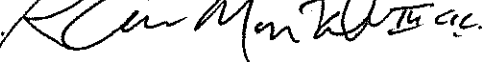


Date: October 28, 2009

To: Evangelina Garcia – Hidalgo County Purchasing

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

Re: Renewal Information on various Property/Casualty Coverage effective 01/01/2010

Message:

I'm enclosing a coverage summary along with the projected renewal premiums and fees for the above referenced policies. The renewal figures are based on information (exposures/basis) as of 10/15/09. A premium adjustment will be made for any additional vehicles, equipment, increase in property values and increase in exposure for the professional liability.

The Travelers Insurance Company will continue with the Auto, General Liability, Law Enforcement, Management/Employment Practices Liability and crime coverage. The Federal Insurance Company (Chubb) and Landmark will renew the various property coverage. The Evanston and Certain Underwriters at Lloyds will renew Professional Liability coverage. All other insurance lines will also remain with the same insurance carriers. The Third Party Administrator, Management, and Loss Control Services will also remain the same and fees are included.

As you can see, the total projected premium including fees is slightly less than last year in spite of an increase in the number of autos to be insured and increased claim activity in the Management/Employment Practice lines.

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 will provide evidence of renewal coverage no later than 12/04/09.



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**Hidalgo County  
Coverage Summary  
2010-2011**

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

Type of Coverage	Insurance Carrier	Limit	Premiums Fees
Property	Chubb – Federal Ins	<b>Blanket Building</b> \$170,632,996 <b>Blanket Contents</b> \$27,357,912 <b>Contractors Equipment</b> 16,300.00 <b>EDP</b> \$5,200,000	\$368,980.00
Boiler & Machinery			Included
Wind/Hail Deductible Buyback	Landmark America	<b>Reduces Windstorm Deductible Amount</b>	\$98,681.00
Differences in Conditions International Coverage	Ace American Ins	<b>Each Occurrence</b> \$1,00,000	\$12,325.00
Kidnap & Extortion	Ace American Ins	<b>Each Loss</b> \$2,000,000	\$3,832.00
General Liability	Travelers	<b>Occurrence/Aggregate</b> \$1,000,000/\$2,000,000	\$175,911.00
Employee Benefits Plan Administration Liability	Travelers	<b>Each Wrongful Act/Aggregate</b> \$1,000,000/\$3,000,000	\$374.00
Management Liability	Travelers	<b>Each Wrongful Act</b> \$2,000,000	\$18,931.00
Employment Practices Liability	Travelers	<b>Each Wrongful Act</b> \$2,000,000	\$156,699.00
Law Enforcement Liability	Travelers	<b>Each Wrongful Act</b> \$1,000,000	\$260,446.00
Automobile Liability	Travelers	<b>Liability Limit</b> \$1,000,000 <b>Total Units: 1,194</b>	\$255,385.00
Auto Physical Damage Comprehensive Collision	Travelers	<b>Physical Damage Deductible Scheduled Vehicles Only</b> \$10,000 \$10,000	\$61,386.00
Crime	Travelers	<b>Limit</b> \$500,000	\$8,062.00
Medical Malpractice Liability	Evanston Ins Co	<b>Each Claim/Aggregate</b> \$1,000,000/\$3,000,000	\$79,300.00
Errors & Omissions District Clerk	Certain Underwriters Lloyds	<b>Each Claim/Aggregate</b> \$700,000/\$700,000	\$8,617.00
Errors & Omissions County Clerk	Certain Underwriters Lloyds	<b>Each Claim/Aggregate</b> \$500,000/\$500,000	\$6,475.00
Pollution Liability	Illinois Union	<b>Occurrence/Aggregate</b> \$2,000,000/\$4,000,000	\$3,590.00
Mexico Auto Liability Theft, Vandalism, Fire & Natural Phenomena Collision Overturn & Glass	Grupo Nacional Provincial	<b>Liability</b> \$300,000CSL <b>Physical Damage Deductible</b> \$500/\$1000	\$4,625.00
Third Party Admin	TriStar	N/A	\$48,950.00



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## Invoice

10/28/09

To: Vangie Garcia  
 Hidalgo County  
 PO Box 1356  
 Edinburg, TX 78540

**Term: 01/01/2010 – 01/01/2011**

Type of Coverage	Insurance Carrier	Premium/Fees
Property/Boiler Machinery	Chubb – Federal Insurance	\$368,980.00
Wind/Hail Deductible Buy Back	Landmark America Insurance	\$ 98,681.00
Differences in Conditions	Ace American Insurance	\$12,325.00
Kidnap/Extortion	Ace American Insurance	\$3,832.00
General Liability	Travelers Insurance	\$175,911.00
Employee Benefits Plan Administrative Liability	Travelers Insurance	\$374.00
Management Liability	Travelers Insurance	\$18,931.00
Employment Practices Liability	Travelers Insurance	\$156,699.00
Law Enforcement Liability	Travelers Insurance	\$260,446.00
Automobile Liability	Travelers Insurance	\$255,385.00
Automobile Physical Damage	Travelers Insurance	\$61,386.00
Crime	Travelers Insurance	\$8,062.00
Medical Malpractice Liability	Evanston Insurance	\$79,300.00
Errors/Omissions District Clerk	Certain Underwriters @ Lloyds	\$8,617.00
Errors/Omissions County Clerk	Certain Underwriters @ Lloyds	\$6,475.00
Pollution Liability	Illinois Union	\$3,590.00
Automobile – Mexico	Grupo Nacional Provincial	\$4,625.00
Third Party Administration	TriStar	\$48,950.00
<b>TOTAL PREMIUM/FEEES</b>		<b>\$1,572,569.00</b>

The premium/fees for the renewal policy term have been determined upon policy changes that took place through 10/15/09. A premium adjustment will be made for any additional vehicles, equipment, increase in property values and increase in exposures for the professional liability coverage.

**Note:** Contemplation of the elimination of a specific coverage item may require underwriting approval and the pricing may differ.



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