



Report on Insurance Agent Licensing Examinations

March 15, 2025

Adrienne A. Harris
Superintendent of Financial Services

TABLE OF CONTENTS

Introduction.....	2
Background	2
Demographic Information.....	3
Observations	4
Demographics Statistics by Licensing Exam.....	7
Life Insurance Agent/Broker.....	7
Accident/Health Agent/Broker.....	12
Life, Accident/Health Agent/Broker	16
Personal Lines Insurance Agent/Broker.....	20
Property and Casualty Agent/Broker	23
Mortgage Guaranty Agent.....	28
Title Agent.....	29

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, 2024 through December 31, 2024.

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 (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 their 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 – the applicant must specify an answer. 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, race, education, age, ethnicity, or native language is not specified, then the applicant 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
- 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 their 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

- o Other Hispanic or Latino
- o Polish
- o Puerto Rican
- o Russian
- o Scottish

Age

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

Education

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

- o 2-year college degree (Associate's)
- o 4-year college degree (Bachelor's)
- o Master's degree
- o Doctoral degree
- o Unspecified
- o I decline to participate

Native Language

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

Observations

In 2024, there were just under 33,000 examinees. Of those who provided gender information, 48% were male and 52% were female. For examinees who provided information on highest education level achieved, 1% reported that they did not finish high school, 21% reported high school or GED, 69% 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, and 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	16613	42.58	65.18
Male	15461	51.74	68.11
Unspecified	851	46.06	66.15
Total	32925	46.97	66.58

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	5	100.00	78.80
18-24	8461	43.42	64.97
25-29	4878	46.64	66.87
30-34	3601	47.63	66.54
35-39	3031	47.87	67.10
40-44	2497	48.74	67.51
45-49	1954	46.88	67.09
50-54	1591	50.16	68.02
55-59	918	53.38	69.23
60-64	520	58.85	70.77
65 and over	317	56.78	68.25
Unspecified	880	41.93	64.26
I decline to participate	4272	48.46	67.04
Total	32925	46.97	66.58

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	262	26.34	57.88
High School or GED	5516	33.83	62.06
Some College	6308	43.23	65.38
2-Year College Degree (Associates)	3126	41.75	65.60
4-Year College Degree (Bachelor's)	8881	56.84	69.72
Master's Degree	2353	59.92	71.04
Doctoral Degree	206	68.93	71.83
Unspecified	1374	41.34	64.60
I decline to participate	4899	47.58	66.80
Total	32925	46.97	66.58

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	4037	51.25	67.03
Black or African American	4909	41.92	64.46
Caucasian or White	9405	56.34	70.26
Hispanic or Latino	6554	35.20	62.96
Native American or Alaskan Native	146	30.82	62.18
Other	1082	43.44	65.14
Unspecified	1318	41.96	64.43
I decline to participate	5474	48.68	67.07
Total	32925	46.97	66.58

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	9618	53.19	68.84
Chinese	1827	56.10	68.91
Cuban	72	56.94	67.56
Dutch	18	61.11	71.20
English	1655	40.66	64.72
Filipino	213	50.23	67.03
French	114	32.46	61.41
German	83	65.06	73.88
Irish	286	65.38	72.26
Italian	698	48.85	68.40
Japanese	29	65.52	71.29
Korean	155	60.00	70.22
Mexican	405	38.27	63.95
Other Asian	1802	44.78	64.64
Other European	461	56.83	69.81
Other Hispanic or Latino	5295	34.33	62.54
Polish	114	49.12	67.32
Puerto Rican	979	43.41	66.17
Russian	181	55.25	68.99
Scottish	15	73.33	76.40
Swedish	8	62.50	65.00
Vietnamese	64	42.19	67.23
Unspecified	2815	42.81	64.94
I decline to participate	6018	48.04	66.90
Total	32925	46.97	66.58

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	99	42.42	62.95
Chinese	1473	53.84	68.39
English	21200	49.74	67.63
French	363	38.29	62.15
German	8	62.50	75.50
Italian	30	56.67	70.36
Korean	77	42.86	65.28
Polish	21	61.90	68.49
Russian	180	48.33	66.25
Spanish	3647	29.67	60.59
Tagalog	114	43.86	64.06
Vietnamese	32	40.63	67.19
Unspecified	1617	43.97	65.70
I decline to participate	4064	47.64	66.69
Total	32925	46.97	66.58

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	4386	43.82	64.93
Male	3503	55.01	69.09
Unspecified	145	32.41	62.07
Total	8034	48.49	66.69

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	100.00	76.00
18-24	2035	42.90	64.09
25-29	1085	53.18	68.00
30-34	928	49.68	67.68
35-39	720	54.03	68.64
40-44	672	53.72	69.63
45-49	516	51.16	67.83
50-54	440	52.50	69.04
55-59	272	52.94	68.52
60-64	144	65.28	73.37
65 and over	106	66.04	71.31
Unspecified	195	30.26	59.42
I decline to participate	920	40.43	63.89
Total	8034	48.49	66.69

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	71	25.35	57.86
High School or GED	1595	38.56	62.83
Some College	1754	48.29	66.72
2-Year College Degree (Associates)	795	48.93	67.13
4-Year College Degree (Bachelor's)	1721	61.94	71.33
Master's Degree	607	61.12	71.42
Doctoral Degree	52	65.38	72.71
Unspecified	341	32.26	61.57
I decline to participate	1098	40.62	63.94
Total	8034	48.49	66.69

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	993	56.60	69.03
Black or African American	2259	46.53	65.85
Caucasian or White	1321	63.89	72.16
Hispanic or Latino	1473	39.92	64.25
Native American or Alaskan Native	46	43.48	65.52
Other	330	45.76	66.04
Unspecified	360	35.00	62.08
I decline to participate	1252	44.25	65.01
Total	8034	48.49	66.69

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2208	55.25	69.12
Chinese	259	58.69	71.47
Cuban	20	65.00	71.80
Dutch	7	42.86	68.57
English	513	42.30	64.52
Filipino	98	48.98	66.43
French	48	25.00	60.15
German	11	90.91	83.82
Irish	45	77.78	77.11
Italian	79	54.43	69.59
Japanese	6	83.33	76.33
Korean	17	76.47	74.00
Mexican	135	40.74	64.23
Other Asian	635	52.76	67.49
Other European	82	62.20	71.52
Other Hispanic or Latino	1082	39.46	64.04
Polish	34	29.41	63.09
Puerto Rican	328	43.60	65.78
Russian	35	65.71	70.83
Scottish	3	100.00	86.00
Swedish	1	100.00	78.00
Vietnamese	13	38.46	64.23
Unspecified	915	44.59	65.04
I decline to participate	1460	45.48	65.13
Total	8034	48.49	66.69

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	19	73.68	71.05
Chinese	202	57.43	70.93
English	5496	51.84	67.92
French	185	38.92	61.82
German	4	75.00	78.50
Italian	6	50.00	73.17
Korean	8	50.00	60.50
Polish	5	80.00	77.20
Russian	30	63.33	69.57
Spanish	551	37.02	62.47
Tagalog	56	46.43	63.30
Vietnamese	4	25.00	59.50
Unspecified	509	41.06	64.28
I decline to participate	959	38.79	63.35
Total	8034	48.49	66.69

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1418	27.64	59.28
Male	529	30.62	60.23
Unspecified	44	15.91	49.02
Total	1991	28.18	59.31

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	258	22.87	56.06
25-29	218	27.06	58.48
30-34	213	33.33	59.89
35-39	277	30.32	60.47
40-44	207	32.85	62.64
45-49	188	37.23	61.65
50-54	192	31.25	61.55
55-59	102	25.49	61.19
60-64	22	45.45	61.86
65 and over	21	33.33	62.57
Unspecified	128	11.72	50.76
I decline to participate	165	19.39	58.05
Total	1991	28.18	59.31

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less Than 12 th Grade	46	15.22	54.33
High School or GED	520	22.50	56.36
Some College	566	31.10	60.05
2-Year College Degree (Associates)	164	34.76	62.78
4-Year College Degree (Bachelor's)	231	42.86	65.90
Master's Degree	53	47.17	66.30
Doctoral Degree	6	50.00	64.83
Unspecified	184	17.39	53.97
I decline to participate	221	20.36	58.55
Total	1991	28.18	59.31

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	2	0.00	32.00
Black or African American	11	18.18	58.00
Caucasian or White	5	20.00	49.40
Hispanic or Latino	1600	31.31	60.59
Native American or Alaskan Native	7	14.29	55.86
Other	11	18.18	55.73
Unspecified	148	10.81	50.42
I decline to participate	207	18.36	56.67
Total	1991	28.18	59.31

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	14	7.14	53.93
Cuban	5	60.00	67.60
English	10	30.00	62.40
Italian	2	50.00	68.50
Mexican	9	0.00	51.44
Other European	5	0.00	53.40
Other Hispanic or Latino	1558	31.71	60.50
Puerto Rican	17	11.76	56.88
Swedish	2	0.00	32.00
Unspecified	151	11.92	51.48
I decline to participate	218	17.89	57.03
Total	1991	28.18	59.31

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	36	22.22	61.28
Italian	2	50.00	68.50
Russian	1	100.00	90.00
Spanish	1741	29.35	59.62
Tagalog	4	0.00	56.50
Unspecified	66	13.64	51.39
I decline to participate	141	21.99	58.43
Total	1991	28.18	59.31

Accident/Health Agent/Broker

This examination qualifies the agent/broker 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	1360	43.01	64.93
Male	1414	51.91	68.45
Unspecified	114	58.77	71.12
Total	2888	47.99	66.90

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	724	47.79	66.24
25-29	384	44.79	67.08
30-34	294	45.58	64.99
35-39	292	45.89	66.30
40-44	243	48.97	66.37
45-49	195	43.08	67.17
50-54	146	49.32	67.42
55-59	119	47.06	69.71
60-64	62	56.45	68.82
65 and over	34	61.76	68.91
Unspecified	99	62.63	71.84
I decline to participate	296	51.01	67.31
Total	2888	47.99	66.90

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less Than 12 th Grade	20	25.00	55.90
High School or GED	361	39.06	62.97
Some College	664	45.93	66.54
2-Year College Degree (Associates)	295	39.32	65.55
4-Year College Degree (Bachelor's)	823	52.73	68.45
Master's Degree	216	56.48	69.63
Doctoral Degree	12	66.67	68.83
Unspecified	144	52.08	67.81
I decline to participate	353	50.99	67.61
Total	2888	47.99	66.90

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	479	48.85	66.86
Black or African American	384	45.57	65.21
Caucasian or White	772	56.74	70.41
Hispanic or Latino	567	35.80	64.03
Native American or Alaskan Native	14	28.57	62.79
Other	130	39.23	61.54
Unspecified	128	58.59	70.14
I decline to participate	414	49.76	66.69
Total	2888	47.99	66.90

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	795	54.34	69.10
Chinese	203	59.11	69.91
Cuban	12	33.33	60.92
Dutch	1	100.00	71.00
English	137	45.26	66.04
Filipino	7	71.43	71.57
French	7	57.14	66.86
German	6	83.33	77.00
Irish	29	86.21	77.55
Italian	39	46.15	66.56
Japanese	4	75.00	71.00
Korean	40	37.50	67.43
Mexican	44	27.27	60.52
Other Asian	209	39.71	63.04
Other European	56	51.79	66.11
Other Hispanic or Latino	415	36.63	63.90
Polish	7	57.14	72.43
Puerto Rican	125	43.20	65.30
Russian	25	60.00	70.64
Scottish	2	0.00	65.00
Vietnamese	11	27.27	64.00
Unspecified	262	43.89	66.37
I decline to participate	452	49.78	66.93
Total	2888	47.99	66.90

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	18	22.22	61.06
Chinese	161	57.14	69.60
English	1903	50.60	67.74
French	22	40.91	66.68
Italian	1	100.00	84.00
Korean	30	26.67	65.57
Polish	1	100.00	74.00
Russian	28	46.43	63.61
Spanish	233	25.75	60.74
Tagalog	5	40.00	65.00
Vietnamese	6	16.67	61.33
Unspecified	193	47.67	67.53
I decline to participate	287	48.78	65.27
Total	2888	47.99	66.90

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	108	14.81	57.13
Male	38	15.79	58.61
Unspecified	2	0.00	54.50
Total	148	14.86	57.47

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	3	0.00	47.00
25-29	17	17.65	57.24
30-34	21	14.29	57.05
35-39	16	25.00	61.38
40-44	13	15.38	54.85
45-49	35	8.57	59.20
50-54	18	22.22	64.78
55-59	7	0.00	45.29
65 and over	1	0.00	53.00
Unspecified	1	0.00	44.00
I decline to participate	16	18.75	52.94
Total	148	14.86	57.47

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	3	0.00	62.00
High School or GED	58	6.90	57.14
Some College	22	18.18	54.32
2-Year College Degree (Associates)	12	8.33	57.50
4-Year College Degree (Bachelor's)	27	25.93	62.93
Master's Degree	3	33.33	56.67
Unspecified	6	16.67	55.00
I decline to participate	17	23.53	54.24
Total	148	14.86	57.47

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	3	0.00	57.00
Caucasian or White	4	25.00	66.50
Hispanic or Latino	119	13.45	57.63
Native American or Alaskan Native	1	0.00	67.00
Other	1	100.00	73.00
Unspecified	1	0.00	44.00
I decline to participate	19	21.05	54.05
Total	148	14.86	57.47

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	0.00	63.00
Other Asian	1	0.00	63.00
Other Hispanic or Latino	135	14.81	58.04
Unspecified	5	0.00	41.40
I decline to participate	6	33.33	56.17
Total	148	14.86	57.47

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	2	50.00	56.50
Russian	1	0.00	63.00
Spanish	137	13.87	57.31
I decline to participate	8	25.00	59.88
Total	148	14.86	57.47

Life, Accident/Health Agent/Broker

This examination qualifies the agent/broker 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	5868	44.21	65.92
Male	7268	51.73	68.06
Unspecified	473	48.63	67.28
Total	13609	48.38	67.11

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	2	100.00	81.33
18-24	3743	45.18	65.67
25-29	2048	46.58	66.93
30-34	1490	47.45	66.91
35-39	1162	51.29	67.93
40-44	948	48.42	67.05
45-49	707	49.93	68.25
50-54	558	55.02	69.02
55-59	324	63.27	72.00
60-64	208	62.02	71.70
65 and over	125	52.80	66.85
Unspecified	285	54.39	69.99
I decline to participate	2009	47.78	67.05
Total	13609	48.38	67.11

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	104	27.88	58.66
High School or GED	1965	33.84	62.34
Some College	2130	42.96	65.46
2-Year College Degree (Associates)	1159	40.47	65.02
4-Year College Degree (Bachelor's)	4359	56.43	69.41
Master's Degree	1117	62.31	71.77
Doctoral Degree	97	70.10	72.42
Unspecified	433	53.12	69.83
I decline to participate	2245	46.86	66.77
Total	13609	48.38	67.11

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	2154	50.56	66.61
Black or African American	1917	36.57	62.91
Caucasian or White	4558	56.91	70.27
Hispanic or Latino	1574	37.23	63.97
Native American or Alaskan Native	45	31.11	62.81
Other	439	42.82	65.71
Unspecified	443	51.24	68.58
I decline to participate	2479	47.80	67.03
Total	13609	48.38	67.11

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4365	53.24	68.77
Chinese	1243	54.79	68.12
Cuban	26	61.54	69.31
Dutch	9	66.67	72.96
English	683	39.39	64.18
Filipino	90	53.33	68.83
French	57	33.33	61.22
German	43	58.14	71.60
Irish	143	60.84	70.33
Italian	386	51.81	68.89
Japanese	17	58.82	69.84
Korean	59	69.49	72.68
Mexican	125	36.80	63.85
Other Asian	726	42.15	63.80
Other European	219	58.45	70.36
Other Hispanic or Latino	1134	35.89	63.69
Polish	58	53.45	68.82
Puerto Rican	339	43.07	66.45
Russian	81	43.21	65.88
Scottish	8	75.00	76.42
Swedish	5	80.00	75.60
Vietnamese	32	43.75	68.58
Unspecified	1058	44.05	65.96
I decline to participate	2703	46.95	66.77
Total	13609	48.38	67.11

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	40	47.50	63.13
Chinese	1026	52.83	67.64
English	9345	49.28	67.46
French	135	37.78	62.69
German	2	100.00	84.00
Italian	16	62.50	70.54
Korean	15	66.67	69.91
Polish	12	50.00	63.22
Russian	83	42.17	65.07
Spanish	453	30.02	61.27
Tagalog	45	48.89	68.27
Vietnamese	19	42.11	68.60
Unspecified	594	47.47	67.26
I decline to participate	1824	46.93	66.83
Total	13609	48.38	67.11

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	76	17.11	57.58
Male	54	16.67	58.84
Unspecified	4	25.00	65.50
Total	134	17.16	58.32

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	17	17.65	58.04
25-29	12	8.33	55.06
30-34	16	18.75	59.42
35-39	34	20.59	60.88
40-44	13	15.38	59.69
45-49	20	20.00	59.17
50-54	2	50.00	66.33
55-59	1	0.00	32.00
60-64	14	7.14	53.86
I decline to participate	5	20.00	53.87
Total	134	17.16	58.32

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	5	0.00	57.07
High School or GED	52	9.62	55.44
Some College	25	24.00	60.43
2-Year College Degree (Associates)	11	18.18	63.58
4-Year College Degree (Bachelor's)	11	27.27	57.33
Master's Degree	12	25.00	60.72
Unspecified	8	25.00	63.17
I decline to participate	10	20.00	57.27
Total	134	17.16	58.32

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Caucasian or White	2	50.00	66.00
Hispanic or Latino	108	15.74	57.51
Other	4	25.00	63.83
Unspecified	3	0.00	46.67
I decline to participate	17	23.53	63.37
Total	134	17.16	58.32

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Mexican	4	50.00	63.00
Other Hispanic or Latino	106	15.09	58.08
Puerto Rican	1	0.00	41.33
Unspecified	7	14.29	53.43
I decline to participate	16	25.00	62.00
Total	134	17.16	58.32

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Spanish	126	17.46	58.55
I decline to participate	8	12.50	54.75
Total	134	17.16	58.32

Personal Lines Insurance Agent/Broker

This examination qualifies the agent/broker 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	999	52.85	69.30
Male	440	56.14	70.82
Unspecified	22	59.09	73.41
Total	1461	53.94	69.82

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	357	39.78	65.11
25-29	196	44.90	67.12
30-34	84	59.52	69.15
35-39	117	43.59	67.40
40-44	76	44.74	69.20
45-49	46	45.65	67.48
50-54	43	41.86	68.30
55-59	17	70.59	75.06
60-64	10	70.00	74.10
65 and over	2	100.00	85.50
Unspecified	105	42.86	65.30
I decline to participate	408	77.94	77.37
Total	1461	53.94	69.82

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	4	50.00	58.50
High School or GED	290	33.45	63.32
Some College	238	46.64	66.61
2-Year College Degree (Associates)	148	39.86	66.84
4-Year College Degree (Bachelor's)	176	55.68	70.60
Master's Degree	45	51.11	71.62
Doctoral Degree	1	100.00	88.00
Unspecified	131	47.33	67.05
I decline to participate	428	78.27	77.43
Total	1461	53.94	69.82

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	67	44.78	66.69
Black or African American	59	61.02	68.42
Caucasian or White	396	52.78	70.50
Hispanic or Latino	342	31.58	62.96
Native American or Alaskan Native	2	50.00	71.50
Other	28	35.71	59.75
Unspecified	114	42.98	65.85
I decline to participate	453	76.16	76.66
Total	1461	53.94	69.82

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	289	57.79	70.56
Chinese	23	56.52	71.61
Cuban	5	40.00	52.60
English	76	34.21	65.39
Filipino	4	25.00	61.00
German	4	0.00	63.00
Irish	13	69.23	74.46
Italian	46	26.09	65.39
Korean	6	83.33	68.83
Mexican	23	43.48	68.48
Other Asian	34	32.35	61.76
Other European	9	66.67	75.44
Other Hispanic or Latino	264	29.17	61.66
Polish	3	100.00	82.67
Puerto Rican	41	46.34	69.10
Russian	2	100.00	74.00
Unspecified	161	49.69	67.68
I decline to participate	458	75.33	76.62
Total	1461	53.94	69.82

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	9	11.11	53.44
Chinese	16	50.00	71.38
English	734	49.59	68.57
French	4	25.00	56.00
Italian	4	25.00	60.50
Polish	1	100.00	83.00
Russian	7	71.43	66.86
Spanish	157	26.11	60.87
Tagalog	1	0.00	56.00
Unspecified	112	41.96	65.56
I decline to participate	416	76.68	77.12
Total	1461	53.94	69.82

Property and Casualty Agent/Broker

This examination qualifies the agent/broker 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	2341	43.27	66.59
Male	2148	52.51	68.54
Unspecified	47	57.45	68.47
Total	4536	47.80	67.53

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	2	100.00	77.67
18-24	1310	42.37	65.66
25-29	907	46.09	67.72
30-34	548	51.82	67.38
35-39	390	46.41	68.55
40-44	306	54.58	69.15
45-49	237	46.84	67.98
50-54	182	54.40	70.03
55-59	73	63.01	72.00
60-64	55	52.73	70.44
65 and over	24	50.00	65.61
Unspecified	67	49.25	67.29
I decline to participate	435	53.10	68.59
Total	4536	47.80	67.53

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	8	87.50	68.83
High School or GED	649	33.59	64.05
Some College	879	40.05	65.27
2-Year College Degree (Associates)	527	39.85	65.53
4-Year College Degree (Bachelor's)	1505	57.61	70.40
Master's Degree	296	56.42	70.10
Doctoral Degree	36	75.00	71.09
Unspecified	125	44.00	64.59
I decline to participate	511	51.86	68.43
Total	4536	47.80	67.53

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	333	44.74	64.35
Black or African American	266	34.21	63.25
Caucasian or White	2294	51.92	69.35
Hispanic or Latino	755	37.88	64.29
Native American or Alaskan Native	31	16.13	56.71
Other	128	49.22	66.48
Unspecified	119	48.74	66.46
I decline to participate	610	53.28	69.29
Total	4536	47.80	67.53

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1901	50.29	68.78
Chinese	95	58.95	69.71
Cuban	4	75.00	73.67
Dutch	1	100.00	74.00
English	233	39.91	65.72
Filipino	14	35.71	59.19
French	2	100.00	78.33
German	19	73.68	74.60
Irish	56	55.36	70.06
Italian	137	47.45	68.39
Japanese	2	50.00	69.00
Korean	32	56.25	67.35
Mexican	64	46.88	66.13
Other Asian	192	36.98	60.61
Other European	89	52.81	69.44
Other Hispanic or Latino	584	38.36	64.46
Polish	10	70.00	65.13
Puerto Rican	127	47.24	67.68
Russian	34	73.53	73.94
Scottish	2	100.00	73.33
Vietnamese	8	62.50	71.17
Unspecified	252	45.24	65.97
I decline to participate	678	49.85	68.56
Total	4536	47.80	67.53

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	13	30.77	59.74
Chinese	66	50.00	68.25
English	3589	47.98	67.69
French	16	37.50	59.50
German	2	0.00	61.00
Italian	1	100.00	80.00
Korean	23	43.48	63.19
Polish	2	50.00	68.33
Russian	26	53.85	68.92
Spanish	246	36.18	64.60
Tagalog	3	0.00	26.22
Vietnamese	3	100.00	80.22
Unspecified	142	50.00	68.41
I decline to participate	404	52.97	68.38
Total	4536	47.80	67.53

Bail Bond Agent

This examination qualifies the agent/broker 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	13	15.38	56.15
Male	8	50.00	62.08
Total	21	28.57	58.41

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
25-29	1	100.00	78.33
30-34	2	50.00	59.17
35-39	5	20.00	63.33
40-44	3	33.33	64.44
50-54	2	100.00	77.50
60-64	1	0.00	60.00
65 and over	2	0.00	56.67
I decline to participate	5	0.00	38.33
Total	21	28.57	58.41

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
High School or GED	4	25.00	59.17
Some College	5	40.00	70.33
2-Year College Degree (Associates)	2	0.00	56.67
4-Year College Degree (Bachelor's)	2	100.00	75.00
Doctoral Degree	1	0.00	43.33
Unspecified	2	50.00	70.00
I decline to participate	5	0.00	38.33
Total	21	28.57	58.41

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Black or African American	7	28.57	61.90
Caucasian or White	5	40.00	65.00
Hispanic or Latino	3	33.33	64.44
I decline to participate	6	16.67	45.83
Total	21	28.57	58.41

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	9	33.33	63.70
English	1	100.00	71.67
Italian	2	0.00	56.67
Other Hispanic or Latino	2	0.00	56.67
Puerto Rican	1	100.00	80.00
I decline to participate	6	16.67	45.83
Total	21	28.57	58.41

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
English	14	42.86	65.83
Spanish	2	0.00	56.67
I decline to participate	5	0.00	38.33
Total	21	28.57	58.41

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	2	50.00	56.25
Total	2	50.00	56.25

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
40-44	1	100.00	82.50
I decline to participate	1	0.00	30.00
Total	2	50.00	56.25

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
4-Year College Degree (Bachelor's)	1	100.00	82.50
I decline to participate	1	0.00	30.00
Total	2	50.00	56.25

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	1	100.00	82.50
I decline to participate	1	0.00	30.00
Total	2	50.00	56.25

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	1	100.00	82.50
I decline to participate	1	0.00	30.00
Total	2	50.00	56.25

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	1	100.00	82.50
I decline to participate	1	0.00	30.00
Total	2	50.00	56.25

Title Agent

This examination qualifies the agent/broker 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	44	20.45	55.72
Male	57	38.60	58.04
Total	101	30.69	57.03

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	14	35.71	47.98
25-29	10	20.00	53.17
30-34	5	20.00	44.00
35-39	18	22.22	52.50
40-44	15	20.00	62.89
45-49	10	60.00	67.67
50-54	8	50.00	66.88
55-59	3	33.33	56.67
60-64	4	25.00	65.83
65 and over	2	100.00	75.83
I decline to participate	12	16.67	54.31
Total	101	30.69	57.03

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Less than 12 th Grade	1	100.00	83.33
High School or GED	22	13.64	53.56
Some College	25	36.00	60.13
2-Year College Degree (Associates)	13	15.38	59.23
4-Year College Degree (Bachelor's)	25	44.00	55.67
Master's Degree	4	50.00	52.92
Doctoral Degree	1	100.00	85.00
I decline to participate	10	20.00	53.67
Total	101	30.69	57.03

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Asian or Pacific Islander	5	80.00	64.67
Black or African American	6	0.00	21.11
Caucasian or White	48	37.50	59.65
Hispanic or Latino	13	7.69	56.15
Other	11	27.27	64.85
Unspecified	2	100.00	74.17
I decline to participate	16	18.75	53.44
Total	101	30.69	57.03

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	37	35.14	52.25
Chinese	3	66.67	59.44
English	2	100.00	75.83
Italian	7	28.57	61.90
Korean	1	100.00	73.33
Other Asian	5	20.00	65.67
Other European	1	100.00	80.00
Other Hispanic or Latino	15	6.67	53.44
Polish	2	50.00	65.83
Russian	4	0.00	60.83
Unspecified	4	75.00	65.00
I decline to participate	20	20.00	57.25
Total	101	30.69	57.03

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Chinese	1	100.00	75.00
English	81	33.33	57.61
French	1	0.00	18.33
Korean	1	100.00	73.33
Russian	4	0.00	60.83
Spanish	1	0.00	41.67
Unspecified	1	100.00	76.67
I decline to participate	11	9.09	51.36
Total	101	30.69	57.03