ANNUAL REPORT: LIFE INSURANCE EXAM CALENDAR YEAR 2013

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 2013.

Submitted January 10, 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, 2013 through December 31, 2013. The report also includes summary scaled score statistics by candidate demographic categories for the LA Life Insurance Exam administered from January 1, 2013 through December 31, 2013.

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	174	240	414	41.4%
% Male	42.0%	58.0%	100.0%	
% Fail or Pass	36.1%	46.2%		
Female	302	275	577	57.6%
% Female	52.3%	47.7%	100.0%	
% Fail or Pass	62.7%	53.0%		
Choose not to respond	6	4	10	1.0%
% Choose not to respond	60.0%	40.0%	100.0%	
% Fail or Pass	1.2%	0.8%		
Total	482	519	1001	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	48.2%	51.8%	100.0%	

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

Ethnicity	Fail	Pass	Total	% of Total
Asian American/Pacific Islander	30	18	48	4.8%
% Asian American/Pacific Islander	62.5%	37.5%	100.0%	
% Fail or Pass	6.2%	3.5%		
Black/African American	279	168	447	44.7%
% Black/African American	62.4%	37.6%	100.0%	
% Fail or Pass	57.9%	32.4%		
Hispanic/Latin American	7	10	17	1.7%
% Hispanic/Latin American	41.2%	58.8%	100.0%	
% Fail or Pass	1.5%	1.9%		
Native American	2	1	3	0.3%
% Native American	66.7%	33.3%	100.0%	
% Fail or Pass	0.4%	0.2%		
Caucasian/White (non-Hispanic)	128	292	420	42.0%
% Caucasian/White (non-Hispanic)	30.5%	69.5%	100.0%	
% Fail or Pass	26.6%	56.3%		
Other	13	7	20	2.0%
% Other	65.0%	35.0%	100.0%	
% Fail or Pass	2.7%	1.3%		
Choose not to respond	23	23	46	4.6%
% Choose not to respond	50.0%	50.0%	100.0%	
% Fail or Pass	4.8%	4.4%		
Total	482	519	1001	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	48.2%	51.8%	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	17	13	0	30
% Asian American/Pacific Islanders Who Failed	6.1%	4.7%	0.0%	100.0%
% Gender group Who Failed	9.8%	4.3%	0.0%	
Black/African American	94	184	1	279
% Black/African Americans Who Failed	33.7%	65.9%	0.4%	100.0%
% Gender group Who Failed	54.0%	60.9%	16.7%	
Hispanic/Latin American	2	5	0	7
% Hispanic/Latin Americans Who Failed	28.6%	71.4%	0.0%	100.0%
% Gender group Who Failed	1.1%	1.7%	0.0%	
Native American	0	2	0	2
% Native Americans Who Failed	0.0%	100.0%	0.0%	100.0%
% Gender group Who Failed	0.0%	0.7%	0.0%	
Caucasian/White (non-Hispanic)	48	80	0	128
% Caucasian/Whites (non-Hispanic) Who Failed	37.5%	62.5%	0.0%	100.0%
% Gender group Who Failed	27.6%	26.5%	0.0%	
Other	7	6	0	13
% Others Who Failed	53.8%	46.2%	0.0%	100.0%
% Gender group Who Failed	4.0%	2.0%	0.0%	
Choose not to respond	6	12	5	23
% Choose not to respond Who Failed	26.1%	52.2%	21.7%	100.0%
% Gender group Who Failed	3.4%	4.0%	83.3%	
Total	174	302	6	482

Pass	Gender			
Ethnicity	Male	Female	Choose not to respond	Total
Asian American/Pacific Islander	9	9	0	18
% Asian American/Pacific Islanders Who Passed	50.0%	50.0%	0.0%	100.0%
% Gender group Who Passed	3.8%	3.3%	0.0%	
Black/African American	61	107	0	168
% Black/African Americans Who Passed	36.3%	63.7%	0.0%	100.0%
% Gender group Who Passed	25.4%	38.9%	0.0%	
Hispanic/Latin American	6	4	0	10
% Hispanic/Latin Americans Who Passed	60.0%	40.0%	0.0%	100.0%
% Gender group Who Passed	2.5%	1.5%	0.0%	
Native American	0	1	0	1
% Native Americans Who Passed	0.0%	100.0%	0.0%	100.0%
% Gender group Who Passed	0.0%	0.4%	0.0%	
Caucasian/White (non-Hispanic)	153	139	0	292
% Caucasian/Whites (non-Hispanic) Who Passed	52.4%	47.6%	0.0%	100.0%
% Gender group Who Passed	63.8%	50.5%	0.0%	
Other	2	5	0	7
% Others Who Passed	28.6%	71.4%	0.0%	100.0%
% Males or Females Who Passed	0.8%	1.8%	0.0%	
Choose not to respond	9	10	4	23
% Choose not to respond Who Passed	39.1%	43.5%	17.4%	100.0%
% Gender group Who Passed	3.8%	3.6%	100.0%	
Total	240	275	4	519

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	21	4	25	2.5%
% of this Educ. Level	84.0%	16.0%	100.0%	
% of Fail or Pass	4.4%	0.8%		
High School Diploma or Equivalent	239	174	413	41.3%
% of this Educ. Level	57.9%	42.1%	100.0%	
% of Fail or Pass	49.6%	33.5%		
Two-Year College Degree (Associate Degree)	79	67	146	14.6%
% of this Educ. Level	54.1%	45.9%	100.0%	
% of Fail or Pass	16.4%	12.9%		
Four-Year College Degree (Bachelor's Degree)	89	190	279	27.9%
% of this Educ. Level	31.9%	68.1%	100.0%	
% of Fail or Pass	18.5%	36.6%		
Advanced Degree (Master's Degree or Doctorate)	30	63	93	9.3%
% of this Educ. Level	32.3%	67.7%	100.0%	
% of Fail or Pass	6.2%	12.1%		
Choose not to respond Educational Level	24	21	45	4.5%
% Choose not to respond Educ. Level	53.3%	46.7%	100.0%	
% of Fail or Pass	5.0%	4.0%		
Total	482	519	1001	100.00%

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

Primary Language	Fail	Pass	Total	% of Total
English	453	499	952	95.1%
% of English Lang.	47.6%	52.4%	100.0%	
% of Fail or Pass	94.0%	96.1%		
Spanish	2	2	4	0.4%
% of Spanish Lang.	50.0%	50.0%	100.0%	
% of Fail or Pass	0.4%	0.4%		
Vietnamese	13	7	20	2.0%
% of Vietnamese Lang.	65.0%	35.0%	100.0%	
% of Fail or Pass	2.7%	1.3%		
Other	9	8	17	1.7%
% of Other Lang.	52.9%	47.1%	100.0%	
% of Fail or Pass	1.9%	1.5%		
Choose not to respond	5	3	8	0.8%
% of Choose not to respond	62.5%	37.5%	100.0%	
% of Fail or Pass	1.0%	0.6%		
Total	482	519	1001	100.00%

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

Gender	Fail	Pass	Total
Male	10.66	5.85	13.72
Female	10.55	5.97	14.63
Choose not to respond	12.18	7.12	17.14
Total	10.63	5.92	14.38

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

Ethnicity	Fail	Pass	Total
Asian American/Pacific Islander	11.14	6.1	14.83
Black/African American	10.90	5.63	14.65
Hispanic/Latin American	12.71	6.04	13.60
Native American	2.83	N.A.	11.15
Caucasian/White (non-Hispanic)	9.69	5.99	12.25
Other	7.81	6.43	12.62
Choose not to respond	11.51	6.15	15.64
Total	10.63	5.92	14.38

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	9.62	12.69	N.A.	11.14
Black/African American	10.94	10.86	N.A.	10.90
Hispanic/Latin American	0.71	12.51	N.A.	12.71
Native American	N.A.	2.83	N.A.	2.83
Caucasian/White (non-Hispanic)	10.79	9.03	N.A.	9.69
Other	6.43	9.35	N.A.	7.81
Choose not to respond	12.63	10.76	12.90	11.51
Total	10.66	10.55	12.18	10.63

Pass	Male	Female	Choose not to respond	Total
Asian American/Pacific Islander	5.05	7.26	N.A.	6.10
Black/African American	5.46	5.74	N.A.	5.63
Hispanic/Latin American	5.54	7.30	N.A.	6.04
Native American	N.A.	N.A.	N.A.	N.A.
Caucasian/White (non-Hispanic)	5.98	6.01	N.A.	5.99
Other	1.41	6.30	N.A.	6.43
Choose not to respond	6.53	6.11	7.12	6.15
Total	5.85	5.97	7.12	5.92

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

Education Level	Fail	Pass	Total
< H.S. Diploma	11.15	2.58	14.33
H.S. Diploma or Equivalent	10.92	5.58	14.58
2-Yr. Degree	9.56	6.02	14.12
4-Yr. Degree	7.92	5.80	11.18
Advanced Degree	9.31	6.04	12.08
Choose not to respond	12.13	5.86	15.24
Total	10.63	5.92	14.38

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

Primary Language	Fail	Pass	Total
English	10.50	5.92	14.27
Spanish	12.73	11.31	15.61
Vietnamese	11.88	5.18	15.87
Other	13.94	6.75	17.08
Choose not to respond	14.48	6.81	16.26
Total	10.63	5.92	14.38