ANNUAL REPORT: LIFE INSURANCE EXAM CALENDAR YEAR 2014

This report was prepared according to the provisions of **§1545**, Louisiana Revised Statutes to provide statistics on first-time test takers of the 1401 LA Life Insurance Exam for Calendar Year 2014.

Submitted January 14, 2014

OVERVIEW

For the purpose of aiding the Louisiana Department of Insurance in ensuring that the Louisiana Life Insurance Exam is fair and of high quality, this report was prepared according to the provisions of **§1545**, Louisiana Revised Statutes, and will be published annually using data from the contracted testing vendor.

§1545. Examination

I.   (1) The commissioner of insurance shall prepare, publicly announce, and publish a report that summarizes statistical information relating to life insurance agent examinations administered during the preceding calendar year. Each report shall include the following information for all examinees combined and separately by gender, race or ethnicity, race or ethnicity within gender, education level, and native language:

   (a) The total number of examinees.
   (b) The percentage and number of examinees who passed the examination.
   (c) Standard deviation of scaled scores on the examination.

   (2) The commissioner of insurance shall prepare and make available upon request a report of summary statistical information relating to each life insurance test form administered during the preceding calendar year. The report shall show, for each test form, for all examinees combined and separately for African–American examinees, American Indian examinees, Hispanic examinees, white examinees, and other examinees, the correct-answer rate and correlations.

   (3) The reports referred to in Paragraphs (1) and (2) of this Subsection shall be published no later than May first of the current year.

SCOPE OF WORK

This report provides summary statistics by demographic categories of first-time candidates taking the LA Life Insurance Exam during the period of January 1, 2014 through December 31, 2014. The report also includes summary scaled score statistics by candidate demographic categories for the LA Life Insurance Exam administered from January 1, 2014 through December 31, 2014.

Candidate demographic information was voluntarily self-reported through a survey administered by the testing vendor, Prometric, at the time the candidates took the exams. The exams were administered using an IRT LOFT model that creates a unique form for each candidate that is equivalent in content and difficulty to all the other candidates' forms in that administration year.

Performance data from first-time test takers is generally more stable, so data from repeat test takers is not included in this report.

Results

Table 1: First-Time Test Takers by Gender and Fail/Pass Status

Gender	Fail	Pass	Total	% of Total
Male	173	234	407	43.3%
% Male	42.5%	57.5%	100.0%	
% Fail or Pass	38.0%	48.2%		
Female	278	244	522	55.5%
% Female	53.3%	46.7%	100.0%	
% Fail or Pass	61.1%	50.3%		
Choose not to respond	4	7	11	1.2%
% Choose not to respond	36.4%	63.6%	100.0%	
% Fail or Pass	.9%	1.4%		
Total	455	485	940	100.0%
% Fail or Pass	48.4%	51.6%		
% of Total	100.0%	100.0%	100.0%	

Table 2: First-Time Test Takers by Ethnicity and Fail/Pass Status

Ethnicity	Fail	Pass	Total	% of Total
Asian American/Pacific Islander	15	6	21	2.2%
% Asian American/Pacific Islander	71.4%	28.6%	100.0%	
% Fail or Pass	3.3%	1.2%		
Black/African American	265	192	457	48.6%
% Black/African American	58.0%	42.0%	100.0%	
% Fail or Pass	58.2%	39.6%		
Hispanic/Latin American	13	13	26	2.8%
% Hispanic/Latin American	50.0%	50.0%	100.0%	
% Fail or Pass	2.9%	2.7%		
Native American	4	5	9	1.0%
% Native American	44.4%	55.6%	100.0%	
% Fail or Pass	.9%	1.0%		
Caucasian/White (non-Hispanic)	123	232	355	37.8%
% Caucasian/White (non-Hispanic)	34.6%	65.4%	100.0%	
% Fail or Pass	27.0%	47.8%		
Other	18	10	28	3.0%
% Other	64.3%	35.7%	100.0%	
% Fail or Pass	4.0%	2.1%		
Choose not to respond	17	27	44	4.7%
% Choose not to respond	38.6%	61.4%	100.0%	
% Fail or Pass	3.7%	5.6%		
Total	455	485	940	100.0%
% Fail or Pass	48.4%	51.6%		
% of Total	100.0%	100.0%	100.0%	

Table 3: First-Time Test Takers by Fail/Pass Status, Ethnicity, and Gender

Fail	Gender			
Ethnicity	**Male**	**Female**	**Choose not to respond**	**Total**
Asian American/Pacific Islander	5	10	0	15
% Asian American/Pacific Islanders Who Failed	33.3%	66.7%	.0%	100.0%
% Gender group Who Failed	2.9%	3.6%	.0%	
Black/African American	89	175	1	265
% Black/African Americans Who Failed	33.6%	66.0%	.4%	100.0%
% Gender group Who Failed	51.4%	62.9%	25.0%	
Hispanic/Latin American	8	5	0	13
% Hispanic/Latin Americans Who Failed	61.5%	38.5%	.0%	100.0%
% Gender group Who Failed	4.6%	1.8%	.0%	
Native American	2	2	0	4
% Native Americans Who Failed	50.0%	50.0%	.0%	100.0%
% Gender group Who Failed	1.2%	.7%	.0%	
Caucasian/White (non-Hispanic)	58	65	0	123
% Caucasian/Whites (non-Hispanic) Who Failed	47.2%	52.8%	.0%	100.0%
% Gender group Who Failed	33.5%	23.4%	.0%	
Other	7	10	1	18
% Others Who Failed	38.9%	55.6%	5.6%	100.0%
% Gender group Who Failed	4.0%	3.6%	25.0%	
Choose not to respond	4	11	2	17
% Choose not to respond Who Failed	23.5%	64.7%	11.8%	100.0%
% Gender group Who Failed	2.3%	4.0%	50.0%	
Total	173	278	4	455

Pass	Gender			
Ethnicity	**Male**	**Female**	**Choose not to respond**	**Total**
Asian American/Pacific Islander	5	1	0	6
% Asian American/Pacific Islanders Who Passed	83.3%	16.7%	.0%	100.0%
% Gender group Who Passed	2.1%	.4%	.0%	
Black/African American	84	107	1	192
% Black/African Americans Who Passed	43.8%	55.7%	.5%	100.0%
% Gender group Who Passed	35.9%	43.9%	14.3%	
Hispanic/Latin American	8	5	0	13
% Hispanic/Latin Americans Who Passed	61.5%	38.5%	.0%	100.0%
% Gender group Who Passed	3.4%	2.0%	.0%	
Native American	2	3	0	5
% Native Americans Who Passed	40.0%	60.0%	.0%	100.0%
% Gender group Who Passed	.9%	1.2%	.0%	
Caucasian/White (non-Hispanic)	118	113	1	232
% Caucasian/Whites (non-Hispanic) Who Passed	50.9%	48.7%	.4%	100.0%
% Gender group Who Passed	50.4%	46.3%	14.3%	
Other	4	4	2	10
% Others Who Passed	40.0%	40.0%	20.0%	100.0%
% Males or Females Who Passed	1.7%	1.6%	28.6%	
Choose not to respond	13	11	3	27
% Choose not to respond Who Passed	48.1%	40.7%	11.1%	100.0%
% Gender group Who Passed	5.6%	4.5%	42.9%	
Total	234	244	7	485

Table 4: First-Time Test Takers by Highest Level of Education and Fail/Pass Status

Highest Level of Education	Fail	Pass	Total	% of Total
Did Not Finish High School	8	3	11	1.2%
% of this Educ. Level	72.7%	27.3%	100.0%	
% of Fail or Pass	1.8%	.6%		
High School Diploma or Equivalent	211	147	358	38.1%
% of this Educ. Level	58.9%	41.1%	100.0%	
% of Fail or Pass	46.4%	30.3%		
Two-Year College Degree (Associate Degree)	103	84	187	19.9%
% of this Educ. Level	55.1%	44.9%	100.0%	
% of Fail or Pass	22.6%	17.3%		
Four-Year College Degree (Bachelor's Degree)	82	173	255	27.1%
% of this Educ. Level	32.2%	67.8%	100.0%	
% of Fail or Pass	18.0%	35.7%		
Advanced Degree (Master's Degree or Doctorate)	22	54	76	8.1%
% of this Educ. Level	28.9%	71.1%	100.0%	
% of Fail or Pass	4.8%	11.1%		
Choose not to respond Educational Level	29	24	53	5.6%
% Choose not to respond Educ. Level	54.7%	45.3%	100.0%	
% of Fail or Pass	6.4%	4.9%		
Total	455	485	940	100.00%

Table 5: First-Time Test Takers by Primary Language and Fail/Pass Status

Primary Language	Fail	Pass	Total	% of Total
English	433	472	905	96.3%
% of English Lang.	47.8%	52.2%	100.0%	
% of Fail or Pass	95.2%	97.3%		
Spanish	7	4	11	1.2%
% of Spanish Lang.	63.6%	36.4%	100.0%	
% of Fail or Pass	1.5%	.8%		
Vietnamese	3	0	3	.3%
% of Vietnamese Lang.	100.0%	.0%	100.0%	
% of Fail or Pass	.7%	.0%		
Other	9	7	16	1.7%
% of Other Lang.	56.3%	43.8%	100.0%	
% of Fail or Pass	2.0%	1.4%		
Choose not to respond	3	2	5	.5%
% of Choose not to respond	60.0%	40.0%	100.0%	
% of Fail or Pass	.7%	.4%		
Total	455	485	940	100.00%

Table 6: Standard Deviation of Scaled Scores by Gender and Fail/Pass Status

Gender	Fail	Pass	Total
Male	11.57	6.06	14.94
Female	10.51	5.62	13.78
Choose not to respond	6.81	4.23	9.14
Total	10.92	5.85	14.29

Table 7: Standard Deviation of Scaled Scores by Ethnicity and Fail/Pass Status

Ethnicity	Fail	Pass	Total
Asian American/Pacific Islander	15.16	4.55	18.74
Black/African American	11.11	5.49	14.43
Hispanic/Latin American	12.70	4.65	15.69
Native American	3.50	5.32	9.18
Caucasian/White (non-Hispanic)	8.16	6.15	11.81
Other	13.81	3.54	16.69
Choose not to respond	9.31	4.80	12.38
Total	10.92	5.85	14.29

Table 8: Standard Deviation of Scaled Scores by Fail/Pass Status, Ethnicity, and Gender

Fail	Male	Female	Choose not to respond	Total
Asian American/Pacific Islander	12.19	16.48	NA	15.16
Black/African American	11.91	10.40	NA	11.11
Hispanic/Latin American	14.12	7.79	NA	12.70
Native American	5.66	2.12	NA	3.50
Caucasian/White (non-Hispanic)	7.47	8.59	NA	8.16
Other	14.65	12.96	NA	13.81
Choose not to respond	8.54	8.65	9.90	9.31
Total	11.57	10.51	6.81	10.92

Pass	Male	Female	Choose not to respond	Total
Asian American/Pacific Islander	4.39	NA	NA	4.55
Black/African American	5.61	5.43	NA	5.49
Hispanic/Latin American	2.67	6.42	NA	4.65
Native American	8.49	4.51	NA	5.32
Caucasian/White (non-Hispanic)	6.30	5.84	NA	6.15
Other	4.43	3.92	1.41	3.54
Choose not to respond	4.50	4.94	6.51	4.80
Total	6.06	5.62	4.23	5.85

Table 9: Standard Deviation of Scaled Scores by Education Level and Fail/Pass Status

Education Level	Fail	Pass	Total
< H.S. Diploma	14.70	4.51	19.63
H.S. Diploma or Equivalent	10.81	5.44	14.24
2-Yr. Degree	10.70	5.35	14.41
4-Yr. Degree	9.06	6.14	11.80
Advanced Degree	7.16	6.22	10.56
Choose not to respond	14.82	5.81	17.41
Total	10.92	5.85	14.29

Table 10: Standard Deviation of Scaled Scores by Primary Language and Fail/Pass Status

Primary Language	Fail	Pass	Total
English	10.77	5.88	14.08
Spanish	7.50	2.50	14.96
Vietnamese	10.50	NA	10.50
Other	12.83	5.77	19.03
Choose not to respond	6.08	7.07	11.32
Total	10.92	5.85	14.29