



**Department of
Financial Services**

**Insurance Agent
Licensing Examinations
Report**

March 15, 2016

Maria T. Vullo
Acting 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 examinees' mean scores, as well as additional data on the correlation of the passing rate and mean scores of examinees to their gender, age, level of education, race, ethnicity and native language.

The data and demographic statistics provided in this Report account for insurance agent licensing examinations administered from January 1, 2015 through December 31, 2015.

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 an insurance agent licensing examination 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, 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, 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

Education

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

Ethnicity

- ☐ American/Canadian
- ☐ Chinese
- ☐ Cuban
- ☐ Dutch
- ☐ English
- ☐ Filipino
- ☐ French
- ☐ German
- ☐ Irish
- ☐ Italian
- ☐ Korean
- ☐ Mexican
- ☐ Other Asian
- ☐ Other European
- ☐ Other Hispanic or Latino
- ☐ Polish
- ☐ Puerto Rican
- ☐ Russian
- ☐ 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

Race

- ☐ African American
- ☐ Asian or Pacific Islander
- ☐ Caucasian
- ☐ Hispanic
- ☐ Native American
- ☐ Other
- ☐ 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 2015, there were over 40,000 examinees. For examinees who provided gender information, 49% were male and 51% were female. For those who provided information on highest education level achieved, 5% reported that they did not finish high school, 20% reported high school or GED, 70% reported some undergraduate level of college education, and 5% 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	19147	38.23	59.63
Male	18233	48.96	63.05
Unspecified	2839	46.92	62.12
Total	40219	43.70	61.36

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	8624	37.06	59.15
25-29	8069	43.31	61.44
30-34	5551	45.18	61.23
35-39	4481	42.80	61.36
40-44	3511	43.61	60.36
45-49	3295	44.64	61.96
50-54	2950	49.15	63.30
55-59	2067	52.01	65.29
60-64	1107	57.63	66.23
65 and over	564	52.64	63.60
Total	40219	43.70	61.36

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	1463	48.60	62.98
Less Than 12 th Grade	239	20.08	51.18
High School or GED	6594	36.32	58.69
Some College	11946	38.80	59.41
2-Year College Degree (Associates)	2168	38.28	60.41
4-Year College Degree (Bachelor's)	8919	53.40	64.96
Master's Degree	1575	60.57	67.37
Doctoral Degree	247	78.95	73.09
Unspecified	3884	43.41	61.25
I decline to participate	3184	42.71	61.01
Total	40219	43.70	61.36

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2612	35.99	59.04
Asian or Pacific Islander	2389	32.57	57.90
Caucasian	12810	52.56	64.57
Hispanic	3564	27.02	55.91
Native American	87	29.29	58.28
Other	723	30.98	55.69
Unspecified	18034	43.88	61.18
I decline to participate	0	0	0
Total	40219	43.70	61.36

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	20318	44.72	61.51
Chinese	997	32.40	57.59
Cuban	50	44.00	61.38
Dutch	24	70.83	71.08
English	1253	37.59	59.91
Filipino	162	37.04	62.09
French	22	36.36	53.05
German	70	50.00	61.33
Irish	185	65.95	66.59
Italian	441	49.21	64.70
Japanese	13	53.85	66.77
Korean	81	32.10	54.65
Mexican	146	26.03	57.17
Other Asian	442	31.22	57.38
Other European	148	46.62	62.18
Other Hispanic or Latino	1691	27.14	56.22
Polish	49	71.43	69.04
Puerto Rican	439	31.21	57.15
Russian	120	25.00	56.68
Scottish	16	87.50	69.13
Swedish	1	100.00	86.00
Vietnamese	20	40.00	60.75
Unspecified	12365	47.32	62.63
I decline to participate	1166	34.48	59.04
Total	40219	43.70	61.36

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2360	39.53	59.94
Chinese	912	30.15	56.74
English	19501	46.94	62.55
French	140	30.71	54.95
German	8	25.00	27.88
Italian	10	40.00	61.50
Korean	38	18.42	55.24
Polish	24	54.17	62.58
Russian	148	27.70	56.37
Spanish	1563	23.29	55.49
Tagalog	97	38.14	60.02
Vietnamese	23	21.74	53.26
Unspecified	10159	45.46	61.87
I decline to participate	5236	39.74	59.54
Total	40219	43.70	61.36

DEMOGRAPHICS STATISTICS BY LICENSING EXAM

Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell, solicit or negotiate insurance upon the lives of human beings.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	6051	31.76	57.06
Male	4995	41.72	60.37
Unspecified	1063	46.85	62.51
Total	12109	37.20	58.90

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2832	31.32	56.36
25-29	2489	39.01	59.49
30-34	1567	40.59	59.50
35-39	1409	37.83	60.08
40-44	1046	39.58	58.68
45-49	864	36.69	59.76
50-54	904	36.62	59.60
55-59	567	40.04	61.20
60-64	272	48.16	61.70
65 and over	159	35.85	58.52
Total	12109	37.20	58.90

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	391	28.39	57.72
Less than 12 th Grade	105	15.24	49.64
High School Diploma or GED	2322	29.07	55.87
Some College	3874	31.75	56.94
2-Year College Degree (Associates)	615	37.07	60.20
4-Year College Degree (Bachelor's)	1987	49.37	62.81
Master's Degree	430	58.84	64.20
Doctoral Degree	49	59.18	68.35
Unspecified	1229	44.75	61.10
I decline to participate	1107	38.93	60.80
Total	12109	37.20	58.90

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1301	35.97	58.55
Asian or Pacific Islander	1262	26.70	55.58
Caucasian	2267	46.45	61.70
Hispanic	1162	30.12	56.57
Native American	24	20.83	62.42
Other	216	33.80	55.25
Unspecified	5877	37.74	59.20
I decline to participate	0	0	0
Total	12109	37.20	58.90

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	6045	34.57	58.46
Chinese	587	24.53	54.04
Cuban	14	35.71	56.21
Dutch	6	66.67	71.67
English	347	31.99	56.44
Filipino	78	33.33	59.65
French	5	40.00	55.80
German	10	50.00	64.70
Irish	28	78.57	71.04
Italian	52	65.38	64.48
Japanese	0	0	0
Korean	9	55.56	66.22
Mexican	35	28.57	59.40
Other Asian	214	27.57	53.86
Other European	20	60.00	69.60
Other Hispanic or Latino	539	29.31	56.17
Polish	7	85.71	77.00
Puerto Rican	156	35.26	57.37
Russian	21	33.33	55.67
Scottish	4	100.00	79.75
Swedish	0	0	0
Vietnamese	1	100.00	81.00
Unspecified	3556	45.78	61.26
I decline to participate	375	30.93	57.80
Total	12109	37.20	58.90

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	867	29.30	58.16
Chinese	570	23.51	54.34
English	5280	38.39	59.06
French	63	36.51	53.38
German	0	0	0
Italian	1	0	46.00
Korean	3	33.33	57.00
Polish	8	62.50	71.13
Russian	24	37.50	56.67
Spanish	445	27.19	55.09
Tagalog	51	31.37	56.10
Vietnamese	4	25.00	45.75
Unspecified	3070	44.10	60.90
I decline to participate	1723	32.44	58.03
Total	12109	37.20	58.90

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	630	10.00	48.96
Male	273	13.55	52.00
Unspecified	71	9.86	53.31
Total	974	10.99	50.13

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	97	9.28	50.16
25-29	89	8.99	49.92
30-34	125	11.20	48.26
35-39	136	14.71	50.72
40-44	152	6.58	49.57
45-49	145	11.72	50.32
50-54	109	9.17	48.46
55-59	74	16.22	52.41
60-64	39	15.38	55.92
65 and over	8	12.50	51.50
Total	974	10.99	50.13

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	38	7.89	42.92
Less than 12 th Grade	13	15.38	61.46
High School Diploma or GED	260	7.31	50.29
Some College	320	11.25	49.75
2-Year College Degree (Associates)	22	22.73	63.68
4-Year College Degree (Bachelor's)	64	18.75	52.56
Master's Degree	6	16.67	57.83
Doctoral Degree	1	0	61.00
Unspecified	155	13.55	50.81
I decline to participate	95	8.42	45.77
Total	974	10.99	50.13

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	1	100.00	71.00
Caucasian	100	6.00	48.74
Hispanic	443	13.77	52.02
Native American	11	9.09	62.91
Other	1	100.00	75.00
Unspecified	418	8.85	48.01
I decline to participate	0	0	0
Total	974	10.99	50.13

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	494	7.69	48.34
Chinese	0	0	0
Cuban	2	50.00	61.50
Dutch	0	0	0
English	44	18.18	51.66
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	20	5.00	61.35
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	225	15.11	51.87
Polish	0	0	0
Puerto Rican	4	0	27.25
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	154	13.64	51.58
I decline to participate	31	12.90	51.55
Total	974	10.99	50.13

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	61	16.39	47.79
Chinese	0	0	0
English	308	8.44	48.58
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	358	13.41	53.26
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	112	12.50	50.26
I decline to participate	135	6.67	46.31
Total	974	10.99	50.13

Accident/Health Agent/Broker

An Accident & Health Agent or Broker license authorizes the licensee to sell, solicit or negotiate accident and health insurance covering death or personal injury by accident, sickness, ailment or bodily injury.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1483	40.12	58.98
Male	1374	51.97	63.48
Unspecified	169	53.25	60.05
Total	3026	46.23	61.08

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	491	36.05	57.68
25-29	477	50.31	59.51
30-34	478	44.56	61.04
35-39	352	40.34	59.90
40-44	257	42.02	57.98
45-49	318	39.31	60.71
50-54	276	56.52	64.49
55-59	173	53.76	66.05
60-64	122	74.59	71.69
65 and over	82	65.85	69.41
Total	3026	46.23	61.08

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	217	51.15	61.25
Less than 12 th Grade	11	18.18	45.00
High School Diploma or GED	518	48.46	61.88
Some College	751	41.94	61.54
2-Year College Degree (Associates)	165	32.12	57.88
4-Year College Degree (Bachelor's)	568	49.82	64.01
Master's Degree	130	63.08	70.92
Doctoral Degree	11	72.73	75.18
Unspecified	334	41.32	53.59
I decline to participate	321	48.60	58.99
Total	3026	46.23	61.08

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	138	44.20	60.91
Asian or Pacific Islander	180	38.33	62.68
Caucasian	797	53.83	63.53
Hispanic	375	27.47	57.85
Native American	6	33.33	65.83
Other	37	48.65	65.38
Unspecified	1493	48.02	60.29
I decline to participate	0	0	0
Total	3026	46.23	61.08

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1578	48.92	62.19
Chinese	95	37.89	62.19
Cuban	3	66.67	72.00
Dutch	3	66.67	55.00
English	62	48.39	60.84
Filipino	4	75.00	69.25
French	0	0	0
German	1	100.00	86.00
Irish	16	56.25	61.50
Italian	15	53.33	65.60
Japanese	1	0	69.00
Korean	6	33.33	55.67
Mexican	17	23.53	54.82
Other Asian	28	25.00	55.54
Other European	10	60.00	71.20
Other Hispanic or Latino	178	26.97	60.60
Polish	1	100.00	81.00
Puerto Rican	36	36.11	59.64
Russian	15	13.33	59.13
Scottish	1	100.00	77.00
Swedish	0	0	0
Vietnamese	1	100.00	76.00
Unspecified	872	48.17	59.24
I decline to participate	83	37.35	60.18
Total	3026	46.23	61.08

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	162	40.12	60.16
Chinese	69	37.68	61.71
English	1419	50.18	62.81
French	10	20.00	58.50
German	0	0	0
Italian	0	0	0
Korean	1	100.00	74.00
Polish	0	0	0
Russian	19	26.32	65.42
Spanish	172	27.91	60.38
Tagalog	4	75.00	69.25
Vietnamese	8	25.00	64.75
Unspecified	803	46.33	58.31
I decline to participate	359	45.40	60.72
Total	3026	46.23	61.08

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	46	13.04	54.91
Male	10	10.00	51.40
Unspecified	0	0	0
Total	56	12.50	54.29

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	0	49.00
25-29	3	0	29.67
30-34	10	10.00	55.90
35-39	18	22.22	56.22
40-44	0	0	0
45-49	9	11.11	51.56
50-54	6	0	62.17
55-59	8	12.50	55.63
60-64	0	0	0
65 and over	0	0	0
Total	56	12.50	54.29

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	1	0	39.00
Less than 12 th Grade	4	0	55.75
High School Diploma or GED	7	28.57	56.29
Some College	18	11.11	52.17
2-Year College Degree (Associates)	2	0	49.50
4-Year College Degree (Bachelor's)	13	7.69	50.77
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	3	33.33	65.00
I decline to participate	8	12.50	61.38
Total	56	12.50	54.29

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	8	12.50	61.00
Hispanic	36	11.11	52.25
Native American	0	0	0
Other	0	0	0
Unspecified	12	16.67	55.92
I decline to participate	0	0	0
Total	56	12.50	54.29

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	30	20.00	53.30
Chinese	0	0	0
Cuban	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	17	5.88	54.65
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	4	0	54.75
I decline to participate	5	0	58.60
Total	56	12.50	54.29

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score(%)
Arabic	6	16.67	50.67
Chinese	0	0	0
English	8	25.00	53.38
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	33	9.09	55.09
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	2	0	60.00
I decline to participate	7	14.29	53.00
Total	56	12.50	54.29

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.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	4042	42.92	60.48
Male	5428	53.15	63.65
Unspecified	811	48.58	61.79
Total	10281	48.77	62.26

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	3119	42.39	60.42
25-29	2171	47.63	62.28
30-34	1319	51.63	61.53
35-39	893	50.39	63.92
40-44	786	50.25	61.19
45-49	677	51.85	62.92
50-54	578	56.75	65.27
55-59	411	60.58	67.59
60-64	215	63.26	68.16
65 and over	112	60.71	65.34
Total	10281	48.77	62.26

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	256	47.27	60.72
Less than 12 th Grade	50	20.00	49.18
High School Diploma or GED	1343	39.17	58.89
Some College	3066	44.39	59.49
2-Year College Degree (Associates)	531	38.04	59.82
4-Year College Degree (Bachelor's)	2801	58.98	66.61
Master's Degree	545	70.09	70.57
Doctoral Degree	54	77.78	70.11
Unspecified	804	45.27	61.69
I decline to participate	831	42.60	60.65
Total	10281	48.77	62.26

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	431	38.98	58.48
Asian or Pacific Islander	527	41.18	59.72
Caucasian	3909	54.41	64.61
Hispanic	667	30.43	55.48
Native American	13	76.92	74.23
Other	177	32.20	60.18
Unspecified	4557	48.98	61.92
I decline to participate			
Total	10281	48.77	62.26

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	5248	49.41	61.97
Chinese	220	43.64	62.21
Cuban	20	45.00	61.60
Dutch	9	66.67	72.33
English	295	40.68	60.15
Filipino	66	36.36	62.58
French	11	27.27	48.18
German	18	44.44	58.89
Irish	48	70.83	67.79
Italian	161	50.93	65.32
Japanese	8	62.50	74.63
Korean	22	31.82	45.09
Mexican	27	33.33	52.85
Other Asian	97	40.21	62.91
Other European	50	40.00	58.32
Other Hispanic or Latino	344	30.52	56.48
Polish	17	76.47	68.94
Puerto Rican	107	26.17	53.21
Russian	36	38.89	63.36
Scottish	4	50.00	35.75
Swedish	1	100.00	86.00
Vietnamese	4	25.00	44.25
Unspecified	3193	52.87	63.97
I decline to participate	275	38.91	61.03
Total	10281	48.77	62.26

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	604	48.01	60.14
Chinese	171	41.52	59.00
English	5185	50.88	63.29
French	49	28.57	54.24
German	0	0	0
Italian	3	66.67	52.00
Korean	3	0	42.33
Polish	7	71.43	63.71
Russian	42	30.95	57.52
Spanish	233	28.76	55.36
Tagalog	38	39.47	63.34
Vietnamese	3	0	17.00
Unspecified	2503	51.18	63.17
I decline to participate	1440	42.92	59.88
Total	10281	48.77	62.26

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	12	25.00	49.92
Male	14	14.29	49.36
Unspecified	0	0	0
Total	26	19.23	49.62

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	0	19.00
25-29	1	0	51.00
30-34	11	18.18	53.73
35-39	2	50.00	62.00
40-44	3	33.33	57.67
45-49	3	33.33	62.00
50-54	0	0	0
55-59	2	0	0
60-64	2	0	63.50
65 and over	0	0	0
Total	26	19.23	49.62

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 Diploma or GED	4	25.00	59.75
Some College	4	0	41.50
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelor's)	9	33.33	42.22
Master's Degree	2	0	63.50
Doctoral Degree	0	0	0
Unspecified	7	14.29	54.00
I decline to participate	0	0	0
Total	26	19.23	49.62

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	2	0	46.00
Hispanic	21	19.05	50.62
Native American	0	0	0
Other	2	50.00	67.50
Unspecified	1	0	0
I decline to participate	0	0	0
Total	26	19.23	49.62

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	13	7.69	44.00
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	4	25.00	57.00
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	7	28.57	58.00
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	2	50.00	42.00
I decline to participate	0	0	0
Total	26	19.23	49.62

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	50.00	69.50
Chinese	0	0	0
English	4	0	44.25
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	17	23.53	57.29
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	1	0	0
I decline to participate	2	0	0
Total	26	19.23	49.62

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	1531	43.37	64.54
Male	927	50.16	65.82
Unspecified	134	38.06	62.35
Total	2592	45.52	64.89

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	771	44.36	65.19
25-29	698	44.27	63.79
30-34	336	49.40	65.95
35-39	214	49.53	63.70
40-44	167	40.12	63.25
45-49	144	49.31	67.67
50-54	112	44.64	65.18
55-59	92	41.30	66.70
60-64	38	65.79	69.32
65 and over	20	30.00	62.05
Total	2592	45.52	64.89

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	335	77.91	73.99
Less than 12 th Grade	12	50.00	69.58
High School Diploma or GED	503	36.98	61.93
Some College	849	34.51	61.93
2-Year College Degree (Associates)	146	45.89	64.50
4-Year College Degree (Bachelor's)	351	54.13	67.84
Master's Degree	26	65.38	70.15
Doctoral Degree	2	100.00	83.50
Unspecified	189	44.44	65.88
I decline to participate	179	41.34	62.38
Total	2592	45.52	64.89

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	61	34.43	63.61
Asian or Pacific Islander	48	39.58	61.92
Caucasian	1236	51.05	67.08
Hispanic	239	24.27	57.55
Native American	0	0	0
Other	39	23.08	51.00
Unspecified	969	45.61	64.69
I decline to participate	0	0	0
Total	2592	45.52	64.89

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1494	50.67	66.12
Chinese	7	71.43	63.71
Cuban	3	33.33	67.33
Dutch	2	50.00	70.00
English	109	33.03	60.66
Filipino	1	100.00	73.00
French	0	0	0
German	2	100.00	79.00
Irish	9	33.33	52.89
Italian	37	54.05	69.68
Japanese	0	0	0
Korean	1	0	0
Mexican	3	33.33	66.33
Other Asian	9	55.56	60.56
Other European	12	50.00	62.83
Other Hispanic or Latino	88	34.09	56.74
Polish	7	57.14	65.14
Puerto Rican	62	12.90	58.98
Russian	3	33.33	65.33
Scottish	1	100.00	75.00
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	668	41.17	65.08
I decline to participate	74	31.08	59.01
Total	2592	45.52	64.89

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	166	30.72	62.31
Chinese	10	50.00	63.00
English	1512	52.38	66.78
French	0	0	0
German	1	100.00	86.00
Italian	0	0	0
Korean	3	66.67	69.67
Polish	4	25.00	56.25
Russian	8	37.50	49.13
Spanish	87	19.54	55.75
Tagalog	1	100.00	76.00
Vietnamese	2	50.00	74.00
Unspecified	515	40.00	64.26
I decline to participate	283	35.34	60.66
Total	2592	45.52	64.89

Property/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.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	2531	36.23	59.61
Male	2159	43.54	61.55
Unspecified	294	46.60	62.42
Total	4984	40.01	60.62

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	953	35.47	60.12
25-29	1181	41.83	61.98
30-34	824	41.50	60.12
35-39	602	33.72	57.21
40-44	386	37.05	58.57
45-49	395	41.77	61.90
50-54	308	49.03	63.18
55-59	190	48.95	63.64
60-64	94	45.74	63.55
65 and over	51	43.14	60.43
Total	4984	40.01	60.62

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	95	34.74	61.33
Less than 12 th Grade	22	13.64	45.59
High School Diploma or GED	761	32.85	56.82
Some College	1396	37.39	59.17
2-Year College Degree (Associates)	332	35.54	61.04
4-Year College Degree (Bachelor's)	1552	46.46	62.60
Master's Degree	216	45.83	63.46
Doctoral Degree	18	94.44	81.89
Unspecified	336	37.50	62.26
I decline to participate	256	41.02	62.21
Total	4984	40.01	60.62

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	158	21.52	53.39
Asian or Pacific Islander	302	31.46	58.37
Caucasian	1898	46.79	62.84
Hispanic	357	25.49	55.30
Native American	18	22.22	47.22
Other	151	24.50	56.18
Unspecified	2100	40.24	60.82
I decline to participate	0	0	0
Total	4984	40.01	60.62

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2239	42.97	61.21
Chinese	80	43.75	63.45
Cuban	5	40.00	55.60
Dutch	1	100.00	80.00
English	176	33.52	59.63
Filipino	4	25.00	66.50
French	5	40.00	55.80
German	15	40.00	58.60
Irish	45	57.78	65.42
Italian	105	43.81	62.62
Japanese	0	0	0
Korean	38	23.68	57.58
Mexican	1	100.00	79.00
Other Asian	78	24.36	58.41
Other European	38	34.21	56.32
Other Hispanic or Latino	188	24.47	56.51
Polish	8	62.50	61.25
Puerto Rican	45	35.56	59.29
Russian	41	12.20	48.56
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	7	14.29	55.71
Unspecified	1680	41.01	61.19
I decline to participate	185	27.03	55.54
Total	4984	40.01	60.62

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	231	42.86	57.94
Chinese	88	40.91	62.57
English	2382	44.75	62.94
French	9	33.33	56.44
German	7	14.29	19.57
Italian	6	33.33	68.83
Korean	27	7.41	52.96
Polish	5	40.00	52.40
Russian	52	17.31	52.00
Spanish	164	21.95	54.24
Tagalog	1	100.00	76.00
Vietnamese	5	0	50.00
Unspecified	1413	37.15	60.05
I decline to participate	594	35.69	56.87
Total	4984	40.01	60.62

Bail Bond Agent

This exam qualifies the agent to act as a bail bond agent. A bail bondsman or bail bond agent is any person or corporation that acts as a surety by pledging money or property as bail for persons accused in court.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	35	42.86	57.57
Male	29	79.31	72.62
Unspecified	2	100.00	83.00
Total	66	60.61	64.95

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	12	75.00	67.75
25-29	10	40.00	60.40
30-34	11	45.45	61.45
35-39	6	50.00	48.50
40-44	7	71.43	74.57
45-49	11	54.55	61.55
50-54	2	100.00	74.50
55-59	3	66.67	71.33
60-64	1	100.00	91.00
65 and over	3	100.00	83.33
Total	66	60.61	64.95

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2	100.00	79.50
Less Than 12 th Grade	5	20.00	41.20
High School or GED	14	42.86	56.07
Some College	19	63.16	66.58
2-Year College Degree (Associates)	2	50.00	40.00
4-Year College Degree (Bachelor's)	12	75.00	76.58
Master's Degree	3	66.67	57.00
Doctoral Degree	0	0	0
Unspecified	3	100	83.67
I decline to participate	6	66.67	75.17
Total	66	60.61	64.95

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	11	36.36	55.00
Asian or Pacific Islander	1	0	55.00
Caucasian	21	90.48	74.90
Hispanic	6	33.33	47.00
Native American	0	0	0
Other	4	25.00	41.00
Unspecified	23	60.87	69.91
I decline to participate	0	0	0
Total	66	60.61	64.95

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	37	70.27	67.41
Cuban	0	0	0
Chinese	0	0	0
Dutch	0	0	0
English	4	50.00	70.50
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	1	0	55.00
Other European	0	0	0
Other Hispanic or Latino	3	33.33	44.00
Polish	0	0	0
Puerto Rican	1	100.00	75.00
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	20	50.00	62.45
I decline to participate	0	0	0
Total	66	60.61	64.95

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	6	66.67	63.00
Chinese	0	0	0
English	40	70.00	67.70
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	1	100.00	75.00
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	13	30.77	54.08
I decline to participate	6	50.00	70.50
Total	66	60.61	64.95

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	7	42.86	59.43
Male	1	100.00	82.00
Unspecified	0	0	0
Total	8	50.00	62.25

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0	0
18-24	0	0	0
25-29	0	0	0
30-34	0	0	0
35-39	1	0	0
40-44	1	100.00	82.00
45-49	3	66.67	74.67
50-54	0	0	0
55-59	3	33.33	64.00
60-64	0	0	0
65 and over	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	8	50.00	62.25

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	4	50.00	68.50
Some College	0	0	0
2-Year College Degree (Associates)	1	0	0
4-Year College Degree (Bachelor's)	3	66.67	74.67
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	8	50.00	62.25

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	2	100.00	82.00
Hispanic	0	0	0
Native American	0	0	0
Other	1	0	0
Unspecified	5	40.00	66.80
I decline to participate	0	0	0
Total	8	50.00	62.25

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	6	50.00	59.33
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	2	50.00	71.00
I decline to participate	0	0	0
Total	8	50.00	62.25

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	5	60.00	61.20
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	3	33.33	64.00
Total	8	50.00	62.25

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	11	63.64	62.36
Male	46	43.48	64.96
Unspecified	3	0	37.00
Total	60	45.00	63.08

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	3	0	58.00
25-29	7	42.86	70.57
30-34	7	42.86	56.57
35-39	7	71.43	62.86
40-44	15	26.67	59.80
45-49	8	50.00	61.75
50-54	5	60.00	74.00
55-59	6	50.00	58.67
60-64	1	100.00	85.00
65 and over	1	100.00	83.00
Total	60	45.00	63.08

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	4	50.00	65.75
Less than 12 th Grade	0	0	0
High School Diploma or GED	6	66.67	66.67
Some College	21	33.33	56.48
2-Year College Degree (Associates)	1	0	0
4-Year College Degree (Bachelor's)	7	85.71	75.14
Master's Degree	10	10.00	62.30
Doctoral Degree	2	100.00	86.50
Unspecified	3	33.33	64.67
I decline to participate	6	66.67	70.00
Total	60	45.00	63.08

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1	100.00	85.00
Asian or Pacific Islander	1	0	65.00
Caucasian	25	48.00	64.12
Hispanic	0	0	0
Native American	0	0	0
Other	2	50.00	38.00
Unspecified	31	41.94	63.10
I decline to participate	0	0	0
Total	60	45.00	63.08

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	33	45.45	61.64
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	7	42.86	59.57
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	1	0	58.00
Other Hispanic or Latino	0	0	0
Polish	0	0	0
Puerto Rican	0	0	0
Russian	3	0	63.67
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	13	46.15	65.85
I decline to participate	3	100.00	76.33
Total	60	45.00	63.08

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	6	33.33	56.33
Chinese	0	0	0
English	36	61.67	61.75
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	1	0	60.00
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	6	50.00	64.00
I decline to participate	11	63.64	70.91
Total	60	45.00	63.08