

Committee on Group Insurance Programs (COGIP)
2006 Year-End Assessment

The Committee on Group Insurance Programs is composed of 12 attorney members with expertise and experience in insurance and insurance law, in dealing with brokers and insurance carriers and in understanding insurance policies and the business aspects of insurance particularly group and/or association plans. The committee acts as a counselor and advisor to the Board of Governors. Currently State Bar sponsored group insurance programs include: Accidental Death & Dismemberment, Auto/Homeowners, Life, Individual Disability Income and Group Long Term Disability, Workers' Compensation and Long Term Care. The charge of the committee is as follows:

1. Studies and makes recommendations on new, member group insurance programs to be sponsored by the State Bar and proposes changes in existing programs; recommends actuarial and other consulting studies as needed.
2. In making recommendations, considers premium rates, benefits, limitations, exclusions and other contract provisions in relation to the needs of the members of the State Bar generally and provisions designed to achieve program stability.
3. Works with the administrator/broker, carrier, General Counsel's office and designated State Bar staff to prepare contracts for new programs and revisions to existing programs.
4. Monitors ongoing approved programs and reviews sales literature for all approved programs on an ongoing basis.
5. Provides legal advice to the Board of Governors concerning insurance law aspects of its recommendations.
6. Perform such other functions relevant to the committee's subject area as the Board of Governors may from time to time assign.
7. Make recommendations and assist on request, the Board of Governors for ways and means of increasing non-dues revenue.

The following is a summary of COGIP's activities in 2006 that furthered its charge.

Life Insurance:

- o Completed one full year of New Admittee product offering. A \$50,000 policy provided to qualified new attorneys at no-cost for first 6 months after admission to the State Bar. The committee will monitor this offering eg: claims filed within first 6 months and policy continuance or conversions made after initial 6 month period.
- o An amendment was made to the original agreement with the Life Insurance carrier, AIG/AG and was completed during the 2nd Quarter 2006. The committee will continue to monitor and implement proposed changes to this program throughout 2007.
- o New Group life insurance products were submitted for approval to the State Department of Insurance with an expected effective date of January 2007

Auto/Homeowners

- This program was fully implemented and introduced to the membership in January 2006.

Accidental Death & Dismemberment (AD&D):

- ING/Reliastar replaced the Hartford as the assigned carrier for the State Bar sponsored AD&D program, effective March 1, 2006. Existing policyholders were granted guaranteed issue into the New Program.

Market Review:

- The committee continued to monitor the insurance market to insure the availability of coverage to members and adequacy of policy features for all benefit programs.