

Committee Charge

COMMITTEE ON GROUP INSURANCE PROGRAMS (COGIP)

COGIP 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, Life, Group Disability Income and Group Long Term Disability, Workers' Compensation, Long Term Care and Auto/Homeowners Insurance. 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.