Insurance Program Revenue and Sponsorship Fees

The State Bar of California receives revenue for the following sponsored member insurance programs. The funds are applied to offset the cost of program oversight, support member benefits and subsidize approved programs.

Accidental Death & Dismemberment

This program is underwritten by ING/ReliaStar and administered by Marsh US Consumer (“Marsh”). The State Bar receives 2.5% of the premium until the program reaches $500,000 in premium volume. After the program reaches $500,000 in premium volume, Marsh will pay the State Bar 5% of the premium. These percentages represent a portion of commissions paid to Marsh by the insurance carrier.

Auto & Homeowners

This program is underwritten and administered by Liberty Mutual. The State Bar receives 4% of the annual premium for new business and 2% of annual premium for renewals.

Business Office Package

This program is underwritten by The Hartford and administered by Marsh US Consumer (“Marsh”). When the total premium for the program reaches $500,000, the State Bar receives .5% of premium from Marsh. When the program reaches $1,000,000 in written premium, the State Bar receives 1% of premium. These percentages represent a portion of commissions paid to Marsh by the insurance carrier.

Disability Income

This program is underwritten by Union Central and is marketed by Association Insurance & Pension Services (“AI&PS”). The State Bar receives 5% of first year premium and 1% of renewal premium (years 2 –10). These percentages represent a portion of commissions paid to AI & PS by the insurance carrier.

Life Insurance

This program is underwritten by American General Life Insurance Company and administered by Marsh US Consumer (“Marsh”). The State Bar receives 5.5% of annual premium. This percentage represents a portion of commissions paid to Marsh by the insurance carrier.
Long Term Care Insurance

The State Bar sponsored long term care program offers three distinct products underwritten by John Hancock Life Insurance, Mass Mutual and Mutual of Omaha. All programs are marketed by Association Insurance & Pension Services (“AI&PS”). The State Bar receives 3% of 1st year premium and 1% of renewal premium (years 2 – 10). These percentages represent a portion of commissions paid to AI&PS by the insurance carriers.

Professional Liability Insurance

This program is underwritten by Arch Insurance Company and administered by Marsh US Consumer (“Marsh”). The State Bar receives a set amount of $900,000 a year. This represents a portion of commissions paid to Marsh by the insurance carrier.

Workers Compensation

This program is underwritten by The Hartford and administered by Marsh US Consumer (“Marsh”). The State Bar receives 3% of annual premium. This percentage represents a portion of commissions paid to Marsh by the insurance carrier.