



**Department of
Financial Services**

Insurance Agent Licensing Examinations Report

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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 account for the insurance agent licensing examinations administered from January 1, 2018 through December 31, 2018.

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	

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 2018, there were more than 35,000 examinees. Of those who provided gender information, 47% were male and 53% were female. For examinees who provided information on highest education level achieved, 8% reported that they did not finish high school, 17% reported high school or GED, 68% reported some undergraduate level of college education, and 7% 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	17263	41.12	66.32
Male	15544	51.51	69.09
Unspecified	2537	49.98	68.28
Total	35344	46.32	67.68

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	7614	40.94	66.06
25-29	6699	44.17	67.19
30-34	4997	47.73	68.00
35-39	4150	46.05	67.63
40-44	3410	45.84	67.41
45-49	2891	48.36	68.25
50-54	2438	50.80	69.07
55-59	1687	59.81	71.25
60-64	933	54.88	70.78
65 and over	525	53.71	69.80
Unspecified	0	0	0
Total	35344	46.32	67.68

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	1515	43.04	67.16
Less Than 12 th Grade	250	37.60	63.72
High School or GED	3900	35.03	64.92
Some College	6036	42.16	66.71
2-Year College Degree (Associates)	1956	40.44	66.59
4-Year College Degree (Bachelor's)	7865	55.36	70.11
Master's Degree	1551	65.38	72.67
Doctoral Degree	217	78.80	76.12
Unspecified	5024	42.71	66.61
I decline to participate	7030	46.43	67.26
Total	35344	46.32	67.68

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2853	38.07	65.60
Asian or Pacific Islander	1679	40.62	65.48
Caucasian	9328	55.29	70.25
Hispanic	3161	29.61	63.35
Native American	38	39.47	66.76
Other	748	36.90	65.36
Unspecified	17537	46.87	67.74
I decline to participate	0	0	0
Total	35344	46.35	67.68

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	10832	48.40	68.49
Chinese	696	39.66	64.40
Cuban	72	45.83	67.21
Dutch	11	45.45	68.73
English	1100	40.45	66.07
Filipino	91	48.35	68.30
French	38	26.32	64.79
German	74	66.22	72.49
Irish	146	62.33	72.20
Italian	333	57.06	71.42
Japanese	22	40.91	67.36
Korean	77	41.56	65.47
Mexican	156	28.21	63.09
Other Asian	378	38.10	65.16
Other European	179	51.95	68.95
Other Hispanic or Latino	1729	27.39	62.81
Polish	63	44.44	69.81
Puerto Rican	491	30.35	64.04
Russian	74	40.54	65.36
Scottish	14	57.14	72.21
Swedish	2	50.00	71.50
Vietnamese	26	61.54	71.88
Unspecified	13399	48.90	68.34
I decline to participate	5341	45.07	66.91
Total	35344	46.32	67.68

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	1291	43.53	67.05
Chinese	655	35.57	62.98
English	13481	49.43	68.80
French	101	36.63	64.11
German	9	55.56	68.67
Italian	9	66.67	73.67
Korean	50	40.00	64.18
Polish	15	46.67	69.20
Russian	95	33.68	64.14
Spanish	1475	23.25	61.67
Tagalog	69	46.38	68.22
Vietnamese	17	52.94	69.47
Unspecified	10666	47.45	67.94
I decline to participate	7411	45.35	67.08
Total	35344	46.32	67.68

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	4543	37.00	65.08
Male	3507	46.36	67.68
Choose not to respond	566	51.77	68.78
Unspecified	0	0	0
Total	8616	41.78	66.38

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1963	37.39	64.96
25-29	1436	42.41	66.67
30-34	1239	45.28	67.33
35-39	974	43.12	66.26
40-44	834	41.85	66.34
45-49	708	42.80	66.67
50-54	565	39.29	66.46
55-59	435	48.05	68.20
60-64	267	43.45	68.34
65 and over	195	39.49	65.36
Unspecified	0	0	0
Total	8616	41.78	66.38

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	449	39.20	65.93
Less than 12 th Grade	116	21.55	62.31
High School Diploma or GED	1097	31.18	63.70
Some College	1435	40.77	66.40
2-Year College Degree (Associates)	476	35.29	65.17
4-Year College Degree (Bachelor's)	1344	52.16	69.37
Master's Degree	359	59.05	70.74
Doctoral Degree	40	52.50	69.38
Unspecified	1048	43.13	66.40
I decline to participate	2252	40.76	65.71
Total	8616	41.78	66.38

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1206	39.39	66.04
Asian or Pacific Islander	652	38.34	65.12
Caucasian	1397	51.25	68.80
Hispanic	764	32.85	64.41
Native American	6	50.00	67.33
Other	228	37.28	65.99
Unspecified	4363	41.71	66.25
I decline to participate	0	0	0
Total	8616	41.78	66.38

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2588	40.30	66.14
Chinese	289	34.60	63.18
Cuban	11	45.45	66.45
Dutch	3	66.67	71.67
English	283	32.51	64.78
Filipino	65	43.08	68.05
French	5	20.00	57.80
German	4	50.00	73.25
Irish	14	71.43	75.21
Italian	28	82.14	77.61
Japanese	8	25.00	66.63
Korean	3	66.67	76.33
Mexican	27	48.15	65.67
Other Asian	131	41.98	65.92
Other European	29	55.17	72.38
Other Hispanic or Latino	396	32.07	64.08
Polish	10	40.00	70.20
Puerto Rican	147	31.29	64.33
Russian	9	55.56	72.67
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	3	66.67	73.33
Unspecified	2920	47.47	67.88
I decline to participate	1643	38.71	65.21
Total	8616	41.78	66.38

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	379	42.48	66.39
Chinese	306	32.03	62.73
English	2904	42.22	67.01
French	55	30.91	62.45
German	5	20.00	62.40
Italian	2	100.00	79.00
Korean	4	75.00	75.00
Polish	4	50.00	75.75
Russian	15	40.00	67.73
Spanish	294	28.57	63.95
Tagalog	54	44.44	69.11
Vietnamese	4	50.00	69.00
Unspecified	2390	46.86	67.51
I decline to participate	2200	38.82	65.15
Total	8616	41.78	66.38

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	599	13.19	55.76
Male	268	13.06	57.26
Choose not to respond	36	19.44	57.25
Unspecified	0	0	0
Total	903	13.40	56.27

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	107	8.41	52.89
25-29	135	14.07	58.41
30-34	91	16.48	54.38
35-39	131	16.03	58.88
40-44	130	9.23	54.78
45-49	116	12.93	55.85
50-54	88	15.91	56.08
55-59	64	15.63	57.86
60-64	27	7.41	55.48
65 and over	14	28.57	61.86
Total	903	13.40	56.27

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	68	13.24	59.65
Less than 12 th Grade	14	7.14	57.07
High School Diploma or GED	171	10.53	55.40
Some College	117	17.09	59.11
2-Year College Degree (Associates)	6	0.00	51.33
4-Year College Degree (Bachelor's)	101	19.80	57.36
Master's Degree	6	16.67	57.83
Doctoral Degree	4	0.00	55.00
Unspecified	161	11.80	56.62
I decline to participate	255	12.94	54.04
Total	903	13.40	56.27

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	3	0.00	40.33
Asian or Pacific Islander	7	14.29	60.14
Caucasian	46	13.04	55.09
Hispanic	370	12.43	56.08
Native American	0	0	0
Other	1	100.00	83.00
Unspecified	476	14.08	56.52
I decline to participate	0	0	0
Total	903	13.40	56.27

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	218	16.06	57.65
Chinese	0	0	0
Cuban	4	25.00	54.75
Dutch	0	0	0
English	24	25.00	55.29
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	0.000	54.90
Other Asian	1	100.00	77.00
Other European	0	0	0
Other Hispanic or Latino	261	12.26	57.42
Polish	0	0	0
Puerto Rican	5	40.00	69.20
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	186	11.83	54.92
I decline to participate	184	11.96	54.20
Total	903	13.40	56.27

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	44	11.36	55.05
Chinese	1	0.00	38.00
English	76	26.32	58.62
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	337	13.06	57.22
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	135	11.11	54.64
I decline to participate	310	11.94	55.59
Total	903	13.40	56.27

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	1130	41.15	66.49
Male	1021	50.73	69.24
Choose not to respond	137	45.99	67.78
Unspecified	0	0	0
Total	2288	45.72	67.79

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	325	44.31	66.80
25-29	351	41.88	67.36
30-34	351	43.30	67.59
35-39	320	37.81	66.36
40-44	298	45.97	67.22
45-49	198	47.47	68.52
50-54	171	51.46	68.50
55-59	151	58.94	70.96
60-64	79	51.90	68.95
65 and over	44	75.00	75.52
Unspecified	0	0	0
Total	2288	45.72	67.79

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	173	41.04	66.46
Less than 12 th Grade	19	42.11	64.84
High School Diploma or GED	246	33.74	65.08
Some College	367	45.23	68.05
2-Year College Degree (Associates)	104	41.35	66.95
4-Year College Degree (Bachelor's)	529	48.20	68.19
Master's Degree	117	64.10	73.68
Doctoral Degree	11	63.64	73.82
Unspecified	326	45.09	67.66
I decline to participate	396	48.23	67.86
Total	2288	45.72	67.79

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	104	49.04	68.89
Asian or Pacific Islander	146	41.10	65.84
Caucasian	482	59.54	70.86
Hispanic	333	25.83	63.69
Native American	3	33.33	66.33
Other	37	48.65	68.84
Unspecified	1183	45.90	67.81
I decline to participate	0	0	0
Total	2288	45.72	67.79

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	708	47.03	68.02
Chinese	65	43.08	64.46
Cuban	4	50.00	75.25
Dutch	0	0	0
English	90	37.78	66.98
Filipino	2	50.00	72.00
French	4	50.00	69.50
German	3	100.00	75.00
Irish	7	85.71	75.57
Italian	12	83.33	77.67
Japanese	6	33.33	66.83
Korean	1	100.00	75.00
Mexican	8	25.00	69.25
Other Asian	33	36.36	63.03
Other European	10	40.00	65.40
Other Hispanic or Latino	214	27.10	63.38
Polish	3	100.00	80.33
Puerto Rican	44	25.00	65.84
Russian	17	41.18	66.88
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	1	100.00	90.00
Unspecified	749	50.20	69.05
I decline to participate	307	48.86	68.13
Total	2288	45.72	67.79

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	187	36.90	65.60
Chinese	71	35.21	63.20
English	691	54.41	70.06
French	5	60.00	70.40
German	0	0	0
Italian	1	100.00	77.00
Korean	1	100.00	75.00
Polish	0	0	0
Russian	15	46.64	69.87
Spanish	194	21.65	61.65
Tagalog	2	50.00	72.00
Vietnamese	3	100.00	81.33
Unspecified	651	46.24	68.19
I decline to participate	467	46.47	67.78
Total	2288	45.72	67.79

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	34	17.65	57.29
Male	24	8.33	55.08
Choose not to respond	1	100.00	71.00
Unspecified	0	0	0
Total	59	15.25	56.63

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	0.00	46.50
25-29	7	14.29	62.43
30-34	2	0.00	47.00
35-39	23	13.04	58.13
40-44	10	20.00	53.10
45-49	13	15.38	55.92
50-54	1	100.00	71.00
55-59	0	0	0
60-64	0	0	0
65 and over	1	0.00	51.00
Total	59	15.25	56.63

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2	50.00	68.50
Less than 12 th Grade	0	0	0
High School Diploma or GED	4	0.00	46.50
Some College	23	8.70	56.52
2-Year College Degree (Associates)	1	0.00	23.00
4-Year College Degree (Bachelor's)	19	21.05	60.53
Master's Degree	2	50.00	72.00
Doctoral Degree	0	0	0
Unspecified	3	33.33	60.33
I decline to participate	5	0.00	44.00
Total	59	15.25	56.63

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1	0.00	23.00
Asian or Pacific Islander	0	0	0
Caucasian	1	0.00	44.00
Hispanic	37	13.51	59.38
Native American	0	0	0
Other	3	33.33	66.00
Unspecified	17	17.65	51.71
I decline to participate	0	0	0
Total	59	15.25	56.63

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	8	25.00	56.88
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	1	0.00	23.00
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	6	16.67	61.33
Other Asian	1	0.00	54.00
Other European	2	50.00	72.00
Other Hispanic or Latino	19	10.53	59.74
Polish	0	0	0
Puerto Rican	2	0.00	54.50
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	14	21.43	56.71
I decline to participate	6	0.00	43.17
Total	59	15.25	56.63

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	50.00	68.50
Chinese	1	0.00	23.00
English	1	0.00	44.00
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	40	15.00	59.30
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	8	25.00	56.50
I decline to participate	7	0.00	44.71
Total	59	15.25	56.63

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	3791	48.46	68.26
Male	5012	55.39	69.90
Choose not to respond	733	57.57	69.79
Unspecified	0	0	0
Total	9536	52.80	69.24

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	3006	46.61	67.53
25-29	1898	51.00	68.48
30-34	1175	56.51	70.01
35-39	934	50.86	68.90
40-44	756	52.25	69.16
45-49	576	58.68	70.79
50-54	550	62.55	72.65
55-59	360	71.39	74.64
60-64	176	67.61	73.48
65 and over	105	70.48	74.42
Unspecified	0	0	0
Total	9536	52.80	69.24

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	452	47.57	68.14
Less than 12 th Grade	60	26.67	64.63
High School Diploma or GED	866	37.64	65.90
Some College	1611	45.69	67.41
2-Year College Degree (Associates)	500	46.60	67.69
4-Year College Degree (Bachelor's)	2584	62.35	71.77
Master's Degree	539	73.65	74.88
Doctoral Degree	53	88.68	79.62
Unspecified	1156	48.53	67.91
I decline to participate	1715	52.07	68.52
Total	9536	52.80	69.24

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	466	40.13	66.33
Asian or Pacific Islander	482	45.44	66.08
Caucasian	3112	58.55	71.07
Hispanic	670	34.63	64.92
Native American	7	42.86	67.57
Other	164	38.41	65.24
Unspecified	4635	54.13	69.39
I decline to participate	0	0	0
Total	9536	52.80	69.24

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2871	54.37	70.04
Chinese	233	45.92	65.72
Cuban	20	40.00	66.95
Dutch	0	0	0
English	249	48.19	68.22
Filipino	15	73.33	71.53
French	19	15.79	65.74
German	24	66.67	72.33
Irish	60	60.00	72.10
Italian	141	51.06	70.71
Japanese	5	80.00	73.00
Korean	30	43.33	65.37
Mexican	35	28.57	62.83
Other Asian	110	36.36	64.35
Other European	64	56.25	68.39
Other Hispanic or Latino	342	31.87	64.37
Polish	18	55.56	73.33
Puerto Rican	136	31.62	65.39
Russian	14	64.29	69.07
Scottish	5	60.00	70.40
Swedish	0	0	0
Vietnamese	11	45.45	68.55
Unspecified	3773	55.71	69.79
I decline to participate	1361	52.68	68.74
Total	9536	52.80	69.24

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	337	47.77	67.89
Chinese	178	46.63	65.34
English	3832	54.91	70.20
French	35	34.29	63.69
German	1	100.00	76.00
Italian	2	0.00	62.00
Korean	20	35.00	60.85
Polish	5	80.00	77.40
Russian	26	30.77	62.92
Spanish	258	24.03	62.64
Tagalog	6	83.33	74.33
Vietnamese	5	20.00	61.60
Unspecified	3036	54.87	69.64
I decline to participate	1795	51.31	68.36
Total	9536	52.80	69.24

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	32	15.63	57.69
Male	13	15.38	56.31
Choose not to respond	1	0.00	54.00
Unspecified	0	0	0
Total	46	15.22	57.22

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1	0.00	39.00
25-29	5	0.00	58.40
30-34	4	25.00	50.00
35-39	4	0.00	39.25
40-44	10	20.00	63.30
45-49	4	25.00	55.75
50-54	14	7.14	58.86
55-59	2	100.00	73.00
60-64	0	0	0
65 and over	2	0.00	59.00
Total	46	15.22	57.22

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	4	0.00	53.25
Less than 12 th Grade	0	0	0
High School Diploma or GED	1	0	39.00
Some College	4	25.00	47.75
2-Year College Degree (Associates)	2	0.00	45.00
4-Year College Degree (Bachelor's)	10	30.00	60.70
Master's Degree	2	50.00	72.00
Doctoral Degree	0	0	0
Unspecified	6	16.67	60.83
I decline to participate	17	5.88	57.82
Total	46	15.22	57.22

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	2	0.00	42.00
Hispanic	21	23.81	56.43
Native American	0	0	0
Other	3	0.00	58.00
Unspecified	20	10.00	59.45
I decline to participate	0	0	0
Total	46	15.22	57.22

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	8	12.50	52.25
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	1	0.00	40.00
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	15	33.33	62.60
Polish	0	0	0
Puerto Rican	2	0.00	45.00
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	4	0.00	54.00
I decline to participate	16	6.25	58.06
Total	46	15.22	57.22

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	3	33.33	51.33
Chinese	0	0	0
English	2	0.00	64.50
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	21	23.81	56.76
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	0	0	0
I decline to participate	20	5.00	57.85
Total	46	15.22	57.22

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	1723	39.58	66.64
Male	948	46.84	68.97
I decline to participate	228	54.82	69.74
Unspecified	0	0	0
Total	2899	43.15	67.55

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	905	38.23	66.23
25-29	802	43.64	67.85
30-34	380	47.37	68.46
35-39	281	43.77	67.62
40-44	163	49.69	69.41
45-49	155	40.00	66.63
50-54	107	52.34	69.04
55-59	60	48.33	69.03
60-64	31	61.29	74.19
65 and over	15	33.33	65.60
Unspecified	0	0	0
Total	2899	43.15	67.55

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	121	37.19	67.87
Less than 12 th Grade	11	27.27	56.73
High School Diploma or GED	433	35.57	65.89
Some College	602	38.70	66.29
2-Year College Degree (Associates)	163	36.20	66.64
4-Year College Degree (Bachelor's)	315	52.06	69.69
Master's Degree	28	75.00	73.93
Doctoral Degree	1	100.00	70.00
Unspecified	241	37.34	65.32
I decline to participate	984	48.88	68.95
Total	2899	43.15	67.55

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	130	31.54	65.42
Asian or Pacific Islander	63	25.40	62.02
Caucasian	763	43.77	67.49
Hispanic	378	26.98	63.64
Native American	4	0.00	57.50
Other	53	26.42	63.19
Unspecified	1508	49.34	69.15
I decline to participate	0	0	0
Total	2899	43.15	67.55

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1038	51.45	69.90
Chinese	34	29.41	64.71
Cuban	1	100.00	74.00
Dutch	0	0	0
English	136	39.71	67.68
Filipino	0	0	0
French	0	0	0
German	7	85.71	75.86
Irish	11	63.64	72.36
Italian	21	42.86	68.10
Japanese	0	0	0
Korean	4	25.00	56.25
Mexican	32	15.63	61.59
Other Asian	10	30.00	62.20
Other European	10	40.00	65.80
Other Hispanic or Latino	195	28.72	63.53
Polish	3	33.33	69.33
Puerto Rican	76	25.00	61.26
Russian	6	0.00	52.00
Scottish	3	33.33	68.33
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	708	39.97	66.82
I decline to participate	604	42.55	67.01
Total	2899	43.15	67.55

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	124	41.94	68.62
Chinese	34	20.59	62.41
English	1121	41.12	67.15
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	11	9.09	52.73
Spanish	96	26.04	61.34
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	517	38.30	66.17
I decline to participate	996	50.90	69.51
Total	2899	43.15	67.55

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	2110	42.32	67.40
Male	1680	52.74	69.37
Choose not to respond	198	51.52	69.54
Unspecified	0	0	0
Total	3988	47.17	68.34

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	769	44.34	67.14
25-29	991	44.60	67.73
30-34	619	47.82	68.23
35-39	478	49.79	69.09
40-44	342	49.42	68.96
45-49	298	45.30	68.55
50-54	253	50.59	69.70
55-59	131	58.78	71.18
60-64	63	49.21	69.89
65 and over	44	54.55	71.59
Unspecified	0	0	0
Total	3988	47.17	68.34

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	112	46.43	67.66
Less than 12 th Grade	10	60.00	72.50
High School Diploma or GED	423	41.37	66.96
Some College	760	40.26	66.66
2-Year College Degree (Associates)	317	40.06	67.22
4-Year College Degree (Bachelor's)	1257	53.62	69.93
Master's Degree	184	72.28	74.78
Doctoral Degree	20	80.00	77.90
Unspecified	401	38.90	66.37
I decline to participate	504	46.83	67.65
Total	3988	47.17	68.34

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	134	46.27	67.47
Asian or Pacific Islander	237	34.60	64.70
Caucasian	1382	54.12	70.81
Hispanic	340	26.47	63.17
Native American	2	50.00	63.50
Other	116	36.21	64.77
Unspecified	1777	48.17	68.19
I decline to participate	0	0	0
Total	3988	47.17	68.34

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1225	48.98	69.36
Chinese	62	37.10	64.15
Cuban	6	33.33	65.67
Dutch	6	16.67	60.83
English	93	55.91	68.58
Filipino	6	16.67	55.50
French	1	100.00	84.00
German	17	52.94	71.88
Irish	15	86.67	77.07
Italian	74	56.76	70.76
Japanese	0	0	0
Korean	33	42.42	67.21
Mexican	4	100.00	76.75
Other Asian	66	24.24	64.74
Other European	34	55.88	70.26
Other Hispanic or Latino	189	21.16	61.70
Polish	10	30.00	69.80
Puerto Rican	57	28.07	61.89
Russian	20	30.00	61.45
Scottish	1	100.00	76.00
Swedish	5	60.00	70.00
Vietnamese	0	0	0
Unspecified	1612	50.12	68.95
I decline to participate	452	45.80	67.57
Total	3988	47.17	68.34

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	100	45.00	67.85
Chinese	48	29.17	61.75
English	1811	50.14	69.32
French	1	100.00	80.00
German	2	100.00	78.00
Italian	3	66.67	74.67
Korean	24	37.50	65.38
Polish	3	33.33	68.00
Russian	20	35.00	63.75
Spanish	137	23.36	63.09
Tagalog	5	0.00	48.80
Vietnamese	3	66.67	71.67
Unspecified	1182	47.46	68.26
I decline to participate	649	45.76	67.71
Total	3988	47.17	68.34

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.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	32	59.83	70.38
Male	32	75.00	78.13
Choose not to respond	2	100.00	94.50
Unspecified	0	0	0
Total	66	68.18	74.86

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	11	81.82	78.45
25-29	15	73.33	73.80
30-34	13	53.85	70.23
35-39	6	50.00	67.50
40-44	4	75.00	74.50
45-49	6	50.00	75.67
50-54	4	75.00	79.25
55-59	4	100.00	85.75
60-64	1	0.00	61.00
65 and over	2	100.00	90.00
Total	66	68.18	74.86

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2	50.00	73.00
Less Than 12 th Grade	2	50.00	72.00
High School or GED	9	44.44	67.78
Some College	11	72.73	74.27
2-Year College Degree (Associates)	8	50.00	66.13
4-Year College Degree (Bachelor's)	25	80.00	79.68
Master's Degree	3	100.00	89.33
Doctoral Degree	0	0	0
Unspecified	2	50.00	70.50
I decline to participate	4	75.00	73.50
Total	66	68.18	74.86

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	11	63.64	70.55
Asian or Pacific Islander	0	0	0
Caucasian	18	83.33	81.28
Hispanic	17	52.94	68.65
Native American	0	0	0
Other	3	33.33	65.67
Unspecified	17	76.47	78.71
I decline to participate	0	0	0
Total	66	68.18	74.86

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	18	66.67	75.17
Cuban	1	100.00	85.00
Chinese	0	0	0
Dutch	0	0	0
English	6	50.00	66.00
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	4	75.00	79.50
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	11	45.45	66.55
Polish	0	0	0
Puerto Rican	4	50.00	62.00
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	18	83.33	82.89
I decline to participate	4	100.00	79.25
Total	66	68.18	74.86

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	3	66.67	74.00
Chinese	1	0.00	31.00
English	42	71.43	76.86
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	6	33.33	66.00
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	11	72.73	75.91
I decline to participate	3	100.00	76.33
Total	66	68.18	74.86

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	1	0.00	24.00
Male	0	0	0
Unspecified	0	0	0
Total	1	0.00	24.00

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	1	0.00	24.00
45-49	0	0	0
50-54	0	0	0
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Total	1	0.00	24.00

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)	1	0.00	24.00
4-Year College Degree (Bachelor's)	0	0	0
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	1	0.00	24.00

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1	0.00	24.00
Asian or Pacific Islander	0	0	0
Caucasian	0	0	0
Hispanic	0	0	0
Native American	0	0	0
Other	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	1	0.00	24.00

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	0	0	0
Cuban	0	0	0
Chinese	0	0	0
Dutch	0	0	0
English	1	0.00	24.00
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	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	0	0	0
Total	1	0.00	24.00

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	1	0.00	24.00
English	0	0	0
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	0	0	0
Total	1	0.00	24.00

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	20	45.00	66.15
Male	22	50.00	68.45
Choose not to respond	1	100.00	75.00
Unspecified	0	0	0
Total	43	48.84	67.53

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	0	0	0
25-29	5	80.00	73.40
30-34	12	33.33	62.33
35-39	9	33.33	66.44
40-44	5	20.00	58.00
45-49	5	60.00	71.80
50-54	2	50.00	74.00
55-59	2	100.00	74.00
60-64	2	100.00	83.00
65 and over	1	100.00	80.00
Total	43	48.84	67.53

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2	50.00	70.00
Less than 12 th Grade	0	0	0
High School Diploma or GED	3	66.67	68.67
Some College	7	42.86	67.14
2-Year College Degree (Associates)	3	66.67	65.67
4-Year College Degree (Bachelor's)	9	44.44	65.44
Master's Degree	9	33.33	65.11
Doctoral Degree	1	100.00	90.00
Unspecified	2	0.00	58.50
I decline to participate	7	71.43	72.71
Total	43	48.84	67.53

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	3	0.00	43.33
Asian or Pacific Islander	2	50.00	68.00
Caucasian	20	55.00	71.35
Hispanic	0	0	0
Native American	0	0	0
Other	3	33.33	58.00
Unspecified	15	53.33	69.13
I decline to participate	0	0	0
Total	43	48.84	67.53

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	18	61.11	71.17
Chinese	2	50.00	68.00
Cuban	0	0	0
Dutch	0	0	0
English	4	25.00	51.25
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	1	100.00	85.00
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	14	35.71	65.14
I decline to participate	4	50.00	71.25
Total	43	48.84	67.53

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	50.00	70.00
Chinese	4	50.00	59.25
English	16	56.25	68.38
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	0	0	0
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	14	28.57	65.86
I decline to participate	7	71.43	73.00
Total	43	48.84	67.53