

Date: October 22, 2008

To: Ms. Evangelina Garcia- Hidalgo County Purchasing

From: Ramon Montalvo III, C.I.C.



Re: Renewal Information on various Property/Casualty Coverages effective 1/1/2009

Message:

I'm attaching a schedule of projected renewal premiums and fees for the above referenced policies. The renewal figures are based on information (exposures/basis) as of 9/20/08. Any additional vehicles, equipment or property that is added since then will be calculated accordingly.

The following are some highlights on some of the renewal policies:

1. Property (Chubb)-

The premium increased minimally due to changes/claims throughout the year. Windstorm/Hail deductible remains at \$500,000 but will now be based on "per premises" instead of "per occurrence".

2. Casualty (Travelers)-

Rates were reduced but the premium is slightly higher due to increase in exposure on autos (increase of over 25%), jail personnel, and budget.

3. Medical Malpractice (Evanston)-

Premium increased moderately due to additional patient visits.

As you can see, the total projected figures equal to about a 5% increase over the last year. This is a minimal increase in light of the property losses and increase in exposures.

We appreciate the opportunity to be of continued service to the county. The next step will be to secure various signatures on the applications and forms. We would send you proof of renewal coverage no later than 12/01/08.



ALL FORMS OF INSURANCE



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**SUMMARY
2009 - 2010****Named Insured: Hidalgo County**

Commercial Property (Chubb – Federal Insurance):	\$364,684.00
Boiler & Machinery (Chubb –Federal Insurance):	Included
Deductible Buy Back (Landmark America):	\$ 99,915.00
Deductible Buy Back-reinstatement limit:	Included
Differences in Conditions (Ace American Ins):	\$ 11,975.00
Kidnap & Extortion (Ace American Ins):	\$ 3,650.00
Casualty (Travelers Ins Co):	\$958,963.00
General Liability(Travelers Ins Co):	Included
Employee Benefits Plan (Travelers Ins Co):	
Administration Liability:	Included
Automobile Liability & Physical Damage (Travelers Ins Co):	Included
Public Officials & Employment Practices Liability (Travelers Ins Co):	Included
Law Enforcement Liability (Travelers Ins Co):	Included
Crime (Travelers Ins Co):	Included
Medical Malpractice Liability (Evanston Ins Co):	\$77,589.00
Errors & Omissions District Clerk (Certain Underwriters @ Lloyds):	\$ 8,517.00
Errors & Omissions County Clerk (Certain Underwriters @ Lloyds):	\$ 6,372.00
Pollution Liability (Illinois Union):	\$ 3,375.00
Mexico Automobile (Grupo Nacional Provincial):	\$ 3,500.00
Third Party Administration (TriStar):	\$ 45,675.00

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