Annual Report On
Insurance Agent Licensing Examinations

For the year ended December 31, 2012

New York State Department of Financial Services
Benjamin M. Lawsky, Superintendent

INTRODUCTION

The Report on Insurance Agent Licensing Examinations, as required under § 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, 2012 through December 31, 2012. The Demographics Statistics for all insurance licensing examinations can be found on our website.

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
- Bail Bond Agent
- Life Insurance Agent/Broker
- Life, Accident/Health Agent/Broker
- Personal Lines Insurance Agent/Broker
- Accident/Health Agent/Broker
- Property/Casualty 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
Mortgage Guaranty Agent	40	28
NY Bail Bond Agent	60	42
NY Life Insurance Agent/Broker	100	70
NY Life, Accident and Health Insurance Agent/Broker	150	105
NY Personal Lines Insurance Agent/Broker	100	70
NY Accident and Health Insurance Agent/Broker	100	70
NY Property and Casualty Insurance Agent/Broker	150	105

Examination scores provided in this report represent the percentage of questions answered correctly.[1]

[1] In the 2011 Demographic Report, the "Average Score" column was the actual number of questions answered correctly and not the percentage of questions answered correctly.

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

- o Female
- o Male
- o Unspecified
- o I decline to participate

Education

- o High School or GED
- o Some college
- o 2-year college degree (Associates)
- o 4-year college degree (Bachelor's)
- o Master's degree
- o Doctoral degree
- o Unspecified
- o I decline to participate

Ethnicity

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

Age

- o Under 18
- o 18-24
- o 25-29
- o 30-34
- o 35-39
- o 40-44
- o 45-49
- o 50-54
- o 55-59
- o 60-64
- o 65 and over
- o Unspecified
- o I decline to participate

Race

- o American Indian and Alaska Native
- o Black or African American
- o Native Hawaiian and Other Pacific Islander
- o White
- o Two or more races
- o Unspecified
- o I decline to participate

Native Language

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

OBSERVATIONS

In 2012, there were over 24,000 examinees. For examinees who provided gender information, 53% were male and 47% were female. For those who provided information on highest education level achieved, 14% reported high school or GED, 77% reported some kind of undergraduate level of college education, and 9% reported graduate level of college education. The data indicate that male examinees and those examinees with higher education levels generally had higher passing rates and average scores on the agent licensing examinations, respectively than female examinees and those examinees with lower education levels.

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.

Passing Rate of all New York State Licensing Examinations by Gender

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	10535	47.8	76.0
Male	11940	56.2	81.8
Unspecified	2212	60.0	72.6
I decline to participate	0	0	0
Total	**24687**	**53.0**	**78.5**

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

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	2381	34.4	70.3
Some College	4641	45.7	77.3
2-Year College Degree (Associates)	2011	45.5	77.2
4-Year College Degree (Bachelor's)	6099	63.4	85.9
Master's Degree	1363	71.8	88.5
Doctoral Degree	163	79.1	91.8
Unspecified	2508	52.9	73.9
I decline to participate	5521	52.9	74.5
Total	**24687**	**53.0**	**78.5**

Passing Rate of all New York State Licensing Examinations by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	13	23.1	73.1
18-24	4893	46.2	79.2
25-29	3264	53.0	81.4
30-34	2250	53.4	80.5
35-39	1658	54.6	79.7
40-44	1502	55.3	79.8
45-49	1425	56.9	81.0
50-54	1090	61.7	82.2
55-59	725	58.8	81.3
60-64	305	60.3	80.9
65 and over	162	63.6	79.6
Unspecified	2124	55.2	73.3
I decline to participate	5276	52.6	74.5
Total	**24687**	**53.0**	**78.5**

Passing Rate of all New York State Licensing Examinations by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	5884	59.2	84.9
Chinese	972	46.8	67.6
Cuban	40	60.0	77.9
Dutch	24	70.8	90.9
English	733	45.0	77.2
Filipino	169	54.4	69.3
French	54	51.9	79.4
German	221	67.0	91.9
Irish	640	63.3	90.0
Italian	1057	60.0	87.1
Japanese	29	75.9	99.1
Korean	140	42.1	83.2
Mexican	83	42.2	74.1
Other Asian	506	44.5	75.2
Other European	337	62.6	87.2
Other Hispanic or Latino	1916	35.0	68.8
Polish	161	72.1	91.6
Puerto Rican	574	42.9	73.1
Russian	200	45.0	84.0
Scottish	29	79.3	92.6
Swedish	20	45.0	87.9
Vietnamese	26	34.6	83.4
Unspecified	3895	52.5	76.0
I decline to participate	6977	53.0	75.8
Total	**24687**	**53.0**	**78.5**

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	52	21.2	73.8
Chinese	850	44.7	65.7
English	12683	57.3	83.8
French	152	36.8	71.5
German	12	58.3	81.3
Italian	64	29.7	77.4
Korean	83	32.5	77.9
Polish	38	57.9	85.3
Russian	172	42.4	82.0
Spanish	1556	31.1	65.6
Tagalog	98	64.3	67.5
Vietnamese	45	35.6	83.1
Unspecified	2869	52.6	74.4
I decline to participate	6013	52.2	74.7
Total	**24687**	**53.0**	**78.5**

Passing Rate of all New York State Licensing Examinations by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	81	48.1	77.0
Asian	1937	45.7	71.2
Black or African American	2571	41.6	72.0
Native Hawaiian and Other Pacific Islander	69	46.4	81.4
White	8886	62.5	87.6
Two or more races	748	44.7	75.0
Unspecified	3875	45.7	72.3
I decline to participate	6520	52.0	74.9
Total	**24687**	**53.0**	**78.5**

DEMOGRAPHICS STATISTICS BY LICENSING EXAM

Mortgage Guaranty Agent

This examination qualifies the agent to sell mortgage insurance. Mortgage insurance is insurance against financial loss by reason of nonpayment of any sum required to be paid under the terms of any instrument of indebtedness secured by a lien on real estate.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	0	0	0
Male	2	50	71.25
Unspecified	0	0	0
I decline to participate	0	0	0
Total	2	50	71.25

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	0	0	0
40-44	0	0	0
45-49	0	0	0
50-54	2	50	71.25
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	2	50	71.25

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	0	0	0
Some College	0	0	0
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelor's)	2	50	71.25
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	2	50	71.25

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0	0
Asian	0	0	0
Black or African American	0	0	0
Native Hawaiian and Other Pacific Islander	0	0	0
White	2	50	71.25
Two or more races	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	2	50	71.25

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	0	0	0
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	2	50	71.25
Japanese	0	0	0
Korean	0	0	0
Mexican	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
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	2	50	71.25

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	2	50	71.25
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	0	0	0
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	2	50	71.25

Bail Bond Agent

Bail bond business is any person in any court having criminal jurisdiction or in any criminal action or proceeding who shall for another deposit money or property as bail or execute as surety any bail bond who within a period of one month prior thereto shall have made such a deposit or given such bail in more than two cases not arising out of the same transaction.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	16	68.75	72.82
Male	33	66.67	73.33
Unspecified	2	100	87.5
I decline to participate	0	0	0
Total	51	68.63	73.73

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0	0
18-24	5	20	63.67
25-29	4	75	73.33
30-34	6	100	76.67
35-39	3	100	86.67
40-44	4	75	75
45-49	3	100	75.55
50-54	5	80	78.67
55-59	1	100	86.67
60-64	1	100	85
65 and over	0	0	0
Unspecified	4	25	61.67
I decline to participate	15	60	43.6
Total	51	68.63	73.73

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	7	85.71	76.9
Some College	10	80	77.67
2-Year College Degree (Associates)	4	25	62.92
4-Year College Degree (Bachelor's)	8	87.5	74.8
Master's Degree	2	100	85
Doctoral Degree	1	100	88.33
Unspecified	4	25	61.67
I decline to participate	15	60	72.67
Total	51	68.63	73.73

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0	0
Asian	3	0	57.22
Black or African American	8	87.5	80.83
Native Hawaiian and Other Pacific Islander	0	0	0
White	14	92.86	79.52
Two or more races	4	75	70
Unspecified	5	40	69.33
I decline to participate	17	58.82	70.68
Total	51	68.63	73.73

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	10	90	82
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	1	100	71.67
Italian	6	83.33	78.05
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Polish	1	100	90
Puerto Rican	3	100	72.78
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	4	50	68.33
Unspecified	10	40	66
I decline to participate	16	62.5	73.02
Total	51	68.63	73.73

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	25	80	76.67
French	0	0	0
German	0	0	0
Italian	2	50	70
Korean	0	0	0
Polish	1	100	80
Russian	0	0	0
Spanish	4	75	71.67
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	4	25	61.67
I decline to participate	15	60	72.67
Total	51	68.63	73.73

Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell life insurance.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	3315	44.49	66.98
Male	3067	54.22	69.68
Unspecified	511	55.77	69.38
I decline to participate	0	0	0
Total	6893	49.66	68.36

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	0	65
18-24	1294	38.33	65.06
25-29	720	50.83	69
30-34	536	50.93	68.32
35-39	432	49.07	68.41
40-44	417	45.08	67.61
45-49	386	53.89	70.68
50-54	234	56.41	70.17
55-59	177	50.28	69.65
60-64	93	50.54	69.14
65 and over	55	38.18	68.09
Unspecified	617	42.3	64.86
I decline to participate	1931	58.52	70.78
Total	6893	49.66	68.36

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	794	30.86	62.6
Some College	1255	43.51	66.78
2-Year College Degree (Associates)	519	42.77	66.56
4-Year College Degree (Bachelor's)	1195	57.57	71.25
Master's Degree	312	67.63	73.78
Doctoral Degree	37	70.27	79.11
Unspecified	751	38.48	64.34
I decline to participate	2030	58.92	70.81
Total	6893	49.66	68.36

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	25	36	64.6
Asian	1042	42.42	66.12
Black or African American	1142	42.03	66.29
Native Hawaiian and Other Pacific Islander	15	73.33	74.6
White	1012	62.75	73.16
Two or more races	213	43.19	66.47
Unspecified	1124	39.5	64.47
I decline to participate	2320	56.47	70.35
Total	6893	49.66	68.36

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1109	50.86	68.87
Chinese	639	41.94	66.28
Cuban	15	53.33	70.6
Dutch	1	100	85
English	203	34.98	65.28
Filipino	110	55.45	68.76
French	10	60	66.4
German	12	66.67	78.25
Irish	54	75.93	76.02
Italian	100	66	74.51
Japanese	0	0	0
Korean	23	39.13	67.35
Mexican	26	53.85	71.15
Polish	12	66.67	76.33
Puerto Rican	154	51.3	68.14
Russian	22	59.09	73.59
Scottish	2	100	82.5
Swedish	0	0	0
Vietnamese	3	100	79.67
Other Asian	192	44.27	66.15
Other European	45	57.78	71.36
Other Hispanic or Latino	584	38.53	65.07
Unspecified	1116	44.27	66.32
I decline to participate	2461	55.71	70.13
Total	6893	49.66	68.36

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	10	30	56.2
Chinese	588	40.82	65.73
English	2603	50.48	68.84
French	63	25.4	62.79
German	6	50	69.5
Italian	10	30	65.4
Korean	20	35	65.45
Polish	1	100	81
Russian	23	52.17	72.43
Spanish	441	37.64	64.79
Tagalog	76	63.16	69.59
Vietnamese	6	66.67	73
Unspecified	829	42.22	65.37
I decline to participate	2217	56.65	70.46
Total	6893	49.66	68.36

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	273	12.45	56.61
Male	190	17.37	57.89
Unspecified	30	20	58.5
I decline to participate	0	0	0
Total	493	14.81	57.22

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	0	37
18-24	31	16.13	60.94
25-29	39	12.82	61.41
30-34	53	16.98	58.91
35-39	66	7.58	57.27
40-44	24	20.83	58.83
45-49	50	12	54.2
50-54	38	21.05	58.82
55-59	10	10	44.8
60-64	6	16.67	56.83
65 and over	5	20	63.4
Unspecified	32	21.88	56.81
I decline to participate	138	14.49	55.83
Total	493	14.81	57.22

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	136	11.76	55.62
Some College	100	12	58.28
2-Year College Degree (Associates)	22	4.55	58.23
4-Year College Degree (Bachelor's)	34	35.29	66.21
Master's Degree	6	50	63
Doctoral Degree	0	0	0
Unspecified	38	18.42	55.47
I decline to participate	157	14.01	56.04
Total	493	14.81	57.22

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian or Alaska Native	0	0	0
Asian	0	0	0
Black or African American	4	0	35
Native Hawaiian and Other Pacific Islander	0	0	0
White	94	15.96	57.87
Two or more races	19	15.79	57.79
Unspecified	175	15.43	57.45
I decline to participate	201	13.93	57.09
Total	493	14.81	57.22

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	0	46
Cuban	0	0	0
Dutch	0	0	0
English	2	0	29.5
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	10	20	54.2
Polish	0	0	0
Puerto Rican	1	0	32
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	245	14.69	58.31
Unspecified	56	16.07	55.88
I decline to participate	178	14.61	56.83
Total	493	14.81	57.22

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	8	12.5	56.88
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	286	14.34	57.54
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	33	21.21	56.61
I decline to participate	166	14.46	56.8
Total	493	14.81	57.22

Life, Accident/Health Agent/Broker

This examination qualifies the agent/broker to sell life and accident/health insurance.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	3927	50.78	69.39
Male	6112	57.85	70.95
Unspecified	585	45.47	67.97
I decline to participate	0	0	0
Total	10624	54.56	70.21

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	8	12.5	61.59
18-24	2490	50.72	69.04
25-29	1563	55.21	70.5
30-34	972	54.94	70.23
35-39	717	60.39	71.51
40-44	606	62.71	72.39
45-49	623	58.11	72.19
50-54	457	68.49	74.01
55-59	326	67.18	73.5
60-64	141	66.67	73.73
65 and over	63	73.02	75.53
Unspecified	724	47.65	67.9
I decline to participate	1934	48.76	68.67
Total	10624	54.56	70.21

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	757	37.91	65.88
Some College	1966	47.71	68.44
2-Year College Degree (Associates)	902	45.9	67.97
4-Year College Degree (Bachelor's)	3205	65.37	73.09
Master's Degree	742	71.83	75.08
Doctoral Degree	94	78.72	77.53
Unspecified	937	48.45	68.11
I decline to participate	2021	49.53	68.81
Total	10624	54.56	70.21

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	46	50	66.68
Asian	458	56.33	69.91
Black or African American	995	41.11	66.38
Native Hawaiian and Other Pacific Islander	39	33.33	67.35
White	4955	63.33	72.64
Two or more races	311	45.34	68.34
Unspecified	1394	41.82	66.85
I decline to participate	2426	50.74	69.14
Total	10624	54.56	70.21

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	3107	62.02	72.27
Chinese	155	61.29	71.17
Cuban	16	62.5	71.37
Dutch	14	71.43	73.14
English	337	45.99	67.86
Filipino	40	52.5	69.8
French	24	62.5	69.17
German	146	67.12	73.03
Irish	378	58.47	71.95
Italian	618	57.93	70.83
Japanese	13	92.31	78.87
Korean	49	63.27	72.59
Mexican	33	36.36	66.02
Polish	89	70.79	75.9
Puerto Rican	218	40.83	67.44
Russian	121	44.63	68.81
Scottish	14	92.86	77.81
Swedish	16	37.5	67.5
Vietnamese	5	80	75.47
Other Asian	180	48.33	67.18
Other European	196	63.27	71.26
Other Hispanic or Latino	594	37.54	65.63
Unspecified	1590	49.18	68.71
I decline to participate	2671	51.89	69.57
Total	10624	54.56	70.21

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	26	23.08	64.1
Chinese	112	58.04	70.28
English	6537	58.97	71.54
French	62	48.39	67.11
German	5	60	75.07
Italian	17	41.18	68.08
Korean	17	52.94	71.61
Polish	18	50	69.55
Russian	101	38.61	67.12
Spanish	396	33.59	63.98
Tagalog	15	66.67	72.49
Vietnamese	19	42.11	66.35
Unspecified	1054	47.72	67.7
I decline to participate	2245	49.84	68.91
Total	10624	54.56	70.21

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	3	0	35.78
Male	7	0	55.81
Unspecified	0	0	0
I decline to participate	0	0	0
Total	10	0	49.8

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0	0
18-24	0	0	0
25-29	1	0	28
30-34	0	0	0
35-39	1	0	38
40-44	1	0	41.33
45-49	0	0	0
50-54	1	0	54
55-59	0	0	0
60-64	1	0	54
65 and over	0	0	0
Unspecified	0	0	0
I decline to participate	5	0	56.53
Total	10	0	49.8

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	2	0	41
Some College	2	0	39.67
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelor's)	1	0	54
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	5	0	56.53
Total	10	0	49.8

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian or Alaska Native	0	0	0
Asian	0	0	0
Black or African American	0	0	0
Native Hawaiian and Other Pacific Islander	0	0	0
White	0	0	0
Two or more races	0	0	0
Unspecified	4	0	44.33
I decline to participate	6	0	53.45
Total	10	0	49.8

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	0	0	0
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
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
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	4	0	44.33
Unspecified	0	0	0
I decline to participate	6	0	53.45
Total	10	0	49.8

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
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	6	0	47.33
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	0	0	0
I decline to participate	4	0	53.5
Total	10	0	49.8

Personal Lines Insurance Agent/Broker

This examination qualifies the agent/broker to sell personal lines of insurance.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	795	45.53	68.29
Male	390	52.31	69.25
Unspecified	575	88	80.52
I decline to participate	0	0	0
Total	1760	60.91	72.5

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	2	100	81
18-24	317	40.69	66.29
25-29	234	51.28	69.01
30-34	118	55.93	70.41
35-39	81	46.91	68.85
40-44	54	55.56	69.54
45-49	61	49.18	69.56
50-54	63	57.14	69.54
55-59	28	42.86	68.96
60-64	14	28.57	68.36
65 and over	7	100	81.86
Unspecified	569	84.36	79.83
I decline to participate	212	55.66	71.34
Total	1760	60.91	72.5

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	220	42.73	67.36
Some College	308	42.21	66.79
2-Year College Degree (Associates)	161	44.1	67.69
4-Year College Degree (Bachelor's)	242	60.33	71.12
Master's Degree	25	76	76.84
Doctoral Degree	2	100	79
Unspecified	570	85.09	79.94
I decline to participate	232	53.88	70.91
Total	1760	60.91	72.5

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	3	33.33	47
Asian	47	40.43	68.43
Black or African American	48	39.58	67.46
Native Hawaiian and Other Pacific Islander	6	33.33	67.67
White	690	52.17	69.51
Two or more races	42	33.33	61.9
Unspecified	646	78.79	78.02
I decline to participate	278	53.24	70.62
Total	1760	60.91	72.5

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	386	50	68.74
Chinese	23	34.78	68.35
Cuban	3	33.33	65.33
Dutch	2	50	67.5
English	85	56.47	71.94
Filipino	7	57.14	72.57
French	8	25	68.88
German	17	47.06	70.82
Irish	36	55.56	70.94
Italian	57	56.14	69.21
Japanese	0	0	0
Korean	5	40	65.2
Mexican	2	0	56
Polish	15	60	66.33
Puerto Rican	46	26.09	64.2
Russian	10	30	65.3
Scottish	5	20	65.2
Swedish	1	0	62
Vietnamese	0	0	0
Other Asian	19	42.11	68.11
Other European	12	75	72.5
Other Hispanic or Latino	93	30.11	63.08
Unspecified	629	82.51	79
I decline to participate	299	54.85	70.69
Total	1760	60.91	72.5

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	19	42.11	69.63
English	794	51.13	69.31
French	3	0	60.67
German	0	0	0
Italian	1	100	78
Korean	1	0	49
Polish	5	40	58
Russian	8	37.5	65.13
Spanish	69	24.64	60.57
Tagalog	1	100	75
Vietnamese	0	0	0
Unspecified	607	81.55	79.04
I decline to participate	252	55.16	70.99
Total	1760	60.91	72.5

Accident/Health Agent/Broker

This examination qualifies the agent/broker to sell accident/health insurance.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	725	54.9	69.46
Male	801	57.68	70.97
Unspecified	409	53.06	69.17
I decline to participate	0	0	0
Total	1935	55.66	70.02

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0	0
18-24	153	56.21	70.38
25-29	210	50.95	69.57
30-34	151	58.28	70.13
35-39	125	62.4	71.18
40-44	164	54.27	69.57
45-49	121	62.81	72.21
50-54	111	63.96	70.79
55-59	99	55.56	70.87
60-64	28	75	74.75
65 and over	23	91.3	79.3
Unspecified	83	48.19	68.41
I decline to participate	667	51.72	68.98
Total	1935	55.66	70.02

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	126	41.27	66.58
Some College	305	49.18	69.14
2-Year College Degree (Associates)	140	50.71	68.25
4-Year College Degree (Bachelor's)	487	67.15	72.66
Master's Degree	99	74.75	73.75
Doctoral Degree	16	81.25	78.31
Unspecified	87	48.28	68.72
I decline to participate	675	51.56	68.95
Total	1935	55.66	70.02

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	3	66.67	71.67
Asian	95	66.32	72.11
Black or African American	210	45.71	68.3
Native Hawaiian and Other Pacific Islander	1	100	77
White	554	69.68	73.59
Two or more races	83	42.17	67.01
Unspecified	230	45.65	66.92
I decline to participate	759	51.25	68.89
Total	1935	55.66	70.02

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	370	62.97	72.3
Chinese	65	66.15	72.34
Cuban	3	100	75.67
Dutch	2	50	70
English	24	54.17	69.17
Filipino	5	60	67.8
French	3	33.33	62.33
German	10	90	79.7
Irish	40	80	74.53
Italian	84	61.9	72.51
Japanese	0	0	0
Korean	5	40	70.4
Mexican	3	100	82.33
Polish	11	90.91	79.18
Puerto Rican	99	40.4	65.79
Russian	9	77.78	72.67
Scottish	1	100	94
Swedish	2	100	82.5
Vietnamese	0	0	0
Other Asian	15	80	72.33
Other European	24	70.83	73.75
Other Hispanic or Latino	192	44.79	66.48
Unspecified	195	52.31	69.18
I decline to participate	773	52.39	69.36
Total	1935	55.66	70.02

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	50	57
Chinese	60	68.33	72.75
English	829	62	72.19
French	13	46.15	66.92
German	0	0	0
Italian	5	40	71.4
Korean	4	75	74
Polish	0	0	0
Russian	9	88.89	76.22
Spanish	190	40.53	64.71
Tagalog	4	50	64.5
Vietnamese	0	0	0
Unspecified	120	52.5	68.57
I decline to participate	699	51.5	68.93
Total	1935	55.66	70.02

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	7	0	54.86
Male	2	0	49
Unspecified	2	0	46.5
I decline to participate	0	0	0
Total	11	0	52.27

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	2	0	48.5
35-39	5	0	60.4
40-44	0	0	0
45-49	1	0	48
50-54	0	0	0
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Unspecified	0	0	0
I decline to participate	3	0	42.67
Total	11	0	52.27

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	2	0	44.5
Some College	2	0	49
2-Year College Degree (Associates)	4	0	65
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	3	0	42.67
Total	11	0	52.27

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian or Alaska Native	0	0	0
Asian	0	0	0
Black or African American	0	0	0
Native Hawaiian and Other Pacific Islander	0	0	0
White	1	0	48
Two or more races	0	0	0
Unspecified	3	0	46.33
I decline to participate	7	0	55.43
Total	11	0	52.27

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	0	0	0
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
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
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	7	0	55.86
Unspecified	2	0	38
I decline to participate	2	0	54
Total	11	0	52.27

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
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	7	0	55.86
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	2	0	38
I decline to participate	2	0	54
Total	11	0	52.27

Property/Casualty Agent/Broker

This examination qualifies the agent/broker to sell the property/casualty lines of insurance.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1474	51.7	69.93
Male	1336	59.06	71.8
Unspecified	98	45.92	68.38
I decline to participate	0	0	0
Total	2908	54.88	70.73

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	0	48.67
18-24	603	46.43	69.42
25-29	493	53.96	70.87
30-34	412	54.85	70.72
35-39	228	59.65	71.32
40-44	232	58.62	71.45
45-49	180	70	73.99
50-54	179	60.34	72.39
55-59	84	58.33	71.77
60-64	21	76.19	76.22
65 and over	9	77.78	74.29
Unspecified	95	40	65.63
I decline to participate	371	56.06	70.27
Total	2908	54.88	70.73

Education	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	337	35.61	66.57
Some College	693	48.77	69.65
2-Year College Degree (Associates)	259	52.12	69.94
4-Year College Degree (Bachelor's)	925	63.57	72.88
Master's Degree	177	76.84	76.09
Doctoral Degree	13	100	82.72
Unspecified	121	39.67	66.14
Decline to participate	383	56.92	70.29
Total	2908	54.88	70.73

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian or Alaska Native	4	100	81
Asian	292	35.62	66.05
Black or African American	164	35.37	66.85
Native Hawaiian and Other Pacific Islander	8	62.5	67.67
White	1564	64.13	73.47
Two or more races	76	60.53	70.47
Unspecified	294	34.69	64.95
I decline to participate	506	54.15	69.65
Total	2908	54.88	70.73

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	901	61.82	72.96
Chinese	90	45.56	68.22
Cuban	3	66.67	73.78
Dutch	5	80	76.53
English	82	52.44	70.6
Filipino	7	42.86	63.33
French	9	44.44	71.26
German	36	69.44	75.09
Irish	131	68.7	74.97
Italian	190	63.16	72.61
Japanese	16	62.5	71.42
Korean	58	25.86	64.62
Mexican	9	44.44	70.15
Polish	33	75.76	75.23
Puerto Rican	53	43.4	67.17
Russian	38	34.21	63.17
Scottish	7	85.71	78.19
Swedish	1	100	95.33
Vietnamese	18	11.11	61.07
Other Asian	100	33	65.6
Other European	60	58.33	71.69
Other Hispanic or Latino	193	36.79	65.4
Unspecified	297	45.12	68.15
I decline to participate	571	58.67	71.1
Total	2908	54.88	70.73

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	14	7.14	55.67
Chinese	71	36.62	66.41
English	1885	61.27	72.69
French	11	36.36	64.37
German	1	100	83.33
Italian	29	17.24	61.95
Korean	41	19.51	62.42
Polish	13	69.23	70.46
Russian	31	35.48	62.77
Spanish	157	29.94	64.03
Tagalog	2	100	78.67
Vietnamese	20	20	63.47
Unspecified	220	40.45	66.96
I decline to participate	413	56.66	70.13
Total	2908	54.88	70.73

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