

# Gary R. Looney, REBC

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## Memorandum

Date : December 7, 2010

TO : Hidalgo County Commissioner's Court

Ramon Garcia County Judge

Joel Quintanilla Precinct 1

Hector (Tito) Palacios Precinct 2

Joe Flores Precinct 3

Oscar Garza Precinct 4

From : Gary Looney REBC

RE : Group Term Life Insurance

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Ramon Garcia County Judge

Pursuant to the Request for Proposals for, Group Term Life and Accidental Death and Dismemberment RFP No. 2010-09-22-YZV" I have completed my analysis and scoring of the proposals submitted. We have reviewed the proposals and submit the scoring grid attached.

It is my recommendation that the Group Term Life Insurance be awarded to BCBS through their subsidiary company Dearborn National Life Insurance Company. There were three primary concerns.

1. Provisions in the actively at work clause
2. Multiple year rate guarantees
3. Enrollment and service assistance

Dearborn National has adjusted their actively at work provisions to our suggested definitions, they have provided a 3 year rate guarantee, and the enrollment/administrative services will be provided by the current local BCBS representative.

Thank you for your confidence in my efforts on behalf of Hidalgo County.

Gary Looney

Sr VP Alamo Insurance Group

CC: Martha Salazar Purchasing Agent  
Raul Silguero Budget Division

**Hidalgo County Life Insurance Scoring Grid**

CARRIER	ING	BCBS	UNUM	SUNLIFE	LINCOLN	Max Pts
<b>CARRIER</b>	#1	#2	#3	#4	#5	
Premium Rate for Basic Life and ADD	55	55	40	60	47	60
Age Reduction Formula	6	6	6	6	6	6
Actively at Work provisions	6	6	0	4	0	6
Multiple Year Rate Guarantee	0	7	7	7	7	7
Portability	0	4	4	4	0	4
Convertability	3	3	3	3	3	3
Administrative Help Enrolling	5	5	5	0	5	5
Web Based capability	4	4	4	4	4	4
Enhancements	2	5	3	5	2	5
<b>Point Total</b>	<b>81</b>	<b>95</b>	<b>72</b>	<b>93</b>	<b>74</b>	<b>100</b>

100

- 60.00%
- 6.00%
- 6.00%
- 7.00%
- 4.00%
- 3.00%
- 5.00%
- 4.00%
- 5.00%

Alamo Insurance Group  
12/7/2010