

HIDALGO COUNTY PROPERTY AND CASUALTY INSURANCE SUMMARY

| SUMMARY 2008-2009 | | | SUMMARY 2009-2010 | INCREASE/DECREASE |
|--|-----------------------------------|--|--|-------------------|
| Commercial Property Boiler & Machinery | Chubb-Federal Ins. | \$354,062.00 Included | \$364,684.00 Included | + \$10,622.00 |
| Deductible Buy Back | Landmark America | \$73,255.00 | \$99,915.00 Included | - \$1,677.00 |
| Deductible Buy Back Reinstate Limit | Landmark America | \$28,337.00 | | |
| Differences & Conditions | Ace American Ins. | \$11,700.00 | \$11,975.00 | + \$275.00 |
| Kidnap & Extortion | Ace American Ins. | \$3,509.00 | \$3,650.00 | + \$141.00 |
| General Liability | Travelers | \$895,098.00 Included Included Included Included Included Included Included | \$958,963.00 Included Included Included Included Included Included Included | + \$63,865.00 |
| Employee Benefits | Travelers | | | |
| Auto Liability | Travelers | | | |
| Auto Comprehensive Collision | Travelers | | | |
| Law Enforcement Liability | Travelers | | | |
| Management Liability | Travelers | | | |
| Employment Practices Liability | Travelers | | | |
| Crime | Travelers | | | |
| Medical Malpractice Liability | Evanston Ins. Co. | \$67,619.00 | \$77,589.00 | + \$9,970.00 |
| Errors & Omissions District Clerk | Certain Underwriters Lloyds | \$8,780.00 | \$8,517.00 | - \$263.00 |
| Errors & Omissions County Clerk | Certain Underwriters Lloyds | \$6,162.00 | \$6,372.00 | + \$210.00 |
| Pollution Liability | Illinois Union | \$3,200.00 | \$3,375.00 | + 175.00 |
| Mexico Auto Liability Theft, Vandalism Fire & Natural Phenomena Collision Overturn & Glass | Grupo Nacional Provincial | \$4,003.00 | \$3,500.00 | - \$503.00 |
| Third Party Admin. | TriStar | \$43,500.00 | \$45,675.00 | + \$2175.00 |
| | Total | \$1,499,225.00 | Total | \$1,584,215.00 |
| PRICE INCREASE | | | | + \$84,990.00 |



MONTALVO INSURANCE AGENCY

Hidalgo County Coverage Summary 2008-2009

TEL. (956) 968-5521 • FAX (956) 968-9198

| Type of Coverage | Insurance Carrier | Deductible Amount | Premium |
|---|--------------------------------|--|--------------|
| Property | Chubb - Federal Ins | Windstorm & Hail \$500,000 All Other Perils \$ 25,000 | \$354,062.00 |
| Boiler & Machinery | | | Included |
| Deductible Buyback #1 | Landmark America | \$50,000 | \$73,255.00 |
| Deductible Buyback #2 Reinstate Limit | Landmark America | \$50,000 | \$28,337.00 |
| Differences & Conditions | Ace American Ins | | \$11,700.00 |
| Kidnap & Extortion | Ace American Ins | | \$3,509.00 |
| General Liability | Travelers | \$50,000 SIR | \$895,098.00 |
| Employee Benefits | Travelers | \$50,000 SIR | Included |
| Auto Liability | Travelers | \$50,000 SIR | Included |
| Auto Comprehensive Collision | Travelers | \$10,000 \$10,000 | Included |
| Law Enforcement Liability | Travelers | \$100,000 SIR | Included |
| Management Liability | Travelers | \$100,000 SIR | Included |
| Employment Practices Liability | Travelers | \$100,000 SIR | Included |
| Crime | Travelers | \$10,000 | Included |
| Medical Malpractice Liability | Evanston Ins Co | \$25,000 | \$67,619.00 |
| Errors & Omissions District Clerk | Certain Underwriters Lloyds | \$1,000 | \$8,780.00 |
| Errors & Omissions County Clerk | Certain Underwriters Lloyds | \$1,500 | \$6,162.00 |
| Pollution Liability | Illinois Union | \$5,000 | \$3,200.00 |
| Mexico Auto Liability Theft, Vandalism, Fire & Natural Phenomena Collision Overturn & Glass | Grupo Nacional Provincial | \$1,000 \$500 \$500 | \$4,003.00 |
| Third Party Admin | TriStar | N/A | \$43,500.00 |



ALL FORMS OF INSURANCE



208 SOUTH TEXAS BOULEVARD • WESLACO, TEXAS 78596
Home Page www.montalvoinsurance.com • Email: ramon@montalvoinsurance.com

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TEL. (956) 968-5521 • FAX (956) 969-9198

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.



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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): | Included |
| 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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