



**Department of
Financial Services**

**Insurance Agent
Licensing Examinations
Report**

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Maria T. Vullo
Superintendent
New York State Department of Financial Services

INTRODUCTION

The Report on Insurance Agent Licensing Examinations, as required under Section 214 of the Insurance Law, outlines the total number of examinees, the passing rate of all examinees, the mean scores, as well as additional data on the correlation of the passing rate and mean scores of examinees to the applicants' gender, age, level of education, race, ethnicity and native language.

The data and demographic statistics provided in this report are based on the results of the insurance agent licensing examinations administered from January 1, 2017 through December 31, 2017.

BACKGROUND

Insurance Law § 214 requires the Superintendent to perform a study of the insurance agent licensing examinations required by Insurance Law § 2103.

Insurance Law § 2103(f)(3) requires the Superintendent to request that an applicant taking insurance agent licensing examinations set forth his or her: (1) full name, residence address, business address and mailing address; (2) gender; (3) age; (4) education level; (5) race or ethnicity; and (6) native language. The examination must also include a clear and unambiguous statement that the applicant is not required to disclose his or her gender, native language, highest level of education achieved, race or ethnicity, and that the Department of Financial Services will use the information for statistical purposes only.

An applicant may not leave any demographic question blank ó he or she must specify an answer. Therefore, if the applicant does not wish to participate in the study, he or she must choose "decline to participate." If an applicant believes that his or her gender, race, education, age, ethnicity, or native language is not specified, then he or she may choose "unspecified."

As set forth in Section 214 of the Insurance Law the statistics provided in this report are limited to examinations to obtain an insurance agent license, collectively "Insurance Agent Licensing Examinations" which consist of the following examination categories:

Mortgage Guaranty Agent	Personal Lines Insurance Agent/Broker
Bail Bond Agent	Accident/Health Agent/Broker
Life Insurance Agent/Broker	Property/Casualty Agent/Broker
Life, Accident/Health Agent/Broker	

Examinations are multiple-choice and administered electronically. Examination scores are based on the number of questions answered correctly. An individual must correctly answer 70% of the questions to pass the exam. The number of questions ranges from 40 to 150 across the different categories of examinations. The following table provides the total number of questions with correct answers that are required to pass the examination for each category.

Number of Questions and Correct Answers Required to Pass the Examination by Examination Category

Exam Name	Number of Questions	Number of Correct Answers Required to Pass the Exam
Life Insurance Agent/Broker	100	70
Accident and Health Insurance Agent/Broker	100	70
Life, Accident and Health Insurance Agent/Broker	150	105
Personal Lines Insurance Agent/Broker	100	70
Property and Casualty Insurance Agent/Broker	150	105
Bail Bond Agent	60	42
Mortgage Guaranty Agent	40	28
Title Insurance Agent	60	42

DEMOGRAPHIC INFORMATION

As required by Insurance Law § 2103(f)(3), the registration form for all insurance agent licensing examinations sets forth six demographic questions. The questions are multiple-choice and ask the applicant to identify his or her gender, age, education level, race, ethnicity and native language as follows:

Gender

- Female
- Male
- Unspecified

Race

- African American
- Asian or Pacific Islander
- Caucasian
- Hispanic
- Native American
- Other
- Unspecified
- I decline to participate

Ethnicity

- American/Canadian
- Chinese
- Cuban
- Dutch
- English
- Filipino
- French
- German
- Irish
- Italian
- Japanese
- Korean
- Mexican
- Other Asian
- Other European
- Other Hispanic or Latino
- Polish
- Puerto Rican
- Russian
- Scottish
- Swedish
- Vietnamese
- Unspecified
- I decline to participate

Age

- 18-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65 and over

Education

- 8th Grade or less
- Less than 12th grade
- High School or GED
- Some college
- 2-year college degree (Associate's)
- 4-year college degree (Bachelor's)
- Master's degree
- Doctoral degree
- Unspecified
- I decline to participate

Native Language

- Arabic
- Chinese
- English
- French
- German
- Italian
- Korean
- Polish
- Russian
- Spanish
- Tagalog
- Vietnamese
- Unspecified
- I decline to participate

OBSERVATIONS

In 2017, there were more than 35,000 examinees. Of those who provided gender information, 48% were male and 52% were female. For examinees who provided information on highest education level achieved, 10% reported that they did not finish high school, 17% reported high school or GED, 67% reported some undergraduate level of college education, and 6% reported graduate level of education.

The tables in this section summarize the total number of examinees, the passing rate of all examinees, the mean scores by applicants' gender, age, level of education, race, ethnicity and native language.

Examination scores provided in this report represent the percentage of questions answered correctly.

Passing Rate of all New York State Licensing Examinees by Gender

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	17154	40.73	66.28
Male	15975	51.22	69.13
Unspecified	2307	48.68	67.93
Total	35436	45.98	67.67

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	8190	40.95	66.20
25-29	7075	43.67	67.27
30-34	5125	46.48	67.68
35-39	3890	45.48	67.50
40-44	2940	46.60	67.80
45-49	2733	49.21	68.45
50-54	2491	51.30	69.25
55-59	1651	55.42	70.36
60-64	861	60.16	71.42
65 and over	480	56.67	70.73
Unspecified	0	0	0
Total	35436	45.98	67.67

Passing Rate of all New York State Licensing Examinees by Educational Level

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2354	45.58	67.18
Less Than 12 th Grade	351	37.61	65.99
High School or GED	4499	38.36	65.65
Some College	7293	39.94	66.19
2-Year College Degree (Associates)	1820	40.66	66.59
4-Year College Degree (Bachelor's)	8739	54.19	69.91
Master's Degree	1325	65.36	72.90
Doctoral Degree	232	81.03	77.40
Unspecified	3923	44.48	67.09
I decline to participate	4900	44.37	67.12
Total	35436	45.98	67.67

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2406	39.78	66.07
Asian or Pacific Islander	1734	38.99	65.41
Caucasian	10316	55.16	70.28
Hispanic	3428	27.86	63.11
Native American	32	37.50	67.25
Other	744	36.56	65.24
Unspecified	16776	46.08	67.58
I decline to participate	0	0	0
Total	35436	45.98	67.67

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	15096	46.57	67.80
Chinese	717	36.68	64.63
Cuban	44	36.36	66.23
Dutch	21	52.38	68.95
English	1104	48.55	68.00
Filipino	96	40.63	66.23
French	28	46.43	69.21
German	45	73.33	74.98
Irish	167	63.47	73.02
Italian	318	54.09	70.25
Japanese	22	59.09	69.41
Korean	87	41.38	67.03
Mexican	121	35.54	64.48
Other Asian	351	35.90	65.28
Other European	194	42.78	67.29
Other Hispanic or Latino	1697	26.87	62.96
Polish	44	84.09	75.34
Puerto Rican	463	34.56	65.18
Russian	72	33.33	64.00
Scottish	12	58.33	74.67
Swedish	2	100.00	79.00
Vietnamese	38	23.68	64.76
Unspecified	11471	50.04	68.78
I decline to participate	3226	41.48	66.33
Total	35436	45.98	67.67

Passing Rate of all New York State Licensing Examinees by Native Language

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	1409	41.87	66.02
Chinese	642	34.89	63.98
English	14665	49.12	68.68
French	93	32.26	62.81
German	16	6.25	63.56
Italian	9	44.44	63.67
Korean	61	29.51	64.89
Polish	19	78.95	75.68
Russian	91	34.07	63.03
Spanish	1329	24.15	61.75
Tagalog	71	38.03	65.89
Vietnamese	13	30.77	63.62
Unspecified	9259	48.76	68.36
I decline to participate	7759	42.65	66.73
Total	35436	45.98	67.67

DEMOGRAPHICS STATISTICS BY LICENSING EXAM

Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell, solicit or negotiate insurance that provides protection against the death of an individual in the form of a payment to a beneficiary. A life insurance agent/broker may also sell annuities, which are agreements pursuant to which the insurance company pays an income benefit, in specified periodic payments, for the life of the insured or a specified period.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	4962	36.05	64.93
Male	4152	46.32	67.63
Unspecified	614	46.25	67.35
Total	9728	41.08	66.23

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2310	37.49	64.99
25-29	1662	42.12	66.61
30-34	1482	42.51	66.48
35-39	1056	39.39	65.75
40-44	827	42.93	66.77
45-49	789	42.59	66.65
50-54	675	44.59	67.41
55-59	518	39.77	66.63
60-64	248	45.56	67.38
65 and over	161	45.34	68.44
Unspecified	0	0	0
Total	9728	41.08	66.23

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	751	39.41	64.64
Less than 12 th Grade	139	34.53	66.04
High School Diploma or GED	1346	35.36	64.94
Some College	1975	38.84	65.36
2-Year College Degree (Associates)	454	37.89	66.04
4-Year College Degree (Bachelor's)	1989	47.41	68.43
Master's Degree	416	57.21	70.88
Doctoral Degree	49	53.06	70.61
Unspecified	940	38.94	65.65
I decline to participate	1669	39.78	65.53
Total	9728	41.08	66.23

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1184	41.13	66.31
Asian or Pacific Islander	716	37.57	64.88
Caucasian	1774	49.66	68.38
Hispanic	987	30.70	64.40
Native American	7	14.29	64.43
Other	196	36.22	64.83
Unspecified	4864	40.79	66.07
I decline to participate	0	0	0
Total	9728	41.08	66.23

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4122	39.59	65.63
Chinese	316	38.92	64.85
Cuban	14	50.00	69.14
Dutch	5	40.00	69.80
English	261	40.23	65.49
Filipino	45	46.67	67.33
French	2	100.00	73.50
German	13	76.92	77.31
Irish	22	68.18	74.91
Italian	45	57.78	71.84
Japanese	5	0.00	60.20
Korean	9	55.56	67.89
Mexican	35	28.57	62.43
Other Asian	145	34.48	65.69
Other European	42	28.57	64.79
Other Hispanic or Latino	456	31.36	64.36
Polish	10	70.00	73.10
Puerto Rican	140	35.71	65.59
Russian	11	45.45	63.64
Scottish	1	100.00	85.00
Swedish	0	0	0
Vietnamese	2	0.00	43.50
Unspecified	2930	47.13	68.25
I decline to participate	1097	35.46	64.18
Total	9728	41.08	66.23

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	520	36.15	64.25
Chinese	304	38.16	64.52
English	3462	44.19	67.05
French	41	31.71	61.71
German	0	0	0
Italian	1	100.00	80.00
Korean	3	33.33	59.33
Polish	8	75.00	75.63
Russian	25	40.00	64.24
Spanish	308	27.27	63.28
Tagalog	41	43.90	66.46
Vietnamese	2	0.00	43.50
Unspecified	2472	45.31	67.77
I decline to participate	2541	35.77	64.69
Total	9728	41.08	66.23

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	635	14.65	56.96
Male	288	16.32	58.51
Unspecified	55	7.27	54.60
Total	978	14.72	57.29

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	124	10.48	55.19
25-29	124	13.71	58.40
30-34	109	18.35	58.35
35-39	148	12.84	57.28
40-44	147	17.69	58.83
45-49	140	15.00	57.64
50-54	103	15.53	54.93
55-59	58	18.97	57.74
60-64	16	0.00	54.56
65 and over	9	11.11	56.00
Total	978	14.72	57.29

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	99	14.14	55.28
Less than 12 th Grade	17	11.76	53.88
High School Diploma or GED	180	11.67	55.16
Some College	209	11.48	56.44
2-Year College Degree (Associates)	19	15.79	58.26
4-Year College Degree (Bachelor's)	141	23.40	61.03
Master's Degree	12	16.67	64.00
Doctoral Degree	1	100.00	75.00
Unspecified	168	14.29	58.73
I decline to participate	132	15.15	56.75
Total	978	14.72	57.29

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2	50.00	53.50
Asian or Pacific Islander	2	50.00	66.50
Caucasian	74	10.81	56.70
Hispanic	467	14.78	57.83
Native American	0	0	0
Other	2	100.00	77.00
Unspecified	431	14.62	56.68
I decline to participate	0	0	0
Total	978	14.72	57.29

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	382	14.14	55.92
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	22	0.00	52.18
Filipino	1	100.00	70.00
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Japanese	0	0	0
Korean	0	0	0
Mexican	8	0.00	54.88
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	254	16.14	57.86
Polish	0	0	0
Puerto Rican	1	0.00	50.00
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	211	15.17	59.54
I decline to participate	99	16.16	57.55
Total	978	14.72	57.29

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	82	8.54	54.00
Chinese	0	0	0
English	136	12.50	56.06
French	7	0.00	46.00
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	0	0	0
Spanish	368	15.76	57.83
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	152	13.82	58.53
I decline to participate	233	17.60	57.82
Total	978	14.72	57.29

Accident/Health Agent/Broker

An accident & health agent or broker license authorizes the licensee to sell, solicit or negotiate accident and health insurance covering accidental death or personal injury by accident, sickness, ailment or bodily injury.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1051	43.20	67.10
Male	1117	45.66	67.90
Unspecified	222	37.84	65.11
Total	2390	43.85	67.29

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	363	44.35	66.77
25-29	411	35.04	64.78
30-34	368	38.86	66.66
35-39	293	41.30	66.14
40-44	229	44.54	67.29
45-49	252	43.65	67.32
50-54	197	50.25	69.81
55-59	132	58.33	71.96
60-64	74	70.27	73.54
65 and over	71	54.93	70.21
Unspecified	0	0	0
Total	2390	43.85	67.29

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	173	39.88	66.20
Less than 12 th Grade	22	18.18	63.32
High School Diploma or GED	289	35.64	64.94
Some College	482	39.63	66.49
2-Year College Degree (Associates)	121	42.15	65.97
4-Year College Degree (Bachelor's)	547	50.09	69.14
Master's Degree	91	65.93	73.26
Doctoral Degree	5	80.00	80.80
Unspecified	367	46.05	67.41
I decline to participate	293	41.98	66.71
Total	2390	43.85	67.29

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	91	35.16	66.46
Asian or Pacific Islander	135	40.00	67.27
Caucasian	555	54.05	70.28
Hispanic	276	25.36	62.11
Native American	0	0	0
Other	39	43.59	68.03
Unspecified	1294	44.44	67.15
I decline to participate	0	0	0
Total	2390	43.85	67.29

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	966	42.65	67.00
Chinese	64	31.25	63.33
Cuban	0	0	0
Dutch	2	100.00	79.00
English	41	56.10	68.10
Filipino	8	37.50	67.13
French	4	75.00	72.50
German	2	50.00	72.00
Irish	11	72.73	76.36
Italian	13	46.15	70.23
Japanese	0	0	0
Korean	21	28.57	66.19
Mexican	3	66.67	69.33
Other Asian	24	37.50	68.21
Other European	8	50.00	70.25
Other Hispanic or Latino	144	22.22	62.46
Polish	0	0	0
Puerto Rican	35	31.43	63.23
Russian	16	31.25	64.56
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	805	51.68	68.95
I decline to participate	223	38.12	66.54
Total	2390	43.85	67.29

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	114	39.47	65.06
Chinese	62	29.03	63.21
English	781	47.89	68.70
French	8	50.00	69.88
German	0	0	0
Italian	1	100.00	79.00
Korean	20	20.00	64.70
Polish	0	0	0
Russian	20	35.00	64.95
Spanish	121	22.31	61.55
Tagalog	6	16.67	63.00
Vietnamese	0	0	0
Unspecified	729	49.25	68.27
I decline to participate	528	39.39	66.31
Total	2390	43.85	67.29

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	31	6.45	57.55
Male	26	0.00	56.08
Unspecified	2	0.00	60.00
Total	59	3.39	56.98

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1	0.00	55.00
25-29	19	0.00	57.21
30-34	6	0.00	59.00
35-39	22	4.55	55.27
40-44	6	16.67	60.50
45-49	3	0.00	58.67
50-54	1	0.00	56.00
55-59	0	0	0
60-64	0	0	0
65 and over	1	0.00	55.00
Total	59	3.39	56.98

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	13	0.00	55.15
Less than 12 th Grade	0	0	0
High School Diploma or GED	10	10.00	59.60
Some College	26	3.85	57.62
2-Year College Degree (Associates)	2	0.00	64.50
4-Year College Degree (Bachelorø)	8	0.00	52.75
Masterø Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	59	3.39	56.98

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	4	0.00	57.50
Hispanic	45	4.44	57.29
Native American	0	0	0
Other	0	0	0
Unspecified	10	0.00	55.40
I decline to participate	0	0	0
Total	59	3.39	56.98

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	19	0.00	55.79
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	1	0.00	56.00
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	33	6.06	58.06
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	6	0.00	55.00
I decline to participate	0	0	0
Total	59	3.39	56.98

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	20	0.00	56.25
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	0	0	0
Spanish	30	6.67	57.70
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	6	0.00	55.00
I decline to participate	3	0.00	58.67
Total	59	3.39	56.98

Life, Accident/Health Agent/Broker

A life, accident & health agent or broker license authorizes the licensee to sell, solicit or negotiate insurance upon the lives of human beings, and to sell, solicit or negotiate accident and health insurance covering death or personal injury by accident, sickness, ailment or bodily injury. This license also authorizes the sale of annuities.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	3736	45.45	67.65
Male	5029	54.32	69.81
Unspecified	615	57.40	70.14
Total	9380	50.99	68.97

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2986	45.14	67.36
25-29	2001	47.28	68.40
30-34	1196	52.68	69.04
35-39	840	54.52	69.92
40-44	603	55.22	69.72
45-49	633	56.08	70.50
50-54	493	60.45	71.60
55-59	358	64.53	72.23
60-64	173	69.36	73.99
65 and over	97	65.98	72.55
Unspecified	0	0	0
Total	9380	50.99	68.97

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	555	46.49	67.80
Less than 12 th Grade	69	56.52	69.62
High School Diploma or GED	939	41.32	66.29
Some College	1910	42.67	67.08
2-Year College Degree (Associates)	487	41.27	66.94
4-Year College Degree (Bachelor's)	2801	58.91	70.86
Master's Degree	452	76.11	75.31
Doctoral Degree	51	86.27	79.96
Unspecified	949	50.16	68.52
I decline to participate	1167	48.67	68.49
Total	9380	50.99	68.97

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	423	40.19	66.27
Asian or Pacific Islander	508	42.91	66.13
Caucasian	3219	56.88	70.74
Hispanic	615	36.10	65.08
Native American	1	100.00	78.00
Other	178	40.45	65.97
Unspecified	4436	51.15	68.93
I decline to participate	0	0	0
Total	9380	50.99	68.97

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4114	49.68	68.75
Chinese	221	37.10	64.86
Cuban	9	33.33	65.00
Dutch	3	100.00	72.33
English	230	45.22	67.38
Filipino	30	40.00	65.90
French	13	15.38	66.00
German	14	78.57	75.93
Irish	59	67.80	73.75
Italian	96	60.42	71.53
Japanese	7	85.71	72.86
Korean	23	47.83	69.30
Mexican	22	50.00	64.55
Other Asian	104	35.58	65.37
Other European	48	62.50	69.98
Other Hispanic or Latino	301	33.22	64.78
Polish	13	76.92	76.38
Puerto Rican	125	40.00	66.38
Russian	22	31.82	64.00
Scottish	7	28.57	71.29
Swedish	1	100.00	88.00
Vietnamese	13	38.46	68.15
Unspecified	3198	55.75	70.02
I decline to participate	707	52.48	69.43
Total	9380	50.99	68.97

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	340	50.59	68.58
Chinese	178	34.27	63.98
English	4124	51.87	69.41
French	12	41.67	64.83
German	0	0	0
Italian	2	50.00	66.50
Korean	16	37.50	67.00
Polish	4	75.00	73.25
Russian	31	29.03	61.61
Spanish	182	31.32	63.25
Tagalog	13	53.85	69.31
Vietnamese	3	100.00	78.33
Unspecified	2554	54.27	69.59
I decline to participate	1921	48.62	68.42
Total	9380	50.99	68.97

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	22	13.64	50.27
Male	15	26.67	63.33
Unspecified	5	0.00	59.00
Total	42	16.67	55.98

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	0.00	66.50
25-29	14	7.14	53.86
30-34	6	16.67	53.67
35-39	1	0.00	53.00
40-44	4	25.00	50.75
45-49	7	42.86	64.71
50-54	8	12.50	54.13
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Total	42	16.67	55.98

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2	0.00	49.00
Less than 12 th Grade	0	0	0
High School Diploma or GED	3	33.33	63.00
Some College	12	25.00	61.58
2-Year College Degree (Associates)	1	0.00	39.00
4-Year College Degree (Bachelorø)	9	22.22	49.22
Masterø Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	2	50.00	63.50
I decline to participate	13	0.00	55.08
Total	42	16.67	55.98

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	3	33.33	67.67
Hispanic	17	17.65	53.47
Native American	0	0	0
Other	0	0	0
Unspecified	22	13.64	56.32
I decline to participate	0	0	0
Total	42	16.67	55.98

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	15	13.33	52.53
Cuban	1	100.00	72.00
Chinese	0	0	0
Dutch	0	0	0
English	2	0.00	42.50
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	9	22.22	57.11
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	3	66.67	71.33
I decline to participate	12	0.00	56.50
Total	42	16.67	55.98

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	10	20.00	59.30
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	0	0	0
Spanish	13	15.38	51.92
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	3	66.67	71.33
I decline to participate	16	6.25	54.31
Total	42	16.67	55.98

Personal Lines Insurance Agent/Broker

A personal lines agent or broker license authorizes the licensee to sell personal lines of insurance. Personal lines is non-commercial insurance offered to individuals and families, rather than organizations and businesses.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1845	41.36	66.86
Male	1085	53.55	70.63
Unspecified	136	41.18	65.05
Total	3066	45.66	68.11

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1070	39.44	66.41
25-29	861	46.92	68.06
30-34	404	48.27	68.96
35-39	273	49.45	69.47
40-44	124	45.16	68.68
45-49	94	59.57	71.91
50-54	123	48.78	69.73
55-59	71	56.34	70.58
60-64	33	63.64	74.15
65 and over	13	84.62	79.08
Unspecified	0	0	0
Total	3066	45.66	68.11

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	358	64.53	73.35
Less than 12 th Grade	41	31.71	64.93
High School Diploma or GED	559	44.90	68.00
Some College	641	38.53	66.44
2-Year College Degree (Associates)	182	34.62	64.18
4-Year College Degree (Bachelor's)	509	48.33	69.05
Master's Degree	32	81.25	75.59
Doctoral Degree	1	100.00	83.00
Unspecified	212	33.49	64.50
I decline to participate	531	47.27	68.37
Total	3066	45.66	68.11

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	96	33.33	65.56
Asian or Pacific Islander	69	24.64	62.28
Caucasian	1012	55.14	70.66
Hispanic	425	20.94	62.33
Native American	1	100.00	77.00
Other	65	30.77	62.91
Unspecified	1398	48.86	68.72
I decline to participate	0	0	0
Total	3066	45.66	68.11

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1426	53.79	70.44
Chinese	27	25.93	59.15
Cuban	4	0.00	57.25
Dutch	3	33.33	65.00
English	238	65.55	72.50
Filipino	0	0	0
French	0	0	0
German	1	100.00	76.00
Irish	12	66.67	71.75
Italian	37	48.65	68.54
Japanese	0	0	0
Korean	5	20.00	61.40
Mexican	13	15.38	62.85
Other Asian	18	38.89	64.67
Other European	15	33.33	64.93
Other Hispanic or Latino	192	22.40	62.40
Polish	3	100.00	76.67
Puerto Rican	79	18.99	62.20
Russian	3	66.67	74.67
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	3	33.33	69.00
Unspecified	700	38.57	66.37
I decline to participate	287	32.40	63.93
Total	3066	45.66	68.11

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	84	47.62	67.73
Chinese	25	28.00	58.72
English	1496	51.27	69.57
French	7	14.29	64.57
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	2	50.00	73.50
Spanish	125	20.00	63.29
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	518	36.68	65.55
I decline to participate	809	45.61	68.14
Total	3066	45.66	68.11

Property and Casualty Agent/Broker

A property/casualty agent or broker is authorized to sell insurance that protects against property losses to the insured's business, home or car and/or against legal liability to the insured resulting from injury or damage to the property of others. Casualty insurance provides protection against liability as a result of bodily injury, property damage or other covered peril.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	2126	40.03	67.13
Male	1763	49.23	68.82
Unspecified	217	46.54	67.29
Total	4106	44.33	67.87

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	867	43.02	67.31
25-29	979	41.68	67.48
30-34	662	43.66	67.69
35-39	448	41.96	67.12
40-44	350	46.57	68.04
45-49	241	48.96	68.50
50-54	274	44.53	68.22
55-59	167	52.10	70.82
60-64	78	62.82	72.87
65 and over	40	57.50	70.80
Unspecified	0	0	0
Total	4106	44.33	67.87

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	140	42.14	67.90
Less than 12 th Grade	43	30.23	64.44
High School Diploma or GED	529	31.57	64.87
Some College	970	35.15	65.82
2-Year College Degree (Associates)	284	40.49	67.19
4-Year College Degree (Bachelor's)	1241	57.13	70.53
Master's Degree	169	55.62	71.49
Doctoral Degree	21	90.48	81.67
Unspecified	284	41.20	67.50
I decline to participate	425	43.76	67.39
Total	4106	44.33	67.87

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	114	34.21	64.58
Asian or Pacific Islander	214	34.11	64.57
Caucasian	1479	52.06	70.21
Hispanic	382	25.39	62.99
Native American	15	26.67	64.53
Other	153	32.68	65.66
Unspecified	1749	45.00	67.79
I decline to participate	0	0	0
Total	4106	44.33	67.87

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1643	45.28	68.22
Chinese	74	31.08	65.18
Cuban	11	18.18	65.82
Dutch	3	33.33	67.67
English	124	40.32	67.16
Filipino	2	0.00	58.00
French	5	60.00	70.40
German	7	42.86	68.86
Irish	27	59.26	73.93
Italian	60	51.67	69.42
Japanese	8	62.50	69.38
Korean	23	30.43	63.74
Mexican	19	31.58	65.53
Other Asian	43	32.56	62.09
Other European	48	35.42	66.56
Other Hispanic or Latino	230	24.78	63.24
Polish	10	100.00	76.10
Puerto Rican	40	32.50	65.03
Russian	14	35.71	66.64
Scottish	1	100.00	82.00
Swedish	1	100.00	70.00
Vietnamese	13	23.08	65.77
Unspecified	1363	48.64	68.66
I decline to participate	337	43.03	67.71
Total	4106	44.33	67.87

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	119	38.66	66.87
Chinese	67	28.36	63.69
English	2001	45.78	68.64
French	5	60.00	70.40
German	0	0	0
Italian	3	0.00	49.00
Korean	21	28.57	63.52
Polish	5	100.00	77.40
Russian	11	36.36	62.55
Spanish	129	28.68	64.12
Tagalog	2	0.00	58.00
Vietnamese	2	50.00	67.50
Unspecified	1039	47.26	68.13
I decline to participate	702	41.60	66.75
Total	4106	44.33	67.87

Bail Bond Agent

This exam qualifies the agent to act as a bail bond agent. A bail agent sells surety bonds used to guarantee the bail amount if a criminal defendant fails to maintain the terms set by a judge for his or her release from custody. In addition to the payment of a premium, the person purchasing the surety bond usually provides collateral in the form of cash or property that ensures the accused's appearance in court at the required times and that is forfeited if the accused fails to do so.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	41	73.17	74.54
Male	65	69.23	74.82
Unspecified	6	50.00	74.17
Total	112	69.64	74.68

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	21	66.67	73.86
25-29	19	68.42	74.95
30-34	11	72.73	71.55
35-39	15	80.00	75.33
40-44	17	64.71	74.29
45-49	16	50.00	72.50
50-54	10	90.00	78.40
55-59	1	100.00	90.00
60-64	0	0	0
65 and over	2	100.00	87.50
Total	112	69.64	74.68

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	4	100.00	78.75
Less Than 12 th Grade	1	100.00	71.00
High School or GED	12	75.00	70.42
Some College	32	50.00	72.41
2-Year College Degree (Associates)	4	50.00	72.50
4-Year College Degree (Bachelor's)	33	78.79	76.94
Master's Degree	6	100.00	84.17
Doctoral Degree	2	100.00	82.50
Unspecified	5	80.00	73.40
I decline to participate	13	61.54	72.62
Total	112	69.64	74.68

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	20	65.00	73.75
Asian or Pacific Islander	1	0.00	58.00
Caucasian	28	85.71	78.71
Hispanic	12	66.67	74.50
Native American	0	0	0
Other	4	75.00	70.00
Unspecified	47	63.83	73.47
I decline to participate	0	0	0
Total	112	69.64	74.68

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	45	68.89	73.78
Cuban	1	100.00	71.00
Chinese	0	0	0
Dutch	0	0	0
English	2	100.00	78.00
Filipino	0	0	0
French	0	0	0
German	1	100.00	73.00
Irish	2	50.00	73.00
Italian	0	0	0
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	2	50.00	69.50
Other European	0	0	0
Other Hispanic or Latino	4	100.00	80.00
Polish	0	0	0
Puerto Rican	4	50.00	74.75
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	45	71.11	76.20
I decline to participate	6	50.00	68.50
Total	112	69.94	74.68

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	3	100.00	81.33
Chinese	0	0	0
English	56	69.64	74.80
French	1	100.00	88.00
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	0	0	0
Spanish	3	100.00	77.33
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	27	62.96	75.04
I decline to participate	22	68.18	72.05
Total	112	69.64	74.68

Mortgage Guaranty Agent

This examination qualifies the agent to sell mortgage and guaranty insurance to banks and financial institutions. Mortgage and guaranty insurance protects against financial loss by reason of nonpayment of any sum required to be paid under a real estate financing agreement.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	2	50.00	65.00
Male	1	100.00	80.00
Unspecified	0	0	0
Total	3	66.67	70.00

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	0	0	0
25-29	0	0	0
30-34	0	0	0
35-39	0	0	0
40-44	2	50.00	65.00
45-49	0	0	0
50-54	0	0	0
55-59	0	0	0
60-64	0	0	0
65 and over	1	100.00	80.00
Total	3	66.67	70.00

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	0	0	0
Less Than 12 th Grade	0	0	0
High School or GED	0	0	0
Some College	0	0	0
2-Year College Degree (Associate's)	0	0	0
4-Year College Degree (Bachelor's)	0	0	0
Master's Degree	1	100.00	80.00
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	2	50.00	65.00
Total	3	66.67	70.00

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	1	100.00	80.00
Hispanic	0	0	0
Native American	0	0	0
Other	0	0	0
Unspecified	2	50.00	65.00
I decline to participate	0	0	0
Total	3	66.67	70.00

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	100.00	80.00
Cuban	0	0	0
Chinese	0	0	0
Dutch	0	0	0
English	0	0	0
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	0	0	0
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	0	0	0
I decline to participate	2	50.00	65.00
Total	3	66.67	70.00

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	1	100.00	80.00
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	0	0	0
Spanish	0	0	0
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	0	0	0
I decline to participate	2	50.00	65.00
Total	3	66.67	70.00

Title Agent

A title agent license authorizes the licensee to sell or negotiate the sale of a title insurance policy which insures against financial loss from defects in a title to real property.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	19	78.95	75.00
Male	29	48.28	66.48
Unspecified	1	100.00	73.00
Total	49	61.22	69.92

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	0.00	39.50
25-29	4	25.00	67.75
30-34	2	100.00	73.50
35-39	11	72.73	71.45
40-44	9	44.44	67.89
45-49	4	75.00	66.75
50-54	4	75.00	72.50
55-59	5	80.00	73.00
60-64	6	50.00	72.67
65 and over	2	100.00	87.00
Total	49	61.22	69.92

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	5	40.00	72.40
Less than 12 th Grade	0	0	0
High School Diploma or GED	2	0.00	53.00
Some College	9	66.67	67.89
2-Year College Degree (Associates)	1	100.00	76.00
4-Year College Degree (Bachelor's)	14	78.57	70.79
Master's Degree	9	44.44	69.67
Doctoral Degree	1	100.00	86.00
Unspecified	4	25.00	64.75
I decline to participate	4	100.00	77.00
Total	49	61.22	69.92

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1	0.00	38.00
Asian or Pacific Islander	6	83.33	71.83
Caucasian	19	57.89	72.53
Hispanic	2	50.00	69.50
Native American	0	0	0
Other	1	0.00	41.00
Unspecified	20	65.00	69.95
I decline to participate	0	0	0
Total	49	61.22	69.92

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	22	54.55	68.95
Chinese	4	75.00	71.25
Cuban	0	0	0
Dutch	0	0	0
English	1	0.00	65.00
Filipino	1	100.00	71.00
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	2	50.00	73.50
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	0	0	0
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	16	68.75	71.81
I decline to participate	3	66.67	64.00
Total	49	61.22	69.92

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	5	40.00	72.40
Chinese	2	50.00	68.00
English	23	56.52	68.22
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	0	0	0
Spanish	2	50.00	69.50
Tagalog	1	100.00	71.00
Vietnamese	0	0	0
Unspecified	12	66.67	71.00
I decline to participate	4	10.00	74.25
Total	49	61.22	69.92

