



## **2022 Insurance Agent Licensing Examinations**

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March 15, 2023

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Superintendent of Financial Services

## INTRODUCTION

The annual 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 account for the insurance agent licensing examinations administered from January 1, 2022 through December 31, 2022.

## 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 – he or she must specify an answer. Therefore, if the applicant does not wish to participate in the study, then he or she must choose “I 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 § 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	Title Insurance Agent

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**

<b>Exam Name</b>	<b>Number of Questions</b>	<b>Number of Correct Answers Required to Pass the Exam</b>
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**

- ☐ Black or African American
- ☐ Asian or Pacific Islander
- ☐ Caucasian or White
- ☐ Hispanic
- ☐ Native American or Alaskan Native
- ☐ 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**

- ☐ 8<sup>th</sup> Grade or less
- ☐ Less than 12<sup>th</sup> 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 2022, there were just under 40,000 examinees. Of those who provided gender information, 44% were male and 56% were female. For examinees who provided information on highest education level achieved, 1% reported that they did not finish high school, 21% reported high school or GED, 70% reported some undergraduate level of college education, and 8% 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	17008	41.13	65.33
Male	13293	50.71	68.15
Unspecified	1169	56.37	69.74
<b>Total</b>	<b>31470</b>	<b>45.74</b>	<b>66.68</b>

### Passing Rate of All New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	9	55.56	70.04
18-24	7614	40.78	64.66
25-29	4978	42.47	65.69
30-34	3877	45.14	66.60
35-39	3030	46.60	67.11
40-44	2400	47.17	67.42
45-49	1593	49.47	67.94
50-54	1339	50.56	68.25
55-59	953	51.73	68.81
60-64	459	52.29	69.49
65 and over	255	60.00	70.51
Unspecified	919	46.03	66.76
I decline to participate	4044	52.00	68.95
<b>Total</b>	<b>31470</b>	<b>45.74</b>	<b>66.68</b>

### Passing Rate of All New York State Licensing Examinees by Educational Level

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less Than 12 <sup>th</sup> Grade	312	26.60	58.89
High School or GED	5260	34.20	62.82
Some College	6750	40.83	65.15
2-Year College Degree (Associates)	3253	40.36	65.35
4-Year College Degree (Bachelor's)	7912	54.32	69.34
Master's Degree	1887	61.00	71.38
Doctoral Degree	196	77.04	77.57
Unspecified	1278	42.80	65.65
I decline to participate	4622	49.70	68.15
<b>Total</b>	<b>31470</b>	<b>45.74</b>	<b>66.68</b>

### Passing Rate of All New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	3828	47.62	66.68
Black or African American	5338	40.11	64.67
Caucasian or White	8804	55.11	70.00
Hispanic or Latino	5833	32.42	62.38
Native American or Alaskan Native	96	39.58	63.77
Other	879	40.27	65.24
Unspecified	1417	44.04	65.85
I decline to participate	5275	50.65	68.47
<b>Total</b>	<b>31470</b>	<b>45.74</b>	<b>66.68</b>

### Passing Rate of All New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	10274	52.13	68.86
Chinese	1908	52.41	67.84
Cuban	44	56.82	70.31
Dutch	16	68.75	73.75
English	1927	35.08	63.34
Filipino	163	53.99	67.99
French	56	39.29	61.14
German	68	52.94	69.81
Irish	191	63.35	72.52
Italian	441	54.42	70.33

Japanese	33	54.55	69.31
Korean	159	40.88	66.97
Mexican	353	36.26	62.47
Other Asian	1260	43.17	65.38
Other European	409	39.61	65.80
Other Hispanic or Latino	4600	31.09	61.95
Polish	74	60.81	71.61
Puerto Rican	1023	37.15	64.55
Russian	215	32.56	63.64
Scottish	30	43.33	66.71
Swedish	9	77.78	72.93
Vietnamese	33	48.48	64.33
Unspecified	2543	44.28	65.74
I decline to participate	5641	49.92	68.25
<b>Total</b>	<b>31470</b>	<b>45.74</b>	<b>66.68</b>

#### Passing Rate of All New York State Licensing Examinees by Native Language

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Arabic	89	33.71	61.48
Chinese	1632	50.86	67.49
English	20814	47.39	67.33
French	261	38.70	61.90
German	16	43.75	67.15
Italian	14	78.57	76.57
Korean	82	28.05	65.13
Polish	27	40.74	69.15
Russian	171	38.01	64.96
Spanish	3071	26.54	59.98
Tagalog	84	53.57	69.26
Vietnamese	19	42.11	60.49
Unspecified	1407	45.20	66.40
I decline to participate	3783	51.52	68.82
<b>Total</b>	<b>31470</b>	<b>45.74</b>	<b>66.68</b>

## 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	4924	47.60	66.85
Male	3080	54.84	69.32
Unspecified	470	65.96	72.10
<b>Total</b>	<b>8474</b>	<b>51.25</b>	<b>68.04</b>

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	4	50.00	68.00
18-24	1982	46.12	64.77
25-29	1058	50.85	67.94
30-34	1027	50.83	68.19
35-39	842	52.14	68.71
40-44	727	47.87	67.66
45-49	472	53.81	69.80
50-54	422	51.42	68.89
55-59	308	55.52	69.50
60-64	163	53.37	69.92
65 and over	104	58.65	70.88
Unspecified	153	50.33	69.66
I decline to participate	1212	58.83	71.05
<b>Total</b>	<b>8474</b>	<b>51.25</b>	<b>68.04</b>



<b>Education Level</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Less than 12 <sup>th</sup> Grade	148	31.08	61.58
High School Diploma or GED	1726	41.54	64.40
Some College	1903	51.76	67.56
2-Year College Degree (Associates)	998	45.09	66.33
4-Year College Degree (Bachelor's)	1572	58.40	70.61
Master's Degree	469	66.74	73.95
Doctoral Degree	49	85.71	81.10
Unspecified	274	43.43	66.91
I decline to participate	1335	56.40	70.07
<b>Total</b>	<b>8474</b>	<b>51.25</b>	<b>68.04</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Asian or Pacific Islander	1116	52.15	68.03
Black or African American	2629	47.36	66.51
Caucasian or White	1135	64.32	72.69
Hispanic or Latino	1430	41.68	64.80
Native American or Alaskan Native	44	45.45	64.36
Other	230	50.43	67.28
Unspecified	330	44.85	66.86
I decline to participate	1560	58.08	70.67
<b>Total</b>	<b>8474</b>	<b>51.25</b>	<b>68.04</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	2482	55.64	69.63
Chinese	465	55.27	68.40
Cuban	7	71.43	68.86
Dutch	4	100.00	87.75
English	753	38.25	63.74
Filipino	56	58.93	70.02
French	27	51.85	62.15
German	8	50.00	62.63
Irish	24	70.83	74.38
Italian	66	68.18	74.23
Japanese	4	50.00	70.75
Korean	15	66.67	74.67
Mexican	103	47.57	64.24
Other Asian	474	47.89	67.32
Other European	60	51.67	68.85
Other Hispanic or Latino	1022	42.56	64.81
Polish	20	70.00	71.85
Puerto Rican	323	39.94	65.28

Russian	38	18.42	61.24
Scottish	5	80.00	73.60
Swedish	2	100.00	82.50
Vietnamese	7	57.14	59.57
Unspecified	752	49.87	67.53
I decline to participate	1757	57.26	70.26
<b>Total</b>	<b>8474</b>	<b>51.25</b>	<b>68.04</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Arabic	21	38.10	61.76
Chinese	420	53.33	67.91
English	5711	52.07	68.33
French	131	41.98	62.75
Italian	2	100.00	76.50
Korean	2	50.00	72.50
Polish	8	50.00	67.25
Russian	32	31.25	63.91
Spanish	566	34.28	62.44
Tagalog	37	51.35	70.30
Vietnamese	2	0.00	22.00
Unspecified	355	41.97	65.69
I decline to participate	1187	59.22	70.87
<b>Total</b>	<b>8474</b>	<b>51.25</b>	<b>68.04</b>

### *Spanish-language Examination*

<b>Gender</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Female	968	23.24	58.42
Male	246	25.61	57.39
Unspecified	21	28.57	62.43
<b>Total</b>	<b>1235</b>	<b>23.81</b>	<b>58.29</b>

<b>Age</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
18-24	75	30.67	60.45
25-29	145	24.14	56.83
30-34	188	22.34	59.71
35-39	168	29.17	61.68
40-44	141	24.11	59.56
45-49	107	31.78	58.38
50-54	87	24.14	56.75
55-59	69	26.09	58.26

60-64	23	21.74	57.35
65 and over	3	66.67	60.33
Unspecified	148	16.89	56.13
I decline to participate	81	7.41	51.99
<b>Total</b>	<b>1235</b>	<b>23.81</b>	<b>58.29</b>

<b>Education Level</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Less than 12 <sup>th</sup> Grade	22	4.55	50.73
High School Diploma or GED	246	23.58	57.39
Some College	343	25.66	59.52
2-Year College Degree (Associates)	121	31.40	61.76
4-Year College Degree (Bachelor's)	153	32.68	61.78
Master's Degree	38	34.21	65.00
Doctoral Degree	4	75.00	70.25
Unspecified	216	16.67	55.15
I decline to participate	92	7.61	51.57
<b>Total</b>	<b>1235</b>	<b>23.81</b>	<b>58.29</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Asian or Pacific Islander	3	66.67	75.67
Black or African American	4	25.00	61.00
Caucasian or White	2	100.00	71.50
Hispanic or Latino	880	27.50	59.35
Native American or Alaskan Native	2	0.00	54.50
Other	43	6.98	58.09
Unspecified	208	16.83	55.91
I decline to participate	93	9.68	52.76
<b>Total</b>	<b>1235</b>	<b>23.81</b>	<b>58.29</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	5	0.00	57.80
Cuban	5	20.00	63.80
Mexican	15	6.67	49.80
Other Asian	1	100.00	86.00
Other Hispanic or Latino	924	26.30	59.17
Puerto Rican	14	21.43	58.43
Unspecified	210	17.14	55.63
I decline to participate	61	14.75	55.20
<b>Total</b>	<b>1235</b>	<b>23.81</b>	<b>58.29</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
English	12	58.33	72.92
Italian	1	100.00	85.00
Spanish	1144	23.95	58.08
Unspecified	31	22.58	63.16
I decline to participate	47	10.64	55.79
<b>Total</b>	<b>1235</b>	<b>23.81</b>	<b>58.29</b>

### **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***

<b>Gender</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Female	1323	44.67	66.89
Male	983	56.36	69.55
Unspecified	131	53.44	69.93
<b>Total</b>	<b>2437</b>	<b>49.86</b>	<b>68.13</b>

<b>Age</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Under 18	1	100.00	83.00
18-24	529	50.09	67.10
25-29	296	42.57	66.05
30-34	255	45.10	66.74
35-39	228	56.14	69.21
40-44	205	45.37	67.22
45-49	158	54.43	70.26
50-54	155	46.45	68.88
55-59	125	52.00	70.59
60-64	34	76.47	75.35
65 and over	32	65.63	71.56
Unspecified	104	61.54	71.15
I decline to participate	315	48.57	68.15
<b>Total</b>	<b>2437</b>	<b>49.86</b>	<b>68.13</b>

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 <sup>th</sup> Grade	11	54.55	71.73
High School Diploma or GED	338	36.09	63.96
Some College	556	46.04	66.37
2-Year College Degree (Associates)	217	47.93	68.13
4-Year College Degree (Bachelor's)	654	58.26	70.26
Master's Degree	171	59.06	72.00
Doctoral Degree	13	69.23	74.46
Unspecified	135	53.33	69.83
I decline to participate	342	47.95	68.06
<b>Total</b>	<b>2437</b>	<b>49.86</b>	<b>68.13</b>

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	383	46.74	67.42
Black or African American	372	41.94	65.81
Caucasian or White	696	59.91	71.01
Hispanic or Latino	383	39.43	64.85
Native American or Alaskan Native	6	33.33	63.33
Other	64	48.44	67.78
Unspecified	132	61.36	70.49
I decline to participate	401	49.38	68.44
<b>Total</b>	<b>2437</b>	<b>49.86</b>	<b>68.13</b>

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	762	56.96	70.12
Chinese	207	51.21	68.93
Cuban	2	100.00	78.00
Dutch	1	100.00	81.00
English	141	33.33	63.41
Filipino	13	38.46	60.62
French	6	50.00	66.33
German	4	50.00	65.00
Irish	12	75.00	76.92
Italian	39	74.36	76.33
Japanese	6	33.33	61.83
Korean	43	30.23	65.47
Mexican	37	35.14	66.73
Other Asian	93	48.39	65.95
Other European	45	53.33	68.67
Other Hispanic or Latino	278	41.01	65.11
Polish	12	41.67	68.75
Puerto Rican	59	47.46	67.29

Russian	16	50.00	66.75
Scottish	9	0.00	57.78
Vietnamese	3	66.67	76.67
Unspecified	229	53.71	68.08
I decline to participate	420	47.62	68.15
<b>Total</b>	<b>2437</b>	<b>49.86</b>	<b>68.13</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Arabic	15	40.00	61.93
Chinese	182	45.60	67.55
English	1525	52.46	68.80
French	11	54.55	68.00
German	1	100.00	80.00
Italian	1	100.00	72.00
Korean	38	21.05	64.21
Polish	7	28.57	68.43
Russian	31	48.39	66.29
Spanish	199	37.19	63.65
Tagalog	5	20.00	64.60
Vietnamese	2	50.00	70.00
Unspecified	139	63.31	70.66
I decline to participate	281	45.91	67.82
<b>Total</b>	<b>2437</b>	<b>49.86</b>	<b>68.13</b>

### *Spanish-language Examination*

<b>Gender</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Female	22	22.73	48.14
Male	26	19.23	55.69
Unspecified	3	33.33	56.33
<b>Total</b>	<b>51</b>	<b>21.57</b>	<b>52.47</b>

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
25-29	1	0.00	11.00
30-34	4	0.00	48.75
35-39	7	42.86	49.86
40-44	16	12.50	60.81
45-49	5	20.00	45.00
50-54	7	42.86	58.29
55-59	7	0.00	39.43
65 and over	1	100.00	70.00
Unspecified	3	33.33	56.33
<b>Total</b>	<b>51</b>	<b>21.57</b>	<b>52.47</b>

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	1	0.00	4.00
High School or GED	2	0.00	1.50
Some College	8	12.50	39.88
2-Year College Degree (Associates)	11	9.09	52.82
4-Year College Degree (BA - BS)	3	100.00	70.00
Master's Degree	6	33.33	56.67
Doctoral Degree	1	100.00	70.00
Unspecified	19	15.79	60.47
<b>Total</b>	<b>51</b>	<b>21.57</b>	<b>52.47</b>

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Caucasian or White	1	100.00	70.00
Hispanic or Latino	43	18.60	52.56
Unspecified	5	20.00	45.40
I decline to participate	2	50.00	59.50
<b>Total</b>	<b>51</b>	<b>21.57</b>	<b>52.47</b>

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	100.00	71.00
Mexican	1	0.00	66.00
Other Hispanic or Latino	41	17.07	50.93
Puerto Rican	1	0.00	59.00
Unspecified	4	50.00	59.75
I decline to participate	3	33.33	51.00
<b>Total</b>	<b>51</b>	<b>21.57</b>	<b>52.47</b>

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Spanish	50	22.00	52.62
I decline to participate	1	0.00	45.00
<b>Total</b>	<b>51</b>	<b>21.57</b>	<b>52.47</b>

### 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	5547	42.87	65.64
Male	5946	51.55	68.44
Unspecified	349	46.13	66.51
<b>Total</b>	<b>11842</b>	<b>47.32</b>	<b>67.07</b>

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	0.00	56.67
18-24	2911	41.19	64.95
25-29	1895	45.12	66.27
30-34	1343	48.55	67.47
35-39	1100	46.73	66.81
40-44	827	52.36	68.77
45-49	561	50.62	68.37
50-54	411	57.91	69.06
55-59	286	56.29	70.43
60-64	132	63.64	72.13
65 and over	79	59.49	69.48
Unspecified	337	47.77	67.36
I decline to participate	1959	49.82	68.38
<b>Total</b>	<b>11842</b>	<b>47.32</b>	<b>67.07</b>



Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	95	27.37	57.16
High School or GED	1546	34.09	62.99
Some College	2110	40.19	64.90
2-Year College Degree (Associates)	1070	40.19	65.22
4-Year College Degree (BA - BS)	3453	55.40	69.37
Master's Degree	884	61.20	70.67
Doctoral Degree	82	79.27	77.32
Unspecified	411	48.42	67.40
I decline to participate	2191	48.15	67.84
<b>Total</b>	<b>11842</b>	<b>47.32</b>	<b>67.07</b>

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1781	48.46	66.33
Black or African American	1704	32.75	62.48
Caucasian or White	3759	57.81	70.47
Hispanic or Latino	1358	34.32	63.37
Native American or Alaskan Native	28	53.57	66.62
Other	342	39.18	65.44
Unspecified	480	47.08	66.73
I decline to participate	2390	48.91	67.94
<b>Total</b>	<b>11842</b>	<b>47.32</b>	<b>67.07</b>

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4047	54.29	69.18
Chinese	1053	52.52	67.45
Cuban	18	55.56	69.74
Dutch	8	37.50	61.83
English	630	33.17	62.41
Filipino	77	50.65	66.87
French	20	15.00	57.10
German	36	58.33	72.13
Irish	87	62.07	71.85
Italian	190	52.11	69.74
Japanese	18	61.11	71.00
Korean	55	45.45	66.90
Mexican	93	36.56	62.19
Other Asian	466	42.06	64.26
Other European	171	37.43	65.01
Other Hispanic or Latino	970	32.58	63.38
Polish	18	66.67	70.63
Puerto Rican	335	37.01	64.29

Russian	79	25.32	61.97
Scottish	13	61.54	71.44
Swedish	4	75.00	68.67
Vietnamese	20	40.00	63.13
Unspecified	933	42.34	65.45
I decline to participate	2501	47.98	67.67
<b>Total</b>	<b>11842</b>	<b>47.32</b>	<b>67.07</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Arabic	46	28.26	60.54
Chinese	908	52.09	67.59
English	7847	47.97	67.26
French	102	34.31	60.63
German	5	60.00	67.47
Italian	8	62.50	75.42
Korean	22	31.82	66.27
Polish	5	60.00	75.73
Russian	45	35.56	63.21
Spanish	453	28.26	62.47
Tagalog	39	61.54	68.80
Vietnamese	13	46.15	63.79
Unspecified	580	44.14	65.88
I decline to participate	1769	49.24	68.07
<b>Total</b>	<b>11842</b>	<b>47.32</b>	<b>67.07</b>

### *Spanish-language Examination*

<b>Gender</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Female	75	6.67	54.69
Male	34	8.82	55.22
<b>Total</b>	<b>109</b>	<b>7.34</b>	<b>54.86</b>

<b>Age</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
18-24	8	12.50	49.75
25-29	12	0.00	57.72
30-34	16	12.50	51.96
35-39	26	11.54	56.62
40-44	14	14.29	56.52
45-49	7	0.00	53.62
50-54	2	0.00	48.33
55-59	4	0.00	51.50
60-64	1	0.00	42.67

I decline to participate	19	0.00	56.49
<b>Total</b>	<b>109</b>	<b>7.34</b>	<b>54.86</b>

<b>Education Level</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
High School or GED	20	10.00	50.77
Some College	25	0.00	51.76
2-Year College Degree (Associates)	13	15.38	58.26
4-Year College Degree (BA - BS)	10	10.00	54.73
Master's Degree	8	37.50	67.83
Doctoral Degree	4	0.00	57.00
Unspecified	2	0.00	31.33
I decline to participate	27	0.00	56.74
<b>Total</b>	<b>109</b>	<b>7.34</b>	<b>54.86</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Black or African American	2	0.00	32.67
Hispanic or Latino	71	9.86	55.97
Other	6	0.00	45.22
Unspecified	2	0.00	31.33
I decline to participate	28	3.57	57.36
<b>Total</b>	<b>109</b>	<b>7.34</b>	<b>54.86</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	2	0.00	55.67
English	1	0.00	51.33
Mexican	6	16.67	57.44
Other Hispanic or Latino	66	9.09	55.39
Puerto Rican	1	0.00	38.67
Scottish	1	0.00	43.33
Unspecified	4	0.00	32.00
I decline to participate	28	3.57	57.36
<b>Total</b>	<b>109</b>	<b>7.34</b>	<b>54.86</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
English	2	0.00	46.00
French	2	0.00	32.67
Spanish	77	10.39	55.81
Unspecified	2	0.00	31.33
I decline to participate	26	0.00	56.23
<b>Total</b>	<b>109</b>	<b>7.34</b>	<b>54.86</b>

### 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	1429	29.11	62.26
Male	752	37.10	64.11
Unspecified	122	68.03	73.16
<b>Total</b>	<b>2303</b>	<b>33.78</b>	<b>63.44</b>

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	2	50.00	69.00
18-24	755	28.48	62.01
25-29	482	29.25	61.93
30-34	276	30.80	61.37
35-39	155	34.84	63.34
40-44	91	29.67	63.49
45-49	63	30.16	62.21
50-54	60	45.00	68.10
55-59	38	31.58	65.24
60-64	51	21.57	62.61
65 and over	3	66.67	69.33
Unspecified	149	57.05	70.38
I decline to participate	178	55.62	69.66
<b>Total</b>	<b>2303</b>	<b>33.78</b>	<b>63.44</b>

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	23	8.70	53.65
High School or GED	551	23.96	60.10
Some College	634	28.39	62.15
2-Year College Degree (Associates)	271	29.89	63.44
4-Year College Degree (BA - BS)	372	41.13	65.66
Master's Degree	46	43.48	66.93
Doctoral Degree	1	100.00	90.00
Unspecified	175	52.57	69.39
I decline to participate	230	50.87	67.07
<b>Total</b>	<b>2303</b>	<b>33.78</b>	<b>63.44</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Asian or Pacific Islander	115	28.70	62.91
Black or African American	214	24.30	61.92
Caucasian or White	743	39.03	65.18
Hispanic or Latino	729	22.09	59.61
Other	77	31.17	61.62
Unspecified	147	58.50	71.00
I decline to participate	278	47.48	66.76
<b>Total</b>	<b>2303</b>	<b>33.78</b>	<b>63.44</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	684	39.77	65.60
Chinese	27	37.04	63.59
Cuban	4	25.00	66.50
English	146	21.92	60.87
Filipino	2	100.00	82.50
German	4	75.00	71.25
Irish	18	33.33	67.22
Italian	42	21.43	59.86
Korean	10	30.00	65.90
Mexican	52	19.23	58.23
Other Asian	37	27.03	60.65
Other European	49	22.45	60.80
Other Hispanic or Latino	564	21.10	59.19
Polish	10	30.00	67.60
Puerto Rican	116	25.86	61.53
Russian	23	47.83	68.13
Unspecified	191	56.02	69.51
I decline to participate	324	42.90	65.58
<b>Total</b>	<b>2303</b>	<b>33.78</b>	<b>63.44</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Chinese	16	25.00	60.44
English	1661	32.27	63.18
German	2	100.00	71.50
Korean	3	0.00	62.33
Polish	5	0.00	64.40
Russian	6	33.33	67.83
Spanish	244	17.21	57.11
Unspecified	163	55.83	69.74
I decline to participate	203	49.75	68.16
<b>Total</b>	<b>2303</b>	<b>33.78</b>	<b>63.44</b>

## 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	2663	38.11	65.78
Male	2174	48.90	68.15
Unspecified	72	38.89	66.56
<b>Total</b>	<b>4909</b>	<b>42.90</b>	<b>66.84</b>

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	100.00	80.67
18-24	1341	36.02	64.70
25-29	1060	38.77	65.47
30-34	759	43.61	66.97
35-39	486	44.65	67.95
40-44	371	51.21	68.87
45-49	206	50.97	69.01
50-54	192	51.04	70.42
55-59	113	57.52	71.36
60-64	51	45.10	69.75
65 and over	32	56.25	71.33
Unspecified	25	40.00	65.39
I decline to participate	272	56.62	70.55
<b>Total</b>	<b>4909</b>	<b>42.90</b>	<b>66.84</b>

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	11	18.18	59.27
High School or GED	808	29.08	62.58
Some College	1151	34.23	64.91
2-Year College Degree (Associates)	534	38.01	64.86
4-Year College Degree (BA - BS)	1674	51.91	69.42
Master's Degree	255	60.00	71.14
Doctoral Degree	37	70.27	77.64
Unspecified	46	56.52	68.77
I decline to participate	393	50.38	69.12
<b>Total</b>	<b>4909</b>	<b>42.90</b>	<b>66.84</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Asian or Pacific Islander	419	38.42	65.08
Black or African American	408	31.37	62.61
Caucasian or White	2407	50.64	69.28
Hispanic or Latino	927	27.51	62.19
Native American or Alaskan Native	16	6.25	58.46
Other	113	38.94	65.74
Unspecified	111	41.44	67.03
I decline to participate	508	49.61	69.04
<b>Total</b>	<b>4909</b>	<b>42.90</b>	<b>66.84</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	2245	46.90	68.11
Chinese	145	48.97	68.76
Cuban	8	75.00	76.92
Dutch	3	100.00	84.44
English	255	38.82	65.88
Filipino	15	60.00	70.62
French	3	66.67	68.67
German	16	37.50	69.04
Irish	50	70.00	73.67
Italian	100	55.00	70.98
Japanese	5	60.00	71.07
Korean	36	38.89	65.96
Mexican	46	43.48	65.17
Other Asian	189	34.39	63.84
Other European	84	38.10	66.62
Other Hispanic or Latino	721	25.94	61.64
Polish	14	78.57	77.86
Puerto Rican	171	38.01	65.42
Russian	46	50.00	65.54
Scottish	2	50.00	70.67
Swedish	3	66.67	72.22
Vietnamese	3	66.67	71.11
Unspecified	216	40.28	65.89
I decline to participate	533	47.84	68.47
<b>Total</b>	<b>4909</b>	<b>42.90</b>	<b>66.84</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Arabic	7	42.86	65.81
Chinese	95	45.26	66.78
English	3989	44.00	67.24

French	15	33.33	62.44
German	8	12.50	64.25
Italian	2	100.00	79.33
Korean	17	41.18	65.33
Polish	2	100.00	74.67
Russian	44	47.73	66.95
Spanish	329	25.23	60.87
Tagalog	3	33.33	70.22
Vietnamese	2	50.00	68.00
Unspecified	137	32.85	63.41
I decline to participate	259	52.90	70.24
<b>Total</b>	<b>4909</b>	<b>42.90</b>	<b>66.84</b>

### 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 entire bail amount if an accused party 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 to ensure the accused's appearance in court at the required times and is forfeited if the accused fails to do so.

<b>Gender</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Female	9	33.33	63.89
Male	8	37.50	59.17
<b>Total</b>	<b>17</b>	<b>35.29</b>	<b>61.67</b>

<b>Age</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
18-24	4	25.00	62.50
25-29	5	40.00	54.00
30-34	4	0.00	58.33
35-39	1	0.00	63.33
45-49	2	100.00	75.00
60-64	1	100.00	81.67
<b>Total</b>	<b>17</b>	<b>35.29</b>	<b>61.67</b>

<b>Education Level</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
High School or GED	6	33.33	60.83
Some College	5	20.00	60.33
2-Year College Degree (Associates)	2	0.00	46.67



Master's Degree	3	66.67	70.00
Doctoral Degree	1	100.00	78.33
<b>Total</b>	<b>17</b>	<b>35.29</b>	<b>61.67</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Asian or Pacific Islander	3	33.33	51.67
Black or African American	3	33.33	67.78
Caucasian or White	3	66.67	65.56
Hispanic or Latino	7	28.57	64.52
Unspecified	1	0.00	41.67
<b>Total</b>	<b>17</b>	<b>35.29</b>	<b>61.67</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	6	50.00	66.67
Chinese	3	33.33	51.67
Other Hispanic or Latino	5	20.00	63.33
Puerto Rican	1	0.00	63.33
Unspecified	1	0.00	41.67
I decline to participate	1	100.00	71.67
<b>Total</b>	<b>17</b>	<b>35.29</b>	<b>61.67</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Chinese	3	33.33	51.67
English	13	38.46	63.59
Spanish	1	0.00	66.67
<b>Total</b>	<b>17</b>	<b>35.29</b>	<b>61.67</b>

### **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.

**\*No candidates took this exam.**

### **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.

<b>Gender</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Female	48	27.08	60.69
Male	44	38.64	64.96
Unspecified	1	0.00	68.33
<b>Total</b>	<b>93</b>	<b>32.26</b>	<b>62.80</b>

<b>Age</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
18-24	9	44.44	66.11
25-29	24	25.00	64.38
30-34	5	20.00	62.00
35-39	17	29.41	66.18
40-44	8	37.50	59.17
45-49	12	25.00	57.78
50-54	3	33.33	69.44
55-59	3	33.33	53.89
60-64	3	100.00	73.33
65 and over	1	100.00	86.67
I decline to participate	8	25.00	52.71
<b>Total</b>	<b>93</b>	<b>32.26</b>	<b>62.80</b>

<b>Education Level</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Less than 12th Grade	1	0.00	33.33
High School or GED	17	23.53	66.27
Some College	15	20.00	60.56
2-Year College Degree (Associates)	16	25.00	66.77
4-Year College Degree (BA - BS)	21	47.62	61.59
Master's Degree	7	42.86	63.33
Doctoral Degree	4	75.00	75.42
I decline to participate	12	25.00	55.42
<b>Total</b>	<b>93</b>	<b>32.26</b>	<b>62.80</b>

<b>Race</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Asian or Pacific Islander	8	25.00	62.08
Black or African American	2	0.00	45.00
Caucasian or White	58	31.03	65.49
Hispanic or Latino	5	60.00	62.33
Other	4	50.00	51.67
Unspecified	1	100.00	80.00
I decline to participate	15	26.67	57.11
<b>Total</b>	<b>93</b>	<b>32.26</b>	<b>62.80</b>

<b>Ethnicity</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
American/Canadian	40	37.50	64.29
Chinese	8	25.00	62.08
English	1	100.00	75.00
Italian	4	75.00	69.58
Other Hispanic or Latino	9	22.22	64.44
Puerto Rican	2	50.00	69.17
Russian	13	7.69	62.31
Unspecified	3	33.33	50.56
I decline to participate	13	30.77	56.79
<b>Total</b>	<b>93</b>	<b>32.26</b>	<b>62.80</b>

<b>Native Language</b>	<b>Total Number of Examinees</b>	<b>Passing Rate (%)</b>	<b>Average Score (%)</b>
Chinese	8	25.00	62.08
English	54	42.59	63.40
Russian	13	7.69	62.31
Spanish	8	12.50	62.92
I decline to participate	10	30.00	60.67
<b>Total</b>	<b>93</b>	<b>32.26</b>	<b>62.80</b>

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