



Report on Insurance Agent Licensing Examinations

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Adrienne A. Harris
Superintendent of Financial Services

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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, 2023 through December 31, 2023.

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 their full name, residence address, business address and mailing address; as well as demographic information, including (1) gender; (2) age; (3) education level; (4) race; (5) ethnicity; and (6) native language. The examination must also include a clear and unambiguous statement that the applicant is not required to disclose their gender, age, highest level of education achieved, race or ethnicity, or native language, and that the Department of Financial Services will use the information for statistical purposes only.

An applicant may not leave any demographic question blank. Therefore, if the applicant does not wish to participate in the study, then they must choose "I decline to participate." If an applicant believes that their gender, age, education level, race, ethnicity, or native language is not specified, they 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 an 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

Age

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

Race

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

Education

- 8th Grade or less
- Less than 12th grade
- High School or GED

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

- 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 2023, there were just under 40,000 examinees. Of those who provided gender information, 47% were male and 53% were female. For examinees who provided information on highest education level achieved, 1% reported that they did not finish high school, 19% reported finishing high school or obtaining a high school equivalency diploma, 71% reported some undergraduate level of college education, and 9% reported graduate level of education.

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

The examination scores provided in this report represent the percentage of questions that were answered correctly.

Passing Rate of all New York State Licensing Examinees by Gender

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	16325	42.67	65.50
Male	14757	50.78	68.06
Unspecified	1159	55.82	69.61
Total	32241	46.85	66.82

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	8241	42.42	65.20
25-29	4968	46.22	66.39
30-34	3786	47.07	66.96
35-39	3063	46.75	66.60
40-44	2182	48.17	67.27
45-49	1636	48.72	67.63
50-54	1364	47.80	67.59
55-59	853	58.03	70.60
60-64	427	54.57	69.54
65 and over	244	53.69	69.64
Unspecified	703	46.66	66.55
I decline to participate	4765	50.56	68.34
Total	32241	46.85	66.82

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

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	4971	34.98	63.19
Some College	6665	43.21	65.66
2-Year College Degree (Associates)	3156	40.43	64.94
4-Year College Degree (Bachelor's)	8625	54.50	69.08
Master's Degree	2070	59.42	70.38
Doctoral Degree	204	75.98	77.07
Unspecified	1024	43.26	65.54
I decline to participate	5279	49.29	67.91
Total	32241	46.85	66.82

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	3753	49.19	66.98

Black or African American	5127	40.57	64.25
Caucasian or White	9271	54.96	69.83
Hispanic or Latino	5791	35.69	63.33
Native American or Alaskan Native	108	54.63	67.19
Other	974	42.30	65.60
Unspecified	1181	44.62	65.44
I decline to participate	6036	50.03	68.07
Total	32241	46.85	66.82

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	10115	51.92	68.67
Chinese	1792	51.95	67.82
Cuban	70	50.00	69.51
Dutch	17	52.94	67.10
English	1688	38.57	63.69
Filipino	212	46.23	67.82
French	80	33.75	59.44
German	68	50.00	66.21
Irish	261	61.30	71.78
Italian	590	53.05	69.77
Japanese	34	50.00	68.19
Korean	159	53.46	69.07
Mexican	341	39.88	65.22
Other Asian	1461	46.20	65.49
Other European	484	44.63	66.53
Other Hispanic or Latino	4556	35.67	63.12
Polish	84	64.29	72.95
Puerto Rican	985	38.98	65.03
Russian	138	44.93	66.52
Scottish	11	100.00	83.36
Swedish	8	100.00	83.96
Vietnamese	30	40.00	65.83
Unspecified	2551	44.30	65.10
I decline to participate	6506	48.89	67.80
Total	32241	46.85	66.82

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	103	35.92	60.79
Chinese	1405	51.67	67.63

English	21204	48.36	67.37
French	272	35.66	61.75
German	9	55.56	67.52
Italian	19	68.42	70.37
Korean	90	48.89	68.42
Polish	24	66.67	69.57
Russian	157	40.13	63.82
Spanish	2911	32.12	62.11
Tagalog	105	44.76	67.86
Vietnamese	16	25.00	60.15
Unspecified	1399	42.74	65.03
I decline to participate	4527	50.08	68.04
Total	32241	46.85	66.82

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	4293	47.38	66.58
Male	3317	55.95	69.47
Unspecified	395	70.63	73.62
Total	8005	52.08	68.12

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1984	46.02	65.88
25-29	1134	54.67	68.50
30-34	973	51.59	67.27
35-39	809	50.93	67.82
40-44	600	54.00	68.62
45-49	451	55.43	70.42
50-54	368	45.92	68.67
55-59	242	59.09	71.40

60-64	121	58.68	71.26
65 and over	101	54.46	69.28
Unspecified	103	59.22	68.56
I decline to participate	1117	57.92	70.10
Total	8005	52.08	68.12

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	86	29.07	59.19
High School or GED	1561	41.26	64.74
Some College	1852	50.27	67.77
2-Year College Degree (Associates)	860	47.67	66.15
4-Year College Degree (BA - BS)	1613	60.88	71.29
Master's Degree	521	61.61	70.50
Doctoral Degree	43	90.70	82.40
Unspecified	197	49.75	66.18
I decline to participate	1272	56.53	69.57
Total	8005	52.08	68.12

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	957	53.71	68.78
Black or African American	2328	46.48	66.09
Caucasian or White	1228	62.70	72.25
Hispanic or Latino	1385	44.62	65.70
Native American or Alaskan Native	34	47.06	66.21
Other	274	54.74	68.33
Unspecified	276	48.91	66.83
I decline to participate	1523	58.04	69.94
Total	8005	52.08	68.12

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2329	55.13	69.56
Chinese	289	49.48	67.66
Cuban	11	81.82	75.09
Dutch	4	25.00	65.25
English	639	38.18	63.97
Filipino	89	50.56	68.63
French	29	24.14	53.41
German	7	85.71	77.14
Irish	28	78.57	79.36
Italian	74	75.68	75.32
Japanese	5	20.00	65.20
Korean	14	85.71	76.21

Mexican	102	54.90	69.39
Other Asian	522	57.09	69.18
Other European	77	57.14	70.57
Other Hispanic or Latino	958	43.84	65.41
Polish	15	66.67	77.00
Puerto Rican	334	47.01	66.88
Russian	34	52.94	70.74
Scottish	2	100.00	83.00
Swedish	3	100.00	84.00
Vietnamese	10	10.00	55.30
Unspecified	761	49.41	65.77
I decline to participate	1669	57.16	69.64
Total	8005	52.08	68.12

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	27	33.33	59.59
Chinese	218	48.17	66.94
English	5634	52.18	68.28
French	134	38.81	63.44
German	1	100.00	90.00
Italian	3	100.00	80.00
Korean	6	83.33	75.50
Polish	2	100.00	77.00
Russian	27	55.56	71.15
Spanish	466	43.13	65.35
Tagalog	51	47.06	67.96
Vietnamese	9	22.22	58.56
Unspecified	337	53.12	66.93
I decline to participate	1090	57.89	69.79
Total	8005	52.08	68.12

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1027	30.57	59.94
Male	295	27.46	60.31
Unspecified	5	40.00	59.20
Total	1327	29.92	60.02

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	105	37.14	61.67
25-29	83	39.76	61.83

30-34	154	37.01	63.64
35-39	189	35.45	62.43
40-44	166	35.54	61.89
45-49	131	32.06	59.56
50-54	119	31.93	61.95
55-59	70	34.29	64.49
60-64	22	31.82	63.32
65 and over	5	20.00	57.80
Unspecified	68	13.24	51.90
I decline to participate	215	9.77	52.38
Total	1327	29.92	60.02

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	27	25.93	50.63
High School or GED	244	30.33	60.88
Some College	340	35.88	62.08
2-Year College Degree (Associates)	107	42.99	65.74
4-Year College Degree (BA - BS)	203	43.84	64.23
Master's Degree	27	48.15	66.33
Doctoral Degree	3	0.00	55.33
Unspecified	146	15.75	55.59
I decline to participate	230	10.00	52.90
Total	1327	29.92	60.02

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Black or African American	5	20.00	55.60
Caucasian or White	9	44.44	66.33
Hispanic or Latino	975	35.79	62.31
Native American or Alaskan Native	3	33.33	62.67
Other	10	50.00	69.20
Unspecified	110	13.64	53.17
I decline to participate	215	10.23	52.48
Total	1327	29.92	60.02

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	14	21.43	50.64
English	4	100.00	76.50
Mexican	19	15.79	50.53
Other Asian	1	100.00	76.00
Other European	1	100.00	86.00
Other Hispanic or Latino	960	36.46	62.73
Puerto Rican	14	21.43	59.93

Unspecified	115	12.17	52.50
I decline to participate	199	9.05	52.30
Total	1327	29.92	60.02

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	24	50.00	62.83
Polish	1	100.00	70.00
Spanish	1079	33.55	61.83
Unspecified	41	12.20	47.49
I decline to participate	182	9.34	51.67
Total	1327	29.92	60.02

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	1402	43.94	65.80
Male	1345	51.45	67.99
Unspecified	154	57.14	71.05
Total	2901	48.12	67.10

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	698	43.70	65.10
25-29	391	46.55	65.62
30-34	322	50.00	67.98
35-39	291	49.83	66.67
40-44	262	42.37	67.50
45-49	186	45.16	67.45
50-54	168	49.40	68.02
55-59	88	53.41	69.63
60-64	50	64.00	69.94
65 and over	32	59.38	68.72
Unspecified	127	61.42	71.84
I decline to participate	286	52.10	68.72
Total	2901	48.12	67.10

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	31	16.13	56.19
High School or GED	414	32.13	61.94
Some College	645	45.89	66.21
2-Year College Degree (Associates)	345	39.42	64.74
4-Year College Degree (BA – BS)	770	57.53	69.46
Master’s Degree	199	60.80	71.82
Doctoral Degree	18	66.67	74.61
Unspecified	153	54.90	69.95
I decline to participate	326	50.92	68.71
Total	2901	48.12	67.10

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	397	47.10	67.70
Black or African American	454	40.09	63.64
Caucasian or White	828	55.68	69.42
Hispanic or Latino	533	35.65	64.26
Native American or Alaskan Native	7	85.71	71.86
Other	113	45.13	65.26
Unspecified	168	58.93	69.01
I decline to participate	401	54.86	69.02
Total	2901	48.12	67.10

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	931	51.24	68.08
Chinese	220	43.64	66.82
Cuban	6	83.33	76.33
Dutch	2	0.00	60.50
English	136	38.97	64.99
Filipino	16	56.25	72.25
French	7	42.86	63.86
German	5	40.00	68.60
Irish	20	65.00	69.35
Italian	57	63.16	71.19
Japanese	7	71.43	73.86
Korean	18	72.22	74.44
Mexican	16	43.75	67.31
Other Asian	160	43.13	64.03
Other European	47	55.32	68.34
Other Hispanic or Latino	390	36.41	64.37
Polish	4	100.00	77.50
Puerto Rican	111	45.05	65.50

Russian	16	56.25	71.50
Scottish	2	100.00	84.50
Swedish	1	100.00	83.00
Vietnamese	2	100.00	81.00
Unspecified	299	51.17	67.13
I decline to participate	428	51.17	67.89
Total	2901	48.12	67.10

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	17	29.41	56.47
Chinese	173	42.20	66.41
English	1937	49.72	67.45
French	14	57.14	65.64
German	1	0.00	39.00
Italian	1	100.00	74.00
Korean	15	66.67	72.80
Polish	2	100.00	77.50
Russian	31	48.39	64.10
Spanish	236	30.51	62.55
Tagalog	4	25.00	71.00
Vietnamese	1	100.00	72.00
Unspecified	191	54.97	69.68
I decline to participate	278	50.36	67.87
Total	2901	48.12	67.10

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	61	16.39	56.54
Male	35	5.71	58.69
Unspecified	6	0.00	48.33
Total	102	11.76	56.79

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	4	25.00	54.25
30-34	16	12.50	55.25
35-39	9	11.11	51.78
40-44	13	15.38	54.15
45-49	16	12.50	61.69
50-54	14	7.14	58.07
55-59	8	12.50	50.13
60-64	11	9.09	66.91

I decline to participate	11	9.09	53.18
Total	102	11.76	56.79

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	3	0.00	43.33
High School or GED	46	10.87	58.41
Some College	15	13.33	57.93
2-Year College Degree (Associates)	11	18.18	58.91
4-Year College Degree (BA – BS)	11	9.09	55.27
Master’s Degree	3	33.33	59.00
I decline to participate	13	7.69	51.85
Total	102	11.76	56.79

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Caucasian or White	1	0.00	56.00
Hispanic or Latino	88	12.50	57.00
Other	1	0.00	48.00
Unspecified	2	0.00	60.50
I decline to participate	10	10.00	55.20
Total	102	11.76	56.79

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	0.00	48.00
Cuban	2	50.00	63.00
Mexican	2	0.00	34.00
Other Hispanic or Latino	78	10.26	56.29
Puerto Rican	13	23.08	66.92
I decline to participate	6	0.00	48.33
Total	102	11.76	56.79

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	2	0.00	50.50
Spanish	92	13.04	57.55
I decline to participate	8	0.00	49.63
Total	102	11.76	56.79

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	6192	42.15	65.35
Male	7030	50.27	67.66
Unspecified	463	47.08	66.82
Total	13685	46.49	66.59

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	4	50.00	71.17
18-24	3771	42.27	64.92
25-29	2114	45.18	65.74
30-34	1488	48.19	67.37
35-39	1199	46.46	66.29
40-44	827	48.25	67.13
45-49	626	50.00	67.81
50-54	510	52.94	68.29
55-59	290	64.14	72.38
60-64	166	54.82	69.66
65 and over	78	48.72	69.44
Unspecified	271	48.34	68.08
I decline to participate	2341	47.37	67.59
Total	13685	46.49	66.59

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	72	51.39	64.98
High School or GED	1661	33.77	62.56
Some College	2587	40.20	64.42
2-Year College Degree (Associates)	1168	37.84	64.17
4-Year College Degree (BA - BS)	4201	53.87	68.62
Master's Degree	1004	60.16	70.51
Doctoral Degree	109	73.39	76.15
Unspecified	381	46.46	67.66
I decline to participate	2502	46.28	67.11
Total	13685	46.49	66.59

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1971	49.06	66.22
Black or African American	2017	34.01	62.22
Caucasian or White	4509	55.76	69.84
Hispanic or Latino	1534	34.62	62.87
Native American or Alaskan Native	55	56.36	67.55
Other	370	36.76	63.74
Unspecified	438	46.58	66.68
I decline to participate	2791	46.33	67.13
Total	13685	46.49	66.59

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4634	51.27	68.29
Chinese	1123	55.12	68.18
Cuban	31	35.48	66.13
Dutch	6	66.67	64.00
English	643	38.10	62.38
Filipino	97	41.24	66.50
French	35	34.29	63.03
German	38	50.00	64.42
Irish	132	59.85	70.91
Italian	273	51.28	69.42
Japanese	16	31.25	62.25
Korean	89	48.31	67.18
Mexican	117	35.90	64.67
Other Asian	585	40.85	63.27
Other European	226	41.59	65.30
Other Hispanic or Latino	1120	36.52	62.64
Polish	50	62.00	72.80
Puerto Rican	372	30.91	63.47
Russian	54	46.30	65.07
Scottish	4	100.00	86.83
Swedish	2	100.00	86.00
Vietnamese	9	44.44	67.85
Unspecified	1066	42.31	65.19
I decline to participate	2963	45.66	66.96
Total	13685	46.49	66.59

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	43	34.88	60.48
Chinese	918	54.36	68.01
English	9174	47.37	66.83
French	113	30.09	59.71
German	7	57.14	68.38
Italian	10	50.00	64.67
Korean	45	40.00	65.90
Polish	10	50.00	65.40
Russian	60	33.33	62.63
Spanish	454	32.38	61.95
Tagalog	49	42.86	67.18
Vietnamese	6	16.67	60.56
Unspecified	618	37.86	64.22
I decline to participate	2178	46.51	67.20
Total	13685	46.49	66.59

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	64	7.81	53.59
Male	40	10.00	55.33
Unspecified	1	100.00	70.00
Total	105	9.52	54.41

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	4	0.00	36.83
25-29	16	6.25	50.96
30-34	19	10.53	57.96
35-39	19	10.53	57.40
40-44	4	25.00	57.33
45-49	18	0.00	52.04
50-54	12	8.33	55.61
55-59	1	0.00	51.33
60-64	10	20.00	56.53
65 and over	1	100.00	70.00
I decline to participate	1	0.00	38.67
Total	105	9.52	54.41

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	25	4.00	50.64
Some College	7	0.00	51.52
2-Year College Degree (Associates)	20	0.00	53.17
4-Year College Degree (BA - BS)	41	17.07	57.63
Master's Degree	4	25.00	52.67
Doctoral Degree	1	100.00	70.67
I decline to participate	7	0.00	54.19
Total	105	9.52	54.41

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	10	10.00	60.67
Caucasian or White	2	50.00	67.33
Hispanic or Latino	86	6.98	53.28
Other	4	25.00	56.83
Unspecified	1	100.00	70.00
I decline to participate	2	0.00	46.33
Total	105	9.52	54.41

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	10	10.00	60.67
Mexican	6	16.67	56.67
Other European	2	0.00	52.67
Other Hispanic or Latino	78	8.97	53.18
Puerto Rican	5	0.00	59.33
Unspecified	1	100.00	70.00
I decline to participate	3	0.00	48.89
Total	105	9.52	54.41

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	2	50.00	69.67
Spanish	101	8.91	54.27
I decline to participate	2	0.00	46.33
Total	105	9.52	54.41

Personal Lines Insurance Agent/Broker

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

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1010	42.97	67.05
Male	534	47.75	68.60
Unspecified	34	52.94	70.29
Total	1578	44.80	67.64

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	455	31.65	63.56
25-29	267	31.84	63.98
30-34	145	44.14	67.52
35-39	102	37.25	64.69
40-44	51	37.25	67.08
45-49	34	58.82	67.85
50-54	19	78.95	75.89
55-59	26	61.54	70.88
60-64	10	80.00	69.60
65 and over	4	75.00	77.50
Unspecified	69	39.13	63.93
I decline to participate	396	67.68	75.56
Total	1578	44.80	67.64

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	6	50.00	68.33
High School or GED	318	30.50	62.97
Some College	363	36.91	65.46
2-Year College Degree (Associates)	158	37.97	65.18
4-Year College Degree (BA - BS)	221	43.89	66.81
Master's Degree	24	41.67	63.67
Unspecified	67	41.79	65.18
I decline to participate	421	66.03	75.02
Total	1578	44.80	67.64

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	40	42.50	67.50
Black or African American	61	44.26	66.36
Caucasian or White	451	47.01	67.96
Hispanic or Latino	459	26.58	61.77
Other	34	26.47	65.32
Unspecified	70	40.00	63.83
I decline to participate	463	63.07	74.08
Total	1578	44.80	67.64

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	355	47.89	68.44
Chinese	17	41.18	64.71
Cuban	3	66.67	74.00
English	86	31.40	62.33
Filipino	3	33.33	62.67
French	2	0.00	54.00
German	3	33.33	65.33
Irish	10	80.00	76.50
Italian	26	34.62	69.27
Korean	2	50.00	71.00
Mexican	17	47.06	62.18
Other Asian	10	60.00	75.00
Other European	20	55.00	67.60
Other Hispanic or Latino	412	24.76	61.70
Polish	2	50.00	75.00
Puerto Rican	33	45.45	65.36
Russian	6	33.33	68.00
Vietnamese	4	25.00	65.50
Unspecified	93	38.71	64.68
I decline to participate	474	63.08	73.82
Total	1578	44.80	67.64

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	1	100.00	78.00
Chinese	12	33.33	61.50
English	931	39.74	66.05
Italian	3	100.00	86.33
Korean	2	50.00	71.00
Polish	2	50.00	75.00
Russian	5	80.00	73.60
Spanish	199	25.13	61.15

Unspecified	72	40.28	64.42
I decline to participate	351	69.52	76.09
Total	1578	44.80	67.64

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	2209	41.60	66.19
Male	2096	49.48	68.60
Unspecified	98	40.82	66.25
Total	4403	45.33	67.34

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	3	0.00	54.00
18-24	1213	40.81	66.07
25-29	952	43.80	67.16
30-34	651	41.17	66.34
35-39	427	47.07	68.14
40-44	227	55.51	69.30
45-49	160	50.63	68.23
50-54	149	48.99	67.77
55-59	108	66.67	71.76
60-64	32	53.13	70.31
65 and over	23	60.87	74.35
Unspecified	64	32.81	64.59
I decline to participate	394	53.55	69.52
Total	4403	45.33	67.34

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	20	10.00	59.77
High School or GED	688	31.98	63.79
Some College	819	41.64	66.29
2-Year College Degree (Associates)	479	36.95	65.24
4-Year College Degree (BA - BS)	1527	52.46	69.22
Master's Degree	269	55.76	70.48
Doctoral Degree	26	84.62	78.49
Unspecified	76	40.79	63.80

I decline to participate	499	50.50	68.80
Total	4403	45.33	67.34

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	360	41.94	65.67
Black or African American	247	40.08	65.31
Caucasian or White	2171	50.85	69.15
Hispanic or Latino	719	32.68	63.34
Native American or Alaskan Native	9	55.56	66.59
Other	166	34.94	65.43
Unspecified	112	38.39	65.11
I decline to participate	619	48.63	68.36
Total	4403	45.33	67.34

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1788	51.34	69.12
Chinese	118	49.15	67.59
Cuban	17	41.18	69.65
Dutch	5	80.00	74.93
English	172	43.02	67.26
Filipino	7	42.86	68.00
French	7	71.43	63.62
German	15	40.00	65.02
Irish	69	52.17	70.14
Italian	154	45.45	67.68
Japanese	6	100.00	79.89
Korean	36	44.44	68.17
Mexican	62	30.65	66.03
Other Asian	181	33.70	62.97
Other European	111	36.04	65.35
Other Hispanic or Latino	550	33.64	63.40
Polish	13	61.54	67.13
Puerto Rican	99	38.38	64.48
Russian	23	30.43	61.30
Scottish	3	100.00	78.22
Swedish	2	100.00	82.33
Vietnamese	5	80.00	77.47
Unspecified	207	45.89	66.62
I decline to participate	753	43.96	67.54
Total	4403	45.33	67.34

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	15	46.67	67.56
Chinese	76	52.63	68.82
English	3395	46.48	67.79
French	11	27.27	57.33
Italian	2	50.00	58.67
Korean	17	52.94	68.75
Polish	7	71.43	69.52
Russian	29	27.59	58.18
Spanish	279	29.03	62.65
Tagalog	1	100.00	83.33
Unspecified	140	32.86	63.18
I decline to participate	431	50.35	68.74
Total	4403	45.33	67.34

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 their 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 required times, which is forfeited if the accused fails to do so.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	4	50.00	68.75
Male	12	66.67	66.53
Total	16	62.50	67.08

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2	100.00	76.67
25-29	2	0.00	34.17
30-34	2	100.00	71.67
35-39	4	75.00	72.92
40-44	2	0.00	65.00
50-54	3	66.67	70.00
Unspecified	1	100.00	76.67
Total	16	62.50	67.08

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	2	50.00	66.67
High School or GED	5	40.00	66.00

Some College	2	100.00	70.83
2-Year College Degree (Associates)	2	50.00	48.33
4-Year College Degree (BA - BS)	3	100.00	80.56
Unspecified	2	50.00	65.00
Total	16	62.50	67.08

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	2	50.00	53.33
Black or African American	1	100.00	70.00
Caucasian or White	3	66.67	66.67
Hispanic or Latino	6	50.00	67.50
Other	1	100.00	81.67
Unspecified	1	100.00	76.67
I decline to participate	2	50.00	66.67
Total	16	62.50	67.08

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2	50.00	67.50
Chinese	2	50.00	53.33
English	1	100.00	70.00
Italian	1	100.00	70.00
Other Asian	1	100.00	76.67
Other Hispanic or Latino	4	25.00	62.08
Puerto Rican	4	75.00	72.50
Unspecified	1	100.00	76.67
Total	16	62.50	67.08

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	2	50.00	53.33
English	11	72.73	69.39
Spanish	3	33.33	67.78
Total	16	62.50	67.08

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.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Male	1	100.00	80.00
Total	1	100.00	80.00

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1	100.00	80.00
Total	1	100.00	80.00

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
4-Year College Degree (Bachelor's)	1	100.00	80.00
Total	1	100.00	80.00

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1	100.00	80.00
Total	1	100.00	80.00

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	1	100.00	80.00
Total	1	100.00	80.00

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	1	100.00	80.00
Total	1	100.00	80.00

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	63	34.92	61.69
Male	52	44.23	65.48
Unspecified	3	33.33	61.11
Total	118	38.98	63.35

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	4	50.00	58.75
25-29	9	33.33	53.70
30-34	16	43.75	63.85
35-39	14	42.86	64.17
40-44	30	33.33	63.94
45-49	14	35.71	67.38
50-54	2	0.00	28.33
55-59	20	30.00	63.33
60-64	5	80.00	73.67
I decline to participate	4	75.00	70.83
Total	118	38.98	63.35

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	9	22.22	51.11
Some College	35	34.29	63.48
2-Year College Degree (Associates)	6	33.33	62.22
4-Year College Degree (BA - BS)	34	41.18	67.01
Master's Degree	19	47.37	63.68
Doctoral Degree	4	25.00	64.58
Unspecified	2	50.00	65.00
I decline to participate	9	55.56	60.37
Total	118	38.98	63.35

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	15	46.67	67.22
Black or African American	14	14.29	43.93
Caucasian or White	69	39.13	65.70
Hispanic or Latino	6	33.33	66.94
Other	1	100.00	80.00

Unspecified	3	33.33	56.11
I decline to participate	10	60.00	66.83
Total	118	38.98	63.35

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	61	37.70	64.89
Chinese	12	41.67	70.42
English	7	42.86	53.81
Irish	2	100.00	80.83
Italian	5	20.00	57.67
Other Asian	1	0.00	6.67
Other Hispanic or Latino	6	16.67	59.72
Russian	5	20.00	59.67
Unspecified	8	37.50	59.79
I decline to participate	11	63.64	63.94
Total	118	38.98	63.35

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	5	60.00	71.33
English	94	38.30	62.34
Korean	5	20.00	67.33
Russian	5	20.00	59.67
Spanish	2	0.00	64.17
I decline to participate	7	71.43	70.71
Total	118	38.98	63.35