NEW YORK STATE
DEPARTMENT *of*
FINANCIAL SERVICES

Andrew M. Cuomo
Governor

Benjamin M. Lawsky
Superintendent

March 15, 2014

Dear Governor Cuomo, Temporary President and Majority Coalition Leader Skelos, Temporary President and Majority Coalition Leader Klein, Speaker Silver, Chairman DeFrancisco, Chairman Hannon, Chairman Farrell, and Chairman Gottfried:

On behalf of the Department of Financial Services, I hereby submit a copy of the report required by § 214 of the New York Insurance Law summarizing demographic data on the insurance agent licensing examinations administered from January 1, 2013 through December 31, 2013.

This report summarizes 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 examinees' gender, age, level of education, race, ethnicity and native language.

Respectfully submitted,

Benjamin M. Lawsky
Superintendent of Financial Services



Annual Report On
Insurance Agent Licensing Examinations

For the year ended December 31, 2013

New York State Department of Financial Services
Benjamin M. Lawsky, 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, 2013 through December 31, 2013. 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 the number of correct answers that are required to pass the examination for each category.

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

Exam Name	Number of Questions	Number of Correct Answers Required to Pass the Exam
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
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.

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
o Female
o Male
o Unspecified
o I decline to participate

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

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

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

Race
o American Indian and Alaska Native
o Black or African American
o Native Hawaiian and Other Pacific Islander
o White
o Two or more races
o Unspecified
o I decline to participate

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

OBSERVATIONS

In 2013, there were over 30,000 examinees. For examinees who provided gender information, 52% were male and 48% were female. For those who provided information on highest education level achieved, 15% reported high school or GED, 78% reported some kind of undergraduate level of college education, and 7% reported graduate level of 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	13083	45.35	80.54
Male	14454	53.67	86.83
Unspecified	2566	55.88	79.96
Total	**30103**	**50.24**	**83.58**

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

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	20	0	37.26
Less Than 12th Grade	73	20.55	67.47
High School or GED	3680	32.45	72.15
Some College	6936	41.75	81.16
2-Year College Degree (Associates)	2060	45.15	82.46
4-Year College Degree (Bachelor's)	9726	59.25	91.18
Master's Degree	1419	70.33	92.91
Doctoral Degree	197	90.86	82.14
Unspecified	1749	56.43	78.74
I decline to participate	4243	50.95	80.84
Total	**30103**	**50.24**	**83.57**

Passing Rate of all New York State Licensing Examinations by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	8	62.50	79.63
18-24	5277	43.96	86.67
25-29	5102	50.39	86.94
30-34	3628	49.04	82.98
35-39	2557	49.08	81.66
40-44	2286	50.52	83.09
45-49	2047	51.59	84.21
50-54	1816	53.85	83.37
55-59	1242	52.90	82.01
60-64	556	60.43	82.85
65 and over	247	58.70	80.64
Unspecified	1467	61.01	79.89
I decline to participate	3870	50.96	79.88
Total	**30103**	**50.24**	**83.57**

Passing Rate of all New York State Licensing Examinations by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	6376	54.41	87.70
Chinese	1158	43.18	74.73
Cuban	53	35.85	78.38
Dutch	29	72.45	96.95
English	651	44.39	83.93
Filipino	126	54.76	74.72
French	66	39.39	72.79
German	209	72.73	92.44
Irish	477	66.25	94.32
Italian	915	52.90	88.03
Japanese	27	66.67	93.85
Korean	109	52.29	88.18
Mexican	102	39.22	71.64
Other Asian	469	40.72	79.88
Other European	285	59.30	95.83
Other Hispanic or Latino	1630	36.81	76.03
Polish	95	71.58	91.22
Puerto Rican	493	46.65	77.37
Russian	140	50.00	89.55
Scottish	24	75.00	96.92
Swedish	18	72.22	86.22
Vietnamese	24	37.50	68.25
Unspecified	3118	54.43	81.42
I decline to participate	13509	48.85	82.02
Total	**30103**	**50.24**	**83.38**

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	60	30.00	78.85
Chinese	1025	39.9	72.60
English	11867	56.48	87.52
French	176	36.93	73.95
German	6	66.67	77.33
Italian	29	41.38	89.38
Korean	61	47.54	90.11
Polish	21	61.90	84.33
Russian	123	47.97	88.74
Spanish	1388	30.26	73.12
Tagalog	82	51.22	70.72
Vietnamese	21	57.14	70.98
Unspecified	2470	50.04	79.97
I decline to participate	12774	47.77	80.87
Total	**30103**	**50.24**	**83.15**

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	69	56.52	78.51
Asian	2527	34.11	77.03
Black or African American	2812	43.85	77.49
Hispanic	735	26.67	71.05
Native Hawaiian and Other Pacific Islander	51	50.98	82.67
White	10416	59.74	90.78
Two or more races	586	52.73	82.13
Unspecified	7941	45.02	77.95
I decline to participate	4966	48.89	80.77
Total	**30103**	**49.46**	**82.78**

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	0.00	0.00
Male	1	100.00	90.00
I decline to participate	0	0.00	0.00
Unspecified	0	0.00	0.00
Total	**1**	**100.00**	**90.00**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	0	0.00	0.00
25-29	0	0.00	0.00
30-34	0	0.00	0.00
35-39	0	0.00	0.00
40-44	1	100.00	90.00
45-49	0	0.00	0.00
50-54	0	0.00	0.00
55-59	0	0.00	0.00
60-64	0	0.00	0.00
65 and over	0	0.00	0.00
Unspecified	0	0.00	0.00
I decline to participate	0	0.00	0.00
Total	**1**	**100.00**	**90.00**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0.00	0.00
Less Than 12th Grade	0	0.00	0.00
High School or GED	0	0.00	0.00
Some College	0	0.00	0.00
2-Year College Degree (Associates)	1	100.00	90.00
4-Year College Degree (Bachelor's)	0	0.00	0.00
Master's Degree	0	0.00	0.00
Doctoral Degree	0	0.00	0.00
Unspecified	0	0.00	0.00
I decline to participate	0	0.00	0.00
Total	**1**	**100.00**	**90.00**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0.00	0.00
Asian, Native Hawaiian and Other Pacific Islander	0	0.00	0.00
Black or African American	0	0.00	0.00
Hispanic	0	0.00	0.00
Other	0	0.00	0.00
Two or more races	0	0.00	0.00
White	1	100.00	90.00
Unspecified	0	0.00	0.00
I decline to participate	0	0.00	0.00
Total	**1**	**100.00**	**90.00**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	100.00	90.00
Cuban	0	0.00	0.00
Chinese	0	0.00	0.00
Dutch	0	0.00	0.00
English	0	0.00	0.00
Filipino	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Irish	0	0.00	0.00
Italian	0	0.00	0.00
Japanese	0	0.00	0.00
Korean	0	0.00	0.00
Mexican	0	0.00	0.00
Other Asian	0	0.00	0.00
Other European	0	0.00	0.00
Other Hispanic or Latino	0	0.00	0.00
Polish	0	0.00	0.00
Puerto Rican	0	0.00	0.00
Russian	0	0.00	0.00
Scottish	0	0.00	0.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	0	0.00	0.00
I decline to participate	0	0.00	0.00
Total	**1**	**100.00**	**90.00**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0.00	0.00
Chinese	0	0.00	0.00
English	1	100.00	90.00
French	0	0.00	0.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	0	0.00	0.00
Spanish	0	0.00	0.00
Tagalog	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	0	0.00	0.00
I decline to participate	0	0.00	0.00
Total	**1**	**100.00**	**90.00**

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	20	65.00	72.67
Male	29	93.10	80.05
Unspecified	6	83.33	76.39
Total	**55**	**81.82**	**76.96**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	3	0.00	61.67
25-29	2	100.00	88.33
30-34	8	100.00	79.13
35-39	3	66.67	78.78
40-44	11	81.82	73.24
45-49	4	75.00	73.17
50-54	5	100.00	80.20
55-59	5	100.00	85.33
60-64	2	100.00	76.34
65 and over	2	100.00	80.83
Unspecified	2	100.00	81.67
I decline to participate	8	62.50	74.79
Total	**55**	**81.82**	**76.96**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0.00	0.00
Less Than 12th Grade	0	0.00	0.00
High School or GED	11	90.91	77.48
Some College	8	87.50	79.50
2-Year College Degree (Associates)	10	50.00	68.00
4-Year College Degree (Bachelor's)	11	100.00	79.69
Master's Degree	2	100.00	82.50
Doctoral Degree	2	100.00	91.67
Unspecified	5	60.00	75.00
I decline to participate	6	83.33	77.44
Total	**55**	**81.82**	**76.96**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0.00	0.00
Asian, Native Hawaiian and Other Pacific Islander	1	100.00	88.33
Black or African American	12	58.33	71.23
Hispanic	0	0	0
Other	4	75.00	70.42
White	20	95.00	80.36
Unspecified	10	100.00	80.27
I decline to participate	8	62.50	74.79
Total	**55**	**81.82**	**76.96**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	12	75.00	76.11
Chinese	0	0.00	0.00
Cuban	0	0.00	0.00
Dutch	0	0.00	0.00
English	4	75.00	80.00
Filipino	1	100.00	88.33
French	0	0.00	0.00
German	0	0.00	0.00
Irish	0	0.00	0.00
Italian	3	100.00	80.56
Japanese	0	0.00	0.00
Korean	0	0.00	0.00
Mexican	0	0.00	0.00
Other Asian	1	100.00	73.33
Other European	0	0.00	0.00
Other Hispanic or Latino	1	100.00	75.00
Polish	0	0.00	0.00
Puerto Rican	3	100.00	85.56
Russian	0	0.00	0.00
Scottish	0	0.00	0.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	7	71.43	75.48
I decline to participate	23	82.61	75.49
Total	**55**	**81.82**	**76.96**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0.00	0.00
Chinese	0	0.00	0.00
English	27	77.78	77.28
French	0	0.00	0.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	0	0.00	0.00
Spanish	2	100.00	83.33
Tagalog	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	3	100.00	81.11
I decline to participate	23	82.61	75.49
Total	**55**	**81.82**	**76.96**

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	4031	42.94	66.35
Male	3872	50.36	68.44
Unspecified	725	49.38	67.45
Total	**8628**	**46.81**	**67.38**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	4	50.00	67.75
18-24	1664	38.76	65.10
25-29	1375	47.71	67.33
30-34	996	45.28	66.55
35-39	756	44.58	67.08
40-44	568	50.00	68.00
45-49	464	52.80	69.51
50-54	459	50.33	69.14
55-59	349	44.99	68.08
60-64	148	56.08	68.83
65 and over	85	47.06	66.89
Unspecified	357	42.58	66.41
I decline to participate	1403	53.88	69.30
Total	**8628**	**46.81**	**67.38**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	6	0	50.66
Less Than 12th Grade	595	26.05	61.38
High School or GED	781	30.22	61.36
Some College	1934	42.71	66.15
2-Year College Degree (Associates)	547	41.68	67.06
4-Year College Degree (Bachelor's)	2279	57.35	70.47
Master's Degree	433	56.58	71.09
Doctoral Degree	59	67.80	74.90
Unspecified	458	41.05	65.71
I decline to participate	1536	52.99	69.07
Total	**8628**	**46.81**	**67.38**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	30	43.33	69.26
Asian, Native Hawaiian and Other Pacific Islander	1329	33.78	62.84
Black or African American	1429	46.96	67.60
Hispanic	170	36.47	65.46
Other	262	51.91	68.53
White	1387	62.87	72.48
Unspecified	2334	40.45	65.60
I decline to participate	1687	52.87	69.03
Total	**8628**	**46.81**	**67.38**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1430	49.58	68.88
Chinese	719	33.66	62.65
Cuban	19	31.58	65.42
Dutch	7	71.43	73.43
English	200	45.00	67.30
Filipino	76	50.00	66.34
French	35	25.71	62.74
German	20	95.00	82.20
Irish	57	73.68	76.23
Italian	129	58.91	72.63
Japanese	3	100.00	80.00
Korean	14	64.29	74.93
Mexican	40	17.50	54.70
Other Asian	213	32.86	63.14
Other European	38	71.05	74.11
Other Hispanic or Latino	482	45.23	66.97
Polish	12	66.67	75.58
Puerto Rican	192	46.35	67.08
Russian	19	52.63	67.37
Scottish	4	100.00	80.50
Swedish	5	60.00	73.60
Vietnamese	8	12.50	63.00
Unspecified	925	48.32	68.27
I decline to participate	3981	47.90	67.54
Total	**8628**	**46.81**	**67.38**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	14	35.71	65.21
Chinese	666	32.58	62.22
English	2842	52.96	69.62
French	86	36.05	64.47
German	0	0.00	0.00
Italian	9	55.56	69.78
Korean	5	80.00	79.60
Polish	5	60.00	69.60
Russian	16	56.25	71.06
Spanish	382	38.74	64.89
Tagalog	58	51.72	67.17
Vietnamese	8	12.50	57.88
Unspecified	762	37.53	64.84
I decline to participate	3775	47.55	67.43
Total	**8628**	**46.81**	**67.38**

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	327	12.23	57.67
Male	157	12.74	58.91
Unspecified	27	0.00	51.29
Total	**511**	**11.74**	**57.72**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	42	14.29	57.00
25-29	53	13.21	59.11
30-34	57	7.02	57.40
35-39	32	15.63	58.25
40-44	64	10.94	54.72
45-49	76	11.84	58.04
50-54	54	9.26	60.11
55-59	32	18.75	62.16
60-64	9	11.11	57.22
65 and over	6	0.00	60.57
Unspecified	21	9.52	55.81
I decline to participate	65	12.31	55.86
Total	**511**	**11.74**	**57.72**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	1	0.00	52.00
Less Than 12th Grade	7	14.29	61.42
High School or GED	178	7.87	56.83
Some College	158	12.03	59.20
2-Year College Degree (Associates)	23	34.78	65.39
4-Year College Degree (Bachelor's)	50	12.00	56.06
Master's Degree	6	16.67	61.00
Doctoral Degree	0	0.00	0.00
Unspecified	32	6.25	55.09
I decline to participate	56	16.07	55.45
Total	**511**	**11.74**	**57.72**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0.00	0.00
Asian, Native Hawaiian and Other Pacific Islander	0	0.00	0.00
Black or African American	2	00.00	53.50
Hispanic	74	10.81	57.59
Other	15	13.33	57.87
White	54	16.67	57.48
Unspecified	271	9.96	58.27
I decline to participate	95	14.74	56.42
Total	**511**	**11.74**	**57.72**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	45	2.22	57.84
Chinese	0	0.00	0.00
Cuban	0	0.00	0.00
Dutch	0	0.00	0.00
English	7	0.00	51.71
Filipino	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Irish	0	0.00	0.00
Italian	0	0.00	0.00
Japanese	0	0.00	0.00
Korean	0	0.00	0.00
Mexican	5	20.00	48.00
Other Asian	0	0.00	0.00
Other European	0	0.00	0.00
Other Hispanic or Latino	197	14.72	58.83
Polish	0	0.00	0.00
Puerto Rican	9	11.11	66.00
Russian	0	0.00	0.00
Scottish	0	0.00	0.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	55	7.27	55.89
I decline to participate	193	12.44	57.15
Total	**511**	**11.74**	**57.72**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0.00	0.00
Chinese	0	0.00	0.00
English	34	2.94	57.73
French	1	0.00	49.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	1	0.00	38.00
Spanish	262	12.98	58.70
Tagalog	2	0.00	61.00
Vietnamese	0	0.00	0.00
Unspecified	39	2.56	54.31
I decline to participate	172	13.95	57.11
Total	**511**	**11.74**	**57.72**

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	3691	49.61	68.64
Male	5614	56.18	70.33
Unspecified	666	49.70	68.78
Total	**9971**	**53.31**	**69.60**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	2	50.00	67.33
18-24	2198	48.00	68.31
25-29	1853	54.24	69.84
30-34	1110	53.15	69.79
35-39	692	57.66	69.94
40-44	726	54.68	70.18
45-49	631	55.94	70.08
50-54	532	59.59	71.62
55-59	380	60.10	71.04
60-64	189	57.14	70.81
65 and over	59	72.88	73.61
Unspecified	418	52.39	68.91
I decline to participate	1181	50.89	68.91
Total	**9971**	**53.31**	**69.60**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	3	0	57.66
Less Than 12th Grade	11	63.64	69.63
High School or GED	840	35.12	64.94
Some College	2181	42.92	67.22
2-Year College Degree (Associates)	695	48.92	68.36
4-Year College Degree (Bachelor's)	3851	60.87	71.49
Master's Degree	565	76.11	75.07
Doctoral Degree	50	88.00	80.29
Unspecified	467	52.46	69.59
I decline to participate	1308	51.61	67.08
Total	**9971**	**53.31**	**69.60**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	20	65.00	68.15
Asian, Native Hawaiian and Other Pacific Islander	603	47.76	67.02
Black or African American	721	41.75	66.54
Hispanic	173	32.37	64.20
Other	273	47.25	68.16
White	4441	61.22	71.84
Unspecified	2314	45.94	67.82
I decline to participate	1426	52.38	69.08
Total	**9971**	**53.31**	**69.60**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	2529	56.27	70.76
Chinese	210	58.10	70.17
Cuban	21	42.86	63.54
Dutch	10	70.00	76.47
English	263	41.06	66.98
Filipino	25	64.00	71.73
French	14	64.29	71.48
German	91	76.92	75.70
Irish	233	66.52	73.37
Italian	368	52.17	69.58
Japanese	13	53.85	69.69
Korean	34	47.06	65.92
Mexican	21	47.62	69.37
Other Asian	139	48.20	67.03
Other European	148	57.43	70.88
Other Hispanic or Latino	378	38.36	65.66
Polish	41	82.93	77.09
Puerto Rican	99	51.52	67.84
Russian	68	50.00	68.54
Scottish	13	61.54	71.90
Swedish	7	71.73	77.43
Vietnamese	6	16.67	60.11
Unspecified	900	50.56	69.09
I decline to participate	4344	52.70	69.21
Total	**9971**	**53.31**	**69.60**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	16	43.75	67.94
Chinese	158	52.53	68.86
English	4557	57.69	71.07
French	49	34.69	63.18
German	1	100.00	77.33
Italian	15	33.33	64.91
Korean	23	30.43	61.59
Polish	11	63.64	73.33
Russian	52	50.00	66.86
Spanish	296	33.11	64.14
Tagalog	9	66.67	71.19
Vietnamese	4	75.00	75.83
Unspecified	728	46.02	67.49
I decline to participate	4052	51.63	68.91
Total	**9971**	**53.31**	**69.60**

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	5	0.00	52.40
Male	1	0.00	34.00
Unspecified	0	0.00	0.00
Total	**6**	**0.00**	**49.33**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	1	0.00	34.00
25-29	1	0.00	37.33
30-34	0	0.00	0.00
35-39	0	0.00	0.00
40-44	0	0.00	0.00
45-49	3	0.00	64.67
50-54	0	0.00	0.00
55-59	0	0.00	0.00
60-64	0	0.00	0.00
65 and over	0	0.00	0.00
Unspecified	1	0.00	30.67
I decline to participate	0	0.00	0.00
Total	**6**	**0.00**	**49.33**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0.00	0.00
Less Than 12th Grade	0	0.00	0.00
High School or GED	1	0.00	58.00
Some College	3	0.00	56.67
2-Year College Degree (Associates)	1	0.00	37.33
4-Year College Degree (Bachelor's)	0	0.00	0.00
Master's Degree	0	0.00	0.00
Doctoral Degree	0	0.00	0.00
Unspecified	1	0.00	30.67
I decline to participate	0	0.00	0.000
Total	**6**	0.00	**49.33**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0.00	0.00
Asian, Native Hawaiian and Other Pacific Islander	0	0.00	0.00
Black or African American	0	0.00	0.00
Hispanic	2	00.00	68.00
Other	0	0.00	0.00
Two or more races	0	0.00	0.00
White	1	0.00	58.00
Unspecified	3	0.00	34.00
I decline to participate	0	0.00	0.00
Total	**6**	**0**	**49.33**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	0	0.00	0.00
Chinese	0	0.00	0.00
Cuban	0	0.00	0.00
Dutch	0	0.00	0.00
English	0	0.00	0.00
Filipino	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Irish	0	0.00	0.00
Italian	0	0.00	0.00
Japanese	0	0.00	0.00
Korean	0	0.00	0.00
Mexican	0	0.00	0.00
Other Asian	0	0.00	0.00
Other European	0	0.00	0.00
Other Hispanic or Latino	2	0.00	47.67
Polish	0	0.00	0.00
Puerto Rican	0	0.00	0.00
Russian	0	0.00	0.00
Scottish	0	0.00	0.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	2	0.00	32.33
I decline to participate	2	0.00	68.00
Total	**6**	**0.00**	**49.33**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0.00	0.00
Chinese	0	0.00	0.00
English	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	0	0.00	0.00
Spanish	3	0.00	43.11
Tagalog	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	1	0.00	30.67
I decline to participate	2	0.00	68.00
Total	**6**	0.00	**49.33**

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	921	45.71	68.30
Male	582	53.44	70.27
Unspecified	450	83.56	79.01
Total	**1953**	**56.73**	**71.36**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	374	44.39	68.46
25-29	363	57.85	70.93
30-34	240	51.25	69.37
35-39	142	45.07	68.94
40-44	122	43.44	67.41
45-49	103	55.34	70.76
50-54	86	52.33	69.66
55-59	49	48.98	68.61
60-64	11	72.73	72.00
65 and over	5	60.00	67.80
Unspecified	326	93.25	81.53
I decline to participate	132	38.64	68.06
Total	**1953**	**56.73**	**71.36**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0.00	0.00
Less Than 12th Grade	7	14.29	59.85
High School or GED	308	49.03	68.71
Some College	515	41.17	67.51
2-Year College Degree (Associates)	127	49.61	68.46
4-Year College Degree (Bachelor's)	470	60.21	71.88
Master's Degree	42	73.81	75.69
Doctoral Degree	2	100.00	84.50
Unspecified	337	90.50	80.86
I decline to participate	145	42.25	72.47
Total	**1953**	**56.73**	**71.36**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	3	33.33	69.33
Asian, Native Hawaiian and Other Pacific Islander	58	51.72	70.53
Black or African American	68	35.29	66.28
Hispanic	63	15.87	58.96
Other	35	40.00	67.09
White	746	50.67	69.61
Unspecified	787	72.30	75.47
I decline to participate	193	42.49	68.45
Total	**1953**	**56.73**	**71.36**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	400	46.25	69.02
Chinese	17	70.59	71.76
Cuban	5	20.00	59.20
Dutch	1	100.00	70.00
English	41	53.66	70.37
Filipino	2	100.00	86.50
French	3	66.67	74.00
German	16	56.25	70.19
Irish	29	51.72	72.55
Italian	76	36.84	67.34
Japanese	0	0.00	0.00
Korean	7	85.71	76.29
Mexican	3	33.33	68.33
Other Asian	8	50.00	71.50
Other European	9	77.78	73.89
Other Hispanic or Latino	85	38.82	66.99
Polish	15	53.33	69.40
Puerto Rican	49	28.57	65.31
Russian	10	20.00	60.90
Scottish	0	0.00	0.00
Swedish	1	100.00	79.00
Vietnamese	0	0.00	0.00
Unspecified	387	85.01	79.34
I decline to participate	789	53.99	70.00
Total	**1953**	**56.73**	**71.36**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	2	50.00	69.00
Chinese	16	56.25	69.25
English	740	48.38	69.29
French	5	20.00	63.80
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	4	100.00	81.50
Polish	3	66.67	70.67
Russian	5	40.00	62.00
Spanish	70	22.86	63.68
Tagalog	1	100.00	80.00
Vietnamese	0	0.00	0.00
Unspecified	361	86.70	79.90
I decline to participate	746	53.75	70.08
Total	**1953**	**56.73**	**71.36**

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	1114	43.27	66.89
Male	1065	52.11	69.32
Unspecified	231	48.05	67.90
Total	**2410**	**47.63**	**68.06**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	188	43.62	66.24
25-29	312	43.59	66.71
30-34	284	48.24	68.18
35-39	235	49.79	68.02
40-44	227	41.85	66.67
45-49	226	41.59	67.66
50-54	175	56.57	70.57
55-59	145	53.79	70.15
60-64	50	82.00	73.48
65 and over	29	75.86	73.99
Unspecified	85	58.82	69.91
I decline to participate	454	43.39	67.65
Total	**2410**	**47.63**	**68.06**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0.00	0.00
Less Than 12th Grade	0	0.00	0.00
High School or GED	247	34.41	64.35
Some College	561	37.79	65.69
2-Year College Degree (Associates)	197	46.19	67.43
4-Year College Degree (Bachelor's)	695	58.99	70.83
Master's Degree	119	68.07	72.79
Doctoral Degree	11	81.82	77.46
Unspecified	103	53.40	68.49
I decline to participate	477	42.98	67.49
Total	**2410**	**47.63**	**68.06**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	4	75.00	73.75
Asian, Native Hawaiian and Other Pacific Islander	242	55.37	69.55
Black or African American	212	44.81	67.24
Hispanic	147	22.45	62.21
Other	70	55.71	68.65
White	517	61.51	71.94
Unspecified	670	41.49	66.27
I decline to participate	548	45.26	67.72
Total	**2410**	**47.63**	**68.06**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	354	57.06	71.16
Chinese	112	66.07	71.95
Cuban	0	0.00	0.00
Dutch	1	0.00	55.00
English	19	63.16	72.58
Filipino	8	75.00	77.00
French	1	100.00	81.00
German	9	88.89	82.44
Irish	19	73.68	76.37
Italian	58	56.90	69.53
Japanese	1	100.00	88.00
Korean	17	41.18	67.35
Mexican	7	57.14	65.43
Other Asian	30	46.67	66.23
Other European	8	37.50	71.25
Other Hispanic or Latino	249	32.13	63.31
Polish	1	100.00	80.00
Puerto Rican	61	54.10	70.70
Russian	9	77.78	68.67
Scottish	3	66.67	78.67
Swedish	1	100.00	86.00
Vietnamese	4	50.00	68.00
Unspecified	218	50.46	68.39
I decline to participate	1220	43.69	67.14
Total	**2410**	**47.63**	**68.06**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	18	11.11	60.00
Chinese	103	60.19	70.42
English	703	58.89	71.61
French	15	46.67	68.20
German	3	33.33	63.67
Italian	0	0.00	0.00
Korean	10	60.00	73.00
Polish	0	0.00	0.00
Russian	16	50.00	64.94
Spanish	219	31.05	62.35
Tagalog	3	66.67	77.67
Vietnamese	2	50.00	60.50
Unspecified	153	48.37	68.26
I decline to participate	1165	42.58	66.89
Total	**2410**	**47.63**	**68.06**

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	24	8.33	57.58
Male	5	0	47.80
Unspecified	2	0	46.00
Total	**31**	**6.45**	**55.10**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	0	0.00	0.00
18-24	1	0.00	38.00
25-29	4	0.00	43.00
30-34	6	0.00	52.00
35-39	13	7.69	61.69
40-44	2	0.00	47.00
45-49	2	50.00	70.00
50-54	2	0.00	51.00
55-59	0	0.00	0.00
60-64	0	0.00	0.00
65 and over	1	0.00	48.00
Unspecified	0	0.00	0.00
I decline to participate	0	0.00	0.00
Total	**31**	**6.45**	**55.10**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0.00	0.00
Less Than 12th Grade	0	0.00	0.00
High School or GED	18	5.56	55.16
Some College	1	0.00	59.00
2-Year College Degree (Associates)	1	0.00	46.00
4-Year College Degree (Bachelor's)	9	11.11	58.22
Master's Degree	1	0.00	49.00
Doctoral Degree	0	0.00	0.00
Unspecified	1	0.00	37.00
I decline to participate	0	0.00	0.00
Total	**31**	**6.45**	**55.10**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	0	0.00	0.00
Asian, Native Hawaiian and Other Pacific Islander	0	0.00	0.00
Black or African American	0	0.00	0.00
Hispanic	6	16.67	55.83
Other	0	0.00	0.00
White	0	0.00	0.00
Unspecified	21	4.76	57.38
I decline to participate	4	0.00	42.00
Total	**31**	**6.45**	**55.10**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	0.00	42.00
Chinese	0	0.00	0.00
Cuban	0	0.00	0.00
Dutch	0	0.00	0.00
English	0	0.00	0.00
Filipino	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Irish	0	0.00	0.00
Italian	0	0.00	0.00
Japanese	0	0.00	0.00
Korean	0	0.00	0.00
Mexican	0	0.00	0.00
Other Asian	0	0.00	0.00
Other European	0	0.00	0.00
Other Hispanic or Latino	4	0.00	43.50
Polish	0	0.00	0.00
Puerto Rican	0	0.00	0.00
Russian	0	0.00	0.00
Scottish	0	0.00	0.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	3	0.00	58.33
I decline to participate	23	8.70	57.26
Total	**31**	**6.45**	**55.10**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0.00	0.00
Chinese	0	0.00	0.00
English	0	0.00	0.00
French	0	0.00	0.00
German	0	0.00	0.00
Italian	0	0.00	0.00
Korean	0	0.00	0.00
Polish	0	0.00	0.00
Russian	0	0.00	0.00
Spanish	9	0.00	42.67
Tagalog	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	3	0.00	58.33
I decline to participate	19	10.53	60.47
Total	**31**	**6.45**	**55.10**

Property/Casualty Agent/Broker

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

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1574	47.20	68.49
Male	1507	53.82	70.39
Unspecified	181	46.41	67.13
Total	**3262**	**50.21**	**69.29**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Under 18	1	100.00	76.67
18-24	607	47.61	68.03
25-29	686	49.71	69.12
30-34	486	47.12	68.65
35-39	318	48.43	68.87
40-44	232	59.05	71.94
45-49	229	48.47	69.45
50-54	222	49.55	68.50
55-59	87	51.72	70.43
60-64	43	58.14	74.70
65 and over	13	61.54	72.56
Unspecified	62	62.90	71.03
I decline to participate	276	53.99	70.60
Total	**3262**	**50.21**	**69.29**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	9	0.00	56.88
Less Than 12th Grade	2	0.00	60.50
High School or GED	339	35.69	64.29
Some College	809	41.29	67.34
2-Year College Degree (Associates)	263	46.39	67.95
4-Year College Degree (Bachelor's)	1251	56.43	71.14
Master's Degree	165	75.15	75.46
Doctoral Degree	12	100.00	83.44
Unspecified	90	54.44	69.53
I decline to participate	322	52.80	70.03
Total	**3262**	**50.21**	**69.29**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American Indian and Alaska Native	3	100.00	78.00
Asian, Native Hawaiian and Other Pacific Islander	261	42.91	67.16
Black or African American	156	35.26	67.00
Hispanic	61	13.11	59.40
Other	71	36.62	63.51
White	1536	60.68	72.21
Unspecified	779	38.51	65.80
I decline to participate	395	51.14	69.62
Total	**3262**	**50.21**	**69.29**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	818	54.16	70.56
Chinese	86	48.84	67.51
Cuban	4	50.00	66.83
Dutch	5	80.00	78.13
English	72	38.89	67.38
Filipino	3	100.00	82.89
French	3	33.33	63.56
German	27	88.89	79.98
Irish	71	63.38	73.73
Italian	169	57.40	72.49
Japanese	6	83.33	74.22
Korean	28	39.29	67.88
Mexican	9	66.67	69.63
Other Asian	61	44.26	66.83
Other European	59	52.54	71.15
Other Hispanic or Latino	175	38.86	64.24
Polish	8	75.00	75.83
Puerto Rican	55	47.27	69.87
Russian	24	50.00	69.94
Scottish	2	100.00	80.00
Swedish	0	0.00	0.00
Vietnamese	0	0.00	0.00
Unspecified	253	52.96	70.45
I decline to participate	1324	46.90	68.21
Total	**3262**	**50.21**	**69.29**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	10	30.00	66.06
Chinese	72	45.83	66.81
English	1590	57.11	71.50
French	12	33.33	63.11
German	1	100.00	75.33
Italian	5	40.00	69.60
Korean	17	35.29	67.65
Polish	2	50.00	70.33
Russian	28	42.86	67.24
Spanish	132	35.61	63.55
Tagalog	2	100.00	80.67
Vietnamese	1	0.00	66.00
Unspecified	198	39.90	66.44
I decline to participate	1192	45.30	67.74
Total	**3262**	**50.21**	**69.29**