



Annual Report
(Pursuant to New York Insurance Law § 214)

Report on Insurance Agent Licensing Examinations
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I. Introduction

On May 21, 2008, Governor David A. Paterson signed Chapter 77 of the Laws of 2008 into law. Chapter 77 amended the New York Insurance Law to require the Superintendent of Insurance to collect certain information from those persons taking insurance agent licensing examinations, and to perform a study of the insurance agent licensing examinations. Specifically, Chapter 77 added a new Insurance Law § 2103(f)(3), which 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 and race or ethnicity, and that the New York State Insurance Department (“Department”) will use the information for statistical purposes only.

Chapter 77 also added a new Insurance Law § 214, which requires the Superintendent to perform a study of the insurance agent licensing examinations required by Insurance Law § 2103. The study must include, at a minimum, the total number of examinees, the passing rate of all examinees, and the mean scores on the examination. In addition, the study must examine the correlation between the aforementioned items and “the applicants’ native language, level of education, gender, race and ethnicity.” The Superintendent must complete the study by January 1st of each year.

Chapter 77 of the Laws of 2008 went into effect September 2008. This report has been developed in accordance with Insurance Law § 214.

II Demographic Information and Report

A. Demographic Information

In accordance with Insurance Law § 2103(f)(3), the registration form for an insurance agent licensing examination sets forth six optional 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;

Age: under 18; 18-24; 25-29; 30-34; 35-39; 40-44; 45-49; 50-54; 55-59; 60-64; 65 and over; unspecified; I decline to participate;

Education: high school or GED; some college; 2-year college degree (associates); 4-year college degree (BA - BS); masters degree; doctoral degree; unspecified; I decline to participate;

Race: American Indian and Alaska Native; Asian; Black or

African American; Native Hawaiian and Other Pacific; White; Two or more races; unspecified; I decline to participate;

Ethnicity: American/Canadian; Chinese; Cuban; Dutch; English; Filipino; French; German; Irish; Italian; Japanese; Korean; Mexican; Polish; Puerto Rican; Russian; Scottish; Swedish; Vietnamese; other Asian; other European; other Hispanic or Latino; unspecified; I decline to participate; and

Native Language: Arabic; Chinese; English; French; German; Italian; Korean; Polish; Russian; Spanish; Tagalog; Vietnamese; unspecified; I decline to participate.

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.”

B. Demographic Report

At the Department’s request, the Department’s testing vendor provided the Department with a demographics report for the period January 1, 2009 through December 31, 2009, a copy of which is attached hereto. The demographic report sets forth certain statistics for each licensing examination. Specifically, it sets forth the total number of examinees, passing rate, and average score¹ for each licensing examination broken down further by gender, age, education, race, ethnicity and native language.

Overall, 53% of examinees did not identify their gender, race, education, ethnicity, and native language.² Therefore, the Department bases its observations on the answers of only the 47% of examinees who voluntarily provided the foregoing information.

III. Department’s Observations

As a preliminary matter, the Department does not employ statisticians. Therefore, the Department makes observations in this report based only upon the statistics set forth in the demographics report.

A. Life Insurance Agent/Broker

¹ The figures set forth under “average score” represent the average number of questions answered correctly.

² With regard to the English language examinations, 52% of examinees chose not to participate by electing “unspecified” or “I decline to participate” in response to the demographic questions, while 48% of examinees chose to participate. Further, 72% of the examinees taking the Spanish language examination chose not to participate, while 28% chose to participate.

7,121 applicants registered to take the life insurance agent/broker examination (#10-51). However, only 7,119 applicants sat for the examination. The examination consists of 100 questions, and an examinee must answer 70 questions correctly to pass. Of the 7,119 applicants who sat for the examination, the passing rate for all examinees was 53.63%, and the average number of questions answered correctly for all examinees was 69.59.

1. Gender

6,579 examinees identified their gender. Those examinees who identified themselves as male had a higher passing rate (59.06%) and average score (71.07) than those who identified themselves as female (47.05% and 67.87, respectively).

2. Education

2,393 examinees identified their education level. Those examinees who identified themselves as having a doctoral degree had the highest passing rate (84.62%), followed by those who identified themselves as having a master's degree (82.95%) and a 4-year college degree (71.75%). With regard to average score, those who identified themselves as having a doctoral degree had the highest average score (81.73), followed by those who identified themselves as having a master's degree (78.03) and those with a 4-year college degree (74.6). Those examinees who identified themselves as having a high school diploma or GED had the lowest passing rate (39.64%) and average score (65.3).

3. Race

1,914 examinees identified their race. Those examinees who identified themselves as white had the highest passing rate (74.39%) and average score (75.45), followed by those who identified themselves as American Indian and Alaskan Native (60.0% and 65.4, respectively) and those who identified themselves as Asian (52.85% and 68.13, respectively). Those who identified themselves as Native Hawaiian and other Pacific had the lowest passing rate (27.27%) and average score (61.27).

4. Ethnicity

1,899 examinees identified their ethnicity. Those examinees who identified themselves as Vietnamese had the highest passing rate (100.0%), followed by those who identified themselves as German and Scottish (90.0% and 85.71%, respectively). Those who identified themselves as Vietnamese had the highest average score (84.0), followed by those who identified themselves as German (79.5) and Irish (77.72). The examinees who identified themselves as Mexican had the lowest passing rate (31.03%) and the examinees who identified themselves as Filipino had the lowest average score (65.02).

5. Native Language

2,242 examinees identified their native language. The examinees who identified their native language as Vietnamese had the highest passing rate (100.0%), followed by those who

identified their native language as Arabic (66.67%) and English (63.01%). Those examinees who identified their native language as Vietnamese had the highest average score (81.25), followed by the examinees who identified their native language as English (72.26), and those examinees who identified their native language as Korean (70.21). The examinees who identified their native language as Tagalog had the lowest passing rate (38.78%), while the examinees who identified their native language as Arabic had the lowest average score (64.0).

B. Accident and Health Insurance Agent/Broker

1,144 applicants registered and sat for the accident and health insurance agent/broker licensing examination (#10-52). The examination consists of 100 questions, and an examinee must answer 70 questions correctly to pass. Of the 1,144 applicants who sat for the examination, the passing rate for all examinees was 46.77%, and the average number of questions answered correctly for all examinees was 67.78.

1. Gender

1,078 examinees identified their gender. Those examinees who identified themselves as male had a higher passing rate (49.39%) and average score (68.41) than those who identified themselves as female (44.16% and 67.31, respectively).

2. Education

395 examinees identified their education level. Those examinees who identified themselves as having a doctoral degree had the highest passing rate (100.0%), followed by those who identified themselves as having a 4-year college degree (66.67%) and those who identified themselves as having a 2-year college degree (59.26%). With regard to average score, those who identified themselves as having a doctoral degree had the highest average score (74.67), followed by those who identified themselves as having a 4-year college degree (72.98) and those who identified themselves as having a master's degree (69.26). Examinees who identified themselves as having a high school diploma or GED had the lowest passing rate (26.83%) and the lowest average score (64.61).

3. Race

323 examinees identified their race. Those examinees who identified themselves as two or more races had the highest passing rate (66.67%) and average score (70.8), followed by those who identified themselves as white (60.95% and 70.61, respectively) and Asian (59.62% and 70.4, respectively). Those examinees who identified themselves as American Indian and Alaska native had the lowest passing rate (25.0%) and average score (67.75).

4. Ethnicity

317 examinees identified their ethnicity. Examinees who identified themselves as Cuban, Mexican, and Vietnamese had the highest passing rate (100.0%), followed by those examinees who identified themselves as Irish (88.24%) and other Asian (85.71%). Those examinees who

identified themselves as Irish had the highest average score (79.06), followed by the examinee who identified himself or herself as Vietnamese (79.0) and those examinees who identified themselves as other Asian (76.43). Examinees who identified themselves as Filipino had the lowest passing rate (25.0%), while the examinees who identified themselves as English had the lowest average score (63.73).

5. Native Language

372 examinees identified their native language. The examinees who identified their native languages as Arabic and German had the highest passing rate (100.0%), followed by the examinees who identified their native language as Chinese (60.0%) and English (56.79%). The examinee who identified his or her native language as Arabic also had the highest average score (82.0), followed by those examinees who identified their native language as German (76.0) and the examinees who identified their native language as Tagalog (71.67). Those examinees who identified their native languages as Italian, Korean, and Tagalog had the lowest passing rate (33.33%), while the examinees who identified their native language as Italian had the lowest average score (60.33).

C. Property and Casualty Insurance Agent

1,420 applicants registered to take the property and casualty insurance agent licensing examination (#10-53). However, only 1,419 applicants sat for the examination. The examination consists of 150 questions, and an examinee must answer 105 questions correctly to pass. Of the 1,419 applicants who sat for the examination, the passing rate for all examinees was 36.76%, and the average number of questions answered correctly for all examinees was 99.48.

1. Gender

1,365 examinees identified their gender. Those examinees who identified themselves as male had a higher passing rate (43.35%) and average score (101.42), than those who identified themselves as female (30.97% and 97.9, respectively).

2. Education

723 examinees identified their education level. The examinee who identified himself or herself as having a doctoral degree had the highest passing rate (100.0%) and average score (124.0), followed by those examinees who identified themselves as having a master's degree (54.84% and 106.19, respectively) and those who identified themselves as having a 4-year college degree (54.4% and 104.87, respectively). Those examinees who identified themselves as having some college had the lowest passing rate (22.47%), while the examinees identifying themselves as having a high school diploma or GED had the lowest average score (95.83).

3. Race

625 examinees identified their race. Those examinees who identified themselves as white had the highest passing rate (43.29%), followed by those who identified themselves as

black or African American (32.26%) and those who identified themselves as two or more races (28.57%). Further, those examinees who identified themselves as white also had the highest average score (102.09), followed by those who identified themselves as two or more races and black or African American (99.0) and those who identified themselves as Asian (95.28). The examinees who identified themselves as American Indian and Alaska native had the lowest passing rate (14.29%) and average score (84.71).

4. Ethnicity

615 examinees identified their ethnicity. The examinees who identified themselves as Scottish had the highest passing rate (66.67%), followed by those who identified themselves as German (61.11%) and those who identified themselves as other European (53.85%). The examinees who identified themselves as Scottish had the highest average score (111.0), followed by those who identified themselves as German (108.33) and Polish (103.07). The examinees who identified themselves as Puerto Rican had the lowest passing rate (7.69%) and average score (88.23).

5. Native Language

698 examinees identified their native language. The examinees who identified their native language as Polish had the highest passing rate (66.67%), followed by those who identified their native language as Korean (50.0%) and English (42.14%). The examinees who identified their native language as Polish also had the highest average score (113.0), followed by the examinees who identified their native language as Korean (102.5) and English (101.9). The examinee who identified his or her native language as German had the lowest passing rate (0.0%), while the examinees who identified their native language as Spanish had the lowest average score (91.98).

D. Personal Lines Insurance Agent/Broker

1,451 applicants registered and sat for the personal lines insurance agent/broker licensing examination (#10-54). The examination consists of 100 questions, and an examinee must answer 70 questions correctly to pass. Of the 1,451 applicants who sat for the examination, the passing rate for all examinees was 49.69%, and the average number of questions answered correctly for all examinees was 69.47.

1. Gender

1,212 examinees identified their gender. Those examinees who identified themselves as male had a higher passing rate (52.08%) and average score (69.32) than those examinees who identified themselves as female (40.34% and 67.18, respectively).

2. Education

559 examinees identified their education level. Those examinees who identified themselves as having a master's degree had the highest passing rate (62.5%), followed by those

who identified themselves as having a 4-year college degree (50.92%) and a 2-year college degree (43.06%). Those examinees who identified themselves as having a master's degree also had the highest average score (70.25), followed by those who identified themselves as having a 4-year college degree (69.55) and some college (67.9). Those examinees who identified themselves as having a high school diploma or GED had the lowest passing rate (27.34%), While those examinees who identified themselves as having a doctoral degree had the lowest average score (63.0).

3. Race

463 examinees identified their race. The examinees who identified themselves as two or more races had the highest passing rate (53.85%), followed by those examinees who identified themselves as Asian (50.0%) and white (43.89%). The examinees who identified themselves as two or more races also had the highest average score (70.54), followed by those who identified themselves as white (68.03) and American Indian and Alaska native (66.0). The examinee who identified himself or herself as American Indian and Alaska native had the lowest passing rate (0.0%), while those who identified themselves as black or African American had the lowest average score (64.43).

4. Ethnicity

444 examinees identified their ethnicity. Those examinees who identified themselves as Cuban and French had the highest passing rates (100.0%), followed by those who identified themselves as German (77.78%), and those who identified themselves as Dutch and other European (66.67%). The examinees who identified themselves as French had the highest average score (75.33), followed by the examinee who identified himself or herself as Cuban (75.0) and the examinees who identified themselves as German (74.44). The examinees who identified themselves as Scottish, Swedish, and Korean had the lowest passing rate (0.0%), while the examinee who identified himself or herself as Swedish had the lowest average score (61.0).

5. Native Language

542 examinees identified their native language. The examinees who identified their native language as French and German had the highest passing rate (100.0%), followed by those examinees who identified their native language as Chinese (75.0%) and Polish (66.67%). The examinee who identified his or her native language as French also had the highest average score (81.0), followed by those examinees who identified their native language as Polish (76.67) and Chinese (72.25). The examinees who identified their native language as Italian, Tagalog, and Russian had the lowest passing rate (0.0%), while the examinees who identified their native language as Russian had the lowest average score (55.0).

E. Life, Accident, and Health Insurance Agent/Broker

10,719 applicants registered to take the life, accident, and health insurance licensing examination (#10-55). However, only 10,716 applicants sat for the examination. The examination consists of 150 questions, and an examinee must answer 105 questions correctly to

pass. Of the 10,716 applicants who sat for the examination, the passing rate for all examinees was 56.96%, and the average number of questions answered correctly for all examinees was 105.68.

1. Gender

10,083 examinees identified their gender. Those examinees who identified themselves as male had a higher passing rate (59.28%) and average score (106.37) than those examinees who identified themselves as female (54.42% and 104.97, respectively).

2. Education

5,067 examinees identified their education level. Those examinees who identified themselves as having a doctoral degree had the highest passing rate (80.33%), followed by those who identified themselves as having a master's degree (78.6%) and a 4-year college degree (68.52%). Those examinees who identified themselves as having a masters degree had the highest average score (114.81), followed by those who identified themselves as having a doctoral degree (114.79) and 4-year college degree (109.51). Those who identified themselves as having a high school diploma or GED had the lowest passing rate and average score (46.67% and 101.71, respectively).

3. Race

4,520 examinees identified their race. Those examinees who identified themselves as white had the highest passing rate (68.6%), followed by those who identified themselves as native Hawaiian and other Pacific (66.67%), and two or more races (62.6%). Those examinees who identified themselves as native Hawaiian and other Pacific had the highest average score (112.22), followed by those who identified themselves as white (109.79) and those who identified themselves as Asian (106.52). Further, those examinees who identified themselves as American Indian and Alaska native had the lowest passing rate (30.0%) and average score (98.25).

4. Ethnicity

4,145 examinees identified their ethnicity. Those examinees who identified themselves as Cuban had the highest passing rate (91.67%), followed by those who identified themselves as Scottish (81.48%) and Polish (80.0%). Those examinees who identified themselves as Cuban also had the highest average score (114.25), followed by those who identified themselves as Polish (112.82) and Scottish (112.67). Those examinees who identified themselves as Vietnamese had the lowest passing rate (28.57%) and those examinees who identified themselves as other Hispanic or Latino had the lowest average score (100.49).

5. Native Language

4,809 examinees identified their native language. Those examinees who identified their native language as German had the highest passing rate (66.67%), followed by those who

identified their native language as English (66.36%) and Korean (62.5%). The examinees who identified their native language as Vietnamese had the highest average score (110.4), followed by those who identified their native language as English (109.07), and Korean (108.25). The examinees who identified their native language as Spanish had the lowest passing rate (38.77%) and average score (98.59).

F. Bail Bond Agent

51 applicants registered and sat for the bail bond agent licensing examination (#10-59). The examination consists of 60 questions, and an examinee must answer 42 questions correctly to pass. The passing rate for all examinees was 66.67%, and the average number of questions answered correctly was 43.61.

1. Gender

47 examinees identified their gender. Those examinees who identified themselves as male had a higher passing rate (71.43%) and average score (44.97) than those who identified themselves as female (66.67% and 42.08, respectively).

2. Education

22 examinees identified their education level. The examinees who identified themselves as having a 2-year college degree had the highest passing rate (100.0%), followed by the examinees who identified themselves as having some college (85.71%) and a high school diploma or GED (57.14%). Those examinees who identified themselves as having some college, had the highest average score (46.43), followed by those who identified themselves as having a 2-year college degree (46.25) and a 4-year college degree (46.0). The examinees who identified themselves as having a 4-year college degree and a masters degree had the lowest passing rate (50.0%), while those examinees who identified themselves as having a masters degree had the lowest average score (41.0).

3. Race

21 examinees identified their race. The examinees who identified themselves as white had the highest passing rate (78.95%) and average score (46.0), while the examinees who identified themselves as black or African American had the lowest passing rate (50.0%) and average score (43.0).

4. Ethnicity

18 examinees identified their ethnicity. The examinees who identified themselves as Puerto Rican or other Hispanic or Latino had the highest passing rate (100.0%), followed by those examinees who identified themselves as American/Canadian (83.33%), and Italian (71.43%). Those examinees who identified themselves as Puerto Rican had the highest average score (51.0), followed by those who identified themselves as American/Canadian (46.17), and other Hispanic or Latino (45.0). Those examinees identifying themselves as Irish had the lowest

passing rate (50.0%) and those who identified themselves as Italian had the lowest average score (44.43).

5. Native Language

21 examinees identified their native language. The examinees identifying their native language as Spanish had the highest passing rate (100.0%) and average score (51.0). Those examinees identifying their native language as English had the lowest passing rate (73.68%) and average score (45.05).

G. Mortgage Guaranty Agent

One applicant registered and sat for the mortgage guaranty agent licensing examination (#10-60). The examination consists of 40 questions, and an examinee must answer 28 questions correctly to pass. The passing rate for this examinee was 100.0%, and the number of questions answered correctly was 33.0.

1. Gender

This examinee identified herself as female.

2. Education

This examinee identified her education level as a 4-year college degree.

3. Race

This examinee identified her race as white.

4. Ethnicity

This examinee declined to identify her ethnicity.

5. Native Language

This examinee identified her native language as English.

H. Life Insurance Agent/Broker – Spanish

941 applicants registered and sat for the Spanish version of the life insurance agent/broker licensing examination (#10-75). The examination consists of 100 questions, and an examinee must answer 70 questions correctly to pass. Of the 941 applicants who sat for the examination, the passing rate for all examinees was 12.75%, and the average number of questions answered correctly for all examinees was 58.15.

1. Gender

891 examinees identified their gender. Those examinees whom identified themselves as female had a higher passing rate (13.9%) and average score (58.59) than those whom identified themselves as male (11.85% and 58.08, respectively).

2. Education

135 examinees identified their education level. Those examinees who identified themselves as having a 2-year college degree had the highest passing rate (30.0%), followed by those who identified themselves as having a high school diploma or GED (14.71%), or some college (14.29%). Those examinees who identified themselves as having a 4-year college degree had the highest average score (60.77), followed by those who identified themselves as having some college (58.71), and a masters degree (58.0). Examinees who identified themselves as having a masters degree had the lowest passing rate (0.0%), while those examinees who identified themselves as having a high school diploma or GED had the lowest average score (54.59).

3. Race

61 examinees identified their race. The examinees who identified themselves as two or more races had the highest passing rate (44.4%) and average score (66.56), followed by those who identified themselves as white (14.58% and 58.27, respectively). Those examinees who identified themselves as American Indian and Alaska native or black or African American had the lowest passing rate (0.0%), while the examinees identifying themselves as black or African American had the lowest average score (56.33).

4. Ethnicity

130 examinees identified their ethnicity. Those examinees who identified themselves as Mexican had the highest passing rate (33.33%), followed by those who identified themselves as other Hispanic or Latino (15.32%). Examinees identifying themselves as Cuban had the highest average score (60.00), followed by those who identified themselves as other Hispanic or Latino (57.79), or Mexican (49.0). Those examinees identifying themselves as American/Canadian and Cuban had the lowest passing rate (0.0%), while those examinees identifying themselves as American/Canadian had the lowest average score (43.0).

5. Native Language

Of the 191 examinees who identified their native language, 188 examinees identified their native language as Spanish, while the other three identified their native language as English. The examinees who identified their native language as Spanish had a 13.3% passing rate and an average score of 55.57. Those examinees who identified English as their native language did not pass this Spanish exam and had an average score of 58.33.

I. Life, Accident, and Health Insurance Agent/Broker – Spanish

Seven applicants registered and sat for the Spanish version of the life, accident, and health insurance agent/broker licensing examination (#10-77). The examination consists of 150 questions, and an examinee must answer 105 questions correctly to pass. Of the seven applicants who sat for the examination, the passing rate for all examinees was 14.29%. The average number of questions answered correctly for all examinees was 81.71.

1. Gender

Seven examinees identified their gender. The four examinees who identified themselves as female had the highest passing rate (25%) and average score (85.0) compared to the examinees who identified themselves as male (0.0% and 77.33%, respectively).

2. Education

Three examinees identified their education level. The examinees with a masters degree were the only examinees who passed the examination with a passing rate of 50.0% and an average score of 104.5. An examinee with some college did not pass the examination and had an average score of 68.0.

3. Race

Three examinees identified their race. The examinees, who identified themselves as white, had a passing rate of 33.3% and an average score of 92.33.

4. Ethnicity

Only three examinees identified their ethnicity. The two examinees who identified themselves as Mexican had a passing rate of 50.0% and an average score of 104.5. The examinee who identified himself or herself as other Hispanic or Latino did not pass the examination and had an average score of 68.0.

5. Native Language

Only three examinees identified their native language. The examinees, who identified their native language as Spanish, had a passing rate of 33.33% and had an average score of 92.33.

J. Accident and Health Insurance Agent/Broker – Spanish

Six applicants registered and sat for the Spanish version of the accident and health insurance agent/broker licensing examination (#10-76). The examination consists of 100 questions, and an examinee must answer 70 questions correctly to pass. None of the examinees passed the examination, and the average number of questions answered correctly for all examinees was 54.83.

1. Gender

Five examinees identified their gender. None of these examinees passed the examination. However, the examinees who identified themselves as female had a higher average score (58.5) than the examinees who identified themselves as male (34.0).

2. Education

Only two examinees identified their education level. The examinee who identified himself or herself as having some college did not pass the examination, and had an average score of 61.0. The examinee who identified himself or herself as having a 4-year college degree also did not pass the examination, and had an average score of 47.0.

3. Race

No examinees identified their race.

4. Ethnicity

Only two examinees identified their ethnicity. These examinees identified themselves as other Hispanic or Latino, did not pass the examination, and had an average score of 54.0.

5. Native Language

Only two examinees identified their native language. These examinees, who identified their native language as Spanish, did not pass the examination and had an average score of 54.0.

IV. Conclusion

2009 is the first year for which the Department was able to obtain a full year of statistics. Generally, male examinees and those examinees with higher education levels performed better on the agent licensing examinations than female examinees and examinees with lower education levels. Further, those examinees who sat for the Spanish language examinations were less likely to respond to the demographic questions than those examinees who sat for the English language examinations. Without another full year of statistics, it is difficult to ascertain a consistent pattern for most of the demographic categories. Increased participation by examinees and a second full year of data will provide the Department with further information, which may allow the Department to ascertain a consistent pattern next year.