



# **Annual Report On Insurance Agent Licensing Examinations**

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*For the year ended December 31, 2012*

**New York State Department of Financial Services  
Benjamin M. Lawskey, Superintendent**

## INTRODUCTION

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

The data and demographic statistics provided in this report account for the insurance agent licensing examinations administered from January 1, 2012 through December 31, 2012. The [Demographics Statistics](#) for all insurance licensing examinations can be found on our website.

## BACKGROUND

Insurance Law § 214 requires the Superintendent to perform a study of the insurance agent licensing examinations required by Insurance Law § 2103.

Insurance Law § 2103(f)(3), requires the Superintendent to request that an applicant taking insurance agent licensing examinations set forth his or her: (1) full name, residence address, business address and mailing address; (2) gender; (3) age; (4) education level; (5) race or ethnicity; and (6) native language. The examination must also include a clear and unambiguous statement that the applicant is not required to disclose his or her gender, native language, highest level of education achieved, race or ethnicity, and that the Department of Financial Services will use the information for statistical purposes only.

An applicant may not leave any demographic question blank – he or she must specify an answer. Therefore, if the applicant does not wish to participate in the study, then he or she must choose “I decline to participate.” If an applicant believes that his or her gender, race, education, age, ethnicity, or native language is not specified, then he or she may choose “unspecified.”

As set forth in § 214 of the Insurance Law the statistics provided in this report are limited to examinations to obtain an insurance agent license, collectively, “Insurance Agent Licensing Examinations” which consist of the following examination categories:

|                                    |                                       |
|------------------------------------|---------------------------------------|
| Mortgage Guaranty Agent            | Personal Lines Insurance Agent/Broker |
| Bail Bond Agent                    | Accident/Health Agent/Broker          |
| Life Insurance Agent/Broker        | Property/Casualty Agent/Broker        |
| Life, Accident/Health Agent/Broker |                                       |

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**

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

Examination scores provided in this report represent the percentage of questions answered correctly.<sup>1</sup>

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<sup>1</sup> In the 2011 Demographic Report, the “Average Score” column was the actual number of questions answered correctly and not the percentage of questions answered correctly.

## **DEMOGRAPHIC INFORMATION**

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

### **Gender**

- Female
- Male
- Unspecified
- I decline to participate

### **Education**

- High School or GED
- Some college
- 2-year college degree (Associates)
- 4-year college degree (Bachelor's)
- Master's degree
- Doctoral degree
- Unspecified
- I decline to participate

### **Ethnicity**

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

### **Age**

- Under 18
- 18-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65 and over
- Unspecified
- I decline to participate

### **Race**

- American Indian and Alaska Native
- Black or African American
- Native Hawaiian and Other Pacific Islander
- White
- Two or more races
- 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 2012, there were over 24,000 examinees. For examinees who provided gender information, 53% were male and 47% were female. For those who provided information on highest education level achieved, 14% reported high school or GED, 77% reported some kind of undergraduate level of college education, and 9% reported graduate level of college education. The data indicate that male examinees and those examinees with higher education levels generally had higher passing rates and average scores on the agent licensing examinations, respectively than female examinees and those examinees with lower education levels.

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

### Passing Rate of all New York State Licensing Examinations by Gender

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 10535                     | 47.8             | 76.0              |
| Male                     | 11940                     | 56.2             | 81.8              |
| Unspecified              | 2212                      | 60.0             | 72.6              |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>24687</b>              | <b>53.0</b>      | <b>78.5</b>       |

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

| Education Level                    | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|------------------------------------|---------------------------|------------------|-------------------|
| High School or GED                 | 2381                      | 34.4             | 70.3              |
| Some College                       | 4641                      | 45.7             | 77.3              |
| 2-Year College Degree (Associates) | 2011                      | 45.5             | 77.2              |
| 4-Year College Degree (Bachelor's) | 6099                      | 63.4             | 85.9              |
| Master's Degree                    | 1363                      | 71.8             | 88.5              |
| Doctoral Degree                    | 163                       | 79.1             | 91.8              |
| Unspecified                        | 2508                      | 52.9             | 73.9              |
| I decline to participate           | 5521                      | 52.9             | 74.5              |
| <b>Total</b>                       | <b>24687</b>              | <b>53.0</b>      | <b>78.5</b>       |

### Passing Rate of all New York State Licensing Examinations by Age

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 13                        | 23.1             | 73.1              |
| 18-24                    | 4893                      | 46.2             | 79.2              |
| 25-29                    | 3264                      | 53.0             | 81.4              |
| 30-34                    | 2250                      | 53.4             | 80.5              |
| 35-39                    | 1658                      | 54.6             | 79.7              |
| 40-44                    | 1502                      | 55.3             | 79.8              |
| 45-49                    | 1425                      | 56.9             | 81.0              |
| 50-54                    | 1090                      | 61.7             | 82.2              |
| 55-59                    | 725                       | 58.8             | 81.3              |
| 60-64                    | 305                       | 60.3             | 80.9              |
| 65 and over              | 162                       | 63.6             | 79.6              |
| Unspecified              | 2124                      | 55.2             | 73.3              |
| I decline to participate | 5276                      | 52.6             | 74.5              |
| <b>Total</b>             | <b>24687</b>              | <b>53.0</b>      | <b>78.5</b>       |

### Passing Rate of all New York State Licensing Examinations by Ethnicity

| Ethnicity                | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| American/Canadian        | 5884                      | 59.2             | 84.9              |
| Chinese                  | 972                       | 46.8             | 67.6              |
| Cuban                    | 40                        | 60.0             | 77.9              |
| Dutch                    | 24                        | 70.8             | 90.9              |
| English                  | 733                       | 45.0             | 77.2              |
| Filipino                 | 169                       | 54.4             | 69.3              |
| French                   | 54                        | 51.9             | 79.4              |
| German                   | 221                       | 67.0             | 91.9              |
| Irish                    | 640                       | 63.3             | 90.0              |
| Italian                  | 1057                      | 60.0             | 87.1              |
| Japanese                 | 29                        | 75.9             | 99.1              |
| Korean                   | 140                       | 42.1             | 83.2              |
| Mexican                  | 83                        | 42.2             | 74.1              |
| Other Asian              | 506                       | 44.5             | 75.2              |
| Other European           | 337                       | 62.6             | 87.2              |
| Other Hispanic or Latino | 1916                      | 35.0             | 68.8              |
| Polish                   | 161                       | 72.1             | 91.6              |
| Puerto Rican             | 574                       | 42.9             | 73.1              |
| Russian                  | 200                       | 45.0             | 84.0              |
| Scottish                 | 29                        | 79.3             | 92.6              |
| Swedish                  | 20                        | 45.0             | 87.9              |
| Vietnamese               | 26                        | 34.6             | 83.4              |
| Unspecified              | 3895                      | 52.5             | 76.0              |
| I decline to participate | 6977                      | 53.0             | 75.8              |
| <b>Total</b>             | <b>24687</b>              | <b>53.0</b>      | <b>78.5</b>       |

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

| Native Language          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Arabic                   | 52                        | 21.2             | 73.8              |
| Chinese                  | 850                       | 44.7             | 65.7              |
| English                  | 12683                     | 57.3             | 83.8              |
| French                   | 152                       | 36.8             | 71.5              |
| German                   | 12                        | 58.3             | 81.3              |
| Italian                  | 64                        | 29.7             | 77.4              |
| Korean                   | 83                        | 32.5             | 77.9              |
| Polish                   | 38                        | 57.9             | 85.3              |
| Russian                  | 172                       | 42.4             | 82.0              |
| Spanish                  | 1556                      | 31.1             | 65.6              |
| Tagalog                  | 98                        | 64.3             | 67.5              |
| Vietnamese               | 45                        | 35.6             | 83.1              |
| Unspecified              | 2869                      | 52.6             | 74.4              |
| I decline to participate | 6013                      | 52.2             | 74.7              |
| <b>Total</b>             | <b>24687</b>              | <b>53.0</b>      | <b>78.5</b>       |

### Passing Rate of all New York State Licensing Examinations by Race

| Race                                       | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--|---------------------------|------------------|-------------------|
| American Indian and Alaska Native          | 81                        | 48.1             | 77.0              |
| Asian                                      | 1937                      | 45.7             | 71.2              |
| Black or African American                  | 2571                      | 41.6             | 72.0              |
| Native Hawaiian and Other Pacific Islander | 69                        | 46.4             | 81.4              |
| White                                      | 8886                      | 62.5             | 87.6              |
| Two or more races                          | 748                       | 44.7             | 75.0              |
| Unspecified                                | 3875                      | 45.7             | 72.3              |
| I decline to participate                   | 6520                      | 52.0             | 74.9              |
| <b>Total</b>                               | <b>24687</b>              | <b>53.0</b>      | <b>78.5</b>       |

## DEMOGRAPHICS STATISTICS BY LICENSING EXAM

### Mortgage Guaranty Agent

This examination qualifies the agent to sell mortgage insurance. Mortgage insurance is insurance against financial loss by reason of nonpayment of any sum required to be paid under the terms of any instrument of indebtedness secured by a lien on real estate.

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 0                         | 0                | 0                 |
| Male                     | 2                         | 50               | 71.25             |
| Unspecified              | 0                         | 0                | 0                 |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>2</b>                  | <b>50</b>        | <b>71.25</b>      |

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 0                         | 0                | 0                 |
| 18-24                    | 0                         | 0                | 0                 |
| 25-29                    | 0                         | 0                | 0                 |
| 30-34                    | 0                         | 0                | 0                 |
| 35-39                    | 0                         | 0                | 0                 |
| 40-44                    | 0                         | 0                | 0                 |
| 45-49                    | 0                         | 0                | 0                 |
| 50-54                    | 2                         | 50               | 71.25             |
| 55-59                    | 0                         | 0                | 0                 |
| 60-64                    | 0                         | 0                | 0                 |
| 65 and over              | 0                         | 0                | 0                 |
| Unspecified              | 0                         | 0                | 0                 |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>2</b>                  | <b>50</b>        | <b>71.25</b>      |

| Education                          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|------------------------------------|---------------------------|------------------|-------------------|
| High School or GED                 | 0                         | 0                | 0                 |
| Some College                       | 0                         | 0                | 0                 |
| 2-Year College Degree (Associates) | 0                         | 0                | 0                 |
| 4-Year College Degree (Bachelor's) | 2                         | 50               | 71.25             |
| Master's Degree                    | 0                         | 0                | 0                 |
| Doctoral Degree                    | 0                         | 0                | 0                 |
| Unspecified                        | 0                         | 0                | 0                 |
| I decline to participate           | 0                         | 0                | 0                 |
| <b>Total</b>                       | <b>2</b>                  | <b>50</b>        | <b>71.25</b>      |



| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian and Alaska Native          | 0                                | 0                       | 0                        |
| Asian                                      | 0                                | 0                       | 0                        |
| Black or African American                  | 0                                | 0                       | 0                        |
| Native Hawaiian and Other Pacific Islander | 0                                | 0                       | 0                        |
| White                                      | 2                                | 50                      | 71.25                    |
| Two or more races                          | 0                                | 0                       | 0                        |
| Unspecified                                | 0                                | 0                       | 0                        |
| I decline to participate                   | 0                                | 0                       | 0                        |
| <b>Total</b>                               | <b>2</b>                         | <b>50</b>               | <b>71.25</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 0                                | 0                       | 0                        |
| Chinese                  | 0                                | 0                       | 0                        |
| Cuban                    | 0                                | 0                       | 0                        |
| Dutch                    | 0                                | 0                       | 0                        |
| English                  | 0                                | 0                       | 0                        |
| Filipino                 | 0                                | 0                       | 0                        |
| French                   | 0                                | 0                       | 0                        |
| German                   | 0                                | 0                       | 0                        |
| Irish                    | 0                                | 0                       | 0                        |
| Italian                  | 2                                | 50                      | 71.25                    |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 0                                | 0                       | 0                        |
| Mexican                  | 0                                | 0                       | 0                        |
| Polish                   | 0                                | 0                       | 0                        |
| Puerto Rican             | 0                                | 0                       | 0                        |
| Russian                  | 0                                | 0                       | 0                        |
| Scottish                 | 0                                | 0                       | 0                        |
| Swedish                  | 0                                | 0                       | 0                        |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 0                                | 0                       | 0                        |
| Other European           | 0                                | 0                       | 0                        |
| Other Hispanic or Latino | 0                                | 0                       | 0                        |
| Unspecified              | 0                                | 0                       | 0                        |
| I decline to participate | 0                                | 0                       | 0                        |
| <b>Total</b>             | <b>2</b>                         | <b>50</b>               | <b>71.25</b>             |

| Native Language          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Arabic                   | 0                         | 0                | 0                 |
| Chinese                  | 0                         | 0                | 0                 |
| English                  | 2                         | 50               | 71.25             |
| French                   | 0                         | 0                | 0                 |
| German                   | 0                         | 0                | 0                 |
| Italian                  | 0                         | 0                | 0                 |
| Korean                   | 0                         | 0                | 0                 |
| Polish                   | 0                         | 0                | 0                 |
| Russian                  | 0                         | 0                | 0                 |
| Spanish                  | 0                         | 0                | 0                 |
| Tagalog                  | 0                         | 0                | 0                 |
| Vietnamese               | 0                         | 0                | 0                 |
| Unspecified              | 0                         | 0                | 0                 |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>2</b>                  | <b>50</b>        | <b>71.25</b>      |

### Bail Bond Agent

Bail bond business is any person in any court having criminal jurisdiction or in any criminal action or proceeding who shall for another deposit money or property as bail or execute as surety any bail bond who within a period of one month prior thereto shall have made such a deposit or given such bail in more than two cases not arising out of the same transaction.

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 16                        | 68.75            | 72.82             |
| Male                     | 33                        | 66.67            | 73.33             |
| Unspecified              | 2                         | 100              | 87.5              |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>51</b>                 | <b>68.63</b>     | <b>73.73</b>      |

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 0                         | 0                | 0                 |
| 18-24                    | 5                         | 20               | 63.67             |
| 25-29                    | 4                         | 75               | 73.33             |
| 30-34                    | 6                         | 100              | 76.67             |
| 35-39                    | 3                         | 100              | 86.67             |
| 40-44                    | 4                         | 75               | 75                |
| 45-49                    | 3                         | 100              | 75.55             |
| 50-54                    | 5                         | 80               | 78.67             |
| 55-59                    | 1                         | 100              | 86.67             |
| 60-64                    | 1                         | 100              | 85                |
| 65 and over              | 0                         | 0                | 0                 |
| Unspecified              | 4                         | 25               | 61.67             |
| I decline to participate | 15                        | 60               | 43.6              |
| <b>Total</b>             | <b>51</b>                 | <b>68.63</b>     | <b>73.73</b>      |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 7                                | 85.71                   | 76.9                     |
| Some College                       | 10                               | 80                      | 77.67                    |
| 2-Year College Degree (Associates) | 4                                | 25                      | 62.92                    |
| 4-Year College Degree (Bachelor's) | 8                                | 87.5                    | 74.8                     |
| Master's Degree                    | 2                                | 100                     | 85                       |
| Doctoral Degree                    | 1                                | 100                     | 88.33                    |
| Unspecified                        | 4                                | 25                      | 61.67                    |
| I decline to participate           | 15                               | 60                      | 72.67                    |
| <b>Total</b>                       | <b>51</b>                        | <b>68.63</b>            | <b>73.73</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian and Alaska Native          | 0                                | 0                       | 0                        |
| Asian                                      | 3                                | 0                       | 57.22                    |
| Black or African American                  | 8                                | 87.5                    | 80.83                    |
| Native Hawaiian and Other Pacific Islander | 0                                | 0                       | 0                        |
| White                                      | 14                               | 92.86                   | 79.52                    |
| Two or more races                          | 4                                | 75                      | 70                       |
| Unspecified                                | 5                                | 40                      | 69.33                    |
| I decline to participate                   | 17                               | 58.82                   | 70.68                    |
| <b>Total</b>                               | <b>51</b>                        | <b>68.63</b>            | <b>73.73</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 10                               | 90                      | 82                       |
| Cuban                    | 0                                | 0                       | 0                        |
| Dutch                    | 0                                | 0                       | 0                        |
| English                  | 0                                | 0                       | 0                        |
| Filipino                 | 0                                | 0                       | 0                        |
| French                   | 0                                | 0                       | 0                        |
| German                   | 0                                | 0                       | 0                        |
| Irish                    | 1                                | 100                     | 71.67                    |
| Italian                  | 6                                | 83.33                   | 78.05                    |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 0                                | 0                       | 0                        |
| Mexican                  | 0                                | 0                       | 0                        |
| Polish                   | 1                                | 100                     | 90                       |
| Puerto Rican             | 3                                | 100                     | 72.78                    |
| Russian                  | 0                                | 0                       | 0                        |
| Scottish                 | 0                                | 0                       | 0                        |
| Swedish                  | 0                                | 0                       | 0                        |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 0                                | 0                       | 0                        |
| Other European           | 0                                | 0                       | 0                        |
| Other Hispanic or Latino | 4                                | 50                      | 68.33                    |
| Unspecified              | 10                               | 40                      | 66                       |
| I decline to participate | 16                               | 62.5                    | 73.02                    |
| <b>Total</b>             | <b>51</b>                        | <b>68.63</b>            | <b>73.73</b>             |

| Native Language          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Arabic                   | 0                         | 0                | 0                 |
| Chinese                  | 0                         | 0                | 0                 |
| English                  | 25                        | 80               | 76.67             |
| French                   | 0                         | 0                | 0                 |
| German                   | 0                         | 0                | 0                 |
| Italian                  | 2                         | 50               | 70                |
| Korean                   | 0                         | 0                | 0                 |
| Polish                   | 1                         | 100              | 80                |
| Russian                  | 0                         | 0                | 0                 |
| Spanish                  | 4                         | 75               | 71.67             |
| Tagalog                  | 0                         | 0                | 0                 |
| Vietnamese               | 0                         | 0                | 0                 |
| Unspecified              | 4                         | 25               | 61.67             |
| I decline to participate | 15                        | 60               | 72.67             |
| <b>Total</b>             | <b>51</b>                 | <b>68.63</b>     | <b>73.73</b>      |

### Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell life insurance.

#### *English-language Examination*

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 3315                      | 44.49            | 66.98             |
| Male                     | 3067                      | 54.22            | 69.68             |
| Unspecified              | 511                       | 55.77            | 69.38             |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>6893</b>               | <b>49.66</b>     | <b>68.36</b>      |

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 1                         | 0                | 65                |
| 18-24                    | 1294                      | 38.33            | 65.06             |
| 25-29                    | 720                       | 50.83            | 69                |
| 30-34                    | 536                       | 50.93            | 68.32             |
| 35-39                    | 432                       | 49.07            | 68.41             |
| 40-44                    | 417                       | 45.08            | 67.61             |
| 45-49                    | 386                       | 53.89            | 70.68             |
| 50-54                    | 234                       | 56.41            | 70.17             |
| 55-59                    | 177                       | 50.28            | 69.65             |
| 60-64                    | 93                        | 50.54            | 69.14             |
| 65 and over              | 55                        | 38.18            | 68.09             |
| Unspecified              | 617                       | 42.3             | 64.86             |
| I decline to participate | 1931                      | 58.52            | 70.78             |
| <b>Total</b>             | <b>6893</b>               | <b>49.66</b>     | <b>68.36</b>      |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 794                              | 30.86                   | 62.6                     |
| Some College                       | 1255                             | 43.51                   | 66.78                    |
| 2-Year College Degree (Associates) | 519                              | 42.77                   | 66.56                    |
| 4-Year College Degree (Bachelor's) | 1195                             | 57.57                   | 71.25                    |
| Master's Degree                    | 312                              | 67.63                   | 73.78                    |
| Doctoral Degree                    | 37                               | 70.27                   | 79.11                    |
| Unspecified                        | 751                              | 38.48                   | 64.34                    |
| I decline to participate           | 2030                             | 58.92                   | 70.81                    |
| <b>Total</b>                       | <b>6893</b>                      | <b>49.66</b>            | <b>68.36</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian and Alaska Native          | 25                               | 36                      | 64.6                     |
| Asian                                      | 1042                             | 42.42                   | 66.12                    |
| Black or African American                  | 1142                             | 42.03                   | 66.29                    |
| Native Hawaiian and Other Pacific Islander | 15                               | 73.33                   | 74.6                     |
| White                                      | 1012                             | 62.75                   | 73.16                    |
| Two or more races                          | 213                              | 43.19                   | 66.47                    |
| Unspecified                                | 1124                             | 39.5                    | 64.47                    |
| I decline to participate                   | 2320                             | 56.47                   | 70.35                    |
| <b>Total</b>                               | <b>6893</b>                      | <b>49.66</b>            | <b>68.36</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 1109                             | 50.86                   | 68.87                    |
| Chinese                  | 639                              | 41.94                   | 66.28                    |
| Cuban                    | 15                               | 53.33                   | 70.6                     |
| Dutch                    | 1                                | 100                     | 85                       |
| English                  | 203                              | 34.98                   | 65.28                    |
| Filipino                 | 110                              | 55.45                   | 68.76                    |
| French                   | 10                               | 60                      | 66.4                     |
| German                   | 12                               | 66.67                   | 78.25                    |
| Irish                    | 54                               | 75.93                   | 76.02                    |
| Italian                  | 100                              | 66                      | 74.51                    |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 23                               | 39.13                   | 67.35                    |
| Mexican                  | 26                               | 53.85                   | 71.15                    |
| Polish                   | 12                               | 66.67                   | 76.33                    |
| Puerto Rican             | 154                              | 51.3                    | 68.14                    |
| Russian                  | 22                               | 59.09                   | 73.59                    |
| Scottish                 | 2                                | 100                     | 82.5                     |
| Swedish                  | 0                                | 0                       | 0                        |
| Vietnamese               | 3                                | 100                     | 79.67                    |
| Other Asian              | 192                              | 44.27                   | 66.15                    |
| Other European           | 45                               | 57.78                   | 71.36                    |
| Other Hispanic or Latino | 584                              | 38.53                   | 65.07                    |
| Unspecified              | 1116                             | 44.27                   | 66.32                    |
| I decline to participate | 2461                             | 55.71                   | 70.13                    |
| <b>Total</b>             | <b>6893</b>                      | <b>49.66</b>            | <b>68.36</b>             |

| <b>Native Language</b>   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Arabic                   | 10                               | 30                      | 56.2                     |
| Chinese                  | 588                              | 40.82                   | 65.73                    |
| English                  | 2603                             | 50.48                   | 68.84                    |
| French                   | 63                               | 25.4                    | 62.79                    |
| German                   | 6                                | 50                      | 69.5                     |
| Italian                  | 10                               | 30                      | 65.4                     |
| Korean                   | 20                               | 35                      | 65.45                    |
| Polish                   | 1                                | 100                     | 81                       |
| Russian                  | 23                               | 52.17                   | 72.43                    |
| Spanish                  | 441                              | 37.64                   | 64.79                    |
| Tagalog                  | 76                               | 63.16                   | 69.59                    |
| Vietnamese               | 6                                | 66.67                   | 73                       |
| Unspecified              | 829                              | 42.22                   | 65.37                    |
| I decline to participate | 2217                             | 56.65                   | 70.46                    |
| <b>Total</b>             | <b>6893</b>                      | <b>49.66</b>            | <b>68.36</b>             |

***Spanish-language Examination***

| <b>Gender</b>            | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Female                   | 273                              | 12.45                   | 56.61                    |
| Male                     | 190                              | 17.37                   | 57.89                    |
| Unspecified              | 30                               | 20                      | 58.5                     |
| I decline to participate | 0                                | 0                       | 0                        |
| <b>Total</b>             | <b>493</b>                       | <b>14.81</b>            | <b>57.22</b>             |

| <b>Age</b>               | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Under 18                 | 1                                | 0                       | 37                       |
| 18-24                    | 31                               | 16.13                   | 60.94                    |
| 25-29                    | 39                               | 12.82                   | 61.41                    |
| 30-34                    | 53                               | 16.98                   | 58.91                    |
| 35-39                    | 66                               | 7.58                    | 57.27                    |
| 40-44                    | 24                               | 20.83                   | 58.83                    |
| 45-49                    | 50                               | 12                      | 54.2                     |
| 50-54                    | 38                               | 21.05                   | 58.82                    |
| 55-59                    | 10                               | 10                      | 44.8                     |
| 60-64                    | 6                                | 16.67                   | 56.83                    |
| 65 and over              | 5                                | 20                      | 63.4                     |
| Unspecified              | 32                               | 21.88                   | 56.81                    |
| I decline to participate | 138                              | 14.49                   | 55.83                    |
| <b>Total</b>             | <b>493</b>                       | <b>14.81</b>            | <b>57.22</b>             |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 136                              | 11.76                   | 55.62                    |
| Some College                       | 100                              | 12                      | 58.28                    |
| 2-Year College Degree (Associates) | 22                               | 4.55                    | 58.23                    |
| 4-Year College Degree (Bachelor's) | 34                               | 35.29                   | 66.21                    |
| Master's Degree                    | 6                                | 50                      | 63                       |
| Doctoral Degree                    | 0                                | 0                       | 0                        |
| Unspecified                        | 38                               | 18.42                   | 55.47                    |
| I decline to participate           | 157                              | 14.01                   | 56.04                    |
| <b>Total</b>                       | <b>493</b>                       | <b>14.81</b>            | <b>57.22</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian or Alaska Native           | 0                                | 0                       | 0                        |
| Asian                                      | 0                                | 0                       | 0                        |
| Black or African American                  | 4                                | 0                       | 35                       |
| Native Hawaiian and Other Pacific Islander | 0                                | 0                       | 0                        |
| White                                      | 94                               | 15.96                   | 57.87                    |
| Two or more races                          | 19                               | 15.79                   | 57.79                    |
| Unspecified                                | 175                              | 15.43                   | 57.45                    |
| I decline to participate                   | 201                              | 13.93                   | 57.09                    |
| <b>Total</b>                               | <b>493</b>                       | <b>14.81</b>            | <b>57.22</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 1                                | 0                       | 46                       |
| Cuban                    | 0                                | 0                       | 0                        |
| Dutch                    | 0                                | 0                       | 0                        |
| English                  | 2                                | 0                       | 29.5                     |
| Filipino                 | 0                                | 0                       | 0                        |
| French                   | 0                                | 0                       | 0                        |
| German                   | 0                                | 0                       | 0                        |
| Irish                    | 0                                | 0                       | 0                        |
| Italian                  | 0                                | 0                       | 0                        |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 0                                | 0                       | 0                        |
| Mexican                  | 10                               | 20                      | 54.2                     |
| Polish                   | 0                                | 0                       | 0                        |
| Puerto Rican             | 1                                | 0                       | 32                       |
| Russian                  | 0                                | 0                       | 0                        |
| Scottish                 | 0                                | 0                       | 0                        |
| Swedish                  | 0                                | 0                       | 0                        |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 0                                | 0                       | 0                        |
| Other European           | 0                                | 0                       | 0                        |
| Other Hispanic or Latino | 245                              | 14.69                   | 58.31                    |
| Unspecified              | 56                               | 16.07                   | 55.88                    |
| I decline to participate | 178                              | 14.61                   | 56.83                    |
| <b>Total</b>             | <b>493</b>                       | <b>14.81</b>            | <b>57.22</b>             |

| Native Language          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Arabic                   | 0                         | 0                | 0                 |
| Chinese                  | 0                         | 0                | 0                 |
| English                  | 8                         | 12.5             | 56.88             |
| French                   | 0                         | 0                | 0                 |
| German                   | 0                         | 0                | 0                 |
| Italian                  | 0                         | 0                | 0                 |
| Korean                   | 0                         | 0                | 0                 |
| Polish                   | 0                         | 0                | 0                 |
| Russian                  | 0                         | 0                | 0                 |
| Spanish                  | 286                       | 14.34            | 57.54             |
| Tagalog                  | 0                         | 0                | 0                 |
| Vietnamese               | 0                         | 0                | 0                 |
| Unspecified              | 33                        | 21.21            | 56.61             |
| I decline to participate | 166                       | 14.46            | 56.8              |
| <b>Total</b>             | <b>493</b>                | <b>14.81</b>     | <b>57.22</b>      |

### Life, Accident/Health Agent/Broker

This examination qualifies the agent/broker to sell life and accident/health insurance.

#### *English-language Examination*

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 3927                      | 50.78            | 69.39             |
| Male                     | 6112                      | 57.85            | 70.95             |
| Unspecified              | 585                       | 45.47            | 67.97             |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>10624</b>              | <b>54.56</b>     | <b>70.21</b>      |

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 8                         | 12.5             | 61.59             |
| 18-24                    | 2490                      | 50.72            | 69.04             |
| 25-29                    | 1563                      | 55.21            | 70.5              |
| 30-34                    | 972                       | 54.94            | 70.23             |
| 35-39                    | 717                       | 60.39            | 71.51             |
| 40-44                    | 606                       | 62.71            | 72.39             |
| 45-49                    | 623                       | 58.11            | 72.19             |
| 50-54                    | 457                       | 68.49            | 74.01             |
| 55-59                    | 326                       | 67.18            | 73.5              |
| 60-64                    | 141                       | 66.67            | 73.73             |
| 65 and over              | 63                        | 73.02            | 75.53             |
| Unspecified              | 724                       | 47.65            | 67.9              |
| I decline to participate | 1934                      | 48.76            | 68.67             |
| <b>Total</b>             | <b>10624</b>              | <b>54.56</b>     | <b>70.21</b>      |



| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 757                              | 37.91                   | 65.88                    |
| Some College                       | 1966                             | 47.71                   | 68.44                    |
| 2-Year College Degree (Associates) | 902                              | 45.9                    | 67.97                    |
| 4-Year College Degree (Bachelor's) | 3205                             | 65.37                   | 73.09                    |
| Master's Degree                    | 742                              | 71.83                   | 75.08                    |
| Doctoral Degree                    | 94                               | 78.72                   | 77.53                    |
| Unspecified                        | 937                              | 48.45                   | 68.11                    |
| I decline to participate           | 2021                             | 49.53                   | 68.81                    |
| <b>Total</b>                       | <b>10624</b>                     | <b>54.56</b>            | <b>70.21</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian and Alaska Native          | 46                               | 50                      | 66.68                    |
| Asian                                      | 458                              | 56.33                   | 69.91                    |
| Black or African American                  | 995                              | 41.11                   | 66.38                    |
| Native Hawaiian and Other Pacific Islander | 39                               | 33.33                   | 67.35                    |
| White                                      | 4955                             | 63.33                   | 72.64                    |
| Two or more races                          | 311                              | 45.34                   | 68.34                    |
| Unspecified                                | 1394                             | 41.82                   | 66.85                    |
| I decline to participate                   | 2426                             | 50.74                   | 69.14                    |
| <b>Total</b>                               | <b>10624</b>                     | <b>54.56</b>            | <b>70.21</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 3107                             | 62.02                   | 72.27                    |
| Chinese                  | 155                              | 61.29                   | 71.17                    |
| Cuban                    | 16                               | 62.5                    | 71.37                    |
| Dutch                    | 14                               | 71.43                   | 73.14                    |
| English                  | 337                              | 45.99                   | 67.86                    |
| Filipino                 | 40                               | 52.5                    | 69.8                     |
| French                   | 24                               | 62.5                    | 69.17                    |
| German                   | 146                              | 67.12                   | 73.03                    |
| Irish                    | 378                              | 58.47                   | 71.95                    |
| Italian                  | 618                              | 57.93                   | 70.83                    |
| Japanese                 | 13                               | 92.31                   | 78.87                    |
| Korean                   | 49                               | 63.27                   | 72.59                    |
| Mexican                  | 33                               | 36.36                   | 66.02                    |
| Polish                   | 89                               | 70.79                   | 75.9                     |
| Puerto Rican             | 218                              | 40.83                   | 67.44                    |
| Russian                  | 121                              | 44.63                   | 68.81                    |
| Scottish                 | 14                               | 92.86                   | 77.81                    |
| Swedish                  | 16                               | 37.5                    | 67.5                     |
| Vietnamese               | 5                                | 80                      | 75.47                    |
| Other Asian              | 180                              | 48.33                   | 67.18                    |
| Other European           | 196                              | 63.27                   | 71.26                    |
| Other Hispanic or Latino | 594                              | 37.54                   | 65.63                    |
| Unspecified              | 1590                             | 49.18                   | 68.71                    |
| I decline to participate | 2671                             | 51.89                   | 69.57                    |
| <b>Total</b>             | <b>10624</b>                     | <b>54.56</b>            | <b>70.21</b>             |

| <b>Native Language</b>   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Arabic                   | 26                               | 23.08                   | 64.1                     |
| Chinese                  | 112                              | 58.04                   | 70.28                    |
| English                  | 6537                             | 58.97                   | 71.54                    |
| French                   | 62                               | 48.39                   | 67.11                    |
| German                   | 5                                | 60                      | 75.07                    |
| Italian                  | 17                               | 41.18                   | 68.08                    |
| Korean                   | 17                               | 52.94                   | 71.61                    |
| Polish                   | 18                               | 50                      | 69.55                    |
| Russian                  | 101                              | 38.61                   | 67.12                    |
| Spanish                  | 396                              | 33.59                   | 63.98                    |
| Tagalog                  | 15                               | 66.67                   | 72.49                    |
| Vietnamese               | 19                               | 42.11                   | 66.35                    |
| Unspecified              | 1054                             | 47.72                   | 67.7                     |
| I decline to participate | 2245                             | 49.84                   | 68.91                    |
| <b>Total</b>             | <b>10624</b>                     | <b>54.56</b>            | <b>70.21</b>             |

***Spanish-language Examination***

| <b>Gender</b>            | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Female                   | 3                                | 0                       | 35.78                    |
| Male                     | 7                                | 0                       | 55.81                    |
| Unspecified              | 0                                | 0                       | 0                        |
| I decline to participate | 0                                | 0                       | 0                        |
| <b>Total</b>             | <b>10</b>                        | <b>0</b>                | <b>49.8</b>              |

| <b>Age</b>               | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Under 18                 | 0                                | 0                       | 0                        |
| 18-24                    | 0                                | 0                       | 0                        |
| 25-29                    | 1                                | 0                       | 28                       |
| 30-34                    | 0                                | 0                       | 0                        |
| 35-39                    | 1                                | 0                       | 38                       |
| 40-44                    | 1                                | 0                       | 41.33                    |
| 45-49                    | 0                                | 0                       | 0                        |
| 50-54                    | 1                                | 0                       | 54                       |
| 55-59                    | 0                                | 0                       | 0                        |
| 60-64                    | 1                                | 0                       | 54                       |
| 65 and over              | 0                                | 0                       | 0                        |
| Unspecified              | 0                                | 0                       | 0                        |
| I decline to participate | 5                                | 0                       | 56.53                    |
| <b>Total</b>             | <b>10</b>                        | <b>0</b>                | <b>49.8</b>              |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 2                                | 0                       | 41                       |
| Some College                       | 2                                | 0                       | 39.67                    |
| 2-Year College Degree (Associates) | 0                                | 0                       | 0                        |
| 4-Year College Degree (Bachelor's) | 1                                | 0                       | 54                       |
| Master's Degree                    | 0                                | 0                       | 0                        |
| Doctoral Degree                    | 0                                | 0                       | 0                        |
| Unspecified                        | 0                                | 0                       | 0                        |
| I decline to participate           | 5                                | 0                       | 56.53                    |
| <b>Total</b>                       | <b>10</b>                        | <b>0</b>                | <b>49.8</b>              |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian or Alaska Native           | 0                                | 0                       | 0                        |
| Asian                                      | 0                                | 0                       | 0                        |
| Black or African American                  | 0                                | 0                       | 0                        |
| Native Hawaiian and Other Pacific Islander | 0                                | 0                       | 0                        |
| White                                      | 0                                | 0                       | 0                        |
| Two or more races                          | 0                                | 0                       | 0                        |
| Unspecified                                | 4                                | 0                       | 44.33                    |
| I decline to participate                   | 6                                | 0                       | 53.45                    |
| <b>Total</b>                               | <b>10</b>                        | <b>0</b>                | <b>49.8</b>              |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 0                                | 0                       | 0                        |
| Chinese                  | 0                                | 0                       | 0                        |
| Cuban                    | 0                                | 0                       | 0                        |
| Dutch                    | 0                                | 0                       | 0                        |
| English                  | 0                                | 0                       | 0                        |
| Filipino                 | 0                                | 0                       | 0                        |
| French                   | 0                                | 0                       | 0                        |
| German                   | 0                                | 0                       | 0                        |
| Irish                    | 0                                | 0                       | 0                        |
| Italian                  | 0                                | 0                       | 0                        |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 0                                | 0                       | 0                        |
| Mexican                  | 0                                | 0                       | 0                        |
| Polish                   | 0                                | 0                       | 0                        |
| Puerto Rican             | 0                                | 0                       | 0                        |
| Russian                  | 0                                | 0                       | 0                        |
| Scottish                 | 0                                | 0                       | 0                        |
| Swedish                  | 0                                | 0                       | 0                        |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 0                                | 0                       | 0                        |
| Other European           | 0                                | 0                       | 0                        |
| Other Hispanic or Latino | 4                                | 0                       | 44.33                    |
| Unspecified              | 0                                | 0                       | 0                        |
| I decline to participate | 6                                | 0                       | 53.45                    |
| <b>Total</b>             | <b>10</b>                        | <b>0</b>                | <b>49.8</b>              |

| Native Language          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Arabic                   | 0                         | 0                | 0                 |
| Chinese                  | 0                         | 0                | 0                 |
| English                  | 0                         | 0                | 0                 |
| French                   | 0                         | 0                | 0                 |
| German                   | 0                         | 0                | 0                 |
| Italian                  | 0                         | 0                | 0                 |
| Korean                   | 0                         | 0                | 0                 |
| Polish                   | 0                         | 0                | 0                 |
| Russian                  | 0                         | 0                | 0                 |
| Spanish                  | 6                         | 0                | 47.33             |
| Tagalog                  | 0                         | 0                | 0                 |
| Vietnamese               | 0                         | 0                | 0                 |
| Unspecified              | 0                         | 0                | 0                 |
| I decline to participate | 4                         | 0                | 53.5              |
| <b>Total</b>             | <b>10</b>                 | <b>0</b>         | <b>49.8</b>       |

### Personal Lines Insurance Agent/Broker

This examination qualifies the agent/broker to sell personal lines of insurance.

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 795                       | 45.53            | 68.29             |
| Male                     | 390                       | 52.31            | 69.25             |
| Unspecified              | 575                       | 88               | 80.52             |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>1760</b>               | <b>60.91</b>     | <b>72.5</b>       |

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 2                         | 100              | 81                |
| 18-24                    | 317                       | 40.69            | 66.29             |
| 25-29                    | 234                       | 51.28            | 69.01             |
| 30-34                    | 118                       | 55.93            | 70.41             |
| 35-39                    | 81                        | 46.91            | 68.85             |
| 40-44                    | 54                        | 55.56            | 69.54             |
| 45-49                    | 61                        | 49.18            | 69.56             |
| 50-54                    | 63                        | 57.14            | 69.54             |
| 55-59                    | 28                        | 42.86            | 68.96             |
| 60-64                    | 14                        | 28.57            | 68.36             |
| 65 and over              | 7                         | 100              | 81.86             |
| Unspecified              | 569                       | 84.36            | 79.83             |
| I decline to participate | 212                       | 55.66            | 71.34             |
| <b>Total</b>             | <b>1760</b>               | <b>60.91</b>     | <b>72.5</b>       |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 220                              | 42.73                   | 67.36                    |
| Some College                       | 308                              | 42.21                   | 66.79                    |
| 2-Year College Degree (Associates) | 161                              | 44.1                    | 67.69                    |
| 4-Year College Degree (Bachelor's) | 242                              | 60.33                   | 71.12                    |
| Master's Degree                    | 25                               | 76                      | 76.84                    |
| Doctoral Degree                    | 2                                | 100                     | 79                       |
| Unspecified                        | 570                              | 85.09                   | 79.94                    |
| I decline to participate           | 232                              | 53.88                   | 70.91                    |
| <b>Total</b>                       | <b>1760</b>                      | <b>60.91</b>            | <b>72.5</b>              |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian and Alaska Native          | 3                                | 33.33                   | 47                       |
| Asian                                      | 47                               | 40.43                   | 68.43                    |
| Black or African American                  | 48                               | 39.58                   | 67.46                    |
| Native Hawaiian and Other Pacific Islander | 6                                | 33.33                   | 67.67                    |
| White                                      | 690                              | 52.17                   | 69.51                    |
| Two or more races                          | 42                               | 33.33                   | 61.9                     |
| Unspecified                                | 646                              | 78.79                   | 78.02                    |
| I decline to participate                   | 278                              | 53.24                   | 70.62                    |
| <b>Total</b>                               | <b>1760</b>                      | <b>60.91</b>            | <b>72.5</b>              |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 386                              | 50                      | 68.74                    |
| Chinese                  | 23                               | 34.78                   | 68.35                    |
| Cuban                    | 3                                | 33.33                   | 65.33                    |
| Dutch                    | 2                                | 50                      | 67.5                     |
| English                  | 85                               | 56.47                   | 71.94                    |
| Filipino                 | 7                                | 57.14                   | 72.57                    |
| French                   | 8                                | 25                      | 68.88                    |
| German                   | 17                               | 47.06                   | 70.82                    |
| Irish                    | 36                               | 55.56                   | 70.94                    |
| Italian                  | 57                               | 56.14                   | 69.21                    |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 5                                | 40                      | 65.2                     |
| Mexican                  | 2                                | 0                       | 56                       |
| Polish                   | 15                               | 60                      | 66.33                    |
| Puerto Rican             | 46                               | 26.09                   | 64.2                     |
| Russian                  | 10                               | 30                      | 65.3                     |
| Scottish                 | 5                                | 20                      | 65.2                     |
| Swedish                  | 1                                | 0                       | 62                       |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 19                               | 42.11                   | 68.11                    |
| Other European           | 12                               | 75                      | 72.5                     |
| Other Hispanic or Latino | 93                               | 30.11                   | 63.08                    |
| Unspecified              | 629                              | 82.51                   | 79                       |
| I decline to participate | 299                              | 54.85                   | 70.69                    |
| <b>Total</b>             | <b>1760</b>                      | <b>60.91</b>            | <b>72.5</b>              |

| Native Language          | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Arabic                   | 0                         | 0                | 0                 |
| Chinese                  | 19                        | 42.11            | 69.63             |
| English                  | 794                       | 51.13            | 69.31             |
| French                   | 3                         | 0                | 60.67             |
| German                   | 0                         | 0                | 0                 |
| Italian                  | 1                         | 100              | 78                |
| Korean                   | 1                         | 0                | 49                |
| Polish                   | 5                         | 40               | 58                |
| Russian                  | 8                         | 37.5             | 65.13             |
| Spanish                  | 69                        | 24.64            | 60.57             |
| Tagalog                  | 1                         | 100              | 75                |
| Vietnamese               | 0                         | 0                | 0                 |
| Unspecified              | 607                       | 81.55            | 79.04             |
| I decline to participate | 252                       | 55.16            | 70.99             |
| <b>Total</b>             | <b>1760</b>               | <b>60.91</b>     | <b>72.5</b>       |

### Accident/Health Agent/Broker

This examination qualifies the agent/broker to sell accident/health insurance.

#### *English-language Examination*

| Gender                   | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Female                   | 725                       | 54.9             | 69.46             |
| Male                     | 801                       | 57.68            | 70.97             |
| Unspecified              | 409                       | 53.06            | 69.17             |
| I decline to participate | 0                         | 0                | 0                 |
| <b>Total</b>             | <b>1935</b>               | <b>55.66</b>     | <b>70.02</b>      |

| Age                      | Total Number of Examinees | Passing Rate (%) | Average Score (%) |
|--------------------------|---------------------------|------------------|-------------------|
| Under 18                 | 0                         | 0                | 0                 |
| 18-24                    | 153                       | 56.21            | 70.38             |
| 25-29                    | 210                       | 50.95            | 69.57             |
| 30-34                    | 151                       | 58.28            | 70.13             |
| 35-39                    | 125                       | 62.4             | 71.18             |
| 40-44                    | 164                       | 54.27            | 69.57             |
| 45-49                    | 121                       | 62.81            | 72.21             |
| 50-54                    | 111                       | 63.96            | 70.79             |
| 55-59                    | 99                        | 55.56            | 70.87             |
| 60-64                    | 28                        | 75               | 74.75             |
| 65 and over              | 23                        | 91.3             | 79.3              |
| Unspecified              | 83                        | 48.19            | 68.41             |
| I decline to participate | 667                       | 51.72            | 68.98             |
| <b>Total</b>             | <b>1935</b>               | <b>55.66</b>     | <b>70.02</b>      |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 126                              | 41.27                   | 66.58                    |
| Some College                       | 305                              | 49.18                   | 69.14                    |
| 2-Year College Degree (Associates) | 140                              | 50.71                   | 68.25                    |
| 4-Year College Degree (Bachelor's) | 487                              | 67.15                   | 72.66                    |
| Master's Degree                    | 99                               | 74.75                   | 73.75                    |
| Doctoral Degree                    | 16                               | 81.25                   | 78.31                    |
| Unspecified                        | 87                               | 48.28                   | 68.72                    |
| I decline to participate           | 675                              | 51.56                   | 68.95                    |
| <b>Total</b>                       | <b>1935</b>                      | <b>55.66</b>            | <b>70.02</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian and Alaska Native          | 3                                | 66.67                   | 71.67                    |
| Asian                                      | 95                               | 66.32                   | 72.11                    |
| Black or African American                  | 210                              | 45.71                   | 68.3                     |
| Native Hawaiian and Other Pacific Islander | 1                                | 100                     | 77                       |
| White                                      | 554                              | 69.68                   | 73.59                    |
| Two or more races                          | 83                               | 42.17                   | 67.01                    |
| Unspecified                                | 230                              | 45.65                   | 66.92                    |
| I decline to participate                   | 759                              | 51.25                   | 68.89                    |
| <b>Total</b>                               | <b>1935</b>                      | <b>55.66</b>            | <b>70.02</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 370                              | 62.97                   | 72.3                     |
| Chinese                  | 65                               | 66.15                   | 72.34                    |
| Cuban                    | 3                                | 100                     | 75.67                    |
| Dutch                    | 2                                | 50                      | 70                       |
| English                  | 24                               | 54.17                   | 69.17                    |
| Filipino                 | 5                                | 60                      | 67.8                     |
| French                   | 3                                | 33.33                   | 62.33                    |
| German                   | 10                               | 90                      | 79.7                     |
| Irish                    | 40                               | 80                      | 74.53                    |
| Italian                  | 84                               | 61.9                    | 72.51                    |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 5                                | 40                      | 70.4                     |
| Mexican                  | 3                                | 100                     | 82.33                    |
| Polish                   | 11                               | 90.91                   | 79.18                    |
| Puerto Rican             | 99                               | 40.4                    | 65.79                    |
| Russian                  | 9                                | 77.78                   | 72.67                    |
| Scottish                 | 1                                | 100                     | 94                       |
| Swedish                  | 2                                | 100                     | 82.5                     |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 15                               | 80                      | 72.33                    |
| Other European           | 24                               | 70.83                   | 73.75                    |
| Other Hispanic or Latino | 192                              | 44.79                   | 66.48                    |
| Unspecified              | 195                              | 52.31                   | 69.18                    |
| I decline to participate | 773                              | 52.39                   | 69.36                    |
| <b>Total</b>             | <b>1935</b>                      | <b>55.66</b>            | <b>70.02</b>             |

| <b>Native Language</b>   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Arabic                   | 2                                | 50                      | 57                       |
| Chinese                  | 60                               | 68.33                   | 72.75                    |
| English                  | 829                              | 62                      | 72.19                    |
| French                   | 13                               | 46.15                   | 66.92                    |
| German                   | 0                                | 0                       | 0                        |
| Italian                  | 5                                | 40                      | 71.4                     |
| Korean                   | 4                                | 75                      | 74                       |
| Polish                   | 0                                | 0                       | 0                        |
| Russian                  | 9                                | 88.89                   | 76.22                    |
| Spanish                  | 190                              | 40.53                   | 64.71                    |
| Tagalog                  | 4                                | 50                      | 64.5                     |
| Vietnamese               | 0                                | 0                       | 0                        |
| Unspecified              | 120                              | 52.5                    | 68.57                    |
| I decline to participate | 699                              | 51.5                    | 68.93                    |
| <b>Total</b>             | <b>1935</b>                      | <b>55.66</b>            | <b>70.02</b>             |

### *Spanish-language Examination*

| <b>Gender</b>            | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Female                   | 7                                | 0                       | 54.86                    |
| Male                     | 2                                | 0                       | 49                       |
| Unspecified              | 2                                | 0                       | 46.5                     |
| I decline to participate | 0                                | 0                       | 0                        |
| <b>Total</b>             | <b>11</b>                        | <b>0</b>                | <b>52.27</b>             |

| <b>Age</b>               | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Under 18                 | 0                                | 0                       | 0                        |
| 18-24                    | 0                                | 0                       | 0                        |
| 25-29                    | 0                                | 0                       | 0                        |
| 30-34                    | 2                                | 0                       | 48.5                     |
| 35-39                    | 5                                | 0                       | 60.4                     |
| 40-44                    | 0                                | 0                       | 0                        |
| 45-49                    | 1                                | 0                       | 48                       |
| 50-54                    | 0                                | 0                       | 0                        |
| 55-59                    | 0                                | 0                       | 0                        |
| 60-64                    | 0                                | 0                       | 0                        |
| 65 and over              | 0                                | 0                       | 0                        |
| Unspecified              | 0                                | 0                       | 0                        |
| I decline to participate | 3                                | 0                       | 42.67                    |
| <b>Total</b>             | <b>11</b>                        | <b>0</b>                | <b>52.27</b>             |



| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 2                                | 0                       | 44.5                     |
| Some College                       | 2                                | 0                       | 49                       |
| 2-Year College Degree (Associates) | 4                                | 0                       | 65                       |
| 4-Year College Degree (Bachelor's) | 0                                | 0                       | 0                        |
| Master's Degree                    | 0                                | 0                       | 0                        |
| Doctoral Degree                    | 0                                | 0                       | 0                        |
| Unspecified                        | 0                                | 0                       | 0                        |
| I decline to participate           | 3                                | 0                       | 42.67                    |
| <b>Total</b>                       | <b>11</b>                        | <b>0</b>                | <b>52.27</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian or Alaska Native           | 0                                | 0                       | 0                        |
| Asian                                      | 0                                | 0                       | 0                        |
| Black or African American                  | 0                                | 0                       | 0                        |
| Native Hawaiian and Other Pacific Islander | 0                                | 0                       | 0                        |
| White                                      | 1                                | 0                       | 48                       |
| Two or more races                          | 0                                | 0                       | 0                        |
| Unspecified                                | 3                                | 0                       | 46.33                    |
| I decline to participate                   | 7                                | 0                       | 55.43                    |
| <b>Total</b>                               | <b>11</b>                        | <b>0</b>                | <b>52.27</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 0                                | 0                       | 0                        |
| Chinese                  | 0                                | 0                       | 0                        |
| Cuban                    | 0                                | 0                       | 0                        |
| Dutch                    | 0                                | 0                       | 0                        |
| English                  | 0                                | 0                       | 0                        |
| Filipino                 | 0                                | 0                       | 0                        |
| French                   | 0                                | 0                       | 0                        |
| German                   | 0                                | 0                       | 0                        |
| Irish                    | 0                                | 0                       | 0                        |
| Italian                  | 0                                | 0                       | 0                        |
| Japanese                 | 0                                | 0                       | 0                        |
| Korean                   | 0                                | 0                       | 0                        |
| Mexican                  | 0                                | 0                       | 0                        |
| Polish                   | 0                                | 0                       | 0                        |
| Puerto Rican             | 0                                | 0                       | 0                        |
| Russian                  | 0                                | 0                       | 0                        |
| Scottish                 | 0                                | 0                       | 0                        |
| Swedish                  | 0                                | 0                       | 0                        |
| Vietnamese               | 0                                | 0                       | 0                        |
| Other Asian              | 0                                | 0                       | 0                        |
| Other European           | 0                                | 0                       | 0                        |
| Other Hispanic or Latino | 7                                | 0                       | 55.86                    |
| Unspecified              | 2                                | 0                       | 38                       |
| I decline to participate | 2                                | 0                       | 54                       |
| <b>Total</b>             | <b>11</b>                        | <b>0</b>                | <b>52.27</b>             |

| <b>Native Language</b>   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Arabic                   | 0                                | 0                       | 0                        |
| Chinese                  | 0                                | 0                       | 0                        |
| English                  | 0                                | 0                       | 0                        |
| French                   | 0                                | 0                       | 0                        |
| German                   | 0                                | 0                       | 0                        |
| Italian                  | 0                                | 0                       | 0                        |
| Korean                   | 0                                | 0                       | 0                        |
| Polish                   | 0                                | 0                       | 0                        |
| Russian                  | 0                                | 0                       | 0                        |
| Spanish                  | 7                                | 0                       | 55.86                    |
| Tagalog                  | 0                                | 0                       | 0                        |
| Vietnamese               | 0                                | 0                       | 0                        |
| Unspecified              | 2                                | 0                       | 38                       |
| I decline to participate | 2                                | 0                       | 54                       |
| <b>Total</b>             | <b>11</b>                        | <b>0</b>                | <b>52.27</b>             |

### Property/Casualty Agent/Broker

This examination qualifies the agent/broker to sell the property/casualty lines of insurance.

| <b>Gender</b>            | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Female                   | 1474                             | 51.7                    | 69.93                    |
| Male                     | 1336                             | 59.06                   | 71.8                     |
| Unspecified              | 98                               | 45.92                   | 68.38                    |
| I decline to participate | 0                                | 0                       | 0                        |
| <b>Total</b>             | <b>2908</b>                      | <b>54.88</b>            | <b>70.73</b>             |

| <b>Age</b>               | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Under 18                 | 1                                | 0                       | 48.67                    |
| 18-24                    | 603                              | 46.43                   | 69.42                    |
| 25-29                    | 493                              | 53.96                   | 70.87                    |
| 30-34                    | 412                              | 54.85                   | 70.72                    |
| 35-39                    | 228                              | 59.65                   | 71.32                    |
| 40-44                    | 232                              | 58.62                   | 71.45                    |
| 45-49                    | 180                              | 70                      | 73.99                    |
| 50-54                    | 179                              | 60.34                   | 72.39                    |
| 55-59                    | 84                               | 58.33                   | 71.77                    |
| 60-64                    | 21                               | 76.19                   | 76.22                    |
| 65 and over              | 9                                | 77.78                   | 74.29                    |
| Unspecified              | 95                               | 40                      | 65.63                    |
| I decline to participate | 371                              | 56.06                   | 70.27                    |
| <b>Total</b>             | <b>2908</b>                      | <b>54.88</b>            | <b>70.73</b>             |

| <b>Education</b>                   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|------------------------------------|----------------------------------|-------------------------|--------------------------|
| High School or GED                 | 337                              | 35.61                   | 66.57                    |
| Some College                       | 693                              | 48.77                   | 69.65                    |
| 2-Year College Degree (Associates) | 259                              | 52.12                   | 69.94                    |
| 4-Year College Degree (Bachelor's) | 925                              | 63.57                   | 72.88                    |
| Master's Degree                    | 177                              | 76.84                   | 76.09                    |
| Doctoral Degree                    | 13                               | 100                     | 82.72                    |
| Unspecified                        | 121                              | 39.67                   | 66.14                    |
| Decline to participate             | 383                              | 56.92                   | 70.29                    |
| <b>Total</b>                       | <b>2908</b>                      | <b>54.88</b>            | <b>70.73</b>             |

| <b>Race</b>                                | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--|----------------------------------|-------------------------|--------------------------|
| American Indian or Alaska Native           | 4                                | 100                     | 81                       |
| Asian                                      | 292                              | 35.62                   | 66.05                    |
| Black or African American                  | 164                              | 35.37                   | 66.85                    |
| Native Hawaiian and Other Pacific Islander | 8                                | 62.5                    | 67.67                    |
| White                                      | 1564                             | 64.13                   | 73.47                    |
| Two or more races                          | 76                               | 60.53                   | 70.47                    |
| Unspecified                                | 294                              | 34.69                   | 64.95                    |
| I decline to participate                   | 506                              | 54.15                   | 69.65                    |
| <b>Total</b>                               | <b>2908</b>                      | <b>54.88</b>            | <b>70.73</b>             |

| <b>Ethnicity</b>         | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| American/Canadian        | 901                              | 61.82                   | 72.96                    |
| Chinese                  | 90                               | 45.56                   | 68.22                    |
| Cuban                    | 3                                | 66.67                   | 73.78                    |
| Dutch                    | 5                                | 80                      | 76.53                    |
| English                  | 82                               | 52.44                   | 70.6                     |
| Filipino                 | 7                                | 42.86                   | 63.33                    |
| French                   | 9                                | 44.44                   | 71.26                    |
| German                   | 36                               | 69.44                   | 75.09                    |
| Irish                    | 131                              | 68.7                    | 74.97                    |
| Italian                  | 190                              | 63.16                   | 72.61                    |
| Japanese                 | 16                               | 62.5                    | 71.42                    |
| Korean                   | 58                               | 25.86                   | 64.62                    |
| Mexican                  | 9                                | 44.44                   | 70.15                    |
| Polish                   | 33                               | 75.76                   | 75.23                    |
| Puerto Rican             | 53                               | 43.4                    | 67.17                    |
| Russian                  | 38                               | 34.21                   | 63.17                    |
| Scottish                 | 7                                | 85.71                   | 78.19                    |
| Swedish                  | 1                                | 100                     | 95.33                    |
| Vietnamese               | 18                               | 11.11                   | 61.07                    |
| Other Asian              | 100                              | 33                      | 65.6                     |
| Other European           | 60                               | 58.33                   | 71.69                    |
| Other Hispanic or Latino | 193                              | 36.79                   | 65.4                     |
| Unspecified              | 297                              | 45.12                   | 68.15                    |
| I decline to participate | 571                              | 58.67                   | 71.1                     |
| <b>Total</b>             | <b>2908</b>                      | <b>54.88</b>            | <b>70.73</b>             |

| <b>Native Language</b>   | <b>Total Number of Examinees</b> | <b>Passing Rate (%)</b> | <b>Average Score (%)</b> |
|--------------------------|----------------------------------|-------------------------|--------------------------|
| Arabic                   | 14                               | 7.14                    | 55.67                    |
| Chinese                  | 71                               | 36.62                   | 66.41                    |
| English                  | 1885                             | 61.27                   | 72.69                    |
| French                   | 11                               | 36.36                   | 64.37                    |
| German                   | 1                                | 100                     | 83.33                    |
| Italian                  | 29                               | 17.24                   | 61.95                    |
| Korean                   | 41                               | 19.51                   | 62.42                    |
| Polish                   | 13                               | 69.23                   | 70.46                    |
| Russian                  | 31                               | 35.48                   | 62.77                    |
| Spanish                  | 157                              | 29.94                   | 64.03                    |
| Tagalog                  | 2                                | 100                     | 78.67                    |
| Vietnamese               | 20                               | 20                      | 63.47                    |
| Unspecified              | 220                              | 40.45                   | 66.96                    |
| I decline to participate | 413                              | 56.66                   | 70.13                    |
| <b>Total</b>             | <b>2908</b>                      | <b>54.88</b>            | <b>70.73</b>             |

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