

**Resolution No. 622**

**NATIONAL SERVICE LIFE INSURANCE**

WHEREAS, VA has established life insurance designed to support veterans whom might otherwise be uninsurable due to service connected disabilities; and

WHEREAS, by statute premium rates are based on the American Experience Table of Mortality which was created in the 1860s to set insurance rates accordingly with mortality rates at the time; and

WHEREAS, private health insurance companies more commonly use the Commissioners Standard Ordinary Table which has been adjusted for current mortality rates; and

WHEREAS, VA life insurance rates are now no longer competitive with private insurance company rates; now, therefore

BE IT RESOLVED, by the Veterans of Foreign Wars of the United States, that we urge Congress to pass legislation authorizing VA to use the most commonly used life mortality table in order to make VA National Service Life Insurance competitive with private health insurance policies.

Submitted by Commander-in-Chief  
To Committee on VETERANS SERVICE RESOLUTIONS