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 for merchant ships supplying the allies was not available. Where 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.

1919-1951
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.

1940-1951
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-present
SERVICEMEN’S INDEMNITY INSURANCE
In 1951, NSLI was replaced by Servicemen’s Indemnity Insurance, which automatically provided life insurance for Servicemen of $10,000 at no cost to the individual.

1951-present
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 (SDVI) coverage of $10,000 was established in 1951 and is still available to Veterans with a service-connected disability, provided the individual is in good health except for the service-connected condition.

1951-present
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-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 lost it or were not eligible before. 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.

2005-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-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.

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

100th Anniversary of VA Life Insurance

2014
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. Where 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.

2001
Today, the VA Life Insurance program covers 7 million Veterans, Servicemembers and their families by providing more than $1.3 trillion in insurance coverage.

VA LIFE INSURANCE

100th Anniversary of VA Life Insurance

1914
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.

VA LIFE INSURANCE