APPENDIX C

2 0 0 8 V G L I

Data Analysis Plan
for
VGLI Mailout Survey

Submitted
On
April 2, 2009

Data Analysis Outline and Plan

The analysis of the 2008 Veterans Group Life Insurance survey will provide information on the Veterans Group Life Insurance outreach/marketing materials and tools, veteran understanding of the Veterans Group Life Insurance benefit, perceived availability and importance of life insurance, veteran coverage through non-Veterans Group Life Insurance insurance, and demographics of veterans who do and do not convert their Servicemembers' Group Life Insurance (SGLI) to Veterans Group Life Insurance (VGLI). The analysis will also include a description of survey variables which may have a causal relationships or be significant predictors of conversion from SGLI to VGLI.

We propose to use a combination of univariate and multivariate statistics to clearly present the findings from the survey. Statistics to be employed include univariate frequencies, cross-tabulations, correlations, and multiple regression analyses to identify predictors of SGLI to VGLI conversion.

The data analysis report will be organized by topic. Topics and corresponding survey questions are listed in table 1 below.

Table 1: 2008 VGLI Survey Topics and Questions

Topic	Survey Item	Item Number
VGLI outreach/marketing materials and tools	Separation briefing on VGLI	Q5
	Satisfaction with VGLI information from separation briefing	Q6
	Mailout materials on VGLI	Q7
	Number of VGLI information packages received	Q8
	How carefully VGLI information read	Q9
	Rating of VGLI information package	Q10
	Telephone call on VGLI	Q11
	Usefulness of telephone call	Q12
	VGLI information from VA insurance website	Q13
	Satisfaction with VGLI information on VA insurance website	Q14
Understanding and Conversion to VGLI	Awareness of VGLI features	Q15
	Reasons for converting/not converting to VGLI	Q16

Table 1: 2008 VGLI Survey Topics and Questions (continued)

Topic	Survey Item	Item Number
Perceived availability and importance of Life Insurance	Ease of obtaining Life Insurance – by Age	Q17
	Ease of obtaining Life Insurance – by Health status	Q18
	Importance of Life Insurance	Q22
	Factors influencing perceived importance of Life Insurance	Q23
Non-VGLI Life Insurance coverage	Life Insurance coverage before separation	Q3
	Non-VGLI Life Insurance coverage after separation	Q19
	Reasons for selection non-VGLI Life Insurance	Q21
	Amount of non-VGLI coverage	Q20
Demographics and predictor variables (for regression analysis)	Aware of SGLI	Q1
	Satisfaction with SGLI	Q2
	Satisfaction with separation briefing	Q4
	Rank (at time of separation)	Q25
	Marital status	Q28
	Education	Q29
	Employment status	Q30
	Dependants	Q31
	Service-connected disability	Q32
	Disability rating (self-report)	Q33
	Individual income	Q34
	Household income	Q35
	Number of people in household	Q36
	VGLI coverage	VA/Frame
	Disability rating (VA report)	VA/Frame
	Branch of service	VA/Frame
	Reserve/National Guard	Q24
	Gender	Q26
	Age	Q27

The SGLI analytic report will follow the outline described below:

Executive Summary

Background
- Description of VGLI, SGLI, current environment, VBA goals, current outreach activities
- Research questions for the VGLI survey

Overview of Survey Methods
- Description of sample and sampling methodology
- Data collection methods and timing
- Survey response
- Data cleaning
- Data weighting
- Quality control measures

Demographic Characteristics of Survey respondents/veteran population
- Discussion of demographic characteristics of veterans who do and do not convert to VGLI. Break data by disability rating.

As appropriate based on the data collected, the following topics will be analyzed by demographic variables using correlation statistics and multiple regressions to identify predictors.

We propose to create an analytic group representing veterans we perceive to have a greater need for life insurance. This group might include veterans who do not have non-VGLI coverage and who are married and/or have dependents. Disability rating could be used to further break down the group of veterans with greater perceived need. By creating this analytic group of veterans with perceived need, we can highlight through the analysis report the experiences, perceptions, and demographic features of this group of interest.

VGLI Outreach/Marketing Materials and Tools

- Recall and use of VGLI outreach materials [Q5, Q7, Q11, Q13]

- Feedback on VGLI information received in separation briefing [Q6]

- Feedback on hard copy VGLI materials [Q10a-g]

  o Number of VGLI information packages received [Q8]

  o How carefully VGLI information read [Q9]

- Feedback on VGLI information received by telephone [Q12]

- Feedback on VGLI information obtained on the web [Q14]

Understanding and Conversion to VGLI

- Awareness of VGLI features [Q15a-f]

- Reasons for converting to VGLI [Q16Aa-f]

- Reasons for not converting to VGLI [Q16Ba-h]

Perceived Availability and Importance of Life Insurance

- Perceived ease of obtaining non-VGLI Life Insurance [Q17, Q18]

- Perceived importance of Life Insurance [Q22, Q23]

Income and Perceived Cost of Life Insurance

- Household income and number of people [Q35, Q36]

- Perceived cost of VGLI [Q16Be]

Non-VGLI Life Insurance Coverage

- Non-SGLI coverage prior to separation [Q3]

- Non-VGLI coverage [Q19a-e]

- Reasons for selection of non-VGLI coverage [Q21a-f]

- Amount of non-VGLI coverage [Q20]

Predictors of conversion to VGLI

- Break by 0-40% disability rating, 50-80% disability rating, and 90-100% disability rating

- Outcome variable is SGLI to VGLI conversion

- Possible predictors to be explored include: satisfaction with SGLI; other life insurance prior to/post separation; satisfaction/rating of VGLI materials/tools; perceived ease of obtaining non-VGLI coverage; perceived importance of life insurance; employment status; income; and other demographic variables.

The analysis will highlight the differences between the convertors and non-convertors within each of the disability bands.

If the bulk of the non-converters have alternate life insurance, perceive no need for life insurance, or do not have adequate income, then goals of increasing conversion rates of SGLI to VGLI may not be realistic. If the bulk of the non-convertors, however, appear to perceive a need for the insurance and have adequate income, increased conversion rates may be attainable through more or different marketing and outreach.

The results of this survey analysis will be combined with the results of the insurability analysis to present an overall picture of how rates of SGLI to VGLI conversion may be obtained.