

**Committee on Group Insurance Programs (COGIP)**  
**2007 Year-End Assessment**

**Background**

COGIP is composed of 14 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, Life, Group 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

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Life Insurance

- o New Admittees were issued "free" life insurance at a \$50,000 benefit level for the 2<sup>nd</sup> year in 2007. This program provides coverage to new members at no cost for the 1<sup>st</sup> 6 months of membership to the Bar.

- The Committee approved an additional 5% premium discount on the life insurance program.
- New Group Term life insurance products were introduced to the membership in October 2007. These include a 10-year and 20-year level premium plans.

#### Workers Compensation

- This program provided by State Compensation Insurance Fund was evaluated and an RFP was issued in October 2007. Members of the Property and Casualty sub-committee are currently evaluating proposal submissions.

#### 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. On an ongoing basis, the Committee reviews sales and promotional material for all the approved programs.