



Annual Report on
Insurance Agent Licensing Examinations
For the year ended December 31, 2021

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, 2021, through December 31, 2021.

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. Applicants 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 2021, there were just over 30,000 examinees. Of those who provided gender information, 45% were male and 55% were female. For examinees who provided information on highest education level achieved, 1% reported that they did not finish high school, 17% reported high school or GED, 73% reported some level of undergraduate or college education, and 9% reported graduate-level 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	16227	39.45	64.63
Male	13039	48.08	67.35
Unspecified	937	67.56	73.14
Total	30203	44.05	66.07

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	23	17.39	57.86
18-24	7339	39.05	64.33
25-29	4695	42.71	65.58
30-34	3538	43.13	65.89
35-39	2891	42.93	65.80
40-44	2298	44.65	66.52
45-49	1790	45.87	66.53
50-54	1466	45.43	66.88
55-59	1049	49.29	68.18
60-64	468	54.91	70.20
65 and over	296	47.97	67.68
Unspecified	1143	49.96	67.51
I decline to participate	3207	51.82	68.35
Total	30203	44.05	66.07

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	249	24.10	57.83
High School or GED	4283	31.22	61.08
Some College	6372	38.54	64.73
2-Year College Degree (Associates)	3359	37.24	64.16
4-Year College Degree (Bachelor's)	8444	51.44	68.64
Master's Degree	1986	59.42	70.87
Doctoral Degree	261	59.77	72.03
Unspecified	1533	44.94	65.85
I decline to participate	3716	49.27	67.65
Total	30203	44.05	66.07

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	3805	44.84	65.77
Black or African American	5305	38.08	63.85
Caucasian or White	8690	53.66	69.71
Hispanic or Latino	5428	29.81	61.37
Native American or Alaskan Native	122	38.52	61.98
Other	784	41.20	65.24
Unspecified	1619	46.08	66.29
I decline to participate	4450	49.01	67.76
Total	30203	44.05	66.07

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	10296	49.69	68.16
Chinese	1968	48.63	66.91
Cuban	89	44.94	64.83
Dutch	19	47.37	66.79
English	1597	34.69	62.27
Filipino	248	46.77	68.37
French	62	17.74	53.74
German	77	51.95	69.44
Irish	197	59.90	70.90
Italian	485	49.48	68.52

Japanese	28	57.14	69.29
Korean	163	47.24	68.11
Mexican	349	36.39	63.18
Other Asian	1233	40.23	64.25
Other European	463	46.22	67.81
Other Hispanic or Latino	4134	27.89	60.97
Polish	79	62.03	72.68
Puerto Rican	984	36.79	63.35
Russian	166	37.95	64.81
Scottish	11	72.73	73.85
Swedish	3	100.00	86.44
Vietnamese	35	40.00	59.60
Unspecified	2653	45.08	66.14
I decline to participate	4864	47.80	67.33
Total	30203	44.05	66.07

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	93	38.71	62.51
Chinese	1723	46.95	66.44
English	20273	45.39	66.66
French	263	31.18	59.83
German	8	87.50	79.29
Italian	24	54.17	70.99
Korean	84	34.52	66.46
Polish	33	63.64	71.37
Russian	119	38.66	65.53
Spanish	2877	24.40	59.36
Tagalog	153	48.37	69.16
Vietnamese	23	39.13	63.01
Unspecified	1498	49.93	67.68
I decline to participate	3032	50.36	67.85
Total	30203	44.05	66.07

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	5162	41.96	64.63
Male	3177	47.94	66.45
Unspecified	306	64.71	71.44
Total	8645	44.96	65.54

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	11	18.18	55.64
18-24	1998	37.79	62.72
25-29	1162	42.51	64.67
30-34	982	45.11	65.52
35-39	902	43.13	64.90
40-44	745	49.53	67.61
45-49	610	44.43	65.55
50-54	489	46.63	66.76
55-59	362	48.07	67.46
60-64	173	57.80	71.31
65 and over	117	44.44	67.19
Unspecified	138	44.20	63.55
I decline to participate	956	57.43	69.29
Total	8645	44.96	65.54

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	109	23.85	57.77
High School Diploma or GED	1534	35.27	61.11
Some College	2025	41.19	64.65
2-Year College Degree (Associates)	1036	38.51	63.29
4-Year College Degree (Bachelor's)	1856	52.10	68.83
Master's Degree	627	59.65	70.73
Doctoral Degree	69	59.42	72.22
Unspecified	311	35.37	61.77

I decline to participate	1078	55.19	68.46
Total	8645	44.96	65.54

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1232	45.13	65.35
Black or African American	2818	40.63	64.19
Caucasian or White	1141	61.17	72.08
Hispanic or Latino	1489	34.65	61.48
Native American or Alaskan Native	59	30.51	59.80
Other	302	42.72	64.82
Unspecified	337	41.25	63.62
I decline to participate	1267	54.14	68.56
Total	8645	44.96	65.54

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2662	48.23	67.04
Chinese	600	47.33	66.04
Cuban	22	50.00	66.86
Dutch	5	40.00	64.40
English	645	34.11	61.18
Filipino	112	42.86	67.41
French	43	18.60	55.05
German	16	56.25	69.75
Irish	40	52.50	71.88
Italian	77	42.86	67.29
Japanese	8	37.50	63.50
Korean	21	61.90	73.71
Mexican	113	47.79	65.61
Other Asian	441	44.90	64.28
Other European	91	53.85	70.14
Other Hispanic or Latino	1034	34.04	61.51
Polish	17	82.35	79.59
Puerto Rican	354	37.85	62.78
Russian	21	42.86	66.05
Scottish	4	75.00	72.25
Vietnamese	8	37.50	59.00
Unspecified	825	43.03	64.90
I decline to participate	1486	52.49	68.03
Total	8645	44.96	65.54

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	30	63.33	68.20
Chinese	551	45.55	65.35
English	5886	44.73	65.77
French	159	33.33	60.85
German	4	100.00	83.50
Italian	5	40.00	64.80
Korean	9	44.44	68.78
Polish	5	80.00	75.60
Russian	24	50.00	69.13
Spanish	588	35.71	61.18
Tagalog	67	44.78	68.34
Vietnamese	9	55.56	65.33
Unspecified	364	39.84	62.87
I decline to participate	944	54.56	68.23
Total	8645	44.96	65.54

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	933	18.44	56.66
Male	289	17.99	58.04
Unspecified	10	0.00	43.70
Total	1232	18.18	56.88

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	6	16.67	54.67
18-24	80	18.75	55.83
25-29	93	18.28	57.33
30-34	87	25.29	58.23
35-39	164	17.07	57.46
40-44	135	22.96	58.47
45-49	121	17.36	55.66
50-54	116	16.38	56.66
55-59	94	19.15	60.85
60-64	24	25.00	60.21
65 and over	21	19.05	55.95
Unspecified	244	14.34	54.49
I decline to participate	47	14.89	55.87
Total	1232	18.18	56.88

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	20	15.00	52.00
High School Diploma or GED	276	15.94	55.03
Some College	222	17.57	57.24
2-Year College Degree (Associates)	97	24.74	61.02
4-Year College Degree (Bachelor's)	189	23.28	60.52
Master's Degree	35	31.43	64.74
Doctoral Degree	5	40.00	64.80
Unspecified	331	14.50	54.55
I decline to participate	57	15.79	55.07
Total	1232	18.18	56.88

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Black or African American	5	0.00	56.20
Caucasian or White	3	33.33	68.33
Hispanic or Latino	846	19.27	57.79
Native American or Alaskan Native	1	0.00	42.00
Other	17	29.41	58.18
Unspecified	304	14.80	54.21
I decline to participate	56	17.86	57.00
Total	1232	18.18	56.88

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	13	7.69	43.15
Cuban	27	22.22	56.70
English	4	25.00	61.25
Mexican	20	20.00	55.60
Other Hispanic or Latino	823	19.20	58.13
Puerto Rican	11	18.18	55.82
Unspecified	289	14.88	54.55
I decline to participate	45	20.00	53.64
Total	1232	18.18	56.88

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	15	26.67	63.27
Spanish	1089	18.73	57.27
Unspecified	111	11.71	53.04
I decline to participate	17	17.65	51.41
Total	1232	18.18	56.88

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	1458	42.52	66.06
Male	1107	56.19	70.36
Unspecified	51	49.02	66.57
Total	2616	48.43	67.89

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	585	45.98	66.93
25-29	330	46.06	65.80
30-34	393	41.48	66.44
35-39	295	41.36	67.08
40-44	246	47.15	68.63
45-49	185	52.43	68.58
50-54	104	66.35	71.91
55-59	115	55.65	71.10
60-64	49	61.22	73.02
65 and over	30	73.33	76.27
Unspecified	18	55.56	69.56
I decline to participate	266	57.52	69.50
Total	2616	48.43	67.89

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	16	25.00	63.50
High School Diploma or GED	368	35.33	63.39
Some College	611	43.37	67.17
2-Year College Degree (Associates)	363	40.77	66.56
4-Year College Degree (Bachelor's)	719	55.77	69.50
Master's Degree	167	70.06	74.01
Doctoral Degree	13	84.62	74.54
Unspecified	41	53.66	67.61
I decline to participate	318	53.14	69.12
Total	2616	48.43	67.89

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	562	45.37	67.62
Black or African American	400	44.50	66.24
Caucasian or White	683	60.91	71.53
Hispanic or Latino	470	32.13	63.23
Native American or Alaskan Native	9	44.44	68.11
Other	50	42.00	66.82
Unspecified	43	55.81	68.88
I decline to participate	399	54.64	69.22
Total	2616	48.43	67.89

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	783	54.66	69.74
Chinese	358	46.93	67.64
Cuban	3	33.33	66.33
Dutch	3	100.00	76.33
English	129	36.43	63.16
Filipino	14	85.71	78.64
French	1	100.00	72.00
German	2	100.00	80.00
Irish	18	72.22	76.44
Italian	49	51.02	69.53
Japanese	5	60.00	67.20
Korean	23	52.17	69.83
Mexican	33	30.30	61.91
Other Asian	126	38.10	66.55
Other European	40	75.00	75.05
Other Hispanic or Latino	352	28.41	62.38
Polish	8	62.50	74.25
Puerto Rican	90	50.00	68.19
Russian	21	38.10	67.52
Scottish	1	100.00	74.00
Vietnamese	4	75.00	70.50
Unspecified	144	53.47	69.15
I decline to participate	409	55.01	69.19
Total	2616	48.43	67.89

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	8	50.00	69.63
Chinese	329	43.47	66.93
English	1678	50.77	68.57
French	18	38.89	62.67
Italian	1	100.00	83.00
Korean	11	45.45	69.82
Polish	4	100.00	83.25
Russian	11	45.45	67.91
Spanish	197	26.40	61.73
Tagalog	12	83.33	78.33
Vietnamese	3	66.67	67.33
Unspecified	78	50.00	68.79
I decline to participate	266	53.76	68.53
Total	2616	48.43	67.89

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	62	20.97	60.45
Male	26	19.23	61.46
Total	88	20.45	60.75

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	0.00	63.00
30-34	4	0.00	33.75
35-39	12	25.00	57.08
40-44	5	40.00	62.40
45-49	21	19.05	60.14
50-54	22	22.73	65.32
55-59	8	12.50	57.50
65 and over	4	25.00	67.25
Unspecified	6	0.00	63.33
I decline to participate	4	50.00	69.75
Total	88	20.45	60.75

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	23	17.39	59.48
Some College	22	27.27	64.32
2-Year College Degree (Associates)	8	12.50	47.38
4-Year College Degree (BA - BS)	20	25.00	61.80
Master's Degree	3	0.00	53.00
Unspecified	8	0.00	63.75
I decline to participate	4	50.00	69.75
Total	88	20.45	60.75

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1	0.00	0.00
Hispanic or Latino	74	20.27	60.62
Other	3	33.33	67.00
Unspecified	6	0.00	63.33
I decline to participate	4	50.00	69.75
Total	88	20.45	60.75

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	6	16.67	61.33
Mexican	3	33.33	67.00
Other Asian	1	0.00	0.00
Other Hispanic or Latino	65	21.54	61.32
Unspecified	6	0.00	63.33
I decline to participate	7	28.57	58.71
Total	88	20.45	60.75

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	7	14.29	52.57
Spanish	71	21.13	60.83
Unspecified	6	0.00	63.33
I decline to participate	4	50.00	69.75
Total	88	20.45	60.75

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	5036	42.97	66.03
Male	5415	52.08	68.44
Unspecified	204	50.98	68.90
Total	10655	47.75	67.31

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	3	33.33	63.78
18-24	2769	43.63	65.78
25-29	1618	47.53	66.94
30-34	1150	47.13	67.08
35-39	988	47.27	67.33
40-44	715	47.27	67.54
45-49	530	52.64	69.37
50-54	462	48.92	68.30
55-59	306	58.82	69.78
60-64	139	61.87	71.19
65 and over	97	48.45	67.93
Unspecified	336	47.92	67.43
I decline to participate	1542	50.84	68.61
Total	10655	47.75	67.31

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	70	27.14	58.90
High School or GED	1106	32.46	61.97
Some College	1914	41.17	65.51
2-Year College Degree (Associates)	1030	39.81	64.88
4-Year College Degree (BA - BS)	3451	55.49	69.57
Master's Degree	838	59.07	70.96
Doctoral Degree	108	61.11	72.23
Unspecified	394	47.46	67.20
I decline to participate	1744	48.68	67.95
Total	10655	47.75	67.31

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1507	47.91	66.31
Black or African American	1635	33.46	62.81
Caucasian or White	3719	56.98	70.50
Hispanic or Latino	1136	35.83	63.43
Native American or Alaskan Native	22	68.18	66.70
Other	221	48.87	67.55
Unspecified	428	47.20	67.39
I decline to participate	1987	48.72	68.00
Total	10655	47.75	67.31

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	3963	52.94	69.13
Chinese	880	51.02	67.23
Cuban	23	60.87	70.61
Dutch	3	0.00	54.67
English	553	35.44	63.03
Filipino	105	45.71	67.80
French	18	11.11	49.59
German	35	60.00	72.82
Irish	95	62.11	69.99
Italian	194	60.31	71.02
Japanese	6	100.00	78.33
Korean	37	72.97	72.90
Mexican	88	35.23	65.35
Other Asian	388	43.56	65.74
Other European	211	38.39	65.91
Other Hispanic or Latino	773	34.67	62.89
Polish	32	53.13	70.06
Puerto Rican	292	38.70	64.23
Russian	56	46.43	65.42
Scottish	1	100.00	83.33
Swedish	2	100.00	87.67
Vietnamese	15	46.67	56.31
Unspecified	779	43.65	66.19
I decline to participate	2106	47.29	67.52
Total	10655	47.75	67.31

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	23	26.09	60.14
Chinese	752	50.40	67.15
English	7471	48.05	67.48
French	73	26.03	57.49
German	3	100.00	78.44
Italian	11	54.55	73.15
Korean	14	64.29	73.38
Polish	14	50.00	68.90
Russian	33	48.48	67.56
Spanish	338	29.29	60.84
Tagalog	69	46.38	68.63
Vietnamese	5	40.00	62.40
Unspecified	460	47.17	67.87
I decline to participate	1389	50.61	68.32
Total	10655	47.75	67.31

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	57	10.53	55.17
Male	25	20.00	55.71
Unspecified	1	0.00	32.00
Total	83	13.25	55.05

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	5	40.00	62.40
30-34	11	18.18	54.91
35-39	12	8.33	56.44
40-44	18	0.00	48.22
45-49	11	9.09	47.45
50-54	13	15.38	62.56
55-59	10	30.00	64.53
60-64	1	0.00	36.00
Unspecified	1	0.00	59.33
I decline to participate	1	0.00	32.00
Total	83	13.25	55.05

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	13	15.38	53.90
Some College	12	8.33	42.72
2-Year College Degree (Associates)	10	20.00	66.33
4-Year College Degree (BA - BS)	37	13.51	59.48
Master's Degree	7	0.00	40.86
Doctoral Degree	1	100.00	77.33
Unspecified	2	0.00	48.33
I decline to participate	1	0.00	32.00
Total	83	13.25	55.05

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Black or African American	1	0.00	54.00
Caucasian or White	3	33.33	59.78
Hispanic or Latino	76	11.84	54.86
Unspecified	1	0.00	59.33
I decline to participate	2	50.00	53.67
Total	83	13.25	55.05

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Cuban	1	0.00	48.00
Other Hispanic or Latino	76	13.16	55.79
Puerto Rican	1	0.00	50.67
Unspecified	1	0.00	59.33
I decline to participate	4	25.00	42.83
Total	83	13.25	55.05

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Spanish	81	13.58	55.60
Unspecified	1	0.00	34.00
I decline to participate	1	0.00	32.00
Total	83	13.25	55.05

Personal Lines Insurance Agent/Broker

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

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1159	30.20	62.53
Male	769	37.71	64.85
Unspecified	333	86.49	79.80
Total	2261	41.04	65.87

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	701	30.39	62.42
25-29	400	36.75	64.38
30-34	251	32.27	63.27
35-39	132	39.39	64.88
40-44	97	35.05	63.18
45-49	44	50.00	66.93
50-54	76	28.95	63.84
55-59	52	36.54	69.52
60-64	22	31.82	64.14
65 and over	8	37.50	63.63
Unspecified	337	85.46	79.56
I decline to participate	141	28.37	61.67
Total	2261	41.04	65.87

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	24	20.83	55.04
High School or GED	423	23.40	60.84
Some College	581	30.29	63.79
2-Year College Degree (Associates)	291	29.21	61.87
4-Year College Degree (BA - BS)	365	50.96	67.76
Master's Degree	46	63.04	69.98
Unspecified	351	83.48	79.12
I decline to participate	180	30.56	61.54
Total	2261	41.04	65.87

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	77	38.96	64.86
Black or African American	134	32.84	62.03
Caucasian or White	821	39.34	65.55
Hispanic or Latino	554	25.09	60.90
Native American or Alaskan Native	15	13.33	53.20
Other	55	25.45	63.35
Unspecified	360	82.78	78.67
I decline to participate	245	31.84	63.10
Total	2261	41.04	65.87

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	759	40.84	66.08
Chinese	13	53.85	68.31
Cuban	7	71.43	70.86
Dutch	1	100.00	72.00
English	85	22.35	59.87
Filipino	3	0.00	67.33
German	2	100.00	81.50
Irish	4	50.00	69.75
Italian	48	22.92	60.10
Korean	13	38.46	69.15
Mexican	49	20.41	57.41
Other Asian	44	38.64	64.20
Other European	15	60.00	71.60
Other Hispanic or Latino	443	24.15	60.93
Polish	9	44.44	63.00
Puerto Rican	104	24.04	58.77
Russian	31	29.03	65.00
Scottish	2	50.00	73.00
Unspecified	376	80.59	78.02
I decline to participate	253	32.02	62.91
Total	2261	41.04	65.87

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	50.00	57.50
Chinese	11	45.45	65.91
English	1492	35.79	64.28
French	2	100.00	78.00
German	1	0.00	65.00
Korean	6	16.67	63.67
Polish	3	66.67	58.33

Russian	18	16.67	60.83
Spanish	236	19.49	58.97
Tagalog	1	0.00	68.00
Unspecified	347	85.01	79.35
I decline to participate	142	27.46	61.89
Total	2261	41.04	65.87

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	2320	38.58	65.26
Male	2171	42.84	66.84
Unspecified	30	60.00	70.38
Total	4521	40.77	66.06

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	3	0.00	66.44
18-24	1188	33.59	64.04
25-29	1085	39.08	65.65
30-34	656	41.31	66.45
35-39	367	47.14	67.72
40-44	317	40.38	65.57
45-49	252	47.22	67.98
50-54	174	52.87	69.61
55-59	102	56.86	69.84
60-64	51	49.02	69.67
65 and over	19	68.42	70.56
Unspecified	63	25.40	62.46
I decline to participate	244	51.23	68.46
Total	4521	40.77	66.06

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	9	22.22	58.74
High School or GED	515	29.51	61.13
Some College	964	35.27	64.45

2-Year College Degree (Associates)	515	34.56	65.12
4-Year College Degree (BA - BS)	1772	45.54	67.63
Master's Degree	257	58.37	70.82
Doctoral Degree	64	53.13	71.35
Unspecified	95	30.53	63.73
I decline to participate	330	45.76	67.58
Total	4521	40.77	66.06

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	414	33.57	62.89
Black or African American	310	34.19	64.40
Caucasian or White	2271	47.69	68.26
Hispanic or Latino	764	27.88	62.03
Native American or Alaskan Native	16	50.00	69.54
Other	131	32.06	63.13
Unspecified	132	27.27	63.55
I decline to participate	483	44.72	67.22
Total	4521	40.77	66.06

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2078	46.97	68.06
Chinese	117	41.88	66.62
Cuban	6	50.00	66.78
Dutch	7	42.86	68.86
English	173	39.88	64.44
Filipino	14	57.14	70.24
German	22	27.27	61.79
Irish	40	57.50	69.73
Italian	110	47.27	68.59
Japanese	9	44.44	69.56
Korean	62	29.03	63.00
Mexican	43	39.53	63.19
Other Asian	226	27.43	60.55
Other European	105	41.90	66.29
Other Hispanic or Latino	558	25.45	61.36
Polish	13	69.23	75.79
Puerto Rican	129	31.78	63.79
Russian	37	29.73	61.48
Scottish	3	66.67	73.33
Swedish	1	100.00	84.00
Vietnamese	8	12.50	60.92
Unspecified	222	33.78	64.30
I decline to participate	538	42.19	66.94

Total	4521	40.77	66.06
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Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	23	21.74	57.91
Chinese	80	38.75	65.48
English	3644	42.65	66.60
French	11	9.09	52.79
Italian	7	57.14	70.29
Korean	38	23.68	63.68
Polish	7	57.14	72.10
Russian	33	30.30	62.65
Spanish	271	23.62	61.42
Tagalog	4	50.00	64.83
Vietnamese	6	0.00	57.89
Unspecified	129	28.68	61.46
I decline to participate	268	45.52	67.72
Total	4521	40.77	66.06

Bail Bond Agent

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

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	5	60.00	68.33
Male	16	37.50	60.63
Unspecified	1	0.00	65.00
Total	22	40.91	62.58

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	4	50.00	64.58
25-29	4	25.00	46.25
30-34	2	100.00	75.83
40-44	2	50.00	72.50
45-49	9	33.33	63.52
I decline to participate	1	0.00	65.00
Total	22	40.91	62.58

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	13	23.08	57.69
Some College	4	50.00	64.58
2-Year College Degree (Associates)	1	100.00	71.67
4-Year College Degree (BA - BS)	1	100.00	73.33
Master's Degree	2	100.00	79.17
I decline to participate	1	0.00	65.00
Total	22	40.91	62.58

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Black or African American	1	0.00	63.33
Caucasian or White	8	75.00	73.54
Hispanic or Latino	11	18.18	53.48
Unspecified	1	100.00	71.67
I decline to participate	1	0.00	65.00
Total	22	40.91	62.58

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	6	83.33	72.50
English	2	50.00	66.67
Other Hispanic or Latino	2	0.00	22.50
Puerto Rican	2	50.00	66.67
Unspecified	1	100.00	71.67
I decline to participate	9	11.11	62.04
Total	22	40.91	62.58

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	19	47.37	66.67
Spanish	2	0.00	22.50
I decline to participate	1	0.00	65.00
Total	22	40.91	62.58

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 that insures against financial loss from defects in a title to real property.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	35	37.14	62.67
Male	44	36.36	65.87
Unspecified	1	0.00	1.67
Total	80	36.25	63.67

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	7	42.86	68.81
25-29	3	33.33	71.67
30-34	2	0.00	56.67
35-39	19	31.58	60.88
40-44	18	38.89	66.30
45-49	7	57.14	69.05
50-54	10	30.00	57.17
60-64	9	33.33	66.48
Unspecified	5	40.00	56.00
I decline to participate	7	42.86	68.81
Total	80	36.25	63.67

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12th Grade	1	100.00	75.00
High School or GED	12	25.00	64.58
Some College	17	29.41	60.98
2-Year College Degree (Associates)	8	37.50	48.33
4-Year College Degree (BA - BS)	34	38.24	66.13
Master's Degree	4	50.00	71.25
Doctoral Degree	1	100.00	78.33
I decline to participate	3	33.33	69.44
Total	80	36.25	63.67

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	12	33.33	65.97
Black or African American	1	0.00	0.00
Caucasian or White	41	39.02	65.24
Hispanic or Latino	8	37.50	68.75

Other	5	60.00	71.33
Unspecified	7	14.29	54.29
I decline to participate	6	33.33	56.67
Total	80	36.25	63.67

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	32	43.75	66.41
Italian	7	28.57	62.38
Korean	7	28.57	63.57
Other Asian	7	28.57	67.14
Other European	1	100.00	70.00
Other Hispanic or Latino	8	25.00	66.46
Puerto Rican	1	100.00	83.33
Unspecified	10	20.00	51.67
I decline to participate	7	42.86	59.29
Total	80	36.25	63.67

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	7	14.29	54.29
English	61	39.34	64.34
Korean	6	16.67	61.11
Spanish	4	25.00	68.33
Unspecified	2	100.00	74.17
Total	80	36.25	63.67

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