



Annual Report On
Insurance Agent Licensing Examinations
for the year ended December 31, 2020

INTRODUCTION

The Report on Insurance Agent Licensing Examinations, as required under Section 214 of the Insurance Law, outlines the total number of examinees, the passing rate of all examinees, the mean scores as well as additional data on the correlation of the passing rate and mean scores of examinees to the applicants' gender, age, level of education, race, ethnicity and native language.

The data and demographic statistics provided in this report account for the insurance agent licensing examinations administered from January 1, 2020 through December 31, 2020.

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 correct answers that are required to pass the examination for each category.

Number of Questions and Correct Answers Required to Pass the Examination by Examination Category

Exam Name	Number of Questions	Number of Correct Answers Required to Pass the Exam
Life Insurance Agent/Broker	100	70
Accident and Health Insurance Agent/Broker	100	70
Life, Accident and Health Insurance Agent/Broker	150	105
Personal Lines Insurance Agent/Broker	100	70
Property and Casualty Insurance Agent/Broker	150	105
Bail Bond Agent	60	42
Mortgage Guaranty Agent	40	28
Title Insurance Agent	60	42

DEMOGRAPHIC INFORMATION

As required by Insurance Law § 2103(f)(3), the registration form for all insurance agent licensing examinations sets forth six demographic questions. The questions are multiple-choice and ask the applicant to identify his or her gender, age, education level, race, ethnicity and native language as follows:

Gender

- Female
- Male
- Unspecified

Race

- Black or African American
- Asian or Pacific Islander
- Caucasian or White
- Hispanic
- Native American or Alaskan Native
- Other
- Unspecified
- I decline to participate

Ethnicity

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

Age

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

Education

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

Native Language

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

OBSERVATIONS

In 2020, there were more almost 26,000 examinees. Of those who provided gender information, 46% were male and 54% were female. For examinees who provided information on highest education level achieved, 2% reported that they did not finish high school, 16% reported high school or GED, 73% reported some undergraduate level of college education, and 10% reported graduate level of education.

The tables in this section summarize the total number of examinees, the passing rate of all examinees, the mean scores by applicants' gender, age, level of education, race, ethnicity and native language.

Examination scores provided in this report represent the percentage of questions answered Correctly.

Passing Rate of all New York State Licensing Examinees by Gender

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	13162	40.98	65.49
Male	11175	52.67	69.07
Unspecified	1580	56.39	69.72
Total	25917	46.96	67.30

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	4	25.00	58.67
18-24	6008	43.63	66.05
25-29	3677	44.85	66.89
30-34	2915	46.24	67.31
35-39	2423	46.06	67.26
40-44	1976	44.18	66.52
45-49	1506	47.68	67.01
50-54	1208	52.24	68.74
55-59	813	58.06	70.83
60-64	417	55.40	69.48
65 and over	211	56.40	71.39
Unspecified	1453	48.80	67.39
I decline to participate	3306	50.91	68.65
Total	25917	46.96	67.30

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

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less Than 12 th Grade	308	28.90	61.05
High School or GED	3236	31.24	61.77
Some College	5246	39.40	65.24
2-Year College Degree (Associates)	2483	39.51	65.37
4-Year College Degree (Bachelor's)	6992	57.71	70.53
Master's Degree	1759	63.33	72.60
Doctoral Degree	179	71.51	76.21
Unspecified	2047	45.09	66.42
I decline to participate	3667	49.71	68.28
Total	25917	46.96	67.30

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	3525	48.99	67.73
Black or African American	3906	38.97	64.63
Caucasian or White	7107	60.24	71.56
Hispanic or Latino	4566	29.98	61.94
Native American or Alaskan Native	85	44.71	66.51
Other	561	41.00	65.45
Unspecified	1977	47.04	67.37
I decline to participate	4190	49.50	68.24
Total	25917	46.96	67.30

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	8454	54.80	69.79
Chinese	2069	51.33	68.59
Cuban	67	41.79	64.51
Dutch	34	41.18	62.74
English	904	34.62	63.55
Filipino	236	47.88	67.29
French	48	35.42	63.18
German	37	78.38	76.11
Irish	176	67.61	73.78
Italian	482	54.98	69.82
Japanese	16	43.75	64.90
Korean	130	61.54	72.07
Mexican	250	32.00	62.73
Other Asian	940	43.19	65.77
Other European	361	44.88	66.95
Other Hispanic or Latino	3709	28.79	61.48
Polish	76	52.63	69.61
Puerto Rican	647	38.33	65.10
Russian	159	40.88	66.93
Scottish	3	100.00	81.33
Swedish	17	35.29	64.73
Vietnamese	25	44.00	69.45
Unspecified	2741	46.33	66.93
I decline to participate	4336	49.17	68.07
Total	25917	46.96	67.30

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	73	36.99	63.43
Chinese	1802	50.61	68.40
English	15848	49.65	68.32
French	222	36.49	63.19
German	2	50.00	55.17
Italian	24	58.33	72.08
Korean	68	63.24	70.60
Polish	17	47.06	67.08
Russian	149	42.28	66.44
Spanish	2700	24.81	59.87
Tagalog	134	52.24	67.76
Vietnamese	16	37.50	66.04
Unspecified	1802	49.22	67.75
I decline to participate	3060	49.67	67.94
Total	25917	46.96	67.30

DEMOGRAPHICS STATISTICS BY LICENSING EXAM

Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell, solicit or negotiate insurance that provides protection against the death of an individual in the form of a payment to a beneficiary. A life insurance agent/broker may also sell annuities, which are agreements pursuant to which the insurance company pays an income benefit, in specified periodic payments, for the life of the insured or a specified period.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	4814	41.61	65.52
Male	3179	48.22	67.27
Unspecified	563	53.64	68.69
Total	8556	44.86	66.38

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	0.00	49.00
18-24	1694	38.84	63.88
25-29	1111	45.63	66.46
30-34	1031	46.17	67.00
35-39	990	43.23	66.30
40-44	750	46.00	67.19
45-49	573	44.15	65.78
50-54	459	47.49	67.90
55-59	283	54.77	70.45
60-64	156	51.28	68.75
65 and over	73	63.01	72.52
Unspecified	359	38.44	63.66
I decline to participate	1076	49.63	67.92
Total	8556	44.86	66.38

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	135	37.78	65.06
High School Diploma or GED	1290	33.41	61.35
Some College	1851	39.01	64.39
2-Year College Degree (Associates)	973	38.44	64.65
4-Year College Degree (Bachelor's)	1818	56.22	70.58
Master's Degree	606	61.55	72.52
Doctoral Degree	65	61.54	74.75
Unspecified	629	38.79	64.14
I decline to participate	1189	48.86	67.67
Total	8556	44.86	66.38

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1727	46.96	67.12
Black or African American	2256	38.70	64.16
Caucasian or White	1094	62.07	72.37
Hispanic or Latino	1261	37.67	64.00
Native American or Alaskan Native	38	31.58	62.13
Other	206	43.20	65.29
Unspecified	624	38.94	64.54
I decline to participate	1350	48.59	67.65
Total	8556	44.86	66.38

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2332	47.81	67.45
Chinese	1136	49.38	68.16
Cuban	13	38.46	64.77
Dutch	25	36.00	62.76
English	409	31.05	61.35
Filipino	108	45.37	66.20
French	30	36.67	63.07
German	13	61.54	71.23
Irish	35	74.29	73.34
Italian	100	62.00	72.01
Korean	20	70.00	74.85
Mexican	69	37.68	64.04
Other Asian	398	41.21	64.53
Other European	89	46.07	65.75
Other Hispanic or Latino	971	37.59	64.12
Polish	9	66.67	75.78
Puerto Rican	266	43.98	66.93
Russian	32	50.00	67.50
Swedish	1	100.00	83.00
Vietnamese	2	50.00	75.00
Unspecified	996	40.66	64.85
I decline to participate	1502	47.20	67.12
Total	8556	44.86	66.38

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	16	43.75	61.13
Chinese	1058	48.02	67.82
English	4928	45.13	66.70
French	126	38.10	61.83
German	1	0.00	37.00
Italian	10	70.00	74.20
Korean	8	87.50	78.25
Polish	3	66.67	76.67
Russian	35	48.57	62.14
Spanish	540	35.93	62.93
Tagalog	73	46.58	65.89
Vietnamese	2	50.00	56.00
Unspecified	637	39.87	63.93
I decline to participate	1119	47.81	67.28
Total	8556	44.86	66.38

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	922	16.16	56.14
Male	254	16.93	55.83
Unspecified	38	5.26	58.71
Total	1214	15.98	56.16

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	51	15.69	52.33
25-29	153	17.65	57.13
30-34	122	17.21	57.49
35-39	158	18.99	58.18
40-44	187	12.30	55.45
45-49	102	15.69	54.78
50-54	66	19.70	55.77
55-59	90	18.89	59.37
60-64	30	13.33	52.47
65 and over	5	20.00	56.20
Unspecified	163	12.27	53.98
I decline to participate	87	16.09	56.56
Total	1214	15.98	56.16

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	35	0.00	49.60
High School Diploma or GED	242	16.53	55.57
Some College	241	15.35	55.72
2-Year College Degree (Associates)	99	14.14	57.61
4-Year College Degree (Bachelor's)	149	22.15	58.46
Master's Degree	25	32.00	60.72
Doctoral Degree	3	0.00	53.33
Unspecified	312	14.42	55.82
I decline to participate	108	15.74	56.06
Total	1214	15.98	56.16

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1	0.00	47.00
Caucasian or White	2	0.00	53.50
Hispanic or Latino	925	15.57	55.88
Other	8	12.50	60.00
Unspecified	187	17.11	57.49
I decline to participate	91	18.68	56.01
Total	1214	15.98	56.16

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	22	31.82	61.00
Chinese	14	21.43	56.14
English	1	0.00	56.00
Mexican	30	10.00	58.87
Other European	4	25.00	60.75
Other Hispanic or Latino	900	14.89	55.70
Puerto Rican	8	25.00	54.75
Swedish	9	11.11	59.11
Unspecified	137	18.98	57.18
I decline to participate	89	19.10	56.70
Total	1214	15.98	56.16

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	3	33.33	66.67
Spanish	1117	16.11	56.33
Unspecified	28	10.71	50.61
I decline to participate	66	15.15	55.03
Total	1214	15.98	56.16

Accident/Health Agent/Broker

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

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1101	47.41	67.81
Male	1066	58.63	70.61
Unspecified	78	58.97	67.97
Total	2245	53.14	69.14

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	458	51.75	68.33
25-29	245	47.76	68.59
30-34	310	51.29	68.60
35-39	233	55.36	70.58
40-44	200	51.50	68.71
45-49	132	51.52	67.51
50-54	134	57.46	70.10
55-59	93	68.82	73.54
60-64	55	70.91	72.71
65 and over	20	65.00	73.20
Unspecified	43	58.14	69.79
I decline to participate	322	50.31	68.54
Total	2245	53.14	69.14

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	27	33.33	61.56
High School Diploma or GED	224	35.71	63.45
Some College	440	48.18	68.72
2-Year College Degree (Associates)	257	43.97	66.55
4-Year College Degree (Bachelor's)	679	62.89	71.45
Master's Degree	170	68.24	73.69
Doctoral Degree	21	71.43	76.95
Unspecified	72	62.50	70.47
I decline to participate	355	49.58	68.41
Total	2245	53.14	69.14

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	422	57.11	70.43
Black or African American	247	47.77	67.87
Caucasian or White	627	66.99	72.86
Hispanic or Latino	431	32.71	63.48
Native American or Alaskan Native	3	66.67	75.00
Other	45	57.78	70.16
Unspecified	77	54.55	68.19
I decline to participate	393	51.65	68.87
Total	2245	53.14	69.14

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	645	63.88	71.98
Chinese	250	56.00	69.87
Cuban	4	100.00	80.25
Dutch	2	50.00	64.00
English	86	31.40	65.66
Filipino	19	68.42	73.00
French	1	0.00	60.00
German	4	100.00	80.75
Irish	13	84.62	77.15
Italian	38	76.32	74.66
Japanese	2	50.00	68.50
Korean	27	66.67	73.52
Mexican	32	34.38	65.34
Other Asian	94	57.45	71.73
Other European	39	51.28	68.59
Other Hispanic or Latino	388	31.96	63.18
Polish	10	50.00	71.90
Puerto Rican	28	57.14	68.21
Russian	13	61.54	75.69
Vietnamese	6	50.00	70.83
Unspecified	136	60.29	68.86
I decline to participate	408	51.47	68.82
Total	2245	53.14	69.14

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	9	55.56	69.56
Chinese	215	55.81	70.05
English	1269	58.55	70.63
French	19	31.58	66.26
Italian	4	50.00	67.00
Korean	16	81.25	74.69
Polish	7	42.86	70.43
Russian	18	55.56	72.22
Spanish	266	28.95	62.24
Tagalog	7	100.00	79.43
Unspecified	106	52.83	68.83
I decline to participate	309	48.87	67.94
Total	2245	53.14	69.14

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	25	16.00	55.28
Male	15	20.00	57.47
Total	40	17.50	56.10

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
25-29	2	50.00	67.00
35-39	18	5.56	49.56
45-49	7	28.57	64.43
50-54	4	25.00	54.00
55-59	3	33.33	60.67
Unspecified	5	20.00	66.40
I decline to participate	1	0.00	37.00
Total	40	17.50	56.10

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	3	0.00	49.00
High School or GED	7	14.29	46.43
Some College	6	0.00	47.67
4-Year College Degree (BA - BS)	15	13.33	59.33
Master's Degree	1	100.00	79.00
Unspecified	6	33.33	67.33
I decline to participate	2	50.00	56.50
Total	40	17.50	56.10

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Hispanic or Latino	32	15.63	54.22
Other	1	0.00	64.00
Unspecified	5	20.00	66.40
I decline to participate	2	50.00	56.50
Total	40	17.50	56.10

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	11	9.09	54.73
Other European	1	0.00	64.00
Other Hispanic or Latino	21	19.05	53.95
Unspecified	5	20.00	66.40
I decline to participate	2	50.00	56.50
Total	40	17.50	56.10

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Spanish	34	17.65	55.15
Unspecified	5	20.00	66.40
I decline to participate	1	0.00	37.00
Total	40	17.50	56.10

Life, Accident/Health Agent/Broker

A Life, Accident & Health Agent or Broker license authorizes the licensee to sell, solicit or negotiate insurance upon the lives of human beings, and to sell, solicit or negotiate accident and health insurance covering death or personal injury by accident, sickness, ailment or bodily injury. This license also authorizes the sale of annuities.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	4344	46.36	67.38
Male	5291	57.30	70.67
Unspecified	493	54.16	68.92
Total	10128	52.46	69.18

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2776	49.57	68.03
25-29	1407	50.11	68.55
30-34	1018	50.00	68.66
35-39	777	52.51	69.56
40-44	646	48.14	68.54
45-49	517	57.83	70.34
50-54	421	60.33	71.20
55-59	281	68.33	73.37
60-64	127	68.50	73.75
65 and over	93	52.69	71.15
Unspecified	499	54.31	69.44
I decline to participate	1566	54.41	69.92
Total	10128	52.46	69.18

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	75	29.33	61.61
High School or GED	887	32.81	63.37
Some College	1874	43.22	66.67
2-Year College Degree (Associates)	770	42.73	67.05
4-Year College Degree (BA - BS)	3354	61.00	71.35
Master's Degree	812	64.66	72.87
Doctoral Degree	77	83.12	78.63
Unspecified	570	55.26	69.73
I decline to participate	1709	53.31	69.60
Total	10128	52.46	69.18

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1140	51.67	68.33
Black or African American	1196	37.46	64.83
Caucasian or White	3763	64.18	72.42
Hispanic or Latino	1172	33.87	64.54
Native American or Alaskan Native	25	68.00	73.92
Other	203	41.87	65.38
Unspecified	660	51.97	69.04
I decline to participate	1969	51.75	69.23
Total	10128	52.46	69.18

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	3911	59.96	71.35
Chinese	617	54.78	69.31
Cuban	28	53.57	68.83
Dutch	5	80.00	74.67
English	307	40.72	65.33
Filipino	100	47.00	67.42
French	16	31.25	63.04
German	17	88.24	79.65
Irish	93	74.19	75.56
Italian	238	53.78	69.41
Japanese	14	42.86	64.38
Korean	47	65.96	74.35
Mexican	69	39.13	65.08
Other Asian	343	43.73	65.82
Other European	169	46.75	67.59
Other Hispanic or Latino	867	34.03	64.28
Polish	43	46.51	66.85
Puerto Rican	231	33.33	64.37
Russian	62	56.45	71.18
Scottish	3	100.00	81.33
Swedish	6	50.00	67.89
Vietnamese	12	41.67	69.00
Unspecified	1008	47.62	67.67
I decline to participate	1922	52.60	69.36
Total	10128	52.46	69.18

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	34	35.29	62.69
Chinese	472	57.20	69.62
English	7030	53.40	69.52
French	69	31.88	64.42
German	1	100.00	73.33
Italian	5	80.00	78.00
Korean	23	60.87	71.71
Polish	6	33.33	57.00
Russian	57	52.63	71.45
Spanish	415	32.53	63.96
Tagalog	54	53.70	68.77
Vietnamese	10	40.00	68.27
Unspecified	628	51.27	68.70
I decline to participate	1324	53.93	69.37
Total	10128	52.46	69.18

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	45	11.11	53.05
Male	11	9.09	55.03
Unspecified	2	50.00	61.33
Total	58	12.07	53.71

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	4	0.00	44.83
25-29	11	27.27	59.15
30-34	3	0.00	34.89
35-39	2	0.00	42.67
40-44	9	22.22	50.00
45-49	4	0.00	49.17
50-54	10	10.00	58.73
60-64	3	0.00	65.33
Unspecified	9	0.00	55.85
I decline to participate	3	33.33	54.22
Total	58	12.07	53.71

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	10	10.00	49.20
Some College	7	0.00	40.86
2-Year College Degree (Associates)	5	0.00	43.87
4-Year College Degree (BA - BS)	18	16.67	61.07
Master's Degree	2	100.00	73.00
Unspecified	12	0.00	54.00
I decline to participate	4	25.00	56.17
Total	58	12.07	53.71

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Hispanic or Latino	40	15.00	51.92
Other	3	0.00	65.33
Unspecified	10	0.00	57.53
I decline to participate	5	20.00	53.47
Total	58	12.07	53.71

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Cuban	5	20.00	54.80
Mexican	1	0.00	52.00
Other Hispanic or Latino	37	13.51	52.74
Unspecified	11	0.00	55.76
I decline to participate	4	25.00	56.17
Total	58	12.07	53.71

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Spanish	54	11.11	53.99
Unspecified	1	0.00	37.33
I decline to participate	3	33.33	54.22
Total	58	12.07	53.71

Personal Lines Insurance Agent/Broker

A Personal Lines Agent or Broker license authorizes the licensee to sell personal lines of insurance. Personal lines is non-commercial insurance offered to individuals and families, rather than organizations and businesses.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1109	32.37	63.34
Male	597	42.88	67.53
Unspecified	320	75.94	76.42
Total	2026	42.35	66.64

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	100.00	81.00
18-24	688	29.51	63.14
25-29	390	35.38	64.80
30-34	174	41.38	66.26
35-39	92	40.22	65.95
40-44	73	43.84	64.21
45-49	70	47.14	67.74
50-54	48	60.42	68.90
55-59	19	47.37	67.95
60-64	23	52.17	71.22
65 and over	10	50.00	69.50
Unspecified	332	72.29	75.34
I decline to participate	106	44.34	68.43
Total	2026	42.35	66.64

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	26	19.23	54.85
High School or GED	345	27.83	62.17
Some College	487	33.88	64.87
2-Year College Degree (Associates)	201	37.31	64.03
4-Year College Degree (BA - BS)	379	46.44	67.23
Master's Degree	50	58.00	71.06
Doctoral Degree	1	100.00	79.00
Unspecified	392	64.03	73.43
I decline to participate	145	41.38	67.48
Total	2026	42.35	66.64

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	90	32.22	64.37
Black or African American	118	42.37	64.64
Caucasian or White	736	41.85	66.89
Hispanic or Latino	489	28.63	61.82
Native American or Alaskan Native	6	33.33	61.83
Other	58	24.14	62.09
Unspecified	351	68.95	74.72
I decline to participate	178	41.01	67.05
Total	2026	42.35	66.64

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	750	42.80	66.79
Chinese	32	21.88	63.47
Cuban	2	0.00	56.00
Dutch	1	0.00	4.00
English	51	29.41	64.12
Filipino	6	33.33	64.17
French	1	100.00	72.00
German	3	66.67	71.00
Irish	9	33.33	68.00
Italian	45	48.89	67.60
Korean	15	33.33	62.87
Mexican	37	24.32	57.43
Other Asian	40	37.50	66.40
Other European	22	27.27	66.77
Other Hispanic or Latino	357	27.17	61.71
Polish	6	50.00	69.50
Puerto Rican	68	30.88	61.50
Russian	24	8.33	59.75
Swedish	1	100.00	78.00
Unspecified	359	68.52	74.43
I decline to participate	197	40.61	66.64
Total	2026	42.35	66.64

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	8	12.50	61.50
Chinese	27	11.11	62.15
English	1369	38.42	65.46
French	6	50.00	64.67
Italian	5	20.00	66.00
Korean	9	22.22	60.22
Russian	12	8.33	60.67
Spanish	174	28.74	61.68
Unspecified	306	75.16	76.35
I decline to participate	110	37.27	65.02
Total	2026	42.35	66.64

Property and Casualty Agent/Broker

A Property/Casualty Agent or Broker is authorized to sell insurance that protects against property losses to the insured's business, home or car and/or against legal liability to the insured resulting from injury or damage to the property of others. Casualty insurance provides protection against liability as a result of bodily injury, property damage or other covered peril.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	782	42.33	66.77
Male	705	53.05	69.89
Unspecified	85	34.12	62.53
Total	1572	46.69	67.94

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	2	0.00	52.33
18-24	331	41.69	65.94
25-29	337	42.43	67.30
30-34	238	45.80	68.23
35-39	146	54.11	69.50
40-44	107	50.47	67.43
45-49	97	46.39	69.22
50-54	64	56.25	71.20
55-59	41	80.49	77.14
60-64	16	50.00	68.00
65 and over	10	50.00	71.27
Unspecified	42	30.95	64.19
I decline to participate	141	50.35	68.52
Total	1572	46.69	67.94

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	7	28.57	61.33
High School or GED	224	31.25	63.37
Some College	306	37.58	66.14
2-Year College Degree (Associates)	176	42.61	66.95
4-Year College Degree (BA - BS)	555	56.76	70.61
Master's Degree	88	64.77	72.73
Doctoral Degree	10	60.00	72.33
Unspecified	53	37.74	65.46
I decline to participate	153	48.37	67.80
Total	1572	46.69	67.94

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	141	39.01	64.92
Black or African American	84	36.90	65.19
Caucasian or White	830	53.25	70.25
Hispanic or Latino	210	28.10	61.89
Native American or Alaskan Native	13	38.46	65.23
Other	37	40.54	67.46
Unspecified	62	41.94	66.73
I decline to participate	195	51.79	68.63
Total	1572	46.69	67.94

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	751	55.66	70.66
Chinese	32	50.00	67.00
Cuban	1	0.00	60.00
Dutch	1	0.00	58.67
English	42	40.48	67.79
Filipino	3	66.67	71.78
Irish	26	38.46	68.33
Italian	57	40.35	66.54
Korean	20	55.00	68.87
Mexican	12	33.33	61.56
Other Asian	64	34.38	63.97
Other European	36	38.89	65.85
Other Hispanic or Latino	168	26.19	61.24
Polish	8	75.00	74.75
Puerto Rican	42	33.33	63.92
Russian	13	23.08	60.41
Vietnamese	5	40.00	66.67

Unspecified	87	32.18	64.87
I decline to participate	204	49.02	68.27
Total	1572	46.69	67.94

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	6	33.33	67.22
Chinese	29	37.93	64.34
English	1197	50.04	68.92
French	2	100.00	73.33
Korean	11	54.55	65.15
Polish	1	100.00	75.33
Russian	12	33.33	63.22
Spanish	100	22.00	61.21
Vietnamese	4	25.00	65.50
Unspecified	85	22.35	62.93
I decline to participate	125	53.60	68.82
Total	1572	46.69	67.94

Bail Bond Agent

This exam qualifies the agent to act as a bail bond agent. A bail agent sells surety bonds used to guarantee the entire bail amount if an accused party fails to maintain the terms set by a judge for his or her release from custody. In addition to the payment of a premium, the person purchasing the surety bond usually provides collateral in the form of cash or property to ensure the accused's appearance in court at the required times and is forfeited if the accused fails to do so.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Male	7	42.86	66.90
Total	7	42.86	66.90

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
25-29	5	40.00	66.00
30-34	1	0.00	65.00
I decline to participate	1	100.00	73.33
Total	7	42.86	66.90

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	1	0.00	65.00
Some College	1	0.00	53.33
2-Year College Degree (Associates)	1	100.00	70.00
4-Year College Degree (BA - BS)	3	33.33	68.89
I decline to participate	1	100.00	73.33
Total	7	42.86	66.90

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Black or African American	3	33.33	68.89
Hispanic or Latino	3	33.33	62.78
I decline to participate	1	100.00	73.33
Total	7	42.86	66.90

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	3	33.33	68.89
English	1	100.00	70.00
Puerto Rican	2	0.00	59.17
I decline to participate	1	100.00	73.33
Total	7	42.86	66.90

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	6	33.33	65.83
I decline to participate	1	100.00	73.33
Total	7	42.86	66.90

Mortgage Guaranty Agent

This examination qualifies the agent to sell mortgage and guaranty insurance to banks and financial institutions. Mortgage and guaranty insurance protects against financial loss by reason of nonpayment of any sum required to be paid under a real estate financing agreement.

***No candidates took this exam.**

Title Agent

A Title Agent license authorizes the licensee to sell or negotiate the sale of a title insurance policy which insures against financial loss from defects in a title to real property.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	20	35.00	65.17
Male	50	32.00	62.30
Unspecified	1	100.00	76.67
Total	71	33.80	63.31

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	6	16.67	59.17
25-29	16	37.50	66.88
30-34	18	11.11	56.57
35-39	7	57.14	67.14
40-44	4	75.00	76.67
45-49	4	50.00	66.67
50-54	2	100.00	74.17
55-59	3	33.33	70.56
60-64	7	14.29	55.48
Unspecified	1	100.00	76.67
I decline to participate	3	33.33	61.11
Total	71	33.80	63.31

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	6	16.67	56.11
Some College	33	18.18	60.86
2-Year College Degree (Associates)	1	0.00	43.33
4-Year College Degree (BA - BS)	22	45.45	65.76
Master's Degree	5	60.00	72.33
Doctoral Degree	2	100.00	75.00
Unspecified	1	100.00	76.67
I decline to participate	1	100.00	71.67
Total	71	33.80	63.31

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	4	50.00	55.00
Black or African American	2	50.00	45.83
Caucasian or White	55	30.91	64.88
Hispanic or Latino	3	33.33	66.11
Unspecified	1	100.00	76.67
I decline to participate	6	33.33	56.67
Total	71	33.80	63.31

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	29	44.83	67.99
Chinese	2	0.00	39.17
English	7	14.29	58.81
Italian	4	25.00	65.00
Korean	1	100.00	71.67
Other Asian	1	100.00	70.00
Other European	1	100.00	71.67
Puerto Rican	2	50.00	57.50
Russian	15	6.67	57.67
Unspecified	2	100.00	78.33
I decline to participate	7	28.57	60.48
Total	71	33.80	63.31

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	1	0.00	43.33
English	46	43.48	64.96
Korean	1	100.00	71.67
Russian	15	6.67	57.67
Unspecified	6	33.33	69.17
I decline to participate	2	0.00	55.83
Total	71	33.80	63.31

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