

PURPOSE AND SCOPE

The committee is charged with the responsibility of reviewing all group sponsored and approved insurance programs available through the Alabama State Bar and to investigate potential association insurance programs that can be developed through the Alabama State Bar. This committee shall submit proposals for new programs or modifications of existing programs to the Board of Commissioners for their action thereon.

The committee should submit quarterly reports to the Executive Committee of the Board of Bar Commissioners as it carries out the following activities:

- Oversees the Alabama State Bar approved and/or sponsored Group Insurance Programs, which include life, major medical, accidental death and dismemberment, disability, personal auto and homeowners, business overhead, personal umbrella, disaster recovery;
- Investigates a major medical insurance product and make recommendations as to whether the Alabama State Bar should develop a major medical product for its members and/or try to coordinate with local bars that have major medical products to make those available to all of its members;
- Oversees the Alabama State Bar approved and or sponsored individual policies;
- Evaluates other insurance products that could be made available to Alabama State Bar members including, but not limited to, cyber security insurance products;
- Reviews what insurance programs are currently available through local bar associations in Alabama; whether overlap, if any, is being taken into account, and whether local programs affect the number of participants in statewide programs (i.e. over-utilization issues);
- Studies and makes recommendations and/or changes to the existing programs;
- Evaluates program carriers and brokers;
- Monitors long-term financial issues;
- Proposes product enhancement, directs product pricing and design and related matters;
- Evaluate and recommend new products as they become available;
- Strives to ensure that the program is philosophically and structurally attuned to the needs of Alabama's attorneys and consumers.

The Alabama State Bar, through its designated staff liaison, will assist the committee in carrying out its purpose.

Done this 9th day of September, 2019.



Christy Crow, President
Alabama State Bar