

**REPORT OF THE
STATE CORPORATION COMMISSION,
BUREAU OF INSURANCE**

**House Joint Resolution 586:
Requesting the Bureau of Insurance
within the State Corporation Commission
to Collect Certain Demographic and
Other Information from Agent Licensing
Examination Candidates**

**TO THE GOVERNOR AND
THE GENERAL ASSEMBLY OF VIRGINIA**



HOUSE DOCUMENT NO. 8

**COMMONWEALTH OF VIRGINIA
RICHMOND
2012**

COMMONWEALTH OF VIRGINIA

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COMMISSIONER OF INSURANCE
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January 10, 2012

The Honorable Robert F. McDonnell
Governor of Virginia
Patrick Henry Building, 3rd Floor
1111 East Broad Street
Richmond, VA 23219

Members of the Virginia General Assembly
General Assembly Building
Richmond, VA 23219

Dear Governor McDonnell and Members of the General Assembly:

The report contained herein has been prepared pursuant to 2011 House Joint Resolution 586. This report documents certain demographic data collected by the contracted insurance licensing examination provider of the State Corporation Commission Bureau of Insurance from agent licensing examination candidates for the period of July 1, 2011 through October 31, 2011. The report also contains an executive summary of the data collected in accordance with the resolution.

The report was prepared for submission to the Division of Legislative Automated Systems in accordance with the procedures for processing of legislative documents and reports.

Respectfully submitted,

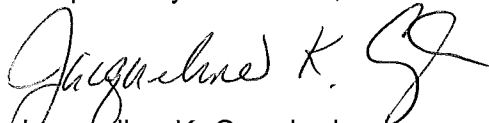

Jacqueline K. Cunningham
Commissioner of Insurance

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Executive Summary

Summary of Legislation

2011 House Joint Resolution (HJR) 586 requested the Bureau of Insurance (Bureau) within the State Corporation Commission to collect certain demographic and other information from producer licensing examination candidates for the period of July 1, 2011 through July 1, 2015. The Bureau was requested to post information collected biannually on the website of the State Corporation Commission and to continue examination and review of the data collected from July 1, 2008 (pursuant to 2008 HJR 196) through July 1, 2015. The Bureau was also requested to continue changes to the licensing examination process to ensure that licensing examinations are fair, unbiased and designed to test entry-level knowledge regardless of the race, gender or educational background of the candidate. The Bureau was asked to submit to the Governor and General Assembly an executive summary and report of its findings and recommendations for publication no later than the first day of the 2012 Regular Session.

This Virginia Insurance Demographic Report July 1, 2011, through October 31, 2011 was developed for the Bureau by its contracted insurance licensing examination provider (Pearson VUE). The report summarizes statistical information related to all insurance examinations administered in Virginia by Pearson VUE between July 1, 2011, and October 31, 2011.

House Joint Resolution (HJR) 196 from the 2008 General Assembly requested the Bureau to collect certain demographic information from agent licensing examination candidates for the period of July 1, 2008 through September 30, 2008. Data collection continued for two years, and reports of collected test and demographic data information were posted from July 1, 2008 through June 30, 2011 on the Bureau website at <http://www.scc.virginia.gov/boi/resp.aspx>.

Data collection pursuant to 2008 HJR 196 continued for two years. Reports of collected test and demographic data information were posted biannually on the Bureau's homepage through the website of the State Corporation Commission.

Virginia Demographics Reports:

Jan. 1, 2009- June 30, 2009
July 1, 2008 - June 30, 2009
July 1, 2008 - Dec. 31, 2009
July 1, 2008 - June 30, 2010
July 1, 2010 - June 30, 2011

The Bureau also submitted a report to the 2009 General Assembly with an executive summary and the information collected, which was published as RD 28, *Report of the State Corporation Commission, Bureau of Insurance on Certain Demographic and*

Other Information From Agent Licensing Examination Candidates for the Period of July 1, 2008 through September 30, 2008.

Recent Changes to the Virginia Insurance Licensing Examination Process

Demographic data collected from July 1, 2008 through June 30, 2010, was evaluated by Pearson Vue on behalf of the Bureau. Subsequent to the review, the passing standards for the Virginia specific section for the Life, Health, Life & Health, Title and Property & Casualty examinations were reviewed and modified by a committee of subject matter experts from the insurance industry and the Bureau. As a result, new passing standards for the Virginia examinations went into effect in November, 2010.

In April, 2011, the Bureau introduced new retest rules for Virginia Insurance Licensing examination candidates. Candidates are required to pass both the general and state specific sections of the Virginia examination. If a candidate should fail any section of the examination, he may retake, under the new retest rules, the failed section of the examination only. Prior to April, 2011, candidates were required to retake and pass the entire two-part examination to receive a passing score on the Virginia examination.

Scope/Method of Work

On July 1, 2008, Pearson VUE added the demographic data questionnaire to the Virginia Insurance Licensing examination. The questionnaire allowed Pearson VUE to collect information on the applicant's gender, ethnicity, education, English-language ability, native language, and age, along with the candidate's method of preparation for the examination. Candidates were advised that the requested information concerning a candidate's pre-licensing study course was required for the examination. In addition, candidates were notified that demographic information would be collected for statistical reporting purposes from those applicants willing to provide the demographic information. Candidates were advised, however, that refusal to disclose such demographic information would not affect the result of the applicant's examination.

During this reporting period (July 1, 2011 through October 31, 2011), candidates were advised that they were not required to respond to the demographic questions. However, all demographic questions were answered by more than 99% of candidates. At the request of the Bureau, Pearson VUE psychometricians used the information collected from candidates 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 information contained in Appendices A through F summarizes statistical information related to all insurance examinations administered in Virginia by Pearson VUE between July 1, 2011, and October 31, 2011, the last quarter of data available for analysis prior

to the deadline of this report. Demographic survey results for all candidates are broken down by examination level.

The Bureau has also placed the demographic survey results on the Bureau website at <http://www.scc.virginia.gov/boi/resp.aspx>.

- July 1, 2011 - October 31, 2011

Recommendations

Pearson VUE cautioned the Bureau against interpreting differences in mean scores without evaluating the statistical significance of the differences. The Bureau recommends against interpretation of statistics when candidate volumes are low (e.g. typically fewer than 50 candidates) since interpretation of statistics based on small sample sizes may be misleading.

Note: comparisons between pass rates referred to in this report and pass rates referred to in 2009 RD 28 will be impacted by the implementation of the new passing standards in November, 2010 and retest rules beginning April 2011.

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					

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 and 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>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val
	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>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val
	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>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val	Count		pBis	<i>p</i> val
	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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
8th Grade or Less																								
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	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval	Count		pBis	pval
	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean	Min	Max	Mean	Mean
Yes	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)

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HOUSE JOINT RESOLUTION NO. 586

Offered January 12, 2011

Prefiled January 10, 2011

Requesting the Bureau of Insurance within the State Corporation Commission to collect demographic and other information from producer licensing examination candidates. Report.

Patron—Alexander

Referred to Committee on Rules

WHEREAS, the 2008 Regular Session of the General Assembly, through the passage of House Joint Resolution 196, requested that the Bureau of Insurance within the State Corporation Commission collect certain demographic and other information from producer licensing examination candidates; and

WHEREAS, the Bureau of Insurance protects the citizens of the Commonwealth by following its ongoing mission to ensure that such citizens are provided with access to adequate and reliable insurance protection; that the insurance companies selling policies are financially sound to support payment of claims; that the insurance policies are of high quality, are understandable and are fairly priced; and that the licensees selling insurance policies are qualified, and that they conduct business according to statutory and regulatory requirements, as well as acceptable standards of conduct; and

WHEREAS, it is critical that families of all socioeconomic groups in the Commonwealth have access to the financial protection and security offered through insurance products; and

WHEREAS, the preferred choice for most citizens of the Commonwealth is to utilize the knowledge and advice that is provided by licensed insurance producers when purchasing life insurance and other similar financial products; and

WHEREAS, there is a need in the Commonwealth for additional licensed insurance producers willing to provide services to those in a wide variety of socioeconomic groups; and

WHEREAS, the Bureau of Insurance has recognized the need to confirm periodically that licensing examinations are fair, unbiased, and designed to test entry-level knowledge regardless of the race, gender, or educational background of the candidate; and

WHEREAS, the Bureau of Insurance, in order to more adequately meet this need, and to ensure adequate consumer access to insurance products, is continuing to analyze the collected licensing examination candidate data and to make changes to the producer licensing process that will better ensure that the Commonwealth's examination process effectively protects consumers; and

WHEREAS, the General Assembly recognizes the efforts of the State Corporation Commission's Bureau of Insurance to ensure that insurance products are accessible to all of Virginia's citizens, regardless of socioeconomic group; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Bureau of Insurance within the State Corporation Commission be requested to collect demographic and other information from producer licensing examination candidates. The Bureau of Insurance shall (i) collect information from producer licensing examination candidates for a period of four years commencing July 1, 2011, and ending July 1, 2015, and shall continue posting the information biannually on its homepage through the website of the State Corporation Commission and (ii) continue examining and reviewing the data collected from July 1, 2008, through July 1, 2015.

In addition, the Bureau of Insurance is requested to continue making changes in the licensing examination process that will ensure that the licensing examinations are fair, unbiased, and designed to test entry-level knowledge regardless of the race, gender, or educational background of the candidate.

Technical assistance shall be provided to the Bureau of Insurance by the contracted insurance license examination provider and licensing examination preparatory course providers. All agencies of the Commonwealth shall provide assistance to the Bureau of Insurance within the State Corporation Commission for this study, upon request.

The Bureau of Insurance within the State Corporation Commission shall submit to the Governor and the General Assembly an executive summary and report of its findings and recommendations for publication as a House or Senate document no later than the first day of the 2012 Regular Session of the General Assembly. The executive summary shall include an explanation of changes made to the producer licensing process since July 1, 2008, the effect of those changes on the producer licensing process, and the data and information collected on certain demographic and other information from producer licensing examination candidates.

The executive summaries and reports shall be submitted as provided in the procedures of the Division of Legislative Automated Systems for the processing of legislative documents and reports no

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59 later than the first day of the next regular session of the General Assembly and shall be posted on the
60 General Assembly's website.

