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Special Results Report on the Louisiana 1401 Life Insurance Exam 10/1/08 – 6/30/09

Purpose of this Report

The purpose of this report is to provide statistics on first-time test takers of the 1401 LA Life Insurance Exam during the period of 10/1/08 to 6/30/09 to meet reporting requirements of the Louisiana Revised Statute 22:1545.

Information About the Data Used in this Report

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

Not all first-time test takers of this exam during the time period covered in this report responded to the demographic survey questions the first time they took the exam. However, those who did not respond the first time did respond on subsequent attempts, so much of the missing demographic information was able to be gathered from subsequent surveys. If particular questions were responded to inconsistently or could not be answered from subsequent survey responses, those responses were left blank. For example, one person said his/her gender was male one time and female another time and has a typically male first name and a typically female middle name, so gender for that person is unknown.

In preparation for this report, the survey responses of individuals were scrutinized over time and multiple attempts, and this analysis showed that a few of the demographic questions are yielding inconsistent responses for a number of individuals, so the data from these questions is less reliable. This should be taken into consideration when considering the data in this report. An example of such unreliability is that a significant number of people responded inconsistently to the question about highest level of education, marking up to three or four different levels and marking them inconsistently with the passing of time (marking higher levels of education earlier in time, for example). It also appears that a portion of people (possibly multi-ethnic people) are having difficulty categorizing themselves ethnically. Also note that Asians are being forced into the “Other” category because there is no “Asian” response category. For this report, either responses made with the first attempt were taken or when a first attempt response was different from all subsequent responses to a particular demographic question, the subsequent response was taken.

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

Gender	Fail	Pass	Total	% of Total
Male	174	158	332	50.5%
% Male	52.4%	47.6%	100.0%	
% Fail or Pass	43.8%	60.5%		
Female	222	103	325	49.4%
% Female	68.3%	31.7%	100.00%	
% Fail or Pass	55.9%	39.5%		
Unknown	1	0	1	0.2%
% Unknown	100.00%	0.0%	100.00%	
% Fail or Pass	0.3%	0.0%		
Total	397	261	658	100.00%
% Fail or Pass	100.00%	100.00%		
% of Total	60.3%	39.7%	100.00%	

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

Ethnicity	Fail	Pass	Total	% of Total
African American	235	103	338	51.4%
% African American	69.5%	30.5%	100.0%	
% Fail or Pass	59.2%	39.5%		
American Indian	4	0	4	0.6%
% American Indian	100.0%	0.0%	100.0%	
% Fail or Pass	1.0%	0.0%		
Hispanic	8	8	16	2.4%
% Hispanic	50.0%	50.0%	100.0%	
% Fail or Pass	2.0%	3.1%		
Caucasian	123	145	268	40.7%
% Caucasian	45.9%	54.1%	100.0%	
% Fail or Pass	31.0%	55.6%		
Other	27	5	32	4.9%
% Other	84.4%	15.6%	100.0%	
% Fail or Pass	6.8%	1.9%		
Total	397	261	658	100.0%
% Fail or Pass	100.0%	100.0%		
% of Total	60.3%	39.7%	100.0%	



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

Fail	Gender			
Ethnicity	Male	Female	Unknown	Total
African American	79	155	1	235
% African Americans Who Failed	33.6%	66.0%	0.4%	100.0%
% Males or Females or Unknown Who Failed	45.4%	69.8%	100.0%	
American Indian	4	0	0	4
% American Indians Who Failed	100.0%	0.0%	0.0%	100.0%
% Males or Females or Unknown Who Failed	2.3%	0.0%	0.0%	
Hispanic	4	4	0	8
% Hispanics Who Failed	50.0%	50.0%	0.0%	100.0%
% Males or Females or Unknown Who Failed	2.3%	1.8%	0.0%	
Caucasian	75	48	0	123
% Caucasians Who Failed	61.0%	39.0%	0.0%	100.0%
% Males or Females or Unknown Who Failed	43.1%	21.6%	0.0%	
Other	12	15	0	27
% Others Who Failed	44.4%	55.6%	0.0%	100.0%
% Males or Females or Unknown Who Failed	6.9%	6.8%	0.0%	
Total	174	222	1	397

Pass	Gender		
Ethnicity	Male	Female	Total
African American	48	55	103
% African Americans Who Passed	46.6%	53.4%	100.0%
% Males or Females Who Passed	30.4%	53.4%	
American Indian	0	0	0
% American Indians Who Passed	N.A.	N.A.	N.A.
% Males or Females Who Passed	0.0%	0.0%	
Hispanic	6	2	8
% Hispanics Who Passed	75.0%	25.0%	100.0%
% Males or Females Who Passed	3.8%	1.9%	
Caucasian	100	45	145
% Caucasians Who Passed	69.0%	31.0%	100.0%
% Males or Females Who Passed	63.3%	43.7%	
Other	4	1	5
% Others Who Passed	80.0%	20.0%	100.0%
% Males or Females Who Passed	2.5%	1.0%	
Total	158	103	261

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	11	2	13	2.0%
% of this Educ. Level	84.6%	15.4%	100.0%	
% of Fail or Pass	2.8%	0.8%		
High School Diploma or Equivalent	207	88	295	44.8%
% of this Educ. Level	70.2%	29.8%	100.0%	
% of Fail or Pass	52.1%	33.7%		
Two-Year College Degree (Associate Degree)	67	52	119	18.1%
% of this Educ. Level	56.3%	43.7%	100.0%	
% of Fail or Pass	16.9%	19.9%		
Four-Year College Degree (Bachelor's Degree)	96	95	191	29.0%
% of this Educ. Level	50.3%	49.7%	100.0%	
% of Fail or Pass	24.2%	36.4%		
Advanced Degree (Master's Degree or Doctorate)	16	24	40	6.1%
% of this Educ. Level	40.0%	60.0%	100.0%	
% of Fail or Pass	4.0%	9.2%		
Total	397	261	658	100.00%

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

Primary Language	Fail	Pass	Total	% of Total
English	385	260	645	98.0%
% of English Language	59.7%	40.3%	100.0%	
% of Fail or Pass	97.0%	99.6%		
Spanish	4	0	4	0.6%
% of Spanish Language	100.0%	0.0%	100.0%	
% of Fail or Pass	1.0%	0.0%		
Vietnamese	4	0	4	0.6%
% of Vietnamese Language	100.0%	0.0%	100.0%	
% of Fail or Pass	1.0%	0.0%		
Other	4	1	5	0.8%
% of Other Language	80.0%	20.0%	100.0%	
% of Fail or Pass	1.0%	0.4%		
Total	397	261	658	100.00%

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

Gender	Fail	Pass	Total
Male	9.83	5.80	13.72
Female	11.07	5.37	13.82
Unknown	N.A.	N.A.	N.A.
Total	10.53	5.68	13.94

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

Ethnicity	Fail	Pass	Total
African American	10.93	4.48	14.03
American Indian	15.59	N.A.	15.59
Hispanic	6.97	5.42	10.54
Caucasian	8.85	6.25	12.47
Other	9.69	3.21	11.14
Total	10.53	5.68	13.94

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

Fail	Male	Female	Unknown	Total
African American	10.00	11.40	N.A.	10.93
American Indian	15.59	N.A.	-	15.59
Hispanic	7.89	4.79	-	6.97
Caucasian	8.77	9.06	-	8.85
Other	9.15	10.36	-	9.69
Total	9.83	11.07	N.A.	10.53

Pass	Male	Female	Unknown	Total
African American	4.62	4.37	-	4.48
American Indian	N.A.	N.A.	-	N.A.
Hispanic	5.95	0.71	-	5.42
Caucasian	6.18	6.36	-	6.25
Other	3.59	N.A.	-	3.21
Total	5.8	5.37	-	5.68

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

Education Level	Fail	Pass	Total
< H.S. Diploma	12.23	1.41	15.18
H.S. Diploma or Equivalent	10.69	5.05	13.67
2-Yr. Degree (Associate Degree)	11.12	4.54	13.71
4-Yr. Degree (Bachelor's Degree)	9.01	6.29	12.59
Advanced Degree (Master's Degree or Doctorate)	6.65	6.33	12.73
Total	10.53	5.68	13.94

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

Primary Language	Fail	Pass	Total
English	10.54	5.69	14.01
Spanish	11.58	N.A.	11.58
Vietnamese	6.61	N.A.	6.61
Other	8.88	N.A.	8.88
Total	10.53	5.68	13.94