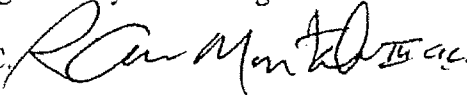


Date: October 28, 2009

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.



ALL FORMS OF INSURANCE



Evangelina Garcia

From: Evangelina Garcia [evangelina.garcia@co.hidalgo.tx.us]
Sent: Tuesday, December 01, 2009 5:07 PM
To: 'Martha Salazar'
Cc: 'Roy Quintanilha'; 'Darlene Betancourt'; 'Ramon Montalvo'; 'Ramon'; 'Oscar Garza'
Subject: RE: Medical Malpractice Premium 2010-2011

Importance: High

Marty, yes, the Medical Malpractice and the Underground Storage Tank Liability were new coverage's that Roy Quintanilha requested to be included in the RFP when it was initiated and when Mr. Montalvo submitted a letter of correspondence back on October that a premium adjustment would be made for any additional vehicles, equipment, increase in property values and increase in exposure for professional liability. Due to the updated information on the renewal applications, it now appears that an increase is due under the Medical Malpractice which on the Summary I placed on Commissioners Court back on 11/03/09 for approval in the amount of \$79,300.00 and now with this new adjusted increase in the amount of an additional amount of \$14,453.00 will require Commissioners Court approval. Please advise if I should proceed. Thank you.

-----Original Message-----

From: Martha Salazar [mailto:martha.salazar@co.hidalgo.tx.us]
Sent: Tuesday, December 01, 2009 4:31 PM
To: evangelina.garcia@co.hidalgo.tx.us
Cc: 'Ramon'; 'Darlene Betancourt'; oscar.garza@co.hidalgo.tx.us
Subject: FW: Medical Malpractice Premium 2010-2011

Ms. Vangie:

Is this coverage part of the insurances we purchase under property and casualty? Was it ever part of the original procurement? Let me know.

Thanks,

Marty

-----Original Message-----

From: Roy Quintanilha [mailto:roy.quintanilha@co.hidalgo.tx.us]
Sent: Tuesday, December 01, 2009 3:01 PM
To: 'Ramon Montalvo'
Cc: martha.salazar@co.hidalgo.tx.us
Subject: RE: Medical Malpractice Premium 2010-2011

You need to get with Purchasing and fwd the information to either Vangie or Ms. Salazar so that it can be placed on the agenda for approval and authorization to issue payment.

Roy Quintanilha
Safety Director
Hidalgo Co. Safety Div.
2818 South Hwy 281
Edinburg, Texas 78540
(956) 318-2644
(956) 318-2658

-----Original Message-----

From: Ramon Montalvo. [mailto:ramon@montalvoinsurance.com]
Sent: Tuesday, December 01, 2009 11:48 AM
To: roy.quintanilha@co.hidalgo.tx.us
Cc: martha.salazar@co.hidalgo.tx.us

Evangelina Garcia

From: Martha Salazar [martha.salazar@co.hidalgo.tx.us]
Sent: Tuesday, December 01, 2009 4:19 PM
To: evangelina.garcia@co.hidalgo.tx.us
Cc: 'Ramon'; 'Darlene Betancourt'; oscarg.garza@co.hidalgo.tx.us
Subject: FW: Medical Malpractice Premium 2010-2011
Attachments: Hidalgo County Renwal Info 2010-2011.pdf

-----Original Message-----

From: Ramon Montalvo [mailto:ramon@montalvoinsurance.com]
Sent: Tuesday, December 01, 2009 11:48 AM
To: roy.quintanilha@co.hidalgo.tx.us
Cc: martha.salazar@co.hidalgo.tx.us
Subject: FW: Medical Malpractice Premium 2010-2011

Roy, I was able to get the underwriter to come down to \$14,500 on the increase in the Malpractice premium. Please advise what next step will be.
Ramon

-----Original Message-----

From: Ramon Montalvo
Sent: Friday, November 20, 2009 2:53 PM
To: 'roy.quintanilha@co.hidalgo.tx.us'
Cc: 'martha.salazar@co.hidalgo.tx.us'; 'valde.guerra@co.hidalgo.tx.us'
Subject: Medical Malpractice Premium 2010-2011

Roy, this is to follow our conversation this morning in regard to the above referenced. As mentioned, the underwriter had figured her renewal premium based on the renewal applications that were given to us. We provided the county with the premium projection they had figured for presentation to the court. Upon further review by the underwriter, she noticed that the basis for the premium (visits) had not in fact been updated. She asked us for the updated info (and we in turn asked that of the county). The visits on the Health Clinic application was some 24% higher and the WIC was aabout 5% higher. The jail application reflelcted an increase of about 400% than they had estimated (since they never got visit info on the jail in the past). I have been largely successful in getting their initial requote increase of some \$70,000 to a figure of about \$20,000 (in spite of the vast difference in actual basis). I am still trying to get this figure even lower but really don't think I can get much more. I'm attaching our renewal information that states on both the cover page and the invoice that a premium adjustment would be made for increase in exposure.

Please let me know what the next step would be. If needed , we can refund the entire amount of this coverage if the county choses to check the marketplace on this. I sincerely feel that the county is getting a pretty good deal with this minimal increase. Ramon