i>p</i> Value by Ethnicity	13
Table 20. General Exam Item Count, pBis, and <i>p</i> Value by Education	14
Table 21. General Exam Item Count, pBis, and <i>p</i> Value by English Best	14
Table 22. General Exam Item Count, pBis, and <i>p</i> Value by Native Language	14
Table 23. General Exam Item Count, pBis, and <i>p</i> Value by Age	15
Table 24. General Exam Item Count, pBis, and <i>p</i> Value by Gender Within Ethnicity	15
Table 25. State Scaled Score Statistics by Exam Preparation	16
Table 26. State Scaled Score Statistics by Gender	16
Table 27. State Scaled Score Statistics by Ethnicity	17
Table 28. State Scaled Score Statistics by Education	17
Table 29. State Scaled Score Statistics by English Best	18
Table 30. State Scaled Score Statistics by Native Language	18
Table 31. State Scaled Score Statistics by Age	19
Table 32. State Scaled Score Statistics by Gender Within Ethnicity	19
Table 33. State Exam Item Count, pBis, and <i>p</i> Value by Exam Preparation	21
Table 34. State Exam Item Count, pBis, and <i>p</i> Value by Gender	21
Table 35. State Exam Item Count, pBis, and <i>p</i> Value by Ethnicity	21
Table 36. State Exam Item Count, pBis, and <i>p</i> Value by Education	22
Table 37. State Exam Item Count, pBis, and <i>p</i> Value by English Best	22
Table 38. State Exam Item Count, pBis, and <i>p</i> Value by Native Language	22
Table 39. State Exam Item Count, pBis, and <i>p</i> Value by Age	23
Table 40. State Exam Item Count, pBis, and <i>p</i> Value by Gender Within Ethnicity .	23
Table 41. Exam Preparation	24
Table 42. Gender	24
Table 43. Ethnicity	25
Table 44. Education	25
Table 45. English Best	26
Table 46. Native Language	26
Table 47. Age	27
Table 48. Gender Within Ethnicity	28
Table 49. Grand Total	29

Scope of Work

This report was developed for the Virginia Department of Insurance (DOI). The report summarizes statistical information related to all insurance examinations administered in Virginia by Pearson VUE between November 1, 2011, and April 30, 2012.

Executive Summary

Appendices A–F provide 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.

Background

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 ($pBis$) 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. Comparisons between pass rates referred to in this report and those referred to in historical reports will be impacted by the new standards.

Mean p values and point biserial correlations are calculated based on candidate responses across all available test forms. The combination of item overlap and the 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	908	338	1,633	863	745	94	4,581
	% within Exam Level	82.8%	89.4%	79.7%	77.0%	95.4%	86.2%	82.8%
No	Count	183	40	407	258	34	13	935
	% within Exam Level	16.7%	10.6%	19.9%	23.0%	4.4%	11.9%	16.9%
Unanswered	Count	5	*****	8	*****	2	2	17
	% within Exam Level	0.5%	*****	0.4%	*****	0.3%	1.8%	0.3%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	546	185	1,113	427	273	41	2,585
	% within Exam Level	49.8%	48.9%	54.3%	38.1%	35.0%	37.6%	46.7%
Female	Count	544	191	925	694	507	66	2,927
	% within Exam Level	49.6%	50.5%	45.2%	61.9%	64.9%	60.6%	52.9%
Unanswered	Count	6	2	10	*****	1	2	21
	% within Exam Level	0.5%	0.5%	0.5%	*****	0.1%	1.8%	0.4%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	373	117	429	144	326	13	1,402
	% within Exam Level	34.0%	31.0%	20.9%	12.8%	41.7%	11.9%	25.3%
White	Count	386	190	1,291	732	383	75	3,057
	% within Exam Level	35.2%	50.3%	63.0%	65.3%	49.0%	68.8%	55.3%
American Indian	Count	4	*****	9	6	*****	*****	19
	% within Exam Level	0.4%	*****	0.4%	0.5%	*****	*****	0.3%
Pacific Islander	Count	16	2	3	1	4	*****	26
	% within Exam Level	1.5%	0.5%	0.1%	0.1%	0.5%	*****	0.5%
Asian	Count	158	23	102	76	9	10	378
	% within Exam Level	14.4%	6.1%	5.0%	6.8%	1.2%	9.2%	6.8%
Hispanic	Count	95	23	123	131	39	7	418
	% within Exam Level	8.7%	6.1%	6.0%	11.7%	5.0%	6.4%	7.6%
Other	Count	53	20	78	28	16	1	196
	% within Exam Level	4.8%	5.3%	3.8%	2.5%	2.0%	.9%	3.5%
Unanswered	Count	11	3	13	3	4	3	37
	% within Exam Level	1.0%	0.8%	0.6%	0.3%	0.5%	2.8%	0.7%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	2	*****	3	*****	*****	*****	5
	% within Exam Level	0.2%	*****	0.1%	*****	*****	*****	0.1%
Less Than 12th Grade	Count	30	1	9	8	1	5	54
	% within Exam Level	2.7%	0.3%	0.4%	0.7%	0.1%	4.6%	1.0%
High School Diploma or GED	Count	206	63	255	200	158	12	894
	% within Exam Level	18.8%	16.7%	12.5%	17.8%	20.2%	11.0%	16.2%
Some College but no 4-Year Degree	Count	475	185	851	526	449	44	2,530
	% within Exam Level	43.3%	48.9%	41.6%	46.9%	57.5%	40.4%	45.7%
4-Year Degree or More	Count	376	126	918	385	171	46	2,022
	% within Exam Level	34.3%	33.3%	44.8%	34.3%	21.9%	42.2%	36.5%
Unanswered	Count	7	3	12	2	2	2	28
	% within Exam Level	0.6%	0.8%	0.6%	0.2%	0.3%	1.8%	0.5%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	1,036	363	1,991	1,069	757	107	5,323
	% within Exam Level	94.5%	96.0%	97.2%	95.4%	96.9%	98.2%	96.2%
No	Count	56	14	50	49	22	0	191
	% within Exam Level	5.1%	3.7%	2.4%	4.4%	2.8%	0.0%	3.5%
Unanswered	Count	4	1	7	3	2	2	19
	% within Exam Level	0.4%	0.3%	0.3%	0.3%	0.3%	1.8%	0.3%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	803	324	1,831	915	738	92	4,703
	% within Exam Level	73.3%	85.7%	89.4%	81.6%	94.5%	84.4%	85.0%
Spanish	Count	72	15	82	96	23	6	294
	% within Exam Level	6.6%	4.0%	4.0%	8.6%	2.9%	5.5%	5.3%
European (Other Than Spanish)	Count	5	3	21	6	5	1	41
	% within Exam Level	0.5%	0.8%	1.0%	0.5%	0.6%	0.9%	0.7%
Chinese	Count	12	1	7	6	*****	*****	26
	% within Exam Level	1.1%	.3%	.3%	.5%	*****	*****	.5%
Japanese	Count	*****	*****	*****	1	*****	*****	1
	% within Exam Level	*****	*****	*****	0.1%	*****	*****	.0%
Korean	Count	55	19	13	28	*****	*****	115
	% within Exam Level	5.0%	5.0%	.6%	2.5%	*****	*****	2.1%
African	Count	22	1	10	5	1	*****	39
	% within Exam Level	2.0%	0.3%	0.5%	0.4%	0.1%	*****	0.7%
Other	Count	121	14	76	64	11	8	294
	% within Exam Level	11.0%	3.7%	3.7%	5.7%	1.4%	7.3%	5.3%
Unanswered	Count	6	1	8	*****	3	2	20
	% within Exam Level	0.5%	0.3%	0.4%	*****	0.4%	1.8%	0.4%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	267	51	554	307	326	10	1,515
	% within Exam Level	24.4%	13.5%	27.1%	27.4%	41.7%	9.2%	27.4%
26 to 29	Count	183	40	332	193	146	12	906
	% within Exam Level	16.7%	10.6%	16.2%	17.2%	18.7%	11.0%	16.4%
30 to 39	Count	240	91	441	246	181	34	1,233
	% within Exam Level	21.9%	24.1%	21.5%	21.9%	23.2%	31.2%	22.3%
40 to 49	Count	221	97	395	201	85	28	1,027
	% within Exam Level	20.2%	25.7%	19.3%	17.9%	10.9%	25.7%	18.6%
50 to 59	Count	136	80	234	129	38	16	633
	% within Exam Level	12.4%	21.2%	11.4%	11.5%	4.9%	14.7%	11.4%
60 to 64	Count	30	11	46	25	1	7	120
	% within Exam Level	2.7%	2.9%	2.2%	2.2%	0.1%	6.4%	2.2%
65 and Over	Count	9	6	35	15	*****	*****	65
	% within Exam Level	0.8%	1.6%	1.7%	1.3%	*****	*****	1.2%
Unanswered	Count	10	2	11	5	4	2	34
	% within Exam Level	0.9%	0.5%	0.5%	0.4%	0.5%	1.8%	0.6%
Total	Count	1,096	378	2,048	1,121	781	109	5,533
	% 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	172	51	215	62	98	6	604
		% within Exam Level	46.1%	43.6%	50.1%	43.1%	30.1%	46.2%	43.1%
	Female	Count	199	66	214	82	228	7	796
		% within Exam Level	53.4%	56.4%	49.9%	56.9%	69.9%	53.8%	56.8%
	Unanswered	Count	2	*****	*****	*****	*****	*****	2
		% within Exam Level	0.5%	*****	*****	*****	*****	*****	0.1%
	Total	Count	373	117	429	144	326	13	1,402
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	Male	Count	211	101	751	301	146	30	1,540
		% within Exam Level	54.7%	53.2%	58.2%	41.1%	38.1%	40.0%	50.4%
	Female	Count	175	88	539	431	237	45	1,515
		% within Exam Level	45.3%	46.3%	41.8%	58.9%	61.9%	60.0%	49.6%

Ethnicity	Gender		Exam Level					Total		
			VA Life and Annuities	VA Health	VA Life and Annuities & Health	VA Property & Casualty	VA Personal Lines		VA Title	
	Unanswered	Count	*****	1	1	*****	*****	*****	2	
		% within Exam Level	*****	0.5%	0.1%	*****	*****	*****	0.1%	
	Total	Count	386	190	1291	732	383	75	3,057	
		% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
	American Indian	Male	Count	3	*****	5	4	*****	*****	12
			% within Exam Level	75.0%	*****	55.6%	66.7%	*****	*****	63.2%
Female		Count	1	*****	4	2	*****	*****	7	
		% within Exam Level	25.0%	*****	44.4%	33.3%	*****	*****	36.8%	
Unanswered		Count	*****	*****	*****	*****	*****	*****	*****	
		% within Exam Level	*****	*****	*****	*****	*****	*****	*****	
Total		Count	4	*****	9	6	*****	*****	19	
		% within Exam Level	100.0%	*****	100.0%	100.0%	*****	*****	100.0%	
Pacific Islander		Male	Count	9	*****	2	*****	2	*****	13
			% within Exam Level	56.3%	*****	66.7%	*****	50.0%	*****	50.0%
	Female	Count	7	2	1	1	2	*****	13	
		% within Exam Level	43.8%	100.0%	33.3%	100.0%	50.0%	*****	50.0%	
	Unanswered	Count	*****	*****	*****	*****	*****	*****	*****	
		% within Exam Level	*****	*****	*****	*****	*****	*****	*****	
Total	Count	16	2	3	1	4	*****	26		
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	*****	100.0%		
Asian	Male	Count	77	5	48	24	4	3	161	
		% within Exam Level	48.7%	21.7%	47.1%	31.6%	44.4%	30.0%	42.6%	
	Female	Count	81	18	54	52	5	7	217	
		% within Exam Level	51.3%	78.3%	52.9%	68.4%	55.6%	70.0%	57.4%	
	Unanswered	Count	*****	*****	*****	*****	*****	*****	*****	
		% within Exam Level	*****	*****	*****	*****	*****	*****	*****	
Total	Count	158	23	102	76	9	10	378		
	% within Exam Level	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Hispanic	Male	Count	42	15	57	28	12	1	155	
		% within Exam Level	44.2%	65.2%	46.3%	21.4%	30.8%	14.3%	37.1%	
	Female	Count	53	8	66	103	27	6	263	
		% within Exam Level	55.8%	34.8%	53.7%	78.6%	69.2%	85.7%	62.9%	
	Unanswered	Count	*****	*****	*****	*****	*****	*****	*****	
		% 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
Total	Count		95	23	123	131	39	7	418
	% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Male	Count		30	12	32	7	10	1	92
	% within Exam Level		56.6%	60.0%	41.0%	25.0%	62.5%	100.0%	46.9%
Female	Count		23	8	46	21	6	*****	104
	% within Exam Level		43.4%	40.0%	59.0%	75.0%	37.5%	*****	53.1%
Unanswered	Count		*****	*****	*****	*****	*****	*****	*****
	% within Exam Level		*****	*****	*****	*****	*****	*****	*****
Total	Count		53	20	78	28	16	1	196
	% within Exam Level		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Male	Count		2	1	3	1	1	*****	8
	% within Exam Level		18.2%	33.3%	23.1%	33.3%	25.0%	*****	21.6%
Female	Count		5	1	1	2	2	1	12
	% within Exam Level		45.5%	33.3%	7.7%	66.7%	50.0%	33.3%	32.4%
Unanswered	Count		4	1	9	*****	1	2	17
	% within Exam Level		36.4%	33.3%	69.2%	*****	25.0%	66.7%	45.9%
Total	Count		11	3	13	3	4	3	37
	% within Exam Level		100.0%	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	75.31	69.17	74.53	71.98	73.27
	<i>SD</i>	(14.155)	(11.002)	(11.907)	(10.752)	(11.228)
No	Mean	71.70	72.16	74.53	67.86	69.48
	<i>SD</i>	(15.352)	(12.004)	(10.815)	(12.683)	(8.675)
Unanswered	Mean	80.00	*****	77.38	*****	74.00
	<i>SD</i>	(14.967)	*****	(15.324)	*****	(9.899)

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	76.36	69.64	75.52	72.39	74.43
	<i>SD</i>	(13.920)	(11.737)	(11.620)	(10.783)	(10.453)
Female	Mean	72.93	69.28	73.26	70.20	72.37
	<i>SD</i>	(14.736)	(10.585)	(11.687)	(11.621)	(11.450)
Unanswered	Mean	85.00	72.00	85.10	*****	81.00
	<i>SD</i>	(9.359)	(5.657)	(6.967)	*****	(.)

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	72.26	66.42	69.59	68.58	69.63
	SD	(13.608)	(11.318)	(12.044)	(11.558)	(11.436)
White	Mean	80.60	71.63	77.12	73.15	76.24
	SD	(10.830)	(10.392)	(10.375)	(10.492)	(9.967)
American Indian	Mean	82.50	*****	71.00	77.60	*****
	SD	(7.550)	*****	(12.467)	(7.733)	*****
Pacific Islander	Mean	81.00	70.00	79.00	66.00	77.25
	SD	(8.936)	(2.828)	(11.269)	(.)	(1.708)
Asian	Mean	68.81	69.70	72.83	67.11	78.78
	SD	(16.846)	(11.055)	(13.454)	(12.699)	(7.138)
Hispanic	Mean	68.89	68.61	66.97	65.45	68.84
	SD	(18.112)	(11.591)	(11.634)	(11.420)	(11.149)
Other	Mean	73.28	66.22	71.50	65.86	75.19
	SD	(13.771)	(13.545)	(13.596)	(12.456)	(12.405)
Unanswered	Mean	78.73	75.33	84.31	61.33	72.50
	SD	(12.563)	(7.024)	(7.920)	(13.204)	(6.758)

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	57.00	*****	68.67	*****	*****
	SD	(18.385)	*****	(3.786)	*****	*****
Less Than 12th Grade	Mean	60.00	46.00	63.44	59.63	58.00
	SD	(19.694)	(.)	(14.621)	(9.694)	(.)
High School Diploma or GED	Mean	68.34	65.47	69.67	67.47	71.05
	SD	(14.256)	(10.671)	(12.469)	(12.095)	(10.840)
Some College but no 4-Year Degree	Mean	74.46	68.15	72.22	69.68	72.72
	SD	(13.673)	(10.742)	(11.777)	(10.548)	(11.441)
4-Year Degree or More	Mean	79.44	73.34	78.02	74.94	76.13
	SD	(12.804)	(10.729)	(10.258)	(10.921)	(10.030)
Unanswered	Mean	80.00	75.33	83.83	71.00	73.50
	SD	(13.416)	(7.024)	(9.340)	(4.243)	(10.607)

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	75.04	69.46	74.62	71.35	73.05
	SD	(14.201)	(11.230)	(11.672)	(11.196)	(11.119)
No	Mean	67.15	69.85	70.18	64.78	75.09
	SD	(16.638)	(8.811)	(12.265)	(12.617)	(12.309)
Unanswered	Mean	89.00	68.00	81.43	60.00	73.50
	SD	(8.083)	(.)	(11.588)	(15.000)	(10.607)

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	76.49	69.83	75.05	72.24	73.28
	SD	(13.178)	(10.887)	(11.332)	(10.915)	(11.078)
Spanish	Mean	69.07	69.07	65.72	64.45	66.30
	SD	(17.350)	(12.349)	(11.285)	(11.173)	(11.503)
European (Other Than Spanish)	Mean	64.40	65.33	73.57	68.20	78.80
	SD	(18.022)	(21.197)	(10.980)	(14.704)	(7.887)
Chinese	Mean	70.50	48.00	87.00	71.83	*****
	SD	(16.909)	(.)	(6.532)	(11.035)	*****
Japanese	Mean	*****	*****	*****	63.00	*****
	SD	*****	*****	*****	(.)	*****
Korean	Mean	67.62	70.88	69.62	67.04	*****
	SD	(15.372)	(10.532)	(19.860)	(12.871)	*****
African	Mean	72.44	66.00	66.10	68.20	43.00
	SD	(13.487)	(.)	(19.439)	(8.758)	(.)
Other	Mean	69.73	63.00	71.13	65.87	75.91
	SD	(16.754)	(12.643)	(13.332)	(12.274)	(9.418)
Unanswered	Mean	88.33	68.00	85.75	*****	73.67
	SD	(7.090)	(.)	(6.671)	*****	(7.506)

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	72.98	68.72	71.73	69.14	72.07
	SD	(14.905)	(11.957)	(11.919)	(10.884)	(11.793)
26 to 29	Mean	76.51	67.68	73.28	70.43	73.82
	SD	(13.894)	(11.583)	(12.041)	(11.604)	(10.375)
30 to 39	Mean	76.26	68.51	74.83	70.96	74.10
	SD	(12.897)	(10.451)	(11.067)	(11.472)	(10.125)
40 to 49	Mean	73.49	72.00	77.07	73.34	73.86
	SD	(14.664)	(11.134)	(10.513)	(10.114)	(10.748)
50 to 59	Mean	73.93	69.32	76.50	73.06	71.92
	SD	(14.920)	(10.963)	(12.485)	(11.878)	(13.498)
60 to 64	Mean	79.04	69.64	78.93	70.08	89.00
	SD	(17.235)	(10.424)	(10.166)	(14.206)	(.)
65 and Over	Mean	73.33	62.00	75.09	71.13	*****
	SD	(21.024)	(13.191)	(12.043)	(14.880)	*****
Unanswered	Mean	78.80	72.00	82.45	70.80	76.75
	SD	(14.022)	(5.657)	(9.627)	(14.822)	(8.694)

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	72.04	66.57	69.56	69.62	71.32
		SD	(13.709)	(12.570)	(13.549)	(9.406)	(10.469)
	Female	Mean	72.39	66.31	69.61	67.80	68.91
		SD	(13.614)	(10.360)	(10.425)	(12.947)	(11.772)
	Unanswered	Mean	77.00	*****	*****	*****	*****
		SD	(7.071)	*****	*****	*****	*****
White	Male	Mean	82.61	71.71	77.90	74.02	76.66
		SD	(9.777)	(10.792)	(10.059)	(10.431)	(9.973)
	Female	Mean	78.06	71.59	76.03	72.56	75.97
		SD	(11.570)	(10.053)	(10.725)	(10.505)	(9.975)
	Unanswered	Mean	*****	68.00	81.00	*****	*****
		SD	*****	(.)	(.)	*****	*****
American Indian	Male	Mean	86.00	*****	65.00	80.33	*****
		SD	(3.464)	*****	(11.683)	(9.452)	*****
	Female	Mean	72.00	*****	81.00	73.50	*****
		SD	(.)	*****	(5.568)	(2.121)	*****
	Unanswered	Mean	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****

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
Pacific Islander	Male	Mean	82.00	*****	85.50	*****	78.50
		SD	(7.171)	*****	(.707)	*****	(.707)
	Female	Mean	79.67	70.00	66.00	66.00	76.00
		SD	(11.483)	(2.828)	(.)	(.)	(1.414)
	Unanswered	Mean	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****
Asian	Male	Mean	69.74	77.20	73.17	66.75	74.50
		SD	(16.244)	(8.556)	(10.353)	(11.793)	(8.185)
	Female	Mean	67.88	67.20	72.52	67.27	82.20
		SD	(17.496)	(10.871)	(15.840)	(13.204)	(4.324)
	Unanswered	Mean	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****
Hispanic	Male	Mean	72.35	69.60	69.88	66.70	72.18
		SD	(16.417)	(10.907)	(11.124)	(12.618)	(8.412)
	Female	Mean	66.23	66.75	64.45	65.12	67.48
		SD	(19.042)	(13.350)	(11.565)	(11.128)	(11.959)
	Unanswered	Mean	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****
Other	Male	Mean	75.68	62.67	72.48	67.43	73.70
		SD	(14.337)	(13.600)	(15.706)	(7.569)	(14.507)
	Female	Mean	70.55	73.33	70.84	65.33	77.67
		SD	(12.876)	(11.219)	(12.120)	(13.825)	(8.430)
	Unanswered	Mean	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****
Unanswered	Male	Mean	72.00	68.00	86.33	64.00	74.00
		SD	(16.971)	(.)	(2.082)	(.)	(.)
	Female	Mean	73.20	82.00	67.00	60.00	67.50
		SD	(10.354)	(.)	(.)	(18.385)	(3.536)
	Unanswered	Mean	89.00	76.00	85.56	*****	81.00
		SD	(8.083)	(.)	(7.230)	*****	(.)

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>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	237	822	0.28	0.74	106	326	0.18	0.70	502	1,551	0.26	0.74	145	844	0.22	0.70	352	733	0.24	0.74
No	39	168	0.28	0.70	10	37	0.24	0.73	120	390	0.23	0.74	40	254	0.26	0.66	16	33	0.15	0.69

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

Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	137	499	0.28	0.75	52	178	0.20	0.70	341	1,055	0.26	0.75	69	415	0.23	0.71	131	269	0.23	0.75
Female	138	490	0.28	0.71	57	184	0.17	0.70	283	884	0.25	0.73	116	683	0.24	0.69	238	498	0.25	0.73

Table 19. General Exam Item Count, pBis, and *p* Value by Ethnicity

Ethnicity	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value	Count		pBis	<i>p</i> value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	88	336	0.26	0.70	36	113	0.18	0.67	128	412	0.23	0.69	30	142	0.21	0.67	159	321	0.23	0.70
White	98	355	0.22	0.79	55	185	0.18	0.72	393	1,230	0.24	0.76	120	713	0.23	0.72	176	376	0.22	0.77
American Indian	1	4	0.40	0.82	****	****	****	****	1	8	0.25	0.70	1	5	-0.06	0.78	****	****	****	****
Pacific Islander	1	14	0.25	0.81	1	2	1.00	0.71	1	3	0.59	0.80	1	1	****	0.66	1	4	-0.18	0.77
Asian	41	138	0.31	0.68	2	20	0.18	0.68	27	99	0.29	0.72	12	76	0.26	0.66	4	9	0.23	0.79
Hispanic	25	91	0.34	0.68	6	23	0.22	0.69	30	112	0.22	0.66	21	130	0.21	0.64	18	38	0.23	0.69
Other	14	47	0.29	0.71	5	18	0.24	0.66	20	72	0.29	0.70	7	28	0.29	0.64	7	16	0.34	0.75

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

Education	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	2	0.50	0.56	****	****	****	****	1	3	0.30	0.68	****	****	****	****	****	****	****	****
Less Than 12th Grade	5	24	0.33	0.62	1	1	****	0.46	2	9	0.39	0.65	1	8	0.27	0.58	1	1	****	0.59
High School Diploma or GED	58	184	0.25	0.67	19	60	0.15	0.66	65	246	0.26	0.69	26	196	0.24	0.66	68	155	0.22	0.71
Some College but no 4-Year Degree	105	424	0.27	0.73	56	175	0.17	0.69	242	798	0.25	0.71	86	514	0.21	0.68	221	443	0.24	0.73
4-Year Degree or More	102	354	0.28	0.78	38	124	0.19	0.74	281	881	0.23	0.77	72	378	0.23	0.74	77	167	0.23	0.76

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

English Best	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	268	944	0.28	0.73	112	349	0.19	0.70	622	1,897	0.26	0.74	178	1,046	0.23	0.70	359	744	0.24	0.73
No	9	47	0.27	0.67	3	13	0.18	0.70	12	45	0.25	0.70	6	49	0.24	0.63	9	22	0.28	0.75

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

Native Language	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	201	736	0.27	0.75	102	313	0.18	0.70	571	1,746	0.25	0.74	153	896	0.23	0.71	351	725	0.24	0.74
Spanish	18	68	0.32	0.68	4	15	0.25	0.69	22	74	0.21	0.65	15	96	0.21	0.63	10	23	0.23	0.66
European (Other Than Spanish)	1	5	0.35	0.56	1	3	0.84	0.65	5	21	0.21	0.73	1	5	0.52	0.68	2	5	0.29	0.80
Chinese	2	12	0.41	0.67	1	1	****	0.62	2	7	0.32	0.87	1	6	0.33	0.73	****	****	****	****
Japanese	****	****	****	****	****	****	****	****	****	****	****	****	1	1	****	0.63	****	****	****	****
Korean	14	47	0.28	0.66	2	16	0.17	0.68	3	13	0.48	0.72	4	28	0.27	0.65	****	****	****	****
African	3	18	0.32	0.69	1	1	****	0.66	2	10	0.45	0.63	1	5	0.04	0.71	1	1	****	0.44
Other	33	104	0.31	0.69	4	14	0.24	0.64	19	70	0.28	0.71	11	61	0.23	0.65	4	11	0.29	0.75

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

Age	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	67	243	0.29	0.71	12	50	0.21	0.69	155	513	0.26	0.71	52	300	0.21	0.67	156	319	0.25	0.72
26 to 29	44	166	0.29	0.75	11	38	0.19	0.68	95	314	0.26	0.72	28	187	0.24	0.69	66	145	0.22	0.74
30 to 39	50	223	0.26	0.74	26	87	0.17	0.69	130	420	0.25	0.74	38	242	0.24	0.69	80	178	0.21	0.74
40 to 49	59	200	0.28	0.72	25	92	0.20	0.72	122	382	0.23	0.76	33	198	0.20	0.72	37	84	0.24	0.74
50 to 59	30	122	0.27	0.72	23	79	0.17	0.70	70	230	0.26	0.76	24	127	0.26	0.72	17	37	0.31	0.72
60 to 64	6	23	0.44	0.78	3	11	0.24	0.69	12	46	0.23	0.79	6	24	0.30	0.69	1	1	****	0.89
65 and Over	2	9	0.33	0.70	1	5	0.25	0.63	9	33	0.28	0.74	4	15	0.36	0.69	****	****	****	****

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

Ethnicity	Gender	General VA Life and Annuities				General VA Health				General VA Life and Annuities & Health				General VA Property & Casualty				General VA Personal Lines			
		Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	39	154	0.26	0.70	14	49	0.20	0.68	62	202	0.27	0.69	10	61	0.19	0.68	46	96	0.20	0.72
	Female	48	180	0.26	0.70	20	64	0.16	0.67	63	210	0.19	0.69	20	81	0.23	0.66	112	225	0.24	0.69
White	Male	51	198	0.21	0.81	22	96	0.20	0.72	236	715	0.24	0.77	49	292	0.23	0.73	69	145	0.23	0.77
	Female	47	157	0.22	0.76	26	88	0.17	0.72	155	514	0.24	0.75	71	421	0.22	0.71	107	231	0.22	0.76
American Indian	Male	1	3	-0.57	0.85	****	****	****	****	1	5	0.26	0.68	1	3	0.47	0.79	****	****	****	****
	Female	1	1	****	0.72	****	****	****	****	1	3	0.13	0.82	1	2	0.60	0.72	****	****	****	****
Pacific Islander	Male	1	8	0.31	0.81	****	****	****	****	1	2	****	0.85	****	****	****	****	2	2	-1.00	0.79
	Female	2	6	0.34	0.81	1	2	1.00	0.71	1	1	****	0.66	1	1	****	0.66	1	2	-1.00	0.77
Asian	Male	18	69	0.30	0.68	2	5	-0.18	0.77	12	47	0.23	0.72	5	24	0.20	0.65	1	4	0.35	0.73
	Female	20	69	0.34	0.67	2	15	0.19	0.66	15	52	0.34	0.72	7	52	0.27	0.66	1	5	0.02	0.80
Hispanic	Male	11	40	0.32	0.71	3	15	0.21	0.72	15	52	0.22	0.69	4	27	0.23	0.66	5	11	0.19	0.73
	Female	14	51	0.34	0.66	2	8	0.30	0.68	15	60	0.22	0.64	17	103	0.21	0.64	12	27	0.25	0.68
Other	Male	6	25	0.32	0.74	4	12	0.29	0.63	9	29	0.36	0.71	2	7	0.26	0.66	4	10	0.41	0.73
	Female	6	22	0.23	0.69	1	6	0.42	0.71	11	43	0.24	0.70	5	21	0.33	0.63	3	6	0.31	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	73.40	76.70	76.40	78.40	81.56	68.39
	<i>SD</i>	(14.203)	(11.461)	(11.580)	(12.261)	(12.620)	(13.598)
No	Mean	70.62	78.59	75.13	73.38	74.66	67.31
	<i>SD</i>	(16.477)	(9.879)	(10.895)	(14.514)	(12.528)	(12.887)
Unanswered	Mean	78.40	*****	80.57	*****	76.00	77.00
	<i>SD</i>	(11.718)	*****	(9.761)	*****	(.)	(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	74.59	77.78	77.06	79.44	82.70	71.00
	<i>SD</i>	(14.061)	(11.214)	(11.218)	(11.937)	(11.435)	(13.351)
Female	Mean	71.24	76.10	74.95	75.80	80.42	66.56
	<i>SD</i>	(15.022)	(11.413)	(11.651)	(13.440)	(13.261)	(13.344)
Unanswered	Mean	76.67	75.50	84.22	*****	*****	77.00
	<i>SD</i>	(13.938)	(7.778)	(5.783)	*****	*****	(5.657)

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	70.76	74.71	72.02	75.60	76.62	65.00
	SD	(13.575)	(11.806)	(12.146)	(14.194)	(13.703)	(8.813)
White	Mean	78.31	78.80	78.50	79.01	84.70	71.39
	SD	(12.037)	(10.679)	(10.166)	(11.757)	(10.644)	(13.306)
American Indian	Mean	87.25	*****	73.25	87.00	*****	*****
	SD	(6.238)	*****	(10.700)	(11.645)	*****	*****
Pacific Islander	Mean	77.13	70.00	72.67	67.00	85.00	*****
	SD	(7.402)	(.)	(17.898)	(.)	(8.000)	*****
Asian	Mean	65.97	74.15	72.19	72.07	92.00	61.30
	SD	(17.045)	(11.273)	(12.744)	(15.747)	(3.464)	(4.244)
Hispanic	Mean	68.08	76.07	69.63	71.11	79.58	52.71
	SD	(18.029)	(11.847)	(12.134)	(13.878)	(11.451)	(9.725)
Other	Mean	74.85	76.14	72.51	75.65	80.20	36.00
	SD	(12.185)	(12.793)	(13.249)	(13.072)	(16.139)	(.)
Unanswered	Mean	78.88	79.50	82.38	75.00	76.00	80.33
	SD	(11.269)	(2.121)	(10.063)	(22.517)	(12.728)	(7.024)

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	55.50	*****	78.00	*****	*****	*****
	SD	(9.192)	*****	(.)	*****	*****	*****
Less Than 12th Grade	Mean	61.57	62.00	64.33	63.25	64.00	47.60
	SD	(20.680)	(.)	(10.747)	(8.617)	(.)	(5.771)
High School Diploma or GED	Mean	65.80	71.43	72.13	73.77	79.02	58.08
	SD	(15.964)	(12.647)	(12.344)	(14.050)	(12.378)	(11.066)
Some College but no 4-Year Degree	Mean	72.87	75.41	73.95	76.10	80.84	66.70
	SD	(13.757)	(10.930)	(11.878)	(13.074)	(12.871)	(11.378)
4-Year Degree or More	Mean	77.79	81.72	79.22	80.35	84.17	74.65
	SD	(12.181)	(9.359)	(9.902)	(11.680)	(11.989)	(12.286)
Unanswered	Mean	80.60	79.50	84.42	73.00	73.00	77.00
	SD	(10.139)	(2.121)	(7.090)	(.)	(.)	(5.657)

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	73.39	76.95	76.27	77.64	81.17	68.26
	SD	(14.376)	(11.405)	(11.404)	(12.692)	(12.721)	(13.459)
No	Mean	64.61	75.70	70.40	69.93	83.24	*****
	SD	(16.601)	(8.070)	(12.089)	(16.141)	(11.751)	*****
Unanswered	Mean	83.25	*****	84.43	66.00	73.00	77.00
	SD	(9.500)	*****	(7.138)	(18.083)	(.)	(5.657)

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	74.91	77.42	76.72	78.67	81.15	70.58
	SD	(13.214)	(10.803)	(11.104)	(12.060)	(12.711)	(12.567)
Spanish	Mean	67.27	77.36	68.69	69.25	80.33	49.83
	SD	(18.744)	(13.500)	(11.396)	(14.333)	(12.075)	(6.616)
European (Other Than Spanish)	Mean	66.00	82.00	76.50	75.25	88.00	36.00
	SD	(19.039)	(12.728)	(12.335)	(21.266)	(6.481)	(.)
Chinese	Mean	73.38	57.00	81.00	79.60	*****	*****
	SD	(11.819)	(.)	(7.483)	(19.021)	*****	*****
Japanese	Mean	*****	*****	*****	85.00	*****	*****
	SD	*****	*****	*****	(.)	*****	*****
Korean	Mean	62.86	74.53	67.27	70.00	*****	*****
	SD	(15.914)	(11.114)	(18.353)	(14.755)	*****	*****
African	Mean	74.62	88.00	65.60	73.00	58.00	*****
	SD	(10.759)	(.)	(18.398)	(14.900)	(.)	*****
Other	Mean	67.34	63.00	71.39	69.17	87.78	59.50
	SD	(16.904)	(16.852)	(12.456)	(15.395)	(11.966)	(7.819)
Unanswered	Mean	83.67	*****	86.29	*****	79.50	77.00
	SD	(8.454)	*****	(7.761)	*****	(9.192)	(5.657)

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	71.13	75.41	71.97	72.99	79.63	66.60
	SD	(14.554)	(12.832)	(12.081)	(13.046)	(13.465)	(8.140)
26 to 29	Mean	74.52	75.29	74.53	75.28	82.79	68.08
	SD	(13.013)	(10.762)	(11.140)	(13.707)	(11.179)	(6.842)
30 to 39	Mean	75.45	76.56	76.65	78.28	82.39	65.71
	SD	(12.639)	(10.298)	(11.382)	(12.391)	(12.095)	(14.795)
40 to 49	Mean	71.68	77.88	80.00	81.58	82.21	69.50
	SD	(16.391)	(11.744)	(9.080)	(10.819)	(11.919)	(13.142)
50 to 59	Mean	71.67	77.38	79.27	81.70	82.26	72.38
	SD	(16.022)	(10.560)	(10.741)	(12.123)	(14.501)	(16.460)
60 to 64	Mean	72.90	84.33	81.38	76.15	89.00	69.00
	SD	(16.787)	(10.053)	(9.329)	(12.893)	(.)	(16.197)
65 and Over	Mean	76.25	71.25	79.18	81.40	*****	*****
	SD	(14.743)	(21.156)	(11.182)	(12.231)	*****	*****
Unanswered	Mean	78.29	81.00	84.73	80.80	75.33	77.00
	SD	(11.701)	(.)	(7.240)	(16.917)	(9.713)	(5.657)

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	70.35	75.41	72.59	77.50	79.32	60.33
		SD	(14.222)	(12.470)	(12.998)	(12.226)	(10.784)	(5.574)
	Female	Mean	71.21	74.19	71.43	74.15	75.53	69.00
		SD	(13.014)	(11.385)	(11.197)	(15.463)	(14.611)	(9.434)
	Unanswered	Mean	63.50	*****	*****	*****	*****	*****
		SD	(13.435)	*****	*****	*****	*****	*****
White	Male	Mean	80.60	78.95	79.13	80.53	85.12	75.57
		SD	(10.608)	(10.527)	(9.776)	(11.462)	(10.632)	(11.720)
	Female	Mean	75.51	78.74	77.59	77.88	84.42	68.60
		SD	(13.079)	(10.970)	(10.656)	(11.863)	(10.669)	(13.689)
	Unanswered	Mean	*****	70.00	*****	*****	*****	*****
		SD	*****	(.)	*****	*****	*****	*****
American Indian	Male	Mean	86.00	*****	67.75	85.00	*****	*****
		SD	(7.000)	*****	(9.912)	(14.283)	*****	*****
	Female	Mean	91.00	*****	78.75	91.00	*****	*****
		SD	(.)	*****	(9.394)	(4.243)	*****	*****
	Unanswered	Mean	*****	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****	*****

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
Pacific Islander	Male	Mean	77.67	*****	83.00	*****	81.00	*****
		SD	(7.632)	*****	(.000)	*****	(11.314)	*****
	Female	Mean	76.43	70.00	52.00	67.00	89.00	*****
		SD	(7.635)	(.)	(.)	(.)	(.000)	*****
	Unanswered	Mean	*****	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****	*****
Asian	Male	Mean	67.39	84.50	73.24	73.16	93.50	58.67
		SD	(16.226)	(7.895)	(10.324)	(14.369)	(2.121)	(.577)
	Female	Mean	64.64	71.56	71.33	71.54	91.40	62.43
		SD	(17.781)	(10.621)	(14.483)	(16.530)	(3.912)	(4.685)
	Unanswered	Mean	*****	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****	*****
Hispanic	Male	Mean	72.14	77.78	71.67	76.26	81.70	70.00
		SD	(15.713)	(8.671)	(12.679)	(12.725)	(11.086)	(.)
	Female	Mean	65.13	73.50	68.04	69.39	78.25	49.83
		SD	(19.164)	(16.109)	(11.555)	(13.906)	(11.829)	(6.616)
	Unanswered	Mean	*****	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****	*****
Other	Male	Mean	75.79	73.43	70.53	78.00	76.56	36.00
		SD	(11.274)	(14.639)	(14.701)	(10.536)	(19.007)	(.)
	Female	Mean	73.42	78.86	74.18	75.14	85.67	*****
		SD	(13.652)	(11.097)	(11.832)	(13.845)	(9.564)	*****
	Unanswered	Mean	*****	*****	*****	*****	*****	*****
		SD	*****	*****	*****	*****	*****	*****
Unanswered	Male	Mean	71.00	*****	84.67	76.00	67.00	*****
		SD	(16.971)	*****	(13.317)	(.)	(.)	*****
	Female	Mean	78.00	78.00	59.00	74.50	85.00	87.00
		SD	(11.314)	(.)	(.)	(31.820)	(.)	(.)
	Unanswered	Mean	83.25	81.00	84.22	*****	*****	77.00
		SD	(9.500)	(.)	(5.783)	*****	*****	(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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	125	835	0.27	0.76	23	261	0.20	0.79	218	1,445	0.21	0.78	96	593	0.23	0.81	145	598	0.25	0.82	45	94	0.27	0.69
No	25	168	0.30	0.74	3	32	0.20	0.81	54	365	0.19	0.77	26	171	0.26	0.76	4	29	0.20	0.77	5	13	0.26	0.66

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Male	78	507	0.26	0.78	12	141	0.18	0.80	149	1,006	0.21	0.78	51	306	0.24	0.82	49	223	0.24	0.83	17	41	0.28	0.70
Female	71	494	0.28	0.75	14	150	0.20	0.78	125	802	0.21	0.76	78	458	0.24	0.79	99	405	0.25	0.81	29	66	0.26	0.67

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	41	342	0.22	0.74	7	92	0.19	0.77	48	365	0.20	0.74	13	107	0.26	0.78	54	249	0.24	0.77	4	13	0.18	0.66
White	49	360	0.23	0.81	13	149	0.20	0.81	180	1,167	0.18	0.80	85	509	0.22	0.82	76	325	0.22	0.85	32	75	0.28	0.71
American Indian	1	4	0.10	0.90	****	****	****	****	1	8	0.30	0.77	1	5	0.62	0.89	****	****	****	****	****	****	****	****
Pacific Islander	1	16	0.08	0.80	1	1	****	0.75	1	3	0.33	0.75	1	1	****	0.71	1	4	-0.57	0.83	****	****	****	****
Asian	17	147	0.29	0.70	1	20	0.19	0.78	13	93	0.24	0.73	7	51	0.29	0.75	1	7	-0.11	0.92	4	10	-0.03	0.62
Hispanic	10	83	0.36	0.72	2	15	0.21	0.77	11	98	0.19	0.71	11	81	0.27	0.74	3	26	0.25	0.81	2	7	0.10	0.55
Other	4	48	0.26	0.78	1	14	0.25	0.74	10	70	0.24	0.75	2	15	0.21	0.78	1	15	0.42	0.84	1	1	****	0.37

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less	1	2	0.43	0.58	****	****	****	****	1	1	****	0.83	****	****	****	****	****	****	****	****	****	****	****	****
Less Than 12th Grade	3	28	0.40	0.67	1	1	****	0.68	1	9	0.10	0.64	1	4	-0.09	0.67	1	1	****	0.66	2	5	0.16	0.49
High School Diploma or GED	23	181	0.25	0.70	2	47	0.25	0.73	27	214	0.21	0.73	15	133	0.24	0.76	24	119	0.23	0.79	1	12	0.24	0.60
Some College but no 4-Year Degree	56	448	0.25	0.76	14	143	0.18	0.77	109	751	0.20	0.75	55	348	0.24	0.79	79	361	0.25	0.81	21	44	0.20	0.67
4-Year Degree or More	47	344	0.26	0.81	8	100	0.16	0.83	122	830	0.18	0.81	49	282	0.24	0.83	30	146	0.25	0.85	18	46	0.28	0.74

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	144	950	0.27	0.76	26	283	0.20	0.79	264	1,767	0.21	0.78	124	724	0.24	0.80	145	606	0.25	0.82	53	107	0.27	0.68
No	5	54	0.25	0.69	2	10	-0.06	0.79	4	43	0.22	0.72	3	37	0.31	0.73	2	21	0.25	0.85	****	****	****	****

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
English	106	740	0.25	0.78	22	254	0.19	0.79	238	1,629	0.20	0.78	112	633	0.23	0.81	143	597	0.25	0.82	45	92	0.25	0.71
Spanish	9	62	0.38	0.71	1	11	0.28	0.78	8	64	0.18	0.69	6	58	0.27	0.72	2	15	0.39	0.81	2	6	0.02	0.52
European (Other Than Spanish)	1	5	0.38	0.72	1	2	1.00	0.86	3	18	0.31	0.78	1	4	0.76	0.79	1	4	0.56	0.88	1	1	****	0.37
Chinese	1	8	0.24	0.79	1	1	****	0.64	2	7	0.01	0.84	1	5	0.70	0.84	****	****	****	****	****	****	****	****
Japanese	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****	****
Korean	3	50	0.27	0.66	1	17	0.20	0.78	1	11	0.49	0.68	2	20	0.27	0.74	****	****	****	****	****	****	****	****
African	1	21	0.22	0.80	1	1	****	0.93	1	10	0.46	0.64	1	4	0.63	0.76	1	1	****	0.56	****	****	****	****
Other	17	116	0.28	0.72	1	7	0.35	0.66	8	71	0.21	0.73	5	39	0.26	0.72	1	9	0.23	0.88	4	8	0.18	0.59

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Under 25	34	246	0.27	0.74	3	39	0.26	0.77	68	498	0.20	0.73	31	219	0.22	0.76	59	269	0.25	0.80	4	10	0.19	0.67
26 to 29	26	172	0.25	0.78	1	31	0.21	0.76	40	289	0.19	0.76	18	136	0.25	0.78	18	111	0.22	0.83	2	12	0.09	0.70
30 to 39	28	218	0.24	0.78	7	70	0.16	0.78	57	396	0.21	0.78	28	168	0.23	0.81	33	143	0.23	0.83	15	34	0.30	0.65
40 to 49	28	204	0.30	0.75	4	78	0.22	0.80	46	346	0.17	0.81	22	134	0.22	0.85	12	70	0.23	0.83	12	28	0.28	0.70
50 to 59	13	124	0.29	0.75	4	64	0.19	0.80	21	207	0.20	0.81	9	92	0.28	0.84	6	31	0.42	0.84	6	16	0.39	0.71
60 to 64	3	29	0.35	0.76	1	6	0.33	0.86	5	42	0.20	0.84	1	19	0.27	0.81	1	1	****	0.91	2	7	0.42	0.70
65 and Over	1	8	0.44	0.82	1	4	0.59	0.82	2	28	0.27	0.81	1	9	0.50	0.83	****	****	****	****	****	****	****	****

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	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value	Count		pBis	p value
		Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
African American	Male	21	160	0.22	0.74	2	39	0.20	0.78	25	186	0.23	0.74	4	48	0.25	0.80	16	72	0.20	0.80	6	6	0.13	0.61
	Female	16	180	0.22	0.74	2	53	0.19	0.76	22	179	0.16	0.73	7	61	0.31	0.77	36	177	0.25	0.76	3	7	0.24	0.70
White	Male	27	198	0.21	0.83	5	82	0.18	0.81	101	694	0.18	0.80	36	217	0.23	0.83	26	127	0.24	0.86	8	30	0.27	0.74
	Female	16	162	0.25	0.79	7	66	0.22	0.80	65	473	0.19	0.79	47	292	0.21	0.80	45	198	0.22	0.85	21	45	0.28	0.69
American Indian	Male	1	3	0.30	0.91	****	****	****	****	1	4	0.26	0.71	1	4	0.67	0.89	****	****	****	****	****	****	****	****
	Female	1	1	****	0.95	****	****	****	****	1	4	0.52	0.83	2	2	1.00	0.94	****	****	****	****	****	****	****	****
Pacific Islander	Male	1	9	0.09	0.81	****	****	****	****	1	2	-1.00	0.88	****	****	****	****	1	2	1.00	0.81	****	****	****	****
	Female	1	7	-0.06	0.78	1	1	****	0.75	1	1	****	0.58	1	1	****	0.71	2	2	-1.00	0.88	****	****	****	****
Asian	Male	10	71	0.28	0.72	2	4	0.08	0.88	4	42	0.16	0.74	2	17	0.31	0.75	1	2	-1.00	0.94	1	3	-0.75	0.58
	Female	7	76	0.31	0.69	1	16	0.18	0.76	6	51	0.29	0.72	4	35	0.27	0.75	1	5	-0.08	0.91	2	7	-0.04	0.64
Hispanic	Male	4	35	0.34	0.76	1	9	-0.05	0.78	5	43	0.24	0.74	2	20	0.35	0.77	2	10	0.20	0.84	1	1	****	0.71
	Female	4	48	0.34	0.68	1	6	0.22	0.75	6	55	0.14	0.69	8	61	0.27	0.73	3	16	0.28	0.79	2	6	0.02	0.52
Other	Male	2	29	0.27	0.78	1	7	0.42	0.76	2	32	0.28	0.74	1	3	0.41	0.82	1	9	0.52	0.80	1	1	****	0.37
	Female	2	19	0.26	0.77	1	7	0.25	0.79	4	38	0.23	0.77	1	13	0.25	0.77	1	6	0.42	0.87	****	****	****	****

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	65.8%	61.8%	51.3%	49.4%	69.6%	66.1%	66.6%	60.3%	72.4%	64.4%	51.7%	47.9%
	Number Tested	(426)	(561)	(116)	(167)	(841)	(1,079)	(371)	(520)	(378)	(480)	(31)	(45)
No	% Passing	51.9%	52.5%	50.0%	52.5%	66.3%	64.4%	50.3%	44.6%	54.5%	47.1%	62.5%	46.2%
	Number Tested	(69)	(96)	(14)	(21)	(187)	(262)	(78)	(115)	(12)	(16)	(5)	(6)

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	67.1%	65.0%	56.1%	50.8%	73.6%	70.2%	69.8%	63.0%	74.9%	67.8%	67.7%	58.5%
	Number Tested	(271)	(355)	(69)	(94)	(619)	(781)	(203)	(269)	(149)	(185)	(21)	(24)
Female	% Passing	59.5%	55.3%	46.2%	48.7%	62.8%	60.1%	58.4%	52.7%	69.9%	61.3%	40.5%	40.9%
	Number Tested	(223)	(301)	(60)	(93)	(406)	(556)	(246)	(366)	(241)	(311)	(15)	(27)

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	53.7%	50.4%	40.5%	41.0%	49.8%	48.3%	63.0%	54.2%	61.0%	52.1%	20.0%	15.4%
	Number Tested	(137)	(188)	(32)	(48)	(139)	(207)	(58)	(78)	(122)	(170)	(1)	(2)
White	% Passing	78.6%	75.9%	59.8%	55.3%	77.7%	74.7%	67.5%	61.5%	79.8%	74.7%	61.8%	62.7%
	Number Tested	(243)	(293)	(79)	(105)	(780)	(965)	(333)	(450)	(237)	(286)	(34)	(47)
American Indian	% Passing	100.0%	100.0%	*****	*****	42.9%	55.6%	80.0%	83.3%	*****	*****	*****	*****
	Number Tested	(4)	(4)	*****	*****	(3)	(5)	(4)	(5)	*****	*****	*****	*****
Pacific Islander	% Passing	63.6%	75.0%	*****	50.0%	66.7%	66.7%	*****	*****	100.0%	100.0%	*****	*****
	Number Tested	(7)	(12)	*****	(1)	(2)	(2)	*****	*****	(4)	(4)	*****	*****
Asian	% Passing	50.0%	50.0%	40.0%	52.2%	63.9%	62.7%	48.9%	44.7%	100.0%	77.8%	*****	*****
	Number Tested	(48)	(79)	(6)	(12)	(46)	(64)	(22)	(34)	(6)	(7)	*****	*****
Hispanic	% Passing	57.1%	50.5%	53.3%	52.2%	32.8%	39.8%	37.3%	39.7%	54.5%	46.2%	33.3%	14.3%
	Number Tested	(36)	(48)	(8)	(12)	(22)	(49)	(22)	(52)	(12)	(18)	(1)	(1)
Other	% Passing	46.2%	54.7%	30.0%	40.0%	57.7%	55.1%	60.0%	53.6%	69.2%	62.5%	*****	*****
	Number Tested	(18)	(29)	(3)	(8)	(30)	(43)	(9)	(15)	(9)	(10)	*****	*****

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	*****	*****	*****	*****	*****	33.3%	*****	*****	*****	*****	*****	*****
	Number Tested	*****	*****	*****	*****	*****	(1)	*****	*****	*****	*****	*****	*****
Less Than 12th Grade	% Passing	35.7%	36.7%	*****	*****	33.3%	22.2%	*****	12.5%	*****	*****	*****	*****
	Number Tested	(5)	(11)	*****	*****	(2)	(2)	*****	(1)	*****	*****	*****	*****
High School Diploma or GED	% Passing	35.8%	39.3%	35.3%	30.2%	56.1%	52.9%	49.1%	46.0%	65.6%	56.3%	*****	16.7%
	Number Tested	(44)	(81)	(12)	(19)	(96)	(135)	(54)	(92)	(63)	(89)	*****	(2)
Some College but no 4-Year Degree	% Passing	64.2%	62.3%	42.5%	44.9%	60.1%	57.6%	58.6%	51.3%	70.8%	63.0%	34.6%	40.9%
	Number Tested	(221)	(296)	(51)	(83)	(352)	(490)	(180)	(270)	(223)	(283)	(9)	(18)
4-Year Degree or More	% Passing	75.3%	71.3%	67.0%	66.7%	79.3%	77.1%	73.9%	70.4%	78.2%	72.5%	77.1%	67.4%
	Number Tested	(225)	(268)	(65)	(84)	(574)	(708)	(215)	(271)	(104)	(124)	(27)	(31)

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	64.2%	60.9%	51.2%	49.6%	69.3%	66.1%	63.8%	57.4%	71.1%	63.1%	52.9%	47.7%
	Number Tested	(479)	(631)	(126)	(180)	(1,013)	(1,317)	(436)	(614)	(374)	(478)	(36)	(51)
No	% Passing	45.7%	46.4%	50.0%	57.1%	51.7%	48.0%	46.4%	40.8%	88.9%	81.8%	*****	*****
	Number Tested	(16)	(26)	(4)	(8)	(15)	(24)	(13)	(20)	(16)	(18)	*****	*****

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	67.4%	64.0%	52.7%	50.3%	70.8%	67.5%	66.6%	60.5%	72.0%	64.4%	59.0%	55.4%
	Number Tested	(404)	(514)	(117)	(163)	(963)	(1,236)	(409)	(554)	(373)	(475)	(36)	(51)
Spanish	% Passing	59.1%	51.4%	54.5%	53.3%	31.0%	39.0%	33.3%	33.3%	58.3%	39.1%	*****	*****
	Number Tested	(26)	(37)	(6)	(8)	(13)	(32)	(13)	(32)	(7)	(9)	*****	*****
European (Other Than Spanish)	% Passing	40.0%	40.0%	100.0%	33.3%	50.0%	47.6%	66.7%	66.7%	75.0%	80.0%	*****	*****
	Number Tested	(2)	(2)	(1)	(1)	(8)	(10)	(2)	(4)	(3)	(4)	*****	*****
Chinese	% Passing	71.4%	50.0%	*****	*****	100.0%	100.0%	66.7%	66.7%	*****	*****	*****	*****
	Number Tested	(5)	(6)	*****	*****	(7)	(7)	(2)	(4)	*****	*****	*****	*****
Japanese	% Passing	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
	Number Tested	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
Korean	% Passing	36.7%	45.5%	41.7%	52.6%	62.5%	53.8%	50.0%	50.0%	*****	*****	*****	*****
	Number Tested	(11)	(25)	(5)	(10)	(5)	(7)	(7)	(14)	*****	*****	*****	*****
African	% Passing	50.0%	54.5%	*****	*****	60.0%	50.0%	100.0%	40.0%	*****	*****	*****	*****
	Number Tested	(8)	(12)	*****	*****	(3)	(5)	(2)	(2)	*****	*****	*****	*****
Other	% Passing	47.4%	48.8%	16.7%	42.9%	53.8%	55.3%	38.9%	39.1%	75.0%	63.6%	*****	*****
	Number Tested	(37)	(59)	(1)	(6)	(28)	(42)	(14)	(25)	(6)	(7)	*****	*****

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	56.0%	55.1%	48.6%	47.1%	57.0%	56.0%	53.8%	47.9%	67.7%	61.0%	25.0%	40.0%
	Number Tested	(108)	(147)	(17)	(24)	(217)	(310)	(99)	(147)	(153)	(199)	(1)	(4)
26 to 29	% Passing	65.9%	65.6%	44.4%	42.5%	62.8%	59.6%	58.6%	50.3%	75.2%	67.1%	50.0%	50.0%
	Number Tested	(89)	(120)	(12)	(17)	(145)	(198)	(65)	(97)	(76)	(98)	(4)	(6)
30 to 39	% Passing	70.0%	67.1%	43.3%	45.1%	72.9%	66.9%	64.8%	60.2%	72.2%	64.1%	47.8%	41.2%
	Number Tested	(126)	(161)	(26)	(41)	(226)	(295)	(107)	(148)	(91)	(116)	(11)	(14)
40 to 49	% Passing	59.9%	57.0%	58.2%	57.7%	76.8%	76.5%	74.3%	66.7%	81.7%	67.1%	50.0%	53.6%
	Number Tested	(91)	(126)	(39)	(56)	(245)	(302)	(101)	(134)	(49)	(57)	(9)	(15)
50 to 59	% Passing	68.5%	56.6%	57.1%	51.3%	77.8%	73.9%	68.2%	63.6%	67.9%	63.2%	80.0%	50.0%
	Number Tested	(61)	(77)	(32)	(41)	(144)	(173)	(60)	(82)	(19)	(24)	(8)	(8)
60 to 64	% Passing	57.1%	56.7%	60.0%	54.5%	82.5%	82.6%	62.5%	60.0%	100.0%	100.0%	60.0%	57.1%
	Number Tested	(12)	(17)	(3)	(6)	(33)	(38)	(10)	(15)	(1)	(1)	(3)	(4)
65 and Over	% Passing	87.5%	77.8%	*****	33.3%	66.7%	60.0%	50.0%	60.0%	*****	*****	*****	*****
	Number Tested	(7)	(7)	*****	(2)	(14)	(21)	(4)	(9)	*****	*****	*****	*****

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	51.7%	51.2%	47.1%	41.2%	53.1%	52.1%	73.8%	64.5%	68.3%	57.1%	*****	*****	
		Number Tested	(61)	(88)	(16)	(21)	(77)	(112)	(31)	(40)	(41)	(56)	*****	*****	
	Female	% Passing	55.6%	49.7%	35.6%	40.9%	46.3%	44.4%	54.0%	46.3%	57.9%	50.0%	33.3%	28.6%	
		Number Tested	(75)	(99)	(16)	(27)	(62)	(95)	(27)	(38)	(81)	(114)	(1)	(2)	
	Unknown	% Passing	50.0%	50.0%	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
		Number Tested	(1)	(1)	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
White	Male	% Passing	84.7%	82.5%	60.6%	56.4%	80.9%	77.5%	72.2%	65.4%	81.4%	76.7%	76.9%	76.7%	
		Number Tested	(150)	(174)	(43)	(57)	(482)	(582)	(151)	(197)	(96)	(112)	(20)	(23)	
	Female	% Passing	70.5%	68.0%	59.0%	54.5%	73.0%	70.9%	64.1%	58.7%	78.8%	73.4%	48.3%	53.3%	
		Number Tested	(93)	(119)	(36)	(48)	(298)	(382)	(182)	(253)	(141)	(174)	(14)	(24)	
	Unknown	% Passing	*****	*****	*****	*****	*****	100.0%	*****	*****	*****	*****	*****	*****	*****
		Number Tested	*****	*****	*****	*****	*****	(1)	*****	*****	*****	*****	*****	*****	*****
American Indian	Male	% Passing	100.0%	100.0%	*****	*****	25.0%	40.0%	66.7%	75.0%	*****	*****	*****	*****	
		Number Tested	(3)	(3)	*****	*****	(1)	(2)	(2)	(3)	*****	*****	*****	*****	
	Female	% Passing	100.0%	100.0%	*****	*****	66.7%	75.0%	100.0%	100.0%	*****	*****	*****	*****	
		Number Tested	(1)	(1)	*****	*****	(2)	(3)	(2)	(2)	*****	*****	*****	*****	
	Unknown	% Passing	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	
		Number Tested	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	
Pacific Islander	Male	% Passing	66.7%	77.8%	*****	*****	100.0%	100.0%	*****	*****	100.0%	100.0%	*****	*****	
		Number Tested	(4)	(7)	*****	*****	(2)	(2)	*****	*****	(2)	(2)	*****	*****	
	Female	% Passing	60.0%	71.4%	*****	50.0%	*****	*****	*****	*****	100.0%	100.0%	*****	*****	
		Number Tested	(3)	(5)	*****	(1)	*****	*****	*****	*****	(2)	(2)	*****	*****	
	Unknown	% Passing	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	
		Number Tested	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	
Asian	Male	% Passing	48.0%	53.2%	75.0%	80.0%	61.8%	64.6%	50.0%	45.8%	100.0%	50.0%	*****	*****	
		Number Tested	(24)	(41)	(3)	(4)	(21)	(31)	(7)	(11)	(1)	(2)	*****	*****	
	Female	% Passing	52.2%	46.9%	27.3%	44.4%	65.8%	61.1%	48.4%	44.2%	100.0%	100.0%	*****	*****	
		Number Tested	(24)	(38)	(3)	(8)	(25)	(33)	(15)	(23)	(5)	(5)	*****	*****	
	Unknown	% Passing	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	
		Number Tested	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	

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	63.0%	54.8%	55.6%	53.3%	48.5%	49.1%	55.0%	50.0%	55.6%	66.7%	100.0%	100.0%
		Number Tested	(17)	(23)	(5)	(8)	(16)	(28)	(11)	(14)	(5)	(8)	(1)	(1)
	Female	% Passing	52.8%	47.2%	50.0%	50.0%	17.6%	31.8%	28.2%	36.9%	53.8%	37.0%	*****	*****
		Number Tested	(19)	(25)	(3)	(4)	(6)	(21)	(11)	(38)	(7)	(10)	*****	*****
	Unknown	% Passing	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
		Number Tested	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
Other	Male	% Passing	52.4%	60.0%	40.0%	33.3%	70.8%	65.6%	50.0%	57.1%	50.0%	50.0%	*****	*****
		Number Tested	(11)	(18)	(2)	(4)	(17)	(21)	(1)	(4)	(4)	(5)	*****	*****
	Female	% Passing	38.9%	47.8%	20.0%	50.0%	46.4%	47.8%	61.5%	52.4%	100.0%	83.3%	*****	*****
		Number Tested	(7)	(11)	(1)	(4)	(13)	(22)	(8)	(11)	(5)	(5)	*****	*****
	Unknown	% Passing	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
		Number Tested	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****
Unknown	Male	% Passing	50.0%	50.0%	*****	*****	100.0%	100.0%	*****	*****	*****	*****	*****	*****
		Number Tested	(1)	(1)	*****	*****	(3)	(3)	*****	*****	*****	*****	*****	*****
	Female	% Passing	50.0%	60.0%	100.0%	100.0%	*****	*****	100.0%	50.0%	*****	50.0%	*****	100.0%
		Number Tested	(1)	(3)	(1)	(1)	*****	*****	(1)	(1)	*****	(1)	*****	(1)
	Unknown	% Passing	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	*****	*****	*****	100.0%	100.0%	100.0%
		Number Tested	(4)	(4)	(1)	(1)	(8)	(9)	*****	*****	*****	(1)	(1)	(2)

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	63.6%	60.3%	51.2%	49.7%	69.1%	65.8%	63.1%	56.6%	71.7%	63.6%	53.6%	48.6%
Number Tested	(499)	(661)	(130)	(188)	(1,033)	(1,347)	(449)	(635)	(390)	(497)	(37)	(53)