

Insurance Agent Licensing Examinations Report

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INTRODUCTION

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

The data and demographic statistics provided in this Report account for insurance agent licensing examinations administered from January 1, 2016 through December 31, 2016.

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 an insurance agent licensing examination 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, he or she must choose ñI decline to participate.ò If an applicant believes that his or her gender, race, education, age, ethnicity, or native language is not specified, he or she may choose ñunspecified.ò

As set forth in Section 214 of the Insurance Law, the statistics provided in this report are limited to examinations to obtain an insurance agent license, collectively, ñInsurance Agent Licensing Examinations,ò 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

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

DEMOGRAPHIC INFORMATION

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

Gender
o Female
o Male
o Unspecified

Education
o 8th Grade or less
o Less than 12th grade
o High School or GED
o Some college
o 2-year college degree (Associates)
o 4-year college degree (Bachelorôs)
o Masterôs degree
o Doctoral degree
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 Korean
o Mexican
o Other Asian
o Other European
o Other Hispanic or Latino
o Polish
o Puerto Rican
o Russian
o Swedish
o Vietnamese
o Unspecified
o I decline to participate

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

Race
o African American
o Asian or Pacific Islander
o Caucasian
o Hispanic
o Native American
o Other
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 2016, there were more than 40,000 examinees. Of those who provided gender information, 49% were male and 51% were female. For examinees who provided information on highest education level achieved, 5% reported that they did not finish high school, 20% reported high school or GED, 70% reported some undergraduate level of college education, and 5% reported graduate level of education.

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

Examination scores provided in this report represent the percentage of questions answered correctly.

Passing Rate of all New York State Licensing Examinees by Gender

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	16565	40.61	66.12
Male	15594	52.25	69.30
Unspecified	2707	50.39	68.60
Total	**34866**	**46.58**	**67.74**

Passing Rate of all New York State Licensing Examinees by Age

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	9176	41.85	66.51
25-29	6497	46.25	67.64
30-34	4688	47.57	67.96
35-39	3435	47.66	67.71
40-44	2954	47.49	67.77
45-49	2782	48.27	68.32
50-54	2272	52.33	69.47
55-59	1655	52.39	69.60
60-64	807	56.26	70.34
65 and over	410	50.00	69.46
Unspecified	190	34.74	64.01
Total	**34866**	**46.58**	**67.74**

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

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	1463	55.98	70.09
Less Than 12th Grade	231	21.65	61.52
High School or GED	4035	36.93	65.26
Some College	8859	41.07	66.30
2-Year College Degree (Associates)	1742	42.14	67.04
4-Year College Degree (Bachelorôs)	8608	54.23	69.82
Masterôs Degree	1419	64.98	71.99
Doctoral Degree	235	77.87	75.88
Unspecified	3609	47.71	67.81
I decline to participate	4665	43.15	66.81
Total	**34866**	**46.58**	**67.74**

Passing Rate of all New York State Licensing Examinees by Race

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	2418	37.84	65.43
Asian or Pacific Islander	2038	37.88	64.71
Caucasian	10851	56.03	70.29
Hispanic	3315	28.27	62.99
Native American	46	43.48	64.30
Other	637	41.76	66.79
Unspecified	15561	46.58	67.77
I decline to participate	0	0	0
Total	**24866**	**46.58**	**67.74**

Passing Rate of all New York State Licensing Examinees by Ethnicity

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	15946	46.27	67.71
Chinese	841	36.98	64.04
Cuban	29	48.28	68.97
Dutch	18	22.22	62.78
English	839	44.34	67.75
Filipino	111	38.74	65.26
French	20	50.00	69.65
German	51	72.55	76.04
Irish	164	67.68	73.76
Italian	372	52.96	69.70
Japanese	18	72.22	72.17
Korean	91	54.95	69.14
Mexican	157	35.03	64.96
Other Asian	396	31.82	63.69
Other European	144	49.31	69.06
Other Hispanic or Latino	1604	28.62	63.18
Polish	58	65.62	70.71
Puerto Rican	310	41.61	66.67
Russian	83	37.35	64.58
Scottish	5	100.00	81.60
Swedish	1	100.00	82.00
Vietnamese	15	40.00	67.87
Unspecified	11286	51.46	68.94
I decline to participate	2307	42.05	66.58
Total	**34866**	**46.58**	**67.74**

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

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	1020	41.27	66.45
Chinese	780	33.59	62.86
English	14680	50.31	68.81
French	93	38.71	65.80
German	8	25.00	63.38
Italian	16	18.75	59.44
Korean	67	44.78	66.75
Polish	23	52.17	66.70
Russian	65	41.54	62.68
Spanish	1302	25.04	62.40
Tagalog	77	32.47	63.83
Vietnamese	12	66.67	70.92
Unspecified	9103	49.87	68.50
I decline to participate	7620	41.50	66.47
Total	**34866**	**46.58**	**67.74**

DEMOGRAPHICS STATISTICS BY LICENSING EXAM

Life Insurance Agent/Broker

This examination qualifies the agent/broker to sell, solicit or negotiate insurance that provides protection against the death of an individual in the form of a payment to a beneficiary. A life insurance agent/broker may also sell annuities, which are agreements pursuant to which the insurance company pays an income benefit, in specified periodic payments, for the life of the insured or a specified period.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	5244	36.16	64.73
Male	4465	46.52	67.64
Unspecified	1008	47.32	67.92
Total	**10717**	**41.52**	**66.24**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	2805	39.22	65.47
25-29	1837	44.20	67.03
30-34	1459	41.81	66.37
35-39	1098	41.44	65.83
40-44	918	41.39	65.80
45-49	796	43.97	67.27
50-54	741	42.24	66.60
55-59	506	42.89	67.24
60-64	245	44.49	67.02
65 and over	183	31.15	65.38
Unspecified	129	36.43	64.22
Total	**10717**	**41.52**	**66.24**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	286	40.91	65.06
Less than 12th Grade	96	18.75	60.45
High School Diploma or GED	1408	31.61	63.42
Some College	3003	38.76	65.49
2-Year College Degree (Associates)	513	39.18	66.47
4-Year College Degree (Bachelorôs)	2106	49.34	68.60
Masterôs Degree	436	60.78	70.80
Doctoral Degree	67	61.19	71.73
Unspecified	1115	43.95	66.60
I decline to participate	1687	39.72	65.83
Total	**10717**	**41.52**	**66.24**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	1220	39.02	65.45
Asian or Pacific Islander	952	35.61	63.76
Caucasian	2080	49.09	68.22
Hispanic	1094	32.91	64.27
Native American	15	26.67	59.53
Other	246	40.65	67.20
Unspecified	5110	42.07	66.48
I decline to participate	0	0	0
Total	**10717**	**41.52**	**66.24**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4761	38.63	65.68
Chinese	404	33.42	62.16
Cuban	11	27.27	67.27
Dutch	4	0.00	47.50
English	244	36.89	65.41
Filipino	60	36.67	63.78
French	12	50.00	71.25
German	7	42.86	70.71
Irish	22	72.73	74.18
Italian	52	59.62	71.48
Japanese	1	100.00	73.00
Korean	11	90.91	77.18
Mexican	34	52.94	67.82
Other Asian	160	31.88	64.22
Other European	27	51.85	69.93
Other Hispanic or Latino	469	33.90	64.88
Polish	11	54.55	69.45
Puerto Rican	121	42.15	67.44
Russian	14	42.86	66.43
Scottish	1	100.00	86.00
Swedish	1	100.00	82.00
Vietnamese	4	100.00	80.25
Unspecified	3506	48.06	67.78
I decline to participate	780	38.21	65.23
Total	**10717**	**41.52**	**66.24**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	325	36.62	64.96
Chinese	381	31.76	61.31
English	4020	43.26	66.89
French	50	46.00	67.20
German	0	0	0
Italian	7	14.29	54.29
Korean	5	100.00	78.40
Polish	7	57.14	70.71
Russian	11	54.55	66.82
Spanish	376	29.79	64.26
Tagalog	45	28.89	61.98
Vietnamese	2	100.00	82.00
Unspecified	2899	47.40	67.63
I decline to participate	2589	35.69	64.89
Total	**10717**	**41.52**	**66.24**

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	637	11.30	56.63
Male	249	14.46	59.24
Unspecified	37	10.81	52.22
Total	**923**	**12.13**	**57.15**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	100	10.00	51.68
25-29	75	18.67	57.67
30-34	138	11/59	58.68
35-39	124	8.87	57.25
40-44	139	10.07	57.00
45-49	137	16.06	58.77
50-54	98	15.31	59.28
55-59	70	8.57	56.54
60-64	25	8.00	52.12
65 and over	3	33.33	59.67
Unspecified	14	7.14	60.00
Total	**923**	**12.13**	**57.15**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	31	29.03	59.45
Less than 12th Grade	12	16.67	59.67
High School Diploma or GED	183	12.57	57.76
Some College	233	8.58	56.13
2-Year College Degree (Associates)	7	28.57	63.29
4-Year College Degree (Bachelorôs)	170	12.35	57.82
Masterôs Degree	11	9.09	55.64
Doctoral Degree	3	33.33	67.00
Unspecified	120	10.83	57.19
I decline to participate	153	13.07	56.20
Total	**923**	**12.13**	**57.15**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	3	33.33	65.00
Asian or Pacific Islander	0	0	0
Caucasian	101	14.85	58.69
Hispanic	469	10.23	56.79
Native American	0	0	0
Other	0	0	0
Unspecified	350	13.71	57.13
I decline to participate	0	0	0
Total	**923**	**12.13**	**57.15**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	525	12.19	57.13
Chinese	0	0	0
Cuban	1	0	59.00
Dutch	0	0	0
English	3	33.33	57.67
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	1	100.00	70.00
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	207	11.11	56.71
Polish	0	0	0
Puerto Rican	2	50.00	72.00
Russian	1	0	58.00
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	135	12.59	57.78
I decline to participate	48	10.42	56.56
Total	**923**	**12.13**	**57.15**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	29	24.14	57.97
Chinese	0	0	0
English	205	9.27	57.86
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	262	12.60	57.31
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	117	9.40	56.96
I decline to participate	310	13.55	56.55
Total	**923**	**12.13**	**57.15**

Accident/Health Agent/Broker

An Accident & Health Agent or Broker license authorizes the licensee to sell, solicit or negotiate accident and health insurance covering accidental death or personal injury by accident, sickness, ailment or bodily injury.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1132	39.05	66.24
Male	1047	53.39	69.85
Unspecified	162	49.38	68.51
Total	**2341**	**46.18**	**68.01**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	441	38.32	66.81
25-29	366	46.17	67.87
30-34	286	43.71	66.89
35-39	287	41.11	66.02
40-44	266	47.37	68.17
45-49	253	48.22	68.35
50-54	168	60.12	71.74
55-59	145	48.97	69.18
60-64	74	63.51	72.78
65 and over	47	63.83	72.79
Total	**2341**	**46.18**	**68.01**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	84	33.33	64.39
Less than 12th Grade	11	18.18	65.27
High School Diploma or GED	228	37.72	65.74
Some College	554	38.63	65.96
2-Year College Degree (Associates)	112	33.93	66.45
4-Year College Degree (Bachelorôs)	601	50.92	69.35
Masterôs Degree	104	74.04	74.14
Doctoral Degree	17	52.94	67.35
Unspecified	376	51.86	69.89
I decline to participate	254	49.61	68.10
Total	**2341**	**46.18**	**68.01**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	99	47.47	67.63
Asian or Pacific Islander	163	44.17	67.34
Caucasian	548	54.74	69.78
Hispanic	232	25.00	62.80
Native American	0	0	0
Other	37	24.32	64.54
Unspecified	1262	47.15	68.42
I decline to participate	0	0	0
Total	**2341**	**46.18**	**68.01**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	965	44.46	67.17
Chinese	82	42.68	65.06
Cuban	2	50.00	67.50
Dutch	0	0	0
English	63	34.92	67.05
Filipino	19	42.11	68.05
French	0	0	0
German	2	100.00	88.00
Irish	5	60.00	75.40
Italian	29	44.83	70.21
Japanese	2	100.00	81.00
Korean	12	41.67	69.58
Mexican	6	66.67	68.50
Other Asian	20	40.00	67.25
Other European	12	66.67	71.42
Other Hispanic or Latino	107	25.23	63.17
Polish	1	0.00	52.00
Puerto Rican	15	66.67	72.47
Russian	9	66.67	70.33
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	874	50.69	69.43
I decline to participate	116	47.41	68.93
Total	**2341**	**46.18**	**68.01**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	81	34.57	65.40
Chinese	91	37.36	64.07
English	781	46.55	68.81
French	2	50.00	65.00
German	0	0	0
Italian	0	0	0
Korean	12	33.33	68.17
Polish	0	0	0
Russian	11	45.45	66.64
Spanish	106	24.53	63.08
Tagalog	11	36.36	67.09
Vietnamese	0	0	0
Unspecified	800	48.25	68.85
I decline to participate	446	46.19	67.64
Total	**2341**	**46.18**	**68.01**

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	24	4.17	56.63
Male	8	0	44.13
Unspecified	0	0	0
Total	**32**	**3.13**	**53.50**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	9	11.11	60.67
25-29	11	0	47.18
30-34	1	0	39.00
35-39	1	0	48.00
40-44	5	0	58.80
45-49	3	0	54.00
50-54	2	0	53.50
55-59	0	0	0
60-64	0	0	0
65 and over	0	0	0
Total	**32**	**3.13**	**53.50**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	6	0	42.50
Less than 12th Grade	0	0	0
High School Diploma or GED	4	0	53.00
Some College	14	7.14	55.93
2-Year College Degree (Associates)	5	0	58.80
4-Year College Degree (Bachelorôs)	1	0	58.00
Masterôs Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	2	0	55.00
Total	**32**	**3.13**	**53.50**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	2	0	49.00
Hispanic	26	3.85	53.77
Native American	0	0	0
Other	0	0	0
Unspecified	4	0	54.00
I decline to participate	0	0	0
Total	**32**	**3.13**	**53.50**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	12	0	45.33
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
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	17	5.88	57.94
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
Unspecified	2	0	62.50
I decline to participate	1	0	58.00
Total	**32**	**3.13**	**53.50**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	12	0	45.50
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	14	7.14	60.00
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	3	0	54.67
I decline to participate	3	0	54.00
Total	**32**	**3.13**	**53.50**

Life, Accident/Health Agent/Broker

A Life, Accident & Health Agent or Broker license authorizes the licensee to sell, solicit or negotiate insurance upon the lives of human beings, and to sell, solicit or negotiate accident and health insurance covering death or personal injury by accident, sickness, ailment or bodily injury. This license also authorizes the sale of annuities.

English-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	3581	44.57	67.15
Male	4973	53.65	69.60
Unspecified	818	51.59	69.23
Total	**9372**	**50.00**	**68.63**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	3341	44.69	67.16
25-29	1834	46.89	68.03
30-34	1130	53.45	68.98
35-39	750	55.07	69.76
40-44	621	54.59	69.93
45-49	619	52.99	69.50
50-54	456	58.77	71.73
55-59	356	62.08	72.05
60-64	173	58.38	71.55
65 and over	80	65.00	72.54
Unspecified	12	58.33	68.83
Total	**9372**	**50.00**	**68.63**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	313	41.21	66.70
Less than 12th Grade	35	37.14	62.63
High School Diploma or GED	859	39.93	66.02
Some College	2352	44.05	67.34
2-Year College Degree (Associates)	429	45.22	67.29
4-Year College Degree (Bachelorôs)	2767	58.44	70.72
Masterôs Degree	498	69.88	73.54
Doctoral Degree	44	84.09	77.91
Unspecified	767	50.85	68.81
I decline to participate	1308	44.27	67.03
Total	**9372**	**50.00**	**68.63**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	451	35.70	65.04
Asian or Pacific Islander	558	39.25	64.97
Caucasian	3429	56.87	70.47
Hispanic	613	33.28	64.70
Native American	8	25.00	59.75
Other	152	47.37	67.43
Unspecified	4161	49.94	68.64
I decline to participate	0	0	0
Total	**9372**	**50.00**	**68.63**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	4376	49.31	68.51
Chinese	252	40.87	65.68
Cuban	6	66.67	69.33
Dutch	9	33.33	68.22
English	191	45.03	68.95
Filipino	24	50.00	68.58
French	6	33.33	63.00
German	14	100.00	81.57
Irish	71	64.79	73.63
Italian	133	53.38	69.20
Japanese	4	75.00	73.75
Korean	21	61.90	71.33
Mexican	31	48.39	67.58
Other Asian	121	28.10	61.84
Other European	40	57.50	70.88
Other Hispanic or Latino	350	29.71	63.79
Polish	21	71.43	72.48
Puerto Rican	68	41.18	68.09
Russian	35	28.57	64.91
Scottish	2	100.00	79.00
Swedish	0	0	0
Vietnamese	6	0	60.33
Unspecified	2930	56.28	70.07
I decline to participate	661	44.02	66.95
Total	**9372**	**50.00**	**68.63**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	321	38.32	66.42
Chinese	226	34.51	64.09
English	4013	53.13	69.49
French	35	22.86	62.74
German	0	0	0
Italian	6	16.67	61.33
Korean	12	50.00	67.83
Polish	5	60.00	70.40
Russian	18	38.89	63.72
Spanish	211	28.44	63.29
Tagalog	17	41.18	67.71
Vietnamese	3	100.00	78.33
Unspecified	2295	54.60	69.51
I decline to participate	2210	45.48	67.60
Total	**9372**	**50.00**	**68.63**

Spanish-language Examination

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	33	6.06	56.79
Male	9	0	51.00
Unspecified	4	25.00	59.25
Total	**46**	**6.52**	**55.87**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	5	0	60.20
25-29	2	0	45.50
30-34	22	4.55	59.00
35-39	4	0	38.50
40-44	3	0	50.33
45-49	4	50.00	67.25
50-54	4	0	53.50
55-59	1	0	53.00
60-64	1	0	39.00
65 and over	0	0	0
Total	**46**	**6.52**	**55.87**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	1	0	37.00
Less than 12th Grade	0	0	0
High School Diploma or GED	6	0	59.17
Some College	9	11.11	49.44
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelorôs)	20	5.00	61.55
Masterôs Degree	1	0	53.00
Doctoral Degree	0	0	0
Unspecified	2	0	63.00
I decline to participate	7	14.29	46.14
Total	**46**	**6.52**	**55.87**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	2	0	46.00
Hispanic	32	6.25	58.59
Native American	0	0	0
Other	0	0	0
Unspecified	12	8.33	50.25
I decline to participate	0	0	0
Total	**46**	**6.52**	**55.87**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	13	7.69	45.77
Cuban	0	0	0
Chinese	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	20	5.00	61.55
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	4	0	45.75
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
Unspecified	7	0	61.00
I decline to participate	2	50.00	67.00
Total	**46**	**6.52**	**55.87**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	3	0	48.67
English	4	0	44.25
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	23	4.35	59.13
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	7	0	61.00
I decline to participate	13	15.38	49.00
Total	**46**	**6.52**	**55.87**

Personal Lines Insurance Agent/Broker

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

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	1595	47.96	68.75
Male	939	55.70	71.04
Unspecified	114	46.49	67.57
Total	**2648**	**50.64**	**69.51**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1009	43.71	67.92
25-29	677	52.58	69.90
30-34	312	57.05	71.44
35-39	160	61.25	72.16
40-44	140	57.86	70.49
45-49	128	45.31	68.27
50-54	94	65.96	72.24
55-59	76	55.26	71.24
60-64	22	77.27	77.00
65 and over	15	40.00	66.07
Unspecified	15	13.33	58.47
Total	**2648**	**50.64**	**69.51**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	482	87.14	79.19
Less than 12th Grade	17	11.76	59.18
High School Diploma or GED	366	41.53	67.67
Some College	686	37.76	66.02
2-Year College Degree (Associates)	166	43.98	67.92
4-Year College Degree (Bachelorôs)	437	46.91	68.42
Masterôs Degree	19	63.16	69.68
Doctoral Degree	2	100.00	86.50
Unspecified	166	50.60	69.24
I decline to participate	307	43.00	67.28
Total	**2648**	**50.64**	**69.51**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	51	43.14	68.22
Asian or Pacific Islander	49	46.94	67.06
Caucasian	1236	62.30	72.68
Hispanic	336	23.81	62.55
Native American	2	100.00	70.50
Other	53	49.06	69.00
Unspecified	921	45.39	68.02
I decline to participate	0	0	0
Total	**2648**	**50.64**	**69.51**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1429	58.22	71.38
Chinese	32	37.50	67.31
Cuban	1	100.00	78.00
Dutch	4	25.00	65.50
English	121	55.37	71.53
Filipino	0	0	0
French	0	0	0
German	3	100.00	75.67
Irish	8	62.50	68.50
Italian	28	53.57	70.82
Japanese	0	0	0
Korean	2	100.00	78.50
Mexican	16	18.75	63.63
Other Asian	12	66.67	72.00
Other European	9	11.11	58.89
Other Hispanic or Latino	201	25.37	63.39
Polish	5	80.00	71.60
Puerto Rican	40	20.00	57.95
Russian	4	25.00	56.00
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	583	47.17	69.05
I decline to participate	150	34.67	64.51
Total	**2648**	**50.64**	**69.51**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	60	56.67	70.12
Chinese	18	50.00	67.39
English	1495	58.73	71.54
French	0	0	0
German	0	0	0
Italian	0	0	0
Korean	0	0	0
Polish	2	100.00	74.00
Russian	2	0	41.00
Spanish	136	22.06	62.27
Tagalog	1	100.00	85.00
Vietnamese	0	0	0
Unspecified	417	45.56	68.77
I decline to participate	517	38.10	66.19
Total	**2648**	**50.64**	**69.51**

Property/Casualty Agent/Broker

A Property/Casualty Agent or Broker is authorized to sell insurance that protects against property losses to the insuredôs business, home or car and/or against legal liability to the insured resulting from injury or damage to the property of others. Casualty insurance provides protection against liability as a result of bodily injury, property damage or other covered peril.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	2075	42.31	66.88
Male	1666	54.86	69.57
Unspecified	256	55.08	69.45
Total	**3997**	**48.36**	**68.17**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	1033	42.40	66.88
25-29	825	48.85	67.60
30-34	625	47.84	68.38
35-39	439	48.97	68.37
40-44	313	51.76	69.00
45-49	306	53.27	69.69
50-54	243	51.44	69.20
55-59	138	59.42	70.64
60-64	47	63.83	72.36
65 and over	17	64.71	72.71
Unspecified	11	45.45	66.64
Total	**3997**	**48.36**	**68.17**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	64	54.69	68.02
Less than 12th Grade	47	17.02	61.30
High School Diploma or GED	441	41.04	66.36
Some College	961	40.89	66.46
2-Year College Degree (Associates)	283	38.16	65.92
4-Year College Degree (Bachelorôs)	1274	57.85	70.34
Masterôs Degree	156	64.10	71.01
Doctoral Degree	23	91.30	80.91
Unspecified	290	47.93	68.12
I decline to participate	458	46.07	67.97
Total	**3997**	**48.36**	**68.17**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	172	30.81	63.46
Asian or Pacific Islander	240	35.00	64.42
Caucasian	1461	55.44	70.15
Hispanic	328	30.18	63.52
Native American	6	100.00	76.17
Other	69	44.93	65.07
Unspecified	1721	49.39	68.46
I decline to participate	0	0	0
Total	**3997**	**48.36**	**68.17**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1724	48.78	68.46
Chinese	66	33.33	65.62
Cuban	5	60.00	72.00
Dutch	1	0	64.00
English	78	52.56	66.77
Filipino	3	0	64.67
French	1	100.00	77.00
German	3	100.00	79.33
Irish	26	84.62	77.31
Italian	68	48.53	67.74
Japanese	5	60.00	70.00
Korean	40	40.00	64.58
Mexican	14	7.14	56.21
Other Asian	67	23.88	61.07
Other European	44	36.36	67.11
Other Hispanic or Latino	165	28.48	62.63
Polish	10	70.00	71.70
Puerto Rican	49	46.94	67.39
Russian	13	38.46	62.92
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	3	33.33	64.67
Unspecified	1342	53.20	69.27
I decline to participate	270	43.70	67.63
Total	**3997**	**48.36**	**68.17**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	82	53.66	68.88
Chinese	58	25.86	63.41
English	1798	51.50	68.83
French	4	50.00	71.75
German	3	0	63.33
Italian	1	0	61.00
Korean	36	36.11	63.39
Polish	5	40.00	65.60
Russian	22	36.36	59.27
Spanish	122	22.95	62.02
Tagalog	0	0	0
Vietnamese	3	33.33	64.67
Unspecified	1062	49.81	68.48
I decline to participate	801	45.57	67.97
Total	**3997**	**48.36**	**68.17**

Bail Agent

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

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	29	68.97	75.90
Male	65	63.08	74.09
Unspecified	4	100.00	86.00
Total	**98**	**66.33**	**75.11**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	15	53.33	72.20
25-29	33	54.55	72.48
30-34	14	71.43	76.86
35-39	9	88.89	82.44
40-44	11	72.73	76.00
45-49	8	75.00	75.63
50-54	5	80.00	77.40
55-59	0	0	0
60-64	3	100.00	80.00
65 and over	0	0	0
Total	**98**	**66.33**	**75.11**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	3	66.67	70.33
Less Than 12th Grade	0	0	0
High School or GED	19	47.37	69.47
Some College	23	43.48	68.30
2-Year College Degree (Associates)	5	80.00	73.20
4-Year College Degree (Bachelorôs)	29	75.86	78.45
Masterôs Degree	10	100.00	86.30
Doctoral Degree	2	100.00	93.00
Unspecified	1	100.00	86.00
I decline to participate	6	83.33	80.50
Total	**98**	**66.33**	**75.11**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	21	61.90	72.38
Asian or Pacific Islander	0	0	0
Caucasian	27	81.48	79.41
Hispanic	13	38.46	64.46
Native American	0	0	0
Other	9	22.22	64.67
Unspecified	28	82.14	81.32
I decline to participate	0	0	0
Total	**98**	**66.33**	**75.11**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	43	74.42	76.74
Cuban	0	0	0
Chinese	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	1	100.00	95.00
Japanese	0	0	0
Korean	0	0	0
Mexican	0	0	0
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	3	66.67	70.00
Polish	0	0	0
Puerto Rican	4	25.00	57.00
Russian	0	0	0
Scottish	0	0	0
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	41	60.98	75.34
I decline to participate	4	66.67	73.17
Total	**98**	**66.33**	**75.11**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	3	66.67	70.33
Chinese	0	0	0
English	56	66.07	74.63
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	3	100.00	73.33
Tagalog	0	0	0
Vietnamese	0	0	0
Unspecified	26	57.69	75.35
I decline to participate	10	80.00	79.20
Total	**98**	**66.33**	**75.11**

Mortgage Guaranty Agent

This examination qualifies the agent to sell mortgage and guaranty insurance to banks and financial institutions. Mortgage and guaranty insurance protects against financial loss by reason of nonpayment of any sum required to be paid under a real estate financing agreement.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	0	0	0
Male	2	100.00	88.50
Unspecified	0	0	0
Total	**2**	**100.00**	**88.50**

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	1	100.00	92.00
50-54	0	0	0
55-59	1	100.00	85.00
60-64	0	0	0
65 and over	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	**2**	**100.00**	**88.50**

Education Level	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 (Bachelorôs)	2	100.00	88.50
Masterôs Degree	0	0	0
Doctoral Degree	0	0	0
Unspecified	0	0	0
I decline to participate	0	0	0
Total	**2**	**100.00**	**88.50**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	1	100.00	92.00
Hispanic	0	0	0
Native American	0	0	0
Other	0	0	0
Unspecified	1	100.00	85.00
I decline to participate	0	0	0
Total	**2**	**100.00**	**88.50**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	1	100.00	92.00
Cuban	0	0	0
Chinese	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
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	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
Unspecified	1	100.00	85.00
I decline to participate	0	0	0
Total	**2**	**100.00**	**88.50**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	1	100.00	92.00
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	1	100.00	85.00
I decline to participate	0	0	0
Total	**2**	**100.00**	**88.50**

Title Agent

A Title Agent license authorizes the licensee to sell or negotiate the sale of a title insurance policy which insures against financial loss from defects in a title to real property.

Gender	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Female	10	90.00	74.10
Male	26	34.62	65.27
Unspecified	0	0	0
Total	**36**	**50.00**	**67.72**

Age	Total Number of Examinees	Passing Rate (%)	Average Score (%)
18-24	6	33.33	67.50
25-29	1	100.00	76.00
30-34	2	100.00	75.50
35-39	0	0	0
40-44	15	13.33	60.80
45-49	2	50.00	68.00
50-54	5	100.00	77.00
55-59	2	100.00	74.00
60-64	0	0	0
65 and over	3	100.00	75.00
Total	**36**	**50.00**	**67.72**

Education Level	Total Number of Examinees	Passing Rate (%)	Average Score (%)
8th Grade or Less	0	0	0
Less than 12th Grade	0	0	0
High School Diploma or GED	4	50.00	71.50
Some College	14	57.14	67.79
2-Year College Degree (Associates)	0	0	0
4-Year College Degree (Bachelorôs)	4	100.00	78.50
Masterôs Degree	9	11.11	62.11
Doctoral Degree	1	100.00	70.00
Unspecified	2	100.00	71.50
I decline to participate	2	0	58.50
Total	**36**	**50.00**	**67.72**

Race	Total Number of Examinees	Passing Rate (%)	Average Score (%)
African American	0	0	0
Asian or Pacific Islander	0	0	0
Caucasian	22	50.00	68.91
Hispanic	0	0	0
Native American	0	0	0
Other	5	0	54.80
Unspecified	9	77.78	72.00
I decline to participate	0	0	0
Total	**36**	**50.00**	**67.72**

Ethnicity	Total Number of Examinees	Passing Rate (%)	Average Score (%)
American/Canadian	22	45.45	68.18
Chinese	0	0	0
Cuban	0	0	0
Dutch	0	0	0
English	3	66.67	72.00
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
Other Asian	0	0	0
Other European	0	0	0
Other Hispanic or Latino	0	0	0
Polish	0	0	0
Puerto Rican	0	0	0
Russian	0	0	0
Scottish	1	100.00	76.00
Swedish	0	0	0
Vietnamese	0	0	0
Unspecified	4	100.00	75.75
I decline to participate	6	16.67	57.83
Total	**36**	**50.00**	**67.72**

Native Language	Total Number of Examinees	Passing Rate (%)	Average Score (%)
Arabic	0	0	0
Chinese	0	0	0
English	25	36.00	65.96
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	3	100.00	70.33
I decline to participate	8	75.00	72.25
Total	**36**	**50.00**	**67.72**