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Net Promoter Score ExplainedNet Promoter Score Explained Continue reading the main story in May 2002, a young, unmarried soldier named Michael R. Deuel, serving in the 82nd Airborne division in Fort Bragg, N.C., signed up to pay nearly \$120 a month for life insurance, which supplemented much cheaper coverage he had through the military. But before he sailed to Iraq, Private Deuel called to cancel part of his cover because an officer at the base told him he didn't need it, according to an insurance agent who served the base. A year later, in June 2003, the 21-year-old soldier was shot while guarding Baghdadban.Az propane distribution center in the Private Deuel case in one of five events that some life insurers and their agents have offered as evidence that improper intervening by senior officers prevents young soldiers from providing additional insurance cover before they head to dangerous duty abroad. According to their accounts, thousands of soldiers in the military - an insurance marketing executive says their numbers are as high as 6,000 - have gained similar experience and run the risk of sharing private Deuel's fate. The complaints led to an investigation by the government Accountability Office.But an investigation into the five cases in which young soldiers said they were reduced in insurance on an officer's advice and later killed by customs shows that the issue is not that simple. Insurance sold to soldiers included policies that provided little additional cover at high prices. Four cases illustrate the less noticeable sales technique used by many insurance agents, which sells military people an expensive policy in tandem with a low-cost policy. Agents who complain that soldiers were wrongly advised to cancel policies do not make a difference between the two types of insurance. In fact, Private Deuel canceled just one policy that cost him \$100 a month in death benefit of \$32,500, while the \$250,000 policy that cost him \$18.75 a month. Financial experts say that in most cases young Iraqi-bound soldiers would be advised to avoid more expensive policies that include a savings plan as well as death benefit, and stay for less expensive ones, especially if they are young families. But the insurance industry says soldiers, not their officers, should have the final say. Officers who advise troops to cancel supplemental insurance are hypocritical insurance gods who advise lower and younger service people who are statistically those who lose their lives in war and are at risk of not buying additional life insurance, said Richard L. Worsham, Hopkinsville's chief marketing officer who oversees more than 150 insurance agents in eight southern states and who in defense of G.A.O. investigation.Mr. Worsham. Defense. agents sell it as a useful retirement savings tool. The American Council of Life Insurers, the industry's trade group, has encouraged member companies with similar complaints about officer interference to notify the G.A.O., a spokesman said yesterday. And the question may come up in questioning tomorrow at a House subcommittee hearing examining whether young recruits are exposed to high pressure or misleading sales pitches, he said. All service members can buy up to \$250,000 in low-cost life insurance through the military, and 96 percent of them buy maximum coverage, currently \$16.25 a month. Some soldiers - such as those with young families or siblings - want additional coverage, especially if they want to serve in dangerous places. But of the five soldiers Mr. Worsham referred to as having bought and then discarded their additional insurance, four - including Private Deuel - actually claimed two different types of insurance sold by the same agents at the same time, according to application forms and other documents filed by Mr. Worsham. , a nonprofit organization in Chantilly, Va. This policy, which pays a very low commission to the agents who sell it, gave Private Deuel \$250,000 in additional coverage of \$18.75 a month, \$2.50 more than the fees for the same coverage, according to the military plan. Financial planners and insurance experts say this type of coverage, called long-term insurance, is a good bargain for young soldiers with limited means who earn more coverage than they buy through the military. The other policy to which Private Deuel joined was the Flexible Dollar Builder Policy of the Trans World Assurance Company in San Mateo, Calif. This complex product, a form of cash value insurance, combines small, expensive death care with an accumulation fund feature that allows policyholders to build interest-seeking savings over time. This second policy would have cost Private Deuel \$100 a month in death in favor of \$32,500.This policy pays a large front-end commission to the sales agent. However, its financial benefits to the policyholder are slower. In most cases, the buyback value is actually less than the total amount paid for the product for at least a decade, even if the insured person never has to take advantage of the savings fund in a financial emergency. Insurance experts say any cash-value policy would be the wrong choice for soldiers trying to maximize the amount their families would receive in the event of death. You might do very well with good advice to let low-benefit, high insurance called a savings program go and stay in lower price term insurance, said Joseph M. Belth, emeritus professor of insurance University and editor of the Insurance Forum, Forum, independent journal. In fact, Private Deuel doesn't consider the \$250,000 Military Benefit Association policy he bought, according to agents who sold him and canceled the more expensive Trans World policy, a choice that most financial experts would have endorsed.Mr. Worsham also cited in the case of Pvt. Marlin T. Rockhold, 23, killed by a sniper in Baghdad in May 2003, leaving his wife and 9-year-old daughter fort Stewart, in Hinesville Ga. At the time of his death, the young private had \$250,000 in military insurance, which was shared by his wife and mother. But eight months earlier, he had applied for \$272,000 in additional insurance from one of Mr. Worsham's agents in Hinesville. According to the local agent, Private Rockhold canceled his application three days later, saying an officer at the base told him he didn't need any additional insurance. Like Private Deuel, Private Rockhold signed up for the two types of insurance - but unlike Private Deuel, he also cancelled both policies, even the low-cost one through the Military Benefit Alliance, which would have given him \$250,000 in additional cover for \$18.75 a month, the full amount to his widow. The other policy I canceled was the Flexible Dollar Builder of american fidelity life insurance company in Pensacola, Fla., the sister company trans world. That policy would have cost Private Rockhold \$60 a month for a \$22,000-a-month death advantage. Under the policy, it would not have accumulated savings to supplement the established death grant in the first year, according to documentation submitted by Mr Worsham. For one, Pvt. Kevin C. Ott, who died in Iraq last June, applied for as little as \$50,000 in term insurance for the Military Benefit Association at a cost of \$3.75 a month. He also signed up for the \$25,000 Flexible Dollar Builder Insurance for American Fidelity for \$100 a month, but arranged to contribute an additional amount each month to the policy accumulation fund, with a total monthly deduction of more than \$158 for the second policy. So he would have spent almost \$162 a month on a \$75,000 death grant, plus the money he paid into the second bond savings fund before he died. The other soldier, Private Joseph Favorito, is 3. American Fidelity's policy would have given him \$26,000 in additional cover, but it would have cost \$60 a month, but none would have been paid into its accumulation fund in the first year. The fifth soldier mr. Worsham quoted was Sergeant Troy D. Jenkins of the Army, who fatally In April 2003, when he threw himself at an unexploded cluster bomb carried by an Iraqi child to a group of soldiers. Sergeant Jenkins left his wife and two young children, according to military news reports. The insurance agency that dealt with Sergeant Jenkins of Fort Campbell, Ky., sells both low-cost Military Benefit Association term insurance, which would have provided up to \$250,000 in additional benefits to the young family, and the flexible dollar Builder product. But according to documents filed by Mr. Worsham, Sergeant Jenkins only applied in October 2002 for a more expensive policy for American Fidelity, which provided \$27,500 a month for \$100 and named a friend as its primary beneficiary. Sergeant Jenkins later rescinded that policy, saying he was acting on the advice of his chain of command, according to a letter from the local agent. The complexity of the five cases illustrates the challenges the G.A.O. research team faces. Mr. Worsham said that he had delivered 6,000 unsummated insurance applications to the G.A.O. for its review and estimated that half of the former applications were soldiers completed, but later withdrew, saying he was acting on the advice of senior officers. The other half, he said, were applications for policies that did not take effect because military finance offices did not process paperwork that would allow soldiers to have their bonuses automatically deducted from their salaries. Among the cases are some submitted by R. Lee Brown, a retired commander staff sergeant who sells insurance near Fort Hood, Tex. Brown, in a telephone interview last week, said about 50 soldiers filled out applications to buy insurance from him in March, just before he was shipped out to Iraq. But so far, he said, none of the payroll paperwork has been processed, so without those additional insurance coverage they wanted. The delayed paperwork may be an administrative statute of limitations, but Mr Worsham said he and Mr Brown suspect that payroll paperwork was simply trashed by financial officers who thought that insurance for soldiers wanted to buy was unnecessary. Pentagon officials said that any military personnel who were found to have improperly interfered in a soldier's knowledgeable decision to buy additional insurance, punished.Mr. Worsham rejected the idea that officers who might have advised their troops to cancel policies might not understand that there are additional policies worth retaining, even if others are far less capable. Instead, he argued that many of the military establishment is prejudiced against American Fidelity and Trans World, the two companies that sell the Flexible Dollar Builder. In the late 1990s, both some of their agents have been temporarily barred from several military military after investigations confirmed violations of Pentagon rules on the sale of insurance at military bases. Both were sued in the late 1990s over business practices by the Justice Department and Florida insurance regulators; both cases were settled without any sin being recognized. Wrongdoing.