



**1914**

**1914  
WAR RISK INSURANCE ACT**

When war broke out in Europe in 1914, commercial merchant ships supplied war materials to the allies in the war against Germany – but they could not get marine insurance from private companies. Congress passed the War Risk Insurance Act on September 2, 1914, providing marine insurance protection for merchant ships supplying the allies, since private insurance was not available. When America entered the war against Germany in April 1917, the War Risk Insurance Act was amended on June 12, 1917, to cover merchant marine personnel and again on October 6, 1917, authorizing for the first time issuance of government life insurance to members of the armed forces.

**1919**

**1919-1951  
UNITED STATES GOVERNMENT LIFE INSURANCE**

The United States Government Life Insurance program (USGLI) was established in 1919 and replaced War Risk policies. Individuals could keep this coverage after separation from service.

**1940**

**1940-1951  
NATIONAL SERVICE LIFE INSURANCE**

The National Service Life Insurance program (NSLI) was established in 1940 to meet the insurance needs of World War II military personnel. Like USGLI coverage, insureds could keep their NSLI coverage after discharge from service.

**1951**

**1951-1956  
SERVICEMEN'S INDEMNITY INSURANCE**

In 1951, NSLI was replaced by Servicemen's Indemnity Insurance, which automatically covered active duty Servicemembers for \$10,000 at no cost to the individual.

**1951-1956  
VETERANS' SPECIAL LIFE INSURANCE**

Veterans' Special Life Insurance (VSLI) was established in 1951 to meet the insurance needs of Veterans who served during the Korean Conflict, and the post Korean period through January 1, 1957.

**1951-present  
SERVICE-DISABLED VETERANS' INSURANCE**

Service-Disabled Veterans' Insurance (S-DVI) coverage of \$10,000 was established in 1951 and is still available to Veterans with a VA service-connected disability, provided they apply within two years of a new service-connected rating and are in good health except for the service-connected conditions.

**1965**

**1965-1966  
VETERANS' REOPENED INSURANCE**

Veterans' Reopened Insurance (VRI) was opened in 1965 to provide coverage for certain classes of disabled Veterans, mainly from World War II and the Korean Conflict. They had a one-year period to apply for \$10,000 of coverage.

**1965-present  
SERVICEMEMBERS' GROUP LIFE INSURANCE**

In 1965, the Servicemembers' Group Life Insurance (SGLI) program was established. This program provides low-cost term insurance protection to Servicemembers through a group policy issued by a private life insurance company, but supervised by VA.

**1971**

**1971-present  
VETERANS' MORTGAGE LIFE INSURANCE**

This program provides mortgage protection life insurance to severely disabled Veterans and Servicemembers who have received VA grants for the purchase of specially-adapted housing.

**1974**

**1974-present  
VETERANS' GROUP LIFE INSURANCE**

In 1974, the Veterans' Group Life Insurance (VGLI) program became available to Veterans, providing group term insurance protection for those who had SGLI at separation from service. Originally established as term insurance that ended after five years, in 1992, VGLI was changed to lifetime renewable insurance provided the Veteran continues to pay premiums.

**2001**

**2001-present  
FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE**

The SGLI program was expanded in 2001 to cover spouses and dependent children. This coverage is automatic with SGLI, except for spousal coverage for Servicemembers married to Servicemembers.

**2005**

**2005-present  
TRAUMATIC INJURY PROTECTION INSURANCE**

The last expansion of the SGLI program was Traumatic Injury Protection Insurance (TSGLI), designed to help severely injured Servicemembers with expenses while they recuperate from their injuries. This coverage is automatic with SGLI coverage.

**2014**

**2014**  
Today, the VA Life Insurance program covers 7 million Veterans, Servicemembers and their families by providing more than \$1.3 trillion in insurance coverage.