



Annual Report On Insurance Agent Licensing Examinations

For the year ended December 31, 2014

**New York State Department of Financial Services
Benjamin M. Lawskey, 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, 2014 through December 31, 2014. 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	Personal Lines Insurance Agent/Broker
Bail Bond Agent	Accident/Health Agent/Broker
Life Insurance Agent/Broker	Property/Casualty Agent/Broker
Life, Accident/Health Agent/Broker	Title Insurance Agent

Examinations are multiple-choice and administered electronically. Examination scores are based on the number of questions answered correctly. An individual must correctly answer 70% of the questions to pass the exam. The number of questions ranges from 40 to 150 across the different categories of examinations. The following table provides the total number of questions with the number of 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
Accident and Health Insurance Agent/Broker	100	70
NY Property and Casualty Insurance Agent/Broker	150	105
NY Title Insurance Agent	60	42

Examination scores provided in this report represent 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

- Female
- Male
- Unspecified

Education

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

Ethnicity

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

Age

- 18-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65 and over

Race

- African American
- Asian or Pacific Islander
- Caucasian
- Native American
- Other
- Unspecified
- I decline to participate

Native Language

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

OBSERVATIONS

In 2014, there were over 34,000 examinees. For examinees who provided gender information, 50% were male and 50% were female. For those who provided information on highest education level achieved, 8% reported that they did not finish high school, 17% reported high school or GED, 69% reported some kind of undergraduate level of college education, and 6% reported graduate level of 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	16237	41.97	66.42
Male	15917	52.4	68.29
Unspecified	2135	52.69	68.92
Total	34289	47.51	67.91

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

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2101	45.5	67.15
Less Than 12 th Grade	205	21.95	61.02
High School or GED	5078	37.4	64.92
Some College	8622	42.65	66.70
2-Year College Degree (Associates)	2186	42.13	66.72
4-Year College Degree (Bachelor's)	9697	54.97	69.99
Master's Degree	1486	62.45	71.97
Doctoral Degree	218	80.28	76.91
Unspecified	2165	52.79	69.12
I decline to participate	2531	48.04	68.10
Total	34289	47.51	67.91

Passing Rate of all New York State Licensing Examinations by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	7095	42.45	66.58
25-29	7125	48.59	68.09
30-34	5039	47.17	67.92
35-39	3724	45.97	67.46
40-44	3051	46.94	67.5
45-49	2875	49.46	68.75
50-54	2431	51.95	68.95
55-59	1699	54.44	69.88
60-64	817	56.18	70.37
65 and over	433	52.19	69.65
Total	34289	47.51	67.91

Passing Rate of all New York State Licensing Examinations by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	17745	44.16	67.11
Chinese	574	34.67	63.38
Cuban	87	41.38	66.37
Dutch	22	50.00	64.86
English	859	44.70	67.02
Filipino	58	37.93	65.43
French	6	83.33	72.5
German	24	50.00	71.29
Irish	82	62.20	73.29
Italian	139	71.22	73.78
Japanese	10	60.00	70.60
Korean	44	47.73	67.75
Mexican	39	35.90	65.54
Other Asian	189	32.8	64.8
Other European	70	47.14	68.66
Other Hispanic or Latino	668	30.09	63.73
Polish	24	66.67	72.33
Puerto Rican	130	32.31	65.10
Russian	38	55.26	70.08
Scottish	2	100.00	83.00
Swedish	2	100.00	77.00
Vietnamese	5	40.00	64.00
Unspecified	11098	56.95	70.20
I decline to participate	2374	37.57	65.68
Total	34289	47.51	67.91

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2417	43.24	66.72
Chinese	489	33.95	63.66
English	12090	47.47	68.06
French	55	50.91	67.35
German	8	62.50	73.50
Italian	16	37.50	58.94
Korean	31	41.94	66.32
Polish	9	55.56	69.44
Russian	49	48.98	68.14
Spanish	840	28.69	62.70
Tagalog	33	51.52	66.79
Vietnamese	79	27.85	60.81
Unspecified	12460	53.17	69.23
I decline to participate	5713	41.20	66.49
Total	34289	47.51	67.91

Passing Rate of all New York State Licensing Examinations by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2149	38.30	65.73
Asian or Pacific Islander	1976	32.69	62.96
Caucasian	12114	55.47	70.12
Hispanic	2975	30.08	63.62
Native American	96	33.33	65.38
Other	576	37.50	65.20
Unspecified	14403	48.31	68.07
I decline to participate	0	0.00	0.00
Total	34289	47.51	67.91

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	1	0.00	27.00
Male	1	100.00	72.00
Unspecified	0	0	0
Total	2	50.00	49.50

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	27.00
45-49	0	0	0
50-54	0	0	0
55-59	1	100.00	72.00
60-64	0	0	0
65 and over	0	0	0
Total	2	50.00	49.50

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 (Associates)	0	0	0
4-Year College Degree (Bachelor's)	1	0.00	27.00
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	1	100.00	72.00
I decline to participate	0	0	0
Total	2	50.00	49.50

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0.00	0.00
Asian, or Pacific Islander	0	0.00	0.00
Caucasian	0	0.00	0.00
Hispanic	0	0.00	0.00
Native American	0	0.00	0.00
Other	0	0.00	0.00
Unspecified	2	50.00	49.50
I decline to participate	0	0.00	0.00
Total	2	50.00	49.50

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	0	0.00	0.00
Cuban	0	0.00	0.00
Chinese	0	0.00	0.00
Dutch	0	0.00	0.00
English	1	0.00	27.00
Filipino	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Irish	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Mexican	0	0.00	0.00
Other Asian	0	0.00	0.00
Other European	0	0.00	0.00
Other Hispanic or Latino	0	0.00	0.00
Polish	0	0.00	0.00
Puerto Rican	0	0.00	0.00
Russian	0	0.00	0.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	1	100.00	72.00
I decline to participate	0	0.00	0.00
Total	2	50.00	49.50

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0.00	0.00
Chinese	0	0.00	0.00
English	1	0.00	27.00
French	0	0.00	0.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	0	0.00	0.00
Spanish	0	0.00	0.00
Tagalog	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	1	100.00	72.00
I decline to participate	0	0.00	0.00
Total	2	50.00	49.50

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	18	55.56	67.06
Male	24	83.33	77.92
Unspecified	2	100.00	90.00
Total	44	72.73	74.02

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	7	57.14	72.00
25-29	4	50.00	67.50
30-34	6	83.33	82.00
35-39	10	80.00	75.40
40-44	5	60.00	63.40
45-49	4	75.00	74.75
50-54	3	66.67	68.00
55-59	1	100.00	85.00
60-64	1	100.00	83.00
65 and over	2	100.00	83.00
Total	44	72.73	74.02

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	2	100.00	76.50
Less Than 12 th Grade	1	0.00	61.00
High School or GED	9	77.78	71.67
Some College	14	71.43	74.43
2-Year College Degree (Associates)	1	100.00	85.00
4-Year College Degree (Bachelor's)	7	71.43	73.86
Master's Degree	6	66.67	73.17
Doctoral Degree	1	100.00	91.00
Unspecified	0	0	0
I decline to participate	3	66.67	74.67
Total	44	72.73	74.02

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	5	40.00	68.00
Asian, or Pacific Islander	0	0	0
Caucasian	21	80.95	75.90
Hispanic	1	100.00	73.00
Native American	0	0	0
Other	4	50.00	66.25
Unspecified	13	76.92	75.77
I decline to participate	0	0	0
Total	44	72.73	74.02

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	31	77.42	75.42
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	3	66.67	66.00
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	1	100.00	86.00
Other Hispanic or Latino	0	0	0
Polish	0	0	0
Puerto Rican	0	0	0
Russian	3	33.33	64.00
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	4	75.00	75.50
I decline to participate	2	50.00	70.50
Total	44	72.73	74.02

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	6	83.33	77.17
Chinese	0	0	0
English	22	72.73	73.82
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	0	0	0
Russian	3	33.33	64.00
Spanish	0	0	0
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	5	80.00	76.00
I decline to participate	8	75.00	74.75
Total	44	72.73	74.02

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	5004	36.85	64.73
Male	4419	46.66	67.73
Unspecified	837	51.02	68.18
Total	10260	42.23	66.31

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2224	37.50	65.03
25-29	2084	46.02	67.03
30-34	1437	43.35	66.50
35-39	1246	39.81	65.57
40-44	883	41.34	65.62
45-49	792	45.08	67.78
50-54	702	42.02	66.74
55-59	494	46.36	67.46
60-64	248	42.74	67.91
65 and over	150	46.00	67.20
Total	10260	42.23	66.31

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	724	36.46	64.14
Less Than 12 th Grade	122	18.03	61.34
High School or GED	1792	32.37	62.92
Some College	2534	38.32	65.14
2-Year College Degree (Associates)	593	39.29	65.19
4-Year College Degree (Bachelor's)	2480	50.69	69.19
Master's Degree	410	55.85	70.50
Doctoral Degree	36	77.78	78.17
Unspecified	722	49.03	68.01
I decline to participate	847	46.64	67.86
Total	10260	42.23	66.31

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1166	37.31	65.61
Asian, or Pacific Islander	1088	28.31	61.16
Caucasian	2392	50.21	68.88
Hispanic	985	35.13	65.02
Native American	22	45.45	67.36
Other	178	40.45	65.84
Unspecified	4429	44.28	66.69
I decline to participate	0	0	0
Total	10260	42.23	66.31

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	5446	38.14	65.28
Chinese	323	29.10	61.60
Cuban	24	45.83	64.21
Dutch	9	33.33	62.89
English	294	36.39	64.62
Filipino	33	48.48	68.70
French	1	100.00	75.00
German	2	100.00	78.00
Irish	7	85.71	81.29
Italian	27	85.19	76.33
Korean	6	66.67	70.67
Mexican	15	46.67	68.87
Other Asian	95	30.53	65.03
Other European	6	100.00	78.00
Other Hispanic or Latino	187	37.97	65.98
Polish	1	100.00	76.00
Puerto Rican	36	47.22	68.86
Russian	10	70.00	75.70
Swedish	2	100.00	77.00
Vietnamese	1	0.00	54.00
Unspecified	2973	53.38	69.02
I decline to participate	762	34.38	64.93
Total	10260	42.23	66.31

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	730	37.95	64.74
Chinese	286	27.62	61.77
English	3588	41.72	66.34
French	25	48.00	64.76
German	3	33.33	69.33
Italian	13	23.08	56.08
Korean	4	50.00	68.75
Polish	0	0	0
Russian	13	69.23	71.00
Spanish	213	35.68	64.31
Tagalog	16	56.25	69.69
Vietnamese	50	22.00	59.74
Unspecified	3649	47.49	67.75
I decline to participate	1670	36.71	65.00
Total	10260	42.23	66.31

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	471	12.10	57.69
Male	237	16.03	58.84
Unspecified	38	2.63	52.66
Total	746	12.87	57.80

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	58	10.34	56.09
25-29	58	6.90	55.33
30-34	92	9.78	57.63
35-39	127	12.60	59.35
40-44	120	14.17	56.43
45-49	114	14.04	59.61
50-54	113	16.81	59.42
55-59	46	15.22	58.46
60-64	14	7.14	46.43
65 and over	4	25.00	49.50
Total	746	12.87	57.80

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	51	19.61	58.22
Less Than 12 th Grade	10	0.00	57.00
High School or GED	195	8.72	55.17
Some College	198	13.64	58.41
2-Year College Degree (Associates)	11	18.18	61.82
4-Year College Degree (Bachelor's)	102	16.67	60.55
Master's Degree	9	22.22	67.11
Doctoral Degree	0	0	0
Unspecified	47	17.02	57.91
I decline to participate	123	10.57	57.50
Total	746	12.87	57.80

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	6	16.67	56.00
Caucasian	88	11.36	55.82
Hispanic	332	13.86	58.49
Native American	9	0.00	57.56
Other	3	33.33	66.67
Unspecified	308	12.34	57.57
I decline to participate	0	0	0
Total	746	12.87	57.80

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	458	12.23	57.47
Chinese	1	0.00	53.00
Cuban	2	0.00	51.00
Dutch	0	0	0
English	16	18.75	59.00
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Korean	0	0	0
Mexican	6	0.00	54.67
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	98	12.24	60.27
Polish	0	0	0
Puerto Rican	4	0.00	58.75
Russian	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	78	14.10	55.90
I decline to participate	83	16.87	58.67
Total	746	12.87	57.80

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	61	18.03	57.77
Chinese	0	0	0
English	157	11.46	57.32
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	191	12.04	58.79
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	157	9.55	55.75
I decline to participate	180	16.11	58.97
Total	746	12.87	57.80

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	3452	49.16	68.38
Male	4985	57.93	70.50
Unspecified	457	60.18	71.08
Total	8894	54.64	69.71

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2287	48.71	68.02
25-29	2006	54.04	69.50
30-34	1230	52.03	69.29
35-39	800	56.50	69.90
40-44	674	57.12	70.31
45-49	609	59.77	71.20
50-54	584	64.21	72.05
55-59	411	61.31	72.09
60-64	194	68.56	73.54
65 and over	99	61.62	71.68
Total	8894	54.64	69.71

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	459	54.03	70.06
Less Than 12 th Grade	26	50.00	63.12
High School or GED	1018	44.89	67.14
Some College	2297	48.72	68.16
2-Year College Degree (Associates)	579	47.32	67.95
4-Year College Degree (Bachelor's)	2963	60.78	71.24
Master's Degree	542	68.27	73.56
Doctoral Degree	60	80.00	77.02
Unspecified	378	54.76	69.83
I decline to participate	572	56.47	69.83
Total	8894	54.64	69.71

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	294	43.20	66.89
Asian or Pacific Islander	446	41.03	65.14
Caucasian	3696	62.28	71.67
Hispanic	555	34.23	64.29
Native American	25	32.00	66.32
Other	162	40.74	66.40
Unspecified	3716	53.39	69.49
I decline to participate	0	0	0
Total	8894	54.64	69.71

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4675	50.97	68.92
Chinese	120	42.50	65.63
Cuban	26	38.46	65.92
Dutch	6	66.67	64.67
English	220	53.64	69.37
Filipino	22	13.64	59.09
French	3	100.00	77.67
German	2	50.00	65.00
Irish	30	56.67	72.10
Italian	56	82.14	76.18
Japanese	1	100.00	78.00
Korean	16	37.50	65.25
Mexican	77	85.71	73.57
Other Asian	43	37.21	63.79
Other European	21	76.19	74.19
Other Hispanic or Latino	105	33.33	63.55
Polish	7	85.71	76.00
Puerto Rican	46	69.96	63.28
Russian	7	71.43	74.71
Scottish	1	100.00	80.00
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	2865	64.50	72.06
I decline to participate	615	43.41	67.16
Total	8894	54.64	69.71

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	719	48.54	68.33
Chinese	83	50.60	68.17
English	3314	53.56	69.59
French	15	60.00	72.47
German	2	100.00	82.00
Italian	2	100.00	71.00
Korean	6	33.33	64.50
Polish	3	33.33	63.33
Russian	8	62.50	75.25
Spanish	122	38.52	64.68
Tagalog	13	38.46	61.46
Vietnamese	5	20.00	63.60
Unspecified	3115	61.22	71.19
I decline to participate	1487	47.95	68.06
Total	8894	54.64	69.71

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	21	0.00	51.10
Male	3	0.00	45.00
Unspecified	2	0.00	40.00
Total	26	0.00	49.54

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	0	0	0
25-29	0	0	0
30-34	2	0.00	41.50
35-39	3	0.00	52.67
40-44	1	0.00	36.00
45-49	5	0.00	54.40
50-54	15	0.00	49.27
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Total	26	0.00	49.54

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	1	0.00	36.00
Less Than 12 th Grade	0	0	0
High School or GED	7	0.00	55.57
Some College	3	0.00	43.33
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelor's)	1	0.00	55.00
Master's Degree	2	0.00	41.50
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	12	0.00	49.58
Total	26	0.00	49.54

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	0	0	0
Hispanic	12	0.00	50.25
Native American	0	0	0
Other	0	0	0
Unspecified	14	0.00	48.93
I decline to participate	0	0	0
Total	26	0.00	49.54

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	13	0.00	51.46
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
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	1	0.00	36.00
Polish	0	0	0
Puerto Rican	2	0.00	41.50
Russian	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	0	0	0
I decline to participate	10	0.00	50.00
Total	26	0.00	49.54

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	0.00	64.50
Chinese	0	0	0
English	6	0.00	52.50
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	4	0.00	42.25
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	1	0.00	44.00
I decline to participate	13	0.00	48.54
Total	26	0.00	49.54

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	1549	44.80	67.56
Male	736	58.26	70.75
Unspecified	153	48.37	68.71
Total	2438	49.10	68.60

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	710	48.31	68.46
25-29	674	51.19	68.86
30-34	358	50.28	68.73
35-39	185	51.35	69.32
40-44	156	48.72	68.69
45-49	161	44.10	67.78
50-54	83	51.81	69.67
55-59	71	33.80	65.86
60-64	19	57.89	67.42
65 and over	21	42.86	68.10
Total	2438	49.10	68.60

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	226	59.73	72.12
Less Than 12 th Grade	3	0.00	51.67
High School or GED	462	40.48	66.60
Some College	690	41.74	66.75
2-Year College Degree (Associates)	226	46.46	68.09
4-Year College Degree (Bachelor's)	466	63.95	71.92
Master's Degree	49	63.27	72.94
Doctoral Degree	3	100.00	79.33
Unspecified	152	48.68	67.70
I decline to participate	161	47.20	68.07
Total	2438	49.10	68.60

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	74	29.73	64.88
Asian or Pacific Islander	48	41.67	67.79
Caucasian	1010	50.40	69.14
Hispanic	239	21.34	62.18
Native American	4	50.00	68.75
Other	33	36.36	63.45
Unspecified	1030	56.41	70.03
I decline to participate	0	0	0
Total	2438	49.10	68.60

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1233	44.53	67.48
Chinese	6	83.33	74.83
Cuban	3	33.33	68.67
Dutch	1	100.00	77.00
English	49	40.82	63.92
Filipino	0	0	0
French	0	0	0
German	2	50.00	69.00
Irish	3	100.00	75.00
Italian	7	42.86	67.71
Korean	4	75.00	75.25
Mexican	3	0.00	51.67
Other Asian	6	33.33	65.17
Other European	3	33.33	68.00
Other Hispanic or Latino	80	25.00	62.29
Polish	12	41.67	68.50
Puerto Rican	10	10.00	64.00
Russian	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	855	61.99	71.83
I decline to participate	161	32.30	64.95
Total	2438	49.10	68.60

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	154	35.71	65.71
Chinese	9	66.67	70.67
English	873	44.79	67.66
French	1	100.00	78.00
German	0	0	0
Italian	0	0	0
Korean	2	50.00	73.00
Polish	5	60.00	72.00
Russian	0	0	0
Spanish	72	23.61	60.42
Tagalog	0	0	0
Vietnamese	2	100.00	75.50
Unspecified	937	59.45	71.11
I decline to participate	383	42.82	67.12
Total	2438	49.10	68.60

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	1504	42.95	67.03
Male	1488	48.25	68.83
Unspecified	237	54.85	69.61
Total	3229	46.27	68.05

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	649	40.68	66.95
25-29	539	48.24	68.62
30-34	503	44.14	67.17
35-39	367	43.87	67.52
40-44	336	41.67	66.88
45-49	311	45.34	68.28
50-54	250	57.20	70.04
55-59	149	61.07	71.62
60-64	78	56.41	69.35
65 and over	47	59.57	73.09
Total	3229	46.27	68.05

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	276	44.57	67.29
Less Than 12 th Grade	14	21.43	59.71
High School or GED	438	39.04	65.47
Some College	735	42.18	67.09
2-Year College Degree (Associates)	213	38.50	66.12
4-Year College Degree (Bachelor's)	687	49.05	68.94
Master's Degree	128	52.34	70.93
Doctoral Degree	16	56.25	69.19
Unspecified	406	57.88	71.16
I decline to participate	316	49.68	69.03
Total	3229	46.27	68.05

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	175	39.43	66.37
Asian or Pacific Islander	148	28.38	64.12
Caucasian	1058	53.97	70.06
Hispanic	379	27.70	63.78
Native American	12	25.00	57.75
Other	31	41.94	67.81
Unspecified	1426	48.46	68.40
I decline to participate	0	0	0
Total	3229	46.27	68.05

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1756	45.39	67.66
Chinese	58	32.76	62.57
Cuban	5	40.00	72.60
Dutch	2	0.00	62.00
English	96	45.83	69.19
Filipino	1	100.00	75.00
French	0	0	0
German	1	100.00	81.00
Irish	2	50.00	75.00
Italian	10	60.00	73.40
Korean	3	66.67	73.33
Mexican	1	0.00	65.00
Other Asian	16	37.50	63.56
Other European	4	50.00	67.75
Other Hispanic or Latino	112	26.79	63.04
Polish	0	0	0
Puerto Rican	10	10.00	63.80
Russian	5	40.00	62.60
Swedish	0	0	0
Vietnamese	2	50.00	67.50
Unspecified	914	54.81	70.36
I decline to participate	231	33.77	65.38
Total	3229	46.27	68.05

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	265	46.04	68.16
Chinese	46	39.13	63.61
English	1014	45.66	67.80
French	10	50.00	68.50
German	0	0	0
Italian	0	0	0
Korean	3	66.67	73.33
Polish	1	100.00	75.00
Russian	8	37.50	65.38
Spanish	125	30.40	64.25
Tagalog	2	50.00	72.50
Vietnamese	11	27.27	60.00
Unspecified	1072	52.89	69.67
I decline to participate	672	40.33	66.92
Total	3229	46.27	68.05

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	27	3.70	59.07
Male	4	25.00	57.00
Unspecified	1	0.00	43.00
Total	32	6.25	58.31

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	0	0	0
25-29	6	0.00	58.17
30-34	16	6.25	60.50
35-39	3	0.00	54.00
40-44	3	33.33	60.67
45-49	1	0.00	54.00
50-54	3	0.00	50.33
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Total	32	6.25	58.31

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	3	33.33	60.67
Less Than 12 th Grade	0	0	0
High School or GED	13	7.69	55.69
Some College	0	0	0
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelor's)	13	0.00	61.85
Master's Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	3	0.00	52.00
Total	32	6.25	58.31

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	0	0	0
Hispanic	20	10.00	58.90
Native American	0	0	0
Other	0	0	0
Unspecified	12	0.00	57.33
I decline to participate	0	0	0
Total	32	6.25	58.31

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	13	7.69	56.46
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	0	0	0
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	0	0	0
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	4	25.00	57.00
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Swedish	0	0	0
Vietnamese	0	0.00	0.00
Unspecified	13	0.00	61.85
I decline to participate	2	0.00	50.00
Total	32	6.25	58.31

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	3	0.00	54.00
Chinese	0	0.00	0.00
English	9	11.11	58.67
French	0	0.00	0.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	0	0.00	0.00
Spanish	5	20.00	54.40
Tagalog	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	13	0.00	61.85
I decline to participate	2	0.00	50.00
Total	32	6.25	58.31

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	2417	38.81	66.09
Male	1983	46.60	68.20
Unspecified	218	47.74	68.50
Total	4618	42.57	67.11

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	947	38.33	65.88
25-29	1070	40.19	66.61
30-34	711	43.04	67.58
35-39	474	40.93	66.45
40-44	382	45.55	67.95
45-49	398	50.25	68.80
50-54	311	47.91	68.04
55-59	191	46.60	68.14
60-64	95	46.32	68.40
65 and over	39	43.59	69.03
Total	4618	42.57	67.11

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8 th Grade or Less	218	36.70	64.96
Less Than 12 th Grade	17	11.76	57.46
High School or GED	612	36.93	66.02
Some College	1215	36.38	65.77
2-Year College Degree (Associates)	312	35.58	65.61
4-Year College Degree (Bachelor's)	1592	48.43	68.64
Master's Degree	189	57.67	69.57
Doctoral Degree	30	80.00	77.87
Unspecified	177	50.28	67.86
I decline to participate	256	43.75	67.25
Total	4618	42.57	67.11

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	134	35.82	65.01
Asian or Pacific Islander	190	34.21	64.65
Caucasian	1967	46.72	68.11
Hispanic	334	30.84	64.25
Native American	14	35.71	69.36
Other	104	24.04	61.60
Unspecified	1875	42.72	67.26
I decline to participate	0	0	0
Total	4618	42.57	67.11

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2395	40.88	66.72
Chinese	51	39.22	65.94
Cuban	16	37.50	66.56
Dutch	2	50.00	64.50
English	96	39.58	67.61
Filipino	1	100.00	82.00
French	1	100.00	76.00
German	4	0.00	60.50
Irish	17	52.94	73.00
Italian	22	40.91	67.14
Japanese	1	100.00	83.00
Korean	13	38.46	65.69
Mexican	0	0	0
Other Asian	23	26.09	65.43
Other European	33	15.15	62.73
Other Hispanic or Latino	60	36.67	66.25
Polish	2	100.00	75.50
Puerto Rican	20	25.00	66.95
Russian	9	55.56	68.00
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	1580	47.78	68.15
I decline to participate	272	35.29	65.04
Total	4618	42.57	67.11

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	328	41.46	66.38
Chinese	48	27.08	64.19
English	1633	43.60	67.69
French	3	33.33	63.33
German	1	100.00	72.00
Italian	1	100.00	72.00
Korean	16	37.50	64.25
Polish	0	0	0
Russian	12	33.33	62.67
Spanish	83	32.53	64.59
Tagalog	1	100.00	74.00
Vietnamese	8	25.00	59.00
Unspecified	1715	45.54	67.48
I decline to participate	769	36.54	66.03
Total	4618	42.57	67.11

Title Insurance Agent License

This examination qualifies the agent to sell title insurance.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	13	38.46	63.62
Male	5	100.00	75.00
Unspecified	0	0	0
Total	18	55.56	66.78

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	0	0	0
25-29	0	0	0
30-34	7	42.86	66.29
35-39	2	50.00	69.00
40-44	4	50.00	61.25
45-49	1	100.00	78.00
50-54	1	0.00	56.00
55-59	0	0	0
60-64	2	100.00	73.00
65 and over	1	100.00	75.00
Total	18	55.56	66.78

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	1	100.00	70.00
Some College	4	100.00	75.50
2-Year College Degree (Associates)	3	33.33	64.67
4-Year College Degree(Bachelor's)	3	33.33	55.67
Master's Degree	6	33.33	65.50
Doctoral Degree	1	100.00	76.00
Unspecified	0	0	0
I decline to participate	0	0	0
Total	18	55.56	66.78

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	1	100.00	70.00
Caucasian	3	66.67	69.67
Hispanic	1	100.00	76.00
Native American	0	0	0
Other	5	40.00	61.00
Unspecified	8	50.00	67.75
I decline to participate	0	0	0
Total	18	55.56	66.78

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	10	60.00	66.00
Chinese	1	100.00	70.00
Cuban	0	0	0
Dutch	0	0	0
English	1	100.00	78.00
Filipino	0	0	0
French	0	0	0
German	0	0	0
Irish	0	0	0
Italian	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	1	100.00	76.00
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	5	20.00	63.60
I decline to participate	0	0	0
Total	18	55.56	66.78

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	100.00	73.00
Chinese	1	100.00	70.00
English	15	46.64	65.73
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	18	55.56	66.78