**Table of Contents**

**Chapter 1 – Introduction**

|  |  |
| --- | --- |
| **Subsection** | **Name** |
| 1.01 | General |
| 1.02 | Veterans’ Insurance Records |
| 1.03 | Insurance Records |
| 1.04  | Standard Notations on Retired Insurance Records |
| 1.05 | Key Information in Electronic Records |

Top of Form

**1.01    GENERAL**

a.    Government life insurance had its development during World Wars I and II and the Korean Conflict. The programs include USGLI (United States Government Life Insurance) (World War I), NSLI (National Service Life Insurance) (World War IIand later), S-DVI (Service-Disabled Veterans' Insurance), and VMLI (Veterans’ Mortgage Life Insurance).

b.    All applications for life insurance have been assigned policy numbers with alphabetic prefixes. These alpha prefixes serve as a ready identification of the program under which the insurance was granted. Descriptions of the programs are listed in M29-1, Part 1, Chapter 1.

**1.02    VETERANS' INSURANCE RECORDS**

Veterans' Insurance records is a collective term referring to records established to contain all documents, customer service interactions, and information regarding a Veteran’s insurance policy with VA. The rules and procedures outlined in this manual govern the establishment, maintenance and movement of records hereafter referred to as insurance records.

**1.03    INSURANCE RECORDS**

a.    Insurance records include both paper records (retired insurance folders) and electronic records:

1.    A retired insurance folder contains historical documents, such as beneficiary and optional settlement designation forms, award payments, and correspondence. It can be requested through the Insurance system. These requests are handled by Clerical Support. When a request is received in Clerical Support, Clerical Support then requests the folder from the National Archives Records Administration (NARA) Federal Records Center (FRC). Once the folder is received from NARA, Clerical Support provides the folder to the employee. Once an employee is done with the folder, they return it to Clerical Support.  Clerical Support will image any noted pertinent historical information and then return the retired folder to NARA, via the station’s Records Management Officer (RMO).  However, the folder may not be returned to NARA immediately as Clerical Support waits until they have a full box of retired folders before sending anything to the RMO for return.  The RMO sends the box via tracked mail and receives confirmation it has been received by NARA.

2.    An electronic record contains key insurance information, which may include the beneficiary and optional settlement designation, the application made by an individual Veteran for insurance and essential correspondence and/or related documents pertaining to the maintenance of the insurance account, claims for disability insurance benefits, all customer interactions with the Insurance Center, and disbursements of funds such as loans, surrenders, refunds and/or award payments.  The electronic record also includes policy and award transaction listings.

**1.04    STANDARD NOTATIONS ON RETIRED INSURANCE RECORDS**

The following applies only to retired physical records no longer housed at the Insurance Center, but in the appropriate Federal Records Center (FRC) operated by NARA.

a.    "Reconstructed Record"-If a folder was reconstructed for any reason this notation was made on the outside of the new folder jacket.

b.    "XC"-This notation was placed on insurance folders to indicate that an insurance death claim had been received for the proceeds of the Veteran's insurance.

c.  "Adjudication Completed"-This notation was placed on insurance folders to indicate that the insurance had matured by death and award action had been completed.

d.    "Retired - Inactive"-This was placed on insurance folders to indicate that the Veteran no longer had insurance protection; therefore, the folder was no longer housed in the insurance files, but in the appropriate FRC, before all folders were retired. The words “Retired-Inactive” were followed by the retiring office name and the retirement year.

**1.05    KEY INFORMATION IN ELECTRONIC RECORDS**

Electronic records contain a range of notations attached to both images and a historical notes feature. Types of electronic Insurance records, include:

a.    Active Insurance Record- This record opens in the Insurance system and shows current policy and policyholder information. It also includes notations of actions taken and comments left by employees, as well as scanned images of all documents submitted to or sent by the Insurance Center.

b.    Deactivated Insurance Record- This record opens in the insurance system and shows policy and policyholder information, with a flag that states deactivated, in red. Deactivated means that the insurance was no longer in force when Insurance went to a new electronic system in the 1990s.  The insurance may have been deactivated at that time for a variety of reasons, including, lapse, payment of a death claim, cash surrender, or insurance not desired.  It also includes notations of actions taken and comments left by employees, as well as scanned images of all documents submitted to or sent by the Insurance Center. The record can still be updated with any new information received after deactivation.

c.  No Insurance Record- If there is no electronic record of insurance, a message will appear on the screen in the Insurance system stating there is no record.  This message only refers to the electronic recordkeeping system.  There may be a paper record at the appropriate FRC.