

Zimbra**rocio.villarreal@co.hidalgo.tx.us**

Fwd: [EXTERNAL] Fwd: HCCH - CCIP

From : michael leo <michael.leo@co.hidalgo.tx.us> Fri, Oct 05, 2018 10:06 AM
Subject : Fwd: [EXTERNAL] Fwd: HCCH - CCIP
To : rocio villarreal <rocio.villarreal@co.hidalgo.tx.us>
Cc : martha salazar <martha.salazar@co.hidalgo.tx.us>

From: "Charles Comiskey, charles.comiskey@bch-insurance.com" <charles.comiskey@bch-insurance.com>
To: "Oscar garcia" <Oscar.Garcia@jacobs.com>
Cc: "brian McIntyre" <Brian.McIntyre@jacobs.com>, "michael leo" <michael.leo@co.hidalgo.tx.us>
Sent: Wednesday, October 3, 2018 10:19:14 AM
Subject: RE: [EXTERNAL] Fwd: HCCH - CCIP

Oscar, in brief the advantages of utilizing a CCIP include:

- Broader coverage than is available through use of standard insurance policies;
- Consolidated insurance program instead of use of multitudinous insurance policies, each of which would have to be reviewed and maintained for many years;
- Elimination of insurance requirements on enrolled subcontractors for work being performed at the CIP site;
- Enhanced safety and related efforts;
- Higher total limits of liability, in this case including a proposed \$100,000,000 excess liability policy;
- Term of coverage provided is for the course of construction + the statute of repose vs. annual policies if using a standard program;
- Lower cost, largely through contribution by each subcontractor of the amount that it would have otherwise had to pay for its standard GL insurance; and
- Peace of mind.

Please keep in mind that while a CCIP offers numerous advantages, this is still an insurance program and all insurance programs include terms, conditions, limitations and exclusions. A CCIP cannot and does not cover all possible exposures. Additionally, the proposed CCIP is to encompass GL and excess liability coverages only. All other coverages (auto, workers' comp, pollution, maybe excess professional, builder's risk, etc.) must be separately provided.

The potential disadvantage is a larger deductible. How that deductible is to be handled should be addressed contractually.

Charles E. Comiskey
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From: Garcia, Oscar [mailto:Oscar.Garcia@jacobs.com]
Sent: Wednesday, October 03, 2018 9:15 AM
To: Charles Comiskey
Cc: McIntyre, Brian; Michael Leo
Subject: RE: [EXTERNAL] Fwd: HCCH - CCIP

Charles,

Good morning! Apologies that I was not able to make the call yesterday, however I have heard all went well. In that vein and before you head out of the office, could you please provide a brief summary of the Pros/Cons of the CCIP program discussed and a recommendation to discuss with remaining Commissioners and for inclusion as backup to the CCIP program documents.

Again, thank you for all your help with the due diligence effort of the CCIP program and shaping as such to best protect and serve the County's interests.

Respectfully,

Óscar D. García | Jacobs | Buildings, Infrastructure, and Advanced Facilities (BIAF)| Program Manager |
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